Filing at a Glance

Company:	John Hancock Life Insurance Company (USA)
Product Name:	2019 Inforce Rate Increases - JH Adv-Gold Pre-RS
State:	Pennsylvania
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Rate - M.U. (Medically underwritten)
Date Submitted:	12/09/2021
SERFF Tr Num:	MULF-133075197
SERFF Status:	Assigned
State Tr Num:	MULF-133075197
State Status:	Received Review in Progress
Co Tr Num:	2019 INFORCE RATE INCREASE - JH ADV-GOLD PRE-RS
Effective Date Requested:	On Approval
Author(s):	Michelle Fluet, Carol Folsom, Joanne Witham, Alex Yi, Amanda Weaver
Reviewer(s):	Jim Laverty (primary)
Disposition Date:	
Disposition Status:	
Effective Date:	

State Filing Description:

Proposed aggregate 60.3% increase (ranges from 8.7% to 196.7%) on 4,760 PA policyholders of Hancock's LTC forms LTC-PA-91, NH-PA-91, LTC-94 PA, LTC-94 PA 2/95, NH-94 PA, NH-94 PA 2/95, LTC-96 PA 9/96 (PreRS), LTC-96 PA 6/98 (PreRS), LTC-98FR PA 6/98 (PreRS), LTC-96CL PA 9/96 (PreRS), NH-99 PA 4/99 (PreRS), NH-99FR PA 4/99 (PreRS), and LTC2000 PA 4/00 (PreRS)(Advantage & Gold Series, Pre-RS).

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 Adv-Gold Pre-RS*
Project Name/Number: *2019 Inforce Rate Increases - JH Adv-Gold Pre-RS/2019 Inforce Rate Increases - JH Adv-Gold Pre-RS*

General Information

Project Name: 2019 Inforce Rate Increases - JH Adv-Gold Pre-RS
Project Number: 2019 Inforce Rate Increases - JH Adv-Gold Pre-RS
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 60.3%

Deemer Date:
Submitted By: Carol Folsom

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:

Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 12/10/2021
State Status Changed: 12/10/2021
Created By: Carol Folsom
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:

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 Adv-Gold Pre-RS*
Project Name/Number: *2019 Inforce Rate Increases - JH Adv-Gold Pre-RS/2019 Inforce Rate Increases - JH Adv-Gold Pre-RS*

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 Altman:

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-PA-91 10/23/19911991-199561.7%
NH-PA-9110/23/19911991-199461.7%
LTC-94 PA6/22/19941994-199961.7%
LTC-94 PA 2/952/28/19951994-199961.7%
NH-94 PA6/22/19941994-199961.7%
NH-94 PA 2/952/28/19951994-199961.7%
LTC-96 PA 9/96 (PreRS)1/3/19971997-200460.0%
LTC-96 PA 6/98 (PreRS)10/6/19981997-200460.0%
LTC-98FR PA 6/98 (PreRS)10/6/19981999-200460.0%
LTC-96CL PA 9/96 (PreRS)1/3/19971997-200060.0%
NH-99 PA 4/99 (PreRS)5/16/20012001-200360.0%
NH-99FR PA 4/99 (PreRS)5/16/20012001-200360.0%
LTC2000 PA 4/00 (PreRS)5/4/20012001-200360.0%

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.

•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.

The Paid-up Endorsement form LTC-PDUP2 5/19 was approved by your Department on 8/27/2019, SERFF Tracking No. MULF-131997877.

Please note, the above referenced mitigation option 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.

Policyholder Communication Package

We are submitting for informational purposes only, 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.

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.

Company and Contact

Filing Contact Information

Carol Folsom, Contract Consultant
200 Berkeley Street
Boston, MA 02117

cfolsom@jhancock.com
888-877-6075 [Phone]
617-572-0399 [FAX]

Filing Company Information

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

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

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

Filing Fees

State 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 Adv-Gold Pre-RS*
Project Name/Number: *2019 Inforce Rate Increases - JH Adv-Gold Pre-RS/2019 Inforce Rate Increases - JH Adv-Gold Pre-RS*

Rate Information

Rate data applies to filing.

Filing Method:	Review & Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	7.700%
Effective Date of Last Rate Revision:	04/10/2020
Filing Method of Last Filing:	Reveiw & Approval
SERFF Tracking Number of Last Filing:	MULF-131962004

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)	60.300%	60.300%	$7,654,218	4,760	$12,687,126	196.700%	8.700%

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 Adv-Gold Pre-RS		
Project Name/Number:	2019 Inforce Rate Increases - JH Adv-Gold Pre-RS/2019 Inforce Rate Increases - JH Adv-Gold Pre-RS		

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 Adv-Gold Pre-RS*
Project Name/Number: *2019 Inforce Rate Increases - JH Adv-Gold Pre-RS/2019 Inforce Rate Increases - JH Adv-Gold Pre-RS*

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Table	LTC-PA-91	Revised	Previous State Filing Number: MULF-130417902 Percent Rate Change Request: 61.7	LTC-PA-91.pdf,
2		Rate Table	NH-PA-91	Revised	Previous State Filing Number: MULF-130417902 Percent Rate Change Request: 61.7	NH-PA-91.pdf,
3		Rate Table	LTC-94 PA	Revised	Previous State Filing Number: MULF-130417902 Percent Rate Change Request: 61.7	LTC-94 PA LTC-94 PA 2-95.pdf,
4		Rate Table	LTC-94 PA 2/95	Revised	Previous State Filing Number: MULF-130417902 Percent Rate Change Request: 61.7	LTC-94 PA LTC-94 PA 2-95.pdf,
5		Rate Table	NH-94 PA	Revised	Previous State Filing Number: MULF-130417902 Percent Rate Change Request: 61.7	NH-94 PA NH-94 PA 2-95.pdf,
6		Rate Table	NH-94 PA 2/95	Revised	Previous State Filing Number: MULF-130417902 Percent Rate Change Request: 61.7	NH-94 PA NH-94 PA 2-95.pdf,
7		Rate Table	LTC-96 PA 9/96 (PreRS)	Revised	Previous State Filing Number: MULF-131962004 Percent Rate Change Request: 60	LTC-96 PA 9-96 LTC-96 PA 6-98 LTC-98FR PA 6-98 (Pre Rate Stability).pdf,
8		Rate Table	LTC-96 PA 6/98 (PreRS)	Revised	Previous State Filing Number: MULF-131962004 Percent Rate Change Request: 60	LTC-96 PA 9-96 LTC-96 PA 6-98 LTC-98FR PA 6-98 (Pre Rate Stability).pdf,
9		Rate Table	LTC-98FR PA 6/98 (PreRS)	Revised	Previous State Filing Number: MULF-131962004 Percent Rate Change Request: 60	LTC-96 PA 9-96 LTC-96 PA 6-98 LTC-98FR PA 6-98 (Pre Rate Stability).pdf,
10		Rate Table	LTC-96CL PA 9/96 (PreRS)	Revised	Previous State Filing Number: MULF-131962004	LTC-96CL PA 9-96 (Pre Rate Stability).pdf,

					Percent Rate Change Request: 60	
11		Rate Table	NH-99 PA 4/99 (PreRS)	Revised	Previous State Filing Number: MULF-131962004 Percent Rate Change Request: 60	NH-99 PA 4-99 NH-99FR PA 4-99 (Pre Rate Stability).pdf,
12		Rate Table	NH-99FR PA 4/99 (PreRS)	Revised	Previous State Filing Number: MULF-131962004 Percent Rate Change Request: 60	NH-99 PA 4-99 NH-99FR PA 4-99 (Pre Rate Stability).pdf,
13		Rate Table	LTC2000 PA 4/00 (PreRS)	Revised	Previous State Filing Number: MULF-131962004 Percent Rate Change Request: 60	LTC2000 PA 4-00 (Pre Rate Stability).pdf,

Appendix B1

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

LTC-PA-91

Premiums to be used only with those

that have not previously elected a shared cost option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	278.80	8.28	46.10	11.52	569.47	27.56	137.94	34.48	1344.88	119.20	433.92	108.48
30	298.76	8.87	49.40	12.35	575.13	27.83	139.31	34.83	1508.26	133.68	486.63	121.66
31	312.44	9.28	51.66	12.92	575.13	27.83	139.31	34.83	1561.06	138.36	503.67	125.92
32	398.76	11.84	65.93	16.48	575.13	27.83	139.31	34.83	1613.37	143.00	520.54	130.14
33	398.76	11.84	65.93	16.48	575.13	27.83	139.31	34.83	1665.32	147.60	537.30	134.33
34	398.76	11.84	65.93	16.48	575.13	27.83	139.31	34.83	1717.01	152.18	553.98	138.50
35	398.76	11.84	65.93	16.48	575.13	27.83	139.31	34.83	1768.52	156.75	570.60	142.65
36	398.76	11.84	65.93	16.48	575.13	27.83	139.31	34.83	1819.93	161.30	587.19	146.80
37	398.76	11.84	65.93	16.48	575.13	27.83	139.31	34.83	1871.29	165.86	603.76	150.94
38	423.63	12.58	70.05	17.51	575.13	27.83	139.31	34.83	1922.64	170.41	620.33	155.08
39	438.39	13.02	72.49	18.12	575.13	27.83	139.31	34.83	1974.01	174.96	636.90	159.23
40	472.98	14.05	78.21	19.55	584.08	28.26	141.48	35.37	1976.71	175.20	637.77	159.44
41	501.20	14.89	82.87	20.72	606.73	29.36	146.96	36.74	1976.71	175.20	637.77	159.44
42	523.20	15.54	86.51	21.63	629.56	30.46	152.49	38.12	1976.71	175.20	637.77	159.44
43	523.20	15.54	86.51	21.63	631.25	30.55	152.90	38.23	1976.71	175.20	637.77	159.44
44	523.20	15.54	86.51	21.63	631.25	30.55	152.90	38.23	1976.71	175.20	637.77	159.44
45	510.98	19.64	119.88	29.97	639.11	38.97	206.19	51.55	2003.53	191.80	756.72	189.18
46	538.27	20.69	126.28	31.57	687.73	41.93	221.88	55.47	2056.58	196.88	776.76	194.19
47	538.40	20.70	126.31	31.58	722.52	44.05	233.10	58.28	2056.58	196.88	776.76	194.19
48	551.97	21.22	129.50	32.37	787.19	47.99	253.97	63.49	2056.58	196.88	776.76	194.19
49	555.66	21.36	130.36	32.59	898.36	54.77	289.83	72.46	2056.58	196.88	776.76	194.19
50	558.83	23.36	150.63	37.66	899.21	59.02	324.71	81.18	2088.52	205.55	846.13	211.53
51	572.27	26.69	161.98	40.50	939.36	66.86	350.75	87.69	2139.94	217.58	883.50	220.88
52	572.22	29.58	169.48	42.37	916.10	70.39	352.56	88.14	2113.97	222.15	887.88	221.97
53	588.04	33.42	181.65	45.41	952.38	78.60	376.66	94.17	2114.64	229.60	902.38	225.59
54	605.03	37.51	194.38	48.59	984.72	86.86	399.10	99.78	2087.53	234.01	903.37	225.84
55	622.06	41.76	207.22	51.81	1013.61	95.08	419.95	104.99	2061.48	238.38	903.69	225.92
56	641.99	46.37	221.18	55.30	1037.74	103.04	438.57	109.64	2068.74	246.48	917.78	229.45
57	661.76	51.09	235.27	58.82	1133.81	118.61	487.92	121.98	2074.27	254.37	930.16	232.54
58	684.45	56.45	250.44	62.61	1142.87	125.75	499.40	124.85	2072.43	261.59	937.65	234.41
59	712.12	62.91	267.16	66.79	1205.54	139.49	532.97	133.24	2104.07	273.60	958.13	239.53
60	744.61	70.40	285.52	71.38	1252.35	152.10	558.43	139.61	2083.01	279.10	952.27	238.07
61	781.64	78.88	305.24	76.31	1348.87	171.56	604.77	151.19	2136.09	294.72	978.21	244.55
62	823.03	88.31	326.32	81.58	1501.37	199.37	675.01	168.75	2177.86	309.16	997.00	249.25
63	868.58	98.62	348.59	87.15	1536.10	212.26	690.90	172.73	2253.85	328.76	1029.52	257.38
64	925.11	110.64	374.79	93.70	1692.76	242.59	760.10	190.03	2271.12	339.92	1033.39	258.35
65	977.62	122.56	398.79	99.70	1770.46	262.32	792.41	198.10	2324.31	356.38	1052.04	263.01
66	1054.58	137.97	432.36	108.09	1891.91	288.94	842.86	210.72	2354.86	369.24	1058.99	264.75
67	1146.44	155.86	471.47	117.87	2067.11	324.48	915.48	228.87	2377.89	380.75	1061.30	265.33
68	1242.34	175.91	509.59	127.40	2137.32	344.86	936.80	234.20	2369.45	387.62	1045.41	261.35
69	1353.90	200.24	550.05	137.51	2191.72	363.54	945.74	236.43	2364.56	395.35	1026.35	256.59
70	1475.35	227.16	591.78	147.94	2253.65	383.27	955.39	238.85	2389.52	407.57	1018.54	254.64
71	1581.56	251.98	626.17	156.54	2521.49	437.90	1050.18	262.54	2641.64	458.18	1105.86	276.46
72	1702.39	278.65	666.34	166.58	2572.10	454.11	1054.38	263.59	2717.00	477.41	1119.04	279.76
73	1814.47	303.31	703.59	175.90	2657.97	474.11	1074.63	268.66	2790.39	492.91	1133.00	283.25
74	1901.87	324.13	731.16	182.79	2751.23	494.45	1097.68	274.42	2869.42	507.49	1149.33	287.33
75	2162.14	376.38	823.40	205.85	2875.70	522.34	1131.48	282.87	2980.72	530.36	1176.72	294.18
76	2506.87	447.43	944.27	236.07	3016.74	557.68	1168.63	292.16	3110.56	562.87	1208.20	302.05
77	2639.00	485.12	981.23	245.31	3175.81	602.77	1208.63	302.16	3261.86	608.64	1243.77	310.94
78	2851.72	542.06	1044.71	261.18	3450.37	676.76	1288.50	322.12	3536.53	686.60	1322.42	330.60
79	3150.19	618.97	1136.90	284.23	3780.91	766.23	1386.91	346.73	3872.87	781.35	1422.01	355.50
80		704.24		309.62								
81		803.27		340.52								
82		906.82		373.46								
83		1012.62		408.40								
84		1120.90		445.53								
85		1232.65		484.91								
86		1232.65		484.91								
87+		1232.65		484.91								

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

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

Age 80+ rates are for inflation additions only

Appendix B1

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

LTC-PA-91

Premiums to be used only with those

that have not previously elected a shared cost option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	271.34	6.48	31.23	7.81	545.26	21.73	94.84	23.71	1247.04	96.10	308.78	77.19
30	290.77	6.94	33.47	8.37	550.69	21.95	95.78	23.94	1398.53	107.77	346.29	86.57
31	304.08	7.26	35.00	8.75	550.69	21.95	95.78	23.94	1447.49	111.55	358.41	89.60
32	388.09	9.26	44.67	11.17	550.69	21.95	95.78	23.94	1495.99	115.28	370.42	92.61
33	388.09	9.26	44.67	11.17	550.69	21.95	95.78	23.94	1544.16	119.00	382.35	95.59
34	388.09	9.26	44.67	11.17	550.69	21.95	95.78	23.94	1592.09	122.69	394.22	98.55
35	388.09	9.26	44.67	11.17	550.69	21.95	95.78	23.94	1639.86	126.37	406.04	101.51
36	388.09	9.26	44.67	11.17	550.69	21.95	95.78	23.94	1687.53	130.04	417.85	104.46
37	388.09	9.26	44.67	11.17	550.69	21.95	95.78	23.94	1735.15	133.71	429.64	107.41
38	412.30	9.84	47.46	11.86	550.69	21.95	95.78	23.94	1782.76	137.38	441.43	110.36
39	426.67	10.18	49.11	12.28	550.69	21.95	95.78	23.94	1830.40	141.05	453.22	113.31
40	460.33	10.99	52.99	13.25	559.26	22.29	97.27	24.32	1832.90	141.25	453.84	113.46
41	487.80	11.64	56.15	14.04	580.95	23.15	101.04	25.26	1832.90	141.25	453.84	113.46
42	509.20	12.15	58.61	14.65	602.80	24.02	104.84	26.21	1832.90	141.25	453.84	113.46
43	509.20	12.15	58.61	14.65	604.42	24.09	105.13	26.28	1832.90	141.25	453.84	113.46
44	509.20	12.15	58.61	14.65	604.42	24.09	105.13	26.28	1832.90	141.25	453.84	113.46
45	492.89	15.29	81.59	20.40	604.42	30.70	142.40	35.60	1843.62	154.26	537.32	134.33
46	519.21	16.10	85.95	21.49	650.40	33.04	153.23	38.31	1892.44	158.34	551.55	137.89
47	519.34	16.11	85.97	21.49	683.30	34.71	160.98	40.24	1892.44	158.34	551.55	137.89
48	532.42	16.51	88.13	22.03	744.46	37.82	175.39	43.85	1892.44	158.34	551.55	137.89
49	535.99	16.62	88.72	22.18	849.59	43.16	200.16	50.04	1892.44	158.34	551.55	137.89
50	537.17	18.16	102.97	25.74	846.47	46.46	225.42	56.35	1916.25	165.24	601.62	150.41
51	547.84	20.82	111.06	27.77	880.24	52.79	244.17	61.04	1957.84	175.02	628.74	157.18
52	545.51	23.15	116.59	29.15	854.52	55.72	246.08	61.52	1928.44	178.83	632.59	158.15
53	558.25	26.24	125.31	31.33	884.32	62.40	263.56	65.89	1923.41	184.94	643.67	160.92
54	571.95	29.56	134.40	33.60	910.26	69.13	280.02	70.01	1893.23	188.66	645.17	161.29
55	585.61	33.00	143.62	35.91	932.91	75.86	295.49	73.87	1864.31	192.33	646.33	161.58
56	601.94	36.71	153.67	38.42	951.12	82.39	309.39	77.35	1865.70	199.11	657.28	164.32
57	618.02	40.55	163.75	40.94	1035.03	95.05	344.99	86.25	1865.65	205.64	667.04	166.76
58	636.54	44.91	174.66	43.66	1039.01	100.97	354.05	88.51	1858.77	211.70	673.51	168.38
59	659.17	50.14	186.92	46.73	1091.20	112.21	378.95	94.74	1881.34	221.56	689.31	172.33
60	685.75	56.20	200.37	50.09	1128.42	122.54	398.12	99.53	1856.52	226.17	686.58	171.65
61	716.07	63.09	214.91	53.73	1209.86	138.41	432.55	108.14	1897.48	239.01	706.63	176.66
62	750.04	70.72	230.45	57.61	1340.56	161.04	484.25	121.06	1928.10	250.90	721.86	180.47
63	787.43	79.08	246.99	61.75	1365.61	171.64	497.26	124.31	1988.78	266.94	747.16	186.79
64	834.46	88.82	266.46	66.62	1498.63	196.39	548.90	137.22	1997.63	276.17	751.86	187.96
65	877.61	98.48	284.46	71.11	1561.33	212.56	574.04	143.51	2038.18	289.70	767.31	191.83
66	942.41	110.98	309.31	77.33	1662.33	234.31	612.52	153.13	2058.94	300.35	774.32	193.58
67	1020.17	125.48	338.28	84.57	1810.14	263.35	667.31	166.83	2073.46	309.88	777.96	194.49
68	1100.02	141.69	366.91	91.73	1864.57	280.02	685.23	171.31	2059.65	315.56	768.51	192.13
69	1191.68	161.27	397.75	99.44	1903.71	295.18	694.44	173.61	2047.76	321.79	756.99	189.25
70	1290.73	182.94	429.98	107.49	1948.91	311.12	704.13	176.03	2061.53	331.63	753.77	188.44
71	1375.93	202.87	457.00	114.25	2171.75	355.38	777.00	194.25	2270.93	372.65	821.15	205.29
72	1473.96	224.37	488.28	122.07	2207.63	368.49	782.71	195.68	2328.46	388.16	833.35	208.34
73	1563.77	244.14	517.43	129.36	2273.70	384.49	800.07	200.02	2384.15	400.42	845.87	211.47
74	1631.08	260.69	539.54	134.88	2345.07	400.53	819.47	204.87	2443.64	411.62	859.93	214.98
75	1845.28	302.49	609.70	152.43	2442.30	422.70	846.90	211.73	2529.90	429.56	882.49	220.62
76	2129.65	359.44	701.66	175.42	2553.14	451.10	877.30	219.32	2631.45	455.66	908.66	227.16
77	2232.49	389.83	731.83	182.96	2679.12	487.77	910.57	227.64	2751.05	493.11	938.49	234.62
78	2401.84	435.47	782.15	195.54	2900.60	547.64	974.33	243.58	2972.77	556.46	1001.45	250.36
79	2640.44	496.55	853.89	213.47	3165.98	619.32	1052.23	263.06	3243.17	632.53	1080.48	270.12
80		563.89		233.22								
81		641.91		257.09								
82		723.32		282.49								
83		806.31		309.30								
84		890.98		337.63								
85		978.16		367.56								
86		978.16		367.56								
87+		978.16		367.56								

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

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

Age 80+ rates are for inflation additions only

Appendix B1

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

LTC-PA-91

Premiums to be used only with those

that have not previously elected a shared cost option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	428.83	15.24	74.52	18.63	602.92	34.49	151.67	37.92	1564.10	158.96	507.19	126.80
30	428.83	15.24	74.52	18.63	602.92	34.49	151.67	37.92	1720.36	174.84	557.86	139.47
31	428.83	15.24	74.52	18.63	602.92	34.49	151.67	37.92	1771.44	180.03	574.43	143.61
32	428.83	15.24	74.52	18.63	602.92	34.49	151.67	37.92	1822.22	185.19	590.90	147.72
33	447.29	15.90	77.73	19.43	602.92	34.49	151.67	37.92	1872.77	190.33	607.29	151.82
34	482.06	17.14	83.77	20.94	602.92	34.49	151.67	37.92	1923.15	195.45	623.63	155.91
35	511.68	18.19	88.92	22.23	602.92	34.49	151.67	37.92	1973.43	200.56	639.93	159.98
36	536.14	19.06	93.17	23.29	602.92	34.49	151.67	37.92	2023.64	205.66	656.21	164.05
37	538.10	19.13	93.51	23.38	602.92	34.49	151.67	37.92	2073.83	210.77	672.49	168.12
38	538.10	19.13	93.51	23.38	602.92	34.49	151.67	37.92	2124.02	215.87	688.76	172.19
39	538.10	19.13	93.51	23.38	636.47	36.41	160.11	40.03	2167.91	220.33	702.99	175.75
40	538.10	19.13	93.51	23.38	656.35	37.54	165.11	41.28	2167.91	220.33	702.99	175.75
41	538.10	19.13	93.51	23.38	679.09	38.84	170.83	42.71	2167.91	220.33	702.99	175.75
42	538.10	19.13	93.51	23.38	716.21	40.97	180.17	45.04	2167.91	220.33	702.99	175.75
43	538.10	19.13	93.51	23.38	716.21	40.97	180.17	45.04	2167.91	220.33	702.99	175.75
44	538.10	19.13	93.51	23.38	716.21	40.97	180.17	45.04	2167.91	220.33	702.99	175.75
45	558.30	25.47	135.95	33.99	721.78	51.35	238.35	59.59	2230.17	242.73	837.83	209.46
46	566.27	25.83	137.89	34.47	754.89	53.71	249.28	62.32	2271.78	247.26	853.46	213.36
47	597.21	27.24	145.42	36.36	814.78	57.97	269.06	67.27	2271.78	247.26	853.46	213.36
48	601.22	27.43	146.40	36.60	963.81	68.57	318.27	79.57	2271.78	247.26	853.46	213.36
49	632.77	28.86	154.08	38.52	1074.41	76.44	354.80	88.70	2271.78	247.26	853.46	213.36
50	631.61	31.24	176.13	44.03	1059.57	80.76	390.07	97.52	2313.30	258.00	928.94	232.23
51	642.74	35.35	187.29	46.82	1087.71	89.50	411.77	102.94	2378.34	273.15	969.73	242.43
52	653.55	39.65	198.33	49.58	1110.04	98.13	430.72	107.68	2397.52	283.62	990.83	247.71
53	639.68	42.50	201.54	50.39	1127.38	106.56	446.97	111.74	2369.16	288.54	990.91	247.73
54	651.03	46.97	212.29	53.07	1202.88	120.97	486.12	121.53	2352.20	294.75	994.17	248.54
55	664.16	51.68	223.55	55.89	1214.35	129.25	499.10	124.78	2326.30	299.66	992.38	248.09
56	696.58	58.06	241.36	60.34	1284.22	144.00	535.78	133.94	2322.69	307.28	999.20	249.80
57	730.01	64.77	259.90	64.98	1352.47	159.08	571.86	142.96	2316.40	314.37	1003.90	250.98
58	784.90	74.05	286.29	71.57	1406.96	173.26	601.11	150.28	2301.59	320.43	1003.05	250.76
59	815.94	82.05	303.59	75.90	1443.60	186.03	620.86	155.21	2296.09	328.12	1003.13	250.78
60	868.14	92.92	328.29	82.07	1460.66	196.60	630.04	157.51	2277.55	334.06	995.01	248.75
61	919.54	104.48	352.05	88.01	1589.79	222.92	685.81	171.45	2307.60	347.23	1005.69	251.42
62	970.70	116.61	375.19	93.80	1634.85	238.14	703.39	175.85	2371.19	365.67	1028.86	257.21
63	1021.90	129.19	397.57	99.39	1763.37	266.02	755.13	188.78	2417.39	381.63	1042.33	260.58
64	1073.60	142.19	419.39	104.85	1801.49	280.58	766.51	191.63	2445.86	394.74	1046.45	261.61
65	1146.44	158.36	448.64	112.16	1894.19	303.64	799.58	199.90	2452.97	404.12	1040.06	260.02
66	1254.72	180.00	491.17	122.79	2108.60	346.98	882.10	220.52	2596.18	435.99	1089.73	272.43
67	1382.14	205.12	540.28	135.07	2434.91	410.23	1008.61	252.15	2777.67	474.82	1153.31	288.33
68	1508.84	232.08	585.24	146.31	2630.18	453.64	1073.47	268.37	2897.46	504.31	1184.71	296.18
69	1676.36	267.81	640.18	160.05	2740.89	483.87	1095.81	273.95	2992.58	530.43	1198.63	299.66
70	1843.69	304.94	690.95	172.74	2913.38	525.15	1138.52	284.63	3010.19	542.32	1178.65	294.66
71	2055.68	350.01	756.19	189.05	3004.37	550.90	1148.36	287.09	3211.24	586.35	1230.00	307.50
72	2230.85	388.49	807.30	201.83	3075.57	571.44	1152.57	288.14	3266.43	602.49	1226.59	306.65
73	2401.47	425.25	857.07	214.27	3188.21	596.69	1174.20	293.55	3363.36	622.11	1241.20	310.30
74	2600.12	467.41	915.73	228.93	3310.89	622.47	1198.99	299.75	3467.97	640.66	1258.27	314.57
75	2805.18	512.94	974.26	243.57	3472.85	657.97	1235.42	308.86	3613.16	669.78	1287.59	321.90
76	2984.05	557.39	1020.41	255.10	3657.05	703.11	1275.75	318.94	3782.96	711.17	1321.59	330.40
77	3176.81	609.19	1067.41	266.85	3865.58	760.79	1319.61	329.90	3981.41	769.42	1360.30	340.07
78	3463.35	684.71	1141.50	285.38	4229.13	857.90	1410.79	352.70	4346.04	871.56	1450.14	362.54
79	3827.35	780.01	1237.61	309.40	4721.23	987.38	1540.51	385.13	4849.06	1008.56	1582.11	395.53
80		885.05		335.83								
81		1011.48		369.83								
82		1143.56		406.11								
83		1278.33		444.53								
84		1416.15		485.35								
85		1558.31		528.63								
86		1558.31		528.63								
87+		1558.31		528.63								

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

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

Age 80+ rates are for inflation additions only

Appendix B1

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

LTC-PA-91

Premiums to be used only with those

that have not previously elected a shared cost option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	416.17	12.18	51.78	12.94	574.99	27.78	107.05	26.76	1443.43	130.46	370.62	92.65
30	416.17	12.18	51.78	12.94	574.99	27.78	107.05	26.76	1587.63	143.49	407.64	101.91
31	416.17	12.18	51.78	12.94	574.99	27.78	107.05	26.76	1634.77	147.75	419.75	104.94
32	416.17	12.18	51.78	12.94	574.99	27.78	107.05	26.76	1681.63	151.98	431.78	107.94
33	434.09	12.71	54.01	13.50	574.99	27.78	107.05	26.76	1728.28	156.20	443.75	110.94
34	467.84	13.70	58.21	14.55	574.99	27.78	107.05	26.76	1774.78	160.40	455.69	113.92
35	496.58	14.54	61.78	15.45	574.99	27.78	107.05	26.76	1821.17	164.60	467.61	116.90
36	520.31	15.23	64.74	16.18	574.99	27.78	107.05	26.76	1867.51	168.78	479.50	119.88
37	522.22	15.29	64.97	16.24	574.99	27.78	107.05	26.76	1913.83	172.97	491.40	122.85
38	522.22	15.29	64.97	16.24	574.99	27.78	107.05	26.76	1960.14	177.16	503.29	125.82
39	522.22	15.29	64.97	16.24	606.99	29.33	113.00	28.25	2000.65	180.82	513.69	128.42
40	522.22	15.29	64.97	16.24	625.96	30.25	116.54	29.13	2000.65	180.82	513.69	128.42
41	522.22	15.29	64.97	16.24	647.64	31.29	120.57	30.14	2000.65	180.82	513.69	128.42
42	522.22	15.29	64.97	16.24	683.04	33.01	127.16	31.79	2000.65	180.82	513.69	128.42
43	522.22	15.29	64.97	16.24	683.04	33.01	127.16	31.79	2000.65	180.82	513.69	128.42
44	522.22	15.29	64.97	16.24	683.04	33.01	127.16	31.79	2000.65	180.82	513.69	128.42
45	536.76	20.29	94.87	23.72	679.70	41.34	168.93	42.23	2043.32	198.91	610.75	152.69
46	544.42	20.58	96.23	24.06	710.88	43.24	176.68	44.17	2081.44	202.62	622.14	155.54
47	574.18	21.70	101.48	25.37	767.28	46.67	190.69	47.67	2081.44	202.62	622.14	155.54
48	578.03	21.85	102.16	25.54	907.62	55.21	225.57	56.39	2081.44	202.62	622.14	155.54
49	608.36	22.99	107.53	26.88	1011.78	61.54	251.46	62.86	2081.44	202.62	622.14	155.54
50	605.09	24.85	123.53	30.88	993.13	64.99	277.69	69.42	2113.80	211.29	678.08	169.52
51	613.05	28.21	131.77	32.94	1014.77	72.19	293.92	73.48	2167.29	223.81	708.37	177.09
52	620.64	31.75	139.93	34.98	1030.83	79.35	308.38	77.10	2178.80	232.47	724.53	181.13
53	604.79	34.11	142.54	35.64	1042.21	86.37	320.91	80.23	2147.13	236.68	725.33	181.33
54	612.84	37.79	150.53	37.63	1107.11	98.23	349.96	87.49	2125.93	241.94	728.80	182.20
55	622.52	41.66	158.84	39.71	1112.94	105.17	360.18	90.05	2097.09	246.20	728.45	182.11
56	650.23	46.90	171.95	42.99	1172.27	117.37	387.66	96.91	2088.48	252.64	734.37	183.59
57	678.75	52.42	185.56	46.39	1229.91	129.89	414.75	103.69	2077.80	258.65	738.79	184.70
58	726.75	60.06	204.86	51.22	1274.52	141.70	437.14	109.29	2059.30	263.83	739.18	184.80
59	751.91	66.61	217.90	54.48	1302.28	152.34	452.72	113.18	2048.58	270.31	740.70	185.18
60	795.99	75.56	236.29	59.07	1312.03	161.18	460.91	115.23	2026.00	275.35	736.08	184.02
61	838.79	85.05	254.26	63.56	1421.94	182.93	503.20	125.80	2046.48	286.32	745.51	186.38
62	880.92	95.01	271.83	67.96	1456.12	195.59	517.78	129.45	2096.50	301.67	764.38	191.10
63	922.77	105.37	289.04	72.26	1564.39	218.66	557.53	139.38	2131.02	314.92	776.12	194.03
64	964.87	116.06	305.86	76.47	1592.24	230.78	567.70	141.92	2150.03	325.85	781.08	195.27
65	1025.71	129.37	328.19	82.05	1668.42	249.96	594.14	148.54	2150.50	333.75	778.26	194.57
66	1117.95	147.14	360.30	90.07	1851.39	285.82	657.33	164.33	2270.42	360.25	817.37	204.34
67	1226.80	167.80	397.50	99.37	2131.78	338.17	753.84	188.46	2423.62	392.52	867.13	216.78
68	1333.22	189.89	432.05	108.01	2295.17	374.10	805.00	201.25	2521.29	416.95	893.29	223.32
69	1473.08	219.05	474.52	118.63	2382.38	398.90	824.64	206.16	2595.38	438.36	906.46	226.61
70	1611.12	249.32	514.40	128.60	2522.28	432.69	860.14	215.04	2601.58	447.87	894.34	223.58
71	1787.27	286.03	565.38	141.34	2591.63	453.72	870.60	217.65	2766.40	483.94	936.17	234.04
72	1931.33	317.41	605.98	151.50	2644.86	470.45	876.69	219.17	2806.13	496.99	936.34	234.08
73	2070.18	347.13	645.70	161.43	2732.95	490.62	895.82	223.95	2880.89	512.29	949.81	237.45
74	2230.78	380.86	692.38	173.09	2827.68	510.65	917.22	229.31	2960.17	525.99	965.21	241.30
75	2395.45	417.34	739.34	184.84	2955.14	538.75	947.93	236.98	3073.35	548.55	990.15	247.54
76	2537.39	453.27	777.32	194.33	3101.76	575.37	982.10	245.52	3207.86	582.17	1019.25	254.81
77	2691.79	495.74	816.33	204.08	3270.16	623.34	1019.51	254.88	3368.03	631.20	1052.71	263.18
78	2923.33	557.19	876.30	219.08	3567.17	703.28	1094.01	273.50	3666.25	715.94	1126.36	281.59
79	3215.43	633.52	953.25	238.31	3966.61	808.05	1198.72	299.68	4075.07	827.06	1232.99	308.25
80		716.82		259.37								
81		816.76		286.28								
82		920.71		314.94								
83		1026.32		345.18								
84		1133.78		377.14								
85		1244.12		410.88								
86		1244.12		410.88								
87+		1244.12		410.88								

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

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

Age 80+ rates are for inflation additions only

Appendix B1

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

LTC-PA-91

Premiums to be used only with those

that have not previously elected a shared cost option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	464.03	19.99	81.40	20.35	641.10	43.60	161.03	40.26	2434.95	283.35	760.15	190.04
30	558.46	24.06	97.96	24.49	651.89	44.33	163.74	40.93	2434.95	283.35	760.15	190.04
31	558.46	24.06	97.96	24.49	673.62	45.81	169.19	42.30	2434.95	283.35	760.15	190.04
32	558.46	24.06	97.96	24.49	717.08	48.76	180.11	45.03	2434.95	283.35	760.15	190.04
33	558.46	24.06	97.96	24.49	739.09	50.26	185.64	46.41	2434.95	283.35	760.15	190.04
34	558.46	24.06	97.96	24.49	790.42	53.75	198.53	49.63	2434.95	283.35	760.15	190.04
35	558.46	24.06	97.96	24.49	864.93	58.82	217.24	54.31	2434.95	283.35	760.15	190.04
36	558.46	24.06	97.96	24.49	947.47	64.43	237.97	59.49	2434.95	283.35	760.15	190.04
37	558.46	24.06	97.96	24.49	1086.12	73.86	272.80	68.20	2434.95	283.35	760.15	190.04
38	558.46	24.06	97.96	24.49	1208.65	82.19	303.58	75.89	2434.95	283.35	760.15	190.04
39	571.31	24.61	100.22	25.05	1324.05	90.04	332.56	83.14	2434.95	283.35	760.15	190.04
40	603.05	25.98	105.78	26.45	1436.05	97.65	360.69	90.17	2434.95	283.35	760.15	190.04
41	638.62	27.51	112.02	28.01	1558.64	105.99	391.48	97.87	2434.95	283.35	760.15	190.04
42	680.45	29.31	119.36	29.84	1673.95	113.83	420.45	105.11	2434.95	283.35	760.15	190.04
43	702.38	30.26	123.21	30.80	1673.95	113.83	420.45	105.11	2434.95	283.35	760.15	190.04
44	702.38	30.26	123.21	30.80	1673.95	113.83	420.45	105.11	2434.95	283.35	760.15	190.04
45	704.75	38.57	171.01	42.75	1610.79	134.32	522.78	130.70	2574.18	317.91	920.88	230.22
46	745.38	40.79	180.87	45.22	1763.07	147.02	572.20	143.05	2574.18	317.91	920.88	230.22
47	841.20	46.04	204.12	51.03	1872.53	156.15	607.73	151.93	2574.18	317.91	920.88	230.22
48	955.69	52.30	231.90	57.97	1872.53	156.15	607.73	151.93	2574.18	317.91	920.88	230.22
49	1138.49	62.31	276.25	69.06	1872.53	156.15	607.73	151.93	2574.18	317.91	920.88	230.22
50	1091.38	64.46	301.87	75.47	1932.25	171.72	695.18	173.79	2629.81	331.77	1001.48	250.37
51	1145.90	74.87	329.32	82.33	2020.43	192.79	742.56	185.64	2714.45	351.31	1044.96	261.24
52	1116.82	80.08	332.38	83.09	2117.28	215.87	792.15	198.04	2807.39	372.87	1090.64	272.66
53	1159.17	90.49	355.94	88.98	2222.44	240.97	844.18	211.04	2908.21	396.20	1138.52	284.63
54	1196.89	100.94	378.15	94.54	2335.35	267.84	898.40	224.60	3016.36	421.23	1188.10	297.03
55	1229.96	111.29	398.77	99.69	2455.53	296.48	954.83	238.71	3131.41	447.98	1239.88	309.97
56	1256.91	121.17	417.09	104.27	2582.54	326.76	1013.45	253.36	3252.87	476.19	1293.38	323.34
57	1354.62	138.30	459.44	114.86	2715.91	358.64	1074.03	268.51	3380.25	505.87	1348.58	337.15
58	1437.39	155.25	496.58	124.14	2865.04	394.06	1138.52	284.63	3522.53	538.85	1407.45	351.86
59	1498.98	171.48	525.14	131.28	3039.20	434.97	1208.37	302.09	3688.94	577.01	1471.45	367.86
60	1541.58	186.54	545.34	136.34	3175.10	472.00	1258.74	314.68	3879.10	620.25	1540.33	385.08
61	1639.96	209.28	583.54	145.89	3316.32	510.75	1306.75	326.69	3922.46	640.79	1546.70	386.67
62	1722.87	230.96	614.98	153.75	3397.64	540.64	1327.73	331.93	3969.30	661.90	1551.22	387.80
63	1861.45	261.05	664.63	166.16	3478.03	570.14	1345.17	336.29	3974.08	675.75	1536.69	384.17
64	1987.90	290.35	708.48	177.12	3553.49	598.46	1358.53	339.63	3961.01	685.95	1513.40	378.35
65	2103.50	318.66	746.98	186.75	3619.84	624.66	1366.31	341.58	3950.37	695.87	1489.70	372.42
66	2310.94	361.74	816.54	204.14	3672.31	647.74	1367.48	341.87	3941.62	705.40	1465.75	366.44
67	2568.57	413.99	902.09	225.52	3675.64	661.25	1349.46	337.36	3934.38	714.49	1441.87	360.47
68	2754.86	457.79	955.15	238.79	3667.23	672.64	1320.77	330.19	3932.88	724.75	1413.73	353.43
69	2783.24	477.58	944.58	236.14	3666.63	685.35	1287.31	321.83	3938.92	736.35	1380.90	345.22
70	2772.28	489.65	918.11	229.53	3670.86	697.57	1253.96	313.49	3949.43	747.64	1348.02	337.00
71	2764.98	500.09	894.39	223.60	3677.64	708.23	1223.72	305.93	3961.98	757.59	1318.03	329.51
72	2865.52	527.70	908.05	227.01	3775.88	734.41	1227.61	306.90	4039.50	778.07	1313.38	328.34
73	3010.27	561.03	937.68	234.42	3922.27	765.92	1249.84	312.46	4165.54	802.20	1327.77	331.94
74	3173.35	597.38	972.64	243.16	4080.35	797.51	1275.41	318.85	4299.88	824.23	1344.52	336.13
75	3379.29	644.22	1018.39	254.60	4289.12	841.95	1313.43	328.36	4486.47	860.17	1374.44	343.61
76	3608.73	700.41	1067.02	266.75	4530.03	899.97	1355.94	338.99	4708.19	913.17	1409.50	352.38
77	3860.75	767.71	1116.89	279.22	4807.59	975.97	1402.47	350.62	4972.09	989.87	1450.10	362.52
78	4259.51	871.63	1203.70	300.92	5287.61	1104.74	1500.76	375.19	5455.07	1125.75	1546.92	386.73
79	4724.66	994.18	1305.48	326.37	5967.00	1283.03	1649.97	412.49	6154.17	1315.26	1699.40	424.85
80		1122.65		352.64								
81		1283.28		388.80								
82		1450.14		427.33								
83		1619.40		468.07								
84		1791.47		511.23								
85		1968.05		556.91								
86		1968.05		556.91								
87+		1968.05		556.91								

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

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

Age 80+ rates are for inflation additions only

Appendix B1

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

LTC-PA-91

Premiums to be used only with those

that have not previously elected a shared cost option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	448.87	16.31	57.46	14.37	608.71	35.83	115.32	28.83	2236.85	236.51	564.98	141.25
30	540.21	19.63	69.15	17.29	618.95	36.43	117.26	29.31	2236.85	236.51	564.98	141.25
31	540.21	19.63	69.15	17.29	639.58	37.64	121.17	30.29	2236.85	236.51	564.98	141.25
32	540.21	19.63	69.15	17.29	680.85	40.07	128.98	32.25	2236.85	236.51	564.98	141.25
33	540.21	19.63	69.15	17.29	701.74	41.30	132.94	33.24	2236.85	236.51	564.98	141.25
34	540.21	19.63	69.15	17.29	750.48	44.17	142.17	35.54	2236.85	236.51	564.98	141.25
35	540.21	19.63	69.15	17.29	821.22	48.33	155.58	38.89	2236.85	236.51	564.98	141.25
36	540.21	19.63	69.15	17.29	899.59	52.95	170.42	42.61	2236.85	236.51	564.98	141.25
37	540.21	19.63	69.15	17.29	1031.24	60.70	195.36	48.84	2236.85	236.51	564.98	141.25
38	540.21	19.63	69.15	17.29	1147.57	67.54	217.40	54.35	2236.85	236.51	564.98	141.25
39	552.65	20.08	70.75	17.69	1257.14	73.99	238.16	59.54	2236.85	236.51	564.98	141.25
40	583.35	21.20	74.68	18.67	1363.48	80.25	258.31	64.58	2236.85	236.51	564.98	141.25
41	617.76	22.45	79.08	19.77	1479.88	87.10	280.36	70.09	2236.85	236.51	564.98	141.25
42	658.22	23.92	84.26	21.06	1589.37	93.54	301.10	75.27	2236.85	236.51	564.98	141.25
43	679.43	24.69	86.98	21.74	1589.37	93.54	301.10	75.27	2236.85	236.51	564.98	141.25
44	679.43	24.69	86.98	21.74	1589.37	93.54	301.10	75.27	2236.85	236.51	564.98	141.25
45	675.09	31.41	121.15	30.29	1509.98	110.26	375.91	93.98	2349.27	265.21	682.47	170.62
46	714.02	33.22	128.13	32.03	1652.74	120.69	411.44	102.86	2349.27	265.21	682.47	170.62
47	805.80	37.49	144.60	36.15	1755.34	128.18	436.99	109.25	2349.27	265.21	682.47	170.62
48	915.47	42.59	164.29	41.07	1755.34	128.18	436.99	109.25	2349.27	265.21	682.47	170.62
49	1090.58	50.74	195.71	48.93	1755.34	128.18	436.99	109.25	2349.27	265.21	682.47	170.62
50	1041.60	52.49	214.94	53.73	1802.97	140.94	502.45	125.61	2394.28	276.69	743.30	185.82
51	1088.66	61.08	235.23	58.81	1876.50	158.53	538.11	134.53	2465.05	293.12	776.27	194.07
52	1056.10	65.47	237.95	59.49	1957.47	177.89	575.73	143.93	2542.97	311.19	811.20	202.80
53	1091.16	74.15	255.60	63.90	2045.59	198.89	615.30	153.83	2627.73	330.86	847.60	211.90
54	1121.64	82.87	272.10	68.03	2140.43	221.49	656.58	164.15	2718.84	351.92	885.70	221.43
55	1147.71	91.47	287.71	71.93	2241.61	245.55	699.82	174.95	2815.94	374.46	925.52	231.38
56	1168.05	99.78	301.71	75.43	2348.78	271.13	744.76	186.19	2918.65	398.33	966.80	241.70
57	1253.94	114.03	333.08	83.27	2461.51	298.00	791.42	197.85	3026.55	423.43	1009.54	252.39
58	1325.08	128.14	360.96	90.24	2587.49	327.86	841.25	210.31	3146.92	451.28	1055.22	263.81
59	1375.46	141.70	382.72	95.68	2734.23	362.24	895.72	223.93	3287.25	483.40	1105.30	276.32
60	1407.63	154.26	398.70	99.67	2845.21	393.37	935.85	233.96	3447.42	519.67	1159.28	289.82
61	1489.99	173.18	428.19	107.05	2960.13	425.89	975.03	243.76	3476.33	536.97	1166.75	291.69
62	1557.71	191.25	452.67	113.17	3021.26	451.07	994.06	248.52	3508.27	554.69	1172.99	293.25
63	1675.16	216.25	490.96	122.74	3081.78	475.93	1010.43	252.61	3503.24	566.29	1164.63	291.16
64	1781.09	240.63	525.08	131.27	3138.35	499.75	1023.73	255.93	3483.16	574.92	1149.95	287.49
65	1877.04	264.28	555.39	138.85	3187.46	521.93	1033.04	258.26	3465.91	583.36	1134.75	283.69
66	2054.52	300.15	609.10	152.27	3225.10	541.54	1037.12	259.28	3451.12	591.54	1119.30	279.83
67	2275.97	343.71	674.79	168.70	3220.51	553.20	1026.64	256.66	3438.52	599.42	1103.82	275.96
68	2431.14	380.10	716.92	179.23	3204.08	562.81	1008.15	252.04	3429.24	607.98	1085.42	271.36
69	2443.75	396.24	712.06	178.02	3192.16	573.07	986.37	246.59	3424.02	617.25	1063.72	265.93
70	2421.71	405.88	695.53	173.88	3184.16	582.76	964.62	241.16	3422.05	626.06	1042.01	260.50
71	2404.29	414.23	680.63	170.16	3179.42	591.15	944.99	236.25	3422.61	633.78	1022.16	255.54
72	2482.46	436.92	693.98	173.50	3255.31	612.61	951.28	237.82	3480.66	650.39	1021.64	255.41
73	2597.47	463.76	719.52	179.88	3370.60	637.43	971.56	242.89	3578.27	668.56	1035.61	258.90
74	2725.19	492.33	749.31	187.33	3492.28	661.15	994.49	248.62	3679.11	683.34	1051.36	262.84
75	2888.46	529.65	787.69	196.92	3656.38	695.79	1027.44	256.86	3823.90	710.24	1077.80	269.45
76	3072.27	575.37	828.85	207.21	3849.40	743.16	1064.51	266.13	4000.52	753.65	1108.90	277.23
77	3277.22	631.57	871.45	217.86	4077.24	808.00	1105.61	276.40	4217.28	820.65	1145.19	286.30
78	3603.23	717.30	943.07	235.77	4472.81	915.83	1187.97	296.99	4615.91	935.99	1226.60	306.65
79	3977.08	815.87	1026.52	256.63	5025.65	1060.78	1310.74	327.69	5185.50	1090.58	1352.36	338.09
80		917.45		278.07								
81		1043.97		307.28								
82		1174.54		338.35								
83		1306.25		371.06								
84		1439.31		405.52								
85		1574.98		441.83								
86		1574.98		441.83								
87+		1574.98		441.83								

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

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

Age 80+ rates are for inflation additions only

Appendix B1

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

LTC-PA-91

Premiums to be used only with those

that have not previously elected a shared cost option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	579.54	33.73	96.43	24.11	725.84	63.86	170.57	42.64	3010.43	419.04	854.92	213.73
30	604.60	35.19	100.60	25.15	725.84	63.86	170.57	42.64	3010.43	419.04	854.92	213.73
31	604.60	35.19	100.60	25.15	768.57	67.62	180.61	45.15	3010.43	419.04	854.92	213.73
32	604.60	35.19	100.60	25.15	791.18	69.61	185.92	46.48	3010.43	419.04	854.92	213.73
33	604.60	35.19	100.60	25.15	836.69	73.61	196.62	49.15	3010.43	419.04	854.92	213.73
34	604.60	35.19	100.60	25.15	890.08	78.31	209.16	52.29	3010.43	419.04	854.92	213.73
35	604.60	35.19	100.60	25.15	916.78	80.66	215.44	53.86	3010.43	419.04	854.92	213.73
36	604.60	35.19	100.60	25.15	1036.26	91.17	243.51	60.88	3010.43	419.04	854.92	213.73
37	613.42	35.70	102.06	25.52	1187.43	104.47	279.04	69.76	3010.43	419.04	854.92	213.73
38	613.42	35.70	102.06	25.52	1318.78	116.03	309.90	77.48	3010.43	419.04	854.92	213.73
39	647.49	37.69	107.73	26.93	1500.51	132.02	352.61	88.15	3010.43	419.04	854.92	213.73
40	681.57	39.67	113.40	28.35	1617.08	142.27	380.00	95.00	3010.43	419.04	854.92	213.73
41	721.54	42.00	120.05	30.01	1739.27	153.02	408.72	102.18	3010.43	419.04	854.92	213.73
42	764.20	44.48	127.15	31.79	1843.56	162.20	433.22	108.31	3010.43	419.04	854.92	213.73
43	780.86	45.45	129.92	32.48	1843.56	162.20	433.22	108.31	3010.43	419.04	854.92	213.73
44	780.86	45.45	129.92	32.48	1843.56	162.20	433.22	108.31	3010.43	419.04	854.92	213.73
45	777.81	56.60	174.12	43.53	1730.28	181.71	510.29	127.57	3237.84	472.90	1030.79	257.70
46	816.80	59.43	182.85	45.71	1939.46	203.68	571.98	143.00	3237.84	472.90	1030.79	257.70
47	888.66	64.66	198.93	49.73	2098.50	220.38	618.89	154.72	3237.84	472.90	1030.79	257.70
48	1008.46	73.38	225.75	56.44	2179.94	228.94	642.90	160.73	3237.84	472.90	1030.79	257.70
49	1183.35	86.10	264.90	66.22	2179.94	228.94	642.90	160.73	3237.84	472.90	1030.79	257.70
50	1129.04	88.11	285.53	71.38	2271.47	251.90	736.21	184.05	3328.83	494.45	1118.49	279.62
51	1163.17	98.85	302.97	75.74	2398.74	282.13	787.02	196.75	3453.77	523.21	1166.12	291.53
52	1186.88	109.06	317.21	79.30	2538.58	315.35	840.27	210.07	3590.68	554.72	1215.95	303.99
53	1200.70	118.50	328.39	82.10	2638.60	344.73	879.19	219.80	3739.07	588.98	1267.98	316.99
54	1204.81	126.87	336.18	84.04	2685.30	367.32	898.76	224.69	3898.33	625.80	1322.20	330.55
55	1197.60	133.72	340.22	85.05	2730.07	389.37	916.74	229.19	4067.79	665.07	1378.87	344.72
56	1278.09	150.45	368.93	92.23	2879.53	426.61	968.62	242.16	4246.84	706.78	1437.74	359.43
57	1350.15	166.70	395.41	98.85	2974.92	456.19	1001.99	250.50	4434.98	750.68	1498.56	374.64
58	1399.19	180.92	414.45	103.61	3113.18	493.10	1047.00	261.75	4550.27	783.03	1531.94	382.98
59	1503.83	203.66	448.46	112.11	3240.05	529.24	1083.96	270.99	4634.39	810.65	1550.11	387.53
60	1573.97	222.92	470.70	117.68	3411.03	573.49	1131.00	282.75	4651.52	826.64	1541.66	385.42
61	1616.23	238.69	483.04	120.76	3562.98	615.25	1167.97	291.99	4743.88	855.97	1554.25	388.56
62	1722.86	264.48	513.06	128.27	3760.17	665.28	1215.86	303.96	4817.96	882.08	1557.38	389.35
63	1753.70	278.84	519.42	129.85	3839.80	694.57	1222.75	305.69	4868.03	903.57	1549.83	387.46
64	1892.92	310.68	556.50	139.12	3957.17	730.29	1239.47	309.87	4894.49	920.27	1532.68	383.17
65	1991.87	336.35	580.51	145.13	4114.10	773.05	1266.21	316.55	4947.64	941.55	1521.96	380.49
66	2148.16	372.06	619.82	154.96	4364.27	833.50	1319.02	329.76	4951.75	953.03	1495.21	373.80
67	2335.47	413.80	666.78	166.70	4595.84	890.67	1363.42	340.85	4950.83	962.90	1466.23	366.56
68	2541.83	460.97	713.61	178.40	4738.01	931.02	1373.10	343.28	4957.70	973.85	1433.91	358.48
69	2727.69	506.55	747.24	186.81	4795.07	954.26	1350.00	337.50	4975.34	986.04	1398.35	349.59
70	2949.57	559.38	786.58	196.65	4809.96	967.49	1313.93	328.48	4998.19	997.82	1363.59	340.90
71	3224.69	621.92	838.08	209.52	4918.08	997.49	1305.47	326.37	5324.77	1068.95	1412.17	353.04
72	3435.96	670.84	873.00	218.25	5046.23	1029.54	1306.19	326.55	5481.27	1104.56	1417.85	354.46
73	3640.97	715.48	908.10	227.02	5234.57	1068.84	1325.80	331.45	5638.24	1133.71	1427.01	356.75
74	3855.68	760.90	945.82	236.46	5433.16	1107.04	1347.87	336.97	5799.77	1158.94	1437.68	359.42
75	4127.61	820.56	995.66	248.91	5694.60	1161.21	1382.99	345.75	6024.79	1200.89	1461.70	365.42
76	4596.13	926.17	1088.25	272.06	5994.83	1231.84	1422.92	355.73	6290.00	1262.29	1490.95	372.74
77	4918.03	1012.22	1139.92	284.98	6340.59	1324.79	1467.67	366.92	6604.95	1351.19	1526.30	381.58
78	5390.64	1138.64	1222.29	305.57	6966.68	1492.40	1570.46	392.61	7230.76	1525.66	1626.16	406.54
79	5981.75	1295.46	1329.97	332.49	7839.75	1724.97	1723.62	430.90	8139.59	1775.99	1783.66	445.91
80		1466.07		362.28								
81		1669.76		400.37								
82		1880.27		440.92								
83		2092.74		483.60								
84		2307.78		528.67								
85		2527.52		576.26								
86		2527.52		576.26								
87+		2527.52		576.26								

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

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

Age 80+ rates are for inflation additions only

Appendix B1

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

LTC-PA-91

Premiums to be used only with those

that have not previously elected a shared cost option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	556.48	28.16	68.47	17.12	682.70	53.52	123.04	30.76	2739.12	354.92	642.90	160.73
30	580.54	29.37	71.43	17.86	682.70	53.52	123.04	30.76	2739.12	354.92	642.90	160.73
31	580.54	29.37	71.43	17.86	722.89	56.67	130.28	32.57	2739.12	354.92	642.90	160.73
32	580.54	29.37	71.43	17.86	744.15	58.34	134.12	33.53	2739.12	354.92	642.90	160.73
33	580.54	29.37	71.43	17.86	786.96	61.70	141.83	35.46	2739.12	354.92	642.90	160.73
34	580.54	29.37	71.43	17.86	837.18	65.63	150.88	37.72	2739.12	354.92	642.90	160.73
35	580.54	29.37	71.43	17.86	862.29	67.60	155.41	38.85	2739.12	354.92	642.90	160.73
36	580.54	29.37	71.43	17.86	974.67	76.41	175.66	43.92	2739.12	354.92	642.90	160.73
37	589.01	29.80	72.47	18.12	1116.85	87.56	201.29	50.32	2739.12	354.92	642.90	160.73
38	589.01	29.80	72.47	18.12	1240.40	97.25	223.55	55.89	2739.12	354.92	642.90	160.73
39	621.73	31.46	76.49	19.12	1411.33	110.65	254.36	63.59	2739.12	354.92	642.90	160.73
40	654.45	33.11	80.52	20.13	1520.97	119.24	274.12	68.53	2739.12	354.92	642.90	160.73
41	692.83	35.06	85.24	21.31	1635.90	128.25	294.83	73.71	2739.12	354.92	642.90	160.73
42	733.80	37.13	90.28	22.57	1733.99	135.94	312.51	78.13	2739.12	354.92	642.90	160.73
43	749.78	37.94	92.25	23.06	1733.99	135.94	312.51	78.13	2739.12	354.92	642.90	160.73
44	749.78	37.94	92.25	23.06	1733.99	135.94	312.51	78.13	2739.12	354.92	642.90	160.73
45	738.85	47.23	124.35	31.09	1606.54	152.24	369.92	92.48	2929.64	400.65	773.10	193.27
46	775.89	49.60	130.59	32.65	1800.75	170.65	414.64	103.66	2929.64	400.65	773.10	193.27
47	844.15	53.96	142.08	35.52	1948.42	184.64	448.65	112.16	2929.64	400.65	773.10	193.27
48	957.95	61.24	161.23	40.31	2024.03	191.81	466.06	116.51	2929.64	400.65	773.10	193.27
49	1124.08	71.86	189.19	47.30	2024.03	191.81	466.06	116.51	2929.64	400.65	773.10	193.27
50	1068.24	73.54	205.22	51.31	2099.57	211.04	536.65	134.16	3005.85	418.97	840.27	210.07
51	1095.13	82.54	218.43	54.61	2206.93	236.57	575.49	143.87	3111.50	443.34	876.66	219.17
52	1112.02	91.14	229.43	57.36	2325.03	264.66	616.52	154.13	3227.58	470.09	915.26	228.81
53	1119.64	99.10	238.22	59.55	2406.35	289.57	647.06	161.76	3353.50	499.21	955.81	238.95
54	1118.37	106.16	244.58	61.14	2439.23	308.88	663.61	165.90	3488.95	530.54	998.31	249.58
55	1106.88	111.96	248.14	62.03	2470.82	327.75	679.08	169.77	3633.31	564.01	1042.52	260.63
56	1176.47	126.05	269.88	67.47	2597.36	359.48	719.84	179.96	3786.16	599.55	1088.69	272.17
57	1238.13	139.77	289.96	72.49	2675.24	384.87	746.80	186.70	3947.06	637.10	1136.56	284.14
58	1277.98	151.75	304.80	76.20	2790.83	416.33	782.78	195.70	4042.02	664.70	1163.98	290.99
59	1367.44	170.85	330.85	82.71	2894.44	446.99	813.07	203.27	4107.42	687.97	1179.98	294.99
60	1424.48	186.95	348.39	87.10	3036.14	484.31	851.62	212.90	4112.46	701.29	1176.16	294.04
61	1455.83	200.17	358.86	89.71	3159.96	519.45	882.51	220.63	4183.38	725.80	1188.48	297.12
62	1544.76	221.71	382.66	95.67	3323.39	561.57	922.22	230.55	4238.06	747.52	1193.87	298.47
63	1565.64	233.73	388.89	97.22	3382.97	586.21	930.69	232.67	4271.84	765.34	1191.22	297.81
64	1683.17	260.37	418.08	104.52	3476.32	616.27	946.90	236.73	4285.60	779.21	1181.27	295.32
65	1764.80	281.88	437.68	109.42	3605.05	652.41	970.80	242.70	4323.65	797.12	1176.23	294.06
66	1897.16	311.88	468.97	117.24	3815.91	703.59	1014.80	253.70	4319.89	806.82	1158.77	289.69
67	2056.77	346.96	506.14	126.54	4011.06	752.15	1052.59	263.15	4313.01	815.35	1139.55	284.89
68	2230.47	386.33	543.72	135.93	4124.96	785.97	1063.98	266.00	4310.16	824.24	1117.96	279.49
69	2382.35	423.96	572.11	143.03	4160.34	804.47	1050.55	262.64	4312.36	833.30	1094.12	273.53
70	2563.83	467.39	605.40	151.35	4158.00	814.17	1026.71	256.68	4317.67	841.68	1070.85	267.71
71	2791.16	518.93	648.25	162.06	4237.24	837.99	1024.33	256.08	4585.34	900.04	1112.97	278.24
72	2964.12	559.26	678.43	169.61	4335.63	863.83	1028.60	257.15	4707.60	928.67	1120.98	280.24
73	3128.98	594.97	708.69	177.17	4481.63	893.71	1047.31	261.83	4825.73	949.05	1131.25	282.81
74	3297.26	630.01	741.18	185.29	4629.64	920.33	1067.99	267.00	4940.75	963.15	1142.53	285.63
75	3512.55	676.85	783.36	195.84	4829.76	960.72	1099.31	274.83	5108.66	992.08	1164.75	291.19
76	3895.31	762.92	860.02	215.01	5066.02	1017.61	1135.25	283.81	5314.42	1041.54	1191.99	298.00
77	4156.59	835.29	905.29	226.32	5348.05	1097.86	1176.17	294.04	5570.46	1121.10	1225.18	306.30
78	4539.70	939.76	975.14	243.79	5859.02	1238.36	1264.22	316.05	6081.11	1269.90	1311.02	327.75
79	5008.96	1064.72	1064.99	266.25	6556.26	1424.82	1392.67	348.17	6807.14	1471.29	1443.40	360.85
80		1197.62		290.90								
81		1355.06		322.16								
82		1516.39		355.33								
83		1678.18		390.05								
84		1840.83		426.45								
85		2005.72		464.68								
86		2005.72		464.68								
87+		2005.72		464.68								

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

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

Age 80+ rates are for inflation additions only

Appendix B1

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

NH-PA-91

Premiums to be used only with those
that have not previously elected a shared cost option

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

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	278.80	8.28	569.47	27.56	1344.88	119.20
30	298.76	8.87	575.13	27.83	1508.26	133.68
31	312.44	9.28	575.13	27.83	1561.06	138.36
32	398.76	11.84	575.13	27.83	1613.37	143.00
33	398.76	11.84	575.13	27.83	1665.32	147.60
34	398.76	11.84	575.13	27.83	1717.01	152.18
35	398.76	11.84	575.13	27.83	1768.52	156.75
36	398.76	11.84	575.13	27.83	1819.93	161.30
37	398.76	11.84	575.13	27.83	1871.29	165.86
38	423.63	12.58	575.13	27.83	1922.64	170.41
39	438.39	13.02	575.13	27.83	1974.01	174.96
40	472.98	14.05	584.08	28.26	1976.71	175.20
41	501.20	14.89	606.73	29.36	1976.71	175.20
42	523.20	15.54	629.56	30.46	1976.71	175.20
43	523.20	15.54	631.25	30.55	1976.71	175.20
44	523.20	15.54	631.25	30.55	1976.71	175.20
45	510.98	19.64	639.11	38.97	2003.53	191.80
46	538.27	20.69	687.73	41.93	2056.58	196.88
47	538.40	20.70	722.52	44.05	2056.58	196.88
48	551.97	21.22	787.19	47.99	2056.58	196.88
49	555.66	21.36	898.36	54.77	2056.58	196.88
50	558.83	23.36	899.21	59.02	2088.52	205.55
51	572.27	26.69	939.36	66.86	2139.94	217.58
52	572.22	29.58	916.10	70.39	2113.97	222.15
53	588.04	33.42	952.38	78.60	2114.64	229.60
54	605.03	37.51	984.72	86.86	2087.53	234.01
55	622.06	41.76	1013.61	95.08	2061.48	238.38
56	641.99	46.37	1037.74	103.04	2068.74	246.48
57	661.76	51.09	1133.81	118.61	2074.27	254.37
58	684.45	56.45	1142.87	125.75	2072.43	261.59
59	712.12	62.91	1205.54	139.49	2104.07	273.60
60	744.61	70.40	1252.35	152.10	2083.01	279.10
61	781.64	78.88	1348.87	171.56	2136.09	294.72
62	823.03	88.31	1501.37	199.37	2177.86	309.16
63	868.58	98.62	1536.10	212.26	2253.85	328.76
64	925.11	110.64	1692.76	242.59	2271.12	339.92
65	977.62	122.56	1770.46	262.32	2324.31	356.38
66	1054.58	137.97	1891.91	288.94	2354.86	369.24
67	1146.44	155.86	2067.11	324.48	2377.89	380.75
68	1242.34	175.91	2137.32	344.86	2369.45	387.62
69	1353.90	200.24	2191.72	363.54	2364.56	395.35
70	1475.35	227.16	2253.65	383.27	2389.52	407.57
71	1581.56	251.98	2521.49	437.90	2641.64	458.18
72	1702.39	278.65	2572.10	454.11	2717.00	477.41
73	1814.47	303.31	2657.97	474.11	2790.39	492.91
74	1901.87	324.13	2751.23	494.45	2869.42	507.49
75	2162.14	376.38	2875.70	522.34	2980.72	530.36
76	2506.87	447.43	3016.74	557.68	3110.56	562.87
77	2639.00	485.12	3175.81	602.77	3261.86	608.64
78	2851.72	542.06	3450.37	676.76	3536.53	686.60
79	3150.19	618.97	3780.91	766.23	3872.87	781.35
80		704.24				
81		803.27				
82		906.82				
83		1012.62				
84		1120.90				
85		1232.65				
86		1232.65				
87+		1232.65				

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

Appendix B1

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

NH-PA-91

Premiums to be used only with those
that have not previously elected a shared cost option

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

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	271.34	6.48	545.26	21.73	1247.04	96.10
30	290.77	6.94	550.69	21.95	1398.53	107.77
31	304.08	7.26	550.69	21.95	1447.49	111.55
32	388.09	9.26	550.69	21.95	1495.99	115.28
33	388.09	9.26	550.69	21.95	1544.16	119.00
34	388.09	9.26	550.69	21.95	1592.09	122.69
35	388.09	9.26	550.69	21.95	1639.86	126.37
36	388.09	9.26	550.69	21.95	1687.53	130.04
37	388.09	9.26	550.69	21.95	1735.15	133.71
38	412.30	9.84	550.69	21.95	1782.76	137.38
39	426.67	10.18	550.69	21.95	1830.40	141.05
40	460.33	10.99	559.26	22.29	1832.90	141.25
41	487.80	11.64	580.95	23.15	1832.90	141.25
42	509.20	12.15	602.80	24.02	1832.90	141.25
43	509.20	12.15	604.42	24.09	1832.90	141.25
44	509.20	12.15	604.42	24.09	1832.90	141.25
45	492.89	15.29	604.42	30.70	1843.62	154.26
46	519.21	16.10	650.40	33.04	1892.44	158.34
47	519.34	16.11	683.30	34.71	1892.44	158.34
48	532.42	16.51	744.46	37.82	1892.44	158.34
49	535.99	16.62	849.59	43.16	1892.44	158.34
50	537.17	18.16	846.47	46.46	1916.25	165.24
51	547.84	20.82	880.24	52.79	1957.84	175.02
52	545.51	23.15	854.52	55.72	1928.44	178.83
53	558.25	26.24	884.32	62.40	1923.41	184.94
54	571.95	29.56	910.26	69.13	1893.23	188.66
55	585.61	33.00	932.91	75.86	1864.31	192.33
56	601.94	36.71	951.12	82.39	1865.70	199.11
57	618.02	40.55	1035.03	95.05	1865.65	205.64
58	636.54	44.91	1039.01	100.97	1858.77	211.70
59	659.17	50.14	1091.20	112.21	1881.34	221.56
60	685.75	56.20	1128.42	122.54	1856.52	226.17
61	716.07	63.09	1209.86	138.41	1897.48	239.01
62	750.04	70.72	1340.56	161.04	1928.10	250.90
63	787.43	79.08	1365.61	171.64	1988.78	266.94
64	834.46	88.82	1498.63	196.39	1997.63	276.17
65	877.61	98.48	1561.33	212.56	2038.18	289.70
66	942.41	110.98	1662.33	234.31	2058.94	300.35
67	1020.17	125.48	1810.14	263.35	2073.46	309.88
68	1100.02	141.69	1864.57	280.02	2059.65	315.56
69	1191.68	161.27	1903.71	295.18	2047.76	321.79
70	1290.73	182.94	1948.91	311.12	2061.53	331.63
71	1375.93	202.87	2171.75	355.38	2270.93	372.65
72	1473.96	224.37	2207.63	368.49	2328.46	388.16
73	1563.77	244.14	2273.70	384.49	2384.15	400.42
74	1631.08	260.69	2345.07	400.53	2443.64	411.62
75	1845.28	302.49	2442.30	422.70	2529.90	429.56
76	2129.65	359.44	2553.14	451.10	2631.45	455.66
77	2232.49	389.83	2679.12	487.77	2751.05	493.11
78	2401.84	435.47	2900.60	547.64	2972.77	556.46
79	2640.44	496.55	3165.98	619.32	3243.17	632.53
80		563.89				
81		641.91				
82		723.32				
83		806.31				
84		890.98				
85		978.16				
86		978.16				
87+		978.16				

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

Appendix B1

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

NH-PA-91

Premiums to be used only with those
that have not previously elected a shared cost option

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

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	428.83	15.24	602.92	34.49	1564.10	158.96
30	428.83	15.24	602.92	34.49	1720.36	174.84
31	428.83	15.24	602.92	34.49	1771.44	180.03
32	428.83	15.24	602.92	34.49	1822.22	185.19
33	447.29	15.90	602.92	34.49	1872.77	190.33
34	482.06	17.14	602.92	34.49	1923.15	195.45
35	511.68	18.19	602.92	34.49	1973.43	200.56
36	536.14	19.06	602.92	34.49	2023.64	205.66
37	538.10	19.13	602.92	34.49	2073.83	210.77
38	538.10	19.13	602.92	34.49	2124.02	215.87
39	538.10	19.13	636.47	36.41	2167.91	220.33
40	538.10	19.13	656.35	37.54	2167.91	220.33
41	538.10	19.13	679.09	38.84	2167.91	220.33
42	538.10	19.13	716.21	40.97	2167.91	220.33
43	538.10	19.13	716.21	40.97	2167.91	220.33
44	538.10	19.13	716.21	40.97	2167.91	220.33
45	558.30	25.47	721.78	51.35	2230.17	242.73
46	566.27	25.83	754.89	53.71	2271.78	247.26
47	597.21	27.24	814.78	57.97	2271.78	247.26
48	601.22	27.43	963.81	68.57	2271.78	247.26
49	632.77	28.86	1074.41	76.44	2271.78	247.26
50	631.61	31.24	1059.57	80.76	2313.30	258.00
51	642.74	35.35	1087.71	89.50	2378.34	273.15
52	653.55	39.65	1110.04	98.13	2397.52	283.62
53	639.68	42.50	1127.38	106.56	2369.16	288.54
54	651.03	46.97	1202.88	120.97	2352.20	294.75
55	664.16	51.68	1214.35	129.25	2326.30	299.66
56	696.58	58.06	1284.22	144.00	2322.69	307.28
57	730.01	64.77	1352.47	159.08	2316.40	314.37
58	784.90	74.05	1406.96	173.26	2301.59	320.43
59	815.94	82.05	1443.60	186.03	2296.09	328.12
60	868.14	92.92	1460.66	196.60	2277.55	334.06
61	919.54	104.48	1589.79	222.92	2307.60	347.23
62	970.70	116.61	1634.85	238.14	2371.19	365.67
63	1021.90	129.19	1763.37	266.02	2417.39	381.63
64	1073.60	142.19	1801.49	280.58	2445.86	394.74
65	1146.44	158.36	1894.19	303.64	2452.97	404.12
66	1254.72	180.00	2108.60	346.98	2596.18	435.99
67	1382.14	205.12	2434.91	410.23	2777.67	474.82
68	1508.84	232.08	2630.18	453.64	2897.46	504.31
69	1676.36	267.81	2740.89	483.87	2992.58	530.43
70	1843.69	304.94	2913.38	525.15	3010.19	542.32
71	2055.68	350.01	3004.37	550.90	3211.24	586.35
72	2230.85	388.49	3075.57	571.44	3266.43	602.49
73	2401.47	425.25	3188.21	596.69	3363.36	622.11
74	2600.12	467.41	3310.89	622.47	3467.97	640.66
75	2805.18	512.94	3472.85	657.97	3613.16	669.78
76	2984.05	557.39	3657.05	703.11	3782.96	711.17
77	3176.81	609.19	3865.58	760.79	3981.41	769.42
78	3463.35	684.71	4229.13	857.90	4346.04	871.56
79	3827.35	780.01	4721.23	987.38	4849.06	1008.56
80		885.05				
81		1011.48				
82		1143.56				
83		1278.33				
84		1416.15				
85		1558.31				
86		1558.31				
87+		1558.31				

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

Appendix B1

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

NH-PA-91

Premiums to be used only with those
that have not previously elected a shared cost option

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

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	416.17	12.18	574.99	27.78	1443.43	130.46
30	416.17	12.18	574.99	27.78	1587.63	143.49
31	416.17	12.18	574.99	27.78	1634.77	147.75
32	416.17	12.18	574.99	27.78	1681.63	151.98
33	434.09	12.71	574.99	27.78	1728.28	156.20
34	467.84	13.70	574.99	27.78	1774.78	160.40
35	496.58	14.54	574.99	27.78	1821.17	164.60
36	520.31	15.23	574.99	27.78	1867.51	168.78
37	522.22	15.29	574.99	27.78	1913.83	172.97
38	522.22	15.29	574.99	27.78	1960.14	177.16
39	522.22	15.29	606.99	29.33	2000.65	180.82
40	522.22	15.29	625.96	30.25	2000.65	180.82
41	522.22	15.29	647.64	31.29	2000.65	180.82
42	522.22	15.29	683.04	33.01	2000.65	180.82
43	522.22	15.29	683.04	33.01	2000.65	180.82
44	522.22	15.29	683.04	33.01	2000.65	180.82
45	536.76	20.29	679.70	41.34	2043.32	198.91
46	544.42	20.58	710.88	43.24	2081.44	202.62
47	574.18	21.70	767.28	46.67	2081.44	202.62
48	578.03	21.85	907.62	55.21	2081.44	202.62
49	608.36	22.99	1011.78	61.54	2081.44	202.62
50	605.09	24.85	993.13	64.99	2113.80	211.29
51	613.05	28.21	1014.77	72.19	2167.29	223.81
52	620.64	31.75	1030.83	79.35	2178.80	232.47
53	604.79	34.11	1042.21	86.37	2147.13	236.68
54	612.84	37.79	1107.11	98.23	2125.93	241.94
55	622.52	41.66	1112.94	105.17	2097.09	246.20
56	650.23	46.90	1172.27	117.37	2088.48	252.64
57	678.75	52.42	1229.91	129.89	2077.80	258.65
58	726.75	60.06	1274.52	141.70	2059.30	263.83
59	751.91	66.61	1302.28	152.34	2048.58	270.31
60	795.99	75.56	1312.03	161.18	2026.00	275.35
61	838.79	85.05	1421.94	182.93	2046.48	286.32
62	880.92	95.01	1456.12	195.59	2096.50	301.67
63	922.77	105.37	1564.39	218.66	2131.02	314.92
64	964.87	116.06	1592.24	230.78	2150.03	325.85
65	1025.71	129.37	1668.42	249.96	2150.50	333.75
66	1117.95	147.14	1851.39	285.82	2270.42	360.25
67	1226.80	167.80	2131.78	338.17	2423.62	392.52
68	1333.22	189.89	2295.17	374.10	2521.29	416.95
69	1473.08	219.05	2382.38	398.90	2595.38	438.36
70	1611.12	249.32	2522.28	432.69	2601.58	447.87
71	1787.27	286.03	2591.63	453.72	2766.40	483.94
72	1931.33	317.41	2644.86	470.45	2806.13	496.99
73	2070.18	347.13	2732.95	490.62	2880.89	512.29
74	2230.78	380.86	2827.68	510.65	2960.17	525.99
75	2395.45	417.34	2955.14	538.75	3073.35	548.55
76	2537.39	453.27	3101.76	575.37	3207.86	582.17
77	2691.79	495.74	3270.16	623.34	3368.03	631.20
78	2923.33	557.19	3567.17	703.28	3666.25	715.94
79	3215.43	633.52	3966.61	808.05	4075.07	827.06
80		716.82				
81		816.76				
82		920.71				
83		1026.32				
84		1133.78				
85		1244.12				
86		1244.12				
87+		1244.12				

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

Appendix B1

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

NH-PA-91

Premiums to be used only with those
that have not previously elected a shared cost option

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

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	464.03	19.99	641.10	43.60	2434.95	283.35
30	558.46	24.06	651.89	44.33	2434.95	283.35
31	558.46	24.06	673.62	45.81	2434.95	283.35
32	558.46	24.06	717.08	48.76	2434.95	283.35
33	558.46	24.06	739.09	50.26	2434.95	283.35
34	558.46	24.06	790.42	53.75	2434.95	283.35
35	558.46	24.06	864.93	58.82	2434.95	283.35
36	558.46	24.06	947.47	64.43	2434.95	283.35
37	558.46	24.06	1086.12	73.86	2434.95	283.35
38	558.46	24.06	1208.65	82.19	2434.95	283.35
39	571.31	24.61	1324.05	90.04	2434.95	283.35
40	603.05	25.98	1436.05	97.65	2434.95	283.35
41	638.62	27.51	1558.64	105.99	2434.95	283.35
42	680.45	29.31	1673.95	113.83	2434.95	283.35
43	702.38	30.26	1673.95	113.83	2434.95	283.35
44	702.38	30.26	1673.95	113.83	2434.95	283.35
45	704.75	38.57	1610.79	134.32	2574.18	317.91
46	745.38	40.79	1763.07	147.02	2574.18	317.91
47	841.20	46.04	1872.53	156.15	2574.18	317.91
48	955.69	52.30	1872.53	156.15	2574.18	317.91
49	1138.49	62.31	1872.53	156.15	2574.18	317.91
50	1091.38	64.46	1932.25	171.72	2629.81	331.77
51	1145.90	74.87	2020.43	192.79	2714.45	351.31
52	1116.82	80.08	2117.28	215.87	2807.39	372.87
53	1159.17	90.49	2222.44	240.97	2908.21	396.20
54	1196.89	100.94	2335.35	267.84	3016.36	421.23
55	1229.96	111.29	2455.53	296.48	3131.41	447.98
56	1256.91	121.17	2582.54	326.76	3252.87	476.19
57	1354.62	138.30	2715.91	358.64	3380.25	505.87
58	1437.39	155.25	2865.04	394.06	3522.53	538.85
59	1498.98	171.48	3039.20	434.97	3688.94	577.01
60	1541.58	186.54	3175.10	472.00	3879.10	620.25
61	1639.96	209.28	3316.32	510.75	3922.46	640.79
62	1722.87	230.96	3397.64	540.64	3969.30	661.90
63	1861.45	261.05	3478.03	570.14	3974.08	675.75
64	1987.90	290.35	3553.49	598.46	3961.01	685.95
65	2103.50	318.66	3619.84	624.66	3950.37	695.87
66	2310.94	361.74	3672.31	647.74	3941.62	705.40
67	2568.57	413.99	3675.64	661.25	3934.38	714.49
68	2754.86	457.79	3667.23	672.64	3932.88	724.75
69	2783.24	477.58	3666.63	685.35	3938.92	736.35
70	2772.28	489.65	3670.86	697.57	3949.43	747.64
71	2764.98	500.09	3677.64	708.23	3961.98	757.59
72	2865.52	527.70	3775.88	734.41	4039.50	778.07
73	3010.27	561.03	3922.27	765.92	4165.54	802.20
74	3173.35	597.38	4080.35	797.51	4299.88	824.23
75	3379.29	644.22	4289.12	841.95	4486.47	860.17
76	3608.73	700.41	4530.03	899.97	4708.19	913.17
77	3860.75	767.71	4807.59	975.97	4972.09	989.87
78	4259.51	871.63	5287.61	1104.74	5455.07	1125.75
79	4724.66	994.18	5967.00	1283.03	6154.17	1315.26
80		1122.65				
81		1283.28				
82		1450.14				
83		1619.40				
84		1791.47				
85		1968.05				
86		1968.05				
87+		1968.05				

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

Appendix B1

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

NH-PA-91

Premiums to be used only with those
that have not previously elected a shared cost option

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

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	448.87	16.31	608.71	35.83	2236.85	236.51
30	540.21	19.63	618.95	36.43	2236.85	236.51
31	540.21	19.63	639.58	37.64	2236.85	236.51
32	540.21	19.63	680.85	40.07	2236.85	236.51
33	540.21	19.63	701.74	41.30	2236.85	236.51
34	540.21	19.63	750.48	44.17	2236.85	236.51
35	540.21	19.63	821.22	48.33	2236.85	236.51
36	540.21	19.63	899.59	52.95	2236.85	236.51
37	540.21	19.63	1031.24	60.70	2236.85	236.51
38	540.21	19.63	1147.57	67.54	2236.85	236.51
39	552.65	20.08	1257.14	73.99	2236.85	236.51
40	583.35	21.20	1363.48	80.25	2236.85	236.51
41	617.76	22.45	1479.88	87.10	2236.85	236.51
42	658.22	23.92	1589.37	93.54	2236.85	236.51
43	679.43	24.69	1589.37	93.54	2236.85	236.51
44	679.43	24.69	1589.37	93.54	2236.85	236.51
45	675.09	31.41	1509.98	110.26	2349.27	265.21
46	714.02	33.22	1652.74	120.69	2349.27	265.21
47	805.80	37.49	1755.34	128.18	2349.27	265.21
48	915.47	42.59	1755.34	128.18	2349.27	265.21
49	1090.58	50.74	1755.34	128.18	2349.27	265.21
50	1041.60	52.49	1802.97	140.94	2394.28	276.69
51	1088.66	61.08	1876.50	158.53	2465.05	293.12
52	1056.10	65.47	1957.47	177.89	2542.97	311.19
53	1091.16	74.15	2045.59	198.89	2627.73	330.86
54	1121.64	82.87	2140.43	221.49	2718.84	351.92
55	1147.71	91.47	2241.61	245.55	2815.94	374.46
56	1168.05	99.78	2348.78	271.13	2918.65	398.33
57	1253.94	114.03	2461.51	298.00	3026.55	423.43
58	1325.08	128.14	2587.49	327.86	3146.92	451.28
59	1375.46	141.70	2734.23	362.24	3287.25	483.40
60	1407.63	154.26	2845.21	393.37	3447.42	519.67
61	1489.99	173.18	2960.13	425.89	3476.33	536.97
62	1557.71	191.25	3021.26	451.07	3508.27	554.69
63	1675.16	216.25	3081.78	475.93	3503.24	566.29
64	1781.09	240.63	3138.35	499.75	3483.16	574.92
65	1877.04	264.28	3187.46	521.93	3465.91	583.36
66	2054.52	300.15	3225.10	541.54	3451.12	591.54
67	2275.97	343.71	3220.51	553.20	3438.52	599.42
68	2431.14	380.10	3204.08	562.81	3429.24	607.98
69	2443.75	396.24	3192.16	573.07	3424.02	617.25
70	2421.71	405.88	3184.16	582.76	3422.05	626.06
71	2404.29	414.23	3179.42	591.15	3422.61	633.78
72	2482.46	436.92	3255.31	612.61	3480.66	650.39
73	2597.47	463.76	3370.60	637.43	3578.27	668.56
74	2725.19	492.33	3492.28	661.15	3679.11	683.34
75	2888.46	529.65	3656.38	695.79	3823.90	710.24
76	3072.27	575.37	3849.40	743.16	4000.52	753.65
77	3277.22	631.57	4077.24	808.00	4217.28	820.65
78	3603.23	717.30	4472.81	915.83	4615.91	935.99
79	3977.08	815.87	5025.65	1060.78	5185.50	1090.58
80		917.45				
81		1043.97				
82		1174.54				
83		1306.25				
84		1439.31				
85		1574.98				
86		1574.98				
87+		1574.98				

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

Appendix B1

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

NH-PA-91

Premiums to be used only with those
that have not previously elected a shared cost option

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

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	579.54	33.73	725.84	63.86	3010.43	419.04
30	604.60	35.19	725.84	63.86	3010.43	419.04
31	604.60	35.19	768.57	67.62	3010.43	419.04
32	604.60	35.19	791.18	69.61	3010.43	419.04
33	604.60	35.19	836.69	73.61	3010.43	419.04
34	604.60	35.19	890.08	78.31	3010.43	419.04
35	604.60	35.19	916.78	80.66	3010.43	419.04
36	604.60	35.19	1036.26	91.17	3010.43	419.04
37	613.42	35.70	1187.43	104.47	3010.43	419.04
38	613.42	35.70	1318.78	116.03	3010.43	419.04
39	647.49	37.69	1500.51	132.02	3010.43	419.04
40	681.57	39.67	1617.08	142.27	3010.43	419.04
41	721.54	42.00	1739.27	153.02	3010.43	419.04
42	764.20	44.48	1843.56	162.20	3010.43	419.04
43	780.86	45.45	1843.56	162.20	3010.43	419.04
44	780.86	45.45	1843.56	162.20	3010.43	419.04
45	777.81	56.60	1730.28	181.71	3237.84	472.90
46	816.80	59.43	1939.46	203.68	3237.84	472.90
47	888.66	64.66	2098.50	220.38	3237.84	472.90
48	1008.46	73.38	2179.94	228.94	3237.84	472.90
49	1183.35	86.10	2179.94	228.94	3237.84	472.90
50	1129.04	88.11	2271.47	251.90	3328.83	494.45
51	1163.17	98.85	2398.74	282.13	3453.77	523.21
52	1186.88	109.06	2538.58	315.35	3590.68	554.72
53	1200.70	118.50	2638.60	344.73	3739.07	588.98
54	1204.81	126.87	2685.30	367.32	3898.33	625.80
55	1197.60	133.72	2730.07	389.37	4067.79	665.07
56	1278.09	150.45	2879.53	426.61	4246.84	706.78
57	1350.15	166.70	2974.92	456.19	4434.98	750.68
58	1399.19	180.92	3113.18	493.10	4550.27	783.03
59	1503.83	203.66	3240.05	529.24	4634.39	810.65
60	1573.97	222.92	3411.03	573.49	4651.52	826.64
61	1616.23	238.69	3562.98	615.25	4743.88	855.97
62	1722.86	264.48	3760.17	665.28	4817.96	882.08
63	1753.70	278.84	3839.80	694.57	4868.03	903.57
64	1892.92	310.68	3957.17	730.29	4894.49	920.27
65	1991.87	336.35	4114.10	773.05	4947.64	941.55
66	2148.16	372.06	4364.27	833.50	4951.75	953.03
67	2335.47	413.80	4595.84	890.67	4950.83	962.90
68	2541.83	460.97	4738.01	931.02	4957.70	973.85
69	2727.69	506.55	4795.07	954.26	4975.34	986.04
70	2949.57	559.38	4809.96	967.49	4998.19	997.82
71	3224.69	621.92	4918.08	997.49	5324.77	1068.95
72	3435.96	670.84	5046.23	1029.54	5481.27	1104.56
73	3640.97	715.48	5234.57	1068.84	5638.24	1133.71
74	3855.68	760.90	5433.16	1107.04	5799.77	1158.94
75	4127.61	820.56	5694.60	1161.21	6024.79	1200.89
76	4596.13	926.17	5994.83	1231.84	6290.00	1262.29
77	4918.03	1012.22	6340.59	1324.79	6604.95	1351.19
78	5390.64	1138.64	6966.68	1492.40	7230.76	1525.66
79	5981.75	1295.46	7839.75	1724.97	8139.59	1775.99
80		1466.07				
81		1669.76				
82		1880.27				
83		2092.74				
84		2307.78				
85		2527.52				
86		2527.52				
87+		2527.52				

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

Appendix B1

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

NH-PA-91

Premiums to be used only with those
that have not previously elected a shared cost option

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

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	556.48	28.16	682.70	53.52	2739.12	354.92
30	580.54	29.37	682.70	53.52	2739.12	354.92
31	580.54	29.37	722.89	56.67	2739.12	354.92
32	580.54	29.37	744.15	58.34	2739.12	354.92
33	580.54	29.37	786.96	61.70	2739.12	354.92
34	580.54	29.37	837.18	65.63	2739.12	354.92
35	580.54	29.37	862.29	67.60	2739.12	354.92
36	580.54	29.37	974.67	76.41	2739.12	354.92
37	589.01	29.80	1116.85	87.56	2739.12	354.92
38	589.01	29.80	1240.40	97.25	2739.12	354.92
39	621.73	31.46	1411.33	110.65	2739.12	354.92
40	654.45	33.11	1520.97	119.24	2739.12	354.92
41	692.83	35.06	1635.90	128.25	2739.12	354.92
42	733.80	37.13	1733.99	135.94	2739.12	354.92
43	749.78	37.94	1733.99	135.94	2739.12	354.92
44	749.78	37.94	1733.99	135.94	2739.12	354.92
45	738.85	47.23	1606.54	152.24	2929.64	400.65
46	775.89	49.60	1800.75	170.65	2929.64	400.65
47	844.15	53.96	1948.42	184.64	2929.64	400.65
48	957.95	61.24	2024.03	191.81	2929.64	400.65
49	1124.08	71.86	2024.03	191.81	2929.64	400.65
50	1068.24	73.54	2099.57	211.04	3005.85	418.97
51	1095.13	82.54	2206.93	236.57	3111.50	443.34
52	1112.02	91.14	2325.03	264.66	3227.58	470.09
53	1119.64	99.10	2406.35	289.57	3353.50	499.21
54	1118.37	106.16	2439.23	308.88	3488.95	530.54
55	1106.88	111.96	2470.82	327.75	3633.31	564.01
56	1176.47	126.05	2597.36	359.48	3786.16	599.55
57	1238.13	139.77	2675.24	384.87	3947.06	637.10
58	1277.98	151.75	2790.83	416.33	4042.02	664.70
59	1367.44	170.85	2894.44	446.99	4107.42	687.97
60	1424.48	186.95	3036.14	484.31	4112.46	701.29
61	1455.83	200.17	3159.96	519.45	4183.38	725.80
62	1544.76	221.71	3323.39	561.57	4238.06	747.52
63	1565.64	233.73	3382.97	586.21	4271.84	765.34
64	1683.17	260.37	3476.32	616.27	4285.60	779.21
65	1764.80	281.88	3605.05	652.41	4323.65	797.12
66	1897.16	311.88	3815.91	703.59	4319.89	806.82
67	2056.77	346.96	4011.06	752.15	4313.01	815.35
68	2230.47	386.33	4124.96	785.97	4310.16	824.24
69	2382.35	423.96	4160.34	804.47	4312.36	833.30
70	2563.83	467.39	4158.00	814.17	4317.67	841.68
71	2791.16	518.93	4237.24	837.99	4585.34	900.04
72	2964.12	559.26	4335.63	863.83	4707.60	928.67
73	3128.98	594.97	4481.63	893.71	4825.73	949.05
74	3297.26	630.01	4629.64	920.33	4940.75	963.15
75	3512.55	676.85	4829.76	960.72	5108.66	992.08
76	3895.31	762.92	5066.02	1017.61	5314.42	1041.54
77	4156.59	835.29	5348.05	1097.86	5570.46	1121.10
78	4539.70	939.76	5859.02	1238.36	6081.11	1269.90
79	5008.96	1064.72	6556.26	1424.82	6807.14	1471.29
80		1197.62				
81		1355.06				
82		1516.39				
83		1678.18				
84		1840.83				
85		2005.72				
86		2005.72				
87+		2005.72				

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

Appendix B1

John Hancock Life Insurance Company (U.S.A.)
LTC-94 PA, LTC-94 PA 2/95
Premiums to be used only with those
that have not previously elected a landing spot option

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

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	278.43	8.47	48.42	12.11	600.60	35.99	161.96	40.49	1379.37	128.80	465.33	116.33
30	298.37	9.08	51.89	12.97	606.57	36.35	163.57	40.89	1546.94	144.44	521.86	130.46
31	312.03	9.50	54.27	13.57	606.57	36.35	163.57	40.89	1601.09	149.50	540.13	135.03
32	398.24	12.12	69.26	17.31	606.57	36.35	163.57	40.89	1654.74	154.51	558.22	139.56
33	398.24	12.12	69.26	17.31	606.57	36.35	163.57	40.89	1708.02	159.48	576.20	144.05
34	398.24	12.12	69.26	17.31	606.57	36.35	163.57	40.89	1761.03	164.43	594.08	148.52
35	398.24	12.12	69.26	17.31	606.57	36.35	163.57	40.89	1813.87	169.37	611.91	152.98
36	398.24	12.12	69.26	17.31	606.57	36.35	163.57	40.89	1866.60	174.29	629.70	157.42
37	398.24	12.12	69.26	17.31	606.57	36.35	163.57	40.89	1919.27	179.21	647.47	161.87
38	423.08	12.88	73.58	18.39	606.57	36.35	163.57	40.89	1971.94	184.13	665.23	166.31
39	437.82	13.32	76.14	19.04	606.57	36.35	163.57	40.89	2024.63	189.05	683.01	170.75
40	472.37	14.38	82.15	20.54	616.01	36.91	166.12	41.53	2027.39	189.30	683.94	170.98
41	500.55	15.23	87.05	21.76	639.90	38.35	172.56	43.14	2027.39	189.30	683.94	170.98
42	522.52	15.90	90.87	22.72	663.98	39.79	179.05	44.76	2027.39	189.30	683.94	170.98
43	522.52	15.90	90.87	22.72	665.76	39.90	179.53	44.88	2027.39	189.30	683.94	170.98
44	522.52	15.90	90.87	22.72	665.76	39.90	179.53	44.88	2027.39	189.30	683.94	170.98
45	511.01	19.41	120.74	30.19	673.30	47.75	229.21	57.30	2058.38	202.27	785.28	196.32
46	538.29	20.44	127.19	31.80	724.52	51.38	246.65	61.66	2112.88	207.62	806.07	201.52
47	538.42	20.45	127.22	31.81	761.17	53.98	259.12	64.78	2112.88	207.62	806.07	201.52
48	551.99	20.96	130.43	32.61	829.30	58.82	282.32	70.58	2112.88	207.62	806.07	201.52
49	555.69	21.10	131.30	32.83	946.42	67.12	322.18	80.55	2112.88	207.62	806.07	201.52
50	559.60	23.32	149.23	37.31	946.92	69.05	341.94	85.49	2143.42	219.84	879.35	219.84
51	571.18	25.64	158.53	39.63	987.99	79.84	372.58	93.14	2198.38	232.05	903.78	225.94
52	572.50	29.53	172.66	43.16	962.60	81.52	376.26	94.07	2174.44	235.08	916.79	229.20
53	588.40	34.08	181.74	45.44	997.01	88.06	402.58	100.64	2173.02	245.89	937.83	234.46
54	604.30	38.62	190.83	47.71	1027.84	97.14	413.64	103.41	2149.84	246.79	921.36	230.34
55	621.49	40.83	208.67	52.17	1055.78	105.58	434.73	108.68	2123.61	252.31	925.14	231.28
56	642.92	45.44	218.09	54.52	1076.55	113.16	452.64	113.16	2133.31	260.91	941.32	235.33
57	661.10	49.98	236.27	59.07	1172.88	128.53	501.29	125.32	2137.96	268.49	954.63	238.66
58	683.81	56.80	254.44	63.61	1180.17	133.55	521.76	130.44	2137.12	278.55	960.51	240.13
59	711.08	63.61	263.53	65.88	1240.86	146.90	550.10	137.53	2172.87	290.97	994.92	248.73
60	745.15	70.43	281.70	70.43	1286.54	160.43	567.68	141.92	2151.70	294.02	980.07	245.02
61	781.50	79.51	308.97	77.24	1384.78	179.39	616.86	154.21	2209.32	310.00	1012.97	253.24
62	822.39	88.60	327.14	81.79	1535.63	208.50	688.38	172.10	2257.42	326.73	1035.36	258.84
63	867.83	97.69	345.32	86.33	1571.10	220.34	702.52	175.63	2334.88	346.68	1069.28	267.32
64	924.83	109.88	375.43	93.86	1726.90	251.91	768.98	192.25	2358.05	359.70	1071.11	267.78
65	978.67	123.48	402.45	100.61	1804.50	270.84	809.25	202.31	2412.87	376.28	1086.18	271.54
66	1055.72	137.50	428.81	107.20	1922.75	295.30	853.10	213.27	2446.73	391.03	1102.33	275.58
67	1146.60	155.59	469.17	117.29	2098.41	330.62	931.13	232.78	2471.63	402.44	1096.92	274.23
68	1242.43	174.72	514.45	128.61	2167.01	351.94	951.53	237.88	2462.06	410.34	1080.90	270.23
69	1353.65	200.00	546.34	136.58	2224.97	370.83	964.16	241.04	2457.40	418.35	1066.01	266.50
70	1475.79	226.48	594.21	148.55	2291.87	392.22	971.78	242.94	2488.00	432.57	1056.75	264.19
71	1582.63	251.02	621.58	155.39	2572.30	449.85	1074.81	268.70	2759.59	485.24	1155.04	288.76
72	1702.98	279.10	662.27	165.57	2631.66	467.60	1083.46	270.86	2848.35	507.51	1174.70	293.67
73	1813.87	303.47	704.23	176.06	2729.75	491.85	1103.92	275.98	2937.42	524.64	1191.36	297.84
74	1901.56	323.95	727.79	181.95	2838.55	514.91	1129.15	282.29	3037.20	543.66	1212.79	303.20
75	2161.77	376.36	826.15	206.54	2980.49	545.33	1176.11	294.03	3168.97	570.47	1256.53	314.13
76	2506.63	446.32	945.72	236.43	3136.30	583.83	1215.92	303.98	3319.66	607.96	1293.12	323.28
77	2639.62	484.73	983.25	245.81	3308.50	633.49	1257.74	314.43	3486.52	658.93	1331.72	332.93
78	2850.83	542.91	1045.60	261.40	3591.51	709.69	1342.28	335.57	3770.63	741.43	1414.84	353.71
79	3150.70	619.08	1140.88	285.22	3918.36	799.71	1443.49	360.87	4101.02	835.35	1514.77	378.69
80	3480.85	704.48	1242.69	310.67	2206.89	462.17	800.04	200.01	2301.81	483.64	836.20	209.05
81	3874.67	802.94	1365.21	341.30	2441.93	523.19	872.36	218.09	2539.11	545.79	908.52	227.13
82	4292.54	905.77	1496.48	374.12	2690.53	585.34	949.20	237.30	2787.71	609.07	985.36	246.34
83	4727.92	1012.97	1636.50	409.13	2945.91	647.49	1030.56	257.64	3043.09	672.35	1066.72	266.68
84	5185.18	1120.17	1785.28	446.32	3209.20	710.77	1116.44	279.11	3305.25	735.63	1152.60	288.15
85+		1470.23	2284.11	571.03								

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

Appendix B1

John Hancock Life Insurance Company (U.S.A.)
LTC-94 PA, LTC-94 PA 2/95
Premiums to be used only with those
that have not previously elected a landing spot option

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

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	271.17	6.05	33.90	8.47	571.36	29.24	116.97	29.24	1275.50	103.87	332.38	83.09
30	290.58	6.49	36.32	9.08	577.04	29.53	118.13	29.53	1430.45	116.49	372.76	93.19
31	303.89	6.78	37.99	9.50	577.04	29.53	118.13	29.53	1480.52	120.56	385.80	96.45
32	387.85	8.66	48.48	12.12	577.04	29.53	118.13	29.53	1530.13	124.60	398.73	99.68
33	387.85	8.66	48.48	12.12	577.04	29.53	118.13	29.53	1579.40	128.62	411.57	102.89
34	387.85	8.66	48.48	12.12	577.04	29.53	118.13	29.53	1628.42	132.61	424.35	106.09
35	387.85	8.66	48.48	12.12	577.04	29.53	118.13	29.53	1677.28	136.59	437.08	109.27
36	387.85	8.66	48.48	12.12	577.04	29.53	118.13	29.53	1726.04	140.56	449.78	112.45
37	387.85	8.66	48.48	12.12	577.04	29.53	118.13	29.53	1774.75	144.52	462.48	115.62
38	412.05	9.20	51.51	12.88	577.04	29.53	118.13	29.53	1823.45	148.49	475.17	118.79
39	426.40	9.52	53.30	13.32	577.04	29.53	118.13	29.53	1872.17	152.46	487.86	121.97
40	460.05	10.27	57.51	14.38	586.02	29.99	119.97	29.99	1874.73	152.67	488.53	122.13
41	487.49	10.88	60.94	15.23	608.75	31.16	124.63	31.16	1874.73	152.67	488.53	122.13
42	508.89	11.36	63.61	15.90	631.65	32.33	129.31	32.33	1874.73	152.67	488.53	122.13
43	508.89	11.36	63.61	15.90	633.34	32.42	129.66	32.42	1874.73	152.67	488.53	122.13
44	508.89	11.36	63.61	15.90	633.34	32.42	129.66	32.42	1874.73	152.67	488.53	122.13
45	493.76	15.09	86.25	21.56	632.71	38.20	162.36	40.59	1891.81	166.57	571.11	142.78
46	520.12	15.90	90.85	22.71	680.85	41.11	174.71	43.68	1941.90	170.98	586.23	146.56
47	520.24	15.90	90.87	22.72	715.29	43.19	183.54	45.89	1941.90	170.98	586.23	146.56
48	533.36	16.30	93.16	23.29	779.31	47.05	199.97	49.99	1941.90	170.98	586.23	146.56
49	536.93	16.41	93.79	23.45	889.36	53.70	228.21	57.05	1941.90	170.98	586.23	146.56
50	536.28	18.65	102.59	25.65	887.74	55.89	249.88	62.47	1966.33	177.09	610.66	152.67
51	547.86	20.98	111.90	27.98	921.46	63.20	266.13	66.53	2009.07	189.30	659.51	164.88
52	545.23	22.72	118.13	29.53	893.62	65.85	263.38	65.85	1980.51	193.94	658.21	164.55
53	558.87	27.26	127.22	31.81	921.53	72.34	276.77	69.19	1978.59	200.15	663.34	165.84
54	572.50	29.53	136.31	34.08	946.36	78.34	300.83	75.21	1946.92	202.92	658.11	164.53
55	585.20	34.02	145.17	36.29	968.83	83.84	310.52	77.63	1918.61	205.00	672.83	168.21
56	602.03	36.35	154.48	38.62	984.80	91.75	318.07	79.52	1918.44	209.75	675.29	168.82
57	617.93	40.89	163.57	40.89	1070.05	102.83	359.90	89.97	1919.20	218.77	696.08	174.02
58	636.11	45.44	172.66	43.16	1071.47	108.70	372.68	93.17	1916.21	225.72	691.56	172.89
59	658.82	49.98	190.83	47.71	1122.09	118.77	387.57	96.89	1938.22	234.65	713.34	178.33
60	686.09	56.80	199.92	49.98	1156.96	129.58	407.25	101.81	1915.59	240.56	712.78	178.19
61	715.62	63.61	218.09	54.52	1240.01	144.77	440.61	110.15	1960.44	253.24	733.53	183.38
62	749.70	70.43	227.18	56.80	1370.15	168.79	489.81	122.45	1994.34	267.33	746.81	186.70
63	788.32	79.51	245.36	61.34	1395.47	178.82	510.93	127.73	2059.20	284.03	768.55	192.14
64	835.56	89.28	265.55	66.39	1528.03	202.19	556.85	139.21	2070.29	291.76	783.35	195.84
65	878.06	98.32	283.54	70.89	1589.13	218.63	587.36	146.84	2114.17	306.46	791.36	197.84
66	941.53	111.86	307.63	76.91	1689.79	239.52	616.86	154.21	2137.63	320.27	804.41	201.10
67	1019.74	124.47	335.12	83.78	1838.64	269.89	674.73	168.68	2154.66	327.65	812.00	203.00
68	1099.26	140.74	368.85	92.21	1890.02	286.76	690.84	172.71	2138.45	333.61	800.67	200.17
69	1192.68	160.98	400.00	100.00	1931.40	302.84	704.58	176.14	2128.92	340.88	793.31	198.33
70	1290.71	182.65	428.61	107.15	1981.61	319.05	714.20	178.55	2148.33	351.28	789.66	197.41
71	1377.03	203.21	459.01	114.75	2216.05	365.32	797.05	199.26	2372.59	395.93	857.35	214.34
72	1473.55	224.70	491.97	122.99	2258.15	379.21	798.34	199.58	2440.63	413.42	878.17	219.54
73	1563.68	243.24	518.91	129.73	2336.28	398.94	819.75	204.94	2511.15	429.00	896.26	224.06
74	1630.86	259.61	541.40	135.35	2420.35	418.20	846.86	211.72	2587.63	441.73	920.05	230.01
75	1845.08	302.92	605.85	151.46	2530.65	442.30	884.60	221.15	2691.49	462.40	944.91	236.23
76	2130.27	359.47	704.46	176.12	2656.21	472.86	916.77	229.19	2810.61	494.57	974.67	243.67
77	2232.99	390.54	735.14	183.79	2792.92	513.27	952.55	238.14	2945.51	536.39	1008.04	252.01
78	2401.75	435.67	786.43	196.61	3020.13	575.91	1015.78	253.95	3174.31	605.39	1079.27	269.82
79	2639.95	497.48	857.87	214.47	3283.49	648.23	1095.98	274.00	3439.42	679.42	1158.35	289.59
80	2903.26	564.46	936.40	234.10	1843.03	374.03	610.20	152.55	1923.26	392.11	637.32	159.33
81	3216.13	641.04	1032.66	258.17	2031.74	422.62	668.96	167.24	2114.23	441.83	696.08	174.02
82	3550.87	724.18	1128.93	282.23	2230.62	471.21	727.72	181.93	2314.24	491.55	759.36	189.84
83	3896.54	807.31	1233.94	308.49	2435.15	520.93	791.00	197.75	2518.77	541.27	818.12	204.53
84	4257.54	890.45	1347.71	336.93	2645.33	570.65	854.28	213.57	2727.82	590.99	885.92	221.48
85+		1163.93	1732.77	433.19								

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

Appendix B1

John Hancock Life Insurance Company (U.S.A.)
LTC-94 PA, LTC-94 PA 2/95
Premiums to be used only with those
that have not previously elected a landing spot option

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

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	429.08	14.48	79.66	19.92	645.19	45.44	181.74	45.44	1612.52	171.83	546.32	136.58
30	429.08	14.48	79.66	19.92	645.19	45.44	181.74	45.44	1773.61	188.99	600.90	150.22
31	429.08	14.48	79.66	19.92	645.19	45.44	181.74	45.44	1826.28	194.60	618.74	154.69
32	429.08	14.48	79.66	19.92	645.19	45.44	181.74	45.44	1878.63	200.18	636.48	159.12
33	447.56	15.11	83.09	20.77	645.19	45.44	181.74	45.44	1930.74	205.73	654.13	163.53
34	482.35	16.28	89.55	22.39	645.19	45.44	181.74	45.44	1982.69	211.27	671.73	167.93
35	511.98	17.28	95.05	23.76	645.19	45.44	181.74	45.44	2034.52	216.79	689.29	172.32
36	536.45	18.11	99.59	24.90	645.19	45.44	181.74	45.44	2086.29	222.31	706.83	176.71
37	538.42	18.17	99.96	24.99	645.19	45.44	181.74	45.44	2138.03	227.82	724.36	181.09
38	538.42	18.17	99.96	24.99	645.19	45.44	181.74	45.44	2189.77	233.34	741.89	185.47
39	538.42	18.17	99.96	24.99	681.10	47.96	191.86	47.96	2235.02	238.16	757.22	189.30
40	538.42	18.17	99.96	24.99	702.38	49.46	197.85	49.46	2235.02	238.16	757.22	189.30
41	538.42	18.17	99.96	24.99	726.71	51.18	204.71	51.18	2235.02	238.16	757.22	189.30
42	538.42	18.17	99.96	24.99	766.43	53.97	215.90	53.97	2235.02	238.16	757.22	189.30
43	538.42	18.17	99.96	24.99	766.43	53.97	215.90	53.97	2235.02	238.16	757.22	189.30
44	538.42	18.17	99.96	24.99	766.43	53.97	215.90	53.97	2235.02	238.16	757.22	189.30
45	558.87	24.99	145.40	36.35	769.93	63.53	264.27	66.07	2301.99	257.78	887.23	221.81
46	566.84	25.35	147.47	36.87	805.25	66.44	276.39	69.10	2344.94	262.58	903.78	225.94
47	597.82	26.73	155.53	38.88	869.14	71.71	298.32	74.58	2344.94	262.58	903.78	225.94
48	601.83	26.91	156.57	39.14	1028.11	84.83	352.88	88.22	2344.94	262.58	903.78	225.94
49	633.41	28.32	164.79	41.20	1146.09	94.56	393.38	98.34	2344.94	262.58	903.78	225.94
50	630.83	30.40	172.27	43.07	1126.74	98.14	421.62	105.40	2387.68	274.80	952.63	238.16
51	643.84	35.07	190.40	47.60	1156.99	104.20	445.55	111.39	2460.96	293.12	1001.48	250.37
52	654.68	39.53	197.64	49.41	1176.88	112.75	465.11	116.28	2480.05	304.78	1027.88	256.97
53	639.19	42.14	206.04	51.51	1191.23	120.15	466.88	116.72	2449.81	309.09	1030.29	257.57
54	652.18	46.09	212.02	53.00	1266.89	136.87	505.35	126.34	2437.03	313.57	1034.22	258.56
55	663.37	52.25	227.18	56.80	1275.23	142.45	529.09	132.27	2409.91	320.97	1031.32	257.83
56	697.30	57.53	239.34	59.83	1341.84	157.86	562.82	140.70	2406.62	324.94	1035.76	258.94
57	728.94	65.21	260.83	65.21	1410.62	172.87	594.67	148.67	2401.65	332.61	1036.97	259.24
58	785.33	74.68	289.08	72.27	1461.26	185.23	617.43	154.36	2387.78	341.78	1030.02	257.51
59	816.18	81.38	306.36	76.59	1495.72	196.98	641.02	160.26	2382.44	349.30	1038.96	259.74
60	869.15	92.00	329.26	82.32	1509.36	207.42	650.97	162.74	2367.06	356.33	1035.06	258.76
61	920.20	104.40	349.63	87.41	1638.32	235.45	706.34	176.59	2401.32	368.18	1047.26	261.81
62	970.14	116.13	377.41	94.35	1680.46	249.54	720.20	180.05	2469.99	387.06	1069.40	267.35
63	1022.00	129.55	393.44	98.36	1808.58	278.00	766.89	191.72	2520.28	404.63	1079.02	269.75
64	1074.08	142.26	417.30	104.33	1844.40	290.58	783.03	195.76	2551.96	420.41	1091.59	272.90
65	1147.30	159.48	447.49	111.87	1933.89	313.28	819.34	204.84	2561.36	429.81	1076.26	269.07
66	1253.89	181.23	489.80	122.45	2148.40	358.07	892.02	223.01	2713.15	464.41	1131.35	282.84
67	1382.67	205.50	537.85	134.46	2477.67	421.44	1019.62	254.90	2901.96	504.23	1198.87	299.72
68	1507.68	231.95	587.61	146.90	2673.09	464.29	1092.45	273.11	3027.91	533.93	1226.32	306.58
69	1677.09	267.70	640.39	160.10	2788.94	494.28	1112.96	278.24	3129.47	563.90	1253.11	313.28
70	1842.79	304.94	694.00	173.50	2969.42	539.02	1160.98	290.24	3154.25	575.73	1237.20	309.30
71	2055.43	349.69	758.11	189.53	3073.48	567.60	1171.42	292.86	3375.39	624.96	1292.19	323.05
72	2231.62	389.61	805.71	201.43	3156.28	590.20	1186.10	296.53	3444.25	644.37	1288.74	322.19
73	2401.94	425.56	856.34	214.09	3287.18	620.27	1213.22	303.31	3565.89	666.73	1311.59	327.90
74	2600.27	468.10	915.62	228.91	3429.26	648.21	1244.15	311.04	3695.87	687.42	1338.25	334.56
75	2804.58	512.66	975.07	243.77	3613.79	688.58	1286.69	321.67	3870.12	723.76	1377.16	344.29
76	2984.31	557.30	1022.92	255.73	3819.05	738.24	1331.72	332.93	4069.96	772.01	1418.57	354.64
77	3176.71	608.06	1063.53	265.88	4048.34	802.27	1377.96	344.49	4295.73	839.26	1470.44	367.61
78	3463.96	683.77	1137.35	284.34	4425.48	904.18	1481.22	370.30	4677.66	949.62	1563.00	390.75
79	3826.71	780.01	1235.57	308.89	4918.93	1035.33	1609.50	402.38	5178.90	1089.58	1690.88	422.72
80	4226.91	886.08	1347.71	336.93	2744.77	592.12	881.40	220.35	2879.24	622.63	922.08	230.52
81	4727.92	1010.78	1478.98	369.75	3052.13	671.22	962.76	240.69	3191.12	705.12	1007.96	251.99
82	5255.19	1144.24	1627.75	406.94	3375.31	753.71	1048.64	262.16	3517.69	788.74	1093.84	273.46
83	5808.72	1277.70	1776.53	444.13	3708.66	835.07	1139.04	284.76	3852.17	871.23	1184.24	296.06
84	6384.12	1415.53	1942.80	485.70	4051.05	917.56	1233.96	308.49	4195.69	954.85	1279.16	319.79
85+		1859.66	2494.14	623.53								

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

Appendix B1

John Hancock Life Insurance Company (U.S.A.)
LTC-94 PA, LTC-94 PA 2/95
Premiums to be used only with those
that have not previously elected a landing spot option

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

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	416.41	12.67	57.93	14.48	608.84	36.35	127.22	31.81	1489.16	140.99	405.33	101.33
30	416.41	12.67	57.93	14.48	608.84	36.35	127.22	31.81	1637.93	155.07	445.83	111.46
31	416.41	12.67	57.93	14.48	608.84	36.35	127.22	31.81	1686.57	159.67	459.07	114.77
32	416.41	12.67	57.93	14.48	608.84	36.35	127.22	31.81	1734.91	164.25	472.22	118.06
33	434.34	13.22	60.43	15.11	608.84	36.35	127.22	31.81	1783.04	168.81	485.32	121.33
34	468.10	14.25	65.13	16.28	608.84	36.35	127.22	31.81	1831.01	173.35	498.38	124.60
35	496.86	15.12	69.13	17.28	608.84	36.35	127.22	31.81	1878.88	177.88	511.41	127.85
36	520.61	15.84	72.43	18.11	608.84	36.35	127.22	31.81	1926.68	182.41	524.42	131.11
37	522.52	15.90	72.70	18.17	608.84	36.35	127.22	31.81	1974.46	186.93	537.43	134.36
38	522.52	15.90	72.70	18.17	608.84	36.35	127.22	31.81	2022.25	191.46	550.43	137.61
39	522.52	15.90	72.70	18.17	642.72	38.37	134.30	33.58	2064.03	195.41	561.81	140.45
40	522.52	15.90	72.70	18.17	662.81	39.57	138.50	34.62	2064.03	195.41	561.81	140.45
41	522.52	15.90	72.70	18.17	685.77	40.94	143.30	35.82	2064.03	195.41	561.81	140.45
42	522.52	15.90	72.70	18.17	723.25	43.18	151.13	37.78	2064.03	195.41	561.81	140.45
43	522.52	15.90	72.70	18.17	723.25	43.18	151.13	37.78	2064.03	195.41	561.81	140.45
44	522.52	15.90	72.70	18.17	723.25	43.18	151.13	37.78	2064.03	195.41	561.81	140.45
45	536.15	20.45	99.96	24.99	719.11	50.82	193.12	48.28	2110.16	215.81	647.43	161.86
46	543.80	20.74	101.39	25.35	752.10	53.15	201.98	50.49	2149.52	219.84	659.51	164.88
47	573.52	21.87	106.93	26.73	811.77	57.37	218.00	54.50	2149.52	219.84	659.51	164.88
48	577.37	22.02	107.65	26.91	960.25	67.86	257.88	64.47	2149.52	219.84	659.51	164.88
49	607.66	23.17	113.29	28.32	1070.44	75.65	287.47	71.87	2149.52	219.84	659.51	164.88
50	605.49	25.33	121.61	30.40	1050.41	79.96	305.31	76.33	2180.06	225.94	708.37	177.09
51	613.78	27.56	130.27	32.57	1070.75	86.24	316.20	79.05	2235.02	238.16	732.79	183.20
52	620.10	32.12	138.35	34.59	1085.26	91.61	324.17	81.04	2252.96	250.99	741.03	185.26
53	604.07	35.12	140.48	35.12	1095.11	99.56	343.29	85.82	2220.85	251.85	755.55	188.89
54	613.00	36.87	147.49	36.87	1161.61	112.30	364.98	91.24	2200.47	258.56	748.16	187.04
55	622.48	40.89	154.48	38.62	1163.31	118.70	379.86	94.96	2167.87	263.09	757.70	189.43
56	651.27	46.03	174.90	43.72	1221.73	130.41	411.82	102.95	2162.91	269.09	751.43	187.86
57	677.70	53.56	186.31	46.58	1279.24	141.75	428.72	107.18	2152.19	273.92	763.05	190.76
58	727.52	60.23	202.36	50.59	1320.62	154.36	452.78	113.20	2134.96	280.92	767.84	191.96
59	751.55	67.02	220.20	55.05	1345.48	163.59	467.41	116.85	2122.70	286.61	770.26	192.57
60	796.52	75.05	232.42	58.11	1353.00	172.32	472.27	118.07	2104.05	292.70	763.57	190.89
61	837.65	84.98	252.51	63.13	1461.74	192.94	523.22	130.80	2127.24	306.81	769.08	192.27
62	880.63	94.35	270.96	67.74	1494.09	205.32	530.67	132.67	2182.69	323.21	798.06	199.51
63	923.64	105.56	287.89	71.97	1604.08	226.87	575.17	143.79	2223.55	335.27	801.56	200.39
64	965.01	116.18	303.49	75.87	1630.29	238.58	575.04	143.76	2245.87	346.65	811.32	202.83
65	1025.90	128.54	323.72	80.93	1704.96	259.06	602.46	150.61	2246.87	356.42	810.69	202.67
66	1116.75	146.94	362.45	90.61	1887.70	295.25	665.88	166.47	2370.95	384.10	852.01	213.00
67	1227.91	167.44	395.77	98.94	2168.39	346.67	761.31	190.33	2531.73	416.08	902.68	225.67
68	1332.43	190.71	432.97	108.24	2335.11	382.36	819.34	204.83	2635.21	444.37	936.96	234.24
69	1472.38	217.84	472.42	118.11	2425.59	409.18	837.99	209.50	2713.96	468.27	949.72	237.43
70	1611.46	249.74	515.25	128.81	2570.73	446.53	880.30	220.08	2728.58	477.73	943.21	235.80
71	1788.50	285.63	565.91	141.48	2650.80	467.97	893.66	223.42	2907.43	516.27	990.28	247.57
72	1932.12	318.04	604.29	151.07	2717.20	487.56	900.98	225.25	2962.40	533.18	992.22	248.05
73	2070.37	347.24	647.48	161.87	2819.93	510.97	929.05	232.26	3057.65	551.96	1005.55	251.39
74	2229.90	380.65	689.29	172.32	2930.03	533.21	951.41	237.85	3160.05	567.19	1035.05	258.76
75	2394.95	417.17	743.87	185.97	3078.50	565.44	985.12	246.28	3297.14	593.08	1065.54	266.38
76	2537.99	453.56	781.66	195.42	3242.45	605.55	1032.57	258.14	3457.17	634.50	1100.12	275.03
77	2691.19	494.77	813.83	203.46	3428.72	658.93	1072.78	268.19	3641.43	691.29	1146.76	286.69
78	2922.36	557.39	875.58	218.90	3737.13	745.15	1154.08	288.52	3955.22	783.77	1217.69	304.42
79	3215.59	633.34	951.12	237.78	4139.05	849.96	1256.86	314.21	4362.84	897.43	1329.20	332.30
80	3533.36	717.61	1041.41	260.35	2299.55	484.77	687.04	171.76	2414.81	510.76	723.20	180.80
81	3933.74	816.06	1146.43	286.61	2545.89	548.05	754.84	188.71	2665.67	576.30	791.00	197.75
82	4353.80	921.08	1260.20	315.05	2804.66	612.46	822.64	205.66	2926.70	641.84	863.32	215.83
83	4791.37	1026.10	1382.72	345.68	3070.21	676.87	894.96	223.74	3193.38	707.38	935.64	233.91
84	5246.44	1133.30	1505.23	376.31	3342.54	742.41	971.80	242.95	3465.71	772.92	1007.96	251.99
85+		1476.79	1934.05	483.51								

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

Appendix B1

John Hancock Life Insurance Company (U.S.A.)
LTC-94 PA, LTC-94 PA 2/95
Premiums to be used only with those
that have not previously elected a landing spot option

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

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	464.37	20.76	90.61	22.65	695.17	56.80	190.83	47.71	2534.24	305.33	830.50	207.62
30	558.87	24.99	109.05	27.26	706.87	57.75	194.04	48.51	2534.24	305.33	830.50	207.62
31	558.87	24.99	109.05	27.26	730.44	59.68	200.51	50.13	2534.24	305.33	830.50	207.62
32	558.87	24.99	109.05	27.26	777.56	63.53	213.45	53.36	2534.24	305.33	830.50	207.62
33	558.87	24.99	109.05	27.26	801.43	65.48	220.00	55.00	2534.24	305.33	830.50	207.62
34	558.87	24.99	109.05	27.26	857.08	70.02	235.28	58.82	2534.24	305.33	830.50	207.62
35	558.87	24.99	109.05	27.26	937.87	76.62	257.45	64.36	2534.24	305.33	830.50	207.62
36	558.87	24.99	109.05	27.26	1027.37	83.94	282.02	70.51	2534.24	305.33	830.50	207.62
37	558.87	24.99	109.05	27.26	1177.72	96.22	323.30	80.82	2534.24	305.33	830.50	207.62
38	558.87	24.99	109.05	27.26	1310.58	107.07	359.77	89.94	2534.24	305.33	830.50	207.62
39	571.73	25.57	111.56	27.89	1435.72	117.30	394.12	98.53	2534.24	305.33	830.50	207.62
40	603.49	26.99	117.75	29.44	1557.16	127.22	427.46	106.86	2534.24	305.33	830.50	207.62
41	639.08	28.58	124.70	31.17	1690.09	138.08	463.95	115.99	2534.24	305.33	830.50	207.62
42	680.94	30.45	132.87	33.22	1815.13	148.29	498.27	124.57	2534.24	305.33	830.50	207.62
43	702.89	31.43	137.15	34.29	1815.13	148.29	498.27	124.57	2534.24	305.33	830.50	207.62
44	702.89	31.43	137.15	34.29	1815.13	148.29	498.27	124.57	2534.24	305.33	830.50	207.62
45	705.24	38.27	174.94	43.74	1738.75	168.10	588.34	147.08	2680.80	341.97	977.06	244.26
46	745.90	40.48	185.03	46.26	1903.13	183.99	643.96	160.99	2680.80	341.97	977.06	244.26
47	841.79	45.68	208.82	52.20	2021.29	195.41	683.94	170.98	2680.80	341.97	977.06	244.26
48	956.36	51.90	237.24	59.31	2021.29	195.41	683.94	170.98	2680.80	341.97	977.06	244.26
49	1139.28	61.82	282.61	70.65	2021.29	195.41	683.94	170.98	2680.80	341.97	977.06	244.26
50	1092.96	66.49	299.21	74.80	2088.46	207.62	757.22	189.30	2741.87	360.29	1050.34	262.58
51	1146.62	75.88	337.24	84.31	2173.95	232.05	806.07	201.52	2827.36	378.61	1074.76	268.69
52	1116.90	79.21	332.69	83.17	2271.66	250.37	854.92	213.73	2925.06	403.04	1123.62	280.90
53	1159.29	91.00	348.18	87.05	2375.47	274.80	903.78	225.94	3034.98	427.46	1172.47	293.12
54	1197.91	102.12	377.05	94.26	2485.39	305.33	952.63	238.16	3151.01	451.89	1221.32	305.33
55	1229.18	112.45	403.26	100.82	2601.41	329.76	1001.48	250.37	3273.14	482.42	1294.60	323.65
56	1255.85	121.78	411.00	102.75	2723.55	360.29	1050.34	262.58	3395.27	512.95	1343.45	335.86
57	1355.01	137.86	456.92	114.23	2851.78	390.82	1123.62	280.90	3529.62	543.49	1392.31	348.08
58	1439.35	155.93	495.78	123.94	2998.34	427.46	1172.47	293.12	3682.28	574.02	1465.58	366.40
59	1500.96	170.29	522.76	130.69	3163.22	464.10	1245.75	311.44	3859.37	616.77	1538.86	384.72
60	1542.62	184.65	538.57	134.64	3299.54	503.02	1293.47	323.37	4067.00	665.62	1612.14	403.04
61	1639.77	207.86	585.08	146.27	3435.42	538.43	1334.37	333.59	4114.31	684.74	1615.29	403.82
62	1721.77	231.34	621.96	155.49	3510.23	565.44	1366.02	341.51	4170.84	711.00	1612.35	403.09
63	1860.26	260.82	659.72	164.93	3585.76	593.17	1368.04	342.01	4182.80	724.45	1607.55	401.89
64	1988.01	291.12	704.81	176.20	3653.26	620.75	1383.97	345.99	4170.80	734.85	1588.87	397.22
65	2103.16	318.32	742.74	185.68	3714.27	647.22	1391.04	347.76	4161.87	745.69	1565.94	391.49
66	2312.74	362.10	809.85	202.46	3759.46	666.93	1388.67	347.17	4155.61	756.76	1539.76	384.94
67	2567.92	413.14	907.28	226.82	3753.70	678.23	1382.04	345.51	4147.54	763.81	1511.18	377.80
68	2754.61	458.43	949.04	237.26	3742.35	689.38	1339.37	334.84	4144.07	773.66	1486.04	371.51
69	2784.27	477.62	947.84	236.96	3743.77	703.31	1312.85	328.21	4157.71	786.21	1444.93	361.23
70	2772.25	490.99	921.86	230.46	3756.74	718.39	1278.61	319.65	4177.85	800.29	1424.19	356.05
71	2765.53	501.18	893.66	223.42	3779.96	733.65	1255.96	313.99	4205.66	815.17	1388.80	347.20
72	2865.46	527.47	912.39	228.10	3894.75	761.27	1265.93	316.48	4305.32	838.25	1391.39	347.85
73	3011.20	560.16	939.98	234.99	4065.94	797.89	1289.73	322.43	4464.88	866.20	1420.89	355.22
74	3173.11	598.55	972.32	243.08	4255.21	833.79	1327.79	331.95	4639.44	893.91	1442.80	360.70
75	3380.07	643.34	1015.28	253.82	4495.87	884.60	1377.16	344.29	4870.32	937.37	1487.73	371.93
76	3609.16	699.64	1071.17	267.79	4772.01	952.95	1428.22	357.06	5138.71	1001.20	1534.38	383.59
77	3861.07	767.59	1119.02	279.75	5084.13	1038.10	1479.69	369.92	5451.74	1095.90	1590.67	397.67
78	4259.64	872.37	1199.52	299.88	5590.92	1176.80	1581.18	395.29	5972.59	1249.50	1690.23	422.56
79	4725.35	994.69	1305.40	326.35	6279.28	1358.54	1735.66	433.92	6683.66	1444.87	1844.71	461.18
80	5207.06	1122.36	1408.97	352.24	3503.00	776.31	949.20	237.30	3714.31	824.90	1003.44	250.86
81	5839.35	1284.26	1557.74	389.44	3910.93	881.40	1039.60	259.90	4132.41	934.51	1093.84	273.46
82	6504.45	1450.54	1706.52	426.63	4338.07	989.88	1134.52	283.63	4568.59	1046.38	1193.28	298.32
83	7195.81	1619.00	1872.79	468.20	4776.51	1098.36	1233.96	308.49	5013.81	1157.12	1292.72	323.18
84	7911.23	1791.84	2047.82	511.95	5225.12	1206.84	1337.92	334.48	5468.07	1267.86	1396.68	349.17
85+		2340.99	2625.41	656.35								

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

Appendix B1

John Hancock Life Insurance Company (U.S.A.)
LTC-94 PA, LTC-94 PA 2/95
Premiums to be used only with those
that have not previously elected a landing spot option

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

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	449.27	16.99	60.41	15.10	654.28	47.71	145.40	36.35	2326.62	256.48	610.66	152.67
30	540.69	20.45	72.70	18.17	665.29	48.51	147.84	36.96	2326.62	256.48	610.66	152.67
31	540.69	20.45	72.70	18.17	687.47	50.13	152.77	38.19	2326.62	256.48	610.66	152.67
32	540.69	20.45	72.70	18.17	731.82	53.36	162.63	40.66	2326.62	256.48	610.66	152.67
33	540.69	20.45	72.70	18.17	754.28	55.00	167.62	41.90	2326.62	256.48	610.66	152.67
34	540.69	20.45	72.70	18.17	806.66	58.82	179.26	44.81	2326.62	256.48	610.66	152.67
35	540.69	20.45	72.70	18.17	882.70	64.36	196.16	49.04	2326.62	256.48	610.66	152.67
36	540.69	20.45	72.70	18.17	966.94	70.51	214.88	53.72	2326.62	256.48	610.66	152.67
37	540.69	20.45	72.70	18.17	1108.45	80.82	246.32	61.58	2326.62	256.48	610.66	152.67
38	540.69	20.45	72.70	18.17	1233.49	89.94	274.11	68.53	2326.62	256.48	610.66	152.67
39	553.14	20.92	74.37	18.59	1351.26	98.53	300.28	75.07	2326.62	256.48	610.66	152.67
40	583.87	22.08	78.50	19.63	1465.56	106.86	325.68	81.42	2326.62	256.48	610.66	152.67
41	618.30	23.38	83.13	20.78	1590.67	115.99	353.48	88.37	2326.62	256.48	610.66	152.67
42	658.80	24.91	88.58	22.14	1708.36	124.57	379.64	94.91	2326.62	256.48	610.66	152.67
43	680.03	25.72	91.43	22.86	1708.36	124.57	379.64	94.91	2326.62	256.48	610.66	152.67
44	680.03	25.72	91.43	22.86	1708.36	124.57	379.64	94.91	2326.62	256.48	610.66	152.67
45	675.18	30.07	131.21	32.80	1623.18	136.58	441.25	110.31	2442.64	287.01	732.79	183.20
46	714.10	31.80	138.77	34.69	1776.64	149.49	482.97	120.74	2442.64	287.01	732.79	183.20
47	805.90	35.89	156.61	39.15	1886.94	158.77	512.95	128.24	2442.64	287.01	732.79	183.20
48	915.58	40.77	177.93	44.48	1886.94	158.77	512.95	128.24	2442.64	287.01	732.79	183.20
49	1090.71	48.57	211.96	52.99	1886.94	158.77	512.95	128.24	2442.64	287.01	732.79	183.20
50	1043.09	54.02	216.10	54.02	1935.79	170.98	537.38	134.35	2491.49	299.22	781.65	195.41
51	1087.60	59.02	236.07	59.02	2009.07	189.30	586.23	146.56	2564.77	317.54	806.07	201.52
52	1057.49	67.33	237.64	59.41	2088.46	207.62	610.66	152.67	2650.27	335.86	854.92	213.73
53	1092.03	75.18	253.22	63.31	2173.95	232.05	659.51	164.88	2741.87	360.29	879.35	219.84
54	1123.29	82.48	267.08	66.77	2265.55	250.37	708.37	177.09	2839.57	378.61	928.20	232.05
55	1147.75	93.06	294.69	73.67	2369.36	274.80	732.79	183.20	2937.28	403.04	977.06	244.26
56	1168.32	98.95	304.45	76.11	2473.17	299.22	781.65	195.41	3047.20	427.46	1001.48	250.37
57	1252.60	114.23	330.87	82.72	2576.99	323.65	830.50	207.62	3163.22	458.00	1050.34	262.58
58	1323.40	127.94	367.83	91.96	2699.12	354.18	879.35	219.84	3291.46	482.42	1099.19	274.80
59	1374.23	142.57	380.19	95.05	2845.68	390.82	928.20	232.05	3438.02	519.06	1148.04	287.01
60	1407.98	153.88	400.08	100.02	2952.22	419.18	958.12	239.53	3615.11	555.70	1221.32	305.33
61	1489.65	173.21	431.11	107.78	3060.86	450.64	1006.63	251.66	3651.96	579.40	1217.32	304.33
62	1558.69	189.62	455.09	113.77	3118.34	475.87	1030.11	257.53	3689.38	599.03	1231.66	307.91
63	1676.15	214.79	490.96	122.74	3174.28	496.98	1047.41	261.85	3691.01	608.12	1226.81	306.70
64	1781.17	241.32	520.94	130.24	3225.86	518.99	1058.33	264.58	3669.31	620.65	1211.52	302.88
65	1875.79	265.26	560.84	140.21	3269.91	540.96	1062.60	265.65	3653.87	629.17	1193.10	298.27
66	2055.77	299.80	607.39	151.85	3302.66	561.86	1059.78	264.94	3639.44	634.28	1172.32	293.08
67	2276.29	344.28	680.46	170.11	3288.75	571.59	1040.80	260.20	3626.02	644.72	1166.24	291.56
68	2432.91	382.03	723.84	180.96	3269.63	579.08	1024.22	256.06	3619.36	651.10	1149.00	287.25
69	2443.64	396.17	710.88	177.72	3260.47	591.50	1009.88	252.47	3615.86	662.26	1119.11	279.78
70	2421.54	407.49	694.73	173.68	3262.43	603.06	988.61	247.15	3622.55	672.90	1097.54	274.39
71	2403.23	413.62	676.29	169.07	3269.72	612.88	966.12	241.53	3638.06	682.32	1086.89	271.72
72	2483.40	436.23	695.69	173.92	3361.57	638.67	980.81	245.20	3717.97	704.25	1094.86	273.72
73	2598.59	464.52	721.38	180.34	3497.58	666.73	1005.55	251.39	3841.88	726.84	1114.85	278.71
74	2726.16	491.39	752.77	188.19	3646.21	692.65	1035.05	258.76	3978.15	742.31	1139.60	284.90
75	2887.51	530.26	784.08	196.02	3837.45	733.81	1075.59	268.90	4161.63	776.54	1176.11	294.03
76	3071.16	574.18	829.91	207.48	4060.31	788.90	1129.07	282.27	4378.76	829.91	1215.92	303.98
77	3276.13	631.18	869.32	217.33	4318.85	862.38	1174.51	293.63	4637.91	915.56	1266.99	316.75
78	3603.09	717.89	945.07	236.27	4738.99	979.15	1263.13	315.78	5068.41	1047.30	1354.00	338.50
79	3976.54	815.87	1028.22	257.06	5297.86	1129.09	1381.26	345.32	5647.72	1206.33	1481.22	370.30
80	4360.37	916.71	1111.42	277.86	2941.39	640.71	759.36	189.84	3123.32	684.78	804.56	201.14
81	4861.38	1043.60	1225.19	306.30	3266.83	724.33	831.68	207.92	3456.67	770.66	881.40	220.35
82	5388.65	1174.87	1356.46	339.12	3604.70	809.08	908.52	227.13	3802.45	857.67	958.24	239.56
83	5931.24	1306.14	1487.73	371.93	3950.48	892.70	989.88	247.47	4152.75	943.55	1039.60	259.90
84	6489.14	1439.60	1619.00	404.75	4301.91	977.45	1075.76	268.94	4507.57	1029.43	1125.48	281.37
85+		1859.66	2082.82	520.71								

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

Appendix B1

John Hancock Life Insurance Company (U.S.A.)
LTC-94 PA, LTC-94 PA 2/95
Premiums to be used only with those
that have not previously elected a landing spot option

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

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	579.25	32.66	104.53	26.13	808.76	84.06	209.01	52.25	3230.39	470.21	952.63	238.16
30	604.30	34.08	109.05	27.26	808.76	84.06	209.01	52.25	3230.39	470.21	952.63	238.16
31	604.30	34.08	109.05	27.26	856.37	89.01	221.31	55.33	3230.39	470.21	952.63	238.16
32	604.30	34.08	109.05	27.26	881.56	91.62	227.82	56.95	3230.39	470.21	952.63	238.16
33	604.30	34.08	109.05	27.26	932.27	96.89	240.92	60.23	3230.39	470.21	952.63	238.16
34	604.30	34.08	109.05	27.26	991.77	103.08	256.30	64.07	3230.39	470.21	952.63	238.16
35	604.30	34.08	109.05	27.26	1021.51	106.17	263.99	66.00	3230.39	470.21	952.63	238.16
36	604.30	34.08	109.05	27.26	1154.65	120.01	298.39	74.60	3230.39	470.21	952.63	238.16
37	613.12	34.57	110.64	27.66	1323.08	137.51	341.92	85.48	3230.39	470.21	952.63	238.16
38	613.12	34.57	110.64	27.66	1469.44	152.72	379.74	94.94	3230.39	470.21	952.63	238.16
39	647.18	36.50	116.78	29.20	1671.93	173.77	432.07	108.02	3230.39	470.21	952.63	238.16
40	681.24	38.42	122.93	30.73	1801.82	187.27	465.64	116.41	3230.39	470.21	952.63	238.16
41	721.19	40.67	130.14	32.53	1937.97	201.42	500.82	125.21	3230.39	470.21	952.63	238.16
42	763.83	43.07	137.83	34.46	2054.18	213.50	530.85	132.71	3230.39	470.21	952.63	238.16
43	780.47	44.01	140.84	35.21	2054.18	213.50	530.85	132.71	3230.39	470.21	952.63	238.16
44	780.47	44.01	140.84	35.21	2054.18	213.50	530.85	132.71	3230.39	470.21	952.63	238.16
45	778.57	57.17	185.12	46.28	1919.41	227.81	581.64	145.41	3474.66	531.27	1123.62	280.90
46	817.60	60.03	194.39	48.60	2151.45	255.35	651.95	162.99	3474.66	531.27	1123.62	280.90
47	889.53	65.32	211.50	52.87	2327.88	276.29	705.42	176.35	3474.66	531.27	1123.62	280.90
48	1009.44	74.12	240.01	60.00	2418.22	287.01	732.79	183.20	3474.66	531.27	1123.62	280.90
49	1184.51	86.97	281.63	70.41	2418.22	287.01	732.79	183.20	3474.66	531.27	1123.62	280.90
50	1130.74	88.46	292.30	73.07	2515.92	311.44	806.07	201.52	3572.36	549.59	1196.89	299.22
51	1164.99	98.66	303.58	75.89	2644.16	341.97	854.92	213.73	3712.82	586.23	1245.75	311.44
52	1187.88	107.32	310.85	77.71	2790.72	372.50	928.20	232.05	3859.37	616.77	1294.60	323.65
53	1200.38	117.89	328.67	82.17	2880.74	401.27	958.25	239.56	4024.25	653.41	1343.45	335.86
54	1206.49	126.46	341.78	85.45	2919.24	425.24	965.42	241.35	4201.34	696.15	1416.73	354.18
55	1197.96	132.75	336.72	84.18	2951.55	440.53	991.19	247.80	4384.54	738.90	1465.58	366.40
56	1277.63	151.47	368.80	92.20	3093.33	476.32	1029.28	257.32	4579.95	781.65	1538.86	384.72
57	1349.65	165.80	397.93	99.48	3179.22	506.76	1066.85	266.71	4781.47	830.50	1587.72	396.93
58	1400.00	179.49	417.72	104.43	3307.98	540.83	1092.16	273.04	4907.76	867.84	1627.94	406.99
59	1504.79	205.05	449.78	112.45	3427.00	572.87	1145.74	286.44	5009.33	898.66	1646.59	411.65
60	1574.43	223.99	467.46	116.86	3600.29	617.62	1185.03	296.26	5045.86	915.42	1654.38	413.60
61	1616.17	239.78	485.78	121.45	3746.24	658.52	1209.72	302.43	5159.22	951.08	1657.75	414.44
62	1722.79	266.00	507.25	126.81	3947.71	707.34	1261.74	315.43	5253.33	981.50	1668.05	417.01
63	1754.64	278.28	515.55	128.89	4019.69	737.85	1267.47	316.87	5321.07	1010.08	1662.53	415.63
64	1893.42	311.65	552.74	138.18	4135.02	769.91	1280.30	320.08	5362.37	1026.84	1661.19	415.30
65	1991.04	336.64	575.44	143.86	4286.87	813.17	1317.75	329.44	5427.55	1051.75	1644.71	411.18
66	2148.48	372.52	623.75	155.94	4535.47	874.26	1362.69	340.67	5429.97	1064.06	1624.52	406.13
67	2334.15	412.42	666.90	166.72	4760.40	931.21	1412.87	353.22	5426.80	1073.18	1583.13	395.78
68	2541.89	460.83	716.19	179.05	4903.94	969.34	1419.66	354.92	5437.27	1085.33	1560.60	390.15
69	2727.18	506.52	744.04	186.01	4976.73	998.88	1397.72	349.43	5477.80	1103.44	1523.80	380.95
70	2949.83	559.21	782.89	195.72	5017.31	1017.02	1368.94	342.24	5532.83	1120.53	1494.05	373.51
71	3224.66	622.26	840.74	210.18	5159.70	1056.70	1364.65	341.16	5933.78	1208.84	1564.04	391.01
72	3435.05	670.38	868.82	217.20	5331.75	1094.86	1379.98	345.00	6155.75	1257.38	1585.27	396.32
73	3640.37	715.12	912.04	228.01	5574.27	1144.91	1409.96	352.49	6391.28	1297.93	1606.70	401.68
74	3855.83	759.71	946.52	236.63	5839.16	1194.49	1442.80	360.70	6646.81	1333.02	1641.45	410.36
75	4126.88	821.52	992.57	248.14	6179.62	1264.07	1497.79	374.45	6988.83	1394.75	1688.78	422.19
76	4595.89	926.42	1090.47	272.62	6566.94	1355.85	1553.68	388.42	7384.79	1486.13	1737.03	434.26
77	4917.66	1012.66	1137.51	284.38	7007.73	1477.38	1618.41	404.60	7849.30	1625.35	1803.37	450.84
78	5391.14	1139.61	1218.59	304.65	7726.42	1672.05	1735.66	433.92	8626.06	1853.80	1926.49	481.62
79	5982.29	1295.57	1333.35	333.34	8664.65	1923.72	1898.85	474.71	9645.72	2140.73	2097.78	524.45
80	6626.97	1465.85	1452.73	363.18	4875.95	1106.27	1044.12	261.03	5413.83	1231.70	1148.08	287.02
81	7421.16	1669.32	1601.50	400.37	5462.42	1259.95	1148.08	287.02	6051.15	1402.33	1256.56	314.14
82	8256.91	1879.36	1767.78	441.94	6077.14	1417.02	1256.56	314.14	6715.59	1574.09	1374.08	343.52
83	9118.92	2093.76	1934.05	483.51	6707.68	1574.09	1369.56	342.39	7393.59	1744.72	1491.60	372.90
84	10009.37	2308.17	2117.83	529.46	7354.04	1732.29	1487.08	371.77	8087.41	1914.22	1613.64	403.41
85+		2988.59	2721.67	680.42								

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

Appendix B1

John Hancock Life Insurance Company (U.S.A.)
LTC-94 PA, LTC-94 PA 2/95
Premiums to be used only with those
that have not previously elected a landing spot option

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

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	557.48	28.31	78.40	19.60	754.24	70.43	154.48	38.62	2937.28	403.04	732.79	183.20
30	581.58	29.53	81.79	20.45	754.24	70.43	154.48	38.62	2937.28	403.04	732.79	183.20
31	581.58	29.53	81.79	20.45	798.64	74.57	163.58	40.89	2937.28	403.04	732.79	183.20
32	581.58	29.53	81.79	20.45	822.13	76.77	168.39	42.10	2937.28	403.04	732.79	183.20
33	581.58	29.53	81.79	20.45	869.42	81.18	178.07	44.52	2937.28	403.04	732.79	183.20
34	581.58	29.53	81.79	20.45	924.90	86.36	189.44	47.36	2937.28	403.04	732.79	183.20
35	581.58	29.53	81.79	20.45	952.65	88.95	195.12	48.78	2937.28	403.04	732.79	183.20
36	581.58	29.53	81.79	20.45	1076.80	100.55	220.55	55.14	2937.28	403.04	732.79	183.20
37	590.07	29.96	82.98	20.74	1233.89	115.21	252.72	63.18	2937.28	403.04	732.79	183.20
38	590.07	29.96	82.98	20.74	1370.38	127.96	280.68	70.17	2937.28	403.04	732.79	183.20
39	622.85	31.63	87.59	21.90	1559.22	145.59	319.36	79.84	2937.28	403.04	732.79	183.20
40	655.63	33.29	92.20	23.05	1680.35	156.90	344.17	86.04	2937.28	403.04	732.79	183.20
41	694.08	35.25	97.60	24.40	1807.32	168.76	370.17	92.54	2937.28	403.04	732.79	183.20
42	735.12	37.33	103.38	25.84	1915.69	178.87	392.37	98.09	2937.28	403.04	732.79	183.20
43	751.13	38.14	105.63	26.41	1915.69	178.87	392.37	98.09	2937.28	403.04	732.79	183.20
44	751.13	38.14	105.63	26.41	1915.69	178.87	392.37	98.09	2937.28	403.04	732.79	183.20
45	737.74	46.28	130.67	32.67	1769.16	193.88	426.54	106.63	3144.90	451.89	854.92	213.73
46	774.72	48.60	137.22	34.30	1983.03	217.32	478.10	119.52	3144.90	451.89	854.92	213.73
47	842.88	52.87	149.29	37.32	2145.64	235.14	517.31	129.33	3144.90	451.89	854.92	213.73
48	956.50	60.00	169.42	42.35	2228.91	244.26	537.38	134.35	3144.90	451.89	854.92	213.73
49	1122.39	70.41	198.80	49.70	2228.91	244.26	537.38	134.35	3144.90	451.89	854.92	213.73
50	1069.20	73.07	199.99	50.00	2314.40	262.58	610.66	152.67	3224.29	470.21	903.78	225.94
51	1096.68	83.48	212.51	53.13	2424.32	287.01	635.09	158.77	3340.31	494.63	952.63	238.16
52	1113.87	92.51	236.84	59.21	2540.35	317.54	683.94	170.98	3468.55	525.17	977.06	244.26
53	1118.21	100.03	242.93	60.73	2617.22	341.38	718.69	179.67	3609.00	561.81	1025.91	256.48
54	1117.62	105.95	246.08	61.52	2643.41	356.29	712.57	178.14	3755.56	592.34	1074.76	268.69
55	1107.30	113.32	246.07	61.52	2665.20	374.45	726.87	181.72	3914.33	628.98	1123.62	280.90
56	1175.55	125.13	263.43	65.86	2786.73	405.14	766.49	191.62	4079.21	665.62	1172.47	293.12
57	1236.90	139.28	291.82	72.95	2853.83	426.74	789.47	197.37	4256.30	708.37	1221.32	305.33
58	1279.26	153.38	300.23	75.06	2961.43	456.82	819.12	204.78	4363.12	742.15	1244.90	311.22
59	1365.88	171.98	330.72	82.68	3058.73	485.92	859.31	214.83	4441.14	765.31	1275.52	318.88
60	1425.10	188.28	350.59	87.65	3198.58	522.22	903.84	225.96	4461.32	783.07	1257.33	314.33
61	1457.35	199.30	361.22	90.31	3321.86	556.08	917.05	229.26	4553.50	812.94	1275.19	318.80
62	1543.40	222.70	383.53	95.88	3488.90	602.19	955.86	238.97	4627.81	839.11	1301.89	325.47
63	1564.23	234.34	386.66	96.67	3544.39	624.68	977.76	244.44	4673.46	860.26	1295.23	323.81
64	1681.73	261.67	423.37	105.84	3633.29	653.13	986.18	246.54	4700.63	876.23	1277.84	319.46
65	1763.74	281.97	437.34	109.33	3757.26	688.07	1000.82	250.21	4748.02	895.94	1281.14	320.29
66	1897.25	311.88	473.59	118.40	3969.05	738.81	1050.75	262.69	4743.61	905.67	1267.13	316.78
67	2056.27	348.07	503.10	125.77	4158.33	786.71	1091.76	272.94	4734.18	913.35	1248.24	312.06
68	2230.76	387.45	540.08	135.02	4270.43	820.50	1099.09	274.77	4735.00	922.17	1220.10	305.03
69	2383.78	423.53	572.34	143.08	4320.23	843.57	1087.12	271.78	4755.31	935.96	1208.53	302.13
70	2563.97	466.94	603.95	150.99	4339.29	858.82	1071.91	267.98	4788.84	950.48	1190.38	297.59
71	2790.47	519.93	652.68	163.17	4450.21	887.63	1074.81	268.70	5121.92	1023.79	1241.68	310.42
72	2963.10	560.44	675.75	168.94	4587.59	920.94	1094.86	273.72	5300.39	1063.50	1265.93	316.48
73	3129.94	595.93	704.75	176.19	4779.12	959.10	1114.85	278.71	5486.83	1090.26	1289.73	322.43
74	3297.88	630.18	737.29	184.32	4984.46	995.85	1150.06	287.51	5679.72	1110.85	1317.34	329.33
75	3512.55	676.97	780.57	195.14	5252.30	1047.95	1196.22	299.05	5943.39	1150.98	1357.05	339.26
76	3896.25	762.36	858.86	214.72	5563.32	1124.24	1244.87	311.22	6260.54	1230.40	1408.92	352.23
77	4157.01	834.64	906.31	226.58	5925.70	1229.99	1303.98	325.99	6647.05	1359.47	1461.20	365.30
78	4540.38	938.77	974.87	243.72	6515.55	1394.89	1408.52	352.13	7285.69	1560.73	1572.09	393.02
79	5008.94	1064.46	1066.68	266.67	7265.37	1598.20	1546.21	386.55	8101.77	1792.61	1718.01	429.50
80	5513.36	1196.75	1163.93	290.98	4060.09	911.91	849.76	212.44	4515.48	1021.52	940.16	235.04
81	6132.52	1354.27	1286.45	321.61	4515.48	1029.43	935.64	233.91	5008.16	1150.34	1030.56	257.64
82	6780.12	1516.17	1417.72	354.43	4988.95	1149.21	1026.04	256.51	5517.79	1279.16	1130.00	282.50
83	7445.22	1678.07	1557.74	389.44	5470.33	1267.86	1120.96	280.24	6033.07	1406.85	1224.92	306.23
84	8123.45	1839.97	1706.52	426.63	5959.62	1386.51	1215.88	303.97	6554.00	1533.41	1324.36	331.09
85+		2347.55	2187.84	546.96								

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

Appendix B2

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	600.60	35.99	161.96	40.49	1199.45	112.00	404.63	101.16
30	606.57	36.35	163.57	40.89	1345.16	125.60	453.79	113.45
31	606.57	36.35	163.57	40.89	1392.25	130.00	469.67	117.42
32	606.57	36.35	163.57	40.89	1438.90	134.36	485.41	121.35
33	606.57	36.35	163.57	40.89	1485.23	138.68	501.04	125.26
34	606.57	36.35	163.57	40.89	1531.33	142.99	516.59	129.15
35	606.57	36.35	163.57	40.89	1577.28	147.28	532.09	133.02
36	606.57	36.35	163.57	40.89	1623.13	151.56	547.56	136.89
37	606.57	36.35	163.57	40.89	1668.93	155.83	563.01	140.75
38	606.57	36.35	163.57	40.89	1714.73	160.11	578.46	144.62
39	606.57	36.35	163.57	40.89	1760.55	164.39	593.92	148.48
40	606.57	36.35	163.57	40.89	1762.95	164.61	594.73	148.68
41	606.57	36.35	163.57	40.89	1762.95	164.61	594.73	148.68
42	606.57	36.35	163.57	40.89	1762.95	164.61	594.73	148.68
43	606.57	36.35	163.57	40.89	1762.95	164.61	594.73	148.68
44	606.57	36.35	163.57	40.89	1762.95	164.61	594.73	148.68
45	640.65	45.44	218.09	54.52	1789.90	175.89	682.85	170.71
46	640.65	45.44	218.09	54.52	1837.29	180.54	700.93	175.23
47	661.89	46.94	225.32	56.33	1837.29	180.54	700.93	175.23
48	721.13	51.14	245.49	61.37	1837.29	180.54	700.93	175.23
49	822.97	58.37	280.16	70.04	1837.29	180.54	700.93	175.23
50	823.41	60.04	297.34	74.34	1863.84	191.16	764.65	191.16
51	859.12	69.42	323.98	80.99	1911.63	201.78	785.89	196.47
52	837.05	70.89	327.18	81.80	1890.82	204.41	797.21	199.30
53	866.97	76.58	350.07	87.52	1889.58	213.82	815.51	203.88
54	893.77	84.47	359.69	89.92	1869.42	214.60	801.18	200.30
55	918.07	91.81	378.03	94.51	1846.61	219.40	804.47	201.12
56	936.13	98.40	393.60	98.40	1855.05	226.88	818.53	204.63
57	1019.90	111.77	435.90	108.98	1859.10	233.47	830.11	207.53
58	1026.23	116.13	453.70	113.43	1858.37	242.21	835.22	208.81
59	1079.01	127.74	478.35	119.59	1889.45	253.01	865.15	216.29
60	1118.73	139.51	493.64	123.41	1871.04	255.67	852.24	213.06
61	1204.16	155.99	536.40	134.10	1921.14	269.57	880.84	220.21
62	1335.33	181.31	598.59	149.65	1962.97	284.11	900.31	225.08
63	1366.17	191.60	610.89	152.72	2030.33	301.46	929.81	232.45
64	1501.65	219.05	668.68	167.17	2050.48	312.78	931.40	232.85
65	1569.13	235.51	703.70	175.92	2098.15	327.20	944.50	236.13
66	1671.96	256.79	741.82	185.46	2127.60	340.03	958.55	239.64
67	1824.71	287.49	809.68	202.42	2149.24	349.95	953.84	238.46
68	1884.36	306.03	827.42	206.85	2140.92	356.82	939.92	234.98
69	1934.76	322.46	838.40	209.60	2136.87	363.78	926.97	231.74
70	1992.93	341.06	845.02	211.26	2163.48	376.15	918.91	229.73
71	2236.79	391.17	934.62	233.65	2399.64	421.94	1004.38	251.10
72	2288.40	406.61	942.14	235.53	2476.83	441.32	1021.47	255.37
73	2373.70	427.69	959.93	239.98	2554.28	456.21	1035.97	258.99
74	2468.31	447.75	981.87	245.47	2641.04	472.75	1054.60	263.65
75	2694.37	492.98	1063.21	265.80	2864.75	515.70	1135.90	283.98
76	2953.35	549.78	1144.99	286.25	3126.01	572.50	1217.69	304.42
77	3250.96	622.48	1235.86	308.97	3425.89	647.47	1308.56	327.14
78	3591.51	709.69	1342.28	335.57	3770.63	741.43	1414.84	353.71
79	3918.36	799.71	1443.49	360.87	4101.02	835.35	1514.77	378.69
80	2206.89	462.17	800.04	200.01	2301.81	483.64	836.20	209.05
81	2441.93	523.19	872.36	218.09	2539.11	545.79	908.52	227.13
82	2690.53	585.34	949.20	237.30	2787.71	609.07	985.36	246.34
83	2945.91	647.49	1030.56	257.64	3043.09	672.35	1066.72	266.68
84	3209.20	710.77	1116.44	279.11	3305.25	735.63	1152.60	288.15
85+								

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

Appendix B2

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	571.36	29.24	116.97	29.24	1109.13	90.32	289.02	72.26
30	577.04	29.53	118.13	29.53	1243.87	101.29	324.14	81.03
31	577.04	29.53	118.13	29.53	1287.41	104.84	335.48	83.87
32	577.04	29.53	118.13	29.53	1330.55	108.35	346.72	86.68
33	577.04	29.53	118.13	29.53	1373.39	111.84	357.89	89.47
34	577.04	29.53	118.13	29.53	1416.02	115.31	369.00	92.25
35	577.04	29.53	118.13	29.53	1458.51	118.77	380.07	95.02
36	577.04	29.53	118.13	29.53	1500.91	122.22	391.12	97.78
37	577.04	29.53	118.13	29.53	1543.26	125.67	402.15	100.54
38	577.04	29.53	118.13	29.53	1585.61	129.12	413.19	103.30
39	577.04	29.53	118.13	29.53	1627.98	132.57	424.23	106.06
40	577.04	29.53	118.13	29.53	1630.20	132.75	424.81	106.20
41	577.04	29.53	118.13	29.53	1630.20	132.75	424.81	106.20
42	577.04	29.53	118.13	29.53	1630.20	132.75	424.81	106.20
43	577.04	29.53	118.13	29.53	1630.20	132.75	424.81	106.20
44	577.04	29.53	118.13	29.53	1630.20	132.75	424.81	106.20
45	602.03	36.35	154.48	38.62	1645.05	144.85	496.62	124.15
46	602.03	36.35	154.48	38.62	1688.61	148.68	509.77	127.44
47	621.99	37.55	159.60	39.90	1688.61	148.68	509.77	127.44
48	677.66	40.92	173.89	43.47	1688.61	148.68	509.77	127.44
49	773.36	46.69	198.45	49.61	1688.61	148.68	509.77	127.44
50	771.94	48.60	217.29	54.32	1709.85	153.99	531.01	132.75
51	801.27	54.96	231.41	57.85	1747.02	164.61	573.49	143.37
52	777.06	57.26	229.03	57.26	1722.18	168.64	572.36	143.09
53	801.33	62.90	240.67	60.17	1720.52	174.04	576.82	144.21
54	822.92	68.12	261.59	65.40	1692.97	176.45	572.27	143.07
55	842.46	72.91	270.02	67.51	1668.35	178.26	585.07	146.27
56	856.35	79.78	276.58	69.15	1668.21	182.39	587.21	146.80
57	930.48	89.42	312.95	78.24	1668.87	190.23	605.29	151.32
58	931.71	94.52	324.07	81.02	1666.27	196.28	601.36	150.34
59	975.73	103.28	337.02	84.25	1685.41	204.04	620.29	155.07
60	1006.05	112.68	354.13	88.53	1665.73	209.19	619.81	154.95
61	1078.27	125.89	383.14	95.79	1704.73	220.21	637.85	159.46
62	1191.43	146.77	425.92	106.48	1734.20	232.46	649.40	162.35
63	1213.45	155.50	444.28	111.07	1790.61	246.98	668.30	167.08
64	1328.72	175.82	484.22	121.05	1800.25	253.70	681.18	170.29
65	1381.85	190.11	510.75	127.69	1838.41	266.48	688.14	172.03
66	1469.38	208.28	536.40	134.10	1858.81	278.50	699.48	174.87
67	1598.82	234.69	586.72	146.68	1873.62	284.91	706.09	176.52
68	1643.50	249.36	600.73	150.18	1859.52	290.10	696.23	174.06
69	1679.48	263.34	612.67	153.17	1851.24	296.41	689.84	172.46
70	1723.14	277.43	621.04	155.26	1868.11	305.46	686.66	171.66
71	1927.00	317.67	693.09	173.27	2063.12	344.29	745.52	186.38
72	1963.61	329.75	694.21	173.55	2122.29	359.50	763.63	190.91
73	2031.54	346.91	712.82	178.21	2183.61	373.04	779.35	194.84
74	2104.65	363.65	736.40	184.10	2250.11	384.11	800.04	200.01
75	2287.71	399.84	799.68	199.92	2433.11	418.01	854.20	213.55
76	2501.26	445.27	863.29	215.82	2646.66	465.72	917.81	229.45
77	2744.35	504.34	935.99	234.00	2894.28	527.06	990.51	247.63
78	3020.13	575.91	1015.78	253.95	3174.31	605.39	1079.27	269.82
79	3283.49	648.23	1095.98	274.00	3439.42	679.42	1158.35	289.59
80	1843.03	374.03	610.20	152.55	1923.26	392.11	637.32	159.33
81	2031.74	422.62	668.96	167.24	2114.23	441.83	696.08	174.02
82	2230.62	471.21	727.72	181.93	2314.24	491.55	759.36	189.84
83	2435.15	520.93	791.00	197.75	2518.77	541.27	818.12	204.53
84	2645.33	570.65	854.28	213.57	2727.82	590.99	885.92	221.48
85+								

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

Age 85+ rates are for inflation additions only

Appendix B2

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	645.19	45.44	181.74	45.44	1402.19	149.41	475.06	118.76
30	645.19	45.44	181.74	45.44	1542.27	164.34	522.52	130.63
31	645.19	45.44	181.74	45.44	1588.07	169.22	538.03	134.51
32	645.19	45.44	181.74	45.44	1633.59	174.07	553.46	138.36
33	645.19	45.44	181.74	45.44	1678.91	178.90	568.81	142.20
34	645.19	45.44	181.74	45.44	1724.08	183.71	584.11	146.03
35	645.19	45.44	181.74	45.44	1769.15	188.52	599.38	149.85
36	645.19	45.44	181.74	45.44	1814.16	193.31	614.63	153.66
37	645.19	45.44	181.74	45.44	1859.15	198.11	629.88	157.47
38	645.19	45.44	181.74	45.44	1904.15	202.90	645.12	161.28
39	645.19	45.44	181.74	45.44	1943.49	207.09	658.45	164.61
40	645.19	45.44	181.74	45.44	1943.49	207.09	658.45	164.61
41	645.19	45.44	181.74	45.44	1943.49	207.09	658.45	164.61
42	666.46	46.93	187.74	46.93	1943.49	207.09	658.45	164.61
43	666.46	46.93	187.74	46.93	1943.49	207.09	658.45	164.61
44	666.46	46.93	187.74	46.93	1943.49	207.09	658.45	164.61
45	688.36	56.80	236.27	59.07	2001.73	224.15	771.50	192.88
46	700.22	57.77	240.34	60.08	2039.07	228.33	785.89	196.47
47	755.77	62.36	259.41	64.85	2039.07	228.33	785.89	196.47
48	894.01	73.76	306.85	76.71	2039.07	228.33	785.89	196.47
49	996.60	82.23	342.07	85.52	2039.07	228.33	785.89	196.47
50	979.78	85.34	366.63	91.66	2076.25	238.95	828.37	207.09
51	1006.08	90.61	387.43	96.86	2139.97	254.88	870.85	217.71
52	1023.37	98.05	404.45	101.11	2156.57	265.02	893.81	223.45
53	1035.85	104.48	405.98	101.50	2130.27	268.77	895.91	223.98
54	1101.65	119.01	439.44	109.86	2119.15	272.67	899.32	224.83
55	1108.90	123.87	460.07	115.02	2095.57	279.10	896.80	224.20
56	1166.82	137.27	489.41	122.35	2092.71	282.56	900.66	225.17
57	1226.63	150.32	517.11	129.28	2088.39	289.23	901.71	225.43
58	1270.66	161.07	536.90	134.22	2076.33	297.20	895.67	223.92
59	1300.63	171.29	557.41	139.35	2071.68	303.74	903.44	225.86
60	1312.49	180.36	566.06	141.52	2058.31	309.85	900.05	225.01
61	1424.63	204.74	614.21	153.55	2088.11	320.15	910.66	227.66
62	1461.27	216.99	626.26	156.56	2147.82	336.57	929.91	232.48
63	1572.68	241.74	666.86	166.72	2191.55	351.85	938.28	234.57
64	1603.83	252.68	680.89	170.22	2219.10	365.57	949.21	237.30
65	1681.65	272.42	712.47	178.12	2227.27	373.74	935.88	233.97
66	1868.17	311.36	775.67	193.92	2359.26	403.84	983.79	245.95
67	2154.50	366.47	886.62	221.66	2523.45	438.46	1042.49	260.62
68	2324.43	403.73	949.96	237.49	2632.97	464.29	1066.37	266.59
69	2425.17	429.81	967.79	241.95	2721.27	490.35	1089.66	272.41
70	2582.10	468.72	1009.54	252.39	2742.82	500.63	1075.83	268.96
71	2672.59	493.56	1018.63	254.66	2935.12	543.44	1123.64	280.91
72	2744.59	513.22	1031.39	257.85	2995.00	560.32	1120.65	280.16
73	2858.42	539.37	1054.98	263.74	3100.78	579.76	1140.52	285.13
74	2981.97	563.66	1081.87	270.47	3213.80	597.76	1163.69	290.92
75	3266.86	622.48	1163.17	290.79	3498.59	654.28	1244.95	311.24
76	3596.27	695.17	1254.04	313.51	3832.54	726.98	1335.82	333.96
77	3977.94	788.32	1354.00	338.50	4221.02	824.67	1444.87	361.22
78	4425.48	904.18	1481.22	370.30	4677.66	949.62	1563.00	390.75
79	4918.93	1035.33	1609.50	402.38	5178.90	1089.58	1690.88	422.72
80	2744.77	592.12	881.40	220.35	2879.24	622.63	922.08	230.52
81	3052.13	671.22	962.76	240.69	3191.12	705.12	1007.96	251.99
82	3375.31	753.71	1048.64	262.16	3517.69	788.74	1093.84	273.46
83	3708.66	835.07	1139.04	284.76	3852.17	871.23	1184.24	296.06
84	4051.05	917.56	1233.96	308.49	4195.69	954.85	1279.16	319.79
85+								

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

Appendix B2

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	608.84	36.35	127.22	31.81	1294.92	122.60	352.46	88.12
30	608.84	36.35	127.22	31.81	1424.28	134.84	387.68	96.92
31	608.84	36.35	127.22	31.81	1466.58	138.85	399.19	99.80
32	608.84	36.35	127.22	31.81	1508.62	142.83	410.63	102.66
33	608.84	36.35	127.22	31.81	1550.47	146.79	422.02	105.51
34	608.84	36.35	127.22	31.81	1592.18	150.74	433.37	108.34
35	608.84	36.35	127.22	31.81	1633.80	154.68	444.70	111.18
36	608.84	36.35	127.22	31.81	1675.38	158.62	456.02	114.00
37	608.84	36.35	127.22	31.81	1716.92	162.55	467.33	116.83
38	608.84	36.35	127.22	31.81	1758.48	166.48	478.64	119.66
39	608.84	36.35	127.22	31.81	1794.81	169.92	488.53	122.13
40	608.84	36.35	127.22	31.81	1794.81	169.92	488.53	122.13
41	608.84	36.35	127.22	31.81	1794.81	169.92	488.53	122.13
42	628.91	37.55	131.41	32.85	1794.81	169.92	488.53	122.13
43	628.91	37.55	131.41	32.85	1794.81	169.92	488.53	122.13
44	628.91	37.55	131.41	32.85	1794.81	169.92	488.53	122.13
45	642.92	45.44	172.66	43.16	1834.92	187.66	562.99	140.75
46	654.00	46.22	175.63	43.91	1869.15	191.16	573.49	143.37
47	705.89	49.89	189.57	47.39	1869.15	191.16	573.49	143.37
48	835.00	59.01	224.24	56.06	1869.15	191.16	573.49	143.37
49	930.82	65.78	249.97	62.49	1869.15	191.16	573.49	143.37
50	913.40	69.53	265.49	66.37	1895.70	196.47	615.97	153.99
51	931.09	74.99	274.95	68.74	1943.49	207.09	637.21	159.30
52	943.71	79.66	281.89	70.47	1959.10	218.26	644.37	161.09
53	952.27	86.57	298.52	74.63	1931.18	219.00	657.00	164.25
54	1010.10	97.65	317.37	79.34	1913.46	224.83	650.58	162.64
55	1011.57	103.22	330.31	82.58	1885.10	228.77	658.87	164.72
56	1062.37	113.40	358.10	89.53	1880.79	234.00	653.42	163.36
57	1112.38	123.26	372.80	93.20	1871.47	238.19	663.52	165.88
58	1148.37	134.22	393.73	98.43	1856.48	244.27	667.68	166.92
59	1169.98	142.26	406.45	101.61	1845.82	249.23	669.79	167.45
60	1176.52	149.84	410.67	102.67	1829.61	254.52	663.97	165.99
61	1271.08	167.77	454.97	113.74	1849.77	266.79	668.76	167.19
62	1299.21	178.54	461.45	115.36	1897.99	281.06	693.96	173.49
63	1394.85	197.28	500.15	125.04	1933.52	291.54	697.01	174.25
64	1417.64	207.46	500.03	125.01	1952.93	301.44	705.49	176.37
65	1482.57	225.27	523.88	130.97	1953.80	309.93	704.95	176.24
66	1641.48	256.74	579.02	144.76	2061.70	334.00	740.88	185.22
67	1885.55	301.45	662.01	165.50	2201.50	361.81	784.94	196.23
68	2030.53	332.49	712.47	178.12	2291.49	386.41	814.75	203.69
69	2109.21	355.80	728.69	182.17	2359.97	407.19	825.85	206.46
70	2235.42	388.29	765.48	191.37	2372.68	415.42	820.18	205.05
71	2305.04	406.93	777.10	194.27	2528.20	448.93	861.11	215.28
72	2362.78	423.96	783.46	195.87	2576.00	463.63	862.80	215.70
73	2452.11	444.33	807.87	201.97	2658.83	479.97	874.40	218.60
74	2547.86	463.66	827.31	206.83	2747.87	493.21	900.05	225.01
75	2782.97	511.16	890.55	222.64	2980.61	536.15	963.25	240.81
76	3053.31	570.22	972.33	243.08	3255.50	597.49	1035.95	258.99
77	3369.09	647.47	1054.12	263.53	3578.10	679.27	1126.82	281.70
78	3737.13	745.15	1154.08	288.52	3955.22	783.77	1217.69	304.42
79	4139.05	849.96	1256.86	314.21	4362.84	897.43	1329.20	332.30
80	2299.55	484.77	687.04	171.76	2414.81	510.76	723.20	180.80
81	2545.89	548.05	754.84	188.71	2665.67	576.30	791.00	197.75
82	2804.66	612.46	822.64	205.66	2926.70	641.84	863.32	215.83
83	3070.21	676.87	894.96	223.74	3193.38	707.38	935.64	233.91
84	3342.54	742.41	971.80	242.95	3465.71	772.92	1007.96	251.99
85+								

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

Age 85+ rates are for inflation additions only

Appendix B2

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	695.17	56.80	190.83	47.71	2203.69	265.50	722.17	180.54
30	695.17	56.80	190.83	47.71	2203.69	265.50	722.17	180.54
31	695.17	56.80	190.83	47.71	2203.69	265.50	722.17	180.54
32	695.17	56.80	190.83	47.71	2203.69	265.50	722.17	180.54
33	696.89	56.94	191.30	47.83	2203.69	265.50	722.17	180.54
34	745.29	60.89	204.59	51.15	2203.69	265.50	722.17	180.54
35	815.54	66.63	223.87	55.97	2203.69	265.50	722.17	180.54
36	893.37	72.99	245.24	61.31	2203.69	265.50	722.17	180.54
37	1024.11	83.67	281.13	70.28	2203.69	265.50	722.17	180.54
38	1139.64	93.11	312.84	78.21	2203.69	265.50	722.17	180.54
39	1248.45	102.00	342.71	85.68	2203.69	265.50	722.17	180.54
40	1354.05	110.63	371.70	92.93	2203.69	265.50	722.17	180.54
41	1469.64	120.07	403.43	100.86	2203.69	265.50	722.17	180.54
42	1578.37	128.95	433.28	108.32	2203.69	265.50	722.17	180.54
43	1578.37	128.95	433.28	108.32	2203.69	265.50	722.17	180.54
44	1578.37	128.95	433.28	108.32	2203.69	265.50	722.17	180.54
45	1511.96	146.17	511.60	127.90	2331.13	297.37	849.61	212.40
46	1654.90	159.99	559.97	139.99	2331.13	297.37	849.61	212.40
47	1757.64	169.92	594.73	148.68	2331.13	297.37	849.61	212.40
48	1757.64	169.92	594.73	148.68	2331.13	297.37	849.61	212.40
49	1757.64	169.92	594.73	148.68	2331.13	297.37	849.61	212.40
50	1816.05	180.54	658.45	164.61	2384.23	313.30	913.34	228.33
51	1890.39	201.78	700.93	175.23	2458.57	329.23	934.58	233.64
52	1975.35	217.71	743.41	185.85	2543.53	350.47	977.06	244.26
53	2065.63	238.95	785.89	196.47	2639.11	371.71	1019.54	254.88
54	2161.21	265.50	828.37	207.09	2740.01	392.95	1062.02	265.50
55	2262.10	286.74	870.85	217.71	2846.21	419.50	1125.74	281.43
56	2368.30	313.30	913.34	228.33	2952.41	446.05	1168.22	292.05
57	2479.81	339.85	977.06	244.26	3069.23	472.60	1210.70	302.68
58	2607.25	371.71	1019.54	254.88	3201.98	499.15	1274.42	318.61
59	2750.63	403.57	1083.26	270.81	3355.98	536.32	1338.14	334.54
60	2869.17	437.40	1124.75	281.19	3536.52	578.80	1401.86	350.47
61	2987.32	468.20	1160.32	290.08	3577.66	595.43	1404.60	351.15
62	3052.37	491.69	1187.84	296.96	3626.82	618.26	1402.05	350.51
63	3118.05	515.80	1189.60	297.40	3637.21	629.96	1397.87	349.47
64	3176.75	539.78	1203.45	300.86	3626.78	639.00	1381.63	345.41
65	3229.80	562.80	1209.60	302.40	3619.01	648.42	1361.69	340.42
66	3269.10	579.94	1207.54	301.89	3613.57	658.05	1338.92	334.73
67	3264.09	589.76	1201.78	300.44	3606.56	664.18	1314.07	328.52
68	3254.22	599.46	1164.67	291.17	3603.54	672.75	1292.21	323.05
69	3255.46	611.57	1141.61	285.40	3615.40	683.66	1256.46	314.12
70	3266.73	624.69	1111.83	277.96	3632.92	695.91	1238.43	309.61
71	3286.92	637.96	1092.14	273.03	3657.09	708.84	1207.65	301.91
72	3386.73	661.98	1100.81	275.20	3743.76	728.92	1209.90	302.48
73	3535.60	693.81	1121.51	280.38	3882.51	753.22	1235.56	308.89
74	3700.19	725.04	1154.60	288.65	4034.29	777.31	1254.61	313.65
75	4064.27	799.68	1244.95	311.24	4402.77	847.38	1344.91	336.23
76	4493.64	897.36	1344.91	336.23	4838.95	942.80	1444.87	361.22
77	4995.71	1020.04	1453.96	363.49	5356.93	1076.84	1563.00	390.75
78	5590.92	1176.80	1581.18	395.29	5972.59	1249.50	1690.23	422.56
79	6279.28	1358.54	1735.66	433.92	6683.66	1444.87	1844.71	461.18
80	3503.00	776.31	949.20	237.30	3714.31	824.90	1003.44	250.86
81	3910.93	881.40	1039.60	259.90	4132.41	934.51	1093.84	273.46
82	4338.07	989.88	1134.52	283.63	4568.59	1046.38	1193.28	298.32
83	4776.51	1098.36	1233.96	308.49	5013.81	1157.12	1292.72	323.18
84	5225.12	1206.84	1337.92	334.48	5468.07	1267.86	1396.68	349.17
85+								

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

Age 85+ rates are for inflation additions only

Appendix B2

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	654.28	47.71	145.40	36.35	2023.14	223.02	531.01	132.75
30	654.28	47.71	145.40	36.35	2023.14	223.02	531.01	132.75
31	654.28	47.71	145.40	36.35	2023.14	223.02	531.01	132.75
32	654.28	47.71	145.40	36.35	2023.14	223.02	531.01	132.75
33	655.90	47.83	145.76	36.44	2023.14	223.02	531.01	132.75
34	701.45	51.15	155.88	38.97	2023.14	223.02	531.01	132.75
35	767.57	55.97	170.57	42.64	2023.14	223.02	531.01	132.75
36	840.82	61.31	186.85	46.71	2023.14	223.02	531.01	132.75
37	963.87	70.28	214.19	53.55	2023.14	223.02	531.01	132.75
38	1072.60	78.21	238.36	59.59	2023.14	223.02	531.01	132.75
39	1175.01	85.68	261.11	65.28	2023.14	223.02	531.01	132.75
40	1274.40	92.93	283.20	70.80	2023.14	223.02	531.01	132.75
41	1383.19	100.86	307.38	76.84	2023.14	223.02	531.01	132.75
42	1485.53	108.32	330.12	82.53	2023.14	223.02	531.01	132.75
43	1485.53	108.32	330.12	82.53	2023.14	223.02	531.01	132.75
44	1485.53	108.32	330.12	82.53	2023.14	223.02	531.01	132.75
45	1411.46	118.76	383.70	95.92	2124.04	249.57	637.21	159.30
46	1544.90	129.99	419.97	104.99	2124.04	249.57	637.21	159.30
47	1640.82	138.06	446.05	111.51	2124.04	249.57	637.21	159.30
48	1640.82	138.06	446.05	111.51	2124.04	249.57	637.21	159.30
49	1640.82	138.06	446.05	111.51	2124.04	249.57	637.21	159.30
50	1683.30	148.68	467.29	116.82	2166.52	260.19	679.69	169.92
51	1747.02	164.61	509.77	127.44	2230.24	276.12	700.93	175.23
52	1816.05	180.54	531.01	132.75	2304.58	292.05	743.41	185.85
53	1890.39	201.78	573.49	143.37	2384.23	313.30	764.65	191.16
54	1970.04	217.71	615.97	153.99	2469.19	329.23	807.13	201.78
55	2060.32	238.95	637.21	159.30	2554.15	350.47	849.61	212.40
56	2150.59	260.19	679.69	169.92	2649.74	371.71	870.85	217.71
57	2240.86	281.43	722.17	180.54	2750.63	398.26	913.34	228.33
58	2347.06	307.99	764.65	191.16	2862.14	419.50	955.82	238.95
59	2474.50	339.85	807.13	201.78	2989.58	451.36	998.30	249.57
60	2567.15	364.50	833.15	208.29	3143.57	483.22	1062.02	265.50
61	2661.61	391.86	875.33	218.83	3175.62	503.82	1058.54	264.63
62	2711.60	413.80	895.75	223.94	3208.15	520.90	1071.01	267.75
63	2760.24	432.16	910.79	227.70	3209.58	528.80	1066.79	266.70
64	2805.10	451.29	920.28	230.07	3190.70	539.70	1053.49	263.37
65	2843.40	470.40	924.00	231.00	3177.27	547.11	1037.48	259.37
66	2871.88	488.58	921.54	230.39	3164.73	551.55	1019.41	254.85
67	2859.79	497.03	905.04	226.26	3153.06	560.62	1014.12	253.53
68	2843.16	503.55	890.63	222.66	3147.27	566.18	999.13	249.78
69	2835.20	514.35	878.16	219.54	3144.23	575.88	973.14	243.29
70	2836.89	524.40	859.67	214.92	3150.04	585.13	954.39	238.60
71	2843.24	532.94	840.11	210.03	3163.53	593.33	945.12	236.28
72	2923.10	555.37	852.88	213.22	3233.02	612.39	952.05	238.01
73	3041.38	579.76	874.40	218.60	3340.76	632.04	969.44	242.36
74	3170.61	602.30	900.05	225.01	3459.26	645.49	990.96	247.74
75	3469.05	663.37	972.33	243.08	3762.12	701.99	1063.21	265.80
76	3823.45	742.88	1063.21	265.80	4123.33	781.50	1144.99	286.25
77	4243.74	847.38	1154.08	288.52	4557.25	899.64	1244.95	311.24
78	4738.99	979.15	1263.13	315.78	5068.41	1047.30	1354.00	338.50
79	5297.86	1129.09	1381.26	345.32	5647.72	1206.33	1481.22	370.30
80	2941.39	640.71	759.36	189.84	3123.32	684.78	804.56	201.14
81	3266.83	724.33	831.68	207.92	3456.67	770.66	881.40	220.35
82	3604.70	809.08	908.52	227.13	3802.45	857.67	958.24	239.56
83	3950.48	892.70	989.88	247.47	4152.75	943.55	1039.60	259.90
84	4301.91	977.45	1075.76	268.94	4507.57	1029.43	1125.48	281.37
85+								

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

Age 85+ rates are for inflation additions only

Appendix B2

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	808.76	84.06	209.01	52.25	2809.04	408.88	828.37	207.09
30	808.76	84.06	209.01	52.25	2809.04	408.88	828.37	207.09
31	808.76	84.06	209.01	52.25	2809.04	408.88	828.37	207.09
32	808.76	84.06	209.01	52.25	2809.04	408.88	828.37	207.09
33	810.67	84.26	209.50	52.37	2809.04	408.88	828.37	207.09
34	862.40	89.63	222.87	55.72	2809.04	408.88	828.37	207.09
35	888.27	92.32	229.55	57.39	2809.04	408.88	828.37	207.09
36	1004.04	104.35	259.47	64.87	2809.04	408.88	828.37	207.09
37	1150.51	119.58	297.32	74.33	2809.04	408.88	828.37	207.09
38	1277.78	132.80	330.21	82.55	2809.04	408.88	828.37	207.09
39	1453.86	151.10	375.72	93.93	2809.04	408.88	828.37	207.09
40	1566.80	162.84	404.90	101.23	2809.04	408.88	828.37	207.09
41	1685.19	175.15	435.50	108.87	2809.04	408.88	828.37	207.09
42	1786.24	185.65	461.61	115.40	2809.04	408.88	828.37	207.09
43	1786.24	185.65	461.61	115.40	2809.04	408.88	828.37	207.09
44	1786.24	185.65	461.61	115.40	2809.04	408.88	828.37	207.09
45	1669.06	198.10	505.77	126.44	3021.44	461.98	977.06	244.26
46	1870.83	222.04	566.92	141.73	3021.44	461.98	977.06	244.26
47	2024.24	240.25	613.41	153.35	3021.44	461.98	977.06	244.26
48	2102.80	249.57	637.21	159.30	3021.44	461.98	977.06	244.26
49	2102.80	249.57	637.21	159.30	3021.44	461.98	977.06	244.26
50	2187.76	270.81	700.93	175.23	3106.40	477.91	1040.78	260.19
51	2299.27	297.37	743.41	185.85	3228.53	509.77	1083.26	270.81
52	2426.71	323.92	807.13	201.78	3355.98	536.32	1125.74	281.43
53	2504.99	348.93	833.26	208.32	3499.35	568.18	1168.22	292.05
54	2538.47	369.78	839.49	209.87	3653.34	605.35	1231.94	307.99
55	2566.56	383.07	861.91	215.48	3812.64	642.52	1274.42	318.61
56	2689.85	414.19	895.03	223.76	3982.57	679.69	1338.14	334.54
57	2764.54	440.66	927.70	231.92	4157.80	722.17	1380.62	345.16
58	2876.50	470.29	949.70	237.43	4267.62	754.64	1415.60	353.90
59	2980.00	498.15	996.30	249.07	4355.94	781.45	1431.81	357.95
60	3130.68	537.06	1030.46	257.62	4387.71	796.02	1438.59	359.65
61	3257.60	572.63	1051.93	262.98	4486.28	827.03	1441.52	360.38
62	3432.79	615.08	1097.16	274.29	4568.11	853.48	1450.47	362.62
63	3495.38	641.61	1102.15	275.54	4627.02	878.33	1445.68	361.42
64	3595.67	669.49	1113.30	278.33	4662.93	892.90	1444.52	361.13
65	3727.71	707.10	1145.87	286.47	4719.61	914.57	1430.18	357.55
66	3943.89	760.22	1184.95	296.24	4721.71	925.27	1412.63	353.16
67	4139.48	809.75	1228.58	307.15	4718.96	933.20	1376.64	344.16
68	4264.29	842.90	1234.49	308.62	4728.06	943.76	1357.04	339.26
69	4327.60	868.59	1215.41	303.85	4763.31	959.52	1325.04	331.26
70	4362.88	884.37	1190.39	297.60	4811.15	974.38	1299.17	324.79
71	4486.70	918.87	1186.65	296.66	5159.81	1051.17	1360.03	340.01
72	4636.31	952.05	1199.99	300.00	5352.83	1093.37	1378.50	344.62
73	4847.19	995.58	1226.05	306.51	5557.64	1128.64	1397.13	349.28
74	5077.53	1038.69	1254.61	313.65	5779.84	1159.15	1427.34	356.84
75	5586.38	1142.72	1354.00	338.50	6317.90	1260.85	1526.66	381.66
76	6183.86	1276.76	1463.05	365.76	6954.01	1399.43	1635.70	408.93
77	6885.85	1451.69	1590.27	397.57	7712.79	1597.08	1772.01	443.00
78	7726.42	1672.05	1735.66	433.92	8626.06	1853.80	1926.49	481.62
79	8664.65	1923.72	1898.85	474.71	9645.72	2140.73	2097.78	524.45
80	4875.95	1106.27	1044.12	261.03	5413.83	1231.70	1148.08	287.02
81	5462.42	1259.95	1148.08	287.02	6051.15	1402.33	1256.56	314.14
82	6077.14	1417.02	1256.56	314.14	6715.59	1574.09	1374.08	343.52
83	6707.68	1574.09	1369.56	342.39	7393.59	1744.72	1491.60	372.90
84	7354.04	1732.29	1487.08	371.77	8087.41	1914.22	1613.64	403.41
85+								

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

Age 85+ rates are for inflation additions only

Appendix B2

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	754.24	70.43	154.48	38.62	2554.15	350.47	637.21	159.30
30	754.24	70.43	154.48	38.62	2554.15	350.47	637.21	159.30
31	754.24	70.43	154.48	38.62	2554.15	350.47	637.21	159.30
32	754.24	70.43	154.48	38.62	2554.15	350.47	637.21	159.30
33	756.02	70.59	154.85	38.71	2554.15	350.47	637.21	159.30
34	804.26	75.10	164.73	41.18	2554.15	350.47	637.21	159.30
35	828.39	77.35	169.67	42.42	2554.15	350.47	637.21	159.30
36	936.35	87.43	191.78	47.95	2554.15	350.47	637.21	159.30
37	1072.94	100.18	219.76	54.94	2554.15	350.47	637.21	159.30
38	1191.64	111.27	244.07	61.02	2554.15	350.47	637.21	159.30
39	1355.84	126.60	277.70	69.43	2554.15	350.47	637.21	159.30
40	1461.17	136.43	299.28	74.82	2554.15	350.47	637.21	159.30
41	1571.58	146.74	321.89	80.47	2554.15	350.47	637.21	159.30
42	1665.82	155.54	341.19	85.30	2554.15	350.47	637.21	159.30
43	1665.82	155.54	341.19	85.30	2554.15	350.47	637.21	159.30
44	1665.82	155.54	341.19	85.30	2554.15	350.47	637.21	159.30
45	1538.40	168.59	370.90	92.73	2734.70	392.95	743.41	185.85
46	1724.37	188.97	415.74	103.93	2734.70	392.95	743.41	185.85
47	1865.78	204.47	449.83	112.46	2734.70	392.95	743.41	185.85
48	1938.18	212.40	467.29	116.82	2734.70	392.95	743.41	185.85
49	1938.18	212.40	467.29	116.82	2734.70	392.95	743.41	185.85
50	2012.52	228.33	531.01	132.75	2803.73	408.88	785.89	196.47
51	2108.11	249.57	552.25	138.06	2904.62	430.12	828.37	207.09
52	2209.00	276.12	594.73	148.68	3016.13	456.67	849.61	212.40
53	2275.85	296.85	624.95	156.24	3138.26	488.53	892.10	223.02
54	2298.61	309.81	619.63	154.91	3265.71	515.08	934.58	233.64
55	2317.57	325.61	632.06	158.02	3403.77	546.94	977.06	244.26
56	2423.25	352.30	666.51	166.63	3547.14	578.80	1019.54	254.88
57	2481.59	371.08	686.50	171.62	3701.13	615.97	1062.02	265.50
58	2575.16	397.23	712.28	178.07	3794.02	645.35	1082.52	270.63
59	2659.76	422.54	747.22	186.81	3861.86	665.49	1109.15	277.29
60	2781.38	454.10	785.95	196.49	3879.41	680.93	1093.33	273.33
61	2888.58	483.55	797.43	199.36	3959.57	706.90	1108.86	277.22
62	3033.82	523.65	831.18	207.80	4024.18	729.66	1132.08	283.02
63	3082.08	543.20	850.23	212.56	4063.87	748.06	1126.29	281.57
64	3159.38	567.94	857.55	214.39	4087.50	761.94	1111.17	277.79
65	3267.18	598.32	870.28	217.57	4128.72	779.07	1114.04	278.51
66	3451.35	642.44	913.70	228.42	4124.87	787.54	1101.85	275.46
67	3615.94	684.10	949.36	237.34	4116.68	794.21	1085.43	271.36
68	3713.42	713.48	955.73	238.93	4117.39	801.89	1060.96	265.24
69	3756.72	733.54	945.32	236.33	4135.05	813.87	1050.90	262.72
70	3773.30	746.80	932.09	233.02	4164.21	826.50	1035.11	258.78
71	3869.74	771.85	934.62	233.65	4453.84	890.25	1079.72	269.93
72	3989.21	800.82	952.05	238.01	4609.03	924.78	1100.81	275.20
73	4155.75	834.00	969.44	242.36	4771.16	948.05	1121.51	280.38
74	4334.31	865.95	1000.05	250.01	4938.88	965.96	1145.51	286.38
75	4748.08	947.34	1081.38	270.35	5372.83	1040.49	1226.78	306.69
76	5238.79	1058.66	1172.25	293.06	5895.34	1158.62	1326.74	331.68
77	5822.65	1208.60	1281.30	320.33	6531.45	1335.82	1435.78	358.95
78	6515.55	1394.89	1408.52	352.13	7285.69	1560.73	1572.09	393.02
79	7265.37	1598.20	1546.21	386.55	8101.77	1792.61	1718.01	429.50
80	4060.09	911.91	849.76	212.44	4515.48	1021.52	940.16	235.04
81	4515.48	1029.43	935.64	233.91	5008.16	1150.34	1030.56	257.64
82	4988.95	1149.21	1026.04	256.51	5517.79	1279.16	1130.00	282.50
83	5470.33	1267.86	1120.96	280.24	6033.07	1406.85	1224.92	306.23
84	5959.62	1386.51	1215.88	303.97	6554.00	1533.41	1324.36	331.09
85+								

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

Age 85+ rates are for inflation additions only

Appendix B3

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	519.88	31.15	140.19	35.05	1149.47	107.33	387.77	96.94
30	525.05	31.46	141.59	35.40	1289.11	120.37	434.88	108.72
31	525.05	31.46	141.59	35.40	1334.24	124.58	450.11	112.53
32	525.05	31.46	141.59	35.40	1378.95	128.76	465.19	116.30
33	525.05	31.46	141.59	35.40	1423.35	132.90	480.17	120.04
34	525.05	31.46	141.59	35.40	1467.53	137.03	495.07	123.77
35	525.05	31.46	141.59	35.40	1511.56	141.14	509.92	127.48
36	525.05	31.46	141.59	35.40	1555.50	145.24	524.75	131.19
37	525.05	31.46	141.59	35.40	1599.39	149.34	539.55	134.89
38	525.05	31.46	141.59	35.40	1643.28	153.44	554.36	138.59
39	525.05	31.46	141.59	35.40	1687.19	157.54	569.17	142.29
40	533.22	31.95	143.79	35.95	1689.49	157.75	569.95	142.49
41	553.90	33.19	149.37	37.34	1689.49	157.75	569.95	142.49
42	574.75	34.44	154.99	38.75	1689.49	157.75	569.95	142.49
43	576.29	34.53	155.40	38.85	1689.49	157.75	569.95	142.49
44	576.29	34.53	155.40	38.85	1689.49	157.75	569.95	142.49
45	582.81	41.33	198.40	49.60	1715.32	168.56	654.40	163.60
46	627.15	44.48	213.50	53.37	1760.74	173.02	671.73	167.93
47	658.87	46.73	224.30	56.07	1760.74	173.02	671.73	167.93
48	701.51	49.75	238.81	59.70	1760.74	173.02	671.73	167.93
49	788.68	55.93	268.49	67.12	1760.74	173.02	671.73	167.93
50	789.10	57.54	284.95	71.24	1786.18	183.20	732.79	183.20
51	823.32	66.53	310.48	77.62	1831.98	193.38	753.15	188.29
52	802.17	67.94	313.55	78.39	1812.04	195.90	763.99	191.00
53	830.84	73.39	335.48	83.87	1810.85	204.91	781.53	195.38
54	856.53	80.95	344.70	86.18	1791.53	205.66	767.80	191.95
55	879.82	87.98	362.28	90.57	1769.67	210.26	770.95	192.74
56	897.12	94.30	377.20	94.30	1777.76	217.42	784.43	196.11
57	977.40	107.11	417.74	104.43	1781.64	223.74	795.52	198.88
58	983.47	111.29	434.80	108.70	1780.94	232.12	800.42	200.11
59	1034.05	122.42	458.42	114.60	1810.72	242.47	829.10	207.27
60	1072.11	133.69	473.07	118.27	1793.08	245.02	816.73	204.18
61	1153.98	149.49	514.05	128.51	1841.10	258.34	844.14	211.03
62	1279.69	173.75	573.65	143.41	1881.18	272.28	862.80	215.70
63	1309.25	183.61	585.44	146.36	1945.73	288.90	891.07	222.77
64	1439.08	209.92	640.82	160.21	1965.04	299.75	892.60	223.15
65	1503.75	225.70	674.37	168.59	2010.72	313.57	905.15	226.29
66	1602.29	246.09	710.92	177.73	2038.95	325.86	918.61	229.65
67	1748.68	275.52	775.94	193.99	2059.69	335.37	914.10	228.52
68	1805.84	293.28	792.94	198.24	2051.71	341.95	900.75	225.19
69	1854.15	309.02	803.46	200.87	2047.84	348.62	888.34	222.09
70	1947.80	333.34	825.89	206.47	2131.88	370.65	905.49	226.37
71	2143.59	374.88	895.68	223.92	2306.02	405.48	965.19	241.30
72	2277.98	404.76	937.85	234.46	2465.55	439.31	1016.82	254.21
73	2362.89	425.75	955.56	238.89	2542.65	454.13	1031.25	257.81
74	2457.07	445.71	977.40	244.35	2629.02	470.60	1049.80	262.45
75	2579.93	472.04	1018.05	254.51	2743.08	493.80	1087.66	271.92
76	2714.80	505.37	1052.51	263.13	2873.51	526.25	1119.33	279.83
77	2863.85	548.36	1088.70	272.18	3017.95	570.37	1152.75	288.19
78	3108.83	614.31	1161.89	290.47	3263.88	641.79	1224.69	306.17
79	3391.75	692.23	1249.49	312.37	3549.86	723.08	1311.19	327.80
80	2206.89	462.17	800.04	200.01	2301.81	483.64	836.20	209.05
81	2441.93	523.19	872.36	218.09	2539.11	545.79	908.52	227.13
82	2690.53	585.34	949.20	237.30	2787.71	609.07	985.36	246.34
83	2945.91	647.49	1030.56	257.64	3043.09	672.35	1066.72	266.68
84	3209.20	710.77	1116.44	279.11	3305.25	735.63	1152.60	288.15
85+								

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

Appendix B3

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	494.57	25.31	101.25	25.31	1062.92	86.56	276.98	69.25
30	499.49	25.56	102.26	25.56	1192.04	97.07	310.63	77.66
31	499.49	25.56	102.26	25.56	1233.77	100.47	321.50	80.38
32	499.49	25.56	102.26	25.56	1275.11	103.84	332.28	83.07
33	499.49	25.56	102.26	25.56	1316.17	107.18	342.98	85.74
34	499.49	25.56	102.26	25.56	1357.02	110.51	353.62	88.41
35	499.49	25.56	102.26	25.56	1397.74	113.82	364.23	91.06
36	499.49	25.56	102.26	25.56	1438.37	117.13	374.82	93.70
37	499.49	25.56	102.26	25.56	1478.96	120.44	385.40	96.35
38	499.49	25.56	102.26	25.56	1519.54	123.74	395.97	98.99
39	499.49	25.56	102.26	25.56	1560.14	127.05	406.55	101.64
40	507.26	25.96	103.85	25.96	1562.27	127.22	407.11	101.78
41	526.93	26.97	107.88	26.97	1562.27	127.22	407.11	101.78
42	546.76	27.98	111.94	27.98	1562.27	127.22	407.11	101.78
43	548.23	28.06	112.24	28.06	1562.27	127.22	407.11	101.78
44	548.23	28.06	112.24	28.06	1562.27	127.22	407.11	101.78
45	547.68	33.07	140.54	35.13	1576.51	138.81	475.93	118.98
46	589.34	35.58	151.23	37.81	1618.25	142.49	488.53	122.13
47	619.15	37.38	158.88	39.72	1618.25	142.49	488.53	122.13
48	659.22	39.80	169.16	42.29	1618.25	142.49	488.53	122.13
49	741.14	44.75	190.18	47.54	1618.25	142.49	488.53	122.13
50	739.78	46.58	208.23	52.06	1638.61	147.58	508.88	127.22
51	767.88	52.67	221.77	55.44	1674.23	157.75	549.59	137.40
52	744.69	54.87	219.49	54.87	1650.42	161.61	548.51	137.13
53	767.94	60.28	230.64	57.66	1648.83	166.79	552.79	138.20
54	788.64	65.28	250.69	62.67	1622.43	169.10	548.43	137.11
55	807.36	69.87	258.77	64.69	1598.84	170.83	560.69	140.17
56	820.66	76.46	265.06	66.26	1598.70	174.79	562.74	140.69
57	891.71	85.69	299.91	74.98	1599.33	182.31	580.07	145.02
58	892.89	90.58	310.57	77.64	1596.84	188.10	576.30	144.08
59	935.07	98.98	322.98	80.74	1615.18	195.54	594.45	148.61
60	964.13	107.98	339.37	84.84	1596.33	200.47	593.98	148.50
61	1033.34	120.64	367.18	91.79	1633.70	211.03	611.27	152.82
62	1141.79	140.66	408.18	102.04	1661.95	222.77	622.35	155.59
63	1162.89	149.02	425.77	106.44	1716.00	236.69	640.46	160.11
64	1273.35	168.49	464.04	116.01	1725.24	243.13	652.79	163.20
65	1324.28	182.19	489.47	122.37	1761.81	255.38	659.47	164.87
66	1408.16	199.60	514.05	128.51	1781.36	266.89	670.34	167.58
67	1532.20	224.91	562.28	140.57	1795.55	273.04	676.67	169.17
68	1575.02	238.97	575.70	143.92	1782.04	278.01	667.22	166.81
69	1609.50	252.37	587.15	146.79	1774.10	284.06	661.09	165.27
70	1684.11	271.15	606.98	151.74	1840.83	301.00	676.63	169.16
71	1846.70	304.43	664.21	166.05	1982.63	330.85	716.43	179.11
72	1954.67	328.25	691.05	172.76	2112.62	357.86	760.15	190.04
73	2022.29	345.33	709.58	177.39	2173.67	371.35	775.80	193.95
74	2095.07	362.00	733.05	183.26	2239.87	382.36	796.40	199.10
75	2190.55	382.86	765.71	191.43	2329.77	400.26	817.92	204.48
76	2299.23	409.31	793.56	198.39	2432.88	428.10	843.68	210.92
77	2417.57	444.29	824.53	206.13	2549.65	464.30	872.57	218.14
78	2614.24	498.51	879.27	219.82	2747.70	524.03	934.22	233.55
79	2842.21	561.11	948.69	237.17	2977.18	588.11	1002.68	250.67
80	1843.03	374.03	610.20	152.55	1923.26	392.11	637.32	159.33
81	2031.74	422.62	668.96	167.24	2114.23	441.83	696.08	174.02
82	2230.62	471.21	727.72	181.93	2314.24	491.55	759.36	189.84
83	2435.15	520.93	791.00	197.75	2518.77	541.27	818.12	204.53
84	2645.33	570.65	854.28	213.57	2727.82	590.99	885.92	221.48
85+								

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

Appendix B3

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	558.48	39.33	157.32	39.33	1343.77	143.19	455.27	113.82
30	558.48	39.33	157.32	39.33	1478.01	157.49	500.75	125.19
31	558.48	39.33	157.32	39.33	1521.90	162.17	515.62	128.90
32	558.48	39.33	157.32	39.33	1565.53	166.82	530.40	132.60
33	558.48	39.33	157.32	39.33	1608.95	171.45	545.11	136.28
34	558.48	39.33	157.32	39.33	1652.24	176.06	559.78	139.94
35	558.48	39.33	157.32	39.33	1695.43	180.66	574.41	143.60
36	558.48	39.33	157.32	39.33	1738.57	185.26	589.02	147.26
37	558.48	39.33	157.32	39.33	1781.69	189.85	603.63	150.91
38	558.48	39.33	157.32	39.33	1824.81	194.45	618.24	154.56
39	589.56	41.52	166.07	41.52	1862.51	198.46	631.02	157.75
40	607.98	42.82	171.26	42.82	1862.51	198.46	631.02	157.75
41	629.05	44.30	177.20	44.30	1862.51	198.46	631.02	157.75
42	663.43	46.72	186.88	46.72	1862.51	198.46	631.02	157.75
43	663.43	46.72	186.88	46.72	1862.51	198.46	631.02	157.75
44	663.43	46.72	186.88	46.72	1862.51	198.46	631.02	157.75
45	666.46	54.99	228.75	57.19	1918.33	214.81	739.35	184.84
46	697.03	57.51	239.24	59.81	1954.11	218.82	753.15	188.29
47	752.33	62.07	258.23	64.56	1954.11	218.82	753.15	188.29
48	856.76	70.69	294.07	73.52	1954.11	218.82	753.15	188.29
49	955.08	78.80	327.81	81.95	1954.11	218.82	753.15	188.29
50	938.95	81.78	351.35	87.84	1989.74	229.00	793.86	198.46
51	964.16	86.83	371.29	92.82	2050.80	244.26	834.57	208.64
52	980.73	93.96	387.59	96.90	2066.71	253.98	856.56	214.14
53	992.69	100.13	389.07	97.27	2041.51	257.57	858.58	214.64
54	1055.75	114.06	421.13	105.28	2030.85	261.31	861.85	215.46
55	1062.69	118.70	440.90	110.23	2008.26	267.48	859.43	214.86
56	1118.20	131.55	469.02	117.25	2005.52	270.79	863.13	215.78
57	1175.52	144.06	495.56	123.89	2001.38	277.18	864.14	216.03
58	1217.71	154.36	514.53	128.63	1989.82	284.82	858.35	214.59
59	1246.43	164.15	534.19	133.55	1985.36	291.09	865.80	216.45
60	1257.80	172.85	542.48	135.62	1972.55	296.94	862.55	215.64
61	1365.27	196.21	588.62	147.15	2001.10	306.81	872.71	218.18
62	1400.38	207.95	600.16	150.04	2058.32	322.55	891.16	222.79
63	1507.15	231.66	639.08	159.77	2100.23	337.19	899.18	224.80
64	1537.00	242.15	652.52	163.13	2126.63	350.34	909.66	227.41
65	1611.58	261.07	682.79	170.70	2134.47	358.17	896.88	224.22
66	1790.33	298.39	743.35	185.84	2260.96	387.01	942.79	235.70
67	2064.73	351.20	849.68	212.42	2418.30	420.19	999.06	249.76
68	2227.58	386.91	910.38	227.59	2523.26	444.94	1021.93	255.48
69	2324.12	411.90	927.46	231.87	2607.89	469.91	1044.25	261.06
70	2474.52	449.19	967.48	241.87	2628.54	479.77	1031.00	257.75
71	2561.23	473.00	976.19	244.05	2812.83	520.80	1076.83	269.21
72	2732.10	510.88	1026.70	256.67	2981.37	557.77	1115.54	278.89
73	2845.40	536.91	1050.17	262.54	3086.66	577.12	1135.32	283.83
74	2968.39	561.10	1076.95	269.24	3199.16	595.04	1158.40	289.60
75	3128.11	596.04	1113.76	278.44	3350.00	626.49	1192.08	298.02
76	3305.79	639.02	1152.75	288.19	3522.98	668.26	1227.93	306.98
77	3504.27	694.45	1192.77	298.19	3718.41	726.47	1272.82	318.21
78	3830.72	782.66	1282.15	320.54	4049.00	821.99	1352.95	338.24
79	4257.86	896.18	1393.20	348.30	4482.88	943.15	1463.64	365.91
80	2744.77	592.12	881.40	220.35	2879.24	622.63	922.08	230.52
81	3052.13	671.22	962.76	240.69	3191.12	705.12	1007.96	251.99
82	3375.31	753.71	1048.64	262.16	3517.69	788.74	1093.84	273.46
83	3708.66	835.07	1139.04	284.76	3852.17	871.23	1184.24	296.06
84	4051.05	917.56	1233.96	308.49	4195.69	954.85	1279.16	319.79
85+								

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

Appendix B3

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	527.02	31.46	110.12	27.53	1240.96	117.49	337.78	84.44
30	527.02	31.46	110.12	27.53	1364.94	129.23	371.52	92.88
31	527.02	31.46	110.12	27.53	1405.47	133.06	382.55	95.64
32	527.02	31.46	110.12	27.53	1445.76	136.88	393.52	98.38
33	527.02	31.46	110.12	27.53	1485.86	140.67	404.44	101.11
34	527.02	31.46	110.12	27.53	1525.84	144.46	415.32	103.83
35	527.02	31.46	110.12	27.53	1565.73	148.23	426.17	106.54
36	527.02	31.46	110.12	27.53	1605.57	152.01	437.02	109.25
37	527.02	31.46	110.12	27.53	1645.39	155.78	447.86	111.96
38	527.02	31.46	110.12	27.53	1685.21	159.55	458.70	114.67
39	556.35	33.21	116.25	29.06	1720.03	162.84	468.17	117.04
40	573.73	34.25	119.88	29.97	1720.03	162.84	468.17	117.04
41	593.61	35.44	124.04	31.01	1720.03	162.84	468.17	117.04
42	626.05	37.38	130.82	32.70	1720.03	162.84	468.17	117.04
43	626.05	37.38	130.82	32.70	1720.03	162.84	468.17	117.04
44	626.05	37.38	130.82	32.70	1720.03	162.84	468.17	117.04
45	622.47	43.99	167.16	41.79	1758.47	179.84	539.53	134.88
46	651.02	46.01	174.83	43.71	1791.27	183.20	549.59	137.40
47	702.67	49.66	188.70	47.18	1791.27	183.20	549.59	137.40
48	800.21	56.55	214.90	53.72	1791.27	183.20	549.59	137.40
49	892.03	63.04	239.56	59.89	1791.27	183.20	549.59	137.40
50	875.35	66.64	254.43	63.61	1816.71	188.29	590.31	147.58
51	892.29	71.86	263.50	65.87	1862.51	198.46	610.66	152.67
52	904.39	76.34	270.14	67.54	1877.47	209.16	617.52	154.38
53	912.59	82.96	286.08	71.52	1850.71	209.87	629.62	157.41
54	968.01	93.58	304.15	76.04	1833.73	215.46	623.47	155.87
55	969.42	98.92	316.55	79.14	1806.56	219.24	631.42	157.85
56	1018.11	108.67	343.18	85.80	1802.43	224.25	626.20	156.55
57	1066.04	118.13	357.27	89.32	1793.49	228.26	635.88	158.97
58	1100.52	128.63	377.32	94.33	1779.13	234.10	639.86	159.97
59	1121.23	136.33	389.51	97.38	1768.91	238.84	641.88	160.47
60	1127.50	143.60	393.56	98.39	1753.38	243.92	636.31	159.08
61	1218.11	160.78	436.01	109.00	1772.70	255.68	640.90	160.22
62	1245.08	171.10	442.23	110.56	1818.91	269.34	665.05	166.26
63	1336.73	189.06	479.31	119.83	1852.96	279.39	667.96	166.99
64	1358.58	198.82	479.20	119.80	1871.56	288.88	676.10	169.02
65	1420.80	215.88	502.05	125.51	1872.39	297.02	675.58	168.89
66	1573.08	246.04	554.90	138.72	1975.80	320.08	710.01	177.50
67	1806.99	288.89	634.43	158.61	2109.77	346.73	752.23	188.06
68	1945.93	318.63	682.78	170.70	2196.01	370.31	780.80	195.20
69	2021.33	340.98	698.33	174.58	2261.64	390.22	791.43	197.86
70	2142.28	372.11	733.58	183.40	2273.81	398.11	786.01	196.50
71	2209.00	389.97	744.72	186.18	2422.86	430.23	825.23	206.31
72	2352.02	422.03	779.89	194.97	2564.27	461.52	858.87	214.72
73	2440.94	442.30	804.19	201.05	2646.72	477.78	870.41	217.60
74	2536.25	461.55	823.55	205.89	2735.35	490.96	895.95	223.99
75	2664.77	489.45	852.73	213.18	2854.02	513.38	922.34	230.58
76	2806.69	524.17	893.80	223.45	2992.55	549.23	952.27	238.07
77	2967.92	570.37	928.60	232.15	3152.04	598.39	992.64	248.16
78	3234.88	645.01	998.98	249.74	3423.66	678.44	1054.04	263.51
79	3582.78	735.73	1087.94	271.99	3776.50	776.82	1150.56	287.64
80	2299.55	484.77	687.04	171.76	2414.81	510.76	723.20	180.80
81	2545.89	548.05	754.84	188.71	2665.67	576.30	791.00	197.75
82	2804.66	612.46	822.64	205.66	2926.70	641.84	863.32	215.83
83	3070.21	676.87	894.96	223.74	3193.38	707.38	935.64	233.91
84	3342.54	742.41	971.80	242.95	3465.71	772.92	1007.96	251.99
85+								

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

Appendix B3

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	601.75	49.16	165.19	41.30	2111.87	254.44	692.08	173.02
30	611.87	49.99	167.97	41.99	2111.87	254.44	692.08	173.02
31	632.27	51.66	173.56	43.39	2111.87	254.44	692.08	173.02
32	673.06	54.99	184.76	46.19	2111.87	254.44	692.08	173.02
33	693.72	56.68	190.43	47.61	2111.87	254.44	692.08	173.02
34	741.89	60.61	203.66	50.91	2111.87	254.44	692.08	173.02
35	781.56	63.85	214.55	53.64	2111.87	254.44	692.08	173.02
36	856.14	69.95	235.02	58.75	2111.87	254.44	692.08	173.02
37	981.44	80.18	269.41	67.35	2111.87	254.44	692.08	173.02
38	1092.15	89.23	299.81	74.95	2111.87	254.44	692.08	173.02
39	1196.43	97.75	328.43	82.11	2111.87	254.44	692.08	173.02
40	1297.63	106.02	356.21	89.05	2111.87	254.44	692.08	173.02
41	1408.41	115.07	386.62	96.66	2111.87	254.44	692.08	173.02
42	1512.61	123.58	415.23	103.81	2111.87	254.44	692.08	173.02
43	1512.61	123.58	415.23	103.81	2111.87	254.44	692.08	173.02
44	1512.61	123.58	415.23	103.81	2111.87	254.44	692.08	173.02
45	1448.96	140.08	490.28	122.57	2234.00	284.97	814.21	203.55
46	1585.94	153.32	536.63	134.16	2234.00	284.97	814.21	203.55
47	1684.40	162.84	569.95	142.49	2234.00	284.97	814.21	203.55
48	1684.40	162.84	569.95	142.49	2234.00	284.97	814.21	203.55
49	1684.40	162.84	569.95	142.49	2234.00	284.97	814.21	203.55
50	1740.38	173.02	631.02	157.75	2284.89	300.24	875.28	218.82
51	1811.63	193.38	671.73	167.93	2356.13	315.51	895.64	223.91
52	1893.05	208.64	712.44	178.11	2437.55	335.86	936.35	234.09
53	1979.56	229.00	753.15	188.29	2529.15	356.22	977.06	244.26
54	2071.16	254.44	793.86	198.46	2625.84	376.57	1017.77	254.44
55	2167.84	274.80	834.57	208.64	2727.62	402.02	1078.83	269.71
56	2269.62	300.24	875.28	218.82	2829.39	427.46	1119.54	279.89
57	2376.49	325.69	936.35	234.09	2941.35	452.91	1160.25	290.06
58	2498.62	356.22	977.06	244.26	3068.57	478.35	1221.32	305.33
59	2636.02	386.75	1038.12	259.53	3216.14	513.97	1282.39	320.60
60	2749.62	419.18	1077.89	269.47	3389.17	554.68	1343.45	335.86
61	2862.85	448.69	1111.97	277.99	3428.59	570.62	1346.07	336.52
62	2925.19	471.20	1138.35	284.59	3475.70	592.50	1343.63	335.91
63	2988.13	494.31	1140.03	285.01	3485.66	603.71	1339.62	334.91
64	3044.39	517.29	1153.30	288.33	3475.66	612.38	1324.06	331.02
65	3095.22	539.35	1159.20	289.80	3468.22	621.41	1304.95	326.24
66	3132.89	555.77	1157.23	289.31	3463.01	630.63	1283.14	320.78
67	3128.08	565.19	1151.70	287.93	3456.29	636.50	1259.32	314.83
68	3118.63	574.48	1116.14	279.04	3453.39	644.72	1238.37	309.59
69	3119.81	586.09	1094.04	273.51	3464.76	655.18	1204.11	301.03
70	3130.61	598.66	1065.51	266.38	3481.54	666.91	1186.83	296.71
71	3149.96	611.37	1046.63	261.66	3504.71	679.31	1157.34	289.33
72	3371.31	658.96	1095.80	273.95	3726.71	725.60	1204.39	301.10
73	3519.50	690.65	1116.40	279.10	3864.83	749.79	1229.93	307.48
74	3683.34	721.73	1149.35	287.34	4015.92	773.77	1248.90	312.22
75	3891.65	765.71	1192.08	298.02	4215.77	811.39	1287.79	321.95
76	4130.67	824.88	1236.28	309.07	4448.10	866.65	1328.16	332.04
77	4400.85	898.58	1280.83	320.21	4719.06	948.61	1376.89	344.22
78	4839.53	1018.64	1368.68	342.17	5169.90	1081.57	1463.07	365.77
79	5435.38	1175.96	1502.40	375.60	5785.42	1250.69	1596.79	399.20
80	3503.00	776.31	949.20	237.30	3714.31	824.90	1003.44	250.86
81	3910.93	881.40	1039.60	259.90	4132.41	934.51	1093.84	273.46
82	4338.07	989.88	1134.52	283.63	4568.59	1046.38	1193.28	298.32
83	4776.51	1098.36	1233.96	308.49	5013.81	1157.12	1292.72	323.18
84	5225.12	1206.84	1337.92	334.48	5468.07	1267.86	1396.68	349.17
85+								

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

Appendix B3

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	566.35	41.30	125.86	31.46	1938.85	213.73	508.88	127.22
30	575.88	41.99	127.97	31.99	1938.85	213.73	508.88	127.22
31	595.08	43.39	132.24	33.06	1938.85	213.73	508.88	127.22
32	633.47	46.19	140.77	35.19	1938.85	213.73	508.88	127.22
33	652.91	47.61	145.09	36.27	1938.85	213.73	508.88	127.22
34	698.25	50.91	155.17	38.79	1938.85	213.73	508.88	127.22
35	735.59	53.64	163.46	40.87	1938.85	213.73	508.88	127.22
36	805.78	58.75	179.06	44.77	1938.85	213.73	508.88	127.22
37	923.70	67.35	205.27	51.32	1938.85	213.73	508.88	127.22
38	1027.91	74.95	228.42	57.11	1938.85	213.73	508.88	127.22
39	1126.05	82.11	250.23	62.56	1938.85	213.73	508.88	127.22
40	1221.30	89.05	271.40	67.85	1938.85	213.73	508.88	127.22
41	1325.56	96.66	294.57	73.64	1938.85	213.73	508.88	127.22
42	1423.63	103.81	316.36	79.09	1938.85	213.73	508.88	127.22
43	1423.63	103.81	316.36	79.09	1938.85	213.73	508.88	127.22
44	1423.63	103.81	316.36	79.09	1938.85	213.73	508.88	127.22
45	1352.65	113.82	367.71	91.93	2035.53	239.18	610.66	152.67
46	1480.53	124.58	402.48	100.62	2035.53	239.18	610.66	152.67
47	1572.45	132.31	427.46	106.87	2035.53	239.18	610.66	152.67
48	1572.45	132.31	427.46	106.87	2035.53	239.18	610.66	152.67
49	1572.45	132.31	427.46	106.87	2035.53	239.18	610.66	152.67
50	1613.16	142.49	447.82	111.95	2076.25	249.35	651.37	162.84
51	1674.23	157.75	488.53	122.13	2137.31	264.62	671.73	167.93
52	1740.38	173.02	508.88	127.22	2208.56	279.89	712.44	178.11
53	1811.63	193.38	549.59	137.40	2284.89	300.24	732.79	183.20
54	1887.96	208.64	590.31	147.58	2366.31	315.51	773.50	193.38
55	1974.47	229.00	610.66	152.67	2447.73	335.86	814.21	203.55
56	2060.98	249.35	651.37	162.84	2539.33	356.22	834.57	208.64
57	2147.49	269.71	692.08	173.02	2636.02	381.66	875.28	218.82
58	2249.27	295.15	732.79	183.20	2742.88	402.02	915.99	229.00
59	2371.40	325.69	773.50	193.38	2865.01	432.55	956.70	239.18
60	2460.18	349.32	798.44	199.61	3012.59	463.08	1017.77	254.44
61	2550.71	375.54	838.86	209.71	3043.30	482.83	1014.43	253.61
62	2598.61	396.56	858.43	214.61	3074.48	499.19	1026.38	256.60
63	2645.23	414.15	872.84	218.21	3075.84	506.77	1022.34	255.59
64	2688.22	432.49	881.94	220.48	3057.76	517.21	1009.60	252.40
65	2724.92	450.80	885.50	221.37	3044.89	524.31	994.25	248.56
66	2752.22	468.22	883.15	220.79	3032.87	528.56	976.93	244.23
67	2740.63	476.32	867.33	216.83	3021.68	537.26	971.87	242.97
68	2724.70	482.57	853.52	213.38	3016.13	542.58	957.50	239.38
69	2717.06	492.92	841.57	210.39	3013.22	551.88	932.59	233.15
70	2718.69	502.55	823.85	205.96	3018.79	560.75	914.62	228.65
71	2724.77	510.74	805.10	201.28	3031.72	568.60	905.74	226.44
72	2909.79	552.84	849.00	212.25	3218.30	609.60	947.72	236.93
73	3027.53	577.12	870.41	217.60	3325.55	629.16	965.02	241.26
74	3156.18	599.56	895.95	223.99	3443.51	642.55	986.45	246.61
75	3321.72	635.19	931.04	232.76	3602.33	672.17	1018.05	254.51
76	3514.62	682.88	977.33	244.33	3790.28	718.38	1052.51	263.13
77	3738.42	746.48	1016.66	254.16	4014.60	792.51	1096.71	274.18
78	4102.10	847.56	1093.37	273.34	4387.24	906.55	1172.03	293.01
79	4585.86	977.35	1195.63	298.91	4888.70	1044.21	1282.15	320.54
80	2941.39	640.71	759.36	189.84	3123.32	684.78	804.56	201.14
81	3266.83	724.33	831.68	207.92	3456.67	770.66	881.40	220.35
82	3604.70	809.08	908.52	227.13	3802.45	857.67	958.24	239.56
83	3950.48	892.70	989.88	247.47	4152.75	943.55	1039.60	259.90
84	4301.91	977.45	1075.76	268.94	4507.57	1029.43	1125.48	281.37
85+								

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

Appendix B3

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	700.07	72.76	180.92	45.23	2691.99	391.84	793.86	198.46
30	700.07	72.76	180.92	45.23	2691.99	391.84	793.86	198.46
31	741.28	77.04	191.57	47.89	2691.99	391.84	793.86	198.46
32	763.08	79.31	197.20	49.30	2691.99	391.84	793.86	198.46
33	806.98	83.87	208.55	52.14	2691.99	391.84	793.86	198.46
34	858.48	89.22	221.85	55.46	2691.99	391.84	793.86	198.46
35	884.23	91.90	228.51	57.13	2691.99	391.84	793.86	198.46
36	962.21	100.00	248.66	62.16	2691.99	391.84	793.86	198.46
37	1102.57	114.59	284.93	71.23	2691.99	391.84	793.86	198.46
38	1224.54	127.27	316.45	79.11	2691.99	391.84	793.86	198.46
39	1393.28	144.81	360.06	90.02	2691.99	391.84	793.86	198.46
40	1501.52	156.06	388.03	97.01	2691.99	391.84	793.86	198.46
41	1614.98	167.85	417.35	104.34	2691.99	391.84	793.86	198.46
42	1711.81	177.91	442.38	110.59	2691.99	391.84	793.86	198.46
43	1711.81	177.91	442.38	110.59	2691.99	391.84	793.86	198.46
44	1711.81	177.91	442.38	110.59	2691.99	391.84	793.86	198.46
45	1599.51	189.84	484.70	121.18	2895.55	442.73	936.35	234.09
46	1792.87	212.79	543.30	135.82	2895.55	442.73	936.35	234.09
47	1939.90	230.24	587.85	146.96	2895.55	442.73	936.35	234.09
48	2015.18	239.18	610.66	152.67	2895.55	442.73	936.35	234.09
49	2015.18	239.18	610.66	152.67	2895.55	442.73	936.35	234.09
50	2096.60	259.53	671.73	167.93	2976.97	458.00	997.41	249.35
51	2203.47	284.97	712.44	178.11	3094.01	488.53	1038.12	259.53
52	2325.60	310.42	773.50	193.38	3216.14	513.97	1078.83	269.71
53	2400.62	334.39	798.54	199.64	3353.54	544.51	1119.54	279.89
54	2432.70	354.37	804.52	201.13	3501.12	580.13	1180.61	295.15
55	2459.62	367.11	825.99	206.50	3653.78	615.75	1221.32	305.33
56	2577.77	396.93	857.74	214.43	3816.63	651.37	1282.39	320.60
57	2649.35	422.30	889.04	222.26	3984.56	692.08	1323.10	330.77
58	2756.65	450.69	910.13	227.53	4089.80	723.20	1356.62	339.15
59	2855.83	477.39	954.79	238.70	4174.44	748.89	1372.16	343.04
60	3000.24	514.69	987.53	246.88	4204.89	762.85	1378.65	344.66
61	3121.87	548.77	1008.10	252.03	4299.35	792.57	1381.46	345.36
62	3289.76	589.45	1051.45	262.86	4377.77	817.92	1390.04	347.51
63	3349.74	614.87	1056.23	264.06	4434.22	841.74	1385.44	346.36
64	3445.85	641.59	1066.92	266.73	4468.64	855.70	1384.33	346.08
65	3572.39	677.64	1098.13	274.53	4522.96	876.46	1370.59	342.65
66	3779.56	728.55	1135.58	283.89	4524.97	886.72	1353.77	338.44
67	3967.00	776.01	1177.39	294.35	4522.33	894.32	1319.28	329.82
68	4086.62	807.78	1183.05	295.76	4531.06	904.44	1300.50	325.12
69	4147.28	832.40	1164.77	291.19	4564.84	919.54	1269.83	317.46
70	4181.09	847.52	1140.79	285.20	4610.69	933.78	1245.04	311.26
71	4299.75	880.58	1137.21	284.30	4945.37	1007.48	1303.51	325.88
72	4615.19	947.72	1194.52	298.63	5328.45	1088.40	1372.22	343.05
73	4825.12	991.04	1220.47	305.12	5532.33	1123.50	1390.77	347.69
74	5054.41	1033.96	1248.90	312.22	5753.52	1153.87	1420.84	355.21
75	5349.12	1094.19	1296.49	324.12	6049.57	1207.30	1461.82	365.45
76	5684.38	1173.63	1344.87	336.22	6392.31	1286.40	1503.58	375.90
77	6065.93	1278.83	1400.91	350.23	6794.40	1406.91	1561.01	390.25
78	6688.03	1447.34	1502.40	375.60	7466.77	1604.66	1667.58	416.90
79	7500.17	1665.18	1643.66	410.91	8349.39	1853.03	1815.85	453.96
80	4875.95	1106.27	1044.12	261.03	5413.83	1231.70	1148.08	287.02
81	5462.42	1259.95	1148.08	287.02	6051.15	1402.33	1256.56	314.14
82	6077.14	1417.02	1256.56	314.14	6715.59	1574.09	1374.08	343.52
83	6707.68	1574.09	1369.56	342.39	7393.59	1744.72	1491.60	372.90
84	7354.04	1732.29	1487.08	371.77	8087.41	1914.22	1613.64	403.41
85+								

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

Appendix B3

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	652.87	60.96	133.72	33.43	2447.73	335.86	610.66	152.67
30	652.87	60.96	133.72	33.43	2447.73	335.86	610.66	152.67
31	691.31	64.55	141.59	35.40	2447.73	335.86	610.66	152.67
32	711.64	66.45	145.76	36.44	2447.73	335.86	610.66	152.67
33	752.58	70.27	154.14	38.54	2447.73	335.86	610.66	152.67
34	800.60	74.76	163.98	40.99	2447.73	335.86	610.66	152.67
35	824.62	77.00	168.90	42.22	2447.73	335.86	610.66	152.67
36	897.34	83.79	183.79	45.95	2447.73	335.86	610.66	152.67
37	1028.24	96.01	210.60	52.65	2447.73	335.86	610.66	152.67
38	1141.98	106.63	233.90	58.48	2447.73	335.86	610.66	152.67
39	1299.35	121.32	266.13	66.53	2447.73	335.86	610.66	152.67
40	1400.29	130.75	286.81	71.70	2447.73	335.86	610.66	152.67
41	1506.10	140.63	308.48	77.12	2447.73	335.86	610.66	152.67
42	1596.41	149.06	326.98	81.74	2447.73	335.86	610.66	152.67
43	1596.41	149.06	326.98	81.74	2447.73	335.86	610.66	152.67
44	1596.41	149.06	326.98	81.74	2447.73	335.86	610.66	152.67
45	1474.30	161.57	355.45	88.86	2620.75	376.57	712.44	178.11
46	1652.52	181.10	398.42	99.60	2620.75	376.57	712.44	178.11
47	1788.04	195.95	431.09	107.77	2620.75	376.57	712.44	178.11
48	1857.43	203.55	447.82	111.95	2620.75	376.57	712.44	178.11
49	1857.43	203.55	447.82	111.95	2620.75	376.57	712.44	178.11
50	1928.67	218.82	508.88	127.22	2686.91	391.84	753.15	188.29
51	2020.27	239.18	529.24	132.31	2783.59	412.20	793.86	198.46
52	2116.96	264.62	569.95	142.49	2890.46	437.64	814.21	203.55
53	2181.02	284.48	598.91	149.73	3007.50	468.17	854.92	213.73
54	2202.84	296.90	593.81	148.45	3129.63	493.62	895.64	223.91
55	2221.00	312.04	605.73	151.43	3261.94	524.15	936.35	234.09
56	2322.28	337.62	638.74	159.69	3399.34	554.68	977.06	244.26
57	2378.19	355.62	657.89	164.47	3546.92	590.31	1017.77	254.44
58	2467.86	380.68	682.60	170.65	3635.93	618.46	1037.41	259.35
59	2548.94	404.93	716.09	179.02	3700.95	637.76	1062.94	265.73
60	2665.48	435.18	753.20	188.30	3717.76	652.56	1047.78	261.94
61	2768.22	463.40	764.21	191.05	3794.59	677.45	1062.66	265.67
62	2907.41	501.83	796.55	199.14	3856.51	699.26	1084.91	271.23
63	2953.66	520.57	814.80	203.70	3894.55	716.89	1079.36	269.84
64	3027.74	544.27	821.81	205.45	3917.19	730.19	1064.87	266.22
65	3131.05	573.39	834.02	208.51	3956.69	746.61	1067.62	266.91
66	3307.54	615.68	875.63	218.91	3953.01	754.73	1055.94	263.98
67	3465.27	655.59	909.80	227.45	3945.15	761.12	1040.20	260.05
68	3558.69	683.75	915.91	228.98	3945.83	768.48	1016.75	254.19
69	3600.19	702.98	905.93	226.48	3962.76	779.96	1007.11	251.78
70	3616.08	715.68	893.26	223.31	3990.70	792.07	991.98	248.00
71	3708.50	739.69	895.68	223.92	4268.74	853.25	1034.85	258.71
72	3971.04	797.17	947.72	236.93	4588.05	920.57	1095.80	273.95
73	4136.83	830.20	965.02	241.26	4749.43	943.74	1116.40	279.10
74	4314.57	862.01	995.50	248.87	4916.40	961.56	1140.30	285.07
75	4546.42	907.11	1035.45	258.86	5144.64	996.30	1174.67	293.67
76	4815.64	973.15	1077.57	269.39	5419.16	1065.04	1219.57	304.89
77	5129.32	1064.69	1128.73	282.18	5753.73	1176.76	1264.82	316.20
78	5639.90	1207.43	1219.22	304.81	6306.54	1350.98	1360.81	340.20
79	6288.95	1383.41	1338.41	334.60	7012.94	1551.69	1487.12	371.78
80	4060.09	911.91	849.76	212.44	4515.48	1021.52	940.16	235.04
81	4515.48	1029.43	935.64	233.91	5008.16	1150.34	1030.56	257.64
82	4988.95	1149.21	1026.04	256.51	5517.79	1279.16	1130.00	282.50
83	5470.33	1267.86	1120.96	280.24	6033.07	1406.85	1224.92	306.23
84	5959.62	1386.51	1215.88	303.97	6554.00	1533.41	1324.36	331.09
85+								

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

Appendix B4

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	519.88	31.15	140.19	35.05	999.54	93.33	337.19	84.30
30	525.05	31.46	141.59	35.40	1120.97	104.67	378.16	94.54
31	525.05	31.46	141.59	35.40	1160.21	108.33	391.40	97.85
32	525.05	31.46	141.59	35.40	1199.08	111.96	404.51	101.13
33	525.05	31.46	141.59	35.40	1237.69	115.57	417.53	104.38
34	525.05	31.46	141.59	35.40	1276.11	119.15	430.50	107.62
35	525.05	31.46	141.59	35.40	1314.40	122.73	443.41	110.85
36	525.05	31.46	141.59	35.40	1352.61	126.30	456.30	114.08
37	525.05	31.46	141.59	35.40	1390.78	129.86	469.18	117.29
38	525.05	31.46	141.59	35.40	1428.94	133.43	482.05	120.51
39	525.05	31.46	141.59	35.40	1467.12	136.99	494.93	123.73
40	525.05	31.46	141.59	35.40	1469.12	137.18	495.61	123.90
41	525.05	31.46	141.59	35.40	1469.12	137.18	495.61	123.90
42	525.05	31.46	141.59	35.40	1469.12	137.18	495.61	123.90
43	525.05	31.46	141.59	35.40	1469.12	137.18	495.61	123.90
44	525.05	31.46	141.59	35.40	1469.12	137.18	495.61	123.90
45	554.55	39.33	188.78	47.20	1491.58	146.57	569.04	142.26
46	554.55	39.33	188.78	47.20	1531.08	150.45	584.11	146.03
47	572.93	40.63	195.04	48.76	1531.08	150.45	584.11	146.03
48	610.01	43.26	207.66	51.92	1531.08	150.45	584.11	146.03
49	685.81	48.64	233.47	58.37	1531.08	150.45	584.11	146.03
50	686.17	50.03	247.78	61.95	1553.20	159.30	637.21	159.30
51	715.93	57.85	269.98	67.50	1593.03	168.15	654.91	163.73
52	697.54	59.07	272.65	68.16	1575.68	170.34	664.34	166.09
53	722.47	63.81	291.72	72.93	1574.65	178.18	679.59	169.90
54	744.81	70.39	299.74	74.94	1557.85	178.84	667.65	166.91
55	765.06	76.51	315.02	78.76	1538.85	182.83	670.39	167.60
56	780.11	82.00	328.00	82.00	1545.87	189.06	682.11	170.53
57	849.91	93.14	363.25	90.81	1549.25	194.56	691.76	172.94
58	855.19	96.77	378.09	94.52	1548.64	201.85	696.02	174.00
59	899.17	106.45	398.63	99.66	1574.54	210.85	720.96	180.24
60	932.27	116.25	411.36	102.84	1559.20	213.06	710.20	177.55
61	1003.46	129.99	447.00	111.75	1600.95	224.64	734.03	183.51
62	1112.77	151.09	498.83	124.71	1635.81	236.76	750.26	187.56
63	1138.48	159.66	509.08	127.27	1691.94	251.22	774.84	193.71
64	1251.38	182.54	557.24	139.31	1708.73	260.65	776.17	194.04
65	1307.61	196.26	586.41	146.60	1748.46	272.67	787.09	196.77
66	1393.30	213.99	618.19	154.55	1773.00	283.36	798.79	199.70
67	1520.59	239.58	674.73	168.68	1791.03	291.62	794.87	198.72
68	1570.30	255.03	689.51	172.38	1784.10	297.35	783.26	195.82
69	1612.30	268.72	698.66	174.67	1780.73	303.15	772.47	193.12
70	1693.74	289.86	718.16	179.54	1853.81	322.31	787.38	196.85
71	1863.99	325.98	778.85	194.71	2005.23	352.59	839.30	209.82
72	1980.85	351.96	815.52	203.88	2143.96	382.01	884.19	221.05
73	2054.69	370.21	830.92	207.73	2211.00	394.89	896.74	224.19
74	2136.58	387.57	849.91	212.48	2286.10	409.22	912.87	228.22
75	2332.26	426.73	920.32	230.08	2479.74	446.39	983.25	245.81
76	2556.44	475.89	991.11	247.78	2705.89	495.56	1054.04	263.51
77	2814.05	538.82	1069.77	267.44	2965.47	560.45	1132.70	283.17
78	3108.83	614.31	1161.89	290.47	3263.88	641.79	1224.69	306.17
79	3391.75	692.23	1249.49	312.37	3549.86	723.08	1311.19	327.80
80	2206.89	462.17	800.04	200.01	2301.81	483.64	836.20	209.05
81	2441.93	523.19	872.36	218.09	2539.11	545.79	908.52	227.13
82	2690.53	585.34	949.20	237.30	2787.71	609.07	985.36	246.34
83	2945.91	647.49	1030.56	257.64	3043.09	672.35	1066.72	266.68
84	3209.20	710.77	1116.44	279.11	3305.25	735.63	1152.60	288.15
85+								

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

Appendix B4

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	494.57	25.31	101.25	25.31	924.28	75.27	240.85	60.21
30	499.49	25.56	102.26	25.56	1036.56	84.41	270.11	67.53
31	499.49	25.56	102.26	25.56	1072.84	87.37	279.57	69.89
32	499.49	25.56	102.26	25.56	1108.79	90.29	288.94	72.23
33	499.49	25.56	102.26	25.56	1144.49	93.20	298.24	74.56
34	499.49	25.56	102.26	25.56	1180.02	96.09	307.50	76.87
35	499.49	25.56	102.26	25.56	1215.42	98.98	316.72	79.18
36	499.49	25.56	102.26	25.56	1250.76	101.85	325.93	81.48
37	499.49	25.56	102.26	25.56	1286.05	104.73	335.13	83.78
38	499.49	25.56	102.26	25.56	1321.34	107.60	344.32	86.08
39	499.49	25.56	102.26	25.56	1356.65	110.48	353.52	88.38
40	499.49	25.56	102.26	25.56	1358.50	110.63	354.01	88.50
41	499.49	25.56	102.26	25.56	1358.50	110.63	354.01	88.50
42	499.49	25.56	102.26	25.56	1358.50	110.63	354.01	88.50
43	499.49	25.56	102.26	25.56	1358.50	110.63	354.01	88.50
44	499.49	25.56	102.26	25.56	1358.50	110.63	354.01	88.50
45	521.12	31.46	133.72	33.43	1370.88	120.71	413.85	103.46
46	521.12	31.46	133.72	33.43	1407.17	123.90	424.81	106.20
47	538.40	32.51	138.15	34.54	1407.17	123.90	424.81	106.20
48	573.23	34.61	147.09	36.77	1407.17	123.90	424.81	106.20
49	644.47	38.91	165.37	41.34	1407.17	123.90	424.81	106.20
50	643.29	40.50	181.07	45.27	1424.87	128.33	442.51	110.63
51	667.72	45.80	192.84	48.21	1455.85	137.18	477.91	119.48
52	647.55	47.71	190.86	47.71	1435.15	140.53	476.96	119.24
53	667.77	52.42	200.56	50.14	1433.76	145.03	480.68	120.17
54	685.77	56.77	217.99	54.50	1410.81	147.04	476.89	119.22
55	702.05	60.75	225.02	56.25	1390.29	148.55	487.56	121.89
56	713.62	66.49	230.49	57.62	1390.17	151.99	489.34	122.34
57	775.40	74.51	260.80	65.20	1390.72	158.53	504.41	126.10
58	776.43	78.77	270.06	67.52	1388.56	163.56	501.13	125.28
59	813.11	86.07	280.85	70.21	1404.50	170.04	516.91	129.23
60	838.38	93.90	295.11	73.78	1388.11	174.32	516.51	129.13
61	898.56	104.91	319.28	79.82	1420.61	183.51	531.54	132.89
62	992.86	122.31	354.94	88.73	1445.17	193.71	541.17	135.29
63	1011.21	129.58	370.24	92.56	1492.18	205.82	556.92	139.23
64	1107.26	146.51	403.52	100.88	1500.21	211.42	567.65	141.91
65	1151.54	158.43	425.62	106.41	1532.01	222.07	573.45	143.36
66	1224.49	173.57	447.00	111.75	1549.01	232.08	582.90	145.73
67	1332.35	195.57	488.94	122.23	1561.35	237.43	588.41	147.10
68	1369.58	207.80	500.61	125.15	1549.60	241.75	580.19	145.05
69	1399.57	219.45	510.56	127.64	1542.70	247.01	574.86	143.72
70	1464.45	235.78	527.81	131.95	1600.72	261.74	588.37	147.09
71	1605.83	264.72	577.57	144.39	1724.02	287.70	622.98	155.75
72	1699.71	285.43	600.91	150.23	1837.06	311.18	661.00	165.25
73	1758.52	300.28	617.02	154.26	1890.15	322.91	674.61	168.65
74	1821.80	314.78	637.43	159.36	1947.71	332.49	692.52	173.13
75	1980.26	346.10	692.20	173.05	2106.11	361.83	739.40	184.85
76	2165.11	385.43	747.27	186.82	2290.96	403.13	794.46	198.62
77	2375.52	436.56	810.19	202.55	2505.31	456.23	857.39	214.35
78	2614.24	498.51	879.27	219.82	2747.70	524.03	934.22	233.55
79	2842.21	561.11	948.69	237.17	2977.18	588.11	1002.68	250.67
80	1843.03	374.03	610.20	152.55	1923.26	392.11	637.32	159.33
81	2031.74	422.62	668.96	167.24	2114.23	441.83	696.08	174.02
82	2230.62	471.21	727.72	181.93	2314.24	491.55	759.36	189.84
83	2435.15	520.93	791.00	197.75	2518.77	541.27	818.12	204.53
84	2645.33	570.65	854.28	213.57	2727.82	590.99	885.92	221.48
85+								

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

Appendix B4

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	558.48	39.33	157.32	39.33	1168.49	124.51	395.88	98.97
30	558.48	39.33	157.32	39.33	1285.23	136.95	435.43	108.86
31	558.48	39.33	157.32	39.33	1323.39	141.02	448.36	112.09
32	558.48	39.33	157.32	39.33	1361.33	145.06	461.21	115.30
33	558.48	39.33	157.32	39.33	1399.09	149.08	474.01	118.50
34	558.48	39.33	157.32	39.33	1436.73	153.09	486.76	121.69
35	558.48	39.33	157.32	39.33	1474.29	157.10	499.49	124.87
36	558.48	39.33	157.32	39.33	1511.80	161.09	512.20	128.05
37	558.48	39.33	157.32	39.33	1549.30	165.09	524.90	131.22
38	558.48	39.33	157.32	39.33	1586.79	169.08	537.60	134.40
39	558.48	39.33	157.32	39.33	1619.58	172.58	548.71	137.18
40	558.48	39.33	157.32	39.33	1619.58	172.58	548.71	137.18
41	558.48	39.33	157.32	39.33	1619.58	172.58	548.71	137.18
42	576.89	40.63	162.50	40.63	1619.58	172.58	548.71	137.18
43	576.89	40.63	162.50	40.63	1619.58	172.58	548.71	137.18
44	576.89	40.63	162.50	40.63	1619.58	172.58	548.71	137.18
45	595.85	49.16	204.52	51.13	1668.11	186.79	642.92	160.73
46	606.11	50.01	208.04	52.01	1699.23	190.28	654.91	163.73
47	654.20	53.98	224.54	56.14	1699.23	190.28	654.91	163.73
48	745.01	61.47	255.71	63.93	1699.23	190.28	654.91	163.73
49	830.50	68.52	285.06	71.26	1699.23	190.28	654.91	163.73
50	816.48	71.11	305.52	76.38	1730.20	199.13	690.31	172.58
51	838.40	75.51	322.86	80.72	1783.31	212.40	725.71	181.43
52	852.81	81.71	337.04	84.26	1797.14	220.85	744.84	186.21
53	863.21	87.07	338.32	84.58	1775.22	223.98	746.59	186.65
54	918.04	99.18	366.20	91.55	1765.96	227.22	749.44	187.36
55	924.08	103.22	383.40	95.85	1746.31	232.59	747.33	186.83
56	972.35	114.39	407.84	101.96	1743.93	235.47	750.55	187.64
57	1022.19	125.27	430.92	107.73	1740.33	241.02	751.42	187.86
58	1058.88	134.22	447.42	111.85	1730.28	247.67	746.39	186.60
59	1083.85	142.74	464.51	116.13	1726.40	253.12	752.87	188.22
60	1093.74	150.30	471.72	117.93	1715.26	258.21	750.04	187.51
61	1187.19	170.61	511.84	127.96	1740.09	266.79	758.88	189.72
62	1217.72	180.83	521.88	130.47	1789.85	280.48	774.93	193.73
63	1310.57	201.45	555.72	138.93	1826.29	293.21	781.90	195.47
64	1336.52	210.56	567.41	141.85	1849.25	304.64	791.01	197.75
65	1401.37	227.01	593.73	148.43	1856.06	311.45	779.90	194.97
66	1556.81	259.47	646.39	161.60	1966.05	336.53	819.82	204.96
67	1795.41	305.39	738.85	184.71	2102.87	365.38	868.74	217.19
68	1937.02	336.44	791.63	197.91	2194.14	386.91	888.64	222.16
69	2020.97	358.18	806.49	201.62	2267.73	408.62	908.05	227.01
70	2151.75	390.60	841.29	210.32	2285.69	417.19	896.52	224.13
71	2227.16	411.30	848.86	212.21	2445.94	452.87	936.37	234.09
72	2375.74	444.24	892.78	223.19	2592.49	485.02	970.04	242.51
73	2474.26	466.88	913.19	228.30	2684.05	501.85	987.24	246.81
74	2581.21	487.91	936.47	234.12	2781.88	517.42	1007.30	251.83
75	2827.81	538.82	1006.84	251.71	3028.40	566.35	1077.64	269.41
76	3112.95	601.75	1085.50	271.38	3317.47	629.28	1156.30	289.07
77	3443.33	682.37	1172.03	293.01	3653.74	713.84	1250.69	312.67
78	3830.72	782.66	1282.15	320.54	4049.00	821.99	1352.95	338.24
79	4257.86	896.18	1393.20	348.30	4482.88	943.15	1463.64	365.91
80	2744.77	592.12	881.40	220.35	2879.24	622.63	922.08	230.52
81	3052.13	671.22	962.76	240.69	3191.12	705.12	1007.96	251.99
82	3375.31	753.71	1048.64	262.16	3517.69	788.74	1093.84	273.46
83	3708.66	835.07	1139.04	284.76	3852.17	871.23	1184.24	296.06
84	4051.05	917.56	1233.96	308.49	4195.69	954.85	1279.16	319.79
85+								

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

Appendix B4

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	527.02	31.46	110.12	27.53	1079.10	102.16	293.72	73.43
30	527.02	31.46	110.12	27.53	1186.90	112.37	323.06	80.77
31	527.02	31.46	110.12	27.53	1222.15	115.71	332.66	83.16
32	527.02	31.46	110.12	27.53	1257.18	119.02	342.19	85.55
33	527.02	31.46	110.12	27.53	1292.06	122.32	351.68	87.92
34	527.02	31.46	110.12	27.53	1326.82	125.62	361.15	90.29
35	527.02	31.46	110.12	27.53	1361.50	128.90	370.59	92.65
36	527.02	31.46	110.12	27.53	1396.15	132.18	380.02	95.00
37	527.02	31.46	110.12	27.53	1430.77	135.46	389.44	97.36
38	527.02	31.46	110.12	27.53	1465.40	138.74	398.87	99.72
39	527.02	31.46	110.12	27.53	1495.68	141.60	407.11	101.78
40	527.02	31.46	110.12	27.53	1495.68	141.60	407.11	101.78
41	527.02	31.46	110.12	27.53	1495.68	141.60	407.11	101.78
42	544.39	32.50	113.75	28.44	1495.68	141.60	407.11	101.78
43	544.39	32.50	113.75	28.44	1495.68	141.60	407.11	101.78
44	544.39	32.50	113.75	28.44	1495.68	141.60	407.11	101.78
45	556.52	39.33	149.45	37.36	1529.10	156.39	469.16	117.29
46	566.10	40.01	152.03	38.01	1557.63	159.30	477.91	119.48
47	611.02	43.18	164.09	41.02	1557.63	159.30	477.91	119.48
48	695.83	49.18	186.87	46.72	1557.63	159.30	477.91	119.48
49	775.68	54.82	208.31	52.08	1557.63	159.30	477.91	119.48
50	761.17	57.94	221.24	55.31	1579.75	163.73	513.31	128.33
51	775.91	62.49	229.13	57.28	1619.58	172.58	531.01	132.75
52	786.42	66.39	234.91	58.73	1632.58	181.88	536.98	134.24
53	793.56	72.14	248.76	62.19	1609.31	182.50	547.50	136.87
54	841.75	81.38	264.48	66.12	1594.55	187.36	542.15	135.54
55	842.98	86.02	275.26	68.81	1570.92	190.65	549.06	137.26
56	885.31	94.50	298.42	74.60	1567.33	195.00	544.52	136.13
57	926.99	102.72	310.67	77.67	1559.56	198.49	552.93	138.23
58	956.97	111.85	328.10	82.03	1547.07	203.56	556.40	139.10
59	974.99	118.55	338.70	84.68	1538.19	207.69	558.16	139.54
60	980.43	124.87	342.23	85.56	1524.68	212.10	553.31	138.33
61	1059.23	139.81	379.14	94.79	1541.48	222.33	557.30	139.33
62	1082.68	148.78	384.54	96.14	1581.66	234.21	578.30	144.58
63	1162.38	164.40	416.79	104.20	1611.27	242.95	580.84	145.21
64	1181.37	172.88	416.69	104.17	1627.44	251.20	587.91	146.98
65	1235.48	187.72	436.56	109.14	1628.17	258.28	587.46	146.86
66	1367.90	213.95	482.52	120.63	1718.08	278.33	617.40	154.35
67	1571.29	251.21	551.68	137.92	1834.58	301.51	654.11	163.53
68	1692.11	277.07	593.72	148.43	1909.57	322.01	678.96	169.74
69	1757.68	296.50	607.24	151.81	1966.64	339.32	688.20	172.05
70	1862.85	323.57	637.90	159.47	1977.23	346.18	683.49	170.87
71	1920.87	339.11	647.58	161.90	2106.83	374.11	717.59	179.40
72	2045.24	366.98	678.17	169.54	2229.80	401.32	746.84	186.71
73	2122.56	384.61	699.29	174.82	2301.50	415.46	756.88	189.22
74	2205.44	401.35	716.13	179.03	2378.57	426.92	779.08	194.77
75	2408.95	442.46	770.86	192.72	2580.04	464.09	833.79	208.45
76	2642.96	493.59	841.66	210.41	2817.98	517.19	896.72	224.18
77	2916.31	560.45	912.45	228.11	3097.22	587.98	975.38	243.84
78	3234.88	645.01	998.98	249.74	3423.66	678.44	1054.04	263.51
79	3582.78	735.73	1087.94	271.99	3776.50	776.82	1150.56	287.64
80	2299.55	484.77	687.04	171.76	2414.81	510.76	723.20	180.80
81	2545.89	548.05	754.84	188.71	2665.67	576.30	791.00	197.75
82	2804.66	612.46	822.64	205.66	2926.70	641.84	863.32	215.83
83	3070.21	676.87	894.96	223.74	3193.38	707.38	935.64	233.91
84	3342.54	742.41	971.80	242.95	3465.71	772.92	1007.96	251.99
85+								

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

Appendix B4

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	601.75	49.16	165.19	41.30	1836.41	221.25	601.81	150.45
30	601.75	49.16	165.19	41.30	1836.41	221.25	601.81	150.45
31	601.75	49.16	165.19	41.30	1836.41	221.25	601.81	150.45
32	601.75	49.16	165.19	41.30	1836.41	221.25	601.81	150.45
33	603.23	49.28	165.59	41.40	1836.41	221.25	601.81	150.45
34	645.12	52.71	177.09	44.27	1836.41	221.25	601.81	150.45
35	679.62	55.52	186.56	46.64	1836.41	221.25	601.81	150.45
36	744.47	60.82	204.37	51.09	1836.41	221.25	601.81	150.45
37	853.42	69.72	234.27	58.57	1836.41	221.25	601.81	150.45
38	949.70	77.59	260.70	65.18	1836.41	221.25	601.81	150.45
39	1040.37	85.00	285.59	71.40	1836.41	221.25	601.81	150.45
40	1128.38	92.19	309.75	77.44	1836.41	221.25	601.81	150.45
41	1224.70	100.06	336.19	84.05	1836.41	221.25	601.81	150.45
42	1315.31	107.46	361.07	90.27	1836.41	221.25	601.81	150.45
43	1315.31	107.46	361.07	90.27	1836.41	221.25	601.81	150.45
44	1315.31	107.46	361.07	90.27	1836.41	221.25	601.81	150.45
45	1259.96	121.81	426.33	106.58	1942.61	247.80	708.01	177.00
46	1379.08	133.33	466.64	116.66	1942.61	247.80	708.01	177.00
47	1464.70	141.60	495.61	123.90	1942.61	247.80	708.01	177.00
48	1464.70	141.60	495.61	123.90	1942.61	247.80	708.01	177.00
49	1464.70	141.60	495.61	123.90	1942.61	247.80	708.01	177.00
50	1513.38	150.45	548.71	137.18	1986.86	261.08	761.11	190.28
51	1575.33	168.15	584.11	146.03	2048.81	274.35	778.81	194.70
52	1646.13	181.43	619.51	154.88	2119.61	292.05	814.21	203.55
53	1721.35	199.13	654.91	163.73	2199.26	309.76	849.61	212.40
54	1801.01	221.25	690.31	172.58	2283.34	327.46	885.02	221.25
55	1885.08	238.95	725.71	181.43	2371.84	349.58	938.12	234.53
56	1973.58	261.08	761.11	190.28	2460.34	371.71	973.52	243.38
57	2066.51	283.20	814.21	203.55	2557.69	393.83	1008.92	252.23
58	2172.71	309.76	849.61	212.40	2668.32	415.96	1062.02	265.50
59	2292.19	336.31	902.72	225.68	2796.65	446.93	1115.12	278.78
60	2390.97	364.50	937.30	234.32	2947.10	482.33	1168.22	292.05
61	2489.43	390.17	966.93	241.73	2981.38	496.19	1170.50	292.62
62	2543.64	409.74	989.87	247.47	3022.35	515.22	1168.37	292.09
63	2598.38	429.84	991.33	247.83	3031.01	524.97	1164.89	291.22
64	2647.29	449.82	1002.87	250.72	3022.32	532.50	1151.36	287.84
65	2691.50	469.00	1008.00	252.00	3015.84	540.35	1134.74	283.69
66	2724.25	483.28	1006.28	251.57	3011.31	548.38	1115.77	278.94
67	2720.07	491.47	1001.48	250.37	3005.47	553.48	1095.06	273.77
68	2711.85	499.55	970.56	242.64	3002.95	560.62	1076.84	269.21
69	2712.88	509.65	951.34	237.83	3012.84	569.72	1047.05	261.76
70	2722.27	520.57	926.53	231.63	3027.43	579.92	1032.02	258.01
71	2739.10	531.63	910.12	227.53	3047.58	590.70	1006.38	251.59
72	2931.58	573.01	952.87	238.22	3240.62	630.95	1047.30	261.82
73	3060.43	600.57	970.78	242.70	3360.72	651.99	1069.51	267.38
74	3202.90	627.60	999.43	249.86	3492.11	672.85	1086.00	271.50
75	3518.05	692.20	1077.64	269.41	3811.06	733.50	1164.16	291.04
76	3889.72	776.76	1164.16	291.04	4188.63	816.09	1250.69	312.67
77	4324.31	882.95	1258.55	314.64	4636.99	932.12	1352.95	338.24
78	4839.53	1018.64	1368.68	342.17	5169.90	1081.57	1463.07	365.77
79	5435.38	1175.96	1502.40	375.60	5785.42	1250.69	1596.79	399.20
80	3503.00	776.31	949.20	237.30	3714.31	824.90	1003.44	250.86
81	3910.93	881.40	1039.60	259.90	4132.41	934.51	1093.84	273.46
82	4338.07	989.88	1134.52	283.63	4568.59	1046.38	1193.28	298.32
83	4776.51	1098.36	1233.96	308.49	5013.81	1157.12	1292.72	323.18
84	5225.12	1206.84	1337.92	334.48	5468.07	1267.86	1396.68	349.17
85+								

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

Appendix B4

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	566.35	41.30	125.86	31.46	1685.95	185.85	442.51	110.63
30	566.35	41.30	125.86	31.46	1685.95	185.85	442.51	110.63
31	566.35	41.30	125.86	31.46	1685.95	185.85	442.51	110.63
32	566.35	41.30	125.86	31.46	1685.95	185.85	442.51	110.63
33	567.75	41.40	126.17	31.54	1685.95	185.85	442.51	110.63
34	607.18	44.27	134.93	33.73	1685.95	185.85	442.51	110.63
35	639.64	46.64	142.14	35.54	1685.95	185.85	442.51	110.63
36	700.68	51.09	155.71	38.93	1685.95	185.85	442.51	110.63
37	803.22	58.57	178.49	44.62	1685.95	185.85	442.51	110.63
38	893.83	65.18	198.63	49.66	1685.95	185.85	442.51	110.63
39	979.18	71.40	217.59	54.40	1685.95	185.85	442.51	110.63
40	1062.00	77.44	236.00	59.00	1685.95	185.85	442.51	110.63
41	1152.66	84.05	256.15	64.04	1685.95	185.85	442.51	110.63
42	1237.94	90.27	275.10	68.77	1685.95	185.85	442.51	110.63
43	1237.94	90.27	275.10	68.77	1685.95	185.85	442.51	110.63
44	1237.94	90.27	275.10	68.77	1685.95	185.85	442.51	110.63
45	1176.22	98.97	319.75	79.94	1770.03	207.98	531.01	132.75
46	1287.42	108.33	349.98	87.49	1770.03	207.98	531.01	132.75
47	1367.35	115.05	371.71	92.93	1770.03	207.98	531.01	132.75
48	1367.35	115.05	371.71	92.93	1770.03	207.98	531.01	132.75
49	1367.35	115.05	371.71	92.93	1770.03	207.98	531.01	132.75
50	1402.75	123.90	389.41	97.35	1805.43	216.83	566.41	141.60
51	1455.85	137.18	424.81	106.20	1858.53	230.10	584.11	146.03
52	1513.38	150.45	442.51	110.63	1920.48	243.38	619.51	154.88
53	1575.33	168.15	477.91	119.48	1986.86	261.08	637.21	159.30
54	1641.70	181.43	513.31	128.33	2057.66	274.35	672.61	168.15
55	1716.93	199.13	531.01	132.75	2128.46	292.05	708.01	177.00
56	1792.16	216.83	566.41	141.60	2208.11	309.76	725.71	181.43
57	1867.38	234.53	601.81	150.45	2292.19	331.88	761.11	190.28
58	1955.88	256.65	637.21	159.30	2385.12	349.58	796.51	199.13
59	2062.09	283.20	672.61	168.15	2491.32	376.13	831.91	207.98
60	2139.29	303.75	694.29	173.57	2619.64	402.68	885.02	221.25
61	2218.01	326.55	729.44	182.36	2646.35	419.85	882.12	220.53
62	2259.66	344.83	746.46	186.61	2673.46	434.08	892.51	223.13
63	2300.20	360.13	758.99	189.75	2674.65	440.67	888.99	222.25
64	2337.58	376.08	766.90	191.73	2658.92	449.75	877.91	219.48
65	2369.50	392.00	770.00	192.50	2647.73	455.92	864.56	216.14
66	2393.23	407.15	767.95	191.99	2637.27	459.62	849.51	212.38
67	2383.16	414.19	754.20	188.55	2627.55	467.19	845.10	211.28
68	2369.30	419.62	742.19	185.55	2622.72	471.81	832.61	208.15
69	2362.66	428.62	731.80	182.95	2620.19	479.90	810.95	202.74
70	2364.08	437.00	716.39	179.10	2625.03	487.61	795.32	198.83
71	2369.37	444.12	700.09	175.02	2636.27	494.44	787.60	196.90
72	2530.26	480.73	738.26	184.56	2798.52	530.09	824.10	206.03
73	2632.63	501.85	756.88	189.22	2891.78	547.09	839.15	209.79
74	2744.50	521.36	779.08	194.77	2994.36	558.74	857.78	214.44
75	3002.83	574.22	841.66	210.41	3256.51	607.65	920.32	230.08
76	3309.60	643.04	920.32	230.08	3569.18	676.47	991.11	247.78
77	3673.40	733.50	998.98	249.74	3944.78	778.73	1077.64	269.41
78	4102.10	847.56	1093.37	273.34	4387.24	906.55	1172.03	293.01
79	4585.86	977.35	1195.63	298.91	4888.70	1044.21	1282.15	320.54
80	2941.39	640.71	759.36	189.84	3123.32	684.78	804.56	201.14
81	3266.83	724.33	831.68	207.92	3456.67	770.66	881.40	220.35
82	3604.70	809.08	908.52	227.13	3802.45	857.67	958.24	239.56
83	3950.48	892.70	989.88	247.47	4152.75	943.55	1039.60	259.90
84	4301.91	977.45	1075.76	268.94	4507.57	1029.43	1125.48	281.37
85+								

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

Appendix B4

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	700.07	72.76	180.92	45.23	2340.86	340.73	690.31	172.58
30	700.07	72.76	180.92	45.23	2340.86	340.73	690.31	172.58
31	700.07	72.76	180.92	45.23	2340.86	340.73	690.31	172.58
32	700.07	72.76	180.92	45.23	2340.86	340.73	690.31	172.58
33	701.72	72.93	181.34	45.34	2340.86	340.73	690.31	172.58
34	746.50	77.59	192.92	48.23	2340.86	340.73	690.31	172.58
35	768.89	79.91	198.70	49.68	2340.86	340.73	690.31	172.58
36	836.70	86.96	216.23	54.06	2340.86	340.73	690.31	172.58
37	958.76	99.65	247.77	61.94	2340.86	340.73	690.31	172.58
38	1064.81	110.67	275.18	68.79	2340.86	340.73	690.31	172.58
39	1211.55	125.92	313.10	78.27	2340.86	340.73	690.31	172.58
40	1305.67	135.70	337.42	84.35	2340.86	340.73	690.31	172.58
41	1404.33	145.96	362.92	90.73	2340.86	340.73	690.31	172.58
42	1488.53	154.71	384.68	96.17	2340.86	340.73	690.31	172.58
43	1488.53	154.71	384.68	96.17	2340.86	340.73	690.31	172.58
44	1488.53	154.71	384.68	96.17	2340.86	340.73	690.31	172.58
45	1390.88	165.08	421.48	105.37	2517.87	384.98	814.21	203.55
46	1559.02	185.04	472.43	118.11	2517.87	384.98	814.21	203.55
47	1686.87	200.21	511.17	127.79	2517.87	384.98	814.21	203.55
48	1752.33	207.98	531.01	132.75	2517.87	384.98	814.21	203.55
49	1752.33	207.98	531.01	132.75	2517.87	384.98	814.21	203.55
50	1823.13	225.68	584.11	146.03	2588.67	398.26	867.31	216.83
51	1916.06	247.80	619.51	154.88	2690.45	424.81	902.72	225.68
52	2022.26	269.93	672.61	168.15	2796.65	446.93	938.12	234.53
53	2087.49	290.77	694.38	173.60	2916.12	473.48	973.52	243.38
54	2115.39	308.15	699.58	174.89	3044.45	504.46	1026.62	256.65
55	2138.80	319.22	718.25	179.56	3177.20	535.43	1062.02	265.50
56	2241.54	345.16	745.86	186.46	3318.81	566.41	1115.12	278.78
57	2303.79	367.21	773.08	193.27	3464.83	601.81	1150.52	287.63
58	2397.09	391.90	791.42	197.85	3556.35	628.87	1179.67	294.92
59	2483.33	415.12	830.25	207.56	3629.95	651.21	1193.18	298.29
60	2608.90	447.55	858.72	214.68	3656.42	663.35	1198.83	299.71
61	2714.67	477.19	876.61	219.15	3738.57	689.19	1201.27	300.32
62	2860.66	512.56	914.30	228.58	3806.76	711.23	1208.73	302.18
63	2912.82	534.67	918.46	229.61	3855.85	731.95	1204.73	301.18
64	2996.39	557.91	927.75	231.94	3885.77	744.08	1203.76	300.94
65	3106.42	589.25	954.89	238.72	3933.01	762.14	1191.82	297.96
66	3286.58	633.52	987.46	246.86	3934.76	771.06	1177.19	294.30
67	3449.57	674.79	1023.82	255.95	3932.46	777.67	1147.20	286.80
68	3553.58	702.42	1028.74	257.19	3940.05	786.47	1130.87	282.72
69	3606.33	723.82	1012.84	253.21	3969.42	799.60	1104.20	276.05
70	3635.73	736.97	991.99	248.00	4009.29	811.98	1082.64	270.66
71	3738.92	765.72	988.88	247.22	4300.32	876.07	1133.49	283.37
72	4013.21	824.10	1038.71	259.68	4633.44	946.43	1193.23	298.31
73	4195.76	861.78	1061.28	265.32	4810.72	976.95	1209.37	302.34
74	4395.14	899.09	1086.00	271.50	5003.06	1003.37	1235.52	308.88
75	4835.60	989.14	1172.03	293.01	5468.81	1091.40	1321.48	330.37
76	5352.79	1105.17	1266.42	316.61	6019.43	1211.36	1415.87	353.97
77	5960.43	1256.59	1376.54	344.14	6676.24	1382.44	1533.86	383.47
78	6688.03	1447.34	1502.40	375.60	7466.77	1604.66	1667.58	416.90
79	7500.17	1665.18	1643.66	410.91	8349.39	1853.03	1815.85	453.96
80	4875.95	1106.27	1044.12	261.03	5413.83	1231.70	1148.08	287.02
81	5462.42	1259.95	1148.08	287.02	6051.15	1402.33	1256.56	314.14
82	6077.14	1417.02	1256.56	314.14	6715.59	1574.09	1374.08	343.52
83	6707.68	1574.09	1369.56	342.39	7393.59	1744.72	1491.60	372.90
84	7354.04	1732.29	1487.08	371.77	8087.41	1914.22	1613.64	403.41
85+								

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

Appendix B4

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	652.87	60.96	133.72	33.43	2128.46	292.05	531.01	132.75
30	652.87	60.96	133.72	33.43	2128.46	292.05	531.01	132.75
31	652.87	60.96	133.72	33.43	2128.46	292.05	531.01	132.75
32	652.87	60.96	133.72	33.43	2128.46	292.05	531.01	132.75
33	654.41	61.10	134.04	33.51	2128.46	292.05	531.01	132.75
34	696.18	65.00	142.59	35.65	2128.46	292.05	531.01	132.75
35	717.06	66.95	146.87	36.72	2128.46	292.05	531.01	132.75
36	780.29	72.86	159.82	39.95	2128.46	292.05	531.01	132.75
37	894.12	83.49	183.13	45.78	2128.46	292.05	531.01	132.75
38	993.03	92.72	203.39	50.85	2128.46	292.05	531.01	132.75
39	1129.87	105.50	231.42	57.85	2128.46	292.05	531.01	132.75
40	1217.64	113.70	249.40	62.35	2128.46	292.05	531.01	132.75
41	1309.65	122.29	268.24	67.06	2128.46	292.05	531.01	132.75
42	1388.18	129.62	284.33	71.08	2128.46	292.05	531.01	132.75
43	1388.18	129.62	284.33	71.08	2128.46	292.05	531.01	132.75
44	1388.18	129.62	284.33	71.08	2128.46	292.05	531.01	132.75
45	1282.00	140.49	309.08	77.27	2278.91	327.46	619.51	154.88
46	1436.98	157.48	346.45	86.61	2278.91	327.46	619.51	154.88
47	1554.81	170.39	374.86	93.71	2278.91	327.46	619.51	154.88
48	1615.15	177.00	389.41	97.35	2278.91	327.46	619.51	154.88
49	1615.15	177.00	389.41	97.35	2278.91	327.46	619.51	154.88
50	1677.10	190.28	442.51	110.63	2336.44	340.73	654.91	163.73
51	1756.75	207.98	460.21	115.05	2420.52	358.43	690.31	172.58
52	1840.83	230.10	495.61	123.90	2513.44	380.56	708.01	177.00
53	1896.54	247.37	520.79	130.20	2615.22	407.11	743.41	185.85
54	1915.51	258.18	516.36	129.09	2721.42	429.23	778.81	194.70
55	1931.31	271.34	526.72	131.68	2836.47	455.78	814.21	203.55
56	2019.37	293.58	555.43	138.86	2955.95	482.33	849.61	212.40
57	2068.00	309.23	572.08	143.02	3084.28	513.31	885.02	221.25
58	2145.96	331.03	593.56	148.39	3161.68	537.79	902.10	225.52
59	2216.47	352.11	622.69	155.67	3218.22	554.58	924.29	231.07
60	2317.81	378.42	654.95	163.74	3232.84	567.44	911.11	227.78
61	2407.15	402.96	664.53	166.13	3299.64	589.08	924.05	231.01
62	2528.19	436.37	692.65	173.16	3353.48	608.05	943.40	235.85
63	2568.40	452.67	708.52	177.13	3386.56	623.38	938.57	234.64
64	2632.82	473.28	714.62	178.66	3406.25	634.95	925.97	231.49
65	2722.65	498.60	725.24	181.31	3440.60	649.23	928.37	232.09
66	2876.13	535.37	761.41	190.35	3437.40	656.28	918.21	229.55
67	3013.28	570.08	791.13	197.78	3430.57	661.85	904.52	226.13
68	3094.52	594.57	796.44	199.11	3431.16	668.24	884.13	221.03
69	3130.60	611.29	787.77	196.94	3445.88	678.23	875.75	218.94
70	3144.41	622.33	776.75	194.19	3470.17	688.75	862.59	215.65
71	3224.79	643.21	778.85	194.71	3711.95	741.96	899.87	224.97
72	3453.08	693.19	824.10	206.03	3989.61	800.50	952.87	238.22
73	3597.24	721.92	839.15	209.79	4129.94	820.64	970.78	242.70
74	3751.80	749.57	865.65	216.41	4275.13	836.14	991.56	247.89
75	4109.97	820.03	936.05	234.01	4650.75	900.65	1061.90	265.48
76	4534.73	916.38	1014.71	253.68	5103.04	1002.91	1148.43	287.11
77	5040.12	1046.17	1109.10	277.28	5653.66	1156.30	1242.82	310.71
78	5639.90	1207.43	1219.22	304.81	6306.54	1350.98	1360.81	340.20
79	6288.95	1383.41	1338.41	334.60	7012.94	1551.69	1487.12	371.78
80	4060.09	911.91	849.76	212.44	4515.48	1021.52	940.16	235.04
81	4515.48	1029.43	935.64	233.91	5008.16	1150.34	1030.56	257.64
82	4988.95	1149.21	1026.04	256.51	5517.79	1279.16	1130.00	282.50
83	5470.33	1267.86	1120.96	280.24	6033.07	1406.85	1224.92	306.23
84	5959.62	1386.51	1215.88	303.97	6554.00	1533.41	1324.36	331.09
85+								

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

Appendix B1

John Hancock Life Insurance Company (U.S.A.)
LTC-94 PA, LTC-94 PA 2/95
Premiums to be used only with those
that have not previously elected a landing spot option

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

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	278.43	8.47	48.42	12.11	600.60	35.99	161.96	40.49	1379.37	128.80	465.33	116.33
30	298.37	9.08	51.89	12.97	606.57	36.35	163.57	40.89	1546.94	144.44	521.86	130.46
31	312.03	9.50	54.27	13.57	606.57	36.35	163.57	40.89	1601.09	149.50	540.13	135.03
32	398.24	12.12	69.26	17.31	606.57	36.35	163.57	40.89	1654.74	154.51	558.22	139.56
33	398.24	12.12	69.26	17.31	606.57	36.35	163.57	40.89	1708.02	159.48	576.20	144.05
34	398.24	12.12	69.26	17.31	606.57	36.35	163.57	40.89	1761.03	164.43	594.08	148.52
35	398.24	12.12	69.26	17.31	606.57	36.35	163.57	40.89	1813.87	169.37	611.91	152.98
36	398.24	12.12	69.26	17.31	606.57	36.35	163.57	40.89	1866.60	174.29	629.70	157.42
37	398.24	12.12	69.26	17.31	606.57	36.35	163.57	40.89	1919.27	179.21	647.47	161.87
38	423.08	12.88	73.58	18.39	606.57	36.35	163.57	40.89	1971.94	184.13	665.23	166.31
39	437.82	13.32	76.14	19.04	606.57	36.35	163.57	40.89	2024.63	189.05	683.01	170.75
40	472.37	14.38	82.15	20.54	616.01	36.91	166.12	41.53	2027.39	189.30	683.94	170.98
41	500.55	15.23	87.05	21.76	639.90	38.35	172.56	43.14	2027.39	189.30	683.94	170.98
42	522.52	15.90	90.87	22.72	663.98	39.79	179.05	44.76	2027.39	189.30	683.94	170.98
43	522.52	15.90	90.87	22.72	665.76	39.90	179.53	44.88	2027.39	189.30	683.94	170.98
44	522.52	15.90	90.87	22.72	665.76	39.90	179.53	44.88	2027.39	189.30	683.94	170.98
45	511.01	19.41	120.74	30.19	673.30	47.75	229.21	57.30	2058.38	202.27	785.28	196.32
46	538.29	20.44	127.19	31.80	724.52	51.38	246.65	61.66	2112.88	207.62	806.07	201.52
47	538.42	20.45	127.22	31.81	761.17	53.98	259.12	64.78	2112.88	207.62	806.07	201.52
48	551.99	20.96	130.43	32.61	829.30	58.82	282.32	70.58	2112.88	207.62	806.07	201.52
49	555.69	21.10	131.30	32.83	946.42	67.12	322.18	80.55	2112.88	207.62	806.07	201.52
50	559.60	23.32	149.23	37.31	946.92	69.05	341.94	85.49	2143.42	219.84	879.35	219.84
51	571.18	25.64	158.53	39.63	987.99	79.84	372.58	93.14	2198.38	232.05	903.78	225.94
52	572.50	29.53	172.66	43.16	962.60	81.52	376.26	94.07	2174.44	235.08	916.79	229.20
53	588.40	34.08	181.74	45.44	997.01	88.06	402.58	100.64	2173.02	245.89	937.83	234.46
54	604.30	38.62	190.83	47.71	1027.84	97.14	413.64	103.41	2149.84	246.79	921.36	230.34
55	621.49	40.83	208.67	52.17	1055.78	105.58	434.73	108.68	2123.61	252.31	925.14	231.28
56	642.92	45.44	218.09	54.52	1076.55	113.16	452.64	113.16	2133.31	260.91	941.32	235.33
57	661.10	49.98	236.27	59.07	1172.88	128.53	501.29	125.32	2137.96	268.49	954.63	238.66
58	683.81	56.80	254.44	63.61	1180.17	133.55	521.76	130.44	2137.12	278.55	960.51	240.13
59	711.08	63.61	263.53	65.88	1240.86	146.90	550.10	137.53	2172.87	290.97	994.92	248.73
60	745.15	70.43	281.70	70.43	1286.54	160.43	567.68	141.92	2151.70	294.02	980.07	245.02
61	781.50	79.51	308.97	77.24	1384.78	179.39	616.86	154.21	2209.32	310.00	1012.97	253.24
62	822.39	88.60	327.14	81.79	1535.63	208.50	688.38	172.10	2257.42	326.73	1035.36	258.84
63	867.83	97.69	345.32	86.33	1571.10	220.34	702.52	175.63	2334.88	346.68	1069.28	267.32
64	924.83	109.88	375.43	93.86	1726.90	251.91	768.98	192.25	2358.05	359.70	1071.11	267.78
65	978.67	123.48	402.45	100.61	1804.50	270.84	809.25	202.31	2412.87	376.28	1086.18	271.54
66	1055.72	137.50	428.81	107.20	1922.75	295.30	853.10	213.27	2446.73	391.03	1102.33	275.58
67	1146.60	155.59	469.17	117.29	2098.41	330.62	931.13	232.78	2471.63	402.44	1096.92	274.23
68	1242.43	174.72	514.45	128.61	2167.01	351.94	951.53	237.88	2462.06	410.34	1080.90	270.23
69	1353.65	200.00	546.34	136.58	2224.97	370.83	964.16	241.04	2457.40	418.35	1066.01	266.50
70	1475.79	226.48	594.21	148.55	2291.87	392.22	971.78	242.94	2488.00	432.57	1056.75	264.19
71	1582.63	251.02	621.58	155.39	2572.30	449.85	1074.81	268.70	2759.59	485.24	1155.04	288.76
72	1702.98	279.10	662.27	165.57	2631.66	467.60	1083.46	270.86	2848.35	507.51	1174.70	293.67
73	1813.87	303.47	704.23	176.06	2729.75	491.85	1103.92	275.98	2937.42	524.64	1191.36	297.84
74	1901.56	323.95	727.79	181.95	2838.55	514.91	1129.15	282.29	3037.20	543.66	1212.79	303.20
75	2161.77	376.36	826.15	206.54	2980.49	545.33	1176.11	294.03	3168.97	570.47	1256.53	314.13
76	2506.63	446.32	945.72	236.43	3136.30	583.83	1215.92	303.98	3319.66	607.96	1293.12	323.28
77	2639.62	484.73	983.25	245.81	3308.50	633.49	1257.74	314.43	3486.52	658.93	1331.72	332.93
78	2850.83	542.91	1045.60	261.40	3591.51	709.69	1342.28	335.57	3770.63	741.43	1414.84	353.71
79	3150.70	619.08	1140.88	285.22	3918.36	799.71	1443.49	360.87	4101.02	835.35	1514.77	378.69
80	3480.85	704.48	1242.69	310.67	2206.89	462.17	800.04	200.01	2301.81	483.64	836.20	209.05
81	3874.67	802.94	1365.21	341.30	2441.93	523.19	872.36	218.09	2539.11	545.79	908.52	227.13
82	4292.54	905.77	1496.48	374.12	2690.53	585.34	949.20	237.30	2787.71	609.07	985.36	246.34
83	4727.92	1012.97	1636.50	409.13	2945.91	647.49	1030.56	257.64	3043.09	672.35	1066.72	266.68
84	5185.18	1120.17	1785.28	446.32	3209.20	710.77	1116.44	279.11	3305.25	735.63	1152.60	288.15
85+		1470.23	2284.11	571.03								

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

Appendix B1

John Hancock Life Insurance Company (U.S.A.)
LTC-94 PA, LTC-94 PA 2/95
Premiums to be used only with those
that have not previously elected a landing spot option

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

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	271.17	6.05	33.90	8.47	571.36	29.24	116.97	29.24	1275.50	103.87	332.38	83.09
30	290.58	6.49	36.32	9.08	577.04	29.53	118.13	29.53	1430.45	116.49	372.76	93.19
31	303.89	6.78	37.99	9.50	577.04	29.53	118.13	29.53	1480.52	120.56	385.80	96.45
32	387.85	8.66	48.48	12.12	577.04	29.53	118.13	29.53	1530.13	124.60	398.73	99.68
33	387.85	8.66	48.48	12.12	577.04	29.53	118.13	29.53	1579.40	128.62	411.57	102.89
34	387.85	8.66	48.48	12.12	577.04	29.53	118.13	29.53	1628.42	132.61	424.35	106.09
35	387.85	8.66	48.48	12.12	577.04	29.53	118.13	29.53	1677.28	136.59	437.08	109.27
36	387.85	8.66	48.48	12.12	577.04	29.53	118.13	29.53	1726.04	140.56	449.78	112.45
37	387.85	8.66	48.48	12.12	577.04	29.53	118.13	29.53	1774.75	144.52	462.48	115.62
38	412.05	9.20	51.51	12.88	577.04	29.53	118.13	29.53	1823.45	148.49	475.17	118.79
39	426.40	9.52	53.30	13.32	577.04	29.53	118.13	29.53	1872.17	152.46	487.86	121.97
40	460.05	10.27	57.51	14.38	586.02	29.99	119.97	29.99	1874.73	152.67	488.53	122.13
41	487.49	10.88	60.94	15.23	608.75	31.16	124.63	31.16	1874.73	152.67	488.53	122.13
42	508.89	11.36	63.61	15.90	631.65	32.33	129.31	32.33	1874.73	152.67	488.53	122.13
43	508.89	11.36	63.61	15.90	633.34	32.42	129.66	32.42	1874.73	152.67	488.53	122.13
44	508.89	11.36	63.61	15.90	633.34	32.42	129.66	32.42	1874.73	152.67	488.53	122.13
45	493.76	15.09	86.25	21.56	632.71	38.20	162.36	40.59	1891.81	166.57	571.11	142.78
46	520.12	15.90	90.85	22.71	680.85	41.11	174.71	43.68	1941.90	170.98	586.23	146.56
47	520.24	15.90	90.87	22.72	715.29	43.19	183.54	45.89	1941.90	170.98	586.23	146.56
48	533.36	16.30	93.16	23.29	779.31	47.05	199.97	49.99	1941.90	170.98	586.23	146.56
49	536.93	16.41	93.79	23.45	889.36	53.70	228.21	57.05	1941.90	170.98	586.23	146.56
50	536.28	18.65	102.59	25.65	887.74	55.89	249.88	62.47	1966.33	177.09	610.66	152.67
51	547.86	20.98	111.90	27.98	921.46	63.20	266.13	66.53	2009.07	189.30	659.51	164.88
52	545.23	22.72	118.13	29.53	893.62	65.85	263.38	65.85	1980.51	193.94	658.21	164.55
53	558.87	27.26	127.22	31.81	921.53	72.34	276.77	69.19	1978.59	200.15	663.34	165.84
54	572.50	29.53	136.31	34.08	946.36	78.34	300.83	75.21	1946.92	202.92	658.11	164.53
55	585.20	34.02	145.17	36.29	968.83	83.84	310.52	77.63	1918.61	205.00	672.83	168.21
56	602.03	36.35	154.48	38.62	984.80	91.75	318.07	79.52	1918.44	209.75	675.29	168.82
57	617.93	40.89	163.57	40.89	1070.05	102.83	359.90	89.97	1919.20	218.77	696.08	174.02
58	636.11	45.44	172.66	43.16	1071.47	108.70	372.68	93.17	1916.21	225.72	691.56	172.89
59	658.82	49.98	190.83	47.71	1122.09	118.77	387.57	96.89	1938.22	234.65	713.34	178.33
60	686.09	56.80	199.92	49.98	1156.96	129.58	407.25	101.81	1915.59	240.56	712.78	178.19
61	715.62	63.61	218.09	54.52	1240.01	144.77	440.61	110.15	1960.44	253.24	733.53	183.38
62	749.70	70.43	227.18	56.80	1370.15	168.79	489.81	122.45	1994.34	267.33	746.81	186.70
63	788.32	79.51	245.36	61.34	1395.47	178.82	510.93	127.73	2059.20	284.03	768.55	192.14
64	835.56	89.28	265.55	66.39	1528.03	202.19	556.85	139.21	2070.29	291.76	783.35	195.84
65	878.06	98.32	283.54	70.89	1589.13	218.63	587.36	146.84	2114.17	306.46	791.36	197.84
66	941.53	111.86	307.63	76.91	1689.79	239.52	616.86	154.21	2137.63	320.27	804.41	201.10
67	1019.74	124.47	335.12	83.78	1838.64	269.89	674.73	168.68	2154.66	327.65	812.00	203.00
68	1099.26	140.74	368.85	92.21	1890.02	286.76	690.84	172.71	2138.45	333.61	800.67	200.17
69	1192.68	160.98	400.00	100.00	1931.40	302.84	704.58	176.14	2128.92	340.88	793.31	198.33
70	1290.71	182.65	428.61	107.15	1981.61	319.05	714.20	178.55	2148.33	351.28	789.66	197.41
71	1377.03	203.21	459.01	114.75	2216.05	365.32	797.05	199.26	2372.59	395.93	857.35	214.34
72	1473.55	224.70	491.97	122.99	2258.15	379.21	798.34	199.58	2440.63	413.42	878.17	219.54
73	1563.68	243.24	518.91	129.73	2336.28	398.94	819.75	204.94	2511.15	429.00	896.26	224.06
74	1630.86	259.61	541.40	135.35	2420.35	418.20	846.86	211.72	2587.63	441.73	920.05	230.01
75	1845.08	302.92	605.85	151.46	2530.65	442.30	884.60	221.15	2691.49	462.40	944.91	236.23
76	2130.27	359.47	704.46	176.12	2656.21	472.86	916.77	229.19	2810.61	494.57	974.67	243.67
77	2232.99	390.54	735.14	183.79	2792.92	513.27	952.55	238.14	2945.51	536.39	1008.04	252.01
78	2401.75	435.67	786.43	196.61	3020.13	575.91	1015.78	253.95	3174.31	605.39	1079.27	269.82
79	2639.95	497.48	857.87	214.47	3283.49	648.23	1095.98	274.00	3439.42	679.42	1158.35	289.59
80	2903.26	564.46	936.40	234.10	1843.03	374.03	610.20	152.55	1923.26	392.11	637.32	159.33
81	3216.13	641.04	1032.66	258.17	2031.74	422.62	668.96	167.24	2114.23	441.83	696.08	174.02
82	3550.87	724.18	1128.93	282.23	2230.62	471.21	727.72	181.93	2314.24	491.55	759.36	189.84
83	3896.54	807.31	1233.94	308.49	2435.15	520.93	791.00	197.75	2518.77	541.27	818.12	204.53
84	4257.54	890.45	1347.71	336.93	2645.33	570.65	854.28	213.57	2727.82	590.99	885.92	221.48
85+		1163.93	1732.77	433.19								

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

Appendix B1

John Hancock Life Insurance Company (U.S.A.)
LTC-94 PA, LTC-94 PA 2/95
Premiums to be used only with those
that have not previously elected a landing spot option

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

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	429.08	14.48	79.66	19.92	645.19	45.44	181.74	45.44	1612.52	171.83	546.32	136.58
30	429.08	14.48	79.66	19.92	645.19	45.44	181.74	45.44	1773.61	188.99	600.90	150.22
31	429.08	14.48	79.66	19.92	645.19	45.44	181.74	45.44	1826.28	194.60	618.74	154.69
32	429.08	14.48	79.66	19.92	645.19	45.44	181.74	45.44	1878.63	200.18	636.48	159.12
33	447.56	15.11	83.09	20.77	645.19	45.44	181.74	45.44	1930.74	205.73	654.13	163.53
34	482.35	16.28	89.55	22.39	645.19	45.44	181.74	45.44	1982.69	211.27	671.73	167.93
35	511.98	17.28	95.05	23.76	645.19	45.44	181.74	45.44	2034.52	216.79	689.29	172.32
36	536.45	18.11	99.59	24.90	645.19	45.44	181.74	45.44	2086.29	222.31	706.83	176.71
37	538.42	18.17	99.96	24.99	645.19	45.44	181.74	45.44	2138.03	227.82	724.36	181.09
38	538.42	18.17	99.96	24.99	645.19	45.44	181.74	45.44	2189.77	233.34	741.89	185.47
39	538.42	18.17	99.96	24.99	681.10	47.96	191.86	47.96	2235.02	238.16	757.22	189.30
40	538.42	18.17	99.96	24.99	702.38	49.46	197.85	49.46	2235.02	238.16	757.22	189.30
41	538.42	18.17	99.96	24.99	726.71	51.18	204.71	51.18	2235.02	238.16	757.22	189.30
42	538.42	18.17	99.96	24.99	766.43	53.97	215.90	53.97	2235.02	238.16	757.22	189.30
43	538.42	18.17	99.96	24.99	766.43	53.97	215.90	53.97	2235.02	238.16	757.22	189.30
44	538.42	18.17	99.96	24.99	766.43	53.97	215.90	53.97	2235.02	238.16	757.22	189.30
45	558.87	24.99	145.40	36.35	769.93	63.53	264.27	66.07	2301.99	257.78	887.23	221.81
46	566.84	25.35	147.47	36.87	805.25	66.44	276.39	69.10	2344.94	262.58	903.78	225.94
47	597.82	26.73	155.53	38.88	869.14	71.71	298.32	74.58	2344.94	262.58	903.78	225.94
48	601.83	26.91	156.57	39.14	1028.11	84.83	352.88	88.22	2344.94	262.58	903.78	225.94
49	633.41	28.32	164.79	41.20	1146.09	94.56	393.38	98.34	2344.94	262.58	903.78	225.94
50	630.83	30.40	172.27	43.07	1126.74	98.14	421.62	105.40	2387.68	274.80	952.63	238.16
51	643.84	35.07	190.40	47.60	1156.99	104.20	445.55	111.39	2460.96	293.12	1001.48	250.37
52	654.68	39.53	197.64	49.41	1176.88	112.75	465.11	116.28	2480.05	304.78	1027.88	256.97
53	639.19	42.14	206.04	51.51	1191.23	120.15	466.88	116.72	2449.81	309.09	1030.29	257.57
54	652.18	46.09	212.02	53.00	1266.89	136.87	505.35	126.34	2437.03	313.57	1034.22	258.56
55	663.37	52.25	227.18	56.80	1275.23	142.45	529.09	132.27	2409.91	320.97	1031.32	257.83
56	697.30	57.53	239.34	59.83	1341.84	157.86	562.82	140.70	2406.62	324.94	1035.76	258.94
57	728.94	65.21	260.83	65.21	1410.62	172.87	594.67	148.67	2401.65	332.61	1036.97	259.24
58	785.33	74.68	289.08	72.27	1461.26	185.23	617.43	154.36	2387.78	341.78	1030.02	257.51
59	816.18	81.38	306.36	76.59	1495.72	196.98	641.02	160.26	2382.44	349.30	1038.96	259.74
60	869.15	92.00	329.26	82.32	1509.36	207.42	650.97	162.74	2367.06	356.33	1035.06	258.76
61	920.20	104.40	349.63	87.41	1638.32	235.45	706.34	176.59	2401.32	368.18	1047.26	261.81
62	970.14	116.13	377.41	94.35	1680.46	249.54	720.20	180.05	2469.99	387.06	1069.40	267.35
63	1022.00	129.55	393.44	98.36	1808.58	278.00	766.89	191.72	2520.28	404.63	1079.02	269.75
64	1074.08	142.26	417.30	104.33	1844.40	290.58	783.03	195.76	2551.96	420.41	1091.59	272.90
65	1147.30	159.48	447.49	111.87	1933.89	313.28	819.34	204.84	2561.36	429.81	1076.26	269.07
66	1253.89	181.23	489.80	122.45	2148.40	358.07	892.02	223.01	2713.15	464.41	1131.35	282.84
67	1382.67	205.50	537.85	134.46	2477.67	421.44	1019.62	254.90	2901.96	504.23	1198.87	299.72
68	1507.68	231.95	587.61	146.90	2673.09	464.29	1092.45	273.11	3027.91	533.93	1226.32	306.58
69	1677.09	267.70	640.39	160.10	2788.94	494.28	1112.96	278.24	3129.47	563.90	1253.11	313.28
70	1842.79	304.94	694.00	173.50	2969.42	539.02	1160.98	290.24	3154.25	575.73	1237.20	309.30
71	2055.43	349.69	758.11	189.53	3073.48	567.60	1171.42	292.86	3375.39	624.96	1292.19	323.05
72	2231.62	389.61	805.71	201.43	3156.28	590.20	1186.10	296.53	3444.25	644.37	1288.74	322.19
73	2401.94	425.56	856.34	214.09	3287.18	620.27	1213.22	303.31	3565.89	666.73	1311.59	327.90
74	2600.27	468.10	915.62	228.91	3429.26	648.21	1244.15	311.04	3695.87	687.42	1338.25	334.56
75	2804.58	512.66	975.07	243.77	3613.79	688.58	1286.69	321.67	3870.12	723.76	1377.16	344.29
76	2984.31	557.30	1022.92	255.73	3819.05	738.24	1331.72	332.93	4069.96	772.01	1418.57	354.64
77	3176.71	608.06	1063.53	265.88	4048.34	802.27	1377.96	344.49	4295.73	839.26	1470.44	367.61
78	3463.96	683.77	1137.35	284.34	4425.48	904.18	1481.22	370.30	4677.66	949.62	1563.00	390.75
79	3826.71	780.01	1235.57	308.89	4918.93	1035.33	1609.50	402.38	5178.90	1089.58	1690.88	422.72
80	4226.91	886.08	1347.71	336.93	2744.77	592.12	881.40	220.35	2879.24	622.63	922.08	230.52
81	4727.92	1010.78	1478.98	369.75	3052.13	671.22	962.76	240.69	3191.12	705.12	1007.96	251.99
82	5255.19	1144.24	1627.75	406.94	3375.31	753.71	1048.64	262.16	3517.69	788.74	1093.84	273.46
83	5808.72	1277.70	1776.53	444.13	3708.66	835.07	1139.04	284.76	3852.17	871.23	1184.24	296.06
84	6384.12	1415.53	1942.80	485.70	4051.05	917.56	1233.96	308.49	4195.69	954.85	1279.16	319.79
85+		1859.66	2494.14	623.53								

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

Appendix B1

John Hancock Life Insurance Company (U.S.A.)
LTC-94 PA, LTC-94 PA 2/95
Premiums to be used only with those
that have not previously elected a landing spot option

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

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	416.41	12.67	57.93	14.48	608.84	36.35	127.22	31.81	1489.16	140.99	405.33	101.33
30	416.41	12.67	57.93	14.48	608.84	36.35	127.22	31.81	1637.93	155.07	445.83	111.46
31	416.41	12.67	57.93	14.48	608.84	36.35	127.22	31.81	1686.57	159.67	459.07	114.77
32	416.41	12.67	57.93	14.48	608.84	36.35	127.22	31.81	1734.91	164.25	472.22	118.06
33	434.34	13.22	60.43	15.11	608.84	36.35	127.22	31.81	1783.04	168.81	485.32	121.33
34	468.10	14.25	65.13	16.28	608.84	36.35	127.22	31.81	1831.01	173.35	498.38	124.60
35	496.86	15.12	69.13	17.28	608.84	36.35	127.22	31.81	1878.88	177.88	511.41	127.85
36	520.61	15.84	72.43	18.11	608.84	36.35	127.22	31.81	1926.68	182.41	524.42	131.11
37	522.52	15.90	72.70	18.17	608.84	36.35	127.22	31.81	1974.46	186.93	537.43	134.36
38	522.52	15.90	72.70	18.17	608.84	36.35	127.22	31.81	2022.25	191.46	550.43	137.61
39	522.52	15.90	72.70	18.17	642.72	38.37	134.30	33.58	2064.03	195.41	561.81	140.45
40	522.52	15.90	72.70	18.17	662.81	39.57	138.50	34.62	2064.03	195.41	561.81	140.45
41	522.52	15.90	72.70	18.17	685.77	40.94	143.30	35.82	2064.03	195.41	561.81	140.45
42	522.52	15.90	72.70	18.17	723.25	43.18	151.13	37.78	2064.03	195.41	561.81	140.45
43	522.52	15.90	72.70	18.17	723.25	43.18	151.13	37.78	2064.03	195.41	561.81	140.45
44	522.52	15.90	72.70	18.17	723.25	43.18	151.13	37.78	2064.03	195.41	561.81	140.45
45	536.15	20.45	99.96	24.99	719.11	50.82	193.12	48.28	2110.16	215.81	647.43	161.86
46	543.80	20.74	101.39	25.35	752.10	53.15	201.98	50.49	2149.52	219.84	659.51	164.88
47	573.52	21.87	106.93	26.73	811.77	57.37	218.00	54.50	2149.52	219.84	659.51	164.88
48	577.37	22.02	107.65	26.91	960.25	67.86	257.88	64.47	2149.52	219.84	659.51	164.88
49	607.66	23.17	113.29	28.32	1070.44	75.65	287.47	71.87	2149.52	219.84	659.51	164.88
50	605.49	25.33	121.61	30.40	1050.41	79.96	305.31	76.33	2180.06	225.94	708.37	177.09
51	613.78	27.56	130.27	32.57	1070.75	86.24	316.20	79.05	2235.02	238.16	732.79	183.20
52	620.10	32.12	138.35	34.59	1085.26	91.61	324.17	81.04	2252.96	250.99	741.03	185.26
53	604.07	35.12	140.48	35.12	1095.11	99.56	343.29	85.82	2220.85	251.85	755.55	188.89
54	613.00	36.87	147.49	36.87	1161.61	112.30	364.98	91.24	2200.47	258.56	748.16	187.04
55	622.48	40.89	154.48	38.62	1163.31	118.70	379.86	94.96	2167.87	263.09	757.70	189.43
56	651.27	46.03	174.90	43.72	1221.73	130.41	411.82	102.95	2162.91	269.09	751.43	187.86
57	677.70	53.56	186.31	46.58	1279.24	141.75	428.72	107.18	2152.19	273.92	763.05	190.76
58	727.52	60.23	202.36	50.59	1320.62	154.36	452.78	113.20	2134.96	280.92	767.84	191.96
59	751.55	67.02	220.20	55.05	1345.48	163.59	467.41	116.85	2122.70	286.61	770.26	192.57
60	796.52	75.05	232.42	58.11	1353.00	172.32	472.27	118.07	2104.05	292.70	763.57	190.89
61	837.65	84.98	252.51	63.13	1461.74	192.94	523.22	130.80	2127.24	306.81	769.08	192.27
62	880.63	94.35	270.96	67.74	1494.09	205.32	530.67	132.67	2182.69	323.21	798.06	199.51
63	923.64	105.56	287.89	71.97	1604.08	226.87	575.17	143.79	2223.55	335.27	801.56	200.39
64	965.01	116.18	303.49	75.87	1630.29	238.58	575.04	143.76	2245.87	346.65	811.32	202.83
65	1025.90	128.54	323.72	80.93	1704.96	259.06	602.46	150.61	2246.87	356.42	810.69	202.67
66	1116.75	146.94	362.45	90.61	1887.70	295.25	665.88	166.47	2370.95	384.10	852.01	213.00
67	1227.91	167.44	395.77	98.94	2168.39	346.67	761.31	190.33	2531.73	416.08	902.68	225.67
68	1332.43	190.71	432.97	108.24	2335.11	382.36	819.34	204.83	2635.21	444.37	936.96	234.24
69	1472.38	217.84	472.42	118.11	2425.59	409.18	837.99	209.50	2713.96	468.27	949.72	237.43
70	1611.46	249.74	515.25	128.81	2570.73	446.53	880.30	220.08	2728.58	477.73	943.21	235.80
71	1788.50	285.63	565.91	141.48	2650.80	467.97	893.66	223.42	2907.43	516.27	990.28	247.57
72	1932.12	318.04	604.29	151.07	2717.20	487.56	900.98	225.25	2962.40	533.18	992.22	248.05
73	2070.37	347.24	647.48	161.87	2819.93	510.97	929.05	232.26	3057.65	551.96	1005.55	251.39
74	2229.90	380.65	689.29	172.32	2930.03	533.21	951.41	237.85	3160.05	567.19	1035.05	258.76
75	2394.95	417.17	743.87	185.97	3078.50	565.44	985.12	246.28	3297.14	593.08	1065.54	266.38
76	2537.99	453.56	781.66	195.42	3242.45	605.55	1032.57	258.14	3457.17	634.50	1100.12	275.03
77	2691.19	494.77	813.83	203.46	3428.72	658.93	1072.78	268.19	3641.43	691.29	1146.76	286.69
78	2922.36	557.39	875.58	218.90	3737.13	745.15	1154.08	288.52	3955.22	783.77	1217.69	304.42
79	3215.59	633.34	951.12	237.78	4139.05	849.96	1256.86	314.21	4362.84	897.43	1329.20	332.30
80	3533.36	717.61	1041.41	260.35	2299.55	484.77	687.04	171.76	2414.81	510.76	723.20	180.80
81	3933.74	816.06	1146.43	286.61	2545.89	548.05	754.84	188.71	2665.67	576.30	791.00	197.75
82	4353.80	921.08	1260.20	315.05	2804.66	612.46	822.64	205.66	2926.70	641.84	863.32	215.83
83	4791.37	1026.10	1382.72	345.68	3070.21	676.87	894.96	223.74	3193.38	707.38	935.64	233.91
84	5246.44	1133.30	1505.23	376.31	3342.54	742.41	971.80	242.95	3465.71	772.92	1007.96	251.99
85+		1476.79	1934.05	483.51								

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

Appendix B1

John Hancock Life Insurance Company (U.S.A.)
LTC-94 PA, LTC-94 PA 2/95
Premiums to be used only with those
that have not previously elected a landing spot option

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

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	464.37	20.76	90.61	22.65	695.17	56.80	190.83	47.71	2534.24	305.33	830.50	207.62
30	558.87	24.99	109.05	27.26	706.87	57.75	194.04	48.51	2534.24	305.33	830.50	207.62
31	558.87	24.99	109.05	27.26	730.44	59.68	200.51	50.13	2534.24	305.33	830.50	207.62
32	558.87	24.99	109.05	27.26	777.56	63.53	213.45	53.36	2534.24	305.33	830.50	207.62
33	558.87	24.99	109.05	27.26	801.43	65.48	220.00	55.00	2534.24	305.33	830.50	207.62
34	558.87	24.99	109.05	27.26	857.08	70.02	235.28	58.82	2534.24	305.33	830.50	207.62
35	558.87	24.99	109.05	27.26	937.87	76.62	257.45	64.36	2534.24	305.33	830.50	207.62
36	558.87	24.99	109.05	27.26	1027.37	83.94	282.02	70.51	2534.24	305.33	830.50	207.62
37	558.87	24.99	109.05	27.26	1177.72	96.22	323.30	80.82	2534.24	305.33	830.50	207.62
38	558.87	24.99	109.05	27.26	1310.58	107.07	359.77	89.94	2534.24	305.33	830.50	207.62
39	571.73	25.57	111.56	27.89	1435.72	117.30	394.12	98.53	2534.24	305.33	830.50	207.62
40	603.49	26.99	117.75	29.44	1557.16	127.22	427.46	106.86	2534.24	305.33	830.50	207.62
41	639.08	28.58	124.70	31.17	1690.09	138.08	463.95	115.99	2534.24	305.33	830.50	207.62
42	680.94	30.45	132.87	33.22	1815.13	148.29	498.27	124.57	2534.24	305.33	830.50	207.62
43	702.89	31.43	137.15	34.29	1815.13	148.29	498.27	124.57	2534.24	305.33	830.50	207.62
44	702.89	31.43	137.15	34.29	1815.13	148.29	498.27	124.57	2534.24	305.33	830.50	207.62
45	705.24	38.27	174.94	43.74	1738.75	168.10	588.34	147.08	2680.80	341.97	977.06	244.26
46	745.90	40.48	185.03	46.26	1903.13	183.99	643.96	160.99	2680.80	341.97	977.06	244.26
47	841.79	45.68	208.82	52.20	2021.29	195.41	683.94	170.98	2680.80	341.97	977.06	244.26
48	956.36	51.90	237.24	59.31	2021.29	195.41	683.94	170.98	2680.80	341.97	977.06	244.26
49	1139.28	61.82	282.61	70.65	2021.29	195.41	683.94	170.98	2680.80	341.97	977.06	244.26
50	1092.96	66.49	299.21	74.80	2088.46	207.62	757.22	189.30	2741.87	360.29	1050.34	262.58
51	1146.62	75.88	337.24	84.31	2173.95	232.05	806.07	201.52	2827.36	378.61	1074.76	268.69
52	1116.90	79.21	332.69	83.17	2271.66	250.37	854.92	213.73	2925.06	403.04	1123.62	280.90
53	1159.29	91.00	348.18	87.05	2375.47	274.80	903.78	225.94	3034.98	427.46	1172.47	293.12
54	1197.91	102.12	377.05	94.26	2485.39	305.33	952.63	238.16	3151.01	451.89	1221.32	305.33
55	1229.18	112.45	403.26	100.82	2601.41	329.76	1001.48	250.37	3273.14	482.42	1294.60	323.65
56	1255.85	121.78	411.00	102.75	2723.55	360.29	1050.34	262.58	3395.27	512.95	1343.45	335.86
57	1355.01	137.86	456.92	114.23	2851.78	390.82	1123.62	280.90	3529.62	543.49	1392.31	348.08
58	1439.35	155.93	495.78	123.94	2998.34	427.46	1172.47	293.12	3682.28	574.02	1465.58	366.40
59	1500.96	170.29	522.76	130.69	3163.22	464.10	1245.75	311.44	3859.37	616.77	1538.86	384.72
60	1542.62	184.65	538.57	134.64	3299.54	503.02	1293.47	323.37	4067.00	665.62	1612.14	403.04
61	1639.77	207.86	585.08	146.27	3435.42	538.43	1334.37	333.59	4114.31	684.74	1615.29	403.82
62	1721.77	231.34	621.96	155.49	3510.23	565.44	1366.02	341.51	4170.84	711.00	1612.35	403.09
63	1860.26	260.82	659.72	164.93	3585.76	593.17	1368.04	342.01	4182.80	724.45	1607.55	401.89
64	1988.01	291.12	704.81	176.20	3653.26	620.75	1383.97	345.99	4170.80	734.85	1588.87	397.22
65	2103.16	318.32	742.74	185.68	3714.27	647.22	1391.04	347.76	4161.87	745.69	1565.94	391.49
66	2312.74	362.10	809.85	202.46	3759.46	666.93	1388.67	347.17	4155.61	756.76	1539.76	384.94
67	2567.92	413.14	907.28	226.82	3753.70	678.23	1382.04	345.51	4147.54	763.81	1511.18	377.80
68	2754.61	458.43	949.04	237.26	3742.35	689.38	1339.37	334.84	4144.07	773.66	1486.04	371.51
69	2784.27	477.62	947.84	236.96	3743.77	703.31	1312.85	328.21	4157.71	786.21	1444.93	361.23
70	2772.25	490.99	921.86	230.46	3756.74	718.39	1278.61	319.65	4177.85	800.29	1424.19	356.05
71	2765.53	501.18	893.66	223.42	3779.96	733.65	1255.96	313.99	4205.66	815.17	1388.80	347.20
72	2865.46	527.47	912.39	228.10	3894.75	761.27	1265.93	316.48	4305.32	838.25	1391.39	347.85
73	3011.20	560.16	939.98	234.99	4065.94	797.89	1289.73	322.43	4464.88	866.20	1420.89	355.22
74	3173.11	598.55	972.32	243.08	4255.21	833.79	1327.79	331.95	4639.44	893.91	1442.80	360.70
75	3380.07	643.34	1015.28	253.82	4495.87	884.60	1377.16	344.29	4870.32	937.37	1487.73	371.93
76	3609.16	699.64	1071.17	267.79	4772.01	952.95	1428.22	357.06	5138.71	1001.20	1534.38	383.59
77	3861.07	767.59	1119.02	279.75	5084.13	1038.10	1479.69	369.92	5451.74	1095.90	1590.67	397.67
78	4259.64	872.37	1199.52	299.88	5590.92	1176.80	1581.18	395.29	5972.59	1249.50	1690.23	422.56
79	4725.35	994.69	1305.40	326.35	6279.28	1358.54	1735.66	433.92	6683.66	1444.87	1844.71	461.18
80	5207.06	1122.36	1408.97	352.24	3503.00	776.31	949.20	237.30	3714.31	824.90	1003.44	250.86
81	5839.35	1284.26	1557.74	389.44	3910.93	881.40	1039.60	259.90	4132.41	934.51	1093.84	273.46
82	6504.45	1450.54	1706.52	426.63	4338.07	989.88	1134.52	283.63	4568.59	1046.38	1193.28	298.32
83	7195.81	1619.00	1872.79	468.20	4776.51	1098.36	1233.96	308.49	5013.81	1157.12	1292.72	323.18
84	7911.23	1791.84	2047.82	511.95	5225.12	1206.84	1337.92	334.48	5468.07	1267.86	1396.68	349.17
85+		2340.99	2625.41	656.35								

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

Appendix B1

John Hancock Life Insurance Company (U.S.A.)
LTC-94 PA, LTC-94 PA 2/95
Premiums to be used only with those
that have not previously elected a landing spot option

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

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	449.27	16.99	60.41	15.10	654.28	47.71	145.40	36.35	2326.62	256.48	610.66	152.67
30	540.69	20.45	72.70	18.17	665.29	48.51	147.84	36.96	2326.62	256.48	610.66	152.67
31	540.69	20.45	72.70	18.17	687.47	50.13	152.77	38.19	2326.62	256.48	610.66	152.67
32	540.69	20.45	72.70	18.17	731.82	53.36	162.63	40.66	2326.62	256.48	610.66	152.67
33	540.69	20.45	72.70	18.17	754.28	55.00	167.62	41.90	2326.62	256.48	610.66	152.67
34	540.69	20.45	72.70	18.17	806.66	58.82	179.26	44.81	2326.62	256.48	610.66	152.67
35	540.69	20.45	72.70	18.17	882.70	64.36	196.16	49.04	2326.62	256.48	610.66	152.67
36	540.69	20.45	72.70	18.17	966.94	70.51	214.88	53.72	2326.62	256.48	610.66	152.67
37	540.69	20.45	72.70	18.17	1108.45	80.82	246.32	61.58	2326.62	256.48	610.66	152.67
38	540.69	20.45	72.70	18.17	1233.49	89.94	274.11	68.53	2326.62	256.48	610.66	152.67
39	553.14	20.92	74.37	18.59	1351.26	98.53	300.28	75.07	2326.62	256.48	610.66	152.67
40	583.87	22.08	78.50	19.63	1465.56	106.86	325.68	81.42	2326.62	256.48	610.66	152.67
41	618.30	23.38	83.13	20.78	1590.67	115.99	353.48	88.37	2326.62	256.48	610.66	152.67
42	658.80	24.91	88.58	22.14	1708.36	124.57	379.64	94.91	2326.62	256.48	610.66	152.67
43	680.03	25.72	91.43	22.86	1708.36	124.57	379.64	94.91	2326.62	256.48	610.66	152.67
44	680.03	25.72	91.43	22.86	1708.36	124.57	379.64	94.91	2326.62	256.48	610.66	152.67
45	675.18	30.07	131.21	32.80	1623.18	136.58	441.25	110.31	2442.64	287.01	732.79	183.20
46	714.10	31.80	138.77	34.69	1776.64	149.49	482.97	120.74	2442.64	287.01	732.79	183.20
47	805.90	35.89	156.61	39.15	1886.94	158.77	512.95	128.24	2442.64	287.01	732.79	183.20
48	915.58	40.77	177.93	44.48	1886.94	158.77	512.95	128.24	2442.64	287.01	732.79	183.20
49	1090.71	48.57	211.96	52.99	1886.94	158.77	512.95	128.24	2442.64	287.01	732.79	183.20
50	1043.09	54.02	216.10	54.02	1935.79	170.98	537.38	134.35	2491.49	299.22	781.65	195.41
51	1087.60	59.02	236.07	59.02	2009.07	189.30	586.23	146.56	2564.77	317.54	806.07	201.52
52	1057.49	67.33	237.64	59.41	2088.46	207.62	610.66	152.67	2650.27	335.86	854.92	213.73
53	1092.03	75.18	253.22	63.31	2173.95	232.05	659.51	164.88	2741.87	360.29	879.35	219.84
54	1123.29	82.48	267.08	66.77	2265.55	250.37	708.37	177.09	2839.57	378.61	928.20	232.05
55	1147.75	93.06	294.69	73.67	2369.36	274.80	732.79	183.20	2937.28	403.04	977.06	244.26
56	1168.32	98.95	304.45	76.11	2473.17	299.22	781.65	195.41	3047.20	427.46	1001.48	250.37
57	1252.60	114.23	330.87	82.72	2576.99	323.65	830.50	207.62	3163.22	458.00	1050.34	262.58
58	1323.40	127.94	367.83	91.96	2699.12	354.18	879.35	219.84	3291.46	482.42	1099.19	274.80
59	1374.23	142.57	380.19	95.05	2845.68	390.82	928.20	232.05	3438.02	519.06	1148.04	287.01
60	1407.98	153.88	400.08	100.02	2952.22	419.18	958.12	239.53	3615.11	555.70	1221.32	305.33
61	1489.65	173.21	431.11	107.78	3060.86	450.64	1006.63	251.66	3651.96	579.40	1217.32	304.33
62	1558.69	189.62	455.09	113.77	3118.34	475.87	1030.11	257.53	3689.38	599.03	1231.66	307.91
63	1676.15	214.79	490.96	122.74	3174.28	496.98	1047.41	261.85	3691.01	608.12	1226.81	306.70
64	1781.17	241.32	520.94	130.24	3225.86	518.99	1058.33	264.58	3669.31	620.65	1211.52	302.88
65	1875.79	265.26	560.84	140.21	3269.91	540.96	1062.60	265.65	3653.87	629.17	1193.10	298.27
66	2055.77	299.80	607.39	151.85	3302.66	561.86	1059.78	264.94	3639.44	634.28	1172.32	293.08
67	2276.29	344.28	680.46	170.11	3288.75	571.59	1040.80	260.20	3626.02	644.72	1166.24	291.56
68	2432.91	382.03	723.84	180.96	3269.63	579.08	1024.22	256.06	3619.36	651.10	1149.00	287.25
69	2443.64	396.17	710.88	177.72	3260.47	591.50	1009.88	252.47	3615.86	662.26	1119.11	279.78
70	2421.54	407.49	694.73	173.68	3262.43	603.06	988.61	247.15	3622.55	672.90	1097.54	274.39
71	2403.23	413.62	676.29	169.07	3269.72	612.88	966.12	241.53	3638.06	682.32	1086.89	271.72
72	2483.40	436.23	695.69	173.92	3361.57	638.67	980.81	245.20	3717.97	704.25	1094.86	273.72
73	2598.59	464.52	721.38	180.34	3497.58	666.73	1005.55	251.39	3841.88	726.84	1114.85	278.71
74	2726.16	491.39	752.77	188.19	3646.21	692.65	1035.05	258.76	3978.15	742.31	1139.60	284.90
75	2887.51	530.26	784.08	196.02	3837.45	733.81	1075.59	268.90	4161.63	776.54	1176.11	294.03
76	3071.16	574.18	829.91	207.48	4060.31	788.90	1129.07	282.27	4378.76	829.91	1215.92	303.98
77	3276.13	631.18	869.32	217.33	4318.85	862.38	1174.51	293.63	4637.91	915.56	1266.99	316.75
78	3603.09	717.89	945.07	236.27	4738.99	979.15	1263.13	315.78	5068.41	1047.30	1354.00	338.50
79	3976.54	815.87	1028.22	257.06	5297.86	1129.09	1381.26	345.32	5647.72	1206.33	1481.22	370.30
80	4360.37	916.71	1111.42	277.86	2941.39	640.71	759.36	189.84	3123.32	684.78	804.56	201.14
81	4861.38	1043.60	1225.19	306.30	3266.83	724.33	831.68	207.92	3456.67	770.66	881.40	220.35
82	5388.65	1174.87	1356.46	339.12	3604.70	809.08	908.52	227.13	3802.45	857.67	958.24	239.56
83	5931.24	1306.14	1487.73	371.93	3950.48	892.70	989.88	247.47	4152.75	943.55	1039.60	259.90
84	6489.14	1439.60	1619.00	404.75	4301.91	977.45	1075.76	268.94	4507.57	1029.43	1125.48	281.37
85+		1859.66	2082.82	520.71								

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

Appendix B1

John Hancock Life Insurance Company (U.S.A.)
LTC-94 PA, LTC-94 PA 2/95
Premiums to be used only with those
that have not previously elected a landing spot option

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

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	579.25	32.66	104.53	26.13	808.76	84.06	209.01	52.25	3230.39	470.21	952.63	238.16
30	604.30	34.08	109.05	27.26	808.76	84.06	209.01	52.25	3230.39	470.21	952.63	238.16
31	604.30	34.08	109.05	27.26	856.37	89.01	221.31	55.33	3230.39	470.21	952.63	238.16
32	604.30	34.08	109.05	27.26	881.56	91.62	227.82	56.95	3230.39	470.21	952.63	238.16
33	604.30	34.08	109.05	27.26	932.27	96.89	240.92	60.23	3230.39	470.21	952.63	238.16
34	604.30	34.08	109.05	27.26	991.77	103.08	256.30	64.07	3230.39	470.21	952.63	238.16
35	604.30	34.08	109.05	27.26	1021.51	106.17	263.99	66.00	3230.39	470.21	952.63	238.16
36	604.30	34.08	109.05	27.26	1154.65	120.01	298.39	74.60	3230.39	470.21	952.63	238.16
37	613.12	34.57	110.64	27.66	1323.08	137.51	341.92	85.48	3230.39	470.21	952.63	238.16
38	613.12	34.57	110.64	27.66	1469.44	152.72	379.74	94.94	3230.39	470.21	952.63	238.16
39	647.18	36.50	116.78	29.20	1671.93	173.77	432.07	108.02	3230.39	470.21	952.63	238.16
40	681.24	38.42	122.93	30.73	1801.82	187.27	465.64	116.41	3230.39	470.21	952.63	238.16
41	721.19	40.67	130.14	32.53	1937.97	201.42	500.82	125.21	3230.39	470.21	952.63	238.16
42	763.83	43.07	137.83	34.46	2054.18	213.50	530.85	132.71	3230.39	470.21	952.63	238.16
43	780.47	44.01	140.84	35.21	2054.18	213.50	530.85	132.71	3230.39	470.21	952.63	238.16
44	780.47	44.01	140.84	35.21	2054.18	213.50	530.85	132.71	3230.39	470.21	952.63	238.16
45	778.57	57.17	185.12	46.28	1919.41	227.81	581.64	145.41	3474.66	531.27	1123.62	280.90
46	817.60	60.03	194.39	48.60	2151.45	255.35	651.95	162.99	3474.66	531.27	1123.62	280.90
47	889.53	65.32	211.50	52.87	2327.88	276.29	705.42	176.35	3474.66	531.27	1123.62	280.90
48	1009.44	74.12	240.01	60.00	2418.22	287.01	732.79	183.20	3474.66	531.27	1123.62	280.90
49	1184.51	86.97	281.63	70.41	2418.22	287.01	732.79	183.20	3474.66	531.27	1123.62	280.90
50	1130.74	88.46	292.30	73.07	2515.92	311.44	806.07	201.52	3572.36	549.59	1196.89	299.22
51	1164.99	98.66	303.58	75.89	2644.16	341.97	854.92	213.73	3712.82	586.23	1245.75	311.44
52	1187.88	107.32	310.85	77.71	2790.72	372.50	928.20	232.05	3859.37	616.77	1294.60	323.65
53	1200.38	117.89	328.67	82.17	2880.74	401.27	958.25	239.56	4024.25	653.41	1343.45	335.86
54	1206.49	126.46	341.78	85.45	2919.24	425.24	965.42	241.35	4201.34	696.15	1416.73	354.18
55	1197.96	132.75	336.72	84.18	2951.55	440.53	991.19	247.80	4384.54	738.90	1465.58	366.40
56	1277.63	151.47	368.80	92.20	3093.33	476.32	1029.28	257.32	4579.95	781.65	1538.86	384.72
57	1349.65	165.80	397.93	99.48	3179.22	506.76	1066.85	266.71	4781.47	830.50	1587.72	396.93
58	1400.00	179.49	417.72	104.43	3307.98	540.83	1092.16	273.04	4907.76	867.84	1627.94	406.99
59	1504.79	205.05	449.78	112.45	3427.00	572.87	1145.74	286.44	5009.33	898.66	1646.59	411.65
60	1574.43	223.99	467.46	116.86	3600.29	617.62	1185.03	296.26	5045.86	915.42	1654.38	413.60
61	1616.17	239.78	485.78	121.45	3746.24	658.52	1209.72	302.43	5159.22	951.08	1657.75	414.44
62	1722.79	266.00	507.25	126.81	3947.71	707.34	1261.74	315.43	5253.33	981.50	1668.05	417.01
63	1754.64	278.28	515.55	128.89	4019.69	737.85	1267.47	316.87	5321.07	1010.08	1662.53	415.63
64	1893.42	311.65	552.74	138.18	4135.02	769.91	1280.30	320.08	5362.37	1026.84	1661.19	415.30
65	1991.04	336.64	575.44	143.86	4286.87	813.17	1317.75	329.44	5427.55	1051.75	1644.71	411.18
66	2148.48	372.52	623.75	155.94	4535.47	874.26	1362.69	340.67	5429.97	1064.06	1624.52	406.13
67	2334.15	412.42	666.90	166.72	4760.40	931.21	1412.87	353.22	5426.80	1073.18	1583.13	395.78
68	2541.89	460.83	716.19	179.05	4903.94	969.34	1419.66	354.92	5437.27	1085.33	1560.60	390.15
69	2727.18	506.52	744.04	186.01	4976.73	998.88	1397.72	349.43	5477.80	1103.44	1523.80	380.95
70	2949.83	559.21	782.89	195.72	5017.31	1017.02	1368.94	342.24	5532.83	1120.53	1494.05	373.51
71	3224.66	622.26	840.74	210.18	5159.70	1056.70	1364.65	341.16	5933.78	1208.84	1564.04	391.01
72	3435.05	670.38	868.82	217.20	5331.75	1094.86	1379.98	345.00	6155.75	1257.38	1585.27	396.32
73	3640.37	715.12	912.04	228.01	5574.27	1144.91	1409.96	352.49	6391.28	1297.93	1606.70	401.68
74	3855.83	759.71	946.52	236.63	5839.16	1194.49	1442.80	360.70	6646.81	1333.02	1641.45	410.36
75	4126.88	821.52	992.57	248.14	6179.62	1264.07	1497.79	374.45	6988.83	1394.75	1688.78	422.19
76	4595.89	926.42	1090.47	272.62	6566.94	1355.85	1553.68	388.42	7384.79	1486.13	1737.03	434.26
77	4917.66	1012.66	1137.51	284.38	7007.73	1477.38	1618.41	404.60	7849.30	1625.35	1803.37	450.84
78	5391.14	1139.61	1218.59	304.65	7726.42	1672.05	1735.66	433.92	8626.06	1853.80	1926.49	481.62
79	5982.29	1295.57	1333.35	333.34	8664.65	1923.72	1898.85	474.71	9645.72	2140.73	2097.78	524.45
80	6626.97	1465.85	1452.73	363.18	4875.95	1106.27	1044.12	261.03	5413.83	1231.70	1148.08	287.02
81	7421.16	1669.32	1601.50	400.37	5462.42	1259.95	1148.08	287.02	6051.15	1402.33	1256.56	314.14
82	8256.91	1879.36	1767.78	441.94	6077.14	1417.02	1256.56	314.14	6715.59	1574.09	1374.08	343.52
83	9118.92	2093.76	1934.05	483.51	6707.68	1574.09	1369.56	342.39	7393.59	1744.72	1491.60	372.90
84	10009.37	2308.17	2117.83	529.46	7354.04	1732.29	1487.08	371.77	8087.41	1914.22	1613.64	403.41
85+		2988.59	2721.67	680.42								

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

Appendix B1

John Hancock Life Insurance Company (U.S.A.)
LTC-94 PA, LTC-94 PA 2/95
Premiums to be used only with those
that have not previously elected a landing spot option

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

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	557.48	28.31	78.40	19.60	754.24	70.43	154.48	38.62	2937.28	403.04	732.79	183.20
30	581.58	29.53	81.79	20.45	754.24	70.43	154.48	38.62	2937.28	403.04	732.79	183.20
31	581.58	29.53	81.79	20.45	798.64	74.57	163.58	40.89	2937.28	403.04	732.79	183.20
32	581.58	29.53	81.79	20.45	822.13	76.77	168.39	42.10	2937.28	403.04	732.79	183.20
33	581.58	29.53	81.79	20.45	869.42	81.18	178.07	44.52	2937.28	403.04	732.79	183.20
34	581.58	29.53	81.79	20.45	924.90	86.36	189.44	47.36	2937.28	403.04	732.79	183.20
35	581.58	29.53	81.79	20.45	952.65	88.95	195.12	48.78	2937.28	403.04	732.79	183.20
36	581.58	29.53	81.79	20.45	1076.80	100.55	220.55	55.14	2937.28	403.04	732.79	183.20
37	590.07	29.96	82.98	20.74	1233.89	115.21	252.72	63.18	2937.28	403.04	732.79	183.20
38	590.07	29.96	82.98	20.74	1370.38	127.96	280.68	70.17	2937.28	403.04	732.79	183.20
39	622.85	31.63	87.59	21.90	1559.22	145.59	319.36	79.84	2937.28	403.04	732.79	183.20
40	655.63	33.29	92.20	23.05	1680.35	156.90	344.17	86.04	2937.28	403.04	732.79	183.20
41	694.08	35.25	97.60	24.40	1807.32	168.76	370.17	92.54	2937.28	403.04	732.79	183.20
42	735.12	37.33	103.38	25.84	1915.69	178.87	392.37	98.09	2937.28	403.04	732.79	183.20
43	751.13	38.14	105.63	26.41	1915.69	178.87	392.37	98.09	2937.28	403.04	732.79	183.20
44	751.13	38.14	105.63	26.41	1915.69	178.87	392.37	98.09	2937.28	403.04	732.79	183.20
45	737.74	46.28	130.67	32.67	1769.16	193.88	426.54	106.63	3144.90	451.89	854.92	213.73
46	774.72	48.60	137.22	34.30	1983.03	217.32	478.10	119.52	3144.90	451.89	854.92	213.73
47	842.88	52.87	149.29	37.32	2145.64	235.14	517.31	129.33	3144.90	451.89	854.92	213.73
48	956.50	60.00	169.42	42.35	2228.91	244.26	537.38	134.35	3144.90	451.89	854.92	213.73
49	1122.39	70.41	198.80	49.70	2228.91	244.26	537.38	134.35	3144.90	451.89	854.92	213.73
50	1069.20	73.07	199.99	50.00	2314.40	262.58	610.66	152.67	3224.29	470.21	903.78	225.94
51	1096.68	83.48	212.51	53.13	2424.32	287.01	635.09	158.77	3340.31	494.63	952.63	238.16
52	1113.87	92.51	236.84	59.21	2540.35	317.54	683.94	170.98	3468.55	525.17	977.06	244.26
53	1118.21	100.03	242.93	60.73	2617.22	341.38	718.69	179.67	3609.00	561.81	1025.91	256.48
54	1117.62	105.95	246.08	61.52	2643.41	356.29	712.57	178.14	3755.56	592.34	1074.76	268.69
55	1107.30	113.32	246.07	61.52	2665.20	374.45	726.87	181.72	3914.33	628.98	1123.62	280.90
56	1175.55	125.13	263.43	65.86	2786.73	405.14	766.49	191.62	4079.21	665.62	1172.47	293.12
57	1236.90	139.28	291.82	72.95	2853.83	426.74	789.47	197.37	4256.30	708.37	1221.32	305.33
58	1279.26	153.38	300.23	75.06	2961.43	456.82	819.12	204.78	4363.12	742.15	1244.90	311.22
59	1365.88	171.98	330.72	82.68	3058.73	485.92	859.31	214.83	4441.14	765.31	1275.52	318.88
60	1425.10	188.28	350.59	87.65	3198.58	522.22	903.84	225.96	4461.32	783.07	1257.33	314.33
61	1457.35	199.30	361.22	90.31	3321.86	556.08	917.05	229.26	4553.50	812.94	1275.19	318.80
62	1543.40	222.70	383.53	95.88	3488.90	602.19	955.86	238.97	4627.81	839.11	1301.89	325.47
63	1564.23	234.34	386.66	96.67	3544.39	624.68	977.76	244.44	4673.46	860.26	1295.23	323.81
64	1681.73	261.67	423.37	105.84	3633.29	653.13	986.18	246.54	4700.63	876.23	1277.84	319.46
65	1763.74	281.97	437.34	109.33	3757.26	688.07	1000.82	250.21	4748.02	895.94	1281.14	320.29
66	1897.25	311.88	473.59	118.40	3969.05	738.81	1050.75	262.69	4743.61	905.67	1267.13	316.78
67	2056.27	348.07	503.10	125.77	4158.33	786.71	1091.76	272.94	4734.18	913.35	1248.24	312.06
68	2230.76	387.45	540.08	135.02	4270.43	820.50	1099.09	274.77	4735.00	922.17	1220.10	305.03
69	2383.78	423.53	572.34	143.08	4320.23	843.57	1087.12	271.78	4755.31	935.96	1208.53	302.13
70	2563.97	466.94	603.95	150.99	4339.29	858.82	1071.91	267.98	4788.84	950.48	1190.38	297.59
71	2790.47	519.93	652.68	163.17	4450.21	887.63	1074.81	268.70	5121.92	1023.79	1241.68	310.42
72	2963.10	560.44	675.75	168.94	4587.59	920.94	1094.86	273.72	5300.39	1063.50	1265.93	316.48
73	3129.94	595.93	704.75	176.19	4779.12	959.10	1114.85	278.71	5486.83	1090.26	1289.73	322.43
74	3297.88	630.18	737.29	184.32	4984.46	995.85	1150.06	287.51	5679.72	1110.85	1317.34	329.33
75	3512.55	676.97	780.57	195.14	5252.30	1047.95	1196.22	299.05	5943.39	1150.98	1357.05	339.26
76	3896.25	762.36	858.86	214.72	5563.32	1124.24	1244.87	311.22	6260.54	1230.40	1408.92	352.23
77	4157.01	834.64	906.31	226.58	5925.70	1229.99	1303.98	325.99	6647.05	1359.47	1461.20	365.30
78	4540.38	938.77	974.87	243.72	6515.55	1394.89	1408.52	352.13	7285.69	1560.73	1572.09	393.02
79	5008.94	1064.46	1066.68	266.67	7265.37	1598.20	1546.21	386.55	8101.77	1792.61	1718.01	429.50
80	5513.36	1196.75	1163.93	290.98	4060.09	911.91	849.76	212.44	4515.48	1021.52	940.16	235.04
81	6132.52	1354.27	1286.45	321.61	4515.48	1029.43	935.64	233.91	5008.16	1150.34	1030.56	257.64
82	6780.12	1516.17	1417.72	354.43	4988.95	1149.21	1026.04	256.51	5517.79	1279.16	1130.00	282.50
83	7445.22	1678.07	1557.74	389.44	5470.33	1267.86	1120.96	280.24	6033.07	1406.85	1224.92	306.23
84	8123.45	1839.97	1706.52	426.63	5959.62	1386.51	1215.88	303.97	6554.00	1533.41	1324.36	331.09
85+		2347.55	2187.84	546.96								

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

Appendix B2

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	600.60	35.99	161.96	40.49	1199.45	112.00	404.63	101.16
30	606.57	36.35	163.57	40.89	1345.16	125.60	453.79	113.45
31	606.57	36.35	163.57	40.89	1392.25	130.00	469.67	117.42
32	606.57	36.35	163.57	40.89	1438.90	134.36	485.41	121.35
33	606.57	36.35	163.57	40.89	1485.23	138.68	501.04	125.26
34	606.57	36.35	163.57	40.89	1531.33	142.99	516.59	129.15
35	606.57	36.35	163.57	40.89	1577.28	147.28	532.09	133.02
36	606.57	36.35	163.57	40.89	1623.13	151.56	547.56	136.89
37	606.57	36.35	163.57	40.89	1668.93	155.83	563.01	140.75
38	606.57	36.35	163.57	40.89	1714.73	160.11	578.46	144.62
39	606.57	36.35	163.57	40.89	1760.55	164.39	593.92	148.48
40	606.57	36.35	163.57	40.89	1762.95	164.61	594.73	148.68
41	606.57	36.35	163.57	40.89	1762.95	164.61	594.73	148.68
42	606.57	36.35	163.57	40.89	1762.95	164.61	594.73	148.68
43	606.57	36.35	163.57	40.89	1762.95	164.61	594.73	148.68
44	606.57	36.35	163.57	40.89	1762.95	164.61	594.73	148.68
45	640.65	45.44	218.09	54.52	1789.90	175.89	682.85	170.71
46	640.65	45.44	218.09	54.52	1837.29	180.54	700.93	175.23
47	661.89	46.94	225.32	56.33	1837.29	180.54	700.93	175.23
48	721.13	51.14	245.49	61.37	1837.29	180.54	700.93	175.23
49	822.97	58.37	280.16	70.04	1837.29	180.54	700.93	175.23
50	823.41	60.04	297.34	74.34	1863.84	191.16	764.65	191.16
51	859.12	69.42	323.98	80.99	1911.63	201.78	785.89	196.47
52	837.05	70.89	327.18	81.80	1890.82	204.41	797.21	199.30
53	866.97	76.58	350.07	87.52	1889.58	213.82	815.51	203.88
54	893.77	84.47	359.69	89.92	1869.42	214.60	801.18	200.30
55	918.07	91.81	378.03	94.51	1846.61	219.40	804.47	201.12
56	936.13	98.40	393.60	98.40	1855.05	226.88	818.53	204.63
57	1019.90	111.77	435.90	108.98	1859.10	233.47	830.11	207.53
58	1026.23	116.13	453.70	113.43	1858.37	242.21	835.22	208.81
59	1079.01	127.74	478.35	119.59	1889.45	253.01	865.15	216.29
60	1118.73	139.51	493.64	123.41	1871.04	255.67	852.24	213.06
61	1204.16	155.99	536.40	134.10	1921.14	269.57	880.84	220.21
62	1335.33	181.31	598.59	149.65	1962.97	284.11	900.31	225.08
63	1366.17	191.60	610.89	152.72	2030.33	301.46	929.81	232.45
64	1501.65	219.05	668.68	167.17	2050.48	312.78	931.40	232.85
65	1569.13	235.51	703.70	175.92	2098.15	327.20	944.50	236.13
66	1671.96	256.79	741.82	185.46	2127.60	340.03	958.55	239.64
67	1824.71	287.49	809.68	202.42	2149.24	349.95	953.84	238.46
68	1884.36	306.03	827.42	206.85	2140.92	356.82	939.92	234.98
69	1934.76	322.46	838.40	209.60	2136.87	363.78	926.97	231.74
70	1992.93	341.06	845.02	211.26	2163.48	376.15	918.91	229.73
71	2236.79	391.17	934.62	233.65	2399.64	421.94	1004.38	251.10
72	2288.40	406.61	942.14	235.53	2476.83	441.32	1021.47	255.37
73	2373.70	427.69	959.93	239.98	2554.28	456.21	1035.97	258.99
74	2468.31	447.75	981.87	245.47	2641.04	472.75	1054.60	263.65
75	2694.37	492.98	1063.21	265.80	2864.75	515.70	1135.90	283.98
76	2953.35	549.78	1144.99	286.25	3126.01	572.50	1217.69	304.42
77	3250.96	622.48	1235.86	308.97	3425.89	647.47	1308.56	327.14
78	3591.51	709.69	1342.28	335.57	3770.63	741.43	1414.84	353.71
79	3918.36	799.71	1443.49	360.87	4101.02	835.35	1514.77	378.69
80	2206.89	462.17	800.04	200.01	2301.81	483.64	836.20	209.05
81	2441.93	523.19	872.36	218.09	2539.11	545.79	908.52	227.13
82	2690.53	585.34	949.20	237.30	2787.71	609.07	985.36	246.34
83	2945.91	647.49	1030.56	257.64	3043.09	672.35	1066.72	266.68
84	3209.20	710.77	1116.44	279.11	3305.25	735.63	1152.60	288.15
85+								

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

Appendix B2

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	571.36	29.24	116.97	29.24	1109.13	90.32	289.02	72.26
30	577.04	29.53	118.13	29.53	1243.87	101.29	324.14	81.03
31	577.04	29.53	118.13	29.53	1287.41	104.84	335.48	83.87
32	577.04	29.53	118.13	29.53	1330.55	108.35	346.72	86.68
33	577.04	29.53	118.13	29.53	1373.39	111.84	357.89	89.47
34	577.04	29.53	118.13	29.53	1416.02	115.31	369.00	92.25
35	577.04	29.53	118.13	29.53	1458.51	118.77	380.07	95.02
36	577.04	29.53	118.13	29.53	1500.91	122.22	391.12	97.78
37	577.04	29.53	118.13	29.53	1543.26	125.67	402.15	100.54
38	577.04	29.53	118.13	29.53	1585.61	129.12	413.19	103.30
39	577.04	29.53	118.13	29.53	1627.98	132.57	424.23	106.06
40	577.04	29.53	118.13	29.53	1630.20	132.75	424.81	106.20
41	577.04	29.53	118.13	29.53	1630.20	132.75	424.81	106.20
42	577.04	29.53	118.13	29.53	1630.20	132.75	424.81	106.20
43	577.04	29.53	118.13	29.53	1630.20	132.75	424.81	106.20
44	577.04	29.53	118.13	29.53	1630.20	132.75	424.81	106.20
45	602.03	36.35	154.48	38.62	1645.05	144.85	496.62	124.15
46	602.03	36.35	154.48	38.62	1688.61	148.68	509.77	127.44
47	621.99	37.55	159.60	39.90	1688.61	148.68	509.77	127.44
48	677.66	40.92	173.89	43.47	1688.61	148.68	509.77	127.44
49	773.36	46.69	198.45	49.61	1688.61	148.68	509.77	127.44
50	771.94	48.60	217.29	54.32	1709.85	153.99	531.01	132.75
51	801.27	54.96	231.41	57.85	1747.02	164.61	573.49	143.37
52	777.06	57.26	229.03	57.26	1722.18	168.64	572.36	143.09
53	801.33	62.90	240.67	60.17	1720.52	174.04	576.82	144.21
54	822.92	68.12	261.59	65.40	1692.97	176.45	572.27	143.07
55	842.46	72.91	270.02	67.51	1668.35	178.26	585.07	146.27
56	856.35	79.78	276.58	69.15	1668.21	182.39	587.21	146.80
57	930.48	89.42	312.95	78.24	1668.87	190.23	605.29	151.32
58	931.71	94.52	324.07	81.02	1666.27	196.28	601.36	150.34
59	975.73	103.28	337.02	84.25	1685.41	204.04	620.29	155.07
60	1006.05	112.68	354.13	88.53	1665.73	209.19	619.81	154.95
61	1078.27	125.89	383.14	95.79	1704.73	220.21	637.85	159.46
62	1191.43	146.77	425.92	106.48	1734.20	232.46	649.40	162.35
63	1213.45	155.50	444.28	111.07	1790.61	246.98	668.30	167.08
64	1328.72	175.82	484.22	121.05	1800.25	253.70	681.18	170.29
65	1381.85	190.11	510.75	127.69	1838.41	266.48	688.14	172.03
66	1469.38	208.28	536.40	134.10	1858.81	278.50	699.48	174.87
67	1598.82	234.69	586.72	146.68	1873.62	284.91	706.09	176.52
68	1643.50	249.36	600.73	150.18	1859.52	290.10	696.23	174.06
69	1679.48	263.34	612.67	153.17	1851.24	296.41	689.84	172.46
70	1723.14	277.43	621.04	155.26	1868.11	305.46	686.66	171.66
71	1927.00	317.67	693.09	173.27	2063.12	344.29	745.52	186.38
72	1963.61	329.75	694.21	173.55	2122.29	359.50	763.63	190.91
73	2031.54	346.91	712.82	178.21	2183.61	373.04	779.35	194.84
74	2104.65	363.65	736.40	184.10	2250.11	384.11	800.04	200.01
75	2287.71	399.84	799.68	199.92	2433.11	418.01	854.20	213.55
76	2501.26	445.27	863.29	215.82	2646.66	465.72	917.81	229.45
77	2744.35	504.34	935.99	234.00	2894.28	527.06	990.51	247.63
78	3020.13	575.91	1015.78	253.95	3174.31	605.39	1079.27	269.82
79	3283.49	648.23	1095.98	274.00	3439.42	679.42	1158.35	289.59
80	1843.03	374.03	610.20	152.55	1923.26	392.11	637.32	159.33
81	2031.74	422.62	668.96	167.24	2114.23	441.83	696.08	174.02
82	2230.62	471.21	727.72	181.93	2314.24	491.55	759.36	189.84
83	2435.15	520.93	791.00	197.75	2518.77	541.27	818.12	204.53
84	2645.33	570.65	854.28	213.57	2727.82	590.99	885.92	221.48
85+								

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

Age 85+ rates are for inflation additions only

Appendix B2

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	645.19	45.44	181.74	45.44	1402.19	149.41	475.06	118.76
30	645.19	45.44	181.74	45.44	1542.27	164.34	522.52	130.63
31	645.19	45.44	181.74	45.44	1588.07	169.22	538.03	134.51
32	645.19	45.44	181.74	45.44	1633.59	174.07	553.46	138.36
33	645.19	45.44	181.74	45.44	1678.91	178.90	568.81	142.20
34	645.19	45.44	181.74	45.44	1724.08	183.71	584.11	146.03
35	645.19	45.44	181.74	45.44	1769.15	188.52	599.38	149.85
36	645.19	45.44	181.74	45.44	1814.16	193.31	614.63	153.66
37	645.19	45.44	181.74	45.44	1859.15	198.11	629.88	157.47
38	645.19	45.44	181.74	45.44	1904.15	202.90	645.12	161.28
39	645.19	45.44	181.74	45.44	1943.49	207.09	658.45	164.61
40	645.19	45.44	181.74	45.44	1943.49	207.09	658.45	164.61
41	645.19	45.44	181.74	45.44	1943.49	207.09	658.45	164.61
42	666.46	46.93	187.74	46.93	1943.49	207.09	658.45	164.61
43	666.46	46.93	187.74	46.93	1943.49	207.09	658.45	164.61
44	666.46	46.93	187.74	46.93	1943.49	207.09	658.45	164.61
45	688.36	56.80	236.27	59.07	2001.73	224.15	771.50	192.88
46	700.22	57.77	240.34	60.08	2039.07	228.33	785.89	196.47
47	755.77	62.36	259.41	64.85	2039.07	228.33	785.89	196.47
48	894.01	73.76	306.85	76.71	2039.07	228.33	785.89	196.47
49	996.60	82.23	342.07	85.52	2039.07	228.33	785.89	196.47
50	979.78	85.34	366.63	91.66	2076.25	238.95	828.37	207.09
51	1006.08	90.61	387.43	96.86	2139.97	254.88	870.85	217.71
52	1023.37	98.05	404.45	101.11	2156.57	265.02	893.81	223.45
53	1035.85	104.48	405.98	101.50	2130.27	268.77	895.91	223.98
54	1101.65	119.01	439.44	109.86	2119.15	272.67	899.32	224.83
55	1108.90	123.87	460.07	115.02	2095.57	279.10	896.80	224.20
56	1166.82	137.27	489.41	122.35	2092.71	282.56	900.66	225.17
57	1226.63	150.32	517.11	129.28	2088.39	289.23	901.71	225.43
58	1270.66	161.07	536.90	134.22	2076.33	297.20	895.67	223.92
59	1300.63	171.29	557.41	139.35	2071.68	303.74	903.44	225.86
60	1312.49	180.36	566.06	141.52	2058.31	309.85	900.05	225.01
61	1424.63	204.74	614.21	153.55	2088.11	320.15	910.66	227.66
62	1461.27	216.99	626.26	156.56	2147.82	336.57	929.91	232.48
63	1572.68	241.74	666.86	166.72	2191.55	351.85	938.28	234.57
64	1603.83	252.68	680.89	170.22	2219.10	365.57	949.21	237.30
65	1681.65	272.42	712.47	178.12	2227.27	373.74	935.88	233.97
66	1868.17	311.36	775.67	193.92	2359.26	403.84	983.79	245.95
67	2154.50	366.47	886.62	221.66	2523.45	438.46	1042.49	260.62
68	2324.43	403.73	949.96	237.49	2632.97	464.29	1066.37	266.59
69	2425.17	429.81	967.79	241.95	2721.27	490.35	1089.66	272.41
70	2582.10	468.72	1009.54	252.39	2742.82	500.63	1075.83	268.96
71	2672.59	493.56	1018.63	254.66	2935.12	543.44	1123.64	280.91
72	2744.59	513.22	1031.39	257.85	2995.00	560.32	1120.65	280.16
73	2858.42	539.37	1054.98	263.74	3100.78	579.76	1140.52	285.13
74	2981.97	563.66	1081.87	270.47	3213.80	597.76	1163.69	290.92
75	3266.86	622.48	1163.17	290.79	3498.59	654.28	1244.95	311.24
76	3596.27	695.17	1254.04	313.51	3832.54	726.98	1335.82	333.96
77	3977.94	788.32	1354.00	338.50	4221.02	824.67	1444.87	361.22
78	4425.48	904.18	1481.22	370.30	4677.66	949.62	1563.00	390.75
79	4918.93	1035.33	1609.50	402.38	5178.90	1089.58	1690.88	422.72
80	2744.77	592.12	881.40	220.35	2879.24	622.63	922.08	230.52
81	3052.13	671.22	962.76	240.69	3191.12	705.12	1007.96	251.99
82	3375.31	753.71	1048.64	262.16	3517.69	788.74	1093.84	273.46
83	3708.66	835.07	1139.04	284.76	3852.17	871.23	1184.24	296.06
84	4051.05	917.56	1233.96	308.49	4195.69	954.85	1279.16	319.79
85+								

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

Appendix B2

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	608.84	36.35	127.22	31.81	1294.92	122.60	352.46	88.12
30	608.84	36.35	127.22	31.81	1424.28	134.84	387.68	96.92
31	608.84	36.35	127.22	31.81	1466.58	138.85	399.19	99.80
32	608.84	36.35	127.22	31.81	1508.62	142.83	410.63	102.66
33	608.84	36.35	127.22	31.81	1550.47	146.79	422.02	105.51
34	608.84	36.35	127.22	31.81	1592.18	150.74	433.37	108.34
35	608.84	36.35	127.22	31.81	1633.80	154.68	444.70	111.18
36	608.84	36.35	127.22	31.81	1675.38	158.62	456.02	114.00
37	608.84	36.35	127.22	31.81	1716.92	162.55	467.33	116.83
38	608.84	36.35	127.22	31.81	1758.48	166.48	478.64	119.66
39	608.84	36.35	127.22	31.81	1794.81	169.92	488.53	122.13
40	608.84	36.35	127.22	31.81	1794.81	169.92	488.53	122.13
41	608.84	36.35	127.22	31.81	1794.81	169.92	488.53	122.13
42	628.91	37.55	131.41	32.85	1794.81	169.92	488.53	122.13
43	628.91	37.55	131.41	32.85	1794.81	169.92	488.53	122.13
44	628.91	37.55	131.41	32.85	1794.81	169.92	488.53	122.13
45	642.92	45.44	172.66	43.16	1834.92	187.66	562.99	140.75
46	654.00	46.22	175.63	43.91	1869.15	191.16	573.49	143.37
47	705.89	49.89	189.57	47.39	1869.15	191.16	573.49	143.37
48	835.00	59.01	224.24	56.06	1869.15	191.16	573.49	143.37
49	930.82	65.78	249.97	62.49	1869.15	191.16	573.49	143.37
50	913.40	69.53	265.49	66.37	1895.70	196.47	615.97	153.99
51	931.09	74.99	274.95	68.74	1943.49	207.09	637.21	159.30
52	943.71	79.66	281.89	70.47	1959.10	218.26	644.37	161.09
53	952.27	86.57	298.52	74.63	1931.18	219.00	657.00	164.25
54	1010.10	97.65	317.37	79.34	1913.46	224.83	650.58	162.64
55	1011.57	103.22	330.31	82.58	1885.10	228.77	658.87	164.72
56	1062.37	113.40	358.10	89.53	1880.79	234.00	653.42	163.36
57	1112.38	123.26	372.80	93.20	1871.47	238.19	663.52	165.88
58	1148.37	134.22	393.73	98.43	1856.48	244.27	667.68	166.92
59	1169.98	142.26	406.45	101.61	1845.82	249.23	669.79	167.45
60	1176.52	149.84	410.67	102.67	1829.61	254.52	663.97	165.99
61	1271.08	167.77	454.97	113.74	1849.77	266.79	668.76	167.19
62	1299.21	178.54	461.45	115.36	1897.99	281.06	693.96	173.49
63	1394.85	197.28	500.15	125.04	1933.52	291.54	697.01	174.25
64	1417.64	207.46	500.03	125.01	1952.93	301.44	705.49	176.37
65	1482.57	225.27	523.88	130.97	1953.80	309.93	704.95	176.24
66	1641.48	256.74	579.02	144.76	2061.70	334.00	740.88	185.22
67	1885.55	301.45	662.01	165.50	2201.50	361.81	784.94	196.23
68	2030.53	332.49	712.47	178.12	2291.49	386.41	814.75	203.69
69	2109.21	355.80	728.69	182.17	2359.97	407.19	825.85	206.46
70	2235.42	388.29	765.48	191.37	2372.68	415.42	820.18	205.05
71	2305.04	406.93	777.10	194.27	2528.20	448.93	861.11	215.28
72	2362.78	423.96	783.46	195.87	2576.00	463.63	862.80	215.70
73	2452.11	444.33	807.87	201.97	2658.83	479.97	874.40	218.60
74	2547.86	463.66	827.31	206.83	2747.87	493.21	900.05	225.01
75	2782.97	511.16	890.55	222.64	2980.61	536.15	963.25	240.81
76	3053.31	570.22	972.33	243.08	3255.50	597.49	1035.95	258.99
77	3369.09	647.47	1054.12	263.53	3578.10	679.27	1126.82	281.70
78	3737.13	745.15	1154.08	288.52	3955.22	783.77	1217.69	304.42
79	4139.05	849.96	1256.86	314.21	4362.84	897.43	1329.20	332.30
80	2299.55	484.77	687.04	171.76	2414.81	510.76	723.20	180.80
81	2545.89	548.05	754.84	188.71	2665.67	576.30	791.00	197.75
82	2804.66	612.46	822.64	205.66	2926.70	641.84	863.32	215.83
83	3070.21	676.87	894.96	223.74	3193.38	707.38	935.64	233.91
84	3342.54	742.41	971.80	242.95	3465.71	772.92	1007.96	251.99
85+								

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

Age 85+ rates are for inflation additions only

Appendix B2

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	695.17	56.80	190.83	47.71	2203.69	265.50	722.17	180.54
30	695.17	56.80	190.83	47.71	2203.69	265.50	722.17	180.54
31	695.17	56.80	190.83	47.71	2203.69	265.50	722.17	180.54
32	695.17	56.80	190.83	47.71	2203.69	265.50	722.17	180.54
33	696.89	56.94	191.30	47.83	2203.69	265.50	722.17	180.54
34	745.29	60.89	204.59	51.15	2203.69	265.50	722.17	180.54
35	815.54	66.63	223.87	55.97	2203.69	265.50	722.17	180.54
36	893.37	72.99	245.24	61.31	2203.69	265.50	722.17	180.54
37	1024.11	83.67	281.13	70.28	2203.69	265.50	722.17	180.54
38	1139.64	93.11	312.84	78.21	2203.69	265.50	722.17	180.54
39	1248.45	102.00	342.71	85.68	2203.69	265.50	722.17	180.54
40	1354.05	110.63	371.70	92.93	2203.69	265.50	722.17	180.54
41	1469.64	120.07	403.43	100.86	2203.69	265.50	722.17	180.54
42	1578.37	128.95	433.28	108.32	2203.69	265.50	722.17	180.54
43	1578.37	128.95	433.28	108.32	2203.69	265.50	722.17	180.54
44	1578.37	128.95	433.28	108.32	2203.69	265.50	722.17	180.54
45	1511.96	146.17	511.60	127.90	2331.13	297.37	849.61	212.40
46	1654.90	159.99	559.97	139.99	2331.13	297.37	849.61	212.40
47	1757.64	169.92	594.73	148.68	2331.13	297.37	849.61	212.40
48	1757.64	169.92	594.73	148.68	2331.13	297.37	849.61	212.40
49	1757.64	169.92	594.73	148.68	2331.13	297.37	849.61	212.40
50	1816.05	180.54	658.45	164.61	2384.23	313.30	913.34	228.33
51	1890.39	201.78	700.93	175.23	2458.57	329.23	934.58	233.64
52	1975.35	217.71	743.41	185.85	2543.53	350.47	977.06	244.26
53	2065.63	238.95	785.89	196.47	2639.11	371.71	1019.54	254.88
54	2161.21	265.50	828.37	207.09	2740.01	392.95	1062.02	265.50
55	2262.10	286.74	870.85	217.71	2846.21	419.50	1125.74	281.43
56	2368.30	313.30	913.34	228.33	2952.41	446.05	1168.22	292.05
57	2479.81	339.85	977.06	244.26	3069.23	472.60	1210.70	302.68
58	2607.25	371.71	1019.54	254.88	3201.98	499.15	1274.42	318.61
59	2750.63	403.57	1083.26	270.81	3355.98	536.32	1338.14	334.54
60	2869.17	437.40	1124.75	281.19	3536.52	578.80	1401.86	350.47
61	2987.32	468.20	1160.32	290.08	3577.66	595.43	1404.60	351.15
62	3052.37	491.69	1187.84	296.96	3626.82	618.26	1402.05	350.51
63	3118.05	515.80	1189.60	297.40	3637.21	629.96	1397.87	349.47
64	3176.75	539.78	1203.45	300.86	3626.78	639.00	1381.63	345.41
65	3229.80	562.80	1209.60	302.40	3619.01	648.42	1361.69	340.42
66	3269.10	579.94	1207.54	301.89	3613.57	658.05	1338.92	334.73
67	3264.09	589.76	1201.78	300.44	3606.56	664.18	1314.07	328.52
68	3254.22	599.46	1164.67	291.17	3603.54	672.75	1292.21	323.05
69	3255.46	611.57	1141.61	285.40	3615.40	683.66	1256.46	314.12
70	3266.73	624.69	1111.83	277.96	3632.92	695.91	1238.43	309.61
71	3286.92	637.96	1092.14	273.03	3657.09	708.84	1207.65	301.91
72	3386.73	661.98	1100.81	275.20	3743.76	728.92	1209.90	302.48
73	3535.60	693.81	1121.51	280.38	3882.51	753.22	1235.56	308.89
74	3700.19	725.04	1154.60	288.65	4034.29	777.31	1254.61	313.65
75	4064.27	799.68	1244.95	311.24	4402.77	847.38	1344.91	336.23
76	4493.64	897.36	1344.91	336.23	4838.95	942.80	1444.87	361.22
77	4995.71	1020.04	1453.96	363.49	5356.93	1076.84	1563.00	390.75
78	5590.92	1176.80	1581.18	395.29	5972.59	1249.50	1690.23	422.56
79	6279.28	1358.54	1735.66	433.92	6683.66	1444.87	1844.71	461.18
80	3503.00	776.31	949.20	237.30	3714.31	824.90	1003.44	250.86
81	3910.93	881.40	1039.60	259.90	4132.41	934.51	1093.84	273.46
82	4338.07	989.88	1134.52	283.63	4568.59	1046.38	1193.28	298.32
83	4776.51	1098.36	1233.96	308.49	5013.81	1157.12	1292.72	323.18
84	5225.12	1206.84	1337.92	334.48	5468.07	1267.86	1396.68	349.17
85+								

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

Age 85+ rates are for inflation additions only

Appendix B2

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	654.28	47.71	145.40	36.35	2023.14	223.02	531.01	132.75
30	654.28	47.71	145.40	36.35	2023.14	223.02	531.01	132.75
31	654.28	47.71	145.40	36.35	2023.14	223.02	531.01	132.75
32	654.28	47.71	145.40	36.35	2023.14	223.02	531.01	132.75
33	655.90	47.83	145.76	36.44	2023.14	223.02	531.01	132.75
34	701.45	51.15	155.88	38.97	2023.14	223.02	531.01	132.75
35	767.57	55.97	170.57	42.64	2023.14	223.02	531.01	132.75
36	840.82	61.31	186.85	46.71	2023.14	223.02	531.01	132.75
37	963.87	70.28	214.19	53.55	2023.14	223.02	531.01	132.75
38	1072.60	78.21	238.36	59.59	2023.14	223.02	531.01	132.75
39	1175.01	85.68	261.11	65.28	2023.14	223.02	531.01	132.75
40	1274.40	92.93	283.20	70.80	2023.14	223.02	531.01	132.75
41	1383.19	100.86	307.38	76.84	2023.14	223.02	531.01	132.75
42	1485.53	108.32	330.12	82.53	2023.14	223.02	531.01	132.75
43	1485.53	108.32	330.12	82.53	2023.14	223.02	531.01	132.75
44	1485.53	108.32	330.12	82.53	2023.14	223.02	531.01	132.75
45	1411.46	118.76	383.70	95.92	2124.04	249.57	637.21	159.30
46	1544.90	129.99	419.97	104.99	2124.04	249.57	637.21	159.30
47	1640.82	138.06	446.05	111.51	2124.04	249.57	637.21	159.30
48	1640.82	138.06	446.05	111.51	2124.04	249.57	637.21	159.30
49	1640.82	138.06	446.05	111.51	2124.04	249.57	637.21	159.30
50	1683.30	148.68	467.29	116.82	2166.52	260.19	679.69	169.92
51	1747.02	164.61	509.77	127.44	2230.24	276.12	700.93	175.23
52	1816.05	180.54	531.01	132.75	2304.58	292.05	743.41	185.85
53	1890.39	201.78	573.49	143.37	2384.23	313.30	764.65	191.16
54	1970.04	217.71	615.97	153.99	2469.19	329.23	807.13	201.78
55	2060.32	238.95	637.21	159.30	2554.15	350.47	849.61	212.40
56	2150.59	260.19	679.69	169.92	2649.74	371.71	870.85	217.71
57	2240.86	281.43	722.17	180.54	2750.63	398.26	913.34	228.33
58	2347.06	307.99	764.65	191.16	2862.14	419.50	955.82	238.95
59	2474.50	339.85	807.13	201.78	2989.58	451.36	998.30	249.57
60	2567.15	364.50	833.15	208.29	3143.57	483.22	1062.02	265.50
61	2661.61	391.86	875.33	218.83	3175.62	503.82	1058.54	264.63
62	2711.60	413.80	895.75	223.94	3208.15	520.90	1071.01	267.75
63	2760.24	432.16	910.79	227.70	3209.58	528.80	1066.79	266.70
64	2805.10	451.29	920.28	230.07	3190.70	539.70	1053.49	263.37
65	2843.40	470.40	924.00	231.00	3177.27	547.11	1037.48	259.37
66	2871.88	488.58	921.54	230.39	3164.73	551.55	1019.41	254.85
67	2859.79	497.03	905.04	226.26	3153.06	560.62	1014.12	253.53
68	2843.16	503.55	890.63	222.66	3147.27	566.18	999.13	249.78
69	2835.20	514.35	878.16	219.54	3144.23	575.88	973.14	243.29
70	2836.89	524.40	859.67	214.92	3150.04	585.13	954.39	238.60
71	2843.24	532.94	840.11	210.03	3163.53	593.33	945.12	236.28
72	2923.10	555.37	852.88	213.22	3233.02	612.39	952.05	238.01
73	3041.38	579.76	874.40	218.60	3340.76	632.04	969.44	242.36
74	3170.61	602.30	900.05	225.01	3459.26	645.49	990.96	247.74
75	3469.05	663.37	972.33	243.08	3762.12	701.99	1063.21	265.80
76	3823.45	742.88	1063.21	265.80	4123.33	781.50	1144.99	286.25
77	4243.74	847.38	1154.08	288.52	4557.25	899.64	1244.95	311.24
78	4738.99	979.15	1263.13	315.78	5068.41	1047.30	1354.00	338.50
79	5297.86	1129.09	1381.26	345.32	5647.72	1206.33	1481.22	370.30
80	2941.39	640.71	759.36	189.84	3123.32	684.78	804.56	201.14
81	3266.83	724.33	831.68	207.92	3456.67	770.66	881.40	220.35
82	3604.70	809.08	908.52	227.13	3802.45	857.67	958.24	239.56
83	3950.48	892.70	989.88	247.47	4152.75	943.55	1039.60	259.90
84	4301.91	977.45	1075.76	268.94	4507.57	1029.43	1125.48	281.37
85+								

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

Age 85+ rates are for inflation additions only

Appendix B2

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	808.76	84.06	209.01	52.25	2809.04	408.88	828.37	207.09
30	808.76	84.06	209.01	52.25	2809.04	408.88	828.37	207.09
31	808.76	84.06	209.01	52.25	2809.04	408.88	828.37	207.09
32	808.76	84.06	209.01	52.25	2809.04	408.88	828.37	207.09
33	810.67	84.26	209.50	52.37	2809.04	408.88	828.37	207.09
34	862.40	89.63	222.87	55.72	2809.04	408.88	828.37	207.09
35	888.27	92.32	229.55	57.39	2809.04	408.88	828.37	207.09
36	1004.04	104.35	259.47	64.87	2809.04	408.88	828.37	207.09
37	1150.51	119.58	297.32	74.33	2809.04	408.88	828.37	207.09
38	1277.78	132.80	330.21	82.55	2809.04	408.88	828.37	207.09
39	1453.86	151.10	375.72	93.93	2809.04	408.88	828.37	207.09
40	1566.80	162.84	404.90	101.23	2809.04	408.88	828.37	207.09
41	1685.19	175.15	435.50	108.87	2809.04	408.88	828.37	207.09
42	1786.24	185.65	461.61	115.40	2809.04	408.88	828.37	207.09
43	1786.24	185.65	461.61	115.40	2809.04	408.88	828.37	207.09
44	1786.24	185.65	461.61	115.40	2809.04	408.88	828.37	207.09
45	1669.06	198.10	505.77	126.44	3021.44	461.98	977.06	244.26
46	1870.83	222.04	566.92	141.73	3021.44	461.98	977.06	244.26
47	2024.24	240.25	613.41	153.35	3021.44	461.98	977.06	244.26
48	2102.80	249.57	637.21	159.30	3021.44	461.98	977.06	244.26
49	2102.80	249.57	637.21	159.30	3021.44	461.98	977.06	244.26
50	2187.76	270.81	700.93	175.23	3106.40	477.91	1040.78	260.19
51	2299.27	297.37	743.41	185.85	3228.53	509.77	1083.26	270.81
52	2426.71	323.92	807.13	201.78	3355.98	536.32	1125.74	281.43
53	2504.99	348.93	833.26	208.32	3499.35	568.18	1168.22	292.05
54	2538.47	369.78	839.49	209.87	3653.34	605.35	1231.94	307.99
55	2566.56	383.07	861.91	215.48	3812.64	642.52	1274.42	318.61
56	2689.85	414.19	895.03	223.76	3982.57	679.69	1338.14	334.54
57	2764.54	440.66	927.70	231.92	4157.80	722.17	1380.62	345.16
58	2876.50	470.29	949.70	237.43	4267.62	754.64	1415.60	353.90
59	2980.00	498.15	996.30	249.07	4355.94	781.45	1431.81	357.95
60	3130.68	537.06	1030.46	257.62	4387.71	796.02	1438.59	359.65
61	3257.60	572.63	1051.93	262.98	4486.28	827.03	1441.52	360.38
62	3432.79	615.08	1097.16	274.29	4568.11	853.48	1450.47	362.62
63	3495.38	641.61	1102.15	275.54	4627.02	878.33	1445.68	361.42
64	3595.67	669.49	1113.30	278.33	4662.93	892.90	1444.52	361.13
65	3727.71	707.10	1145.87	286.47	4719.61	914.57	1430.18	357.55
66	3943.89	760.22	1184.95	296.24	4721.71	925.27	1412.63	353.16
67	4139.48	809.75	1228.58	307.15	4718.96	933.20	1376.64	344.16
68	4264.29	842.90	1234.49	308.62	4728.06	943.76	1357.04	339.26
69	4327.60	868.59	1215.41	303.85	4763.31	959.52	1325.04	331.26
70	4362.88	884.37	1190.39	297.60	4811.15	974.38	1299.17	324.79
71	4486.70	918.87	1186.65	296.66	5159.81	1051.17	1360.03	340.01
72	4636.31	952.05	1199.99	300.00	5352.83	1093.37	1378.50	344.62
73	4847.19	995.58	1226.05	306.51	5557.64	1128.64	1397.13	349.28
74	5077.53	1038.69	1254.61	313.65	5779.84	1159.15	1427.34	356.84
75	5586.38	1142.72	1354.00	338.50	6317.90	1260.85	1526.66	381.66
76	6183.86	1276.76	1463.05	365.76	6954.01	1399.43	1635.70	408.93
77	6885.85	1451.69	1590.27	397.57	7712.79	1597.08	1772.01	443.00
78	7726.42	1672.05	1735.66	433.92	8626.06	1853.80	1926.49	481.62
79	8664.65	1923.72	1898.85	474.71	9645.72	2140.73	2097.78	524.45
80	4875.95	1106.27	1044.12	261.03	5413.83	1231.70	1148.08	287.02
81	5462.42	1259.95	1148.08	287.02	6051.15	1402.33	1256.56	314.14
82	6077.14	1417.02	1256.56	314.14	6715.59	1574.09	1374.08	343.52
83	6707.68	1574.09	1369.56	342.39	7393.59	1744.72	1491.60	372.90
84	7354.04	1732.29	1487.08	371.77	8087.41	1914.22	1613.64	403.41
85+								

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

Age 85+ rates are for inflation additions only

Appendix B2

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	754.24	70.43	154.48	38.62	2554.15	350.47	637.21	159.30
30	754.24	70.43	154.48	38.62	2554.15	350.47	637.21	159.30
31	754.24	70.43	154.48	38.62	2554.15	350.47	637.21	159.30
32	754.24	70.43	154.48	38.62	2554.15	350.47	637.21	159.30
33	756.02	70.59	154.85	38.71	2554.15	350.47	637.21	159.30
34	804.26	75.10	164.73	41.18	2554.15	350.47	637.21	159.30
35	828.39	77.35	169.67	42.42	2554.15	350.47	637.21	159.30
36	936.35	87.43	191.78	47.95	2554.15	350.47	637.21	159.30
37	1072.94	100.18	219.76	54.94	2554.15	350.47	637.21	159.30
38	1191.64	111.27	244.07	61.02	2554.15	350.47	637.21	159.30
39	1355.84	126.60	277.70	69.43	2554.15	350.47	637.21	159.30
40	1461.17	136.43	299.28	74.82	2554.15	350.47	637.21	159.30
41	1571.58	146.74	321.89	80.47	2554.15	350.47	637.21	159.30
42	1665.82	155.54	341.19	85.30	2554.15	350.47	637.21	159.30
43	1665.82	155.54	341.19	85.30	2554.15	350.47	637.21	159.30
44	1665.82	155.54	341.19	85.30	2554.15	350.47	637.21	159.30
45	1538.40	168.59	370.90	92.73	2734.70	392.95	743.41	185.85
46	1724.37	188.97	415.74	103.93	2734.70	392.95	743.41	185.85
47	1865.78	204.47	449.83	112.46	2734.70	392.95	743.41	185.85
48	1938.18	212.40	467.29	116.82	2734.70	392.95	743.41	185.85
49	1938.18	212.40	467.29	116.82	2734.70	392.95	743.41	185.85
50	2012.52	228.33	531.01	132.75	2803.73	408.88	785.89	196.47
51	2108.11	249.57	552.25	138.06	2904.62	430.12	828.37	207.09
52	2209.00	276.12	594.73	148.68	3016.13	456.67	849.61	212.40
53	2275.85	296.85	624.95	156.24	3138.26	488.53	892.10	223.02
54	2298.61	309.81	619.63	154.91	3265.71	515.08	934.58	233.64
55	2317.57	325.61	632.06	158.02	3403.77	546.94	977.06	244.26
56	2423.25	352.30	666.51	166.63	3547.14	578.80	1019.54	254.88
57	2481.59	371.08	686.50	171.62	3701.13	615.97	1062.02	265.50
58	2575.16	397.23	712.28	178.07	3794.02	645.35	1082.52	270.63
59	2659.76	422.54	747.22	186.81	3861.86	665.49	1109.15	277.29
60	2781.38	454.10	785.95	196.49	3879.41	680.93	1093.33	273.33
61	2888.58	483.55	797.43	199.36	3959.57	706.90	1108.86	277.22
62	3033.82	523.65	831.18	207.80	4024.18	729.66	1132.08	283.02
63	3082.08	543.20	850.23	212.56	4063.87	748.06	1126.29	281.57
64	3159.38	567.94	857.55	214.39	4087.50	761.94	1111.17	277.79
65	3267.18	598.32	870.28	217.57	4128.72	779.07	1114.04	278.51
66	3451.35	642.44	913.70	228.42	4124.87	787.54	1101.85	275.46
67	3615.94	684.10	949.36	237.34	4116.68	794.21	1085.43	271.36
68	3713.42	713.48	955.73	238.93	4117.39	801.89	1060.96	265.24
69	3756.72	733.54	945.32	236.33	4135.05	813.87	1050.90	262.72
70	3773.30	746.80	932.09	233.02	4164.21	826.50	1035.11	258.78
71	3869.74	771.85	934.62	233.65	4453.84	890.25	1079.72	269.93
72	3989.21	800.82	952.05	238.01	4609.03	924.78	1100.81	275.20
73	4155.75	834.00	969.44	242.36	4771.16	948.05	1121.51	280.38
74	4334.31	865.95	1000.05	250.01	4938.88	965.96	1145.51	286.38
75	4748.08	947.34	1081.38	270.35	5372.83	1040.49	1226.78	306.69
76	5238.79	1058.66	1172.25	293.06	5895.34	1158.62	1326.74	331.68
77	5822.65	1208.60	1281.30	320.33	6531.45	1335.82	1435.78	358.95
78	6515.55	1394.89	1408.52	352.13	7285.69	1560.73	1572.09	393.02
79	7265.37	1598.20	1546.21	386.55	8101.77	1792.61	1718.01	429.50
80	4060.09	911.91	849.76	212.44	4515.48	1021.52	940.16	235.04
81	4515.48	1029.43	935.64	233.91	5008.16	1150.34	1030.56	257.64
82	4988.95	1149.21	1026.04	256.51	5517.79	1279.16	1130.00	282.50
83	5470.33	1267.86	1120.96	280.24	6033.07	1406.85	1224.92	306.23
84	5959.62	1386.51	1215.88	303.97	6554.00	1533.41	1324.36	331.09
85+								

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

Age 85+ rates are for inflation additions only

Appendix B3

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	519.88	31.15	140.19	35.05	1149.47	107.33	387.77	96.94
30	525.05	31.46	141.59	35.40	1289.11	120.37	434.88	108.72
31	525.05	31.46	141.59	35.40	1334.24	124.58	450.11	112.53
32	525.05	31.46	141.59	35.40	1378.95	128.76	465.19	116.30
33	525.05	31.46	141.59	35.40	1423.35	132.90	480.17	120.04
34	525.05	31.46	141.59	35.40	1467.53	137.03	495.07	123.77
35	525.05	31.46	141.59	35.40	1511.56	141.14	509.92	127.48
36	525.05	31.46	141.59	35.40	1555.50	145.24	524.75	131.19
37	525.05	31.46	141.59	35.40	1599.39	149.34	539.55	134.89
38	525.05	31.46	141.59	35.40	1643.28	153.44	554.36	138.59
39	525.05	31.46	141.59	35.40	1687.19	157.54	569.17	142.29
40	533.22	31.95	143.79	35.95	1689.49	157.75	569.95	142.49
41	553.90	33.19	149.37	37.34	1689.49	157.75	569.95	142.49
42	574.75	34.44	154.99	38.75	1689.49	157.75	569.95	142.49
43	576.29	34.53	155.40	38.85	1689.49	157.75	569.95	142.49
44	576.29	34.53	155.40	38.85	1689.49	157.75	569.95	142.49
45	582.81	41.33	198.40	49.60	1715.32	168.56	654.40	163.60
46	627.15	44.48	213.50	53.37	1760.74	173.02	671.73	167.93
47	658.87	46.73	224.30	56.07	1760.74	173.02	671.73	167.93
48	701.51	49.75	238.81	59.70	1760.74	173.02	671.73	167.93
49	788.68	55.93	268.49	67.12	1760.74	173.02	671.73	167.93
50	789.10	57.54	284.95	71.24	1786.18	183.20	732.79	183.20
51	823.32	66.53	310.48	77.62	1831.98	193.38	753.15	188.29
52	802.17	67.94	313.55	78.39	1812.04	195.90	763.99	191.00
53	830.84	73.39	335.48	83.87	1810.85	204.91	781.53	195.38
54	856.53	80.95	344.70	86.18	1791.53	205.66	767.80	191.95
55	879.82	87.98	362.28	90.57	1769.67	210.26	770.95	192.74
56	897.12	94.30	377.20	94.30	1777.76	217.42	784.43	196.11
57	977.40	107.11	417.74	104.43	1781.64	223.74	795.52	198.88
58	983.47	111.29	434.80	108.70	1780.94	232.12	800.42	200.11
59	1034.05	122.42	458.42	114.60	1810.72	242.47	829.10	207.27
60	1072.11	133.69	473.07	118.27	1793.08	245.02	816.73	204.18
61	1153.98	149.49	514.05	128.51	1841.10	258.34	844.14	211.03
62	1279.69	173.75	573.65	143.41	1881.18	272.28	862.80	215.70
63	1309.25	183.61	585.44	146.36	1945.73	288.90	891.07	222.77
64	1439.08	209.92	640.82	160.21	1965.04	299.75	892.60	223.15
65	1503.75	225.70	674.37	168.59	2010.72	313.57	905.15	226.29
66	1602.29	246.09	710.92	177.73	2038.95	325.86	918.61	229.65
67	1748.68	275.52	775.94	193.99	2059.69	335.37	914.10	228.52
68	1805.84	293.28	792.94	198.24	2051.71	341.95	900.75	225.19
69	1854.15	309.02	803.46	200.87	2047.84	348.62	888.34	222.09
70	1947.80	333.34	825.89	206.47	2131.88	370.65	905.49	226.37
71	2143.59	374.88	895.68	223.92	2306.02	405.48	965.19	241.30
72	2277.98	404.76	937.85	234.46	2465.55	439.31	1016.82	254.21
73	2362.89	425.75	955.56	238.89	2542.65	454.13	1031.25	257.81
74	2457.07	445.71	977.40	244.35	2629.02	470.60	1049.80	262.45
75	2579.93	472.04	1018.05	254.51	2743.08	493.80	1087.66	271.92
76	2714.80	505.37	1052.51	263.13	2873.51	526.25	1119.33	279.83
77	2863.85	548.36	1088.70	272.18	3017.95	570.37	1152.75	288.19
78	3108.83	614.31	1161.89	290.47	3263.88	641.79	1224.69	306.17
79	3391.75	692.23	1249.49	312.37	3549.86	723.08	1311.19	327.80
80	2206.89	462.17	800.04	200.01	2301.81	483.64	836.20	209.05
81	2441.93	523.19	872.36	218.09	2539.11	545.79	908.52	227.13
82	2690.53	585.34	949.20	237.30	2787.71	609.07	985.36	246.34
83	2945.91	647.49	1030.56	257.64	3043.09	672.35	1066.72	266.68
84	3209.20	710.77	1116.44	279.11	3305.25	735.63	1152.60	288.15
85+								

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

Appendix B3

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	494.57	25.31	101.25	25.31	1062.92	86.56	276.98	69.25
30	499.49	25.56	102.26	25.56	1192.04	97.07	310.63	77.66
31	499.49	25.56	102.26	25.56	1233.77	100.47	321.50	80.38
32	499.49	25.56	102.26	25.56	1275.11	103.84	332.28	83.07
33	499.49	25.56	102.26	25.56	1316.17	107.18	342.98	85.74
34	499.49	25.56	102.26	25.56	1357.02	110.51	353.62	88.41
35	499.49	25.56	102.26	25.56	1397.74	113.82	364.23	91.06
36	499.49	25.56	102.26	25.56	1438.37	117.13	374.82	93.70
37	499.49	25.56	102.26	25.56	1478.96	120.44	385.40	96.35
38	499.49	25.56	102.26	25.56	1519.54	123.74	395.97	98.99
39	499.49	25.56	102.26	25.56	1560.14	127.05	406.55	101.64
40	507.26	25.96	103.85	25.96	1562.27	127.22	407.11	101.78
41	526.93	26.97	107.88	26.97	1562.27	127.22	407.11	101.78
42	546.76	27.98	111.94	27.98	1562.27	127.22	407.11	101.78
43	548.23	28.06	112.24	28.06	1562.27	127.22	407.11	101.78
44	548.23	28.06	112.24	28.06	1562.27	127.22	407.11	101.78
45	547.68	33.07	140.54	35.13	1576.51	138.81	475.93	118.98
46	589.34	35.58	151.23	37.81	1618.25	142.49	488.53	122.13
47	619.15	37.38	158.88	39.72	1618.25	142.49	488.53	122.13
48	659.22	39.80	169.16	42.29	1618.25	142.49	488.53	122.13
49	741.14	44.75	190.18	47.54	1618.25	142.49	488.53	122.13
50	739.78	46.58	208.23	52.06	1638.61	147.58	508.88	127.22
51	767.88	52.67	221.77	55.44	1674.23	157.75	549.59	137.40
52	744.69	54.87	219.49	54.87	1650.42	161.61	548.51	137.13
53	767.94	60.28	230.64	57.66	1648.83	166.79	552.79	138.20
54	788.64	65.28	250.69	62.67	1622.43	169.10	548.43	137.11
55	807.36	69.87	258.77	64.69	1598.84	170.83	560.69	140.17
56	820.66	76.46	265.06	66.26	1598.70	174.79	562.74	140.69
57	891.71	85.69	299.91	74.98	1599.33	182.31	580.07	145.02
58	892.89	90.58	310.57	77.64	1596.84	188.10	576.30	144.08
59	935.07	98.98	322.98	80.74	1615.18	195.54	594.45	148.61
60	964.13	107.98	339.37	84.84	1596.33	200.47	593.98	148.50
61	1033.34	120.64	367.18	91.79	1633.70	211.03	611.27	152.82
62	1141.79	140.66	408.18	102.04	1661.95	222.77	622.35	155.59
63	1162.89	149.02	425.77	106.44	1716.00	236.69	640.46	160.11
64	1273.35	168.49	464.04	116.01	1725.24	243.13	652.79	163.20
65	1324.28	182.19	489.47	122.37	1761.81	255.38	659.47	164.87
66	1408.16	199.60	514.05	128.51	1781.36	266.89	670.34	167.58
67	1532.20	224.91	562.28	140.57	1795.55	273.04	676.67	169.17
68	1575.02	238.97	575.70	143.92	1782.04	278.01	667.22	166.81
69	1609.50	252.37	587.15	146.79	1774.10	284.06	661.09	165.27
70	1684.11	271.15	606.98	151.74	1840.83	301.00	676.63	169.16
71	1846.70	304.43	664.21	166.05	1982.63	330.85	716.43	179.11
72	1954.67	328.25	691.05	172.76	2112.62	357.86	760.15	190.04
73	2022.29	345.33	709.58	177.39	2173.67	371.35	775.80	193.95
74	2095.07	362.00	733.05	183.26	2239.87	382.36	796.40	199.10
75	2190.55	382.86	765.71	191.43	2329.77	400.26	817.92	204.48
76	2299.23	409.31	793.56	198.39	2432.88	428.10	843.68	210.92
77	2417.57	444.29	824.53	206.13	2549.65	464.30	872.57	218.14
78	2614.24	498.51	879.27	219.82	2747.70	524.03	934.22	233.55
79	2842.21	561.11	948.69	237.17	2977.18	588.11	1002.68	250.67
80	1843.03	374.03	610.20	152.55	1923.26	392.11	637.32	159.33
81	2031.74	422.62	668.96	167.24	2114.23	441.83	696.08	174.02
82	2230.62	471.21	727.72	181.93	2314.24	491.55	759.36	189.84
83	2435.15	520.93	791.00	197.75	2518.77	541.27	818.12	204.53
84	2645.33	570.65	854.28	213.57	2727.82	590.99	885.92	221.48
85+								

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

Appendix B3

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	558.48	39.33	157.32	39.33	1343.77	143.19	455.27	113.82
30	558.48	39.33	157.32	39.33	1478.01	157.49	500.75	125.19
31	558.48	39.33	157.32	39.33	1521.90	162.17	515.62	128.90
32	558.48	39.33	157.32	39.33	1565.53	166.82	530.40	132.60
33	558.48	39.33	157.32	39.33	1608.95	171.45	545.11	136.28
34	558.48	39.33	157.32	39.33	1652.24	176.06	559.78	139.94
35	558.48	39.33	157.32	39.33	1695.43	180.66	574.41	143.60
36	558.48	39.33	157.32	39.33	1738.57	185.26	589.02	147.26
37	558.48	39.33	157.32	39.33	1781.69	189.85	603.63	150.91
38	558.48	39.33	157.32	39.33	1824.81	194.45	618.24	154.56
39	589.56	41.52	166.07	41.52	1862.51	198.46	631.02	157.75
40	607.98	42.82	171.26	42.82	1862.51	198.46	631.02	157.75
41	629.05	44.30	177.20	44.30	1862.51	198.46	631.02	157.75
42	663.43	46.72	186.88	46.72	1862.51	198.46	631.02	157.75
43	663.43	46.72	186.88	46.72	1862.51	198.46	631.02	157.75
44	663.43	46.72	186.88	46.72	1862.51	198.46	631.02	157.75
45	666.46	54.99	228.75	57.19	1918.33	214.81	739.35	184.84
46	697.03	57.51	239.24	59.81	1954.11	218.82	753.15	188.29
47	752.33	62.07	258.23	64.56	1954.11	218.82	753.15	188.29
48	856.76	70.69	294.07	73.52	1954.11	218.82	753.15	188.29
49	955.08	78.80	327.81	81.95	1954.11	218.82	753.15	188.29
50	938.95	81.78	351.35	87.84	1989.74	229.00	793.86	198.46
51	964.16	86.83	371.29	92.82	2050.80	244.26	834.57	208.64
52	980.73	93.96	387.59	96.90	2066.71	253.98	856.56	214.14
53	992.69	100.13	389.07	97.27	2041.51	257.57	858.58	214.64
54	1055.75	114.06	421.13	105.28	2030.85	261.31	861.85	215.46
55	1062.69	118.70	440.90	110.23	2008.26	267.48	859.43	214.86
56	1118.20	131.55	469.02	117.25	2005.52	270.79	863.13	215.78
57	1175.52	144.06	495.56	123.89	2001.38	277.18	864.14	216.03
58	1217.71	154.36	514.53	128.63	1989.82	284.82	858.35	214.59
59	1246.43	164.15	534.19	133.55	1985.36	291.09	865.80	216.45
60	1257.80	172.85	542.48	135.62	1972.55	296.94	862.55	215.64
61	1365.27	196.21	588.62	147.15	2001.10	306.81	872.71	218.18
62	1400.38	207.95	600.16	150.04	2058.32	322.55	891.16	222.79
63	1507.15	231.66	639.08	159.77	2100.23	337.19	899.18	224.80
64	1537.00	242.15	652.52	163.13	2126.63	350.34	909.66	227.41
65	1611.58	261.07	682.79	170.70	2134.47	358.17	896.88	224.22
66	1790.33	298.39	743.35	185.84	2260.96	387.01	942.79	235.70
67	2064.73	351.20	849.68	212.42	2418.30	420.19	999.06	249.76
68	2227.58	386.91	910.38	227.59	2523.26	444.94	1021.93	255.48
69	2324.12	411.90	927.46	231.87	2607.89	469.91	1044.25	261.06
70	2474.52	449.19	967.48	241.87	2628.54	479.77	1031.00	257.75
71	2561.23	473.00	976.19	244.05	2812.83	520.80	1076.83	269.21
72	2732.10	510.88	1026.70	256.67	2981.37	557.77	1115.54	278.89
73	2845.40	536.91	1050.17	262.54	3086.66	577.12	1135.32	283.83
74	2968.39	561.10	1076.95	269.24	3199.16	595.04	1158.40	289.60
75	3128.11	596.04	1113.76	278.44	3350.00	626.49	1192.08	298.02
76	3305.79	639.02	1152.75	288.19	3522.98	668.26	1227.93	306.98
77	3504.27	694.45	1192.77	298.19	3718.41	726.47	1272.82	318.21
78	3830.72	782.66	1282.15	320.54	4049.00	821.99	1352.95	338.24
79	4257.86	896.18	1393.20	348.30	4482.88	943.15	1463.64	365.91
80	2744.77	592.12	881.40	220.35	2879.24	622.63	922.08	230.52
81	3052.13	671.22	962.76	240.69	3191.12	705.12	1007.96	251.99
82	3375.31	753.71	1048.64	262.16	3517.69	788.74	1093.84	273.46
83	3708.66	835.07	1139.04	284.76	3852.17	871.23	1184.24	296.06
84	4051.05	917.56	1233.96	308.49	4195.69	954.85	1279.16	319.79
85+								

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

Appendix B3

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	527.02	31.46	110.12	27.53	1240.96	117.49	337.78	84.44
30	527.02	31.46	110.12	27.53	1364.94	129.23	371.52	92.88
31	527.02	31.46	110.12	27.53	1405.47	133.06	382.55	95.64
32	527.02	31.46	110.12	27.53	1445.76	136.88	393.52	98.38
33	527.02	31.46	110.12	27.53	1485.86	140.67	404.44	101.11
34	527.02	31.46	110.12	27.53	1525.84	144.46	415.32	103.83
35	527.02	31.46	110.12	27.53	1565.73	148.23	426.17	106.54
36	527.02	31.46	110.12	27.53	1605.57	152.01	437.02	109.25
37	527.02	31.46	110.12	27.53	1645.39	155.78	447.86	111.96
38	527.02	31.46	110.12	27.53	1685.21	159.55	458.70	114.67
39	556.35	33.21	116.25	29.06	1720.03	162.84	468.17	117.04
40	573.73	34.25	119.88	29.97	1720.03	162.84	468.17	117.04
41	593.61	35.44	124.04	31.01	1720.03	162.84	468.17	117.04
42	626.05	37.38	130.82	32.70	1720.03	162.84	468.17	117.04
43	626.05	37.38	130.82	32.70	1720.03	162.84	468.17	117.04
44	626.05	37.38	130.82	32.70	1720.03	162.84	468.17	117.04
45	622.47	43.99	167.16	41.79	1758.47	179.84	539.53	134.88
46	651.02	46.01	174.83	43.71	1791.27	183.20	549.59	137.40
47	702.67	49.66	188.70	47.18	1791.27	183.20	549.59	137.40
48	800.21	56.55	214.90	53.72	1791.27	183.20	549.59	137.40
49	892.03	63.04	239.56	59.89	1791.27	183.20	549.59	137.40
50	875.35	66.64	254.43	63.61	1816.71	188.29	590.31	147.58
51	892.29	71.86	263.50	65.87	1862.51	198.46	610.66	152.67
52	904.39	76.34	270.14	67.54	1877.47	209.16	617.52	154.38
53	912.59	82.96	286.08	71.52	1850.71	209.87	629.62	157.41
54	968.01	93.58	304.15	76.04	1833.73	215.46	623.47	155.87
55	969.42	98.92	316.55	79.14	1806.56	219.24	631.42	157.85
56	1018.11	108.67	343.18	85.80	1802.43	224.25	626.20	156.55
57	1066.04	118.13	357.27	89.32	1793.49	228.26	635.88	158.97
58	1100.52	128.63	377.32	94.33	1779.13	234.10	639.86	159.97
59	1121.23	136.33	389.51	97.38	1768.91	238.84	641.88	160.47
60	1127.50	143.60	393.56	98.39	1753.38	243.92	636.31	159.08
61	1218.11	160.78	436.01	109.00	1772.70	255.68	640.90	160.22
62	1245.08	171.10	442.23	110.56	1818.91	269.34	665.05	166.26
63	1336.73	189.06	479.31	119.83	1852.96	279.39	667.96	166.99
64	1358.58	198.82	479.20	119.80	1871.56	288.88	676.10	169.02
65	1420.80	215.88	502.05	125.51	1872.39	297.02	675.58	168.89
66	1573.08	246.04	554.90	138.72	1975.80	320.08	710.01	177.50
67	1806.99	288.89	634.43	158.61	2109.77	346.73	752.23	188.06
68	1945.93	318.63	682.78	170.70	2196.01	370.31	780.80	195.20
69	2021.33	340.98	698.33	174.58	2261.64	390.22	791.43	197.86
70	2142.28	372.11	733.58	183.40	2273.81	398.11	786.01	196.50
71	2209.00	389.97	744.72	186.18	2422.86	430.23	825.23	206.31
72	2352.02	422.03	779.89	194.97	2564.27	461.52	858.87	214.72
73	2440.94	442.30	804.19	201.05	2646.72	477.78	870.41	217.60
74	2536.25	461.55	823.55	205.89	2735.35	490.96	895.95	223.99
75	2664.77	489.45	852.73	213.18	2854.02	513.38	922.34	230.58
76	2806.69	524.17	893.80	223.45	2992.55	549.23	952.27	238.07
77	2967.92	570.37	928.60	232.15	3152.04	598.39	992.64	248.16
78	3234.88	645.01	998.98	249.74	3423.66	678.44	1054.04	263.51
79	3582.78	735.73	1087.94	271.99	3776.50	776.82	1150.56	287.64
80	2299.55	484.77	687.04	171.76	2414.81	510.76	723.20	180.80
81	2545.89	548.05	754.84	188.71	2665.67	576.30	791.00	197.75
82	2804.66	612.46	822.64	205.66	2926.70	641.84	863.32	215.83
83	3070.21	676.87	894.96	223.74	3193.38	707.38	935.64	233.91
84	3342.54	742.41	971.80	242.95	3465.71	772.92	1007.96	251.99
85+								

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

Appendix B3

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	601.75	49.16	165.19	41.30	2111.87	254.44	692.08	173.02
30	611.87	49.99	167.97	41.99	2111.87	254.44	692.08	173.02
31	632.27	51.66	173.56	43.39	2111.87	254.44	692.08	173.02
32	673.06	54.99	184.76	46.19	2111.87	254.44	692.08	173.02
33	693.72	56.68	190.43	47.61	2111.87	254.44	692.08	173.02
34	741.89	60.61	203.66	50.91	2111.87	254.44	692.08	173.02
35	781.56	63.85	214.55	53.64	2111.87	254.44	692.08	173.02
36	856.14	69.95	235.02	58.75	2111.87	254.44	692.08	173.02
37	981.44	80.18	269.41	67.35	2111.87	254.44	692.08	173.02
38	1092.15	89.23	299.81	74.95	2111.87	254.44	692.08	173.02
39	1196.43	97.75	328.43	82.11	2111.87	254.44	692.08	173.02
40	1297.63	106.02	356.21	89.05	2111.87	254.44	692.08	173.02
41	1408.41	115.07	386.62	96.66	2111.87	254.44	692.08	173.02
42	1512.61	123.58	415.23	103.81	2111.87	254.44	692.08	173.02
43	1512.61	123.58	415.23	103.81	2111.87	254.44	692.08	173.02
44	1512.61	123.58	415.23	103.81	2111.87	254.44	692.08	173.02
45	1448.96	140.08	490.28	122.57	2234.00	284.97	814.21	203.55
46	1585.94	153.32	536.63	134.16	2234.00	284.97	814.21	203.55
47	1684.40	162.84	569.95	142.49	2234.00	284.97	814.21	203.55
48	1684.40	162.84	569.95	142.49	2234.00	284.97	814.21	203.55
49	1684.40	162.84	569.95	142.49	2234.00	284.97	814.21	203.55
50	1740.38	173.02	631.02	157.75	2284.89	300.24	875.28	218.82
51	1811.63	193.38	671.73	167.93	2356.13	315.51	895.64	223.91
52	1893.05	208.64	712.44	178.11	2437.55	335.86	936.35	234.09
53	1979.56	229.00	753.15	188.29	2529.15	356.22	977.06	244.26
54	2071.16	254.44	793.86	198.46	2625.84	376.57	1017.77	254.44
55	2167.84	274.80	834.57	208.64	2727.62	402.02	1078.83	269.71
56	2269.62	300.24	875.28	218.82	2829.39	427.46	1119.54	279.89
57	2376.49	325.69	936.35	234.09	2941.35	452.91	1160.25	290.06
58	2498.62	356.22	977.06	244.26	3068.57	478.35	1221.32	305.33
59	2636.02	386.75	1038.12	259.53	3216.14	513.97	1282.39	320.60
60	2749.62	419.18	1077.89	269.47	3389.17	554.68	1343.45	335.86
61	2862.85	448.69	1111.97	277.99	3428.59	570.62	1346.07	336.52
62	2925.19	471.20	1138.35	284.59	3475.70	592.50	1343.63	335.91
63	2988.13	494.31	1140.03	285.01	3485.66	603.71	1339.62	334.91
64	3044.39	517.29	1153.30	288.33	3475.66	612.38	1324.06	331.02
65	3095.22	539.35	1159.20	289.80	3468.22	621.41	1304.95	326.24
66	3132.89	555.77	1157.23	289.31	3463.01	630.63	1283.14	320.78
67	3128.08	565.19	1151.70	287.93	3456.29	636.50	1259.32	314.83
68	3118.63	574.48	1116.14	279.04	3453.39	644.72	1238.37	309.59
69	3119.81	586.09	1094.04	273.51	3464.76	655.18	1204.11	301.03
70	3130.61	598.66	1065.51	266.38	3481.54	666.91	1186.83	296.71
71	3149.96	611.37	1046.63	261.66	3504.71	679.31	1157.34	289.33
72	3371.31	658.96	1095.80	273.95	3726.71	725.60	1204.39	301.10
73	3519.50	690.65	1116.40	279.10	3864.83	749.79	1229.93	307.48
74	3683.34	721.73	1149.35	287.34	4015.92	773.77	1248.90	312.22
75	3891.65	765.71	1192.08	298.02	4215.77	811.39	1287.79	321.95
76	4130.67	824.88	1236.28	309.07	4448.10	866.65	1328.16	332.04
77	4400.85	898.58	1280.83	320.21	4719.06	948.61	1376.89	344.22
78	4839.53	1018.64	1368.68	342.17	5169.90	1081.57	1463.07	365.77
79	5435.38	1175.96	1502.40	375.60	5785.42	1250.69	1596.79	399.20
80	3503.00	776.31	949.20	237.30	3714.31	824.90	1003.44	250.86
81	3910.93	881.40	1039.60	259.90	4132.41	934.51	1093.84	273.46
82	4338.07	989.88	1134.52	283.63	4568.59	1046.38	1193.28	298.32
83	4776.51	1098.36	1233.96	308.49	5013.81	1157.12	1292.72	323.18
84	5225.12	1206.84	1337.92	334.48	5468.07	1267.86	1396.68	349.17
85+								

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

Appendix B3

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	566.35	41.30	125.86	31.46	1938.85	213.73	508.88	127.22
30	575.88	41.99	127.97	31.99	1938.85	213.73	508.88	127.22
31	595.08	43.39	132.24	33.06	1938.85	213.73	508.88	127.22
32	633.47	46.19	140.77	35.19	1938.85	213.73	508.88	127.22
33	652.91	47.61	145.09	36.27	1938.85	213.73	508.88	127.22
34	698.25	50.91	155.17	38.79	1938.85	213.73	508.88	127.22
35	735.59	53.64	163.46	40.87	1938.85	213.73	508.88	127.22
36	805.78	58.75	179.06	44.77	1938.85	213.73	508.88	127.22
37	923.70	67.35	205.27	51.32	1938.85	213.73	508.88	127.22
38	1027.91	74.95	228.42	57.11	1938.85	213.73	508.88	127.22
39	1126.05	82.11	250.23	62.56	1938.85	213.73	508.88	127.22
40	1221.30	89.05	271.40	67.85	1938.85	213.73	508.88	127.22
41	1325.56	96.66	294.57	73.64	1938.85	213.73	508.88	127.22
42	1423.63	103.81	316.36	79.09	1938.85	213.73	508.88	127.22
43	1423.63	103.81	316.36	79.09	1938.85	213.73	508.88	127.22
44	1423.63	103.81	316.36	79.09	1938.85	213.73	508.88	127.22
45	1352.65	113.82	367.71	91.93	2035.53	239.18	610.66	152.67
46	1480.53	124.58	402.48	100.62	2035.53	239.18	610.66	152.67
47	1572.45	132.31	427.46	106.87	2035.53	239.18	610.66	152.67
48	1572.45	132.31	427.46	106.87	2035.53	239.18	610.66	152.67
49	1572.45	132.31	427.46	106.87	2035.53	239.18	610.66	152.67
50	1613.16	142.49	447.82	111.95	2076.25	249.35	651.37	162.84
51	1674.23	157.75	488.53	122.13	2137.31	264.62	671.73	167.93
52	1740.38	173.02	508.88	127.22	2208.56	279.89	712.44	178.11
53	1811.63	193.38	549.59	137.40	2284.89	300.24	732.79	183.20
54	1887.96	208.64	590.31	147.58	2366.31	315.51	773.50	193.38
55	1974.47	229.00	610.66	152.67	2447.73	335.86	814.21	203.55
56	2060.98	249.35	651.37	162.84	2539.33	356.22	834.57	208.64
57	2147.49	269.71	692.08	173.02	2636.02	381.66	875.28	218.82
58	2249.27	295.15	732.79	183.20	2742.88	402.02	915.99	229.00
59	2371.40	325.69	773.50	193.38	2865.01	432.55	956.70	239.18
60	2460.18	349.32	798.44	199.61	3012.59	463.08	1017.77	254.44
61	2550.71	375.54	838.86	209.71	3043.30	482.83	1014.43	253.61
62	2598.61	396.56	858.43	214.61	3074.48	499.19	1026.38	256.60
63	2645.23	414.15	872.84	218.21	3075.84	506.77	1022.34	255.59
64	2688.22	432.49	881.94	220.48	3057.76	517.21	1009.60	252.40
65	2724.92	450.80	885.50	221.37	3044.89	524.31	994.25	248.56
66	2752.22	468.22	883.15	220.79	3032.87	528.56	976.93	244.23
67	2740.63	476.32	867.33	216.83	3021.68	537.26	971.87	242.97
68	2724.70	482.57	853.52	213.38	3016.13	542.58	957.50	239.38
69	2717.06	492.92	841.57	210.39	3013.22	551.88	932.59	233.15
70	2718.69	502.55	823.85	205.96	3018.79	560.75	914.62	228.65
71	2724.77	510.74	805.10	201.28	3031.72	568.60	905.74	226.44
72	2909.79	552.84	849.00	212.25	3218.30	609.60	947.72	236.93
73	3027.53	577.12	870.41	217.60	3325.55	629.16	965.02	241.26
74	3156.18	599.56	895.95	223.99	3443.51	642.55	986.45	246.61
75	3321.72	635.19	931.04	232.76	3602.33	672.17	1018.05	254.51
76	3514.62	682.88	977.33	244.33	3790.28	718.38	1052.51	263.13
77	3738.42	746.48	1016.66	254.16	4014.60	792.51	1096.71	274.18
78	4102.10	847.56	1093.37	273.34	4387.24	906.55	1172.03	293.01
79	4585.86	977.35	1195.63	298.91	4888.70	1044.21	1282.15	320.54
80	2941.39	640.71	759.36	189.84	3123.32	684.78	804.56	201.14
81	3266.83	724.33	831.68	207.92	3456.67	770.66	881.40	220.35
82	3604.70	809.08	908.52	227.13	3802.45	857.67	958.24	239.56
83	3950.48	892.70	989.88	247.47	4152.75	943.55	1039.60	259.90
84	4301.91	977.45	1075.76	268.94	4507.57	1029.43	1125.48	281.37
85+								

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

Appendix B3

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	700.07	72.76	180.92	45.23	2691.99	391.84	793.86	198.46
30	700.07	72.76	180.92	45.23	2691.99	391.84	793.86	198.46
31	741.28	77.04	191.57	47.89	2691.99	391.84	793.86	198.46
32	763.08	79.31	197.20	49.30	2691.99	391.84	793.86	198.46
33	806.98	83.87	208.55	52.14	2691.99	391.84	793.86	198.46
34	858.48	89.22	221.85	55.46	2691.99	391.84	793.86	198.46
35	884.23	91.90	228.51	57.13	2691.99	391.84	793.86	198.46
36	962.21	100.00	248.66	62.16	2691.99	391.84	793.86	198.46
37	1102.57	114.59	284.93	71.23	2691.99	391.84	793.86	198.46
38	1224.54	127.27	316.45	79.11	2691.99	391.84	793.86	198.46
39	1393.28	144.81	360.06	90.02	2691.99	391.84	793.86	198.46
40	1501.52	156.06	388.03	97.01	2691.99	391.84	793.86	198.46
41	1614.98	167.85	417.35	104.34	2691.99	391.84	793.86	198.46
42	1711.81	177.91	442.38	110.59	2691.99	391.84	793.86	198.46
43	1711.81	177.91	442.38	110.59	2691.99	391.84	793.86	198.46
44	1711.81	177.91	442.38	110.59	2691.99	391.84	793.86	198.46
45	1599.51	189.84	484.70	121.18	2895.55	442.73	936.35	234.09
46	1792.87	212.79	543.30	135.82	2895.55	442.73	936.35	234.09
47	1939.90	230.24	587.85	146.96	2895.55	442.73	936.35	234.09
48	2015.18	239.18	610.66	152.67	2895.55	442.73	936.35	234.09
49	2015.18	239.18	610.66	152.67	2895.55	442.73	936.35	234.09
50	2096.60	259.53	671.73	167.93	2976.97	458.00	997.41	249.35
51	2203.47	284.97	712.44	178.11	3094.01	488.53	1038.12	259.53
52	2325.60	310.42	773.50	193.38	3216.14	513.97	1078.83	269.71
53	2400.62	334.39	798.54	199.64	3353.54	544.51	1119.54	279.89
54	2432.70	354.37	804.52	201.13	3501.12	580.13	1180.61	295.15
55	2459.62	367.11	825.99	206.50	3653.78	615.75	1221.32	305.33
56	2577.77	396.93	857.74	214.43	3816.63	651.37	1282.39	320.60
57	2649.35	422.30	889.04	222.26	3984.56	692.08	1323.10	330.77
58	2756.65	450.69	910.13	227.53	4089.80	723.20	1356.62	339.15
59	2855.83	477.39	954.79	238.70	4174.44	748.89	1372.16	343.04
60	3000.24	514.69	987.53	246.88	4204.89	762.85	1378.65	344.66
61	3121.87	548.77	1008.10	252.03	4299.35	792.57	1381.46	345.36
62	3289.76	589.45	1051.45	262.86	4377.77	817.92	1390.04	347.51
63	3349.74	614.87	1056.23	264.06	4434.22	841.74	1385.44	346.36
64	3445.85	641.59	1066.92	266.73	4468.64	855.70	1384.33	346.08
65	3572.39	677.64	1098.13	274.53	4522.96	876.46	1370.59	342.65
66	3779.56	728.55	1135.58	283.89	4524.97	886.72	1353.77	338.44
67	3967.00	776.01	1177.39	294.35	4522.33	894.32	1319.28	329.82
68	4086.62	807.78	1183.05	295.76	4531.06	904.44	1300.50	325.12
69	4147.28	832.40	1164.77	291.19	4564.84	919.54	1269.83	317.46
70	4181.09	847.52	1140.79	285.20	4610.69	933.78	1245.04	311.26
71	4299.75	880.58	1137.21	284.30	4945.37	1007.48	1303.51	325.88
72	4615.19	947.72	1194.52	298.63	5328.45	1088.40	1372.22	343.05
73	4825.12	991.04	1220.47	305.12	5532.33	1123.50	1390.77	347.69
74	5054.41	1033.96	1248.90	312.22	5753.52	1153.87	1420.84	355.21
75	5349.12	1094.19	1296.49	324.12	6049.57	1207.30	1461.82	365.45
76	5684.38	1173.63	1344.87	336.22	6392.31	1286.40	1503.58	375.90
77	6065.93	1278.83	1400.91	350.23	6794.40	1406.91	1561.01	390.25
78	6688.03	1447.34	1502.40	375.60	7466.77	1604.66	1667.58	416.90
79	7500.17	1665.18	1643.66	410.91	8349.39	1853.03	1815.85	453.96
80	4875.95	1106.27	1044.12	261.03	5413.83	1231.70	1148.08	287.02
81	5462.42	1259.95	1148.08	287.02	6051.15	1402.33	1256.56	314.14
82	6077.14	1417.02	1256.56	314.14	6715.59	1574.09	1374.08	343.52
83	6707.68	1574.09	1369.56	342.39	7393.59	1744.72	1491.60	372.90
84	7354.04	1732.29	1487.08	371.77	8087.41	1914.22	1613.64	403.41
85+								

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

Appendix B3

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	652.87	60.96	133.72	33.43	2447.73	335.86	610.66	152.67
30	652.87	60.96	133.72	33.43	2447.73	335.86	610.66	152.67
31	691.31	64.55	141.59	35.40	2447.73	335.86	610.66	152.67
32	711.64	66.45	145.76	36.44	2447.73	335.86	610.66	152.67
33	752.58	70.27	154.14	38.54	2447.73	335.86	610.66	152.67
34	800.60	74.76	163.98	40.99	2447.73	335.86	610.66	152.67
35	824.62	77.00	168.90	42.22	2447.73	335.86	610.66	152.67
36	897.34	83.79	183.79	45.95	2447.73	335.86	610.66	152.67
37	1028.24	96.01	210.60	52.65	2447.73	335.86	610.66	152.67
38	1141.98	106.63	233.90	58.48	2447.73	335.86	610.66	152.67
39	1299.35	121.32	266.13	66.53	2447.73	335.86	610.66	152.67
40	1400.29	130.75	286.81	71.70	2447.73	335.86	610.66	152.67
41	1506.10	140.63	308.48	77.12	2447.73	335.86	610.66	152.67
42	1596.41	149.06	326.98	81.74	2447.73	335.86	610.66	152.67
43	1596.41	149.06	326.98	81.74	2447.73	335.86	610.66	152.67
44	1596.41	149.06	326.98	81.74	2447.73	335.86	610.66	152.67
45	1474.30	161.57	355.45	88.86	2620.75	376.57	712.44	178.11
46	1652.52	181.10	398.42	99.60	2620.75	376.57	712.44	178.11
47	1788.04	195.95	431.09	107.77	2620.75	376.57	712.44	178.11
48	1857.43	203.55	447.82	111.95	2620.75	376.57	712.44	178.11
49	1857.43	203.55	447.82	111.95	2620.75	376.57	712.44	178.11
50	1928.67	218.82	508.88	127.22	2686.91	391.84	753.15	188.29
51	2020.27	239.18	529.24	132.31	2783.59	412.20	793.86	198.46
52	2116.96	264.62	569.95	142.49	2890.46	437.64	814.21	203.55
53	2181.02	284.48	598.91	149.73	3007.50	468.17	854.92	213.73
54	2202.84	296.90	593.81	148.45	3129.63	493.62	895.64	223.91
55	2221.00	312.04	605.73	151.43	3261.94	524.15	936.35	234.09
56	2322.28	337.62	638.74	159.69	3399.34	554.68	977.06	244.26
57	2378.19	355.62	657.89	164.47	3546.92	590.31	1017.77	254.44
58	2467.86	380.68	682.60	170.65	3635.93	618.46	1037.41	259.35
59	2548.94	404.93	716.09	179.02	3700.95	637.76	1062.94	265.73
60	2665.48	435.18	753.20	188.30	3717.76	652.56	1047.78	261.94
61	2768.22	463.40	764.21	191.05	3794.59	677.45	1062.66	265.67
62	2907.41	501.83	796.55	199.14	3856.51	699.26	1084.91	271.23
63	2953.66	520.57	814.80	203.70	3894.55	716.89	1079.36	269.84
64	3027.74	544.27	821.81	205.45	3917.19	730.19	1064.87	266.22
65	3131.05	573.39	834.02	208.51	3956.69	746.61	1067.62	266.91
66	3307.54	615.68	875.63	218.91	3953.01	754.73	1055.94	263.98
67	3465.27	655.59	909.80	227.45	3945.15	761.12	1040.20	260.05
68	3558.69	683.75	915.91	228.98	3945.83	768.48	1016.75	254.19
69	3600.19	702.98	905.93	226.48	3962.76	779.96	1007.11	251.78
70	3616.08	715.68	893.26	223.31	3990.70	792.07	991.98	248.00
71	3708.50	739.69	895.68	223.92	4268.74	853.25	1034.85	258.71
72	3971.04	797.17	947.72	236.93	4588.05	920.57	1095.80	273.95
73	4136.83	830.20	965.02	241.26	4749.43	943.74	1116.40	279.10
74	4314.57	862.01	995.50	248.87	4916.40	961.56	1140.30	285.07
75	4546.42	907.11	1035.45	258.86	5144.64	996.30	1174.67	293.67
76	4815.64	973.15	1077.57	269.39	5419.16	1065.04	1219.57	304.89
77	5129.32	1064.69	1128.73	282.18	5753.73	1176.76	1264.82	316.20
78	5639.90	1207.43	1219.22	304.81	6306.54	1350.98	1360.81	340.20
79	6288.95	1383.41	1338.41	334.60	7012.94	1551.69	1487.12	371.78
80	4060.09	911.91	849.76	212.44	4515.48	1021.52	940.16	235.04
81	4515.48	1029.43	935.64	233.91	5008.16	1150.34	1030.56	257.64
82	4988.95	1149.21	1026.04	256.51	5517.79	1279.16	1130.00	282.50
83	5470.33	1267.86	1120.96	280.24	6033.07	1406.85	1224.92	306.23
84	5959.62	1386.51	1215.88	303.97	6554.00	1533.41	1324.36	331.09
85+								

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

Appendix B4

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	519.88	31.15	140.19	35.05	999.54	93.33	337.19	84.30
30	525.05	31.46	141.59	35.40	1120.97	104.67	378.16	94.54
31	525.05	31.46	141.59	35.40	1160.21	108.33	391.40	97.85
32	525.05	31.46	141.59	35.40	1199.08	111.96	404.51	101.13
33	525.05	31.46	141.59	35.40	1237.69	115.57	417.53	104.38
34	525.05	31.46	141.59	35.40	1276.11	119.15	430.50	107.62
35	525.05	31.46	141.59	35.40	1314.40	122.73	443.41	110.85
36	525.05	31.46	141.59	35.40	1352.61	126.30	456.30	114.08
37	525.05	31.46	141.59	35.40	1390.78	129.86	469.18	117.29
38	525.05	31.46	141.59	35.40	1428.94	133.43	482.05	120.51
39	525.05	31.46	141.59	35.40	1467.12	136.99	494.93	123.73
40	525.05	31.46	141.59	35.40	1469.12	137.18	495.61	123.90
41	525.05	31.46	141.59	35.40	1469.12	137.18	495.61	123.90
42	525.05	31.46	141.59	35.40	1469.12	137.18	495.61	123.90
43	525.05	31.46	141.59	35.40	1469.12	137.18	495.61	123.90
44	525.05	31.46	141.59	35.40	1469.12	137.18	495.61	123.90
45	554.55	39.33	188.78	47.20	1491.58	146.57	569.04	142.26
46	554.55	39.33	188.78	47.20	1531.08	150.45	584.11	146.03
47	572.93	40.63	195.04	48.76	1531.08	150.45	584.11	146.03
48	610.01	43.26	207.66	51.92	1531.08	150.45	584.11	146.03
49	685.81	48.64	233.47	58.37	1531.08	150.45	584.11	146.03
50	686.17	50.03	247.78	61.95	1553.20	159.30	637.21	159.30
51	715.93	57.85	269.98	67.50	1593.03	168.15	654.91	163.73
52	697.54	59.07	272.65	68.16	1575.68	170.34	664.34	166.09
53	722.47	63.81	291.72	72.93	1574.65	178.18	679.59	169.90
54	744.81	70.39	299.74	74.94	1557.85	178.84	667.65	166.91
55	765.06	76.51	315.02	78.76	1538.85	182.83	670.39	167.60
56	780.11	82.00	328.00	82.00	1545.87	189.06	682.11	170.53
57	849.91	93.14	363.25	90.81	1549.25	194.56	691.76	172.94
58	855.19	96.77	378.09	94.52	1548.64	201.85	696.02	174.00
59	899.17	106.45	398.63	99.66	1574.54	210.85	720.96	180.24
60	932.27	116.25	411.36	102.84	1559.20	213.06	710.20	177.55
61	1003.46	129.99	447.00	111.75	1600.95	224.64	734.03	183.51
62	1112.77	151.09	498.83	124.71	1635.81	236.76	750.26	187.56
63	1138.48	159.66	509.08	127.27	1691.94	251.22	774.84	193.71
64	1251.38	182.54	557.24	139.31	1708.73	260.65	776.17	194.04
65	1307.61	196.26	586.41	146.60	1748.46	272.67	787.09	196.77
66	1393.30	213.99	618.19	154.55	1773.00	283.36	798.79	199.70
67	1520.59	239.58	674.73	168.68	1791.03	291.62	794.87	198.72
68	1570.30	255.03	689.51	172.38	1784.10	297.35	783.26	195.82
69	1612.30	268.72	698.66	174.67	1780.73	303.15	772.47	193.12
70	1693.74	289.86	718.16	179.54	1853.81	322.31	787.38	196.85
71	1863.99	325.98	778.85	194.71	2005.23	352.59	839.30	209.82
72	1980.85	351.96	815.52	203.88	2143.96	382.01	884.19	221.05
73	2054.69	370.21	830.92	207.73	2211.00	394.89	896.74	224.19
74	2136.58	387.57	849.91	212.48	2286.10	409.22	912.87	228.22
75	2332.26	426.73	920.32	230.08	2479.74	446.39	983.25	245.81
76	2556.44	475.89	991.11	247.78	2705.89	495.56	1054.04	263.51
77	2814.05	538.82	1069.77	267.44	2965.47	560.45	1132.70	283.17
78	3108.83	614.31	1161.89	290.47	3263.88	641.79	1224.69	306.17
79	3391.75	692.23	1249.49	312.37	3549.86	723.08	1311.19	327.80
80	2206.89	462.17	800.04	200.01	2301.81	483.64	836.20	209.05
81	2441.93	523.19	872.36	218.09	2539.11	545.79	908.52	227.13
82	2690.53	585.34	949.20	237.30	2787.71	609.07	985.36	246.34
83	2945.91	647.49	1030.56	257.64	3043.09	672.35	1066.72	266.68
84	3209.20	710.77	1116.44	279.11	3305.25	735.63	1152.60	288.15
85+								

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

Appendix B4

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	494.57	25.31	101.25	25.31	924.28	75.27	240.85	60.21
30	499.49	25.56	102.26	25.56	1036.56	84.41	270.11	67.53
31	499.49	25.56	102.26	25.56	1072.84	87.37	279.57	69.89
32	499.49	25.56	102.26	25.56	1108.79	90.29	288.94	72.23
33	499.49	25.56	102.26	25.56	1144.49	93.20	298.24	74.56
34	499.49	25.56	102.26	25.56	1180.02	96.09	307.50	76.87
35	499.49	25.56	102.26	25.56	1215.42	98.98	316.72	79.18
36	499.49	25.56	102.26	25.56	1250.76	101.85	325.93	81.48
37	499.49	25.56	102.26	25.56	1286.05	104.73	335.13	83.78
38	499.49	25.56	102.26	25.56	1321.34	107.60	344.32	86.08
39	499.49	25.56	102.26	25.56	1356.65	110.48	353.52	88.38
40	499.49	25.56	102.26	25.56	1358.50	110.63	354.01	88.50
41	499.49	25.56	102.26	25.56	1358.50	110.63	354.01	88.50
42	499.49	25.56	102.26	25.56	1358.50	110.63	354.01	88.50
43	499.49	25.56	102.26	25.56	1358.50	110.63	354.01	88.50
44	499.49	25.56	102.26	25.56	1358.50	110.63	354.01	88.50
45	521.12	31.46	133.72	33.43	1370.88	120.71	413.85	103.46
46	521.12	31.46	133.72	33.43	1407.17	123.90	424.81	106.20
47	538.40	32.51	138.15	34.54	1407.17	123.90	424.81	106.20
48	573.23	34.61	147.09	36.77	1407.17	123.90	424.81	106.20
49	644.47	38.91	165.37	41.34	1407.17	123.90	424.81	106.20
50	643.29	40.50	181.07	45.27	1424.87	128.33	442.51	110.63
51	667.72	45.80	192.84	48.21	1455.85	137.18	477.91	119.48
52	647.55	47.71	190.86	47.71	1435.15	140.53	476.96	119.24
53	667.77	52.42	200.56	50.14	1433.76	145.03	480.68	120.17
54	685.77	56.77	217.99	54.50	1410.81	147.04	476.89	119.22
55	702.05	60.75	225.02	56.25	1390.29	148.55	487.56	121.89
56	713.62	66.49	230.49	57.62	1390.17	151.99	489.34	122.34
57	775.40	74.51	260.80	65.20	1390.72	158.53	504.41	126.10
58	776.43	78.77	270.06	67.52	1388.56	163.56	501.13	125.28
59	813.11	86.07	280.85	70.21	1404.50	170.04	516.91	129.23
60	838.38	93.90	295.11	73.78	1388.11	174.32	516.51	129.13
61	898.56	104.91	319.28	79.82	1420.61	183.51	531.54	132.89
62	992.86	122.31	354.94	88.73	1445.17	193.71	541.17	135.29
63	1011.21	129.58	370.24	92.56	1492.18	205.82	556.92	139.23
64	1107.26	146.51	403.52	100.88	1500.21	211.42	567.65	141.91
65	1151.54	158.43	425.62	106.41	1532.01	222.07	573.45	143.36
66	1224.49	173.57	447.00	111.75	1549.01	232.08	582.90	145.73
67	1332.35	195.57	488.94	122.23	1561.35	237.43	588.41	147.10
68	1369.58	207.80	500.61	125.15	1549.60	241.75	580.19	145.05
69	1399.57	219.45	510.56	127.64	1542.70	247.01	574.86	143.72
70	1464.45	235.78	527.81	131.95	1600.72	261.74	588.37	147.09
71	1605.83	264.72	577.57	144.39	1724.02	287.70	622.98	155.75
72	1699.71	285.43	600.91	150.23	1837.06	311.18	661.00	165.25
73	1758.52	300.28	617.02	154.26	1890.15	322.91	674.61	168.65
74	1821.80	314.78	637.43	159.36	1947.71	332.49	692.52	173.13
75	1980.26	346.10	692.20	173.05	2106.11	361.83	739.40	184.85
76	2165.11	385.43	747.27	186.82	2290.96	403.13	794.46	198.62
77	2375.52	436.56	810.19	202.55	2505.31	456.23	857.39	214.35
78	2614.24	498.51	879.27	219.82	2747.70	524.03	934.22	233.55
79	2842.21	561.11	948.69	237.17	2977.18	588.11	1002.68	250.67
80	1843.03	374.03	610.20	152.55	1923.26	392.11	637.32	159.33
81	2031.74	422.62	668.96	167.24	2114.23	441.83	696.08	174.02
82	2230.62	471.21	727.72	181.93	2314.24	491.55	759.36	189.84
83	2435.15	520.93	791.00	197.75	2518.77	541.27	818.12	204.53
84	2645.33	570.65	854.28	213.57	2727.82	590.99	885.92	221.48
85+								

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

Appendix B4

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	558.48	39.33	157.32	39.33	1168.49	124.51	395.88	98.97
30	558.48	39.33	157.32	39.33	1285.23	136.95	435.43	108.86
31	558.48	39.33	157.32	39.33	1323.39	141.02	448.36	112.09
32	558.48	39.33	157.32	39.33	1361.33	145.06	461.21	115.30
33	558.48	39.33	157.32	39.33	1399.09	149.08	474.01	118.50
34	558.48	39.33	157.32	39.33	1436.73	153.09	486.76	121.69
35	558.48	39.33	157.32	39.33	1474.29	157.10	499.49	124.87
36	558.48	39.33	157.32	39.33	1511.80	161.09	512.20	128.05
37	558.48	39.33	157.32	39.33	1549.30	165.09	524.90	131.22
38	558.48	39.33	157.32	39.33	1586.79	169.08	537.60	134.40
39	558.48	39.33	157.32	39.33	1619.58	172.58	548.71	137.18
40	558.48	39.33	157.32	39.33	1619.58	172.58	548.71	137.18
41	558.48	39.33	157.32	39.33	1619.58	172.58	548.71	137.18
42	576.89	40.63	162.50	40.63	1619.58	172.58	548.71	137.18
43	576.89	40.63	162.50	40.63	1619.58	172.58	548.71	137.18
44	576.89	40.63	162.50	40.63	1619.58	172.58	548.71	137.18
45	595.85	49.16	204.52	51.13	1668.11	186.79	642.92	160.73
46	606.11	50.01	208.04	52.01	1699.23	190.28	654.91	163.73
47	654.20	53.98	224.54	56.14	1699.23	190.28	654.91	163.73
48	745.01	61.47	255.71	63.93	1699.23	190.28	654.91	163.73
49	830.50	68.52	285.06	71.26	1699.23	190.28	654.91	163.73
50	816.48	71.11	305.52	76.38	1730.20	199.13	690.31	172.58
51	838.40	75.51	322.86	80.72	1783.31	212.40	725.71	181.43
52	852.81	81.71	337.04	84.26	1797.14	220.85	744.84	186.21
53	863.21	87.07	338.32	84.58	1775.22	223.98	746.59	186.65
54	918.04	99.18	366.20	91.55	1765.96	227.22	749.44	187.36
55	924.08	103.22	383.40	95.85	1746.31	232.59	747.33	186.83
56	972.35	114.39	407.84	101.96	1743.93	235.47	750.55	187.64
57	1022.19	125.27	430.92	107.73	1740.33	241.02	751.42	187.86
58	1058.88	134.22	447.42	111.85	1730.28	247.67	746.39	186.60
59	1083.85	142.74	464.51	116.13	1726.40	253.12	752.87	188.22
60	1093.74	150.30	471.72	117.93	1715.26	258.21	750.04	187.51
61	1187.19	170.61	511.84	127.96	1740.09	266.79	758.88	189.72
62	1217.72	180.83	521.88	130.47	1789.85	280.48	774.93	193.73
63	1310.57	201.45	555.72	138.93	1826.29	293.21	781.90	195.47
64	1336.52	210.56	567.41	141.85	1849.25	304.64	791.01	197.75
65	1401.37	227.01	593.73	148.43	1856.06	311.45	779.90	194.97
66	1556.81	259.47	646.39	161.60	1966.05	336.53	819.82	204.96
67	1795.41	305.39	738.85	184.71	2102.87	365.38	868.74	217.19
68	1937.02	336.44	791.63	197.91	2194.14	386.91	888.64	222.16
69	2020.97	358.18	806.49	201.62	2267.73	408.62	908.05	227.01
70	2151.75	390.60	841.29	210.32	2285.69	417.19	896.52	224.13
71	2227.16	411.30	848.86	212.21	2445.94	452.87	936.37	234.09
72	2375.74	444.24	892.78	223.19	2592.49	485.02	970.04	242.51
73	2474.26	466.88	913.19	228.30	2684.05	501.85	987.24	246.81
74	2581.21	487.91	936.47	234.12	2781.88	517.42	1007.30	251.83
75	2827.81	538.82	1006.84	251.71	3028.40	566.35	1077.64	269.41
76	3112.95	601.75	1085.50	271.38	3317.47	629.28	1156.30	289.07
77	3443.33	682.37	1172.03	293.01	3653.74	713.84	1250.69	312.67
78	3830.72	782.66	1282.15	320.54	4049.00	821.99	1352.95	338.24
79	4257.86	896.18	1393.20	348.30	4482.88	943.15	1463.64	365.91
80	2744.77	592.12	881.40	220.35	2879.24	622.63	922.08	230.52
81	3052.13	671.22	962.76	240.69	3191.12	705.12	1007.96	251.99
82	3375.31	753.71	1048.64	262.16	3517.69	788.74	1093.84	273.46
83	3708.66	835.07	1139.04	284.76	3852.17	871.23	1184.24	296.06
84	4051.05	917.56	1233.96	308.49	4195.69	954.85	1279.16	319.79
85+								

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

Appendix B4

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	527.02	31.46	110.12	27.53	1079.10	102.16	293.72	73.43
30	527.02	31.46	110.12	27.53	1186.90	112.37	323.06	80.77
31	527.02	31.46	110.12	27.53	1222.15	115.71	332.66	83.16
32	527.02	31.46	110.12	27.53	1257.18	119.02	342.19	85.55
33	527.02	31.46	110.12	27.53	1292.06	122.32	351.68	87.92
34	527.02	31.46	110.12	27.53	1326.82	125.62	361.15	90.29
35	527.02	31.46	110.12	27.53	1361.50	128.90	370.59	92.65
36	527.02	31.46	110.12	27.53	1396.15	132.18	380.02	95.00
37	527.02	31.46	110.12	27.53	1430.77	135.46	389.44	97.36
38	527.02	31.46	110.12	27.53	1465.40	138.74	398.87	99.72
39	527.02	31.46	110.12	27.53	1495.68	141.60	407.11	101.78
40	527.02	31.46	110.12	27.53	1495.68	141.60	407.11	101.78
41	527.02	31.46	110.12	27.53	1495.68	141.60	407.11	101.78
42	544.39	32.50	113.75	28.44	1495.68	141.60	407.11	101.78
43	544.39	32.50	113.75	28.44	1495.68	141.60	407.11	101.78
44	544.39	32.50	113.75	28.44	1495.68	141.60	407.11	101.78
45	556.52	39.33	149.45	37.36	1529.10	156.39	469.16	117.29
46	566.10	40.01	152.03	38.01	1557.63	159.30	477.91	119.48
47	611.02	43.18	164.09	41.02	1557.63	159.30	477.91	119.48
48	695.83	49.18	186.87	46.72	1557.63	159.30	477.91	119.48
49	775.68	54.82	208.31	52.08	1557.63	159.30	477.91	119.48
50	761.17	57.94	221.24	55.31	1579.75	163.73	513.31	128.33
51	775.91	62.49	229.13	57.28	1619.58	172.58	531.01	132.75
52	786.42	66.39	234.91	58.73	1632.58	181.88	536.98	134.24
53	793.56	72.14	248.76	62.19	1609.31	182.50	547.50	136.87
54	841.75	81.38	264.48	66.12	1594.55	187.36	542.15	135.54
55	842.98	86.02	275.26	68.81	1570.92	190.65	549.06	137.26
56	885.31	94.50	298.42	74.60	1567.33	195.00	544.52	136.13
57	926.99	102.72	310.67	77.67	1559.56	198.49	552.93	138.23
58	956.97	111.85	328.10	82.03	1547.07	203.56	556.40	139.10
59	974.99	118.55	338.70	84.68	1538.19	207.69	558.16	139.54
60	980.43	124.87	342.23	85.56	1524.68	212.10	553.31	138.33
61	1059.23	139.81	379.14	94.79	1541.48	222.33	557.30	139.33
62	1082.68	148.78	384.54	96.14	1581.66	234.21	578.30	144.58
63	1162.38	164.40	416.79	104.20	1611.27	242.95	580.84	145.21
64	1181.37	172.88	416.69	104.17	1627.44	251.20	587.91	146.98
65	1235.48	187.72	436.56	109.14	1628.17	258.28	587.46	146.86
66	1367.90	213.95	482.52	120.63	1718.08	278.33	617.40	154.35
67	1571.29	251.21	551.68	137.92	1834.58	301.51	654.11	163.53
68	1692.11	277.07	593.72	148.43	1909.57	322.01	678.96	169.74
69	1757.68	296.50	607.24	151.81	1966.64	339.32	688.20	172.05
70	1862.85	323.57	637.90	159.47	1977.23	346.18	683.49	170.87
71	1920.87	339.11	647.58	161.90	2106.83	374.11	717.59	179.40
72	2045.24	366.98	678.17	169.54	2229.80	401.32	746.84	186.71
73	2122.56	384.61	699.29	174.82	2301.50	415.46	756.88	189.22
74	2205.44	401.35	716.13	179.03	2378.57	426.92	779.08	194.77
75	2408.95	442.46	770.86	192.72	2580.04	464.09	833.79	208.45
76	2642.96	493.59	841.66	210.41	2817.98	517.19	896.72	224.18
77	2916.31	560.45	912.45	228.11	3097.22	587.98	975.38	243.84
78	3234.88	645.01	998.98	249.74	3423.66	678.44	1054.04	263.51
79	3582.78	735.73	1087.94	271.99	3776.50	776.82	1150.56	287.64
80	2299.55	484.77	687.04	171.76	2414.81	510.76	723.20	180.80
81	2545.89	548.05	754.84	188.71	2665.67	576.30	791.00	197.75
82	2804.66	612.46	822.64	205.66	2926.70	641.84	863.32	215.83
83	3070.21	676.87	894.96	223.74	3193.38	707.38	935.64	233.91
84	3342.54	742.41	971.80	242.95	3465.71	772.92	1007.96	251.99
85+								

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

Appendix B4

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	601.75	49.16	165.19	41.30	1836.41	221.25	601.81	150.45
30	601.75	49.16	165.19	41.30	1836.41	221.25	601.81	150.45
31	601.75	49.16	165.19	41.30	1836.41	221.25	601.81	150.45
32	601.75	49.16	165.19	41.30	1836.41	221.25	601.81	150.45
33	603.23	49.28	165.59	41.40	1836.41	221.25	601.81	150.45
34	645.12	52.71	177.09	44.27	1836.41	221.25	601.81	150.45
35	679.62	55.52	186.56	46.64	1836.41	221.25	601.81	150.45
36	744.47	60.82	204.37	51.09	1836.41	221.25	601.81	150.45
37	853.42	69.72	234.27	58.57	1836.41	221.25	601.81	150.45
38	949.70	77.59	260.70	65.18	1836.41	221.25	601.81	150.45
39	1040.37	85.00	285.59	71.40	1836.41	221.25	601.81	150.45
40	1128.38	92.19	309.75	77.44	1836.41	221.25	601.81	150.45
41	1224.70	100.06	336.19	84.05	1836.41	221.25	601.81	150.45
42	1315.31	107.46	361.07	90.27	1836.41	221.25	601.81	150.45
43	1315.31	107.46	361.07	90.27	1836.41	221.25	601.81	150.45
44	1315.31	107.46	361.07	90.27	1836.41	221.25	601.81	150.45
45	1259.96	121.81	426.33	106.58	1942.61	247.80	708.01	177.00
46	1379.08	133.33	466.64	116.66	1942.61	247.80	708.01	177.00
47	1464.70	141.60	495.61	123.90	1942.61	247.80	708.01	177.00
48	1464.70	141.60	495.61	123.90	1942.61	247.80	708.01	177.00
49	1464.70	141.60	495.61	123.90	1942.61	247.80	708.01	177.00
50	1513.38	150.45	548.71	137.18	1986.86	261.08	761.11	190.28
51	1575.33	168.15	584.11	146.03	2048.81	274.35	778.81	194.70
52	1646.13	181.43	619.51	154.88	2119.61	292.05	814.21	203.55
53	1721.35	199.13	654.91	163.73	2199.26	309.76	849.61	212.40
54	1801.01	221.25	690.31	172.58	2283.34	327.46	885.02	221.25
55	1885.08	238.95	725.71	181.43	2371.84	349.58	938.12	234.53
56	1973.58	261.08	761.11	190.28	2460.34	371.71	973.52	243.38
57	2066.51	283.20	814.21	203.55	2557.69	393.83	1008.92	252.23
58	2172.71	309.76	849.61	212.40	2668.32	415.96	1062.02	265.50
59	2292.19	336.31	902.72	225.68	2796.65	446.93	1115.12	278.78
60	2390.97	364.50	937.30	234.32	2947.10	482.33	1168.22	292.05
61	2489.43	390.17	966.93	241.73	2981.38	496.19	1170.50	292.62
62	2543.64	409.74	989.87	247.47	3022.35	515.22	1168.37	292.09
63	2598.38	429.84	991.33	247.83	3031.01	524.97	1164.89	291.22
64	2647.29	449.82	1002.87	250.72	3022.32	532.50	1151.36	287.84
65	2691.50	469.00	1008.00	252.00	3015.84	540.35	1134.74	283.69
66	2724.25	483.28	1006.28	251.57	3011.31	548.38	1115.77	278.94
67	2720.07	491.47	1001.48	250.37	3005.47	553.48	1095.06	273.77
68	2711.85	499.55	970.56	242.64	3002.95	560.62	1076.84	269.21
69	2712.88	509.65	951.34	237.83	3012.84	569.72	1047.05	261.76
70	2722.27	520.57	926.53	231.63	3027.43	579.92	1032.02	258.01
71	2739.10	531.63	910.12	227.53	3047.58	590.70	1006.38	251.59
72	2931.58	573.01	952.87	238.22	3240.62	630.95	1047.30	261.82
73	3060.43	600.57	970.78	242.70	3360.72	651.99	1069.51	267.38
74	3202.90	627.60	999.43	249.86	3492.11	672.85	1086.00	271.50
75	3518.05	692.20	1077.64	269.41	3811.06	733.50	1164.16	291.04
76	3889.72	776.76	1164.16	291.04	4188.63	816.09	1250.69	312.67
77	4324.31	882.95	1258.55	314.64	4636.99	932.12	1352.95	338.24
78	4839.53	1018.64	1368.68	342.17	5169.90	1081.57	1463.07	365.77
79	5435.38	1175.96	1502.40	375.60	5785.42	1250.69	1596.79	399.20
80	3503.00	776.31	949.20	237.30	3714.31	824.90	1003.44	250.86
81	3910.93	881.40	1039.60	259.90	4132.41	934.51	1093.84	273.46
82	4338.07	989.88	1134.52	283.63	4568.59	1046.38	1193.28	298.32
83	4776.51	1098.36	1233.96	308.49	5013.81	1157.12	1292.72	323.18
84	5225.12	1206.84	1337.92	334.48	5468.07	1267.86	1396.68	349.17
85+								

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

Appendix B4

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	566.35	41.30	125.86	31.46	1685.95	185.85	442.51	110.63
30	566.35	41.30	125.86	31.46	1685.95	185.85	442.51	110.63
31	566.35	41.30	125.86	31.46	1685.95	185.85	442.51	110.63
32	566.35	41.30	125.86	31.46	1685.95	185.85	442.51	110.63
33	567.75	41.40	126.17	31.54	1685.95	185.85	442.51	110.63
34	607.18	44.27	134.93	33.73	1685.95	185.85	442.51	110.63
35	639.64	46.64	142.14	35.54	1685.95	185.85	442.51	110.63
36	700.68	51.09	155.71	38.93	1685.95	185.85	442.51	110.63
37	803.22	58.57	178.49	44.62	1685.95	185.85	442.51	110.63
38	893.83	65.18	198.63	49.66	1685.95	185.85	442.51	110.63
39	979.18	71.40	217.59	54.40	1685.95	185.85	442.51	110.63
40	1062.00	77.44	236.00	59.00	1685.95	185.85	442.51	110.63
41	1152.66	84.05	256.15	64.04	1685.95	185.85	442.51	110.63
42	1237.94	90.27	275.10	68.77	1685.95	185.85	442.51	110.63
43	1237.94	90.27	275.10	68.77	1685.95	185.85	442.51	110.63
44	1237.94	90.27	275.10	68.77	1685.95	185.85	442.51	110.63
45	1176.22	98.97	319.75	79.94	1770.03	207.98	531.01	132.75
46	1287.42	108.33	349.98	87.49	1770.03	207.98	531.01	132.75
47	1367.35	115.05	371.71	92.93	1770.03	207.98	531.01	132.75
48	1367.35	115.05	371.71	92.93	1770.03	207.98	531.01	132.75
49	1367.35	115.05	371.71	92.93	1770.03	207.98	531.01	132.75
50	1402.75	123.90	389.41	97.35	1805.43	216.83	566.41	141.60
51	1455.85	137.18	424.81	106.20	1858.53	230.10	584.11	146.03
52	1513.38	150.45	442.51	110.63	1920.48	243.38	619.51	154.88
53	1575.33	168.15	477.91	119.48	1986.86	261.08	637.21	159.30
54	1641.70	181.43	513.31	128.33	2057.66	274.35	672.61	168.15
55	1716.93	199.13	531.01	132.75	2128.46	292.05	708.01	177.00
56	1792.16	216.83	566.41	141.60	2208.11	309.76	725.71	181.43
57	1867.38	234.53	601.81	150.45	2292.19	331.88	761.11	190.28
58	1955.88	256.65	637.21	159.30	2385.12	349.58	796.51	199.13
59	2062.09	283.20	672.61	168.15	2491.32	376.13	831.91	207.98
60	2139.29	303.75	694.29	173.57	2619.64	402.68	885.02	221.25
61	2218.01	326.55	729.44	182.36	2646.35	419.85	882.12	220.53
62	2259.66	344.83	746.46	186.61	2673.46	434.08	892.51	223.13
63	2300.20	360.13	758.99	189.75	2674.65	440.67	888.99	222.25
64	2337.58	376.08	766.90	191.73	2658.92	449.75	877.91	219.48
65	2369.50	392.00	770.00	192.50	2647.73	455.92	864.56	216.14
66	2393.23	407.15	767.95	191.99	2637.27	459.62	849.51	212.38
67	2383.16	414.19	754.20	188.55	2627.55	467.19	845.10	211.28
68	2369.30	419.62	742.19	185.55	2622.72	471.81	832.61	208.15
69	2362.66	428.62	731.80	182.95	2620.19	479.90	810.95	202.74
70	2364.08	437.00	716.39	179.10	2625.03	487.61	795.32	198.83
71	2369.37	444.12	700.09	175.02	2636.27	494.44	787.60	196.90
72	2530.26	480.73	738.26	184.56	2798.52	530.09	824.10	206.03
73	2632.63	501.85	756.88	189.22	2891.78	547.09	839.15	209.79
74	2744.50	521.36	779.08	194.77	2994.36	558.74	857.78	214.44
75	3002.83	574.22	841.66	210.41	3256.51	607.65	920.32	230.08
76	3309.60	643.04	920.32	230.08	3569.18	676.47	991.11	247.78
77	3673.40	733.50	998.98	249.74	3944.78	778.73	1077.64	269.41
78	4102.10	847.56	1093.37	273.34	4387.24	906.55	1172.03	293.01
79	4585.86	977.35	1195.63	298.91	4888.70	1044.21	1282.15	320.54
80	2941.39	640.71	759.36	189.84	3123.32	684.78	804.56	201.14
81	3266.83	724.33	831.68	207.92	3456.67	770.66	881.40	220.35
82	3604.70	809.08	908.52	227.13	3802.45	857.67	958.24	239.56
83	3950.48	892.70	989.88	247.47	4152.75	943.55	1039.60	259.90
84	4301.91	977.45	1075.76	268.94	4507.57	1029.43	1125.48	281.37
85+								

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

Appendix B4

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	700.07	72.76	180.92	45.23	2340.86	340.73	690.31	172.58
30	700.07	72.76	180.92	45.23	2340.86	340.73	690.31	172.58
31	700.07	72.76	180.92	45.23	2340.86	340.73	690.31	172.58
32	700.07	72.76	180.92	45.23	2340.86	340.73	690.31	172.58
33	701.72	72.93	181.34	45.34	2340.86	340.73	690.31	172.58
34	746.50	77.59	192.92	48.23	2340.86	340.73	690.31	172.58
35	768.89	79.91	198.70	49.68	2340.86	340.73	690.31	172.58
36	836.70	86.96	216.23	54.06	2340.86	340.73	690.31	172.58
37	958.76	99.65	247.77	61.94	2340.86	340.73	690.31	172.58
38	1064.81	110.67	275.18	68.79	2340.86	340.73	690.31	172.58
39	1211.55	125.92	313.10	78.27	2340.86	340.73	690.31	172.58
40	1305.67	135.70	337.42	84.35	2340.86	340.73	690.31	172.58
41	1404.33	145.96	362.92	90.73	2340.86	340.73	690.31	172.58
42	1488.53	154.71	384.68	96.17	2340.86	340.73	690.31	172.58
43	1488.53	154.71	384.68	96.17	2340.86	340.73	690.31	172.58
44	1488.53	154.71	384.68	96.17	2340.86	340.73	690.31	172.58
45	1390.88	165.08	421.48	105.37	2517.87	384.98	814.21	203.55
46	1559.02	185.04	472.43	118.11	2517.87	384.98	814.21	203.55
47	1686.87	200.21	511.17	127.79	2517.87	384.98	814.21	203.55
48	1752.33	207.98	531.01	132.75	2517.87	384.98	814.21	203.55
49	1752.33	207.98	531.01	132.75	2517.87	384.98	814.21	203.55
50	1823.13	225.68	584.11	146.03	2588.67	398.26	867.31	216.83
51	1916.06	247.80	619.51	154.88	2690.45	424.81	902.72	225.68
52	2022.26	269.93	672.61	168.15	2796.65	446.93	938.12	234.53
53	2087.49	290.77	694.38	173.60	2916.12	473.48	973.52	243.38
54	2115.39	308.15	699.58	174.89	3044.45	504.46	1026.62	256.65
55	2138.80	319.22	718.25	179.56	3177.20	535.43	1062.02	265.50
56	2241.54	345.16	745.86	186.46	3318.81	566.41	1115.12	278.78
57	2303.79	367.21	773.08	193.27	3464.83	601.81	1150.52	287.63
58	2397.09	391.90	791.42	197.85	3556.35	628.87	1179.67	294.92
59	2483.33	415.12	830.25	207.56	3629.95	651.21	1193.18	298.29
60	2608.90	447.55	858.72	214.68	3656.42	663.35	1198.83	299.71
61	2714.67	477.19	876.61	219.15	3738.57	689.19	1201.27	300.32
62	2860.66	512.56	914.30	228.58	3806.76	711.23	1208.73	302.18
63	2912.82	534.67	918.46	229.61	3855.85	731.95	1204.73	301.18
64	2996.39	557.91	927.75	231.94	3885.77	744.08	1203.76	300.94
65	3106.42	589.25	954.89	238.72	3933.01	762.14	1191.82	297.96
66	3286.58	633.52	987.46	246.86	3934.76	771.06	1177.19	294.30
67	3449.57	674.79	1023.82	255.95	3932.46	777.67	1147.20	286.80
68	3553.58	702.42	1028.74	257.19	3940.05	786.47	1130.87	282.72
69	3606.33	723.82	1012.84	253.21	3969.42	799.60	1104.20	276.05
70	3635.73	736.97	991.99	248.00	4009.29	811.98	1082.64	270.66
71	3738.92	765.72	988.88	247.22	4300.32	876.07	1133.49	283.37
72	4013.21	824.10	1038.71	259.68	4633.44	946.43	1193.23	298.31
73	4195.76	861.78	1061.28	265.32	4810.72	976.95	1209.37	302.34
74	4395.14	899.09	1086.00	271.50	5003.06	1003.37	1235.52	308.88
75	4835.60	989.14	1172.03	293.01	5468.81	1091.40	1321.48	330.37
76	5352.79	1105.17	1266.42	316.61	6019.43	1211.36	1415.87	353.97
77	5960.43	1256.59	1376.54	344.14	6676.24	1382.44	1533.86	383.47
78	6688.03	1447.34	1502.40	375.60	7466.77	1604.66	1667.58	416.90
79	7500.17	1665.18	1643.66	410.91	8349.39	1853.03	1815.85	453.96
80	4875.95	1106.27	1044.12	261.03	5413.83	1231.70	1148.08	287.02
81	5462.42	1259.95	1148.08	287.02	6051.15	1402.33	1256.56	314.14
82	6077.14	1417.02	1256.56	314.14	6715.59	1574.09	1374.08	343.52
83	6707.68	1574.09	1369.56	342.39	7393.59	1744.72	1491.60	372.90
84	7354.04	1732.29	1487.08	371.77	8087.41	1914.22	1613.64	403.41
85+								

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

Appendix B4

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	652.87	60.96	133.72	33.43	2128.46	292.05	531.01	132.75
30	652.87	60.96	133.72	33.43	2128.46	292.05	531.01	132.75
31	652.87	60.96	133.72	33.43	2128.46	292.05	531.01	132.75
32	652.87	60.96	133.72	33.43	2128.46	292.05	531.01	132.75
33	654.41	61.10	134.04	33.51	2128.46	292.05	531.01	132.75
34	696.18	65.00	142.59	35.65	2128.46	292.05	531.01	132.75
35	717.06	66.95	146.87	36.72	2128.46	292.05	531.01	132.75
36	780.29	72.86	159.82	39.95	2128.46	292.05	531.01	132.75
37	894.12	83.49	183.13	45.78	2128.46	292.05	531.01	132.75
38	993.03	92.72	203.39	50.85	2128.46	292.05	531.01	132.75
39	1129.87	105.50	231.42	57.85	2128.46	292.05	531.01	132.75
40	1217.64	113.70	249.40	62.35	2128.46	292.05	531.01	132.75
41	1309.65	122.29	268.24	67.06	2128.46	292.05	531.01	132.75
42	1388.18	129.62	284.33	71.08	2128.46	292.05	531.01	132.75
43	1388.18	129.62	284.33	71.08	2128.46	292.05	531.01	132.75
44	1388.18	129.62	284.33	71.08	2128.46	292.05	531.01	132.75
45	1282.00	140.49	309.08	77.27	2278.91	327.46	619.51	154.88
46	1436.98	157.48	346.45	86.61	2278.91	327.46	619.51	154.88
47	1554.81	170.39	374.86	93.71	2278.91	327.46	619.51	154.88
48	1615.15	177.00	389.41	97.35	2278.91	327.46	619.51	154.88
49	1615.15	177.00	389.41	97.35	2278.91	327.46	619.51	154.88
50	1677.10	190.28	442.51	110.63	2336.44	340.73	654.91	163.73
51	1756.75	207.98	460.21	115.05	2420.52	358.43	690.31	172.58
52	1840.83	230.10	495.61	123.90	2513.44	380.56	708.01	177.00
53	1896.54	247.37	520.79	130.20	2615.22	407.11	743.41	185.85
54	1915.51	258.18	516.36	129.09	2721.42	429.23	778.81	194.70
55	1931.31	271.34	526.72	131.68	2836.47	455.78	814.21	203.55
56	2019.37	293.58	555.43	138.86	2955.95	482.33	849.61	212.40
57	2068.00	309.23	572.08	143.02	3084.28	513.31	885.02	221.25
58	2145.96	331.03	593.56	148.39	3161.68	537.79	902.10	225.52
59	2216.47	352.11	622.69	155.67	3218.22	554.58	924.29	231.07
60	2317.81	378.42	654.95	163.74	3232.84	567.44	911.11	227.78
61	2407.15	402.96	664.53	166.13	3299.64	589.08	924.05	231.01
62	2528.19	436.37	692.65	173.16	3353.48	608.05	943.40	235.85
63	2568.40	452.67	708.52	177.13	3386.56	623.38	938.57	234.64
64	2632.82	473.28	714.62	178.66	3406.25	634.95	925.97	231.49
65	2722.65	498.60	725.24	181.31	3440.60	649.23	928.37	232.09
66	2876.13	535.37	761.41	190.35	3437.40	656.28	918.21	229.55
67	3013.28	570.08	791.13	197.78	3430.57	661.85	904.52	226.13
68	3094.52	594.57	796.44	199.11	3431.16	668.24	884.13	221.03
69	3130.60	611.29	787.77	196.94	3445.88	678.23	875.75	218.94
70	3144.41	622.33	776.75	194.19	3470.17	688.75	862.59	215.65
71	3224.79	643.21	778.85	194.71	3711.95	741.96	899.87	224.97
72	3453.08	693.19	824.10	206.03	3989.61	800.50	952.87	238.22
73	3597.24	721.92	839.15	209.79	4129.94	820.64	970.78	242.70
74	3751.80	749.57	865.65	216.41	4275.13	836.14	991.56	247.89
75	4109.97	820.03	936.05	234.01	4650.75	900.65	1061.90	265.48
76	4534.73	916.38	1014.71	253.68	5103.04	1002.91	1148.43	287.11
77	5040.12	1046.17	1109.10	277.28	5653.66	1156.30	1242.82	310.71
78	5639.90	1207.43	1219.22	304.81	6306.54	1350.98	1360.81	340.20
79	6288.95	1383.41	1338.41	334.60	7012.94	1551.69	1487.12	371.78
80	4060.09	911.91	849.76	212.44	4515.48	1021.52	940.16	235.04
81	4515.48	1029.43	935.64	233.91	5008.16	1150.34	1030.56	257.64
82	4988.95	1149.21	1026.04	256.51	5517.79	1279.16	1130.00	282.50
83	5470.33	1267.86	1120.96	280.24	6033.07	1406.85	1224.92	306.23
84	5959.62	1386.51	1215.88	303.97	6554.00	1533.41	1324.36	331.09
85+								

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

Appendix B1

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

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

Premiums to be used only with those
that have not previously elected a landing spot option

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

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	278.43	8.47	600.60	35.99	1379.37	128.80
30	298.37	9.08	606.57	36.35	1546.94	144.44
31	312.03	9.50	606.57	36.35	1601.09	149.50
32	398.24	12.12	606.57	36.35	1654.74	154.51
33	398.24	12.12	606.57	36.35	1708.02	159.48
34	398.24	12.12	606.57	36.35	1761.03	164.43
35	398.24	12.12	606.57	36.35	1813.87	169.37
36	398.24	12.12	606.57	36.35	1866.60	174.29
37	398.24	12.12	606.57	36.35	1919.27	179.21
38	423.08	12.88	606.57	36.35	1971.94	184.13
39	437.82	13.32	606.57	36.35	2024.63	189.05
40	472.37	14.38	616.01	36.91	2027.39	189.30
41	500.55	15.23	639.90	38.35	2027.39	189.30
42	522.52	15.90	663.98	39.79	2027.39	189.30
43	522.52	15.90	665.76	39.90	2027.39	189.30
44	522.52	15.90	665.76	39.90	2027.39	189.30
45	511.01	19.41	673.30	47.75	2058.38	202.27
46	538.29	20.44	724.52	51.38	2112.88	207.62
47	538.42	20.45	761.17	53.98	2112.88	207.62
48	551.99	20.96	829.30	58.82	2112.88	207.62
49	555.69	21.10	946.42	67.12	2112.88	207.62
50	559.60	23.32	946.92	69.05	2143.42	219.84
51	571.18	25.64	987.99	79.84	2198.38	232.05
52	572.50	29.53	962.60	81.52	2174.44	235.08
53	588.40	34.08	997.01	88.06	2173.02	245.89
54	604.30	38.62	1027.84	97.14	2149.84	246.79
55	621.49	40.83	1055.78	105.58	2123.61	252.31
56	642.92	45.44	1076.55	113.16	2133.31	260.91
57	661.10	49.98	1172.88	128.53	2137.96	268.49
58	683.81	56.80	1180.17	133.55	2137.12	278.55
59	711.08	63.61	1240.86	146.90	2172.87	290.97
60	745.15	70.43	1286.54	160.43	2151.70	294.02
61	781.50	79.51	1384.78	179.39	2209.32	310.00
62	822.39	88.60	1535.63	208.50	2257.42	326.73
63	867.83	97.69	1571.10	220.34	2334.88	346.68
64	924.83	109.88	1726.90	251.91	2358.05	359.70
65	978.67	123.48	1804.50	270.84	2412.87	376.28
66	1055.72	137.50	1922.75	295.30	2446.73	391.03
67	1146.60	155.59	2098.41	330.62	2471.63	402.44
68	1242.43	174.72	2167.01	351.94	2462.06	410.34
69	1353.65	200.00	2224.97	370.83	2457.40	418.35
70	1475.79	226.48	2291.87	392.22	2488.00	432.57
71	1582.63	251.02	2572.30	449.85	2759.59	485.24
72	1702.98	279.10	2631.66	467.60	2848.35	507.51
73	1813.87	303.47	2729.75	491.85	2937.42	524.64
74	1901.56	323.95	2838.55	514.91	3037.20	543.66
75	2161.77	376.36	2980.49	545.33	3168.97	570.47
76	2506.63	446.32	3136.30	583.83	3319.66	607.96
77	2639.62	484.73	3308.50	633.49	3486.52	658.93
78	2850.83	542.91	3591.51	709.69	3770.63	741.43
79	3150.70	619.08	3918.36	799.71	4101.02	835.35
80	3480.85	704.48	2206.89	462.17	2301.81	483.64
81	3874.67	802.94	2441.93	523.19	2539.11	545.79
82	4292.54	905.77	2690.53	585.34	2787.71	609.07
83	4727.92	1012.97	2945.91	647.49	3043.09	672.35
84	5185.18	1120.17	3209.20	710.77	3305.25	735.63
85+		1470.23				

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

Appendix B1

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

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

Premiums to be used only with those
that have not previously elected a landing spot option

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

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	271.17	6.05	571.36	29.24	1275.50	103.87
30	290.58	6.49	577.04	29.53	1430.45	116.49
31	303.89	6.78	577.04	29.53	1480.52	120.56
32	387.85	8.66	577.04	29.53	1530.13	124.60
33	387.85	8.66	577.04	29.53	1579.40	128.62
34	387.85	8.66	577.04	29.53	1628.42	132.61
35	387.85	8.66	577.04	29.53	1677.28	136.59
36	387.85	8.66	577.04	29.53	1726.04	140.56
37	387.85	8.66	577.04	29.53	1774.75	144.52
38	412.05	9.20	577.04	29.53	1823.45	148.49
39	426.40	9.52	577.04	29.53	1872.17	152.46
40	460.05	10.27	586.02	29.99	1874.73	152.67
41	487.49	10.88	608.75	31.16	1874.73	152.67
42	508.89	11.36	631.65	32.33	1874.73	152.67
43	508.89	11.36	633.34	32.42	1874.73	152.67
44	508.89	11.36	633.34	32.42	1874.73	152.67
45	493.76	15.09	632.71	38.20	1891.81	166.57
46	520.12	15.90	680.85	41.11	1941.90	170.98
47	520.24	15.90	715.29	43.19	1941.90	170.98
48	533.36	16.30	779.31	47.05	1941.90	170.98
49	536.93	16.41	889.36	53.70	1941.90	170.98
50	536.28	18.65	887.74	55.89	1966.33	177.09
51	547.86	20.98	921.46	63.20	2009.07	189.30
52	545.23	22.72	893.62	65.85	1980.51	193.94
53	558.87	27.26	921.53	72.34	1978.59	200.15
54	572.50	29.53	946.36	78.34	1946.92	202.92
55	585.20	34.02	968.83	83.84	1918.61	205.00
56	602.03	36.35	984.80	91.75	1918.44	209.75
57	617.93	40.89	1070.05	102.83	1919.20	218.77
58	636.11	45.44	1071.47	108.70	1916.21	225.72
59	658.82	49.98	1122.09	118.77	1938.22	234.65
60	686.09	56.80	1156.96	129.58	1915.59	240.56
61	715.62	63.61	1240.01	144.77	1960.44	253.24
62	749.70	70.43	1370.15	168.79	1994.34	267.33
63	788.32	79.51	1395.47	178.82	2059.20	284.03
64	835.56	89.28	1528.03	202.19	2070.29	291.76
65	878.06	98.32	1589.13	218.63	2114.17	306.46
66	941.53	111.86	1689.79	239.52	2137.63	320.27
67	1019.74	124.47	1838.64	269.89	2154.66	327.65
68	1099.26	140.74	1890.02	286.76	2138.45	333.61
69	1192.68	160.98	1931.40	302.84	2128.92	340.88
70	1290.71	182.65	1981.61	319.05	2148.33	351.28
71	1377.03	203.21	2216.05	365.32	2372.59	395.93
72	1473.55	224.70	2258.15	379.21	2440.63	413.42
73	1563.68	243.24	2336.28	398.94	2511.15	429.00
74	1630.86	259.61	2420.35	418.20	2587.63	441.73
75	1845.08	302.92	2530.65	442.30	2691.49	462.40
76	2130.27	359.47	2656.21	472.86	2810.61	494.57
77	2232.99	390.54	2792.92	513.27	2945.51	536.39
78	2401.75	435.67	3020.13	575.91	3174.31	605.39
79	2639.95	497.48	3283.49	648.23	3439.42	679.42
80	2903.26	564.46	1843.03	374.03	1923.26	392.11
81	3216.13	641.04	2031.74	422.62	2114.23	441.83
82	3550.87	724.18	2230.62	471.21	2314.24	491.55
83	3896.54	807.31	2435.15	520.93	2518.77	541.27
84	4257.54	890.45	2645.33	570.65	2727.82	590.99
85+		1163.93				

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

Appendix B1

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

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

Premiums to be used only with those
that have not previously elected a landing spot option

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

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	429.08	14.48	645.19	45.44	1612.52	171.83
30	429.08	14.48	645.19	45.44	1773.61	188.99
31	429.08	14.48	645.19	45.44	1826.28	194.60
32	429.08	14.48	645.19	45.44	1878.63	200.18
33	447.56	15.11	645.19	45.44	1930.74	205.73
34	482.35	16.28	645.19	45.44	1982.69	211.27
35	511.98	17.28	645.19	45.44	2034.52	216.79
36	536.45	18.11	645.19	45.44	2086.29	222.31
37	538.42	18.17	645.19	45.44	2138.03	227.82
38	538.42	18.17	645.19	45.44	2189.77	233.34
39	538.42	18.17	681.10	47.96	2235.02	238.16
40	538.42	18.17	702.38	49.46	2235.02	238.16
41	538.42	18.17	726.71	51.18	2235.02	238.16
42	538.42	18.17	766.43	53.97	2235.02	238.16
43	538.42	18.17	766.43	53.97	2235.02	238.16
44	538.42	18.17	766.43	53.97	2235.02	238.16
45	558.87	24.99	769.93	63.53	2301.99	257.78
46	566.84	25.35	805.25	66.44	2344.94	262.58
47	597.82	26.73	869.14	71.71	2344.94	262.58
48	601.83	26.91	1028.11	84.83	2344.94	262.58
49	633.41	28.32	1146.09	94.56	2344.94	262.58
50	630.83	30.40	1126.74	98.14	2387.68	274.80
51	643.84	35.07	1156.99	104.20	2460.96	293.12
52	654.68	39.53	1176.88	112.75	2480.05	304.78
53	639.19	42.14	1191.23	120.15	2449.81	309.09
54	652.18	46.09	1266.89	136.87	2437.03	313.57
55	663.37	52.25	1275.23	142.45	2409.91	320.97
56	697.30	57.53	1341.84	157.86	2406.62	324.94
57	728.94	65.21	1410.62	172.87	2401.65	332.61
58	785.33	74.68	1461.26	185.23	2387.78	341.78
59	816.18	81.38	1495.72	196.98	2382.44	349.30
60	869.15	92.00	1509.36	207.42	2367.06	356.33
61	920.20	104.40	1638.32	235.45	2401.32	368.18
62	970.14	116.13	1680.46	249.54	2469.99	387.06
63	1022.00	129.55	1808.58	278.00	2520.28	404.63
64	1074.08	142.26	1844.40	290.58	2551.96	420.41
65	1147.30	159.48	1933.89	313.28	2561.36	429.81
66	1253.89	181.23	2148.40	358.07	2713.15	464.41
67	1382.67	205.50	2477.67	421.44	2901.96	504.23
68	1507.68	231.95	2673.09	464.29	3027.91	533.93
69	1677.09	267.70	2788.94	494.28	3129.47	563.90
70	1842.79	304.94	2969.42	539.02	3154.25	575.73
71	2055.43	349.69	3073.48	567.60	3375.39	624.96
72	2231.62	389.61	3156.28	590.20	3444.25	644.37
73	2401.94	425.56	3287.18	620.27	3565.89	666.73
74	2600.27	468.10	3429.26	648.21	3695.87	687.42
75	2804.58	512.66	3613.79	688.58	3870.12	723.76
76	2984.31	557.30	3819.05	738.24	4069.96	772.01
77	3176.71	608.06	4048.34	802.27	4295.73	839.26
78	3463.96	683.77	4425.48	904.18	4677.66	949.62
79	3826.71	780.01	4918.93	1035.33	5178.90	1089.58
80	4226.91	886.08	2744.77	592.12	2879.24	622.63
81	4727.92	1010.78	3052.13	671.22	3191.12	705.12
82	5255.19	1144.24	3375.31	753.71	3517.69	788.74
83	5808.72	1277.70	3708.66	835.07	3852.17	871.23
84	6384.12	1415.53	4051.05	917.56	4195.69	954.85
85+		1859.66				

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

Appendix B1

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

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

Premiums to be used only with those
that have not previously elected a landing spot option

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

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	416.41	12.67	608.84	36.35	1489.16	140.99
30	416.41	12.67	608.84	36.35	1637.93	155.07
31	416.41	12.67	608.84	36.35	1686.57	159.67
32	416.41	12.67	608.84	36.35	1734.91	164.25
33	434.34	13.22	608.84	36.35	1783.04	168.81
34	468.10	14.25	608.84	36.35	1831.01	173.35
35	496.86	15.12	608.84	36.35	1878.88	177.88
36	520.61	15.84	608.84	36.35	1926.68	182.41
37	522.52	15.90	608.84	36.35	1974.46	186.93
38	522.52	15.90	608.84	36.35	2022.25	191.46
39	522.52	15.90	642.72	38.37	2064.03	195.41
40	522.52	15.90	662.81	39.57	2064.03	195.41
41	522.52	15.90	685.77	40.94	2064.03	195.41
42	522.52	15.90	723.25	43.18	2064.03	195.41
43	522.52	15.90	723.25	43.18	2064.03	195.41
44	522.52	15.90	723.25	43.18	2064.03	195.41
45	536.15	20.45	719.11	50.82	2110.16	215.81
46	543.80	20.74	752.10	53.15	2149.52	219.84
47	573.52	21.87	811.77	57.37	2149.52	219.84
48	577.37	22.02	960.25	67.86	2149.52	219.84
49	607.66	23.17	1070.44	75.65	2149.52	219.84
50	605.49	25.33	1050.41	79.96	2180.06	225.94
51	613.78	27.56	1070.75	86.24	2235.02	238.16
52	620.10	32.12	1085.26	91.61	2252.96	250.99
53	604.07	35.12	1095.11	99.56	2220.85	251.85
54	613.00	36.87	1161.61	112.30	2200.47	258.56
55	622.48	40.89	1163.31	118.70	2167.87	263.09
56	651.27	46.03	1221.73	130.41	2162.91	269.09
57	677.70	53.56	1279.24	141.75	2152.19	273.92
58	727.52	60.23	1320.62	154.36	2134.96	280.92
59	751.55	67.02	1345.48	163.59	2122.70	286.61
60	796.52	75.05	1353.00	172.32	2104.05	292.70
61	837.65	84.98	1461.74	192.94	2127.24	306.81
62	880.63	94.35	1494.09	205.32	2182.69	323.21
63	923.64	105.56	1604.08	226.87	2223.55	335.27
64	965.01	116.18	1630.29	238.58	2245.87	346.65
65	1025.90	128.54	1704.96	259.06	2246.87	356.42
66	1116.75	146.94	1887.70	295.25	2370.95	384.10
67	1227.91	167.44	2168.39	346.67	2531.73	416.08
68	1332.43	190.71	2335.11	382.36	2635.21	444.37
69	1472.38	217.84	2425.59	409.18	2713.96	468.27
70	1611.46	249.74	2570.73	446.53	2728.58	477.73
71	1788.50	285.63	2650.80	467.97	2907.43	516.27
72	1932.12	318.04	2717.20	487.56	2962.40	533.18
73	2070.37	347.24	2819.93	510.97	3057.65	551.96
74	2229.90	380.65	2930.03	533.21	3160.05	567.19
75	2394.95	417.17	3078.50	565.44	3297.14	593.08
76	2537.99	453.56	3242.45	605.55	3457.17	634.50
77	2691.19	494.77	3428.72	658.93	3641.43	691.29
78	2922.36	557.39	3737.13	745.15	3955.22	783.77
79	3215.59	633.34	4139.05	849.96	4362.84	897.43
80	3533.36	717.61	2299.55	484.77	2414.81	510.76
81	3933.74	816.06	2545.89	548.05	2665.67	576.30
82	4353.80	921.08	2804.66	612.46	2926.70	641.84
83	4791.37	1026.10	3070.21	676.87	3193.38	707.38
84	5246.44	1133.30	3342.54	742.41	3465.71	772.92
85+		1476.79				

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

Appendix B1

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

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

Premiums to be used only with those
that have not previously elected a landing spot option

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

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	464.37	20.76	695.17	56.80	2534.24	305.33
30	558.87	24.99	706.87	57.75	2534.24	305.33
31	558.87	24.99	730.44	59.68	2534.24	305.33
32	558.87	24.99	777.56	63.53	2534.24	305.33
33	558.87	24.99	801.43	65.48	2534.24	305.33
34	558.87	24.99	857.08	70.02	2534.24	305.33
35	558.87	24.99	937.87	76.62	2534.24	305.33
36	558.87	24.99	1027.37	83.94	2534.24	305.33
37	558.87	24.99	1177.72	96.22	2534.24	305.33
38	558.87	24.99	1310.58	107.07	2534.24	305.33
39	571.73	25.57	1435.72	117.30	2534.24	305.33
40	603.49	26.99	1557.16	127.22	2534.24	305.33
41	639.08	28.58	1690.09	138.08	2534.24	305.33
42	680.94	30.45	1815.13	148.29	2534.24	305.33
43	702.89	31.43	1815.13	148.29	2534.24	305.33
44	702.89	31.43	1815.13	148.29	2534.24	305.33
45	705.24	38.27	1738.75	168.10	2680.80	341.97
46	745.90	40.48	1903.13	183.99	2680.80	341.97
47	841.79	45.68	2021.29	195.41	2680.80	341.97
48	956.36	51.90	2021.29	195.41	2680.80	341.97
49	1139.28	61.82	2021.29	195.41	2680.80	341.97
50	1092.96	66.49	2088.46	207.62	2741.87	360.29
51	1146.62	75.88	2173.95	232.05	2827.36	378.61
52	1116.90	79.21	2271.66	250.37	2925.06	403.04
53	1159.29	91.00	2375.47	274.80	3034.98	427.46
54	1197.91	102.12	2485.39	305.33	3151.01	451.89
55	1229.18	112.45	2601.41	329.76	3273.14	482.42
56	1255.85	121.78	2723.55	360.29	3395.27	512.95
57	1355.01	137.86	2851.78	390.82	3529.62	543.49
58	1439.35	155.93	2998.34	427.46	3682.28	574.02
59	1500.96	170.29	3163.22	464.10	3859.37	616.77
60	1542.62	184.65	3299.54	503.02	4067.00	665.62
61	1639.77	207.86	3435.42	538.43	4114.31	684.74
62	1721.77	231.34	3510.23	565.44	4170.84	711.00
63	1860.26	260.82	3585.76	593.17	4182.80	724.45
64	1988.01	291.12	3653.26	620.75	4170.80	734.85
65	2103.16	318.32	3714.27	647.22	4161.87	745.69
66	2312.74	362.10	3759.46	666.93	4155.61	756.76
67	2567.92	413.14	3753.70	678.23	4147.54	763.81
68	2754.61	458.43	3742.35	689.38	4144.07	773.66
69	2784.27	477.62	3743.77	703.31	4157.71	786.21
70	2772.25	490.99	3756.74	718.39	4177.85	800.29
71	2765.53	501.18	3779.96	733.65	4205.66	815.17
72	2865.46	527.47	3894.75	761.27	4305.32	838.25
73	3011.20	560.16	4065.94	797.89	4464.88	866.20
74	3173.11	598.55	4255.21	833.79	4639.44	893.91
75	3380.07	643.34	4495.87	884.60	4870.32	937.37
76	3609.16	699.64	4772.01	952.95	5138.71	1001.20
77	3861.07	767.59	5084.13	1038.10	5451.74	1095.90
78	4259.64	872.37	5590.92	1176.80	5972.59	1249.50
79	4725.35	994.69	6279.28	1358.54	6683.66	1444.87
80	5207.06	1122.36	3503.00	776.31	3714.31	824.90
81	5839.35	1284.26	3910.93	881.40	4132.41	934.51
82	6504.45	1450.54	4338.07	989.88	4568.59	1046.38
83	7195.81	1619.00	4776.51	1098.36	5013.81	1157.12
84	7911.23	1791.84	5225.12	1206.84	5468.07	1267.86
85+		2340.99				

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

Appendix B1

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

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

Premiums to be used only with those
that have not previously elected a landing spot option

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

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	449.27	16.99	654.28	47.71	2326.62	256.48
30	540.69	20.45	665.29	48.51	2326.62	256.48
31	540.69	20.45	687.47	50.13	2326.62	256.48
32	540.69	20.45	731.82	53.36	2326.62	256.48
33	540.69	20.45	754.28	55.00	2326.62	256.48
34	540.69	20.45	806.66	58.82	2326.62	256.48
35	540.69	20.45	882.70	64.36	2326.62	256.48
36	540.69	20.45	966.94	70.51	2326.62	256.48
37	540.69	20.45	1108.45	80.82	2326.62	256.48
38	540.69	20.45	1233.49	89.94	2326.62	256.48
39	553.14	20.92	1351.26	98.53	2326.62	256.48
40	583.87	22.08	1465.56	106.86	2326.62	256.48
41	618.30	23.38	1590.67	115.99	2326.62	256.48
42	658.80	24.91	1708.36	124.57	2326.62	256.48
43	680.03	25.72	1708.36	124.57	2326.62	256.48
44	680.03	25.72	1708.36	124.57	2326.62	256.48
45	675.18	30.07	1623.18	136.58	2442.64	287.01
46	714.10	31.80	1776.64	149.49	2442.64	287.01
47	805.90	35.89	1886.94	158.77	2442.64	287.01
48	915.58	40.77	1886.94	158.77	2442.64	287.01
49	1090.71	48.57	1886.94	158.77	2442.64	287.01
50	1043.09	54.02	1935.79	170.98	2491.49	299.22
51	1087.60	59.02	2009.07	189.30	2564.77	317.54
52	1057.49	67.33	2088.46	207.62	2650.27	335.86
53	1092.03	75.18	2173.95	232.05	2741.87	360.29
54	1123.29	82.48	2265.55	250.37	2839.57	378.61
55	1147.75	93.06	2369.36	274.80	2937.28	403.04
56	1168.32	98.95	2473.17	299.22	3047.20	427.46
57	1252.60	114.23	2576.99	323.65	3163.22	458.00
58	1323.40	127.94	2699.12	354.18	3291.46	482.42
59	1374.23	142.57	2845.68	390.82	3438.02	519.06
60	1407.98	153.88	2952.22	419.18	3615.11	555.70
61	1489.65	173.21	3060.86	450.64	3651.96	579.40
62	1558.69	189.62	3118.34	475.87	3689.38	599.03
63	1676.15	214.79	3174.28	496.98	3691.01	608.12
64	1781.17	241.32	3225.86	518.99	3669.31	620.65
65	1875.79	265.26	3269.91	540.96	3653.87	629.17
66	2055.77	299.80	3302.66	561.86	3639.44	634.28
67	2276.29	344.28	3288.75	571.59	3626.02	644.72
68	2432.91	382.03	3269.63	579.08	3619.36	651.10
69	2443.64	396.17	3260.47	591.50	3615.86	662.26
70	2421.54	407.49	3262.43	603.06	3622.55	672.90
71	2403.23	413.62	3269.72	612.88	3638.06	682.32
72	2483.40	436.23	3361.57	638.67	3717.97	704.25
73	2598.59	464.52	3497.58	666.73	3841.88	726.84
74	2726.16	491.39	3646.21	692.65	3978.15	742.31
75	2887.51	530.26	3837.45	733.81	4161.63	776.54
76	3071.16	574.18	4060.31	788.90	4378.76	829.91
77	3276.13	631.18	4318.85	862.38	4637.91	915.56
78	3603.09	717.89	4738.99	979.15	5068.41	1047.30
79	3976.54	815.87	5297.86	1129.09	5647.72	1206.33
80	4360.37	916.71	2941.39	640.71	3123.32	684.78
81	4861.38	1043.60	3266.83	724.33	3456.67	770.66
82	5388.65	1174.87	3604.70	809.08	3802.45	857.67
83	5931.24	1306.14	3950.48	892.70	4152.75	943.55
84	6489.14	1439.60	4301.91	977.45	4507.57	1029.43
85+		1859.66				

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

Appendix B1

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

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

Premiums to be used only with those
that have not previously elected a landing spot option

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

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	579.25	32.66	808.76	84.06	3230.39	470.21
30	604.30	34.08	808.76	84.06	3230.39	470.21
31	604.30	34.08	856.37	89.01	3230.39	470.21
32	604.30	34.08	881.56	91.62	3230.39	470.21
33	604.30	34.08	932.27	96.89	3230.39	470.21
34	604.30	34.08	991.77	103.08	3230.39	470.21
35	604.30	34.08	1021.51	106.17	3230.39	470.21
36	604.30	34.08	1154.65	120.01	3230.39	470.21
37	613.12	34.57	1323.08	137.51	3230.39	470.21
38	613.12	34.57	1469.44	152.72	3230.39	470.21
39	647.18	36.50	1671.93	173.77	3230.39	470.21
40	681.24	38.42	1801.82	187.27	3230.39	470.21
41	721.19	40.67	1937.97	201.42	3230.39	470.21
42	763.83	43.07	2054.18	213.50	3230.39	470.21
43	780.47	44.01	2054.18	213.50	3230.39	470.21
44	780.47	44.01	2054.18	213.50	3230.39	470.21
45	778.57	57.17	1919.41	227.81	3474.66	531.27
46	817.60	60.03	2151.45	255.35	3474.66	531.27
47	889.53	65.32	2327.88	276.29	3474.66	531.27
48	1009.44	74.12	2418.22	287.01	3474.66	531.27
49	1184.51	86.97	2418.22	287.01	3474.66	531.27
50	1130.74	88.46	2515.92	311.44	3572.36	549.59
51	1164.99	98.66	2644.16	341.97	3712.82	586.23
52	1187.88	107.32	2790.72	372.50	3859.37	616.77
53	1200.38	117.89	2880.74	401.27	4024.25	653.41
54	1206.49	126.46	2919.24	425.24	4201.34	696.15
55	1197.96	132.75	2951.55	440.53	4384.54	738.90
56	1277.63	151.47	3093.33	476.32	4579.95	781.65
57	1349.65	165.80	3179.22	506.76	4781.47	830.50
58	1400.00	179.49	3307.98	540.83	4907.76	867.84
59	1504.79	205.05	3427.00	572.87	5009.33	898.66
60	1574.43	223.99	3600.29	617.62	5045.86	915.42
61	1616.17	239.78	3746.24	658.52	5159.22	951.08
62	1722.79	266.00	3947.71	707.34	5253.33	981.50
63	1754.64	278.28	4019.69	737.85	5321.07	1010.08
64	1893.42	311.65	4135.02	769.91	5362.37	1026.84
65	1991.04	336.64	4286.87	813.17	5427.55	1051.75
66	2148.48	372.52	4535.47	874.26	5429.97	1064.06
67	2334.15	412.42	4760.40	931.21	5426.80	1073.18
68	2541.89	460.83	4903.94	969.34	5437.27	1085.33
69	2727.18	506.52	4976.73	998.88	5477.80	1103.44
70	2949.83	559.21	5017.31	1017.02	5532.83	1120.53
71	3224.66	622.26	5159.70	1056.70	5933.78	1208.84
72	3435.05	670.38	5331.75	1094.86	6155.75	1257.38
73	3640.37	715.12	5574.27	1144.91	6391.28	1297.93
74	3855.83	759.71	5839.16	1194.49	6646.81	1333.02
75	4126.88	821.52	6179.62	1264.07	6988.83	1394.75
76	4595.89	926.42	6566.94	1355.85	7384.79	1486.13
77	4917.66	1012.66	7007.73	1477.38	7849.30	1625.35
78	5391.14	1139.61	7726.42	1672.05	8626.06	1853.80
79	5982.29	1295.57	8664.65	1923.72	9645.72	2140.73
80	6626.97	1465.85	4875.95	1106.27	5413.83	1231.70
81	7421.16	1669.32	5462.42	1259.95	6051.15	1402.33
82	8256.91	1879.36	6077.14	1417.02	6715.59	1574.09
83	9118.92	2093.76	6707.68	1574.09	7393.59	1744.72
84	10009.37	2308.17	7354.04	1732.29	8087.41	1914.22
85+		2988.59				

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

Appendix B1

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

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

Premiums to be used only with those
that have not previously elected a landing spot option

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

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	557.48	28.31	754.24	70.43	2937.28	403.04
30	581.58	29.53	754.24	70.43	2937.28	403.04
31	581.58	29.53	798.64	74.57	2937.28	403.04
32	581.58	29.53	822.13	76.77	2937.28	403.04
33	581.58	29.53	869.42	81.18	2937.28	403.04
34	581.58	29.53	924.90	86.36	2937.28	403.04
35	581.58	29.53	952.65	88.95	2937.28	403.04
36	581.58	29.53	1076.80	100.55	2937.28	403.04
37	590.07	29.96	1233.89	115.21	2937.28	403.04
38	590.07	29.96	1370.38	127.96	2937.28	403.04
39	622.85	31.63	1559.22	145.59	2937.28	403.04
40	655.63	33.29	1680.35	156.90	2937.28	403.04
41	694.08	35.25	1807.32	168.76	2937.28	403.04
42	735.12	37.33	1915.69	178.87	2937.28	403.04
43	751.13	38.14	1915.69	178.87	2937.28	403.04
44	751.13	38.14	1915.69	178.87	2937.28	403.04
45	737.74	46.28	1769.16	193.88	3144.90	451.89
46	774.72	48.60	1983.03	217.32	3144.90	451.89
47	842.88	52.87	2145.64	235.14	3144.90	451.89
48	956.50	60.00	2228.91	244.26	3144.90	451.89
49	1122.39	70.41	2228.91	244.26	3144.90	451.89
50	1069.20	73.07	2314.40	262.58	3224.29	470.21
51	1096.68	83.48	2424.32	287.01	3340.31	494.63
52	1113.87	92.51	2540.35	317.54	3468.55	525.17
53	1118.21	100.03	2617.22	341.38	3609.00	561.81
54	1117.62	105.95	2643.41	356.29	3755.56	592.34
55	1107.30	113.32	2665.20	374.45	3914.33	628.98
56	1175.55	125.13	2786.73	405.14	4079.21	665.62
57	1236.90	139.28	2853.83	426.74	4256.30	708.37
58	1279.26	153.38	2961.43	456.82	4363.12	742.15
59	1365.88	171.98	3058.73	485.92	4441.14	765.31
60	1425.10	188.28	3198.58	522.22	4461.32	783.07
61	1457.35	199.30	3321.86	556.08	4553.50	812.94
62	1543.40	222.70	3488.90	602.19	4627.81	839.11
63	1564.23	234.34	3544.39	624.68	4673.46	860.26
64	1681.73	261.67	3633.29	653.13	4700.63	876.23
65	1763.74	281.97	3757.26	688.07	4748.02	895.94
66	1897.25	311.88	3969.05	738.81	4743.61	905.67
67	2056.27	348.07	4158.33	786.71	4734.18	913.35
68	2230.76	387.45	4270.43	820.50	4735.00	922.17
69	2383.78	423.53	4320.23	843.57	4755.31	935.96
70	2563.97	466.94	4339.29	858.82	4788.84	950.48
71	2790.47	519.93	4450.21	887.63	5121.92	1023.79
72	2963.10	560.44	4587.59	920.94	5300.39	1063.50
73	3129.94	595.93	4779.12	959.10	5486.83	1090.26
74	3297.88	630.18	4984.46	995.85	5679.72	1110.85
75	3512.55	676.97	5252.30	1047.95	5943.39	1150.98
76	3896.25	762.36	5563.32	1124.24	6260.54	1230.40
77	4157.01	834.64	5925.70	1229.99	6647.05	1359.47
78	4540.38	938.77	6515.55	1394.89	7285.69	1560.73
79	5008.94	1064.46	7265.37	1598.20	8101.77	1792.61
80	5513.36	1196.75	4060.09	911.91	4515.48	1021.52
81	6132.52	1354.27	4515.48	1029.43	5008.16	1150.34
82	6780.12	1516.17	4988.95	1149.21	5517.79	1279.16
83	7445.22	1678.07	5470.33	1267.86	6033.07	1406.85
84	8123.45	1839.97	5959.62	1386.51	6554.00	1533.41
85+		2347.55				

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

Appendix B2

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	600.60	35.99	1199.45	112.00
30	606.57	36.35	1345.16	125.60
31	606.57	36.35	1392.25	130.00
32	606.57	36.35	1438.90	134.36
33	606.57	36.35	1485.23	138.68
34	606.57	36.35	1531.33	142.99
35	606.57	36.35	1577.28	147.28
36	606.57	36.35	1623.13	151.56
37	606.57	36.35	1668.93	155.83
38	606.57	36.35	1714.73	160.11
39	606.57	36.35	1760.55	164.39
40	606.57	36.35	1762.95	164.61
41	606.57	36.35	1762.95	164.61
42	606.57	36.35	1762.95	164.61
43	606.57	36.35	1762.95	164.61
44	606.57	36.35	1762.95	164.61
45	640.65	45.44	1789.90	175.89
46	640.65	45.44	1837.29	180.54
47	661.89	46.94	1837.29	180.54
48	721.13	51.14	1837.29	180.54
49	822.97	58.37	1837.29	180.54
50	823.41	60.04	1863.84	191.16
51	859.12	69.42	1911.63	201.78
52	837.05	70.89	1890.82	204.41
53	866.97	76.58	1889.58	213.82
54	893.77	84.47	1869.42	214.60
55	918.07	91.81	1846.61	219.40
56	936.13	98.40	1855.05	226.88
57	1019.90	111.77	1859.10	233.47
58	1026.23	116.13	1858.37	242.21
59	1079.01	127.74	1889.45	253.01
60	1118.73	139.51	1871.04	255.67
61	1204.16	155.99	1921.14	269.57
62	1335.33	181.31	1962.97	284.11
63	1366.17	191.60	2030.33	301.46
64	1501.65	219.05	2050.48	312.78
65	1569.13	235.51	2098.15	327.20
66	1671.96	256.79	2127.60	340.03
67	1824.71	287.49	2149.24	349.95
68	1884.36	306.03	2140.92	356.82
69	1934.76	322.46	2136.87	363.78
70	1992.93	341.06	2163.48	376.15
71	2236.79	391.17	2399.64	421.94
72	2288.40	406.61	2476.83	441.32
73	2373.70	427.69	2554.28	456.21
74	2468.31	447.75	2641.04	472.75
75	2694.37	492.98	2864.75	515.70
76	2953.35	549.78	3126.01	572.50
77	3250.96	622.48	3425.89	647.47
78	3591.51	709.69	3770.63	741.43
79	3918.36	799.71	4101.02	835.35
80	2206.89	462.17	2301.81	483.64
81	2441.93	523.19	2539.11	545.79
82	2690.53	585.34	2787.71	609.07
83	2945.91	647.49	3043.09	672.35
84	3209.20	710.77	3305.25	735.63
85+				

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

Appendix B2

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	571.36	29.24	1109.13	90.32
30	577.04	29.53	1243.87	101.29
31	577.04	29.53	1287.41	104.84
32	577.04	29.53	1330.55	108.35
33	577.04	29.53	1373.39	111.84
34	577.04	29.53	1416.02	115.31
35	577.04	29.53	1458.51	118.77
36	577.04	29.53	1500.91	122.22
37	577.04	29.53	1543.26	125.67
38	577.04	29.53	1585.61	129.12
39	577.04	29.53	1627.98	132.57
40	577.04	29.53	1630.20	132.75
41	577.04	29.53	1630.20	132.75
42	577.04	29.53	1630.20	132.75
43	577.04	29.53	1630.20	132.75
44	577.04	29.53	1630.20	132.75
45	602.03	36.35	1645.05	144.85
46	602.03	36.35	1688.61	148.68
47	621.99	37.55	1688.61	148.68
48	677.66	40.92	1688.61	148.68
49	773.36	46.69	1688.61	148.68
50	771.94	48.60	1709.85	153.99
51	801.27	54.96	1747.02	164.61
52	777.06	57.26	1722.18	168.64
53	801.33	62.90	1720.52	174.04
54	822.92	68.12	1692.97	176.45
55	842.46	72.91	1668.35	178.26
56	856.35	79.78	1668.21	182.39
57	930.48	89.42	1668.87	190.23
58	931.71	94.52	1666.27	196.28
59	975.73	103.28	1685.41	204.04
60	1006.05	112.68	1665.73	209.19
61	1078.27	125.89	1704.73	220.21
62	1191.43	146.77	1734.20	232.46
63	1213.45	155.50	1790.61	246.98
64	1328.72	175.82	1800.25	253.70
65	1381.85	190.11	1838.41	266.48
66	1469.38	208.28	1858.81	278.50
67	1598.82	234.69	1873.62	284.91
68	1643.50	249.36	1859.52	290.10
69	1679.48	263.34	1851.24	296.41
70	1723.14	277.43	1868.11	305.46
71	1927.00	317.67	2063.12	344.29
72	1963.61	329.75	2122.29	359.50
73	2031.54	346.91	2183.61	373.04
74	2104.65	363.65	2250.11	384.11
75	2287.71	399.84	2433.11	418.01
76	2501.26	445.27	2646.66	465.72
77	2744.35	504.34	2894.28	527.06
78	3020.13	575.91	3174.31	605.39
79	3283.49	648.23	3439.42	679.42
80	1843.03	374.03	1923.26	392.11
81	2031.74	422.62	2114.23	441.83
82	2230.62	471.21	2314.24	491.55
83	2435.15	520.93	2518.77	541.27
84	2645.33	570.65	2727.82	590.99
85+				

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

Age 85+ rates are for inflation additions only

Appendix B2

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	645.19	45.44	1402.19	149.41
30	645.19	45.44	1542.27	164.34
31	645.19	45.44	1588.07	169.22
32	645.19	45.44	1633.59	174.07
33	645.19	45.44	1678.91	178.90
34	645.19	45.44	1724.08	183.71
35	645.19	45.44	1769.15	188.52
36	645.19	45.44	1814.16	193.31
37	645.19	45.44	1859.15	198.11
38	645.19	45.44	1904.15	202.90
39	645.19	45.44	1943.49	207.09
40	645.19	45.44	1943.49	207.09
41	645.19	45.44	1943.49	207.09
42	666.46	46.93	1943.49	207.09
43	666.46	46.93	1943.49	207.09
44	666.46	46.93	1943.49	207.09
45	688.36	56.80	2001.73	224.15
46	700.22	57.77	2039.07	228.33
47	755.77	62.36	2039.07	228.33
48	894.01	73.76	2039.07	228.33
49	996.60	82.23	2039.07	228.33
50	979.78	85.34	2076.25	238.95
51	1006.08	90.61	2139.97	254.88
52	1023.37	98.05	2156.57	265.02
53	1035.85	104.48	2130.27	268.77
54	1101.65	119.01	2119.15	272.67
55	1108.90	123.87	2095.57	279.10
56	1166.82	137.27	2092.71	282.56
57	1226.63	150.32	2088.39	289.23
58	1270.66	161.07	2076.33	297.20
59	1300.63	171.29	2071.68	303.74
60	1312.49	180.36	2058.31	309.85
61	1424.63	204.74	2088.11	320.15
62	1461.27	216.99	2147.82	336.57
63	1572.68	241.74	2191.55	351.85
64	1603.83	252.68	2219.10	365.57
65	1681.65	272.42	2227.27	373.74
66	1868.17	311.36	2359.26	403.84
67	2154.50	366.47	2523.45	438.46
68	2324.43	403.73	2632.97	464.29
69	2425.17	429.81	2721.27	490.35
70	2582.10	468.72	2742.82	500.63
71	2672.59	493.56	2935.12	543.44
72	2744.59	513.22	2995.00	560.32
73	2858.42	539.37	3100.78	579.76
74	2981.97	563.66	3213.80	597.76
75	3266.86	622.48	3498.59	654.28
76	3596.27	695.17	3832.54	726.98
77	3977.94	788.32	4221.02	824.67
78	4425.48	904.18	4677.66	949.62
79	4918.93	1035.33	5178.90	1089.58
80	2744.77	592.12	2879.24	622.63
81	3052.13	671.22	3191.12	705.12
82	3375.31	753.71	3517.69	788.74
83	3708.66	835.07	3852.17	871.23
84	4051.05	917.56	4195.69	954.85
85+				

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

Appendix B2

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	608.84	36.35	1294.92	122.60
30	608.84	36.35	1424.28	134.84
31	608.84	36.35	1466.58	138.85
32	608.84	36.35	1508.62	142.83
33	608.84	36.35	1550.47	146.79
34	608.84	36.35	1592.18	150.74
35	608.84	36.35	1633.80	154.68
36	608.84	36.35	1675.38	158.62
37	608.84	36.35	1716.92	162.55
38	608.84	36.35	1758.48	166.48
39	608.84	36.35	1794.81	169.92
40	608.84	36.35	1794.81	169.92
41	608.84	36.35	1794.81	169.92
42	628.91	37.55	1794.81	169.92
43	628.91	37.55	1794.81	169.92
44	628.91	37.55	1794.81	169.92
45	642.92	45.44	1834.92	187.66
46	654.00	46.22	1869.15	191.16
47	705.89	49.89	1869.15	191.16
48	835.00	59.01	1869.15	191.16
49	930.82	65.78	1869.15	191.16
50	913.40	69.53	1895.70	196.47
51	931.09	74.99	1943.49	207.09
52	943.71	79.66	1959.10	218.26
53	952.27	86.57	1931.18	219.00
54	1010.10	97.65	1913.46	224.83
55	1011.57	103.22	1885.10	228.77
56	1062.37	113.40	1880.79	234.00
57	1112.38	123.26	1871.47	238.19
58	1148.37	134.22	1856.48	244.27
59	1169.98	142.26	1845.82	249.23
60	1176.52	149.84	1829.61	254.52
61	1271.08	167.77	1849.77	266.79
62	1299.21	178.54	1897.99	281.06
63	1394.85	197.28	1933.52	291.54
64	1417.64	207.46	1952.93	301.44
65	1482.57	225.27	1953.80	309.93
66	1641.48	256.74	2061.70	334.00
67	1885.55	301.45	2201.50	361.81
68	2030.53	332.49	2291.49	386.41
69	2109.21	355.80	2359.97	407.19
70	2235.42	388.29	2372.68	415.42
71	2305.04	406.93	2528.20	448.93
72	2362.78	423.96	2576.00	463.63
73	2452.11	444.33	2658.83	479.97
74	2547.86	463.66	2747.87	493.21
75	2782.97	511.16	2980.61	536.15
76	3053.31	570.22	3255.50	597.49
77	3369.09	647.47	3578.10	679.27
78	3737.13	745.15	3955.22	783.77
79	4139.05	849.96	4362.84	897.43
80	2299.55	484.77	2414.81	510.76
81	2545.89	548.05	2665.67	576.30
82	2804.66	612.46	2926.70	641.84
83	3070.21	676.87	3193.38	707.38
84	3342.54	742.41	3465.71	772.92
85+				

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

Age 85+ rates are for inflation additions only

Appendix B2

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	695.17	56.80	2203.69	265.50
30	695.17	56.80	2203.69	265.50
31	695.17	56.80	2203.69	265.50
32	695.17	56.80	2203.69	265.50
33	696.89	56.94	2203.69	265.50
34	745.29	60.89	2203.69	265.50
35	815.54	66.63	2203.69	265.50
36	893.37	72.99	2203.69	265.50
37	1024.11	83.67	2203.69	265.50
38	1139.64	93.11	2203.69	265.50
39	1248.45	102.00	2203.69	265.50
40	1354.05	110.63	2203.69	265.50
41	1469.64	120.07	2203.69	265.50
42	1578.37	128.95	2203.69	265.50
43	1578.37	128.95	2203.69	265.50
44	1578.37	128.95	2203.69	265.50
45	1511.96	146.17	2331.13	297.37
46	1654.90	159.99	2331.13	297.37
47	1757.64	169.92	2331.13	297.37
48	1757.64	169.92	2331.13	297.37
49	1757.64	169.92	2331.13	297.37
50	1816.05	180.54	2384.23	313.30
51	1890.39	201.78	2458.57	329.23
52	1975.35	217.71	2543.53	350.47
53	2065.63	238.95	2639.11	371.71
54	2161.21	265.50	2740.01	392.95
55	2262.10	286.74	2846.21	419.50
56	2368.30	313.30	2952.41	446.05
57	2479.81	339.85	3069.23	472.60
58	2607.25	371.71	3201.98	499.15
59	2750.63	403.57	3355.98	536.32
60	2869.17	437.40	3536.52	578.80
61	2987.32	468.20	3577.66	595.43
62	3052.37	491.69	3626.82	618.26
63	3118.05	515.80	3637.21	629.96
64	3176.75	539.78	3626.78	639.00
65	3229.80	562.80	3619.01	648.42
66	3269.10	579.94	3613.57	658.05
67	3264.09	589.76	3606.56	664.18
68	3254.22	599.46	3603.54	672.75
69	3255.46	611.57	3615.40	683.66
70	3266.73	624.69	3632.92	695.91
71	3286.92	637.96	3657.09	708.84
72	3386.73	661.98	3743.76	728.92
73	3535.60	693.81	3882.51	753.22
74	3700.19	725.04	4034.29	777.31
75	4064.27	799.68	4402.77	847.38
76	4493.64	897.36	4838.95	942.80
77	4995.71	1020.04	5356.93	1076.84
78	5590.92	1176.80	5972.59	1249.50
79	6279.28	1358.54	6683.66	1444.87
80	3503.00	776.31	3714.31	824.90
81	3910.93	881.40	4132.41	934.51
82	4338.07	989.88	4568.59	1046.38
83	4776.51	1098.36	5013.81	1157.12
84	5225.12	1206.84	5468.07	1267.86
85+				

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

Age 85+ rates are for inflation additions only

Appendix B2

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	654.28	47.71	2023.14	223.02
30	654.28	47.71	2023.14	223.02
31	654.28	47.71	2023.14	223.02
32	654.28	47.71	2023.14	223.02
33	655.90	47.83	2023.14	223.02
34	701.45	51.15	2023.14	223.02
35	767.57	55.97	2023.14	223.02
36	840.82	61.31	2023.14	223.02
37	963.87	70.28	2023.14	223.02
38	1072.60	78.21	2023.14	223.02
39	1175.01	85.68	2023.14	223.02
40	1274.40	92.93	2023.14	223.02
41	1383.19	100.86	2023.14	223.02
42	1485.53	108.32	2023.14	223.02
43	1485.53	108.32	2023.14	223.02
44	1485.53	108.32	2023.14	223.02
45	1411.46	118.76	2124.04	249.57
46	1544.90	129.99	2124.04	249.57
47	1640.82	138.06	2124.04	249.57
48	1640.82	138.06	2124.04	249.57
49	1640.82	138.06	2124.04	249.57
50	1683.30	148.68	2166.52	260.19
51	1747.02	164.61	2230.24	276.12
52	1816.05	180.54	2304.58	292.05
53	1890.39	201.78	2384.23	313.30
54	1970.04	217.71	2469.19	329.23
55	2060.32	238.95	2554.15	350.47
56	2150.59	260.19	2649.74	371.71
57	2240.86	281.43	2750.63	398.26
58	2347.06	307.99	2862.14	419.50
59	2474.50	339.85	2989.58	451.36
60	2567.15	364.50	3143.57	483.22
61	2661.61	391.86	3175.62	503.82
62	2711.60	413.80	3208.15	520.90
63	2760.24	432.16	3209.58	528.80
64	2805.10	451.29	3190.70	539.70
65	2843.40	470.40	3177.27	547.11
66	2871.88	488.58	3164.73	551.55
67	2859.79	497.03	3153.06	560.62
68	2843.16	503.55	3147.27	566.18
69	2835.20	514.35	3144.23	575.88
70	2836.89	524.40	3150.04	585.13
71	2843.24	532.94	3163.53	593.33
72	2923.10	555.37	3233.02	612.39
73	3041.38	579.76	3340.76	632.04
74	3170.61	602.30	3459.26	645.49
75	3469.05	663.37	3762.12	701.99
76	3823.45	742.88	4123.33	781.50
77	4243.74	847.38	4557.25	899.64
78	4738.99	979.15	5068.41	1047.30
79	5297.86	1129.09	5647.72	1206.33
80	2941.39	640.71	3123.32	684.78
81	3266.83	724.33	3456.67	770.66
82	3604.70	809.08	3802.45	857.67
83	3950.48	892.70	4152.75	943.55
84	4301.91	977.45	4507.57	1029.43
85+				

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

Appendix B2

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	808.76	84.06	2809.04	408.88
30	808.76	84.06	2809.04	408.88
31	808.76	84.06	2809.04	408.88
32	808.76	84.06	2809.04	408.88
33	810.67	84.26	2809.04	408.88
34	862.40	89.63	2809.04	408.88
35	888.27	92.32	2809.04	408.88
36	1004.04	104.35	2809.04	408.88
37	1150.51	119.58	2809.04	408.88
38	1277.78	132.80	2809.04	408.88
39	1453.86	151.10	2809.04	408.88
40	1566.80	162.84	2809.04	408.88
41	1685.19	175.15	2809.04	408.88
42	1786.24	185.65	2809.04	408.88
43	1786.24	185.65	2809.04	408.88
44	1786.24	185.65	2809.04	408.88
45	1669.06	198.10	3021.44	461.98
46	1870.83	222.04	3021.44	461.98
47	2024.24	240.25	3021.44	461.98
48	2102.80	249.57	3021.44	461.98
49	2102.80	249.57	3021.44	461.98
50	2187.76	270.81	3106.40	477.91
51	2299.27	297.37	3228.53	509.77
52	2426.71	323.92	3355.98	536.32
53	2504.99	348.93	3499.35	568.18
54	2538.47	369.78	3653.34	605.35
55	2566.56	383.07	3812.64	642.52
56	2689.85	414.19	3982.57	679.69
57	2764.54	440.66	4157.80	722.17
58	2876.50	470.29	4267.62	754.64
59	2980.00	498.15	4355.94	781.45
60	3130.68	537.06	4387.71	796.02
61	3257.60	572.63	4486.28	827.03
62	3432.79	615.08	4568.11	853.48
63	3495.38	641.61	4627.02	878.33
64	3595.67	669.49	4662.93	892.90
65	3727.71	707.10	4719.61	914.57
66	3943.89	760.22	4721.71	925.27
67	4139.48	809.75	4718.96	933.20
68	4264.29	842.90	4728.06	943.76
69	4327.60	868.59	4763.31	959.52
70	4362.88	884.37	4811.15	974.38
71	4486.70	918.87	5159.81	1051.17
72	4636.31	952.05	5352.83	1093.37
73	4847.19	995.58	5557.64	1128.64
74	5077.53	1038.69	5779.84	1159.15
75	5586.38	1142.72	6317.90	1260.85
76	6183.86	1276.76	6954.01	1399.43
77	6885.85	1451.69	7712.79	1597.08
78	7726.42	1672.05	8626.06	1853.80
79	8664.65	1923.72	9645.72	2140.73
80	4875.95	1106.27	5413.83	1231.70
81	5462.42	1259.95	6051.15	1402.33
82	6077.14	1417.02	6715.59	1574.09
83	6707.68	1574.09	7393.59	1744.72
84	7354.04	1732.29	8087.41	1914.22
85+				

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

Appendix B2

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

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

Premiums to be used only with those
that previously elected a landing spot option during the 2010 Rate Filing

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

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	754.24	70.43	2554.15	350.47
30	754.24	70.43	2554.15	350.47
31	754.24	70.43	2554.15	350.47
32	754.24	70.43	2554.15	350.47
33	756.02	70.59	2554.15	350.47
34	804.26	75.10	2554.15	350.47
35	828.39	77.35	2554.15	350.47
36	936.35	87.43	2554.15	350.47
37	1072.94	100.18	2554.15	350.47
38	1191.64	111.27	2554.15	350.47
39	1355.84	126.60	2554.15	350.47
40	1461.17	136.43	2554.15	350.47
41	1571.58	146.74	2554.15	350.47
42	1665.82	155.54	2554.15	350.47
43	1665.82	155.54	2554.15	350.47
44	1665.82	155.54	2554.15	350.47
45	1538.40	168.59	2734.70	392.95
46	1724.37	188.97	2734.70	392.95
47	1865.78	204.47	2734.70	392.95
48	1938.18	212.40	2734.70	392.95
49	1938.18	212.40	2734.70	392.95
50	2012.52	228.33	2803.73	408.88
51	2108.11	249.57	2904.62	430.12
52	2209.00	276.12	3016.13	456.67
53	2275.85	296.85	3138.26	488.53
54	2298.61	309.81	3265.71	515.08
55	2317.57	325.61	3403.77	546.94
56	2423.25	352.30	3547.14	578.80
57	2481.59	371.08	3701.13	615.97
58	2575.16	397.23	3794.02	645.35
59	2659.76	422.54	3861.86	665.49
60	2781.38	454.10	3879.41	680.93
61	2888.58	483.55	3959.57	706.90
62	3033.82	523.65	4024.18	729.66
63	3082.08	543.20	4063.87	748.06
64	3159.38	567.94	4087.50	761.94
65	3267.18	598.32	4128.72	779.07
66	3451.35	642.44	4124.87	787.54
67	3615.94	684.10	4116.68	794.21
68	3713.42	713.48	4117.39	801.89
69	3756.72	733.54	4135.05	813.87
70	3773.30	746.80	4164.21	826.50
71	3869.74	771.85	4453.84	890.25
72	3989.21	800.82	4609.03	924.78
73	4155.75	834.00	4771.16	948.05
74	4334.31	865.95	4938.88	965.96
75	4748.08	947.34	5372.83	1040.49
76	5238.79	1058.66	5895.34	1158.62
77	5822.65	1208.60	6531.45	1335.82
78	6515.55	1394.89	7285.69	1560.73
79	7265.37	1598.20	8101.77	1792.61
80	4060.09	911.91	4515.48	1021.52
81	4515.48	1029.43	5008.16	1150.34
82	4988.95	1149.21	5517.79	1279.16
83	5470.33	1267.86	6033.07	1406.85
84	5959.62	1386.51	6554.00	1533.41
85+				

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

Appendix B3

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	519.88	31.15	1149.47	107.33
30	525.05	31.46	1289.11	120.37
31	525.05	31.46	1334.24	124.58
32	525.05	31.46	1378.95	128.76
33	525.05	31.46	1423.35	132.90
34	525.05	31.46	1467.53	137.03
35	525.05	31.46	1511.56	141.14
36	525.05	31.46	1555.50	145.24
37	525.05	31.46	1599.39	149.34
38	525.05	31.46	1643.28	153.44
39	525.05	31.46	1687.19	157.54
40	533.22	31.95	1689.49	157.75
41	553.90	33.19	1689.49	157.75
42	574.75	34.44	1689.49	157.75
43	576.29	34.53	1689.49	157.75
44	576.29	34.53	1689.49	157.75
45	582.81	41.33	1715.32	168.56
46	627.15	44.48	1760.74	173.02
47	658.87	46.73	1760.74	173.02
48	701.51	49.75	1760.74	173.02
49	788.68	55.93	1760.74	173.02
50	789.10	57.54	1786.18	183.20
51	823.32	66.53	1831.98	193.38
52	802.17	67.94	1812.04	195.90
53	830.84	73.39	1810.85	204.91
54	856.53	80.95	1791.53	205.66
55	879.82	87.98	1769.67	210.26
56	897.12	94.30	1777.76	217.42
57	977.40	107.11	1781.64	223.74
58	983.47	111.29	1780.94	232.12
59	1034.05	122.42	1810.72	242.47
60	1072.11	133.69	1793.08	245.02
61	1153.98	149.49	1841.10	258.34
62	1279.69	173.75	1881.18	272.28
63	1309.25	183.61	1945.73	288.90
64	1439.08	209.92	1965.04	299.75
65	1503.75	225.70	2010.72	313.57
66	1602.29	246.09	2038.95	325.86
67	1748.68	275.52	2059.69	335.37
68	1805.84	293.28	2051.71	341.95
69	1854.15	309.02	2047.84	348.62
70	1947.80	333.34	2131.88	370.65
71	2143.59	374.88	2306.02	405.48
72	2277.98	404.76	2465.55	439.31
73	2362.89	425.75	2542.65	454.13
74	2457.07	445.71	2629.02	470.60
75	2579.93	472.04	2743.08	493.80
76	2714.80	505.37	2873.51	526.25
77	2863.85	548.36	3017.95	570.37
78	3108.83	614.31	3263.88	641.79
79	3391.75	692.23	3549.86	723.08
80	2206.89	462.17	2301.81	483.64
81	2441.93	523.19	2539.11	545.79
82	2690.53	585.34	2787.71	609.07
83	2945.91	647.49	3043.09	672.35
84	3209.20	710.77	3305.25	735.63
85+				

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

Appendix B3

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	494.57	25.31	1062.92	86.56
30	499.49	25.56	1192.04	97.07
31	499.49	25.56	1233.77	100.47
32	499.49	25.56	1275.11	103.84
33	499.49	25.56	1316.17	107.18
34	499.49	25.56	1357.02	110.51
35	499.49	25.56	1397.74	113.82
36	499.49	25.56	1438.37	117.13
37	499.49	25.56	1478.96	120.44
38	499.49	25.56	1519.54	123.74
39	499.49	25.56	1560.14	127.05
40	507.26	25.96	1562.27	127.22
41	526.93	26.97	1562.27	127.22
42	546.76	27.98	1562.27	127.22
43	548.23	28.06	1562.27	127.22
44	548.23	28.06	1562.27	127.22
45	547.68	33.07	1576.51	138.81
46	589.34	35.58	1618.25	142.49
47	619.15	37.38	1618.25	142.49
48	659.22	39.80	1618.25	142.49
49	741.14	44.75	1618.25	142.49
50	739.78	46.58	1638.61	147.58
51	767.88	52.67	1674.23	157.75
52	744.69	54.87	1650.42	161.61
53	767.94	60.28	1648.83	166.79
54	788.64	65.28	1622.43	169.10
55	807.36	69.87	1598.84	170.83
56	820.66	76.46	1598.70	174.79
57	891.71	85.69	1599.33	182.31
58	892.89	90.58	1596.84	188.10
59	935.07	98.98	1615.18	195.54
60	964.13	107.98	1596.33	200.47
61	1033.34	120.64	1633.70	211.03
62	1141.79	140.66	1661.95	222.77
63	1162.89	149.02	1716.00	236.69
64	1273.35	168.49	1725.24	243.13
65	1324.28	182.19	1761.81	255.38
66	1408.16	199.60	1781.36	266.89
67	1532.20	224.91	1795.55	273.04
68	1575.02	238.97	1782.04	278.01
69	1609.50	252.37	1774.10	284.06
70	1684.11	271.15	1840.83	301.00
71	1846.70	304.43	1982.63	330.85
72	1954.67	328.25	2112.62	357.86
73	2022.29	345.33	2173.67	371.35
74	2095.07	362.00	2239.87	382.36
75	2190.55	382.86	2329.77	400.26
76	2299.23	409.31	2432.88	428.10
77	2417.57	444.29	2549.65	464.30
78	2614.24	498.51	2747.70	524.03
79	2842.21	561.11	2977.18	588.11
80	1843.03	374.03	1923.26	392.11
81	2031.74	422.62	2114.23	441.83
82	2230.62	471.21	2314.24	491.55
83	2435.15	520.93	2518.77	541.27
84	2645.33	570.65	2727.82	590.99
85+				

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

Appendix B3

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

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

Premiums to be used only with those
that previously elected a landing spot option during the 2013 Rate Filing

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

Elimination Period: 20 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	558.48	39.33	1343.77	143.19
30	558.48	39.33	1478.01	157.49
31	558.48	39.33	1521.90	162.17
32	558.48	39.33	1565.53	166.82
33	558.48	39.33	1608.95	171.45
34	558.48	39.33	1652.24	176.06
35	558.48	39.33	1695.43	180.66
36	558.48	39.33	1738.57	185.26
37	558.48	39.33	1781.69	189.85
38	558.48	39.33	1824.81	194.45
39	589.56	41.52	1862.51	198.46
40	607.98	42.82	1862.51	198.46
41	629.05	44.30	1862.51	198.46
42	663.43	46.72	1862.51	198.46
43	663.43	46.72	1862.51	198.46
44	663.43	46.72	1862.51	198.46
45	666.46	54.99	1918.33	214.81
46	697.03	57.51	1954.11	218.82
47	752.33	62.07	1954.11	218.82
48	856.76	70.69	1954.11	218.82
49	955.08	78.80	1954.11	218.82
50	938.95	81.78	1989.74	229.00
51	964.16	86.83	2050.80	244.26
52	980.73	93.96	2066.71	253.98
53	992.69	100.13	2041.51	257.57
54	1055.75	114.06	2030.85	261.31
55	1062.69	118.70	2008.26	267.48
56	1118.20	131.55	2005.52	270.79
57	1175.52	144.06	2001.38	277.18
58	1217.71	154.36	1989.82	284.82
59	1246.43	164.15	1985.36	291.09
60	1257.80	172.85	1972.55	296.94
61	1365.27	196.21	2001.10	306.81
62	1400.38	207.95	2058.32	322.55
63	1507.15	231.66	2100.23	337.19
64	1537.00	242.15	2126.63	350.34
65	1611.58	261.07	2134.47	358.17
66	1790.33	298.39	2260.96	387.01
67	2064.73	351.20	2418.30	420.19
68	2227.58	386.91	2523.26	444.94
69	2324.12	411.90	2607.89	469.91
70	2474.52	449.19	2628.54	479.77
71	2561.23	473.00	2812.83	520.80
72	2732.10	510.88	2981.37	557.77
73	2845.40	536.91	3086.66	577.12
74	2968.39	561.10	3199.16	595.04
75	3128.11	596.04	3350.00	626.49
76	3305.79	639.02	3522.98	668.26
77	3504.27	694.45	3718.41	726.47
78	3830.72	782.66	4049.00	821.99
79	4257.86	896.18	4482.88	943.15
80	2744.77	592.12	2879.24	622.63
81	3052.13	671.22	3191.12	705.12
82	3375.31	753.71	3517.69	788.74
83	3708.66	835.07	3852.17	871.23
84	4051.05	917.56	4195.69	954.85
85+				

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

Appendix B3

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	527.02	31.46	1240.96	117.49
30	527.02	31.46	1364.94	129.23
31	527.02	31.46	1405.47	133.06
32	527.02	31.46	1445.76	136.88
33	527.02	31.46	1485.86	140.67
34	527.02	31.46	1525.84	144.46
35	527.02	31.46	1565.73	148.23
36	527.02	31.46	1605.57	152.01
37	527.02	31.46	1645.39	155.78
38	527.02	31.46	1685.21	159.55
39	556.35	33.21	1720.03	162.84
40	573.73	34.25	1720.03	162.84
41	593.61	35.44	1720.03	162.84
42	626.05	37.38	1720.03	162.84
43	626.05	37.38	1720.03	162.84
44	626.05	37.38	1720.03	162.84
45	622.47	43.99	1758.47	179.84
46	651.02	46.01	1791.27	183.20
47	702.67	49.66	1791.27	183.20
48	800.21	56.55	1791.27	183.20
49	892.03	63.04	1791.27	183.20
50	875.35	66.64	1816.71	188.29
51	892.29	71.86	1862.51	198.46
52	904.39	76.34	1877.47	209.16
53	912.59	82.96	1850.71	209.87
54	968.01	93.58	1833.73	215.46
55	969.42	98.92	1806.56	219.24
56	1018.11	108.67	1802.43	224.25
57	1066.04	118.13	1793.49	228.26
58	1100.52	128.63	1779.13	234.10
59	1121.23	136.33	1768.91	238.84
60	1127.50	143.60	1753.38	243.92
61	1218.11	160.78	1772.70	255.68
62	1245.08	171.10	1818.91	269.34
63	1336.73	189.06	1852.96	279.39
64	1358.58	198.82	1871.56	288.88
65	1420.80	215.88	1872.39	297.02
66	1573.08	246.04	1975.80	320.08
67	1806.99	288.89	2109.77	346.73
68	1945.93	318.63	2196.01	370.31
69	2021.33	340.98	2261.64	390.22
70	2142.28	372.11	2273.81	398.11
71	2209.00	389.97	2422.86	430.23
72	2352.02	422.03	2564.27	461.52
73	2440.94	442.30	2646.72	477.78
74	2536.25	461.55	2735.35	490.96
75	2664.77	489.45	2854.02	513.38
76	2806.69	524.17	2992.55	549.23
77	2967.92	570.37	3152.04	598.39
78	3234.88	645.01	3423.66	678.44
79	3582.78	735.73	3776.50	776.82
80	2299.55	484.77	2414.81	510.76
81	2545.89	548.05	2665.67	576.30
82	2804.66	612.46	2926.70	641.84
83	3070.21	676.87	3193.38	707.38
84	3342.54	742.41	3465.71	772.92
85+				

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

Appendix B3

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	601.75	49.16	2111.87	254.44
30	611.87	49.99	2111.87	254.44
31	632.27	51.66	2111.87	254.44
32	673.06	54.99	2111.87	254.44
33	693.72	56.68	2111.87	254.44
34	741.89	60.61	2111.87	254.44
35	781.56	63.85	2111.87	254.44
36	856.14	69.95	2111.87	254.44
37	981.44	80.18	2111.87	254.44
38	1092.15	89.23	2111.87	254.44
39	1196.43	97.75	2111.87	254.44
40	1297.63	106.02	2111.87	254.44
41	1408.41	115.07	2111.87	254.44
42	1512.61	123.58	2111.87	254.44
43	1512.61	123.58	2111.87	254.44
44	1512.61	123.58	2111.87	254.44
45	1448.96	140.08	2234.00	284.97
46	1585.94	153.32	2234.00	284.97
47	1684.40	162.84	2234.00	284.97
48	1684.40	162.84	2234.00	284.97
49	1684.40	162.84	2234.00	284.97
50	1740.38	173.02	2284.89	300.24
51	1811.63	193.38	2356.13	315.51
52	1893.05	208.64	2437.55	335.86
53	1979.56	229.00	2529.15	356.22
54	2071.16	254.44	2625.84	376.57
55	2167.84	274.80	2727.62	402.02
56	2269.62	300.24	2829.39	427.46
57	2376.49	325.69	2941.35	452.91
58	2498.62	356.22	3068.57	478.35
59	2636.02	386.75	3216.14	513.97
60	2749.62	419.18	3389.17	554.68
61	2862.85	448.69	3428.59	570.62
62	2925.19	471.20	3475.70	592.50
63	2988.13	494.31	3485.66	603.71
64	3044.39	517.29	3475.66	612.38
65	3095.22	539.35	3468.22	621.41
66	3132.89	555.77	3463.01	630.63
67	3128.08	565.19	3456.29	636.50
68	3118.63	574.48	3453.39	644.72
69	3119.81	586.09	3464.76	655.18
70	3130.61	598.66	3481.54	666.91
71	3149.96	611.37	3504.71	679.31
72	3371.31	658.96	3726.71	725.60
73	3519.50	690.65	3864.83	749.79
74	3683.34	721.73	4015.92	773.77
75	3891.65	765.71	4215.77	811.39
76	4130.67	824.88	4448.10	866.65
77	4400.85	898.58	4719.06	948.61
78	4839.53	1018.64	5169.90	1081.57
79	5435.38	1175.96	5785.42	1250.69
80	3503.00	776.31	3714.31	824.90
81	3910.93	881.40	4132.41	934.51
82	4338.07	989.88	4568.59	1046.38
83	4776.51	1098.36	5013.81	1157.12
84	5225.12	1206.84	5468.07	1267.86
85+				

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

Age 85+ rates are for inflation additions only

Appendix B3

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	566.35	41.30	1938.85	213.73
30	575.88	41.99	1938.85	213.73
31	595.08	43.39	1938.85	213.73
32	633.47	46.19	1938.85	213.73
33	652.91	47.61	1938.85	213.73
34	698.25	50.91	1938.85	213.73
35	735.59	53.64	1938.85	213.73
36	805.78	58.75	1938.85	213.73
37	923.70	67.35	1938.85	213.73
38	1027.91	74.95	1938.85	213.73
39	1126.05	82.11	1938.85	213.73
40	1221.30	89.05	1938.85	213.73
41	1325.56	96.66	1938.85	213.73
42	1423.63	103.81	1938.85	213.73
43	1423.63	103.81	1938.85	213.73
44	1423.63	103.81	1938.85	213.73
45	1352.65	113.82	2035.53	239.18
46	1480.53	124.58	2035.53	239.18
47	1572.45	132.31	2035.53	239.18
48	1572.45	132.31	2035.53	239.18
49	1572.45	132.31	2035.53	239.18
50	1613.16	142.49	2076.25	249.35
51	1674.23	157.75	2137.31	264.62
52	1740.38	173.02	2208.56	279.89
53	1811.63	193.38	2284.89	300.24
54	1887.96	208.64	2366.31	315.51
55	1974.47	229.00	2447.73	335.86
56	2060.98	249.35	2539.33	356.22
57	2147.49	269.71	2636.02	381.66
58	2249.27	295.15	2742.88	402.02
59	2371.40	325.69	2865.01	432.55
60	2460.18	349.32	3012.59	463.08
61	2550.71	375.54	3043.30	482.83
62	2598.61	396.56	3074.48	499.19
63	2645.23	414.15	3075.84	506.77
64	2688.22	432.49	3057.76	517.21
65	2724.92	450.80	3044.89	524.31
66	2752.22	468.22	3032.87	528.56
67	2740.63	476.32	3021.68	537.26
68	2724.70	482.57	3016.13	542.58
69	2717.06	492.92	3013.22	551.88
70	2718.69	502.55	3018.79	560.75
71	2724.77	510.74	3031.72	568.60
72	2909.79	552.84	3218.30	609.60
73	3027.53	577.12	3325.55	629.16
74	3156.18	599.56	3443.51	642.55
75	3321.72	635.19	3602.33	672.17
76	3514.62	682.88	3790.28	718.38
77	3738.42	746.48	4014.60	792.51
78	4102.10	847.56	4387.24	906.55
79	4585.86	977.35	4888.70	1044.21
80	2941.39	640.71	3123.32	684.78
81	3266.83	724.33	3456.67	770.66
82	3604.70	809.08	3802.45	857.67
83	3950.48	892.70	4152.75	943.55
84	4301.91	977.45	4507.57	1029.43
85+				

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

Age 85+ rates are for inflation additions only

Appendix B3

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	700.07	72.76	2691.99	391.84
30	700.07	72.76	2691.99	391.84
31	741.28	77.04	2691.99	391.84
32	763.08	79.31	2691.99	391.84
33	806.98	83.87	2691.99	391.84
34	858.48	89.22	2691.99	391.84
35	884.23	91.90	2691.99	391.84
36	962.21	100.00	2691.99	391.84
37	1102.57	114.59	2691.99	391.84
38	1224.54	127.27	2691.99	391.84
39	1393.28	144.81	2691.99	391.84
40	1501.52	156.06	2691.99	391.84
41	1614.98	167.85	2691.99	391.84
42	1711.81	177.91	2691.99	391.84
43	1711.81	177.91	2691.99	391.84
44	1711.81	177.91	2691.99	391.84
45	1599.51	189.84	2895.55	442.73
46	1792.87	212.79	2895.55	442.73
47	1939.90	230.24	2895.55	442.73
48	2015.18	239.18	2895.55	442.73
49	2015.18	239.18	2895.55	442.73
50	2096.60	259.53	2976.97	458.00
51	2203.47	284.97	3094.01	488.53
52	2325.60	310.42	3216.14	513.97
53	2400.62	334.39	3353.54	544.51
54	2432.70	354.37	3501.12	580.13
55	2459.62	367.11	3653.78	615.75
56	2577.77	396.93	3816.63	651.37
57	2649.35	422.30	3984.56	692.08
58	2756.65	450.69	4089.80	723.20
59	2855.83	477.39	4174.44	748.89
60	3000.24	514.69	4204.89	762.85
61	3121.87	548.77	4299.35	792.57
62	3289.76	589.45	4377.77	817.92
63	3349.74	614.87	4434.22	841.74
64	3445.85	641.59	4468.64	855.70
65	3572.39	677.64	4522.96	876.46
66	3779.56	728.55	4524.97	886.72
67	3967.00	776.01	4522.33	894.32
68	4086.62	807.78	4531.06	904.44
69	4147.28	832.40	4564.84	919.54
70	4181.09	847.52	4610.69	933.78
71	4299.75	880.58	4945.37	1007.48
72	4615.19	947.72	5328.45	1088.40
73	4825.12	991.04	5532.33	1123.50
74	5054.41	1033.96	5753.52	1153.87
75	5349.12	1094.19	6049.57	1207.30
76	5684.38	1173.63	6392.31	1286.40
77	6065.93	1278.83	6794.40	1406.91
78	6688.03	1447.34	7466.77	1604.66
79	7500.17	1665.18	8349.39	1853.03
80	4875.95	1106.27	5413.83	1231.70
81	5462.42	1259.95	6051.15	1402.33
82	6077.14	1417.02	6715.59	1574.09
83	6707.68	1574.09	7393.59	1744.72
84	7354.04	1732.29	8087.41	1914.22
85+				

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

Age 85+ rates are for inflation additions only

Appendix B3

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	652.87	60.96	2447.73	335.86
30	652.87	60.96	2447.73	335.86
31	691.31	64.55	2447.73	335.86
32	711.64	66.45	2447.73	335.86
33	752.58	70.27	2447.73	335.86
34	800.60	74.76	2447.73	335.86
35	824.62	77.00	2447.73	335.86
36	897.34	83.79	2447.73	335.86
37	1028.24	96.01	2447.73	335.86
38	1141.98	106.63	2447.73	335.86
39	1299.35	121.32	2447.73	335.86
40	1400.29	130.75	2447.73	335.86
41	1506.10	140.63	2447.73	335.86
42	1596.41	149.06	2447.73	335.86
43	1596.41	149.06	2447.73	335.86
44	1596.41	149.06	2447.73	335.86
45	1474.30	161.57	2620.75	376.57
46	1652.52	181.10	2620.75	376.57
47	1788.04	195.95	2620.75	376.57
48	1857.43	203.55	2620.75	376.57
49	1857.43	203.55	2620.75	376.57
50	1928.67	218.82	2686.91	391.84
51	2020.27	239.18	2783.59	412.20
52	2116.96	264.62	2890.46	437.64
53	2181.02	284.48	3007.50	468.17
54	2202.84	296.90	3129.63	493.62
55	2221.00	312.04	3261.94	524.15
56	2322.28	337.62	3399.34	554.68
57	2378.19	355.62	3546.92	590.31
58	2467.86	380.68	3635.93	618.46
59	2548.94	404.93	3700.95	637.76
60	2665.48	435.18	3717.76	652.56
61	2768.22	463.40	3794.59	677.45
62	2907.41	501.83	3856.51	699.26
63	2953.66	520.57	3894.55	716.89
64	3027.74	544.27	3917.19	730.19
65	3131.05	573.39	3956.69	746.61
66	3307.54	615.68	3953.01	754.73
67	3465.27	655.59	3945.15	761.12
68	3558.69	683.75	3945.83	768.48
69	3600.19	702.98	3962.76	779.96
70	3616.08	715.68	3990.70	792.07
71	3708.50	739.69	4268.74	853.25
72	3971.04	797.17	4588.05	920.57
73	4136.83	830.20	4749.43	943.74
74	4314.57	862.01	4916.40	961.56
75	4546.42	907.11	5144.64	996.30
76	4815.64	973.15	5419.16	1065.04
77	5129.32	1064.69	5753.73	1176.76
78	5639.90	1207.43	6306.54	1350.98
79	6288.95	1383.41	7012.94	1551.69
80	4060.09	911.91	4515.48	1021.52
81	4515.48	1029.43	5008.16	1150.34
82	4988.95	1149.21	5517.79	1279.16
83	5470.33	1267.86	6033.07	1406.85
84	5959.62	1386.51	6554.00	1533.41
85+				

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

Appendix B4

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	519.88	31.15	999.54	93.33
30	525.05	31.46	1120.97	104.67
31	525.05	31.46	1160.21	108.33
32	525.05	31.46	1199.08	111.96
33	525.05	31.46	1237.69	115.57
34	525.05	31.46	1276.11	119.15
35	525.05	31.46	1314.40	122.73
36	525.05	31.46	1352.61	126.30
37	525.05	31.46	1390.78	129.86
38	525.05	31.46	1428.94	133.43
39	525.05	31.46	1467.12	136.99
40	525.05	31.46	1469.12	137.18
41	525.05	31.46	1469.12	137.18
42	525.05	31.46	1469.12	137.18
43	525.05	31.46	1469.12	137.18
44	525.05	31.46	1469.12	137.18
45	554.55	39.33	1491.58	146.57
46	554.55	39.33	1531.08	150.45
47	572.93	40.63	1531.08	150.45
48	610.01	43.26	1531.08	150.45
49	685.81	48.64	1531.08	150.45
50	686.17	50.03	1553.20	159.30
51	715.93	57.85	1593.03	168.15
52	697.54	59.07	1575.68	170.34
53	722.47	63.81	1574.65	178.18
54	744.81	70.39	1557.85	178.84
55	765.06	76.51	1538.85	182.83
56	780.11	82.00	1545.87	189.06
57	849.91	93.14	1549.25	194.56
58	855.19	96.77	1548.64	201.85
59	899.17	106.45	1574.54	210.85
60	932.27	116.25	1559.20	213.06
61	1003.46	129.99	1600.95	224.64
62	1112.77	151.09	1635.81	236.76
63	1138.48	159.66	1691.94	251.22
64	1251.38	182.54	1708.73	260.65
65	1307.61	196.26	1748.46	272.67
66	1393.30	213.99	1773.00	283.36
67	1520.59	239.58	1791.03	291.62
68	1570.30	255.03	1784.10	297.35
69	1612.30	268.72	1780.73	303.15
70	1693.74	289.86	1853.81	322.31
71	1863.99	325.98	2005.23	352.59
72	1980.85	351.96	2143.96	382.01
73	2054.69	370.21	2211.00	394.89
74	2136.58	387.57	2286.10	409.22
75	2332.26	426.73	2479.74	446.39
76	2556.44	475.89	2705.89	495.56
77	2814.05	538.82	2965.47	560.45
78	3108.83	614.31	3263.88	641.79
79	3391.75	692.23	3549.86	723.08
80	2206.89	462.17	2301.81	483.64
81	2441.93	523.19	2539.11	545.79
82	2690.53	585.34	2787.71	609.07
83	2945.91	647.49	3043.09	672.35
84	3209.20	710.77	3305.25	735.63
85+				

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

Appendix B4

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	494.57	25.31	924.28	75.27
30	499.49	25.56	1036.56	84.41
31	499.49	25.56	1072.84	87.37
32	499.49	25.56	1108.79	90.29
33	499.49	25.56	1144.49	93.20
34	499.49	25.56	1180.02	96.09
35	499.49	25.56	1215.42	98.98
36	499.49	25.56	1250.76	101.85
37	499.49	25.56	1286.05	104.73
38	499.49	25.56	1321.34	107.60
39	499.49	25.56	1356.65	110.48
40	499.49	25.56	1358.50	110.63
41	499.49	25.56	1358.50	110.63
42	499.49	25.56	1358.50	110.63
43	499.49	25.56	1358.50	110.63
44	499.49	25.56	1358.50	110.63
45	521.12	31.46	1370.88	120.71
46	521.12	31.46	1407.17	123.90
47	538.40	32.51	1407.17	123.90
48	573.23	34.61	1407.17	123.90
49	644.47	38.91	1407.17	123.90
50	643.29	40.50	1424.87	128.33
51	667.72	45.80	1455.85	137.18
52	647.55	47.71	1435.15	140.53
53	667.77	52.42	1433.76	145.03
54	685.77	56.77	1410.81	147.04
55	702.05	60.75	1390.29	148.55
56	713.62	66.49	1390.17	151.99
57	775.40	74.51	1390.72	158.53
58	776.43	78.77	1388.56	163.56
59	813.11	86.07	1404.50	170.04
60	838.38	93.90	1388.11	174.32
61	898.56	104.91	1420.61	183.51
62	992.86	122.31	1445.17	193.71
63	1011.21	129.58	1492.18	205.82
64	1107.26	146.51	1500.21	211.42
65	1151.54	158.43	1532.01	222.07
66	1224.49	173.57	1549.01	232.08
67	1332.35	195.57	1561.35	237.43
68	1369.58	207.80	1549.60	241.75
69	1399.57	219.45	1542.70	247.01
70	1464.45	235.78	1600.72	261.74
71	1605.83	264.72	1724.02	287.70
72	1699.71	285.43	1837.06	311.18
73	1758.52	300.28	1890.15	322.91
74	1821.80	314.78	1947.71	332.49
75	1980.26	346.10	2106.11	361.83
76	2165.11	385.43	2290.96	403.13
77	2375.52	436.56	2505.31	456.23
78	2614.24	498.51	2747.70	524.03
79	2842.21	561.11	2977.18	588.11
80	1843.03	374.03	1923.26	392.11
81	2031.74	422.62	2114.23	441.83
82	2230.62	471.21	2314.24	491.55
83	2435.15	520.93	2518.77	541.27
84	2645.33	570.65	2727.82	590.99
85+				

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

Appendix B4

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	558.48	39.33	1168.49	124.51
30	558.48	39.33	1285.23	136.95
31	558.48	39.33	1323.39	141.02
32	558.48	39.33	1361.33	145.06
33	558.48	39.33	1399.09	149.08
34	558.48	39.33	1436.73	153.09
35	558.48	39.33	1474.29	157.10
36	558.48	39.33	1511.80	161.09
37	558.48	39.33	1549.30	165.09
38	558.48	39.33	1586.79	169.08
39	558.48	39.33	1619.58	172.58
40	558.48	39.33	1619.58	172.58
41	558.48	39.33	1619.58	172.58
42	576.89	40.63	1619.58	172.58
43	576.89	40.63	1619.58	172.58
44	576.89	40.63	1619.58	172.58
45	595.85	49.16	1668.11	186.79
46	606.11	50.01	1699.23	190.28
47	654.20	53.98	1699.23	190.28
48	745.01	61.47	1699.23	190.28
49	830.50	68.52	1699.23	190.28
50	816.48	71.11	1730.20	199.13
51	838.40	75.51	1783.31	212.40
52	852.81	81.71	1797.14	220.85
53	863.21	87.07	1775.22	223.98
54	918.04	99.18	1765.96	227.22
55	924.08	103.22	1746.31	232.59
56	972.35	114.39	1743.93	235.47
57	1022.19	125.27	1740.33	241.02
58	1058.88	134.22	1730.28	247.67
59	1083.85	142.74	1726.40	253.12
60	1093.74	150.30	1715.26	258.21
61	1187.19	170.61	1740.09	266.79
62	1217.72	180.83	1789.85	280.48
63	1310.57	201.45	1826.29	293.21
64	1336.52	210.56	1849.25	304.64
65	1401.37	227.01	1856.06	311.45
66	1556.81	259.47	1966.05	336.53
67	1795.41	305.39	2102.87	365.38
68	1937.02	336.44	2194.14	386.91
69	2020.97	358.18	2267.73	408.62
70	2151.75	390.60	2285.69	417.19
71	2227.16	411.30	2445.94	452.87
72	2375.74	444.24	2592.49	485.02
73	2474.26	466.88	2684.05	501.85
74	2581.21	487.91	2781.88	517.42
75	2827.81	538.82	3028.40	566.35
76	3112.95	601.75	3317.47	629.28
77	3443.33	682.37	3653.74	713.84
78	3830.72	782.66	4049.00	821.99
79	4257.86	896.18	4482.88	943.15
80	2744.77	592.12	2879.24	622.63
81	3052.13	671.22	3191.12	705.12
82	3375.31	753.71	3517.69	788.74
83	3708.66	835.07	3852.17	871.23
84	4051.05	917.56	4195.69	954.85
85+				

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

Appendix B4

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	527.02	31.46	1079.10	102.16
30	527.02	31.46	1186.90	112.37
31	527.02	31.46	1222.15	115.71
32	527.02	31.46	1257.18	119.02
33	527.02	31.46	1292.06	122.32
34	527.02	31.46	1326.82	125.62
35	527.02	31.46	1361.50	128.90
36	527.02	31.46	1396.15	132.18
37	527.02	31.46	1430.77	135.46
38	527.02	31.46	1465.40	138.74
39	527.02	31.46	1495.68	141.60
40	527.02	31.46	1495.68	141.60
41	527.02	31.46	1495.68	141.60
42	544.39	32.50	1495.68	141.60
43	544.39	32.50	1495.68	141.60
44	544.39	32.50	1495.68	141.60
45	556.52	39.33	1529.10	156.39
46	566.10	40.01	1557.63	159.30
47	611.02	43.18	1557.63	159.30
48	695.83	49.18	1557.63	159.30
49	775.68	54.82	1557.63	159.30
50	761.17	57.94	1579.75	163.73
51	775.91	62.49	1619.58	172.58
52	786.42	66.39	1632.58	181.88
53	793.56	72.14	1609.31	182.50
54	841.75	81.38	1594.55	187.36
55	842.98	86.02	1570.92	190.65
56	885.31	94.50	1567.33	195.00
57	926.99	102.72	1559.56	198.49
58	956.97	111.85	1547.07	203.56
59	974.99	118.55	1538.19	207.69
60	980.43	124.87	1524.68	212.10
61	1059.23	139.81	1541.48	222.33
62	1082.68	148.78	1581.66	234.21
63	1162.38	164.40	1611.27	242.95
64	1181.37	172.88	1627.44	251.20
65	1235.48	187.72	1628.17	258.28
66	1367.90	213.95	1718.08	278.33
67	1571.29	251.21	1834.58	301.51
68	1692.11	277.07	1909.57	322.01
69	1757.68	296.50	1966.64	339.32
70	1862.85	323.57	1977.23	346.18
71	1920.87	339.11	2106.83	374.11
72	2045.24	366.98	2229.80	401.32
73	2122.56	384.61	2301.50	415.46
74	2205.44	401.35	2378.57	426.92
75	2408.95	442.46	2580.04	464.09
76	2642.96	493.59	2817.98	517.19
77	2916.31	560.45	3097.22	587.98
78	3234.88	645.01	3423.66	678.44
79	3582.78	735.73	3776.50	776.82
80	2299.55	484.77	2414.81	510.76
81	2545.89	548.05	2665.67	576.30
82	2804.66	612.46	2926.70	641.84
83	3070.21	676.87	3193.38	707.38
84	3342.54	742.41	3465.71	772.92
85+				

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

Appendix B4

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	601.75	49.16	1836.41	221.25
30	601.75	49.16	1836.41	221.25
31	601.75	49.16	1836.41	221.25
32	601.75	49.16	1836.41	221.25
33	603.23	49.28	1836.41	221.25
34	645.12	52.71	1836.41	221.25
35	679.62	55.52	1836.41	221.25
36	744.47	60.82	1836.41	221.25
37	853.42	69.72	1836.41	221.25
38	949.70	77.59	1836.41	221.25
39	1040.37	85.00	1836.41	221.25
40	1128.38	92.19	1836.41	221.25
41	1224.70	100.06	1836.41	221.25
42	1315.31	107.46	1836.41	221.25
43	1315.31	107.46	1836.41	221.25
44	1315.31	107.46	1836.41	221.25
45	1259.96	121.81	1942.61	247.80
46	1379.08	133.33	1942.61	247.80
47	1464.70	141.60	1942.61	247.80
48	1464.70	141.60	1942.61	247.80
49	1464.70	141.60	1942.61	247.80
50	1513.38	150.45	1986.86	261.08
51	1575.33	168.15	2048.81	274.35
52	1646.13	181.43	2119.61	292.05
53	1721.35	199.13	2199.26	309.76
54	1801.01	221.25	2283.34	327.46
55	1885.08	238.95	2371.84	349.58
56	1973.58	261.08	2460.34	371.71
57	2066.51	283.20	2557.69	393.83
58	2172.71	309.76	2668.32	415.96
59	2292.19	336.31	2796.65	446.93
60	2390.97	364.50	2947.10	482.33
61	2489.43	390.17	2981.38	496.19
62	2543.64	409.74	3022.35	515.22
63	2598.38	429.84	3031.01	524.97
64	2647.29	449.82	3022.32	532.50
65	2691.50	469.00	3015.84	540.35
66	2724.25	483.28	3011.31	548.38
67	2720.07	491.47	3005.47	553.48
68	2711.85	499.55	3002.95	560.62
69	2712.88	509.65	3012.84	569.72
70	2722.27	520.57	3027.43	579.92
71	2739.10	531.63	3047.58	590.70
72	2931.58	573.01	3240.62	630.95
73	3060.43	600.57	3360.72	651.99
74	3202.90	627.60	3492.11	672.85
75	3518.05	692.20	3811.06	733.50
76	3889.72	776.76	4188.63	816.09
77	4324.31	882.95	4636.99	932.12
78	4839.53	1018.64	5169.90	1081.57
79	5435.38	1175.96	5785.42	1250.69
80	3503.00	776.31	3714.31	824.90
81	3910.93	881.40	4132.41	934.51
82	4338.07	989.88	4568.59	1046.38
83	4776.51	1098.36	5013.81	1157.12
84	5225.12	1206.84	5468.07	1267.86
85+				

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

Age 85+ rates are for inflation additions only

Appendix B4

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	566.35	41.30	1685.95	185.85
30	566.35	41.30	1685.95	185.85
31	566.35	41.30	1685.95	185.85
32	566.35	41.30	1685.95	185.85
33	567.75	41.40	1685.95	185.85
34	607.18	44.27	1685.95	185.85
35	639.64	46.64	1685.95	185.85
36	700.68	51.09	1685.95	185.85
37	803.22	58.57	1685.95	185.85
38	893.83	65.18	1685.95	185.85
39	979.18	71.40	1685.95	185.85
40	1062.00	77.44	1685.95	185.85
41	1152.66	84.05	1685.95	185.85
42	1237.94	90.27	1685.95	185.85
43	1237.94	90.27	1685.95	185.85
44	1237.94	90.27	1685.95	185.85
45	1176.22	98.97	1770.03	207.98
46	1287.42	108.33	1770.03	207.98
47	1367.35	115.05	1770.03	207.98
48	1367.35	115.05	1770.03	207.98
49	1367.35	115.05	1770.03	207.98
50	1402.75	123.90	1805.43	216.83
51	1455.85	137.18	1858.53	230.10
52	1513.38	150.45	1920.48	243.38
53	1575.33	168.15	1986.86	261.08
54	1641.70	181.43	2057.66	274.35
55	1716.93	199.13	2128.46	292.05
56	1792.16	216.83	2208.11	309.76
57	1867.38	234.53	2292.19	331.88
58	1955.88	256.65	2385.12	349.58
59	2062.09	283.20	2491.32	376.13
60	2139.29	303.75	2619.64	402.68
61	2218.01	326.55	2646.35	419.85
62	2259.66	344.83	2673.46	434.08
63	2300.20	360.13	2674.65	440.67
64	2337.58	376.08	2658.92	449.75
65	2369.50	392.00	2647.73	455.92
66	2393.23	407.15	2637.27	459.62
67	2383.16	414.19	2627.55	467.19
68	2369.30	419.62	2622.72	471.81
69	2362.66	428.62	2620.19	479.90
70	2364.08	437.00	2625.03	487.61
71	2369.37	444.12	2636.27	494.44
72	2530.26	480.73	2798.52	530.09
73	2632.63	501.85	2891.78	547.09
74	2744.50	521.36	2994.36	558.74
75	3002.83	574.22	3256.51	607.65
76	3309.60	643.04	3569.18	676.47
77	3673.40	733.50	3944.78	778.73
78	4102.10	847.56	4387.24	906.55
79	4585.86	977.35	4888.70	1044.21
80	2941.39	640.71	3123.32	684.78
81	3266.83	724.33	3456.67	770.66
82	3604.70	809.08	3802.45	857.67
83	3950.48	892.70	4152.75	943.55
84	4301.91	977.45	4507.57	1029.43
85+				

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

Age 85+ rates are for inflation additions only

Appendix B4

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	700.07	72.76	2340.86	340.73
30	700.07	72.76	2340.86	340.73
31	700.07	72.76	2340.86	340.73
32	700.07	72.76	2340.86	340.73
33	701.72	72.93	2340.86	340.73
34	746.50	77.59	2340.86	340.73
35	768.89	79.91	2340.86	340.73
36	836.70	86.96	2340.86	340.73
37	958.76	99.65	2340.86	340.73
38	1064.81	110.67	2340.86	340.73
39	1211.55	125.92	2340.86	340.73
40	1305.67	135.70	2340.86	340.73
41	1404.33	145.96	2340.86	340.73
42	1488.53	154.71	2340.86	340.73
43	1488.53	154.71	2340.86	340.73
44	1488.53	154.71	2340.86	340.73
45	1390.88	165.08	2517.87	384.98
46	1559.02	185.04	2517.87	384.98
47	1686.87	200.21	2517.87	384.98
48	1752.33	207.98	2517.87	384.98
49	1752.33	207.98	2517.87	384.98
50	1823.13	225.68	2588.67	398.26
51	1916.06	247.80	2690.45	424.81
52	2022.26	269.93	2796.65	446.93
53	2087.49	290.77	2916.12	473.48
54	2115.39	308.15	3044.45	504.46
55	2138.80	319.22	3177.20	535.43
56	2241.54	345.16	3318.81	566.41
57	2303.79	367.21	3464.83	601.81
58	2397.09	391.90	3556.35	628.87
59	2483.33	415.12	3629.95	651.21
60	2608.90	447.55	3656.42	663.35
61	2714.67	477.19	3738.57	689.19
62	2860.66	512.56	3806.76	711.23
63	2912.82	534.67	3855.85	731.95
64	2996.39	557.91	3885.77	744.08
65	3106.42	589.25	3933.01	762.14
66	3286.58	633.52	3934.76	771.06
67	3449.57	674.79	3932.46	777.67
68	3553.58	702.42	3940.05	786.47
69	3606.33	723.82	3969.42	799.60
70	3635.73	736.97	4009.29	811.98
71	3738.92	765.72	4300.32	876.07
72	4013.21	824.10	4633.44	946.43
73	4195.76	861.78	4810.72	976.95
74	4395.14	899.09	5003.06	1003.37
75	4835.60	989.14	5468.81	1091.40
76	5352.79	1105.17	6019.43	1211.36
77	5960.43	1256.59	6676.24	1382.44
78	6688.03	1447.34	7466.77	1604.66
79	7500.17	1665.18	8349.39	1853.03
80	4875.95	1106.27	5413.83	1231.70
81	5462.42	1259.95	6051.15	1402.33
82	6077.14	1417.02	6715.59	1574.09
83	6707.68	1574.09	7393.59	1744.72
84	7354.04	1732.29	8087.41	1914.22
85+				

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

Age 85+ rates are for inflation additions only

Appendix B4

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	652.87	60.96	2128.46	292.05
30	652.87	60.96	2128.46	292.05
31	652.87	60.96	2128.46	292.05
32	652.87	60.96	2128.46	292.05
33	654.41	61.10	2128.46	292.05
34	696.18	65.00	2128.46	292.05
35	717.06	66.95	2128.46	292.05
36	780.29	72.86	2128.46	292.05
37	894.12	83.49	2128.46	292.05
38	993.03	92.72	2128.46	292.05
39	1129.87	105.50	2128.46	292.05
40	1217.64	113.70	2128.46	292.05
41	1309.65	122.29	2128.46	292.05
42	1388.18	129.62	2128.46	292.05
43	1388.18	129.62	2128.46	292.05
44	1388.18	129.62	2128.46	292.05
45	1282.00	140.49	2278.91	327.46
46	1436.98	157.48	2278.91	327.46
47	1554.81	170.39	2278.91	327.46
48	1615.15	177.00	2278.91	327.46
49	1615.15	177.00	2278.91	327.46
50	1677.10	190.28	2336.44	340.73
51	1756.75	207.98	2420.52	358.43
52	1840.83	230.10	2513.44	380.56
53	1896.54	247.37	2615.22	407.11
54	1915.51	258.18	2721.42	429.23
55	1931.31	271.34	2836.47	455.78
56	2019.37	293.58	2955.95	482.33
57	2068.00	309.23	3084.28	513.31
58	2145.96	331.03	3161.68	537.79
59	2216.47	352.11	3218.22	554.58
60	2317.81	378.42	3232.84	567.44
61	2407.15	402.96	3299.64	589.08
62	2528.19	436.37	3353.48	608.05
63	2568.40	452.67	3386.56	623.38
64	2632.82	473.28	3406.25	634.95
65	2722.65	498.60	3440.60	649.23
66	2876.13	535.37	3437.40	656.28
67	3013.28	570.08	3430.57	661.85
68	3094.52	594.57	3431.16	668.24
69	3130.60	611.29	3445.88	678.23
70	3144.41	622.33	3470.17	688.75
71	3224.79	643.21	3711.95	741.96
72	3453.08	693.19	3989.61	800.50
73	3597.24	721.92	4129.94	820.64
74	3751.80	749.57	4275.13	836.14
75	4109.97	820.03	4650.75	900.65
76	4534.73	916.38	5103.04	1002.91
77	5040.12	1046.17	5653.66	1156.30
78	5639.90	1207.43	6306.54	1350.98
79	6288.95	1383.41	7012.94	1551.69
80	4060.09	911.91	4515.48	1021.52
81	4515.48	1029.43	5008.16	1150.34
82	4988.95	1149.21	5517.79	1279.16
83	5470.33	1267.86	6033.07	1406.85
84	5959.62	1386.51	6554.00	1533.41
85+				

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

Appendix B1

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

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

Premiums to be used only with those
that have not previously elected a landing spot option

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

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	278.43	8.47	600.60	35.99	1379.37	128.80
30	298.37	9.08	606.57	36.35	1546.94	144.44
31	312.03	9.50	606.57	36.35	1601.09	149.50
32	398.24	12.12	606.57	36.35	1654.74	154.51
33	398.24	12.12	606.57	36.35	1708.02	159.48
34	398.24	12.12	606.57	36.35	1761.03	164.43
35	398.24	12.12	606.57	36.35	1813.87	169.37
36	398.24	12.12	606.57	36.35	1866.60	174.29
37	398.24	12.12	606.57	36.35	1919.27	179.21
38	423.08	12.88	606.57	36.35	1971.94	184.13
39	437.82	13.32	606.57	36.35	2024.63	189.05
40	472.37	14.38	616.01	36.91	2027.39	189.30
41	500.55	15.23	639.90	38.35	2027.39	189.30
42	522.52	15.90	663.98	39.79	2027.39	189.30
43	522.52	15.90	665.76	39.90	2027.39	189.30
44	522.52	15.90	665.76	39.90	2027.39	189.30
45	511.01	19.41	673.30	47.75	2058.38	202.27
46	538.29	20.44	724.52	51.38	2112.88	207.62
47	538.42	20.45	761.17	53.98	2112.88	207.62
48	551.99	20.96	829.30	58.82	2112.88	207.62
49	555.69	21.10	946.42	67.12	2112.88	207.62
50	559.60	23.32	946.92	69.05	2143.42	219.84
51	571.18	25.64	987.99	79.84	2198.38	232.05
52	572.50	29.53	962.60	81.52	2174.44	235.08
53	588.40	34.08	997.01	88.06	2173.02	245.89
54	604.30	38.62	1027.84	97.14	2149.84	246.79
55	621.49	40.83	1055.78	105.58	2123.61	252.31
56	642.92	45.44	1076.55	113.16	2133.31	260.91
57	661.10	49.98	1172.88	128.53	2137.96	268.49
58	683.81	56.80	1180.17	133.55	2137.12	278.55
59	711.08	63.61	1240.86	146.90	2172.87	290.97
60	745.15	70.43	1286.54	160.43	2151.70	294.02
61	781.50	79.51	1384.78	179.39	2209.32	310.00
62	822.39	88.60	1535.63	208.50	2257.42	326.73
63	867.83	97.69	1571.10	220.34	2334.88	346.68
64	924.83	109.88	1726.90	251.91	2358.05	359.70
65	978.67	123.48	1804.50	270.84	2412.87	376.28
66	1055.72	137.50	1922.75	295.30	2446.73	391.03
67	1146.60	155.59	2098.41	330.62	2471.63	402.44
68	1242.43	174.72	2167.01	351.94	2462.06	410.34
69	1353.65	200.00	2224.97	370.83	2457.40	418.35
70	1475.79	226.48	2291.87	392.22	2488.00	432.57
71	1582.63	251.02	2572.30	449.85	2759.59	485.24
72	1702.98	279.10	2631.66	467.60	2848.35	507.51
73	1813.87	303.47	2729.75	491.85	2937.42	524.64
74	1901.56	323.95	2838.55	514.91	3037.20	543.66
75	2161.77	376.36	2980.49	545.33	3168.97	570.47
76	2506.63	446.32	3136.30	583.83	3319.66	607.96
77	2639.62	484.73	3308.50	633.49	3486.52	658.93
78	2850.83	542.91	3591.51	709.69	3770.63	741.43
79	3150.70	619.08	3918.36	799.71	4101.02	835.35
80	3480.85	704.48	2206.89	462.17	2301.81	483.64
81	3874.67	802.94	2441.93	523.19	2539.11	545.79
82	4292.54	905.77	2690.53	585.34	2787.71	609.07
83	4727.92	1012.97	2945.91	647.49	3043.09	672.35
84	5185.18	1120.17	3209.20	710.77	3305.25	735.63
85+		1470.23				

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

Appendix B1

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

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

Premiums to be used only with those
that have not previously elected a landing spot option

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

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	271.17	6.05	571.36	29.24	1275.50	103.87
30	290.58	6.49	577.04	29.53	1430.45	116.49
31	303.89	6.78	577.04	29.53	1480.52	120.56
32	387.85	8.66	577.04	29.53	1530.13	124.60
33	387.85	8.66	577.04	29.53	1579.40	128.62
34	387.85	8.66	577.04	29.53	1628.42	132.61
35	387.85	8.66	577.04	29.53	1677.28	136.59
36	387.85	8.66	577.04	29.53	1726.04	140.56
37	387.85	8.66	577.04	29.53	1774.75	144.52
38	412.05	9.20	577.04	29.53	1823.45	148.49
39	426.40	9.52	577.04	29.53	1872.17	152.46
40	460.05	10.27	586.02	29.99	1874.73	152.67
41	487.49	10.88	608.75	31.16	1874.73	152.67
42	508.89	11.36	631.65	32.33	1874.73	152.67
43	508.89	11.36	633.34	32.42	1874.73	152.67
44	508.89	11.36	633.34	32.42	1874.73	152.67
45	493.76	15.09	632.71	38.20	1891.81	166.57
46	520.12	15.90	680.85	41.11	1941.90	170.98
47	520.24	15.90	715.29	43.19	1941.90	170.98
48	533.36	16.30	779.31	47.05	1941.90	170.98
49	536.93	16.41	889.36	53.70	1941.90	170.98
50	536.28	18.65	887.74	55.89	1966.33	177.09
51	547.86	20.98	921.46	63.20	2009.07	189.30
52	545.23	22.72	893.62	65.85	1980.51	193.94
53	558.87	27.26	921.53	72.34	1978.59	200.15
54	572.50	29.53	946.36	78.34	1946.92	202.92
55	585.20	34.02	968.83	83.84	1918.61	205.00
56	602.03	36.35	984.80	91.75	1918.44	209.75
57	617.93	40.89	1070.05	102.83	1919.20	218.77
58	636.11	45.44	1071.47	108.70	1916.21	225.72
59	658.82	49.98	1122.09	118.77	1938.22	234.65
60	686.09	56.80	1156.96	129.58	1915.59	240.56
61	715.62	63.61	1240.01	144.77	1960.44	253.24
62	749.70	70.43	1370.15	168.79	1994.34	267.33
63	788.32	79.51	1395.47	178.82	2059.20	284.03
64	835.56	89.28	1528.03	202.19	2070.29	291.76
65	878.06	98.32	1589.13	218.63	2114.17	306.46
66	941.53	111.86	1689.79	239.52	2137.63	320.27
67	1019.74	124.47	1838.64	269.89	2154.66	327.65
68	1099.26	140.74	1890.02	286.76	2138.45	333.61
69	1192.68	160.98	1931.40	302.84	2128.92	340.88
70	1290.71	182.65	1981.61	319.05	2148.33	351.28
71	1377.03	203.21	2216.05	365.32	2372.59	395.93
72	1473.55	224.70	2258.15	379.21	2440.63	413.42
73	1563.68	243.24	2336.28	398.94	2511.15	429.00
74	1630.86	259.61	2420.35	418.20	2587.63	441.73
75	1845.08	302.92	2530.65	442.30	2691.49	462.40
76	2130.27	359.47	2656.21	472.86	2810.61	494.57
77	2232.99	390.54	2792.92	513.27	2945.51	536.39
78	2401.75	435.67	3020.13	575.91	3174.31	605.39
79	2639.95	497.48	3283.49	648.23	3439.42	679.42
80	2903.26	564.46	1843.03	374.03	1923.26	392.11
81	3216.13	641.04	2031.74	422.62	2114.23	441.83
82	3550.87	724.18	2230.62	471.21	2314.24	491.55
83	3896.54	807.31	2435.15	520.93	2518.77	541.27
84	4257.54	890.45	2645.33	570.65	2727.82	590.99
85+		1163.93				

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

Appendix B1

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

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

Premiums to be used only with those
that have not previously elected a landing spot option

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

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	429.08	14.48	645.19	45.44	1612.52	171.83
30	429.08	14.48	645.19	45.44	1773.61	188.99
31	429.08	14.48	645.19	45.44	1826.28	194.60
32	429.08	14.48	645.19	45.44	1878.63	200.18
33	447.56	15.11	645.19	45.44	1930.74	205.73
34	482.35	16.28	645.19	45.44	1982.69	211.27
35	511.98	17.28	645.19	45.44	2034.52	216.79
36	536.45	18.11	645.19	45.44	2086.29	222.31
37	538.42	18.17	645.19	45.44	2138.03	227.82
38	538.42	18.17	645.19	45.44	2189.77	233.34
39	538.42	18.17	681.10	47.96	2235.02	238.16
40	538.42	18.17	702.38	49.46	2235.02	238.16
41	538.42	18.17	726.71	51.18	2235.02	238.16
42	538.42	18.17	766.43	53.97	2235.02	238.16
43	538.42	18.17	766.43	53.97	2235.02	238.16
44	538.42	18.17	766.43	53.97	2235.02	238.16
45	558.87	24.99	769.93	63.53	2301.99	257.78
46	566.84	25.35	805.25	66.44	2344.94	262.58
47	597.82	26.73	869.14	71.71	2344.94	262.58
48	601.83	26.91	1028.11	84.83	2344.94	262.58
49	633.41	28.32	1146.09	94.56	2344.94	262.58
50	630.83	30.40	1126.74	98.14	2387.68	274.80
51	643.84	35.07	1156.99	104.20	2460.96	293.12
52	654.68	39.53	1176.88	112.75	2480.05	304.78
53	639.19	42.14	1191.23	120.15	2449.81	309.09
54	652.18	46.09	1266.89	136.87	2437.03	313.57
55	663.37	52.25	1275.23	142.45	2409.91	320.97
56	697.30	57.53	1341.84	157.86	2406.62	324.94
57	728.94	65.21	1410.62	172.87	2401.65	332.61
58	785.33	74.68	1461.26	185.23	2387.78	341.78
59	816.18	81.38	1495.72	196.98	2382.44	349.30
60	869.15	92.00	1509.36	207.42	2367.06	356.33
61	920.20	104.40	1638.32	235.45	2401.32	368.18
62	970.14	116.13	1680.46	249.54	2469.99	387.06
63	1022.00	129.55	1808.58	278.00	2520.28	404.63
64	1074.08	142.26	1844.40	290.58	2551.96	420.41
65	1147.30	159.48	1933.89	313.28	2561.36	429.81
66	1253.89	181.23	2148.40	358.07	2713.15	464.41
67	1382.67	205.50	2477.67	421.44	2901.96	504.23
68	1507.68	231.95	2673.09	464.29	3027.91	533.93
69	1677.09	267.70	2788.94	494.28	3129.47	563.90
70	1842.79	304.94	2969.42	539.02	3154.25	575.73
71	2055.43	349.69	3073.48	567.60	3375.39	624.96
72	2231.62	389.61	3156.28	590.20	3444.25	644.37
73	2401.94	425.56	3287.18	620.27	3565.89	666.73
74	2600.27	468.10	3429.26	648.21	3695.87	687.42
75	2804.58	512.66	3613.79	688.58	3870.12	723.76
76	2984.31	557.30	3819.05	738.24	4069.96	772.01
77	3176.71	608.06	4048.34	802.27	4295.73	839.26
78	3463.96	683.77	4425.48	904.18	4677.66	949.62
79	3826.71	780.01	4918.93	1035.33	5178.90	1089.58
80	4226.91	886.08	2744.77	592.12	2879.24	622.63
81	4727.92	1010.78	3052.13	671.22	3191.12	705.12
82	5255.19	1144.24	3375.31	753.71	3517.69	788.74
83	5808.72	1277.70	3708.66	835.07	3852.17	871.23
84	6384.12	1415.53	4051.05	917.56	4195.69	954.85
85+		1859.66				

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

Appendix B1

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

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

Premiums to be used only with those
that have not previously elected a landing spot option

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

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	416.41	12.67	608.84	36.35	1489.16	140.99
30	416.41	12.67	608.84	36.35	1637.93	155.07
31	416.41	12.67	608.84	36.35	1686.57	159.67
32	416.41	12.67	608.84	36.35	1734.91	164.25
33	434.34	13.22	608.84	36.35	1783.04	168.81
34	468.10	14.25	608.84	36.35	1831.01	173.35
35	496.86	15.12	608.84	36.35	1878.88	177.88
36	520.61	15.84	608.84	36.35	1926.68	182.41
37	522.52	15.90	608.84	36.35	1974.46	186.93
38	522.52	15.90	608.84	36.35	2022.25	191.46
39	522.52	15.90	642.72	38.37	2064.03	195.41
40	522.52	15.90	662.81	39.57	2064.03	195.41
41	522.52	15.90	685.77	40.94	2064.03	195.41
42	522.52	15.90	723.25	43.18	2064.03	195.41
43	522.52	15.90	723.25	43.18	2064.03	195.41
44	522.52	15.90	723.25	43.18	2064.03	195.41
45	536.15	20.45	719.11	50.82	2110.16	215.81
46	543.80	20.74	752.10	53.15	2149.52	219.84
47	573.52	21.87	811.77	57.37	2149.52	219.84
48	577.37	22.02	960.25	67.86	2149.52	219.84
49	607.66	23.17	1070.44	75.65	2149.52	219.84
50	605.49	25.33	1050.41	79.96	2180.06	225.94
51	613.78	27.56	1070.75	86.24	2235.02	238.16
52	620.10	32.12	1085.26	91.61	2252.96	250.99
53	604.07	35.12	1095.11	99.56	2220.85	251.85
54	613.00	36.87	1161.61	112.30	2200.47	258.56
55	622.48	40.89	1163.31	118.70	2167.87	263.09
56	651.27	46.03	1221.73	130.41	2162.91	269.09
57	677.70	53.56	1279.24	141.75	2152.19	273.92
58	727.52	60.23	1320.62	154.36	2134.96	280.92
59	751.55	67.02	1345.48	163.59	2122.70	286.61
60	796.52	75.05	1353.00	172.32	2104.05	292.70
61	837.65	84.98	1461.74	192.94	2127.24	306.81
62	880.63	94.35	1494.09	205.32	2182.69	323.21
63	923.64	105.56	1604.08	226.87	2223.55	335.27
64	965.01	116.18	1630.29	238.58	2245.87	346.65
65	1025.90	128.54	1704.96	259.06	2246.87	356.42
66	1116.75	146.94	1887.70	295.25	2370.95	384.10
67	1227.91	167.44	2168.39	346.67	2531.73	416.08
68	1332.43	190.71	2335.11	382.36	2635.21	444.37
69	1472.38	217.84	2425.59	409.18	2713.96	468.27
70	1611.46	249.74	2570.73	446.53	2728.58	477.73
71	1788.50	285.63	2650.80	467.97	2907.43	516.27
72	1932.12	318.04	2717.20	487.56	2962.40	533.18
73	2070.37	347.24	2819.93	510.97	3057.65	551.96
74	2229.90	380.65	2930.03	533.21	3160.05	567.19
75	2394.95	417.17	3078.50	565.44	3297.14	593.08
76	2537.99	453.56	3242.45	605.55	3457.17	634.50
77	2691.19	494.77	3428.72	658.93	3641.43	691.29
78	2922.36	557.39	3737.13	745.15	3955.22	783.77
79	3215.59	633.34	4139.05	849.96	4362.84	897.43
80	3533.36	717.61	2299.55	484.77	2414.81	510.76
81	3933.74	816.06	2545.89	548.05	2665.67	576.30
82	4353.80	921.08	2804.66	612.46	2926.70	641.84
83	4791.37	1026.10	3070.21	676.87	3193.38	707.38
84	5246.44	1133.30	3342.54	742.41	3465.71	772.92
85+		1476.79				

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

Appendix B1

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

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

Premiums to be used only with those
that have not previously elected a landing spot option

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

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	464.37	20.76	695.17	56.80	2534.24	305.33
30	558.87	24.99	706.87	57.75	2534.24	305.33
31	558.87	24.99	730.44	59.68	2534.24	305.33
32	558.87	24.99	777.56	63.53	2534.24	305.33
33	558.87	24.99	801.43	65.48	2534.24	305.33
34	558.87	24.99	857.08	70.02	2534.24	305.33
35	558.87	24.99	937.87	76.62	2534.24	305.33
36	558.87	24.99	1027.37	83.94	2534.24	305.33
37	558.87	24.99	1177.72	96.22	2534.24	305.33
38	558.87	24.99	1310.58	107.07	2534.24	305.33
39	571.73	25.57	1435.72	117.30	2534.24	305.33
40	603.49	26.99	1557.16	127.22	2534.24	305.33
41	639.08	28.58	1690.09	138.08	2534.24	305.33
42	680.94	30.45	1815.13	148.29	2534.24	305.33
43	702.89	31.43	1815.13	148.29	2534.24	305.33
44	702.89	31.43	1815.13	148.29	2534.24	305.33
45	705.24	38.27	1738.75	168.10	2680.80	341.97
46	745.90	40.48	1903.13	183.99	2680.80	341.97
47	841.79	45.68	2021.29	195.41	2680.80	341.97
48	956.36	51.90	2021.29	195.41	2680.80	341.97
49	1139.28	61.82	2021.29	195.41	2680.80	341.97
50	1092.96	66.49	2088.46	207.62	2741.87	360.29
51	1146.62	75.88	2173.95	232.05	2827.36	378.61
52	1116.90	79.21	2271.66	250.37	2925.06	403.04
53	1159.29	91.00	2375.47	274.80	3034.98	427.46
54	1197.91	102.12	2485.39	305.33	3151.01	451.89
55	1229.18	112.45	2601.41	329.76	3273.14	482.42
56	1255.85	121.78	2723.55	360.29	3395.27	512.95
57	1355.01	137.86	2851.78	390.82	3529.62	543.49
58	1439.35	155.93	2998.34	427.46	3682.28	574.02
59	1500.96	170.29	3163.22	464.10	3859.37	616.77
60	1542.62	184.65	3299.54	503.02	4067.00	665.62
61	1639.77	207.86	3435.42	538.43	4114.31	684.74
62	1721.77	231.34	3510.23	565.44	4170.84	711.00
63	1860.26	260.82	3585.76	593.17	4182.80	724.45
64	1988.01	291.12	3653.26	620.75	4170.80	734.85
65	2103.16	318.32	3714.27	647.22	4161.87	745.69
66	2312.74	362.10	3759.46	666.93	4155.61	756.76
67	2567.92	413.14	3753.70	678.23	4147.54	763.81
68	2754.61	458.43	3742.35	689.38	4144.07	773.66
69	2784.27	477.62	3743.77	703.31	4157.71	786.21
70	2772.25	490.99	3756.74	718.39	4177.85	800.29
71	2765.53	501.18	3779.96	733.65	4205.66	815.17
72	2865.46	527.47	3894.75	761.27	4305.32	838.25
73	3011.20	560.16	4065.94	797.89	4464.88	866.20
74	3173.11	598.55	4255.21	833.79	4639.44	893.91
75	3380.07	643.34	4495.87	884.60	4870.32	937.37
76	3609.16	699.64	4772.01	952.95	5138.71	1001.20
77	3861.07	767.59	5084.13	1038.10	5451.74	1095.90
78	4259.64	872.37	5590.92	1176.80	5972.59	1249.50
79	4725.35	994.69	6279.28	1358.54	6683.66	1444.87
80	5207.06	1122.36	3503.00	776.31	3714.31	824.90
81	5839.35	1284.26	3910.93	881.40	4132.41	934.51
82	6504.45	1450.54	4338.07	989.88	4568.59	1046.38
83	7195.81	1619.00	4776.51	1098.36	5013.81	1157.12
84	7911.23	1791.84	5225.12	1206.84	5468.07	1267.86
85+		2340.99				

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

Appendix B1

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

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

Premiums to be used only with those
that have not previously elected a landing spot option

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

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	449.27	16.99	654.28	47.71	2326.62	256.48
30	540.69	20.45	665.29	48.51	2326.62	256.48
31	540.69	20.45	687.47	50.13	2326.62	256.48
32	540.69	20.45	731.82	53.36	2326.62	256.48
33	540.69	20.45	754.28	55.00	2326.62	256.48
34	540.69	20.45	806.66	58.82	2326.62	256.48
35	540.69	20.45	882.70	64.36	2326.62	256.48
36	540.69	20.45	966.94	70.51	2326.62	256.48
37	540.69	20.45	1108.45	80.82	2326.62	256.48
38	540.69	20.45	1233.49	89.94	2326.62	256.48
39	553.14	20.92	1351.26	98.53	2326.62	256.48
40	583.87	22.08	1465.56	106.86	2326.62	256.48
41	618.30	23.38	1590.67	115.99	2326.62	256.48
42	658.80	24.91	1708.36	124.57	2326.62	256.48
43	680.03	25.72	1708.36	124.57	2326.62	256.48
44	680.03	25.72	1708.36	124.57	2326.62	256.48
45	675.18	30.07	1623.18	136.58	2442.64	287.01
46	714.10	31.80	1776.64	149.49	2442.64	287.01
47	805.90	35.89	1886.94	158.77	2442.64	287.01
48	915.58	40.77	1886.94	158.77	2442.64	287.01
49	1090.71	48.57	1886.94	158.77	2442.64	287.01
50	1043.09	54.02	1935.79	170.98	2491.49	299.22
51	1087.60	59.02	2009.07	189.30	2564.77	317.54
52	1057.49	67.33	2088.46	207.62	2650.27	335.86
53	1092.03	75.18	2173.95	232.05	2741.87	360.29
54	1123.29	82.48	2265.55	250.37	2839.57	378.61
55	1147.75	93.06	2369.36	274.80	2937.28	403.04
56	1168.32	98.95	2473.17	299.22	3047.20	427.46
57	1252.60	114.23	2576.99	323.65	3163.22	458.00
58	1323.40	127.94	2699.12	354.18	3291.46	482.42
59	1374.23	142.57	2845.68	390.82	3438.02	519.06
60	1407.98	153.88	2952.22	419.18	3615.11	555.70
61	1489.65	173.21	3060.86	450.64	3651.96	579.40
62	1558.69	189.62	3118.34	475.87	3689.38	599.03
63	1676.15	214.79	3174.28	496.98	3691.01	608.12
64	1781.17	241.32	3225.86	518.99	3669.31	620.65
65	1875.79	265.26	3269.91	540.96	3653.87	629.17
66	2055.77	299.80	3302.66	561.86	3639.44	634.28
67	2276.29	344.28	3288.75	571.59	3626.02	644.72
68	2432.91	382.03	3269.63	579.08	3619.36	651.10
69	2443.64	396.17	3260.47	591.50	3615.86	662.26
70	2421.54	407.49	3262.43	603.06	3622.55	672.90
71	2403.23	413.62	3269.72	612.88	3638.06	682.32
72	2483.40	436.23	3361.57	638.67	3717.97	704.25
73	2598.59	464.52	3497.58	666.73	3841.88	726.84
74	2726.16	491.39	3646.21	692.65	3978.15	742.31
75	2887.51	530.26	3837.45	733.81	4161.63	776.54
76	3071.16	574.18	4060.31	788.90	4378.76	829.91
77	3276.13	631.18	4318.85	862.38	4637.91	915.56
78	3603.09	717.89	4738.99	979.15	5068.41	1047.30
79	3976.54	815.87	5297.86	1129.09	5647.72	1206.33
80	4360.37	916.71	2941.39	640.71	3123.32	684.78
81	4861.38	1043.60	3266.83	724.33	3456.67	770.66
82	5388.65	1174.87	3604.70	809.08	3802.45	857.67
83	5931.24	1306.14	3950.48	892.70	4152.75	943.55
84	6489.14	1439.60	4301.91	977.45	4507.57	1029.43
85+		1859.66				

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

Appendix B1

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

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

Premiums to be used only with those
that have not previously elected a landing spot option

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

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	579.25	32.66	808.76	84.06	3230.39	470.21
30	604.30	34.08	808.76	84.06	3230.39	470.21
31	604.30	34.08	856.37	89.01	3230.39	470.21
32	604.30	34.08	881.56	91.62	3230.39	470.21
33	604.30	34.08	932.27	96.89	3230.39	470.21
34	604.30	34.08	991.77	103.08	3230.39	470.21
35	604.30	34.08	1021.51	106.17	3230.39	470.21
36	604.30	34.08	1154.65	120.01	3230.39	470.21
37	613.12	34.57	1323.08	137.51	3230.39	470.21
38	613.12	34.57	1469.44	152.72	3230.39	470.21
39	647.18	36.50	1671.93	173.77	3230.39	470.21
40	681.24	38.42	1801.82	187.27	3230.39	470.21
41	721.19	40.67	1937.97	201.42	3230.39	470.21
42	763.83	43.07	2054.18	213.50	3230.39	470.21
43	780.47	44.01	2054.18	213.50	3230.39	470.21
44	780.47	44.01	2054.18	213.50	3230.39	470.21
45	778.57	57.17	1919.41	227.81	3474.66	531.27
46	817.60	60.03	2151.45	255.35	3474.66	531.27
47	889.53	65.32	2327.88	276.29	3474.66	531.27
48	1009.44	74.12	2418.22	287.01	3474.66	531.27
49	1184.51	86.97	2418.22	287.01	3474.66	531.27
50	1130.74	88.46	2515.92	311.44	3572.36	549.59
51	1164.99	98.66	2644.16	341.97	3712.82	586.23
52	1187.88	107.32	2790.72	372.50	3859.37	616.77
53	1200.38	117.89	2880.74	401.27	4024.25	653.41
54	1206.49	126.46	2919.24	425.24	4201.34	696.15
55	1197.96	132.75	2951.55	440.53	4384.54	738.90
56	1277.63	151.47	3093.33	476.32	4579.95	781.65
57	1349.65	165.80	3179.22	506.76	4781.47	830.50
58	1400.00	179.49	3307.98	540.83	4907.76	867.84
59	1504.79	205.05	3427.00	572.87	5009.33	898.66
60	1574.43	223.99	3600.29	617.62	5045.86	915.42
61	1616.17	239.78	3746.24	658.52	5159.22	951.08
62	1722.79	266.00	3947.71	707.34	5253.33	981.50
63	1754.64	278.28	4019.69	737.85	5321.07	1010.08
64	1893.42	311.65	4135.02	769.91	5362.37	1026.84
65	1991.04	336.64	4286.87	813.17	5427.55	1051.75
66	2148.48	372.52	4535.47	874.26	5429.97	1064.06
67	2334.15	412.42	4760.40	931.21	5426.80	1073.18
68	2541.89	460.83	4903.94	969.34	5437.27	1085.33
69	2727.18	506.52	4976.73	998.88	5477.80	1103.44
70	2949.83	559.21	5017.31	1017.02	5532.83	1120.53
71	3224.66	622.26	5159.70	1056.70	5933.78	1208.84
72	3435.05	670.38	5331.75	1094.86	6155.75	1257.38
73	3640.37	715.12	5574.27	1144.91	6391.28	1297.93
74	3855.83	759.71	5839.16	1194.49	6646.81	1333.02
75	4126.88	821.52	6179.62	1264.07	6988.83	1394.75
76	4595.89	926.42	6566.94	1355.85	7384.79	1486.13
77	4917.66	1012.66	7007.73	1477.38	7849.30	1625.35
78	5391.14	1139.61	7726.42	1672.05	8626.06	1853.80
79	5982.29	1295.57	8664.65	1923.72	9645.72	2140.73
80	6626.97	1465.85	4875.95	1106.27	5413.83	1231.70
81	7421.16	1669.32	5462.42	1259.95	6051.15	1402.33
82	8256.91	1879.36	6077.14	1417.02	6715.59	1574.09
83	9118.92	2093.76	6707.68	1574.09	7393.59	1744.72
84	10009.37	2308.17	7354.04	1732.29	8087.41	1914.22
85+		2988.59				

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

Appendix B1

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

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

Premiums to be used only with those
that have not previously elected a landing spot option

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

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	557.48	28.31	754.24	70.43	2937.28	403.04
30	581.58	29.53	754.24	70.43	2937.28	403.04
31	581.58	29.53	798.64	74.57	2937.28	403.04
32	581.58	29.53	822.13	76.77	2937.28	403.04
33	581.58	29.53	869.42	81.18	2937.28	403.04
34	581.58	29.53	924.90	86.36	2937.28	403.04
35	581.58	29.53	952.65	88.95	2937.28	403.04
36	581.58	29.53	1076.80	100.55	2937.28	403.04
37	590.07	29.96	1233.89	115.21	2937.28	403.04
38	590.07	29.96	1370.38	127.96	2937.28	403.04
39	622.85	31.63	1559.22	145.59	2937.28	403.04
40	655.63	33.29	1680.35	156.90	2937.28	403.04
41	694.08	35.25	1807.32	168.76	2937.28	403.04
42	735.12	37.33	1915.69	178.87	2937.28	403.04
43	751.13	38.14	1915.69	178.87	2937.28	403.04
44	751.13	38.14	1915.69	178.87	2937.28	403.04
45	737.74	46.28	1769.16	193.88	3144.90	451.89
46	774.72	48.60	1983.03	217.32	3144.90	451.89
47	842.88	52.87	2145.64	235.14	3144.90	451.89
48	956.50	60.00	2228.91	244.26	3144.90	451.89
49	1122.39	70.41	2228.91	244.26	3144.90	451.89
50	1069.20	73.07	2314.40	262.58	3224.29	470.21
51	1096.68	83.48	2424.32	287.01	3340.31	494.63
52	1113.87	92.51	2540.35	317.54	3468.55	525.17
53	1118.21	100.03	2617.22	341.38	3609.00	561.81
54	1117.62	105.95	2643.41	356.29	3755.56	592.34
55	1107.30	113.32	2665.20	374.45	3914.33	628.98
56	1175.55	125.13	2786.73	405.14	4079.21	665.62
57	1236.90	139.28	2853.83	426.74	4256.30	708.37
58	1279.26	153.38	2961.43	456.82	4363.12	742.15
59	1365.88	171.98	3058.73	485.92	4441.14	765.31
60	1425.10	188.28	3198.58	522.22	4461.32	783.07
61	1457.35	199.30	3321.86	556.08	4553.50	812.94
62	1543.40	222.70	3488.90	602.19	4627.81	839.11
63	1564.23	234.34	3544.39	624.68	4673.46	860.26
64	1681.73	261.67	3633.29	653.13	4700.63	876.23
65	1763.74	281.97	3757.26	688.07	4748.02	895.94
66	1897.25	311.88	3969.05	738.81	4743.61	905.67
67	2056.27	348.07	4158.33	786.71	4734.18	913.35
68	2230.76	387.45	4270.43	820.50	4735.00	922.17
69	2383.78	423.53	4320.23	843.57	4755.31	935.96
70	2563.97	466.94	4339.29	858.82	4788.84	950.48
71	2790.47	519.93	4450.21	887.63	5121.92	1023.79
72	2963.10	560.44	4587.59	920.94	5300.39	1063.50
73	3129.94	595.93	4779.12	959.10	5486.83	1090.26
74	3297.88	630.18	4984.46	995.85	5679.72	1110.85
75	3512.55	676.97	5252.30	1047.95	5943.39	1150.98
76	3896.25	762.36	5563.32	1124.24	6260.54	1230.40
77	4157.01	834.64	5925.70	1229.99	6647.05	1359.47
78	4540.38	938.77	6515.55	1394.89	7285.69	1560.73
79	5008.94	1064.46	7265.37	1598.20	8101.77	1792.61
80	5513.36	1196.75	4060.09	911.91	4515.48	1021.52
81	6132.52	1354.27	4515.48	1029.43	5008.16	1150.34
82	6780.12	1516.17	4988.95	1149.21	5517.79	1279.16
83	7445.22	1678.07	5470.33	1267.86	6033.07	1406.85
84	8123.45	1839.97	5959.62	1386.51	6554.00	1533.41
85+		2347.55				

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

Appendix B2

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	600.60	35.99	1199.45	112.00
30	606.57	36.35	1345.16	125.60
31	606.57	36.35	1392.25	130.00
32	606.57	36.35	1438.90	134.36
33	606.57	36.35	1485.23	138.68
34	606.57	36.35	1531.33	142.99
35	606.57	36.35	1577.28	147.28
36	606.57	36.35	1623.13	151.56
37	606.57	36.35	1668.93	155.83
38	606.57	36.35	1714.73	160.11
39	606.57	36.35	1760.55	164.39
40	606.57	36.35	1762.95	164.61
41	606.57	36.35	1762.95	164.61
42	606.57	36.35	1762.95	164.61
43	606.57	36.35	1762.95	164.61
44	606.57	36.35	1762.95	164.61
45	640.65	45.44	1789.90	175.89
46	640.65	45.44	1837.29	180.54
47	661.89	46.94	1837.29	180.54
48	721.13	51.14	1837.29	180.54
49	822.97	58.37	1837.29	180.54
50	823.41	60.04	1863.84	191.16
51	859.12	69.42	1911.63	201.78
52	837.05	70.89	1890.82	204.41
53	866.97	76.58	1889.58	213.82
54	893.77	84.47	1869.42	214.60
55	918.07	91.81	1846.61	219.40
56	936.13	98.40	1855.05	226.88
57	1019.90	111.77	1859.10	233.47
58	1026.23	116.13	1858.37	242.21
59	1079.01	127.74	1889.45	253.01
60	1118.73	139.51	1871.04	255.67
61	1204.16	155.99	1921.14	269.57
62	1335.33	181.31	1962.97	284.11
63	1366.17	191.60	2030.33	301.46
64	1501.65	219.05	2050.48	312.78
65	1569.13	235.51	2098.15	327.20
66	1671.96	256.79	2127.60	340.03
67	1824.71	287.49	2149.24	349.95
68	1884.36	306.03	2140.92	356.82
69	1934.76	322.46	2136.87	363.78
70	1992.93	341.06	2163.48	376.15
71	2236.79	391.17	2399.64	421.94
72	2288.40	406.61	2476.83	441.32
73	2373.70	427.69	2554.28	456.21
74	2468.31	447.75	2641.04	472.75
75	2694.37	492.98	2864.75	515.70
76	2953.35	549.78	3126.01	572.50
77	3250.96	622.48	3425.89	647.47
78	3591.51	709.69	3770.63	741.43
79	3918.36	799.71	4101.02	835.35
80	2206.89	462.17	2301.81	483.64
81	2441.93	523.19	2539.11	545.79
82	2690.53	585.34	2787.71	609.07
83	2945.91	647.49	3043.09	672.35
84	3209.20	710.77	3305.25	735.63
85+				

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

Appendix B2

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	571.36	29.24	1109.13	90.32
30	577.04	29.53	1243.87	101.29
31	577.04	29.53	1287.41	104.84
32	577.04	29.53	1330.55	108.35
33	577.04	29.53	1373.39	111.84
34	577.04	29.53	1416.02	115.31
35	577.04	29.53	1458.51	118.77
36	577.04	29.53	1500.91	122.22
37	577.04	29.53	1543.26	125.67
38	577.04	29.53	1585.61	129.12
39	577.04	29.53	1627.98	132.57
40	577.04	29.53	1630.20	132.75
41	577.04	29.53	1630.20	132.75
42	577.04	29.53	1630.20	132.75
43	577.04	29.53	1630.20	132.75
44	577.04	29.53	1630.20	132.75
45	602.03	36.35	1645.05	144.85
46	602.03	36.35	1688.61	148.68
47	621.99	37.55	1688.61	148.68
48	677.66	40.92	1688.61	148.68
49	773.36	46.69	1688.61	148.68
50	771.94	48.60	1709.85	153.99
51	801.27	54.96	1747.02	164.61
52	777.06	57.26	1722.18	168.64
53	801.33	62.90	1720.52	174.04
54	822.92	68.12	1692.97	176.45
55	842.46	72.91	1668.35	178.26
56	856.35	79.78	1668.21	182.39
57	930.48	89.42	1668.87	190.23
58	931.71	94.52	1666.27	196.28
59	975.73	103.28	1685.41	204.04
60	1006.05	112.68	1665.73	209.19
61	1078.27	125.89	1704.73	220.21
62	1191.43	146.77	1734.20	232.46
63	1213.45	155.50	1790.61	246.98
64	1328.72	175.82	1800.25	253.70
65	1381.85	190.11	1838.41	266.48
66	1469.38	208.28	1858.81	278.50
67	1598.82	234.69	1873.62	284.91
68	1643.50	249.36	1859.52	290.10
69	1679.48	263.34	1851.24	296.41
70	1723.14	277.43	1868.11	305.46
71	1927.00	317.67	2063.12	344.29
72	1963.61	329.75	2122.29	359.50
73	2031.54	346.91	2183.61	373.04
74	2104.65	363.65	2250.11	384.11
75	2287.71	399.84	2433.11	418.01
76	2501.26	445.27	2646.66	465.72
77	2744.35	504.34	2894.28	527.06
78	3020.13	575.91	3174.31	605.39
79	3283.49	648.23	3439.42	679.42
80	1843.03	374.03	1923.26	392.11
81	2031.74	422.62	2114.23	441.83
82	2230.62	471.21	2314.24	491.55
83	2435.15	520.93	2518.77	541.27
84	2645.33	570.65	2727.82	590.99
85+				

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

Age 85+ rates are for inflation additions only

Appendix B2

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	645.19	45.44	1402.19	149.41
30	645.19	45.44	1542.27	164.34
31	645.19	45.44	1588.07	169.22
32	645.19	45.44	1633.59	174.07
33	645.19	45.44	1678.91	178.90
34	645.19	45.44	1724.08	183.71
35	645.19	45.44	1769.15	188.52
36	645.19	45.44	1814.16	193.31
37	645.19	45.44	1859.15	198.11
38	645.19	45.44	1904.15	202.90
39	645.19	45.44	1943.49	207.09
40	645.19	45.44	1943.49	207.09
41	645.19	45.44	1943.49	207.09
42	666.46	46.93	1943.49	207.09
43	666.46	46.93	1943.49	207.09
44	666.46	46.93	1943.49	207.09
45	688.36	56.80	2001.73	224.15
46	700.22	57.77	2039.07	228.33
47	755.77	62.36	2039.07	228.33
48	894.01	73.76	2039.07	228.33
49	996.60	82.23	2039.07	228.33
50	979.78	85.34	2076.25	238.95
51	1006.08	90.61	2139.97	254.88
52	1023.37	98.05	2156.57	265.02
53	1035.85	104.48	2130.27	268.77
54	1101.65	119.01	2119.15	272.67
55	1108.90	123.87	2095.57	279.10
56	1166.82	137.27	2092.71	282.56
57	1226.63	150.32	2088.39	289.23
58	1270.66	161.07	2076.33	297.20
59	1300.63	171.29	2071.68	303.74
60	1312.49	180.36	2058.31	309.85
61	1424.63	204.74	2088.11	320.15
62	1461.27	216.99	2147.82	336.57
63	1572.68	241.74	2191.55	351.85
64	1603.83	252.68	2219.10	365.57
65	1681.65	272.42	2227.27	373.74
66	1868.17	311.36	2359.26	403.84
67	2154.50	366.47	2523.45	438.46
68	2324.43	403.73	2632.97	464.29
69	2425.17	429.81	2721.27	490.35
70	2582.10	468.72	2742.82	500.63
71	2672.59	493.56	2935.12	543.44
72	2744.59	513.22	2995.00	560.32
73	2858.42	539.37	3100.78	579.76
74	2981.97	563.66	3213.80	597.76
75	3266.86	622.48	3498.59	654.28
76	3596.27	695.17	3832.54	726.98
77	3977.94	788.32	4221.02	824.67
78	4425.48	904.18	4677.66	949.62
79	4918.93	1035.33	5178.90	1089.58
80	2744.77	592.12	2879.24	622.63
81	3052.13	671.22	3191.12	705.12
82	3375.31	753.71	3517.69	788.74
83	3708.66	835.07	3852.17	871.23
84	4051.05	917.56	4195.69	954.85
85+				

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

Appendix B2

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	608.84	36.35	1294.92	122.60
30	608.84	36.35	1424.28	134.84
31	608.84	36.35	1466.58	138.85
32	608.84	36.35	1508.62	142.83
33	608.84	36.35	1550.47	146.79
34	608.84	36.35	1592.18	150.74
35	608.84	36.35	1633.80	154.68
36	608.84	36.35	1675.38	158.62
37	608.84	36.35	1716.92	162.55
38	608.84	36.35	1758.48	166.48
39	608.84	36.35	1794.81	169.92
40	608.84	36.35	1794.81	169.92
41	608.84	36.35	1794.81	169.92
42	628.91	37.55	1794.81	169.92
43	628.91	37.55	1794.81	169.92
44	628.91	37.55	1794.81	169.92
45	642.92	45.44	1834.92	187.66
46	654.00	46.22	1869.15	191.16
47	705.89	49.89	1869.15	191.16
48	835.00	59.01	1869.15	191.16
49	930.82	65.78	1869.15	191.16
50	913.40	69.53	1895.70	196.47
51	931.09	74.99	1943.49	207.09
52	943.71	79.66	1959.10	218.26
53	952.27	86.57	1931.18	219.00
54	1010.10	97.65	1913.46	224.83
55	1011.57	103.22	1885.10	228.77
56	1062.37	113.40	1880.79	234.00
57	1112.38	123.26	1871.47	238.19
58	1148.37	134.22	1856.48	244.27
59	1169.98	142.26	1845.82	249.23
60	1176.52	149.84	1829.61	254.52
61	1271.08	167.77	1849.77	266.79
62	1299.21	178.54	1897.99	281.06
63	1394.85	197.28	1933.52	291.54
64	1417.64	207.46	1952.93	301.44
65	1482.57	225.27	1953.80	309.93
66	1641.48	256.74	2061.70	334.00
67	1885.55	301.45	2201.50	361.81
68	2030.53	332.49	2291.49	386.41
69	2109.21	355.80	2359.97	407.19
70	2235.42	388.29	2372.68	415.42
71	2305.04	406.93	2528.20	448.93
72	2362.78	423.96	2576.00	463.63
73	2452.11	444.33	2658.83	479.97
74	2547.86	463.66	2747.87	493.21
75	2782.97	511.16	2980.61	536.15
76	3053.31	570.22	3255.50	597.49
77	3369.09	647.47	3578.10	679.27
78	3737.13	745.15	3955.22	783.77
79	4139.05	849.96	4362.84	897.43
80	2299.55	484.77	2414.81	510.76
81	2545.89	548.05	2665.67	576.30
82	2804.66	612.46	2926.70	641.84
83	3070.21	676.87	3193.38	707.38
84	3342.54	742.41	3465.71	772.92
85+				

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

Age 85+ rates are for inflation additions only

Appendix B2

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	695.17	56.80	2203.69	265.50
30	695.17	56.80	2203.69	265.50
31	695.17	56.80	2203.69	265.50
32	695.17	56.80	2203.69	265.50
33	696.89	56.94	2203.69	265.50
34	745.29	60.89	2203.69	265.50
35	815.54	66.63	2203.69	265.50
36	893.37	72.99	2203.69	265.50
37	1024.11	83.67	2203.69	265.50
38	1139.64	93.11	2203.69	265.50
39	1248.45	102.00	2203.69	265.50
40	1354.05	110.63	2203.69	265.50
41	1469.64	120.07	2203.69	265.50
42	1578.37	128.95	2203.69	265.50
43	1578.37	128.95	2203.69	265.50
44	1578.37	128.95	2203.69	265.50
45	1511.96	146.17	2331.13	297.37
46	1654.90	159.99	2331.13	297.37
47	1757.64	169.92	2331.13	297.37
48	1757.64	169.92	2331.13	297.37
49	1757.64	169.92	2331.13	297.37
50	1816.05	180.54	2384.23	313.30
51	1890.39	201.78	2458.57	329.23
52	1975.35	217.71	2543.53	350.47
53	2065.63	238.95	2639.11	371.71
54	2161.21	265.50	2740.01	392.95
55	2262.10	286.74	2846.21	419.50
56	2368.30	313.30	2952.41	446.05
57	2479.81	339.85	3069.23	472.60
58	2607.25	371.71	3201.98	499.15
59	2750.63	403.57	3355.98	536.32
60	2869.17	437.40	3536.52	578.80
61	2987.32	468.20	3577.66	595.43
62	3052.37	491.69	3626.82	618.26
63	3118.05	515.80	3637.21	629.96
64	3176.75	539.78	3626.78	639.00
65	3229.80	562.80	3619.01	648.42
66	3269.10	579.94	3613.57	658.05
67	3264.09	589.76	3606.56	664.18
68	3254.22	599.46	3603.54	672.75
69	3255.46	611.57	3615.40	683.66
70	3266.73	624.69	3632.92	695.91
71	3286.92	637.96	3657.09	708.84
72	3386.73	661.98	3743.76	728.92
73	3535.60	693.81	3882.51	753.22
74	3700.19	725.04	4034.29	777.31
75	4064.27	799.68	4402.77	847.38
76	4493.64	897.36	4838.95	942.80
77	4995.71	1020.04	5356.93	1076.84
78	5590.92	1176.80	5972.59	1249.50
79	6279.28	1358.54	6683.66	1444.87
80	3503.00	776.31	3714.31	824.90
81	3910.93	881.40	4132.41	934.51
82	4338.07	989.88	4568.59	1046.38
83	4776.51	1098.36	5013.81	1157.12
84	5225.12	1206.84	5468.07	1267.86
85+				

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

Age 85+ rates are for inflation additions only

Appendix B2

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	654.28	47.71	2023.14	223.02
30	654.28	47.71	2023.14	223.02
31	654.28	47.71	2023.14	223.02
32	654.28	47.71	2023.14	223.02
33	655.90	47.83	2023.14	223.02
34	701.45	51.15	2023.14	223.02
35	767.57	55.97	2023.14	223.02
36	840.82	61.31	2023.14	223.02
37	963.87	70.28	2023.14	223.02
38	1072.60	78.21	2023.14	223.02
39	1175.01	85.68	2023.14	223.02
40	1274.40	92.93	2023.14	223.02
41	1383.19	100.86	2023.14	223.02
42	1485.53	108.32	2023.14	223.02
43	1485.53	108.32	2023.14	223.02
44	1485.53	108.32	2023.14	223.02
45	1411.46	118.76	2124.04	249.57
46	1544.90	129.99	2124.04	249.57
47	1640.82	138.06	2124.04	249.57
48	1640.82	138.06	2124.04	249.57
49	1640.82	138.06	2124.04	249.57
50	1683.30	148.68	2166.52	260.19
51	1747.02	164.61	2230.24	276.12
52	1816.05	180.54	2304.58	292.05
53	1890.39	201.78	2384.23	313.30
54	1970.04	217.71	2469.19	329.23
55	2060.32	238.95	2554.15	350.47
56	2150.59	260.19	2649.74	371.71
57	2240.86	281.43	2750.63	398.26
58	2347.06	307.99	2862.14	419.50
59	2474.50	339.85	2989.58	451.36
60	2567.15	364.50	3143.57	483.22
61	2661.61	391.86	3175.62	503.82
62	2711.60	413.80	3208.15	520.90
63	2760.24	432.16	3209.58	528.80
64	2805.10	451.29	3190.70	539.70
65	2843.40	470.40	3177.27	547.11
66	2871.88	488.58	3164.73	551.55
67	2859.79	497.03	3153.06	560.62
68	2843.16	503.55	3147.27	566.18
69	2835.20	514.35	3144.23	575.88
70	2836.89	524.40	3150.04	585.13
71	2843.24	532.94	3163.53	593.33
72	2923.10	555.37	3233.02	612.39
73	3041.38	579.76	3340.76	632.04
74	3170.61	602.30	3459.26	645.49
75	3469.05	663.37	3762.12	701.99
76	3823.45	742.88	4123.33	781.50
77	4243.74	847.38	4557.25	899.64
78	4738.99	979.15	5068.41	1047.30
79	5297.86	1129.09	5647.72	1206.33
80	2941.39	640.71	3123.32	684.78
81	3266.83	724.33	3456.67	770.66
82	3604.70	809.08	3802.45	857.67
83	3950.48	892.70	4152.75	943.55
84	4301.91	977.45	4507.57	1029.43
85+				

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

Appendix B2

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	808.76	84.06	2809.04	408.88
30	808.76	84.06	2809.04	408.88
31	808.76	84.06	2809.04	408.88
32	808.76	84.06	2809.04	408.88
33	810.67	84.26	2809.04	408.88
34	862.40	89.63	2809.04	408.88
35	888.27	92.32	2809.04	408.88
36	1004.04	104.35	2809.04	408.88
37	1150.51	119.58	2809.04	408.88
38	1277.78	132.80	2809.04	408.88
39	1453.86	151.10	2809.04	408.88
40	1566.80	162.84	2809.04	408.88
41	1685.19	175.15	2809.04	408.88
42	1786.24	185.65	2809.04	408.88
43	1786.24	185.65	2809.04	408.88
44	1786.24	185.65	2809.04	408.88
45	1669.06	198.10	3021.44	461.98
46	1870.83	222.04	3021.44	461.98
47	2024.24	240.25	3021.44	461.98
48	2102.80	249.57	3021.44	461.98
49	2102.80	249.57	3021.44	461.98
50	2187.76	270.81	3106.40	477.91
51	2299.27	297.37	3228.53	509.77
52	2426.71	323.92	3355.98	536.32
53	2504.99	348.93	3499.35	568.18
54	2538.47	369.78	3653.34	605.35
55	2566.56	383.07	3812.64	642.52
56	2689.85	414.19	3982.57	679.69
57	2764.54	440.66	4157.80	722.17
58	2876.50	470.29	4267.62	754.64
59	2980.00	498.15	4355.94	781.45
60	3130.68	537.06	4387.71	796.02
61	3257.60	572.63	4486.28	827.03
62	3432.79	615.08	4568.11	853.48
63	3495.38	641.61	4627.02	878.33
64	3595.67	669.49	4662.93	892.90
65	3727.71	707.10	4719.61	914.57
66	3943.89	760.22	4721.71	925.27
67	4139.48	809.75	4718.96	933.20
68	4264.29	842.90	4728.06	943.76
69	4327.60	868.59	4763.31	959.52
70	4362.88	884.37	4811.15	974.38
71	4486.70	918.87	5159.81	1051.17
72	4636.31	952.05	5352.83	1093.37
73	4847.19	995.58	5557.64	1128.64
74	5077.53	1038.69	5779.84	1159.15
75	5586.38	1142.72	6317.90	1260.85
76	6183.86	1276.76	6954.01	1399.43
77	6885.85	1451.69	7712.79	1597.08
78	7726.42	1672.05	8626.06	1853.80
79	8664.65	1923.72	9645.72	2140.73
80	4875.95	1106.27	5413.83	1231.70
81	5462.42	1259.95	6051.15	1402.33
82	6077.14	1417.02	6715.59	1574.09
83	6707.68	1574.09	7393.59	1744.72
84	7354.04	1732.29	8087.41	1914.22
85+				

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

Appendix B2

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

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

Premiums to be used only with those
that previously elected a landing spot option during the 2010 Rate Filing

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

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	754.24	70.43	2554.15	350.47
30	754.24	70.43	2554.15	350.47
31	754.24	70.43	2554.15	350.47
32	754.24	70.43	2554.15	350.47
33	756.02	70.59	2554.15	350.47
34	804.26	75.10	2554.15	350.47
35	828.39	77.35	2554.15	350.47
36	936.35	87.43	2554.15	350.47
37	1072.94	100.18	2554.15	350.47
38	1191.64	111.27	2554.15	350.47
39	1355.84	126.60	2554.15	350.47
40	1461.17	136.43	2554.15	350.47
41	1571.58	146.74	2554.15	350.47
42	1665.82	155.54	2554.15	350.47
43	1665.82	155.54	2554.15	350.47
44	1665.82	155.54	2554.15	350.47
45	1538.40	168.59	2734.70	392.95
46	1724.37	188.97	2734.70	392.95
47	1865.78	204.47	2734.70	392.95
48	1938.18	212.40	2734.70	392.95
49	1938.18	212.40	2734.70	392.95
50	2012.52	228.33	2803.73	408.88
51	2108.11	249.57	2904.62	430.12
52	2209.00	276.12	3016.13	456.67
53	2275.85	296.85	3138.26	488.53
54	2298.61	309.81	3265.71	515.08
55	2317.57	325.61	3403.77	546.94
56	2423.25	352.30	3547.14	578.80
57	2481.59	371.08	3701.13	615.97
58	2575.16	397.23	3794.02	645.35
59	2659.76	422.54	3861.86	665.49
60	2781.38	454.10	3879.41	680.93
61	2888.58	483.55	3959.57	706.90
62	3033.82	523.65	4024.18	729.66
63	3082.08	543.20	4063.87	748.06
64	3159.38	567.94	4087.50	761.94
65	3267.18	598.32	4128.72	779.07
66	3451.35	642.44	4124.87	787.54
67	3615.94	684.10	4116.68	794.21
68	3713.42	713.48	4117.39	801.89
69	3756.72	733.54	4135.05	813.87
70	3773.30	746.80	4164.21	826.50
71	3869.74	771.85	4453.84	890.25
72	3989.21	800.82	4609.03	924.78
73	4155.75	834.00	4771.16	948.05
74	4334.31	865.95	4938.88	965.96
75	4748.08	947.34	5372.83	1040.49
76	5238.79	1058.66	5895.34	1158.62
77	5822.65	1208.60	6531.45	1335.82
78	6515.55	1394.89	7285.69	1560.73
79	7265.37	1598.20	8101.77	1792.61
80	4060.09	911.91	4515.48	1021.52
81	4515.48	1029.43	5008.16	1150.34
82	4988.95	1149.21	5517.79	1279.16
83	5470.33	1267.86	6033.07	1406.85
84	5959.62	1386.51	6554.00	1533.41
85+				

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

Appendix B3

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	519.88	31.15	1149.47	107.33
30	525.05	31.46	1289.11	120.37
31	525.05	31.46	1334.24	124.58
32	525.05	31.46	1378.95	128.76
33	525.05	31.46	1423.35	132.90
34	525.05	31.46	1467.53	137.03
35	525.05	31.46	1511.56	141.14
36	525.05	31.46	1555.50	145.24
37	525.05	31.46	1599.39	149.34
38	525.05	31.46	1643.28	153.44
39	525.05	31.46	1687.19	157.54
40	533.22	31.95	1689.49	157.75
41	553.90	33.19	1689.49	157.75
42	574.75	34.44	1689.49	157.75
43	576.29	34.53	1689.49	157.75
44	576.29	34.53	1689.49	157.75
45	582.81	41.33	1715.32	168.56
46	627.15	44.48	1760.74	173.02
47	658.87	46.73	1760.74	173.02
48	701.51	49.75	1760.74	173.02
49	788.68	55.93	1760.74	173.02
50	789.10	57.54	1786.18	183.20
51	823.32	66.53	1831.98	193.38
52	802.17	67.94	1812.04	195.90
53	830.84	73.39	1810.85	204.91
54	856.53	80.95	1791.53	205.66
55	879.82	87.98	1769.67	210.26
56	897.12	94.30	1777.76	217.42
57	977.40	107.11	1781.64	223.74
58	983.47	111.29	1780.94	232.12
59	1034.05	122.42	1810.72	242.47
60	1072.11	133.69	1793.08	245.02
61	1153.98	149.49	1841.10	258.34
62	1279.69	173.75	1881.18	272.28
63	1309.25	183.61	1945.73	288.90
64	1439.08	209.92	1965.04	299.75
65	1503.75	225.70	2010.72	313.57
66	1602.29	246.09	2038.95	325.86
67	1748.68	275.52	2059.69	335.37
68	1805.84	293.28	2051.71	341.95
69	1854.15	309.02	2047.84	348.62
70	1947.80	333.34	2131.88	370.65
71	2143.59	374.88	2306.02	405.48
72	2277.98	404.76	2465.55	439.31
73	2362.89	425.75	2542.65	454.13
74	2457.07	445.71	2629.02	470.60
75	2579.93	472.04	2743.08	493.80
76	2714.80	505.37	2873.51	526.25
77	2863.85	548.36	3017.95	570.37
78	3108.83	614.31	3263.88	641.79
79	3391.75	692.23	3549.86	723.08
80	2206.89	462.17	2301.81	483.64
81	2441.93	523.19	2539.11	545.79
82	2690.53	585.34	2787.71	609.07
83	2945.91	647.49	3043.09	672.35
84	3209.20	710.77	3305.25	735.63
85+				

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

Appendix B3

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	494.57	25.31	1062.92	86.56
30	499.49	25.56	1192.04	97.07
31	499.49	25.56	1233.77	100.47
32	499.49	25.56	1275.11	103.84
33	499.49	25.56	1316.17	107.18
34	499.49	25.56	1357.02	110.51
35	499.49	25.56	1397.74	113.82
36	499.49	25.56	1438.37	117.13
37	499.49	25.56	1478.96	120.44
38	499.49	25.56	1519.54	123.74
39	499.49	25.56	1560.14	127.05
40	507.26	25.96	1562.27	127.22
41	526.93	26.97	1562.27	127.22
42	546.76	27.98	1562.27	127.22
43	548.23	28.06	1562.27	127.22
44	548.23	28.06	1562.27	127.22
45	547.68	33.07	1576.51	138.81
46	589.34	35.58	1618.25	142.49
47	619.15	37.38	1618.25	142.49
48	659.22	39.80	1618.25	142.49
49	741.14	44.75	1618.25	142.49
50	739.78	46.58	1638.61	147.58
51	767.88	52.67	1674.23	157.75
52	744.69	54.87	1650.42	161.61
53	767.94	60.28	1648.83	166.79
54	788.64	65.28	1622.43	169.10
55	807.36	69.87	1598.84	170.83
56	820.66	76.46	1598.70	174.79
57	891.71	85.69	1599.33	182.31
58	892.89	90.58	1596.84	188.10
59	935.07	98.98	1615.18	195.54
60	964.13	107.98	1596.33	200.47
61	1033.34	120.64	1633.70	211.03
62	1141.79	140.66	1661.95	222.77
63	1162.89	149.02	1716.00	236.69
64	1273.35	168.49	1725.24	243.13
65	1324.28	182.19	1761.81	255.38
66	1408.16	199.60	1781.36	266.89
67	1532.20	224.91	1795.55	273.04
68	1575.02	238.97	1782.04	278.01
69	1609.50	252.37	1774.10	284.06
70	1684.11	271.15	1840.83	301.00
71	1846.70	304.43	1982.63	330.85
72	1954.67	328.25	2112.62	357.86
73	2022.29	345.33	2173.67	371.35
74	2095.07	362.00	2239.87	382.36
75	2190.55	382.86	2329.77	400.26
76	2299.23	409.31	2432.88	428.10
77	2417.57	444.29	2549.65	464.30
78	2614.24	498.51	2747.70	524.03
79	2842.21	561.11	2977.18	588.11
80	1843.03	374.03	1923.26	392.11
81	2031.74	422.62	2114.23	441.83
82	2230.62	471.21	2314.24	491.55
83	2435.15	520.93	2518.77	541.27
84	2645.33	570.65	2727.82	590.99
85+				

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

Appendix B3

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

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

Premiums to be used only with those
that previously elected a landing spot option during the 2013 Rate Filing

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

Elimination Period: 20 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	558.48	39.33	1343.77	143.19
30	558.48	39.33	1478.01	157.49
31	558.48	39.33	1521.90	162.17
32	558.48	39.33	1565.53	166.82
33	558.48	39.33	1608.95	171.45
34	558.48	39.33	1652.24	176.06
35	558.48	39.33	1695.43	180.66
36	558.48	39.33	1738.57	185.26
37	558.48	39.33	1781.69	189.85
38	558.48	39.33	1824.81	194.45
39	589.56	41.52	1862.51	198.46
40	607.98	42.82	1862.51	198.46
41	629.05	44.30	1862.51	198.46
42	663.43	46.72	1862.51	198.46
43	663.43	46.72	1862.51	198.46
44	663.43	46.72	1862.51	198.46
45	666.46	54.99	1918.33	214.81
46	697.03	57.51	1954.11	218.82
47	752.33	62.07	1954.11	218.82
48	856.76	70.69	1954.11	218.82
49	955.08	78.80	1954.11	218.82
50	938.95	81.78	1989.74	229.00
51	964.16	86.83	2050.80	244.26
52	980.73	93.96	2066.71	253.98
53	992.69	100.13	2041.51	257.57
54	1055.75	114.06	2030.85	261.31
55	1062.69	118.70	2008.26	267.48
56	1118.20	131.55	2005.52	270.79
57	1175.52	144.06	2001.38	277.18
58	1217.71	154.36	1989.82	284.82
59	1246.43	164.15	1985.36	291.09
60	1257.80	172.85	1972.55	296.94
61	1365.27	196.21	2001.10	306.81
62	1400.38	207.95	2058.32	322.55
63	1507.15	231.66	2100.23	337.19
64	1537.00	242.15	2126.63	350.34
65	1611.58	261.07	2134.47	358.17
66	1790.33	298.39	2260.96	387.01
67	2064.73	351.20	2418.30	420.19
68	2227.58	386.91	2523.26	444.94
69	2324.12	411.90	2607.89	469.91
70	2474.52	449.19	2628.54	479.77
71	2561.23	473.00	2812.83	520.80
72	2732.10	510.88	2981.37	557.77
73	2845.40	536.91	3086.66	577.12
74	2968.39	561.10	3199.16	595.04
75	3128.11	596.04	3350.00	626.49
76	3305.79	639.02	3522.98	668.26
77	3504.27	694.45	3718.41	726.47
78	3830.72	782.66	4049.00	821.99
79	4257.86	896.18	4482.88	943.15
80	2744.77	592.12	2879.24	622.63
81	3052.13	671.22	3191.12	705.12
82	3375.31	753.71	3517.69	788.74
83	3708.66	835.07	3852.17	871.23
84	4051.05	917.56	4195.69	954.85
85+				

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

Appendix B3

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	527.02	31.46	1240.96	117.49
30	527.02	31.46	1364.94	129.23
31	527.02	31.46	1405.47	133.06
32	527.02	31.46	1445.76	136.88
33	527.02	31.46	1485.86	140.67
34	527.02	31.46	1525.84	144.46
35	527.02	31.46	1565.73	148.23
36	527.02	31.46	1605.57	152.01
37	527.02	31.46	1645.39	155.78
38	527.02	31.46	1685.21	159.55
39	556.35	33.21	1720.03	162.84
40	573.73	34.25	1720.03	162.84
41	593.61	35.44	1720.03	162.84
42	626.05	37.38	1720.03	162.84
43	626.05	37.38	1720.03	162.84
44	626.05	37.38	1720.03	162.84
45	622.47	43.99	1758.47	179.84
46	651.02	46.01	1791.27	183.20
47	702.67	49.66	1791.27	183.20
48	800.21	56.55	1791.27	183.20
49	892.03	63.04	1791.27	183.20
50	875.35	66.64	1816.71	188.29
51	892.29	71.86	1862.51	198.46
52	904.39	76.34	1877.47	209.16
53	912.59	82.96	1850.71	209.87
54	968.01	93.58	1833.73	215.46
55	969.42	98.92	1806.56	219.24
56	1018.11	108.67	1802.43	224.25
57	1066.04	118.13	1793.49	228.26
58	1100.52	128.63	1779.13	234.10
59	1121.23	136.33	1768.91	238.84
60	1127.50	143.60	1753.38	243.92
61	1218.11	160.78	1772.70	255.68
62	1245.08	171.10	1818.91	269.34
63	1336.73	189.06	1852.96	279.39
64	1358.58	198.82	1871.56	288.88
65	1420.80	215.88	1872.39	297.02
66	1573.08	246.04	1975.80	320.08
67	1806.99	288.89	2109.77	346.73
68	1945.93	318.63	2196.01	370.31
69	2021.33	340.98	2261.64	390.22
70	2142.28	372.11	2273.81	398.11
71	2209.00	389.97	2422.86	430.23
72	2352.02	422.03	2564.27	461.52
73	2440.94	442.30	2646.72	477.78
74	2536.25	461.55	2735.35	490.96
75	2664.77	489.45	2854.02	513.38
76	2806.69	524.17	2992.55	549.23
77	2967.92	570.37	3152.04	598.39
78	3234.88	645.01	3423.66	678.44
79	3582.78	735.73	3776.50	776.82
80	2299.55	484.77	2414.81	510.76
81	2545.89	548.05	2665.67	576.30
82	2804.66	612.46	2926.70	641.84
83	3070.21	676.87	3193.38	707.38
84	3342.54	742.41	3465.71	772.92
85+				

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

Appendix B3

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	601.75	49.16	2111.87	254.44
30	611.87	49.99	2111.87	254.44
31	632.27	51.66	2111.87	254.44
32	673.06	54.99	2111.87	254.44
33	693.72	56.68	2111.87	254.44
34	741.89	60.61	2111.87	254.44
35	781.56	63.85	2111.87	254.44
36	856.14	69.95	2111.87	254.44
37	981.44	80.18	2111.87	254.44
38	1092.15	89.23	2111.87	254.44
39	1196.43	97.75	2111.87	254.44
40	1297.63	106.02	2111.87	254.44
41	1408.41	115.07	2111.87	254.44
42	1512.61	123.58	2111.87	254.44
43	1512.61	123.58	2111.87	254.44
44	1512.61	123.58	2111.87	254.44
45	1448.96	140.08	2234.00	284.97
46	1585.94	153.32	2234.00	284.97
47	1684.40	162.84	2234.00	284.97
48	1684.40	162.84	2234.00	284.97
49	1684.40	162.84	2234.00	284.97
50	1740.38	173.02	2284.89	300.24
51	1811.63	193.38	2356.13	315.51
52	1893.05	208.64	2437.55	335.86
53	1979.56	229.00	2529.15	356.22
54	2071.16	254.44	2625.84	376.57
55	2167.84	274.80	2727.62	402.02
56	2269.62	300.24	2829.39	427.46
57	2376.49	325.69	2941.35	452.91
58	2498.62	356.22	3068.57	478.35
59	2636.02	386.75	3216.14	513.97
60	2749.62	419.18	3389.17	554.68
61	2862.85	448.69	3428.59	570.62
62	2925.19	471.20	3475.70	592.50
63	2988.13	494.31	3485.66	603.71
64	3044.39	517.29	3475.66	612.38
65	3095.22	539.35	3468.22	621.41
66	3132.89	555.77	3463.01	630.63
67	3128.08	565.19	3456.29	636.50
68	3118.63	574.48	3453.39	644.72
69	3119.81	586.09	3464.76	655.18
70	3130.61	598.66	3481.54	666.91
71	3149.96	611.37	3504.71	679.31
72	3371.31	658.96	3726.71	725.60
73	3519.50	690.65	3864.83	749.79
74	3683.34	721.73	4015.92	773.77
75	3891.65	765.71	4215.77	811.39
76	4130.67	824.88	4448.10	866.65
77	4400.85	898.58	4719.06	948.61
78	4839.53	1018.64	5169.90	1081.57
79	5435.38	1175.96	5785.42	1250.69
80	3503.00	776.31	3714.31	824.90
81	3910.93	881.40	4132.41	934.51
82	4338.07	989.88	4568.59	1046.38
83	4776.51	1098.36	5013.81	1157.12
84	5225.12	1206.84	5468.07	1267.86
85+				

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

Age 85+ rates are for inflation additions only

Appendix B3

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	566.35	41.30	1938.85	213.73
30	575.88	41.99	1938.85	213.73
31	595.08	43.39	1938.85	213.73
32	633.47	46.19	1938.85	213.73
33	652.91	47.61	1938.85	213.73
34	698.25	50.91	1938.85	213.73
35	735.59	53.64	1938.85	213.73
36	805.78	58.75	1938.85	213.73
37	923.70	67.35	1938.85	213.73
38	1027.91	74.95	1938.85	213.73
39	1126.05	82.11	1938.85	213.73
40	1221.30	89.05	1938.85	213.73
41	1325.56	96.66	1938.85	213.73
42	1423.63	103.81	1938.85	213.73
43	1423.63	103.81	1938.85	213.73
44	1423.63	103.81	1938.85	213.73
45	1352.65	113.82	2035.53	239.18
46	1480.53	124.58	2035.53	239.18
47	1572.45	132.31	2035.53	239.18
48	1572.45	132.31	2035.53	239.18
49	1572.45	132.31	2035.53	239.18
50	1613.16	142.49	2076.25	249.35
51	1674.23	157.75	2137.31	264.62
52	1740.38	173.02	2208.56	279.89
53	1811.63	193.38	2284.89	300.24
54	1887.96	208.64	2366.31	315.51
55	1974.47	229.00	2447.73	335.86
56	2060.98	249.35	2539.33	356.22
57	2147.49	269.71	2636.02	381.66
58	2249.27	295.15	2742.88	402.02
59	2371.40	325.69	2865.01	432.55
60	2460.18	349.32	3012.59	463.08
61	2550.71	375.54	3043.30	482.83
62	2598.61	396.56	3074.48	499.19
63	2645.23	414.15	3075.84	506.77
64	2688.22	432.49	3057.76	517.21
65	2724.92	450.80	3044.89	524.31
66	2752.22	468.22	3032.87	528.56
67	2740.63	476.32	3021.68	537.26
68	2724.70	482.57	3016.13	542.58
69	2717.06	492.92	3013.22	551.88
70	2718.69	502.55	3018.79	560.75
71	2724.77	510.74	3031.72	568.60
72	2909.79	552.84	3218.30	609.60
73	3027.53	577.12	3325.55	629.16
74	3156.18	599.56	3443.51	642.55
75	3321.72	635.19	3602.33	672.17
76	3514.62	682.88	3790.28	718.38
77	3738.42	746.48	4014.60	792.51
78	4102.10	847.56	4387.24	906.55
79	4585.86	977.35	4888.70	1044.21
80	2941.39	640.71	3123.32	684.78
81	3266.83	724.33	3456.67	770.66
82	3604.70	809.08	3802.45	857.67
83	3950.48	892.70	4152.75	943.55
84	4301.91	977.45	4507.57	1029.43
85+				

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

Age 85+ rates are for inflation additions only

Appendix B3

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	700.07	72.76	2691.99	391.84
30	700.07	72.76	2691.99	391.84
31	741.28	77.04	2691.99	391.84
32	763.08	79.31	2691.99	391.84
33	806.98	83.87	2691.99	391.84
34	858.48	89.22	2691.99	391.84
35	884.23	91.90	2691.99	391.84
36	962.21	100.00	2691.99	391.84
37	1102.57	114.59	2691.99	391.84
38	1224.54	127.27	2691.99	391.84
39	1393.28	144.81	2691.99	391.84
40	1501.52	156.06	2691.99	391.84
41	1614.98	167.85	2691.99	391.84
42	1711.81	177.91	2691.99	391.84
43	1711.81	177.91	2691.99	391.84
44	1711.81	177.91	2691.99	391.84
45	1599.51	189.84	2895.55	442.73
46	1792.87	212.79	2895.55	442.73
47	1939.90	230.24	2895.55	442.73
48	2015.18	239.18	2895.55	442.73
49	2015.18	239.18	2895.55	442.73
50	2096.60	259.53	2976.97	458.00
51	2203.47	284.97	3094.01	488.53
52	2325.60	310.42	3216.14	513.97
53	2400.62	334.39	3353.54	544.51
54	2432.70	354.37	3501.12	580.13
55	2459.62	367.11	3653.78	615.75
56	2577.77	396.93	3816.63	651.37
57	2649.35	422.30	3984.56	692.08
58	2756.65	450.69	4089.80	723.20
59	2855.83	477.39	4174.44	748.89
60	3000.24	514.69	4204.89	762.85
61	3121.87	548.77	4299.35	792.57
62	3289.76	589.45	4377.77	817.92
63	3349.74	614.87	4434.22	841.74
64	3445.85	641.59	4468.64	855.70
65	3572.39	677.64	4522.96	876.46
66	3779.56	728.55	4524.97	886.72
67	3967.00	776.01	4522.33	894.32
68	4086.62	807.78	4531.06	904.44
69	4147.28	832.40	4564.84	919.54
70	4181.09	847.52	4610.69	933.78
71	4299.75	880.58	4945.37	1007.48
72	4615.19	947.72	5328.45	1088.40
73	4825.12	991.04	5532.33	1123.50
74	5054.41	1033.96	5753.52	1153.87
75	5349.12	1094.19	6049.57	1207.30
76	5684.38	1173.63	6392.31	1286.40
77	6065.93	1278.83	6794.40	1406.91
78	6688.03	1447.34	7466.77	1604.66
79	7500.17	1665.18	8349.39	1853.03
80	4875.95	1106.27	5413.83	1231.70
81	5462.42	1259.95	6051.15	1402.33
82	6077.14	1417.02	6715.59	1574.09
83	6707.68	1574.09	7393.59	1744.72
84	7354.04	1732.29	8087.41	1914.22
85+				

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

Age 85+ rates are for inflation additions only

Appendix B3

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	652.87	60.96	2447.73	335.86
30	652.87	60.96	2447.73	335.86
31	691.31	64.55	2447.73	335.86
32	711.64	66.45	2447.73	335.86
33	752.58	70.27	2447.73	335.86
34	800.60	74.76	2447.73	335.86
35	824.62	77.00	2447.73	335.86
36	897.34	83.79	2447.73	335.86
37	1028.24	96.01	2447.73	335.86
38	1141.98	106.63	2447.73	335.86
39	1299.35	121.32	2447.73	335.86
40	1400.29	130.75	2447.73	335.86
41	1506.10	140.63	2447.73	335.86
42	1596.41	149.06	2447.73	335.86
43	1596.41	149.06	2447.73	335.86
44	1596.41	149.06	2447.73	335.86
45	1474.30	161.57	2620.75	376.57
46	1652.52	181.10	2620.75	376.57
47	1788.04	195.95	2620.75	376.57
48	1857.43	203.55	2620.75	376.57
49	1857.43	203.55	2620.75	376.57
50	1928.67	218.82	2686.91	391.84
51	2020.27	239.18	2783.59	412.20
52	2116.96	264.62	2890.46	437.64
53	2181.02	284.48	3007.50	468.17
54	2202.84	296.90	3129.63	493.62
55	2221.00	312.04	3261.94	524.15
56	2322.28	337.62	3399.34	554.68
57	2378.19	355.62	3546.92	590.31
58	2467.86	380.68	3635.93	618.46
59	2548.94	404.93	3700.95	637.76
60	2665.48	435.18	3717.76	652.56
61	2768.22	463.40	3794.59	677.45
62	2907.41	501.83	3856.51	699.26
63	2953.66	520.57	3894.55	716.89
64	3027.74	544.27	3917.19	730.19
65	3131.05	573.39	3956.69	746.61
66	3307.54	615.68	3953.01	754.73
67	3465.27	655.59	3945.15	761.12
68	3558.69	683.75	3945.83	768.48
69	3600.19	702.98	3962.76	779.96
70	3616.08	715.68	3990.70	792.07
71	3708.50	739.69	4268.74	853.25
72	3971.04	797.17	4588.05	920.57
73	4136.83	830.20	4749.43	943.74
74	4314.57	862.01	4916.40	961.56
75	4546.42	907.11	5144.64	996.30
76	4815.64	973.15	5419.16	1065.04
77	5129.32	1064.69	5753.73	1176.76
78	5639.90	1207.43	6306.54	1350.98
79	6288.95	1383.41	7012.94	1551.69
80	4060.09	911.91	4515.48	1021.52
81	4515.48	1029.43	5008.16	1150.34
82	4988.95	1149.21	5517.79	1279.16
83	5470.33	1267.86	6033.07	1406.85
84	5959.62	1386.51	6554.00	1533.41
85+				

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

Appendix B4

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	519.88	31.15	999.54	93.33
30	525.05	31.46	1120.97	104.67
31	525.05	31.46	1160.21	108.33
32	525.05	31.46	1199.08	111.96
33	525.05	31.46	1237.69	115.57
34	525.05	31.46	1276.11	119.15
35	525.05	31.46	1314.40	122.73
36	525.05	31.46	1352.61	126.30
37	525.05	31.46	1390.78	129.86
38	525.05	31.46	1428.94	133.43
39	525.05	31.46	1467.12	136.99
40	525.05	31.46	1469.12	137.18
41	525.05	31.46	1469.12	137.18
42	525.05	31.46	1469.12	137.18
43	525.05	31.46	1469.12	137.18
44	525.05	31.46	1469.12	137.18
45	554.55	39.33	1491.58	146.57
46	554.55	39.33	1531.08	150.45
47	572.93	40.63	1531.08	150.45
48	610.01	43.26	1531.08	150.45
49	685.81	48.64	1531.08	150.45
50	686.17	50.03	1553.20	159.30
51	715.93	57.85	1593.03	168.15
52	697.54	59.07	1575.68	170.34
53	722.47	63.81	1574.65	178.18
54	744.81	70.39	1557.85	178.84
55	765.06	76.51	1538.85	182.83
56	780.11	82.00	1545.87	189.06
57	849.91	93.14	1549.25	194.56
58	855.19	96.77	1548.64	201.85
59	899.17	106.45	1574.54	210.85
60	932.27	116.25	1559.20	213.06
61	1003.46	129.99	1600.95	224.64
62	1112.77	151.09	1635.81	236.76
63	1138.48	159.66	1691.94	251.22
64	1251.38	182.54	1708.73	260.65
65	1307.61	196.26	1748.46	272.67
66	1393.30	213.99	1773.00	283.36
67	1520.59	239.58	1791.03	291.62
68	1570.30	255.03	1784.10	297.35
69	1612.30	268.72	1780.73	303.15
70	1693.74	289.86	1853.81	322.31
71	1863.99	325.98	2005.23	352.59
72	1980.85	351.96	2143.96	382.01
73	2054.69	370.21	2211.00	394.89
74	2136.58	387.57	2286.10	409.22
75	2332.26	426.73	2479.74	446.39
76	2556.44	475.89	2705.89	495.56
77	2814.05	538.82	2965.47	560.45
78	3108.83	614.31	3263.88	641.79
79	3391.75	692.23	3549.86	723.08
80	2206.89	462.17	2301.81	483.64
81	2441.93	523.19	2539.11	545.79
82	2690.53	585.34	2787.71	609.07
83	2945.91	647.49	3043.09	672.35
84	3209.20	710.77	3305.25	735.63
85+				

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

Appendix B4

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	494.57	25.31	924.28	75.27
30	499.49	25.56	1036.56	84.41
31	499.49	25.56	1072.84	87.37
32	499.49	25.56	1108.79	90.29
33	499.49	25.56	1144.49	93.20
34	499.49	25.56	1180.02	96.09
35	499.49	25.56	1215.42	98.98
36	499.49	25.56	1250.76	101.85
37	499.49	25.56	1286.05	104.73
38	499.49	25.56	1321.34	107.60
39	499.49	25.56	1356.65	110.48
40	499.49	25.56	1358.50	110.63
41	499.49	25.56	1358.50	110.63
42	499.49	25.56	1358.50	110.63
43	499.49	25.56	1358.50	110.63
44	499.49	25.56	1358.50	110.63
45	521.12	31.46	1370.88	120.71
46	521.12	31.46	1407.17	123.90
47	538.40	32.51	1407.17	123.90
48	573.23	34.61	1407.17	123.90
49	644.47	38.91	1407.17	123.90
50	643.29	40.50	1424.87	128.33
51	667.72	45.80	1455.85	137.18
52	647.55	47.71	1435.15	140.53
53	667.77	52.42	1433.76	145.03
54	685.77	56.77	1410.81	147.04
55	702.05	60.75	1390.29	148.55
56	713.62	66.49	1390.17	151.99
57	775.40	74.51	1390.72	158.53
58	776.43	78.77	1388.56	163.56
59	813.11	86.07	1404.50	170.04
60	838.38	93.90	1388.11	174.32
61	898.56	104.91	1420.61	183.51
62	992.86	122.31	1445.17	193.71
63	1011.21	129.58	1492.18	205.82
64	1107.26	146.51	1500.21	211.42
65	1151.54	158.43	1532.01	222.07
66	1224.49	173.57	1549.01	232.08
67	1332.35	195.57	1561.35	237.43
68	1369.58	207.80	1549.60	241.75
69	1399.57	219.45	1542.70	247.01
70	1464.45	235.78	1600.72	261.74
71	1605.83	264.72	1724.02	287.70
72	1699.71	285.43	1837.06	311.18
73	1758.52	300.28	1890.15	322.91
74	1821.80	314.78	1947.71	332.49
75	1980.26	346.10	2106.11	361.83
76	2165.11	385.43	2290.96	403.13
77	2375.52	436.56	2505.31	456.23
78	2614.24	498.51	2747.70	524.03
79	2842.21	561.11	2977.18	588.11
80	1843.03	374.03	1923.26	392.11
81	2031.74	422.62	2114.23	441.83
82	2230.62	471.21	2314.24	491.55
83	2435.15	520.93	2518.77	541.27
84	2645.33	570.65	2727.82	590.99
85+				

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

Appendix B4

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	558.48	39.33	1168.49	124.51
30	558.48	39.33	1285.23	136.95
31	558.48	39.33	1323.39	141.02
32	558.48	39.33	1361.33	145.06
33	558.48	39.33	1399.09	149.08
34	558.48	39.33	1436.73	153.09
35	558.48	39.33	1474.29	157.10
36	558.48	39.33	1511.80	161.09
37	558.48	39.33	1549.30	165.09
38	558.48	39.33	1586.79	169.08
39	558.48	39.33	1619.58	172.58
40	558.48	39.33	1619.58	172.58
41	558.48	39.33	1619.58	172.58
42	576.89	40.63	1619.58	172.58
43	576.89	40.63	1619.58	172.58
44	576.89	40.63	1619.58	172.58
45	595.85	49.16	1668.11	186.79
46	606.11	50.01	1699.23	190.28
47	654.20	53.98	1699.23	190.28
48	745.01	61.47	1699.23	190.28
49	830.50	68.52	1699.23	190.28
50	816.48	71.11	1730.20	199.13
51	838.40	75.51	1783.31	212.40
52	852.81	81.71	1797.14	220.85
53	863.21	87.07	1775.22	223.98
54	918.04	99.18	1765.96	227.22
55	924.08	103.22	1746.31	232.59
56	972.35	114.39	1743.93	235.47
57	1022.19	125.27	1740.33	241.02
58	1058.88	134.22	1730.28	247.67
59	1083.85	142.74	1726.40	253.12
60	1093.74	150.30	1715.26	258.21
61	1187.19	170.61	1740.09	266.79
62	1217.72	180.83	1789.85	280.48
63	1310.57	201.45	1826.29	293.21
64	1336.52	210.56	1849.25	304.64
65	1401.37	227.01	1856.06	311.45
66	1556.81	259.47	1966.05	336.53
67	1795.41	305.39	2102.87	365.38
68	1937.02	336.44	2194.14	386.91
69	2020.97	358.18	2267.73	408.62
70	2151.75	390.60	2285.69	417.19
71	2227.16	411.30	2445.94	452.87
72	2375.74	444.24	2592.49	485.02
73	2474.26	466.88	2684.05	501.85
74	2581.21	487.91	2781.88	517.42
75	2827.81	538.82	3028.40	566.35
76	3112.95	601.75	3317.47	629.28
77	3443.33	682.37	3653.74	713.84
78	3830.72	782.66	4049.00	821.99
79	4257.86	896.18	4482.88	943.15
80	2744.77	592.12	2879.24	622.63
81	3052.13	671.22	3191.12	705.12
82	3375.31	753.71	3517.69	788.74
83	3708.66	835.07	3852.17	871.23
84	4051.05	917.56	4195.69	954.85
85+				

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

Appendix B4

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	527.02	31.46	1079.10	102.16
30	527.02	31.46	1186.90	112.37
31	527.02	31.46	1222.15	115.71
32	527.02	31.46	1257.18	119.02
33	527.02	31.46	1292.06	122.32
34	527.02	31.46	1326.82	125.62
35	527.02	31.46	1361.50	128.90
36	527.02	31.46	1396.15	132.18
37	527.02	31.46	1430.77	135.46
38	527.02	31.46	1465.40	138.74
39	527.02	31.46	1495.68	141.60
40	527.02	31.46	1495.68	141.60
41	527.02	31.46	1495.68	141.60
42	544.39	32.50	1495.68	141.60
43	544.39	32.50	1495.68	141.60
44	544.39	32.50	1495.68	141.60
45	556.52	39.33	1529.10	156.39
46	566.10	40.01	1557.63	159.30
47	611.02	43.18	1557.63	159.30
48	695.83	49.18	1557.63	159.30
49	775.68	54.82	1557.63	159.30
50	761.17	57.94	1579.75	163.73
51	775.91	62.49	1619.58	172.58
52	786.42	66.39	1632.58	181.88
53	793.56	72.14	1609.31	182.50
54	841.75	81.38	1594.55	187.36
55	842.98	86.02	1570.92	190.65
56	885.31	94.50	1567.33	195.00
57	926.99	102.72	1559.56	198.49
58	956.97	111.85	1547.07	203.56
59	974.99	118.55	1538.19	207.69
60	980.43	124.87	1524.68	212.10
61	1059.23	139.81	1541.48	222.33
62	1082.68	148.78	1581.66	234.21
63	1162.38	164.40	1611.27	242.95
64	1181.37	172.88	1627.44	251.20
65	1235.48	187.72	1628.17	258.28
66	1367.90	213.95	1718.08	278.33
67	1571.29	251.21	1834.58	301.51
68	1692.11	277.07	1909.57	322.01
69	1757.68	296.50	1966.64	339.32
70	1862.85	323.57	1977.23	346.18
71	1920.87	339.11	2106.83	374.11
72	2045.24	366.98	2229.80	401.32
73	2122.56	384.61	2301.50	415.46
74	2205.44	401.35	2378.57	426.92
75	2408.95	442.46	2580.04	464.09
76	2642.96	493.59	2817.98	517.19
77	2916.31	560.45	3097.22	587.98
78	3234.88	645.01	3423.66	678.44
79	3582.78	735.73	3776.50	776.82
80	2299.55	484.77	2414.81	510.76
81	2545.89	548.05	2665.67	576.30
82	2804.66	612.46	2926.70	641.84
83	3070.21	676.87	3193.38	707.38
84	3342.54	742.41	3465.71	772.92
85+				

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

Appendix B4

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	601.75	49.16	1836.41	221.25
30	601.75	49.16	1836.41	221.25
31	601.75	49.16	1836.41	221.25
32	601.75	49.16	1836.41	221.25
33	603.23	49.28	1836.41	221.25
34	645.12	52.71	1836.41	221.25
35	679.62	55.52	1836.41	221.25
36	744.47	60.82	1836.41	221.25
37	853.42	69.72	1836.41	221.25
38	949.70	77.59	1836.41	221.25
39	1040.37	85.00	1836.41	221.25
40	1128.38	92.19	1836.41	221.25
41	1224.70	100.06	1836.41	221.25
42	1315.31	107.46	1836.41	221.25
43	1315.31	107.46	1836.41	221.25
44	1315.31	107.46	1836.41	221.25
45	1259.96	121.81	1942.61	247.80
46	1379.08	133.33	1942.61	247.80
47	1464.70	141.60	1942.61	247.80
48	1464.70	141.60	1942.61	247.80
49	1464.70	141.60	1942.61	247.80
50	1513.38	150.45	1986.86	261.08
51	1575.33	168.15	2048.81	274.35
52	1646.13	181.43	2119.61	292.05
53	1721.35	199.13	2199.26	309.76
54	1801.01	221.25	2283.34	327.46
55	1885.08	238.95	2371.84	349.58
56	1973.58	261.08	2460.34	371.71
57	2066.51	283.20	2557.69	393.83
58	2172.71	309.76	2668.32	415.96
59	2292.19	336.31	2796.65	446.93
60	2390.97	364.50	2947.10	482.33
61	2489.43	390.17	2981.38	496.19
62	2543.64	409.74	3022.35	515.22
63	2598.38	429.84	3031.01	524.97
64	2647.29	449.82	3022.32	532.50
65	2691.50	469.00	3015.84	540.35
66	2724.25	483.28	3011.31	548.38
67	2720.07	491.47	3005.47	553.48
68	2711.85	499.55	3002.95	560.62
69	2712.88	509.65	3012.84	569.72
70	2722.27	520.57	3027.43	579.92
71	2739.10	531.63	3047.58	590.70
72	2931.58	573.01	3240.62	630.95
73	3060.43	600.57	3360.72	651.99
74	3202.90	627.60	3492.11	672.85
75	3518.05	692.20	3811.06	733.50
76	3889.72	776.76	4188.63	816.09
77	4324.31	882.95	4636.99	932.12
78	4839.53	1018.64	5169.90	1081.57
79	5435.38	1175.96	5785.42	1250.69
80	3503.00	776.31	3714.31	824.90
81	3910.93	881.40	4132.41	934.51
82	4338.07	989.88	4568.59	1046.38
83	4776.51	1098.36	5013.81	1157.12
84	5225.12	1206.84	5468.07	1267.86
85+				

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

Age 85+ rates are for inflation additions only

Appendix B4

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	566.35	41.30	1685.95	185.85
30	566.35	41.30	1685.95	185.85
31	566.35	41.30	1685.95	185.85
32	566.35	41.30	1685.95	185.85
33	567.75	41.40	1685.95	185.85
34	607.18	44.27	1685.95	185.85
35	639.64	46.64	1685.95	185.85
36	700.68	51.09	1685.95	185.85
37	803.22	58.57	1685.95	185.85
38	893.83	65.18	1685.95	185.85
39	979.18	71.40	1685.95	185.85
40	1062.00	77.44	1685.95	185.85
41	1152.66	84.05	1685.95	185.85
42	1237.94	90.27	1685.95	185.85
43	1237.94	90.27	1685.95	185.85
44	1237.94	90.27	1685.95	185.85
45	1176.22	98.97	1770.03	207.98
46	1287.42	108.33	1770.03	207.98
47	1367.35	115.05	1770.03	207.98
48	1367.35	115.05	1770.03	207.98
49	1367.35	115.05	1770.03	207.98
50	1402.75	123.90	1805.43	216.83
51	1455.85	137.18	1858.53	230.10
52	1513.38	150.45	1920.48	243.38
53	1575.33	168.15	1986.86	261.08
54	1641.70	181.43	2057.66	274.35
55	1716.93	199.13	2128.46	292.05
56	1792.16	216.83	2208.11	309.76
57	1867.38	234.53	2292.19	331.88
58	1955.88	256.65	2385.12	349.58
59	2062.09	283.20	2491.32	376.13
60	2139.29	303.75	2619.64	402.68
61	2218.01	326.55	2646.35	419.85
62	2259.66	344.83	2673.46	434.08
63	2300.20	360.13	2674.65	440.67
64	2337.58	376.08	2658.92	449.75
65	2369.50	392.00	2647.73	455.92
66	2393.23	407.15	2637.27	459.62
67	2383.16	414.19	2627.55	467.19
68	2369.30	419.62	2622.72	471.81
69	2362.66	428.62	2620.19	479.90
70	2364.08	437.00	2625.03	487.61
71	2369.37	444.12	2636.27	494.44
72	2530.26	480.73	2798.52	530.09
73	2632.63	501.85	2891.78	547.09
74	2744.50	521.36	2994.36	558.74
75	3002.83	574.22	3256.51	607.65
76	3309.60	643.04	3569.18	676.47
77	3673.40	733.50	3944.78	778.73
78	4102.10	847.56	4387.24	906.55
79	4585.86	977.35	4888.70	1044.21
80	2941.39	640.71	3123.32	684.78
81	3266.83	724.33	3456.67	770.66
82	3604.70	809.08	3802.45	857.67
83	3950.48	892.70	4152.75	943.55
84	4301.91	977.45	4507.57	1029.43
85+				

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

Age 85+ rates are for inflation additions only

Appendix B4

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	700.07	72.76	2340.86	340.73
30	700.07	72.76	2340.86	340.73
31	700.07	72.76	2340.86	340.73
32	700.07	72.76	2340.86	340.73
33	701.72	72.93	2340.86	340.73
34	746.50	77.59	2340.86	340.73
35	768.89	79.91	2340.86	340.73
36	836.70	86.96	2340.86	340.73
37	958.76	99.65	2340.86	340.73
38	1064.81	110.67	2340.86	340.73
39	1211.55	125.92	2340.86	340.73
40	1305.67	135.70	2340.86	340.73
41	1404.33	145.96	2340.86	340.73
42	1488.53	154.71	2340.86	340.73
43	1488.53	154.71	2340.86	340.73
44	1488.53	154.71	2340.86	340.73
45	1390.88	165.08	2517.87	384.98
46	1559.02	185.04	2517.87	384.98
47	1686.87	200.21	2517.87	384.98
48	1752.33	207.98	2517.87	384.98
49	1752.33	207.98	2517.87	384.98
50	1823.13	225.68	2588.67	398.26
51	1916.06	247.80	2690.45	424.81
52	2022.26	269.93	2796.65	446.93
53	2087.49	290.77	2916.12	473.48
54	2115.39	308.15	3044.45	504.46
55	2138.80	319.22	3177.20	535.43
56	2241.54	345.16	3318.81	566.41
57	2303.79	367.21	3464.83	601.81
58	2397.09	391.90	3556.35	628.87
59	2483.33	415.12	3629.95	651.21
60	2608.90	447.55	3656.42	663.35
61	2714.67	477.19	3738.57	689.19
62	2860.66	512.56	3806.76	711.23
63	2912.82	534.67	3855.85	731.95
64	2996.39	557.91	3885.77	744.08
65	3106.42	589.25	3933.01	762.14
66	3286.58	633.52	3934.76	771.06
67	3449.57	674.79	3932.46	777.67
68	3553.58	702.42	3940.05	786.47
69	3606.33	723.82	3969.42	799.60
70	3635.73	736.97	4009.29	811.98
71	3738.92	765.72	4300.32	876.07
72	4013.21	824.10	4633.44	946.43
73	4195.76	861.78	4810.72	976.95
74	4395.14	899.09	5003.06	1003.37
75	4835.60	989.14	5468.81	1091.40
76	5352.79	1105.17	6019.43	1211.36
77	5960.43	1256.59	6676.24	1382.44
78	6688.03	1447.34	7466.77	1604.66
79	7500.17	1665.18	8349.39	1853.03
80	4875.95	1106.27	5413.83	1231.70
81	5462.42	1259.95	6051.15	1402.33
82	6077.14	1417.02	6715.59	1574.09
83	6707.68	1574.09	7393.59	1744.72
84	7354.04	1732.29	8087.41	1914.22
85+				

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

Age 85+ rates are for inflation additions only

Appendix B4

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

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

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	652.87	60.96	2128.46	292.05
30	652.87	60.96	2128.46	292.05
31	652.87	60.96	2128.46	292.05
32	652.87	60.96	2128.46	292.05
33	654.41	61.10	2128.46	292.05
34	696.18	65.00	2128.46	292.05
35	717.06	66.95	2128.46	292.05
36	780.29	72.86	2128.46	292.05
37	894.12	83.49	2128.46	292.05
38	993.03	92.72	2128.46	292.05
39	1129.87	105.50	2128.46	292.05
40	1217.64	113.70	2128.46	292.05
41	1309.65	122.29	2128.46	292.05
42	1388.18	129.62	2128.46	292.05
43	1388.18	129.62	2128.46	292.05
44	1388.18	129.62	2128.46	292.05
45	1282.00	140.49	2278.91	327.46
46	1436.98	157.48	2278.91	327.46
47	1554.81	170.39	2278.91	327.46
48	1615.15	177.00	2278.91	327.46
49	1615.15	177.00	2278.91	327.46
50	1677.10	190.28	2336.44	340.73
51	1756.75	207.98	2420.52	358.43
52	1840.83	230.10	2513.44	380.56
53	1896.54	247.37	2615.22	407.11
54	1915.51	258.18	2721.42	429.23
55	1931.31	271.34	2836.47	455.78
56	2019.37	293.58	2955.95	482.33
57	2068.00	309.23	3084.28	513.31
58	2145.96	331.03	3161.68	537.79
59	2216.47	352.11	3218.22	554.58
60	2317.81	378.42	3232.84	567.44
61	2407.15	402.96	3299.64	589.08
62	2528.19	436.37	3353.48	608.05
63	2568.40	452.67	3386.56	623.38
64	2632.82	473.28	3406.25	634.95
65	2722.65	498.60	3440.60	649.23
66	2876.13	535.37	3437.40	656.28
67	3013.28	570.08	3430.57	661.85
68	3094.52	594.57	3431.16	668.24
69	3130.60	611.29	3445.88	678.23
70	3144.41	622.33	3470.17	688.75
71	3224.79	643.21	3711.95	741.96
72	3453.08	693.19	3989.61	800.50
73	3597.24	721.92	4129.94	820.64
74	3751.80	749.57	4275.13	836.14
75	4109.97	820.03	4650.75	900.65
76	4534.73	916.38	5103.04	1002.91
77	5040.12	1046.17	5653.66	1156.30
78	5639.90	1207.43	6306.54	1350.98
79	6288.95	1383.41	7012.94	1551.69
80	4060.09	911.91	4515.48	1021.52
81	4515.48	1029.43	5008.16	1150.34
82	4988.95	1149.21	5517.79	1279.16
83	5470.33	1267.86	6033.07	1406.85
84	5959.62	1386.51	6554.00	1533.41
85+				

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

Appendix B1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have
not previously elected a landing spot option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	36.46	42.58	48.26	59.21	68.82	83.53	102.43	118.61	139.71	184.89	236.35	256.84	295.01	366.67	414.30	477.32	592.77	653.25
30	39.04	42.58	48.26	63.08	81.53	97.39	106.53	123.08	141.22	187.04	244.50	273.96	310.96	382.61	431.87	489.94	592.77	653.25
31	40.63	43.95	50.37	65.21	82.73	98.10	112.87	129.50	147.34	187.96	252.65	291.08	314.00	390.58	432.82	489.94	592.77	653.25
32	41.94	46.07	53.35	68.71	87.15	103.32	113.21	129.50	153.55	187.96	268.95	299.64	314.53	393.16	434.40	489.94	592.77	653.25
33	42.73	47.37	55.48	71.41	89.16	105.05	118.25	136.28	158.77	187.96	277.09	316.76	314.53	393.16	435.34	489.94	592.77	653.25
34	44.05	49.80	57.62	74.40	92.88	109.42	118.60	142.38	163.18	193.95	293.39	333.89	314.53	393.16	435.50	489.94	592.77	653.25
35	45.38	51.13	60.30	77.95	96.02	112.50	123.01	147.87	163.18	201.70	309.69	342.45	314.53	393.16	435.50	489.94	592.77	653.25
36	46.72	53.80	62.47	81.53	99.26	115.75	130.64	151.73	164.50	217.22	317.84	359.57	314.53	393.16	435.50	489.94	592.77	653.25
37	48.06	55.94	65.18	83.75	108.81	124.82	134.69	159.33	175.11	224.98	334.14	376.69	314.53	393.16	435.50	489.94	592.77	653.25
38	50.21	57.29	68.74	87.36	108.81	124.82	134.69	163.49	179.00	232.73	350.44	393.82	314.53	393.16	435.50	489.94	592.77	653.25
39	51.56	59.45	70.42	91.17	108.81	124.82	138.58	167.25	182.52	248.25	366.74	419.50	314.53	393.16	435.50	489.94	592.77	653.25
40	52.15	61.75	72.09	93.61	110.97	126.66	142.02	170.86	186.19	256.01	383.04	436.62	314.53	393.16	435.50	489.94	592.77	653.25
41	54.70	64.35	74.98	97.03	114.11	130.31	146.95	176.00	192.31	264.87	401.14	453.65	314.53	393.16	435.50	489.94	592.77	653.25
42	55.69	65.93	78.33	101.45	126.16	147.95	149.04	180.66	198.44	281.63	411.31	453.65	314.53	393.16	435.50	489.94	592.77	653.25
43	58.36	68.58	83.52	105.19	136.26	157.22	153.96	185.69	210.97	290.66	411.31	453.65	314.53	393.16	435.50	489.94	592.77	653.25
44	61.65	70.91	84.85	111.29	141.16	157.22	162.92	194.58	221.28	299.76	411.31	453.65	314.53	393.16	435.50	489.94	592.77	653.25
45	63.59	72.43	84.85	111.29	141.16	157.22	167.75	199.09	227.50	316.86	475.07	528.42	335.81	417.08	469.21	550.43	665.35	737.93
46	65.51	74.60	89.08	114.78	144.36	160.76	168.49	210.59	240.22	326.14	493.95	555.72	340.12	421.64	476.59	550.43	665.35	737.93
47	68.82	77.93	91.24	119.16	148.48	169.81	174.92	215.41	247.28	343.49	512.99	574.44	344.45	426.23	485.63	550.43	665.35	737.93
48	71.62	80.52	95.38	124.78	164.08	197.20	179.70	220.20	260.05	360.97	532.18	580.67	348.81	430.84	493.13	550.43	665.35	737.93
49	73.56	83.34	99.45	133.64	185.67	215.40	188.91	231.22	266.67	370.53	538.33	580.67	352.74	433.87	495.99	550.43	665.35	737.93
50	76.75	85.72	101.97	133.64	185.67	215.40	193.62	235.90	280.02	388.26	579.59	629.06	352.74	433.87	503.65	580.67	695.59	768.18
51	79.88	88.39	105.25	139.34	205.67	234.15	198.98	240.81	292.05	406.23	608.04	659.30	356.37	436.95	507.62	592.77	713.74	786.32
52	82.74	92.73	109.13	145.34	214.89	253.44	210.92	252.37	298.14	424.34	636.74	695.59	358.93	440.74	512.62	604.86	731.88	810.52
53	85.94	96.63	113.51	153.33	247.58	281.44	221.56	263.87	305.91	439.64	661.29	725.84	362.26	444.57	516.52	623.01	750.03	828.66
54	90.36	101.97	119.55	160.34	268.99	301.53	226.88	269.64	317.78	455.68	674.78	740.05	366.09	448.34	519.54	635.11	768.18	846.81
55	92.74	105.38	123.99	168.07	291.66	312.26	239.24	281.09	330.24	468.94	697.20	760.17	369.80	452.30	524.74	647.20	786.32	864.95
56	96.86	112.57	131.69	178.36	308.38	344.62	245.12	288.04	337.25	486.25	722.82	792.83	371.70	455.10	527.36	671.40	810.52	901.25
57	101.63	118.72	141.49	188.27	340.11	374.80	249.43	300.40	350.94	502.60	735.99	815.18	374.70	458.01	528.43	707.69	852.86	943.59
58	107.35	126.04	149.34	200.04	352.44	384.75	254.83	307.10	357.66	519.79	761.69	847.69	376.38	460.15	528.43	743.98	907.29	1004.07
59	111.09	133.23	159.11	211.76	377.64	423.72	265.45	320.72	365.23	529.11	784.35	867.15	379.76	465.37	528.43	761.15	961.73	1064.56
60	116.91	141.11	169.57	224.37	398.11	447.71	270.46	327.82	378.22	545.77	808.18	908.05	381.54	470.39	532.95	762.26	1022.22	1131.09
61	125.32	153.00	180.53	242.33	435.82	480.29	278.63	344.06	393.99	562.53	842.09	928.52	385.79	484.09	545.83	765.10	1055.64	1167.69
62	134.12	163.91	193.64	263.01	474.61	528.98	286.08	364.75	416.38	564.84	853.67	944.25	389.49	498.49	561.06	767.93	1091.78	1206.70
63	144.06	178.47	207.29	284.42	526.74	569.54	298.73	382.05	427.89	580.72	883.31	950.76	393.79	514.42	577.57	770.09	1130.19	1247.68
64	155.18	192.08	220.93	309.27	586.23	639.21	306.81	392.97	455.23	589.33	909.92	964.07	400.70	529.76	592.92	772.10	1170.41	1267.33
65	166.46	207.98	237.22	335.00	630.85	681.64	318.67	415.49	472.99	603.59	934.90	985.51	405.58	547.93	610.39	774.90	1191.94	1267.33
66	183.04	227.96	259.98	364.02	665.03	713.68	342.78	453.45	510.65	659.85	1011.72	1070.55	431.37	577.30	646.18	839.39	1254.79	1348.69
67	201.57	251.25	286.80	431.92	692.24	740.37	372.27	487.01	551.12	733.39	1090.62	1149.41	458.28	606.66	684.98	907.98	1309.91	1412.20
68	222.43	274.75	315.39	476.48	720.97	774.99	404.14	527.39	595.16	812.16	1183.30	1246.37	486.03	637.49	723.06	980.05	1380.63	1471.03
69	244.86	301.84	346.11	519.56	742.34	782.66	433.14	569.24	647.21	884.85	1270.36	1340.70	514.76	668.48	761.54	1053.73	1446.12	1561.00
70	270.24	330.06	379.46	546.25	742.34	787.45	470.13	623.57	695.19	978.20	1342.80	1442.87	545.38	704.12	803.26	1132.41	1521.97	1664.89
71	295.73	360.82	410.21	554.27	742.34	787.45	530.51	692.93	761.76	1055.27	1416.44	1527.31	605.39	773.66	865.90	1194.92	1596.06	1732.18
72	323.17	389.89	444.20	575.11	746.43	800.35	597.22	770.40	827.35	1147.24	1503.08	1617.40	672.17	851.11	933.77	1260.18	1683.10	1812.17
73	355.53	428.89	478.26	617.94	779.51	843.13	671.02	846.46	896.45	1235.71	1600.47	1714.79	746.57	935.08	1004.72	1329.76	1762.06	1894.43
74	390.02	468.53	524.03	665.69	814.15	886.62	761.49	936.27	975.62	1339.49	1706.32	1816.40	831.85	1026.43	1080.65	1403.54	1852.80	1989.39
75	431.99	517.79	574.37	722.92	859.07	946.89	862.07	1035.12	1056.09	1448.97	1810.81	1924.22	925.36	1128.14	1159.94	1484.72	1948.34	2090.56
76	483.24	612.27	688.23	832.91	996.39	1097.63	940.17	1191.04	1390.86	1698.81	1930.72	2057.74	1001.66	1292.49	1534.42	1753.57	2083.15	2217.43
77	541.81	685.42	771.70	932.95	1113.49	1232.36	991.22	1274.65	1491.62	1827.19	2069.39	2218.94	1067.73	1393.91	1644.02	1891.29	2211.98	2368.49
78	600.56	768.82	859.16	1035.23	1244.21	1373.80	1056.00	1368.50	1589.31	1963.33	2272.62	2450.33	1127.77	1490.85	1755.80	2029.94	2405.90	2593.86
79	668.18	854.40	953.65	1150.89	1382.76	1528.25	1144.85	1458.41	1696.41	2098.23	2522.10	2733.98	1213.20	1590.90	1875.80	2179.44	2648.54	2874.10
80	987.65	1250.80	1408.00	1602.80	1807.84	1937.71	1250.80	1818.10					1315.73	1879.61				
81	1114.10	1408.00	1585.71	1790.76	2043.65	2200.85	1384.08	1995.81					1438.76	2050.49				
82	1261.05	1592.54	1797.59	2019.73	2337.55	2528.93	1537.86	2183.77					1585.71	2228.19				
83	1425.09	1804.43	2036.82	2282.87	2672.47	2911.69	1708.74	2378.56					1749.75	2412.74				
84	1551.86	1996.42	2207.71	2566.52	3044.97	3335.46	1896.70	2580.19					1927.46	2604.12				
85+	2128.45	2750.11	3044.21	3513.16	4275.26	4743.46												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have
not previously elected a landing spot option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	34.72	39.30	44.81	53.66	61.57	75.38	99.51	110.52	131.15	174.80	215.49	236.29	283.66	344.10	397.03	453.75	562.52	623.01
30	37.18	39.30	44.81	57.16	72.95	87.89	103.48	114.69	132.57	176.84	222.92	252.04	299.00	359.06	413.87	465.74	562.52	623.01
31	38.69	40.57	46.77	59.10	74.02	88.53	109.65	120.67	138.32	177.71	230.35	267.79	301.92	366.54	414.78	465.74	562.52	623.01
32	39.94	42.53	49.54	62.27	77.97	93.24	109.98	120.67	144.15	177.71	245.21	275.67	302.43	368.97	416.30	465.74	562.52	623.01
33	40.70	43.73	51.52	64.71	79.77	94.80	114.87	126.99	149.05	177.71	252.65	291.42	302.43	368.97	417.20	465.74	562.52	623.01
34	41.96	45.97	53.50	67.42	83.10	98.75	115.22	132.67	153.19	183.37	267.51	307.18	302.43	368.97	417.36	465.74	562.52	623.01
35	43.22	47.20	56.00	70.65	85.91	101.53	119.50	137.79	153.19	190.70	282.37	315.05	302.43	368.97	417.36	465.74	562.52	623.01
36	44.49	49.66	58.00	73.89	88.81	104.46	126.90	141.38	154.43	205.37	289.80	330.80	302.43	368.97	417.36	465.74	562.52	623.01
37	45.77	51.64	60.53	75.89	97.35	112.64	130.84	148.47	164.39	212.71	304.66	346.56	302.43	368.97	417.36	465.74	562.52	623.01
38	47.82	52.88	63.83	79.17	97.35	112.64	130.84	152.34	168.04	220.04	319.52	362.31	302.43	368.97	417.36	465.74	562.52	623.01
39	49.10	54.88	65.39	82.63	97.35	112.64	134.62	155.84	171.35	234.71	334.38	385.94	302.43	368.97	417.36	465.74	562.52	623.01
40	49.67	57.00	66.94	84.84	99.29	114.31	137.96	159.21	174.79	242.04	349.24	401.69	302.43	368.97	417.36	465.74	562.52	623.01
41	52.10	59.40	69.62	87.93	102.10	117.60	142.75	164.00	180.54	250.42	365.74	417.36	302.43	368.97	417.36	465.74	562.52	623.01
42	53.04	60.86	72.73	91.94	112.88	133.51	144.78	168.34	186.29	266.26	375.01	417.36	302.43	368.97	417.36	465.74	562.52	623.01
43	55.58	63.30	77.56	95.33	121.92	141.88	149.56	173.02	198.05	274.81	375.01	417.36	302.43	368.97	417.36	465.74	562.52	623.01
44	58.71	65.45	78.79	100.86	126.30	141.88	158.26	181.31	207.74	283.41	375.01	417.36	302.43	368.97	417.36	465.74	562.52	623.01
45	61.14	68.04	80.00	102.73	129.64	144.89	160.29	185.36	212.82	290.09	432.37	478.88	324.43	400.17	457.77	526.23	635.11	695.59
46	62.99	70.08	83.99	105.95	132.57	148.15	161.00	196.06	224.72	298.58	449.55	503.62	328.59	404.54	464.96	526.23	635.11	695.59
47	66.18	73.20	86.03	109.99	136.36	156.49	167.14	200.56	231.32	314.46	466.87	520.59	332.77	408.95	473.78	526.23	635.11	695.59
48	68.87	75.64	89.93	115.19	150.68	181.73	171.71	205.02	243.27	330.46	484.35	526.23	336.98	413.38	481.10	526.23	635.11	695.59
49	70.73	78.29	93.77	123.36	170.52	198.50	180.51	215.27	249.47	339.22	489.94	526.23	340.79	416.28	483.89	526.23	635.11	695.59
50	74.01	83.27	99.21	124.09	168.48	192.32	185.56	221.16	267.48	358.01	531.79	574.62	335.95	417.39	480.49	556.47	665.35	731.88
51	77.22	83.74	99.99	130.05	187.63	214.31	191.18	226.43	271.77	380.84	554.39	610.91	345.40	420.77	484.81	568.57	683.50	750.03
52	77.56	88.09	101.52	139.16	196.68	233.01	203.11	237.94	278.53	389.81	588.68	635.11	343.10	424.81	495.72	580.67	695.59	768.18
53	83.33	92.03	108.47	141.31	227.61	255.85	210.10	249.41	286.79	405.45	613.20	671.40	346.95	434.11	494.54	592.77	713.74	792.37
54	87.78	97.34	112.08	148.47	244.16	279.68	219.32	255.45	298.87	417.30	621.97	687.19	356.06	433.06	498.12	610.91	731.88	810.52
55	87.86	98.51	116.70	156.27	265.92	282.72	231.65	266.86	307.98	435.78	650.33	702.58	360.07	437.22	508.84	623.01	756.08	834.71
56	92.02	107.88	124.37	166.47	282.32	313.29	237.69	273.99	315.25	453.52	670.36	734.96	362.29	440.58	506.88	647.20	780.27	864.95
57	96.79	111.74	131.73	173.56	312.53	346.69	242.20	282.93	329.00	470.02	685.03	763.51	360.99	439.50	509.04	677.45	822.61	913.34
58	104.91	119.16	137.10	185.11	321.21	353.06	247.75	290.04	336.20	483.31	716.55	790.41	363.10	442.45	505.65	719.79	871.00	967.78
59	106.36	126.34	151.65	196.84	346.17	390.76	251.66	303.66	347.67	489.42	739.84	822.10	366.96	448.44	498.60	732.10	931.49	1028.27
60	112.33	134.28	159.74	206.66	366.44	410.40	260.44	314.44	360.71	506.78	764.19	868.32	369.23	446.27	504.47	729.36	985.93	1088.75
61	120.68	146.04	168.33	221.64	398.73	442.99	265.67	330.70	376.71	524.47	798.34	889.60	373.86	460.47	518.14	728.91	1014.36	1120.51
62	129.49	156.99	183.83	245.08	437.02	481.33	273.50	348.17	402.61	524.78	811.78	906.69	378.15	471.65	530.31	728.80	1045.81	1154.99
63	137.20	171.43	195.09	260.47	483.25	526.10	289.40	365.87	408.29	538.13	842.22	914.98	379.34	488.14	547.56	728.84	1074.24	1191.73
64	148.34	182.71	211.22	285.01	541.13	588.88	297.78	374.41	435.85	545.13	865.17	920.25	386.76	500.73	556.77	724.92	1110.53	1203.16
65	159.53	198.52	225.11	310.42	580.78	626.50	304.19	397.16	451.21	560.99	882.17	938.59	392.28	523.02	575.31	722.43	1124.28	1196.92
66	173.66	215.96	245.26	333.17	610.84	659.53	325.20	434.82	479.51	612.45	953.63	1018.21	414.91	549.31	607.76	790.01	1177.96	1272.92
67	194.29	239.06	269.19	400.82	635.35	687.49	357.26	465.43	516.48	680.19	1023.35	1074.04	441.80	579.39	646.73	849.67	1225.88	1332.36
68	212.55	260.03	297.44	444.95	662.02	715.02	389.06	508.89	557.38	757.50	1106.96	1165.50	469.83	614.25	682.32	921.91	1294.04	1383.93
69	237.29	287.11	325.90	481.71	686.88	723.75	421.19	550.78	609.69	823.29	1185.98	1248.24	499.06	642.90	722.49	992.94	1358.05	1471.93
70	262.59	315.39	357.14	504.48	688.77	734.45	467.13	604.87	667.50	912.99	1252.07	1348.48	539.25	685.34	774.80	1069.50	1440.68	1574.16
71	290.68	343.98	388.49	519.27	697.87	733.38	527.41	673.68	736.58	1002.70	1333.12	1435.41	599.15	757.74	840.53	1138.37	1517.35	1648.86
72	315.77	375.88	423.16	534.99	703.77	742.53	594.03	753.94	808.26	1092.26	1422.64	1528.49	668.99	834.99	914.71	1202.74	1606.98	1735.96
73	350.66	415.13	457.96	577.08	737.15	786.17	667.74	826.62	877.44	1178.90	1522.89	1629.05	743.31	918.79	985.88	1268.07	1693.20	1829.11
74	385.24	454.95	506.11	626.53	774.38	840.81	758.09	912.95	953.66	1273.90	1627.69	1733.84	828.48	1010.04	1062.12	1334.68	1782.74	1922.56
75	427.17	506.38	556.49	691.60	815.99	899.81	854.97	1008.32	1022.81	1378.20	1727.64	1841.05	921.89	1108.29	1129.96	1408.91	1869.96	2018.73
76	478.31	597.51	668.64	797.46	950.61	1042.20	933.02	1152.96	1327.80	1609.58	1832.73	1956.13	998.16	1258.02	1477.59	1658.23	1988.79	2126.70
77	536.79	665.41	746.73	893.97	1061.12	1169.60	980.79	1225.12	1409.30	1719.51	1947.66	2086.78	1064.26	1350.14	1569.14	1780.23	2090.25	2243.29
78	592.99	745.83	828.75	990.33	1182.14	1300.88	1045.75	1305.29	1493.08	1834.70	2115.42	2276.04	1120.93	1432.26	1661.16	1903.90	2252.12	2429.82
79	660.50	828.51	915.20	1096.85	1310.59	1444.68	1131.18	1385.79	1586.68	1953.07	2330.72	2518.68	1202.95	1518.15	1765.27	2038.73	2460.58	2665.63
80	977.40	1206.37	1346.49	1520.78	1705.32	1821.51	1233.71	1722.41					1298.64	1790.76				
81	1097.01	1353.32	1510.52	1698.49	1917.20	2050.49	1356.74	1886.45					1418.25	1947.96				
82	1233.71	1527.61	1705.32	1906.95	2173.51	2334.14	1503.69	2064.15					1554.95	2115.42				
83	1387.49	1722.41	1927.46	2146.17	2467.42	2665.63	1664.31	2245.28					1708.74	2289.71				
84	1502.44	1899.28	2083.05	2405.90	2792.08	3027.88	1838.60	2436.66					1876.19	2474.25				
85+	2039.49	2592.67	2850.67	3270.52	3868.58	4234.25												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have

not previously elected a landing spot option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	32.99	36.03	39.64	46.26	52.52	63.16	90.73	97.04	114.04	147.91	180.73	198.62	260.97	310.26	351.00	394.82	489.94	538.33
30	35.33	36.03	39.64	49.28	62.22	73.64	94.35	100.70	115.28	149.63	186.97	211.86	275.08	323.74	365.89	405.26	489.94	538.33
31	36.76	37.19	41.38	50.95	63.14	74.18	99.97	105.95	120.28	150.37	193.20	225.10	277.77	330.49	366.69	405.26	489.94	538.33
32	37.95	38.98	43.82	53.68	66.51	78.12	100.27	105.95	125.34	150.37	205.66	231.72	278.24	332.67	368.03	405.26	489.94	538.33
33	38.66	40.09	45.57	55.79	68.04	79.42	104.73	111.50	129.61	150.37	211.90	244.96	278.24	332.67	368.83	405.26	489.94	538.33
34	39.86	42.14	47.33	58.12	70.88	82.73	105.05	116.49	133.21	155.16	224.36	258.21	278.24	332.67	368.97	405.26	489.94	538.33
35	41.06	43.26	49.54	60.90	73.28	85.06	108.95	120.99	133.21	161.36	236.83	264.83	278.24	332.67	368.97	405.26	489.94	538.33
36	42.27	45.52	51.31	63.70	75.75	87.52	115.71	124.14	134.28	173.78	243.06	278.07	278.24	332.67	368.97	405.26	489.94	538.33
37	43.48	47.33	53.54	65.43	83.04	94.38	119.30	130.36	142.95	179.98	255.52	291.31	278.24	332.67	368.97	405.26	489.94	538.33
38	45.43	48.47	56.46	68.25	83.04	94.38	119.30	133.76	146.13	186.19	267.99	304.55	278.24	332.67	368.97	405.26	489.94	538.33
39	46.65	50.30	57.84	71.23	83.04	94.38	122.74	136.84	149.00	198.60	280.45	324.41	278.24	332.67	368.97	405.26	489.94	538.33
40	47.19	52.25	59.22	73.14	84.69	95.77	125.79	139.80	151.99	204.81	292.92	337.65	278.24	332.67	368.97	405.26	489.94	538.33
41	49.49	54.45	61.59	75.80	87.09	98.53	130.16	144.00	156.99	211.90	306.75	350.82	278.24	332.67	368.97	405.26	489.94	538.33
42	50.39	55.78	64.34	79.26	96.28	111.86	132.01	147.81	161.99	225.30	314.53	350.82	278.24	332.67	368.97	405.26	489.94	538.33
43	52.80	58.03	68.61	82.18	103.99	118.87	136.37	151.92	172.22	232.53	314.53	350.82	278.24	332.67	368.97	405.26	489.94	538.33
44	55.77	60.00	69.69	86.95	107.73	118.87	144.30	159.20	180.64	239.81	314.53	350.82	278.24	332.67	368.97	405.26	489.94	538.33
45	56.25	59.26	67.88	88.46	109.47	123.31	145.38	164.76	187.14	249.92	368.31	412.83	295.97	355.08	394.83	459.70	556.47	610.91
46	57.95	61.04	71.27	91.24	111.95	126.09	146.02	174.28	197.60	257.24	382.95	434.16	299.76	358.96	401.03	459.70	556.47	610.91
47	60.88	63.76	72.99	94.71	115.15	133.18	151.59	178.27	203.40	270.92	397.71	448.78	303.58	362.87	408.64	459.70	556.47	610.91
48	63.36	65.88	76.30	99.19	127.24	154.67	155.74	182.24	213.91	284.71	412.59	453.65	307.42	366.80	414.95	459.70	556.47	610.91
49	65.07	68.19	79.56	106.23	143.99	168.94	163.72	191.35	219.36	292.25	417.36	453.65	310.89	369.37	417.36	459.70	556.47	610.91
50	65.78	73.47	85.43	105.00	144.41	165.39	169.42	195.36	229.86	307.58	454.11	495.99	307.95	367.96	422.60	483.89	586.72	647.20
51	69.23	72.11	84.20	111.48	158.76	178.59	175.57	197.68	235.26	330.06	476.89	526.23	312.51	372.22	427.77	495.99	598.81	665.35
52	69.81	76.50	88.83	117.51	167.54	196.21	183.58	209.10	243.22	340.46	504.58	550.43	311.43	377.01	433.75	508.08	616.96	683.50
53	75.52	80.53	93.33	120.26	191.67	221.74	187.18	216.88	252.38	351.71	529.04	580.67	311.23	381.81	434.10	520.18	629.06	701.64
54	80.03	83.43	99.62	127.68	206.92	240.35	196.63	223.52	257.25	364.54	539.83	593.22	320.96	382.11	433.85	532.28	647.20	719.79
55	80.54	87.05	99.68	132.69	223.03	240.52	205.06	231.28	267.16	374.21	562.44	610.44	326.01	386.97	445.23	544.38	665.35	737.93
56	82.33	93.81	107.30	142.69	238.88	273.01	211.69	238.86	274.93	392.74	582.92	648.16	324.65	387.32	445.44	568.57	689.54	768.18
57	89.53	97.77	112.22	147.08	271.17	299.84	216.90	248.00	285.14	409.52	594.45	665.92	329.01	388.61	446.02	598.81	731.88	810.52
58	92.71	103.12	119.96	161.22	276.60	307.80	219.43	255.92	293.28	419.48	620.64	698.77	327.67	393.78	446.43	635.11	774.22	858.91
59	96.91	110.26	129.27	170.00	301.22	338.98	227.53	266.13	302.02	427.69	645.28	715.12	332.83	397.68	443.20	644.95	822.61	913.34
60	98.58	116.07	137.63	180.09	321.20	359.10	233.73	274.30	315.19	441.81	670.73	760.49	332.31	398.02	447.52	647.10	871.00	967.78
61	106.75	127.50	146.38	195.04	352.37	382.37	239.75	290.62	328.32	461.02	699.92	783.96	342.04	409.31	458.81	646.20	896.41	996.66
62	115.62	136.21	159.32	212.20	380.63	419.37	248.35	308.38	347.55	460.69	712.27	794.03	340.33	421.80	464.99	650.54	930.88	1028.57
63	123.48	150.29	170.71	227.54	425.26	458.53	261.39	320.54	356.03	476.19	739.51	802.53	343.21	435.57	480.06	646.33	956.74	1063.05
64	130.08	161.62	182.08	248.63	470.99	508.35	267.71	331.09	377.74	482.52	760.76	813.13	351.91	446.30	495.31	643.42	990.77	1074.82
65	143.34	174.89	196.07	270.46	505.68	546.31	275.22	348.28	392.08	493.53	776.69	830.65	355.71	466.10	508.66	645.75	1004.56	1071.19
66	154.88	189.57	215.83	293.07	532.02	580.78	295.90	382.02	420.35	539.54	842.29	899.26	375.39	489.83	541.40	703.60	1055.04	1141.59
67	172.43	209.78	236.48	352.45	550.00	605.76	321.23	413.03	456.64	604.19	903.24	946.85	398.94	518.05	573.72	758.04	1102.30	1192.64
68	190.30	230.60	261.54	388.90	575.87	631.99	349.85	450.29	491.25	671.60	978.13	1037.06	424.46	547.85	607.64	822.25	1164.16	1248.44
69	214.57	252.76	285.48	426.66	597.29	639.60	379.37	489.24	537.78	734.81	1054.73	1104.92	451.98	578.93	641.13	891.62	1223.64	1326.62
70	239.65	278.72	314.98	446.64	604.59	643.59	419.22	536.27	590.60	813.25	1115.97	1200.14	490.23	616.49	692.58	963.33	1296.16	1419.92
71	262.87	307.90	342.64	458.01	615.77	648.89	474.67	599.90	654.74	893.79	1188.40	1277.86	546.10	681.33	754.89	1029.06	1368.68	1486.60
72	286.16	333.86	374.06	473.46	624.56	660.36	536.54	671.63	715.98	974.97	1270.21	1363.36	608.46	751.17	822.61	1087.85	1450.51	1562.36
73	316.57	369.26	403.81	510.69	652.42	697.86	602.28	737.34	779.24	1054.62	1359.58	1453.49	674.85	827.56	885.41	1144.69	1527.12	1645.38
74	346.95	405.15	447.89	558.00	684.21	741.10	683.30	816.32	850.14	1142.71	1450.76	1545.12	754.39	908.38	954.06	1210.07	1607.58	1729.91
75	386.14	449.36	491.68	616.89	722.22	792.57	769.83	901.12	910.84	1233.31	1542.40	1640.69	838.39	999.11	1016.07	1276.23	1687.07	1818.37
76	431.47	531.12	590.26	708.86	840.20	917.47	840.07	1031.78	1184.16	1441.84	1636.76	1745.63	907.10	1137.39	1331.96	1498.19	1796.44	1916.21
77	481.60	590.37	656.82	792.62	937.10	1026.96	883.40	1093.03	1254.54	1538.87	1735.50	1857.23	966.87	1215.46	1412.57	1608.60	1885.06	2017.22
78	529.91	658.99	729.91	876.77	1038.25	1140.46	939.81	1163.06	1325.46	1638.36	1879.61	2019.73	1014.99	1289.04	1491.45	1721.47	2026.56	2176.93
79	588.82	730.12	804.97	969.88	1148.93	1262.60	1014.99	1231.48	1405.77	1741.93	2064.15	2224.78	1086.76	1366.34	1582.11	1839.11	2207.69	2381.98
80	864.62	1062.83	1182.45	1339.65	1490.02	1582.29	1103.84	1527.61					1172.19	1602.80				
81	967.15	1185.86	1322.56	1490.02	1664.31	1770.25	1209.79	1671.15					1271.30	1739.49				
82	1083.34	1336.23	1490.02	1671.15	1876.19	1999.22	1332.82	1818.10					1387.49	1883.03				
83	1213.20	1503.69	1677.98	1876.19	2118.83	2265.79	1466.10	1975.30					1517.36	2033.40				
84	1308.04	1651.40	1810.78	2105.16	2385.40	2559.69	1613.05	2139.34					1657.48	2190.60				
85+	1762.73	2244.30	2470.14	2850.17	3270.52	3526.83												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have
not previously elected a landing spot option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	34.72	39.30	46.54	55.51	65.20	79.46	96.58	110.52	134.00	178.16	225.92	249.99	277.99	344.10	391.28	453.75	562.52	616.96
30	37.18	39.30	46.54	59.13	77.24	92.64	100.44	114.69	135.46	180.24	233.71	266.65	293.02	359.06	407.88	465.74	562.52	616.96
31	38.69	40.57	48.57	61.14	78.37	93.32	106.42	120.67	141.33	181.13	241.50	283.32	295.88	366.54	408.77	465.74	562.52	616.96
32	39.94	42.53	51.45	64.41	82.56	98.28	106.74	120.67	147.28	181.13	257.08	291.65	296.38	368.97	410.26	465.74	562.52	616.96
33	40.70	43.73	53.50	66.95	84.46	99.92	111.49	126.99	152.29	181.13	264.87	308.32	296.38	368.97	411.16	465.74	562.52	616.96
34	41.96	45.97	55.56	69.75	87.99	104.09	111.83	132.67	156.52	186.89	280.45	324.98	296.38	368.97	411.31	465.74	562.52	616.96
35	43.22	47.20	58.15	73.08	90.96	107.01	115.98	137.79	156.52	194.37	296.03	333.32	296.38	368.97	411.31	465.74	562.52	616.96
36	44.49	49.66	60.23	76.44	94.04	110.10	123.17	141.38	157.78	209.32	303.82	349.98	296.38	368.97	411.31	465.74	562.52	616.96
37	45.77	51.64	62.85	78.51	103.08	118.73	126.99	148.47	167.97	216.80	319.40	366.65	296.38	368.97	411.31	465.74	562.52	616.96
38	47.82	52.88	66.28	81.90	103.08	118.73	126.99	152.34	171.70	224.27	334.98	383.31	296.38	368.97	411.31	465.74	562.52	616.96
39	49.10	54.88	67.90	85.47	103.08	118.73	130.66	155.84	175.07	239.22	350.56	408.31	296.38	368.97	411.31	465.74	562.52	616.96
40	49.67	57.00	69.52	87.76	105.13	120.49	133.91	159.21	178.59	246.70	366.14	424.98	296.38	368.97	411.31	465.74	562.52	616.96
41	52.10	59.40	72.30	90.96	108.11	123.95	138.56	164.00	184.46	255.24	383.44	441.55	296.38	368.97	411.31	465.74	562.52	616.96
42	53.04	60.86	75.53	95.11	119.52	140.73	140.53	168.34	190.34	271.38	393.16	441.55	296.38	368.97	411.31	465.74	562.52	616.96
43	55.58	63.30	80.54	98.62	129.09	149.55	145.16	173.02	202.36	280.09	393.16	441.55	296.38	368.97	411.31	465.74	562.52	616.96
44	58.71	65.45	81.82	104.34	133.73	149.55	153.61	181.31	212.25	288.86	393.16	441.55	296.38	368.97	411.31	465.74	562.52	616.96
45	61.14	68.04	82.42	108.44	132.52	154.14	160.29	188.79	223.83	303.47	448.38	517.42	330.12	394.54	440.60	520.18	629.06	689.54
46	62.99	70.08	86.54	111.84	135.52	157.61	161.00	199.69	236.35	312.36	466.20	544.14	334.35	398.85	447.53	520.18	629.06	689.54
47	66.18	73.20	88.63	116.10	139.39	166.48	167.14	204.27	243.29	328.97	484.17	562.47	338.61	403.19	456.01	520.18	629.06	689.54
48	68.87	75.64	92.66	121.59	154.03	193.33	171.71	208.81	255.85	345.71	502.29	568.57	342.90	407.55	463.06	520.18	629.06	689.54
49	70.73	78.29	96.61	130.21	174.31	211.17	180.51	219.26	262.37	354.88	508.08	568.57	346.77	410.41	465.74	520.18	629.06	689.54
50	74.01	83.27	99.21	130.46	175.36	211.55	189.59	221.16	275.84	378.18	549.72	616.96	347.15	400.91	463.13	544.38	653.25	737.93
51	77.22	83.74	102.62	136.25	191.23	230.18	195.08	226.43	287.99	401.15	572.27	647.20	350.88	409.98	473.40	556.47	671.40	737.93
52	80.15	88.09	106.59	142.25	203.97	249.36	203.11	237.94	290.30	404.61	600.69	671.40	343.10	414.19	478.82	568.57	683.50	756.08
53	83.33	92.03	110.99	147.32	231.60	272.91	206.28	249.41	298.26	420.10	625.22	695.59	341.85	418.42	483.55	580.67	701.64	774.22
54	87.78	95.02	114.57	151.44	252.44	292.79	215.53	255.45	306.43	426.90	633.71	704.81	346.03	417.78	482.05	598.81	719.79	792.37
55	87.86	98.51	116.70	159.22	270.21	295.38	224.05	263.30	311.69	440.52	656.19	714.10	345.47	427.17	492.93	610.91	737.93	816.56
56	89.60	105.53	121.93	166.47	286.66	326.72	230.26	270.48	318.92	453.52	682.01	746.54	348.17	426.05	496.64	629.06	762.13	846.81
57	96.79	111.74	129.29	173.56	321.72	356.06	234.97	279.44	329.00	470.02	685.03	763.51	347.28	430.25	499.34	659.30	798.42	889.15
58	102.47	116.87	139.55	188.10	325.67	362.11	240.67	283.22	332.63	483.31	710.91	790.41	349.81	429.18	491.99	695.59	846.81	937.54
59	104.00	124.04	149.16	196.84	346.17	395.47	244.77	296.84	337.14	489.42	728.72	805.21	349.89	431.52	490.08	708.86	895.20	991.98
60	107.74	129.73	154.83	206.66	366.44	410.40	250.42	301.06	346.71	502.45	742.20	834.27	352.82	430.19	492.27	701.94	937.54	1040.36
61	116.04	139.09	163.45	218.69	398.73	433.66	252.71	314.00	359.43	511.78	771.00	850.68	353.97	440.80	498.36	692.72	961.28	1061.53
62	122.56	147.75	174.03	236.11	427.62	471.79	257.78	328.28	375.08	508.76	769.88	853.04	347.89	448.64	507.26	694.56	982.60	1086.03
63	128.05	159.69	185.34	251.49	468.75	506.79	267.61	339.96	378.89	518.77	790.87	848.53	350.43	461.86	517.56	687.58	1007.10	1113.40
64	134.64	168.65	194.22	269.85	516.08	558.68	273.72	343.46	400.34	519.35	800.53	847.21	351.91	464.45	524.23	677.73	1028.87	1117.60
65	145.66	181.98	205.75	291.98	545.73	591.42	278.11	360.50	410.75	525.48	810.25	858.81	352.39	476.77	529.71	674.00	1035.79	1101.37
66	157.23	196.76	223.19	311.58	576.36	620.16	295.90	394.44	442.15	572.35	871.34	927.81	368.81	496.83	558.86	732.41	1085.77	1176.95
67	174.86	217.10	249.06	376.63	597.42	653.84	324.23	422.28	484.99	642.19	941.68	998.67	398.94	521.45	601.53	799.69	1131.96	1252.52
68	192.78	237.95	279.49	420.43	621.21	682.73	349.85	456.46	529.03	718.45	1025.85	1108.42	424.46	551.17	638.19	867.93	1197.83	1321.02
69	212.05	262.57	305.69	454.19	644.22	685.88	376.38	495.40	569.04	777.13	1106.29	1183.51	445.71	578.93	663.91	924.04	1256.08	1387.56
70	234.55	288.49	329.86	475.56	642.85	685.24	410.24	542.51	605.98	851.61	1165.87	1254.08	474.91	613.36	698.90	986.93	1323.26	1447.13
71	257.82	312.71	357.12	487.18	646.56	686.07	462.26	603.11	664.18	920.08	1232.26	1330.38	527.38	674.97	754.89	1040.37	1390.54	1508.53
72	281.23	340.86	385.75	505.56	651.98	696.88	523.77	671.63	722.34	996.96	1308.32	1409.94	586.16	741.49	813.08	1095.03	1463.19	1575.06
73	309.26	373.84	415.09	541.33	677.84	732.05	585.91	737.34	779.24	1075.92	1392.24	1490.23	648.77	814.53	872.85	1158.40	1531.17	1649.46
74	339.78	407.41	456.84	580.03	710.73	770.74	662.90	812.99	850.14	1166.87	1482.22	1580.51	727.44	891.98	938.62	1223.18	1611.47	1729.91
75	376.49	451.64	500.62	628.94	747.57	823.96	748.55	901.12	919.92	1260.26	1576.42	1674.71	807.08	982.57	1010.07	1292.02	1694.54	1818.37
76	421.61	533.58	600.06	724.05	867.13	953.50	818.62	1035.24	1212.19	1477.53	1680.31	1789.18	872.08	1123.60	1335.51	1525.43	1814.59	1927.09
77	471.57	595.37	671.81	810.81	970.17	1072.61	862.53	1109.54	1297.34	1590.98	1801.58	1930.27	928.62	1212.09	1432.99	1645.62	1923.31	2058.95
78	522.34	669.21	747.65	900.54	1083.39	1195.88	919.30	1191.51	1384.44	1706.06	1975.30	2132.50	980.82	1295.55	1527.35	1767.91	2091.49	2258.95
79	581.14	743.07	830.60	1002.30	1203.78	1331.25	997.90	1267.78	1476.95	1824.41	2194.02	2378.56	1056.00	1385.32	1632.64	1894.74	2303.38	2501.59
80	861.20	1086.76	1226.87	1394.33	1575.46	1684.82	1090.17	1582.29					1144.85	1636.97				
81	967.15	1223.46	1380.66	1558.37	1780.50	1913.79	1202.95	1739.49					1254.21	1783.92				
82	1097.01	1387.49	1565.20	1756.58	2033.40	2200.85	1336.23	1900.12					1380.66	1937.71				
83	1240.54	1572.04	1773.67	1985.55	2323.88	2532.35	1486.60	2067.57					1524.19	2098.33				
84	1347.58	1738.50	1922.32	2235.03	2648.54	2901.44	1650.64	2241.86					1677.98	2265.79				
85+	1851.69	2391.69	2647.28	3055.22	3721.63	4128.31												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have
not previously elected a landing spot option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	32.99	37.67	43.09	51.81	57.95	71.31	93.65	105.13	125.45	164.72	205.06	226.02	266.64	327.18	374.02	430.18	532.28	586.72
30	35.33	37.67	43.09	55.19	68.66	83.14	97.40	109.10	126.81	166.63	212.14	241.08	281.06	341.40	389.88	441.55	532.28	586.72
31	36.76	38.88	44.97	57.06	69.67	83.75	103.20	114.78	132.31	167.46	219.21	256.15	283.81	348.52	390.74	441.55	532.28	586.72
32	37.95	40.75	47.63	60.12	73.39	88.20	103.51	114.78	137.88	167.46	233.35	263.68	284.29	350.82	392.16	441.55	532.28	586.72
33	38.66	41.91	49.53	62.48	75.08	89.67	108.11	120.79	142.57	167.46	240.42	278.75	284.29	350.82	393.02	441.55	532.28	586.72
34	39.86	44.06	51.44	65.10	78.22	93.41	108.44	126.20	146.53	172.79	254.56	293.82	284.29	350.82	393.16	441.55	532.28	586.72
35	41.06	45.23	53.84	68.21	80.86	96.04	112.47	131.07	146.53	179.70	268.71	301.35	284.29	350.82	393.16	441.55	532.28	586.72
36	42.27	47.59	55.77	71.34	83.59	98.81	119.44	134.49	147.71	193.52	275.78	316.42	284.29	350.82	393.16	441.55	532.28	586.72
37	43.48	49.49	58.20	73.28	91.63	106.55	123.15	141.22	157.24	200.43	289.92	331.49	284.29	350.82	393.16	441.55	532.28	586.72
38	45.43	50.68	61.37	76.44	91.63	106.55	123.15	144.91	160.74	207.35	304.06	346.56	284.29	350.82	393.16	441.55	532.28	586.72
39	46.65	52.59	62.87	79.78	91.63	106.55	126.70	148.24	163.90	221.17	318.20	369.16	284.29	350.82	393.16	441.55	532.28	586.72
40	47.19	54.62	64.37	81.91	93.45	108.13	129.85	151.44	167.19	228.08	332.35	384.23	284.29	350.82	393.16	441.55	532.28	586.72
41	49.49	56.92	66.94	84.90	96.10	111.24	134.36	156.00	172.69	235.98	348.04	399.21	284.29	350.82	393.16	441.55	532.28	586.72
42	50.39	58.32	69.94	88.77	106.24	126.30	136.27	160.13	178.19	250.90	356.87	399.21	284.29	350.82	393.16	441.55	532.28	586.72
43	52.80	60.66	74.58	92.04	114.75	134.21	140.77	164.58	189.44	258.95	356.87	399.21	284.29	350.82	393.16	441.55	532.28	586.72
44	55.77	62.73	75.75	97.38	118.87	134.21	148.95	172.47	198.70	267.06	356.87	399.21	284.29	350.82	393.16	441.55	532.28	586.72
45	58.70	63.65	77.57	99.88	121.00	141.81	156.57	175.06	209.15	281.16	411.02	467.88	318.74	377.63	423.44	495.99	592.77	647.20
46	60.47	65.56	81.45	103.01	123.73	145.00	157.26	185.17	220.85	289.40	427.35	492.04	322.82	381.75	430.09	495.99	592.77	647.20
47	63.53	68.48	83.42	106.94	127.27	153.16	163.26	189.41	227.33	304.78	443.82	508.62	326.93	385.91	438.25	495.99	592.77	647.20
48	66.12	70.76	87.21	111.99	140.64	177.87	167.72	193.63	239.07	320.29	460.43	514.13	331.07	390.09	445.02	495.99	592.77	647.20
49	67.90	73.24	90.93	119.93	159.15	194.28	176.31	203.31	245.17	328.78	465.74	514.13	334.81	392.82	447.60	495.99	592.77	647.20
50	71.27	78.37	96.45	120.91	158.17	188.47	181.52	210.10	263.30	352.96	501.92	562.52	330.35	389.93	451.55	520.18	623.01	695.59
51	74.55	79.09	97.36	126.96	176.80	210.34	187.28	212.05	267.71	370.68	524.58	586.72	339.92	393.80	456.29	532.28	635.11	695.59
52	74.98	83.45	98.98	136.06	185.76	224.83	195.30	223.52	270.68	375.00	552.64	610.91	337.82	398.25	461.92	544.38	653.25	713.74
53	80.73	85.13	103.42	138.30	211.64	247.33	202.46	234.95	275.32	390.79	577.13	641.15	336.74	402.73	467.06	556.47	671.40	737.93
54	82.61	90.38	107.09	142.53	231.75	262.20	207.97	237.71	283.73	398.12	586.77	646.08	341.02	407.59	465.98	574.62	689.54	756.08
55	82.98	93.92	109.40	147.43	248.77	265.84	216.46	249.07	289.43	407.36	609.32	662.27	340.61	412.09	477.03	586.72	707.69	780.27
56	87.17	100.84	114.62	154.58	264.94	295.39	222.83	256.42	296.93	420.79	629.55	688.67	338.76	411.53	481.28	604.86	737.93	816.56
57	91.95	104.75	121.97	161.79	294.15	323.26	227.74	265.47	307.07	437.45	639.74	717.59	338.14	411.75	475.10	635.11	774.22	858.91
58	97.59	110.00	129.76	173.17	298.91	330.43	233.59	269.57	314.74	451.39	665.78	744.59	340.96	411.48	469.21	671.40	816.56	907.29
59	101.63	117.15	141.70	181.93	319.20	362.52	237.87	283.19	323.09	454.15	684.22	760.16	341.36	414.60	464.51	679.81	858.91	955.68
60	103.16	122.90	147.46	188.94	339.30	377.75	240.41	287.68	332.70	467.80	703.72	800.22	340.51	410.08	463.79	674.52	907.29	1004.07
61	111.40	132.14	153.70	200.95	366.28	396.36	242.99	300.64	345.60	477.94	727.26	811.76	342.04	421.12	470.68	666.88	920.00	1026.15
62	117.93	140.83	164.22	215.19	394.73	433.67	248.35	315.01	361.32	472.70	733.22	820.85	336.55	425.63	480.36	660.32	942.38	1045.81
63	123.48	152.64	175.58	230.53	430.09	463.35	258.28	323.78	362.56	480.06	749.78	812.75	335.98	435.57	487.56	646.33	956.74	1063.05
64	130.08	161.62	184.51	251.66	476.00	513.38	261.69	327.99	384.20	482.52	760.76	813.13	341.46	442.68	491.69	634.84	974.43	1058.78
65	138.72	172.52	196.07	270.46	505.68	546.31	263.63	345.22	392.08	486.43	767.10	816.57	342.42	451.86	501.65	629.61	978.54	1041.02
66	150.19	187.17	210.93	289.98	527.10	570.94	284.18	375.81	420.35	532.25	822.93	880.23	358.93	472.33	527.43	678.92	1014.07	1106.23
67	167.57	204.91	236.48	345.54	545.26	600.95	315.23	403.79	462.94	596.59	879.22	942.14	389.05	497.60	570.24	741.38	1057.82	1177.67
68	185.36	225.69	261.54	381.89	571.33	627.37	343.82	441.04	503.84	667.69	954.28	1037.06	414.74	531.24	607.64	809.79	1120.86	1238.76
69	207.00	247.85	285.48	416.34	593.02	631.18	370.41	476.93	544.03	723.27	1031.29	1104.92	439.43	559.74	637.87	867.30	1177.29	1303.18
70	229.45	273.83	310.02	440.22	600.76	639.81	407.25	526.92	581.37	794.07	1093.29	1173.17	468.78	594.59	673.60	931.88	1251.00	1370.01
71	252.76	300.68	337.82	455.09	608.93	645.51	459.16	587.07	642.15	863.75	1157.71	1251.60	521.14	659.05	732.68	987.60	1320.58	1433.98
72	276.30	326.86	369.38	476.14	615.42	657.32	520.57	655.17	703.25	945.65	1240.57	1333.72	582.98	725.37	797.20	1044.77	1399.76	1511.55
73	306.83	360.08	399.30	515.80	643.95	695.02	582.64	720.81	763.40	1026.21	1326.92	1420.82	645.51	801.49	860.29	1103.57	1474.46	1592.30
74	334.99	396.10	441.17	553.11	673.60	733.01	659.50	796.33	831.32	1111.64	1415.38	1509.74	724.08	878.86	923.18	1160.88	1553.09	1674.87
75	371.66	440.23	484.98	602.44	709.55	782.10	745.00	877.67	889.66	1199.61	1504.60	1602.89	803.61	962.72	983.10	1225.69	1627.35	1757.88
76	416.68	518.83	580.46	693.67	826.73	906.38	811.47	1000.61	1156.13	1399.02	1596.84	1702.08	868.57	1096.03	1285.79	1440.31	1731.12	1850.88
77	466.55	580.36	649.33	777.03	923.32	1018.41	855.58	1066.61	1224.90	1497.19	1693.77	1815.50	925.14	1175.06	1364.91	1551.39	1818.97	1954.61
78	517.29	648.77	722.30	860.93	1026.97	1131.71	909.05	1134.62	1297.52	1597.74	1842.02	1982.14	977.40	1243.46	1445.76	1658.45	1961.63	2115.42
79	576.02	719.77	797.27	956.37	1140.27	1256.63	984.23	1204.24	1379.08	1699.04	2026.56	2190.60	1049.16	1322.06	1534.74	1773.66	2142.76	2320.47
80	850.95	1049.16	1172.19	1325.98	1486.60	1582.29	1073.09	1496.85					1131.18	1558.37				
81	953.48	1175.61	1315.73	1476.35	1667.73	1783.92	1182.45	1643.81					1233.71	1695.07				
82	1073.09	1329.40	1483.18	1657.48	1889.86	2029.98	1305.48	1794.17					1353.32	1838.60				
83	1209.79	1496.85	1674.56	1865.94	2146.17	2317.05	1445.59	1954.80					1486.60	1992.39				
84	1308.04	1651.40	1810.78	2094.91	2429.82	2634.87	1599.38	2118.83					1633.55	2153.01				
85+	1775.90	2254.35	2479.98	2846.76	3366.21	3684.04												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have
not previously elected a landing spot option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	31.25	34.39	37.92	44.41	48.90	59.08	84.87	91.65	108.34	137.82	173.78	188.35	249.62	293.33	327.98	371.25	459.70	508.08
30	33.47	34.39	37.92	47.31	57.93	68.89	88.26	95.11	109.52	139.43	179.78	200.90	263.12	306.09	341.90	381.06	459.70	508.08
31	34.82	35.49	39.58	48.91	58.78	69.39	93.52	100.07	114.27	140.12	185.77	213.46	265.69	312.46	342.65	381.06	459.70	508.08
32	35.95	37.21	41.92	51.53	61.92	73.08	93.81	100.07	119.08	140.12	197.75	219.74	266.14	314.53	343.90	381.06	459.70	508.08
33	36.63	38.26	43.59	53.56	63.35	74.30	97.98	105.31	123.13	140.12	203.75	232.29	266.14	314.53	344.65	381.06	459.70	508.08
34	37.76	40.23	45.27	55.80	65.99	77.40	98.27	110.02	126.55	144.58	215.73	244.85	266.14	314.53	344.77	381.06	459.70	508.08
35	38.90	41.30	47.38	58.47	68.22	79.57	101.92	114.26	126.55	150.36	227.72	251.13	266.14	314.53	344.77	381.06	459.70	508.08
36	40.04	43.45	49.08	61.15	70.53	81.87	108.24	117.25	127.57	161.93	233.71	263.68	266.14	314.53	344.77	381.06	459.70	508.08
37	41.19	45.18	51.21	62.81	77.31	88.29	111.60	123.12	135.80	167.71	245.69	276.24	266.14	314.53	344.77	381.06	459.70	508.08
38	43.04	46.27	54.01	65.52	77.31	88.29	111.60	126.33	138.82	173.49	257.68	288.80	266.14	314.53	344.77	381.06	459.70	508.08
39	44.19	48.02	55.33	68.38	77.31	88.29	114.82	129.24	141.55	185.06	269.66	307.63	266.14	314.53	344.77	381.06	459.70	508.08
40	44.70	49.87	56.64	70.21	78.85	89.59	117.68	132.03	144.39	190.84	281.65	320.19	266.14	314.53	344.77	381.06	459.70	508.08
41	46.89	51.97	58.91	72.77	81.08	92.17	121.76	136.00	149.14	197.45	294.95	332.67	266.14	314.53	344.77	381.06	459.70	508.08
42	47.73	53.25	61.54	76.09	89.64	104.65	123.49	139.60	153.89	209.94	302.43	332.67	266.14	314.53	344.77	381.06	459.70	508.08
43	50.02	55.39	65.63	78.89	96.82	111.20	127.57	143.48	163.61	216.67	302.43	332.67	266.14	314.53	344.77	381.06	459.70	508.08
44	52.84	57.27	66.66	83.47	100.30	111.20	134.99	150.35	171.61	223.46	302.43	332.67	266.14	314.53	344.77	381.06	459.70	508.08
45	53.81	57.06	65.45	85.61	100.83	117.14	137.93	154.47	183.47	240.99	346.96	396.32	290.28	338.17	366.22	429.45	520.18	574.62
46	55.43	58.78	68.72	88.29	103.11	119.78	138.54	163.39	193.73	248.05	360.75	416.79	294.00	341.87	371.97	429.45	520.18	574.62
47	58.24	61.40	70.38	91.66	106.06	126.52	143.82	167.13	199.42	261.24	374.65	430.83	297.74	345.59	379.03	429.45	520.18	574.62
48	60.61	63.44	73.58	95.99	117.20	146.93	147.75	170.85	209.71	274.54	388.67	435.50	301.51	349.33	384.88	429.45	520.18	574.62
49	62.24	65.67	76.72	102.80	132.62	160.49	155.32	179.39	215.06	281.81	393.16	435.50	304.91	351.78	387.11	429.45	520.18	574.62
50	63.04	71.02	82.68	101.82	134.10	161.55	165.39	184.30	225.69	297.50	430.21	483.89	302.35	345.99	387.87	453.65	544.38	616.96
51	66.56	69.78	81.57	108.38	147.94	174.62	167.77	186.90	231.21	314.83	447.09	508.08	307.02	350.64	393.55	465.74	562.52	616.96
52	67.22	71.86	86.29	114.42	156.62	192.13	175.77	194.68	235.38	320.73	474.55	532.28	306.15	350.46	399.96	477.84	574.62	635.11
53	72.92	75.93	88.29	117.25	179.69	208.95	179.54	206.03	240.91	332.17	498.98	550.43	306.13	355.66	401.13	489.94	592.77	653.25
54	77.45	78.80	92.15	118.77	194.50	222.87	185.28	209.33	245.90	340.56	504.62	563.85	305.91	356.64	407.07	502.04	610.91	671.40
55	75.66	82.47	94.82	123.84	210.16	227.86	193.67	217.05	252.32	350.52	527.29	575.89	306.55	366.86	418.73	514.13	629.06	695.59
56	77.49	86.77	97.55	130.80	225.85	250.63	196.84	224.81	256.60	364.69	547.94	601.86	305.83	363.11	419.84	532.28	653.25	725.84
57	82.27	93.11	104.90	138.26	252.78	281.10	202.44	234.03	266.86	376.95	554.82	625.74	306.16	365.48	416.93	556.47	683.50	762.13
58	87.83	96.25	112.62	149.28	258.76	285.16	208.82	238.86	271.82	387.56	581.14	647.22	305.53	367.23	414.55	592.77	719.79	804.47
59	89.82	101.07	121.82	158.07	278.74	315.44	210.29	249.07	277.44	396.83	595.21	664.44	307.22	368.06	409.11	598.46	762.13	846.81
60	91.70	106.97	127.80	165.33	294.06	331.12	213.70	254.23	290.67	407.16	615.75	698.06	307.69	365.86	410.90	592.26	804.47	895.20
61	97.47	115.91	134.18	174.36	319.91	349.73	217.07	263.89	297.22	414.50	639.77	711.68	306.24	373.89	419.26	589.33	819.74	914.10
62	101.74	122.36	142.16	188.29	343.04	376.48	223.20	275.22	313.14	412.61	638.95	718.92	302.52	379.62	426.56	586.96	838.94	930.88
63	107.47	133.86	151.20	203.59	376.94	405.43	233.38	284.92	316.83	421.99	657.34	715.63	303.47	390.51	435.05	577.57	856.03	945.55
64	116.39	140.54	160.23	218.31	415.87	452.98	237.63	290.86	332.54	423.58	671.25	715.75	306.62	395.50	437.46	566.21	871.00	946.49
65	124.85	151.25	169.44	236.65	440.59	476.14	240.45	302.45	342.30	429.62	676.01	722.71	309.17	405.61	442.01	561.00	874.44	930.38
66	136.11	165.57	183.95	249.88	458.13	497.11	257.82	329.22	367.42	466.63	726.11	775.55	326.00	423.35	468.05	608.97	911.64	990.05
67	150.57	180.51	206.29	300.62	474.14	519.22	282.20	357.55	403.11	524.39	778.32	833.79	352.78	446.47	504.17	666.41	949.07	1057.91
68	168.06	198.70	230.77	332.84	494.25	544.34	307.63	388.60	444.01	589.60	844.53	918.13	375.86	474.80	539.75	726.73	1005.41	1112.95
69	186.80	220.86	250.11	364.73	520.49	551.23	331.57	424.63	481.50	642.47	914.10	980.10	398.62	502.16	569.53	778.14	1061.41	1176.61
70	206.50	242.04	272.82	388.80	528.06	560.30	365.32	467.68	513.70	705.84	970.80	1042.82	425.88	535.13	604.03	837.51	1129.06	1233.92
71	230.01	267.00	299.21	405.50	537.09	567.78	412.62	522.91	569.75	773.62	1034.92	1115.94	474.33	592.19	656.56	893.36	1193.77	1293.65
72	249.16	291.84	324.97	425.31	545.35	581.24	466.28	586.03	623.70	846.68	1105.08	1185.53	528.82	654.45	714.62	944.24	1264.44	1363.36
73	277.60	321.09	351.93	459.62	570.51	612.41	523.72	641.46	677.88	916.13	1184.02	1265.68	586.82	720.04	769.24	997.32	1328.64	1433.07
74	301.49	353.09	389.66	491.92	596.69	646.77	594.91	709.70	740.34	994.26	1262.05	1344.61	656.72	790.32	830.55	1052.66	1397.39	1505.81
75	335.46	390.05	426.87	534.96	628.46	690.55	670.50	783.88	792.83	1071.56	1342.04	1428.99	730.55	870.09	884.19	1108.80	1466.86	1583.98
76	374.76	462.27	511.89	617.72	729.79	798.28	729.25	896.74	1030.01	1252.69	1426.27	1517.00	788.02	989.18	1157.92	1304.11	1560.55	1665.79
77	418.90	512.82	571.91	691.27	813.07	895.74	768.63	951.03	1089.90	1337.39	1509.44	1613.77	838.19	1057.22	1228.76	1403.32	1638.12	1756.37
78	461.78	574.70	633.60	760.58	902.83	991.70	816.78	1011.36	1151.63	1425.11	1636.97	1756.58	885.13	1119.77	1298.90	1499.24	1763.42	1896.70
79	512.02	634.33	699.86	842.90	998.82	1098.43	881.71	1071.11	1221.89	1514.29	1797.59	1934.29	946.64	1186.06	1376.85	1600.22	1920.62	2070.99
80	751.84	922.72	1028.66	1165.36	1295.22	1377.24	960.31	1329.40					1018.41	1394.33				
81	840.70	1032.08	1151.69	1295.22	1445.59	1537.86	1052.58	1452.43					1107.26	1513.94				
82	943.22	1161.94	1295.22	1452.43	1630.14	1739.49	1158.52	1582.29					1206.37	1636.97				
83	1056.00	1305.48	1459.26	1633.55	1842.02	1971.88	1274.72	1718.99					1319.15	1770.25				
84	1136.71	1437.02	1574.59	1831.77	2074.41	2224.78	1401.16	1859.11					1442.17	1903.53				
85+	1532.09	1952.88	2148.66	2477.67	2843.34	3068.89												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

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 Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	102.43	118.61	139.71	184.89	232.39	256.31	177.71	222.14	246.06	276.82	334.91	369.09
30	106.53	123.08	141.22	187.04	232.39	256.31	177.71	222.14	244.01	276.82	334.91	369.09
31	112.87	129.50	147.34	187.96	232.39	256.31	177.41	222.14	244.54	276.82	334.91	369.09
32	113.21	129.50	153.55	187.96	232.39	256.31	177.71	222.14	245.43	276.82	334.91	369.09
33	114.54	136.28	155.81	187.96	232.39	256.31	177.71	222.14	245.97	276.82	334.91	369.09
34	114.88	142.38	153.18	187.96	232.39	256.31	177.71	222.14	246.06	276.82	334.91	369.09
35	112.14	144.61	153.18	187.96	232.39	256.31	177.71	222.14	246.06	276.82	334.91	369.09
36	112.48	141.32	147.98	187.96	232.39	256.31	177.71	222.14	246.06	276.82	334.91	369.09
37	109.87	141.65	145.41	187.96	232.39	256.31	177.71	222.14	246.06	276.82	334.91	369.09
38	109.87	139.03	143.14	187.96	232.39	256.31	177.71	222.14	246.06	276.82	334.91	369.09
39	107.38	136.30	140.74	187.96	232.39	256.31	177.71	222.14	246.06	276.82	334.91	369.09
40	104.81	133.68	138.62	187.96	232.39	256.31	177.71	222.14	246.06	276.82	334.91	369.09
41	103.07	131.87	137.83	187.96	232.39	256.31	177.71	222.14	246.06	276.82	334.91	369.09
42	104.07	129.82	137.07	187.96	232.39	256.31	177.71	222.14	246.06	276.82	334.91	369.09
43	102.38	128.15	136.33	187.96	232.39	256.31	177.71	222.14	246.06	276.82	334.91	369.09
44	103.37	129.13	138.22	187.96	232.39	256.31	177.71	222.14	246.06	276.82	334.91	369.09
45	130.79	167.69	173.94	242.64	304.16	328.08	189.74	235.65	265.11	310.99	375.92	416.93
46	130.79	165.62	173.03	242.64	304.16	328.08	192.17	238.23	269.27	310.99	375.92	416.93
47	129.99	163.61	172.71	242.64	304.16	328.08	194.61	240.82	274.38	310.99	375.92	416.93
48	128.03	161.68	171.83	242.64	304.16	328.08	197.08	243.43	278.62	310.99	375.92	416.93
49	129.21	159.69	171.21	242.64	304.16	328.08	199.30	245.13	280.23	310.99	375.92	416.93
50	135.80	174.22	184.47	263.15	331.50	355.42	199.30	245.13	284.56	328.08	393.01	434.02
51	142.73	180.50	196.67	273.40	348.58	372.50	201.35	246.88	286.81	334.91	403.26	444.27
52	149.55	186.94	206.38	293.90	362.25	393.01	202.80	249.02	289.63	341.75	413.51	457.94
53	162.92	193.30	212.65	305.51	373.63	410.10	204.67	251.18	291.83	352.00	423.77	468.19
54	166.80	200.00	221.65	315.26	381.63	418.13	206.84	253.31	293.54	358.83	434.02	478.45
55	173.69	206.20	233.60	325.19	393.92	433.59	209.53	255.55	296.48	365.67	444.27	488.70
56	175.91	209.20	236.53	335.75	408.39	447.95	210.56	257.13	297.96	379.34	457.94	509.20
57	181.61	218.65	242.36	342.39	415.83	460.58	215.83	258.78	298.56	399.84	481.86	533.13
58	183.43	223.91	247.59	355.87	430.36	478.95	216.55	259.98	298.56	420.35	512.62	567.30
59	194.06	229.79	249.24	363.76	443.16	489.94	224.30	268.91	298.56	430.05	543.38	601.48
60	197.95	235.24	254.65	376.51	456.62	513.05	227.28	280.85	308.88	430.68	577.55	639.07
61	202.44	241.68	263.17	382.82	487.98	538.07	228.34	288.60	318.58	443.36	611.73	676.66
62	206.45	255.97	274.64	386.98	507.71	561.58	233.67	302.51	333.68	456.72	649.32	717.67
63	210.32	270.11	289.23	393.80	539.53	580.74	240.53	314.22	352.78	470.38	690.33	762.10
64	217.05	281.81	306.84	402.68	571.23	605.22	251.55	332.57	372.22	484.71	734.76	795.60
65	226.83	297.71	323.65	410.96	603.68	636.36	261.89	353.81	394.14	500.36	769.65	818.33
66	243.69	323.65	353.19	442.88	672.50	711.60	286.74	383.73	429.52	557.95	834.06	896.48
67	264.37	350.87	378.85	502.26	746.91	787.17	313.85	415.47	469.11	621.83	897.09	967.15
68	289.36	381.31	420.33	573.59	835.71	880.25	343.26	450.23	510.66	692.16	975.07	1038.91
69	315.77	415.08	471.83	645.08	926.14	977.41	375.28	487.35	555.19	768.20	1054.27	1138.02
70	354.16	469.76	523.71	736.91	1011.57	1086.96	410.85	530.43	605.12	853.08	1146.55	1254.21
71	413.43	540.01	593.65	822.39	1103.84	1190.25	471.79	602.92	674.81	931.21	1243.83	1349.90
72	482.04	621.83	667.79	925.98	1213.20	1305.48	542.54	686.96	753.69	1017.15	1358.50	1462.68
73	561.67	708.52	750.36	1034.34	1339.65	1435.34	624.91	782.69	840.99	1113.06	1474.91	1585.71
74	661.91	813.84	848.04	1164.32	1483.18	1578.87	723.07	892.21	939.33	1220.00	1610.51	1729.24
75	779.31	935.75	954.71	1309.87	1636.97	1739.49	836.53	1019.83	1048.58	1342.19	1761.30	1889.86
76	885.32	1121.57	1309.73	1599.71	1818.10	1937.71	943.23	1217.09	1444.91	1651.27	1961.63	2088.08
77	973.98	1252.48	1465.67	1795.42	2033.40	2180.35	1049.16	1369.67	1615.43	1858.39	2173.51	2327.30
78	1056.00	1368.50	1589.31	1963.33	2272.62	2450.33	1127.77	1490.85	1755.80	2029.94	2405.90	2593.86
79	1144.85	1458.41	1696.41	2098.23	2522.10	2733.98	1213.20	1590.90	1875.80	2179.44	2648.54	2874.10
80	1250.80	1818.10					1315.73	1879.61				
81	1384.08	1995.81					1438.76	2050.49				
82	1537.86	2183.77					1585.71	2228.19				
83	1708.74	2378.56					1749.75	2412.74				
84	1896.70	2580.19					1927.46	2604.12				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

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 Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	99.51	110.52	131.15	174.80	211.88	235.81	170.87	208.47	235.81	263.15	317.83	352.00
30	103.48	114.69	132.57	176.84	211.88	235.81	170.87	208.47	233.84	263.15	317.83	352.00
31	109.65	120.67	138.32	177.71	211.88	235.81	170.59	208.47	234.35	263.15	317.83	352.00
32	109.98	120.67	144.15	177.71	211.88	235.81	170.87	208.47	235.21	263.15	317.83	352.00
33	111.27	126.99	146.27	177.71	211.88	235.81	170.87	208.47	235.72	263.15	317.83	352.00
34	111.60	132.67	143.80	177.71	211.88	235.81	170.87	208.47	235.81	263.15	317.83	352.00
35	108.94	134.75	143.80	177.71	211.88	235.81	170.87	208.47	235.81	263.15	317.83	352.00
36	109.26	131.68	138.92	177.71	211.88	235.81	170.87	208.47	235.81	263.15	317.83	352.00
37	106.73	131.99	136.51	177.71	211.88	235.81	170.87	208.47	235.81	263.15	317.83	352.00
38	106.73	129.55	134.37	177.71	211.88	235.81	170.87	208.47	235.81	263.15	317.83	352.00
39	104.31	127.01	132.12	177.71	211.88	235.81	170.87	208.47	235.81	263.15	317.83	352.00
40	101.82	124.56	130.13	177.71	211.88	235.81	170.87	208.47	235.81	263.15	317.83	352.00
41	100.12	122.88	129.39	177.71	211.88	235.81	170.87	208.47	235.81	263.15	317.83	352.00
42	101.10	120.97	128.68	177.71	211.88	235.81	170.87	208.47	235.81	263.15	317.83	352.00
43	99.46	119.41	127.98	177.71	211.88	235.81	170.87	208.47	235.81	263.15	317.83	352.00
44	100.41	120.33	129.75	177.71	211.88	235.81	170.87	208.47	235.81	263.15	317.83	352.00
45	124.98	156.12	162.72	222.14	276.82	297.32	183.30	226.10	258.64	297.32	358.83	393.01
46	124.98	154.19	161.86	222.14	276.82	297.32	185.65	228.57	262.70	297.32	358.83	393.01
47	124.21	152.33	161.56	222.14	276.82	297.32	188.02	231.05	267.69	297.32	358.83	393.01
48	122.34	150.53	160.75	222.14	276.82	297.32	190.40	233.56	271.82	297.32	358.83	393.01
49	123.47	148.68	160.16	222.14	276.82	297.32	192.54	235.20	273.40	297.32	358.83	393.01
50	130.14	163.33	176.21	242.64	304.16	324.66	189.81	235.82	271.48	314.41	375.92	413.51
51	137.13	169.72	183.02	256.31	317.83	345.16	195.15	237.73	273.92	321.24	386.17	423.77
52	144.01	176.26	192.80	269.98	334.91	358.83	193.85	240.01	280.08	328.08	393.01	434.02
53	154.49	182.71	199.36	281.75	346.46	379.34	196.03	245.27	279.41	334.91	403.26	447.69
54	161.24	189.47	208.46	288.71	351.76	388.26	201.17	244.68	281.44	345.16	413.51	457.94
55	168.17	195.76	217.85	302.20	367.43	400.74	204.01	247.03	287.49	352.00	427.18	471.61
56	170.58	198.99	221.10	313.15	378.75	415.25	205.23	248.93	286.39	365.67	440.85	488.70
57	176.35	205.94	227.21	320.20	387.04	431.38	207.93	248.32	287.61	382.76	464.78	516.04
58	178.33	211.47	232.74	330.90	404.85	446.58	208.90	249.98	285.69	406.68	492.12	546.80
59	183.98	217.57	237.25	336.48	418.01	464.49	216.74	259.13	281.71	413.64	526.29	580.97
60	190.62	225.64	242.86	349.61	431.77	490.60	219.95	266.45	292.38	412.09	557.05	615.15
61	193.03	232.29	251.63	356.91	462.63	515.51	221.27	274.52	302.42	422.39	587.81	649.32
62	197.37	244.34	265.56	359.53	482.79	539.24	226.87	286.22	315.40	433.45	621.98	686.91
63	203.75	258.67	275.98	364.92	514.44	558.88	231.70	298.16	334.46	445.18	656.16	727.92
64	210.67	268.49	293.79	372.48	543.14	577.71	242.80	314.35	349.53	455.09	697.16	755.32
65	216.52	284.58	308.74	381.95	569.63	606.06	253.30	337.72	371.49	466.49	725.96	772.87
66	231.20	310.35	331.66	411.07	633.88	676.81	275.79	365.13	403.98	525.13	783.00	846.12
67	253.71	335.33	355.03	465.83	700.84	735.55	302.56	396.80	442.91	581.90	839.54	912.47
68	278.56	367.93	393.65	534.98	781.79	823.14	331.81	433.82	481.89	651.10	913.92	977.40
69	307.06	401.62	444.48	600.21	864.62	910.00	363.83	468.69	526.72	723.88	990.06	1073.09
70	351.91	455.67	502.85	687.78	943.22	1015.85	406.23	516.29	583.68	805.69	1085.31	1185.86
71	411.02	525.01	574.03	781.41	1038.91	1118.63	466.93	590.52	655.03	887.15	1182.49	1284.97
72	479.47	608.54	652.38	881.61	1148.27	1233.71	539.97	673.95	738.30	970.78	1297.06	1401.16
73	558.93	691.91	734.45	986.78	1274.72	1363.57	622.18	769.06	825.22	1061.43	1417.27	1531.03
74	658.95	793.56	828.95	1107.31	1414.83	1507.11	720.14	877.96	923.23	1160.14	1549.61	1671.15
75	772.90	911.52	924.62	1245.90	1561.79	1664.31	833.38	1001.89	1021.49	1273.65	1690.44	1824.93
76	878.59	1085.70	1250.35	1515.69	1725.82	1842.02	939.93	1184.63	1391.40	1561.50	1872.78	2002.64
77	963.73	1203.81	1384.79	1689.60	1913.79	2050.49	1045.75	1326.66	1541.85	1749.27	2053.90	2204.27
78	1045.75	1305.29	1493.08	1834.70	2115.42	2276.04	1120.93	1432.26	1661.16	1903.90	2252.12	2429.82
79	1131.18	1385.79	1586.68	1953.07	2330.72	2518.68	1202.95	1518.15	1765.27	2038.73	2460.58	2665.63
80	1233.71	1722.41					1298.64	1790.76				
81	1356.74	1886.45					1418.25	1947.96				
82	1503.69	2064.15					1554.95	2115.42				
83	1664.31	2245.28					1708.74	2289.71				
84	1838.60	2436.66					1876.19	2474.25				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

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 Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	90.73	97.04	114.04	147.91	177.71	198.21	157.20	187.96	208.47	228.97	276.82	304.16
30	94.35	100.70	115.28	149.63	177.71	198.21	157.20	187.96	206.73	228.97	276.82	304.16
31	99.97	105.95	120.28	150.37	177.71	198.21	156.94	187.96	207.18	228.97	276.82	304.16
32	100.27	105.95	125.34	150.37	177.71	198.21	157.20	187.96	207.94	228.97	276.82	304.16
33	101.45	111.50	127.20	150.37	177.71	198.21	157.20	187.96	208.39	228.97	276.82	304.16
34	101.75	116.49	125.05	150.37	177.71	198.21	157.20	187.96	208.47	228.97	276.82	304.16
35	99.33	118.32	125.05	150.37	177.71	198.21	157.20	187.96	208.47	228.97	276.82	304.16
36	99.62	115.62	120.80	150.37	177.71	198.21	157.20	187.96	208.47	228.97	276.82	304.16
37	97.31	115.90	118.70	150.37	177.71	198.21	157.20	187.96	208.47	228.97	276.82	304.16
38	97.31	113.75	116.85	150.37	177.71	198.21	157.20	187.96	208.47	228.97	276.82	304.16
39	95.11	111.52	114.89	150.37	177.71	198.21	157.20	187.96	208.47	228.97	276.82	304.16
40	92.83	109.37	113.16	150.37	177.71	198.21	157.20	187.96	208.47	228.97	276.82	304.16
41	91.29	107.89	112.51	150.37	177.71	198.21	157.20	187.96	208.47	228.97	276.82	304.16
42	92.18	106.22	111.89	150.37	177.71	198.21	157.20	187.96	208.47	228.97	276.82	304.16
43	90.68	104.85	111.29	150.37	177.71	198.21	157.20	187.96	208.47	228.97	276.82	304.16
44	91.55	105.65	112.83	150.37	177.71	198.21	157.20	187.96	208.47	228.97	276.82	304.16
45	113.35	138.77	143.08	191.38	235.81	256.31	167.22	200.62	223.08	259.73	314.41	345.16
46	113.35	137.06	142.33	191.38	235.81	256.31	169.37	202.81	226.58	259.73	314.41	345.16
47	112.65	135.41	142.07	191.38	235.81	256.31	171.52	205.02	230.88	259.73	314.41	345.16
48	110.96	133.81	141.35	191.38	235.81	256.31	173.69	207.24	234.45	259.73	314.41	345.16
49	111.98	132.16	140.83	191.38	235.81	256.31	175.65	208.70	235.81	259.73	314.41	345.16
50	118.82	144.28	151.43	208.47	259.73	280.23	173.99	207.90	238.77	273.40	331.50	365.67
51	125.94	148.17	158.43	222.14	273.40	297.32	176.57	210.30	241.69	280.23	338.33	375.92
52	130.16	154.90	168.36	235.81	287.07	310.99	175.96	213.01	245.07	287.07	348.58	386.17
53	137.64	158.88	175.43	244.41	298.90	328.08	175.85	215.72	245.26	293.90	355.42	396.43
54	144.56	165.79	179.43	252.20	305.30	335.17	181.34	215.89	245.12	300.74	365.67	406.68
55	148.87	169.66	188.98	259.50	317.78	348.19	184.71	218.64	251.56	307.57	375.92	416.93
56	151.92	173.48	192.82	271.18	329.35	366.21	183.90	218.84	251.67	321.24	389.59	434.02
57	157.92	180.51	196.92	278.99	335.86	376.24	189.51	219.57	252.00	338.33	413.51	457.94
58	157.95	186.59	203.02	287.19	350.66	394.81	188.52	222.49	252.23	358.83	437.44	485.28
59	166.34	190.68	206.10	294.04	364.58	404.04	196.58	229.79	250.41	364.39	464.78	516.04
60	171.07	196.83	212.21	304.79	378.96	429.68	197.95	237.64	259.37	365.61	492.12	546.80
61	174.19	204.13	219.31	313.74	405.59	454.30	202.44	244.02	267.79	374.46	519.46	577.55
62	179.22	216.41	229.24	315.62	423.61	472.24	204.18	255.97	276.54	386.90	553.63	611.73
63	184.03	226.62	240.66	322.92	451.70	490.19	209.64	266.05	293.22	394.78	584.39	649.32
64	189.39	237.43	254.61	329.70	477.59	510.46	220.92	280.18	310.94	403.92	621.98	674.75
65	195.90	249.55	268.29	336.02	501.52	536.36	229.69	300.96	328.45	416.97	648.66	691.69
66	210.37	272.66	290.74	362.13	559.88	597.74	249.53	325.59	359.87	467.69	701.29	758.82
67	228.12	297.57	313.90	413.78	618.58	648.45	273.21	354.78	392.91	519.14	754.91	816.78
68	250.49	325.56	346.94	474.32	690.81	732.42	299.78	386.92	429.14	580.71	822.19	881.71
69	276.57	356.74	392.06	535.70	768.93	805.52	329.51	422.06	467.40	650.02	892.07	967.15
70	315.82	403.99	444.92	612.65	840.70	904.11	369.30	464.42	521.74	725.71	976.44	1069.67
71	369.91	467.51	510.25	696.54	926.14	995.85	425.58	530.97	588.29	801.96	1066.63	1158.52
72	433.07	542.10	577.90	786.94	1025.24	1100.43	491.11	606.30	663.96	878.05	1170.77	1261.05
73	504.13	617.18	652.26	882.75	1138.02	1216.62	564.87	692.70	741.12	958.15	1278.26	1377.24
74	593.95	709.57	738.97	993.28	1261.05	1343.07	655.74	789.59	829.30	1051.83	1397.36	1503.69
75	695.93	814.62	823.40	1114.91	1394.33	1483.18	757.91	903.20	918.53	1153.71	1525.11	1643.81
76	791.07	971.59	1115.08	1357.74	1541.28	1643.81	854.19	1071.04	1254.27	1410.80	1691.65	1804.43
77	868.04	1074.02	1232.72	1512.11	1705.32	1824.93	950.06	1194.32	1388.00	1580.63	1852.27	1982.14
78	939.81	1163.06	1325.46	1638.36	1879.61	2019.73	1014.99	1289.04	1491.45	1721.47	2026.56	2176.93
79	1014.99	1231.48	1405.77	1741.93	2064.15	2224.78	1086.76	1366.34	1582.11	1839.11	2207.69	2381.98
80	1103.84	1527.61					1172.19	1602.80				
81	1209.79	1671.15					1271.30	1739.49				
82	1332.82	1818.10					1387.49	1883.03				
83	1466.10	1975.30					1517.36	2033.40				
84	1613.05	2139.34					1657.48	2190.60				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have

previously elected a landing spot option during the 2010 Rate Filing

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	96.58	110.52	134.00	178.16	222.14	249.48	167.46	208.47	232.39	263.15	317.83	348.58
30	100.44	114.69	135.46	180.24	222.14	249.48	167.46	208.47	230.45	263.15	317.83	348.58
31	106.42	120.67	141.33	181.13	222.14	249.48	167.17	208.47	230.96	263.15	317.83	348.58
32	106.74	120.67	147.28	181.13	222.14	249.48	167.46	208.47	231.80	263.15	317.83	348.58
33	107.99	126.99	149.45	181.13	222.14	249.48	167.46	208.47	232.30	263.15	317.83	348.58
34	108.32	132.67	146.93	181.13	222.14	249.48	167.46	208.47	232.39	263.15	317.83	348.58
35	105.73	134.75	146.93	181.13	222.14	249.48	167.46	208.47	232.39	263.15	317.83	348.58
36	106.05	131.68	141.94	181.13	222.14	249.48	167.46	208.47	232.39	263.15	317.83	348.58
37	103.59	131.99	139.48	181.13	222.14	249.48	167.46	208.47	232.39	263.15	317.83	348.58
38	103.59	129.55	137.30	181.13	222.14	249.48	167.46	208.47	232.39	263.15	317.83	348.58
39	101.25	127.01	134.99	181.13	222.14	249.48	167.46	208.47	232.39	263.15	317.83	348.58
40	98.82	124.56	132.96	181.13	222.14	249.48	167.46	208.47	232.39	263.15	317.83	348.58
41	97.18	122.88	132.20	181.13	222.14	249.48	167.46	208.47	232.39	263.15	317.83	348.58
42	98.13	120.97	131.47	181.13	222.14	249.48	167.46	208.47	232.39	263.15	317.83	348.58
43	96.53	119.41	130.76	181.13	222.14	249.48	167.46	208.47	232.39	263.15	317.83	348.58
44	97.46	120.33	132.58	181.13	222.14	249.48	167.46	208.47	232.39	263.15	317.83	348.58
45	124.98	159.01	171.14	232.39	287.07	321.24	186.52	222.91	248.94	293.90	355.42	389.59
46	124.98	157.05	170.23	232.39	287.07	321.24	188.91	225.35	252.85	293.90	355.42	389.59
47	124.21	155.15	169.92	232.39	287.07	321.24	191.31	227.80	257.65	293.90	355.42	389.59
48	122.34	153.32	169.06	232.39	287.07	321.24	193.74	230.27	261.63	293.90	355.42	389.59
49	123.47	151.43	168.45	232.39	287.07	321.24	195.92	231.88	263.15	293.90	355.42	389.59
50	132.97	163.33	181.72	256.31	314.41	348.58	196.14	226.52	261.67	307.57	369.09	416.93
51	139.93	169.72	193.94	269.98	328.08	365.67	198.25	231.64	267.47	314.41	379.34	416.93
52	144.01	176.26	200.95	280.23	341.75	379.34	193.85	234.01	270.53	321.24	386.17	427.18
53	151.68	182.71	207.33	291.93	353.25	393.01	193.14	236.41	273.21	328.08	396.43	437.44
54	158.46	189.47	213.74	295.34	358.40	398.22	195.51	236.04	272.36	338.33	406.68	447.69
55	162.66	193.15	220.48	305.48	370.74	407.31	195.74	241.35	278.51	345.16	416.93	461.36
56	165.25	196.44	223.68	313.15	385.34	421.79	197.23	240.72	280.60	355.42	430.60	478.45
57	171.08	203.40	227.21	320.20	387.04	431.38	200.04	243.09	282.13	372.50	451.11	502.37
58	173.24	206.49	230.26	330.90	401.67	446.58	201.26	242.49	277.97	393.01	478.45	529.71
59	178.94	212.68	230.06	336.48	411.73	454.94	206.66	249.35	276.89	400.51	505.79	560.47
60	183.29	216.04	233.43	346.63	419.34	471.36	210.17	256.84	285.30	396.59	529.71	587.81
61	183.61	220.56	240.09	348.28	446.79	492.96	209.50	262.79	290.87	401.42	557.05	615.15
62	186.03	230.37	247.40	348.55	457.87	507.34	208.72	272.26	301.68	413.08	584.39	645.90
63	188.41	240.36	256.11	351.80	483.07	518.29	214.05	282.11	316.13	419.98	615.15	680.08
64	193.64	246.30	269.85	354.86	502.56	531.86	220.92	291.57	329.10	425.47	645.90	701.61
65	197.96	258.31	281.06	357.78	523.19	554.54	227.54	307.86	342.04	435.21	668.83	711.17
66	210.37	281.53	305.81	384.16	579.18	616.72	245.15	330.24	371.48	486.83	721.72	782.33
67	230.25	304.24	333.39	439.80	644.91	683.93	273.21	357.12	411.96	547.67	775.22	857.79
68	250.49	330.02	373.63	507.41	724.50	782.82	299.78	389.26	450.72	612.97	845.97	932.97
69	274.39	361.23	414.85	566.55	806.52	862.82	324.93	422.06	484.01	673.66	915.72	1011.57
70	309.05	408.69	456.51	641.55	878.29	944.74	357.76	462.07	526.51	743.48	996.86	1090.17
71	360.24	470.01	517.60	717.03	960.31	1036.78	410.99	526.01	588.29	810.77	1083.66	1175.61
72	422.76	542.10	583.03	804.69	1056.00	1138.02	473.12	598.49	656.27	883.85	1181.01	1271.30
73	490.43	617.18	652.26	900.59	1165.36	1247.38	543.04	681.79	730.61	969.63	1281.65	1380.66
74	576.22	706.68	738.97	1014.28	1288.39	1373.83	632.32	775.34	815.88	1063.23	1400.74	1503.69
75	676.69	814.62	831.61	1139.28	1425.09	1513.94	729.60	888.24	913.11	1167.99	1531.86	1643.81
76	770.87	974.85	1141.48	1391.34	1582.29	1684.82	821.20	1058.06	1257.61	1436.45	1708.74	1814.68
77	847.53	1090.24	1274.78	1563.31	1770.25	1896.70	912.47	1191.01	1408.07	1617.00	1889.86	2023.15
78	919.30	1191.51	1384.44	1706.06	1975.30	2132.50	980.82	1295.55	1527.35	1767.91	2091.49	2258.95
79	997.90	1267.78	1476.95	1824.41	2194.02	2378.56	1056.00	1385.32	1632.64	1894.74	2303.38	2501.59
80	1090.17	1582.29					1144.85	1636.97				
81	1202.95	1739.49					1254.21	1783.92				
82	1336.23	1900.12					1380.66	1937.71				
83	1486.60	2067.57					1524.19	2098.33				
84	1650.64	2241.86					1677.98	2265.79				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have

previously elected a landing spot option during the 2010 Rate Filing

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	93.65	105.13	125.45	164.72	201.63	225.55	160.62	198.21	222.14	249.48	300.74	331.50
30	97.40	109.10	126.81	166.63	201.63	225.55	160.62	198.21	220.28	249.48	300.74	331.50
31	103.20	114.78	132.31	167.46	201.63	225.55	160.35	198.21	220.77	249.48	300.74	331.50
32	103.51	114.78	137.88	167.46	201.63	225.55	160.62	198.21	221.57	249.48	300.74	331.50
33	104.72	120.79	139.91	167.46	201.63	225.55	160.62	198.21	222.06	249.48	300.74	331.50
34	105.04	126.20	137.55	167.46	201.63	225.55	160.62	198.21	222.14	249.48	300.74	331.50
35	102.53	128.18	137.55	167.46	201.63	225.55	160.62	198.21	222.14	249.48	300.74	331.50
36	102.84	125.26	132.88	167.46	201.63	225.55	160.62	198.21	222.14	249.48	300.74	331.50
37	100.45	125.56	130.57	167.46	201.63	225.55	160.62	198.21	222.14	249.48	300.74	331.50
38	100.45	123.23	128.53	167.46	201.63	225.55	160.62	198.21	222.14	249.48	300.74	331.50
39	98.18	120.81	126.38	167.46	201.63	225.55	160.62	198.21	222.14	249.48	300.74	331.50
40	95.83	118.48	124.47	167.46	201.63	225.55	160.62	198.21	222.14	249.48	300.74	331.50
41	94.23	116.88	123.77	167.46	201.63	225.55	160.62	198.21	222.14	249.48	300.74	331.50
42	95.15	115.07	123.08	167.46	201.63	225.55	160.62	198.21	222.14	249.48	300.74	331.50
43	93.61	113.59	122.42	167.46	201.63	225.55	160.62	198.21	222.14	249.48	300.74	331.50
44	94.51	114.46	124.11	167.46	201.63	225.55	160.62	198.21	222.14	249.48	300.74	331.50
45	122.07	147.45	159.91	215.30	263.15	290.49	180.09	213.36	239.24	280.23	334.91	365.67
46	122.07	145.63	159.07	215.30	263.15	290.49	182.39	215.69	243.00	280.23	334.91	365.67
47	121.32	143.87	158.78	215.30	263.15	290.49	184.72	218.04	247.61	280.23	334.91	365.67
48	119.49	142.17	157.98	215.30	263.15	290.49	187.06	220.40	251.43	280.23	334.91	365.67
49	120.60	140.42	157.40	215.30	263.15	290.49	189.17	221.95	252.89	280.23	334.91	365.67
50	127.31	155.17	173.46	239.22	287.07	317.83	186.65	220.31	255.12	293.90	352.00	393.01
51	134.34	158.95	180.28	249.48	300.74	331.50	192.05	222.50	257.80	300.74	358.83	393.01
52	138.47	165.58	187.37	259.73	314.41	345.16	190.87	225.01	260.99	307.57	369.09	403.26
53	148.87	172.12	191.38	271.56	326.08	362.25	190.26	227.54	263.89	314.41	379.34	416.93
54	152.90	176.32	197.90	275.43	331.85	365.03	192.67	230.29	263.28	324.66	389.59	427.18
55	157.14	182.71	204.73	282.49	344.26	377.75	192.98	232.83	269.52	331.50	399.84	440.85
56	159.92	186.24	208.25	290.56	355.70	389.10	191.90	232.51	271.92	341.75	416.93	461.36
57	165.82	193.23	212.06	298.01	361.45	405.44	194.77	232.64	268.43	358.83	437.44	485.28
58	168.14	196.54	217.88	309.05	376.16	420.69	196.17	232.49	265.10	379.34	461.36	512.62
59	173.90	202.90	220.48	312.23	386.58	429.49	201.62	239.57	262.45	384.09	485.28	539.96
60	175.96	206.44	224.00	322.72	397.60	452.12	202.84	244.84	268.80	381.10	512.62	567.30
61	176.55	211.17	230.85	325.25	421.44	470.41	202.44	251.06	274.71	386.45	533.13	594.64
62	179.22	221.07	238.32	323.85	436.07	488.19	201.91	258.30	285.69	392.72	560.47	621.98
63	181.84	228.91	245.07	325.54	457.98	496.44	205.22	266.05	297.80	394.78	584.39	649.32
64	185.13	235.21	258.97	329.70	477.59	510.46	214.36	277.90	308.67	398.54	611.73	664.68
65	187.65	247.36	268.29	331.18	495.33	527.27	221.10	291.78	323.92	406.55	631.86	672.20
66	202.04	268.23	290.74	357.24	547.01	585.09	238.58	313.96	350.58	451.28	674.06	735.32
67	223.86	290.91	318.23	408.58	602.13	645.22	266.44	340.78	390.53	507.73	724.44	806.52
68	246.17	318.87	355.84	471.56	673.96	732.42	292.91	375.19	429.14	571.91	791.61	874.87
69	270.04	347.77	396.61	527.28	751.84	805.52	320.36	408.07	465.03	632.29	858.28	950.06
70	306.79	396.95	437.97	598.20	823.61	883.79	353.15	447.92	507.45	702.02	942.42	1032.08
71	357.82	457.51	500.43	673.13	902.21	975.39	406.13	513.60	570.99	769.64	1029.14	1117.51
72	420.18	528.82	567.62	763.27	1001.32	1076.50	470.54	585.48	643.45	843.28	1129.81	1220.04
73	487.69	603.35	639.00	858.97	1110.68	1189.28	540.31	670.88	720.09	923.73	1234.18	1332.82
74	573.26	692.20	722.61	966.27	1230.29	1312.31	629.39	763.94	802.46	1009.07	1349.99	1455.84
75	673.48	793.42	804.25	1084.45	1360.16	1449.01	726.46	870.30	888.72	1108.02	1471.13	1589.13
76	764.14	942.25	1088.69	1317.41	1503.69	1602.80	817.91	1032.09	1210.78	1356.29	1630.14	1742.91
77	840.70	1048.06	1203.60	1471.15	1664.31	1783.92	909.05	1154.62	1341.17	1524.41	1787.34	1920.62
78	909.05	1134.62	1297.52	1597.74	1842.02	1982.14	977.40	1243.46	1445.76	1658.45	1961.63	2115.42
79	984.23	1204.24	1379.08	1699.04	2026.56	2190.60	1049.16	1322.06	1534.74	1773.66	2142.76	2320.47
80	1073.09	1496.85					1131.18	1558.37				
81	1182.45	1643.81					1233.71	1695.07				
82	1305.48	1794.17					1353.32	1838.60				
83	1445.59	1954.80					1486.60	1992.39				
84	1599.38	2118.83					1633.55	2153.01				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have

previously elected a landing spot option during the 2010 Rate Filing

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	84.87	91.65	108.34	137.82	170.87	187.96	150.37	177.71	194.80	215.30	259.73	287.07
30	88.26	95.11	109.52	139.43	170.87	187.96	150.37	177.71	193.17	215.30	259.73	287.07
31	93.52	100.07	114.27	140.12	170.87	187.96	150.12	177.71	193.60	215.30	259.73	287.07
32	93.81	100.07	119.08	140.12	170.87	187.96	150.37	177.71	194.30	215.30	259.73	287.07
33	94.90	105.31	120.84	140.12	170.87	187.96	150.37	177.71	194.73	215.30	259.73	287.07
34	95.19	110.02	118.79	140.12	170.87	187.96	150.37	177.71	194.80	215.30	259.73	287.07
35	92.92	111.75	118.79	140.12	170.87	187.96	150.37	177.71	194.80	215.30	259.73	287.07
36	93.20	109.20	114.76	140.12	170.87	187.96	150.37	177.71	194.80	215.30	259.73	287.07
37	91.03	109.46	112.77	140.12	170.87	187.96	150.37	177.71	194.80	215.30	259.73	287.07
38	91.03	107.43	111.00	140.12	170.87	187.96	150.37	177.71	194.80	215.30	259.73	287.07
39	88.97	105.32	109.14	140.12	170.87	187.96	150.37	177.71	194.80	215.30	259.73	287.07
40	86.84	103.29	107.50	140.12	170.87	187.96	150.37	177.71	194.80	215.30	259.73	287.07
41	85.40	101.90	106.89	140.12	170.87	187.96	150.37	177.71	194.80	215.30	259.73	287.07
42	86.23	100.32	106.30	140.12	170.87	187.96	150.37	177.71	194.80	215.30	259.73	287.07
43	84.83	99.02	105.72	140.12	170.87	187.96	150.37	177.71	194.80	215.30	259.73	287.07
44	85.65	99.78	107.19	140.12	170.87	187.96	150.37	177.71	194.80	215.30	259.73	287.07
45	107.54	130.10	140.28	184.54	222.14	246.06	164.01	191.07	206.91	242.64	293.90	324.66
46	107.54	128.49	139.54	184.54	222.14	246.06	166.11	193.16	210.16	242.64	293.90	324.66
47	106.88	126.94	139.28	184.54	222.14	246.06	168.22	195.26	214.15	242.64	293.90	324.66
48	105.27	125.44	138.58	184.54	222.14	246.06	170.35	197.37	217.46	242.64	293.90	324.66
49	106.24	123.90	138.07	184.54	222.14	246.06	172.28	198.76	218.72	242.64	293.90	324.66
50	115.99	136.11	148.68	201.63	246.06	273.40	170.83	195.49	219.15	256.31	307.57	348.58
51	120.34	140.09	155.70	211.88	256.31	287.07	173.47	198.11	222.36	263.15	317.83	348.58
52	124.62	144.21	162.93	222.14	269.98	300.74	172.97	198.01	225.98	269.98	324.66	358.83
53	132.02	150.93	167.46	230.83	281.92	310.99	172.96	200.95	226.64	276.82	334.91	369.09
54	136.22	155.26	171.52	235.61	285.39	318.58	172.84	201.50	229.99	283.65	345.16	379.34
55	140.60	159.22	178.48	243.07	297.92	328.48	173.69	207.28	236.58	290.49	355.42	393.01
56	141.26	163.28	179.97	251.81	309.59	340.05	173.24	205.16	237.21	300.74	369.09	410.10
57	147.40	170.34	184.29	256.80	313.47	353.54	176.35	206.50	235.56	314.41	386.17	430.60
58	150.31	174.15	188.17	265.34	328.35	365.68	175.78	207.49	234.22	334.91	406.68	454.52
59	153.74	178.46	189.32	272.82	336.30	375.41	181.46	212.68	231.15	338.13	430.60	478.45
60	156.41	182.43	195.70	280.89	347.90	394.41	183.29	218.44	238.15	334.63	454.52	505.79
61	157.72	185.36	198.53	282.08	370.74	412.41	181.26	222.90	244.70	341.51	475.03	529.71
62	161.07	193.14	206.54	282.69	380.00	427.57	181.49	230.37	253.69	349.08	498.95	553.63
63	164.31	201.44	214.16	286.16	401.51	437.11	185.36	238.53	265.73	352.79	522.87	577.55
64	168.11	208.58	224.15	289.43	421.40	449.33	192.49	248.29	274.63	355.45	546.80	594.18
65	171.15	216.72	234.22	292.51	436.51	466.66	199.64	261.91	285.41	362.24	564.64	600.76
66	183.29	234.98	254.13	313.20	482.65	515.51	216.69	281.40	311.11	404.78	605.97	658.09
67	200.41	257.60	277.10	359.13	533.03	571.02	241.60	305.77	345.28	456.39	649.97	724.50
68	220.26	280.97	313.58	416.41	596.45	648.43	265.45	335.33	381.20	513.25	710.07	786.02
69	241.73	309.63	351.03	468.38	666.41	714.52	290.61	366.09	415.21	567.29	773.80	857.79
70	275.21	352.32	386.99	531.73	731.34	785.59	320.83	403.13	455.03	630.93	850.56	929.55
71	321.56	407.51	444.01	602.89	806.52	869.66	369.65	461.50	511.67	696.20	930.32	1008.16
72	376.36	473.01	503.41	683.39	891.96	956.89	426.83	528.23	576.80	762.14	1020.58	1100.43
73	438.37	536.92	567.41	766.84	991.07	1059.42	491.19	602.70	643.88	834.80	1112.12	1199.53
74	517.12	616.89	643.53	864.24	1097.01	1168.78	570.84	686.97	721.94	915.00	1214.65	1308.89
75	606.13	708.63	716.71	968.69	1213.20	1291.81	660.42	786.56	799.31	1002.36	1326.04	1431.92
76	686.71	844.43	969.92	1179.62	1343.07	1428.50	742.05	931.48	1090.37	1228.03	1469.51	1568.62
77	755.26	934.49	1070.95	1314.13	1483.18	1585.71	823.61	1038.83	1207.39	1378.92	1609.63	1725.82
78	816.78	1011.36	1151.63	1425.11	1636.97	1756.58	885.13	1119.77	1298.90	1499.24	1763.42	1896.70
79	881.71	1071.11	1221.89	1514.29	1797.59	1934.29	946.64	1186.06	1376.85	1600.22	1920.62	2070.99
80	960.31	1329.40					1018.41	1394.33				
81	1052.58	1452.43					1107.26	1513.94				
82	1158.52	1582.29					1206.37	1636.97				
83	1274.72	1718.99					1319.15	1770.25				
84	1401.16	1859.11					1442.17	1903.53				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

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 Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	86.99	100.73	118.64	157.01	200.71	218.11	250.53	311.38	351.83	405.35	503.39	554.76
30	90.47	104.53	119.93	158.84	207.63	232.65	264.07	324.92	366.76	416.07	503.39	554.76
31	95.85	109.97	125.13	159.62	214.55	247.19	266.66	331.69	367.56	416.07	503.39	554.76
32	96.14	109.97	130.40	159.62	228.40	254.46	267.11	333.88	368.90	416.07	503.39	554.76
33	100.42	115.73	134.83	159.62	235.32	269.01	267.11	333.88	369.71	416.07	503.39	554.76
34	100.72	120.92	138.58	164.70	249.16	283.55	267.11	333.88	369.84	416.07	503.39	554.76
35	104.46	125.58	138.58	171.29	263.00	290.82	267.11	333.88	369.84	416.07	503.39	554.76
36	110.94	128.85	139.70	184.47	269.92	305.36	267.11	333.88	369.84	416.07	503.39	554.76
37	114.38	135.31	148.71	191.06	283.76	319.90	267.11	333.88	369.84	416.07	503.39	554.76
38	114.38	138.84	152.01	197.65	297.61	334.44	267.11	333.88	369.84	416.07	503.39	554.76
39	117.68	142.03	155.00	210.82	311.45	356.25	267.11	333.88	369.84	416.07	503.39	554.76
40	120.61	145.10	158.12	217.41	325.29	370.79	267.11	333.88	369.84	416.07	503.39	554.76
41	124.80	149.46	163.32	224.94	340.66	385.25	267.11	333.88	369.84	416.07	503.39	554.76
42	126.57	153.42	168.52	239.16	349.29	385.25	267.11	333.88	369.84	416.07	503.39	554.76
43	130.75	157.69	179.16	246.84	349.29	385.25	267.11	333.88	369.84	416.07	503.39	554.76
44	138.35	165.24	187.92	254.57	349.29	385.25	267.11	333.88	369.84	416.07	503.39	554.76
45	142.46	169.07	193.20	269.09	403.44	448.75	285.18	354.20	398.47	467.44	565.03	626.67
46	143.09	178.84	204.00	276.97	419.47	471.93	288.84	358.07	404.73	467.44	565.03	626.67
47	148.54	182.93	209.99	291.70	435.64	487.83	292.51	361.96	412.41	467.44	565.03	626.67
48	152.60	187.00	220.84	306.54	451.95	493.12	296.22	365.88	418.78	467.44	565.03	626.67
49	160.42	196.36	226.47	314.67	457.16	493.12	299.56	368.45	421.21	467.44	565.03	626.67
50	164.43	200.34	237.80	329.72	492.21	534.21	299.56	368.45	427.71	493.12	590.72	652.36
51	168.98	204.50	248.02	344.98	516.36	559.90	302.64	371.07	431.09	503.39	606.13	667.77
52	179.12	214.32	253.19	360.37	540.73	590.72	304.82	374.29	435.33	513.67	621.54	688.31
53	188.15	224.08	259.79	373.36	561.59	616.40	307.64	377.54	438.64	529.08	636.95	703.72
54	192.67	228.99	269.87	386.97	573.04	628.48	310.89	380.75	441.21	539.35	652.36	719.13
55	203.17	238.71	280.45	398.24	592.08	645.56	314.05	384.10	445.62	549.62	667.77	734.54
56	208.16	244.61	286.40	412.94	613.84	673.30	315.66	386.49	447.85	570.17	688.31	765.36
57	211.82	255.11	298.03	426.82	625.02	692.27	318.21	388.96	448.76	600.99	724.27	801.32
58	216.41	260.80	303.74	441.42	646.85	719.88	319.64	390.77	448.76	631.81	770.50	852.69
59	225.43	272.37	310.16	449.33	666.09	736.41	322.51	395.20	448.76	646.39	816.73	904.05
60	229.68	278.39	321.20	463.48	686.33	771.14	324.02	399.47	452.60	647.33	868.10	960.56
61	236.62	292.19	334.59	477.72	715.13	788.53	327.62	411.10	463.53	649.74	896.48	991.63
62	242.95	309.76	353.60	479.68	724.96	801.88	330.77	423.33	476.47	652.15	927.17	1024.77
63	253.69	324.45	363.37	493.16	750.13	807.42	334.41	436.86	490.49	653.98	959.79	1059.57
64	260.55	333.72	386.59	500.48	772.73	818.71	340.28	449.89	503.53	655.69	993.95	1076.25
65	270.62	352.85	401.68	512.59	793.95	836.93	344.43	465.32	518.36	658.07	1012.23	1076.25
66	291.10	385.09	433.66	560.36	859.18	909.14	366.33	490.26	548.76	712.83	1065.60	1145.35
67	316.14	413.58	468.03	622.82	926.18	976.11	389.19	515.19	581.71	771.09	1112.41	1199.28
68	343.21	447.88	505.43	689.71	1004.89	1058.46	412.75	541.38	614.04	832.29	1172.47	1249.24
69	367.83	483.42	549.63	751.44	1078.83	1138.56	437.15	567.70	646.72	894.86	1228.08	1325.65
70	399.25	529.56	590.37	830.72	1140.34	1225.33	463.15	597.96	682.15	961.67	1292.50	1413.87
71	450.53	588.46	646.91	896.17	1202.88	1297.03	514.12	657.02	735.35	1014.76	1355.42	1471.01
72	507.18	654.25	702.61	974.27	1276.46	1373.55	570.83	722.78	792.98	1070.19	1429.33	1538.95
73	569.85	718.84	761.29	1049.40	1359.16	1456.25	634.01	794.09	853.23	1129.27	1496.39	1608.80
74	646.68	795.11	828.53	1137.53	1449.05	1542.54	706.43	871.68	917.72	1191.93	1573.45	1689.45
75	732.09	879.05	896.86	1230.50	1537.79	1634.10	785.85	958.05	985.05	1260.87	1654.59	1775.36
76	798.42	1011.47	1181.16	1442.68	1639.62	1747.49	850.64	1097.62	1303.07	1489.18	1769.07	1883.10
77	841.77	1082.47	1266.72	1551.70	1757.38	1884.39	906.75	1183.75	1396.15	1606.13	1878.48	2011.39
78	896.79	1162.17	1349.69	1667.32	1929.98	2080.89	957.73	1266.08	1491.08	1723.89	2043.16	2202.78
79	972.24	1238.52	1440.64	1781.88	2141.84	2321.77	1030.29	1351.04	1592.98	1850.85	2249.22	2440.77
80	1062.21	1543.98					1117.35	1596.22				
81	1175.40	1694.90					1221.83	1741.33				
82	1306.00	1854.52					1346.63	1892.25				
83	1451.11	2019.94					1485.94	2048.97				
84	1610.73	2191.17					1636.85	2211.49				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

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 Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	84.50	93.86	111.38	148.45	183.00	200.66	240.89	292.22	337.17	385.34	477.71	529.08
30	87.88	97.40	112.59	150.17	189.31	214.04	253.92	304.93	351.47	395.52	477.71	529.08
31	93.12	102.47	117.47	150.92	195.62	227.42	256.40	311.28	352.24	395.52	477.71	529.08
32	93.40	102.47	122.41	150.92	208.24	234.11	256.83	313.34	353.53	395.52	477.71	529.08
33	97.55	107.84	126.58	150.92	214.55	247.48	256.83	313.34	354.30	395.52	477.71	529.08
34	97.84	112.67	130.10	155.72	227.17	260.86	256.83	313.34	354.43	395.52	477.71	529.08
35	101.48	117.01	130.10	161.95	239.80	267.55	256.83	313.34	354.43	395.52	477.71	529.08
36	107.77	120.07	131.14	174.41	246.11	280.93	256.83	313.34	354.43	395.52	477.71	529.08
37	111.12	126.08	139.61	180.64	258.73	294.31	256.83	313.34	354.43	395.52	477.71	529.08
38	111.12	129.37	142.71	186.86	271.35	307.68	256.83	313.34	354.43	395.52	477.71	529.08
39	114.32	132.35	145.51	199.32	283.97	327.75	256.83	313.34	354.43	395.52	477.71	529.08
40	117.16	135.21	148.44	205.55	296.59	341.13	256.83	313.34	354.43	395.52	477.71	529.08
41	121.23	139.27	153.32	212.67	310.60	354.43	256.83	313.34	354.43	395.52	477.71	529.08
42	122.95	142.96	158.20	226.12	318.47	354.43	256.83	313.34	354.43	395.52	477.71	529.08
43	127.01	146.94	168.19	233.37	318.47	354.43	256.83	313.34	354.43	395.52	477.71	529.08
44	134.40	153.97	176.42	240.68	318.47	354.43	256.83	313.34	354.43	395.52	477.71	529.08
45	136.13	157.41	180.73	246.35	367.18	406.68	275.52	339.84	388.75	446.89	539.35	590.72
46	136.73	166.50	190.84	253.57	381.77	427.69	279.04	343.55	394.86	446.89	539.35	590.72
47	141.94	170.32	196.45	267.05	396.48	442.10	282.60	347.29	402.35	446.89	539.35	590.72
48	145.82	174.11	206.59	280.64	411.32	446.89	286.18	351.05	408.56	446.89	539.35	590.72
49	153.29	182.82	211.85	288.08	416.07	446.89	289.41	353.51	410.93	446.89	539.35	590.72
50	157.58	187.82	227.15	304.03	451.61	487.98	285.30	354.46	408.05	472.57	565.03	621.54
51	162.36	192.29	230.79	323.42	470.80	518.80	293.32	357.33	411.71	482.85	580.44	636.95
52	172.49	202.07	236.53	331.03	499.92	539.35	291.37	360.76	420.98	493.12	590.72	652.36
53	178.42	211.80	243.55	344.32	520.75	570.17	294.64	368.66	419.98	503.39	606.13	672.90
54	186.25	216.93	253.81	354.39	528.20	583.58	302.38	367.77	423.02	518.80	621.54	688.31
55	196.72	226.63	261.54	370.08	552.28	596.65	305.78	371.30	432.12	529.08	642.08	708.86
56	201.85	232.68	267.72	385.14	569.29	624.15	307.66	374.15	430.46	549.62	662.63	734.54
57	205.68	240.27	279.40	399.16	581.75	648.40	306.56	373.24	432.29	575.31	698.59	775.64
58	210.40	246.31	285.51	410.44	608.52	671.24	308.35	375.74	429.42	611.26	739.68	821.87
59	213.72	257.88	295.25	415.63	628.30	698.15	311.63	380.83	423.43	621.72	791.05	873.23
60	221.17	267.03	306.33	430.37	648.97	737.40	313.56	378.98	428.41	619.39	837.28	924.60
61	225.61	280.84	319.91	445.39	677.98	755.47	317.49	391.05	440.02	619.01	861.42	951.57
62	232.27	295.68	341.91	445.66	689.38	769.99	321.13	400.53	450.36	618.92	888.13	980.85
63	245.76	310.70	346.73	457.00	715.24	777.03	322.14	414.54	465.01	618.95	912.27	1012.05
64	252.89	317.96	370.14	462.94	734.73	781.50	328.45	425.24	472.83	615.62	943.09	1021.76
65	258.32	337.28	383.18	476.41	749.16	797.07	333.14	444.17	488.57	613.51	954.77	1016.46
66	276.17	369.26	407.21	520.11	809.85	864.69	352.35	466.49	516.13	670.90	1000.36	1081.00
67	303.39	395.26	438.61	577.64	869.06	912.10	375.19	492.04	549.23	721.57	1041.05	1131.48
68	330.40	432.16	473.34	643.29	940.06	989.78	398.99	521.64	579.45	782.91	1098.94	1175.27
69	357.68	467.74	517.76	699.16	1007.17	1060.04	423.82	545.97	613.56	843.23	1153.30	1250.01
70	396.70	513.67	566.86	775.34	1063.29	1145.17	457.94	582.01	657.98	908.25	1223.47	1336.82
71	447.89	572.11	625.53	851.52	1132.12	1218.99	508.82	643.50	713.80	966.74	1288.58	1400.26
72	504.47	640.27	686.40	927.58	1208.14	1298.04	568.12	709.09	776.80	1021.40	1364.69	1474.22
73	567.07	701.99	745.15	1001.15	1293.28	1383.43	631.24	780.26	837.24	1076.89	1437.91	1553.33
74	643.79	775.30	809.88	1081.83	1382.28	1472.43	703.57	857.75	901.98	1133.45	1513.95	1632.69
75	726.07	856.30	868.60	1170.41	1467.16	1563.47	782.89	941.19	959.60	1196.48	1588.02	1714.36
76	792.34	979.12	1127.61	1366.90	1556.41	1661.20	847.67	1068.35	1254.81	1408.21	1688.94	1806.05
77	832.91	1040.40	1196.82	1460.25	1654.01	1772.15	903.80	1146.58	1332.56	1511.82	1775.10	1905.06
78	888.08	1108.49	1267.97	1558.08	1796.47	1932.88	951.93	1216.32	1410.70	1616.85	1912.56	2063.48
79	960.63	1176.85	1347.46	1658.61	1979.31	2138.93	1021.58	1289.26	1499.12	1731.35	2089.60	2263.73
80	1047.70	1462.72					1102.84	1520.76				
81	1152.18	1602.02					1204.42	1654.26				
82	1276.98	1752.94					1320.51	1796.47				
83	1413.38	1906.76					1451.11	1944.49				
84	1561.39	2069.28					1593.32	2101.21				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

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 Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	77.05	82.41	96.85	125.61	153.49	168.67	221.62	263.48	298.08	335.29	416.07	457.16
30	80.13	85.52	97.90	127.07	158.78	179.92	233.60	274.93	310.72	344.16	416.07	457.16
31	84.90	89.98	102.14	127.70	164.07	191.16	235.89	280.66	311.40	344.16	416.07	457.16
32	85.16	89.98	106.45	127.70	174.66	196.79	236.29	282.52	312.54	344.16	416.07	457.16
33	88.94	94.69	110.07	127.70	179.95	208.03	236.29	282.52	313.22	344.16	416.07	457.16
34	89.21	98.93	113.13	131.76	190.53	219.28	236.29	282.52	313.34	344.16	416.07	457.16
35	92.53	102.74	113.13	137.03	201.12	224.90	236.29	282.52	313.34	344.16	416.07	457.16
36	98.26	105.43	114.04	147.58	206.41	236.14	236.29	282.52	313.34	344.16	416.07	457.16
37	101.31	110.71	121.40	152.85	217.00	247.39	236.29	282.52	313.34	344.16	416.07	457.16
38	101.31	113.60	124.09	158.12	227.58	258.63	236.29	282.52	313.34	344.16	416.07	457.16
39	104.23	116.21	126.53	168.66	238.17	275.50	236.29	282.52	313.34	344.16	416.07	457.16
40	106.83	118.72	129.08	173.93	248.75	286.75	236.29	282.52	313.34	344.16	416.07	457.16
41	110.53	122.29	133.32	179.95	260.50	297.93	236.29	282.52	313.34	344.16	416.07	457.16
42	112.11	125.53	137.57	191.33	267.11	297.93	236.29	282.52	313.34	344.16	416.07	457.16
43	115.81	129.02	146.25	197.47	267.11	297.93	236.29	282.52	313.34	344.16	416.07	457.16
44	122.54	135.20	153.40	203.66	267.11	297.93	236.29	282.52	313.34	344.16	416.07	457.16
45	123.46	139.92	158.92	212.24	312.78	350.59	251.35	301.55	335.30	390.39	472.57	518.80
46	124.01	148.00	167.81	218.46	325.21	368.70	254.57	304.84	340.57	390.39	472.57	518.80
47	128.74	151.39	172.74	230.07	337.74	381.12	257.81	308.16	347.03	390.39	472.57	518.80
48	132.26	154.76	181.66	241.78	350.39	385.25	261.07	311.50	352.39	390.39	472.57	518.80
49	139.03	162.50	186.29	248.19	354.43	385.25	264.02	313.68	354.43	390.39	472.57	518.80
50	143.88	165.90	195.21	261.21	385.65	421.21	261.52	312.48	358.89	410.93	498.26	549.62
51	149.10	167.87	199.79	280.30	404.99	446.89	265.39	316.10	363.28	421.21	508.53	565.03
52	155.90	177.58	206.55	289.13	428.51	467.44	264.47	320.17	368.36	431.48	523.94	580.44
53	158.96	184.18	214.33	298.69	449.27	493.12	264.31	324.24	368.65	441.75	534.21	595.85
54	166.98	189.82	218.47	309.58	458.44	503.78	272.56	324.50	368.43	452.03	549.62	611.26
55	174.15	196.41	226.88	317.79	477.64	518.40	276.86	328.62	378.10	462.30	565.03	626.67
56	179.78	202.85	233.48	333.53	495.03	550.43	275.70	328.92	378.28	482.85	585.58	652.36
57	184.20	210.61	242.15	347.78	504.83	565.52	279.40	330.02	378.77	508.53	621.54	688.31
58	186.35	217.33	249.06	356.23	527.06	593.42	278.27	334.41	379.12	539.35	657.49	729.41
59	193.23	226.01	256.48	363.21	547.99	607.30	282.65	337.72	376.38	547.71	698.59	775.64
60	198.49	232.94	267.67	375.20	569.60	645.83	282.21	338.01	380.04	549.53	739.68	821.87
61	203.60	246.80	278.82	391.51	594.39	665.76	290.47	347.60	389.63	548.77	761.25	846.39
62	210.91	261.89	295.15	391.23	604.88	674.31	289.02	358.20	394.88	552.46	790.53	873.49
63	221.98	272.21	302.35	404.39	628.01	681.53	291.46	369.90	407.68	548.88	812.49	902.77
64	227.34	281.17	320.79	409.77	646.06	690.53	298.86	379.01	420.63	546.41	841.39	912.77
65	233.72	295.77	332.97	419.12	659.59	705.41	302.08	395.82	431.97	548.39	853.10	909.69
66	251.29	324.42	356.97	458.20	715.30	763.68	318.79	415.98	459.77	597.52	895.97	969.47
67	272.80	350.76	387.79	513.10	767.06	804.09	338.79	439.94	487.22	643.75	936.11	1012.82
68	297.11	382.40	417.18	570.34	830.66	880.70	360.47	465.25	516.02	698.28	988.64	1060.21
69	322.17	415.48	456.69	624.02	895.71	938.33	383.84	491.64	544.46	757.19	1039.15	1126.60
70	356.02	455.42	501.56	690.64	947.72	1019.20	416.31	523.54	588.16	818.09	1100.74	1205.83
71	403.10	509.45	556.02	759.03	1009.23	1085.20	463.77	578.61	641.07	873.91	1162.32	1262.46
72	455.65	570.37	608.03	827.97	1078.70	1157.81	516.72	637.91	698.58	923.84	1231.81	1326.80
73	511.47	626.17	661.76	895.61	1154.59	1234.34	573.10	702.79	751.91	972.11	1296.88	1397.30
74	580.28	693.25	721.96	970.42	1232.03	1312.16	640.65	771.42	810.21	1027.62	1365.20	1469.09
75	653.76	765.26	773.51	1047.36	1309.85	1393.32	711.99	848.47	862.88	1083.81	1432.71	1544.21
76	713.41	876.21	1005.62	1224.46	1389.98	1482.44	770.33	965.90	1131.14	1272.31	1525.59	1627.30
77	750.21	928.23	1065.39	1306.85	1473.84	1577.21	821.10	1032.20	1199.59	1366.07	1600.84	1713.08
78	798.11	987.71	1125.62	1391.35	1596.22	1715.21	861.96	1094.69	1266.58	1461.92	1721.02	1848.71
79	861.96	1045.80	1193.82	1479.30	1752.94	1889.34	922.91	1160.33	1343.58	1561.82	1874.83	2022.85
80	937.42	1297.29					995.46	1361.14				
81	1027.39	1419.18					1079.63	1477.23				
82	1131.87	1543.98					1178.30	1599.12				
83	1245.05	1677.48					1288.58	1726.82				
84	1369.85	1816.79					1407.58	1860.32				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have
previously elected a landing spot option during the 2013 Rate Filing

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	82.02	93.86	113.80	151.30	191.86	212.30	236.08	292.22	332.29	385.34	477.71	523.94
30	85.30	97.40	115.03	153.06	198.47	226.45	248.84	304.93	346.38	395.52	477.71	523.94
31	90.38	102.47	120.02	153.82	205.09	240.60	251.27	311.28	347.14	395.52	477.71	523.94
32	90.65	102.47	125.07	153.82	218.32	247.68	251.70	313.34	348.41	395.52	477.71	523.94
33	94.68	107.84	129.33	153.82	224.94	261.83	251.70	313.34	349.17	395.52	477.71	523.94
34	94.97	112.67	132.92	158.72	238.17	275.98	251.70	313.34	349.29	395.52	477.71	523.94
35	98.49	117.01	132.92	165.06	251.40	283.06	251.70	313.34	349.29	395.52	477.71	523.94
36	104.60	120.07	133.99	177.76	258.01	297.21	251.70	313.34	349.29	395.52	477.71	523.94
37	107.85	126.08	142.64	184.11	271.25	311.37	251.70	313.34	349.29	395.52	477.71	523.94
38	107.85	129.37	145.81	190.46	284.48	325.52	251.70	313.34	349.29	395.52	477.71	523.94
39	110.96	132.35	148.68	203.16	297.71	346.75	251.70	313.34	349.29	395.52	477.71	523.94
40	113.72	135.21	151.67	209.50	310.94	360.90	251.70	313.34	349.29	395.52	477.71	523.94
41	117.67	139.27	156.65	216.76	325.63	374.98	251.70	313.34	349.29	395.52	477.71	523.94
42	119.34	142.96	161.64	230.47	333.88	374.98	251.70	313.34	349.29	395.52	477.71	523.94
43	123.28	146.94	171.85	237.86	333.88	374.98	251.70	313.34	349.29	395.52	477.71	523.94
44	130.45	153.97	180.25	245.31	333.88	374.98	251.70	313.34	349.29	395.52	477.71	523.94
45	136.13	160.33	190.08	257.72	380.78	439.40	280.35	335.05	374.17	441.75	534.21	585.58
46	136.73	169.59	200.71	265.27	395.91	462.10	283.94	338.71	380.05	441.75	534.21	585.58
47	141.94	173.47	206.61	279.37	411.17	477.67	287.56	342.40	387.26	441.75	534.21	585.58
48	145.82	177.33	217.28	293.59	426.56	482.85	291.20	346.11	393.24	441.75	534.21	585.58
49	153.29	186.20	222.81	301.37	431.48	482.85	294.48	348.53	395.52	441.75	534.21	585.58
50	161.00	187.82	234.25	321.16	466.84	523.94	294.81	340.47	393.30	462.30	554.76	626.67
51	165.67	192.29	244.57	340.67	485.99	549.62	297.98	348.17	402.02	472.57	570.17	626.67
52	172.49	202.07	246.53	343.60	510.13	570.17	291.37	351.74	406.63	482.85	580.44	642.08
53	175.18	211.80	253.29	356.76	530.96	590.72	290.31	355.33	410.64	493.12	595.85	657.49
54	183.04	216.93	260.23	362.53	538.16	598.55	293.86	354.79	409.37	508.53	611.26	672.90
55	190.27	223.60	264.69	374.10	557.25	606.44	293.39	362.77	418.61	518.80	626.67	693.45
56	195.55	229.70	270.84	385.14	579.19	633.98	295.68	361.82	421.76	534.21	647.22	719.13
57	199.54	237.31	279.40	399.16	581.75	648.40	294.92	365.38	424.06	559.90	678.04	755.09
58	204.38	240.52	282.48	410.44	603.73	671.24	297.07	364.47	417.81	590.72	719.13	796.18
59	207.86	252.08	286.31	415.63	618.85	683.81	297.14	366.46	416.19	601.98	760.23	842.41
60	212.67	255.67	294.43	426.70	630.30	708.49	299.63	365.33	418.05	596.10	796.18	883.51
61	214.61	266.66	305.24	434.62	654.76	722.42	300.60	374.34	423.22	588.28	816.35	901.49
62	218.92	278.78	318.53	432.05	653.80	724.43	295.44	381.00	430.78	589.84	834.45	922.29
63	227.27	288.71	321.77	440.56	671.63	720.60	297.60	392.22	439.53	583.91	855.26	945.53
64	232.45	291.68	339.98	441.05	679.84	719.48	298.86	394.42	445.19	575.55	873.75	949.10
65	236.18	306.15	348.82	446.25	688.09	729.32	299.26	404.89	449.84	572.38	879.62	935.31
66	251.29	334.97	375.48	486.06	739.96	787.92	313.20	421.92	474.60	621.98	922.07	999.50
67	275.35	358.61	411.86	545.37	799.70	848.10	338.79	442.83	510.84	679.12	961.29	1063.68
68	297.11	387.64	449.27	610.13	871.18	941.30	360.47	468.07	541.97	737.07	1017.23	1121.85
69	319.63	420.71	483.25	659.96	939.50	1005.07	378.51	491.64	563.81	784.72	1066.70	1178.35
70	348.39	460.71	514.62	723.21	990.09	1065.00	403.30	520.89	593.53	838.13	1123.75	1228.95
71	392.56	512.17	564.04	781.36	1046.47	1129.79	447.87	573.20	641.07	883.51	1180.89	1281.09
72	444.80	570.37	613.44	846.65	1111.06	1197.36	497.78	629.70	690.49	929.93	1242.59	1337.59
73	497.57	626.17	661.76	913.70	1182.33	1265.55	550.95	691.72	741.25	983.75	1300.32	1400.77
74	562.96	690.42	721.96	990.94	1258.74	1342.21	617.77	757.50	797.10	1038.76	1368.51	1469.09
75	635.69	765.26	781.22	1070.25	1338.74	1422.22	685.40	834.43	857.78	1097.22	1439.05	1544.21
76	695.20	879.15	1029.42	1254.76	1426.97	1519.43	740.59	954.19	1134.16	1295.44	1541.00	1636.54
77	732.49	942.25	1101.74	1351.10	1529.96	1639.24	788.61	1029.35	1216.93	1397.51	1633.33	1748.52
78	780.70	1011.86	1175.70	1448.84	1677.48	1810.98	832.94	1100.22	1297.07	1501.36	1776.16	1918.37
79	847.45	1076.64	1254.27	1549.34	1863.22	2019.94	896.79	1176.45	1386.48	1609.07	1956.10	2124.42
80	925.81	1343.73					972.24	1390.16				
81	1021.58	1477.23					1065.11	1514.96				
82	1134.77	1613.63					1172.50	1645.56				
83	1262.46	1755.84					1294.39	1781.96				
84	1401.77	1903.86					1424.99	1924.17				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have

previously elected a landing spot option during the 2013 Rate Filing

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	79.53	89.28	106.54	139.88	174.15	191.94	226.44	277.85	317.63	365.32	452.03	498.26
30	82.71	92.65	107.69	141.51	180.15	204.73	238.68	289.93	331.10	374.98	452.03	498.26
31	87.64	97.48	112.36	142.21	186.16	217.53	241.02	295.97	331.82	374.98	452.03	498.26
32	87.90	97.48	117.09	142.21	198.17	223.93	241.42	297.93	333.04	374.98	452.03	498.26
33	91.81	102.58	121.08	142.21	204.17	236.72	241.42	297.93	333.76	374.98	452.03	498.26
34	92.09	107.17	124.44	146.74	216.18	249.52	241.42	297.93	333.88	374.98	452.03	498.26
35	95.51	111.31	124.44	152.61	228.19	255.92	241.42	297.93	333.88	374.98	452.03	498.26
36	101.43	114.21	125.44	164.34	234.20	268.71	241.42	297.93	333.88	374.98	452.03	498.26
37	104.58	119.93	133.54	170.21	246.21	281.51	241.42	297.93	333.88	374.98	452.03	498.26
38	104.58	123.06	136.50	176.08	258.22	294.31	241.42	297.93	333.88	374.98	452.03	498.26
39	107.60	125.89	139.19	187.82	270.23	313.50	241.42	297.93	333.88	374.98	452.03	498.26
40	110.27	128.61	141.98	193.69	282.24	326.30	241.42	297.93	333.88	374.98	452.03	498.26
41	114.10	132.48	146.65	200.40	295.57	339.02	241.42	297.93	333.88	374.98	452.03	498.26
42	115.72	135.99	151.32	213.07	303.06	339.02	241.42	297.93	333.88	374.98	452.03	498.26
43	119.54	139.77	160.88	219.91	303.06	339.02	241.42	297.93	333.88	374.98	452.03	498.26
44	126.49	146.46	168.75	226.80	303.06	339.02	241.42	297.93	333.88	374.98	452.03	498.26
45	132.96	148.67	177.62	238.77	349.05	397.33	270.68	320.69	359.60	421.21	503.39	549.62
46	133.55	157.25	187.55	245.76	362.92	417.86	274.15	324.20	365.25	421.21	503.39	549.62
47	138.64	160.86	193.06	258.83	376.90	431.93	277.64	327.72	372.17	421.21	503.39	549.62
48	142.43	164.43	203.03	272.00	391.01	436.62	281.16	331.27	377.92	421.21	503.39	549.62
49	149.73	172.66	208.20	279.21	395.52	436.62	284.33	333.60	380.11	421.21	503.39	549.62
50	154.15	178.42	223.60	299.75	426.24	477.71	280.54	331.14	383.47	441.75	529.08	590.72
51	159.04	180.08	227.35	314.79	445.49	498.26	288.67	334.42	387.49	452.03	539.35	590.72
52	165.85	189.82	229.87	318.46	469.32	518.80	286.89	338.21	392.28	462.30	554.76	606.13
53	171.93	199.53	233.81	331.87	490.11	544.49	285.97	342.01	396.64	472.57	570.17	626.67
54	176.62	201.87	240.95	338.09	498.30	548.67	289.60	346.13	395.73	487.98	585.58	642.08
55	183.82	211.52	245.79	345.94	517.45	562.42	289.25	349.96	405.11	498.26	600.99	662.63
56	189.24	217.76	252.16	357.35	534.63	584.84	287.69	349.48	408.72	513.67	626.67	693.45
57	193.40	225.44	260.77	371.49	543.29	609.39	287.16	349.67	403.47	539.35	657.49	729.41
58	198.37	228.92	267.29	383.34	565.40	632.33	289.55	349.44	398.47	570.17	693.45	770.50
59	202.01	240.49	274.38	385.68	581.06	645.55	289.89	352.09	394.47	577.31	729.41	811.59
60	204.16	244.31	282.54	397.27	597.62	679.57	289.18	348.25	393.86	572.82	770.50	852.69
61	206.35	255.31	293.50	405.88	617.61	689.37	290.47	357.62	399.71	566.33	781.29	871.44
62	210.91	267.52	306.84	401.43	622.67	697.09	285.81	361.46	407.93	560.77	800.29	888.13
63	219.34	274.96	307.90	407.68	636.74	690.21	285.33	369.90	414.05	548.88	812.49	902.77
64	222.23	278.54	326.27	409.77	646.06	690.53	289.98	375.93	417.56	539.12	827.52	899.15
65	223.88	293.17	332.97	413.09	651.44	693.45	290.79	383.74	426.01	534.68	831.00	884.06
66	241.34	319.15	356.97	452.00	698.86	747.51	304.81	401.12	447.91	576.56	861.18	939.44
67	267.70	342.91	393.14	506.64	746.66	800.09	330.39	422.57	484.26	629.60	898.33	1000.11
68	291.98	374.54	427.88	567.02	810.40	880.70	352.21	451.15	516.02	687.70	951.87	1051.99
69	314.56	405.03	462.01	614.22	875.80	938.33	373.17	475.34	541.70	736.54	999.79	1106.70
70	345.84	447.48	493.72	674.35	928.45	996.29	398.10	504.94	572.04	791.38	1062.39	1163.46
71	389.93	498.55	545.33	733.52	983.16	1062.90	442.57	559.68	622.22	838.69	1121.47	1217.78
72	442.09	556.39	597.22	803.07	1053.53	1132.64	495.08	616.01	677.00	887.25	1188.72	1283.65
73	494.79	612.13	648.31	871.49	1126.86	1206.60	548.18	680.65	730.58	937.18	1252.16	1352.23
74	560.07	676.27	705.98	944.03	1201.98	1282.11	614.91	746.36	783.99	985.85	1318.93	1422.34
75	632.67	745.35	755.52	1018.74	1277.75	1361.22	682.45	817.57	834.88	1040.89	1381.99	1492.84
76	689.13	849.75	981.82	1188.09	1356.08	1445.46	737.62	930.78	1091.93	1223.15	1470.11	1571.82
77	726.58	905.80	1040.22	1271.45	1438.40	1541.77	785.65	997.89	1159.12	1317.49	1544.72	1659.91
78	771.99	963.55	1101.89	1356.85	1564.30	1683.29	830.03	1055.99	1227.78	1408.40	1665.87	1796.47
79	835.84	1022.68	1171.15	1442.88	1721.02	1860.32	890.98	1122.73	1303.35	1506.24	1819.69	1970.61
80	911.30	1271.17					960.63	1323.41				
81	1004.17	1395.97					1047.70	1439.50				
82	1108.65	1523.66					1149.28	1561.39				
83	1227.64	1660.07					1262.46	1691.99				
84	1358.24	1799.38					1387.26	1828.40				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have

previously elected a landing spot option during the 2013 Rate Filing

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	72.08	77.83	92.01	117.04	147.58	159.95	211.99	249.11	278.53	315.28	390.39	431.48
30	74.96	80.77	93.01	118.41	152.67	170.61	223.45	259.94	290.35	323.61	390.39	431.48
31	79.42	84.98	97.04	118.99	157.76	181.28	225.63	265.35	290.98	323.61	390.39	431.48
32	79.66	84.98	101.12	118.99	167.94	186.61	226.01	267.11	292.05	323.61	390.39	431.48
33	83.21	89.43	104.56	118.99	173.03	197.27	226.01	267.11	292.68	323.61	390.39	431.48
34	83.46	93.43	107.47	122.78	183.21	207.93	226.01	267.11	292.79	323.61	390.39	431.48
35	86.56	97.04	107.47	127.69	193.38	213.27	226.01	267.11	292.79	323.61	390.39	431.48
36	91.92	99.57	108.34	137.51	198.47	223.93	226.01	267.11	292.79	323.61	390.39	431.48
37	94.78	104.56	115.33	142.42	208.65	234.59	226.01	267.11	292.79	323.61	390.39	431.48
38	94.78	107.29	117.89	147.34	218.83	245.26	226.01	267.11	292.79	323.61	390.39	431.48
39	97.51	109.75	120.21	157.16	229.01	261.25	226.01	267.11	292.79	323.61	390.39	431.48
40	99.93	112.12	122.62	162.07	239.18	271.91	226.01	267.11	292.79	323.61	390.39	431.48
41	103.40	115.49	126.65	167.68	250.48	282.52	226.01	267.11	292.79	323.61	390.39	431.48
42	104.87	118.55	130.69	178.29	256.83	282.52	226.01	267.11	292.79	323.61	390.39	431.48
43	108.33	121.85	138.94	184.01	256.83	282.52	226.01	267.11	292.79	323.61	390.39	431.48
44	114.63	127.69	145.73	189.77	256.83	282.52	226.01	267.11	292.79	323.61	390.39	431.48
45	117.13	131.18	155.81	204.66	294.65	336.57	246.51	287.19	311.00	364.70	441.75	487.98
46	117.65	138.75	164.52	210.65	306.36	353.95	249.67	290.32	315.89	364.70	441.75	487.98
47	122.14	141.93	169.35	221.85	318.17	365.87	252.85	293.48	321.88	364.70	441.75	487.98
48	125.47	145.09	178.09	233.15	330.07	369.84	256.05	296.66	326.85	364.70	441.75	487.98
49	131.90	152.35	182.63	239.32	333.88	369.84	258.94	298.74	328.75	364.70	441.75	487.98
50	140.45	156.51	191.66	252.64	365.35	410.93	256.77	293.83	329.39	385.25	462.30	523.94
51	142.48	158.72	196.35	267.36	379.68	431.48	260.73	297.77	334.21	395.52	477.71	523.94
52	149.27	165.33	199.89	272.37	403.00	452.03	259.99	297.62	339.65	405.80	487.98	539.35
53	152.47	174.97	204.58	282.09	423.75	467.44	259.98	302.03	340.65	416.07	503.39	554.76
54	157.35	177.77	208.83	289.21	428.54	478.84	259.79	302.87	345.69	426.34	518.80	570.17
55	164.47	184.32	214.28	297.67	447.79	489.06	260.33	311.55	355.60	436.62	534.21	590.72
56	167.16	190.92	217.91	309.70	465.33	511.12	259.72	308.37	356.54	452.03	554.76	616.40
57	171.92	198.74	226.62	320.11	471.17	531.39	260.00	310.38	354.07	472.57	580.44	647.22
58	177.33	202.84	230.84	329.13	493.52	549.64	259.47	311.87	352.04	503.39	611.26	683.18
59	178.59	211.52	235.61	337.00	505.47	564.26	260.90	312.57	347.43	508.23	647.22	719.13
60	181.48	215.90	246.85	345.77	522.91	592.81	261.30	310.70	348.95	502.96	683.18	760.23
61	184.34	224.11	252.41	352.00	543.31	604.38	260.07	317.52	356.05	500.48	696.15	776.28
62	189.55	233.73	265.93	350.40	542.61	610.52	256.91	322.38	362.24	498.46	712.46	790.53
63	198.20	241.96	269.06	358.36	558.24	607.73	257.71	331.63	369.46	490.49	726.97	802.99
64	201.80	247.01	282.40	359.72	570.05	607.83	260.39	335.87	371.51	480.84	739.68	803.78
65	204.20	256.85	290.69	364.84	574.08	613.75	262.56	344.46	375.37	476.41	742.60	790.11
66	218.95	279.58	312.02	396.28	616.64	658.62	276.85	359.52	397.48	517.15	774.19	840.78
67	239.65	303.64	342.33	445.33	660.98	708.08	299.59	379.16	428.16	565.94	805.98	898.40
68	261.25	330.01	377.07	500.71	717.20	779.70	319.19	403.21	458.37	617.16	853.82	945.15
69	281.58	360.60	408.90	545.61	776.28	832.33	338.52	426.45	483.66	660.82	901.38	999.21
70	310.24	397.17	436.25	599.42	824.44	885.59	361.67	454.45	512.96	711.24	958.83	1047.88
71	350.41	444.07	483.85	656.98	878.88	947.69	402.81	502.90	557.57	758.67	1013.78	1098.61
72	395.98	497.68	529.66	719.03	938.47	1006.79	449.09	555.78	606.88	801.88	1073.80	1157.81
73	444.76	544.74	575.67	778.00	1005.50	1074.85	498.35	611.48	653.26	846.96	1128.32	1217.01
74	505.22	602.70	628.72	844.35	1071.77	1141.88	557.71	671.16	705.33	893.95	1186.70	1278.77
75	569.41	665.69	673.29	910.00	1139.70	1213.54	620.40	738.90	750.88	941.63	1245.70	1345.17
76	619.30	761.54	874.71	1063.82	1211.23	1288.28	669.21	840.04	983.34	1107.49	1325.26	1414.64
77	652.74	807.64	925.57	1135.75	1281.86	1370.46	711.81	897.82	1043.50	1191.74	1391.14	1491.56
78	693.63	858.88	978.00	1210.24	1390.16	1491.74	751.67	950.94	1103.06	1273.20	1497.54	1610.73
79	748.77	909.62	1037.67	1285.98	1526.57	1642.66	803.91	1007.23	1169.26	1358.95	1631.05	1758.74
80	815.52	1128.96					864.86	1184.11				
81	893.88	1233.44					940.32	1285.68				
82	983.85	1343.73					1024.48	1390.16				
83	1082.53	1459.82					1120.26	1503.35				
84	1189.91	1578.81					1224.74	1616.54				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

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 Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	86.99	100.73	118.64	157.01	197.35	217.67	150.92	188.64	208.96	235.08	284.42	313.44
30	90.47	104.53	119.93	158.84	197.35	217.67	150.92	188.64	207.22	235.08	284.42	313.44
31	95.85	109.97	125.13	159.62	197.35	217.67	150.66	188.64	207.67	235.08	284.42	313.44
32	96.14	109.97	130.40	159.62	197.35	217.67	150.92	188.64	208.43	235.08	284.42	313.44
33	97.27	115.73	132.32	159.62	197.35	217.67	150.92	188.64	208.88	235.08	284.42	313.44
34	97.56	120.92	130.09	159.62	197.35	217.67	150.92	188.64	208.96	235.08	284.42	313.44
35	95.23	122.81	130.09	159.62	197.35	217.67	150.92	188.64	208.96	235.08	284.42	313.44
36	95.52	120.01	125.67	159.62	197.35	217.67	150.92	188.64	208.96	235.08	284.42	313.44
37	93.30	120.30	123.49	159.62	197.35	217.67	150.92	188.64	208.96	235.08	284.42	313.44
38	93.30	118.07	121.56	159.62	197.35	217.67	150.92	188.64	208.96	235.08	284.42	313.44
39	91.19	115.75	119.52	159.62	197.35	217.67	150.92	188.64	208.96	235.08	284.42	313.44
40	89.01	113.52	117.72	159.62	197.35	217.67	150.92	188.64	208.96	235.08	284.42	313.44
41	87.53	111.98	117.05	159.62	197.35	217.67	150.92	188.64	208.96	235.08	284.42	313.44
42	88.38	110.25	116.40	159.62	197.35	217.67	150.92	188.64	208.96	235.08	284.42	313.44
43	86.95	108.83	115.77	159.62	197.35	217.67	150.92	188.64	208.96	235.08	284.42	313.44
44	87.78	109.66	117.38	159.62	197.35	217.67	150.92	188.64	208.96	235.08	284.42	313.44
45	111.07	142.40	147.72	206.06	258.30	278.61	161.13	200.12	225.14	264.10	319.24	354.07
46	111.07	140.65	146.94	206.06	258.30	278.61	163.19	202.31	228.67	264.10	319.24	354.07
47	110.39	138.95	146.67	206.06	258.30	278.61	165.27	204.51	233.01	264.10	319.24	354.07
48	108.73	137.30	145.93	206.06	258.30	278.61	167.36	206.72	236.61	264.10	319.24	354.07
49	109.73	135.62	145.39	206.06	258.30	278.61	169.25	208.17	237.98	264.10	319.24	354.07
50	115.32	147.95	156.66	223.47	281.52	301.83	169.25	208.17	241.66	278.61	333.76	368.58
51	121.21	153.29	167.02	232.18	296.03	316.34	170.99	209.66	243.56	284.42	342.46	377.29
52	127.00	158.76	175.27	249.59	307.64	333.76	172.22	211.47	245.96	290.22	351.17	388.90
53	138.35	164.16	180.59	259.45	317.30	348.27	173.82	213.31	247.83	298.93	359.88	397.60
54	141.65	169.85	188.23	267.72	324.09	355.09	175.66	215.12	249.28	304.73	368.58	406.31
55	147.50	175.11	198.38	276.16	334.53	368.22	177.94	217.02	251.78	310.54	377.29	415.02
56	149.39	177.66	200.87	285.13	346.82	380.41	178.81	218.36	253.04	322.15	388.90	432.43
57	154.23	185.68	205.82	290.77	353.14	391.13	183.29	219.76	253.55	339.56	409.21	452.75
58	155.77	190.15	210.26	302.22	365.47	406.73	183.90	220.79	253.55	356.97	435.33	481.77
59	164.80	195.15	211.66	308.92	376.34	416.07	190.49	228.36	253.55	365.21	461.45	510.79
60	168.11	199.77	216.26	319.74	387.77	435.69	193.01	238.50	262.31	365.74	490.47	542.71
61	171.92	205.24	223.49	325.10	414.41	456.94	193.91	245.09	270.54	376.52	519.50	574.64
62	175.32	217.38	233.23	328.63	431.16	476.91	198.44	256.90	283.37	387.86	551.42	609.47
63	178.61	229.39	245.62	334.43	458.19	493.18	204.26	266.84	299.59	399.46	586.25	647.19
64	184.32	239.32	260.58	341.97	485.10	513.97	213.62	282.43	316.10	411.63	623.98	675.65
65	192.63	252.83	274.85	349.00	512.66	540.42	222.40	300.46	334.71	424.92	653.61	694.95
66	206.95	274.85	299.94	376.11	571.10	604.31	243.50	325.88	364.76	473.82	708.31	761.32
67	224.51	297.97	321.73	426.54	634.29	668.49	266.53	352.83	398.38	528.08	761.84	821.33
68	245.73	323.82	356.96	487.11	709.71	747.53	291.50	382.35	433.67	587.80	828.06	882.27
69	268.16	352.50	400.70	547.82	786.50	830.05	318.69	413.87	471.48	652.38	895.31	966.44
70	300.77	398.93	444.75	625.81	859.06	923.08	348.91	450.46	513.89	724.46	973.69	1065.11
71	351.10	458.59	504.15	698.39	937.42	1010.79	400.66	512.02	573.06	790.81	1056.29	1146.38
72	409.37	528.07	567.11	786.37	1030.29	1108.65	460.74	583.39	640.05	863.79	1153.68	1242.15
73	476.98	601.69	637.23	878.39	1137.67	1218.93	530.69	664.69	714.19	945.24	1252.54	1346.63
74	562.11	691.13	720.18	988.78	1259.56	1340.82	614.05	757.69	797.71	1036.06	1367.70	1468.52
75	661.81	794.66	810.77	1112.38	1390.16	1477.23	710.41	866.07	890.49	1139.83	1495.75	1604.93
76	751.84	952.47	1112.26	1358.52	1543.98	1645.56	801.02	1033.59	1227.06	1402.31	1665.87	1773.26
77	827.13	1063.64	1244.69	1524.72	1726.82	1851.62	890.98	1163.16	1371.87	1578.20	1845.81	1976.41
78	896.79	1162.17	1349.69	1667.32	1929.98	2080.89	957.73	1266.08	1491.08	1723.89	2043.16	2202.78
79	972.24	1238.52	1440.64	1781.88	2141.84	2321.77	1030.29	1351.04	1592.98	1850.85	2249.22	2440.77
80	1062.21	1543.98					1117.35	1596.22				
81	1175.40	1694.90					1221.83	1741.33				
82	1306.00	1854.52					1346.63	1892.25				
83	1451.11	2019.94					1485.94	2048.97				
84	1610.73	2191.17					1636.85	2211.49				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

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 Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	84.50	93.86	111.38	148.45	179.94	200.25	145.11	177.04	200.25	223.47	269.91	298.93
30	87.88	97.40	112.59	150.17	179.94	200.25	145.11	177.04	198.58	223.47	269.91	298.93
31	93.12	102.47	117.47	150.92	179.94	200.25	144.87	177.04	199.02	223.47	269.91	298.93
32	93.40	102.47	122.41	150.92	179.94	200.25	145.11	177.04	199.74	223.47	269.91	298.93
33	94.49	107.84	124.22	150.92	179.94	200.25	145.11	177.04	200.18	223.47	269.91	298.93
34	94.78	112.67	122.12	150.92	179.94	200.25	145.11	177.04	200.25	223.47	269.91	298.93
35	92.51	114.44	122.12	150.92	179.94	200.25	145.11	177.04	200.25	223.47	269.91	298.93
36	92.79	111.83	117.97	150.92	179.94	200.25	145.11	177.04	200.25	223.47	269.91	298.93
37	90.64	112.09	115.93	150.92	179.94	200.25	145.11	177.04	200.25	223.47	269.91	298.93
38	90.64	110.02	114.11	150.92	179.94	200.25	145.11	177.04	200.25	223.47	269.91	298.93
39	88.59	107.86	112.20	150.92	179.94	200.25	145.11	177.04	200.25	223.47	269.91	298.93
40	86.47	105.78	110.51	150.92	179.94	200.25	145.11	177.04	200.25	223.47	269.91	298.93
41	85.03	104.35	109.88	150.92	179.94	200.25	145.11	177.04	200.25	223.47	269.91	298.93
42	85.86	102.73	109.28	150.92	179.94	200.25	145.11	177.04	200.25	223.47	269.91	298.93
43	84.46	101.41	108.69	150.92	179.94	200.25	145.11	177.04	200.25	223.47	269.91	298.93
44	85.27	102.19	110.19	150.92	179.94	200.25	145.11	177.04	200.25	223.47	269.91	298.93
45	106.14	132.58	138.19	188.64	235.08	252.49	155.67	192.01	219.64	252.49	304.73	333.76
46	106.14	130.95	137.46	188.64	235.08	252.49	157.66	194.11	223.10	252.49	304.73	333.76
47	105.48	129.36	137.21	188.64	235.08	252.49	159.67	196.22	227.33	252.49	304.73	333.76
48	103.89	127.84	136.51	188.64	235.08	252.49	161.69	198.34	230.84	252.49	304.73	333.76
49	104.85	126.26	136.01	188.64	235.08	252.49	163.51	199.74	232.18	252.49	304.73	333.76
50	110.52	138.71	149.65	206.06	258.30	275.71	161.19	200.27	230.55	267.00	319.24	351.17
51	116.46	144.13	155.42	217.67	269.91	293.12	165.73	201.89	232.62	272.81	327.95	359.88
52	122.30	149.69	163.73	229.28	284.42	304.73	164.62	203.83	237.85	278.61	333.76	368.58
53	131.20	155.16	169.30	239.27	294.22	322.15	166.47	208.29	237.29	284.42	342.46	380.19
54	136.93	160.91	177.03	245.18	298.72	329.73	170.84	207.79	239.01	293.12	351.17	388.90
55	142.82	166.25	185.01	256.64	312.04	340.32	173.25	209.78	244.15	298.93	362.78	400.51
56	144.86	168.99	187.77	265.94	321.65	352.65	174.28	211.39	243.21	310.54	374.39	415.02
57	149.76	174.89	192.95	271.92	328.69	366.34	176.58	210.88	244.24	325.05	394.70	438.23
58	151.44	179.58	197.65	281.01	343.81	379.25	177.41	212.29	242.62	345.36	417.92	464.35
59	156.24	184.77	201.48	285.75	354.99	394.46	184.07	220.06	239.24	351.27	446.94	493.38
60	161.88	191.62	206.24	296.90	366.67	416.63	186.79	226.27	248.29	349.96	473.06	522.40
61	163.92	197.27	213.69	303.10	392.88	437.79	187.91	233.13	256.82	358.71	499.18	551.42
62	167.61	207.50	225.52	305.32	410.00	457.94	192.66	243.07	267.84	368.09	528.20	583.35
63	173.03	219.67	234.37	309.90	436.88	474.62	196.77	253.21	284.03	378.06	557.23	618.17
64	178.90	228.01	249.49	316.32	461.25	490.61	206.19	266.95	296.83	386.47	592.05	641.44
65	183.87	241.67	262.19	324.36	483.74	514.68	215.11	286.80	315.48	396.15	616.51	656.34
66	196.34	263.56	281.65	349.09	538.31	574.77	234.21	310.08	343.07	445.95	664.94	718.55
67	215.45	284.77	301.50	395.59	595.17	624.65	256.95	336.97	376.14	494.16	712.96	774.89
68	236.57	312.46	334.30	454.32	663.92	699.03	281.79	368.41	409.23	552.93	776.12	830.03
69	260.76	341.07	377.47	509.71	734.26	772.80	308.98	398.03	447.30	614.74	840.79	911.30
70	298.85	386.96	427.04	584.09	801.01	862.69	344.98	438.45	495.68	684.21	921.68	1007.07
71	349.05	445.85	487.48	663.60	882.27	949.97	396.53	501.49	556.27	753.39	1004.20	1091.23
72	407.18	516.79	554.02	748.69	975.15	1047.70	458.56	572.34	626.99	824.42	1101.50	1189.91
73	474.66	587.59	623.72	838.00	1082.53	1157.99	528.37	653.11	700.80	901.39	1203.59	1300.19
74	559.60	673.92	703.97	940.36	1201.52	1279.88	611.56	745.59	784.03	985.23	1315.98	1419.18
75	656.37	774.09	785.21	1058.05	1326.31	1413.38	707.73	850.83	867.48	1081.62	1435.57	1549.78
76	746.12	922.01	1061.83	1287.17	1465.62	1564.30	798.22	1006.03	1181.62	1326.07	1590.42	1700.70
77	818.43	1022.31	1176.00	1434.86	1625.24	1741.33	888.08	1126.64	1309.38	1485.53	1744.23	1871.93
78	888.08	1108.49	1267.97	1558.08	1796.47	1932.88	951.93	1216.32	1410.70	1616.85	1912.56	2063.48
79	960.63	1176.85	1347.46	1658.61	1979.31	2138.93	1021.58	1289.26	1499.12	1731.35	2089.60	2263.73
80	1047.70	1462.72					1102.84	1520.76				
81	1152.18	1602.02					1204.42	1654.26				
82	1276.98	1752.94					1320.51	1796.47				
83	1413.38	1906.76					1451.11	1944.49				
84	1561.39	2069.28					1593.32	2101.21				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

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 Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	77.05	82.41	96.85	125.61	150.92	168.33	133.50	159.62	177.04	194.45	235.08	258.30
30	80.13	85.52	97.90	127.07	150.92	168.33	133.50	159.62	175.56	194.45	235.08	258.30
31	84.90	89.98	102.14	127.70	150.92	168.33	133.28	159.62	175.94	194.45	235.08	258.30
32	85.16	89.98	106.45	127.70	150.92	168.33	133.50	159.62	176.59	194.45	235.08	258.30
33	86.15	94.69	108.02	127.70	150.92	168.33	133.50	159.62	176.97	194.45	235.08	258.30
34	86.41	98.93	106.19	127.70	150.92	168.33	133.50	159.62	177.04	194.45	235.08	258.30
35	84.35	100.48	106.19	127.70	150.92	168.33	133.50	159.62	177.04	194.45	235.08	258.30
36	84.60	98.19	102.59	127.70	150.92	168.33	133.50	159.62	177.04	194.45	235.08	258.30
37	82.64	98.42	100.81	127.70	150.92	168.33	133.50	159.62	177.04	194.45	235.08	258.30
38	82.64	96.60	99.23	127.70	150.92	168.33	133.50	159.62	177.04	194.45	235.08	258.30
39	80.77	94.70	97.57	127.70	150.92	168.33	133.50	159.62	177.04	194.45	235.08	258.30
40	78.84	92.88	96.10	127.70	150.92	168.33	133.50	159.62	177.04	194.45	235.08	258.30
41	77.52	91.62	95.55	127.70	150.92	168.33	133.50	159.62	177.04	194.45	235.08	258.30
42	78.28	90.20	95.02	127.70	150.92	168.33	133.50	159.62	177.04	194.45	235.08	258.30
43	77.01	89.04	94.51	127.70	150.92	168.33	133.50	159.62	177.04	194.45	235.08	258.30
44	77.75	89.72	95.82	127.70	150.92	168.33	133.50	159.62	177.04	194.45	235.08	258.30
45	96.26	117.85	121.51	162.52	200.25	217.67	142.01	170.37	189.44	220.57	267.00	293.12
46	96.26	116.40	120.87	162.52	200.25	217.67	143.83	172.24	192.42	220.57	267.00	293.12
47	95.67	114.99	120.65	162.52	200.25	217.67	145.66	174.11	196.07	220.57	267.00	293.12
48	94.23	113.63	120.04	162.52	200.25	217.67	147.51	176.00	199.10	220.57	267.00	293.12
49	95.10	112.23	119.60	162.52	200.25	217.67	149.17	177.23	200.25	220.57	267.00	293.12
50	100.91	122.52	128.60	177.04	220.57	237.98	147.76	176.55	202.77	232.18	281.52	310.54
51	106.95	125.83	134.54	188.64	232.18	252.49	149.94	178.60	205.25	237.98	287.32	319.24
52	110.54	131.54	142.98	200.25	243.79	264.10	149.43	180.90	208.12	243.79	296.03	327.95
53	116.89	134.92	148.98	207.56	253.84	278.61	149.33	183.20	208.29	249.59	301.83	336.66
54	122.76	140.79	152.38	214.18	259.27	284.63	154.00	183.34	208.17	255.40	310.54	345.36
55	126.43	144.08	160.49	220.37	269.87	295.69	156.86	185.67	213.63	261.20	319.24	354.07
56	129.02	147.33	163.75	230.30	279.69	310.99	156.18	185.84	213.73	272.81	330.85	368.58
57	134.11	153.30	167.23	236.92	285.23	319.52	160.94	186.46	214.00	287.32	351.17	388.90
58	134.14	158.46	172.41	243.89	297.79	335.28	160.10	188.94	214.21	304.73	371.48	412.11
59	141.26	161.93	175.02	249.71	309.61	343.12	166.94	195.15	212.65	309.45	394.70	438.23
60	145.28	167.16	180.21	258.84	321.83	364.89	168.11	201.81	220.26	310.49	417.92	464.35
61	147.93	173.36	186.24	266.44	344.44	385.80	171.92	207.23	227.41	318.00	441.14	490.47
62	152.20	183.78	194.68	268.03	359.74	401.04	173.39	217.38	234.85	328.57	470.16	519.50
63	156.28	192.45	204.37	274.23	383.60	416.28	178.03	225.94	249.01	335.26	496.28	551.42
64	160.83	201.63	216.23	279.99	405.58	433.50	187.62	237.94	264.06	343.02	528.20	573.02
65	166.36	211.93	227.84	285.36	425.90	455.49	195.06	255.59	278.93	354.10	550.86	587.40
66	178.65	231.55	246.90	307.53	475.46	507.62	211.90	276.50	305.61	397.18	595.56	644.41
67	193.73	252.71	266.57	351.39	525.32	550.68	232.02	301.29	333.67	440.87	641.09	693.63
68	212.73	276.48	294.63	402.80	586.65	621.99	254.58	328.58	364.44	493.16	698.22	748.77
69	234.87	302.96	332.95	454.93	653.00	684.07	279.83	358.42	396.93	552.01	757.57	821.33
70	268.20	343.08	377.84	520.28	713.95	767.80	313.62	394.40	443.08	616.30	829.22	908.39
71	314.14	397.02	433.32	591.52	786.50	845.71	361.42	450.92	499.59	681.04	905.81	983.85
72	367.77	460.37	490.77	668.29	870.67	934.51	417.07	514.89	563.85	745.67	994.25	1070.92
73	428.12	524.13	553.91	749.66	966.44	1033.19	479.71	588.26	629.38	813.69	1085.53	1169.59
74	504.40	602.59	627.55	843.52	1070.92	1140.57	556.87	670.54	704.26	893.24	1186.68	1276.98
75	591.00	691.80	699.26	946.81	1184.11	1259.56	643.64	767.02	780.04	979.76	1295.17	1395.97
76	671.80	825.10	946.96	1153.03	1308.90	1395.97	725.40	909.56	1065.16	1198.09	1436.60	1532.37
77	737.16	912.09	1046.86	1284.13	1448.21	1549.78	806.82	1014.25	1178.73	1342.31	1573.00	1683.29
78	798.11	987.71	1125.62	1391.35	1596.22	1715.21	861.96	1094.69	1266.58	1461.92	1721.02	1848.71
79	861.96	1045.80	1193.82	1479.30	1752.94	1889.34	922.91	1160.33	1343.58	1561.82	1874.83	2022.85
80	937.42	1297.29					995.46	1361.14				
81	1027.39	1419.18					1079.63	1477.23				
82	1131.87	1543.98					1178.30	1599.12				
83	1245.05	1677.48					1288.58	1726.82				
84	1369.85	1816.79					1407.58	1860.32				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have

previously elected a landing spot option during the 2010 and 2013 Rate Filings

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	82.02	93.86	113.80	151.30	188.64	211.86	142.21	177.04	197.35	223.47	269.91	296.03
30	85.30	97.40	115.03	153.06	188.64	211.86	142.21	177.04	195.70	223.47	269.91	296.03
31	90.38	102.47	120.02	153.82	188.64	211.86	141.97	177.04	196.13	223.47	269.91	296.03
32	90.65	102.47	125.07	153.82	188.64	211.86	142.21	177.04	196.85	223.47	269.91	296.03
33	91.71	107.84	126.92	153.82	188.64	211.86	142.21	177.04	197.28	223.47	269.91	296.03
34	91.99	112.67	124.78	153.82	188.64	211.86	142.21	177.04	197.35	223.47	269.91	296.03
35	89.79	114.44	124.78	153.82	188.64	211.86	142.21	177.04	197.35	223.47	269.91	296.03
36	90.06	111.83	120.54	153.82	188.64	211.86	142.21	177.04	197.35	223.47	269.91	296.03
37	87.97	112.09	118.45	153.82	188.64	211.86	142.21	177.04	197.35	223.47	269.91	296.03
38	87.97	110.02	116.60	153.82	188.64	211.86	142.21	177.04	197.35	223.47	269.91	296.03
39	85.98	107.86	114.64	153.82	188.64	211.86	142.21	177.04	197.35	223.47	269.91	296.03
40	83.92	105.78	112.91	153.82	188.64	211.86	142.21	177.04	197.35	223.47	269.91	296.03
41	82.53	104.35	112.27	153.82	188.64	211.86	142.21	177.04	197.35	223.47	269.91	296.03
42	83.33	102.73	111.65	153.82	188.64	211.86	142.21	177.04	197.35	223.47	269.91	296.03
43	81.98	101.41	111.05	153.82	188.64	211.86	142.21	177.04	197.35	223.47	269.91	296.03
44	82.77	102.19	112.59	153.82	188.64	211.86	142.21	177.04	197.35	223.47	269.91	296.03
45	106.14	135.04	145.33	197.35	243.79	272.81	158.40	189.30	211.41	249.59	301.83	330.85
46	106.14	133.37	144.57	197.35	243.79	272.81	160.43	191.37	214.73	249.59	301.83	330.85
47	105.48	131.76	144.30	197.35	243.79	272.81	162.47	193.45	218.80	249.59	301.83	330.85
48	103.89	130.20	143.57	197.35	243.79	272.81	164.53	195.55	222.18	249.59	301.83	330.85
49	104.85	128.60	143.05	197.35	243.79	272.81	166.38	196.92	223.47	249.59	301.83	330.85
50	112.92	138.71	154.32	217.67	267.00	296.03	166.57	192.36	222.21	261.20	313.44	354.07
51	118.83	144.13	164.70	229.28	278.61	310.54	168.36	196.71	227.14	267.00	322.15	354.07
52	122.30	149.69	170.65	237.98	290.22	322.15	164.62	198.73	229.74	272.81	327.95	362.78
53	128.81	155.16	176.07	247.91	299.99	333.76	164.02	200.76	232.01	278.61	336.66	371.48
54	134.57	160.91	181.51	250.82	304.36	338.18	166.03	200.45	231.30	287.32	345.36	380.19
55	138.13	164.03	187.24	259.43	314.85	345.90	166.23	204.96	236.52	293.12	354.07	391.80
56	140.33	166.82	189.95	265.94	327.24	358.20	167.49	204.43	238.30	301.83	365.68	406.31
57	145.29	172.73	192.95	271.92	328.69	366.34	169.88	206.44	239.59	316.34	383.09	426.63
58	147.12	175.36	195.54	281.01	341.11	379.25	170.92	205.93	236.06	333.76	406.31	449.84
59	151.96	180.61	195.38	285.75	349.65	386.35	175.50	211.76	235.15	340.12	429.53	475.96
60	155.66	183.46	198.24	294.36	356.12	400.29	178.48	218.12	242.29	336.80	449.84	499.18
61	155.93	187.30	203.89	295.77	379.42	418.63	177.92	223.17	247.02	340.90	473.06	522.40
62	157.98	195.64	210.10	296.00	388.84	430.84	177.25	231.21	256.20	350.80	496.28	548.52
63	160.00	204.12	217.50	298.76	410.24	440.15	181.78	239.57	268.47	356.66	522.40	577.54
64	164.45	209.17	229.16	301.36	426.79	451.67	187.62	247.61	279.48	361.32	548.52	595.82
65	168.11	219.36	238.69	303.83	444.31	470.93	193.24	261.44	290.47	369.60	567.99	603.95
66	178.65	239.08	259.71	326.24	491.86	523.74	208.19	280.45	315.47	413.43	612.91	664.37
67	195.54	258.37	283.12	373.49	547.67	580.82	232.02	303.27	349.85	465.10	658.34	728.46
68	212.73	280.27	317.30	430.91	615.27	664.79	254.58	330.57	382.77	520.55	718.42	792.31
69	233.02	306.77	352.30	481.13	684.92	732.73	275.94	358.42	411.04	572.09	777.66	859.06
70	262.45	347.07	387.68	544.82	745.87	802.30	303.82	392.40	447.12	631.39	846.56	925.81
71	305.93	399.14	439.56	608.92	815.52	880.46	349.03	446.70	499.59	688.53	920.28	998.36
72	359.02	460.37	495.13	683.36	896.79	966.44	401.78	508.26	557.32	750.59	1002.94	1079.63
73	416.49	524.13	553.91	764.80	989.66	1059.31	461.17	579.00	620.45	823.43	1088.41	1172.50
74	489.34	600.13	627.55	861.36	1094.14	1166.69	536.98	658.44	692.87	902.92	1189.55	1276.98
75	574.66	691.80	706.23	967.51	1210.22	1285.68	619.60	754.32	775.44	991.89	1300.90	1395.97
76	654.65	827.87	969.37	1181.57	1343.73	1430.79	697.39	898.53	1068.00	1219.87	1451.11	1541.08
77	719.75	925.86	1082.58	1327.61	1503.35	1610.73	774.89	1011.44	1195.77	1373.20	1604.93	1718.11
78	780.70	1011.86	1175.70	1448.84	1677.48	1810.98	832.94	1100.22	1297.07	1501.36	1776.16	1918.37
79	847.45	1076.64	1254.27	1549.34	1863.22	2019.94	896.79	1176.45	1386.48	1609.07	1956.10	2124.42
80	925.81	1343.73					972.24	1390.16				
81	1021.58	1477.23					1065.11	1514.96				
82	1134.77	1613.63					1172.50	1645.56				
83	1262.46	1755.84					1294.39	1781.96				
84	1401.77	1903.86					1424.99	1924.17				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have

previously elected a landing spot option during the 2010 and 2013 Rate Filings

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	79.53	89.28	106.54	139.88	171.23	191.55	136.40	168.33	188.64	211.86	255.40	281.52
30	82.71	92.65	107.69	141.51	171.23	191.55	136.40	168.33	187.07	211.86	255.40	281.52
31	87.64	97.48	112.36	142.21	171.23	191.55	136.17	168.33	187.48	211.86	255.40	281.52
32	87.90	97.48	117.09	142.21	171.23	191.55	136.40	168.33	188.17	211.86	255.40	281.52
33	88.93	102.58	118.82	142.21	171.23	191.55	136.40	168.33	188.58	211.86	255.40	281.52
34	89.20	107.17	116.81	142.21	171.23	191.55	136.40	168.33	188.64	211.86	255.40	281.52
35	87.07	108.85	116.81	142.21	171.23	191.55	136.40	168.33	188.64	211.86	255.40	281.52
36	87.33	106.37	112.85	142.21	171.23	191.55	136.40	168.33	188.64	211.86	255.40	281.52
37	85.30	106.63	110.89	142.21	171.23	191.55	136.40	168.33	188.64	211.86	255.40	281.52
38	85.30	104.65	109.15	142.21	171.23	191.55	136.40	168.33	188.64	211.86	255.40	281.52
39	83.38	102.60	107.32	142.21	171.23	191.55	136.40	168.33	188.64	211.86	255.40	281.52
40	81.38	100.62	105.71	142.21	171.23	191.55	136.40	168.33	188.64	211.86	255.40	281.52
41	80.03	99.26	105.11	142.21	171.23	191.55	136.40	168.33	188.64	211.86	255.40	281.52
42	80.81	97.72	104.52	142.21	171.23	191.55	136.40	168.33	188.64	211.86	255.40	281.52
43	79.49	96.46	103.96	142.21	171.23	191.55	136.40	168.33	188.64	211.86	255.40	281.52
44	80.26	97.20	105.40	142.21	171.23	191.55	136.40	168.33	188.64	211.86	255.40	281.52
45	103.67	125.22	135.80	182.84	223.47	246.69	152.94	181.19	203.17	237.98	284.42	310.54
46	103.67	123.67	135.09	182.84	223.47	246.69	154.89	183.17	206.36	237.98	284.42	310.54
47	103.03	122.18	134.84	182.84	223.47	246.69	156.87	185.16	210.28	237.98	284.42	310.54
48	101.48	120.73	134.16	182.84	223.47	246.69	158.85	187.17	213.52	237.98	284.42	310.54
49	102.42	119.25	133.67	182.84	223.47	246.69	160.65	188.48	214.76	237.98	284.42	310.54
50	108.12	131.77	147.31	203.16	243.79	269.91	158.51	187.09	216.66	249.59	298.93	333.76
51	114.08	134.98	153.10	211.86	255.40	281.52	163.10	188.95	218.93	255.40	304.73	333.76
52	117.59	140.61	159.12	220.57	267.00	293.12	162.09	191.09	221.64	261.20	313.44	342.46
53	126.43	146.17	162.53	230.62	276.91	307.64	161.57	193.24	224.10	267.00	322.15	354.07
54	129.85	149.73	168.07	233.91	281.81	310.00	163.62	195.57	223.59	275.71	330.85	362.78
55	133.45	155.16	173.86	239.90	292.36	320.80	163.89	197.73	228.89	281.52	339.56	374.39
56	135.81	158.16	176.85	246.75	302.07	330.43	162.97	197.46	230.93	290.22	354.07	391.80
57	140.82	164.09	180.09	253.08	306.96	344.31	165.41	197.56	227.96	304.73	371.48	412.11
58	142.79	166.91	185.03	262.45	319.45	357.27	166.59	197.43	225.13	322.15	391.80	435.33
59	147.68	172.31	187.24	265.15	328.30	364.74	171.22	203.45	222.88	326.18	412.11	458.55
60	149.43	175.31	190.23	274.06	337.65	383.96	172.26	207.93	228.27	323.64	435.33	481.77
61	149.93	179.33	196.05	276.21	357.90	399.48	171.92	213.21	233.30	328.18	452.75	504.99
62	152.20	187.74	202.39	275.03	370.32	414.59	171.47	219.35	242.61	333.51	475.96	528.20
63	154.42	194.40	208.12	276.46	388.93	421.59	174.28	225.94	252.90	335.26	496.28	551.42
64	157.22	199.75	219.92	279.99	405.58	433.50	182.04	236.00	262.14	338.45	519.50	564.46
65	159.36	210.07	227.84	281.25	420.65	447.77	187.77	247.78	275.08	345.25	536.59	570.85
66	171.58	227.79	246.90	303.38	464.53	496.88	202.61	266.63	297.73	383.24	572.43	624.45
67	190.11	247.05	270.25	346.97	511.35	547.94	226.27	289.40	331.65	431.18	615.22	684.92
68	209.06	270.80	302.19	400.46	572.34	621.99	248.75	318.62	364.44	485.68	672.26	742.97
69	229.32	295.34	336.82	447.78	638.49	684.07	272.06	346.54	394.92	536.96	728.88	806.82
70	260.54	337.10	371.94	508.01	699.43	750.54	299.90	380.39	430.94	596.17	800.33	876.47
71	303.88	388.53	424.98	571.64	766.19	828.33	344.90	436.17	484.90	653.60	873.98	949.03
72	356.83	449.09	482.04	648.19	850.35	914.20	399.60	497.21	546.44	716.14	959.46	1036.09
73	414.16	512.38	542.66	729.47	943.22	1009.97	458.85	569.73	611.52	784.46	1048.10	1131.87
74	486.83	587.83	613.66	820.58	1044.80	1114.45	534.50	648.76	681.47	856.93	1146.45	1236.34
75	571.94	673.79	682.99	920.94	1155.08	1230.54	616.93	739.08	754.73	940.96	1249.32	1349.53
76	648.93	800.18	924.55	1118.78	1276.98	1361.14	694.59	876.48	1028.23	1151.80	1384.36	1480.13
77	713.95	890.04	1022.13	1249.34	1413.38	1514.96	771.99	980.54	1138.96	1294.57	1517.86	1631.05
78	771.99	963.55	1101.89	1356.85	1564.30	1683.29	830.03	1055.99	1227.78	1408.40	1665.87	1796.47
79	835.84	1022.68	1171.15	1442.88	1721.02	1860.32	890.98	1122.73	1303.35	1506.24	1819.69	1970.61
80	911.30	1271.17					960.63	1323.41				
81	1004.17	1395.97					1047.70	1439.50				
82	1108.65	1523.66					1149.28	1561.39				
83	1227.64	1660.07					1262.46	1691.99				
84	1358.24	1799.38					1387.26	1828.40				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have

previously elected a landing spot option during the 2010 and 2013 Rate Filings

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	72.08	77.83	92.01	117.04	145.11	159.62	127.70	150.92	165.43	182.84	220.57	243.79
30	74.96	80.77	93.01	118.41	145.11	159.62	127.70	150.92	164.05	182.84	220.57	243.79
31	79.42	84.98	97.04	118.99	145.11	159.62	127.48	150.92	164.41	182.84	220.57	243.79
32	79.66	84.98	101.12	118.99	145.11	159.62	127.70	150.92	165.01	182.84	220.57	243.79
33	80.60	89.43	102.62	118.99	145.11	159.62	127.70	150.92	165.37	182.84	220.57	243.79
34	80.84	93.43	100.88	118.99	145.11	159.62	127.70	150.92	165.43	182.84	220.57	243.79
35	78.91	94.90	100.88	118.99	145.11	159.62	127.70	150.92	165.43	182.84	220.57	243.79
36	79.14	92.74	97.46	118.99	145.11	159.62	127.70	150.92	165.43	182.84	220.57	243.79
37	77.31	92.96	95.77	118.99	145.11	159.62	127.70	150.92	165.43	182.84	220.57	243.79
38	77.31	91.24	94.27	118.99	145.11	159.62	127.70	150.92	165.43	182.84	220.57	243.79
39	75.56	89.44	92.69	118.99	145.11	159.62	127.70	150.92	165.43	182.84	220.57	243.79
40	73.75	87.72	91.29	118.99	145.11	159.62	127.70	150.92	165.43	182.84	220.57	243.79
41	72.52	86.53	90.77	118.99	145.11	159.62	127.70	150.92	165.43	182.84	220.57	243.79
42	73.23	85.19	90.27	118.99	145.11	159.62	127.70	150.92	165.43	182.84	220.57	243.79
43	72.04	84.09	89.78	118.99	145.11	159.62	127.70	150.92	165.43	182.84	220.57	243.79
44	72.73	84.74	91.03	118.99	145.11	159.62	127.70	150.92	165.43	182.84	220.57	243.79
45	91.33	110.49	119.13	156.72	188.64	208.96	139.28	162.26	175.72	206.06	249.59	275.71
46	91.33	109.12	118.50	156.72	188.64	208.96	141.06	164.03	178.48	206.06	249.59	275.71
47	90.76	107.80	118.28	156.72	188.64	208.96	142.86	165.82	181.86	206.06	249.59	275.71
48	89.40	106.53	117.68	156.72	188.64	208.96	144.67	167.61	184.67	206.06	249.59	275.71
49	90.22	105.22	117.25	156.72	188.64	208.96	146.30	168.79	185.74	206.06	249.59	275.71
50	98.51	115.59	126.26	171.23	208.96	232.18	145.07	166.01	186.10	217.67	261.20	296.03
51	102.20	118.97	132.22	179.94	217.67	243.79	147.31	168.24	188.83	223.47	269.91	296.03
52	105.83	122.47	138.37	188.64	229.28	255.40	146.89	168.16	191.90	229.28	275.71	304.73
53	112.11	128.18	142.21	196.03	239.42	264.10	146.89	170.65	192.47	235.08	284.42	313.44
54	115.68	131.85	145.66	200.09	242.36	270.54	146.78	171.12	195.32	240.88	293.12	322.15
55	119.40	135.21	151.57	206.43	253.00	278.95	147.50	176.03	200.91	246.69	301.83	333.76
56	119.96	138.66	152.83	213.85	262.91	288.78	147.12	174.23	201.45	255.40	313.44	348.27
57	125.17	144.66	156.51	218.08	266.21	300.24	149.76	175.36	200.05	267.00	327.95	365.68
58	127.65	147.89	159.80	225.34	278.84	310.55	149.28	176.20	198.90	284.42	345.36	386.00
59	130.56	151.55	160.78	231.69	285.59	318.81	154.10	180.61	196.30	287.15	365.68	406.31
60	132.83	154.93	166.20	238.54	295.45	334.94	155.66	185.50	202.24	284.17	386.00	429.53
61	133.94	157.42	168.60	239.55	314.84	350.23	153.93	189.30	207.81	290.02	403.41	449.84
62	136.79	164.02	175.40	240.06	322.71	363.10	154.13	195.64	215.44	296.45	423.72	470.16
63	139.54	171.07	181.87	243.02	340.98	371.21	157.41	202.57	225.67	299.60	444.04	490.47
64	142.76	177.13	190.35	245.79	357.86	381.58	163.47	210.85	233.22	301.86	464.35	504.60
65	145.35	184.04	198.90	248.40	370.69	396.31	169.54	222.42	242.38	307.63	479.51	510.18
66	155.66	199.55	215.81	265.98	409.88	437.79	184.02	238.98	264.21	343.75	514.61	558.87
67	170.19	218.76	235.32	304.98	452.67	484.93	205.17	259.67	293.22	387.58	551.97	615.27
68	187.05	238.60	266.30	353.62	506.52	550.66	225.43	284.77	323.72	435.87	603.01	667.51
69	205.28	262.94	298.10	397.77	565.93	606.79	246.79	310.90	352.60	481.76	657.14	728.46
70	233.72	299.20	328.64	451.56	621.07	667.15	272.46	342.35	386.43	535.80	722.32	789.40
71	273.08	346.07	377.07	511.99	684.92	738.54	313.92	391.92	434.52	591.24	790.05	856.15
72	319.61	401.70	427.51	580.36	757.48	812.62	362.48	448.59	489.84	647.23	866.71	934.51
73	372.28	455.97	481.86	651.22	841.64	899.69	417.14	511.83	546.80	708.93	944.44	1018.68
74	439.15	523.88	546.50	733.94	931.61	992.56	484.78	583.40	613.10	777.05	1031.52	1111.55
75	514.74	601.78	608.65	822.64	1030.29	1097.04	560.85	667.97	678.80	851.23	1126.11	1216.03
76	583.18	717.12	823.69	1001.77	1140.57	1213.13	630.17	791.04	925.98	1042.88	1247.95	1332.12
77	641.39	793.60	909.48	1116.00	1259.56	1346.63	699.43	882.20	1025.35	1171.01	1366.94	1465.62
78	693.63	858.88	978.00	1210.24	1390.16	1491.74	751.67	950.94	1103.06	1273.20	1497.54	1610.73
79	748.77	909.62	1037.67	1285.98	1526.57	1642.66	803.91	1007.23	1169.26	1358.95	1631.05	1758.74
80	815.52	1128.96					864.86	1184.11				
81	893.88	1233.44					940.32	1285.68				
82	983.85	1343.73					1024.48	1390.16				
83	1082.53	1459.82					1120.26	1503.35				
84	1189.91	1578.81					1224.74	1616.54				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have
not previously elected a landing spot option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	36.46	42.58	48.26	59.21	68.82	83.53	102.43	118.61	139.71	184.89	236.35	256.84	295.01	366.67	414.30	477.32	592.77	653.25
30	39.04	42.58	48.26	63.08	81.53	97.39	106.53	123.08	141.22	187.04	244.50	273.96	310.96	382.61	431.87	489.94	592.77	653.25
31	40.63	43.95	50.37	65.21	82.73	98.10	112.87	129.50	147.34	187.96	252.65	291.08	314.00	390.58	432.82	489.94	592.77	653.25
32	41.94	46.07	53.35	68.71	87.15	103.32	113.21	129.50	153.55	187.96	268.95	299.64	314.53	393.16	434.40	489.94	592.77	653.25
33	42.73	47.37	55.48	71.41	89.16	105.05	118.25	136.28	158.77	187.96	277.09	316.76	314.53	393.16	435.34	489.94	592.77	653.25
34	44.05	49.80	57.62	74.40	92.88	109.42	118.60	142.38	163.18	193.95	293.39	333.89	314.53	393.16	435.50	489.94	592.77	653.25
35	45.38	51.13	60.30	77.95	96.02	112.50	123.01	147.87	163.18	201.70	309.69	342.45	314.53	393.16	435.50	489.94	592.77	653.25
36	46.72	53.80	62.47	81.53	99.26	115.75	130.64	151.73	164.50	217.22	317.84	359.57	314.53	393.16	435.50	489.94	592.77	653.25
37	48.06	55.94	65.18	83.75	108.81	124.82	134.69	159.33	175.11	224.98	334.14	376.69	314.53	393.16	435.50	489.94	592.77	653.25
38	50.21	57.29	68.74	87.36	108.81	124.82	134.69	163.49	179.00	232.73	350.44	393.82	314.53	393.16	435.50	489.94	592.77	653.25
39	51.56	59.45	70.42	91.17	108.81	124.82	138.58	167.25	182.52	248.25	366.74	419.50	314.53	393.16	435.50	489.94	592.77	653.25
40	52.15	61.75	72.09	93.61	110.97	126.66	142.02	170.86	186.19	256.01	383.04	436.62	314.53	393.16	435.50	489.94	592.77	653.25
41	54.70	64.35	74.98	97.03	114.11	130.31	146.95	176.00	192.31	264.87	401.14	453.65	314.53	393.16	435.50	489.94	592.77	653.25
42	55.69	65.93	78.33	101.45	126.16	147.95	149.04	180.66	198.44	281.63	411.31	453.65	314.53	393.16	435.50	489.94	592.77	653.25
43	58.36	68.58	83.52	105.19	136.26	157.22	153.96	185.69	210.97	290.66	411.31	453.65	314.53	393.16	435.50	489.94	592.77	653.25
44	61.65	70.91	84.85	111.29	141.16	157.22	162.92	194.58	221.28	299.76	411.31	453.65	314.53	393.16	435.50	489.94	592.77	653.25
45	63.59	72.43	84.85	111.29	141.16	157.22	167.75	199.09	227.50	316.86	475.07	528.42	335.81	417.08	469.21	550.43	665.35	737.93
46	65.51	74.60	89.08	114.78	144.36	160.76	168.49	210.59	240.22	326.14	493.95	555.72	340.12	421.64	476.59	550.43	665.35	737.93
47	68.82	77.93	91.24	119.16	148.48	169.81	174.92	215.41	247.28	343.49	512.99	574.44	344.45	426.23	485.63	550.43	665.35	737.93
48	71.62	80.52	95.38	124.78	164.08	197.20	179.70	220.20	260.05	360.97	532.18	580.67	348.81	430.84	493.13	550.43	665.35	737.93
49	73.56	83.34	99.45	133.64	185.67	215.40	188.91	231.22	266.67	370.53	538.33	580.67	352.74	433.87	495.99	550.43	665.35	737.93
50	76.75	85.72	101.97	133.64	185.67	215.40	193.62	235.90	280.02	388.26	579.59	629.06	352.74	433.87	503.65	580.67	695.59	768.18
51	79.88	88.39	105.25	139.34	205.67	234.15	198.98	240.81	292.05	406.23	608.04	659.30	356.37	436.95	507.62	592.77	713.74	786.32
52	82.74	92.73	109.13	145.34	214.89	253.44	210.92	252.37	298.14	424.34	636.74	695.59	358.93	440.74	512.62	604.86	731.88	810.52
53	85.94	96.63	113.51	153.33	247.58	281.44	221.56	263.87	305.91	439.64	661.29	725.84	362.26	444.57	516.52	623.01	750.03	828.66
54	90.36	101.97	119.55	160.34	268.99	301.53	226.88	269.64	317.78	455.68	674.78	740.05	366.09	448.34	519.54	635.11	768.18	846.81
55	92.74	105.38	123.99	168.07	291.66	312.26	239.24	281.09	330.24	468.94	697.20	760.17	369.80	452.30	524.74	647.20	786.32	864.95
56	96.86	112.57	131.69	178.36	308.38	344.62	245.12	288.04	337.25	486.25	722.82	792.83	371.70	455.10	527.36	671.40	810.52	901.25
57	101.63	118.72	141.49	188.27	340.11	374.80	249.43	300.40	350.94	502.60	735.99	815.18	374.70	458.01	528.43	707.69	852.86	943.59
58	107.35	126.04	149.34	200.04	352.44	384.75	254.83	307.10	357.66	519.79	761.69	847.69	376.38	460.15	528.43	743.98	907.29	1004.07
59	111.09	133.23	159.11	211.76	377.64	423.72	265.45	320.72	365.23	529.11	784.35	867.15	379.76	465.37	528.43	761.15	961.73	1064.56
60	116.91	141.11	169.57	224.37	398.11	447.71	270.46	327.82	378.22	545.77	808.18	908.05	381.54	470.39	532.95	762.26	1022.22	1131.09
61	125.32	153.00	180.53	242.33	435.82	480.29	278.63	344.06	393.99	562.53	842.09	928.52	385.79	484.09	545.83	765.10	1055.64	1167.69
62	134.12	163.91	193.64	263.01	474.61	528.98	286.08	364.75	416.38	564.84	853.67	944.25	389.49	498.49	561.06	767.93	1091.78	1206.70
63	144.06	178.47	207.29	284.42	526.74	569.54	298.73	382.05	427.89	580.72	883.31	950.76	393.79	514.42	577.57	770.09	1130.19	1247.68
64	155.18	192.08	220.93	309.27	586.23	639.21	306.81	392.97	455.23	589.33	909.92	964.07	400.70	529.76	592.92	772.10	1170.41	1267.33
65	166.46	207.98	237.22	335.00	630.85	681.64	318.67	415.49	472.99	603.59	934.90	985.51	405.58	547.93	610.39	774.90	1191.94	1267.33
66	183.04	227.96	259.98	364.02	665.03	713.68	342.78	453.45	510.65	659.85	1011.72	1070.55	431.37	577.30	646.18	839.39	1254.79	1348.69
67	201.57	251.25	286.80	431.92	692.24	740.37	372.27	487.01	551.12	733.39	1090.62	1149.41	458.28	606.66	684.98	907.98	1309.91	1412.20
68	222.43	274.75	315.39	476.48	720.97	774.99	404.14	527.39	595.16	812.16	1183.30	1246.37	486.03	637.49	723.06	980.05	1380.63	1471.03
69	244.86	301.84	346.11	519.56	742.34	782.66	433.14	569.24	647.21	884.85	1270.36	1340.70	514.76	668.48	761.54	1053.73	1446.12	1561.00
70	270.24	330.06	379.46	546.25	742.34	787.45	470.13	623.57	695.19	978.20	1342.80	1442.87	545.38	704.12	803.26	1132.41	1521.97	1664.89
71	295.73	360.82	410.21	554.27	742.34	787.45	530.51	692.93	761.76	1055.27	1416.44	1527.31	605.39	773.66	865.90	1194.92	1596.06	1732.18
72	323.17	389.89	444.20	575.11	746.43	800.35	597.22	770.40	827.35	1147.24	1503.08	1617.40	672.17	851.11	933.77	1260.18	1683.10	1812.17
73	355.53	428.89	478.26	617.94	779.51	843.13	671.02	846.46	896.45	1235.71	1600.47	1714.79	746.57	935.08	1004.72	1329.76	1762.06	1894.43
74	390.02	468.53	524.03	665.69	814.15	886.62	761.49	936.27	975.62	1339.49	1706.32	1816.40	831.85	1026.43	1080.65	1403.54	1852.80	1989.39
75	431.99	517.79	574.37	722.92	859.07	946.89	862.07	1035.12	1056.09	1448.97	1810.81	1924.22	925.36	1128.14	1159.94	1484.72	1948.34	2090.56
76	483.24	612.27	688.23	832.91	996.39	1097.63	940.17	1191.04	1390.86	1698.81	1930.72	2057.74	1001.66	1292.49	1534.42	1753.57	2083.15	2217.43
77	541.81	685.42	771.70	932.95	1113.49	1232.36	991.22	1274.65	1491.62	1827.19	2069.39	2218.94	1067.73	1393.91	1644.02	1891.29	2211.98	2368.49
78	600.56	768.82	859.16	1035.23	1244.21	1373.80	1056.00	1368.50	1589.31	1963.33	2272.62	2450.33	1127.77	1490.85	1755.80	2029.94	2405.90	2593.86
79	668.18	854.40	953.65	1150.89	1382.76	1528.25	1144.85	1458.41	1696.41	2098.23	2522.10	2733.98	1213.20	1590.90	1875.80	2179.44	2648.54	2874.10
80	987.65	1250.80	1408.00	1602.80	1807.84	1937.71	1250.80	1818.10					1315.73	1879.61				
81	1114.10	1408.00	1585.71	1790.76	2043.65	2200.85	1384.08	1995.81					1438.76	2050.49				
82	1261.05	1592.54	1797.59	2019.73	2337.55	2528.93	1537.86	2183.77					1585.71	2228.19				
83	1425.09	1804.43	2036.82	2282.87	2672.47	2911.69	1708.74	2378.56					1749.75	2412.74				
84	1551.86	1996.42	2207.71	2566.52	3044.97	3335.46	1896.70	2580.19					1927.46	2604.12				
85+	2128.45	2750.11	3044.21	3513.16	4275.26	4743.46												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have
not previously elected a landing spot option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	34.72	39.30	44.81	53.66	61.57	75.38	99.51	110.52	131.15	174.80	215.49	236.29	283.66	344.10	397.03	453.75	562.52	623.01
30	37.18	39.30	44.81	57.16	72.95	87.89	103.48	114.69	132.57	176.84	222.92	252.04	299.00	359.06	413.87	465.74	562.52	623.01
31	38.69	40.57	46.77	59.10	74.02	88.53	109.65	120.67	138.32	177.71	230.35	267.79	301.92	366.54	414.78	465.74	562.52	623.01
32	39.94	42.53	49.54	62.27	77.97	93.24	109.98	120.67	144.15	177.71	245.21	275.67	302.43	368.97	416.30	465.74	562.52	623.01
33	40.70	43.73	51.52	64.71	79.77	94.80	114.87	126.99	149.05	177.71	252.65	291.42	302.43	368.97	417.20	465.74	562.52	623.01
34	41.96	45.97	53.50	67.42	83.10	98.75	115.22	132.67	153.19	183.37	267.51	307.18	302.43	368.97	417.36	465.74	562.52	623.01
35	43.22	47.20	56.00	70.65	85.91	101.53	119.50	137.79	153.19	190.70	282.37	315.05	302.43	368.97	417.36	465.74	562.52	623.01
36	44.49	49.66	58.00	73.89	88.81	104.46	126.90	141.38	154.43	205.37	289.80	330.80	302.43	368.97	417.36	465.74	562.52	623.01
37	45.77	51.64	60.53	75.89	97.35	112.64	130.84	148.47	164.39	212.71	304.66	346.56	302.43	368.97	417.36	465.74	562.52	623.01
38	47.82	52.88	63.83	79.17	97.35	112.64	130.84	152.34	168.04	220.04	319.52	362.31	302.43	368.97	417.36	465.74	562.52	623.01
39	49.10	54.88	65.39	82.63	97.35	112.64	134.62	155.84	171.35	234.71	334.38	385.94	302.43	368.97	417.36	465.74	562.52	623.01
40	49.67	57.00	66.94	84.84	99.29	114.31	137.96	159.21	174.79	242.04	349.24	401.69	302.43	368.97	417.36	465.74	562.52	623.01
41	52.10	59.40	69.62	87.93	102.10	117.60	142.75	164.00	180.54	250.42	365.74	417.36	302.43	368.97	417.36	465.74	562.52	623.01
42	53.04	60.86	72.73	91.94	112.88	133.51	144.78	168.34	186.29	266.26	375.01	417.36	302.43	368.97	417.36	465.74	562.52	623.01
43	55.58	63.30	77.56	95.33	121.92	141.88	149.56	173.02	198.05	274.81	375.01	417.36	302.43	368.97	417.36	465.74	562.52	623.01
44	58.71	65.45	78.79	100.86	126.30	141.88	158.26	181.31	207.74	283.41	375.01	417.36	302.43	368.97	417.36	465.74	562.52	623.01
45	61.14	68.04	80.00	102.73	129.64	144.89	160.29	185.36	212.82	290.09	432.37	478.88	324.43	400.17	457.77	526.23	635.11	695.59
46	62.99	70.08	83.99	105.95	132.57	148.15	161.00	196.06	224.72	298.58	449.55	503.62	328.59	404.54	464.96	526.23	635.11	695.59
47	66.18	73.20	86.03	109.99	136.36	156.49	167.14	200.56	231.32	314.46	466.87	520.59	332.77	408.95	473.78	526.23	635.11	695.59
48	68.87	75.64	89.93	115.19	150.68	181.73	171.71	205.02	243.27	330.46	484.35	526.23	336.98	413.38	481.10	526.23	635.11	695.59
49	70.73	78.29	93.77	123.36	170.52	198.50	180.51	215.27	249.47	339.22	489.94	526.23	340.79	416.28	483.89	526.23	635.11	695.59
50	74.01	83.27	99.21	124.09	168.48	192.32	185.56	221.16	267.48	358.01	531.79	574.62	335.95	417.39	480.49	556.47	665.35	731.88
51	77.22	83.74	99.99	130.05	187.63	214.31	191.18	226.43	271.77	380.84	554.39	610.91	345.40	420.77	484.81	568.57	683.50	750.03
52	77.56	88.09	101.52	139.16	196.68	233.01	203.11	237.94	278.53	389.81	588.68	635.11	343.10	424.81	495.72	580.67	695.59	768.18
53	83.33	92.03	108.47	141.31	227.61	255.85	210.10	249.41	286.79	405.45	613.20	671.40	346.95	434.11	494.54	592.77	713.74	792.37
54	87.78	97.34	112.08	148.47	244.16	279.68	219.32	255.45	298.87	417.30	621.97	687.19	356.06	433.06	498.12	610.91	731.88	810.52
55	87.86	98.51	116.70	156.27	265.92	282.72	231.65	266.86	307.98	435.78	650.33	702.58	360.07	437.22	508.84	623.01	756.08	834.71
56	92.02	107.88	124.37	166.47	282.32	313.29	237.69	273.99	315.25	453.52	670.36	734.96	362.29	440.58	506.88	647.20	780.27	864.95
57	96.79	111.74	131.73	173.56	312.53	346.69	242.20	282.93	329.00	470.02	685.03	763.51	360.99	439.50	509.04	677.45	822.61	913.34
58	104.91	119.16	137.10	185.11	321.21	353.06	247.75	290.04	336.20	483.31	716.55	790.41	363.10	442.45	505.65	719.79	871.00	967.78
59	106.36	126.34	151.65	196.84	346.17	390.76	251.66	303.66	347.67	489.42	739.84	822.10	366.96	448.44	498.60	732.10	931.49	1028.27
60	112.33	134.28	159.74	206.66	366.44	410.40	260.44	314.44	360.71	506.78	764.19	868.32	369.23	446.27	504.47	729.36	985.93	1088.75
61	120.68	146.04	168.33	221.64	398.73	442.99	265.67	330.70	376.71	524.47	798.34	889.60	373.86	460.47	518.14	728.91	1014.36	1120.51
62	129.49	156.99	183.83	245.08	437.02	481.33	273.50	348.17	402.61	524.78	811.78	906.69	378.15	471.65	530.31	728.80	1045.81	1154.99
63	137.20	171.43	195.09	260.47	483.25	526.10	289.40	365.87	408.29	538.13	842.22	914.98	379.34	488.14	547.56	728.84	1074.24	1191.73
64	148.34	182.71	211.22	285.01	541.13	588.88	297.78	374.41	435.85	545.13	865.17	920.25	386.76	500.73	556.77	724.92	1110.53	1203.16
65	159.53	198.52	225.11	310.42	580.78	626.50	304.19	397.16	451.21	560.99	882.17	938.59	392.28	523.02	575.31	722.43	1124.28	1196.92
66	173.66	215.96	245.26	333.17	610.84	659.53	325.20	434.82	479.51	612.45	953.63	1018.21	414.91	549.31	607.76	790.01	1177.96	1272.92
67	194.29	239.06	269.19	400.82	635.35	687.49	357.26	465.43	516.48	680.19	1023.35	1074.04	441.80	579.39	646.73	849.67	1225.88	1332.36
68	212.55	260.03	297.44	444.95	662.02	715.02	389.06	508.89	557.38	757.50	1106.96	1165.50	469.83	614.25	682.32	921.91	1294.04	1383.93
69	237.29	287.11	325.90	481.71	686.88	723.75	421.19	550.78	609.69	823.29	1185.98	1248.24	499.06	642.90	722.49	992.94	1358.05	1471.93
70	262.59	315.39	357.14	504.48	688.77	734.45	467.13	604.87	667.50	912.99	1252.07	1348.48	539.25	685.34	774.80	1069.50	1440.68	1574.16
71	290.68	343.98	388.49	519.27	697.87	733.38	527.41	673.68	736.58	1002.70	1333.12	1435.41	599.15	757.74	840.53	1138.37	1517.35	1648.86
72	315.77	375.88	423.16	534.99	703.77	742.53	594.03	753.94	808.26	1092.26	1422.64	1528.49	668.99	834.99	914.71	1202.74	1606.98	1735.96
73	350.66	415.13	457.96	577.08	737.15	786.17	667.74	826.62	877.44	1178.90	1522.89	1629.05	743.31	918.79	985.88	1268.07	1693.20	1829.11
74	385.24	454.95	506.11	626.53	774.38	840.81	758.09	912.95	953.66	1273.90	1627.69	1733.84	828.48	1010.04	1062.12	1334.68	1782.74	1922.56
75	427.17	506.38	556.49	691.60	815.99	899.81	854.97	1008.32	1022.81	1378.20	1727.64	1841.05	921.89	1108.29	1129.96	1408.91	1869.96	2018.73
76	478.31	597.51	668.64	797.46	950.61	1042.20	933.02	1152.96	1327.80	1609.58	1832.73	1956.13	998.16	1258.02	1477.59	1658.23	1988.79	2126.70
77	536.79	665.41	746.73	893.97	1061.12	1169.60	980.79	1225.12	1409.30	1719.51	1947.66	2086.78	1064.26	1350.14	1569.14	1780.23	2090.25	2243.29
78	592.99	745.83	828.75	990.33	1182.14	1300.88	1045.75	1305.29	1493.08	1834.70	2115.42	2276.04	1120.93	1432.26	1661.16	1903.90	2252.12	2429.82
79	660.50	828.51	915.20	1096.85	1310.59	1444.68	1131.18	1385.79	1586.68	1953.07	2330.72	2518.68	1202.95	1518.15	1765.27	2038.73	2460.58	2665.63
80	977.40	1206.37	1346.49	1520.78	1705.32	1821.51	1233.71	1722.41					1298.64	1790.76				
81	1097.01	1353.32	1510.52	1698.49	1917.20	2050.49	1356.74	1886.45					1418.25	1947.96				
82	1233.71	1527.61	1705.32	1906.95	2173.51	2334.14	1503.69	2064.15					1554.95	2115.42				
83	1387.49	1722.41	1927.46	2146.17	2467.42	2665.63	1664.31	2245.28					1708.74	2289.71				
84	1502.44	1899.28	2083.05	2405.90	2792.08	3027.88	1838.60	2436.66					1876.19	2474.25				
85+	2039.49	2592.67	2850.67	3270.52	3868.58	4234.25												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have

not previously elected a landing spot option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	32.99	36.03	39.64	46.26	52.52	63.16	90.73	97.04	114.04	147.91	180.73	198.62	260.97	310.26	351.00	394.82	489.94	538.33
30	35.33	36.03	39.64	49.28	62.22	73.64	94.35	100.70	115.28	149.63	186.97	211.86	275.08	323.74	365.89	405.26	489.94	538.33
31	36.76	37.19	41.38	50.95	63.14	74.18	99.97	105.95	120.28	150.37	193.20	225.10	277.77	330.49	366.69	405.26	489.94	538.33
32	37.95	38.98	43.82	53.68	66.51	78.12	100.27	105.95	125.34	150.37	205.66	231.72	278.24	332.67	368.03	405.26	489.94	538.33
33	38.66	40.09	45.57	55.79	68.04	79.42	104.73	111.50	129.61	150.37	211.90	244.96	278.24	332.67	368.83	405.26	489.94	538.33
34	39.86	42.14	47.33	58.12	70.88	82.73	105.05	116.49	133.21	155.16	224.36	258.21	278.24	332.67	368.97	405.26	489.94	538.33
35	41.06	43.26	49.54	60.90	73.28	85.06	108.95	120.99	133.21	161.36	236.83	264.83	278.24	332.67	368.97	405.26	489.94	538.33
36	42.27	45.52	51.31	63.70	75.75	87.52	115.71	124.14	134.28	173.78	243.06	278.07	278.24	332.67	368.97	405.26	489.94	538.33
37	43.48	47.33	53.54	65.43	83.04	94.38	119.30	130.36	142.95	179.98	255.52	291.31	278.24	332.67	368.97	405.26	489.94	538.33
38	45.43	48.47	56.46	68.25	83.04	94.38	119.30	133.76	146.13	186.19	267.99	304.55	278.24	332.67	368.97	405.26	489.94	538.33
39	46.65	50.30	57.84	71.23	83.04	94.38	122.74	136.84	149.00	198.60	280.45	324.41	278.24	332.67	368.97	405.26	489.94	538.33
40	47.19	52.25	59.22	73.14	84.69	95.77	125.79	139.80	151.99	204.81	292.92	337.65	278.24	332.67	368.97	405.26	489.94	538.33
41	49.49	54.45	61.59	75.80	87.09	98.53	130.16	144.00	156.99	211.90	306.75	350.82	278.24	332.67	368.97	405.26	489.94	538.33
42	50.39	55.78	64.34	79.26	96.28	111.86	132.01	147.81	161.99	225.30	314.53	350.82	278.24	332.67	368.97	405.26	489.94	538.33
43	52.80	58.03	68.61	82.18	103.99	118.87	136.37	151.92	172.22	232.53	314.53	350.82	278.24	332.67	368.97	405.26	489.94	538.33
44	55.77	60.00	69.69	86.95	107.73	118.87	144.30	159.20	180.64	239.81	314.53	350.82	278.24	332.67	368.97	405.26	489.94	538.33
45	56.25	59.26	67.88	88.46	109.47	123.31	145.38	164.76	187.14	249.92	368.31	412.83	295.97	355.08	394.83	459.70	556.47	610.91
46	57.95	61.04	71.27	91.24	111.95	126.09	146.02	174.28	197.60	257.24	382.95	434.16	299.76	358.96	401.03	459.70	556.47	610.91
47	60.88	63.76	72.99	94.71	115.15	133.18	151.59	178.27	203.40	270.92	397.71	448.78	303.58	362.87	408.64	459.70	556.47	610.91
48	63.36	65.88	76.30	99.19	127.24	154.67	155.74	182.24	213.91	284.71	412.59	453.65	307.42	366.80	414.95	459.70	556.47	610.91
49	65.07	68.19	79.56	106.23	143.99	168.94	163.72	191.35	219.36	292.25	417.36	453.65	310.89	369.37	417.36	459.70	556.47	610.91
50	65.78	73.47	85.43	105.00	144.41	165.39	169.42	195.36	229.86	307.58	454.11	495.99	307.95	367.96	422.60	483.89	586.72	647.20
51	69.23	72.11	84.20	111.48	158.76	178.59	175.57	197.68	235.26	330.06	476.89	526.23	312.51	372.22	427.77	495.99	598.81	665.35
52	69.81	76.50	88.83	117.51	167.54	196.21	183.58	209.10	243.22	340.46	504.58	550.43	311.43	377.01	433.75	508.08	616.96	683.50
53	75.52	80.53	93.33	120.26	191.67	221.74	187.18	216.88	252.38	351.71	529.04	580.67	311.23	381.81	434.10	520.18	629.06	701.64
54	80.03	83.43	99.62	127.68	206.92	240.35	196.63	223.52	257.25	364.54	539.83	593.22	320.96	382.11	433.85	532.28	647.20	719.79
55	80.54	87.05	99.68	132.69	223.03	240.52	205.06	231.28	267.16	374.21	562.44	610.44	326.01	386.97	445.23	544.38	665.35	737.93
56	82.33	93.81	107.30	142.69	238.88	273.01	211.69	238.86	274.93	392.74	582.92	648.16	324.65	387.32	445.44	568.57	689.54	768.18
57	89.53	97.77	112.22	147.08	271.17	299.84	216.90	248.00	285.14	409.52	594.45	665.92	329.01	388.61	446.02	598.81	731.88	810.52
58	92.71	103.12	119.96	161.22	276.60	307.80	219.43	255.92	293.28	419.48	620.64	698.77	327.67	393.78	446.43	635.11	774.22	858.91
59	96.91	110.26	129.27	170.00	301.22	338.98	227.53	266.13	302.02	427.69	645.28	715.12	332.83	397.68	443.20	644.95	822.61	913.34
60	98.58	116.07	137.63	180.09	321.20	359.10	233.73	274.30	315.19	441.81	670.73	760.49	332.31	398.02	447.52	647.10	871.00	967.78
61	106.75	127.50	146.38	195.04	352.37	382.37	239.75	290.62	328.32	461.02	699.92	783.96	342.04	409.31	458.81	646.20	896.41	996.66
62	115.62	136.21	159.32	212.20	380.63	419.37	248.35	308.38	347.55	460.69	712.27	794.03	340.33	421.80	464.99	650.54	930.88	1028.57
63	123.48	150.29	170.71	227.54	425.26	458.53	261.39	320.54	356.03	476.19	739.51	802.53	343.21	435.57	480.06	646.33	956.74	1063.05
64	130.08	161.62	182.08	248.63	470.99	508.35	267.71	331.09	377.74	482.52	760.76	813.13	351.91	446.30	495.31	643.42	990.77	1074.82
65	143.34	174.89	196.07	270.46	505.68	546.31	275.22	348.28	392.08	493.53	776.69	830.65	355.71	466.10	508.66	645.75	1004.56	1071.19
66	154.88	189.57	215.83	293.07	532.02	580.78	295.90	382.02	420.35	539.54	842.29	899.26	375.39	489.83	541.40	703.60	1055.04	1141.59
67	172.43	209.78	236.48	352.45	550.00	605.76	321.23	413.03	456.64	604.19	903.24	946.85	398.94	518.05	573.72	758.04	1102.30	1192.64
68	190.30	230.60	261.54	388.90	575.87	631.99	349.85	450.29	491.25	671.60	978.13	1037.06	424.46	547.85	607.64	822.25	1164.16	1248.44
69	214.57	252.76	285.48	426.66	597.29	639.60	379.37	489.24	537.78	734.81	1054.73	1104.92	451.98	578.93	641.13	891.62	1223.64	1326.62
70	239.65	278.72	314.98	446.64	604.59	643.59	419.22	536.27	590.60	813.25	1115.97	1200.14	490.23	616.49	692.58	963.33	1296.16	1419.92
71	262.87	307.90	342.64	458.01	615.77	648.89	474.67	599.90	654.74	893.79	1188.40	1277.86	546.10	681.33	754.89	1029.06	1368.68	1486.60
72	286.16	333.86	374.06	473.46	624.56	660.36	536.54	671.63	715.98	974.97	1270.21	1363.36	608.46	751.17	822.61	1087.85	1450.51	1562.36
73	316.57	369.26	403.81	510.69	652.42	697.86	602.28	737.34	779.24	1054.62	1359.58	1453.49	674.85	827.56	885.41	1144.69	1527.12	1645.38
74	346.95	405.15	447.89	558.00	684.21	741.10	683.30	816.32	850.14	1142.71	1450.76	1545.12	754.39	908.38	954.06	1210.07	1607.58	1729.91
75	386.14	449.36	491.68	616.89	722.22	792.57	769.83	901.12	910.84	1233.31	1542.40	1640.69	838.39	999.11	1016.07	1276.23	1687.07	1818.37
76	431.47	531.12	590.26	708.86	840.20	917.47	840.07	1031.78	1184.16	1441.84	1636.76	1745.63	907.10	1137.39	1331.96	1498.19	1796.44	1916.21
77	481.60	590.37	656.82	792.62	937.10	1026.96	883.40	1093.03	1254.54	1538.87	1735.50	1857.23	966.87	1215.46	1412.57	1608.60	1885.06	2017.22
78	529.91	658.99	729.91	876.77	1038.25	1140.46	939.81	1163.06	1325.46	1638.36	1879.61	2019.73	1014.99	1289.04	1491.45	1721.47	2026.56	2176.93
79	588.82	730.12	804.97	969.88	1148.93	1262.60	1014.99	1231.48	1405.77	1741.93	2064.15	2224.78	1086.76	1366.34	1582.11	1839.11	2207.69	2381.98
80	864.62	1062.83	1182.45	1339.65	1490.02	1582.29	1103.84	1527.61					1172.19	1602.80				
81	967.15	1185.86	1322.56	1490.02	1664.31	1770.25	1209.79	1671.15					1271.30	1739.49				
82	1083.34	1336.23	1490.02	1671.15	1876.19	1999.22	1332.82	1818.10					1387.49	1883.03				
83	1213.20	1503.69	1677.98	1876.19	2118.83	2265.79	1466.10	1975.30					1517.36	2033.40				
84	1308.04	1651.40	1810.78	2105.16	2385.40	2559.69	1613.05	2139.34					1657.48	2190.60				
85+	1762.73	2244.30	2470.14	2850.17	3270.52	3526.83												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have
not previously elected a landing spot option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	34.72	39.30	46.54	55.51	65.20	79.46	96.58	110.52	134.00	178.16	225.92	249.99	277.99	344.10	391.28	453.75	562.52	616.96
30	37.18	39.30	46.54	59.13	77.24	92.64	100.44	114.69	135.46	180.24	233.71	266.65	293.02	359.06	407.88	465.74	562.52	616.96
31	38.69	40.57	48.57	61.14	78.37	93.32	106.42	120.67	141.33	181.13	241.50	283.32	295.88	366.54	408.77	465.74	562.52	616.96
32	39.94	42.53	51.45	64.41	82.56	98.28	106.74	120.67	147.28	181.13	257.08	291.65	296.38	368.97	410.26	465.74	562.52	616.96
33	40.70	43.73	53.50	66.95	84.46	99.92	111.49	126.99	152.29	181.13	264.87	308.32	296.38	368.97	411.16	465.74	562.52	616.96
34	41.96	45.97	55.56	69.75	87.99	104.09	111.83	132.67	156.52	186.89	280.45	324.98	296.38	368.97	411.31	465.74	562.52	616.96
35	43.22	47.20	58.15	73.08	90.96	107.01	115.98	137.79	156.52	194.37	296.03	333.32	296.38	368.97	411.31	465.74	562.52	616.96
36	44.49	49.66	60.23	76.44	94.04	110.10	123.17	141.38	157.78	209.32	303.82	349.98	296.38	368.97	411.31	465.74	562.52	616.96
37	45.77	51.64	62.85	78.51	103.08	118.73	126.99	148.47	167.97	216.80	319.40	366.65	296.38	368.97	411.31	465.74	562.52	616.96
38	47.82	52.88	66.28	81.90	103.08	118.73	126.99	152.34	171.70	224.27	334.98	383.31	296.38	368.97	411.31	465.74	562.52	616.96
39	49.10	54.88	67.90	85.47	103.08	118.73	130.66	155.84	175.07	239.22	350.56	408.31	296.38	368.97	411.31	465.74	562.52	616.96
40	49.67	57.00	69.52	87.76	105.13	120.49	133.91	159.21	178.59	246.70	366.14	424.98	296.38	368.97	411.31	465.74	562.52	616.96
41	52.10	59.40	72.30	90.96	108.11	123.95	138.56	164.00	184.46	255.24	383.44	441.55	296.38	368.97	411.31	465.74	562.52	616.96
42	53.04	60.86	75.53	95.11	119.52	140.73	140.53	168.34	190.34	271.38	393.16	441.55	296.38	368.97	411.31	465.74	562.52	616.96
43	55.58	63.30	80.54	98.62	129.09	149.55	145.16	173.02	202.36	280.09	393.16	441.55	296.38	368.97	411.31	465.74	562.52	616.96
44	58.71	65.45	81.82	104.34	133.73	149.55	153.61	181.31	212.25	288.86	393.16	441.55	296.38	368.97	411.31	465.74	562.52	616.96
45	61.14	68.04	82.42	108.44	132.52	154.14	160.29	188.79	223.83	303.47	448.38	517.42	330.12	394.54	440.60	520.18	629.06	689.54
46	62.99	70.08	86.54	111.84	135.52	157.61	161.00	199.69	236.35	312.36	466.20	544.14	334.35	398.85	447.53	520.18	629.06	689.54
47	66.18	73.20	88.63	116.10	139.39	166.48	167.14	204.27	243.29	328.97	484.17	562.47	338.61	403.19	456.01	520.18	629.06	689.54
48	68.87	75.64	92.66	121.59	154.03	193.33	171.71	208.81	255.85	345.71	502.29	568.57	342.90	407.55	463.06	520.18	629.06	689.54
49	70.73	78.29	96.61	130.21	174.31	211.17	180.51	219.26	262.37	354.88	508.08	568.57	346.77	410.41	465.74	520.18	629.06	689.54
50	74.01	83.27	99.21	130.46	175.36	211.55	189.59	221.16	275.84	378.18	549.72	616.96	347.15	400.91	463.13	544.38	653.25	737.93
51	77.22	83.74	102.62	136.25	191.23	230.18	195.08	226.43	287.99	401.15	572.27	647.20	350.88	409.98	473.40	556.47	671.40	737.93
52	80.15	88.09	106.59	142.25	203.97	249.36	203.11	237.94	290.30	404.61	600.69	671.40	343.10	414.19	478.82	568.57	683.50	756.08
53	83.33	92.03	110.99	147.32	231.60	272.91	206.28	249.41	298.26	420.10	625.22	695.59	341.85	418.42	483.55	580.67	701.64	774.22
54	87.78	95.02	114.57	151.44	252.44	292.79	215.53	255.45	306.43	426.90	633.71	704.81	346.03	417.78	482.05	598.81	719.79	792.37
55	87.86	98.51	116.70	159.22	270.21	295.38	224.05	263.30	311.69	440.52	656.19	714.10	345.47	427.17	492.93	610.91	737.93	816.56
56	89.60	105.53	121.93	166.47	286.66	326.72	230.26	270.48	318.92	453.52	682.01	746.54	348.17	426.05	496.64	629.06	762.13	846.81
57	96.79	111.74	129.29	173.56	321.72	356.06	234.97	279.44	329.00	470.02	685.03	763.51	347.28	430.25	499.34	659.30	798.42	889.15
58	102.47	116.87	139.55	188.10	325.67	362.11	240.67	283.22	332.63	483.31	710.91	790.41	349.81	429.18	491.99	695.59	846.81	937.54
59	104.00	124.04	149.16	196.84	346.17	395.47	244.77	296.84	337.14	489.42	728.72	805.21	349.89	431.52	490.08	708.86	895.20	991.98
60	107.74	129.73	154.83	206.66	366.44	410.40	250.42	301.06	346.71	502.45	742.20	834.27	352.82	430.19	492.27	701.94	937.54	1040.36
61	116.04	139.09	163.45	218.69	398.73	433.66	252.71	314.00	359.43	511.78	771.00	850.68	353.97	440.80	498.36	692.72	961.28	1061.53
62	122.56	147.75	174.03	236.11	427.62	471.79	257.78	328.28	375.08	508.76	769.88	853.04	347.89	448.64	507.26	694.56	982.60	1086.03
63	128.05	159.69	185.34	251.49	468.75	506.79	267.61	339.96	378.89	518.77	790.87	848.53	350.43	461.86	517.56	687.58	1007.10	1113.40
64	134.64	168.65	194.22	269.85	516.08	558.68	273.72	343.46	400.34	519.35	800.53	847.21	351.91	464.45	524.23	677.73	1028.87	1117.60
65	145.66	181.98	205.75	291.98	545.73	591.42	278.11	360.50	410.75	525.48	810.25	858.81	352.39	476.77	529.71	674.00	1035.79	1101.37
66	157.23	196.76	223.19	311.58	576.36	620.16	295.90	394.44	442.15	572.35	871.34	927.81	368.81	496.83	558.86	732.41	1085.77	1176.95
67	174.86	217.10	249.06	376.63	597.42	653.84	324.23	422.28	484.99	642.19	941.68	998.67	398.94	521.45	601.53	799.69	1131.96	1252.52
68	192.78	237.95	279.49	420.43	621.21	682.73	349.85	456.46	529.03	718.45	1025.85	1108.42	424.46	551.17	638.19	867.93	1197.83	1321.02
69	212.05	262.57	305.69	454.19	644.22	685.88	376.38	495.40	569.04	777.13	1106.29	1183.51	445.71	578.93	663.91	924.04	1256.08	1387.56
70	234.55	288.49	329.86	475.56	642.85	685.24	410.24	542.51	605.98	851.61	1165.87	1254.08	474.91	613.36	698.90	986.93	1323.26	1447.13
71	257.82	312.71	357.12	487.18	646.56	686.07	462.26	603.11	664.18	920.08	1232.26	1330.38	527.38	674.97	754.89	1040.37	1390.54	1508.53
72	281.23	340.86	385.75	505.56	651.98	696.88	523.77	671.63	722.34	996.96	1308.32	1409.94	586.16	741.49	813.08	1095.03	1463.19	1575.06
73	309.26	373.84	415.09	541.33	677.84	732.05	585.91	737.34	779.24	1075.92	1392.24	1490.23	648.77	814.53	872.85	1158.40	1531.17	1649.46
74	339.78	407.41	456.84	580.03	710.73	770.74	662.90	812.99	850.14	1166.87	1482.22	1580.51	727.44	891.98	938.62	1223.18	1611.47	1729.91
75	376.49	451.64	500.62	628.94	747.57	823.96	748.55	901.12	919.92	1260.26	1576.42	1674.71	807.08	982.57	1010.07	1292.02	1694.54	1818.37
76	421.61	533.58	600.06	724.05	867.13	953.50	818.62	1035.24	1212.19	1477.53	1680.31	1789.18	872.08	1123.60	1335.51	1525.43	1814.59	1927.09
77	471.57	595.37	671.81	810.81	970.17	1072.61	862.53	1109.54	1297.34	1590.98	1801.58	1930.27	928.62	1212.09	1432.99	1645.62	1923.31	2058.95
78	522.34	669.21	747.65	900.54	1083.39	1195.88	919.30	1191.51	1384.44	1706.06	1975.30	2132.50	980.82	1295.55	1527.35	1767.91	2091.49	2258.95
79	581.14	743.07	830.60	1002.30	1203.78	1331.25	997.90	1267.78	1476.95	1824.41	2194.02	2378.56	1056.00	1385.32	1632.64	1894.74	2303.38	2501.59
80	861.20	1086.76	1226.87	1394.33	1575.46	1684.82	1090.17	1582.29					1144.85	1636.97				
81	967.15	1223.46	1380.66	1558.37	1780.50	1913.79	1202.95	1739.49					1254.21	1783.92				
82	1097.01	1387.49	1565.20	1756.58	2033.40	2200.85	1336.23	1900.12					1380.66	1937.71				
83	1240.54	1572.04	1773.67	1985.55	2323.88	2532.35	1486.60	2067.57					1524.19	2098.33				
84	1347.58	1738.50	1922.32	2235.03	2648.54	2901.44	1650.64	2241.86					1677.98	2265.79				
85+	1851.69	2391.69	2647.28	3055.22	3721.63	4128.31												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have
not previously elected a landing spot option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	32.99	37.67	43.09	51.81	57.95	71.31	93.65	105.13	125.45	164.72	205.06	226.02	266.64	327.18	374.02	430.18	532.28	586.72
30	35.33	37.67	43.09	55.19	68.66	83.14	97.40	109.10	126.81	166.63	212.14	241.08	281.06	341.40	389.88	441.55	532.28	586.72
31	36.76	38.88	44.97	57.06	69.67	83.75	103.20	114.78	132.31	167.46	219.21	256.15	283.81	348.52	390.74	441.55	532.28	586.72
32	37.95	40.75	47.63	60.12	73.39	88.20	103.51	114.78	137.88	167.46	233.35	263.68	284.29	350.82	392.16	441.55	532.28	586.72
33	38.66	41.91	49.53	62.48	75.08	89.67	108.11	120.79	142.57	167.46	240.42	278.75	284.29	350.82	393.02	441.55	532.28	586.72
34	39.86	44.06	51.44	65.10	78.22	93.41	108.44	126.20	146.53	172.79	254.56	293.82	284.29	350.82	393.16	441.55	532.28	586.72
35	41.06	45.23	53.84	68.21	80.86	96.04	112.47	131.07	146.53	179.70	268.71	301.35	284.29	350.82	393.16	441.55	532.28	586.72
36	42.27	47.59	55.77	71.34	83.59	98.81	119.44	134.49	147.71	193.52	275.78	316.42	284.29	350.82	393.16	441.55	532.28	586.72
37	43.48	49.49	58.20	73.28	91.63	106.55	123.15	141.22	157.24	200.43	289.92	331.49	284.29	350.82	393.16	441.55	532.28	586.72
38	45.43	50.68	61.37	76.44	91.63	106.55	123.15	144.91	160.74	207.35	304.06	346.56	284.29	350.82	393.16	441.55	532.28	586.72
39	46.65	52.59	62.87	79.78	91.63	106.55	126.70	148.24	163.90	221.17	318.20	369.16	284.29	350.82	393.16	441.55	532.28	586.72
40	47.19	54.62	64.37	81.91	93.45	108.13	129.85	151.44	167.19	228.08	332.35	384.23	284.29	350.82	393.16	441.55	532.28	586.72
41	49.49	56.92	66.94	84.90	96.10	111.24	134.36	156.00	172.69	235.98	348.04	399.21	284.29	350.82	393.16	441.55	532.28	586.72
42	50.39	58.32	69.94	88.77	106.24	126.30	136.27	160.13	178.19	250.90	356.87	399.21	284.29	350.82	393.16	441.55	532.28	586.72
43	52.80	60.66	74.58	92.04	114.75	134.21	140.77	164.58	189.44	258.95	356.87	399.21	284.29	350.82	393.16	441.55	532.28	586.72
44	55.77	62.73	75.75	97.38	118.87	134.21	148.95	172.47	198.70	267.06	356.87	399.21	284.29	350.82	393.16	441.55	532.28	586.72
45	58.70	63.65	77.57	99.88	121.00	141.81	156.57	175.06	209.15	281.16	411.02	467.88	318.74	377.63	423.44	495.99	592.77	647.20
46	60.47	65.56	81.45	103.01	123.73	145.00	157.26	185.17	220.85	289.40	427.35	492.04	322.82	381.75	430.09	495.99	592.77	647.20
47	63.53	68.48	83.42	106.94	127.27	153.16	163.26	189.41	227.33	304.78	443.82	508.62	326.93	385.91	438.25	495.99	592.77	647.20
48	66.12	70.76	87.21	111.99	140.64	177.87	167.72	193.63	239.07	320.29	460.43	514.13	331.07	390.09	445.02	495.99	592.77	647.20
49	67.90	73.24	90.93	119.93	159.15	194.28	176.31	203.31	245.17	328.78	465.74	514.13	334.81	392.82	447.60	495.99	592.77	647.20
50	71.27	78.37	96.45	120.91	158.17	188.47	181.52	210.10	263.30	352.96	501.92	562.52	330.35	389.93	451.55	520.18	623.01	695.59
51	74.55	79.09	97.36	126.96	176.80	210.34	187.28	212.05	267.71	370.68	524.58	586.72	339.92	393.80	456.29	532.28	635.11	695.59
52	74.98	83.45	98.98	136.06	185.76	224.83	195.30	223.52	270.68	375.00	552.64	610.91	337.82	398.25	461.92	544.38	653.25	713.74
53	80.73	85.13	103.42	138.30	211.64	247.33	202.46	234.95	275.32	390.79	577.13	641.15	336.74	402.73	467.06	556.47	671.40	737.93
54	82.61	90.38	107.09	142.53	231.75	262.20	207.97	237.71	283.73	398.12	586.77	646.08	341.02	407.59	465.98	574.62	689.54	756.08
55	82.98	93.92	109.40	147.43	248.77	265.84	216.46	249.07	289.43	407.36	609.32	662.27	340.61	412.09	477.03	586.72	707.69	780.27
56	87.17	100.84	114.62	154.58	264.94	295.39	222.83	256.42	296.93	420.79	629.55	688.67	338.76	411.53	481.28	604.86	737.93	816.56
57	91.95	104.75	121.97	161.79	294.15	323.26	227.74	265.47	307.07	437.45	639.74	717.59	338.14	411.75	475.10	635.11	774.22	858.91
58	97.59	110.00	129.76	173.17	298.91	330.43	233.59	269.57	314.74	451.39	665.78	744.59	340.96	411.48	469.21	671.40	816.56	907.29
59	101.63	117.15	141.70	181.93	319.20	362.52	237.87	283.19	323.09	454.15	684.22	760.16	341.36	414.60	464.51	679.81	858.91	955.68
60	103.16	122.90	147.46	188.94	339.30	377.75	240.41	287.68	332.70	467.80	703.72	800.22	340.51	410.08	463.79	674.52	907.29	1004.07
61	111.40	132.14	153.70	200.95	366.28	396.36	242.99	300.64	345.60	477.94	727.26	811.76	342.04	421.12	470.68	666.88	920.00	1026.15
62	117.93	140.83	164.22	215.19	394.73	433.67	248.35	315.01	361.32	472.70	733.22	820.85	336.55	425.63	480.36	660.32	942.38	1045.81
63	123.48	152.64	175.58	230.53	430.09	463.35	258.28	323.78	362.56	480.06	749.78	812.75	335.98	435.57	487.56	646.33	956.74	1063.05
64	130.08	161.62	184.51	251.66	476.00	513.38	261.69	327.99	384.20	482.52	760.76	813.13	341.46	442.68	491.69	634.84	974.43	1058.78
65	138.72	172.52	196.07	270.46	505.68	546.31	263.63	345.22	392.08	486.43	767.10	816.57	342.42	451.86	501.65	629.61	978.54	1041.02
66	150.19	187.17	210.93	289.98	527.10	570.94	284.18	375.81	420.35	532.25	822.93	880.23	358.93	472.33	527.43	678.92	1014.07	1106.23
67	167.57	204.91	236.48	345.54	545.26	600.95	315.23	403.79	462.94	596.59	879.22	942.14	389.05	497.60	570.24	741.38	1057.82	1177.67
68	185.36	225.69	261.54	381.89	571.33	627.37	343.82	441.04	503.84	667.69	954.28	1037.06	414.74	531.24	607.64	809.79	1120.86	1238.76
69	207.00	247.85	285.48	416.34	593.02	631.18	370.41	476.93	544.03	723.27	1031.29	1104.92	439.43	559.74	637.87	867.30	1177.29	1303.18
70	229.45	273.83	310.02	440.22	600.76	639.81	407.25	526.92	581.37	794.07	1093.29	1173.17	468.78	594.59	673.60	931.88	1251.00	1370.01
71	252.76	300.68	337.82	455.09	608.93	645.51	459.16	587.07	642.15	863.75	1157.71	1251.60	521.14	659.05	732.68	987.60	1320.58	1433.98
72	276.30	326.86	369.38	476.14	615.42	657.32	520.57	655.17	703.25	945.65	1240.57	1333.72	582.98	725.37	797.20	1044.77	1399.76	1511.55
73	306.83	360.08	399.30	515.80	643.95	695.02	582.64	720.81	763.40	1026.21	1326.92	1420.82	645.51	801.49	860.29	1103.57	1474.46	1592.30
74	334.99	396.10	441.17	553.11	673.60	733.01	659.50	796.33	831.32	1111.64	1415.38	1509.74	724.08	878.86	923.18	1160.88	1553.09	1674.87
75	371.66	440.23	484.98	602.44	709.55	782.10	745.00	877.67	889.66	1199.61	1504.60	1602.89	803.61	962.72	983.10	1225.69	1627.35	1757.88
76	416.68	518.83	580.46	693.67	826.73	906.38	811.47	1000.61	1156.13	1399.02	1596.84	1702.08	868.57	1096.03	1285.79	1440.31	1731.12	1850.88
77	466.55	580.36	649.33	777.03	923.32	1018.41	855.58	1066.61	1224.90	1497.19	1693.77	1815.50	925.14	1175.06	1364.91	1551.39	1818.97	1954.61
78	517.29	648.77	722.30	860.93	1026.97	1131.71	909.05	1134.62	1297.52	1597.74	1842.02	1982.14	977.40	1243.46	1445.76	1658.45	1961.63	2115.42
79	576.02	719.77	797.27	956.37	1140.27	1256.63	984.23	1204.24	1379.08	1699.04	2026.56	2190.60	1049.16	1322.06	1534.74	1773.66	2142.76	2320.47
80	850.95	1049.16	1172.19	1325.98	1486.60	1582.29	1073.09	1496.85					1131.18	1558.37				
81	953.48	1175.61	1315.73	1476.35	1667.73	1783.92	1182.45	1643.81					1233.71	1695.07				
82	1073.09	1329.40	1483.18	1657.48	1889.86	2029.98	1305.48	1794.17					1353.32	1838.60				
83	1209.79	1496.85	1674.56	1865.94	2146.17	2317.05	1445.59	1954.80					1486.60	1992.39				
84	1308.04	1651.40	1810.78	2094.91	2429.82	2634.87	1599.38	2118.83					1633.55	2153.01				
85+	1775.90	2254.35	2479.98	2846.76	3366.21	3684.04												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have
not previously elected a landing spot option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	31.25	34.39	37.92	44.41	48.90	59.08	84.87	91.65	108.34	137.82	173.78	188.35	249.62	293.33	327.98	371.25	459.70	508.08
30	33.47	34.39	37.92	47.31	57.93	68.89	88.26	95.11	109.52	139.43	179.78	200.90	263.12	306.09	341.90	381.06	459.70	508.08
31	34.82	35.49	39.58	48.91	58.78	69.39	93.52	100.07	114.27	140.12	185.77	213.46	265.69	312.46	342.65	381.06	459.70	508.08
32	35.95	37.21	41.92	51.53	61.92	73.08	93.81	100.07	119.08	140.12	197.75	219.74	266.14	314.53	343.90	381.06	459.70	508.08
33	36.63	38.26	43.59	53.56	63.35	74.30	97.98	105.31	123.13	140.12	203.75	232.29	266.14	314.53	344.65	381.06	459.70	508.08
34	37.76	40.23	45.27	55.80	65.99	77.40	98.27	110.02	126.55	144.58	215.73	244.85	266.14	314.53	344.77	381.06	459.70	508.08
35	38.90	41.30	47.38	58.47	68.22	79.57	101.92	114.26	126.55	150.36	227.72	251.13	266.14	314.53	344.77	381.06	459.70	508.08
36	40.04	43.45	49.08	61.15	70.53	81.87	108.24	117.25	127.57	161.93	233.71	263.68	266.14	314.53	344.77	381.06	459.70	508.08
37	41.19	45.18	51.21	62.81	77.31	88.29	111.60	123.12	135.80	167.71	245.69	276.24	266.14	314.53	344.77	381.06	459.70	508.08
38	43.04	46.27	54.01	65.52	77.31	88.29	111.60	126.33	138.82	173.49	257.68	288.80	266.14	314.53	344.77	381.06	459.70	508.08
39	44.19	48.02	55.33	68.38	77.31	88.29	114.82	129.24	141.55	185.06	269.66	307.63	266.14	314.53	344.77	381.06	459.70	508.08
40	44.70	49.87	56.64	70.21	78.85	89.59	117.68	132.03	144.39	190.84	281.65	320.19	266.14	314.53	344.77	381.06	459.70	508.08
41	46.89	51.97	58.91	72.77	81.08	92.17	121.76	136.00	149.14	197.45	294.95	332.67	266.14	314.53	344.77	381.06	459.70	508.08
42	47.73	53.25	61.54	76.09	89.64	104.65	123.49	139.60	153.89	209.94	302.43	332.67	266.14	314.53	344.77	381.06	459.70	508.08
43	50.02	55.39	65.63	78.89	96.82	111.20	127.57	143.48	163.61	216.67	302.43	332.67	266.14	314.53	344.77	381.06	459.70	508.08
44	52.84	57.27	66.66	83.47	100.30	111.20	134.99	150.35	171.61	223.46	302.43	332.67	266.14	314.53	344.77	381.06	459.70	508.08
45	53.81	57.06	65.45	85.61	100.83	117.14	137.93	154.47	183.47	240.99	346.96	396.32	290.28	338.17	366.22	429.45	520.18	574.62
46	55.43	58.78	68.72	88.29	103.11	119.78	138.54	163.39	193.73	248.05	360.75	416.79	294.00	341.87	371.97	429.45	520.18	574.62
47	58.24	61.40	70.38	91.66	106.06	126.52	143.82	167.13	199.42	261.24	374.65	430.83	297.74	345.59	379.03	429.45	520.18	574.62
48	60.61	63.44	73.58	95.99	117.20	146.93	147.75	170.85	209.71	274.54	388.67	435.50	301.51	349.33	384.88	429.45	520.18	574.62
49	62.24	65.67	76.72	102.80	132.62	160.49	155.32	179.39	215.06	281.81	393.16	435.50	304.91	351.78	387.11	429.45	520.18	574.62
50	63.04	71.02	82.68	101.82	134.10	161.55	165.39	184.30	225.69	297.50	430.21	483.89	302.35	345.99	387.87	453.65	544.38	616.96
51	66.56	69.78	81.57	108.38	147.94	174.62	167.77	186.90	231.21	314.83	447.09	508.08	307.02	350.64	393.55	465.74	562.52	616.96
52	67.22	71.86	86.29	114.42	156.62	192.13	175.77	194.68	235.38	320.73	474.55	532.28	306.15	350.46	399.96	477.84	574.62	635.11
53	72.92	75.93	88.29	117.25	179.69	208.95	179.54	206.03	240.91	332.17	498.98	550.43	306.13	355.66	401.13	489.94	592.77	653.25
54	77.45	78.80	92.15	118.77	194.50	222.87	185.28	209.33	245.90	340.56	504.62	563.85	305.91	356.64	407.07	502.04	610.91	671.40
55	75.66	82.47	94.82	123.84	210.16	227.86	193.67	217.05	252.32	350.52	527.29	575.89	306.55	366.86	418.73	514.13	629.06	695.59
56	77.49	86.77	97.55	130.80	225.85	250.63	196.84	224.81	256.60	364.69	547.94	601.86	305.83	363.11	419.84	532.28	653.25	725.84
57	82.27	93.11	104.90	138.26	252.78	281.10	202.44	234.03	266.86	376.95	554.82	625.74	306.16	365.48	416.93	556.47	683.50	762.13
58	87.83	96.25	112.62	149.28	258.76	285.16	208.82	238.86	271.82	387.56	581.14	647.22	305.53	367.23	414.55	592.77	719.79	804.47
59	89.82	101.07	121.82	158.07	278.74	315.44	210.29	249.07	277.44	396.83	595.21	664.44	307.22	368.06	409.11	598.46	762.13	846.81
60	91.70	106.97	127.80	165.33	294.06	331.12	213.70	254.23	290.67	407.16	615.75	698.06	307.69	365.86	410.90	592.26	804.47	895.20
61	97.47	115.91	134.18	174.36	319.91	349.73	217.07	263.89	297.22	414.50	639.77	711.68	306.24	373.89	419.26	589.33	819.74	914.10
62	101.74	122.36	142.16	188.29	343.04	376.48	223.20	275.22	313.14	412.61	638.95	718.92	302.52	379.62	426.56	586.96	838.94	930.88
63	107.47	133.86	151.20	203.59	376.94	405.43	233.38	284.92	316.83	421.99	657.34	715.63	303.47	390.51	435.05	577.57	856.03	945.55
64	116.39	140.54	160.23	218.31	415.87	452.98	237.63	290.86	332.54	423.58	671.25	715.75	306.62	395.50	437.46	566.21	871.00	946.49
65	124.85	151.25	169.44	236.65	440.59	476.14	240.45	302.45	342.30	429.62	676.01	722.71	309.17	405.61	442.01	561.00	874.44	930.38
66	136.11	165.57	183.95	249.88	458.13	497.11	257.82	329.22	367.42	466.63	726.11	775.55	326.00	423.35	468.05	608.97	911.64	990.05
67	150.57	180.51	206.29	300.62	474.14	519.22	282.20	357.55	403.11	524.39	778.32	833.79	352.78	446.47	504.17	666.41	949.07	1057.91
68	168.06	198.70	230.77	332.84	494.25	544.34	307.63	388.60	444.01	589.60	844.53	918.13	375.86	474.80	539.75	726.73	1005.41	1112.95
69	186.80	220.86	250.11	364.73	520.49	551.23	331.57	424.63	481.50	642.47	914.10	980.10	398.62	502.16	569.53	778.14	1061.41	1176.61
70	206.50	242.04	272.82	388.80	528.06	560.30	365.32	467.68	513.70	705.84	970.80	1042.82	425.88	535.13	604.03	837.51	1129.06	1233.92
71	230.01	267.00	299.21	405.50	537.09	567.78	412.62	522.91	569.75	773.62	1034.92	1115.94	474.33	592.19	656.56	893.36	1193.77	1293.65
72	249.16	291.84	324.97	425.31	545.35	581.24	466.28	586.03	623.70	846.68	1105.08	1185.53	528.82	654.45	714.62	944.24	1264.44	1363.36
73	277.60	321.09	351.93	459.62	570.51	612.41	523.72	641.46	677.88	916.13	1184.02	1265.68	586.82	720.04	769.24	997.32	1328.64	1433.07
74	301.49	353.09	389.66	491.92	596.69	646.77	594.91	709.70	740.34	994.26	1262.05	1344.61	656.72	790.32	830.55	1052.66	1397.39	1505.81
75	335.46	390.05	426.87	534.96	628.46	690.55	670.50	783.88	792.83	1071.56	1342.04	1428.99	730.55	870.09	884.19	1108.80	1466.86	1583.98
76	374.76	462.27	511.89	617.72	729.79	798.28	729.25	896.74	1030.01	1252.69	1426.27	1517.00	788.02	989.18	1157.92	1304.11	1560.55	1665.79
77	418.90	512.82	571.91	691.27	813.07	895.74	768.63	951.03	1089.90	1337.39	1509.44	1613.77	838.19	1057.22	1228.76	1403.32	1638.12	1756.37
78	461.78	574.70	633.60	760.58	902.83	991.70	816.78	1011.36	1151.63	1425.11	1636.97	1756.58	885.13	1119.77	1298.90	1499.24	1763.42	1896.70
79	512.02	634.33	699.86	842.90	998.82	1098.43	881.71	1071.11	1221.89	1514.29	1797.59	1934.29	946.64	1186.06	1376.85	1600.22	1920.62	2070.99
80	751.84	922.72	1028.66	1165.36	1295.22	1377.24	960.31	1329.40					1018.41	1394.33				
81	840.70	1032.08	1151.69	1295.22	1445.59	1537.86	1052.58	1452.43					1107.26	1513.94				
82	943.22	1161.94	1295.22	1452.43	1630.14	1739.49	1158.52	1582.29					1206.37	1636.97				
83	1056.00	1305.48	1459.26	1633.55	1842.02	1971.88	1274.72	1718.99					1319.15	1770.25				
84	1136.71	1437.02	1574.59	1831.77	2074.41	2224.78	1401.16	1859.11					1442.17	1903.53				
85+	1532.09	1952.88	2148.66	2477.67	2843.34	3068.89												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

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 Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	102.43	118.61	139.71	184.89	232.39	256.31	177.71	222.14	246.06	276.82	334.91	369.09
30	106.53	123.08	141.22	187.04	232.39	256.31	177.71	222.14	244.01	276.82	334.91	369.09
31	112.87	129.50	147.34	187.96	232.39	256.31	177.41	222.14	244.54	276.82	334.91	369.09
32	113.21	129.50	153.55	187.96	232.39	256.31	177.71	222.14	245.43	276.82	334.91	369.09
33	114.54	136.28	155.81	187.96	232.39	256.31	177.71	222.14	245.97	276.82	334.91	369.09
34	114.88	142.38	153.18	187.96	232.39	256.31	177.71	222.14	246.06	276.82	334.91	369.09
35	112.14	144.61	153.18	187.96	232.39	256.31	177.71	222.14	246.06	276.82	334.91	369.09
36	112.48	141.32	147.98	187.96	232.39	256.31	177.71	222.14	246.06	276.82	334.91	369.09
37	109.87	141.65	145.41	187.96	232.39	256.31	177.71	222.14	246.06	276.82	334.91	369.09
38	109.87	139.03	143.14	187.96	232.39	256.31	177.71	222.14	246.06	276.82	334.91	369.09
39	107.38	136.30	140.74	187.96	232.39	256.31	177.71	222.14	246.06	276.82	334.91	369.09
40	104.81	133.68	138.62	187.96	232.39	256.31	177.71	222.14	246.06	276.82	334.91	369.09
41	103.07	131.87	137.83	187.96	232.39	256.31	177.71	222.14	246.06	276.82	334.91	369.09
42	104.07	129.82	137.07	187.96	232.39	256.31	177.71	222.14	246.06	276.82	334.91	369.09
43	102.38	128.15	136.33	187.96	232.39	256.31	177.71	222.14	246.06	276.82	334.91	369.09
44	103.37	129.13	138.22	187.96	232.39	256.31	177.71	222.14	246.06	276.82	334.91	369.09
45	130.79	167.69	173.94	242.64	304.16	328.08	189.74	235.65	265.11	310.99	375.92	416.93
46	130.79	165.62	173.03	242.64	304.16	328.08	192.17	238.23	269.27	310.99	375.92	416.93
47	129.99	163.61	172.71	242.64	304.16	328.08	194.61	240.82	274.38	310.99	375.92	416.93
48	128.03	161.68	171.83	242.64	304.16	328.08	197.08	243.43	278.62	310.99	375.92	416.93
49	129.21	159.69	171.21	242.64	304.16	328.08	199.30	245.13	280.23	310.99	375.92	416.93
50	135.80	174.22	184.47	263.15	331.50	355.42	199.30	245.13	284.56	328.08	393.01	434.02
51	142.73	180.50	196.67	273.40	348.58	372.50	201.35	246.88	286.81	334.91	403.26	444.27
52	149.55	186.94	206.38	293.90	362.25	393.01	202.80	249.02	289.63	341.75	413.51	457.94
53	162.92	193.30	212.65	305.51	373.63	410.10	204.67	251.18	291.83	352.00	423.77	468.19
54	166.80	200.00	221.65	315.26	381.63	418.13	206.84	253.31	293.54	358.83	434.02	478.45
55	173.69	206.20	233.60	325.19	393.92	433.59	209.53	255.55	296.48	365.67	444.27	488.70
56	175.91	209.20	236.53	335.75	408.39	447.95	210.56	257.13	297.96	379.34	457.94	509.20
57	181.61	218.65	242.36	342.39	415.83	460.58	215.83	258.78	298.56	399.84	481.86	533.13
58	183.43	223.91	247.59	355.87	430.36	478.95	216.55	259.98	298.56	420.35	512.62	567.30
59	194.06	229.79	249.24	363.76	443.16	489.94	224.30	268.91	298.56	430.05	543.38	601.48
60	197.95	235.24	254.65	376.51	456.62	513.05	227.28	280.85	308.88	430.68	577.55	639.07
61	202.44	241.68	263.17	382.82	487.98	538.07	228.34	288.60	318.58	443.36	611.73	676.66
62	206.45	255.97	274.64	386.98	507.71	561.58	233.67	302.51	333.68	456.72	649.32	717.67
63	210.32	270.11	289.23	393.80	539.53	580.74	240.53	314.22	352.78	470.38	690.33	762.10
64	217.05	281.81	306.84	402.68	571.23	605.22	251.55	332.57	372.22	484.71	734.76	795.60
65	226.83	297.71	323.65	410.96	603.68	636.36	261.89	353.81	394.14	500.36	769.65	818.33
66	243.69	323.65	353.19	442.88	672.50	711.60	286.74	383.73	429.52	557.95	834.06	896.48
67	264.37	350.87	378.85	502.26	746.91	787.17	313.85	415.47	469.11	621.83	897.09	967.15
68	289.36	381.31	420.33	573.59	835.71	880.25	343.26	450.23	510.66	692.16	975.07	1038.91
69	315.77	415.08	471.83	645.08	926.14	977.41	375.28	487.35	555.19	768.20	1054.27	1138.02
70	354.16	469.76	523.71	736.91	1011.57	1086.96	410.85	530.43	605.12	853.08	1146.55	1254.21
71	413.43	540.01	593.65	822.39	1103.84	1190.25	471.79	602.92	674.81	931.21	1243.83	1349.90
72	482.04	621.83	667.79	925.98	1213.20	1305.48	542.54	686.96	753.69	1017.15	1358.50	1462.68
73	561.67	708.52	750.36	1034.34	1339.65	1435.34	624.91	782.69	840.99	1113.06	1474.91	1585.71
74	661.91	813.84	848.04	1164.32	1483.18	1578.87	723.07	892.21	939.33	1220.00	1610.51	1729.24
75	779.31	935.75	954.71	1309.87	1636.97	1739.49	836.53	1019.83	1048.58	1342.19	1761.30	1889.86
76	885.32	1121.57	1309.73	1599.71	1818.10	1937.71	943.23	1217.09	1444.91	1651.27	1961.63	2088.08
77	973.98	1252.48	1465.67	1795.42	2033.40	2180.35	1049.16	1369.67	1615.43	1858.39	2173.51	2327.30
78	1056.00	1368.50	1589.31	1963.33	2272.62	2450.33	1127.77	1490.85	1755.80	2029.94	2405.90	2593.86
79	1144.85	1458.41	1696.41	2098.23	2522.10	2733.98	1213.20	1590.90	1875.80	2179.44	2648.54	2874.10
80	1250.80	1818.10					1315.73	1879.61				
81	1384.08	1995.81					1438.76	2050.49				
82	1537.86	2183.77					1585.71	2228.19				
83	1708.74	2378.56					1749.75	2412.74				
84	1896.70	2580.19					1927.46	2604.12				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

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 Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	99.51	110.52	131.15	174.80	211.88	235.81	170.87	208.47	235.81	263.15	317.83	352.00
30	103.48	114.69	132.57	176.84	211.88	235.81	170.87	208.47	233.84	263.15	317.83	352.00
31	109.65	120.67	138.32	177.71	211.88	235.81	170.59	208.47	234.35	263.15	317.83	352.00
32	109.98	120.67	144.15	177.71	211.88	235.81	170.87	208.47	235.21	263.15	317.83	352.00
33	111.27	126.99	146.27	177.71	211.88	235.81	170.87	208.47	235.72	263.15	317.83	352.00
34	111.60	132.67	143.80	177.71	211.88	235.81	170.87	208.47	235.81	263.15	317.83	352.00
35	108.94	134.75	143.80	177.71	211.88	235.81	170.87	208.47	235.81	263.15	317.83	352.00
36	109.26	131.68	138.92	177.71	211.88	235.81	170.87	208.47	235.81	263.15	317.83	352.00
37	106.73	131.99	136.51	177.71	211.88	235.81	170.87	208.47	235.81	263.15	317.83	352.00
38	106.73	129.55	134.37	177.71	211.88	235.81	170.87	208.47	235.81	263.15	317.83	352.00
39	104.31	127.01	132.12	177.71	211.88	235.81	170.87	208.47	235.81	263.15	317.83	352.00
40	101.82	124.56	130.13	177.71	211.88	235.81	170.87	208.47	235.81	263.15	317.83	352.00
41	100.12	122.88	129.39	177.71	211.88	235.81	170.87	208.47	235.81	263.15	317.83	352.00
42	101.10	120.97	128.68	177.71	211.88	235.81	170.87	208.47	235.81	263.15	317.83	352.00
43	99.46	119.41	127.98	177.71	211.88	235.81	170.87	208.47	235.81	263.15	317.83	352.00
44	100.41	120.33	129.75	177.71	211.88	235.81	170.87	208.47	235.81	263.15	317.83	352.00
45	124.98	156.12	162.72	222.14	276.82	297.32	183.30	226.10	258.64	297.32	358.83	393.01
46	124.98	154.19	161.86	222.14	276.82	297.32	185.65	228.57	262.70	297.32	358.83	393.01
47	124.21	152.33	161.56	222.14	276.82	297.32	188.02	231.05	267.69	297.32	358.83	393.01
48	122.34	150.53	160.75	222.14	276.82	297.32	190.40	233.56	271.82	297.32	358.83	393.01
49	123.47	148.68	160.16	222.14	276.82	297.32	192.54	235.20	273.40	297.32	358.83	393.01
50	130.14	163.33	176.21	242.64	304.16	324.66	189.81	235.82	271.48	314.41	375.92	413.51
51	137.13	169.72	183.02	256.31	317.83	345.16	195.15	237.73	273.92	321.24	386.17	423.77
52	144.01	176.26	192.80	269.98	334.91	358.83	193.85	240.01	280.08	328.08	393.01	434.02
53	154.49	182.71	199.36	281.75	346.46	379.34	196.03	245.27	279.41	334.91	403.26	447.69
54	161.24	189.47	208.46	288.71	351.76	388.26	201.17	244.68	281.44	345.16	413.51	457.94
55	168.17	195.76	217.85	302.20	367.43	400.74	204.01	247.03	287.49	352.00	427.18	471.61
56	170.58	198.99	221.10	313.15	378.75	415.25	205.23	248.93	286.39	365.67	440.85	488.70
57	176.35	205.94	227.21	320.20	387.04	431.38	207.93	248.32	287.61	382.76	464.78	516.04
58	178.33	211.47	232.74	330.90	404.85	446.58	208.90	249.98	285.69	406.68	492.12	546.80
59	183.98	217.57	237.25	336.48	418.01	464.49	216.74	259.13	281.71	413.64	526.29	580.97
60	190.62	225.64	242.86	349.61	431.77	490.60	219.95	266.45	292.38	412.09	557.05	615.15
61	193.03	232.29	251.63	356.91	462.63	515.51	221.27	274.52	302.42	422.39	587.81	649.32
62	197.37	244.34	265.56	359.53	482.79	539.24	226.87	286.22	315.40	433.45	621.98	686.91
63	203.75	258.67	275.98	364.92	514.44	558.88	231.70	298.16	334.46	445.18	656.16	727.92
64	210.67	268.49	293.79	372.48	543.14	577.71	242.80	314.35	349.53	455.09	697.16	755.32
65	216.52	284.58	308.74	381.95	569.63	606.06	253.30	337.72	371.49	466.49	725.96	772.87
66	231.20	310.35	331.66	411.07	633.88	676.81	275.79	365.13	403.98	525.13	783.00	846.12
67	253.71	335.33	355.03	465.83	700.84	735.55	302.56	396.80	442.91	581.90	839.54	912.47
68	278.56	367.93	393.65	534.98	781.79	823.14	331.81	433.82	481.89	651.10	913.92	977.40
69	307.06	401.62	444.48	600.21	864.62	910.00	363.83	468.69	526.72	723.88	990.06	1073.09
70	351.91	455.67	502.85	687.78	943.22	1015.85	406.23	516.29	583.68	805.69	1085.31	1185.86
71	411.02	525.01	574.03	781.41	1038.91	1118.63	466.93	590.52	655.03	887.15	1182.49	1284.97
72	479.47	608.54	652.38	881.61	1148.27	1233.71	539.97	673.95	738.30	970.78	1297.06	1401.16
73	558.93	691.91	734.45	986.78	1274.72	1363.57	622.18	769.06	825.22	1061.43	1417.27	1531.03
74	658.95	793.56	828.95	1107.31	1414.83	1507.11	720.14	877.96	923.23	1160.14	1549.61	1671.15
75	772.90	911.52	924.62	1245.90	1561.79	1664.31	833.38	1001.89	1021.49	1273.65	1690.44	1824.93
76	878.59	1085.70	1250.35	1515.69	1725.82	1842.02	939.93	1184.63	1391.40	1561.50	1872.78	2002.64
77	963.73	1203.81	1384.79	1689.60	1913.79	2050.49	1045.75	1326.66	1541.85	1749.27	2053.90	2204.27
78	1045.75	1305.29	1493.08	1834.70	2115.42	2276.04	1120.93	1432.26	1661.16	1903.90	2252.12	2429.82
79	1131.18	1385.79	1586.68	1953.07	2330.72	2518.68	1202.95	1518.15	1765.27	2038.73	2460.58	2665.63
80	1233.71	1722.41					1298.64	1790.76				
81	1356.74	1886.45					1418.25	1947.96				
82	1503.69	2064.15					1554.95	2115.42				
83	1664.31	2245.28					1708.74	2289.71				
84	1838.60	2436.66					1876.19	2474.25				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

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 Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	90.73	97.04	114.04	147.91	177.71	198.21	157.20	187.96	208.47	228.97	276.82	304.16
30	94.35	100.70	115.28	149.63	177.71	198.21	157.20	187.96	206.73	228.97	276.82	304.16
31	99.97	105.95	120.28	150.37	177.71	198.21	156.94	187.96	207.18	228.97	276.82	304.16
32	100.27	105.95	125.34	150.37	177.71	198.21	157.20	187.96	207.94	228.97	276.82	304.16
33	101.45	111.50	127.20	150.37	177.71	198.21	157.20	187.96	208.39	228.97	276.82	304.16
34	101.75	116.49	125.05	150.37	177.71	198.21	157.20	187.96	208.47	228.97	276.82	304.16
35	99.33	118.32	125.05	150.37	177.71	198.21	157.20	187.96	208.47	228.97	276.82	304.16
36	99.62	115.62	120.80	150.37	177.71	198.21	157.20	187.96	208.47	228.97	276.82	304.16
37	97.31	115.90	118.70	150.37	177.71	198.21	157.20	187.96	208.47	228.97	276.82	304.16
38	97.31	113.75	116.85	150.37	177.71	198.21	157.20	187.96	208.47	228.97	276.82	304.16
39	95.11	111.52	114.89	150.37	177.71	198.21	157.20	187.96	208.47	228.97	276.82	304.16
40	92.83	109.37	113.16	150.37	177.71	198.21	157.20	187.96	208.47	228.97	276.82	304.16
41	91.29	107.89	112.51	150.37	177.71	198.21	157.20	187.96	208.47	228.97	276.82	304.16
42	92.18	106.22	111.89	150.37	177.71	198.21	157.20	187.96	208.47	228.97	276.82	304.16
43	90.68	104.85	111.29	150.37	177.71	198.21	157.20	187.96	208.47	228.97	276.82	304.16
44	91.55	105.65	112.83	150.37	177.71	198.21	157.20	187.96	208.47	228.97	276.82	304.16
45	113.35	138.77	143.08	191.38	235.81	256.31	167.22	200.62	223.08	259.73	314.41	345.16
46	113.35	137.06	142.33	191.38	235.81	256.31	169.37	202.81	226.58	259.73	314.41	345.16
47	112.65	135.41	142.07	191.38	235.81	256.31	171.52	205.02	230.88	259.73	314.41	345.16
48	110.96	133.81	141.35	191.38	235.81	256.31	173.69	207.24	234.45	259.73	314.41	345.16
49	111.98	132.16	140.83	191.38	235.81	256.31	175.65	208.70	235.81	259.73	314.41	345.16
50	118.82	144.28	151.43	208.47	259.73	280.23	173.99	207.90	238.77	273.40	331.50	365.67
51	125.94	148.17	158.43	222.14	273.40	297.32	176.57	210.30	241.69	280.23	338.33	375.92
52	130.16	154.90	168.36	235.81	287.07	310.99	175.96	213.01	245.07	287.07	348.58	386.17
53	137.64	158.88	175.43	244.41	298.90	328.08	175.85	215.72	245.26	293.90	355.42	396.43
54	144.56	165.79	179.43	252.20	305.30	335.17	181.34	215.89	245.12	300.74	365.67	406.68
55	148.87	169.66	188.98	259.50	317.78	348.19	184.71	218.64	251.56	307.57	375.92	416.93
56	151.92	173.48	192.82	271.18	329.35	366.21	183.90	218.84	251.67	321.24	389.59	434.02
57	157.92	180.51	196.92	278.99	335.86	376.24	189.51	219.57	252.00	338.33	413.51	457.94
58	157.95	186.59	203.02	287.19	350.66	394.81	188.52	222.49	252.23	358.83	437.44	485.28
59	166.34	190.68	206.10	294.04	364.58	404.04	196.58	229.79	250.41	364.39	464.78	516.04
60	171.07	196.83	212.21	304.79	378.96	429.68	197.95	237.64	259.37	365.61	492.12	546.80
61	174.19	204.13	219.31	313.74	405.59	454.30	202.44	244.02	267.79	374.46	519.46	577.55
62	179.22	216.41	229.24	315.62	423.61	472.24	204.18	255.97	276.54	386.90	553.63	611.73
63	184.03	226.62	240.66	322.92	451.70	490.19	209.64	266.05	293.22	394.78	584.39	649.32
64	189.39	237.43	254.61	329.70	477.59	510.46	220.92	280.18	310.94	403.92	621.98	674.75
65	195.90	249.55	268.29	336.02	501.52	536.36	229.69	300.96	328.45	416.97	648.66	691.69
66	210.37	272.66	290.74	362.13	559.88	597.74	249.53	325.59	359.87	467.69	701.29	758.82
67	228.12	297.57	313.90	413.78	618.58	648.45	273.21	354.78	392.91	519.14	754.91	816.78
68	250.49	325.56	346.94	474.32	690.81	732.42	299.78	386.92	429.14	580.71	822.19	881.71
69	276.57	356.74	392.06	535.70	768.93	805.52	329.51	422.06	467.40	650.02	892.07	967.15
70	315.82	403.99	444.92	612.65	840.70	904.11	369.30	464.42	521.74	725.71	976.44	1069.67
71	369.91	467.51	510.25	696.54	926.14	995.85	425.58	530.97	588.29	801.96	1066.63	1158.52
72	433.07	542.10	577.90	786.94	1025.24	1100.43	491.11	606.30	663.96	878.05	1170.77	1261.05
73	504.13	617.18	652.26	882.75	1138.02	1216.62	564.87	692.70	741.12	958.15	1278.26	1377.24
74	593.95	709.57	738.97	993.28	1261.05	1343.07	655.74	789.59	829.30	1051.83	1397.36	1503.69
75	695.93	814.62	823.40	1114.91	1394.33	1483.18	757.91	903.20	918.53	1153.71	1525.11	1643.81
76	791.07	971.59	1115.08	1357.74	1541.28	1643.81	854.19	1071.04	1254.27	1410.80	1691.65	1804.43
77	868.04	1074.02	1232.72	1512.11	1705.32	1824.93	950.06	1194.32	1388.00	1580.63	1852.27	1982.14
78	939.81	1163.06	1325.46	1638.36	1879.61	2019.73	1014.99	1289.04	1491.45	1721.47	2026.56	2176.93
79	1014.99	1231.48	1405.77	1741.93	2064.15	2224.78	1086.76	1366.34	1582.11	1839.11	2207.69	2381.98
80	1103.84	1527.61					1172.19	1602.80				
81	1209.79	1671.15					1271.30	1739.49				
82	1332.82	1818.10					1387.49	1883.03				
83	1466.10	1975.30					1517.36	2033.40				
84	1613.05	2139.34					1657.48	2190.60				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have

previously elected a landing spot option during the 2010 Rate Filing

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	96.58	110.52	134.00	178.16	222.14	249.48	167.46	208.47	232.39	263.15	317.83	348.58
30	100.44	114.69	135.46	180.24	222.14	249.48	167.46	208.47	230.45	263.15	317.83	348.58
31	106.42	120.67	141.33	181.13	222.14	249.48	167.17	208.47	230.96	263.15	317.83	348.58
32	106.74	120.67	147.28	181.13	222.14	249.48	167.46	208.47	231.80	263.15	317.83	348.58
33	107.99	126.99	149.45	181.13	222.14	249.48	167.46	208.47	232.30	263.15	317.83	348.58
34	108.32	132.67	146.93	181.13	222.14	249.48	167.46	208.47	232.39	263.15	317.83	348.58
35	105.73	134.75	146.93	181.13	222.14	249.48	167.46	208.47	232.39	263.15	317.83	348.58
36	106.05	131.68	141.94	181.13	222.14	249.48	167.46	208.47	232.39	263.15	317.83	348.58
37	103.59	131.99	139.48	181.13	222.14	249.48	167.46	208.47	232.39	263.15	317.83	348.58
38	103.59	129.55	137.30	181.13	222.14	249.48	167.46	208.47	232.39	263.15	317.83	348.58
39	101.25	127.01	134.99	181.13	222.14	249.48	167.46	208.47	232.39	263.15	317.83	348.58
40	98.82	124.56	132.96	181.13	222.14	249.48	167.46	208.47	232.39	263.15	317.83	348.58
41	97.18	122.88	132.20	181.13	222.14	249.48	167.46	208.47	232.39	263.15	317.83	348.58
42	98.13	120.97	131.47	181.13	222.14	249.48	167.46	208.47	232.39	263.15	317.83	348.58
43	96.53	119.41	130.76	181.13	222.14	249.48	167.46	208.47	232.39	263.15	317.83	348.58
44	97.46	120.33	132.58	181.13	222.14	249.48	167.46	208.47	232.39	263.15	317.83	348.58
45	124.98	159.01	171.14	232.39	287.07	321.24	186.52	222.91	248.94	293.90	355.42	389.59
46	124.98	157.05	170.23	232.39	287.07	321.24	188.91	225.35	252.85	293.90	355.42	389.59
47	124.21	155.15	169.92	232.39	287.07	321.24	191.31	227.80	257.65	293.90	355.42	389.59
48	122.34	153.32	169.06	232.39	287.07	321.24	193.74	230.27	261.63	293.90	355.42	389.59
49	123.47	151.43	168.45	232.39	287.07	321.24	195.92	231.88	263.15	293.90	355.42	389.59
50	132.97	163.33	181.72	256.31	314.41	348.58	196.14	226.52	261.67	307.57	369.09	416.93
51	139.93	169.72	193.94	269.98	328.08	365.67	198.25	231.64	267.47	314.41	379.34	416.93
52	144.01	176.26	200.95	280.23	341.75	379.34	193.85	234.01	270.53	321.24	386.17	427.18
53	151.68	182.71	207.33	291.93	353.25	393.01	193.14	236.41	273.21	328.08	396.43	437.44
54	158.46	189.47	213.74	295.34	358.40	398.22	195.51	236.04	272.36	338.33	406.68	447.69
55	162.66	193.15	220.48	305.48	370.74	407.31	195.74	241.35	278.51	345.16	416.93	461.36
56	165.25	196.44	223.68	313.15	385.34	421.79	197.23	240.72	280.60	355.42	430.60	478.45
57	171.08	203.40	227.21	320.20	387.04	431.38	200.04	243.09	282.13	372.50	451.11	502.37
58	173.24	206.49	230.26	330.90	401.67	446.58	201.26	242.49	277.97	393.01	478.45	529.71
59	178.94	212.68	230.06	336.48	411.73	454.94	206.66	249.35	276.89	400.51	505.79	560.47
60	183.29	216.04	233.43	346.63	419.34	471.36	210.17	256.84	285.30	396.59	529.71	587.81
61	183.61	220.56	240.09	348.28	446.79	492.96	209.50	262.79	290.87	401.42	557.05	615.15
62	186.03	230.37	247.40	348.55	457.87	507.34	208.72	272.26	301.68	413.08	584.39	645.90
63	188.41	240.36	256.11	351.80	483.07	518.29	214.05	282.11	316.13	419.98	615.15	680.08
64	193.64	246.30	269.85	354.86	502.56	531.86	220.92	291.57	329.10	425.47	645.90	701.61
65	197.96	258.31	281.06	357.78	523.19	554.54	227.54	307.86	342.04	435.21	668.83	711.17
66	210.37	281.53	305.81	384.16	579.18	616.72	245.15	330.24	371.48	486.83	721.72	782.33
67	230.25	304.24	333.39	439.80	644.91	683.93	273.21	357.12	411.96	547.67	775.22	857.79
68	250.49	330.02	373.63	507.41	724.50	782.82	299.78	389.26	450.72	612.97	845.97	932.97
69	274.39	361.23	414.85	566.55	806.52	862.82	324.93	422.06	484.01	673.66	915.72	1011.57
70	309.05	408.69	456.51	641.55	878.29	944.74	357.76	462.07	526.51	743.48	996.86	1090.17
71	360.24	470.01	517.60	717.03	960.31	1036.78	410.99	526.01	588.29	810.77	1083.66	1175.61
72	422.76	542.10	583.03	804.69	1056.00	1138.02	473.12	598.49	656.27	883.85	1181.01	1271.30
73	490.43	617.18	652.26	900.59	1165.36	1247.38	543.04	681.79	730.61	969.63	1281.65	1380.66
74	576.22	706.68	738.97	1014.28	1288.39	1373.83	632.32	775.34	815.88	1063.23	1400.74	1503.69
75	676.69	814.62	831.61	1139.28	1425.09	1513.94	729.60	888.24	913.11	1167.99	1531.86	1643.81
76	770.87	974.85	1141.48	1391.34	1582.29	1684.82	821.20	1058.06	1257.61	1436.45	1708.74	1814.68
77	847.53	1090.24	1274.78	1563.31	1770.25	1896.70	912.47	1191.01	1408.07	1617.00	1889.86	2023.15
78	919.30	1191.51	1384.44	1706.06	1975.30	2132.50	980.82	1295.55	1527.35	1767.91	2091.49	2258.95
79	997.90	1267.78	1476.95	1824.41	2194.02	2378.56	1056.00	1385.32	1632.64	1894.74	2303.38	2501.59
80	1090.17	1582.29					1144.85	1636.97				
81	1202.95	1739.49					1254.21	1783.92				
82	1336.23	1900.12					1380.66	1937.71				
83	1486.60	2067.57					1524.19	2098.33				
84	1650.64	2241.86					1677.98	2265.79				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have

previously elected a landing spot option during the 2010 Rate Filing

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	93.65	105.13	125.45	164.72	201.63	225.55	160.62	198.21	222.14	249.48	300.74	331.50
30	97.40	109.10	126.81	166.63	201.63	225.55	160.62	198.21	220.28	249.48	300.74	331.50
31	103.20	114.78	132.31	167.46	201.63	225.55	160.35	198.21	220.77	249.48	300.74	331.50
32	103.51	114.78	137.88	167.46	201.63	225.55	160.62	198.21	221.57	249.48	300.74	331.50
33	104.72	120.79	139.91	167.46	201.63	225.55	160.62	198.21	222.06	249.48	300.74	331.50
34	105.04	126.20	137.55	167.46	201.63	225.55	160.62	198.21	222.14	249.48	300.74	331.50
35	102.53	128.18	137.55	167.46	201.63	225.55	160.62	198.21	222.14	249.48	300.74	331.50
36	102.84	125.26	132.88	167.46	201.63	225.55	160.62	198.21	222.14	249.48	300.74	331.50
37	100.45	125.56	130.57	167.46	201.63	225.55	160.62	198.21	222.14	249.48	300.74	331.50
38	100.45	123.23	128.53	167.46	201.63	225.55	160.62	198.21	222.14	249.48	300.74	331.50
39	98.18	120.81	126.38	167.46	201.63	225.55	160.62	198.21	222.14	249.48	300.74	331.50
40	95.83	118.48	124.47	167.46	201.63	225.55	160.62	198.21	222.14	249.48	300.74	331.50
41	94.23	116.88	123.77	167.46	201.63	225.55	160.62	198.21	222.14	249.48	300.74	331.50
42	95.15	115.07	123.08	167.46	201.63	225.55	160.62	198.21	222.14	249.48	300.74	331.50
43	93.61	113.59	122.42	167.46	201.63	225.55	160.62	198.21	222.14	249.48	300.74	331.50
44	94.51	114.46	124.11	167.46	201.63	225.55	160.62	198.21	222.14	249.48	300.74	331.50
45	122.07	147.45	159.91	215.30	263.15	290.49	180.09	213.36	239.24	280.23	334.91	365.67
46	122.07	145.63	159.07	215.30	263.15	290.49	182.39	215.69	243.00	280.23	334.91	365.67
47	121.32	143.87	158.78	215.30	263.15	290.49	184.72	218.04	247.61	280.23	334.91	365.67
48	119.49	142.17	157.98	215.30	263.15	290.49	187.06	220.40	251.43	280.23	334.91	365.67
49	120.60	140.42	157.40	215.30	263.15	290.49	189.17	221.95	252.89	280.23	334.91	365.67
50	127.31	155.17	173.46	239.22	287.07	317.83	186.65	220.31	255.12	293.90	352.00	393.01
51	134.34	158.95	180.28	249.48	300.74	331.50	192.05	222.50	257.80	300.74	358.83	393.01
52	138.47	165.58	187.37	259.73	314.41	345.16	190.87	225.01	260.99	307.57	369.09	403.26
53	148.87	172.12	191.38	271.56	326.08	362.25	190.26	227.54	263.89	314.41	379.34	416.93
54	152.90	176.32	197.90	275.43	331.85	365.03	192.67	230.29	263.28	324.66	389.59	427.18
55	157.14	182.71	204.73	282.49	344.26	377.75	192.98	232.83	269.52	331.50	399.84	440.85
56	159.92	186.24	208.25	290.56	355.70	389.10	191.90	232.51	271.92	341.75	416.93	461.36
57	165.82	193.23	212.06	298.01	361.45	405.44	194.77	232.64	268.43	358.83	437.44	485.28
58	168.14	196.54	217.88	309.05	376.16	420.69	196.17	232.49	265.10	379.34	461.36	512.62
59	173.90	202.90	220.48	312.23	386.58	429.49	201.62	239.57	262.45	384.09	485.28	539.96
60	175.96	206.44	224.00	322.72	397.60	452.12	202.84	244.84	268.80	381.10	512.62	567.30
61	176.55	211.17	230.85	325.25	421.44	470.41	202.44	251.06	274.71	386.45	533.13	594.64
62	179.22	221.07	238.32	323.85	436.07	488.19	201.91	258.30	285.69	392.72	560.47	621.98
63	181.84	228.91	245.07	325.54	457.98	496.44	205.22	266.05	297.80	394.78	584.39	649.32
64	185.13	235.21	258.97	329.70	477.59	510.46	214.36	277.90	308.67	398.54	611.73	664.68
65	187.65	247.36	268.29	331.18	495.33	527.27	221.10	291.78	323.92	406.55	631.86	672.20
66	202.04	268.23	290.74	357.24	547.01	585.09	238.58	313.96	350.58	451.28	674.06	735.32
67	223.86	290.91	318.23	408.58	602.13	645.22	266.44	340.78	390.53	507.73	724.44	806.52
68	246.17	318.87	355.84	471.56	673.96	732.42	292.91	375.19	429.14	571.91	791.61	874.87
69	270.04	347.77	396.61	527.28	751.84	805.52	320.36	408.07	465.03	632.29	858.28	950.06
70	306.79	396.95	437.97	598.20	823.61	883.79	353.15	447.92	507.45	702.02	942.42	1032.08
71	357.82	457.51	500.43	673.13	902.21	975.39	406.13	513.60	570.99	769.64	1029.14	1117.51
72	420.18	528.82	567.62	763.27	1001.32	1076.50	470.54	585.48	643.45	843.28	1129.81	1220.04
73	487.69	603.35	639.00	858.97	1110.68	1189.28	540.31	670.88	720.09	923.73	1234.18	1332.82
74	573.26	692.20	722.61	966.27	1230.29	1312.31	629.39	763.94	802.46	1009.07	1349.99	1455.84
75	673.48	793.42	804.25	1084.45	1360.16	1449.01	726.46	870.30	888.72	1108.02	1471.13	1589.13
76	764.14	942.25	1088.69	1317.41	1503.69	1602.80	817.91	1032.09	1210.78	1356.29	1630.14	1742.91
77	840.70	1048.06	1203.60	1471.15	1664.31	1783.92	909.05	1154.62	1341.17	1524.41	1787.34	1920.62
78	909.05	1134.62	1297.52	1597.74	1842.02	1982.14	977.40	1243.46	1445.76	1658.45	1961.63	2115.42
79	984.23	1204.24	1379.08	1699.04	2026.56	2190.60	1049.16	1322.06	1534.74	1773.66	2142.76	2320.47
80	1073.09	1496.85					1131.18	1558.37				
81	1182.45	1643.81					1233.71	1695.07				
82	1305.48	1794.17					1353.32	1838.60				
83	1445.59	1954.80					1486.60	1992.39				
84	1599.38	2118.83					1633.55	2153.01				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have

previously elected a landing spot option during the 2010 Rate Filing

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	84.87	91.65	108.34	137.82	170.87	187.96	150.37	177.71	194.80	215.30	259.73	287.07
30	88.26	95.11	109.52	139.43	170.87	187.96	150.37	177.71	193.17	215.30	259.73	287.07
31	93.52	100.07	114.27	140.12	170.87	187.96	150.12	177.71	193.60	215.30	259.73	287.07
32	93.81	100.07	119.08	140.12	170.87	187.96	150.37	177.71	194.30	215.30	259.73	287.07
33	94.90	105.31	120.84	140.12	170.87	187.96	150.37	177.71	194.73	215.30	259.73	287.07
34	95.19	110.02	118.79	140.12	170.87	187.96	150.37	177.71	194.80	215.30	259.73	287.07
35	92.92	111.75	118.79	140.12	170.87	187.96	150.37	177.71	194.80	215.30	259.73	287.07
36	93.20	109.20	114.76	140.12	170.87	187.96	150.37	177.71	194.80	215.30	259.73	287.07
37	91.03	109.46	112.77	140.12	170.87	187.96	150.37	177.71	194.80	215.30	259.73	287.07
38	91.03	107.43	111.00	140.12	170.87	187.96	150.37	177.71	194.80	215.30	259.73	287.07
39	88.97	105.32	109.14	140.12	170.87	187.96	150.37	177.71	194.80	215.30	259.73	287.07
40	86.84	103.29	107.50	140.12	170.87	187.96	150.37	177.71	194.80	215.30	259.73	287.07
41	85.40	101.90	106.89	140.12	170.87	187.96	150.37	177.71	194.80	215.30	259.73	287.07
42	86.23	100.32	106.30	140.12	170.87	187.96	150.37	177.71	194.80	215.30	259.73	287.07
43	84.83	99.02	105.72	140.12	170.87	187.96	150.37	177.71	194.80	215.30	259.73	287.07
44	85.65	99.78	107.19	140.12	170.87	187.96	150.37	177.71	194.80	215.30	259.73	287.07
45	107.54	130.10	140.28	184.54	222.14	246.06	164.01	191.07	206.91	242.64	293.90	324.66
46	107.54	128.49	139.54	184.54	222.14	246.06	166.11	193.16	210.16	242.64	293.90	324.66
47	106.88	126.94	139.28	184.54	222.14	246.06	168.22	195.26	214.15	242.64	293.90	324.66
48	105.27	125.44	138.58	184.54	222.14	246.06	170.35	197.37	217.46	242.64	293.90	324.66
49	106.24	123.90	138.07	184.54	222.14	246.06	172.28	198.76	218.72	242.64	293.90	324.66
50	115.99	136.11	148.68	201.63	246.06	273.40	170.83	195.49	219.15	256.31	307.57	348.58
51	120.34	140.09	155.70	211.88	256.31	287.07	173.47	198.11	222.36	263.15	317.83	348.58
52	124.62	144.21	162.93	222.14	269.98	300.74	172.97	198.01	225.98	269.98	324.66	358.83
53	132.02	150.93	167.46	230.83	281.92	310.99	172.96	200.95	226.64	276.82	334.91	369.09
54	136.22	155.26	171.52	235.61	285.39	318.58	172.84	201.50	229.99	283.65	345.16	379.34
55	140.60	159.22	178.48	243.07	297.92	328.48	173.69	207.28	236.58	290.49	355.42	393.01
56	141.26	163.28	179.97	251.81	309.59	340.05	173.24	205.16	237.21	300.74	369.09	410.10
57	147.40	170.34	184.29	256.80	313.47	353.54	176.35	206.50	235.56	314.41	386.17	430.60
58	150.31	174.15	188.17	265.34	328.35	365.68	175.78	207.49	234.22	334.91	406.68	454.52
59	153.74	178.46	189.32	272.82	336.30	375.41	181.46	212.68	231.15	338.13	430.60	478.45
60	156.41	182.43	195.70	280.89	347.90	394.41	183.29	218.44	238.15	334.63	454.52	505.79
61	157.72	185.36	198.53	282.08	370.74	412.41	181.26	222.90	244.70	341.51	475.03	529.71
62	161.07	193.14	206.54	282.69	380.00	427.57	181.49	230.37	253.69	349.08	498.95	553.63
63	164.31	201.44	214.16	286.16	401.51	437.11	185.36	238.53	265.73	352.79	522.87	577.55
64	168.11	208.58	224.15	289.43	421.40	449.33	192.49	248.29	274.63	355.45	546.80	594.18
65	171.15	216.72	234.22	292.51	436.51	466.66	199.64	261.91	285.41	362.24	564.64	600.76
66	183.29	234.98	254.13	313.20	482.65	515.51	216.69	281.40	311.11	404.78	605.97	658.09
67	200.41	257.60	277.10	359.13	533.03	571.02	241.60	305.77	345.28	456.39	649.97	724.50
68	220.26	280.97	313.58	416.41	596.45	648.43	265.45	335.33	381.20	513.25	710.07	786.02
69	241.73	309.63	351.03	468.38	666.41	714.52	290.61	366.09	415.21	567.29	773.80	857.79
70	275.21	352.32	386.99	531.73	731.34	785.59	320.83	403.13	455.03	630.93	850.56	929.55
71	321.56	407.51	444.01	602.89	806.52	869.66	369.65	461.50	511.67	696.20	930.32	1008.16
72	376.36	473.01	503.41	683.39	891.96	956.89	426.83	528.23	576.80	762.14	1020.58	1100.43
73	438.37	536.92	567.41	766.84	991.07	1059.42	491.19	602.70	643.88	834.80	1112.12	1199.53
74	517.12	616.89	643.53	864.24	1097.01	1168.78	570.84	686.97	721.94	915.00	1214.65	1308.89
75	606.13	708.63	716.71	968.69	1213.20	1291.81	660.42	786.56	799.31	1002.36	1326.04	1431.92
76	686.71	844.43	969.92	1179.62	1343.07	1428.50	742.05	931.48	1090.37	1228.03	1469.51	1568.62
77	755.26	934.49	1070.95	1314.13	1483.18	1585.71	823.61	1038.83	1207.39	1378.92	1609.63	1725.82
78	816.78	1011.36	1151.63	1425.11	1636.97	1756.58	885.13	1119.77	1298.90	1499.24	1763.42	1896.70
79	881.71	1071.11	1221.89	1514.29	1797.59	1934.29	946.64	1186.06	1376.85	1600.22	1920.62	2070.99
80	960.31	1329.40					1018.41	1394.33				
81	1052.58	1452.43					1107.26	1513.94				
82	1158.52	1582.29					1206.37	1636.97				
83	1274.72	1718.99					1319.15	1770.25				
84	1401.16	1859.11					1442.17	1903.53				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

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 Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	86.99	100.73	118.64	157.01	200.71	218.11	250.53	311.38	351.83	405.35	503.39	554.76
30	90.47	104.53	119.93	158.84	207.63	232.65	264.07	324.92	366.76	416.07	503.39	554.76
31	95.85	109.97	125.13	159.62	214.55	247.19	266.66	331.69	367.56	416.07	503.39	554.76
32	96.14	109.97	130.40	159.62	228.40	254.46	267.11	333.88	368.90	416.07	503.39	554.76
33	100.42	115.73	134.83	159.62	235.32	269.01	267.11	333.88	369.71	416.07	503.39	554.76
34	100.72	120.92	138.58	164.70	249.16	283.55	267.11	333.88	369.84	416.07	503.39	554.76
35	104.46	125.58	138.58	171.29	263.00	290.82	267.11	333.88	369.84	416.07	503.39	554.76
36	110.94	128.85	139.70	184.47	269.92	305.36	267.11	333.88	369.84	416.07	503.39	554.76
37	114.38	135.31	148.71	191.06	283.76	319.90	267.11	333.88	369.84	416.07	503.39	554.76
38	114.38	138.84	152.01	197.65	297.61	334.44	267.11	333.88	369.84	416.07	503.39	554.76
39	117.68	142.03	155.00	210.82	311.45	356.25	267.11	333.88	369.84	416.07	503.39	554.76
40	120.61	145.10	158.12	217.41	325.29	370.79	267.11	333.88	369.84	416.07	503.39	554.76
41	124.80	149.46	163.32	224.94	340.66	385.25	267.11	333.88	369.84	416.07	503.39	554.76
42	126.57	153.42	168.52	239.16	349.29	385.25	267.11	333.88	369.84	416.07	503.39	554.76
43	130.75	157.69	179.16	246.84	349.29	385.25	267.11	333.88	369.84	416.07	503.39	554.76
44	138.35	165.24	187.92	254.57	349.29	385.25	267.11	333.88	369.84	416.07	503.39	554.76
45	142.46	169.07	193.20	269.09	403.44	448.75	285.18	354.20	398.47	467.44	565.03	626.67
46	143.09	178.84	204.00	276.97	419.47	471.93	288.84	358.07	404.73	467.44	565.03	626.67
47	148.54	182.93	209.99	291.70	435.64	487.83	292.51	361.96	412.41	467.44	565.03	626.67
48	152.60	187.00	220.84	306.54	451.95	493.12	296.22	365.88	418.78	467.44	565.03	626.67
49	160.42	196.36	226.47	314.67	457.16	493.12	299.56	368.45	421.21	467.44	565.03	626.67
50	164.43	200.34	237.80	329.72	492.21	534.21	299.56	368.45	427.71	493.12	590.72	652.36
51	168.98	204.50	248.02	344.98	516.36	559.90	302.64	371.07	431.09	503.39	606.13	667.77
52	179.12	214.32	253.19	360.37	540.73	590.72	304.82	374.29	435.33	513.67	621.54	688.31
53	188.15	224.08	259.79	373.36	561.59	616.40	307.64	377.54	438.64	529.08	636.95	703.72
54	192.67	228.99	269.87	386.97	573.04	628.48	310.89	380.75	441.21	539.35	652.36	719.13
55	203.17	238.71	280.45	398.24	592.08	645.56	314.05	384.10	445.62	549.62	667.77	734.54
56	208.16	244.61	286.40	412.94	613.84	673.30	315.66	386.49	447.85	570.17	688.31	765.36
57	211.82	255.11	298.03	426.82	625.02	692.27	318.21	388.96	448.76	600.99	724.27	801.32
58	216.41	260.80	303.74	441.42	646.85	719.88	319.64	390.77	448.76	631.81	770.50	852.69
59	225.43	272.37	310.16	449.33	666.09	736.41	322.51	395.20	448.76	646.39	816.73	904.05
60	229.68	278.39	321.20	463.48	686.33	771.14	324.02	399.47	452.60	647.33	868.10	960.56
61	236.62	292.19	334.59	477.72	715.13	788.53	327.62	411.10	463.53	649.74	896.48	991.63
62	242.95	309.76	353.60	479.68	724.96	801.88	330.77	423.33	476.47	652.15	927.17	1024.77
63	253.69	324.45	363.37	493.16	750.13	807.42	334.41	436.86	490.49	653.98	959.79	1059.57
64	260.55	333.72	386.59	500.48	772.73	818.71	340.28	449.89	503.53	655.69	993.95	1076.25
65	270.62	352.85	401.68	512.59	793.95	836.93	344.43	465.32	518.36	658.07	1012.23	1076.25
66	291.10	385.09	433.66	560.36	859.18	909.14	366.33	490.26	548.76	712.83	1065.60	1145.35
67	316.14	413.58	468.03	622.82	926.18	976.11	389.19	515.19	581.71	771.09	1112.41	1199.28
68	343.21	447.88	505.43	689.71	1004.89	1058.46	412.75	541.38	614.04	832.29	1172.47	1249.24
69	367.83	483.42	549.63	751.44	1078.83	1138.56	437.15	567.70	646.72	894.86	1228.08	1325.65
70	399.25	529.56	590.37	830.72	1140.34	1225.33	463.15	597.96	682.15	961.67	1292.50	1413.87
71	450.53	588.46	646.91	896.17	1202.88	1297.03	514.12	657.02	735.35	1014.76	1355.42	1471.01
72	507.18	654.25	702.61	974.27	1276.46	1373.55	570.83	722.78	792.98	1070.19	1429.33	1538.95
73	569.85	718.84	761.29	1049.40	1359.16	1456.25	634.01	794.09	853.23	1129.27	1496.39	1608.80
74	646.68	795.11	828.53	1137.53	1449.05	1542.54	706.43	871.68	917.72	1191.93	1573.45	1689.45
75	732.09	879.05	896.86	1230.50	1537.79	1634.10	785.85	958.05	985.05	1260.87	1654.59	1775.36
76	798.42	1011.47	1181.16	1442.68	1639.62	1747.49	850.64	1097.62	1303.07	1489.18	1769.07	1883.10
77	841.77	1082.47	1266.72	1551.70	1757.38	1884.39	906.75	1183.75	1396.15	1606.13	1878.48	2011.39
78	896.79	1162.17	1349.69	1667.32	1929.98	2080.89	957.73	1266.08	1491.08	1723.89	2043.16	2202.78
79	972.24	1238.52	1440.64	1781.88	2141.84	2321.77	1030.29	1351.04	1592.98	1850.85	2249.22	2440.77
80	1062.21	1543.98					1117.35	1596.22				
81	1175.40	1694.90					1221.83	1741.33				
82	1306.00	1854.52					1346.63	1892.25				
83	1451.11	2019.94					1485.94	2048.97				
84	1610.73	2191.17					1636.85	2211.49				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

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 Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	84.50	93.86	111.38	148.45	183.00	200.66	240.89	292.22	337.17	385.34	477.71	529.08
30	87.88	97.40	112.59	150.17	189.31	214.04	253.92	304.93	351.47	395.52	477.71	529.08
31	93.12	102.47	117.47	150.92	195.62	227.42	256.40	311.28	352.24	395.52	477.71	529.08
32	93.40	102.47	122.41	150.92	208.24	234.11	256.83	313.34	353.53	395.52	477.71	529.08
33	97.55	107.84	126.58	150.92	214.55	247.48	256.83	313.34	354.30	395.52	477.71	529.08
34	97.84	112.67	130.10	155.72	227.17	260.86	256.83	313.34	354.43	395.52	477.71	529.08
35	101.48	117.01	130.10	161.95	239.80	267.55	256.83	313.34	354.43	395.52	477.71	529.08
36	107.77	120.07	131.14	174.41	246.11	280.93	256.83	313.34	354.43	395.52	477.71	529.08
37	111.12	126.08	139.61	180.64	258.73	294.31	256.83	313.34	354.43	395.52	477.71	529.08
38	111.12	129.37	142.71	186.86	271.35	307.68	256.83	313.34	354.43	395.52	477.71	529.08
39	114.32	132.35	145.51	199.32	283.97	327.75	256.83	313.34	354.43	395.52	477.71	529.08
40	117.16	135.21	148.44	205.55	296.59	341.13	256.83	313.34	354.43	395.52	477.71	529.08
41	121.23	139.27	153.32	212.67	310.60	354.43	256.83	313.34	354.43	395.52	477.71	529.08
42	122.95	142.96	158.20	226.12	318.47	354.43	256.83	313.34	354.43	395.52	477.71	529.08
43	127.01	146.94	168.19	233.37	318.47	354.43	256.83	313.34	354.43	395.52	477.71	529.08
44	134.40	153.97	176.42	240.68	318.47	354.43	256.83	313.34	354.43	395.52	477.71	529.08
45	136.13	157.41	180.73	246.35	367.18	406.68	275.52	339.84	388.75	446.89	539.35	590.72
46	136.73	166.50	190.84	253.57	381.77	427.69	279.04	343.55	394.86	446.89	539.35	590.72
47	141.94	170.32	196.45	267.05	396.48	442.10	282.60	347.29	402.35	446.89	539.35	590.72
48	145.82	174.11	206.59	280.64	411.32	446.89	286.18	351.05	408.56	446.89	539.35	590.72
49	153.29	182.82	211.85	288.08	416.07	446.89	289.41	353.51	410.93	446.89	539.35	590.72
50	157.58	187.82	227.15	304.03	451.61	487.98	285.30	354.46	408.05	472.57	565.03	621.54
51	162.36	192.29	230.79	323.42	470.80	518.80	293.32	357.33	411.71	482.85	580.44	636.95
52	172.49	202.07	236.53	331.03	499.92	539.35	291.37	360.76	420.98	493.12	590.72	652.36
53	178.42	211.80	243.55	344.32	520.75	570.17	294.64	368.66	419.98	503.39	606.13	672.90
54	186.25	216.93	253.81	354.39	528.20	583.58	302.38	367.77	423.02	518.80	621.54	688.31
55	196.72	226.63	261.54	370.08	552.28	596.65	305.78	371.30	432.12	529.08	642.08	708.86
56	201.85	232.68	267.72	385.14	569.29	624.15	307.66	374.15	430.46	549.62	662.63	734.54
57	205.68	240.27	279.40	399.16	581.75	648.40	306.56	373.24	432.29	575.31	698.59	775.64
58	210.40	246.31	285.51	410.44	608.52	671.24	308.35	375.74	429.42	611.26	739.68	821.87
59	213.72	257.88	295.25	415.63	628.30	698.15	311.63	380.83	423.43	621.72	791.05	873.23
60	221.17	267.03	306.33	430.37	648.97	737.40	313.56	378.98	428.41	619.39	837.28	924.60
61	225.61	280.84	319.91	445.39	677.98	755.47	317.49	391.05	440.02	619.01	861.42	951.57
62	232.27	295.68	341.91	445.66	689.38	769.99	321.13	400.53	450.36	618.92	888.13	980.85
63	245.76	310.70	346.73	457.00	715.24	777.03	322.14	414.54	465.01	618.95	912.27	1012.05
64	252.89	317.96	370.14	462.94	734.73	781.50	328.45	425.24	472.83	615.62	943.09	1021.76
65	258.32	337.28	383.18	476.41	749.16	797.07	333.14	444.17	488.57	613.51	954.77	1016.46
66	276.17	369.26	407.21	520.11	809.85	864.69	352.35	466.49	516.13	670.90	1000.36	1081.00
67	303.39	395.26	438.61	577.64	869.06	912.10	375.19	492.04	549.23	721.57	1041.05	1131.48
68	330.40	432.16	473.34	643.29	940.06	989.78	398.99	521.64	579.45	782.91	1098.94	1175.27
69	357.68	467.74	517.76	699.16	1007.17	1060.04	423.82	545.97	613.56	843.23	1153.30	1250.01
70	396.70	513.67	566.86	775.34	1063.29	1145.17	457.94	582.01	657.98	908.25	1223.47	1336.82
71	447.89	572.11	625.53	851.52	1132.12	1218.99	508.82	643.50	713.80	966.74	1288.58	1400.26
72	504.47	640.27	686.40	927.58	1208.14	1298.04	568.12	709.09	776.80	1021.40	1364.69	1474.22
73	567.07	701.99	745.15	1001.15	1293.28	1383.43	631.24	780.26	837.24	1076.89	1437.91	1553.33
74	643.79	775.30	809.88	1081.83	1382.28	1472.43	703.57	857.75	901.98	1133.45	1513.95	1632.69
75	726.07	856.30	868.60	1170.41	1467.16	1563.47	782.89	941.19	959.60	1196.48	1588.02	1714.36
76	792.34	979.12	1127.61	1366.90	1556.41	1661.20	847.67	1068.35	1254.81	1408.21	1688.94	1806.05
77	832.91	1040.40	1196.82	1460.25	1654.01	1772.15	903.80	1146.58	1332.56	1511.82	1775.10	1905.06
78	888.08	1108.49	1267.97	1558.08	1796.47	1932.88	951.93	1216.32	1410.70	1616.85	1912.56	2063.48
79	960.63	1176.85	1347.46	1658.61	1979.31	2138.93	1021.58	1289.26	1499.12	1731.35	2089.60	2263.73
80	1047.70	1462.72					1102.84	1520.76				
81	1152.18	1602.02					1204.42	1654.26				
82	1276.98	1752.94					1320.51	1796.47				
83	1413.38	1906.76					1451.11	1944.49				
84	1561.39	2069.28					1593.32	2101.21				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

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 Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	77.05	82.41	96.85	125.61	153.49	168.67	221.62	263.48	298.08	335.29	416.07	457.16
30	80.13	85.52	97.90	127.07	158.78	179.92	233.60	274.93	310.72	344.16	416.07	457.16
31	84.90	89.98	102.14	127.70	164.07	191.16	235.89	280.66	311.40	344.16	416.07	457.16
32	85.16	89.98	106.45	127.70	174.66	196.79	236.29	282.52	312.54	344.16	416.07	457.16
33	88.94	94.69	110.07	127.70	179.95	208.03	236.29	282.52	313.22	344.16	416.07	457.16
34	89.21	98.93	113.13	131.76	190.53	219.28	236.29	282.52	313.34	344.16	416.07	457.16
35	92.53	102.74	113.13	137.03	201.12	224.90	236.29	282.52	313.34	344.16	416.07	457.16
36	98.26	105.43	114.04	147.58	206.41	236.14	236.29	282.52	313.34	344.16	416.07	457.16
37	101.31	110.71	121.40	152.85	217.00	247.39	236.29	282.52	313.34	344.16	416.07	457.16
38	101.31	113.60	124.09	158.12	227.58	258.63	236.29	282.52	313.34	344.16	416.07	457.16
39	104.23	116.21	126.53	168.66	238.17	275.50	236.29	282.52	313.34	344.16	416.07	457.16
40	106.83	118.72	129.08	173.93	248.75	286.75	236.29	282.52	313.34	344.16	416.07	457.16
41	110.53	122.29	133.32	179.95	260.50	297.93	236.29	282.52	313.34	344.16	416.07	457.16
42	112.11	125.53	137.57	191.33	267.11	297.93	236.29	282.52	313.34	344.16	416.07	457.16
43	115.81	129.02	146.25	197.47	267.11	297.93	236.29	282.52	313.34	344.16	416.07	457.16
44	122.54	135.20	153.40	203.66	267.11	297.93	236.29	282.52	313.34	344.16	416.07	457.16
45	123.46	139.92	158.92	212.24	312.78	350.59	251.35	301.55	335.30	390.39	472.57	518.80
46	124.01	148.00	167.81	218.46	325.21	368.70	254.57	304.84	340.57	390.39	472.57	518.80
47	128.74	151.39	172.74	230.07	337.74	381.12	257.81	308.16	347.03	390.39	472.57	518.80
48	132.26	154.76	181.66	241.78	350.39	385.25	261.07	311.50	352.39	390.39	472.57	518.80
49	139.03	162.50	186.29	248.19	354.43	385.25	264.02	313.68	354.43	390.39	472.57	518.80
50	143.88	165.90	195.21	261.21	385.65	421.21	261.52	312.48	358.89	410.93	498.26	549.62
51	149.10	167.87	199.79	280.30	404.99	446.89	265.39	316.10	363.28	421.21	508.53	565.03
52	155.90	177.58	206.55	289.13	428.51	467.44	264.47	320.17	368.36	431.48	523.94	580.44
53	158.96	184.18	214.33	298.69	449.27	493.12	264.31	324.24	368.65	441.75	534.21	595.85
54	166.98	189.82	218.47	309.58	458.44	503.78	272.56	324.50	368.43	452.03	549.62	611.26
55	174.15	196.41	226.88	317.79	477.64	518.40	276.86	328.62	378.10	462.30	565.03	626.67
56	179.78	202.85	233.48	333.53	495.03	550.43	275.70	328.92	378.28	482.85	585.58	652.36
57	184.20	210.61	242.15	347.78	504.83	565.52	279.40	330.02	378.77	508.53	621.54	688.31
58	186.35	217.33	249.06	356.23	527.06	593.42	278.27	334.41	379.12	539.35	657.49	729.41
59	193.23	226.01	256.48	363.21	547.99	607.30	282.65	337.72	376.38	547.71	698.59	775.64
60	198.49	232.94	267.67	375.20	569.60	645.83	282.21	338.01	380.04	549.53	739.68	821.87
61	203.60	246.80	278.82	391.51	594.39	665.76	290.47	347.60	389.63	548.77	761.25	846.39
62	210.91	261.89	295.15	391.23	604.88	674.31	289.02	358.20	394.88	552.46	790.53	873.49
63	221.98	272.21	302.35	404.39	628.01	681.53	291.46	369.90	407.68	548.88	812.49	902.77
64	227.34	281.17	320.79	409.77	646.06	690.53	298.86	379.01	420.63	546.41	841.39	912.77
65	233.72	295.77	332.97	419.12	659.59	705.41	302.08	395.82	431.97	548.39	853.10	909.69
66	251.29	324.42	356.97	458.20	715.30	763.68	318.79	415.98	459.77	597.52	895.97	969.47
67	272.80	350.76	387.79	513.10	767.06	804.09	338.79	439.94	487.22	643.75	936.11	1012.82
68	297.11	382.40	417.18	570.34	830.66	880.70	360.47	465.25	516.02	698.28	988.64	1060.21
69	322.17	415.48	456.69	624.02	895.71	938.33	383.84	491.64	544.46	757.19	1039.15	1126.60
70	356.02	455.42	501.56	690.64	947.72	1019.20	416.31	523.54	588.16	818.09	1100.74	1205.83
71	403.10	509.45	556.02	759.03	1009.23	1085.20	463.77	578.61	641.07	873.91	1162.32	1262.46
72	455.65	570.37	608.03	827.97	1078.70	1157.81	516.72	637.91	698.58	923.84	1231.81	1326.80
73	511.47	626.17	661.76	895.61	1154.59	1234.34	573.10	702.79	751.91	972.11	1296.88	1397.30
74	580.28	693.25	721.96	970.42	1232.03	1312.16	640.65	771.42	810.21	1027.62	1365.20	1469.09
75	653.76	765.26	773.51	1047.36	1309.85	1393.32	711.99	848.47	862.88	1083.81	1432.71	1544.21
76	713.41	876.21	1005.62	1224.46	1389.98	1482.44	770.33	965.90	1131.14	1272.31	1525.59	1627.30
77	750.21	928.23	1065.39	1306.85	1473.84	1577.21	821.10	1032.20	1199.59	1366.07	1600.84	1713.08
78	798.11	987.71	1125.62	1391.35	1596.22	1715.21	861.96	1094.69	1266.58	1461.92	1721.02	1848.71
79	861.96	1045.80	1193.82	1479.30	1752.94	1889.34	922.91	1160.33	1343.58	1561.82	1874.83	2022.85
80	937.42	1297.29					995.46	1361.14				
81	1027.39	1419.18					1079.63	1477.23				
82	1131.87	1543.98					1178.30	1599.12				
83	1245.05	1677.48					1288.58	1726.82				
84	1369.85	1816.79					1407.58	1860.32				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have
previously elected a landing spot option during the 2013 Rate Filing

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	82.02	93.86	113.80	151.30	191.86	212.30	236.08	292.22	332.29	385.34	477.71	523.94
30	85.30	97.40	115.03	153.06	198.47	226.45	248.84	304.93	346.38	395.52	477.71	523.94
31	90.38	102.47	120.02	153.82	205.09	240.60	251.27	311.28	347.14	395.52	477.71	523.94
32	90.65	102.47	125.07	153.82	218.32	247.68	251.70	313.34	348.41	395.52	477.71	523.94
33	94.68	107.84	129.33	153.82	224.94	261.83	251.70	313.34	349.17	395.52	477.71	523.94
34	94.97	112.67	132.92	158.72	238.17	275.98	251.70	313.34	349.29	395.52	477.71	523.94
35	98.49	117.01	132.92	165.06	251.40	283.06	251.70	313.34	349.29	395.52	477.71	523.94
36	104.60	120.07	133.99	177.76	258.01	297.21	251.70	313.34	349.29	395.52	477.71	523.94
37	107.85	126.08	142.64	184.11	271.25	311.37	251.70	313.34	349.29	395.52	477.71	523.94
38	107.85	129.37	145.81	190.46	284.48	325.52	251.70	313.34	349.29	395.52	477.71	523.94
39	110.96	132.35	148.68	203.16	297.71	346.75	251.70	313.34	349.29	395.52	477.71	523.94
40	113.72	135.21	151.67	209.50	310.94	360.90	251.70	313.34	349.29	395.52	477.71	523.94
41	117.67	139.27	156.65	216.76	325.63	374.98	251.70	313.34	349.29	395.52	477.71	523.94
42	119.34	142.96	161.64	230.47	333.88	374.98	251.70	313.34	349.29	395.52	477.71	523.94
43	123.28	146.94	171.85	237.86	333.88	374.98	251.70	313.34	349.29	395.52	477.71	523.94
44	130.45	153.97	180.25	245.31	333.88	374.98	251.70	313.34	349.29	395.52	477.71	523.94
45	136.13	160.33	190.08	257.72	380.78	439.40	280.35	335.05	374.17	441.75	534.21	585.58
46	136.73	169.59	200.71	265.27	395.91	462.10	283.94	338.71	380.05	441.75	534.21	585.58
47	141.94	173.47	206.61	279.37	411.17	477.67	287.56	342.40	387.26	441.75	534.21	585.58
48	145.82	177.33	217.28	293.59	426.56	482.85	291.20	346.11	393.24	441.75	534.21	585.58
49	153.29	186.20	222.81	301.37	431.48	482.85	294.48	348.53	395.52	441.75	534.21	585.58
50	161.00	187.82	234.25	321.16	466.84	523.94	294.81	340.47	393.30	462.30	554.76	626.67
51	165.67	192.29	244.57	340.67	485.99	549.62	297.98	348.17	402.02	472.57	570.17	626.67
52	172.49	202.07	246.53	343.60	510.13	570.17	291.37	351.74	406.63	482.85	580.44	642.08
53	175.18	211.80	253.29	356.76	530.96	590.72	290.31	355.33	410.64	493.12	595.85	657.49
54	183.04	216.93	260.23	362.53	538.16	598.55	293.86	354.79	409.37	508.53	611.26	672.90
55	190.27	223.60	264.69	374.10	557.25	606.44	293.39	362.77	418.61	518.80	626.67	693.45
56	195.55	229.70	270.84	385.14	579.19	633.98	295.68	361.82	421.76	534.21	647.22	719.13
57	199.54	237.31	279.40	399.16	581.75	648.40	294.92	365.38	424.06	559.90	678.04	755.09
58	204.38	240.52	282.48	410.44	603.73	671.24	297.07	364.47	417.81	590.72	719.13	796.18
59	207.86	252.08	286.31	415.63	618.85	683.81	297.14	366.46	416.19	601.98	760.23	842.41
60	212.67	255.67	294.43	426.70	630.30	708.49	299.63	365.33	418.05	596.10	796.18	883.51
61	214.61	266.66	305.24	434.62	654.76	722.42	300.60	374.34	423.22	588.28	816.35	901.49
62	218.92	278.78	318.53	432.05	653.80	724.43	295.44	381.00	430.78	589.84	834.45	922.29
63	227.27	288.71	321.77	440.56	671.63	720.60	297.60	392.22	439.53	583.91	855.26	945.53
64	232.45	291.68	339.98	441.05	679.84	719.48	298.86	394.42	445.19	575.55	873.75	949.10
65	236.18	306.15	348.82	446.25	688.09	729.32	299.26	404.89	449.84	572.38	879.62	935.31
66	251.29	334.97	375.48	486.06	739.96	787.92	313.20	421.92	474.60	621.98	922.07	999.50
67	275.35	358.61	411.86	545.37	799.70	848.10	338.79	442.83	510.84	679.12	961.29	1063.68
68	297.11	387.64	449.27	610.13	871.18	941.30	360.47	468.07	541.97	737.07	1017.23	1121.85
69	319.63	420.71	483.25	659.96	939.50	1005.07	378.51	491.64	563.81	784.72	1066.70	1178.35
70	348.39	460.71	514.62	723.21	990.09	1065.00	403.30	520.89	593.53	838.13	1123.75	1228.95
71	392.56	512.17	564.04	781.36	1046.47	1129.79	447.87	573.20	641.07	883.51	1180.89	1281.09
72	444.80	570.37	613.44	846.65	1111.06	1197.36	497.78	629.70	690.49	929.93	1242.59	1337.59
73	497.57	626.17	661.76	913.70	1182.33	1265.55	550.95	691.72	741.25	983.75	1300.32	1400.77
74	562.96	690.42	721.96	990.94	1258.74	1342.21	617.77	757.50	797.10	1038.76	1368.51	1469.09
75	635.69	765.26	781.22	1070.25	1338.74	1422.22	685.40	834.43	857.78	1097.22	1439.05	1544.21
76	695.20	879.15	1029.42	1254.76	1426.97	1519.43	740.59	954.19	1134.16	1295.44	1541.00	1636.54
77	732.49	942.25	1101.74	1351.10	1529.96	1639.24	788.61	1029.35	1216.93	1397.51	1633.33	1748.52
78	780.70	1011.86	1175.70	1448.84	1677.48	1810.98	832.94	1100.22	1297.07	1501.36	1776.16	1918.37
79	847.45	1076.64	1254.27	1549.34	1863.22	2019.94	896.79	1176.45	1386.48	1609.07	1956.10	2124.42
80	925.81	1343.73					972.24	1390.16				
81	1021.58	1477.23					1065.11	1514.96				
82	1134.77	1613.63					1172.50	1645.56				
83	1262.46	1755.84					1294.39	1781.96				
84	1401.77	1903.86					1424.99	1924.17				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have

previously elected a landing spot option during the 2013 Rate Filing

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	79.53	89.28	106.54	139.88	174.15	191.94	226.44	277.85	317.63	365.32	452.03	498.26
30	82.71	92.65	107.69	141.51	180.15	204.73	238.68	289.93	331.10	374.98	452.03	498.26
31	87.64	97.48	112.36	142.21	186.16	217.53	241.02	295.97	331.82	374.98	452.03	498.26
32	87.90	97.48	117.09	142.21	198.17	223.93	241.42	297.93	333.04	374.98	452.03	498.26
33	91.81	102.58	121.08	142.21	204.17	236.72	241.42	297.93	333.76	374.98	452.03	498.26
34	92.09	107.17	124.44	146.74	216.18	249.52	241.42	297.93	333.88	374.98	452.03	498.26
35	95.51	111.31	124.44	152.61	228.19	255.92	241.42	297.93	333.88	374.98	452.03	498.26
36	101.43	114.21	125.44	164.34	234.20	268.71	241.42	297.93	333.88	374.98	452.03	498.26
37	104.58	119.93	133.54	170.21	246.21	281.51	241.42	297.93	333.88	374.98	452.03	498.26
38	104.58	123.06	136.50	176.08	258.22	294.31	241.42	297.93	333.88	374.98	452.03	498.26
39	107.60	125.89	139.19	187.82	270.23	313.50	241.42	297.93	333.88	374.98	452.03	498.26
40	110.27	128.61	141.98	193.69	282.24	326.30	241.42	297.93	333.88	374.98	452.03	498.26
41	114.10	132.48	146.65	200.40	295.57	339.02	241.42	297.93	333.88	374.98	452.03	498.26
42	115.72	135.99	151.32	213.07	303.06	339.02	241.42	297.93	333.88	374.98	452.03	498.26
43	119.54	139.77	160.88	219.91	303.06	339.02	241.42	297.93	333.88	374.98	452.03	498.26
44	126.49	146.46	168.75	226.80	303.06	339.02	241.42	297.93	333.88	374.98	452.03	498.26
45	132.96	148.67	177.62	238.77	349.05	397.33	270.68	320.69	359.60	421.21	503.39	549.62
46	133.55	157.25	187.55	245.76	362.92	417.86	274.15	324.20	365.25	421.21	503.39	549.62
47	138.64	160.86	193.06	258.83	376.90	431.93	277.64	327.72	372.17	421.21	503.39	549.62
48	142.43	164.43	203.03	272.00	391.01	436.62	281.16	331.27	377.92	421.21	503.39	549.62
49	149.73	172.66	208.20	279.21	395.52	436.62	284.33	333.60	380.11	421.21	503.39	549.62
50	154.15	178.42	223.60	299.75	426.24	477.71	280.54	331.14	383.47	441.75	529.08	590.72
51	159.04	180.08	227.35	314.79	445.49	498.26	288.67	334.42	387.49	452.03	539.35	590.72
52	165.85	189.82	229.87	318.46	469.32	518.80	286.89	338.21	392.28	462.30	554.76	606.13
53	171.93	199.53	233.81	331.87	490.11	544.49	285.97	342.01	396.64	472.57	570.17	626.67
54	176.62	201.87	240.95	338.09	498.30	548.67	289.60	346.13	395.73	487.98	585.58	642.08
55	183.82	211.52	245.79	345.94	517.45	562.42	289.25	349.96	405.11	498.26	600.99	662.63
56	189.24	217.76	252.16	357.35	534.63	584.84	287.69	349.48	408.72	513.67	626.67	693.45
57	193.40	225.44	260.77	371.49	543.29	609.39	287.16	349.67	403.47	539.35	657.49	729.41
58	198.37	228.92	267.29	383.34	565.40	632.33	289.55	349.44	398.47	570.17	693.45	770.50
59	202.01	240.49	274.38	385.68	581.06	645.55	289.89	352.09	394.47	577.31	729.41	811.59
60	204.16	244.31	282.54	397.27	597.62	679.57	289.18	348.25	393.86	572.82	770.50	852.69
61	206.35	255.31	293.50	405.88	617.61	689.37	290.47	357.62	399.71	566.33	781.29	871.44
62	210.91	267.52	306.84	401.43	622.67	697.09	285.81	361.46	407.93	560.77	800.29	888.13
63	219.34	274.96	307.90	407.68	636.74	690.21	285.33	369.90	414.05	548.88	812.49	902.77
64	222.23	278.54	326.27	409.77	646.06	690.53	289.98	375.93	417.56	539.12	827.52	899.15
65	223.88	293.17	332.97	413.09	651.44	693.45	290.79	383.74	426.01	534.68	831.00	884.06
66	241.34	319.15	356.97	452.00	698.86	747.51	304.81	401.12	447.91	576.56	861.18	939.44
67	267.70	342.91	393.14	506.64	746.66	800.09	330.39	422.57	484.26	629.60	898.33	1000.11
68	291.98	374.54	427.88	567.02	810.40	880.70	352.21	451.15	516.02	687.70	951.87	1051.99
69	314.56	405.03	462.01	614.22	875.80	938.33	373.17	475.34	541.70	736.54	999.79	1106.70
70	345.84	447.48	493.72	674.35	928.45	996.29	398.10	504.94	572.04	791.38	1062.39	1163.46
71	389.93	498.55	545.33	733.52	983.16	1062.90	442.57	559.68	622.22	838.69	1121.47	1217.78
72	442.09	556.39	597.22	803.07	1053.53	1132.64	495.08	616.01	677.00	887.25	1188.72	1283.65
73	494.79	612.13	648.31	871.49	1126.86	1206.60	548.18	680.65	730.58	937.18	1252.16	1352.23
74	560.07	676.27	705.98	944.03	1201.98	1282.11	614.91	746.36	783.99	985.85	1318.93	1422.34
75	632.67	745.35	755.52	1018.74	1277.75	1361.22	682.45	817.57	834.88	1040.89	1381.99	1492.84
76	689.13	849.75	981.82	1188.09	1356.08	1445.46	737.62	930.78	1091.93	1223.15	1470.11	1571.82
77	726.58	905.80	1040.22	1271.45	1438.40	1541.77	785.65	997.89	1159.12	1317.49	1544.72	1659.91
78	771.99	963.55	1101.89	1356.85	1564.30	1683.29	830.03	1055.99	1227.78	1408.40	1665.87	1796.47
79	835.84	1022.68	1171.15	1442.88	1721.02	1860.32	890.98	1122.73	1303.35	1506.24	1819.69	1970.61
80	911.30	1271.17					960.63	1323.41				
81	1004.17	1395.97					1047.70	1439.50				
82	1108.65	1523.66					1149.28	1561.39				
83	1227.64	1660.07					1262.46	1691.99				
84	1358.24	1799.38					1387.26	1828.40				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have

previously elected a landing spot option during the 2013 Rate Filing

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	72.08	77.83	92.01	117.04	147.58	159.95	211.99	249.11	278.53	315.28	390.39	431.48
30	74.96	80.77	93.01	118.41	152.67	170.61	223.45	259.94	290.35	323.61	390.39	431.48
31	79.42	84.98	97.04	118.99	157.76	181.28	225.63	265.35	290.98	323.61	390.39	431.48
32	79.66	84.98	101.12	118.99	167.94	186.61	226.01	267.11	292.05	323.61	390.39	431.48
33	83.21	89.43	104.56	118.99	173.03	197.27	226.01	267.11	292.68	323.61	390.39	431.48
34	83.46	93.43	107.47	122.78	183.21	207.93	226.01	267.11	292.79	323.61	390.39	431.48
35	86.56	97.04	107.47	127.69	193.38	213.27	226.01	267.11	292.79	323.61	390.39	431.48
36	91.92	99.57	108.34	137.51	198.47	223.93	226.01	267.11	292.79	323.61	390.39	431.48
37	94.78	104.56	115.33	142.42	208.65	234.59	226.01	267.11	292.79	323.61	390.39	431.48
38	94.78	107.29	117.89	147.34	218.83	245.26	226.01	267.11	292.79	323.61	390.39	431.48
39	97.51	109.75	120.21	157.16	229.01	261.25	226.01	267.11	292.79	323.61	390.39	431.48
40	99.93	112.12	122.62	162.07	239.18	271.91	226.01	267.11	292.79	323.61	390.39	431.48
41	103.40	115.49	126.65	167.68	250.48	282.52	226.01	267.11	292.79	323.61	390.39	431.48
42	104.87	118.55	130.69	178.29	256.83	282.52	226.01	267.11	292.79	323.61	390.39	431.48
43	108.33	121.85	138.94	184.01	256.83	282.52	226.01	267.11	292.79	323.61	390.39	431.48
44	114.63	127.69	145.73	189.77	256.83	282.52	226.01	267.11	292.79	323.61	390.39	431.48
45	117.13	131.18	155.81	204.66	294.65	336.57	246.51	287.19	311.00	364.70	441.75	487.98
46	117.65	138.75	164.52	210.65	306.36	353.95	249.67	290.32	315.89	364.70	441.75	487.98
47	122.14	141.93	169.35	221.85	318.17	365.87	252.85	293.48	321.88	364.70	441.75	487.98
48	125.47	145.09	178.09	233.15	330.07	369.84	256.05	296.66	326.85	364.70	441.75	487.98
49	131.90	152.35	182.63	239.32	333.88	369.84	258.94	298.74	328.75	364.70	441.75	487.98
50	140.45	156.51	191.66	252.64	365.35	410.93	256.77	293.83	329.39	385.25	462.30	523.94
51	142.48	158.72	196.35	267.36	379.68	431.48	260.73	297.77	334.21	395.52	477.71	523.94
52	149.27	165.33	199.89	272.37	403.00	452.03	259.99	297.62	339.65	405.80	487.98	539.35
53	152.47	174.97	204.58	282.09	423.75	467.44	259.98	302.03	340.65	416.07	503.39	554.76
54	157.35	177.77	208.83	289.21	428.54	478.84	259.79	302.87	345.69	426.34	518.80	570.17
55	164.47	184.32	214.28	297.67	447.79	489.06	260.33	311.55	355.60	436.62	534.21	590.72
56	167.16	190.92	217.91	309.70	465.33	511.12	259.72	308.37	356.54	452.03	554.76	616.40
57	171.92	198.74	226.62	320.11	471.17	531.39	260.00	310.38	354.07	472.57	580.44	647.22
58	177.33	202.84	230.84	329.13	493.52	549.64	259.47	311.87	352.04	503.39	611.26	683.18
59	178.59	211.52	235.61	337.00	505.47	564.26	260.90	312.57	347.43	508.23	647.22	719.13
60	181.48	215.90	246.85	345.77	522.91	592.81	261.30	310.70	348.95	502.96	683.18	760.23
61	184.34	224.11	252.41	352.00	543.31	604.38	260.07	317.52	356.05	500.48	696.15	776.28
62	189.55	233.73	265.93	350.40	542.61	610.52	256.91	322.38	362.24	498.46	712.46	790.53
63	198.20	241.96	269.06	358.36	558.24	607.73	257.71	331.63	369.46	490.49	726.97	802.99
64	201.80	247.01	282.40	359.72	570.05	607.83	260.39	335.87	371.51	480.84	739.68	803.78
65	204.20	256.85	290.69	364.84	574.08	613.75	262.56	344.46	375.37	476.41	742.60	790.11
66	218.95	279.58	312.02	396.28	616.64	658.62	276.85	359.52	397.48	517.15	774.19	840.78
67	239.65	303.64	342.33	445.33	660.98	708.08	299.59	379.16	428.16	565.94	805.98	898.40
68	261.25	330.01	377.07	500.71	717.20	779.70	319.19	403.21	458.37	617.16	853.82	945.15
69	281.58	360.60	408.90	545.61	776.28	832.33	338.52	426.45	483.66	660.82	901.38	999.21
70	310.24	397.17	436.25	599.42	824.44	885.59	361.67	454.45	512.96	711.24	958.83	1047.88
71	350.41	444.07	483.85	656.98	878.88	947.69	402.81	502.90	557.57	758.67	1013.78	1098.61
72	395.98	497.68	529.66	719.03	938.47	1006.79	449.09	555.78	606.88	801.88	1073.80	1157.81
73	444.76	544.74	575.67	778.00	1005.50	1074.85	498.35	611.48	653.26	846.96	1128.32	1217.01
74	505.22	602.70	628.72	844.35	1071.77	1141.88	557.71	671.16	705.33	893.95	1186.70	1278.77
75	569.41	665.69	673.29	910.00	1139.70	1213.54	620.40	738.90	750.88	941.63	1245.70	1345.17
76	619.30	761.54	874.71	1063.82	1211.23	1288.28	669.21	840.04	983.34	1107.49	1325.26	1414.64
77	652.74	807.64	925.57	1135.75	1281.86	1370.46	711.81	897.82	1043.50	1191.74	1391.14	1491.56
78	693.63	858.88	978.00	1210.24	1390.16	1491.74	751.67	950.94	1103.06	1273.20	1497.54	1610.73
79	748.77	909.62	1037.67	1285.98	1526.57	1642.66	803.91	1007.23	1169.26	1358.95	1631.05	1758.74
80	815.52	1128.96					864.86	1184.11				
81	893.88	1233.44					940.32	1285.68				
82	983.85	1343.73					1024.48	1390.16				
83	1082.53	1459.82					1120.26	1503.35				
84	1189.91	1578.81					1224.74	1616.54				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

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 Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	86.99	100.73	118.64	157.01	197.35	217.67	150.92	188.64	208.96	235.08	284.42	313.44
30	90.47	104.53	119.93	158.84	197.35	217.67	150.92	188.64	207.22	235.08	284.42	313.44
31	95.85	109.97	125.13	159.62	197.35	217.67	150.66	188.64	207.67	235.08	284.42	313.44
32	96.14	109.97	130.40	159.62	197.35	217.67	150.92	188.64	208.43	235.08	284.42	313.44
33	97.27	115.73	132.32	159.62	197.35	217.67	150.92	188.64	208.88	235.08	284.42	313.44
34	97.56	120.92	130.09	159.62	197.35	217.67	150.92	188.64	208.96	235.08	284.42	313.44
35	95.23	122.81	130.09	159.62	197.35	217.67	150.92	188.64	208.96	235.08	284.42	313.44
36	95.52	120.01	125.67	159.62	197.35	217.67	150.92	188.64	208.96	235.08	284.42	313.44
37	93.30	120.30	123.49	159.62	197.35	217.67	150.92	188.64	208.96	235.08	284.42	313.44
38	93.30	118.07	121.56	159.62	197.35	217.67	150.92	188.64	208.96	235.08	284.42	313.44
39	91.19	115.75	119.52	159.62	197.35	217.67	150.92	188.64	208.96	235.08	284.42	313.44
40	89.01	113.52	117.72	159.62	197.35	217.67	150.92	188.64	208.96	235.08	284.42	313.44
41	87.53	111.98	117.05	159.62	197.35	217.67	150.92	188.64	208.96	235.08	284.42	313.44
42	88.38	110.25	116.40	159.62	197.35	217.67	150.92	188.64	208.96	235.08	284.42	313.44
43	86.95	108.83	115.77	159.62	197.35	217.67	150.92	188.64	208.96	235.08	284.42	313.44
44	87.78	109.66	117.38	159.62	197.35	217.67	150.92	188.64	208.96	235.08	284.42	313.44
45	111.07	142.40	147.72	206.06	258.30	278.61	161.13	200.12	225.14	264.10	319.24	354.07
46	111.07	140.65	146.94	206.06	258.30	278.61	163.19	202.31	228.67	264.10	319.24	354.07
47	110.39	138.95	146.67	206.06	258.30	278.61	165.27	204.51	233.01	264.10	319.24	354.07
48	108.73	137.30	145.93	206.06	258.30	278.61	167.36	206.72	236.61	264.10	319.24	354.07
49	109.73	135.62	145.39	206.06	258.30	278.61	169.25	208.17	237.98	264.10	319.24	354.07
50	115.32	147.95	156.66	223.47	281.52	301.83	169.25	208.17	241.66	278.61	333.76	368.58
51	121.21	153.29	167.02	232.18	296.03	316.34	170.99	209.66	243.56	284.42	342.46	377.29
52	127.00	158.76	175.27	249.59	307.64	333.76	172.22	211.47	245.96	290.22	351.17	388.90
53	138.35	164.16	180.59	259.45	317.30	348.27	173.82	213.31	247.83	298.93	359.88	397.60
54	141.65	169.85	188.23	267.72	324.09	355.09	175.66	215.12	249.28	304.73	368.58	406.31
55	147.50	175.11	198.38	276.16	334.53	368.22	177.94	217.02	251.78	310.54	377.29	415.02
56	149.39	177.66	200.87	285.13	346.82	380.41	178.81	218.36	253.04	322.15	388.90	432.43
57	154.23	185.68	205.82	290.77	353.14	391.13	183.29	219.76	253.55	339.56	409.21	452.75
58	155.77	190.15	210.26	302.22	365.47	406.73	183.90	220.79	253.55	356.97	435.33	481.77
59	164.80	195.15	211.66	308.92	376.34	416.07	190.49	228.36	253.55	365.21	461.45	510.79
60	168.11	199.77	216.26	319.74	387.77	435.69	193.01	238.50	262.31	365.74	490.47	542.71
61	171.92	205.24	223.49	325.10	414.41	456.94	193.91	245.09	270.54	376.52	519.50	574.64
62	175.32	217.38	233.23	328.63	431.16	476.91	198.44	256.90	283.37	387.86	551.42	609.47
63	178.61	229.39	245.62	334.43	458.19	493.18	204.26	266.84	299.59	399.46	586.25	647.19
64	184.32	239.32	260.58	341.97	485.10	513.97	213.62	282.43	316.10	411.63	623.98	675.65
65	192.63	252.83	274.85	349.00	512.66	540.42	222.40	300.46	334.71	424.92	653.61	694.95
66	206.95	274.85	299.94	376.11	571.10	604.31	243.50	325.88	364.76	473.82	708.31	761.32
67	224.51	297.97	321.73	426.54	634.29	668.49	266.53	352.83	398.38	528.08	761.84	821.33
68	245.73	323.82	356.96	487.11	709.71	747.53	291.50	382.35	433.67	587.80	828.06	882.27
69	268.16	352.50	400.70	547.82	786.50	830.05	318.69	413.87	471.48	652.38	895.31	966.44
70	300.77	398.93	444.75	625.81	859.06	923.08	348.91	450.46	513.89	724.46	973.69	1065.11
71	351.10	458.59	504.15	698.39	937.42	1010.79	400.66	512.02	573.06	790.81	1056.29	1146.38
72	409.37	528.07	567.11	786.37	1030.29	1108.65	460.74	583.39	640.05	863.79	1153.68	1242.15
73	476.98	601.69	637.23	878.39	1137.67	1218.93	530.69	664.69	714.19	945.24	1252.54	1346.63
74	562.11	691.13	720.18	988.78	1259.56	1340.82	614.05	757.69	797.71	1036.06	1367.70	1468.52
75	661.81	794.66	810.77	1112.38	1390.16	1477.23	710.41	866.07	890.49	1139.83	1495.75	1604.93
76	751.84	952.47	1112.26	1358.52	1543.98	1645.56	801.02	1033.59	1227.06	1402.31	1665.87	1773.26
77	827.13	1063.64	1244.69	1524.72	1726.82	1851.62	890.98	1163.16	1371.87	1578.20	1845.81	1976.41
78	896.79	1162.17	1349.69	1667.32	1929.98	2080.89	957.73	1266.08	1491.08	1723.89	2043.16	2202.78
79	972.24	1238.52	1440.64	1781.88	2141.84	2321.77	1030.29	1351.04	1592.98	1850.85	2249.22	2440.77
80	1062.21	1543.98					1117.35	1596.22				
81	1175.40	1694.90					1221.83	1741.33				
82	1306.00	1854.52					1346.63	1892.25				
83	1451.11	2019.94					1485.94	2048.97				
84	1610.73	2191.17					1636.85	2211.49				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

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 Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	84.50	93.86	111.38	148.45	179.94	200.25	145.11	177.04	200.25	223.47	269.91	298.93
30	87.88	97.40	112.59	150.17	179.94	200.25	145.11	177.04	198.58	223.47	269.91	298.93
31	93.12	102.47	117.47	150.92	179.94	200.25	144.87	177.04	199.02	223.47	269.91	298.93
32	93.40	102.47	122.41	150.92	179.94	200.25	145.11	177.04	199.74	223.47	269.91	298.93
33	94.49	107.84	124.22	150.92	179.94	200.25	145.11	177.04	200.18	223.47	269.91	298.93
34	94.78	112.67	122.12	150.92	179.94	200.25	145.11	177.04	200.25	223.47	269.91	298.93
35	92.51	114.44	122.12	150.92	179.94	200.25	145.11	177.04	200.25	223.47	269.91	298.93
36	92.79	111.83	117.97	150.92	179.94	200.25	145.11	177.04	200.25	223.47	269.91	298.93
37	90.64	112.09	115.93	150.92	179.94	200.25	145.11	177.04	200.25	223.47	269.91	298.93
38	90.64	110.02	114.11	150.92	179.94	200.25	145.11	177.04	200.25	223.47	269.91	298.93
39	88.59	107.86	112.20	150.92	179.94	200.25	145.11	177.04	200.25	223.47	269.91	298.93
40	86.47	105.78	110.51	150.92	179.94	200.25	145.11	177.04	200.25	223.47	269.91	298.93
41	85.03	104.35	109.88	150.92	179.94	200.25	145.11	177.04	200.25	223.47	269.91	298.93
42	85.86	102.73	109.28	150.92	179.94	200.25	145.11	177.04	200.25	223.47	269.91	298.93
43	84.46	101.41	108.69	150.92	179.94	200.25	145.11	177.04	200.25	223.47	269.91	298.93
44	85.27	102.19	110.19	150.92	179.94	200.25	145.11	177.04	200.25	223.47	269.91	298.93
45	106.14	132.58	138.19	188.64	235.08	252.49	155.67	192.01	219.64	252.49	304.73	333.76
46	106.14	130.95	137.46	188.64	235.08	252.49	157.66	194.11	223.10	252.49	304.73	333.76
47	105.48	129.36	137.21	188.64	235.08	252.49	159.67	196.22	227.33	252.49	304.73	333.76
48	103.89	127.84	136.51	188.64	235.08	252.49	161.69	198.34	230.84	252.49	304.73	333.76
49	104.85	126.26	136.01	188.64	235.08	252.49	163.51	199.74	232.18	252.49	304.73	333.76
50	110.52	138.71	149.65	206.06	258.30	275.71	161.19	200.27	230.55	267.00	319.24	351.17
51	116.46	144.13	155.42	217.67	269.91	293.12	165.73	201.89	232.62	272.81	327.95	359.88
52	122.30	149.69	163.73	229.28	284.42	304.73	164.62	203.83	237.85	278.61	333.76	368.58
53	131.20	155.16	169.30	239.27	294.22	322.15	166.47	208.29	237.29	284.42	342.46	380.19
54	136.93	160.91	177.03	245.18	298.72	329.73	170.84	207.79	239.01	293.12	351.17	388.90
55	142.82	166.25	185.01	256.64	312.04	340.32	173.25	209.78	244.15	298.93	362.78	400.51
56	144.86	168.99	187.77	265.94	321.65	352.65	174.28	211.39	243.21	310.54	374.39	415.02
57	149.76	174.89	192.95	271.92	328.69	366.34	176.58	210.88	244.24	325.05	394.70	438.23
58	151.44	179.58	197.65	281.01	343.81	379.25	177.41	212.29	242.62	345.36	417.92	464.35
59	156.24	184.77	201.48	285.75	354.99	394.46	184.07	220.06	239.24	351.27	446.94	493.38
60	161.88	191.62	206.24	296.90	366.67	416.63	186.79	226.27	248.29	349.96	473.06	522.40
61	163.92	197.27	213.69	303.10	392.88	437.79	187.91	233.13	256.82	358.71	499.18	551.42
62	167.61	207.50	225.52	305.32	410.00	457.94	192.66	243.07	267.84	368.09	528.20	583.35
63	173.03	219.67	234.37	309.90	436.88	474.62	196.77	253.21	284.03	378.06	557.23	618.17
64	178.90	228.01	249.49	316.32	461.25	490.61	206.19	266.95	296.83	386.47	592.05	641.44
65	183.87	241.67	262.19	324.36	483.74	514.68	215.11	286.80	315.48	396.15	616.51	656.34
66	196.34	263.56	281.65	349.09	538.31	574.77	234.21	310.08	343.07	445.95	664.94	718.55
67	215.45	284.77	301.50	395.59	595.17	624.65	256.95	336.97	376.14	494.16	712.96	774.89
68	236.57	312.46	334.30	454.32	663.92	699.03	281.79	368.41	409.23	552.93	776.12	830.03
69	260.76	341.07	377.47	509.71	734.26	772.80	308.98	398.03	447.30	614.74	840.79	911.30
70	298.85	386.96	427.04	584.09	801.01	862.69	344.98	438.45	495.68	684.21	921.68	1007.07
71	349.05	445.85	487.48	663.60	882.27	949.97	396.53	501.49	556.27	753.39	1004.20	1091.23
72	407.18	516.79	554.02	748.69	975.15	1047.70	458.56	572.34	626.99	824.42	1101.50	1189.91
73	474.66	587.59	623.72	838.00	1082.53	1157.99	528.37	653.11	700.80	901.39	1203.59	1300.19
74	559.60	673.92	703.97	940.36	1201.52	1279.88	611.56	745.59	784.03	985.23	1315.98	1419.18
75	656.37	774.09	785.21	1058.05	1326.31	1413.38	707.73	850.83	867.48	1081.62	1435.57	1549.78
76	746.12	922.01	1061.83	1287.17	1465.62	1564.30	798.22	1006.03	1181.62	1326.07	1590.42	1700.70
77	818.43	1022.31	1176.00	1434.86	1625.24	1741.33	888.08	1126.64	1309.38	1485.53	1744.23	1871.93
78	888.08	1108.49	1267.97	1558.08	1796.47	1932.88	951.93	1216.32	1410.70	1616.85	1912.56	2063.48
79	960.63	1176.85	1347.46	1658.61	1979.31	2138.93	1021.58	1289.26	1499.12	1731.35	2089.60	2263.73
80	1047.70	1462.72					1102.84	1520.76				
81	1152.18	1602.02					1204.42	1654.26				
82	1276.98	1752.94					1320.51	1796.47				
83	1413.38	1906.76					1451.11	1944.49				
84	1561.39	2069.28					1593.32	2101.21				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

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 Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	77.05	82.41	96.85	125.61	150.92	168.33	133.50	159.62	177.04	194.45	235.08	258.30
30	80.13	85.52	97.90	127.07	150.92	168.33	133.50	159.62	175.56	194.45	235.08	258.30
31	84.90	89.98	102.14	127.70	150.92	168.33	133.28	159.62	175.94	194.45	235.08	258.30
32	85.16	89.98	106.45	127.70	150.92	168.33	133.50	159.62	176.59	194.45	235.08	258.30
33	86.15	94.69	108.02	127.70	150.92	168.33	133.50	159.62	176.97	194.45	235.08	258.30
34	86.41	98.93	106.19	127.70	150.92	168.33	133.50	159.62	177.04	194.45	235.08	258.30
35	84.35	100.48	106.19	127.70	150.92	168.33	133.50	159.62	177.04	194.45	235.08	258.30
36	84.60	98.19	102.59	127.70	150.92	168.33	133.50	159.62	177.04	194.45	235.08	258.30
37	82.64	98.42	100.81	127.70	150.92	168.33	133.50	159.62	177.04	194.45	235.08	258.30
38	82.64	96.60	99.23	127.70	150.92	168.33	133.50	159.62	177.04	194.45	235.08	258.30
39	80.77	94.70	97.57	127.70	150.92	168.33	133.50	159.62	177.04	194.45	235.08	258.30
40	78.84	92.88	96.10	127.70	150.92	168.33	133.50	159.62	177.04	194.45	235.08	258.30
41	77.52	91.62	95.55	127.70	150.92	168.33	133.50	159.62	177.04	194.45	235.08	258.30
42	78.28	90.20	95.02	127.70	150.92	168.33	133.50	159.62	177.04	194.45	235.08	258.30
43	77.01	89.04	94.51	127.70	150.92	168.33	133.50	159.62	177.04	194.45	235.08	258.30
44	77.75	89.72	95.82	127.70	150.92	168.33	133.50	159.62	177.04	194.45	235.08	258.30
45	96.26	117.85	121.51	162.52	200.25	217.67	142.01	170.37	189.44	220.57	267.00	293.12
46	96.26	116.40	120.87	162.52	200.25	217.67	143.83	172.24	192.42	220.57	267.00	293.12
47	95.67	114.99	120.65	162.52	200.25	217.67	145.66	174.11	196.07	220.57	267.00	293.12
48	94.23	113.63	120.04	162.52	200.25	217.67	147.51	176.00	199.10	220.57	267.00	293.12
49	95.10	112.23	119.60	162.52	200.25	217.67	149.17	177.23	200.25	220.57	267.00	293.12
50	100.91	122.52	128.60	177.04	220.57	237.98	147.76	176.55	202.77	232.18	281.52	310.54
51	106.95	125.83	134.54	188.64	232.18	252.49	149.94	178.60	205.25	237.98	287.32	319.24
52	110.54	131.54	142.98	200.25	243.79	264.10	149.43	180.90	208.12	243.79	296.03	327.95
53	116.89	134.92	148.98	207.56	253.84	278.61	149.33	183.20	208.29	249.59	301.83	336.66
54	122.76	140.79	152.38	214.18	259.27	284.63	154.00	183.34	208.17	255.40	310.54	345.36
55	126.43	144.08	160.49	220.37	269.87	295.69	156.86	185.67	213.63	261.20	319.24	354.07
56	129.02	147.33	163.75	230.30	279.69	310.99	156.18	185.84	213.73	272.81	330.85	368.58
57	134.11	153.30	167.23	236.92	285.23	319.52	160.94	186.46	214.00	287.32	351.17	388.90
58	134.14	158.46	172.41	243.89	297.79	335.28	160.10	188.94	214.21	304.73	371.48	412.11
59	141.26	161.93	175.02	249.71	309.61	343.12	166.94	195.15	212.65	309.45	394.70	438.23
60	145.28	167.16	180.21	258.84	321.83	364.89	168.11	201.81	220.26	310.49	417.92	464.35
61	147.93	173.36	186.24	266.44	344.44	385.80	171.92	207.23	227.41	318.00	441.14	490.47
62	152.20	183.78	194.68	268.03	359.74	401.04	173.39	217.38	234.85	328.57	470.16	519.50
63	156.28	192.45	204.37	274.23	383.60	416.28	178.03	225.94	249.01	335.26	496.28	551.42
64	160.83	201.63	216.23	279.99	405.58	433.50	187.62	237.94	264.06	343.02	528.20	573.02
65	166.36	211.93	227.84	285.36	425.90	455.49	195.06	255.59	278.93	354.10	550.86	587.40
66	178.65	231.55	246.90	307.53	475.46	507.62	211.90	276.50	305.61	397.18	595.56	644.41
67	193.73	252.71	266.57	351.39	525.32	550.68	232.02	301.29	333.67	440.87	641.09	693.63
68	212.73	276.48	294.63	402.80	586.65	621.99	254.58	328.58	364.44	493.16	698.22	748.77
69	234.87	302.96	332.95	454.93	653.00	684.07	279.83	358.42	396.93	552.01	757.57	821.33
70	268.20	343.08	377.84	520.28	713.95	767.80	313.62	394.40	443.08	616.30	829.22	908.39
71	314.14	397.02	433.32	591.52	786.50	845.71	361.42	450.92	499.59	681.04	905.81	983.85
72	367.77	460.37	490.77	668.29	870.67	934.51	417.07	514.89	563.85	745.67	994.25	1070.92
73	428.12	524.13	553.91	749.66	966.44	1033.19	479.71	588.26	629.38	813.69	1085.53	1169.59
74	504.40	602.59	627.55	843.52	1070.92	1140.57	556.87	670.54	704.26	893.24	1186.68	1276.98
75	591.00	691.80	699.26	946.81	1184.11	1259.56	643.64	767.02	780.04	979.76	1295.17	1395.97
76	671.80	825.10	946.96	1153.03	1308.90	1395.97	725.40	909.56	1065.16	1198.09	1436.60	1532.37
77	737.16	912.09	1046.86	1284.13	1448.21	1549.78	806.82	1014.25	1178.73	1342.31	1573.00	1683.29
78	798.11	987.71	1125.62	1391.35	1596.22	1715.21	861.96	1094.69	1266.58	1461.92	1721.02	1848.71
79	861.96	1045.80	1193.82	1479.30	1752.94	1889.34	922.91	1160.33	1343.58	1561.82	1874.83	2022.85
80	937.42	1297.29					995.46	1361.14				
81	1027.39	1419.18					1079.63	1477.23				
82	1131.87	1543.98					1178.30	1599.12				
83	1245.05	1677.48					1288.58	1726.82				
84	1369.85	1816.79					1407.58	1860.32				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have

previously elected a landing spot option during the 2010 and 2013 Rate Filings

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	82.02	93.86	113.80	151.30	188.64	211.86	142.21	177.04	197.35	223.47	269.91	296.03
30	85.30	97.40	115.03	153.06	188.64	211.86	142.21	177.04	195.70	223.47	269.91	296.03
31	90.38	102.47	120.02	153.82	188.64	211.86	141.97	177.04	196.13	223.47	269.91	296.03
32	90.65	102.47	125.07	153.82	188.64	211.86	142.21	177.04	196.85	223.47	269.91	296.03
33	91.71	107.84	126.92	153.82	188.64	211.86	142.21	177.04	197.28	223.47	269.91	296.03
34	91.99	112.67	124.78	153.82	188.64	211.86	142.21	177.04	197.35	223.47	269.91	296.03
35	89.79	114.44	124.78	153.82	188.64	211.86	142.21	177.04	197.35	223.47	269.91	296.03
36	90.06	111.83	120.54	153.82	188.64	211.86	142.21	177.04	197.35	223.47	269.91	296.03
37	87.97	112.09	118.45	153.82	188.64	211.86	142.21	177.04	197.35	223.47	269.91	296.03
38	87.97	110.02	116.60	153.82	188.64	211.86	142.21	177.04	197.35	223.47	269.91	296.03
39	85.98	107.86	114.64	153.82	188.64	211.86	142.21	177.04	197.35	223.47	269.91	296.03
40	83.92	105.78	112.91	153.82	188.64	211.86	142.21	177.04	197.35	223.47	269.91	296.03
41	82.53	104.35	112.27	153.82	188.64	211.86	142.21	177.04	197.35	223.47	269.91	296.03
42	83.33	102.73	111.65	153.82	188.64	211.86	142.21	177.04	197.35	223.47	269.91	296.03
43	81.98	101.41	111.05	153.82	188.64	211.86	142.21	177.04	197.35	223.47	269.91	296.03
44	82.77	102.19	112.59	153.82	188.64	211.86	142.21	177.04	197.35	223.47	269.91	296.03
45	106.14	135.04	145.33	197.35	243.79	272.81	158.40	189.30	211.41	249.59	301.83	330.85
46	106.14	133.37	144.57	197.35	243.79	272.81	160.43	191.37	214.73	249.59	301.83	330.85
47	105.48	131.76	144.30	197.35	243.79	272.81	162.47	193.45	218.80	249.59	301.83	330.85
48	103.89	130.20	143.57	197.35	243.79	272.81	164.53	195.55	222.18	249.59	301.83	330.85
49	104.85	128.60	143.05	197.35	243.79	272.81	166.38	196.92	223.47	249.59	301.83	330.85
50	112.92	138.71	154.32	217.67	267.00	296.03	166.57	192.36	222.21	261.20	313.44	354.07
51	118.83	144.13	164.70	229.28	278.61	310.54	168.36	196.71	227.14	267.00	322.15	354.07
52	122.30	149.69	170.65	237.98	290.22	322.15	164.62	198.73	229.74	272.81	327.95	362.78
53	128.81	155.16	176.07	247.91	299.99	333.76	164.02	200.76	232.01	278.61	336.66	371.48
54	134.57	160.91	181.51	250.82	304.36	338.18	166.03	200.45	231.30	287.32	345.36	380.19
55	138.13	164.03	187.24	259.43	314.85	345.90	166.23	204.96	236.52	293.12	354.07	391.80
56	140.33	166.82	189.95	265.94	327.24	358.20	167.49	204.43	238.30	301.83	365.68	406.31
57	145.29	172.73	192.95	271.92	328.69	366.34	169.88	206.44	239.59	316.34	383.09	426.63
58	147.12	175.36	195.54	281.01	341.11	379.25	170.92	205.93	236.06	333.76	406.31	449.84
59	151.96	180.61	195.38	285.75	349.65	386.35	175.50	211.76	235.15	340.12	429.53	475.96
60	155.66	183.46	198.24	294.36	356.12	400.29	178.48	218.12	242.29	336.80	449.84	499.18
61	155.93	187.30	203.89	295.77	379.42	418.63	177.92	223.17	247.02	340.90	473.06	522.40
62	157.98	195.64	210.10	296.00	388.84	430.84	177.25	231.21	256.20	350.80	496.28	548.52
63	160.00	204.12	217.50	298.76	410.24	440.15	181.78	239.57	268.47	356.66	522.40	577.54
64	164.45	209.17	229.16	301.36	426.79	451.67	187.62	247.61	279.48	361.32	548.52	595.82
65	168.11	219.36	238.69	303.83	444.31	470.93	193.24	261.44	290.47	369.60	567.99	603.95
66	178.65	239.08	259.71	326.24	491.86	523.74	208.19	280.45	315.47	413.43	612.91	664.37
67	195.54	258.37	283.12	373.49	547.67	580.82	232.02	303.27	349.85	465.10	658.34	728.46
68	212.73	280.27	317.30	430.91	615.27	664.79	254.58	330.57	382.77	520.55	718.42	792.31
69	233.02	306.77	352.30	481.13	684.92	732.73	275.94	358.42	411.04	572.09	777.66	859.06
70	262.45	347.07	387.68	544.82	745.87	802.30	303.82	392.40	447.12	631.39	846.56	925.81
71	305.93	399.14	439.56	608.92	815.52	880.46	349.03	446.70	499.59	688.53	920.28	998.36
72	359.02	460.37	495.13	683.36	896.79	966.44	401.78	508.26	557.32	750.59	1002.94	1079.63
73	416.49	524.13	553.91	764.80	989.66	1059.31	461.17	579.00	620.45	823.43	1088.41	1172.50
74	489.34	600.13	627.55	861.36	1094.14	1166.69	536.98	658.44	692.87	902.92	1189.55	1276.98
75	574.66	691.80	706.23	967.51	1210.22	1285.68	619.60	754.32	775.44	991.89	1300.90	1395.97
76	654.65	827.87	969.37	1181.57	1343.73	1430.79	697.39	898.53	1068.00	1219.87	1451.11	1541.08
77	719.75	925.86	1082.58	1327.61	1503.35	1610.73	774.89	1011.44	1195.77	1373.20	1604.93	1718.11
78	780.70	1011.86	1175.70	1448.84	1677.48	1810.98	832.94	1100.22	1297.07	1501.36	1776.16	1918.37
79	847.45	1076.64	1254.27	1549.34	1863.22	2019.94	896.79	1176.45	1386.48	1609.07	1956.10	2124.42
80	925.81	1343.73					972.24	1390.16				
81	1021.58	1477.23					1065.11	1514.96				
82	1134.77	1613.63					1172.50	1645.56				
83	1262.46	1755.84					1294.39	1781.96				
84	1401.77	1903.86					1424.99	1924.17				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have

previously elected a landing spot option during the 2010 and 2013 Rate Filings

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	79.53	89.28	106.54	139.88	171.23	191.55	136.40	168.33	188.64	211.86	255.40	281.52
30	82.71	92.65	107.69	141.51	171.23	191.55	136.40	168.33	187.07	211.86	255.40	281.52
31	87.64	97.48	112.36	142.21	171.23	191.55	136.17	168.33	187.48	211.86	255.40	281.52
32	87.90	97.48	117.09	142.21	171.23	191.55	136.40	168.33	188.17	211.86	255.40	281.52
33	88.93	102.58	118.82	142.21	171.23	191.55	136.40	168.33	188.58	211.86	255.40	281.52
34	89.20	107.17	116.81	142.21	171.23	191.55	136.40	168.33	188.64	211.86	255.40	281.52
35	87.07	108.85	116.81	142.21	171.23	191.55	136.40	168.33	188.64	211.86	255.40	281.52
36	87.33	106.37	112.85	142.21	171.23	191.55	136.40	168.33	188.64	211.86	255.40	281.52
37	85.30	106.63	110.89	142.21	171.23	191.55	136.40	168.33	188.64	211.86	255.40	281.52
38	85.30	104.65	109.15	142.21	171.23	191.55	136.40	168.33	188.64	211.86	255.40	281.52
39	83.38	102.60	107.32	142.21	171.23	191.55	136.40	168.33	188.64	211.86	255.40	281.52
40	81.38	100.62	105.71	142.21	171.23	191.55	136.40	168.33	188.64	211.86	255.40	281.52
41	80.03	99.26	105.11	142.21	171.23	191.55	136.40	168.33	188.64	211.86	255.40	281.52
42	80.81	97.72	104.52	142.21	171.23	191.55	136.40	168.33	188.64	211.86	255.40	281.52
43	79.49	96.46	103.96	142.21	171.23	191.55	136.40	168.33	188.64	211.86	255.40	281.52
44	80.26	97.20	105.40	142.21	171.23	191.55	136.40	168.33	188.64	211.86	255.40	281.52
45	103.67	125.22	135.80	182.84	223.47	246.69	152.94	181.19	203.17	237.98	284.42	310.54
46	103.67	123.67	135.09	182.84	223.47	246.69	154.89	183.17	206.36	237.98	284.42	310.54
47	103.03	122.18	134.84	182.84	223.47	246.69	156.87	185.16	210.28	237.98	284.42	310.54
48	101.48	120.73	134.16	182.84	223.47	246.69	158.85	187.17	213.52	237.98	284.42	310.54
49	102.42	119.25	133.67	182.84	223.47	246.69	160.65	188.48	214.76	237.98	284.42	310.54
50	108.12	131.77	147.31	203.16	243.79	269.91	158.51	187.09	216.66	249.59	298.93	333.76
51	114.08	134.98	153.10	211.86	255.40	281.52	163.10	188.95	218.93	255.40	304.73	333.76
52	117.59	140.61	159.12	220.57	267.00	293.12	162.09	191.09	221.64	261.20	313.44	342.46
53	126.43	146.17	162.53	230.62	276.91	307.64	161.57	193.24	224.10	267.00	322.15	354.07
54	129.85	149.73	168.07	233.91	281.81	310.00	163.62	195.57	223.59	275.71	330.85	362.78
55	133.45	155.16	173.86	239.90	292.36	320.80	163.89	197.73	228.89	281.52	339.56	374.39
56	135.81	158.16	176.85	246.75	302.07	330.43	162.97	197.46	230.93	290.22	354.07	391.80
57	140.82	164.09	180.09	253.08	306.96	344.31	165.41	197.56	227.96	304.73	371.48	412.11
58	142.79	166.91	185.03	262.45	319.45	357.27	166.59	197.43	225.13	322.15	391.80	435.33
59	147.68	172.31	187.24	265.15	328.30	364.74	171.22	203.45	222.88	326.18	412.11	458.55
60	149.43	175.31	190.23	274.06	337.65	383.96	172.26	207.93	228.27	323.64	435.33	481.77
61	149.93	179.33	196.05	276.21	357.90	399.48	171.92	213.21	233.30	328.18	452.75	504.99
62	152.20	187.74	202.39	275.03	370.32	414.59	171.47	219.35	242.61	333.51	475.96	528.20
63	154.42	194.40	208.12	276.46	388.93	421.59	174.28	225.94	252.90	335.26	496.28	551.42
64	157.22	199.75	219.92	279.99	405.58	433.50	182.04	236.00	262.14	338.45	519.50	564.46
65	159.36	210.07	227.84	281.25	420.65	447.77	187.77	247.78	275.08	345.25	536.59	570.85
66	171.58	227.79	246.90	303.38	464.53	496.88	202.61	266.63	297.73	383.24	572.43	624.45
67	190.11	247.05	270.25	346.97	511.35	547.94	226.27	289.40	331.65	431.18	615.22	684.92
68	209.06	270.80	302.19	400.46	572.34	621.99	248.75	318.62	364.44	485.68	672.26	742.97
69	229.32	295.34	336.82	447.78	638.49	684.07	272.06	346.54	394.92	536.96	728.88	806.82
70	260.54	337.10	371.94	508.01	699.43	750.54	299.90	380.39	430.94	596.17	800.33	876.47
71	303.88	388.53	424.98	571.64	766.19	828.33	344.90	436.17	484.90	653.60	873.98	949.03
72	356.83	449.09	482.04	648.19	850.35	914.20	399.60	497.21	546.44	716.14	959.46	1036.09
73	414.16	512.38	542.66	729.47	943.22	1009.97	458.85	569.73	611.52	784.46	1048.10	1131.87
74	486.83	587.83	613.66	820.58	1044.80	1114.45	534.50	648.76	681.47	856.93	1146.45	1236.34
75	571.94	673.79	682.99	920.94	1155.08	1230.54	616.93	739.08	754.73	940.96	1249.32	1349.53
76	648.93	800.18	924.55	1118.78	1276.98	1361.14	694.59	876.48	1028.23	1151.80	1384.36	1480.13
77	713.95	890.04	1022.13	1249.34	1413.38	1514.96	771.99	980.54	1138.96	1294.57	1517.86	1631.05
78	771.99	963.55	1101.89	1356.85	1564.30	1683.29	830.03	1055.99	1227.78	1408.40	1665.87	1796.47
79	835.84	1022.68	1171.15	1442.88	1721.02	1860.32	890.98	1122.73	1303.35	1506.24	1819.69	1970.61
80	911.30	1271.17					960.63	1323.41				
81	1004.17	1395.97					1047.70	1439.50				
82	1108.65	1523.66					1149.28	1561.39				
83	1227.64	1660.07					1262.46	1691.99				
84	1358.24	1799.38					1387.26	1828.40				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have

previously elected a landing spot option during the 2010 and 2013 Rate Filings

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	72.08	77.83	92.01	117.04	145.11	159.62	127.70	150.92	165.43	182.84	220.57	243.79
30	74.96	80.77	93.01	118.41	145.11	159.62	127.70	150.92	164.05	182.84	220.57	243.79
31	79.42	84.98	97.04	118.99	145.11	159.62	127.48	150.92	164.41	182.84	220.57	243.79
32	79.66	84.98	101.12	118.99	145.11	159.62	127.70	150.92	165.01	182.84	220.57	243.79
33	80.60	89.43	102.62	118.99	145.11	159.62	127.70	150.92	165.37	182.84	220.57	243.79
34	80.84	93.43	100.88	118.99	145.11	159.62	127.70	150.92	165.43	182.84	220.57	243.79
35	78.91	94.90	100.88	118.99	145.11	159.62	127.70	150.92	165.43	182.84	220.57	243.79
36	79.14	92.74	97.46	118.99	145.11	159.62	127.70	150.92	165.43	182.84	220.57	243.79
37	77.31	92.96	95.77	118.99	145.11	159.62	127.70	150.92	165.43	182.84	220.57	243.79
38	77.31	91.24	94.27	118.99	145.11	159.62	127.70	150.92	165.43	182.84	220.57	243.79
39	75.56	89.44	92.69	118.99	145.11	159.62	127.70	150.92	165.43	182.84	220.57	243.79
40	73.75	87.72	91.29	118.99	145.11	159.62	127.70	150.92	165.43	182.84	220.57	243.79
41	72.52	86.53	90.77	118.99	145.11	159.62	127.70	150.92	165.43	182.84	220.57	243.79
42	73.23	85.19	90.27	118.99	145.11	159.62	127.70	150.92	165.43	182.84	220.57	243.79
43	72.04	84.09	89.78	118.99	145.11	159.62	127.70	150.92	165.43	182.84	220.57	243.79
44	72.73	84.74	91.03	118.99	145.11	159.62	127.70	150.92	165.43	182.84	220.57	243.79
45	91.33	110.49	119.13	156.72	188.64	208.96	139.28	162.26	175.72	206.06	249.59	275.71
46	91.33	109.12	118.50	156.72	188.64	208.96	141.06	164.03	178.48	206.06	249.59	275.71
47	90.76	107.80	118.28	156.72	188.64	208.96	142.86	165.82	181.86	206.06	249.59	275.71
48	89.40	106.53	117.68	156.72	188.64	208.96	144.67	167.61	184.67	206.06	249.59	275.71
49	90.22	105.22	117.25	156.72	188.64	208.96	146.30	168.79	185.74	206.06	249.59	275.71
50	98.51	115.59	126.26	171.23	208.96	232.18	145.07	166.01	186.10	217.67	261.20	296.03
51	102.20	118.97	132.22	179.94	217.67	243.79	147.31	168.24	188.83	223.47	269.91	296.03
52	105.83	122.47	138.37	188.64	229.28	255.40	146.89	168.16	191.90	229.28	275.71	304.73
53	112.11	128.18	142.21	196.03	239.42	264.10	146.89	170.65	192.47	235.08	284.42	313.44
54	115.68	131.85	145.66	200.09	242.36	270.54	146.78	171.12	195.32	240.88	293.12	322.15
55	119.40	135.21	151.57	206.43	253.00	278.95	147.50	176.03	200.91	246.69	301.83	333.76
56	119.96	138.66	152.83	213.85	262.91	288.78	147.12	174.23	201.45	255.40	313.44	348.27
57	125.17	144.66	156.51	218.08	266.21	300.24	149.76	175.36	200.05	267.00	327.95	365.68
58	127.65	147.89	159.80	225.34	278.84	310.55	149.28	176.20	198.90	284.42	345.36	386.00
59	130.56	151.55	160.78	231.69	285.59	318.81	154.10	180.61	196.30	287.15	365.68	406.31
60	132.83	154.93	166.20	238.54	295.45	334.94	155.66	185.50	202.24	284.17	386.00	429.53
61	133.94	157.42	168.60	239.55	314.84	350.23	153.93	189.30	207.81	290.02	403.41	449.84
62	136.79	164.02	175.40	240.06	322.71	363.10	154.13	195.64	215.44	296.45	423.72	470.16
63	139.54	171.07	181.87	243.02	340.98	371.21	157.41	202.57	225.67	299.60	444.04	490.47
64	142.76	177.13	190.35	245.79	357.86	381.58	163.47	210.85	233.22	301.86	464.35	504.60
65	145.35	184.04	198.90	248.40	370.69	396.31	169.54	222.42	242.38	307.63	479.51	510.18
66	155.66	199.55	215.81	265.98	409.88	437.79	184.02	238.98	264.21	343.75	514.61	558.87
67	170.19	218.76	235.32	304.98	452.67	484.93	205.17	259.67	293.22	387.58	551.97	615.27
68	187.05	238.60	266.30	353.62	506.52	550.66	225.43	284.77	323.72	435.87	603.01	667.51
69	205.28	262.94	298.10	397.77	565.93	606.79	246.79	310.90	352.60	481.76	657.14	728.46
70	233.72	299.20	328.64	451.56	621.07	667.15	272.46	342.35	386.43	535.80	722.32	789.40
71	273.08	346.07	377.07	511.99	684.92	738.54	313.92	391.92	434.52	591.24	790.05	856.15
72	319.61	401.70	427.51	580.36	757.48	812.62	362.48	448.59	489.84	647.23	866.71	934.51
73	372.28	455.97	481.86	651.22	841.64	899.69	417.14	511.83	546.80	708.93	944.44	1018.68
74	439.15	523.88	546.50	733.94	931.61	992.56	484.78	583.40	613.10	777.05	1031.52	1111.55
75	514.74	601.78	608.65	822.64	1030.29	1097.04	560.85	667.97	678.80	851.23	1126.11	1216.03
76	583.18	717.12	823.69	1001.77	1140.57	1213.13	630.17	791.04	925.98	1042.88	1247.95	1332.12
77	641.39	793.60	909.48	1116.00	1259.56	1346.63	699.43	882.20	1025.35	1171.01	1366.94	1465.62
78	693.63	858.88	978.00	1210.24	1390.16	1491.74	751.67	950.94	1103.06	1273.20	1497.54	1610.73
79	748.77	909.62	1037.67	1285.98	1526.57	1642.66	803.91	1007.23	1169.26	1358.95	1631.05	1758.74
80	815.52	1128.96					864.86	1184.11				
81	893.88	1233.44					940.32	1285.68				
82	983.85	1343.73					1024.48	1390.16				
83	1082.53	1459.82					1120.26	1503.35				
84	1189.91	1578.81					1224.74	1616.54				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have
not previously elected a landing spot option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	36.46	42.58	48.26	59.21	68.82	83.53	102.43	118.61	139.71	184.89	236.35	256.84	295.01	366.67	414.30	477.32	592.77	653.25
30	39.04	42.58	48.26	63.08	81.53	97.39	106.53	123.08	141.22	187.04	244.50	273.96	310.96	382.61	431.87	489.94	592.77	653.25
31	40.63	43.95	50.37	65.21	82.73	98.10	112.87	129.50	147.34	187.96	252.65	291.08	314.00	390.58	432.82	489.94	592.77	653.25
32	41.94	46.07	53.35	68.71	87.15	103.32	113.21	129.50	153.55	187.96	268.95	299.64	314.53	393.16	434.40	489.94	592.77	653.25
33	42.73	47.37	55.48	71.41	89.16	105.05	118.25	136.28	158.77	187.96	277.09	316.76	314.53	393.16	435.34	489.94	592.77	653.25
34	44.05	49.80	57.62	74.40	92.88	109.42	118.60	142.38	163.18	193.95	293.39	333.89	314.53	393.16	435.50	489.94	592.77	653.25
35	45.38	51.13	60.30	77.95	96.02	112.50	123.01	147.87	163.18	201.70	309.69	342.45	314.53	393.16	435.50	489.94	592.77	653.25
36	46.72	53.80	62.47	81.53	99.26	115.75	130.64	151.73	164.50	217.22	317.84	359.57	314.53	393.16	435.50	489.94	592.77	653.25
37	48.06	55.94	65.18	83.75	108.81	124.82	134.69	159.33	175.11	224.98	334.14	376.69	314.53	393.16	435.50	489.94	592.77	653.25
38	50.21	57.29	68.74	87.36	108.81	124.82	134.69	163.49	179.00	232.73	350.44	393.82	314.53	393.16	435.50	489.94	592.77	653.25
39	51.56	59.45	70.42	91.17	108.81	124.82	138.58	167.25	182.52	248.25	366.74	419.50	314.53	393.16	435.50	489.94	592.77	653.25
40	52.15	61.75	72.09	93.61	110.97	126.66	142.02	170.86	186.19	256.01	383.04	436.62	314.53	393.16	435.50	489.94	592.77	653.25
41	54.70	64.35	74.98	97.03	114.11	130.31	146.95	176.00	192.31	264.87	401.14	453.65	314.53	393.16	435.50	489.94	592.77	653.25
42	55.69	65.93	78.33	101.45	126.16	147.95	149.04	180.66	198.44	281.63	411.31	453.65	314.53	393.16	435.50	489.94	592.77	653.25
43	58.36	68.58	83.52	105.19	136.26	157.22	153.96	185.69	210.97	290.66	411.31	453.65	314.53	393.16	435.50	489.94	592.77	653.25
44	61.65	70.91	84.85	111.29	141.16	157.22	162.92	194.58	221.28	299.76	411.31	453.65	314.53	393.16	435.50	489.94	592.77	653.25
45	63.59	72.43	84.85	111.29	141.16	157.22	167.75	199.09	227.50	316.86	475.07	528.42	335.81	417.08	469.21	550.43	665.35	737.93
46	65.51	74.60	89.08	114.78	144.36	160.76	168.49	210.59	240.22	326.14	493.95	555.72	340.12	421.64	476.59	550.43	665.35	737.93
47	68.82	77.93	91.24	119.16	148.48	169.81	174.92	215.41	247.28	343.49	512.99	574.44	344.45	426.23	485.63	550.43	665.35	737.93
48	71.62	80.52	95.38	124.78	164.08	197.20	179.70	220.20	260.05	360.97	532.18	580.67	348.81	430.84	493.13	550.43	665.35	737.93
49	73.56	83.34	99.45	133.64	185.67	215.40	188.91	231.22	266.67	370.53	538.33	580.67	352.74	433.87	495.99	550.43	665.35	737.93
50	76.75	85.72	101.97	133.64	185.67	215.40	193.62	235.90	280.02	388.26	579.59	629.06	352.74	433.87	503.65	580.67	695.59	768.18
51	79.88	88.39	105.25	139.34	205.67	234.15	198.98	240.81	292.05	406.23	608.04	659.30	356.37	436.95	507.62	592.77	713.74	786.32
52	82.74	92.73	109.13	145.34	214.89	253.44	210.92	252.37	298.14	424.34	636.74	695.59	358.93	440.74	512.62	604.86	731.88	810.52
53	85.94	96.63	113.51	153.33	247.58	281.44	221.56	263.87	305.91	439.64	661.29	725.84	362.26	444.57	516.52	623.01	750.03	828.66
54	90.36	101.97	119.55	160.34	268.99	301.53	226.88	269.64	317.78	455.68	674.78	740.05	366.09	448.34	519.54	635.11	768.18	846.81
55	92.74	105.38	123.99	168.07	291.66	312.26	239.24	281.09	330.24	468.94	697.20	760.17	369.80	452.30	524.74	647.20	786.32	864.95
56	96.86	112.57	131.69	178.36	308.38	344.62	245.12	288.04	337.25	486.25	722.82	792.83	371.70	455.10	527.36	671.40	810.52	901.25
57	101.63	118.72	141.49	188.27	340.11	374.80	249.43	300.40	350.94	502.60	735.99	815.18	374.70	458.01	528.43	707.69	852.86	943.59
58	107.35	126.04	149.34	200.04	352.44	384.75	254.83	307.10	357.66	519.79	761.69	847.69	376.38	460.15	528.43	743.98	907.29	1004.07
59	111.09	133.23	159.11	211.76	377.64	423.72	265.45	320.72	365.23	529.11	784.35	867.15	379.76	465.37	528.43	761.15	961.73	1064.56
60	116.91	141.11	169.57	224.37	398.11	447.71	270.46	327.82	378.22	545.77	808.18	908.05	381.54	470.39	532.95	762.26	1022.22	1131.09
61	125.32	153.00	180.53	242.33	435.82	480.29	278.63	344.06	393.99	562.53	842.09	928.52	385.79	484.09	545.83	765.10	1055.64	1167.69
62	134.12	163.91	193.64	263.01	474.61	528.98	286.08	364.75	416.38	564.84	853.67	944.25	389.49	498.49	561.06	767.93	1091.78	1206.70
63	144.06	178.47	207.29	284.42	526.74	569.54	298.73	382.05	427.89	580.72	883.31	950.76	393.79	514.42	577.57	770.09	1130.19	1247.68
64	155.18	192.08	220.93	309.27	586.23	639.21	306.81	392.97	455.23	589.33	909.92	964.07	400.70	529.76	592.92	772.10	1170.41	1267.33
65	166.46	207.98	237.22	335.00	630.85	681.64	318.67	415.49	472.99	603.59	934.90	985.51	405.58	547.93	610.39	774.90	1191.94	1267.33
66	183.04	227.96	259.98	364.02	665.03	713.68	342.78	453.45	510.65	659.85	1011.72	1070.55	431.37	577.30	646.18	839.39	1254.79	1348.69
67	201.57	251.25	286.80	431.92	692.24	740.37	372.27	487.01	551.12	733.39	1090.62	1149.41	458.28	606.66	684.98	907.98	1309.91	1412.20
68	222.43	274.75	315.39	476.48	720.97	774.99	404.14	527.39	595.16	812.16	1183.30	1246.37	486.03	637.49	723.06	980.05	1380.63	1471.03
69	244.86	301.84	346.11	519.56	742.34	782.66	433.14	569.24	647.21	884.85	1270.36	1340.70	514.76	668.48	761.54	1053.73	1446.12	1561.00
70	270.24	330.06	379.46	546.25	742.34	787.45	470.13	623.57	695.19	978.20	1342.80	1442.87	545.38	704.12	803.26	1132.41	1521.97	1664.89
71	295.73	360.82	410.21	554.27	742.34	787.45	530.51	692.93	761.76	1055.27	1416.44	1527.31	605.39	773.66	865.90	1194.92	1596.06	1732.18
72	323.17	389.89	444.20	575.11	746.43	800.35	597.22	770.40	827.35	1147.24	1503.08	1617.40	672.17	851.11	933.77	1260.18	1683.10	1812.17
73	355.53	428.89	478.26	617.94	779.51	843.13	671.02	846.46	896.45	1235.71	1600.47	1714.79	746.57	935.08	1004.72	1329.76	1762.06	1894.43
74	390.02	468.53	524.03	665.69	814.15	886.62	761.49	936.27	975.62	1339.49	1706.32	1816.40	831.85	1026.43	1080.65	1403.54	1852.80	1989.39
75	431.99	517.79	574.37	722.92	859.07	946.89	862.07	1035.12	1056.09	1448.97	1810.81	1924.22	925.36	1128.14	1159.94	1484.72	1948.34	2090.56
76	483.24	612.27	688.23	832.91	996.39	1097.63	940.17	1191.04	1390.86	1698.81	1930.72	2057.74	1001.66	1292.49	1534.42	1753.57	2083.15	2217.43
77	541.81	685.42	771.70	932.95	1113.49	1232.36	991.22	1274.65	1491.62	1827.19	2069.39	2218.94	1067.73	1393.91	1644.02	1891.29	2211.98	2368.49
78	600.56	768.82	859.16	1035.23	1244.21	1373.80	1056.00	1368.50	1589.31	1963.33	2272.62	2450.33	1127.77	1490.85	1755.80	2029.94	2405.90	2593.86
79	668.18	854.40	953.65	1150.89	1382.76	1528.25	1144.85	1458.41	1696.41	2098.23	2522.10	2733.98	1213.20	1590.90	1875.80	2179.44	2648.54	2874.10
80	987.65	1250.80	1408.00	1602.80	1807.84	1937.71	1250.80	1818.10					1315.73	1879.61				
81	1114.10	1408.00	1585.71	1790.76	2043.65	2200.85	1384.08	1995.81					1438.76	2050.49				
82	1261.05	1592.54	1797.59	2019.73	2337.55	2528.93	1537.86	2183.77					1585.71	2228.19				
83	1425.09	1804.43	2036.82	2282.87	2672.47	2911.69	1708.74	2378.56					1749.75	2412.74				
84	1551.86	1996.42	2207.71	2566.52	3044.97	3335.46	1896.70	2580.19					1927.46	2604.12				
85+	2128.45	2750.11	3044.21	3513.16	4275.26	4743.46												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have
not previously elected a landing spot option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	34.72	39.30	44.81	53.66	61.57	75.38	99.51	110.52	131.15	174.80	215.49	236.29	283.66	344.10	397.03	453.75	562.52	623.01
30	37.18	39.30	44.81	57.16	72.95	87.89	103.48	114.69	132.57	176.84	222.92	252.04	299.00	359.06	413.87	465.74	562.52	623.01
31	38.69	40.57	46.77	59.10	74.02	88.53	109.65	120.67	138.32	177.71	230.35	267.79	301.92	366.54	414.78	465.74	562.52	623.01
32	39.94	42.53	49.54	62.27	77.97	93.24	109.98	120.67	144.15	177.71	245.21	275.67	302.43	368.97	416.30	465.74	562.52	623.01
33	40.70	43.73	51.52	64.71	79.77	94.80	114.87	126.99	149.05	177.71	252.65	291.42	302.43	368.97	417.20	465.74	562.52	623.01
34	41.96	45.97	53.50	67.42	83.10	98.75	115.22	132.67	153.19	183.37	267.51	307.18	302.43	368.97	417.36	465.74	562.52	623.01
35	43.22	47.20	56.00	70.65	85.91	101.53	119.50	137.79	153.19	190.70	282.37	315.05	302.43	368.97	417.36	465.74	562.52	623.01
36	44.49	49.66	58.00	73.89	88.81	104.46	126.90	141.38	154.43	205.37	289.80	330.80	302.43	368.97	417.36	465.74	562.52	623.01
37	45.77	51.64	60.53	75.89	97.35	112.64	130.84	148.47	164.39	212.71	304.66	346.56	302.43	368.97	417.36	465.74	562.52	623.01
38	47.82	52.88	63.83	79.17	97.35	112.64	130.84	152.34	168.04	220.04	319.52	362.31	302.43	368.97	417.36	465.74	562.52	623.01
39	49.10	54.88	65.39	82.63	97.35	112.64	134.62	155.84	171.35	234.71	334.38	385.94	302.43	368.97	417.36	465.74	562.52	623.01
40	49.67	57.00	66.94	84.84	99.29	114.31	137.96	159.21	174.79	242.04	349.24	401.69	302.43	368.97	417.36	465.74	562.52	623.01
41	52.10	59.40	69.62	87.93	102.10	117.60	142.75	164.00	180.54	250.42	365.74	417.36	302.43	368.97	417.36	465.74	562.52	623.01
42	53.04	60.86	72.73	91.94	112.88	133.51	144.78	168.34	186.29	266.26	375.01	417.36	302.43	368.97	417.36	465.74	562.52	623.01
43	55.58	63.30	77.56	95.33	121.92	141.88	149.56	173.02	198.05	274.81	375.01	417.36	302.43	368.97	417.36	465.74	562.52	623.01
44	58.71	65.45	78.79	100.86	126.30	141.88	158.26	181.31	207.74	283.41	375.01	417.36	302.43	368.97	417.36	465.74	562.52	623.01
45	61.14	68.04	80.00	102.73	129.64	144.89	160.29	185.36	212.82	290.09	432.37	478.88	324.43	400.17	457.77	526.23	635.11	695.59
46	62.99	70.08	83.99	105.95	132.57	148.15	161.00	196.06	224.72	298.58	449.55	503.62	328.59	404.54	464.96	526.23	635.11	695.59
47	66.18	73.20	86.03	109.99	136.36	156.49	167.14	200.56	231.32	314.46	466.87	520.59	332.77	408.95	473.78	526.23	635.11	695.59
48	68.87	75.64	89.93	115.19	150.68	181.73	171.71	205.02	243.27	330.46	484.35	526.23	336.98	413.38	481.10	526.23	635.11	695.59
49	70.73	78.29	93.77	123.36	170.52	198.50	180.51	215.27	249.47	339.22	489.94	526.23	340.79	416.28	483.89	526.23	635.11	695.59
50	74.01	83.27	99.21	124.09	168.48	192.32	185.56	221.16	267.48	358.01	531.79	574.62	335.95	417.39	480.49	556.47	665.35	731.88
51	77.22	83.74	99.99	130.05	187.63	214.31	191.18	226.43	271.77	380.84	554.39	610.91	345.40	420.77	484.81	568.57	683.50	750.03
52	77.56	88.09	101.52	139.16	196.68	233.01	203.11	237.94	278.53	389.81	588.68	635.11	343.10	424.81	495.72	580.67	695.59	768.18
53	83.33	92.03	108.47	141.31	227.61	255.85	210.10	249.41	286.79	405.45	613.20	671.40	346.95	434.11	494.54	592.77	713.74	792.37
54	87.78	97.34	112.08	148.47	244.16	279.68	219.32	255.45	298.87	417.30	621.97	687.19	356.06	433.06	498.12	610.91	731.88	810.52
55	87.86	98.51	116.70	156.27	265.92	282.72	231.65	266.86	307.98	435.78	650.33	702.58	360.07	437.22	508.84	623.01	756.08	834.71
56	92.02	107.88	124.37	166.47	282.32	313.29	237.69	273.99	315.25	453.52	670.36	734.96	362.29	440.58	506.88	647.20	780.27	864.95
57	96.79	111.74	131.73	173.56	312.53	346.69	242.20	282.93	329.00	470.02	685.03	763.51	360.99	439.50	509.04	677.45	822.61	913.34
58	104.91	119.16	137.10	185.11	321.21	353.06	247.75	290.04	336.20	483.31	716.55	790.41	363.10	442.45	505.65	719.79	871.00	967.78
59	106.36	126.34	151.65	196.84	346.17	390.76	251.66	303.66	347.67	489.42	739.84	822.10	366.96	448.44	498.60	732.10	931.49	1028.27
60	112.33	134.28	159.74	206.66	366.44	410.40	260.44	314.44	360.71	506.78	764.19	868.32	369.23	446.27	504.47	729.36	985.93	1088.75
61	120.68	146.04	168.33	221.64	398.73	442.99	265.67	330.70	376.71	524.47	798.34	889.60	373.86	460.47	518.14	728.91	1014.36	1120.51
62	129.49	156.99	183.83	245.08	437.02	481.33	273.50	348.17	402.61	524.78	811.78	906.69	378.15	471.65	530.31	728.80	1045.81	1154.99
63	137.20	171.43	195.09	260.47	483.25	526.10	289.40	365.87	408.29	538.13	842.22	914.98	379.34	488.14	547.56	728.84	1074.24	1191.73
64	148.34	182.71	211.22	285.01	541.13	588.88	297.78	374.41	435.85	545.13	865.17	920.25	386.76	500.73	556.77	724.92	1110.53	1203.16
65	159.53	198.52	225.11	310.42	580.78	626.50	304.19	397.16	451.21	560.99	882.17	938.59	392.28	523.02	575.31	722.43	1124.28	1196.92
66	173.66	215.96	245.26	333.17	610.84	659.53	325.20	434.82	479.51	612.45	953.63	1018.21	414.91	549.31	607.76	790.01	1177.96	1272.92
67	194.29	239.06	269.19	400.82	635.35	687.49	357.26	465.43	516.48	680.19	1023.35	1074.04	441.80	579.39	646.73	849.67	1225.88	1332.36
68	212.55	260.03	297.44	444.95	662.02	715.02	389.06	508.89	557.38	757.50	1106.96	1165.50	469.83	614.25	682.32	921.91	1294.04	1383.93
69	237.29	287.11	325.90	481.71	686.88	723.75	421.19	550.78	609.69	823.29	1185.98	1248.24	499.06	642.90	722.49	992.94	1358.05	1471.93
70	262.59	315.39	357.14	504.48	688.77	734.45	467.13	604.87	667.50	912.99	1252.07	1348.48	539.25	685.34	774.80	1069.50	1440.68	1574.16
71	290.68	343.98	388.49	519.27	697.87	733.38	527.41	673.68	736.58	1002.70	1333.12	1435.41	599.15	757.74	840.53	1138.37	1517.35	1648.86
72	315.77	375.88	423.16	534.99	703.77	742.53	594.03	753.94	808.26	1092.26	1422.64	1528.49	668.99	834.99	914.71	1202.74	1606.98	1735.96
73	350.66	415.13	457.96	577.08	737.15	786.17	667.74	826.62	877.44	1178.90	1522.89	1629.05	743.31	918.79	985.88	1268.07	1693.20	1829.11
74	385.24	454.95	506.11	626.53	774.38	840.81	758.09	912.95	953.66	1273.90	1627.69	1733.84	828.48	1010.04	1062.12	1334.68	1782.74	1922.56
75	427.17	506.38	556.49	691.60	815.99	899.81	854.97	1008.32	1022.81	1378.20	1727.64	1841.05	921.89	1108.29	1129.96	1408.91	1869.96	2018.73
76	478.31	597.51	668.64	797.46	950.61	1042.20	933.02	1152.96	1327.80	1609.58	1832.73	1956.13	998.16	1258.02	1477.59	1658.23	1988.79	2126.70
77	536.79	665.41	746.73	893.97	1061.12	1169.60	980.79	1225.12	1409.30	1719.51	1947.66	2086.78	1064.26	1350.14	1569.14	1780.23	2090.25	2243.29
78	592.99	745.83	828.75	990.33	1182.14	1300.88	1045.75	1305.29	1493.08	1834.70	2115.42	2276.04	1120.93	1432.26	1661.16	1903.90	2252.12	2429.82
79	660.50	828.51	915.20	1096.85	1310.59	1444.68	1131.18	1385.79	1586.68	1953.07	2330.72	2518.68	1202.95	1518.15	1765.27	2038.73	2460.58	2665.63
80	977.40	1206.37	1346.49	1520.78	1705.32	1821.51	1233.71	1722.41					1298.64	1790.76				
81	1097.01	1353.32	1510.52	1698.49	1917.20	2050.49	1356.74	1886.45					1418.25	1947.96				
82	1233.71	1527.61	1705.32	1906.95	2173.51	2334.14	1503.69	2064.15					1554.95	2115.42				
83	1387.49	1722.41	1927.46	2146.17	2467.42	2665.63	1664.31	2245.28					1708.74	2289.71				
84	1502.44	1899.28	2083.05	2405.90	2792.08	3027.88	1838.60	2436.66					1876.19	2474.25				
85+	2039.49	2592.67	2850.67	3270.52	3868.58	4234.25												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have

not previously elected a landing spot option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	32.99	36.03	39.64	46.26	52.52	63.16	90.73	97.04	114.04	147.91	180.73	198.62	260.97	310.26	351.00	394.82	489.94	538.33
30	35.33	36.03	39.64	49.28	62.22	73.64	94.35	100.70	115.28	149.63	186.97	211.86	275.08	323.74	365.89	405.26	489.94	538.33
31	36.76	37.19	41.38	50.95	63.14	74.18	99.97	105.95	120.28	150.37	193.20	225.10	277.77	330.49	366.69	405.26	489.94	538.33
32	37.95	38.98	43.82	53.68	66.51	78.12	100.27	105.95	125.34	150.37	205.66	231.72	278.24	332.67	368.03	405.26	489.94	538.33
33	38.66	40.09	45.57	55.79	68.04	79.42	104.73	111.50	129.61	150.37	211.90	244.96	278.24	332.67	368.83	405.26	489.94	538.33
34	39.86	42.14	47.33	58.12	70.88	82.73	105.05	116.49	133.21	155.16	224.36	258.21	278.24	332.67	368.97	405.26	489.94	538.33
35	41.06	43.26	49.54	60.90	73.28	85.06	108.95	120.99	133.21	161.36	236.83	264.83	278.24	332.67	368.97	405.26	489.94	538.33
36	42.27	45.52	51.31	63.70	75.75	87.52	115.71	124.14	134.28	173.78	243.06	278.07	278.24	332.67	368.97	405.26	489.94	538.33
37	43.48	47.33	53.54	65.43	83.04	94.38	119.30	130.36	142.95	179.98	255.52	291.31	278.24	332.67	368.97	405.26	489.94	538.33
38	45.43	48.47	56.46	68.25	83.04	94.38	119.30	133.76	146.13	186.19	267.99	304.55	278.24	332.67	368.97	405.26	489.94	538.33
39	46.65	50.30	57.84	71.23	83.04	94.38	122.74	136.84	149.00	198.60	280.45	324.41	278.24	332.67	368.97	405.26	489.94	538.33
40	47.19	52.25	59.22	73.14	84.69	95.77	125.79	139.80	151.99	204.81	292.92	337.65	278.24	332.67	368.97	405.26	489.94	538.33
41	49.49	54.45	61.59	75.80	87.09	98.53	130.16	144.00	156.99	211.90	306.75	350.82	278.24	332.67	368.97	405.26	489.94	538.33
42	50.39	55.78	64.34	79.26	96.28	111.86	132.01	147.81	161.99	225.30	314.53	350.82	278.24	332.67	368.97	405.26	489.94	538.33
43	52.80	58.03	68.61	82.18	103.99	118.87	136.37	151.92	172.22	232.53	314.53	350.82	278.24	332.67	368.97	405.26	489.94	538.33
44	55.77	60.00	69.69	86.95	107.73	118.87	144.30	159.20	180.64	239.81	314.53	350.82	278.24	332.67	368.97	405.26	489.94	538.33
45	56.25	59.26	67.88	88.46	109.47	123.31	145.38	164.76	187.14	249.92	368.31	412.83	295.97	355.08	394.83	459.70	556.47	610.91
46	57.95	61.04	71.27	91.24	111.95	126.09	146.02	174.28	197.60	257.24	382.95	434.16	299.76	358.96	401.03	459.70	556.47	610.91
47	60.88	63.76	72.99	94.71	115.15	133.18	151.59	178.27	203.40	270.92	397.71	448.78	303.58	362.87	408.64	459.70	556.47	610.91
48	63.36	65.88	76.30	99.19	127.24	154.67	155.74	182.24	213.91	284.71	412.59	453.65	307.42	366.80	414.95	459.70	556.47	610.91
49	65.07	68.19	79.56	106.23	143.99	168.94	163.72	191.35	219.36	292.25	417.36	453.65	310.89	369.37	417.36	459.70	556.47	610.91
50	65.78	73.47	85.43	105.00	144.41	165.39	169.42	195.36	229.86	307.58	454.11	495.99	307.95	367.96	422.60	483.89	586.72	647.20
51	69.23	72.11	84.20	111.48	158.76	178.59	175.57	197.68	235.26	330.06	476.89	526.23	312.51	372.22	427.77	495.99	598.81	665.35
52	69.81	76.50	88.83	117.51	167.54	196.21	183.58	209.10	243.22	340.46	504.58	550.43	311.43	377.01	433.75	508.08	616.96	683.50
53	75.52	80.53	93.33	120.26	191.67	221.74	187.18	216.88	252.38	351.71	529.04	580.67	311.23	381.81	434.10	520.18	629.06	701.64
54	80.03	83.43	99.62	127.68	206.92	240.35	196.63	223.52	257.25	364.54	539.83	593.22	320.96	382.11	433.85	532.28	647.20	719.79
55	80.54	87.05	99.68	132.69	223.03	240.52	205.06	231.28	267.16	374.21	562.44	610.44	326.01	386.97	445.23	544.38	665.35	737.93
56	82.33	93.81	107.30	142.69	238.88	273.01	211.69	238.86	274.93	392.74	582.92	648.16	324.65	387.32	445.44	568.57	689.54	768.18
57	89.53	97.77	112.22	147.08	271.17	299.84	216.90	248.00	285.14	409.52	594.45	665.92	329.01	388.61	446.02	598.81	731.88	810.52
58	92.71	103.12	119.96	161.22	276.60	307.80	219.43	255.92	293.28	419.48	620.64	698.77	327.67	393.78	446.43	635.11	774.22	858.91
59	96.91	110.26	129.27	170.00	301.22	338.98	227.53	266.13	302.02	427.69	645.28	715.12	332.83	397.68	443.20	644.95	822.61	913.34
60	98.58	116.07	137.63	180.09	321.20	359.10	233.73	274.30	315.19	441.81	670.73	760.49	332.31	398.02	447.52	647.10	871.00	967.78
61	106.75	127.50	146.38	195.04	352.37	382.37	239.75	290.62	328.32	461.02	699.92	783.96	342.04	409.31	458.81	646.20	896.41	996.66
62	115.62	136.21	159.32	212.20	380.63	419.37	248.35	308.38	347.55	460.69	712.27	794.03	340.33	421.80	464.99	650.54	930.88	1028.57
63	123.48	150.29	170.71	227.54	425.26	458.53	261.39	320.54	356.03	476.19	739.51	802.53	343.21	435.57	480.06	646.33	956.74	1063.05
64	130.08	161.62	182.08	248.63	470.99	508.35	267.71	331.09	377.74	482.52	760.76	813.13	351.91	446.30	495.31	643.42	990.77	1074.82
65	143.34	174.89	196.07	270.46	505.68	546.31	275.22	348.28	392.08	493.53	776.69	830.65	355.71	466.10	508.66	645.75	1004.56	1071.19
66	154.88	189.57	215.83	293.07	532.02	580.78	295.90	382.02	420.35	539.54	842.29	899.26	375.39	489.83	541.40	703.60	1055.04	1141.59
67	172.43	209.78	236.48	352.45	550.00	605.76	321.23	413.03	456.64	604.19	903.24	946.85	398.94	518.05	573.72	758.04	1102.30	1192.64
68	190.30	230.60	261.54	388.90	575.87	631.99	349.85	450.29	491.25	671.60	978.13	1037.06	424.46	547.85	607.64	822.25	1164.16	1248.44
69	214.57	252.76	285.48	426.66	597.29	639.60	379.37	489.24	537.78	734.81	1054.73	1104.92	451.98	578.93	641.13	891.62	1223.64	1326.62
70	239.65	278.72	314.98	446.64	604.59	643.59	419.22	536.27	590.60	813.25	1115.97	1200.14	490.23	616.49	692.58	963.33	1296.16	1419.92
71	262.87	307.90	342.64	458.01	615.77	648.89	474.67	599.90	654.74	893.79	1188.40	1277.86	546.10	681.33	754.89	1029.06	1368.68	1486.60
72	286.16	333.86	374.06	473.46	624.56	660.36	536.54	671.63	715.98	974.97	1270.21	1363.36	608.46	751.17	822.61	1087.85	1450.51	1562.36
73	316.57	369.26	403.81	510.69	652.42	697.86	602.28	737.34	779.24	1054.62	1359.58	1453.49	674.85	827.56	885.41	1144.69	1527.12	1645.38
74	346.95	405.15	447.89	558.00	684.21	741.10	683.30	816.32	850.14	1142.71	1450.76	1545.12	754.39	908.38	954.06	1210.07	1607.58	1729.91
75	386.14	449.36	491.68	616.89	722.22	792.57	769.83	901.12	910.84	1233.31	1542.40	1640.69	838.39	999.11	1016.07	1276.23	1687.07	1818.37
76	431.47	531.12	590.26	708.86	840.20	917.47	840.07	1031.78	1184.16	1441.84	1636.76	1745.63	907.10	1137.39	1331.96	1498.19	1796.44	1916.21
77	481.60	590.37	656.82	792.62	937.10	1026.96	883.40	1093.03	1254.54	1538.87	1735.50	1857.23	966.87	1215.46	1412.57	1608.60	1885.06	2017.22
78	529.91	658.99	729.91	876.77	1038.25	1140.46	939.81	1163.06	1325.46	1638.36	1879.61	2019.73	1014.99	1289.04	1491.45	1721.47	2026.56	2176.93
79	588.82	730.12	804.97	969.88	1148.93	1262.60	1014.99	1231.48	1405.77	1741.93	2064.15	2224.78	1086.76	1366.34	1582.11	1839.11	2207.69	2381.98
80	864.62	1062.83	1182.45	1339.65	1490.02	1582.29	1103.84	1527.61					1172.19	1602.80				
81	967.15	1185.86	1322.56	1490.02	1664.31	1770.25	1209.79	1671.15					1271.30	1739.49				
82	1083.34	1336.23	1490.02	1671.15	1876.19	1999.22	1332.82	1818.10					1387.49	1883.03				
83	1213.20	1503.69	1677.98	1876.19	2118.83	2265.79	1466.10	1975.30					1517.36	2033.40				
84	1308.04	1651.40	1810.78	2105.16	2385.40	2559.69	1613.05	2139.34					1657.48	2190.60				
85+	1762.73	2244.30	2470.14	2850.17	3270.52	3526.83												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have
not previously elected a landing spot option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	34.72	39.30	46.54	55.51	65.20	79.46	96.58	110.52	134.00	178.16	225.92	249.99	277.99	344.10	391.28	453.75	562.52	616.96
30	37.18	39.30	46.54	59.13	77.24	92.64	100.44	114.69	135.46	180.24	233.71	266.65	293.02	359.06	407.88	465.74	562.52	616.96
31	38.69	40.57	48.57	61.14	78.37	93.32	106.42	120.67	141.33	181.13	241.50	283.32	295.88	366.54	408.77	465.74	562.52	616.96
32	39.94	42.53	51.45	64.41	82.56	98.28	106.74	120.67	147.28	181.13	257.08	291.65	296.38	368.97	410.26	465.74	562.52	616.96
33	40.70	43.73	53.50	66.95	84.46	99.92	111.49	126.99	152.29	181.13	264.87	308.32	296.38	368.97	411.16	465.74	562.52	616.96
34	41.96	45.97	55.56	69.75	87.99	104.09	111.83	132.67	156.52	186.89	280.45	324.98	296.38	368.97	411.31	465.74	562.52	616.96
35	43.22	47.20	58.15	73.08	90.96	107.01	115.98	137.79	156.52	194.37	296.03	333.32	296.38	368.97	411.31	465.74	562.52	616.96
36	44.49	49.66	60.23	76.44	94.04	110.10	123.17	141.38	157.78	209.32	303.82	349.98	296.38	368.97	411.31	465.74	562.52	616.96
37	45.77	51.64	62.85	78.51	103.08	118.73	126.99	148.47	167.97	216.80	319.40	366.65	296.38	368.97	411.31	465.74	562.52	616.96
38	47.82	52.88	66.28	81.90	103.08	118.73	126.99	152.34	171.70	224.27	334.98	383.31	296.38	368.97	411.31	465.74	562.52	616.96
39	49.10	54.88	67.90	85.47	103.08	118.73	130.66	155.84	175.07	239.22	350.56	408.31	296.38	368.97	411.31	465.74	562.52	616.96
40	49.67	57.00	69.52	87.76	105.13	120.49	133.91	159.21	178.59	246.70	366.14	424.98	296.38	368.97	411.31	465.74	562.52	616.96
41	52.10	59.40	72.30	90.96	108.11	123.95	138.56	164.00	184.46	255.24	383.44	441.55	296.38	368.97	411.31	465.74	562.52	616.96
42	53.04	60.86	75.53	95.11	119.52	140.73	140.53	168.34	190.34	271.38	393.16	441.55	296.38	368.97	411.31	465.74	562.52	616.96
43	55.58	63.30	80.54	98.62	129.09	149.55	145.16	173.02	202.36	280.09	393.16	441.55	296.38	368.97	411.31	465.74	562.52	616.96
44	58.71	65.45	81.82	104.34	133.73	149.55	153.61	181.31	212.25	288.86	393.16	441.55	296.38	368.97	411.31	465.74	562.52	616.96
45	61.14	68.04	82.42	108.44	132.52	154.14	160.29	188.79	223.83	303.47	448.38	517.42	330.12	394.54	440.60	520.18	629.06	689.54
46	62.99	70.08	86.54	111.84	135.52	157.61	161.00	199.69	236.35	312.36	466.20	544.14	334.35	398.85	447.53	520.18	629.06	689.54
47	66.18	73.20	88.63	116.10	139.39	166.48	167.14	204.27	243.29	328.97	484.17	562.47	338.61	403.19	456.01	520.18	629.06	689.54
48	68.87	75.64	92.66	121.59	154.03	193.33	171.71	208.81	255.85	345.71	502.29	568.57	342.90	407.55	463.06	520.18	629.06	689.54
49	70.73	78.29	96.61	130.21	174.31	211.17	180.51	219.26	262.37	354.88	508.08	568.57	346.77	410.41	465.74	520.18	629.06	689.54
50	74.01	83.27	99.21	130.46	175.36	211.55	189.59	221.16	275.84	378.18	549.72	616.96	347.15	400.91	463.13	544.38	653.25	737.93
51	77.22	83.74	102.62	136.25	191.23	230.18	195.08	226.43	287.99	401.15	572.27	647.20	350.88	409.98	473.40	556.47	671.40	737.93
52	80.15	88.09	106.59	142.25	203.97	249.36	203.11	237.94	290.30	404.61	600.69	671.40	343.10	414.19	478.82	568.57	683.50	756.08
53	83.33	92.03	110.99	147.32	231.60	272.91	206.28	249.41	298.26	420.10	625.22	695.59	341.85	418.42	483.55	580.67	701.64	774.22
54	87.78	95.02	114.57	151.44	252.44	292.79	215.53	255.45	306.43	426.90	633.71	704.81	346.03	417.78	482.05	598.81	719.79	792.37
55	87.86	98.51	116.70	159.22	270.21	295.38	224.05	263.30	311.69	440.52	656.19	714.10	345.47	427.17	492.93	610.91	737.93	816.56
56	89.60	105.53	121.93	166.47	286.66	326.72	230.26	270.48	318.92	453.52	682.01	746.54	348.17	426.05	496.64	629.06	762.13	846.81
57	96.79	111.74	129.29	173.56	321.72	356.06	234.97	279.44	329.00	470.02	685.03	763.51	347.28	430.25	499.34	659.30	798.42	889.15
58	102.47	116.87	139.55	188.10	325.67	362.11	240.67	283.22	332.63	483.31	710.91	790.41	349.81	429.18	491.99	695.59	846.81	937.54
59	104.00	124.04	149.16	196.84	346.17	395.47	244.77	296.84	337.14	489.42	728.72	805.21	349.89	431.52	490.08	708.86	895.20	991.98
60	107.74	129.73	154.83	206.66	366.44	410.40	250.42	301.06	346.71	502.45	742.20	834.27	352.82	430.19	492.27	701.94	937.54	1040.36
61	116.04	139.09	163.45	218.69	398.73	433.66	252.71	314.00	359.43	511.78	771.00	850.68	353.97	440.80	498.36	692.72	961.28	1061.53
62	122.56	147.75	174.03	236.11	427.62	471.79	257.78	328.28	375.08	508.76	769.88	853.04	347.89	448.64	507.26	694.56	982.60	1086.03
63	128.05	159.69	185.34	251.49	468.75	506.79	267.61	339.96	378.89	518.77	790.87	848.53	350.43	461.86	517.56	687.58	1007.10	1113.40
64	134.64	168.65	194.22	269.85	516.08	558.68	273.72	343.46	400.34	519.35	800.53	847.21	351.91	464.45	524.23	677.73	1028.87	1117.60
65	145.66	181.98	205.75	291.98	545.73	591.42	278.11	360.50	410.75	525.48	810.25	858.81	352.39	476.77	529.71	674.00	1035.79	1101.37
66	157.23	196.76	223.19	311.58	576.36	620.16	295.90	394.44	442.15	572.35	871.34	927.81	368.81	496.83	558.86	732.41	1085.77	1176.95
67	174.86	217.10	249.06	376.63	597.42	653.84	324.23	422.28	484.99	642.19	941.68	998.67	398.94	521.45	601.53	799.69	1131.96	1252.52
68	192.78	237.95	279.49	420.43	621.21	682.73	349.85	456.46	529.03	718.45	1025.85	1108.42	424.46	551.17	638.19	867.93	1197.83	1321.02
69	212.05	262.57	305.69	454.19	644.22	685.88	376.38	495.40	569.04	777.13	1106.29	1183.51	445.71	578.93	663.91	924.04	1256.08	1387.56
70	234.55	288.49	329.86	475.56	642.85	685.24	410.24	542.51	605.98	851.61	1165.87	1254.08	474.91	613.36	698.90	986.93	1323.26	1447.13
71	257.82	312.71	357.12	487.18	646.56	686.07	462.26	603.11	664.18	920.08	1232.26	1330.38	527.38	674.97	754.89	1040.37	1390.54	1508.53
72	281.23	340.86	385.75	505.56	651.98	696.88	523.77	671.63	722.34	996.96	1308.32	1409.94	586.16	741.49	813.08	1095.03	1463.19	1575.06
73	309.26	373.84	415.09	541.33	677.84	732.05	585.91	737.34	779.24	1075.92	1392.24	1490.23	648.77	814.53	872.85	1158.40	1531.17	1649.46
74	339.78	407.41	456.84	580.03	710.73	770.74	662.90	812.99	850.14	1166.87	1482.22	1580.51	727.44	891.98	938.62	1223.18	1611.47	1729.91
75	376.49	451.64	500.62	628.94	747.57	823.96	748.55	901.12	919.92	1260.26	1576.42	1674.71	807.08	982.57	1010.07	1292.02	1694.54	1818.37
76	421.61	533.58	600.06	724.05	867.13	953.50	818.62	1035.24	1212.19	1477.53	1680.31	1789.18	872.08	1123.60	1335.51	1525.43	1814.59	1927.09
77	471.57	595.37	671.81	810.81	970.17	1072.61	862.53	1109.54	1297.34	1590.98	1801.58	1930.27	928.62	1212.09	1432.99	1645.62	1923.31	2058.95
78	522.34	669.21	747.65	900.54	1083.39	1195.88	919.30	1191.51	1384.44	1706.06	1975.30	2132.50	980.82	1295.55	1527.35	1767.91	2091.49	2258.95
79	581.14	743.07	830.60	1002.30	1203.78	1331.25	997.90	1267.78	1476.95	1824.41	2194.02	2378.56	1056.00	1385.32	1632.64	1894.74	2303.38	2501.59
80	861.20	1086.76	1226.87	1394.33	1575.46	1684.82	1090.17	1582.29					1144.85	1636.97				
81	967.15	1223.46	1380.66	1558.37	1780.50	1913.79	1202.95	1739.49					1254.21	1783.92				
82	1097.01	1387.49	1565.20	1756.58	2033.40	2200.85	1336.23	1900.12					1380.66	1937.71				
83	1240.54	1572.04	1773.67	1985.55	2323.88	2532.35	1486.60	2067.57					1524.19	2098.33				
84	1347.58	1738.50	1922.32	2235.03	2648.54	2901.44	1650.64	2241.86					1677.98	2265.79				
85+	1851.69	2391.69	2647.28	3055.22	3721.63	4128.31												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have
not previously elected a landing spot option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	32.99	37.67	43.09	51.81	57.95	71.31	93.65	105.13	125.45	164.72	205.06	226.02	266.64	327.18	374.02	430.18	532.28	586.72
30	35.33	37.67	43.09	55.19	68.66	83.14	97.40	109.10	126.81	166.63	212.14	241.08	281.06	341.40	389.88	441.55	532.28	586.72
31	36.76	38.88	44.97	57.06	69.67	83.75	103.20	114.78	132.31	167.46	219.21	256.15	283.81	348.52	390.74	441.55	532.28	586.72
32	37.95	40.75	47.63	60.12	73.39	88.20	103.51	114.78	137.88	167.46	233.35	263.68	284.29	350.82	392.16	441.55	532.28	586.72
33	38.66	41.91	49.53	62.48	75.08	89.67	108.11	120.79	142.57	167.46	240.42	278.75	284.29	350.82	393.02	441.55	532.28	586.72
34	39.86	44.06	51.44	65.10	78.22	93.41	108.44	126.20	146.53	172.79	254.56	293.82	284.29	350.82	393.16	441.55	532.28	586.72
35	41.06	45.23	53.84	68.21	80.86	96.04	112.47	131.07	146.53	179.70	268.71	301.35	284.29	350.82	393.16	441.55	532.28	586.72
36	42.27	47.59	55.77	71.34	83.59	98.81	119.44	134.49	147.71	193.52	275.78	316.42	284.29	350.82	393.16	441.55	532.28	586.72
37	43.48	49.49	58.20	73.28	91.63	106.55	123.15	141.22	157.24	200.43	289.92	331.49	284.29	350.82	393.16	441.55	532.28	586.72
38	45.43	50.68	61.37	76.44	91.63	106.55	123.15	144.91	160.74	207.35	304.06	346.56	284.29	350.82	393.16	441.55	532.28	586.72
39	46.65	52.59	62.87	79.78	91.63	106.55	126.70	148.24	163.90	221.17	318.20	369.16	284.29	350.82	393.16	441.55	532.28	586.72
40	47.19	54.62	64.37	81.91	93.45	108.13	129.85	151.44	167.19	228.08	332.35	384.23	284.29	350.82	393.16	441.55	532.28	586.72
41	49.49	56.92	66.94	84.90	96.10	111.24	134.36	156.00	172.69	235.98	348.04	399.21	284.29	350.82	393.16	441.55	532.28	586.72
42	50.39	58.32	69.94	88.77	106.24	126.30	136.27	160.13	178.19	250.90	356.87	399.21	284.29	350.82	393.16	441.55	532.28	586.72
43	52.80	60.66	74.58	92.04	114.75	134.21	140.77	164.58	189.44	258.95	356.87	399.21	284.29	350.82	393.16	441.55	532.28	586.72
44	55.77	62.73	75.75	97.38	118.87	134.21	148.95	172.47	198.70	267.06	356.87	399.21	284.29	350.82	393.16	441.55	532.28	586.72
45	58.70	63.65	77.57	99.88	121.00	141.81	156.57	175.06	209.15	281.16	411.02	467.88	318.74	377.63	423.44	495.99	592.77	647.20
46	60.47	65.56	81.45	103.01	123.73	145.00	157.26	185.17	220.85	289.40	427.35	492.04	322.82	381.75	430.09	495.99	592.77	647.20
47	63.53	68.48	83.42	106.94	127.27	153.16	163.26	189.41	227.33	304.78	443.82	508.62	326.93	385.91	438.25	495.99	592.77	647.20
48	66.12	70.76	87.21	111.99	140.64	177.87	167.72	193.63	239.07	320.29	460.43	514.13	331.07	390.09	445.02	495.99	592.77	647.20
49	67.90	73.24	90.93	119.93	159.15	194.28	176.31	203.31	245.17	328.78	465.74	514.13	334.81	392.82	447.60	495.99	592.77	647.20
50	71.27	78.37	96.45	120.91	158.17	188.47	181.52	210.10	263.30	352.96	501.92	562.52	330.35	389.93	451.55	520.18	623.01	695.59
51	74.55	79.09	97.36	126.96	176.80	210.34	187.28	212.05	267.71	370.68	524.58	586.72	339.92	393.80	456.29	532.28	635.11	695.59
52	74.98	83.45	98.98	136.06	185.76	224.83	195.30	223.52	270.68	375.00	552.64	610.91	337.82	398.25	461.92	544.38	653.25	713.74
53	80.73	85.13	103.42	138.30	211.64	247.33	202.46	234.95	275.32	390.79	577.13	641.15	336.74	402.73	467.06	556.47	671.40	737.93
54	82.61	90.38	107.09	142.53	231.75	262.20	207.97	237.71	283.73	398.12	586.77	646.08	341.02	407.59	465.98	574.62	689.54	756.08
55	82.98	93.92	109.40	147.43	248.77	265.84	216.46	249.07	289.43	407.36	609.32	662.27	340.61	412.09	477.03	586.72	707.69	780.27
56	87.17	100.84	114.62	154.58	264.94	295.39	222.83	256.42	296.93	420.79	629.55	688.67	338.76	411.53	481.28	604.86	737.93	816.56
57	91.95	104.75	121.97	161.79	294.15	323.26	227.74	265.47	307.07	437.45	639.74	717.59	338.14	411.75	475.10	635.11	774.22	858.91
58	97.59	110.00	129.76	173.17	298.91	330.43	233.59	269.57	314.74	451.39	665.78	744.59	340.96	411.48	469.21	671.40	816.56	907.29
59	101.63	117.15	141.70	181.93	319.20	362.52	237.87	283.19	323.09	454.15	684.22	760.16	341.36	414.60	464.51	679.81	858.91	955.68
60	103.16	122.90	147.46	188.94	339.30	377.75	240.41	287.68	332.70	467.80	703.72	800.22	340.51	410.08	463.79	674.52	907.29	1004.07
61	111.40	132.14	153.70	200.95	366.28	396.36	242.99	300.64	345.60	477.94	727.26	811.76	342.04	421.12	470.68	666.88	920.00	1026.15
62	117.93	140.83	164.22	215.19	394.73	433.67	248.35	315.01	361.32	472.70	733.22	820.85	336.55	425.63	480.36	660.32	942.38	1045.81
63	123.48	152.64	175.58	230.53	430.09	463.35	258.28	323.78	362.56	480.06	749.78	812.75	335.98	435.57	487.56	646.33	956.74	1063.05
64	130.08	161.62	184.51	251.66	476.00	513.38	261.69	327.99	384.20	482.52	760.76	813.13	341.46	442.68	491.69	634.84	974.43	1058.78
65	138.72	172.52	196.07	270.46	505.68	546.31	263.63	345.22	392.08	486.43	767.10	816.57	342.42	451.86	501.65	629.61	978.54	1041.02
66	150.19	187.17	210.93	289.98	527.10	570.94	284.18	375.81	420.35	532.25	822.93	880.23	358.93	472.33	527.43	678.92	1014.07	1106.23
67	167.57	204.91	236.48	345.54	545.26	600.95	315.23	403.79	462.94	596.59	879.22	942.14	389.05	497.60	570.24	741.38	1057.82	1177.67
68	185.36	225.69	261.54	381.89	571.33	627.37	343.82	441.04	503.84	667.69	954.28	1037.06	414.74	531.24	607.64	809.79	1120.86	1238.76
69	207.00	247.85	285.48	416.34	593.02	631.18	370.41	476.93	544.03	723.27	1031.29	1104.92	439.43	559.74	637.87	867.30	1177.29	1303.18
70	229.45	273.83	310.02	440.22	600.76	639.81	407.25	526.92	581.37	794.07	1093.29	1173.17	468.78	594.59	673.60	931.88	1251.00	1370.01
71	252.76	300.68	337.82	455.09	608.93	645.51	459.16	587.07	642.15	863.75	1157.71	1251.60	521.14	659.05	732.68	987.60	1320.58	1433.98
72	276.30	326.86	369.38	476.14	615.42	657.32	520.57	655.17	703.25	945.65	1240.57	1333.72	582.98	725.37	797.20	1044.77	1399.76	1511.55
73	306.83	360.08	399.30	515.80	643.95	695.02	582.64	720.81	763.40	1026.21	1326.92	1420.82	645.51	801.49	860.29	1103.57	1474.46	1592.30
74	334.99	396.10	441.17	553.11	673.60	733.01	659.50	796.33	831.32	1111.64	1415.38	1509.74	724.08	878.86	923.18	1160.88	1553.09	1674.87
75	371.66	440.23	484.98	602.44	709.55	782.10	745.00	877.67	889.66	1199.61	1504.60	1602.89	803.61	962.72	983.10	1225.69	1627.35	1757.88
76	416.68	518.83	580.46	693.67	826.73	906.38	811.47	1000.61	1156.13	1399.02	1596.84	1702.08	868.57	1096.03	1285.79	1440.31	1731.12	1850.88
77	466.55	580.36	649.33	777.03	923.32	1018.41	855.58	1066.61	1224.90	1497.19	1693.77	1815.50	925.14	1175.06	1364.91	1551.39	1818.97	1954.61
78	517.29	648.77	722.30	860.93	1026.97	1131.71	909.05	1134.62	1297.52	1597.74	1842.02	1982.14	977.40	1243.46	1445.76	1658.45	1961.63	2115.42
79	576.02	719.77	797.27	956.37	1140.27	1256.63	984.23	1204.24	1379.08	1699.04	2026.56	2190.60	1049.16	1322.06	1534.74	1773.66	2142.76	2320.47
80	850.95	1049.16	1172.19	1325.98	1486.60	1582.29	1073.09	1496.85					1131.18	1558.37				
81	953.48	1175.61	1315.73	1476.35	1667.73	1783.92	1182.45	1643.81					1233.71	1695.07				
82	1073.09	1329.40	1483.18	1657.48	1889.86	2029.98	1305.48	1794.17					1353.32	1838.60				
83	1209.79	1496.85	1674.56	1865.94	2146.17	2317.05	1445.59	1954.80					1486.60	1992.39				
84	1308.04	1651.40	1810.78	2094.91	2429.82	2634.87	1599.38	2118.83					1633.55	2153.01				
85+	1775.90	2254.35	2479.98	2846.76	3366.21	3684.04												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have
not previously elected a landing spot option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	31.25	34.39	37.92	44.41	48.90	59.08	84.87	91.65	108.34	137.82	173.78	188.35	249.62	293.33	327.98	371.25	459.70	508.08
30	33.47	34.39	37.92	47.31	57.93	68.89	88.26	95.11	109.52	139.43	179.78	200.90	263.12	306.09	341.90	381.06	459.70	508.08
31	34.82	35.49	39.58	48.91	58.78	69.39	93.52	100.07	114.27	140.12	185.77	213.46	265.69	312.46	342.65	381.06	459.70	508.08
32	35.95	37.21	41.92	51.53	61.92	73.08	93.81	100.07	119.08	140.12	197.75	219.74	266.14	314.53	343.90	381.06	459.70	508.08
33	36.63	38.26	43.59	53.56	63.35	74.30	97.98	105.31	123.13	140.12	203.75	232.29	266.14	314.53	344.65	381.06	459.70	508.08
34	37.76	40.23	45.27	55.80	65.99	77.40	98.27	110.02	126.55	144.58	215.73	244.85	266.14	314.53	344.77	381.06	459.70	508.08
35	38.90	41.30	47.38	58.47	68.22	79.57	101.92	114.26	126.55	150.36	227.72	251.13	266.14	314.53	344.77	381.06	459.70	508.08
36	40.04	43.45	49.08	61.15	70.53	81.87	108.24	117.25	127.57	161.93	233.71	263.68	266.14	314.53	344.77	381.06	459.70	508.08
37	41.19	45.18	51.21	62.81	77.31	88.29	111.60	123.12	135.80	167.71	245.69	276.24	266.14	314.53	344.77	381.06	459.70	508.08
38	43.04	46.27	54.01	65.52	77.31	88.29	111.60	126.33	138.82	173.49	257.68	288.80	266.14	314.53	344.77	381.06	459.70	508.08
39	44.19	48.02	55.33	68.38	77.31	88.29	114.82	129.24	141.55	185.06	269.66	307.63	266.14	314.53	344.77	381.06	459.70	508.08
40	44.70	49.87	56.64	70.21	78.85	89.59	117.68	132.03	144.39	190.84	281.65	320.19	266.14	314.53	344.77	381.06	459.70	508.08
41	46.89	51.97	58.91	72.77	81.08	92.17	121.76	136.00	149.14	197.45	294.95	332.67	266.14	314.53	344.77	381.06	459.70	508.08
42	47.73	53.25	61.54	76.09	89.64	104.65	123.49	139.60	153.89	209.94	302.43	332.67	266.14	314.53	344.77	381.06	459.70	508.08
43	50.02	55.39	65.63	78.89	96.82	111.20	127.57	143.48	163.61	216.67	302.43	332.67	266.14	314.53	344.77	381.06	459.70	508.08
44	52.84	57.27	66.66	83.47	100.30	111.20	134.99	150.35	171.61	223.46	302.43	332.67	266.14	314.53	344.77	381.06	459.70	508.08
45	53.81	57.06	65.45	85.61	100.83	117.14	137.93	154.47	183.47	240.99	346.96	396.32	290.28	338.17	366.22	429.45	520.18	574.62
46	55.43	58.78	68.72	88.29	103.11	119.78	138.54	163.39	193.73	248.05	360.75	416.79	294.00	341.87	371.97	429.45	520.18	574.62
47	58.24	61.40	70.38	91.66	106.06	126.52	143.82	167.13	199.42	261.24	374.65	430.83	297.74	345.59	379.03	429.45	520.18	574.62
48	60.61	63.44	73.58	95.99	117.20	146.93	147.75	170.85	209.71	274.54	388.67	435.50	301.51	349.33	384.88	429.45	520.18	574.62
49	62.24	65.67	76.72	102.80	132.62	160.49	155.32	179.39	215.06	281.81	393.16	435.50	304.91	351.78	387.11	429.45	520.18	574.62
50	63.04	71.02	82.68	101.82	134.10	161.55	165.39	184.30	225.69	297.50	430.21	483.89	302.35	345.99	387.87	453.65	544.38	616.96
51	66.56	69.78	81.57	108.38	147.94	174.62	167.77	186.90	231.21	314.83	447.09	508.08	307.02	350.64	393.55	465.74	562.52	616.96
52	67.22	71.86	86.29	114.42	156.62	192.13	175.77	194.68	235.38	320.73	474.55	532.28	306.15	350.46	399.96	477.84	574.62	635.11
53	72.92	75.93	88.29	117.25	179.69	208.95	179.54	206.03	240.91	332.17	498.98	550.43	306.13	355.66	401.13	489.94	592.77	653.25
54	77.45	78.80	92.15	118.77	194.50	222.87	185.28	209.33	245.90	340.56	504.62	563.85	305.91	356.64	407.07	502.04	610.91	671.40
55	75.66	82.47	94.82	123.84	210.16	227.86	193.67	217.05	252.32	350.52	527.29	575.89	306.55	366.86	418.73	514.13	629.06	695.59
56	77.49	86.77	97.55	130.80	225.85	250.63	196.84	224.81	256.60	364.69	547.94	601.86	305.83	363.11	419.84	532.28	653.25	725.84
57	82.27	93.11	104.90	138.26	252.78	281.10	202.44	234.03	266.86	376.95	554.82	625.74	306.16	365.48	416.93	556.47	683.50	762.13
58	87.83	96.25	112.62	149.28	258.76	285.16	208.82	238.86	271.82	387.56	581.14	647.22	305.53	367.23	414.55	592.77	719.79	804.47
59	89.82	101.07	121.82	158.07	278.74	315.44	210.29	249.07	277.44	396.83	595.21	664.44	307.22	368.06	409.11	598.46	762.13	846.81
60	91.70	106.97	127.80	165.33	294.06	331.12	213.70	254.23	290.67	407.16	615.75	698.06	307.69	365.86	410.90	592.26	804.47	895.20
61	97.47	115.91	134.18	174.36	319.91	349.73	217.07	263.89	297.22	414.50	639.77	711.68	306.24	373.89	419.26	589.33	819.74	914.10
62	101.74	122.36	142.16	188.29	343.04	376.48	223.20	275.22	313.14	412.61	638.95	718.92	302.52	379.62	426.56	586.96	838.94	930.88
63	107.47	133.86	151.20	203.59	376.94	405.43	233.38	284.92	316.83	421.99	657.34	715.63	303.47	390.51	435.05	577.57	856.03	945.55
64	116.39	140.54	160.23	218.31	415.87	452.98	237.63	290.86	332.54	423.58	671.25	715.75	306.62	395.50	437.46	566.21	871.00	946.49
65	124.85	151.25	169.44	236.65	440.59	476.14	240.45	302.45	342.30	429.62	676.01	722.71	309.17	405.61	442.01	561.00	874.44	930.38
66	136.11	165.57	183.95	249.88	458.13	497.11	257.82	329.22	367.42	466.63	726.11	775.55	326.00	423.35	468.05	608.97	911.64	990.05
67	150.57	180.51	206.29	300.62	474.14	519.22	282.20	357.55	403.11	524.39	778.32	833.79	352.78	446.47	504.17	666.41	949.07	1057.91
68	168.06	198.70	230.77	332.84	494.25	544.34	307.63	388.60	444.01	589.60	844.53	918.13	375.86	474.80	539.75	726.73	1005.41	1112.95
69	186.80	220.86	250.11	364.73	520.49	551.23	331.57	424.63	481.50	642.47	914.10	980.10	398.62	502.16	569.53	778.14	1061.41	1176.61
70	206.50	242.04	272.82	388.80	528.06	560.30	365.32	467.68	513.70	705.84	970.80	1042.82	425.88	535.13	604.03	837.51	1129.06	1233.92
71	230.01	267.00	299.21	405.50	537.09	567.78	412.62	522.91	569.75	773.62	1034.92	1115.94	474.33	592.19	656.56	893.36	1193.77	1293.65
72	249.16	291.84	324.97	425.31	545.35	581.24	466.28	586.03	623.70	846.68	1105.08	1185.53	528.82	654.45	714.62	944.24	1264.44	1363.36
73	277.60	321.09	351.93	459.62	570.51	612.41	523.72	641.46	677.88	916.13	1184.02	1265.68	586.82	720.04	769.24	997.32	1328.64	1433.07
74	301.49	353.09	389.66	491.92	596.69	646.77	594.91	709.70	740.34	994.26	1262.05	1344.61	656.72	790.32	830.55	1052.66	1397.39	1505.81
75	335.46	390.05	426.87	534.96	628.46	690.55	670.50	783.88	792.83	1071.56	1342.04	1428.99	730.55	870.09	884.19	1108.80	1466.86	1583.98
76	374.76	462.27	511.89	617.72	729.79	798.28	729.25	896.74	1030.01	1252.69	1426.27	1517.00	788.02	989.18	1157.92	1304.11	1560.55	1665.79
77	418.90	512.82	571.91	691.27	813.07	895.74	768.63	951.03	1089.90	1337.39	1509.44	1613.77	838.19	1057.22	1228.76	1403.32	1638.12	1756.37
78	461.78	574.70	633.60	760.58	902.83	991.70	816.78	1011.36	1151.63	1425.11	1636.97	1756.58	885.13	1119.77	1298.90	1499.24	1763.42	1896.70
79	512.02	634.33	699.86	842.90	998.82	1098.43	881.71	1071.11	1221.89	1514.29	1797.59	1934.29	946.64	1186.06	1376.85	1600.22	1920.62	2070.99
80	751.84	922.72	1028.66	1165.36	1295.22	1377.24	960.31	1329.40					1018.41	1394.33				
81	840.70	1032.08	1151.69	1295.22	1445.59	1537.86	1052.58	1452.43					1107.26	1513.94				
82	943.22	1161.94	1295.22	1452.43	1630.14	1739.49	1158.52	1582.29					1206.37	1636.97				
83	1056.00	1305.48	1459.26	1633.55	1842.02	1971.88	1274.72	1718.99					1319.15	1770.25				
84	1136.71	1437.02	1574.59	1831.77	2074.41	2224.78	1401.16	1859.11					1442.17	1903.53				
85+	1532.09	1952.88	2148.66	2477.67	2843.34	3068.89												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

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 Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	102.43	118.61	139.71	184.89	232.39	256.31	177.71	222.14	246.06	276.82	334.91	369.09
30	106.53	123.08	141.22	187.04	232.39	256.31	177.71	222.14	244.01	276.82	334.91	369.09
31	112.87	129.50	147.34	187.96	232.39	256.31	177.41	222.14	244.54	276.82	334.91	369.09
32	113.21	129.50	153.55	187.96	232.39	256.31	177.71	222.14	245.43	276.82	334.91	369.09
33	114.54	136.28	155.81	187.96	232.39	256.31	177.71	222.14	245.97	276.82	334.91	369.09
34	114.88	142.38	153.18	187.96	232.39	256.31	177.71	222.14	246.06	276.82	334.91	369.09
35	112.14	144.61	153.18	187.96	232.39	256.31	177.71	222.14	246.06	276.82	334.91	369.09
36	112.48	141.32	147.98	187.96	232.39	256.31	177.71	222.14	246.06	276.82	334.91	369.09
37	109.87	141.65	145.41	187.96	232.39	256.31	177.71	222.14	246.06	276.82	334.91	369.09
38	109.87	139.03	143.14	187.96	232.39	256.31	177.71	222.14	246.06	276.82	334.91	369.09
39	107.38	136.30	140.74	187.96	232.39	256.31	177.71	222.14	246.06	276.82	334.91	369.09
40	104.81	133.68	138.62	187.96	232.39	256.31	177.71	222.14	246.06	276.82	334.91	369.09
41	103.07	131.87	137.83	187.96	232.39	256.31	177.71	222.14	246.06	276.82	334.91	369.09
42	104.07	129.82	137.07	187.96	232.39	256.31	177.71	222.14	246.06	276.82	334.91	369.09
43	102.38	128.15	136.33	187.96	232.39	256.31	177.71	222.14	246.06	276.82	334.91	369.09
44	103.37	129.13	138.22	187.96	232.39	256.31	177.71	222.14	246.06	276.82	334.91	369.09
45	130.79	167.69	173.94	242.64	304.16	328.08	189.74	235.65	265.11	310.99	375.92	416.93
46	130.79	165.62	173.03	242.64	304.16	328.08	192.17	238.23	269.27	310.99	375.92	416.93
47	129.99	163.61	172.71	242.64	304.16	328.08	194.61	240.82	274.38	310.99	375.92	416.93
48	128.03	161.68	171.83	242.64	304.16	328.08	197.08	243.43	278.62	310.99	375.92	416.93
49	129.21	159.69	171.21	242.64	304.16	328.08	199.30	245.13	280.23	310.99	375.92	416.93
50	135.80	174.22	184.47	263.15	331.50	355.42	199.30	245.13	284.56	328.08	393.01	434.02
51	142.73	180.50	196.67	273.40	348.58	372.50	201.35	246.88	286.81	334.91	403.26	444.27
52	149.55	186.94	206.38	293.90	362.25	393.01	202.80	249.02	289.63	341.75	413.51	457.94
53	162.92	193.30	212.65	305.51	373.63	410.10	204.67	251.18	291.83	352.00	423.77	468.19
54	166.80	200.00	221.65	315.26	381.63	418.13	206.84	253.31	293.54	358.83	434.02	478.45
55	173.69	206.20	233.60	325.19	393.92	433.59	209.53	255.55	296.48	365.67	444.27	488.70
56	175.91	209.20	236.53	335.75	408.39	447.95	210.56	257.13	297.96	379.34	457.94	509.20
57	181.61	218.65	242.36	342.39	415.83	460.58	215.83	258.78	298.56	399.84	481.86	533.13
58	183.43	223.91	247.59	355.87	430.36	478.95	216.55	259.98	298.56	420.35	512.62	567.30
59	194.06	229.79	249.24	363.76	443.16	489.94	224.30	268.91	298.56	430.05	543.38	601.48
60	197.95	235.24	254.65	376.51	456.62	513.05	227.28	280.85	308.88	430.68	577.55	639.07
61	202.44	241.68	263.17	382.82	487.98	538.07	228.34	288.60	318.58	443.36	611.73	676.66
62	206.45	255.97	274.64	386.98	507.71	561.58	233.67	302.51	333.68	456.72	649.32	717.67
63	210.32	270.11	289.23	393.80	539.53	580.74	240.53	314.22	352.78	470.38	690.33	762.10
64	217.05	281.81	306.84	402.68	571.23	605.22	251.55	332.57	372.22	484.71	734.76	795.60
65	226.83	297.71	323.65	410.96	603.68	636.36	261.89	353.81	394.14	500.36	769.65	818.33
66	243.69	323.65	353.19	442.88	672.50	711.60	286.74	383.73	429.52	557.95	834.06	896.48
67	264.37	350.87	378.85	502.26	746.91	787.17	313.85	415.47	469.11	621.83	897.09	967.15
68	289.36	381.31	420.33	573.59	835.71	880.25	343.26	450.23	510.66	692.16	975.07	1038.91
69	315.77	415.08	471.83	645.08	926.14	977.41	375.28	487.35	555.19	768.20	1054.27	1138.02
70	354.16	469.76	523.71	736.91	1011.57	1086.96	410.85	530.43	605.12	853.08	1146.55	1254.21
71	413.43	540.01	593.65	822.39	1103.84	1190.25	471.79	602.92	674.81	931.21	1243.83	1349.90
72	482.04	621.83	667.79	925.98	1213.20	1305.48	542.54	686.96	753.69	1017.15	1358.50	1462.68
73	561.67	708.52	750.36	1034.34	1339.65	1435.34	624.91	782.69	840.99	1113.06	1474.91	1585.71
74	661.91	813.84	848.04	1164.32	1483.18	1578.87	723.07	892.21	939.33	1220.00	1610.51	1729.24
75	779.31	935.75	954.71	1309.87	1636.97	1739.49	836.53	1019.83	1048.58	1342.19	1761.30	1889.86
76	885.32	1121.57	1309.73	1599.71	1818.10	1937.71	943.23	1217.09	1444.91	1651.27	1961.63	2088.08
77	973.98	1252.48	1465.67	1795.42	2033.40	2180.35	1049.16	1369.67	1615.43	1858.39	2173.51	2327.30
78	1056.00	1368.50	1589.31	1963.33	2272.62	2450.33	1127.77	1490.85	1755.80	2029.94	2405.90	2593.86
79	1144.85	1458.41	1696.41	2098.23	2522.10	2733.98	1213.20	1590.90	1875.80	2179.44	2648.54	2874.10
80	1250.80	1818.10					1315.73	1879.61				
81	1384.08	1995.81					1438.76	2050.49				
82	1537.86	2183.77					1585.71	2228.19				
83	1708.74	2378.56					1749.75	2412.74				
84	1896.70	2580.19					1927.46	2604.12				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

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 Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	99.51	110.52	131.15	174.80	211.88	235.81	170.87	208.47	235.81	263.15	317.83	352.00
30	103.48	114.69	132.57	176.84	211.88	235.81	170.87	208.47	233.84	263.15	317.83	352.00
31	109.65	120.67	138.32	177.71	211.88	235.81	170.59	208.47	234.35	263.15	317.83	352.00
32	109.98	120.67	144.15	177.71	211.88	235.81	170.87	208.47	235.21	263.15	317.83	352.00
33	111.27	126.99	146.27	177.71	211.88	235.81	170.87	208.47	235.72	263.15	317.83	352.00
34	111.60	132.67	143.80	177.71	211.88	235.81	170.87	208.47	235.81	263.15	317.83	352.00
35	108.94	134.75	143.80	177.71	211.88	235.81	170.87	208.47	235.81	263.15	317.83	352.00
36	109.26	131.68	138.92	177.71	211.88	235.81	170.87	208.47	235.81	263.15	317.83	352.00
37	106.73	131.99	136.51	177.71	211.88	235.81	170.87	208.47	235.81	263.15	317.83	352.00
38	106.73	129.55	134.37	177.71	211.88	235.81	170.87	208.47	235.81	263.15	317.83	352.00
39	104.31	127.01	132.12	177.71	211.88	235.81	170.87	208.47	235.81	263.15	317.83	352.00
40	101.82	124.56	130.13	177.71	211.88	235.81	170.87	208.47	235.81	263.15	317.83	352.00
41	100.12	122.88	129.39	177.71	211.88	235.81	170.87	208.47	235.81	263.15	317.83	352.00
42	101.10	120.97	128.68	177.71	211.88	235.81	170.87	208.47	235.81	263.15	317.83	352.00
43	99.46	119.41	127.98	177.71	211.88	235.81	170.87	208.47	235.81	263.15	317.83	352.00
44	100.41	120.33	129.75	177.71	211.88	235.81	170.87	208.47	235.81	263.15	317.83	352.00
45	124.98	156.12	162.72	222.14	276.82	297.32	183.30	226.10	258.64	297.32	358.83	393.01
46	124.98	154.19	161.86	222.14	276.82	297.32	185.65	228.57	262.70	297.32	358.83	393.01
47	124.21	152.33	161.56	222.14	276.82	297.32	188.02	231.05	267.69	297.32	358.83	393.01
48	122.34	150.53	160.75	222.14	276.82	297.32	190.40	233.56	271.82	297.32	358.83	393.01
49	123.47	148.68	160.16	222.14	276.82	297.32	192.54	235.20	273.40	297.32	358.83	393.01
50	130.14	163.33	176.21	242.64	304.16	324.66	189.81	235.82	271.48	314.41	375.92	413.51
51	137.13	169.72	183.02	256.31	317.83	345.16	195.15	237.73	273.92	321.24	386.17	423.77
52	144.01	176.26	192.80	269.98	334.91	358.83	193.85	240.01	280.08	328.08	393.01	434.02
53	154.49	182.71	199.36	281.75	346.46	379.34	196.03	245.27	279.41	334.91	403.26	447.69
54	161.24	189.47	208.46	288.71	351.76	388.26	201.17	244.68	281.44	345.16	413.51	457.94
55	168.17	195.76	217.85	302.20	367.43	400.74	204.01	247.03	287.49	352.00	427.18	471.61
56	170.58	198.99	221.10	313.15	378.75	415.25	205.23	248.93	286.39	365.67	440.85	488.70
57	176.35	205.94	227.21	320.20	387.04	431.38	207.93	248.32	287.61	382.76	464.78	516.04
58	178.33	211.47	232.74	330.90	404.85	446.58	208.90	249.98	285.69	406.68	492.12	546.80
59	183.98	217.57	237.25	336.48	418.01	464.49	216.74	259.13	281.71	413.64	526.29	580.97
60	190.62	225.64	242.86	349.61	431.77	490.60	219.95	266.45	292.38	412.09	557.05	615.15
61	193.03	232.29	251.63	356.91	462.63	515.51	221.27	274.52	302.42	422.39	587.81	649.32
62	197.37	244.34	265.56	359.53	482.79	539.24	226.87	286.22	315.40	433.45	621.98	686.91
63	203.75	258.67	275.98	364.92	514.44	558.88	231.70	298.16	334.46	445.18	656.16	727.92
64	210.67	268.49	293.79	372.48	543.14	577.71	242.80	314.35	349.53	455.09	697.16	755.32
65	216.52	284.58	308.74	381.95	569.63	606.06	253.30	337.72	371.49	466.49	725.96	772.87
66	231.20	310.35	331.66	411.07	633.88	676.81	275.79	365.13	403.98	525.13	783.00	846.12
67	253.71	335.33	355.03	465.83	700.84	735.55	302.56	396.80	442.91	581.90	839.54	912.47
68	278.56	367.93	393.65	534.98	781.79	823.14	331.81	433.82	481.89	651.10	913.92	977.40
69	307.06	401.62	444.48	600.21	864.62	910.00	363.83	468.69	526.72	723.88	990.06	1073.09
70	351.91	455.67	502.85	687.78	943.22	1015.85	406.23	516.29	583.68	805.69	1085.31	1185.86
71	411.02	525.01	574.03	781.41	1038.91	1118.63	466.93	590.52	655.03	887.15	1182.49	1284.97
72	479.47	608.54	652.38	881.61	1148.27	1233.71	539.97	673.95	738.30	970.78	1297.06	1401.16
73	558.93	691.91	734.45	986.78	1274.72	1363.57	622.18	769.06	825.22	1061.43	1417.27	1531.03
74	658.95	793.56	828.95	1107.31	1414.83	1507.11	720.14	877.96	923.23	1160.14	1549.61	1671.15
75	772.90	911.52	924.62	1245.90	1561.79	1664.31	833.38	1001.89	1021.49	1273.65	1690.44	1824.93
76	878.59	1085.70	1250.35	1515.69	1725.82	1842.02	939.93	1184.63	1391.40	1561.50	1872.78	2002.64
77	963.73	1203.81	1384.79	1689.60	1913.79	2050.49	1045.75	1326.66	1541.85	1749.27	2053.90	2204.27
78	1045.75	1305.29	1493.08	1834.70	2115.42	2276.04	1120.93	1432.26	1661.16	1903.90	2252.12	2429.82
79	1131.18	1385.79	1586.68	1953.07	2330.72	2518.68	1202.95	1518.15	1765.27	2038.73	2460.58	2665.63
80	1233.71	1722.41					1298.64	1790.76				
81	1356.74	1886.45					1418.25	1947.96				
82	1503.69	2064.15					1554.95	2115.42				
83	1664.31	2245.28					1708.74	2289.71				
84	1838.60	2436.66					1876.19	2474.25				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

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 Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	90.73	97.04	114.04	147.91	177.71	198.21	157.20	187.96	208.47	228.97	276.82	304.16
30	94.35	100.70	115.28	149.63	177.71	198.21	157.20	187.96	206.73	228.97	276.82	304.16
31	99.97	105.95	120.28	150.37	177.71	198.21	156.94	187.96	207.18	228.97	276.82	304.16
32	100.27	105.95	125.34	150.37	177.71	198.21	157.20	187.96	207.94	228.97	276.82	304.16
33	101.45	111.50	127.20	150.37	177.71	198.21	157.20	187.96	208.39	228.97	276.82	304.16
34	101.75	116.49	125.05	150.37	177.71	198.21	157.20	187.96	208.47	228.97	276.82	304.16
35	99.33	118.32	125.05	150.37	177.71	198.21	157.20	187.96	208.47	228.97	276.82	304.16
36	99.62	115.62	120.80	150.37	177.71	198.21	157.20	187.96	208.47	228.97	276.82	304.16
37	97.31	115.90	118.70	150.37	177.71	198.21	157.20	187.96	208.47	228.97	276.82	304.16
38	97.31	113.75	116.85	150.37	177.71	198.21	157.20	187.96	208.47	228.97	276.82	304.16
39	95.11	111.52	114.89	150.37	177.71	198.21	157.20	187.96	208.47	228.97	276.82	304.16
40	92.83	109.37	113.16	150.37	177.71	198.21	157.20	187.96	208.47	228.97	276.82	304.16
41	91.29	107.89	112.51	150.37	177.71	198.21	157.20	187.96	208.47	228.97	276.82	304.16
42	92.18	106.22	111.89	150.37	177.71	198.21	157.20	187.96	208.47	228.97	276.82	304.16
43	90.68	104.85	111.29	150.37	177.71	198.21	157.20	187.96	208.47	228.97	276.82	304.16
44	91.55	105.65	112.83	150.37	177.71	198.21	157.20	187.96	208.47	228.97	276.82	304.16
45	113.35	138.77	143.08	191.38	235.81	256.31	167.22	200.62	223.08	259.73	314.41	345.16
46	113.35	137.06	142.33	191.38	235.81	256.31	169.37	202.81	226.58	259.73	314.41	345.16
47	112.65	135.41	142.07	191.38	235.81	256.31	171.52	205.02	230.88	259.73	314.41	345.16
48	110.96	133.81	141.35	191.38	235.81	256.31	173.69	207.24	234.45	259.73	314.41	345.16
49	111.98	132.16	140.83	191.38	235.81	256.31	175.65	208.70	235.81	259.73	314.41	345.16
50	118.82	144.28	151.43	208.47	259.73	280.23	173.99	207.90	238.77	273.40	331.50	365.67
51	125.94	148.17	158.43	222.14	273.40	297.32	176.57	210.30	241.69	280.23	338.33	375.92
52	130.16	154.90	168.36	235.81	287.07	310.99	175.96	213.01	245.07	287.07	348.58	386.17
53	137.64	158.88	175.43	244.41	298.90	328.08	175.85	215.72	245.26	293.90	355.42	396.43
54	144.56	165.79	179.43	252.20	305.30	335.17	181.34	215.89	245.12	300.74	365.67	406.68
55	148.87	169.66	188.98	259.50	317.78	348.19	184.71	218.64	251.56	307.57	375.92	416.93
56	151.92	173.48	192.82	271.18	329.35	366.21	183.90	218.84	251.67	321.24	389.59	434.02
57	157.92	180.51	196.92	278.99	335.86	376.24	189.51	219.57	252.00	338.33	413.51	457.94
58	157.95	186.59	203.02	287.19	350.66	394.81	188.52	222.49	252.23	358.83	437.44	485.28
59	166.34	190.68	206.10	294.04	364.58	404.04	196.58	229.79	250.41	364.39	464.78	516.04
60	171.07	196.83	212.21	304.79	378.96	429.68	197.95	237.64	259.37	365.61	492.12	546.80
61	174.19	204.13	219.31	313.74	405.59	454.30	202.44	244.02	267.79	374.46	519.46	577.55
62	179.22	216.41	229.24	315.62	423.61	472.24	204.18	255.97	276.54	386.90	553.63	611.73
63	184.03	226.62	240.66	322.92	451.70	490.19	209.64	266.05	293.22	394.78	584.39	649.32
64	189.39	237.43	254.61	329.70	477.59	510.46	220.92	280.18	310.94	403.92	621.98	674.75
65	195.90	249.55	268.29	336.02	501.52	536.36	229.69	300.96	328.45	416.97	648.66	691.69
66	210.37	272.66	290.74	362.13	559.88	597.74	249.53	325.59	359.87	467.69	701.29	758.82
67	228.12	297.57	313.90	413.78	618.58	648.45	273.21	354.78	392.91	519.14	754.91	816.78
68	250.49	325.56	346.94	474.32	690.81	732.42	299.78	386.92	429.14	580.71	822.19	881.71
69	276.57	356.74	392.06	535.70	768.93	805.52	329.51	422.06	467.40	650.02	892.07	967.15
70	315.82	403.99	444.92	612.65	840.70	904.11	369.30	464.42	521.74	725.71	976.44	1069.67
71	369.91	467.51	510.25	696.54	926.14	995.85	425.58	530.97	588.29	801.96	1066.63	1158.52
72	433.07	542.10	577.90	786.94	1025.24	1100.43	491.11	606.30	663.96	878.05	1170.77	1261.05
73	504.13	617.18	652.26	882.75	1138.02	1216.62	564.87	692.70	741.12	958.15	1278.26	1377.24
74	593.95	709.57	738.97	993.28	1261.05	1343.07	655.74	789.59	829.30	1051.83	1397.36	1503.69
75	695.93	814.62	823.40	1114.91	1394.33	1483.18	757.91	903.20	918.53	1153.71	1525.11	1643.81
76	791.07	971.59	1115.08	1357.74	1541.28	1643.81	854.19	1071.04	1254.27	1410.80	1691.65	1804.43
77	868.04	1074.02	1232.72	1512.11	1705.32	1824.93	950.06	1194.32	1388.00	1580.63	1852.27	1982.14
78	939.81	1163.06	1325.46	1638.36	1879.61	2019.73	1014.99	1289.04	1491.45	1721.47	2026.56	2176.93
79	1014.99	1231.48	1405.77	1741.93	2064.15	2224.78	1086.76	1366.34	1582.11	1839.11	2207.69	2381.98
80	1103.84	1527.61					1172.19	1602.80				
81	1209.79	1671.15					1271.30	1739.49				
82	1332.82	1818.10					1387.49	1883.03				
83	1466.10	1975.30					1517.36	2033.40				
84	1613.05	2139.34					1657.48	2190.60				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have

previously elected a landing spot option during the 2010 Rate Filing

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	96.58	110.52	134.00	178.16	222.14	249.48	167.46	208.47	232.39	263.15	317.83	348.58
30	100.44	114.69	135.46	180.24	222.14	249.48	167.46	208.47	230.45	263.15	317.83	348.58
31	106.42	120.67	141.33	181.13	222.14	249.48	167.17	208.47	230.96	263.15	317.83	348.58
32	106.74	120.67	147.28	181.13	222.14	249.48	167.46	208.47	231.80	263.15	317.83	348.58
33	107.99	126.99	149.45	181.13	222.14	249.48	167.46	208.47	232.30	263.15	317.83	348.58
34	108.32	132.67	146.93	181.13	222.14	249.48	167.46	208.47	232.39	263.15	317.83	348.58
35	105.73	134.75	146.93	181.13	222.14	249.48	167.46	208.47	232.39	263.15	317.83	348.58
36	106.05	131.68	141.94	181.13	222.14	249.48	167.46	208.47	232.39	263.15	317.83	348.58
37	103.59	131.99	139.48	181.13	222.14	249.48	167.46	208.47	232.39	263.15	317.83	348.58
38	103.59	129.55	137.30	181.13	222.14	249.48	167.46	208.47	232.39	263.15	317.83	348.58
39	101.25	127.01	134.99	181.13	222.14	249.48	167.46	208.47	232.39	263.15	317.83	348.58
40	98.82	124.56	132.96	181.13	222.14	249.48	167.46	208.47	232.39	263.15	317.83	348.58
41	97.18	122.88	132.20	181.13	222.14	249.48	167.46	208.47	232.39	263.15	317.83	348.58
42	98.13	120.97	131.47	181.13	222.14	249.48	167.46	208.47	232.39	263.15	317.83	348.58
43	96.53	119.41	130.76	181.13	222.14	249.48	167.46	208.47	232.39	263.15	317.83	348.58
44	97.46	120.33	132.58	181.13	222.14	249.48	167.46	208.47	232.39	263.15	317.83	348.58
45	124.98	159.01	171.14	232.39	287.07	321.24	186.52	222.91	248.94	293.90	355.42	389.59
46	124.98	157.05	170.23	232.39	287.07	321.24	188.91	225.35	252.85	293.90	355.42	389.59
47	124.21	155.15	169.92	232.39	287.07	321.24	191.31	227.80	257.65	293.90	355.42	389.59
48	122.34	153.32	169.06	232.39	287.07	321.24	193.74	230.27	261.63	293.90	355.42	389.59
49	123.47	151.43	168.45	232.39	287.07	321.24	195.92	231.88	263.15	293.90	355.42	389.59
50	132.97	163.33	181.72	256.31	314.41	348.58	196.14	226.52	261.67	307.57	369.09	416.93
51	139.93	169.72	193.94	269.98	328.08	365.67	198.25	231.64	267.47	314.41	379.34	416.93
52	144.01	176.26	200.95	280.23	341.75	379.34	193.85	234.01	270.53	321.24	386.17	427.18
53	151.68	182.71	207.33	291.93	353.25	393.01	193.14	236.41	273.21	328.08	396.43	437.44
54	158.46	189.47	213.74	295.34	358.40	398.22	195.51	236.04	272.36	338.33	406.68	447.69
55	162.66	193.15	220.48	305.48	370.74	407.31	195.74	241.35	278.51	345.16	416.93	461.36
56	165.25	196.44	223.68	313.15	385.34	421.79	197.23	240.72	280.60	355.42	430.60	478.45
57	171.08	203.40	227.21	320.20	387.04	431.38	200.04	243.09	282.13	372.50	451.11	502.37
58	173.24	206.49	230.26	330.90	401.67	446.58	201.26	242.49	277.97	393.01	478.45	529.71
59	178.94	212.68	230.06	336.48	411.73	454.94	206.66	249.35	276.89	400.51	505.79	560.47
60	183.29	216.04	233.43	346.63	419.34	471.36	210.17	256.84	285.30	396.59	529.71	587.81
61	183.61	220.56	240.09	348.28	446.79	492.96	209.50	262.79	290.87	401.42	557.05	615.15
62	186.03	230.37	247.40	348.55	457.87	507.34	208.72	272.26	301.68	413.08	584.39	645.90
63	188.41	240.36	256.11	351.80	483.07	518.29	214.05	282.11	316.13	419.98	615.15	680.08
64	193.64	246.30	269.85	354.86	502.56	531.86	220.92	291.57	329.10	425.47	645.90	701.61
65	197.96	258.31	281.06	357.78	523.19	554.54	227.54	307.86	342.04	435.21	668.83	711.17
66	210.37	281.53	305.81	384.16	579.18	616.72	245.15	330.24	371.48	486.83	721.72	782.33
67	230.25	304.24	333.39	439.80	644.91	683.93	273.21	357.12	411.96	547.67	775.22	857.79
68	250.49	330.02	373.63	507.41	724.50	782.82	299.78	389.26	450.72	612.97	845.97	932.97
69	274.39	361.23	414.85	566.55	806.52	862.82	324.93	422.06	484.01	673.66	915.72	1011.57
70	309.05	408.69	456.51	641.55	878.29	944.74	357.76	462.07	526.51	743.48	996.86	1090.17
71	360.24	470.01	517.60	717.03	960.31	1036.78	410.99	526.01	588.29	810.77	1083.66	1175.61
72	422.76	542.10	583.03	804.69	1056.00	1138.02	473.12	598.49	656.27	883.85	1181.01	1271.30
73	490.43	617.18	652.26	900.59	1165.36	1247.38	543.04	681.79	730.61	969.63	1281.65	1380.66
74	576.22	706.68	738.97	1014.28	1288.39	1373.83	632.32	775.34	815.88	1063.23	1400.74	1503.69
75	676.69	814.62	831.61	1139.28	1425.09	1513.94	729.60	888.24	913.11	1167.99	1531.86	1643.81
76	770.87	974.85	1141.48	1391.34	1582.29	1684.82	821.20	1058.06	1257.61	1436.45	1708.74	1814.68
77	847.53	1090.24	1274.78	1563.31	1770.25	1896.70	912.47	1191.01	1408.07	1617.00	1889.86	2023.15
78	919.30	1191.51	1384.44	1706.06	1975.30	2132.50	980.82	1295.55	1527.35	1767.91	2091.49	2258.95
79	997.90	1267.78	1476.95	1824.41	2194.02	2378.56	1056.00	1385.32	1632.64	1894.74	2303.38	2501.59
80	1090.17	1582.29					1144.85	1636.97				
81	1202.95	1739.49					1254.21	1783.92				
82	1336.23	1900.12					1380.66	1937.71				
83	1486.60	2067.57					1524.19	2098.33				
84	1650.64	2241.86					1677.98	2265.79				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have

previously elected a landing spot option during the 2010 Rate Filing

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	93.65	105.13	125.45	164.72	201.63	225.55	160.62	198.21	222.14	249.48	300.74	331.50
30	97.40	109.10	126.81	166.63	201.63	225.55	160.62	198.21	220.28	249.48	300.74	331.50
31	103.20	114.78	132.31	167.46	201.63	225.55	160.35	198.21	220.77	249.48	300.74	331.50
32	103.51	114.78	137.88	167.46	201.63	225.55	160.62	198.21	221.57	249.48	300.74	331.50
33	104.72	120.79	139.91	167.46	201.63	225.55	160.62	198.21	222.06	249.48	300.74	331.50
34	105.04	126.20	137.55	167.46	201.63	225.55	160.62	198.21	222.14	249.48	300.74	331.50
35	102.53	128.18	137.55	167.46	201.63	225.55	160.62	198.21	222.14	249.48	300.74	331.50
36	102.84	125.26	132.88	167.46	201.63	225.55	160.62	198.21	222.14	249.48	300.74	331.50
37	100.45	125.56	130.57	167.46	201.63	225.55	160.62	198.21	222.14	249.48	300.74	331.50
38	100.45	123.23	128.53	167.46	201.63	225.55	160.62	198.21	222.14	249.48	300.74	331.50
39	98.18	120.81	126.38	167.46	201.63	225.55	160.62	198.21	222.14	249.48	300.74	331.50
40	95.83	118.48	124.47	167.46	201.63	225.55	160.62	198.21	222.14	249.48	300.74	331.50
41	94.23	116.88	123.77	167.46	201.63	225.55	160.62	198.21	222.14	249.48	300.74	331.50
42	95.15	115.07	123.08	167.46	201.63	225.55	160.62	198.21	222.14	249.48	300.74	331.50
43	93.61	113.59	122.42	167.46	201.63	225.55	160.62	198.21	222.14	249.48	300.74	331.50
44	94.51	114.46	124.11	167.46	201.63	225.55	160.62	198.21	222.14	249.48	300.74	331.50
45	122.07	147.45	159.91	215.30	263.15	290.49	180.09	213.36	239.24	280.23	334.91	365.67
46	122.07	145.63	159.07	215.30	263.15	290.49	182.39	215.69	243.00	280.23	334.91	365.67
47	121.32	143.87	158.78	215.30	263.15	290.49	184.72	218.04	247.61	280.23	334.91	365.67
48	119.49	142.17	157.98	215.30	263.15	290.49	187.06	220.40	251.43	280.23	334.91	365.67
49	120.60	140.42	157.40	215.30	263.15	290.49	189.17	221.95	252.89	280.23	334.91	365.67
50	127.31	155.17	173.46	239.22	287.07	317.83	186.65	220.31	255.12	293.90	352.00	393.01
51	134.34	158.95	180.28	249.48	300.74	331.50	192.05	222.50	257.80	300.74	358.83	393.01
52	138.47	165.58	187.37	259.73	314.41	345.16	190.87	225.01	260.99	307.57	369.09	403.26
53	148.87	172.12	191.38	271.56	326.08	362.25	190.26	227.54	263.89	314.41	379.34	416.93
54	152.90	176.32	197.90	275.43	331.85	365.03	192.67	230.29	263.28	324.66	389.59	427.18
55	157.14	182.71	204.73	282.49	344.26	377.75	192.98	232.83	269.52	331.50	399.84	440.85
56	159.92	186.24	208.25	290.56	355.70	389.10	191.90	232.51	271.92	341.75	416.93	461.36
57	165.82	193.23	212.06	298.01	361.45	405.44	194.77	232.64	268.43	358.83	437.44	485.28
58	168.14	196.54	217.88	309.05	376.16	420.69	196.17	232.49	265.10	379.34	461.36	512.62
59	173.90	202.90	220.48	312.23	386.58	429.49	201.62	239.57	262.45	384.09	485.28	539.96
60	175.96	206.44	224.00	322.72	397.60	452.12	202.84	244.84	268.80	381.10	512.62	567.30
61	176.55	211.17	230.85	325.25	421.44	470.41	202.44	251.06	274.71	386.45	533.13	594.64
62	179.22	221.07	238.32	323.85	436.07	488.19	201.91	258.30	285.69	392.72	560.47	621.98
63	181.84	228.91	245.07	325.54	457.98	496.44	205.22	266.05	297.80	394.78	584.39	649.32
64	185.13	235.21	258.97	329.70	477.59	510.46	214.36	277.90	308.67	398.54	611.73	664.68
65	187.65	247.36	268.29	331.18	495.33	527.27	221.10	291.78	323.92	406.55	631.86	672.20
66	202.04	268.23	290.74	357.24	547.01	585.09	238.58	313.96	350.58	451.28	674.06	735.32
67	223.86	290.91	318.23	408.58	602.13	645.22	266.44	340.78	390.53	507.73	724.44	806.52
68	246.17	318.87	355.84	471.56	673.96	732.42	292.91	375.19	429.14	571.91	791.61	874.87
69	270.04	347.77	396.61	527.28	751.84	805.52	320.36	408.07	465.03	632.29	858.28	950.06
70	306.79	396.95	437.97	598.20	823.61	883.79	353.15	447.92	507.45	702.02	942.42	1032.08
71	357.82	457.51	500.43	673.13	902.21	975.39	406.13	513.60	570.99	769.64	1029.14	1117.51
72	420.18	528.82	567.62	763.27	1001.32	1076.50	470.54	585.48	643.45	843.28	1129.81	1220.04
73	487.69	603.35	639.00	858.97	1110.68	1189.28	540.31	670.88	720.09	923.73	1234.18	1332.82
74	573.26	692.20	722.61	966.27	1230.29	1312.31	629.39	763.94	802.46	1009.07	1349.99	1455.84
75	673.48	793.42	804.25	1084.45	1360.16	1449.01	726.46	870.30	888.72	1108.02	1471.13	1589.13
76	764.14	942.25	1088.69	1317.41	1503.69	1602.80	817.91	1032.09	1210.78	1356.29	1630.14	1742.91
77	840.70	1048.06	1203.60	1471.15	1664.31	1783.92	909.05	1154.62	1341.17	1524.41	1787.34	1920.62
78	909.05	1134.62	1297.52	1597.74	1842.02	1982.14	977.40	1243.46	1445.76	1658.45	1961.63	2115.42
79	984.23	1204.24	1379.08	1699.04	2026.56	2190.60	1049.16	1322.06	1534.74	1773.66	2142.76	2320.47
80	1073.09	1496.85					1131.18	1558.37				
81	1182.45	1643.81					1233.71	1695.07				
82	1305.48	1794.17					1353.32	1838.60				
83	1445.59	1954.80					1486.60	1992.39				
84	1599.38	2118.83					1633.55	2153.01				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have

previously elected a landing spot option during the 2010 Rate Filing

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	84.87	91.65	108.34	137.82	170.87	187.96	150.37	177.71	194.80	215.30	259.73	287.07
30	88.26	95.11	109.52	139.43	170.87	187.96	150.37	177.71	193.17	215.30	259.73	287.07
31	93.52	100.07	114.27	140.12	170.87	187.96	150.12	177.71	193.60	215.30	259.73	287.07
32	93.81	100.07	119.08	140.12	170.87	187.96	150.37	177.71	194.30	215.30	259.73	287.07
33	94.90	105.31	120.84	140.12	170.87	187.96	150.37	177.71	194.73	215.30	259.73	287.07
34	95.19	110.02	118.79	140.12	170.87	187.96	150.37	177.71	194.80	215.30	259.73	287.07
35	92.92	111.75	118.79	140.12	170.87	187.96	150.37	177.71	194.80	215.30	259.73	287.07
36	93.20	109.20	114.76	140.12	170.87	187.96	150.37	177.71	194.80	215.30	259.73	287.07
37	91.03	109.46	112.77	140.12	170.87	187.96	150.37	177.71	194.80	215.30	259.73	287.07
38	91.03	107.43	111.00	140.12	170.87	187.96	150.37	177.71	194.80	215.30	259.73	287.07
39	88.97	105.32	109.14	140.12	170.87	187.96	150.37	177.71	194.80	215.30	259.73	287.07
40	86.84	103.29	107.50	140.12	170.87	187.96	150.37	177.71	194.80	215.30	259.73	287.07
41	85.40	101.90	106.89	140.12	170.87	187.96	150.37	177.71	194.80	215.30	259.73	287.07
42	86.23	100.32	106.30	140.12	170.87	187.96	150.37	177.71	194.80	215.30	259.73	287.07
43	84.83	99.02	105.72	140.12	170.87	187.96	150.37	177.71	194.80	215.30	259.73	287.07
44	85.65	99.78	107.19	140.12	170.87	187.96	150.37	177.71	194.80	215.30	259.73	287.07
45	107.54	130.10	140.28	184.54	222.14	246.06	164.01	191.07	206.91	242.64	293.90	324.66
46	107.54	128.49	139.54	184.54	222.14	246.06	166.11	193.16	210.16	242.64	293.90	324.66
47	106.88	126.94	139.28	184.54	222.14	246.06	168.22	195.26	214.15	242.64	293.90	324.66
48	105.27	125.44	138.58	184.54	222.14	246.06	170.35	197.37	217.46	242.64	293.90	324.66
49	106.24	123.90	138.07	184.54	222.14	246.06	172.28	198.76	218.72	242.64	293.90	324.66
50	115.99	136.11	148.68	201.63	246.06	273.40	170.83	195.49	219.15	256.31	307.57	348.58
51	120.34	140.09	155.70	211.88	256.31	287.07	173.47	198.11	222.36	263.15	317.83	348.58
52	124.62	144.21	162.93	222.14	269.98	300.74	172.97	198.01	225.98	269.98	324.66	358.83
53	132.02	150.93	167.46	230.83	281.92	310.99	172.96	200.95	226.64	276.82	334.91	369.09
54	136.22	155.26	171.52	235.61	285.39	318.58	172.84	201.50	229.99	283.65	345.16	379.34
55	140.60	159.22	178.48	243.07	297.92	328.48	173.69	207.28	236.58	290.49	355.42	393.01
56	141.26	163.28	179.97	251.81	309.59	340.05	173.24	205.16	237.21	300.74	369.09	410.10
57	147.40	170.34	184.29	256.80	313.47	353.54	176.35	206.50	235.56	314.41	386.17	430.60
58	150.31	174.15	188.17	265.34	328.35	365.68	175.78	207.49	234.22	334.91	406.68	454.52
59	153.74	178.46	189.32	272.82	336.30	375.41	181.46	212.68	231.15	338.13	430.60	478.45
60	156.41	182.43	195.70	280.89	347.90	394.41	183.29	218.44	238.15	334.63	454.52	505.79
61	157.72	185.36	198.53	282.08	370.74	412.41	181.26	222.90	244.70	341.51	475.03	529.71
62	161.07	193.14	206.54	282.69	380.00	427.57	181.49	230.37	253.69	349.08	498.95	553.63
63	164.31	201.44	214.16	286.16	401.51	437.11	185.36	238.53	265.73	352.79	522.87	577.55
64	168.11	208.58	224.15	289.43	421.40	449.33	192.49	248.29	274.63	355.45	546.80	594.18
65	171.15	216.72	234.22	292.51	436.51	466.66	199.64	261.91	285.41	362.24	564.64	600.76
66	183.29	234.98	254.13	313.20	482.65	515.51	216.69	281.40	311.11	404.78	605.97	658.09
67	200.41	257.60	277.10	359.13	533.03	571.02	241.60	305.77	345.28	456.39	649.97	724.50
68	220.26	280.97	313.58	416.41	596.45	648.43	265.45	335.33	381.20	513.25	710.07	786.02
69	241.73	309.63	351.03	468.38	666.41	714.52	290.61	366.09	415.21	567.29	773.80	857.79
70	275.21	352.32	386.99	531.73	731.34	785.59	320.83	403.13	455.03	630.93	850.56	929.55
71	321.56	407.51	444.01	602.89	806.52	869.66	369.65	461.50	511.67	696.20	930.32	1008.16
72	376.36	473.01	503.41	683.39	891.96	956.89	426.83	528.23	576.80	762.14	1020.58	1100.43
73	438.37	536.92	567.41	766.84	991.07	1059.42	491.19	602.70	643.88	834.80	1112.12	1199.53
74	517.12	616.89	643.53	864.24	1097.01	1168.78	570.84	686.97	721.94	915.00	1214.65	1308.89
75	606.13	708.63	716.71	968.69	1213.20	1291.81	660.42	786.56	799.31	1002.36	1326.04	1431.92
76	686.71	844.43	969.92	1179.62	1343.07	1428.50	742.05	931.48	1090.37	1228.03	1469.51	1568.62
77	755.26	934.49	1070.95	1314.13	1483.18	1585.71	823.61	1038.83	1207.39	1378.92	1609.63	1725.82
78	816.78	1011.36	1151.63	1425.11	1636.97	1756.58	885.13	1119.77	1298.90	1499.24	1763.42	1896.70
79	881.71	1071.11	1221.89	1514.29	1797.59	1934.29	946.64	1186.06	1376.85	1600.22	1920.62	2070.99
80	960.31	1329.40					1018.41	1394.33				
81	1052.58	1452.43					1107.26	1513.94				
82	1158.52	1582.29					1206.37	1636.97				
83	1274.72	1718.99					1319.15	1770.25				
84	1401.16	1859.11					1442.17	1903.53				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

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 Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	86.99	100.73	118.64	157.01	200.71	218.11	250.53	311.38	351.83	405.35	503.39	554.76
30	90.47	104.53	119.93	158.84	207.63	232.65	264.07	324.92	366.76	416.07	503.39	554.76
31	95.85	109.97	125.13	159.62	214.55	247.19	266.66	331.69	367.56	416.07	503.39	554.76
32	96.14	109.97	130.40	159.62	228.40	254.46	267.11	333.88	368.90	416.07	503.39	554.76
33	100.42	115.73	134.83	159.62	235.32	269.01	267.11	333.88	369.71	416.07	503.39	554.76
34	100.72	120.92	138.58	164.70	249.16	283.55	267.11	333.88	369.84	416.07	503.39	554.76
35	104.46	125.58	138.58	171.29	263.00	290.82	267.11	333.88	369.84	416.07	503.39	554.76
36	110.94	128.85	139.70	184.47	269.92	305.36	267.11	333.88	369.84	416.07	503.39	554.76
37	114.38	135.31	148.71	191.06	283.76	319.90	267.11	333.88	369.84	416.07	503.39	554.76
38	114.38	138.84	152.01	197.65	297.61	334.44	267.11	333.88	369.84	416.07	503.39	554.76
39	117.68	142.03	155.00	210.82	311.45	356.25	267.11	333.88	369.84	416.07	503.39	554.76
40	120.61	145.10	158.12	217.41	325.29	370.79	267.11	333.88	369.84	416.07	503.39	554.76
41	124.80	149.46	163.32	224.94	340.66	385.25	267.11	333.88	369.84	416.07	503.39	554.76
42	126.57	153.42	168.52	239.16	349.29	385.25	267.11	333.88	369.84	416.07	503.39	554.76
43	130.75	157.69	179.16	246.84	349.29	385.25	267.11	333.88	369.84	416.07	503.39	554.76
44	138.35	165.24	187.92	254.57	349.29	385.25	267.11	333.88	369.84	416.07	503.39	554.76
45	142.46	169.07	193.20	269.09	403.44	448.75	285.18	354.20	398.47	467.44	565.03	626.67
46	143.09	178.84	204.00	276.97	419.47	471.93	288.84	358.07	404.73	467.44	565.03	626.67
47	148.54	182.93	209.99	291.70	435.64	487.83	292.51	361.96	412.41	467.44	565.03	626.67
48	152.60	187.00	220.84	306.54	451.95	493.12	296.22	365.88	418.78	467.44	565.03	626.67
49	160.42	196.36	226.47	314.67	457.16	493.12	299.56	368.45	421.21	467.44	565.03	626.67
50	164.43	200.34	237.80	329.72	492.21	534.21	299.56	368.45	427.71	493.12	590.72	652.36
51	168.98	204.50	248.02	344.98	516.36	559.90	302.64	371.07	431.09	503.39	606.13	667.77
52	179.12	214.32	253.19	360.37	540.73	590.72	304.82	374.29	435.33	513.67	621.54	688.31
53	188.15	224.08	259.79	373.36	561.59	616.40	307.64	377.54	438.64	529.08	636.95	703.72
54	192.67	228.99	269.87	386.97	573.04	628.48	310.89	380.75	441.21	539.35	652.36	719.13
55	203.17	238.71	280.45	398.24	592.08	645.56	314.05	384.10	445.62	549.62	667.77	734.54
56	208.16	244.61	286.40	412.94	613.84	673.30	315.66	386.49	447.85	570.17	688.31	765.36
57	211.82	255.11	298.03	426.82	625.02	692.27	318.21	388.96	448.76	600.99	724.27	801.32
58	216.41	260.80	303.74	441.42	646.85	719.88	319.64	390.77	448.76	631.81	770.50	852.69
59	225.43	272.37	310.16	449.33	666.09	736.41	322.51	395.20	448.76	646.39	816.73	904.05
60	229.68	278.39	321.20	463.48	686.33	771.14	324.02	399.47	452.60	647.33	868.10	960.56
61	236.62	292.19	334.59	477.72	715.13	788.53	327.62	411.10	463.53	649.74	896.48	991.63
62	242.95	309.76	353.60	479.68	724.96	801.88	330.77	423.33	476.47	652.15	927.17	1024.77
63	253.69	324.45	363.37	493.16	750.13	807.42	334.41	436.86	490.49	653.98	959.79	1059.57
64	260.55	333.72	386.59	500.48	772.73	818.71	340.28	449.89	503.53	655.69	993.95	1076.25
65	270.62	352.85	401.68	512.59	793.95	836.93	344.43	465.32	518.36	658.07	1012.23	1076.25
66	291.10	385.09	433.66	560.36	859.18	909.14	366.33	490.26	548.76	712.83	1065.60	1145.35
67	316.14	413.58	468.03	622.82	926.18	976.11	389.19	515.19	581.71	771.09	1112.41	1199.28
68	343.21	447.88	505.43	689.71	1004.89	1058.46	412.75	541.38	614.04	832.29	1172.47	1249.24
69	367.83	483.42	549.63	751.44	1078.83	1138.56	437.15	567.70	646.72	894.86	1228.08	1325.65
70	399.25	529.56	590.37	830.72	1140.34	1225.33	463.15	597.96	682.15	961.67	1292.50	1413.87
71	450.53	588.46	646.91	896.17	1202.88	1297.03	514.12	657.02	735.35	1014.76	1355.42	1471.01
72	507.18	654.25	702.61	974.27	1276.46	1373.55	570.83	722.78	792.98	1070.19	1429.33	1538.95
73	569.85	718.84	761.29	1049.40	1359.16	1456.25	634.01	794.09	853.23	1129.27	1496.39	1608.80
74	646.68	795.11	828.53	1137.53	1449.05	1542.54	706.43	871.68	917.72	1191.93	1573.45	1689.45
75	732.09	879.05	896.86	1230.50	1537.79	1634.10	785.85	958.05	985.05	1260.87	1654.59	1775.36
76	798.42	1011.47	1181.16	1442.68	1639.62	1747.49	850.64	1097.62	1303.07	1489.18	1769.07	1883.10
77	841.77	1082.47	1266.72	1551.70	1757.38	1884.39	906.75	1183.75	1396.15	1606.13	1878.48	2011.39
78	896.79	1162.17	1349.69	1667.32	1929.98	2080.89	957.73	1266.08	1491.08	1723.89	2043.16	2202.78
79	972.24	1238.52	1440.64	1781.88	2141.84	2321.77	1030.29	1351.04	1592.98	1850.85	2249.22	2440.77
80	1062.21	1543.98					1117.35	1596.22				
81	1175.40	1694.90					1221.83	1741.33				
82	1306.00	1854.52					1346.63	1892.25				
83	1451.11	2019.94					1485.94	2048.97				
84	1610.73	2191.17					1636.85	2211.49				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

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 Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	84.50	93.86	111.38	148.45	183.00	200.66	240.89	292.22	337.17	385.34	477.71	529.08
30	87.88	97.40	112.59	150.17	189.31	214.04	253.92	304.93	351.47	395.52	477.71	529.08
31	93.12	102.47	117.47	150.92	195.62	227.42	256.40	311.28	352.24	395.52	477.71	529.08
32	93.40	102.47	122.41	150.92	208.24	234.11	256.83	313.34	353.53	395.52	477.71	529.08
33	97.55	107.84	126.58	150.92	214.55	247.48	256.83	313.34	354.30	395.52	477.71	529.08
34	97.84	112.67	130.10	155.72	227.17	260.86	256.83	313.34	354.43	395.52	477.71	529.08
35	101.48	117.01	130.10	161.95	239.80	267.55	256.83	313.34	354.43	395.52	477.71	529.08
36	107.77	120.07	131.14	174.41	246.11	280.93	256.83	313.34	354.43	395.52	477.71	529.08
37	111.12	126.08	139.61	180.64	258.73	294.31	256.83	313.34	354.43	395.52	477.71	529.08
38	111.12	129.37	142.71	186.86	271.35	307.68	256.83	313.34	354.43	395.52	477.71	529.08
39	114.32	132.35	145.51	199.32	283.97	327.75	256.83	313.34	354.43	395.52	477.71	529.08
40	117.16	135.21	148.44	205.55	296.59	341.13	256.83	313.34	354.43	395.52	477.71	529.08
41	121.23	139.27	153.32	212.67	310.60	354.43	256.83	313.34	354.43	395.52	477.71	529.08
42	122.95	142.96	158.20	226.12	318.47	354.43	256.83	313.34	354.43	395.52	477.71	529.08
43	127.01	146.94	168.19	233.37	318.47	354.43	256.83	313.34	354.43	395.52	477.71	529.08
44	134.40	153.97	176.42	240.68	318.47	354.43	256.83	313.34	354.43	395.52	477.71	529.08
45	136.13	157.41	180.73	246.35	367.18	406.68	275.52	339.84	388.75	446.89	539.35	590.72
46	136.73	166.50	190.84	253.57	381.77	427.69	279.04	343.55	394.86	446.89	539.35	590.72
47	141.94	170.32	196.45	267.05	396.48	442.10	282.60	347.29	402.35	446.89	539.35	590.72
48	145.82	174.11	206.59	280.64	411.32	446.89	286.18	351.05	408.56	446.89	539.35	590.72
49	153.29	182.82	211.85	288.08	416.07	446.89	289.41	353.51	410.93	446.89	539.35	590.72
50	157.58	187.82	227.15	304.03	451.61	487.98	285.30	354.46	408.05	472.57	565.03	621.54
51	162.36	192.29	230.79	323.42	470.80	518.80	293.32	357.33	411.71	482.85	580.44	636.95
52	172.49	202.07	236.53	331.03	499.92	539.35	291.37	360.76	420.98	493.12	590.72	652.36
53	178.42	211.80	243.55	344.32	520.75	570.17	294.64	368.66	419.98	503.39	606.13	672.90
54	186.25	216.93	253.81	354.39	528.20	583.58	302.38	367.77	423.02	518.80	621.54	688.31
55	196.72	226.63	261.54	370.08	552.28	596.65	305.78	371.30	432.12	529.08	642.08	708.86
56	201.85	232.68	267.72	385.14	569.29	624.15	307.66	374.15	430.46	549.62	662.63	734.54
57	205.68	240.27	279.40	399.16	581.75	648.40	306.56	373.24	432.29	575.31	698.59	775.64
58	210.40	246.31	285.51	410.44	608.52	671.24	308.35	375.74	429.42	611.26	739.68	821.87
59	213.72	257.88	295.25	415.63	628.30	698.15	311.63	380.83	423.43	621.72	791.05	873.23
60	221.17	267.03	306.33	430.37	648.97	737.40	313.56	378.98	428.41	619.39	837.28	924.60
61	225.61	280.84	319.91	445.39	677.98	755.47	317.49	391.05	440.02	619.01	861.42	951.57
62	232.27	295.68	341.91	445.66	689.38	769.99	321.13	400.53	450.36	618.92	888.13	980.85
63	245.76	310.70	346.73	457.00	715.24	777.03	322.14	414.54	465.01	618.95	912.27	1012.05
64	252.89	317.96	370.14	462.94	734.73	781.50	328.45	425.24	472.83	615.62	943.09	1021.76
65	258.32	337.28	383.18	476.41	749.16	797.07	333.14	444.17	488.57	613.51	954.77	1016.46
66	276.17	369.26	407.21	520.11	809.85	864.69	352.35	466.49	516.13	670.90	1000.36	1081.00
67	303.39	395.26	438.61	577.64	869.06	912.10	375.19	492.04	549.23	721.57	1041.05	1131.48
68	330.40	432.16	473.34	643.29	940.06	989.78	398.99	521.64	579.45	782.91	1098.94	1175.27
69	357.68	467.74	517.76	699.16	1007.17	1060.04	423.82	545.97	613.56	843.23	1153.30	1250.01
70	396.70	513.67	566.86	775.34	1063.29	1145.17	457.94	582.01	657.98	908.25	1223.47	1336.82
71	447.89	572.11	625.53	851.52	1132.12	1218.99	508.82	643.50	713.80	966.74	1288.58	1400.26
72	504.47	640.27	686.40	927.58	1208.14	1298.04	568.12	709.09	776.80	1021.40	1364.69	1474.22
73	567.07	701.99	745.15	1001.15	1293.28	1383.43	631.24	780.26	837.24	1076.89	1437.91	1553.33
74	643.79	775.30	809.88	1081.83	1382.28	1472.43	703.57	857.75	901.98	1133.45	1513.95	1632.69
75	726.07	856.30	868.60	1170.41	1467.16	1563.47	782.89	941.19	959.60	1196.48	1588.02	1714.36
76	792.34	979.12	1127.61	1366.90	1556.41	1661.20	847.67	1068.35	1254.81	1408.21	1688.94	1806.05
77	832.91	1040.40	1196.82	1460.25	1654.01	1772.15	903.80	1146.58	1332.56	1511.82	1775.10	1905.06
78	888.08	1108.49	1267.97	1558.08	1796.47	1932.88	951.93	1216.32	1410.70	1616.85	1912.56	2063.48
79	960.63	1176.85	1347.46	1658.61	1979.31	2138.93	1021.58	1289.26	1499.12	1731.35	2089.60	2263.73
80	1047.70	1462.72					1102.84	1520.76				
81	1152.18	1602.02					1204.42	1654.26				
82	1276.98	1752.94					1320.51	1796.47				
83	1413.38	1906.76					1451.11	1944.49				
84	1561.39	2069.28					1593.32	2101.21				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

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 Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	77.05	82.41	96.85	125.61	153.49	168.67	221.62	263.48	298.08	335.29	416.07	457.16
30	80.13	85.52	97.90	127.07	158.78	179.92	233.60	274.93	310.72	344.16	416.07	457.16
31	84.90	89.98	102.14	127.70	164.07	191.16	235.89	280.66	311.40	344.16	416.07	457.16
32	85.16	89.98	106.45	127.70	174.66	196.79	236.29	282.52	312.54	344.16	416.07	457.16
33	88.94	94.69	110.07	127.70	179.95	208.03	236.29	282.52	313.22	344.16	416.07	457.16
34	89.21	98.93	113.13	131.76	190.53	219.28	236.29	282.52	313.34	344.16	416.07	457.16
35	92.53	102.74	113.13	137.03	201.12	224.90	236.29	282.52	313.34	344.16	416.07	457.16
36	98.26	105.43	114.04	147.58	206.41	236.14	236.29	282.52	313.34	344.16	416.07	457.16
37	101.31	110.71	121.40	152.85	217.00	247.39	236.29	282.52	313.34	344.16	416.07	457.16
38	101.31	113.60	124.09	158.12	227.58	258.63	236.29	282.52	313.34	344.16	416.07	457.16
39	104.23	116.21	126.53	168.66	238.17	275.50	236.29	282.52	313.34	344.16	416.07	457.16
40	106.83	118.72	129.08	173.93	248.75	286.75	236.29	282.52	313.34	344.16	416.07	457.16
41	110.53	122.29	133.32	179.95	260.50	297.93	236.29	282.52	313.34	344.16	416.07	457.16
42	112.11	125.53	137.57	191.33	267.11	297.93	236.29	282.52	313.34	344.16	416.07	457.16
43	115.81	129.02	146.25	197.47	267.11	297.93	236.29	282.52	313.34	344.16	416.07	457.16
44	122.54	135.20	153.40	203.66	267.11	297.93	236.29	282.52	313.34	344.16	416.07	457.16
45	123.46	139.92	158.92	212.24	312.78	350.59	251.35	301.55	335.30	390.39	472.57	518.80
46	124.01	148.00	167.81	218.46	325.21	368.70	254.57	304.84	340.57	390.39	472.57	518.80
47	128.74	151.39	172.74	230.07	337.74	381.12	257.81	308.16	347.03	390.39	472.57	518.80
48	132.26	154.76	181.66	241.78	350.39	385.25	261.07	311.50	352.39	390.39	472.57	518.80
49	139.03	162.50	186.29	248.19	354.43	385.25	264.02	313.68	354.43	390.39	472.57	518.80
50	143.88	165.90	195.21	261.21	385.65	421.21	261.52	312.48	358.89	410.93	498.26	549.62
51	149.10	167.87	199.79	280.30	404.99	446.89	265.39	316.10	363.28	421.21	508.53	565.03
52	155.90	177.58	206.55	289.13	428.51	467.44	264.47	320.17	368.36	431.48	523.94	580.44
53	158.96	184.18	214.33	298.69	449.27	493.12	264.31	324.24	368.65	441.75	534.21	595.85
54	166.98	189.82	218.47	309.58	458.44	503.78	272.56	324.50	368.43	452.03	549.62	611.26
55	174.15	196.41	226.88	317.79	477.64	518.40	276.86	328.62	378.10	462.30	565.03	626.67
56	179.78	202.85	233.48	333.53	495.03	550.43	275.70	328.92	378.28	482.85	585.58	652.36
57	184.20	210.61	242.15	347.78	504.83	565.52	279.40	330.02	378.77	508.53	621.54	688.31
58	186.35	217.33	249.06	356.23	527.06	593.42	278.27	334.41	379.12	539.35	657.49	729.41
59	193.23	226.01	256.48	363.21	547.99	607.30	282.65	337.72	376.38	547.71	698.59	775.64
60	198.49	232.94	267.67	375.20	569.60	645.83	282.21	338.01	380.04	549.53	739.68	821.87
61	203.60	246.80	278.82	391.51	594.39	665.76	290.47	347.60	389.63	548.77	761.25	846.39
62	210.91	261.89	295.15	391.23	604.88	674.31	289.02	358.20	394.88	552.46	790.53	873.49
63	221.98	272.21	302.35	404.39	628.01	681.53	291.46	369.90	407.68	548.88	812.49	902.77
64	227.34	281.17	320.79	409.77	646.06	690.53	298.86	379.01	420.63	546.41	841.39	912.77
65	233.72	295.77	332.97	419.12	659.59	705.41	302.08	395.82	431.97	548.39	853.10	909.69
66	251.29	324.42	356.97	458.20	715.30	763.68	318.79	415.98	459.77	597.52	895.97	969.47
67	272.80	350.76	387.79	513.10	767.06	804.09	338.79	439.94	487.22	643.75	936.11	1012.82
68	297.11	382.40	417.18	570.34	830.66	880.70	360.47	465.25	516.02	698.28	988.64	1060.21
69	322.17	415.48	456.69	624.02	895.71	938.33	383.84	491.64	544.46	757.19	1039.15	1126.60
70	356.02	455.42	501.56	690.64	947.72	1019.20	416.31	523.54	588.16	818.09	1100.74	1205.83
71	403.10	509.45	556.02	759.03	1009.23	1085.20	463.77	578.61	641.07	873.91	1162.32	1262.46
72	455.65	570.37	608.03	827.97	1078.70	1157.81	516.72	637.91	698.58	923.84	1231.81	1326.80
73	511.47	626.17	661.76	895.61	1154.59	1234.34	573.10	702.79	751.91	972.11	1296.88	1397.30
74	580.28	693.25	721.96	970.42	1232.03	1312.16	640.65	771.42	810.21	1027.62	1365.20	1469.09
75	653.76	765.26	773.51	1047.36	1309.85	1393.32	711.99	848.47	862.88	1083.81	1432.71	1544.21
76	713.41	876.21	1005.62	1224.46	1389.98	1482.44	770.33	965.90	1131.14	1272.31	1525.59	1627.30
77	750.21	928.23	1065.39	1306.85	1473.84	1577.21	821.10	1032.20	1199.59	1366.07	1600.84	1713.08
78	798.11	987.71	1125.62	1391.35	1596.22	1715.21	861.96	1094.69	1266.58	1461.92	1721.02	1848.71
79	861.96	1045.80	1193.82	1479.30	1752.94	1889.34	922.91	1160.33	1343.58	1561.82	1874.83	2022.85
80	937.42	1297.29					995.46	1361.14				
81	1027.39	1419.18					1079.63	1477.23				
82	1131.87	1543.98					1178.30	1599.12				
83	1245.05	1677.48					1288.58	1726.82				
84	1369.85	1816.79					1407.58	1860.32				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have
previously elected a landing spot option during the 2013 Rate Filing

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	82.02	93.86	113.80	151.30	191.86	212.30	236.08	292.22	332.29	385.34	477.71	523.94
30	85.30	97.40	115.03	153.06	198.47	226.45	248.84	304.93	346.38	395.52	477.71	523.94
31	90.38	102.47	120.02	153.82	205.09	240.60	251.27	311.28	347.14	395.52	477.71	523.94
32	90.65	102.47	125.07	153.82	218.32	247.68	251.70	313.34	348.41	395.52	477.71	523.94
33	94.68	107.84	129.33	153.82	224.94	261.83	251.70	313.34	349.17	395.52	477.71	523.94
34	94.97	112.67	132.92	158.72	238.17	275.98	251.70	313.34	349.29	395.52	477.71	523.94
35	98.49	117.01	132.92	165.06	251.40	283.06	251.70	313.34	349.29	395.52	477.71	523.94
36	104.60	120.07	133.99	177.76	258.01	297.21	251.70	313.34	349.29	395.52	477.71	523.94
37	107.85	126.08	142.64	184.11	271.25	311.37	251.70	313.34	349.29	395.52	477.71	523.94
38	107.85	129.37	145.81	190.46	284.48	325.52	251.70	313.34	349.29	395.52	477.71	523.94
39	110.96	132.35	148.68	203.16	297.71	346.75	251.70	313.34	349.29	395.52	477.71	523.94
40	113.72	135.21	151.67	209.50	310.94	360.90	251.70	313.34	349.29	395.52	477.71	523.94
41	117.67	139.27	156.65	216.76	325.63	374.98	251.70	313.34	349.29	395.52	477.71	523.94
42	119.34	142.96	161.64	230.47	333.88	374.98	251.70	313.34	349.29	395.52	477.71	523.94
43	123.28	146.94	171.85	237.86	333.88	374.98	251.70	313.34	349.29	395.52	477.71	523.94
44	130.45	153.97	180.25	245.31	333.88	374.98	251.70	313.34	349.29	395.52	477.71	523.94
45	136.13	160.33	190.08	257.72	380.78	439.40	280.35	335.05	374.17	441.75	534.21	585.58
46	136.73	169.59	200.71	265.27	395.91	462.10	283.94	338.71	380.05	441.75	534.21	585.58
47	141.94	173.47	206.61	279.37	411.17	477.67	287.56	342.40	387.26	441.75	534.21	585.58
48	145.82	177.33	217.28	293.59	426.56	482.85	291.20	346.11	393.24	441.75	534.21	585.58
49	153.29	186.20	222.81	301.37	431.48	482.85	294.48	348.53	395.52	441.75	534.21	585.58
50	161.00	187.82	234.25	321.16	466.84	523.94	294.81	340.47	393.30	462.30	554.76	626.67
51	165.67	192.29	244.57	340.67	485.99	549.62	297.98	348.17	402.02	472.57	570.17	626.67
52	172.49	202.07	246.53	343.60	510.13	570.17	291.37	351.74	406.63	482.85	580.44	642.08
53	175.18	211.80	253.29	356.76	530.96	590.72	290.31	355.33	410.64	493.12	595.85	657.49
54	183.04	216.93	260.23	362.53	538.16	598.55	293.86	354.79	409.37	508.53	611.26	672.90
55	190.27	223.60	264.69	374.10	557.25	606.44	293.39	362.77	418.61	518.80	626.67	693.45
56	195.55	229.70	270.84	385.14	579.19	633.98	295.68	361.82	421.76	534.21	647.22	719.13
57	199.54	237.31	279.40	399.16	581.75	648.40	294.92	365.38	424.06	559.90	678.04	755.09
58	204.38	240.52	282.48	410.44	603.73	671.24	297.07	364.47	417.81	590.72	719.13	796.18
59	207.86	252.08	286.31	415.63	618.85	683.81	297.14	366.46	416.19	601.98	760.23	842.41
60	212.67	255.67	294.43	426.70	630.30	708.49	299.63	365.33	418.05	596.10	796.18	883.51
61	214.61	266.66	305.24	434.62	654.76	722.42	300.60	374.34	423.22	588.28	816.35	901.49
62	218.92	278.78	318.53	432.05	653.80	724.43	295.44	381.00	430.78	589.84	834.45	922.29
63	227.27	288.71	321.77	440.56	671.63	720.60	297.60	392.22	439.53	583.91	855.26	945.53
64	232.45	291.68	339.98	441.05	679.84	719.48	298.86	394.42	445.19	575.55	873.75	949.10
65	236.18	306.15	348.82	446.25	688.09	729.32	299.26	404.89	449.84	572.38	879.62	935.31
66	251.29	334.97	375.48	486.06	739.96	787.92	313.20	421.92	474.60	621.98	922.07	999.50
67	275.35	358.61	411.86	545.37	799.70	848.10	338.79	442.83	510.84	679.12	961.29	1063.68
68	297.11	387.64	449.27	610.13	871.18	941.30	360.47	468.07	541.97	737.07	1017.23	1121.85
69	319.63	420.71	483.25	659.96	939.50	1005.07	378.51	491.64	563.81	784.72	1066.70	1178.35
70	348.39	460.71	514.62	723.21	990.09	1065.00	403.30	520.89	593.53	838.13	1123.75	1228.95
71	392.56	512.17	564.04	781.36	1046.47	1129.79	447.87	573.20	641.07	883.51	1180.89	1281.09
72	444.80	570.37	613.44	846.65	1111.06	1197.36	497.78	629.70	690.49	929.93	1242.59	1337.59
73	497.57	626.17	661.76	913.70	1182.33	1265.55	550.95	691.72	741.25	983.75	1300.32	1400.77
74	562.96	690.42	721.96	990.94	1258.74	1342.21	617.77	757.50	797.10	1038.76	1368.51	1469.09
75	635.69	765.26	781.22	1070.25	1338.74	1422.22	685.40	834.43	857.78	1097.22	1439.05	1544.21
76	695.20	879.15	1029.42	1254.76	1426.97	1519.43	740.59	954.19	1134.16	1295.44	1541.00	1636.54
77	732.49	942.25	1101.74	1351.10	1529.96	1639.24	788.61	1029.35	1216.93	1397.51	1633.33	1748.52
78	780.70	1011.86	1175.70	1448.84	1677.48	1810.98	832.94	1100.22	1297.07	1501.36	1776.16	1918.37
79	847.45	1076.64	1254.27	1549.34	1863.22	2019.94	896.79	1176.45	1386.48	1609.07	1956.10	2124.42
80	925.81	1343.73					972.24	1390.16				
81	1021.58	1477.23					1065.11	1514.96				
82	1134.77	1613.63					1172.50	1645.56				
83	1262.46	1755.84					1294.39	1781.96				
84	1401.77	1903.86					1424.99	1924.17				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have

previously elected a landing spot option during the 2013 Rate Filing

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	79.53	89.28	106.54	139.88	174.15	191.94	226.44	277.85	317.63	365.32	452.03	498.26
30	82.71	92.65	107.69	141.51	180.15	204.73	238.68	289.93	331.10	374.98	452.03	498.26
31	87.64	97.48	112.36	142.21	186.16	217.53	241.02	295.97	331.82	374.98	452.03	498.26
32	87.90	97.48	117.09	142.21	198.17	223.93	241.42	297.93	333.04	374.98	452.03	498.26
33	91.81	102.58	121.08	142.21	204.17	236.72	241.42	297.93	333.76	374.98	452.03	498.26
34	92.09	107.17	124.44	146.74	216.18	249.52	241.42	297.93	333.88	374.98	452.03	498.26
35	95.51	111.31	124.44	152.61	228.19	255.92	241.42	297.93	333.88	374.98	452.03	498.26
36	101.43	114.21	125.44	164.34	234.20	268.71	241.42	297.93	333.88	374.98	452.03	498.26
37	104.58	119.93	133.54	170.21	246.21	281.51	241.42	297.93	333.88	374.98	452.03	498.26
38	104.58	123.06	136.50	176.08	258.22	294.31	241.42	297.93	333.88	374.98	452.03	498.26
39	107.60	125.89	139.19	187.82	270.23	313.50	241.42	297.93	333.88	374.98	452.03	498.26
40	110.27	128.61	141.98	193.69	282.24	326.30	241.42	297.93	333.88	374.98	452.03	498.26
41	114.10	132.48	146.65	200.40	295.57	339.02	241.42	297.93	333.88	374.98	452.03	498.26
42	115.72	135.99	151.32	213.07	303.06	339.02	241.42	297.93	333.88	374.98	452.03	498.26
43	119.54	139.77	160.88	219.91	303.06	339.02	241.42	297.93	333.88	374.98	452.03	498.26
44	126.49	146.46	168.75	226.80	303.06	339.02	241.42	297.93	333.88	374.98	452.03	498.26
45	132.96	148.67	177.62	238.77	349.05	397.33	270.68	320.69	359.60	421.21	503.39	549.62
46	133.55	157.25	187.55	245.76	362.92	417.86	274.15	324.20	365.25	421.21	503.39	549.62
47	138.64	160.86	193.06	258.83	376.90	431.93	277.64	327.72	372.17	421.21	503.39	549.62
48	142.43	164.43	203.03	272.00	391.01	436.62	281.16	331.27	377.92	421.21	503.39	549.62
49	149.73	172.66	208.20	279.21	395.52	436.62	284.33	333.60	380.11	421.21	503.39	549.62
50	154.15	178.42	223.60	299.75	426.24	477.71	280.54	331.14	383.47	441.75	529.08	590.72
51	159.04	180.08	227.35	314.79	445.49	498.26	288.67	334.42	387.49	452.03	539.35	590.72
52	165.85	189.82	229.87	318.46	469.32	518.80	286.89	338.21	392.28	462.30	554.76	606.13
53	171.93	199.53	233.81	331.87	490.11	544.49	285.97	342.01	396.64	472.57	570.17	626.67
54	176.62	201.87	240.95	338.09	498.30	548.67	289.60	346.13	395.73	487.98	585.58	642.08
55	183.82	211.52	245.79	345.94	517.45	562.42	289.25	349.96	405.11	498.26	600.99	662.63
56	189.24	217.76	252.16	357.35	534.63	584.84	287.69	349.48	408.72	513.67	626.67	693.45
57	193.40	225.44	260.77	371.49	543.29	609.39	287.16	349.67	403.47	539.35	657.49	729.41
58	198.37	228.92	267.29	383.34	565.40	632.33	289.55	349.44	398.47	570.17	693.45	770.50
59	202.01	240.49	274.38	385.68	581.06	645.55	289.89	352.09	394.47	577.31	729.41	811.59
60	204.16	244.31	282.54	397.27	597.62	679.57	289.18	348.25	393.86	572.82	770.50	852.69
61	206.35	255.31	293.50	405.88	617.61	689.37	290.47	357.62	399.71	566.33	781.29	871.44
62	210.91	267.52	306.84	401.43	622.67	697.09	285.81	361.46	407.93	560.77	800.29	888.13
63	219.34	274.96	307.90	407.68	636.74	690.21	285.33	369.90	414.05	548.88	812.49	902.77
64	222.23	278.54	326.27	409.77	646.06	690.53	289.98	375.93	417.56	539.12	827.52	899.15
65	223.88	293.17	332.97	413.09	651.44	693.45	290.79	383.74	426.01	534.68	831.00	884.06
66	241.34	319.15	356.97	452.00	698.86	747.51	304.81	401.12	447.91	576.56	861.18	939.44
67	267.70	342.91	393.14	506.64	746.66	800.09	330.39	422.57	484.26	629.60	898.33	1000.11
68	291.98	374.54	427.88	567.02	810.40	880.70	352.21	451.15	516.02	687.70	951.87	1051.99
69	314.56	405.03	462.01	614.22	875.80	938.33	373.17	475.34	541.70	736.54	999.79	1106.70
70	345.84	447.48	493.72	674.35	928.45	996.29	398.10	504.94	572.04	791.38	1062.39	1163.46
71	389.93	498.55	545.33	733.52	983.16	1062.90	442.57	559.68	622.22	838.69	1121.47	1217.78
72	442.09	556.39	597.22	803.07	1053.53	1132.64	495.08	616.01	677.00	887.25	1188.72	1283.65
73	494.79	612.13	648.31	871.49	1126.86	1206.60	548.18	680.65	730.58	937.18	1252.16	1352.23
74	560.07	676.27	705.98	944.03	1201.98	1282.11	614.91	746.36	783.99	985.85	1318.93	1422.34
75	632.67	745.35	755.52	1018.74	1277.75	1361.22	682.45	817.57	834.88	1040.89	1381.99	1492.84
76	689.13	849.75	981.82	1188.09	1356.08	1445.46	737.62	930.78	1091.93	1223.15	1470.11	1571.82
77	726.58	905.80	1040.22	1271.45	1438.40	1541.77	785.65	997.89	1159.12	1317.49	1544.72	1659.91
78	771.99	963.55	1101.89	1356.85	1564.30	1683.29	830.03	1055.99	1227.78	1408.40	1665.87	1796.47
79	835.84	1022.68	1171.15	1442.88	1721.02	1860.32	890.98	1122.73	1303.35	1506.24	1819.69	1970.61
80	911.30	1271.17					960.63	1323.41				
81	1004.17	1395.97					1047.70	1439.50				
82	1108.65	1523.66					1149.28	1561.39				
83	1227.64	1660.07					1262.46	1691.99				
84	1358.24	1799.38					1387.26	1828.40				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have

previously elected a landing spot option during the 2013 Rate Filing

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	72.08	77.83	92.01	117.04	147.58	159.95	211.99	249.11	278.53	315.28	390.39	431.48
30	74.96	80.77	93.01	118.41	152.67	170.61	223.45	259.94	290.35	323.61	390.39	431.48
31	79.42	84.98	97.04	118.99	157.76	181.28	225.63	265.35	290.98	323.61	390.39	431.48
32	79.66	84.98	101.12	118.99	167.94	186.61	226.01	267.11	292.05	323.61	390.39	431.48
33	83.21	89.43	104.56	118.99	173.03	197.27	226.01	267.11	292.68	323.61	390.39	431.48
34	83.46	93.43	107.47	122.78	183.21	207.93	226.01	267.11	292.79	323.61	390.39	431.48
35	86.56	97.04	107.47	127.69	193.38	213.27	226.01	267.11	292.79	323.61	390.39	431.48
36	91.92	99.57	108.34	137.51	198.47	223.93	226.01	267.11	292.79	323.61	390.39	431.48
37	94.78	104.56	115.33	142.42	208.65	234.59	226.01	267.11	292.79	323.61	390.39	431.48
38	94.78	107.29	117.89	147.34	218.83	245.26	226.01	267.11	292.79	323.61	390.39	431.48
39	97.51	109.75	120.21	157.16	229.01	261.25	226.01	267.11	292.79	323.61	390.39	431.48
40	99.93	112.12	122.62	162.07	239.18	271.91	226.01	267.11	292.79	323.61	390.39	431.48
41	103.40	115.49	126.65	167.68	250.48	282.52	226.01	267.11	292.79	323.61	390.39	431.48
42	104.87	118.55	130.69	178.29	256.83	282.52	226.01	267.11	292.79	323.61	390.39	431.48
43	108.33	121.85	138.94	184.01	256.83	282.52	226.01	267.11	292.79	323.61	390.39	431.48
44	114.63	127.69	145.73	189.77	256.83	282.52	226.01	267.11	292.79	323.61	390.39	431.48
45	117.13	131.18	155.81	204.66	294.65	336.57	246.51	287.19	311.00	364.70	441.75	487.98
46	117.65	138.75	164.52	210.65	306.36	353.95	249.67	290.32	315.89	364.70	441.75	487.98
47	122.14	141.93	169.35	221.85	318.17	365.87	252.85	293.48	321.88	364.70	441.75	487.98
48	125.47	145.09	178.09	233.15	330.07	369.84	256.05	296.66	326.85	364.70	441.75	487.98
49	131.90	152.35	182.63	239.32	333.88	369.84	258.94	298.74	328.75	364.70	441.75	487.98
50	140.45	156.51	191.66	252.64	365.35	410.93	256.77	293.83	329.39	385.25	462.30	523.94
51	142.48	158.72	196.35	267.36	379.68	431.48	260.73	297.77	334.21	395.52	477.71	523.94
52	149.27	165.33	199.89	272.37	403.00	452.03	259.99	297.62	339.65	405.80	487.98	539.35
53	152.47	174.97	204.58	282.09	423.75	467.44	259.98	302.03	340.65	416.07	503.39	554.76
54	157.35	177.77	208.83	289.21	428.54	478.84	259.79	302.87	345.69	426.34	518.80	570.17
55	164.47	184.32	214.28	297.67	447.79	489.06	260.33	311.55	355.60	436.62	534.21	590.72
56	167.16	190.92	217.91	309.70	465.33	511.12	259.72	308.37	356.54	452.03	554.76	616.40
57	171.92	198.74	226.62	320.11	471.17	531.39	260.00	310.38	354.07	472.57	580.44	647.22
58	177.33	202.84	230.84	329.13	493.52	549.64	259.47	311.87	352.04	503.39	611.26	683.18
59	178.59	211.52	235.61	337.00	505.47	564.26	260.90	312.57	347.43	508.23	647.22	719.13
60	181.48	215.90	246.85	345.77	522.91	592.81	261.30	310.70	348.95	502.96	683.18	760.23
61	184.34	224.11	252.41	352.00	543.31	604.38	260.07	317.52	356.05	500.48	696.15	776.28
62	189.55	233.73	265.93	350.40	542.61	610.52	256.91	322.38	362.24	498.46	712.46	790.53
63	198.20	241.96	269.06	358.36	558.24	607.73	257.71	331.63	369.46	490.49	726.97	802.99
64	201.80	247.01	282.40	359.72	570.05	607.83	260.39	335.87	371.51	480.84	739.68	803.78
65	204.20	256.85	290.69	364.84	574.08	613.75	262.56	344.46	375.37	476.41	742.60	790.11
66	218.95	279.58	312.02	396.28	616.64	658.62	276.85	359.52	397.48	517.15	774.19	840.78
67	239.65	303.64	342.33	445.33	660.98	708.08	299.59	379.16	428.16	565.94	805.98	898.40
68	261.25	330.01	377.07	500.71	717.20	779.70	319.19	403.21	458.37	617.16	853.82	945.15
69	281.58	360.60	408.90	545.61	776.28	832.33	338.52	426.45	483.66	660.82	901.38	999.21
70	310.24	397.17	436.25	599.42	824.44	885.59	361.67	454.45	512.96	711.24	958.83	1047.88
71	350.41	444.07	483.85	656.98	878.88	947.69	402.81	502.90	557.57	758.67	1013.78	1098.61
72	395.98	497.68	529.66	719.03	938.47	1006.79	449.09	555.78	606.88	801.88	1073.80	1157.81
73	444.76	544.74	575.67	778.00	1005.50	1074.85	498.35	611.48	653.26	846.96	1128.32	1217.01
74	505.22	602.70	628.72	844.35	1071.77	1141.88	557.71	671.16	705.33	893.95	1186.70	1278.77
75	569.41	665.69	673.29	910.00	1139.70	1213.54	620.40	738.90	750.88	941.63	1245.70	1345.17
76	619.30	761.54	874.71	1063.82	1211.23	1288.28	669.21	840.04	983.34	1107.49	1325.26	1414.64
77	652.74	807.64	925.57	1135.75	1281.86	1370.46	711.81	897.82	1043.50	1191.74	1391.14	1491.56
78	693.63	858.88	978.00	1210.24	1390.16	1491.74	751.67	950.94	1103.06	1273.20	1497.54	1610.73
79	748.77	909.62	1037.67	1285.98	1526.57	1642.66	803.91	1007.23	1169.26	1358.95	1631.05	1758.74
80	815.52	1128.96					864.86	1184.11				
81	893.88	1233.44					940.32	1285.68				
82	983.85	1343.73					1024.48	1390.16				
83	1082.53	1459.82					1120.26	1503.35				
84	1189.91	1578.81					1224.74	1616.54				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

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 Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	86.99	100.73	118.64	157.01	197.35	217.67	150.92	188.64	208.96	235.08	284.42	313.44
30	90.47	104.53	119.93	158.84	197.35	217.67	150.92	188.64	207.22	235.08	284.42	313.44
31	95.85	109.97	125.13	159.62	197.35	217.67	150.66	188.64	207.67	235.08	284.42	313.44
32	96.14	109.97	130.40	159.62	197.35	217.67	150.92	188.64	208.43	235.08	284.42	313.44
33	97.27	115.73	132.32	159.62	197.35	217.67	150.92	188.64	208.88	235.08	284.42	313.44
34	97.56	120.92	130.09	159.62	197.35	217.67	150.92	188.64	208.96	235.08	284.42	313.44
35	95.23	122.81	130.09	159.62	197.35	217.67	150.92	188.64	208.96	235.08	284.42	313.44
36	95.52	120.01	125.67	159.62	197.35	217.67	150.92	188.64	208.96	235.08	284.42	313.44
37	93.30	120.30	123.49	159.62	197.35	217.67	150.92	188.64	208.96	235.08	284.42	313.44
38	93.30	118.07	121.56	159.62	197.35	217.67	150.92	188.64	208.96	235.08	284.42	313.44
39	91.19	115.75	119.52	159.62	197.35	217.67	150.92	188.64	208.96	235.08	284.42	313.44
40	89.01	113.52	117.72	159.62	197.35	217.67	150.92	188.64	208.96	235.08	284.42	313.44
41	87.53	111.98	117.05	159.62	197.35	217.67	150.92	188.64	208.96	235.08	284.42	313.44
42	88.38	110.25	116.40	159.62	197.35	217.67	150.92	188.64	208.96	235.08	284.42	313.44
43	86.95	108.83	115.77	159.62	197.35	217.67	150.92	188.64	208.96	235.08	284.42	313.44
44	87.78	109.66	117.38	159.62	197.35	217.67	150.92	188.64	208.96	235.08	284.42	313.44
45	111.07	142.40	147.72	206.06	258.30	278.61	161.13	200.12	225.14	264.10	319.24	354.07
46	111.07	140.65	146.94	206.06	258.30	278.61	163.19	202.31	228.67	264.10	319.24	354.07
47	110.39	138.95	146.67	206.06	258.30	278.61	165.27	204.51	233.01	264.10	319.24	354.07
48	108.73	137.30	145.93	206.06	258.30	278.61	167.36	206.72	236.61	264.10	319.24	354.07
49	109.73	135.62	145.39	206.06	258.30	278.61	169.25	208.17	237.98	264.10	319.24	354.07
50	115.32	147.95	156.66	223.47	281.52	301.83	169.25	208.17	241.66	278.61	333.76	368.58
51	121.21	153.29	167.02	232.18	296.03	316.34	170.99	209.66	243.56	284.42	342.46	377.29
52	127.00	158.76	175.27	249.59	307.64	333.76	172.22	211.47	245.96	290.22	351.17	388.90
53	138.35	164.16	180.59	259.45	317.30	348.27	173.82	213.31	247.83	298.93	359.88	397.60
54	141.65	169.85	188.23	267.72	324.09	355.09	175.66	215.12	249.28	304.73	368.58	406.31
55	147.50	175.11	198.38	276.16	334.53	368.22	177.94	217.02	251.78	310.54	377.29	415.02
56	149.39	177.66	200.87	285.13	346.82	380.41	178.81	218.36	253.04	322.15	388.90	432.43
57	154.23	185.68	205.82	290.77	353.14	391.13	183.29	219.76	253.55	339.56	409.21	452.75
58	155.77	190.15	210.26	302.22	365.47	406.73	183.90	220.79	253.55	356.97	435.33	481.77
59	164.80	195.15	211.66	308.92	376.34	416.07	190.49	228.36	253.55	365.21	461.45	510.79
60	168.11	199.77	216.26	319.74	387.77	435.69	193.01	238.50	262.31	365.74	490.47	542.71
61	171.92	205.24	223.49	325.10	414.41	456.94	193.91	245.09	270.54	376.52	519.50	574.64
62	175.32	217.38	233.23	328.63	431.16	476.91	198.44	256.90	283.37	387.86	551.42	609.47
63	178.61	229.39	245.62	334.43	458.19	493.18	204.26	266.84	299.59	399.46	586.25	647.19
64	184.32	239.32	260.58	341.97	485.10	513.97	213.62	282.43	316.10	411.63	623.98	675.65
65	192.63	252.83	274.85	349.00	512.66	540.42	222.40	300.46	334.71	424.92	653.61	694.95
66	206.95	274.85	299.94	376.11	571.10	604.31	243.50	325.88	364.76	473.82	708.31	761.32
67	224.51	297.97	321.73	426.54	634.29	668.49	266.53	352.83	398.38	528.08	761.84	821.33
68	245.73	323.82	356.96	487.11	709.71	747.53	291.50	382.35	433.67	587.80	828.06	882.27
69	268.16	352.50	400.70	547.82	786.50	830.05	318.69	413.87	471.48	652.38	895.31	966.44
70	300.77	398.93	444.75	625.81	859.06	923.08	348.91	450.46	513.89	724.46	973.69	1065.11
71	351.10	458.59	504.15	698.39	937.42	1010.79	400.66	512.02	573.06	790.81	1056.29	1146.38
72	409.37	528.07	567.11	786.37	1030.29	1108.65	460.74	583.39	640.05	863.79	1153.68	1242.15
73	476.98	601.69	637.23	878.39	1137.67	1218.93	530.69	664.69	714.19	945.24	1252.54	1346.63
74	562.11	691.13	720.18	988.78	1259.56	1340.82	614.05	757.69	797.71	1036.06	1367.70	1468.52
75	661.81	794.66	810.77	1112.38	1390.16	1477.23	710.41	866.07	890.49	1139.83	1495.75	1604.93
76	751.84	952.47	1112.26	1358.52	1543.98	1645.56	801.02	1033.59	1227.06	1402.31	1665.87	1773.26
77	827.13	1063.64	1244.69	1524.72	1726.82	1851.62	890.98	1163.16	1371.87	1578.20	1845.81	1976.41
78	896.79	1162.17	1349.69	1667.32	1929.98	2080.89	957.73	1266.08	1491.08	1723.89	2043.16	2202.78
79	972.24	1238.52	1440.64	1781.88	2141.84	2321.77	1030.29	1351.04	1592.98	1850.85	2249.22	2440.77
80	1062.21	1543.98					1117.35	1596.22				
81	1175.40	1694.90					1221.83	1741.33				
82	1306.00	1854.52					1346.63	1892.25				
83	1451.11	2019.94					1485.94	2048.97				
84	1610.73	2191.17					1636.85	2211.49				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

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 Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	84.50	93.86	111.38	148.45	179.94	200.25	145.11	177.04	200.25	223.47	269.91	298.93
30	87.88	97.40	112.59	150.17	179.94	200.25	145.11	177.04	198.58	223.47	269.91	298.93
31	93.12	102.47	117.47	150.92	179.94	200.25	144.87	177.04	199.02	223.47	269.91	298.93
32	93.40	102.47	122.41	150.92	179.94	200.25	145.11	177.04	199.74	223.47	269.91	298.93
33	94.49	107.84	124.22	150.92	179.94	200.25	145.11	177.04	200.18	223.47	269.91	298.93
34	94.78	112.67	122.12	150.92	179.94	200.25	145.11	177.04	200.25	223.47	269.91	298.93
35	92.51	114.44	122.12	150.92	179.94	200.25	145.11	177.04	200.25	223.47	269.91	298.93
36	92.79	111.83	117.97	150.92	179.94	200.25	145.11	177.04	200.25	223.47	269.91	298.93
37	90.64	112.09	115.93	150.92	179.94	200.25	145.11	177.04	200.25	223.47	269.91	298.93
38	90.64	110.02	114.11	150.92	179.94	200.25	145.11	177.04	200.25	223.47	269.91	298.93
39	88.59	107.86	112.20	150.92	179.94	200.25	145.11	177.04	200.25	223.47	269.91	298.93
40	86.47	105.78	110.51	150.92	179.94	200.25	145.11	177.04	200.25	223.47	269.91	298.93
41	85.03	104.35	109.88	150.92	179.94	200.25	145.11	177.04	200.25	223.47	269.91	298.93
42	85.86	102.73	109.28	150.92	179.94	200.25	145.11	177.04	200.25	223.47	269.91	298.93
43	84.46	101.41	108.69	150.92	179.94	200.25	145.11	177.04	200.25	223.47	269.91	298.93
44	85.27	102.19	110.19	150.92	179.94	200.25	145.11	177.04	200.25	223.47	269.91	298.93
45	106.14	132.58	138.19	188.64	235.08	252.49	155.67	192.01	219.64	252.49	304.73	333.76
46	106.14	130.95	137.46	188.64	235.08	252.49	157.66	194.11	223.10	252.49	304.73	333.76
47	105.48	129.36	137.21	188.64	235.08	252.49	159.67	196.22	227.33	252.49	304.73	333.76
48	103.89	127.84	136.51	188.64	235.08	252.49	161.69	198.34	230.84	252.49	304.73	333.76
49	104.85	126.26	136.01	188.64	235.08	252.49	163.51	199.74	232.18	252.49	304.73	333.76
50	110.52	138.71	149.65	206.06	258.30	275.71	161.19	200.27	230.55	267.00	319.24	351.17
51	116.46	144.13	155.42	217.67	269.91	293.12	165.73	201.89	232.62	272.81	327.95	359.88
52	122.30	149.69	163.73	229.28	284.42	304.73	164.62	203.83	237.85	278.61	333.76	368.58
53	131.20	155.16	169.30	239.27	294.22	322.15	166.47	208.29	237.29	284.42	342.46	380.19
54	136.93	160.91	177.03	245.18	298.72	329.73	170.84	207.79	239.01	293.12	351.17	388.90
55	142.82	166.25	185.01	256.64	312.04	340.32	173.25	209.78	244.15	298.93	362.78	400.51
56	144.86	168.99	187.77	265.94	321.65	352.65	174.28	211.39	243.21	310.54	374.39	415.02
57	149.76	174.89	192.95	271.92	328.69	366.34	176.58	210.88	244.24	325.05	394.70	438.23
58	151.44	179.58	197.65	281.01	343.81	379.25	177.41	212.29	242.62	345.36	417.92	464.35
59	156.24	184.77	201.48	285.75	354.99	394.46	184.07	220.06	239.24	351.27	446.94	493.38
60	161.88	191.62	206.24	296.90	366.67	416.63	186.79	226.27	248.29	349.96	473.06	522.40
61	163.92	197.27	213.69	303.10	392.88	437.79	187.91	233.13	256.82	358.71	499.18	551.42
62	167.61	207.50	225.52	305.32	410.00	457.94	192.66	243.07	267.84	368.09	528.20	583.35
63	173.03	219.67	234.37	309.90	436.88	474.62	196.77	253.21	284.03	378.06	557.23	618.17
64	178.90	228.01	249.49	316.32	461.25	490.61	206.19	266.95	296.83	386.47	592.05	641.44
65	183.87	241.67	262.19	324.36	483.74	514.68	215.11	286.80	315.48	396.15	616.51	656.34
66	196.34	263.56	281.65	349.09	538.31	574.77	234.21	310.08	343.07	445.95	664.94	718.55
67	215.45	284.77	301.50	395.59	595.17	624.65	256.95	336.97	376.14	494.16	712.96	774.89
68	236.57	312.46	334.30	454.32	663.92	699.03	281.79	368.41	409.23	552.93	776.12	830.03
69	260.76	341.07	377.47	509.71	734.26	772.80	308.98	398.03	447.30	614.74	840.79	911.30
70	298.85	386.96	427.04	584.09	801.01	862.69	344.98	438.45	495.68	684.21	921.68	1007.07
71	349.05	445.85	487.48	663.60	882.27	949.97	396.53	501.49	556.27	753.39	1004.20	1091.23
72	407.18	516.79	554.02	748.69	975.15	1047.70	458.56	572.34	626.99	824.42	1101.50	1189.91
73	474.66	587.59	623.72	838.00	1082.53	1157.99	528.37	653.11	700.80	901.39	1203.59	1300.19
74	559.60	673.92	703.97	940.36	1201.52	1279.88	611.56	745.59	784.03	985.23	1315.98	1419.18
75	656.37	774.09	785.21	1058.05	1326.31	1413.38	707.73	850.83	867.48	1081.62	1435.57	1549.78
76	746.12	922.01	1061.83	1287.17	1465.62	1564.30	798.22	1006.03	1181.62	1326.07	1590.42	1700.70
77	818.43	1022.31	1176.00	1434.86	1625.24	1741.33	888.08	1126.64	1309.38	1485.53	1744.23	1871.93
78	888.08	1108.49	1267.97	1558.08	1796.47	1932.88	951.93	1216.32	1410.70	1616.85	1912.56	2063.48
79	960.63	1176.85	1347.46	1658.61	1979.31	2138.93	1021.58	1289.26	1499.12	1731.35	2089.60	2263.73
80	1047.70	1462.72					1102.84	1520.76				
81	1152.18	1602.02					1204.42	1654.26				
82	1276.98	1752.94					1320.51	1796.47				
83	1413.38	1906.76					1451.11	1944.49				
84	1561.39	2069.28					1593.32	2101.21				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

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 Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	77.05	82.41	96.85	125.61	150.92	168.33	133.50	159.62	177.04	194.45	235.08	258.30
30	80.13	85.52	97.90	127.07	150.92	168.33	133.50	159.62	175.56	194.45	235.08	258.30
31	84.90	89.98	102.14	127.70	150.92	168.33	133.28	159.62	175.94	194.45	235.08	258.30
32	85.16	89.98	106.45	127.70	150.92	168.33	133.50	159.62	176.59	194.45	235.08	258.30
33	86.15	94.69	108.02	127.70	150.92	168.33	133.50	159.62	176.97	194.45	235.08	258.30
34	86.41	98.93	106.19	127.70	150.92	168.33	133.50	159.62	177.04	194.45	235.08	258.30
35	84.35	100.48	106.19	127.70	150.92	168.33	133.50	159.62	177.04	194.45	235.08	258.30
36	84.60	98.19	102.59	127.70	150.92	168.33	133.50	159.62	177.04	194.45	235.08	258.30
37	82.64	98.42	100.81	127.70	150.92	168.33	133.50	159.62	177.04	194.45	235.08	258.30
38	82.64	96.60	99.23	127.70	150.92	168.33	133.50	159.62	177.04	194.45	235.08	258.30
39	80.77	94.70	97.57	127.70	150.92	168.33	133.50	159.62	177.04	194.45	235.08	258.30
40	78.84	92.88	96.10	127.70	150.92	168.33	133.50	159.62	177.04	194.45	235.08	258.30
41	77.52	91.62	95.55	127.70	150.92	168.33	133.50	159.62	177.04	194.45	235.08	258.30
42	78.28	90.20	95.02	127.70	150.92	168.33	133.50	159.62	177.04	194.45	235.08	258.30
43	77.01	89.04	94.51	127.70	150.92	168.33	133.50	159.62	177.04	194.45	235.08	258.30
44	77.75	89.72	95.82	127.70	150.92	168.33	133.50	159.62	177.04	194.45	235.08	258.30
45	96.26	117.85	121.51	162.52	200.25	217.67	142.01	170.37	189.44	220.57	267.00	293.12
46	96.26	116.40	120.87	162.52	200.25	217.67	143.83	172.24	192.42	220.57	267.00	293.12
47	95.67	114.99	120.65	162.52	200.25	217.67	145.66	174.11	196.07	220.57	267.00	293.12
48	94.23	113.63	120.04	162.52	200.25	217.67	147.51	176.00	199.10	220.57	267.00	293.12
49	95.10	112.23	119.60	162.52	200.25	217.67	149.17	177.23	200.25	220.57	267.00	293.12
50	100.91	122.52	128.60	177.04	220.57	237.98	147.76	176.55	202.77	232.18	281.52	310.54
51	106.95	125.83	134.54	188.64	232.18	252.49	149.94	178.60	205.25	237.98	287.32	319.24
52	110.54	131.54	142.98	200.25	243.79	264.10	149.43	180.90	208.12	243.79	296.03	327.95
53	116.89	134.92	148.98	207.56	253.84	278.61	149.33	183.20	208.29	249.59	301.83	336.66
54	122.76	140.79	152.38	214.18	259.27	284.63	154.00	183.34	208.17	255.40	310.54	345.36
55	126.43	144.08	160.49	220.37	269.87	295.69	156.86	185.67	213.63	261.20	319.24	354.07
56	129.02	147.33	163.75	230.30	279.69	310.99	156.18	185.84	213.73	272.81	330.85	368.58
57	134.11	153.30	167.23	236.92	285.23	319.52	160.94	186.46	214.00	287.32	351.17	388.90
58	134.14	158.46	172.41	243.89	297.79	335.28	160.10	188.94	214.21	304.73	371.48	412.11
59	141.26	161.93	175.02	249.71	309.61	343.12	166.94	195.15	212.65	309.45	394.70	438.23
60	145.28	167.16	180.21	258.84	321.83	364.89	168.11	201.81	220.26	310.49	417.92	464.35
61	147.93	173.36	186.24	266.44	344.44	385.80	171.92	207.23	227.41	318.00	441.14	490.47
62	152.20	183.78	194.68	268.03	359.74	401.04	173.39	217.38	234.85	328.57	470.16	519.50
63	156.28	192.45	204.37	274.23	383.60	416.28	178.03	225.94	249.01	335.26	496.28	551.42
64	160.83	201.63	216.23	279.99	405.58	433.50	187.62	237.94	264.06	343.02	528.20	573.02
65	166.36	211.93	227.84	285.36	425.90	455.49	195.06	255.59	278.93	354.10	550.86	587.40
66	178.65	231.55	246.90	307.53	475.46	507.62	211.90	276.50	305.61	397.18	595.56	644.41
67	193.73	252.71	266.57	351.39	525.32	550.68	232.02	301.29	333.67	440.87	641.09	693.63
68	212.73	276.48	294.63	402.80	586.65	621.99	254.58	328.58	364.44	493.16	698.22	748.77
69	234.87	302.96	332.95	454.93	653.00	684.07	279.83	358.42	396.93	552.01	757.57	821.33
70	268.20	343.08	377.84	520.28	713.95	767.80	313.62	394.40	443.08	616.30	829.22	908.39
71	314.14	397.02	433.32	591.52	786.50	845.71	361.42	450.92	499.59	681.04	905.81	983.85
72	367.77	460.37	490.77	668.29	870.67	934.51	417.07	514.89	563.85	745.67	994.25	1070.92
73	428.12	524.13	553.91	749.66	966.44	1033.19	479.71	588.26	629.38	813.69	1085.53	1169.59
74	504.40	602.59	627.55	843.52	1070.92	1140.57	556.87	670.54	704.26	893.24	1186.68	1276.98
75	591.00	691.80	699.26	946.81	1184.11	1259.56	643.64	767.02	780.04	979.76	1295.17	1395.97
76	671.80	825.10	946.96	1153.03	1308.90	1395.97	725.40	909.56	1065.16	1198.09	1436.60	1532.37
77	737.16	912.09	1046.86	1284.13	1448.21	1549.78	806.82	1014.25	1178.73	1342.31	1573.00	1683.29
78	798.11	987.71	1125.62	1391.35	1596.22	1715.21	861.96	1094.69	1266.58	1461.92	1721.02	1848.71
79	861.96	1045.80	1193.82	1479.30	1752.94	1889.34	922.91	1160.33	1343.58	1561.82	1874.83	2022.85
80	937.42	1297.29					995.46	1361.14				
81	1027.39	1419.18					1079.63	1477.23				
82	1131.87	1543.98					1178.30	1599.12				
83	1245.05	1677.48					1288.58	1726.82				
84	1369.85	1816.79					1407.58	1860.32				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have

previously elected a landing spot option during the 2010 and 2013 Rate Filings

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	82.02	93.86	113.80	151.30	188.64	211.86	142.21	177.04	197.35	223.47	269.91	296.03
30	85.30	97.40	115.03	153.06	188.64	211.86	142.21	177.04	195.70	223.47	269.91	296.03
31	90.38	102.47	120.02	153.82	188.64	211.86	141.97	177.04	196.13	223.47	269.91	296.03
32	90.65	102.47	125.07	153.82	188.64	211.86	142.21	177.04	196.85	223.47	269.91	296.03
33	91.71	107.84	126.92	153.82	188.64	211.86	142.21	177.04	197.28	223.47	269.91	296.03
34	91.99	112.67	124.78	153.82	188.64	211.86	142.21	177.04	197.35	223.47	269.91	296.03
35	89.79	114.44	124.78	153.82	188.64	211.86	142.21	177.04	197.35	223.47	269.91	296.03
36	90.06	111.83	120.54	153.82	188.64	211.86	142.21	177.04	197.35	223.47	269.91	296.03
37	87.97	112.09	118.45	153.82	188.64	211.86	142.21	177.04	197.35	223.47	269.91	296.03
38	87.97	110.02	116.60	153.82	188.64	211.86	142.21	177.04	197.35	223.47	269.91	296.03
39	85.98	107.86	114.64	153.82	188.64	211.86	142.21	177.04	197.35	223.47	269.91	296.03
40	83.92	105.78	112.91	153.82	188.64	211.86	142.21	177.04	197.35	223.47	269.91	296.03
41	82.53	104.35	112.27	153.82	188.64	211.86	142.21	177.04	197.35	223.47	269.91	296.03
42	83.33	102.73	111.65	153.82	188.64	211.86	142.21	177.04	197.35	223.47	269.91	296.03
43	81.98	101.41	111.05	153.82	188.64	211.86	142.21	177.04	197.35	223.47	269.91	296.03
44	82.77	102.19	112.59	153.82	188.64	211.86	142.21	177.04	197.35	223.47	269.91	296.03
45	106.14	135.04	145.33	197.35	243.79	272.81	158.40	189.30	211.41	249.59	301.83	330.85
46	106.14	133.37	144.57	197.35	243.79	272.81	160.43	191.37	214.73	249.59	301.83	330.85
47	105.48	131.76	144.30	197.35	243.79	272.81	162.47	193.45	218.80	249.59	301.83	330.85
48	103.89	130.20	143.57	197.35	243.79	272.81	164.53	195.55	222.18	249.59	301.83	330.85
49	104.85	128.60	143.05	197.35	243.79	272.81	166.38	196.92	223.47	249.59	301.83	330.85
50	112.92	138.71	154.32	217.67	267.00	296.03	166.57	192.36	222.21	261.20	313.44	354.07
51	118.83	144.13	164.70	229.28	278.61	310.54	168.36	196.71	227.14	267.00	322.15	354.07
52	122.30	149.69	170.65	237.98	290.22	322.15	164.62	198.73	229.74	272.81	327.95	362.78
53	128.81	155.16	176.07	247.91	299.99	333.76	164.02	200.76	232.01	278.61	336.66	371.48
54	134.57	160.91	181.51	250.82	304.36	338.18	166.03	200.45	231.30	287.32	345.36	380.19
55	138.13	164.03	187.24	259.43	314.85	345.90	166.23	204.96	236.52	293.12	354.07	391.80
56	140.33	166.82	189.95	265.94	327.24	358.20	167.49	204.43	238.30	301.83	365.68	406.31
57	145.29	172.73	192.95	271.92	328.69	366.34	169.88	206.44	239.59	316.34	383.09	426.63
58	147.12	175.36	195.54	281.01	341.11	379.25	170.92	205.93	236.06	333.76	406.31	449.84
59	151.96	180.61	195.38	285.75	349.65	386.35	175.50	211.76	235.15	340.12	429.53	475.96
60	155.66	183.46	198.24	294.36	356.12	400.29	178.48	218.12	242.29	336.80	449.84	499.18
61	155.93	187.30	203.89	295.77	379.42	418.63	177.92	223.17	247.02	340.90	473.06	522.40
62	157.98	195.64	210.10	296.00	388.84	430.84	177.25	231.21	256.20	350.80	496.28	548.52
63	160.00	204.12	217.50	298.76	410.24	440.15	181.78	239.57	268.47	356.66	522.40	577.54
64	164.45	209.17	229.16	301.36	426.79	451.67	187.62	247.61	279.48	361.32	548.52	595.82
65	168.11	219.36	238.69	303.83	444.31	470.93	193.24	261.44	290.47	369.60	567.99	603.95
66	178.65	239.08	259.71	326.24	491.86	523.74	208.19	280.45	315.47	413.43	612.91	664.37
67	195.54	258.37	283.12	373.49	547.67	580.82	232.02	303.27	349.85	465.10	658.34	728.46
68	212.73	280.27	317.30	430.91	615.27	664.79	254.58	330.57	382.77	520.55	718.42	792.31
69	233.02	306.77	352.30	481.13	684.92	732.73	275.94	358.42	411.04	572.09	777.66	859.06
70	262.45	347.07	387.68	544.82	745.87	802.30	303.82	392.40	447.12	631.39	846.56	925.81
71	305.93	399.14	439.56	608.92	815.52	880.46	349.03	446.70	499.59	688.53	920.28	998.36
72	359.02	460.37	495.13	683.36	896.79	966.44	401.78	508.26	557.32	750.59	1002.94	1079.63
73	416.49	524.13	553.91	764.80	989.66	1059.31	461.17	579.00	620.45	823.43	1088.41	1172.50
74	489.34	600.13	627.55	861.36	1094.14	1166.69	536.98	658.44	692.87	902.92	1189.55	1276.98
75	574.66	691.80	706.23	967.51	1210.22	1285.68	619.60	754.32	775.44	991.89	1300.90	1395.97
76	654.65	827.87	969.37	1181.57	1343.73	1430.79	697.39	898.53	1068.00	1219.87	1451.11	1541.08
77	719.75	925.86	1082.58	1327.61	1503.35	1610.73	774.89	1011.44	1195.77	1373.20	1604.93	1718.11
78	780.70	1011.86	1175.70	1448.84	1677.48	1810.98	832.94	1100.22	1297.07	1501.36	1776.16	1918.37
79	847.45	1076.64	1254.27	1549.34	1863.22	2019.94	896.79	1176.45	1386.48	1609.07	1956.10	2124.42
80	925.81	1343.73					972.24	1390.16				
81	1021.58	1477.23					1065.11	1514.96				
82	1134.77	1613.63					1172.50	1645.56				
83	1262.46	1755.84					1294.39	1781.96				
84	1401.77	1903.86					1424.99	1924.17				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have

previously elected a landing spot option during the 2010 and 2013 Rate Filings

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	79.53	89.28	106.54	139.88	171.23	191.55	136.40	168.33	188.64	211.86	255.40	281.52
30	82.71	92.65	107.69	141.51	171.23	191.55	136.40	168.33	187.07	211.86	255.40	281.52
31	87.64	97.48	112.36	142.21	171.23	191.55	136.17	168.33	187.48	211.86	255.40	281.52
32	87.90	97.48	117.09	142.21	171.23	191.55	136.40	168.33	188.17	211.86	255.40	281.52
33	88.93	102.58	118.82	142.21	171.23	191.55	136.40	168.33	188.58	211.86	255.40	281.52
34	89.20	107.17	116.81	142.21	171.23	191.55	136.40	168.33	188.64	211.86	255.40	281.52
35	87.07	108.85	116.81	142.21	171.23	191.55	136.40	168.33	188.64	211.86	255.40	281.52
36	87.33	106.37	112.85	142.21	171.23	191.55	136.40	168.33	188.64	211.86	255.40	281.52
37	85.30	106.63	110.89	142.21	171.23	191.55	136.40	168.33	188.64	211.86	255.40	281.52
38	85.30	104.65	109.15	142.21	171.23	191.55	136.40	168.33	188.64	211.86	255.40	281.52
39	83.38	102.60	107.32	142.21	171.23	191.55	136.40	168.33	188.64	211.86	255.40	281.52
40	81.38	100.62	105.71	142.21	171.23	191.55	136.40	168.33	188.64	211.86	255.40	281.52
41	80.03	99.26	105.11	142.21	171.23	191.55	136.40	168.33	188.64	211.86	255.40	281.52
42	80.81	97.72	104.52	142.21	171.23	191.55	136.40	168.33	188.64	211.86	255.40	281.52
43	79.49	96.46	103.96	142.21	171.23	191.55	136.40	168.33	188.64	211.86	255.40	281.52
44	80.26	97.20	105.40	142.21	171.23	191.55	136.40	168.33	188.64	211.86	255.40	281.52
45	103.67	125.22	135.80	182.84	223.47	246.69	152.94	181.19	203.17	237.98	284.42	310.54
46	103.67	123.67	135.09	182.84	223.47	246.69	154.89	183.17	206.36	237.98	284.42	310.54
47	103.03	122.18	134.84	182.84	223.47	246.69	156.87	185.16	210.28	237.98	284.42	310.54
48	101.48	120.73	134.16	182.84	223.47	246.69	158.85	187.17	213.52	237.98	284.42	310.54
49	102.42	119.25	133.67	182.84	223.47	246.69	160.65	188.48	214.76	237.98	284.42	310.54
50	108.12	131.77	147.31	203.16	243.79	269.91	158.51	187.09	216.66	249.59	298.93	333.76
51	114.08	134.98	153.10	211.86	255.40	281.52	163.10	188.95	218.93	255.40	304.73	333.76
52	117.59	140.61	159.12	220.57	267.00	293.12	162.09	191.09	221.64	261.20	313.44	342.46
53	126.43	146.17	162.53	230.62	276.91	307.64	161.57	193.24	224.10	267.00	322.15	354.07
54	129.85	149.73	168.07	233.91	281.81	310.00	163.62	195.57	223.59	275.71	330.85	362.78
55	133.45	155.16	173.86	239.90	292.36	320.80	163.89	197.73	228.89	281.52	339.56	374.39
56	135.81	158.16	176.85	246.75	302.07	330.43	162.97	197.46	230.93	290.22	354.07	391.80
57	140.82	164.09	180.09	253.08	306.96	344.31	165.41	197.56	227.96	304.73	371.48	412.11
58	142.79	166.91	185.03	262.45	319.45	357.27	166.59	197.43	225.13	322.15	391.80	435.33
59	147.68	172.31	187.24	265.15	328.30	364.74	171.22	203.45	222.88	326.18	412.11	458.55
60	149.43	175.31	190.23	274.06	337.65	383.96	172.26	207.93	228.27	323.64	435.33	481.77
61	149.93	179.33	196.05	276.21	357.90	399.48	171.92	213.21	233.30	328.18	452.75	504.99
62	152.20	187.74	202.39	275.03	370.32	414.59	171.47	219.35	242.61	333.51	475.96	528.20
63	154.42	194.40	208.12	276.46	388.93	421.59	174.28	225.94	252.90	335.26	496.28	551.42
64	157.22	199.75	219.92	279.99	405.58	433.50	182.04	236.00	262.14	338.45	519.50	564.46
65	159.36	210.07	227.84	281.25	420.65	447.77	187.77	247.78	275.08	345.25	536.59	570.85
66	171.58	227.79	246.90	303.38	464.53	496.88	202.61	266.63	297.73	383.24	572.43	624.45
67	190.11	247.05	270.25	346.97	511.35	547.94	226.27	289.40	331.65	431.18	615.22	684.92
68	209.06	270.80	302.19	400.46	572.34	621.99	248.75	318.62	364.44	485.68	672.26	742.97
69	229.32	295.34	336.82	447.78	638.49	684.07	272.06	346.54	394.92	536.96	728.88	806.82
70	260.54	337.10	371.94	508.01	699.43	750.54	299.90	380.39	430.94	596.17	800.33	876.47
71	303.88	388.53	424.98	571.64	766.19	828.33	344.90	436.17	484.90	653.60	873.98	949.03
72	356.83	449.09	482.04	648.19	850.35	914.20	399.60	497.21	546.44	716.14	959.46	1036.09
73	414.16	512.38	542.66	729.47	943.22	1009.97	458.85	569.73	611.52	784.46	1048.10	1131.87
74	486.83	587.83	613.66	820.58	1044.80	1114.45	534.50	648.76	681.47	856.93	1146.45	1236.34
75	571.94	673.79	682.99	920.94	1155.08	1230.54	616.93	739.08	754.73	940.96	1249.32	1349.53
76	648.93	800.18	924.55	1118.78	1276.98	1361.14	694.59	876.48	1028.23	1151.80	1384.36	1480.13
77	713.95	890.04	1022.13	1249.34	1413.38	1514.96	771.99	980.54	1138.96	1294.57	1517.86	1631.05
78	771.99	963.55	1101.89	1356.85	1564.30	1683.29	830.03	1055.99	1227.78	1408.40	1665.87	1796.47
79	835.84	1022.68	1171.15	1442.88	1721.02	1860.32	890.98	1122.73	1303.35	1506.24	1819.69	1970.61
80	911.30	1271.17					960.63	1323.41				
81	1004.17	1395.97					1047.70	1439.50				
82	1108.65	1523.66					1149.28	1561.39				
83	1227.64	1660.07					1262.46	1691.99				
84	1358.24	1799.38					1387.26	1828.40				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those that have

previously elected a landing spot option during the 2010 and 2013 Rate Filings

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	72.08	77.83	92.01	117.04	145.11	159.62	127.70	150.92	165.43	182.84	220.57	243.79
30	74.96	80.77	93.01	118.41	145.11	159.62	127.70	150.92	164.05	182.84	220.57	243.79
31	79.42	84.98	97.04	118.99	145.11	159.62	127.48	150.92	164.41	182.84	220.57	243.79
32	79.66	84.98	101.12	118.99	145.11	159.62	127.70	150.92	165.01	182.84	220.57	243.79
33	80.60	89.43	102.62	118.99	145.11	159.62	127.70	150.92	165.37	182.84	220.57	243.79
34	80.84	93.43	100.88	118.99	145.11	159.62	127.70	150.92	165.43	182.84	220.57	243.79
35	78.91	94.90	100.88	118.99	145.11	159.62	127.70	150.92	165.43	182.84	220.57	243.79
36	79.14	92.74	97.46	118.99	145.11	159.62	127.70	150.92	165.43	182.84	220.57	243.79
37	77.31	92.96	95.77	118.99	145.11	159.62	127.70	150.92	165.43	182.84	220.57	243.79
38	77.31	91.24	94.27	118.99	145.11	159.62	127.70	150.92	165.43	182.84	220.57	243.79
39	75.56	89.44	92.69	118.99	145.11	159.62	127.70	150.92	165.43	182.84	220.57	243.79
40	73.75	87.72	91.29	118.99	145.11	159.62	127.70	150.92	165.43	182.84	220.57	243.79
41	72.52	86.53	90.77	118.99	145.11	159.62	127.70	150.92	165.43	182.84	220.57	243.79
42	73.23	85.19	90.27	118.99	145.11	159.62	127.70	150.92	165.43	182.84	220.57	243.79
43	72.04	84.09	89.78	118.99	145.11	159.62	127.70	150.92	165.43	182.84	220.57	243.79
44	72.73	84.74	91.03	118.99	145.11	159.62	127.70	150.92	165.43	182.84	220.57	243.79
45	91.33	110.49	119.13	156.72	188.64	208.96	139.28	162.26	175.72	206.06	249.59	275.71
46	91.33	109.12	118.50	156.72	188.64	208.96	141.06	164.03	178.48	206.06	249.59	275.71
47	90.76	107.80	118.28	156.72	188.64	208.96	142.86	165.82	181.86	206.06	249.59	275.71
48	89.40	106.53	117.68	156.72	188.64	208.96	144.67	167.61	184.67	206.06	249.59	275.71
49	90.22	105.22	117.25	156.72	188.64	208.96	146.30	168.79	185.74	206.06	249.59	275.71
50	98.51	115.59	126.26	171.23	208.96	232.18	145.07	166.01	186.10	217.67	261.20	296.03
51	102.20	118.97	132.22	179.94	217.67	243.79	147.31	168.24	188.83	223.47	269.91	296.03
52	105.83	122.47	138.37	188.64	229.28	255.40	146.89	168.16	191.90	229.28	275.71	304.73
53	112.11	128.18	142.21	196.03	239.42	264.10	146.89	170.65	192.47	235.08	284.42	313.44
54	115.68	131.85	145.66	200.09	242.36	270.54	146.78	171.12	195.32	240.88	293.12	322.15
55	119.40	135.21	151.57	206.43	253.00	278.95	147.50	176.03	200.91	246.69	301.83	333.76
56	119.96	138.66	152.83	213.85	262.91	288.78	147.12	174.23	201.45	255.40	313.44	348.27
57	125.17	144.66	156.51	218.08	266.21	300.24	149.76	175.36	200.05	267.00	327.95	365.68
58	127.65	147.89	159.80	225.34	278.84	310.55	149.28	176.20	198.90	284.42	345.36	386.00
59	130.56	151.55	160.78	231.69	285.59	318.81	154.10	180.61	196.30	287.15	365.68	406.31
60	132.83	154.93	166.20	238.54	295.45	334.94	155.66	185.50	202.24	284.17	386.00	429.53
61	133.94	157.42	168.60	239.55	314.84	350.23	153.93	189.30	207.81	290.02	403.41	449.84
62	136.79	164.02	175.40	240.06	322.71	363.10	154.13	195.64	215.44	296.45	423.72	470.16
63	139.54	171.07	181.87	243.02	340.98	371.21	157.41	202.57	225.67	299.60	444.04	490.47
64	142.76	177.13	190.35	245.79	357.86	381.58	163.47	210.85	233.22	301.86	464.35	504.60
65	145.35	184.04	198.90	248.40	370.69	396.31	169.54	222.42	242.38	307.63	479.51	510.18
66	155.66	199.55	215.81	265.98	409.88	437.79	184.02	238.98	264.21	343.75	514.61	558.87
67	170.19	218.76	235.32	304.98	452.67	484.93	205.17	259.67	293.22	387.58	551.97	615.27
68	187.05	238.60	266.30	353.62	506.52	550.66	225.43	284.77	323.72	435.87	603.01	667.51
69	205.28	262.94	298.10	397.77	565.93	606.79	246.79	310.90	352.60	481.76	657.14	728.46
70	233.72	299.20	328.64	451.56	621.07	667.15	272.46	342.35	386.43	535.80	722.32	789.40
71	273.08	346.07	377.07	511.99	684.92	738.54	313.92	391.92	434.52	591.24	790.05	856.15
72	319.61	401.70	427.51	580.36	757.48	812.62	362.48	448.59	489.84	647.23	866.71	934.51
73	372.28	455.97	481.86	651.22	841.64	899.69	417.14	511.83	546.80	708.93	944.44	1018.68
74	439.15	523.88	546.50	733.94	931.61	992.56	484.78	583.40	613.10	777.05	1031.52	1111.55
75	514.74	601.78	608.65	822.64	1030.29	1097.04	560.85	667.97	678.80	851.23	1126.11	1216.03
76	583.18	717.12	823.69	1001.77	1140.57	1213.13	630.17	791.04	925.98	1042.88	1247.95	1332.12
77	641.39	793.60	909.48	1116.00	1259.56	1346.63	699.43	882.20	1025.35	1171.01	1366.94	1465.62
78	693.63	858.88	978.00	1210.24	1390.16	1491.74	751.67	950.94	1103.06	1273.20	1497.54	1610.73
79	748.77	909.62	1037.67	1285.98	1526.57	1642.66	803.91	1007.23	1169.26	1358.95	1631.05	1758.74
80	815.52	1128.96					864.86	1184.11				
81	893.88	1233.44					940.32	1285.68				
82	983.85	1343.73					1024.48	1390.16				
83	1082.53	1459.82					1120.26	1503.35				
84	1189.91	1578.81					1224.74	1616.54				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)
LTC-96CL PA 9/96 (Pre Rate Stability)
Premiums to be used only with those that have
not previously elected a landing spot option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	36.34	39.83	54.35	80.75	102.52	123.03	143.53	243.99	266.14	320.58	387.11	653.25
30	38.63	42.88	57.47	94.09	105.29	124.16	143.53	260.26	266.14	320.58	387.11	653.25
31	39.78	44.72	59.40	94.78	111.87	128.15	150.14	276.53	266.14	320.58	387.11	653.25
32	41.63	47.03	62.56	99.81	111.87	132.19	156.96	284.66	266.14	320.58	387.11	653.25
33	42.80	48.89	65.00	101.47	118.45	135.90	163.79	300.93	266.14	320.58	387.11	653.25
34	44.67	50.76	67.71	105.69	122.61	139.68	170.61	317.19	266.14	320.58	387.11	653.25
35	45.84	53.11	70.93	108.56	126.57	139.68	177.44	325.33	266.14	320.58	387.11	653.25
36	48.21	54.86	73.23	110.28	129.87	140.80	191.09	341.59	266.14	320.58	387.11	653.25
37	49.31	57.24	75.22	119.28	136.38	149.89	197.91	357.86	266.14	320.58	387.11	653.25
38	50.49	59.34	77.33	119.28	139.94	153.22	204.74	374.12	266.14	320.58	387.11	653.25
39	51.62	60.54	80.92	119.28	143.16	156.23	218.39	398.52	266.14	320.58	387.11	653.25
40	54.91	62.84	87.75	121.99	146.25	159.37	225.21	399.21	266.14	320.58	387.11	653.25
41	58.10	74.16	99.41	136.52	150.65	164.61	233.01	399.21	266.14	320.58	387.11	653.25
42	63.21	74.32	99.41	153.27	154.64	169.85	247.75	399.21	266.14	320.58	387.11	653.25
43	63.21	74.32	99.41	153.27	159.85	181.28	254.04	399.21	266.14	320.58	387.11	653.25
44	63.21	74.32	99.41	153.27	168.88	191.50	254.04	399.21	266.14	320.58	387.11	653.25
45	63.21	74.32	99.41	153.27	170.41	194.73	278.74	502.00	308.48	368.97	441.55	743.98
46	72.50	79.32	113.11	169.16	180.25	205.62	286.91	508.08	308.48	368.97	441.55	743.98
47	76.46	90.20	125.18	182.05	184.38	211.66	302.16	508.08	308.48	368.97	441.55	743.98
48	85.78	100.17	131.95	205.65	188.69	222.59	317.54	508.08	308.48	368.97	441.55	743.98
49	89.38	103.59	137.09	229.54	200.70	228.99	325.96	508.08	308.48	368.97	441.55	743.98
50	89.71	103.59	137.09	229.54	201.92	239.68	341.55	550.43	326.63	393.16	465.74	780.27
51	90.94	103.59	137.09	246.18	206.12	249.98	357.36	580.67	338.72	405.26	489.94	810.52
52	90.94	103.59	137.09	263.51	216.01	255.20	373.30	610.91	356.87	423.40	508.08	840.76
53	91.29	103.59	137.09	290.68	225.86	261.85	386.75	641.15	368.97	441.55	526.23	871.00
54	91.29	103.59	143.19	308.71	230.80	272.01	400.86	677.45	387.11	453.01	556.47	895.20
55	91.29	106.92	149.93	328.10	240.60	282.67	412.53	707.69	398.63	455.79	574.62	925.44
56	97.41	114.17	159.69	351.77	246.55	288.67	427.75	737.93	402.30	458.30	598.81	961.73
57	111.78	122.58	171.56	378.77	257.12	300.39	442.13	768.18	405.68	461.76	616.96	985.93
58	116.85	133.69	200.46	390.44	262.86	306.14	457.26	804.47	408.35	463.38	647.20	1022.22
59	124.92	144.70	208.26	430.40	274.52	312.62	465.45	832.67	412.53	466.22	671.40	1058.51
60	133.69	149.86	219.79	451.13	280.60	323.74	480.11	869.95	415.17	467.93	678.00	1094.80
61	146.33	165.97	242.67	484.77	294.50	337.23	494.86	887.61	429.93	481.31	682.28	1108.71
62	155.77	174.22	263.07	538.07	312.21	356.40	496.89	901.83	443.39	496.41	685.28	1126.25
63	171.28	192.88	279.35	571.22	328.88	367.30	510.86	908.34	459.45	509.93	689.36	1141.38
64	188.58	212.89	298.80	629.91	339.65	394.66	518.71	922.21	473.46	524.80	692.91	1175.85
65	203.47	223.49	328.01	660.74	360.93	411.46	534.93	943.78	489.28	540.55	695.08	1196.12
66	223.22	253.00	367.98	687.52	397.65	447.52	590.04	1025.96	514.28	570.43	753.47	1228.78
67	260.64	289.92	418.80	712.11	430.19	486.79	656.78	1082.86	542.44	605.38	814.22	1267.49
68	286.20	321.40	449.63	748.07	467.83	525.48	727.38	1132.30	568.89	638.83	879.27	1316.18
69	303.73	345.87	471.96	755.25	506.53	570.83	793.15	1200.05	595.67	673.25	945.58	1396.93
70	318.41	363.92	488.79	760.28	550.52	610.92	876.02	1288.36	623.60	707.51	1015.63	1487.96
71	327.80	371.16	494.90	760.28	608.33	664.83	942.45	1385.74	681.17	757.36	1070.16	1587.46
72	345.57	389.53	515.21	773.12	672.84	716.92	1025.57	1481.91	746.68	813.10	1130.68	1680.91
73	377.06	422.33	553.49	814.50	737.77	774.33	1105.08	1580.05	819.12	873.77	1193.62	1771.95
74	410.22	457.12	595.27	854.65	814.20	841.29	1199.91	1678.80	898.28	938.93	1262.14	1863.58
75	450.72	498.31	643.50	908.72	900.32	913.62	1299.46	1776.78	987.71	1010.92	1336.85	1946.90
76	530.71	593.69	737.92	1048.23	976.25	1132.30	1379.09	1869.03	1034.32	1197.63	1462.56	2028.71
77	592.45	663.50	822.84	1172.18	1022.52	1182.51	1443.35	1954.61	1074.69	1245.11	1519.87	2097.21
78	663.41	737.12	910.60	1303.56	1093.59	1267.88	1544.70	2084.66	1141.44	1322.56	1616.47	2221.36
79	736.05	817.60	1007.79	1445.29	1189.28	1380.66	1688.23	2265.79	1233.71	1428.50	1746.33	2395.65
80	1035.49	1196.12	1445.59	1876.19	1298.64				1336.23			
81	1144.85	1322.56	1595.96	2067.57	1411.42				1445.59			
82	1261.05	1455.84	1760.00	2272.62	1534.45				1561.79			
83	1390.91	1606.21	1941.13	2505.01	1667.73				1688.23			
84	1537.86	1777.09	2149.59	2771.57	1818.10				1835.18			
85+	2057.32	2381.98	2884.35	3728.47								

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

Appendix B1

John Hancock Life Insurance Company (U.S.A.)
LTC-96CL PA 9/96 (Pre Rate Stability)
Premiums to be used only with those that have
not previously elected a landing spot option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	34.32	37.94	52.09	74.02	95.69	112.78	133.28	225.51	254.04	296.38	362.92	616.96
30	36.48	40.84	55.07	86.25	98.27	113.81	133.28	240.54	254.04	296.38	362.92	616.96
31	37.57	42.59	56.92	86.88	104.41	117.47	139.42	255.58	254.04	296.38	362.92	616.96
32	39.32	44.79	59.95	91.49	104.41	121.18	145.75	263.09	254.04	296.38	362.92	616.96
33	40.42	46.56	62.29	93.01	110.55	124.58	152.09	278.13	254.04	296.38	362.92	616.96
34	42.19	48.34	64.89	96.88	114.44	128.04	158.43	293.16	254.04	296.38	362.92	616.96
35	43.30	50.58	67.97	99.51	118.13	128.04	164.76	300.68	254.04	296.38	362.92	616.96
36	45.53	52.25	70.18	101.09	121.21	129.07	177.44	315.71	254.04	296.38	362.92	616.96
37	46.57	54.51	72.08	109.34	127.29	137.40	183.78	330.75	254.04	296.38	362.92	616.96
38	47.68	56.51	74.11	109.34	130.61	140.45	190.11	345.78	254.04	296.38	362.92	616.96
39	48.75	57.66	77.55	109.34	133.61	143.21	202.79	368.33	254.04	296.38	362.92	616.96
40	51.86	59.85	84.09	111.82	136.50	146.09	209.12	368.97	254.04	296.38	362.92	616.96
41	54.87	70.62	95.27	125.14	140.60	150.89	216.36	368.97	254.04	296.38	362.92	616.96
42	59.69	70.78	95.27	140.49	144.33	155.70	230.05	368.97	254.04	296.38	362.92	616.96
43	59.69	70.78	95.27	140.49	149.19	166.17	235.90	368.97	254.04	296.38	362.92	616.96
44	59.69	70.78	95.27	140.49	157.62	175.55	235.90	368.97	254.04	296.38	362.92	616.96
45	57.46	68.60	96.10	143.05	161.44	182.03	258.47	472.12	290.33	344.77	417.36	707.69
46	65.90	73.22	109.34	157.89	170.76	192.21	266.04	477.84	290.33	344.77	417.36	707.69
47	69.51	83.26	121.00	169.91	174.68	197.85	280.19	477.84	290.33	344.77	417.36	707.69
48	77.99	92.46	127.55	191.94	178.76	208.07	294.45	477.84	290.33	344.77	417.36	707.69
49	81.26	95.62	132.52	214.24	190.13	214.05	302.25	477.84	290.33	344.77	417.36	707.69
50	82.24	96.19	128.78	215.20	187.50	220.51	324.19	520.18	308.48	362.92	441.55	743.98
51	87.30	96.68	129.26	231.69	196.75	235.56	334.67	550.43	326.63	381.06	459.70	774.22
52	84.20	97.11	126.27	248.87	202.22	236.97	356.33	574.62	338.72	393.16	477.84	804.47
53	88.03	94.45	127.06	270.63	212.31	244.09	359.52	610.91	350.82	417.36	502.04	828.66
54	88.24	97.83	133.20	288.47	221.92	258.63	373.77	635.11	368.97	429.17	520.18	858.91
55	85.75	98.69	143.27	312.73	227.48	265.28	391.37	671.40	374.83	426.94	544.38	889.15
56	91.84	105.82	149.71	331.08	229.54	267.44	401.67	695.59	384.81	430.35	568.57	913.34
57	105.57	114.03	161.47	357.43	240.26	279.53	416.43	731.88	388.78	434.60	586.72	943.59
58	113.78	127.75	189.11	369.62	246.43	285.73	431.85	762.13	386.57	432.14	610.91	973.83
59	118.82	135.65	197.30	414.06	262.23	292.83	440.96	790.73	391.37	440.89	635.11	1004.07
60	127.61	138.33	202.06	424.59	264.79	300.62	456.10	828.24	394.92	438.99	642.93	1046.41
61	140.10	154.12	227.96	458.14	275.13	314.50	467.11	841.50	409.94	448.28	643.13	1061.53
62	146.79	162.61	248.25	510.33	296.60	333.65	470.51	857.56	423.90	468.57	648.09	1074.54
63	165.05	183.84	261.21	538.58	313.40	345.27	477.08	860.81	435.52	474.14	653.88	1102.21
64	182.19	203.64	280.80	596.16	324.72	372.32	486.54	876.60	454.89	494.18	659.22	1121.42
65	193.93	208.59	309.58	622.20	338.84	386.20	503.69	904.45	471.16	510.75	654.45	1148.48
66	210.47	234.26	344.98	644.88	378.53	421.63	557.71	975.91	492.30	537.12	721.11	1182.51
67	250.07	273.06	398.27	670.83	410.82	460.37	618.89	1032.95	524.94	576.16	772.35	1212.60
68	272.06	300.88	421.53	712.68	444.63	495.45	688.41	1079.08	543.60	602.20	837.40	1267.79
69	286.85	322.59	445.10	718.41	483.50	537.47	754.56	1148.48	575.55	638.02	900.12	1340.68
70	305.67	341.96	464.00	722.89	524.49	575.19	829.24	1229.38	600.79	670.28	967.27	1433.52
71	313.29	351.18	466.35	730.61	586.07	629.66	893.27	1324.35	658.71	717.88	1015.82	1530.45
72	331.86	368.04	488.56	736.31	643.27	675.95	977.31	1422.64	716.96	771.04	1086.42	1625.87
73	361.12	399.01	525.25	773.77	708.40	734.28	1050.42	1514.73	789.34	832.49	1139.71	1714.79
74	394.84	432.28	563.09	816.60	781.34	798.73	1142.41	1615.89	868.46	891.82	1210.02	1804.61
75	433.19	471.83	610.04	872.70	863.57	865.37	1239.20	1708.74	957.55	964.36	1282.65	1886.42
76	509.59	562.98	701.03	1005.38	936.33	1070.61	1313.76	1796.44	1001.65	1143.19	1404.49	1963.38
77	568.65	627.64	780.64	1120.47	984.26	1123.38	1377.27	1878.10	1039.91	1185.98	1460.74	2031.13
78	636.66	696.02	868.37	1248.52	1052.58	1202.95	1476.35	2009.48	1103.84	1261.05	1551.53	2153.01
79	709.18	776.20	957.79	1387.13	1148.27	1312.31	1609.63	2183.77	1192.70	1366.99	1681.40	2320.47
80	994.49	1131.18	1377.24	1797.59	1247.38				1295.22			
81	1100.43	1250.80	1520.78	1982.14	1360.16				1397.75			
82	1213.20	1380.66	1677.98	2180.35	1479.77				1510.52			
83	1336.23	1520.78	1848.85	2402.49	1609.63				1636.97			
84	1476.35	1684.82	2047.07	2662.21	1753.16				1777.09			
85+	1978.72	2258.95	2751.07	3584.93								

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

Appendix B1

John Hancock Life Insurance Company (U.S.A.)
LTC-96CL PA 9/96 (Pre Rate Stability)
Premiums to be used only with those that have
not previously elected a landing spot option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	30.28	32.25	45.29	65.05	85.44	95.69	116.19	199.63	229.85	260.09	314.53	550.43
30	32.19	34.71	47.89	75.79	87.74	96.57	116.19	212.94	229.85	260.09	314.53	550.43
31	33.15	36.20	49.50	76.35	93.22	99.68	121.54	226.25	229.85	260.09	314.53	550.43
32	34.69	38.07	52.13	80.40	93.22	102.82	127.07	232.90	229.85	260.09	314.53	550.43
33	35.66	39.58	54.17	81.74	98.71	105.70	132.59	246.21	229.85	260.09	314.53	550.43
34	37.22	41.09	56.42	85.14	102.18	108.64	138.12	259.52	229.85	260.09	314.53	550.43
35	38.20	43.00	59.11	87.45	105.48	108.64	143.64	266.18	229.85	260.09	314.53	550.43
36	40.17	44.41	61.03	88.84	108.23	109.51	154.69	279.48	229.85	260.09	314.53	550.43
37	41.09	46.33	62.68	96.09	113.65	116.58	160.21	292.79	229.85	260.09	314.53	550.43
38	42.07	48.03	64.44	96.09	116.62	119.17	165.74	306.10	229.85	260.09	314.53	550.43
39	43.02	49.01	67.43	96.09	119.30	121.51	176.79	326.06	229.85	260.09	314.53	550.43
40	45.76	50.87	73.12	98.27	121.87	123.95	182.31	326.63	229.85	260.09	314.53	550.43
41	48.41	60.03	82.85	109.98	125.54	128.03	188.62	326.63	229.85	260.09	314.53	550.43
42	52.67	60.16	82.85	123.47	128.87	132.11	200.56	326.63	229.85	260.09	314.53	550.43
43	52.67	60.16	82.85	123.47	133.21	141.00	205.65	326.63	229.85	260.09	314.53	550.43
44	52.67	60.16	82.85	123.47	140.74	148.95	205.65	326.63	229.85	260.09	314.53	550.43
45	51.71	60.03	82.85	122.61	143.50	152.40	223.00	418.34	266.14	302.43	368.97	641.15
46	59.31	64.07	94.26	135.33	151.79	160.92	229.53	423.40	266.14	302.43	368.97	641.15
47	62.56	72.85	104.31	145.64	155.27	165.64	241.73	423.40	266.14	302.43	368.97	641.15
48	70.19	80.91	109.96	164.52	158.90	174.20	254.03	423.40	266.14	302.43	368.97	641.15
49	73.13	83.67	114.24	183.63	169.01	179.21	260.77	423.40	266.14	302.43	368.97	641.15
50	74.76	81.39	112.17	191.29	168.27	191.74	277.87	459.70	284.29	320.58	387.11	671.40
51	76.39	82.87	109.67	207.56	173.33	201.91	289.29	489.94	290.33	332.67	405.26	701.64
52	74.10	80.93	111.84	219.59	183.84	205.07	305.42	514.13	308.48	344.77	423.40	725.84
53	81.51	85.31	110.34	240.56	185.20	208.59	315.94	544.38	320.58	362.92	441.55	750.03
54	79.12	83.44	113.22	258.10	195.29	222.96	330.44	568.57	332.67	369.56	459.70	774.22
55	77.46	84.99	123.28	276.84	205.60	230.48	338.48	598.81	339.13	375.02	477.84	798.42
56	80.71	91.90	129.75	289.69	208.29	233.48	354.72	629.06	349.82	374.46	495.99	828.66
57	93.15	96.92	137.92	320.09	219.19	241.98	365.02	653.25	349.34	380.27	514.13	852.86
58	101.48	109.92	166.42	327.97	221.79	248.99	381.05	683.50	353.90	380.08	538.33	883.10
59	103.59	117.57	171.73	365.03	233.55	253.26	387.06	706.87	354.35	385.14	562.52	913.34
60	112.42	118.16	177.25	382.13	241.08	262.08	398.49	738.86	359.48	385.92	566.95	949.63
61	127.65	133.37	198.55	410.19	251.88	272.82	406.99	755.04	374.94	396.38	576.02	967.18
62	128.81	139.38	214.90	454.86	265.38	291.94	413.34	763.51	384.93	408.26	573.72	976.85
63	146.36	159.73	228.56	478.74	282.45	301.19	417.97	776.31	402.02	420.47	582.92	1001.50
64	163.01	175.87	248.40	534.30	291.13	327.64	430.25	790.46	413.12	432.96	587.05	1023.43
65	174.86	181.77	272.73	556.13	309.37	335.67	445.12	815.97	430.39	451.17	586.75	1047.92
66	188.14	203.02	302.82	580.93	344.12	369.85	493.05	880.82	443.95	470.50	642.53	1079.68
67	225.42	239.35	349.00	603.75	372.06	403.77	551.53	933.15	476.82	505.18	693.25	1107.81
68	247.33	263.27	373.36	641.92	405.97	435.39	614.81	977.46	501.46	537.10	753.66	1161.34
69	259.85	282.69	395.22	649.33	445.13	474.45	668.82	1040.67	527.25	567.57	809.20	1232.86
70	277.02	301.18	410.87	656.41	476.13	507.31	739.94	1120.51	555.16	599.52	874.94	1320.11
71	284.28	308.35	415.59	660.14	534.14	559.31	799.03	1210.33	606.31	642.50	919.67	1412.05
72	301.69	325.06	435.26	669.37	595.21	604.26	876.76	1299.85	664.96	693.94	981.80	1503.08
73	331.92	354.97	468.77	704.85	653.35	654.18	944.98	1392.24	733.49	746.49	1035.75	1588.22
74	358.94	382.59	504.10	746.35	719.27	710.35	1031.23	1482.22	805.09	804.32	1102.05	1674.87
75	398.13	421.28	548.26	795.13	801.10	772.07	1118.67	1568.86	889.69	867.93	1170.65	1754.10
76	467.34	499.01	629.87	916.84	867.37	958.10	1186.74	1654.90	932.70	1030.69	1277.47	1829.11
77	521.04	555.91	704.16	1025.66	911.23	1005.13	1245.11	1732.02	970.35	1074.69	1328.58	1892.01
78	585.84	621.54	781.27	1144.23	973.98	1076.50	1336.23	1852.27	1032.08	1141.44	1414.83	2006.06
79	652.77	693.41	863.07	1270.81	1062.83	1175.61	1459.26	2016.31	1117.51	1237.13	1531.03	2163.26
80	919.30	1011.57	1240.54	1647.22	1158.52				1209.79			
81	1014.99	1117.51	1370.41	1818.10	1264.47				1308.89			
82	1117.51	1233.71	1513.94	1999.22	1370.41				1414.83			
83	1237.13	1363.57	1671.15	2207.69	1493.44				1531.03			
84	1366.99	1507.11	1852.27	2446.91	1630.14				1664.31			
85+	1838.60	2033.40	2498.17	3308.12								

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

Appendix B2

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

LTC-96CL PA 9/96 (Pre Rate Stability)

Premiums to be used only with those that have
previously elected a landing spot option during the 2010 Rate Filing

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	102.52	123.03	143.53	225.55	150.37	181.13	218.72	369.09
30	102.52	121.10	143.53	225.55	150.37	181.13	218.72	369.09
31	102.52	118.75	143.53	225.55	150.37	181.13	218.72	369.09
32	102.52	116.65	143.53	225.55	150.37	181.13	218.72	369.09
33	102.52	114.48	143.53	225.55	150.37	181.13	218.72	369.09
34	100.54	112.54	143.53	225.55	150.37	181.13	218.72	369.09
35	98.60	112.54	143.53	225.55	150.37	181.13	218.72	369.09
36	96.35	108.72	143.53	225.55	150.37	181.13	218.72	369.09
37	96.58	106.83	143.53	225.55	150.37	181.13	218.72	369.09
38	94.79	105.16	143.53	225.55	150.37	181.13	218.72	369.09
39	92.93	103.40	143.53	225.55	150.37	181.13	218.72	369.09
40	91.14	101.84	143.53	225.55	150.37	181.13	218.72	369.09
41	89.91	101.26	143.53	225.55	150.37	181.13	218.72	369.09
42	88.52	100.70	143.53	225.55	150.37	181.13	218.72	369.09
43	90.32	102.42	143.53	225.55	150.37	181.13	218.72	369.09
44	95.42	108.20	143.53	225.55	150.37	181.13	218.72	369.09
45	109.86	129.05	187.96	287.07	174.29	208.47	249.48	420.35
46	108.51	128.37	187.96	287.07	174.29	208.47	249.48	420.35
47	107.20	128.14	187.96	287.07	174.29	208.47	249.48	420.35
48	106.61	127.49	187.96	287.07	174.29	208.47	249.48	420.35
49	113.39	129.38	187.96	287.07	174.29	208.47	249.48	420.35
50	114.33	137.67	201.63	310.99	184.54	222.14	263.15	440.85
51	118.54	142.04	215.30	328.08	191.38	228.97	276.82	457.94
52	125.52	152.07	225.55	345.16	201.63	239.22	287.07	475.03
53	132.40	156.83	241.01	362.25	208.47	249.48	297.32	492.12
54	136.84	160.96	245.57	382.76	218.72	255.95	314.41	505.79
55	143.56	170.61	256.21	399.84	225.23	257.52	324.66	522.87
56	147.97	174.83	264.73	416.93	227.30	258.94	338.33	543.38
57	155.09	181.77	272.65	434.02	229.21	260.89	348.58	557.05
58	159.22	185.69	280.95	454.52	230.72	261.81	365.67	577.55
59	163.79	189.32	287.98	470.46	233.08	263.42	379.34	598.06
60	170.43	198.06	298.81	491.52	234.57	264.38	383.07	618.56
61	178.32	205.46	307.98	514.36	249.14	278.91	395.37	642.49
62	186.16	213.35	310.13	536.35	263.70	295.23	407.56	669.83
63	200.88	224.35	317.67	554.82	280.64	311.47	421.07	697.16
64	213.22	247.76	325.63	578.94	297.23	329.46	434.99	738.17
65	233.06	265.69	345.41	609.41	315.94	349.04	448.82	772.35
66	264.32	297.47	392.21	681.96	341.85	379.17	500.84	816.78
67	294.62	333.37	449.80	741.59	371.49	414.60	557.62	868.04
68	330.41	371.12	513.71	799.69	401.78	451.17	620.98	929.55
69	369.28	416.15	578.23	874.87	434.27	490.82	689.36	1018.41
70	414.73	460.22	659.93	970.56	469.78	532.99	765.11	1120.93
71	474.07	518.11	734.46	1079.92	530.84	590.22	833.99	1237.13
72	543.08	578.65	827.78	1196.12	602.68	656.29	912.62	1356.74
73	617.54	648.14	925.00	1322.56	685.64	731.38	999.10	1483.18
74	707.73	731.27	1043.00	1459.26	780.81	816.15	1097.09	1619.88
75	813.89	825.91	1174.71	1606.21	892.89	913.87	1208.51	1760.00
76	919.30	1066.25	1298.64	1760.00	973.98	1127.77	1377.24	1910.37
77	1004.74	1161.94	1418.25	1920.62	1056.00	1223.46	1493.44	2060.74
78	1093.59	1267.88	1544.70	2084.66	1141.44	1322.56	1616.47	2221.36
79	1189.28	1380.66	1688.23	2265.79	1233.71	1428.50	1746.33	2395.65
80	1298.64				1336.23			
81	1411.42				1445.59			
82	1534.45				1561.79			
83	1667.73				1688.23			
84	1818.10				1835.18			
85+								

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

Appendix B2

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

LTC-96CL PA 9/96 (Pre Rate Stability)

Premiums to be used only with those that have
previously elected a landing spot option during the 2010 Rate Filing

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	95.69	112.78	133.28	208.47	143.53	167.46	205.05	348.58
30	95.69	111.00	133.28	208.47	143.53	167.46	205.05	348.58
31	95.69	108.85	133.28	208.47	143.53	167.46	205.05	348.58
32	95.69	106.93	133.28	208.47	143.53	167.46	205.05	348.58
33	95.69	104.94	133.28	208.47	143.53	167.46	205.05	348.58
34	93.84	103.16	133.28	208.47	143.53	167.46	205.05	348.58
35	92.03	103.16	133.28	208.47	143.53	167.46	205.05	348.58
36	89.93	99.66	133.28	208.47	143.53	167.46	205.05	348.58
37	90.14	97.93	133.28	208.47	143.53	167.46	205.05	348.58
38	88.47	96.40	133.28	208.47	143.53	167.46	205.05	348.58
39	86.74	94.78	133.28	208.47	143.53	167.46	205.05	348.58
40	85.07	93.35	133.28	208.47	143.53	167.46	205.05	348.58
41	83.92	92.82	133.28	208.47	143.53	167.46	205.05	348.58
42	82.61	92.31	133.28	208.47	143.53	167.46	205.05	348.58
43	84.30	93.89	133.28	208.47	143.53	167.46	205.05	348.58
44	89.06	99.18	133.28	208.47	143.53	167.46	205.05	348.58
45	104.08	120.64	174.29	269.98	164.04	194.80	235.81	399.84
46	102.80	120.00	174.29	269.98	164.04	194.80	235.81	399.84
47	101.55	119.78	174.29	269.98	164.04	194.80	235.81	399.84
48	101.00	119.18	174.29	269.98	164.04	194.80	235.81	399.84
49	107.42	120.94	174.29	269.98	164.04	194.80	235.81	399.84
50	106.17	126.65	191.38	293.90	174.29	205.05	249.48	420.35
51	113.15	133.85	201.63	310.99	184.54	215.30	259.73	437.44
52	117.51	141.21	215.30	324.66	191.38	222.14	269.98	454.52
53	124.45	146.19	224.04	345.16	198.21	235.81	283.65	468.19
54	131.58	153.05	228.98	358.83	208.47	242.48	293.90	485.28
55	135.73	160.11	243.07	379.34	211.78	241.22	307.57	502.37
56	137.76	161.97	248.59	393.01	217.42	243.15	321.24	516.04
57	144.92	169.15	256.80	413.51	219.66	245.55	331.50	533.13
58	149.27	173.31	265.34	430.60	218.41	244.16	345.16	550.21
59	156.46	177.34	272.82	446.76	221.13	249.10	358.83	567.30
60	160.83	183.91	283.87	467.96	223.13	248.03	363.25	591.22
61	166.59	191.61	290.71	487.64	237.55	259.77	372.69	615.15
62	176.85	199.73	293.66	510.02	252.11	278.68	385.44	639.07
63	191.43	210.89	296.67	525.79	266.02	289.61	399.40	673.24
64	203.85	233.73	305.44	550.31	285.57	310.24	413.85	704.00
65	218.79	249.37	325.24	584.02	304.24	329.80	422.59	741.59
66	251.61	280.26	370.71	648.69	327.24	357.03	479.33	786.02
67	281.35	315.28	423.85	707.42	359.50	394.58	528.94	830.45
68	314.02	349.91	486.19	762.10	383.92	425.31	591.41	895.38
69	352.49	391.83	550.10	837.28	419.60	465.14	656.22	977.40
70	395.11	433.31	624.70	926.14	452.59	504.94	728.67	1079.92
71	456.73	490.70	696.14	1032.08	513.34	559.45	791.64	1192.70
72	519.21	545.59	788.83	1148.27	578.69	622.34	876.90	1312.31
73	592.96	614.62	879.24	1267.88	660.70	696.82	953.98	1435.34
74	679.16	694.28	993.02	1404.58	754.89	775.20	1051.79	1568.62
75	780.67	782.29	1120.23	1544.70	865.63	871.78	1159.52	1705.32
76	881.71	1008.16	1237.13	1691.65	943.22	1076.50	1322.56	1848.85
77	967.15	1103.84	1353.32	1845.44	1021.83	1165.36	1435.34	1995.81
78	1052.58	1202.95	1476.35	2009.48	1103.84	1261.05	1551.53	2153.01
79	1148.27	1312.31	1609.63	2183.77	1192.70	1366.99	1681.40	2320.47
80	1247.38				1295.22			
81	1360.16				1397.75			
82	1479.77				1510.52			
83	1609.63				1636.97			
84	1753.16				1777.09			
85+								

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

Appendix B2

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

LTC-96CL PA 9/96 (Pre Rate Stability)

Premiums to be used only with those that have
previously elected a landing spot option during the 2010 Rate Filing

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	85.44	95.69	116.19	184.54	129.86	146.95	177.71	310.99
30	85.44	94.19	116.19	184.54	129.86	146.95	177.71	310.99
31	85.44	92.36	116.19	184.54	129.86	146.95	177.71	310.99
32	85.44	90.73	116.19	184.54	129.86	146.95	177.71	310.99
33	85.44	89.04	116.19	184.54	129.86	146.95	177.71	310.99
34	83.79	87.53	116.19	184.54	129.86	146.95	177.71	310.99
35	82.17	87.53	116.19	184.54	129.86	146.95	177.71	310.99
36	80.29	84.56	116.19	184.54	129.86	146.95	177.71	310.99
37	80.48	83.09	116.19	184.54	129.86	146.95	177.71	310.99
38	79.00	81.79	116.19	184.54	129.86	146.95	177.71	310.99
39	77.44	80.42	116.19	184.54	129.86	146.95	177.71	310.99
40	75.95	79.21	116.19	184.54	129.86	146.95	177.71	310.99
41	74.92	78.76	116.19	184.54	129.86	146.95	177.71	310.99
42	73.76	78.32	116.19	184.54	129.86	146.95	177.71	310.99
43	75.26	79.66	116.19	184.54	129.86	146.95	177.71	310.99
44	79.52	84.16	116.19	184.54	129.86	146.95	177.71	310.99
45	92.52	101.00	150.37	239.22	150.37	170.87	208.47	362.25
46	91.37	100.47	150.37	239.22	150.37	170.87	208.47	362.25
47	90.27	100.28	150.37	239.22	150.37	170.87	208.47	362.25
48	89.78	99.77	150.37	239.22	150.37	170.87	208.47	362.25
49	95.49	101.25	150.37	239.22	150.37	170.87	208.47	362.25
50	95.28	110.13	164.04	259.73	160.62	181.13	218.72	379.34
51	99.68	114.73	174.29	276.82	164.04	187.96	228.97	396.43
52	106.83	122.20	184.54	290.49	174.29	194.80	239.22	410.10
53	108.57	124.93	196.88	307.57	181.13	205.05	249.48	423.77
54	115.79	131.94	202.43	321.24	187.96	208.80	259.73	437.44
55	122.68	139.11	210.23	338.33	191.61	211.88	269.98	451.11
56	125.01	141.40	219.53	355.42	197.65	211.57	280.23	468.19
57	132.21	146.42	225.09	369.09	197.38	214.85	290.49	481.86
58	134.34	151.03	234.13	386.17	199.95	214.74	304.16	498.95
59	139.34	153.38	239.48	399.38	200.21	217.60	317.83	516.04
60	146.43	160.34	248.02	417.46	203.11	218.05	320.32	536.54
61	152.51	166.21	253.29	437.54	217.27	229.69	333.80	560.47
62	158.24	174.77	257.98	454.09	228.93	242.81	341.21	580.97
63	172.52	183.97	259.91	474.18	245.56	256.83	356.05	611.73
64	182.76	205.69	270.10	496.23	259.35	271.80	368.53	642.49
65	199.77	216.75	287.42	526.89	277.91	291.32	378.87	676.66
66	228.74	245.84	327.73	585.49	295.10	312.74	427.09	717.67
67	254.80	276.52	377.71	639.07	326.55	345.97	474.77	758.68
68	286.72	307.50	434.21	690.33	354.16	379.33	532.27	820.19
69	324.52	345.89	487.59	758.68	384.38	413.77	589.93	898.80
70	358.68	382.17	557.42	844.12	418.22	451.64	659.12	994.49
71	416.26	435.87	622.69	943.22	472.50	500.71	716.71	1100.43
72	480.42	487.72	707.67	1049.16	536.71	560.11	792.46	1213.20
73	546.88	547.57	790.99	1165.36	613.96	624.84	866.96	1329.40
74	625.21	617.46	896.38	1288.39	699.81	699.14	957.93	1455.84
75	724.20	697.95	1011.27	1418.25	804.28	784.61	1058.26	1585.71
76	816.78	902.21	1117.51	1558.37	878.29	970.56	1202.95	1722.41
77	895.38	987.65	1223.46	1701.90	953.48	1056.00	1305.48	1859.11
78	973.98	1076.50	1336.23	1852.27	1032.08	1141.44	1414.83	2006.06
79	1062.83	1175.61	1459.26	2016.31	1117.51	1237.13	1531.03	2163.26
80	1158.52				1209.79			
81	1264.47				1308.89			
82	1370.41				1414.83			
83	1493.44				1531.03			
84	1630.14				1664.31			
85+								

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

Appendix B3

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

LTC-96CL PA 9/96 (Pre Rate Stability)

Premiums to be used only with those that have
previously elected a landing spot option during the 2013 Rate Filing

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation				4.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	87.07	104.48	121.89	207.21	226.01	272.24	328.75	554.76
30	89.41	105.44	121.89	221.02	226.01	272.24	328.75	554.76
31	95.00	108.83	127.50	234.83	226.01	272.24	328.75	554.76
32	95.00	112.26	133.30	241.74	226.01	272.24	328.75	554.76
33	100.59	115.41	139.09	255.56	226.01	272.24	328.75	554.76
34	104.13	118.62	144.89	269.37	226.01	272.24	328.75	554.76
35	107.49	118.62	150.69	276.28	226.01	272.24	328.75	554.76
36	110.29	119.57	162.28	290.09	226.01	272.24	328.75	554.76
37	115.82	127.29	168.07	303.90	226.01	272.24	328.75	554.76
38	118.84	130.12	173.87	317.72	226.01	272.24	328.75	554.76
39	121.57	132.67	185.46	338.44	226.01	272.24	328.75	554.76
40	124.20	135.34	191.26	339.02	226.01	272.24	328.75	554.76
41	127.93	139.79	197.88	339.02	226.01	272.24	328.75	554.76
42	131.32	144.24	210.39	339.02	226.01	272.24	328.75	554.76
43	135.75	153.95	215.74	339.02	226.01	272.24	328.75	554.76
44	143.42	162.63	215.74	339.02	226.01	272.24	328.75	554.76
45	144.72	165.37	236.72	426.32	261.97	313.34	374.98	631.81
46	153.07	174.62	243.65	431.48	261.97	313.34	374.98	631.81
47	156.58	179.74	256.61	431.48	261.97	313.34	374.98	631.81
48	160.24	189.03	269.67	431.48	261.97	313.34	374.98	631.81
49	170.44	194.46	276.81	431.48	261.97	313.34	374.98	631.81
50	171.48	203.54	290.06	467.44	277.38	333.88	395.52	662.63
51	175.04	212.29	303.48	493.12	287.65	344.16	416.07	688.31
52	183.44	216.72	317.01	518.80	303.06	359.57	431.48	714.00
53	191.80	222.37	328.44	544.49	313.34	374.98	446.89	739.68
54	196.00	230.99	340.42	575.31	328.75	384.71	472.57	760.23
55	204.33	240.05	350.33	600.99	338.53	387.07	487.98	785.91
56	209.37	245.14	363.26	626.67	341.64	389.20	508.53	816.73
57	218.36	255.10	375.47	652.36	344.52	392.14	523.94	837.28
58	223.23	259.98	388.31	683.18	346.78	393.51	549.62	868.10
59	233.13	265.49	395.28	707.12	350.33	395.93	570.17	898.92
60	238.29	274.93	407.72	738.79	352.58	397.38	575.78	929.74
61	250.10	286.39	420.25	753.78	365.11	408.75	579.41	941.55
62	265.14	302.66	421.97	765.86	376.54	421.56	581.96	956.45
63	279.29	311.93	433.84	771.38	390.18	433.05	585.43	969.29
64	288.44	335.15	440.50	783.16	402.08	445.67	588.44	998.57
65	306.51	349.43	454.28	801.48	415.51	459.05	590.28	1015.78
66	337.70	380.05	501.08	871.27	436.74	484.42	639.87	1043.51
67	365.33	413.39	557.76	919.59	460.65	514.11	691.46	1076.39
68	397.30	446.25	617.71	961.58	483.12	542.51	746.70	1117.74
69	430.16	484.76	673.57	1019.12	505.86	571.74	803.01	1186.31
70	467.52	518.81	743.94	1094.11	529.58	600.84	862.50	1263.62
71	516.61	564.60	800.35	1176.81	578.46	643.18	908.81	1348.12
72	571.40	608.83	870.95	1258.48	634.10	690.51	960.21	1427.48
73	626.53	657.58	938.47	1341.83	695.62	742.03	1013.65	1504.79
74	691.44	714.45	1019.00	1425.68	762.84	797.37	1071.85	1582.61
75	764.58	775.87	1103.54	1508.90	838.79	858.50	1135.29	1653.37
76	829.06	961.58	1171.16	1587.23	878.37	1017.06	1242.05	1722.84
77	868.35	1004.22	1225.74	1659.91	912.66	1057.38	1290.72	1781.01
78	928.71	1076.72	1311.80	1770.35	969.34	1123.16	1372.75	1886.44
79	1009.97	1172.50	1433.70	1924.17	1047.70	1213.13	1483.03	2034.45
80	1102.84				1134.77			
81	1198.62				1227.64			
82	1303.10				1326.31			
83	1416.28				1433.70			
84	1543.98				1558.49			
85+								

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

Appendix B3

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

LTC-96CL PA 9/96 (Pre Rate Stability)

Premiums to be used only with those that have
previously elected a landing spot option during the 2013 Rate Filing

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation				4.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	81.26	95.77	113.19	191.51	215.74	251.70	308.20	523.94
30	83.45	96.65	113.19	204.28	215.74	251.70	308.20	523.94
31	88.67	99.76	118.40	217.04	215.74	251.70	308.20	523.94
32	88.67	102.91	123.78	223.43	215.74	251.70	308.20	523.94
33	93.88	105.79	129.16	236.19	215.74	251.70	308.20	523.94
34	97.19	108.73	134.54	248.96	215.74	251.70	308.20	523.94
35	100.32	108.73	139.92	255.35	215.74	251.70	308.20	523.94
36	102.94	109.61	150.69	268.11	215.74	251.70	308.20	523.94
37	108.10	116.68	156.07	280.88	215.74	251.70	308.20	523.94
38	110.92	119.27	161.45	293.65	215.74	251.70	308.20	523.94
39	113.47	121.62	172.21	312.80	215.74	251.70	308.20	523.94
40	115.92	124.06	177.59	313.34	215.74	251.70	308.20	523.94
41	119.40	128.14	183.74	313.34	215.74	251.70	308.20	523.94
42	122.57	132.22	195.36	313.34	215.74	251.70	308.20	523.94
43	126.70	141.12	200.33	313.34	215.74	251.70	308.20	523.94
44	133.86	149.08	200.33	313.34	215.74	251.70	308.20	523.94
45	137.10	154.58	219.50	400.94	246.56	292.79	354.43	600.99
46	145.02	163.23	225.93	405.80	246.56	292.79	354.43	600.99
47	148.34	168.02	237.94	405.80	246.56	292.79	354.43	600.99
48	151.81	176.70	250.05	405.80	246.56	292.79	354.43	600.99
49	161.47	181.78	256.68	405.80	246.56	292.79	354.43	600.99
50	159.23	187.26	275.31	441.75	261.97	308.20	374.98	631.81
51	167.09	200.04	284.21	467.44	277.38	323.61	390.39	657.49
52	171.73	201.24	302.60	487.98	287.65	333.88	405.80	683.18
53	180.30	207.29	305.31	518.80	297.93	354.43	426.34	703.72
54	188.46	219.63	317.42	539.35	313.34	364.46	441.75	729.41
55	193.18	225.28	332.36	570.17	318.32	362.57	462.30	755.09
56	194.93	227.12	341.11	590.72	326.79	365.47	482.85	775.64
57	204.04	237.38	353.64	621.54	330.16	369.07	498.26	801.32
58	209.28	242.65	366.74	647.22	328.29	366.99	518.80	827.00
59	222.69	248.68	374.47	671.51	332.36	374.41	539.35	852.69
60	224.87	255.29	387.34	703.37	335.38	372.80	545.99	888.64
61	233.65	267.08	396.68	714.62	348.13	380.69	546.17	901.49
62	251.88	283.34	399.57	728.27	359.99	397.92	550.38	912.53
63	266.15	293.21	405.15	731.02	369.85	402.66	555.29	936.03
64	275.76	316.18	413.19	744.44	386.31	419.68	559.83	952.34
65	287.75	327.97	427.75	768.09	400.12	433.75	555.78	975.33
66	321.46	358.06	473.63	828.77	418.08	456.14	612.39	1004.22
67	348.88	390.96	525.58	877.21	445.79	489.29	655.90	1029.77
68	377.59	420.75	584.62	916.38	461.64	511.41	711.14	1076.65
69	410.61	456.43	640.80	975.33	488.77	541.83	764.41	1138.54
70	445.41	488.47	704.22	1044.03	510.20	569.22	821.43	1217.39
71	497.71	534.72	758.59	1124.67	559.39	609.65	862.66	1299.71
72	546.28	574.04	829.96	1208.14	608.87	654.79	922.62	1380.74
73	601.60	623.57	892.04	1286.35	670.33	706.97	967.88	1456.25
74	663.54	678.31	970.16	1372.26	737.52	757.36	1027.58	1532.53
75	733.37	734.89	1052.36	1451.11	813.18	818.96	1089.26	1602.00
76	795.16	909.19	1115.68	1525.59	850.63	970.83	1192.73	1667.36
77	835.86	954.01	1169.62	1594.94	883.12	1007.17	1240.51	1724.89
78	893.88	1021.58	1253.76	1706.50	937.42	1070.92	1317.61	1828.40
79	975.15	1114.45	1366.94	1854.52	1012.87	1160.89	1427.89	1970.61
80	1059.31				1099.94			
81	1155.08				1187.01			
82	1256.66				1282.78			
83	1366.94				1390.16			
84	1488.84				1509.15			
85+								

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

Appendix B3

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

LTC-96CL PA 9/96 (Pre Rate Stability)

Premiums to be used only with those that have

previously elected a landing spot option during the 2013 Rate Filing

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation				4.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	72.56	81.26	98.68	169.53	195.19	220.88	267.11	467.44
30	74.51	82.01	98.68	180.84	195.19	220.88	267.11	467.44
31	79.17	84.65	103.22	192.14	195.19	220.88	267.11	467.44
32	79.17	87.31	107.91	197.79	195.19	220.88	267.11	467.44
33	83.82	89.76	112.60	209.09	195.19	220.88	267.11	467.44
34	86.77	92.26	117.29	220.39	195.19	220.88	267.11	467.44
35	89.57	92.26	121.98	226.04	195.19	220.88	267.11	467.44
36	91.91	93.00	131.37	237.35	195.19	220.88	267.11	467.44
37	96.51	99.00	136.06	248.65	195.19	220.88	267.11	467.44
38	99.03	101.20	140.75	259.95	195.19	220.88	267.11	467.44
39	101.31	103.19	150.13	276.90	195.19	220.88	267.11	467.44
40	103.50	105.27	154.83	277.38	195.19	220.88	267.11	467.44
41	106.61	108.73	160.19	277.38	195.19	220.88	267.11	467.44
42	109.44	112.19	170.32	277.38	195.19	220.88	267.11	467.44
43	113.13	119.74	174.65	277.38	195.19	220.88	267.11	467.44
44	119.52	126.49	174.65	277.38	195.19	220.88	267.11	467.44
45	121.87	129.42	189.37	355.26	226.01	256.83	313.34	544.49
46	128.91	136.66	194.92	359.57	226.01	256.83	313.34	544.49
47	131.86	140.67	205.29	359.57	226.01	256.83	313.34	544.49
48	134.94	147.93	215.73	359.57	226.01	256.83	313.34	544.49
49	143.53	152.19	221.45	359.57	226.01	256.83	313.34	544.49
50	142.90	162.83	235.98	390.39	241.42	272.24	328.75	570.17
51	147.19	171.47	245.67	416.07	246.56	282.52	344.16	595.85
52	156.12	174.15	259.37	436.62	261.97	292.79	359.57	616.40
53	157.28	177.14	268.30	462.30	272.24	308.20	374.98	636.95
54	165.85	189.34	280.62	482.85	282.52	313.84	390.39	657.49
55	174.61	195.73	287.45	508.53	288.00	318.48	405.80	678.04
56	176.89	198.28	301.24	534.21	297.08	318.00	421.21	703.72
57	186.14	205.49	309.98	554.76	296.67	322.94	436.62	724.27
58	188.35	211.45	323.60	580.44	300.54	322.77	457.16	749.95
59	198.34	215.08	328.70	600.29	300.92	327.07	477.71	775.64
60	204.73	222.56	338.41	627.46	305.28	327.74	481.47	806.46
61	213.90	231.69	345.63	641.20	318.41	336.61	489.17	821.35
62	225.37	247.93	351.02	648.39	326.89	346.71	487.22	829.57
63	239.86	255.78	354.96	659.26	341.40	357.07	495.03	850.50
64	247.23	278.24	365.38	671.28	350.83	367.68	498.54	869.12
65	262.73	285.06	378.01	692.95	365.50	383.14	498.29	889.93
66	292.24	314.09	418.71	748.02	377.02	399.56	545.65	916.90
67	315.96	342.89	468.37	792.46	404.93	429.02	588.73	940.78
68	344.76	369.75	522.11	830.09	425.86	456.12	640.03	986.24
69	378.02	402.92	567.98	883.76	447.76	481.99	687.20	1046.98
70	404.34	430.82	628.38	951.57	471.46	509.13	743.02	1121.08
71	453.61	474.98	678.56	1027.85	514.90	545.63	781.01	1199.16
72	505.47	513.15	744.57	1103.87	564.70	589.31	833.78	1276.46
73	554.84	555.54	802.51	1182.33	622.90	633.94	879.59	1348.76
74	610.83	603.25	875.75	1258.74	683.71	683.05	935.89	1422.34
75	680.32	655.67	950.00	1332.32	755.55	737.07	994.15	1489.63
76	736.60	813.65	1007.81	1405.39	792.07	875.29	1084.86	1553.33
77	773.84	853.59	1057.38	1470.89	824.05	912.66	1128.27	1606.75
78	827.13	914.20	1134.77	1573.00	876.47	969.34	1201.52	1703.60
79	902.59	998.36	1239.25	1712.31	949.03	1050.60	1300.19	1837.10
80	983.85				1027.39			
81	1073.82				1111.55			
82	1163.79				1201.52			
83	1268.27				1300.19			
84	1384.36				1413.38			
85+								

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

Appendix B4

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

LTC-96CL PA 9/96 (Pre Rate Stability)

Premiums to be used only with those that have

previously elected a landing spot option during the 2010 and 2013 Rate Filings

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation				2.8% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	87.07	104.48	121.89	191.55	127.70	153.82	185.74	313.44
30	87.07	102.84	121.89	191.55	127.70	153.82	185.74	313.44
31	87.07	100.84	121.89	191.55	127.70	153.82	185.74	313.44
32	87.07	99.07	121.89	191.55	127.70	153.82	185.74	313.44
33	87.07	97.22	121.89	191.55	127.70	153.82	185.74	313.44
34	85.39	95.57	121.89	191.55	127.70	153.82	185.74	313.44
35	83.73	95.57	121.89	191.55	127.70	153.82	185.74	313.44
36	81.83	92.33	121.89	191.55	127.70	153.82	185.74	313.44
37	82.02	90.73	121.89	191.55	127.70	153.82	185.74	313.44
38	80.50	89.31	121.89	191.55	127.70	153.82	185.74	313.44
39	78.92	87.81	121.89	191.55	127.70	153.82	185.74	313.44
40	77.40	86.49	121.89	191.55	127.70	153.82	185.74	313.44
41	76.35	86.00	121.89	191.55	127.70	153.82	185.74	313.44
42	75.17	85.52	121.89	191.55	127.70	153.82	185.74	313.44
43	76.70	86.98	121.89	191.55	127.70	153.82	185.74	313.44
44	81.03	91.89	121.89	191.55	127.70	153.82	185.74	313.44
45	93.30	109.60	159.62	243.79	148.01	177.04	211.86	356.97
46	92.15	109.02	159.62	243.79	148.01	177.04	211.86	356.97
47	91.03	108.82	159.62	243.79	148.01	177.04	211.86	356.97
48	90.54	108.27	159.62	243.79	148.01	177.04	211.86	356.97
49	96.30	109.87	159.62	243.79	148.01	177.04	211.86	356.97
50	97.09	116.91	171.23	264.10	156.72	188.64	223.47	374.39
51	100.67	120.63	182.84	278.61	162.52	194.45	235.08	388.90
52	106.59	129.14	191.55	293.12	171.23	203.16	243.79	403.41
53	112.44	133.18	204.67	307.64	177.04	211.86	252.49	417.92
54	116.21	136.69	208.54	325.05	185.74	217.36	267.00	429.53
55	121.91	144.89	217.58	339.56	191.27	218.69	275.71	444.04
56	125.66	148.47	224.81	354.07	193.03	219.90	287.32	461.45
57	131.71	154.36	231.54	368.58	194.65	221.56	296.03	473.06
58	135.22	157.70	238.59	386.00	195.93	222.34	310.54	490.47
59	139.09	160.78	244.56	399.53	197.94	223.70	322.15	507.89
60	144.73	168.20	253.76	417.42	199.21	224.52	325.31	525.30
61	151.44	174.48	261.55	436.81	211.58	236.86	335.76	545.62
62	158.09	181.19	263.37	455.48	223.94	250.72	346.11	568.83
63	170.60	190.53	269.77	471.17	238.32	264.51	357.59	592.05
64	181.08	210.40	276.54	491.65	252.41	279.78	369.41	626.88
65	197.92	225.63	293.33	517.53	268.30	296.41	381.15	655.90
66	224.47	252.62	333.07	579.14	290.30	322.00	425.32	693.63
67	250.20	283.11	381.98	629.78	315.48	352.09	473.54	737.16
68	280.59	315.16	436.26	679.12	341.20	383.15	527.36	789.40
69	313.60	353.41	491.05	742.97	368.79	416.82	585.42	864.86
70	352.20	390.84	560.44	824.23	398.95	452.63	649.75	951.93
71	402.60	440.00	623.72	917.10	450.80	501.23	708.25	1050.60
72	461.20	491.41	702.98	1015.78	511.81	557.34	775.03	1152.18
73	524.43	550.42	785.53	1123.16	582.26	621.10	848.47	1259.56
74	601.02	621.02	885.74	1239.25	663.09	693.10	931.68	1375.65
75	691.18	701.39	997.60	1364.04	758.27	776.08	1026.30	1494.64
76	780.70	905.49	1102.84	1494.64	827.13	957.73	1169.59	1622.34
77	853.25	986.75	1204.42	1631.05	896.79	1038.99	1268.27	1750.04
78	928.71	1076.72	1311.80	1770.35	969.34	1123.16	1372.75	1886.44
79	1009.97	1172.50	1433.70	1924.17	1047.70	1213.13	1483.03	2034.45
80	1102.84				1134.77			
81	1198.62				1227.64			
82	1303.10				1326.31			
83	1416.28				1433.70			
84	1543.98				1558.49			
85+								

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

Appendix B4

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

LTC-96CL PA 9/96 (Pre Rate Stability)

Premiums to be used only with those that have

previously elected a landing spot option during the 2010 and 2013 Rate Filings

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation				2.8% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	81.26	95.77	113.19	177.04	121.89	142.21	174.13	296.03
30	81.26	94.27	113.19	177.04	121.89	142.21	174.13	296.03
31	81.26	92.44	113.19	177.04	121.89	142.21	174.13	296.03
32	81.26	90.81	113.19	177.04	121.89	142.21	174.13	296.03
33	81.26	89.11	113.19	177.04	121.89	142.21	174.13	296.03
34	79.69	87.61	113.19	177.04	121.89	142.21	174.13	296.03
35	78.15	87.61	113.19	177.04	121.89	142.21	174.13	296.03
36	76.37	84.63	113.19	177.04	121.89	142.21	174.13	296.03
37	76.55	83.17	113.19	177.04	121.89	142.21	174.13	296.03
38	75.14	81.86	113.19	177.04	121.89	142.21	174.13	296.03
39	73.66	80.49	113.19	177.04	121.89	142.21	174.13	296.03
40	72.24	79.28	113.19	177.04	121.89	142.21	174.13	296.03
41	71.26	78.83	113.19	177.04	121.89	142.21	174.13	296.03
42	70.16	78.39	113.19	177.04	121.89	142.21	174.13	296.03
43	71.59	79.73	113.19	177.04	121.89	142.21	174.13	296.03
44	75.63	84.23	113.19	177.04	121.89	142.21	174.13	296.03
45	88.39	102.45	148.01	229.28	139.31	165.43	200.25	339.56
46	87.30	101.91	148.01	229.28	139.31	165.43	200.25	339.56
47	86.24	101.72	148.01	229.28	139.31	165.43	200.25	339.56
48	85.77	101.21	148.01	229.28	139.31	165.43	200.25	339.56
49	91.23	102.71	148.01	229.28	139.31	165.43	200.25	339.56
50	90.16	107.56	162.52	249.59	148.01	174.13	211.86	356.97
51	96.09	113.67	171.23	264.10	156.72	182.84	220.57	371.48
52	99.79	119.92	182.84	275.71	162.52	188.64	229.28	386.00
53	105.69	124.15	190.26	293.12	168.33	200.25	240.88	397.60
54	111.74	129.97	194.45	304.73	177.04	205.92	249.59	412.11
55	115.26	135.97	206.43	322.15	179.85	204.85	261.20	426.63
56	116.99	137.55	211.11	333.76	184.64	206.49	272.81	438.23
57	123.07	143.64	218.08	351.17	186.54	208.52	281.52	452.75
58	126.77	147.18	225.34	365.68	185.48	207.35	293.12	467.26
59	132.87	150.60	231.69	379.41	187.79	211.54	304.73	481.77
60	136.58	156.19	241.07	397.40	189.49	210.63	308.49	502.08
61	141.47	162.72	246.88	414.11	201.74	220.61	316.50	522.40
62	150.19	169.62	249.39	433.13	214.10	236.66	327.33	542.71
63	162.57	179.10	251.94	446.52	225.91	245.95	339.18	571.74
64	173.12	198.49	259.39	467.34	242.52	263.46	351.45	597.86
65	185.80	211.78	276.20	495.97	258.37	280.08	358.88	629.78
66	213.68	238.00	314.82	550.89	277.90	303.20	407.06	667.51
67	238.93	267.75	359.94	600.76	305.30	335.09	449.19	705.24
68	266.68	297.15	412.89	647.19	326.04	361.18	502.25	760.38
69	299.35	332.75	467.16	711.04	356.33	395.01	557.28	830.03
70	335.54	367.98	530.51	786.50	384.35	428.81	618.81	917.10
71	387.87	416.72	591.18	876.47	435.94	475.10	672.28	1012.87
72	440.93	463.33	669.90	975.15	491.44	528.51	744.69	1114.45
73	503.56	521.95	746.67	1076.72	561.09	591.76	810.15	1218.93
74	576.77	589.60	843.30	1192.81	641.07	658.32	893.21	1332.12
75	662.97	664.34	951.33	1311.80	735.11	740.34	984.70	1448.21
76	748.77	856.15	1050.60	1436.60	801.01	914.20	1123.16	1570.10
77	821.33	937.42	1149.28	1567.20	867.76	989.66	1218.93	1694.90
78	893.88	1021.58	1253.76	1706.50	937.42	1070.92	1317.61	1828.40
79	975.15	1114.45	1366.94	1854.52	1012.87	1160.89	1427.89	1970.61
80	1059.31				1099.94			
81	1155.08				1187.01			
82	1256.66				1282.78			
83	1366.94				1390.16			
84	1488.84				1509.15			
85+								

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

Appendix B4

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

LTC-96CL PA 9/96 (Pre Rate Stability)

Premiums to be used only with those that have

previously elected a landing spot option during the 2010 and 2013 Rate Filings

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation				2.8% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	72.56	81.26	98.68	156.72	110.28	124.80	150.92	264.10
30	72.56	79.99	98.68	156.72	110.28	124.80	150.92	264.10
31	72.56	78.43	98.68	156.72	110.28	124.80	150.92	264.10
32	72.56	77.05	98.68	156.72	110.28	124.80	150.92	264.10
33	72.56	75.61	98.68	156.72	110.28	124.80	150.92	264.10
34	71.15	74.33	98.68	156.72	110.28	124.80	150.92	264.10
35	69.78	74.33	98.68	156.72	110.28	124.80	150.92	264.10
36	68.19	71.81	98.68	156.72	110.28	124.80	150.92	264.10
37	68.35	70.56	98.68	156.72	110.28	124.80	150.92	264.10
38	67.08	69.46	98.68	156.72	110.28	124.80	150.92	264.10
39	65.77	68.30	98.68	156.72	110.28	124.80	150.92	264.10
40	64.50	67.27	98.68	156.72	110.28	124.80	150.92	264.10
41	63.63	66.89	98.68	156.72	110.28	124.80	150.92	264.10
42	62.64	66.52	98.68	156.72	110.28	124.80	150.92	264.10
43	63.92	67.65	98.68	156.72	110.28	124.80	150.92	264.10
44	67.53	71.47	98.68	156.72	110.28	124.80	150.92	264.10
45	78.57	85.77	127.70	203.16	127.70	145.11	177.04	307.64
46	77.60	85.32	127.70	203.16	127.70	145.11	177.04	307.64
47	76.66	85.16	127.70	203.16	127.70	145.11	177.04	307.64
48	76.24	84.73	127.70	203.16	127.70	145.11	177.04	307.64
49	81.09	85.99	127.70	203.16	127.70	145.11	177.04	307.64
50	80.91	93.53	139.31	220.57	136.40	153.82	185.74	322.15
51	84.65	97.43	148.01	235.08	139.31	159.62	194.45	336.66
52	90.72	103.78	156.72	246.69	148.01	165.43	203.16	348.27
53	92.20	106.09	167.20	261.20	153.82	174.13	211.86	359.88
54	98.33	112.04	171.91	272.81	159.62	177.32	220.57	371.48
55	104.18	118.14	178.53	287.32	162.72	179.94	229.28	383.09
56	106.16	120.08	186.43	301.83	167.85	179.67	237.98	397.60
57	112.27	124.35	191.15	313.44	167.62	182.46	246.69	409.21
58	114.09	128.26	198.83	327.95	169.81	182.37	258.30	423.72
59	118.33	130.25	203.37	339.17	170.02	184.80	269.91	438.23
60	124.35	136.16	210.62	354.52	172.48	185.17	272.03	455.65
61	129.52	141.15	215.10	371.57	184.51	195.06	283.47	475.96
62	134.38	148.42	219.09	385.62	194.41	206.20	289.77	493.38
63	146.51	156.23	220.72	402.69	208.53	218.10	302.37	519.50
64	155.21	174.67	229.38	421.42	220.24	230.82	312.97	545.62
65	169.65	184.07	244.09	447.45	236.01	247.40	321.75	574.64
66	194.25	208.78	278.32	497.21	250.60	265.59	362.70	609.47
67	216.39	234.83	320.76	542.71	277.32	293.81	403.19	644.29
68	243.49	261.14	368.74	586.25	300.76	322.14	452.02	696.53
69	275.59	293.74	414.08	644.29	326.43	351.39	500.99	763.28
70	304.60	324.55	473.38	716.85	355.16	383.55	559.74	844.55
71	353.50	370.16	528.81	801.01	401.26	425.22	608.65	934.51
72	407.98	414.19	600.98	890.98	455.79	475.66	672.98	1030.29
73	464.42	465.01	671.73	989.66	521.39	530.63	736.25	1128.96
74	530.95	524.36	761.23	1094.14	594.30	593.73	813.50	1236.34
75	615.01	592.72	858.80	1204.42	683.02	666.31	898.71	1346.63
76	693.63	766.19	949.03	1323.41	745.87	824.23	1021.58	1462.72
77	760.38	838.74	1038.99	1445.30	809.72	896.79	1108.65	1578.81
78	827.13	914.20	1134.77	1573.00	876.47	969.34	1201.52	1703.60
79	902.59	998.36	1239.25	1712.31	949.03	1050.60	1300.19	1837.10
80	983.85				1027.39			
81	1073.82				1111.55			
82	1163.79				1201.52			
83	1268.27				1300.19			
84	1384.36				1413.38			
85+								

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

Appendix B1

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those that have
not previously elected a landing spot option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	26.04	31.12	34.47	42.56	48.90	61.12	73.17	86.26	99.79	134.46	170.31	184.92	215.58	265.13	299.21	341.79	429.45	471.79
30	27.89	31.12	34.47	45.34	57.93	71.26	76.09	89.52	100.87	136.03	176.18	197.25	227.24	276.65	311.91	350.82	429.45	471.79
31	29.02	32.11	35.98	46.87	58.78	71.78	80.62	94.18	105.24	136.70	182.05	209.58	229.46	282.42	312.59	350.82	429.45	471.79
32	29.96	33.67	38.11	49.38	61.92	75.60	80.87	94.18	109.68	136.70	193.80	215.74	229.85	284.29	313.73	350.82	429.45	471.79
33	30.52	34.62	39.63	51.33	63.35	76.86	84.46	99.11	113.41	136.70	199.67	228.07	229.85	284.29	314.41	350.82	429.45	471.79
34	31.47	36.40	41.15	53.47	65.99	80.07	84.72	103.55	116.56	141.05	211.42	240.40	229.85	284.29	314.53	350.82	429.45	471.79
35	32.42	37.37	43.07	56.03	68.22	82.32	87.86	107.54	116.56	146.69	223.16	246.56	229.85	284.29	314.53	350.82	429.45	471.79
36	33.37	39.31	44.62	58.60	70.53	84.69	93.31	110.35	117.50	157.98	229.03	258.89	229.85	284.29	314.53	350.82	429.45	471.79
37	34.33	40.88	46.56	60.19	77.31	91.33	96.21	115.88	125.08	163.62	240.78	271.22	229.85	284.29	314.53	350.82	429.45	471.79
38	35.86	41.86	49.10	62.79	77.31	91.33	96.21	118.90	127.86	169.26	252.53	283.55	229.85	284.29	314.53	350.82	429.45	471.79
39	36.83	43.44	50.30	65.53	77.31	91.33	98.98	121.63	130.37	180.55	264.27	302.04	229.85	284.29	314.53	350.82	429.45	471.79
40	37.25	45.12	51.50	67.28	78.85	92.68	101.44	124.26	132.99	186.19	276.02	314.37	229.85	284.29	314.53	350.82	429.45	471.79
41	39.07	47.02	53.55	69.74	81.08	95.35	104.97	128.00	137.36	192.63	289.05	326.63	229.85	284.29	314.53	350.82	429.45	471.79
42	39.78	48.18	55.95	72.92	89.64	108.25	106.46	131.39	141.74	204.82	296.38	326.63	229.85	284.29	314.53	350.82	429.45	471.79
43	41.69	50.11	59.66	75.61	96.82	115.04	109.97	135.04	150.69	211.39	296.38	326.63	229.85	284.29	314.53	350.82	429.45	471.79
44	44.03	51.82	60.60	79.99	100.30	115.04	116.37	141.51	158.06	218.01	296.38	326.63	229.85	284.29	314.53	350.82	429.45	471.79
45	46.47	52.68	60.60	79.90	100.83	114.06	119.29	144.17	165.12	227.61	341.62	379.81	244.75	298.72	337.61	399.21	477.84	532.28
46	47.87	54.26	63.63	82.41	103.11	116.63	119.81	152.49	174.35	234.27	355.20	399.42	247.88	301.98	342.91	399.21	477.84	532.28
47	50.29	56.67	65.17	85.55	106.06	123.19	124.39	155.99	179.47	246.73	368.89	412.88	251.04	305.27	349.41	399.21	477.84	532.28
48	52.34	58.56	68.13	89.59	117.20	143.07	127.79	159.46	188.74	259.29	382.69	417.36	254.22	308.58	354.81	399.21	477.84	532.28
49	53.75	60.61	71.04	95.95	132.62	156.27	134.33	167.44	193.55	266.16	387.11	417.36	257.08	310.74	356.87	399.21	477.84	532.28
50	54.82	61.23	74.41	95.46	134.10	153.86	141.18	169.56	200.61	282.37	418.26	453.65	251.96	313.04	364.71	417.36	502.04	556.47
51	58.58	62.80	76.31	99.09	147.94	170.65	144.36	172.52	210.93	294.51	441.12	477.84	257.68	312.88	365.03	429.45	514.13	568.57
52	59.47	67.23	78.68	105.14	156.62	183.95	152.33	183.87	215.76	305.92	462.53	502.04	258.64	318.60	371.79	435.50	526.23	586.72
53	62.50	69.02	80.72	111.24	179.69	204.68	160.44	191.57	221.79	317.52	474.93	526.23	260.21	319.04	373.65	447.60	544.38	598.81
54	64.54	74.16	87.17	115.80	194.50	218.50	162.60	195.13	230.77	330.97	487.02	534.48	265.79	326.07	374.93	459.70	556.47	610.91
55	65.89	75.60	89.95	120.89	210.16	223.64	170.89	202.81	237.48	336.31	503.86	547.09	267.62	326.66	376.33	465.74	568.57	623.01
56	70.22	82.08	97.55	130.80	225.85	255.11	181.98	210.76	249.27	360.01	530.46	584.50	272.89	334.06	389.12	495.99	598.81	665.35
57	77.43	90.79	107.34	141.20	257.38	285.78	187.98	227.04	266.86	381.60	554.82	619.99	283.31	346.98	402.38	538.33	647.20	713.74
58	82.95	98.54	117.52	155.25	276.60	298.74	198.20	238.86	278.98	405.80	592.43	658.68	292.25	358.39	409.99	580.67	707.69	780.27
59	87.45	105.67	126.79	170.00	301.22	338.98	210.29	255.89	291.48	423.28	623.03	692.59	302.96	372.29	421.89	604.27	768.18	846.81
60	93.99	113.80	137.63	183.04	321.20	363.76	220.37	264.26	304.68	441.81	654.24	732.11	307.69	381.94	431.24	614.19	828.66	913.34
61	102.11	125.18	146.38	198.00	357.00	391.69	226.79	280.60	321.41	456.79	688.98	756.16	314.20	393.57	446.94	625.52	861.02	949.48
62	110.99	133.90	159.32	215.19	390.03	433.67	235.78	298.44	340.67	464.69	701.79	777.93	321.42	410.29	461.14	630.98	896.41	988.35
63	118.90	147.95	170.71	233.52	434.93	468.18	245.83	314.06	352.76	480.06	729.24	787.19	325.14	424.31	476.30	637.16	934.36	1029.48
64	127.80	159.28	182.08	257.72	486.02	528.48	255.67	324.90	377.74	489.88	755.78	798.52	331.01	439.05	491.69	639.13	968.99	1048.09
65	138.72	172.52	196.07	276.61	525.71	566.36	263.63	345.22	392.08	500.63	776.69	816.57	335.77	455.42	505.15	641.71	988.95	1051.08
66	152.54	189.57	215.83	302.32	551.73	590.63	284.18	375.81	423.46	546.83	837.45	889.74	358.93	479.33	537.90	695.37	1039.68	1121.39
67	167.57	207.34	239.00	359.36	573.71	615.38	309.22	403.79	456.64	607.99	903.24	951.56	379.16	504.41	566.76	753.88	1087.47	1172.68
68	185.36	228.14	261.54	395.90	598.54	641.21	334.77	437.95	494.39	675.50	982.90	1032.30	401.78	527.92	600.85	813.94	1144.91	1219.40
69	201.95	250.30	288.00	430.10	614.35	648.01	358.46	470.78	537.78	734.81	1054.73	1114.17	426.87	553.34	631.36	875.41	1200.46	1293.80
70	224.35	273.83	314.98	453.07	616.07	654.95	389.28	517.57	578.30	813.25	1115.97	1195.65	453.46	585.20	667.28	939.74	1264.55	1383.62
71	245.18	300.68	340.23	460.92	615.77	655.65	440.54	577.44	632.71	878.77	1179.63	1269.11	502.41	643.13	720.00	995.13	1329.32	1438.36
72	268.89	324.52	369.38	478.81	621.52	666.45	498.22	642.00	690.52	956.64	1253.28	1350.66	560.68	709.25	778.14	1051.95	1403.99	1511.55
73	297.09	357.79	399.30	515.80	652.42	703.56	559.73	707.59	750.73	1033.31	1339.17	1433.07	622.68	781.95	841.45	1110.42	1474.46	1584.14
74	327.81	391.57	438.93	558.00	681.56	743.79	639.11	783.00	818.77	1121.99	1431.11	1521.53	697.13	859.19	904.66	1177.27	1553.09	1667.00
75	362.01	433.39	480.51	604.85	719.69	792.57	723.71	867.62	886.63	1213.09	1519.72	1614.23	775.78	946.18	971.11	1244.64	1634.82	1754.10
76	404.35	513.91	578.02	698.73	834.81	920.24	786.45	997.15	1166.64	1424.00	1618.61	1723.86	840.56	1082.24	1285.79	1470.95	1745.63	1858.14
77	454.01	575.36	646.83	782.22	934.34	1032.67	831.23	1069.91	1251.25	1531.92	1735.50	1860.71	893.84	1168.32	1378.53	1585.05	1853.75	1985.92
78	504.67	643.66	719.77	868.85	1043.90	1152.13	885.13	1147.26	1331.67	1645.13	1903.53	2053.90	946.64	1249.97	1471.87	1701.57	2016.31	2173.51
79	560.66	717.18	799.84	964.48	1160.48	1280.51	960.31	1222.40	1423.56	1758.43	2115.42	2293.13	1018.41	1334.71	1572.64	1826.02	2221.36	2409.32
80	827.03	1049.16	1179.03	1343.07	1513.94	1623.30	1049.16	1524.19					1103.84	1575.46				
81	932.97	1179.03	1329.40	1500.27	1712.16	1845.44	1161.94	1674.56					1206.37	1718.99				
82	1056.00	1336.23	1507.11	1691.65	1958.21	2118.83	1288.39	1831.77					1329.40	1869.36				
83	1196.12	1513.94	1708.74	1913.79	2241.86	2440.08	1431.92	1992.39					1466.10	2023.15				
84	1301.45	1674.85	1850.15	2153.01	2552.85	2795.49	1589.13	2163.26					1616.47	2183.77				
85+	1785.79	2304.60	2552.15	2945.86	3584.93	3977.94												

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

Appendix B1

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those that have
not previously elected a landing spot option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	24.31	27.84	32.75	40.71	47.09	57.05	70.24	80.87	96.94	127.74	163.36	181.50	198.56	248.20	281.95	330.00	405.26	447.60
30	26.03	27.84	32.75	43.36	55.79	66.51	73.05	83.92	97.99	129.23	168.99	193.60	209.30	259.00	293.91	338.72	405.26	447.60
31	27.08	28.73	34.18	44.83	56.60	67.00	77.40	88.29	102.24	129.86	174.62	205.70	211.34	264.39	294.56	338.72	405.26	447.60
32	27.96	30.12	36.20	47.24	59.63	70.56	77.63	88.29	106.54	129.86	185.89	211.75	211.70	266.14	295.63	338.72	405.26	447.60
33	28.49	30.98	37.65	49.09	61.00	71.74	81.09	92.92	110.17	129.86	191.52	223.85	211.70	266.14	296.28	338.72	405.26	447.60
34	29.37	32.56	39.10	51.15	63.55	74.73	81.33	97.08	113.23	134.00	202.79	235.95	211.70	266.14	296.38	338.72	405.26	447.60
35	30.26	33.43	40.92	53.59	65.70	76.83	84.35	100.82	113.23	139.36	214.05	242.00	211.70	266.14	296.38	338.72	405.26	447.60
36	31.14	35.17	42.39	56.05	67.92	79.05	89.58	103.45	114.14	150.08	219.69	254.10	211.70	266.14	296.38	338.72	405.26	447.60
37	32.04	36.58	44.23	57.58	74.45	85.24	92.36	108.63	121.51	155.44	230.95	266.20	211.70	266.14	296.38	338.72	405.26	447.60
38	33.47	37.46	46.64	60.06	74.45	85.24	92.36	111.47	124.21	160.80	242.22	278.30	211.70	266.14	296.38	338.72	405.26	447.60
39	34.37	38.87	47.78	62.68	74.45	85.24	95.02	114.03	126.65	171.52	253.48	296.45	211.70	266.14	296.38	338.72	405.26	447.60
40	34.77	40.37	48.92	64.36	75.93	86.50	97.39	116.50	129.19	176.88	264.75	308.55	211.70	266.14	296.38	338.72	405.26	447.60
41	36.47	42.07	50.88	66.71	78.08	88.99	100.77	120.00	133.44	183.00	277.26	320.58	211.70	266.14	296.38	338.72	405.26	447.60
42	37.13	43.11	53.15	69.75	86.32	101.04	102.20	123.18	137.69	194.58	284.29	320.58	211.70	266.14	296.38	338.72	405.26	447.60
43	38.91	44.84	56.68	72.32	93.23	107.37	105.57	126.60	146.39	200.82	284.29	320.58	211.70	266.14	296.38	338.72	405.26	447.60
44	41.10	46.36	57.57	76.51	96.59	107.37	111.71	132.67	153.54	207.11	284.29	320.58	211.70	266.14	296.38	338.72	405.26	447.60
45	44.02	48.29	60.60	77.05	95.07	110.98	115.56	137.30	161.45	218.68	325.61	374.30	239.05	287.45	320.44	375.01	453.65	495.99
46	45.35	49.74	63.63	79.46	97.22	113.48	116.07	145.23	170.48	225.09	338.55	393.64	242.12	290.59	325.47	375.01	453.65	495.99
47	47.65	51.95	65.17	82.49	100.00	119.87	120.50	148.56	175.49	237.05	351.60	406.90	245.20	293.75	331.65	375.01	453.65	495.99
48	49.59	53.68	68.13	86.39	110.50	139.20	123.79	151.86	184.55	249.12	364.76	411.31	248.30	296.93	336.77	375.01	453.65	495.99
49	50.92	55.56	71.04	92.52	125.05	152.05	130.14	159.46	189.25	255.72	368.97	411.31	251.11	299.02	338.72	375.01	453.65	495.99
50	52.08	61.23	71.65	95.46	127.22	153.86	137.15	158.50	200.61	272.29	394.36	447.60	251.96	291.07	335.77	393.16	471.79	520.18
51	55.91	60.48	73.68	99.09	137.11	166.68	140.46	161.74	206.87	289.44	411.32	465.74	252.20	296.70	342.22	399.21	483.89	532.28
52	56.88	62.59	76.14	102.05	145.69	179.86	148.43	173.05	207.92	291.12	432.50	483.89	248.09	297.36	343.62	411.31	495.99	544.38
53	59.90	66.72	80.72	105.23	167.71	196.16	148.98	180.73	214.14	302.86	450.88	502.04	244.91	303.35	351.67	417.36	508.08	556.47
54	64.54	69.53	82.19	109.86	182.09	209.76	155.03	184.49	219.42	306.98	457.68	510.99	250.75	300.59	348.15	429.45	520.18	574.62
55	63.45	71.02	85.09	114.99	193.01	215.21	163.29	188.58	226.35	317.36	474.56	518.30	248.16	306.56	355.12	441.55	532.28	586.72
56	65.38	77.39	90.23	121.88	212.82	241.68	170.84	200.22	234.61	331.96	501.31	549.78	258.78	314.70	363.52	465.74	562.52	623.01
57	72.59	83.80	97.58	132.38	243.59	271.73	177.13	213.07	248.58	358.33	520.85	579.81	265.03	323.85	378.14	502.04	604.86	671.40
58	80.51	91.66	107.72	146.30	254.29	280.64	187.58	221.80	257.52	378.44	552.93	618.58	274.54	336.26	382.66	544.38	659.30	731.88
59	82.73	98.77	119.33	158.07	274.24	315.44	196.50	235.42	270.41	392.42	578.52	641.92	277.35	342.68	392.06	563.60	713.74	792.37
60	87.11	104.69	125.34	168.28	298.58	331.12	203.68	244.19	280.17	407.16	599.26	675.36	287.18	349.78	398.70	570.32	756.08	840.76
61	95.15	113.59	134.18	177.31	324.55	354.39	207.35	257.21	293.76	418.73	628.83	695.00	290.34	358.15	407.39	563.48	784.36	866.92
62	101.74	122.36	142.16	194.27	352.44	386.01	210.63	268.59	309.70	416.62	633.71	702.82	287.39	368.11	415.03	572.28	804.47	890.66
63	105.18	131.51	153.64	206.58	386.60	419.91	220.94	281.68	313.57	429.73	652.21	700.29	289.02	383.00	427.55	568.40	833.65	917.58
64	111.82	140.54	160.23	224.37	425.89	463.05	225.59	284.67	332.54	430.95	661.31	701.14	292.68	384.62	433.85	561.92	854.67	925.10
65	120.22	151.25	171.86	242.80	450.60	491.18	231.76	299.40	342.30	436.72	671.21	713.32	292.55	394.94	438.50	561.00	858.82	915.29
66	131.42	163.17	186.40	259.13	477.84	516.80	246.10	326.11	367.42	473.92	721.27	770.79	306.24	412.85	464.55	608.97	901.40	974.90
67	145.71	180.51	206.29	310.98	497.85	543.26	270.19	351.39	403.11	531.99	783.13	829.08	329.70	432.84	500.70	662.25	939.18	1037.94
68	160.65	196.25	230.77	350.36	516.92	567.40	289.53	379.35	437.71	597.41	849.30	918.13	353.18	458.20	529.56	718.43	995.79	1093.59
69	176.71	218.40	252.63	375.05	533.29	568.06	310.66	412.32	472.12	646.32	918.79	980.10	370.37	479.77	550.00	765.98	1042.87	1148.48
70	193.76	239.60	272.82	395.23	531.88	567.88	341.37	448.97	504.47	705.84	966.27	1042.82	395.24	510.09	578.73	817.85	1097.45	1202.16
71	214.85	259.79	296.80	405.50	537.09	571.16	384.70	500.45	550.86	766.11	1026.15	1107.19	440.00	560.35	628.02	866.97	1154.41	1254.18
72	234.36	284.83	322.63	422.64	542.30	581.24	437.54	559.70	601.42	832.02	1092.38	1177.06	487.41	618.99	676.51	911.93	1217.92	1312.55
73	258.12	311.92	347.41	451.96	567.69	612.41	490.99	615.01	652.54	898.38	1163.60	1245.26	541.18	680.94	728.42	969.91	1280.03	1379.99
74	284.74	341.78	382.94	487.03	594.04	646.77	554.12	679.71	712.11	977.00	1242.39	1324.95	609.57	747.69	787.33	1023.14	1350.68	1450.76
75	316.15	378.65	420.16	527.73	625.93	690.55	627.93	757.08	771.64	1058.08	1323.14	1402.53	674.89	823.77	848.22	1083.53	1422.07	1523.50
76	352.57	447.52	502.09	607.59	727.10	798.28	686.36	869.05	1016.00	1238.42	1408.12	1498.85	731.98	940.93	1118.85	1280.27	1520.63	1614.98
77	396.32	500.31	564.42	680.87	813.07	898.59	723.42	931.22	1086.61	1333.92	1509.44	1617.25	779.06	1016.81	1201.53	1379.76	1613.77	1725.07
78	439.07	561.93	626.00	755.29	908.47	1003.37	772.35	998.72	1160.94	1431.88	1657.48	1787.34	823.61	1087.22	1279.32	1482.66	1753.16	1893.28
79	486.42	623.97	697.29	840.20	1010.37	1116.34	837.28	1062.03	1236.72	1530.79	1838.60	1992.39	885.13	1160.76	1367.38	1587.13	1930.87	2098.33
80	721.09	912.47	1028.66	1168.78	1319.15	1411.42	912.47	1325.98					960.31	1373.83				
81	809.94	1025.24	1158.52	1305.48	1493.44	1602.80	1008.16	1459.26					1052.58	1496.85				
82	919.30	1161.94	1312.31	1472.93	1705.32	1845.44	1120.93	1592.54					1158.52	1623.30				
83	1038.91	1319.15	1486.60	1664.31	1947.96	2122.25	1247.38	1732.66					1278.14	1760.00				
84	1130.12	1457.12	1610.68	1872.78	2221.36	2433.24	1384.08	1879.61					1408.00	1900.12				
85+	1551.86	2006.47	2220.83	2559.69	3120.15	3461.90												

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

Appendix B2

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

NH-99 PA 4/99, NH-99FR PA 4/99

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 Facility Daily Benefit - 100 Day Elimination Period

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	73.17	86.26	99.79	134.46	167.46	184.54	129.86	160.62	177.71	198.21	242.64	266.56
30	76.09	89.52	100.87	136.03	167.46	184.54	129.86	160.62	176.23	198.21	242.64	266.56
31	80.62	94.18	105.24	136.70	167.46	184.54	129.64	160.62	176.61	198.21	242.64	266.56
32	80.87	94.18	109.68	136.70	167.46	184.54	129.86	160.62	177.26	198.21	242.64	266.56
33	81.81	99.11	111.30	136.70	167.46	184.54	129.86	160.62	177.64	198.21	242.64	266.56
34	82.06	103.55	109.41	136.70	167.46	184.54	129.86	160.62	177.71	198.21	242.64	266.56
35	80.10	105.17	109.41	136.70	167.46	184.54	129.86	160.62	177.71	198.21	242.64	266.56
36	80.34	102.78	105.70	136.70	167.46	184.54	129.86	160.62	177.71	198.21	242.64	266.56
37	78.48	103.02	103.87	136.70	167.46	184.54	129.86	160.62	177.71	198.21	242.64	266.56
38	78.48	101.11	102.24	136.70	167.46	184.54	129.86	160.62	177.71	198.21	242.64	266.56
39	76.70	99.13	100.53	136.70	167.46	184.54	129.86	160.62	177.71	198.21	242.64	266.56
40	74.87	97.22	99.01	136.70	167.46	184.54	129.86	160.62	177.71	198.21	242.64	266.56
41	73.62	95.90	98.45	136.70	167.46	184.54	129.86	160.62	177.71	198.21	242.64	266.56
42	74.34	94.42	97.91	136.70	167.46	184.54	129.86	160.62	177.71	198.21	242.64	266.56
43	73.13	93.20	97.38	136.70	167.46	184.54	129.86	160.62	177.71	198.21	242.64	266.56
44	73.83	93.92	98.73	136.70	167.46	184.54	129.86	160.62	177.71	198.21	242.64	266.56
45	93.01	121.43	126.25	174.29	218.72	235.81	138.28	168.78	190.75	225.55	269.98	300.74
46	93.01	119.93	125.58	174.29	218.72	235.81	140.05	170.62	193.74	225.55	269.98	300.74
47	92.43	118.48	125.35	174.29	218.72	235.81	141.84	172.48	197.42	225.55	269.98	300.74
48	91.04	117.08	124.72	174.29	218.72	235.81	143.63	174.35	200.47	225.55	269.98	300.74
49	91.88	115.64	124.26	174.29	218.72	235.81	145.25	175.57	201.63	225.55	269.98	300.74
50	99.02	125.22	132.16	191.38	239.22	256.31	142.36	176.87	206.06	235.81	283.65	314.41
51	103.55	129.31	142.04	198.21	252.89	269.98	145.59	176.78	206.24	242.64	290.49	321.24
52	108.01	136.20	149.36	211.88	263.15	283.65	146.13	180.01	210.06	246.06	297.32	331.50
53	117.98	140.34	154.17	220.64	268.34	297.32	147.02	180.26	211.11	252.89	307.57	338.33
54	119.54	144.74	160.96	228.98	275.43	301.98	150.17	184.23	211.83	259.73	314.41	345.16
55	124.06	148.78	167.98	233.22	284.68	312.05	151.63	184.56	212.62	263.15	321.24	352.00
56	130.60	153.07	174.83	248.59	299.71	330.24	154.59	188.75	219.85	280.23	338.33	375.92
57	136.87	165.26	184.29	259.97	313.47	350.30	163.19	196.04	227.35	304.16	365.67	403.26
58	142.67	174.15	193.12	277.83	334.72	372.15	168.14	202.49	231.64	328.08	399.84	440.85
59	153.74	183.35	198.91	291.01	352.01	391.31	178.94	215.13	238.37	341.42	434.02	478.45
60	161.30	189.63	205.14	304.79	369.64	413.64	183.29	228.04	249.93	347.02	468.19	516.04
61	164.78	197.09	214.69	310.86	399.26	438.19	185.96	234.64	260.86	362.48	498.95	550.21
62	170.15	209.43	224.70	318.36	417.38	462.66	192.84	248.99	274.26	375.27	533.13	587.81
63	173.07	222.04	238.45	325.54	445.43	480.82	198.60	259.17	290.93	389.18	570.72	628.82
64	180.87	232.99	254.61	334.73	474.46	501.29	207.80	275.62	308.67	401.23	608.31	657.97
65	187.65	247.36	268.29	340.85	501.52	527.27	216.81	294.07	326.18	414.36	638.58	678.70
66	202.04	268.23	292.89	367.03	556.66	591.42	238.58	318.61	357.55	462.22	691.08	745.39
67	219.59	290.91	313.90	416.38	618.58	651.67	259.66	345.45	388.15	516.29	744.75	803.11
68	239.70	316.64	349.17	477.07	694.18	729.06	283.76	372.85	424.35	574.85	808.60	861.20
69	261.33	343.28	392.06	535.70	768.93	812.26	311.20	403.40	460.28	638.20	875.18	943.22
70	293.26	389.90	435.65	612.65	840.70	900.72	341.61	440.85	502.68	707.94	952.63	1042.33
71	343.32	450.01	493.07	684.83	919.30	989.03	391.54	501.20	561.10	775.52	1035.96	1120.93
72	402.13	518.19	557.35	772.15	1011.57	1090.17	452.55	572.47	628.07	849.07	1133.22	1220.04
73	468.51	592.28	628.39	864.92	1120.93	1199.53	521.21	654.52	704.33	929.46	1234.18	1325.98
74	555.53	680.61	711.70	975.27	1243.96	1322.56	605.97	746.83	786.35	1023.32	1349.99	1449.01
75	654.24	784.33	801.52	1096.63	1373.83	1459.26	701.30	855.35	877.88	1125.15	1477.87	1585.71
76	740.57	938.99	1098.59	1340.93	1524.19	1623.30	791.52	1019.11	1210.78	1385.15	1643.81	1749.75
77	816.78	1051.30	1229.48	1505.28	1705.32	1828.35	878.29	1148.01	1354.55	1557.48	1821.51	1951.38
78	885.13	1147.26	1331.67	1645.13	1903.53	2053.90	946.64	1249.97	1471.87	1701.57	2016.31	2173.51
79	960.31	1222.40	1423.56	1758.43	2115.42	2293.13	1018.41	1334.71	1572.64	1826.02	2221.36	2409.32
80	1049.16	1524.19					1103.84	1575.46				
81	1161.94	1674.56					1206.37	1718.99				
82	1288.39	1831.77					1329.40	1869.36				
83	1431.92	1992.39					1466.10	2023.15				
84	1589.13	2163.26					1616.47	2183.77				
85+												

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

Appendix B2

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those that have
previously elected a landing spot option during the 2010 Rate Filing

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	70.24	80.87	96.94	127.74	160.62	181.13	119.61	150.37	167.46	191.38	228.97	252.89
30	73.05	83.92	97.99	129.23	160.62	181.13	119.61	150.37	166.06	191.38	228.97	252.89
31	77.40	88.29	102.24	129.86	160.62	181.13	119.41	150.37	166.42	191.38	228.97	252.89
32	77.63	88.29	106.54	129.86	160.62	181.13	119.61	150.37	167.03	191.38	228.97	252.89
33	78.54	92.92	108.12	129.86	160.62	181.13	119.61	150.37	167.40	191.38	228.97	252.89
34	78.78	97.08	106.29	129.86	160.62	181.13	119.61	150.37	167.46	191.38	228.97	252.89
35	76.90	98.60	106.29	129.86	160.62	181.13	119.61	150.37	167.46	191.38	228.97	252.89
36	77.13	96.35	102.68	129.86	160.62	181.13	119.61	150.37	167.46	191.38	228.97	252.89
37	75.34	96.58	100.90	129.86	160.62	181.13	119.61	150.37	167.46	191.38	228.97	252.89
38	75.34	94.79	99.32	129.86	160.62	181.13	119.61	150.37	167.46	191.38	228.97	252.89
39	73.63	92.93	97.66	129.86	160.62	181.13	119.61	150.37	167.46	191.38	228.97	252.89
40	71.87	91.14	96.18	129.86	160.62	181.13	119.61	150.37	167.46	191.38	228.97	252.89
41	70.67	89.91	95.64	129.86	160.62	181.13	119.61	150.37	167.46	191.38	228.97	252.89
42	71.36	88.52	95.11	129.86	160.62	181.13	119.61	150.37	167.46	191.38	228.97	252.89
43	70.21	87.37	94.60	129.86	160.62	181.13	119.61	150.37	167.46	191.38	228.97	252.89
44	70.88	88.05	95.91	129.86	160.62	181.13	119.61	150.37	167.46	191.38	228.97	252.89
45	90.10	115.65	123.44	167.46	208.47	232.39	135.07	162.41	181.05	211.88	256.31	280.23
46	90.10	114.22	122.79	167.46	208.47	232.39	136.80	164.18	183.89	211.88	256.31	280.23
47	89.55	112.84	122.57	167.46	208.47	232.39	138.54	165.97	187.38	211.88	256.31	280.23
48	88.20	111.50	121.95	167.46	208.47	232.39	140.29	167.77	190.27	211.88	256.31	280.23
49	89.01	110.13	121.50	167.46	208.47	232.39	141.88	168.94	191.38	211.88	256.31	280.23
50	96.19	117.05	132.16	184.54	225.55	252.89	142.36	164.46	189.71	222.14	266.56	293.90
51	100.75	121.23	139.31	194.80	235.81	263.15	142.49	167.63	193.35	225.55	273.40	300.74
52	105.24	128.19	143.92	201.63	246.06	273.40	140.17	168.01	194.15	232.39	280.23	307.57
53	109.55	132.40	148.85	210.46	254.75	283.65	138.37	171.40	198.69	235.81	287.07	314.41
54	113.98	136.84	153.05	212.38	258.84	288.71	141.67	169.84	196.70	242.64	293.90	324.66
55	118.55	138.34	160.11	220.08	268.13	295.63	140.60	173.20	200.65	249.48	300.74	331.50
56	122.60	145.42	164.54	229.22	283.24	310.62	146.59	177.80	205.39	263.15	317.83	352.00
57	128.97	155.09	171.67	244.11	294.28	327.59	152.66	182.97	213.65	283.65	341.75	379.34
58	135.02	161.71	178.27	259.10	312.41	349.50	157.95	189.99	216.20	307.57	372.50	413.51
59	143.66	168.68	184.53	269.79	326.87	362.68	163.82	198.01	221.52	318.44	403.26	447.69
60	149.08	175.23	188.63	280.89	338.58	381.58	171.07	208.84	231.07	322.23	427.18	475.03
61	150.66	180.67	196.22	284.96	364.40	402.74	171.84	213.52	237.78	326.53	454.52	502.37
62	152.00	188.49	204.27	285.43	376.89	417.99	172.42	223.39	246.83	340.36	478.45	529.71
63	155.55	199.15	211.95	291.41	398.38	427.75	176.53	233.94	261.15	347.19	509.20	560.47
64	159.59	204.14	224.15	294.46	415.16	440.16	183.74	241.46	272.36	352.76	536.54	580.76
65	164.96	214.53	234.22	297.34	433.41	460.60	188.90	255.02	283.15	362.24	554.55	591.02
66	174.96	232.76	254.13	318.09	479.43	512.35	203.56	274.43	308.79	404.78	599.16	648.02
67	191.88	253.16	277.10	364.34	536.32	567.79	225.79	296.43	342.90	453.54	643.20	710.83
68	207.30	274.28	309.13	421.92	599.82	648.43	249.43	323.60	374.00	507.39	703.27	772.35
69	226.48	300.65	344.19	471.19	669.83	714.52	270.02	349.77	400.97	558.43	760.29	837.28
70	257.16	338.23	380.04	531.73	727.92	785.59	297.75	384.27	435.98	616.11	826.74	905.63
71	299.80	390.01	429.29	597.03	799.69	862.84	342.90	436.69	489.42	675.64	899.65	977.40
72	353.16	451.75	485.43	671.56	881.71	950.06	393.41	499.61	546.04	736.06	983.03	1059.42
73	410.97	514.78	546.20	751.97	973.98	1042.33	452.99	569.98	609.71	811.85	1071.43	1155.11
74	481.66	590.83	618.99	849.24	1079.92	1151.69	529.86	649.92	684.37	889.35	1174.05	1261.05
75	567.65	684.40	697.57	956.51	1196.12	1267.88	610.10	744.69	766.79	979.51	1285.55	1377.24
76	646.32	818.35	956.73	1166.17	1325.98	1411.42	689.28	886.04	1053.58	1205.59	1431.92	1520.78
77	710.83	915.02	1067.71	1310.72	1483.18	1589.13	765.51	999.13	1180.64	1355.77	1585.71	1695.07
78	772.35	998.72	1160.94	1431.88	1657.48	1787.34	823.61	1087.22	1279.32	1482.66	1753.16	1893.28
79	837.28	1062.03	1236.72	1530.79	1838.60	1992.39	885.13	1160.76	1367.38	1587.13	1930.87	2098.33
80	912.47	1325.98					960.31	1373.83				
81	1008.16	1459.26					1052.58	1496.85				
82	1120.93	1592.54					1158.52	1623.30				
83	1247.38	1732.66					1278.14	1760.00				
84	1384.08	1879.61					1408.00	1900.12				
85+												

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

Appendix B3

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

NH-99 PA 4/99, NH-99FR PA 4/99

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 Facility Daily Benefit - 100 Day Elimination Period

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	62.14	73.25	84.74	114.19	144.63	157.04	183.08	225.15	254.10	290.25	364.70	400.66
30	64.62	76.02	85.66	115.52	149.62	167.51	192.98	234.94	264.88	297.93	364.70	400.66
31	68.47	79.98	89.38	116.09	154.60	177.98	194.86	239.84	265.46	297.93	364.70	400.66
32	68.67	79.98	93.14	116.09	164.58	183.21	195.19	241.42	266.43	297.93	364.70	400.66
33	71.73	84.17	96.31	116.09	169.57	193.68	195.19	241.42	267.01	297.93	364.70	400.66
34	71.94	87.94	98.99	119.78	179.54	204.15	195.19	241.42	267.11	297.93	364.70	400.66
35	74.62	91.33	98.99	124.58	189.52	209.39	195.19	241.42	267.11	297.93	364.70	400.66
36	79.24	93.71	99.78	134.16	194.50	219.86	195.19	241.42	267.11	297.93	364.70	400.66
37	81.70	98.41	106.22	138.95	204.48	230.33	195.19	241.42	267.11	297.93	364.70	400.66
38	81.70	100.97	108.58	143.74	214.45	240.80	195.19	241.42	267.11	297.93	364.70	400.66
39	84.06	103.30	110.72	153.32	224.43	256.50	195.19	241.42	267.11	297.93	364.70	400.66
40	86.15	105.53	112.94	158.12	234.40	266.97	195.19	241.42	267.11	297.93	364.70	400.66
41	89.14	108.70	116.65	163.59	245.47	277.38	195.19	241.42	267.11	297.93	364.70	400.66
42	90.41	111.58	120.37	173.94	251.70	277.38	195.19	241.42	267.11	297.93	364.70	400.66
43	93.39	114.68	127.97	179.52	251.70	277.38	195.19	241.42	267.11	297.93	364.70	400.66
44	98.82	120.17	134.23	185.14	251.70	277.38	195.19	241.42	267.11	297.93	364.70	400.66
45	101.30	122.43	140.22	193.29	290.12	322.54	207.85	253.68	286.70	339.02	405.80	452.03
46	101.75	129.50	148.07	198.95	301.64	339.20	210.51	256.45	291.21	339.02	405.80	452.03
47	105.63	132.47	152.41	209.53	313.27	350.63	213.19	259.24	296.73	339.02	405.80	452.03
48	108.52	135.42	160.29	220.19	325.00	354.43	215.89	262.05	301.31	339.02	405.80	452.03
49	114.08	142.19	164.37	226.03	328.75	354.43	218.32	263.89	303.06	339.02	405.80	452.03
50	119.90	143.99	170.36	239.80	355.20	385.25	213.97	265.84	309.72	354.43	426.34	472.57
51	122.60	146.51	179.12	250.11	374.62	405.80	218.83	265.71	309.99	364.70	436.62	482.85
52	129.37	156.14	183.23	259.80	392.80	426.34	219.65	270.57	315.73	369.84	446.89	498.26
53	136.25	162.69	188.35	269.65	403.32	446.89	220.98	270.94	317.32	380.11	462.30	508.53
54	138.08	165.71	195.98	281.07	413.59	453.90	225.72	276.91	318.40	390.39	472.57	518.80
55	145.12	172.24	201.67	285.60	427.89	464.61	227.27	277.41	319.59	395.52	482.85	529.08
56	154.54	178.98	211.69	305.73	450.48	496.37	231.75	283.70	330.45	421.21	508.53	565.03
57	159.64	192.81	226.62	324.07	471.17	526.52	240.60	294.66	341.72	457.16	549.62	606.13
58	168.32	202.84	236.91	344.61	503.11	559.37	248.19	304.35	348.18	493.12	600.99	662.63
59	178.59	217.31	247.54	359.47	529.09	588.17	257.28	316.16	358.28	513.17	652.36	719.13
60	187.15	224.42	258.74	375.20	555.60	621.73	261.30	324.35	366.22	521.59	703.72	775.64
61	192.60	238.29	272.95	387.92	585.10	642.15	266.83	334.23	379.56	531.21	731.20	806.33
62	200.23	253.44	289.31	394.63	595.98	660.64	272.96	348.43	391.62	535.84	761.25	839.33
63	208.77	266.71	299.58	407.68	619.29	668.51	276.12	360.33	404.49	541.09	793.49	874.26
64	217.13	275.91	320.79	416.02	641.83	678.13	281.10	372.85	417.56	542.77	822.89	890.06
65	223.88	293.17	332.97	425.15	659.59	693.45	285.14	386.76	428.99	544.96	839.84	892.61
66	241.34	319.15	359.62	464.39	711.19	755.60	304.81	407.06	456.80	590.53	882.93	952.31
67	262.60	342.91	387.79	516.33	767.06	808.09	321.99	428.36	481.31	640.21	923.51	995.87
68	284.30	371.92	419.85	573.66	834.71	876.66	341.21	448.33	510.26	691.22	972.29	1035.55
69	304.41	399.80	456.69	624.02	895.71	946.18	362.51	469.91	536.17	743.42	1019.47	1098.73
70	330.59	439.53	491.11	690.64	947.72	1015.38	385.09	496.97	566.67	798.06	1073.89	1175.01
71	374.12	490.38	537.31	746.28	1001.78	1077.76	426.67	546.16	611.44	845.10	1128.90	1221.50
72	423.10	545.21	586.41	812.41	1064.32	1147.02	476.14	602.32	660.82	893.35	1192.31	1283.65
73	475.33	600.90	637.54	877.52	1137.26	1217.01	528.80	664.05	714.58	943.00	1252.16	1345.29
74	542.75	664.95	695.32	952.83	1215.34	1292.13	592.03	729.65	768.26	999.77	1318.93	1415.67
75	614.60	736.81	752.95	1030.19	1290.59	1370.85	658.81	803.52	824.69	1056.98	1388.33	1489.63
76	667.88	846.81	990.75	1209.30	1374.57	1463.95	713.82	919.07	1091.93	1249.17	1482.44	1577.98
77	705.91	908.60	1062.59	1300.95	1473.84	1580.17	759.07	992.17	1170.69	1346.07	1574.26	1686.50
78	751.67	974.29	1130.89	1397.10	1616.54	1744.23	803.91	1061.51	1249.95	1445.02	1712.31	1845.81
79	815.52	1038.10	1208.93	1493.31	1796.47	1947.39	864.86	1133.47	1335.53	1550.71	1886.44	2046.06
80	890.98	1294.39					937.42	1337.92				
81	986.75	1422.09					1024.48	1459.82				
82	1094.14	1555.59					1128.96	1587.51				
83	1216.03	1691.99					1245.05	1718.11				
84	1349.53	1837.10					1372.75	1854.52				
85+												

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

Appendix B3

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those that have
previously elected a landing spot option during the 2013 Rate Filing

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	59.65	68.68	82.32	108.48	138.73	154.13	168.63	210.78	239.44	280.25	344.16	380.11
30	62.03	71.27	83.22	109.74	143.51	164.41	177.74	219.95	249.60	287.65	344.16	380.11
31	65.73	74.98	86.82	110.28	148.29	174.68	179.48	224.53	250.14	287.65	344.16	380.11
32	65.93	74.98	90.48	110.28	157.86	179.82	179.78	226.01	251.06	287.65	344.16	380.11
33	68.86	78.91	93.56	110.28	162.65	190.10	179.78	226.01	251.61	287.65	344.16	380.11
34	69.07	82.44	96.16	113.80	172.21	200.37	179.78	226.01	251.70	287.65	344.16	380.11
35	71.63	85.62	96.16	118.35	181.78	205.51	179.78	226.01	251.70	287.65	344.16	380.11
36	76.07	87.85	96.93	127.45	186.56	215.79	179.78	226.01	251.70	287.65	344.16	380.11
37	78.43	92.26	103.19	132.00	196.13	226.06	179.78	226.01	251.70	287.65	344.16	380.11
38	78.43	94.66	105.48	136.55	205.70	236.34	179.78	226.01	251.70	287.65	344.16	380.11
39	80.70	96.84	107.55	145.66	215.27	251.75	179.78	226.01	251.70	287.65	344.16	380.11
40	82.70	98.93	109.72	150.21	224.83	262.03	179.78	226.01	251.70	287.65	344.16	380.11
41	85.57	101.91	113.32	155.41	235.45	272.24	179.78	226.01	251.70	287.65	344.16	380.11
42	86.79	104.61	116.93	165.24	241.42	272.24	179.78	226.01	251.70	287.65	344.16	380.11
43	89.66	107.52	124.32	170.54	241.42	272.24	179.78	226.01	251.70	287.65	344.16	380.11
44	94.87	112.66	130.39	175.88	241.42	272.24	179.78	226.01	251.70	287.65	344.16	380.11
45	98.14	116.60	137.11	185.71	276.52	317.87	203.01	244.11	272.13	318.47	385.25	421.21
46	98.57	123.34	144.78	191.15	287.50	334.29	205.61	246.78	276.40	318.47	385.25	421.21
47	102.33	126.16	149.03	201.31	298.59	345.55	208.23	249.46	281.64	318.47	385.25	421.21
48	105.13	128.97	156.72	211.56	309.76	349.29	210.87	252.16	285.99	318.47	385.25	421.21
49	110.51	135.42	160.72	217.16	313.34	349.29	213.25	253.93	287.65	318.47	385.25	421.21
50	116.47	134.60	170.36	231.23	334.90	380.11	213.97	247.19	285.14	333.88	400.66	441.75
51	119.28	137.35	175.68	245.80	349.30	395.52	214.17	251.96	290.62	339.02	410.93	452.03
52	126.05	146.96	176.57	247.23	367.29	410.93	210.68	252.53	291.82	349.29	421.21	462.30
53	126.52	153.48	181.85	257.20	382.90	426.34	207.98	257.62	298.65	354.43	431.48	472.57
54	131.66	156.67	186.34	260.70	388.67	433.95	212.94	255.27	295.66	364.70	441.75	487.98
55	138.67	160.15	192.22	269.51	403.01	440.15	210.74	260.34	301.58	374.98	452.03	498.26
56	145.08	170.03	199.24	281.91	425.73	466.89	219.76	267.25	308.71	395.52	477.71	529.08
57	150.43	180.95	211.10	304.31	442.32	492.39	225.07	275.02	321.13	426.34	513.67	570.17
58	159.30	188.36	218.69	321.38	469.57	525.32	233.15	285.56	324.96	462.30	559.90	621.54
59	166.88	199.93	229.64	333.25	491.30	545.13	235.54	291.01	332.95	478.63	606.13	672.90
60	172.97	207.38	237.92	345.77	508.91	573.54	243.88	297.04	338.58	484.34	642.08	714.00
61	176.09	218.43	249.47	355.59	534.02	590.21	246.56	304.15	345.97	478.53	666.10	736.21
62	178.87	228.10	263.01	353.81	538.16	596.86	244.06	312.61	352.45	486.00	683.18	756.37
63	187.63	239.21	266.29	364.94	553.87	594.71	245.44	325.26	363.09	482.70	707.96	779.23
64	191.58	241.75	282.40	365.98	561.60	595.43	248.55	326.63	368.44	477.20	725.81	785.62
65	196.82	254.26	290.69	370.87	570.01	605.78	248.44	335.39	372.39	476.41	729.34	777.29
66	208.99	276.95	312.02	402.47	612.53	654.58	260.07	350.61	394.51	517.15	765.49	827.91
67	229.46	298.41	342.33	451.78	665.06	704.08	279.99	367.58	425.21	562.40	797.58	881.45
68	245.88	322.16	371.72	507.34	721.25	779.70	299.93	389.12	449.72	610.11	845.65	928.71
69	263.82	350.15	400.94	548.88	780.26	832.33	314.53	407.44	467.08	650.49	885.64	975.33
70	289.90	381.28	428.41	599.42	820.58	885.59	335.65	433.19	491.47	694.54	931.98	1020.91
71	326.70	425.00	467.81	650.60	871.44	940.26	373.66	475.86	533.33	736.26	980.36	1065.09
72	371.57	475.31	510.75	706.58	927.68	999.60	413.92	525.66	574.51	774.44	1034.29	1114.66
73	416.96	522.28	554.15	762.93	988.17	1057.51	459.59	578.28	618.59	823.67	1087.04	1171.93
74	470.57	577.23	604.74	829.69	1055.07	1125.19	517.67	634.96	668.62	868.88	1147.04	1232.03
75	533.25	642.93	655.30	898.55	1123.65	1191.07	573.14	699.57	720.34	920.17	1207.66	1293.80
76	582.87	738.02	862.81	1051.70	1195.82	1272.87	621.62	799.06	950.16	1087.24	1291.36	1371.49
77	614.35	790.82	922.78	1132.80	1281.86	1373.42	661.60	863.51	1020.37	1171.74	1370.46	1464.98
78	655.90	848.14	985.90	1215.99	1407.58	1517.86	699.43	923.30	1086.43	1259.11	1488.84	1607.83
79	711.04	901.91	1050.26	1299.99	1561.39	1691.99	751.67	985.75	1161.21	1347.84	1639.75	1781.96
80	774.89	1126.06					815.52	1166.69				
81	856.15	1239.25					893.88	1271.17				
82	951.93	1352.43					983.85	1378.55				
83	1059.31	1471.42					1085.43	1494.64				
84	1175.40	1596.22					1195.71	1613.63				
85+												

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

Appendix B4

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

NH-99 PA 4/99, NH-99FR PA 4/99

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 Facility Daily Benefit - 100 Day Elimination Period

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	62.14	73.25	84.74	114.19	142.21	156.72	110.28	136.40	150.92	168.33	206.06	226.37
30	64.62	76.02	85.66	115.52	142.21	156.72	110.28	136.40	149.66	168.33	206.06	226.37
31	68.47	79.98	89.38	116.09	142.21	156.72	110.10	136.40	149.98	168.33	206.06	226.37
32	68.67	79.98	93.14	116.09	142.21	156.72	110.28	136.40	150.53	168.33	206.06	226.37
33	69.48	84.17	94.52	116.09	142.21	156.72	110.28	136.40	150.86	168.33	206.06	226.37
34	69.69	87.94	92.92	116.09	142.21	156.72	110.28	136.40	150.92	168.33	206.06	226.37
35	68.02	89.32	92.92	116.09	142.21	156.72	110.28	136.40	150.92	168.33	206.06	226.37
36	68.23	87.28	89.76	116.09	142.21	156.72	110.28	136.40	150.92	168.33	206.06	226.37
37	66.64	87.49	88.21	116.09	142.21	156.72	110.28	136.40	150.92	168.33	206.06	226.37
38	66.64	85.87	86.83	116.09	142.21	156.72	110.28	136.40	150.92	168.33	206.06	226.37
39	65.14	84.18	85.37	116.09	142.21	156.72	110.28	136.40	150.92	168.33	206.06	226.37
40	63.58	82.56	84.08	116.09	142.21	156.72	110.28	136.40	150.92	168.33	206.06	226.37
41	62.52	81.44	83.61	116.09	142.21	156.72	110.28	136.40	150.92	168.33	206.06	226.37
42	63.13	80.18	83.14	116.09	142.21	156.72	110.28	136.40	150.92	168.33	206.06	226.37
43	62.10	79.15	82.70	116.09	142.21	156.72	110.28	136.40	150.92	168.33	206.06	226.37
44	62.70	79.76	83.84	116.09	142.21	156.72	110.28	136.40	150.92	168.33	206.06	226.37
45	78.99	103.12	107.21	148.01	185.74	200.25	117.43	143.33	161.99	191.55	229.28	255.40
46	78.99	101.85	106.65	148.01	185.74	200.25	118.94	144.90	164.53	191.55	229.28	255.40
47	78.50	100.62	106.45	148.01	185.74	200.25	120.45	146.47	167.65	191.55	229.28	255.40
48	77.32	99.43	105.91	148.01	185.74	200.25	121.98	148.06	170.24	191.55	229.28	255.40
49	78.03	98.21	105.53	148.01	185.74	200.25	123.35	149.10	171.23	191.55	229.28	255.40
50	84.09	106.34	112.23	162.52	203.16	217.67	120.89	150.20	174.99	200.25	240.88	267.00
51	87.94	109.82	120.63	168.33	214.76	229.28	123.64	150.12	175.15	206.06	246.69	272.81
52	91.72	115.67	126.84	179.94	223.47	240.88	124.10	152.87	178.39	208.96	252.49	281.52
53	100.19	119.18	130.92	187.38	227.88	252.49	124.85	153.08	179.28	214.76	261.20	287.32
54	101.52	122.91	136.69	194.45	233.91	256.45	127.53	156.45	179.90	220.57	267.00	293.12
55	105.36	126.35	142.66	198.06	241.76	265.01	128.77	156.74	180.57	223.47	272.81	298.93
56	110.91	129.99	148.47	211.11	254.52	280.45	131.28	160.29	186.71	237.98	287.32	319.24
57	116.23	140.34	156.51	220.77	266.21	297.48	138.58	166.48	193.07	258.30	310.54	342.46
58	121.16	147.89	164.00	235.94	284.25	316.04	142.79	171.96	196.72	278.61	339.56	374.39
59	130.56	155.70	168.92	247.13	298.94	332.32	151.96	182.69	202.43	289.94	368.58	406.31
60	136.98	161.04	174.21	258.84	313.91	351.28	155.66	193.66	212.25	294.70	397.60	438.23
61	139.94	167.38	182.32	263.99	339.06	372.12	157.93	199.26	221.53	307.83	423.72	467.26
62	144.50	177.85	190.82	270.36	354.45	392.91	163.76	211.45	232.91	318.69	452.75	499.18
63	146.98	188.57	202.50	276.46	378.27	408.33	168.66	220.10	247.07	330.51	484.67	534.01
64	153.60	197.86	216.23	284.26	402.93	425.71	176.47	234.07	262.14	340.74	516.59	558.76
65	159.36	210.07	227.84	289.46	425.90	447.77	184.12	249.73	277.01	351.89	542.30	576.37
66	171.58	227.79	248.73	311.69	472.73	502.25	202.61	270.58	303.64	392.53	586.89	633.01
67	186.49	247.05	266.57	353.60	525.32	553.42	220.51	293.36	329.62	438.45	632.47	682.02
68	203.56	268.90	296.52	405.14	589.51	619.14	240.98	316.63	360.37	488.18	686.68	731.36
69	221.93	291.53	332.95	454.93	653.00	689.80	264.28	342.58	390.89	541.98	743.22	801.01
70	249.04	331.11	369.97	520.28	713.95	764.92	290.10	374.38	426.89	601.20	809.00	885.18
71	291.56	382.16	418.73	581.58	780.70	839.91	332.50	425.63	476.50	658.59	879.76	951.93
72	341.50	440.06	473.32	655.73	859.06	925.81	384.31	486.16	533.38	721.06	962.36	1036.09
73	397.87	502.98	533.65	734.51	951.93	1018.68	442.63	555.84	598.13	789.33	1048.10	1126.06
74	471.77	578.00	604.40	828.23	1056.41	1123.16	514.61	634.23	667.79	869.03	1146.45	1230.54
75	555.60	666.08	680.67	931.29	1166.69	1239.25	595.57	726.38	745.52	955.51	1255.05	1346.63
76	628.92	797.41	932.95	1138.76	1294.39	1378.55	672.18	865.46	1028.23	1176.31	1395.97	1485.94
77	693.63	892.80	1044.11	1278.33	1448.21	1552.69	745.87	974.92	1150.33	1322.66	1546.88	1657.17
78	751.67	974.29	1130.89	1397.10	1616.54	1744.23	803.91	1061.51	1249.95	1445.02	1712.31	1845.81
79	815.52	1038.10	1208.93	1493.31	1796.47	1947.39	864.86	1133.47	1335.53	1550.71	1886.44	2046.06
80	890.98	1294.39					937.42	1337.92				
81	986.75	1422.09					1024.48	1459.82				
82	1094.14	1555.59					1128.96	1587.51				
83	1216.03	1691.99					1245.05	1718.11				
84	1349.53	1837.10					1372.75	1854.52				
85+												

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

Appendix B4

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those that have
previously elected a landing spot option during the 2010 and 2013 Rate Filings

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	59.65	68.68	82.32	108.48	136.40	153.82	101.58	127.70	142.21	162.52	194.45	214.76
30	62.03	71.27	83.22	109.74	136.40	153.82	101.58	127.70	141.02	162.52	194.45	214.76
31	65.73	74.98	86.82	110.28	136.40	153.82	101.41	127.70	141.33	162.52	194.45	214.76
32	65.93	74.98	90.48	110.28	136.40	153.82	101.58	127.70	141.85	162.52	194.45	214.76
33	66.70	78.91	91.82	110.28	136.40	153.82	101.58	127.70	142.16	162.52	194.45	214.76
34	66.90	82.44	90.26	110.28	136.40	153.82	101.58	127.70	142.21	162.52	194.45	214.76
35	65.30	83.73	90.26	110.28	136.40	153.82	101.58	127.70	142.21	162.52	194.45	214.76
36	65.50	81.83	87.20	110.28	136.40	153.82	101.58	127.70	142.21	162.52	194.45	214.76
37	63.98	82.02	85.69	110.28	136.40	153.82	101.58	127.70	142.21	162.52	194.45	214.76
38	63.98	80.50	84.35	110.28	136.40	153.82	101.58	127.70	142.21	162.52	194.45	214.76
39	62.53	78.92	82.93	110.28	136.40	153.82	101.58	127.70	142.21	162.52	194.45	214.76
40	61.04	77.40	81.68	110.28	136.40	153.82	101.58	127.70	142.21	162.52	194.45	214.76
41	60.02	76.35	81.22	110.28	136.40	153.82	101.58	127.70	142.21	162.52	194.45	214.76
42	60.60	75.17	80.77	110.28	136.40	153.82	101.58	127.70	142.21	162.52	194.45	214.76
43	59.62	74.20	80.33	110.28	136.40	153.82	101.58	127.70	142.21	162.52	194.45	214.76
44	60.19	74.77	81.45	110.28	136.40	153.82	101.58	127.70	142.21	162.52	194.45	214.76
45	76.52	98.21	104.83	142.21	177.04	197.35	114.70	137.92	153.75	179.94	217.67	237.98
46	76.52	97.00	104.28	142.21	177.04	197.35	116.17	139.43	156.17	179.94	217.67	237.98
47	76.05	95.83	104.09	142.21	177.04	197.35	117.65	140.95	159.13	179.94	217.67	237.98
48	74.90	94.69	103.56	142.21	177.04	197.35	119.14	142.47	161.59	179.94	217.67	237.98
49	75.59	93.53	103.18	142.21	177.04	197.35	120.48	143.47	162.52	179.94	217.67	237.98
50	81.69	99.41	112.23	156.72	191.55	214.76	120.89	139.66	161.11	188.64	226.37	249.59
51	85.56	102.95	118.31	165.43	200.25	223.47	121.01	142.36	164.20	191.55	232.18	255.40
52	89.37	108.86	122.22	171.23	208.96	232.18	119.04	142.68	164.88	197.35	237.98	261.20
53	93.03	112.44	126.41	178.73	216.34	240.88	117.51	145.55	168.74	200.25	243.79	267.00
54	96.79	116.21	129.97	180.36	219.82	245.18	120.31	144.23	167.05	206.06	249.59	275.71
55	100.67	117.48	135.97	186.90	227.70	251.06	119.40	147.09	170.39	211.86	255.40	281.52
56	104.12	123.49	139.73	194.66	240.54	263.79	124.49	151.00	174.42	223.47	269.91	298.93
57	109.53	131.71	145.79	207.31	249.91	278.20	129.64	155.39	181.44	240.88	290.22	322.15
58	114.67	137.33	151.39	220.03	265.30	296.81	134.14	161.34	183.60	261.20	316.34	351.17
59	122.00	143.25	156.71	229.11	277.58	308.00	139.12	168.16	188.12	270.42	342.46	380.19
60	126.60	148.81	160.19	238.54	287.53	324.05	145.28	177.35	196.23	273.65	362.78	403.41
61	127.94	153.43	166.64	241.99	309.46	342.02	145.93	181.33	201.93	277.30	386.00	426.63
62	129.08	160.07	173.48	242.40	320.07	354.97	146.42	189.71	209.62	289.04	406.31	449.84
63	132.10	169.13	180.00	247.48	338.31	363.25	149.92	198.67	221.78	294.84	432.43	475.96
64	135.53	173.37	190.35	250.07	352.56	373.80	156.04	205.05	231.30	299.57	455.65	493.19
65	140.09	182.18	198.90	252.51	368.07	391.16	160.42	216.57	240.46	307.63	470.94	501.91
66	148.58	197.67	215.81	270.13	407.15	435.10	172.87	233.05	262.23	343.75	508.83	550.32
67	162.95	214.99	235.32	309.40	455.46	482.19	191.75	251.74	291.20	385.16	546.22	603.66
68	176.05	232.92	262.53	358.31	509.39	550.66	211.83	274.81	317.61	430.89	597.24	655.90
69	192.34	255.32	292.29	400.15	568.83	606.79	229.30	297.04	340.51	474.23	645.66	711.04
70	218.39	287.23	322.74	451.56	618.17	667.15	252.86	326.33	370.24	523.22	702.09	769.09
71	254.60	331.20	364.57	507.02	679.12	732.75	291.20	370.85	415.63	573.77	764.00	830.03
72	299.91	383.64	412.24	570.31	748.77	806.82	334.09	424.28	463.71	625.08	834.82	899.69
73	349.01	437.17	463.85	638.60	827.13	885.18	384.69	484.04	517.79	689.44	909.89	980.95
74	409.04	501.75	525.66	721.20	917.10	978.05	449.97	551.93	581.19	755.26	997.04	1070.92
75	482.06	581.21	592.39	812.29	1015.78	1076.72	518.11	632.41	651.18	831.83	1091.72	1169.59
76	548.87	694.97	812.48	990.35	1126.06	1198.62	585.36	752.45	894.73	1023.82	1216.03	1291.49
77	603.66	777.07	906.73	1113.10	1259.56	1349.53	650.10	848.49	1002.63	1151.36	1346.63	1439.50
78	655.90	848.14	985.90	1215.99	1407.58	1517.86	699.43	923.30	1086.43	1259.11	1488.84	1607.83
79	711.04	901.91	1050.26	1299.99	1561.39	1691.99	751.67	985.75	1161.21	1347.84	1639.75	1781.96
80	774.89	1126.06					815.52	1166.69				
81	856.15	1239.25					893.88	1271.17				
82	951.93	1352.43					983.85	1378.55				
83	1059.31	1471.42					1085.43	1494.64				
84	1175.40	1596.22					1195.71	1613.63				
85+												

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

Appendix B1

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those that have
not previously elected a landing spot option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	26.04	31.12	34.47	42.56	48.90	61.12	73.17	86.26	99.79	134.46	170.31	184.92	215.58	265.13	299.21	341.79	429.45	471.79
30	27.89	31.12	34.47	45.34	57.93	71.26	76.09	89.52	100.87	136.03	176.18	197.25	227.24	276.65	311.91	350.82	429.45	471.79
31	29.02	32.11	35.98	46.87	58.78	71.78	80.62	94.18	105.24	136.70	182.05	209.58	229.46	282.42	312.59	350.82	429.45	471.79
32	29.96	33.67	38.11	49.38	61.92	75.60	80.87	94.18	109.68	136.70	193.80	215.74	229.85	284.29	313.73	350.82	429.45	471.79
33	30.52	34.62	39.63	51.33	63.35	76.86	84.46	99.11	113.41	136.70	199.67	228.07	229.85	284.29	314.41	350.82	429.45	471.79
34	31.47	36.40	41.15	53.47	65.99	80.07	84.72	103.55	116.56	141.05	211.42	240.40	229.85	284.29	314.53	350.82	429.45	471.79
35	32.42	37.37	43.07	56.03	68.22	82.32	87.86	107.54	116.56	146.69	223.16	246.56	229.85	284.29	314.53	350.82	429.45	471.79
36	33.37	39.31	44.62	58.60	70.53	84.69	93.31	110.35	117.50	157.98	229.03	258.89	229.85	284.29	314.53	350.82	429.45	471.79
37	34.33	40.88	46.56	60.19	77.31	91.33	96.21	115.88	125.08	163.62	240.78	271.22	229.85	284.29	314.53	350.82	429.45	471.79
38	35.86	41.86	49.10	62.79	77.31	91.33	96.21	118.90	127.86	169.26	252.53	283.55	229.85	284.29	314.53	350.82	429.45	471.79
39	36.83	43.44	50.30	65.53	77.31	91.33	98.98	121.63	130.37	180.55	264.27	302.04	229.85	284.29	314.53	350.82	429.45	471.79
40	37.25	45.12	51.50	67.28	78.85	92.68	101.44	124.26	132.99	186.19	276.02	314.37	229.85	284.29	314.53	350.82	429.45	471.79
41	39.07	47.02	53.55	69.74	81.08	95.35	104.97	128.00	137.36	192.63	289.05	326.63	229.85	284.29	314.53	350.82	429.45	471.79
42	39.78	48.18	55.95	72.92	89.64	108.25	106.46	131.39	141.74	204.82	296.38	326.63	229.85	284.29	314.53	350.82	429.45	471.79
43	41.69	50.11	59.66	75.61	96.82	115.04	109.97	135.04	150.69	211.39	296.38	326.63	229.85	284.29	314.53	350.82	429.45	471.79
44	44.03	51.82	60.60	79.99	100.30	115.04	116.37	141.51	158.06	218.01	296.38	326.63	229.85	284.29	314.53	350.82	429.45	471.79
45	46.47	52.68	60.60	79.90	100.83	114.06	119.29	144.17	165.12	227.61	341.62	379.81	244.75	298.72	337.61	399.21	477.84	532.28
46	47.87	54.26	63.63	82.41	103.11	116.63	119.81	152.49	174.35	234.27	355.20	399.42	247.88	301.98	342.91	399.21	477.84	532.28
47	50.29	56.67	65.17	85.55	106.06	123.19	124.39	155.99	179.47	246.73	368.89	412.88	251.04	305.27	349.41	399.21	477.84	532.28
48	52.34	58.56	68.13	89.59	117.20	143.07	127.79	159.46	188.74	259.29	382.69	417.36	254.22	308.58	354.81	399.21	477.84	532.28
49	53.75	60.61	71.04	95.95	132.62	156.27	134.33	167.44	193.55	266.16	387.11	417.36	257.08	310.74	356.87	399.21	477.84	532.28
50	54.82	61.23	74.41	95.46	134.10	153.86	141.18	169.56	200.61	282.37	418.26	453.65	251.96	313.04	364.71	417.36	502.04	556.47
51	58.58	62.80	76.31	99.09	147.94	170.65	144.36	172.52	210.93	294.51	441.12	477.84	257.68	312.88	365.03	429.45	514.13	568.57
52	59.47	67.23	78.68	105.14	156.62	183.95	152.33	183.87	215.76	305.92	462.53	502.04	258.64	318.60	371.79	435.50	526.23	586.72
53	62.50	69.02	80.72	111.24	179.69	204.68	160.44	191.57	221.79	317.52	474.93	526.23	260.21	319.04	373.65	447.60	544.38	598.81
54	64.54	74.16	87.17	115.80	194.50	218.50	162.60	195.13	230.77	330.97	487.02	534.48	265.79	326.07	374.93	459.70	556.47	610.91
55	65.89	75.60	89.95	120.89	210.16	223.64	170.89	202.81	237.48	336.31	503.86	547.09	267.62	326.66	376.33	465.74	568.57	623.01
56	70.22	82.08	97.55	130.80	225.85	255.11	181.98	210.76	249.27	360.01	530.46	584.50	272.89	334.06	389.12	495.99	598.81	665.35
57	77.43	90.79	107.34	141.20	257.38	285.78	187.98	227.04	266.86	381.60	554.82	619.99	283.31	346.98	402.38	538.33	647.20	713.74
58	82.95	98.54	117.52	155.25	276.60	298.74	198.20	238.86	278.98	405.80	592.43	658.68	292.25	358.39	409.99	580.67	707.69	780.27
59	87.45	105.67	126.79	170.00	301.22	338.98	210.29	255.89	291.48	423.28	623.03	692.59	302.96	372.29	421.89	604.27	768.18	846.81
60	93.99	113.80	137.63	183.04	321.20	363.76	220.37	264.26	304.68	441.81	654.24	732.11	307.69	381.94	431.24	614.19	828.66	913.34
61	102.11	125.18	146.38	198.00	357.00	391.69	226.79	280.60	321.41	456.79	688.98	756.16	314.20	393.57	446.94	625.52	861.02	949.48
62	110.99	133.90	159.32	215.19	390.03	433.67	235.78	298.44	340.67	464.69	701.79	777.93	321.42	410.29	461.14	630.98	896.41	988.35
63	118.90	147.95	170.71	233.52	434.93	468.18	245.83	314.06	352.76	480.06	729.24	787.19	325.14	424.31	476.30	637.16	934.36	1029.48
64	127.80	159.28	182.08	257.72	486.02	528.48	255.67	324.90	377.74	489.88	755.78	798.52	331.01	439.05	491.69	639.13	968.99	1048.09
65	138.72	172.52	196.07	276.61	525.71	566.36	263.63	345.22	392.08	500.63	776.69	816.57	335.77	455.42	505.15	641.71	988.95	1051.08
66	152.54	189.57	215.83	302.32	551.73	590.63	284.18	375.81	423.46	546.83	837.45	889.74	358.93	479.33	537.90	695.37	1039.68	1121.39
67	167.57	207.34	239.00	359.36	573.71	615.38	309.22	403.79	456.64	607.99	903.24	951.56	379.16	504.41	566.76	753.88	1087.47	1172.68
68	185.36	228.14	261.54	395.90	598.54	641.21	334.77	437.95	494.39	675.50	982.90	1032.30	401.78	527.92	600.85	813.94	1144.91	1219.40
69	201.95	250.30	288.00	430.10	614.35	648.01	358.46	470.78	537.78	734.81	1054.73	1114.17	426.87	553.34	631.36	875.41	1200.46	1293.80
70	224.35	273.83	314.98	453.07	616.07	654.95	389.28	517.57	578.30	813.25	1115.97	1195.65	453.46	585.20	667.28	939.74	1264.55	1383.62
71	245.18	300.68	340.23	460.92	615.77	655.65	440.54	577.44	632.71	878.77	1179.63	1269.11	502.41	643.13	720.00	995.13	1329.32	1438.36
72	268.89	324.52	369.38	478.81	621.52	666.45	498.22	642.00	690.52	956.64	1253.28	1350.66	560.68	709.25	778.14	1051.95	1403.99	1511.55
73	297.09	357.79	399.30	515.80	652.42	703.56	559.73	707.59	750.73	1033.31	1339.17	1433.07	622.68	781.95	841.45	1110.42	1474.46	1584.14
74	327.81	391.57	438.93	558.00	681.56	743.79	639.11	783.00	818.77	1121.99	1431.11	1521.53	697.13	859.19	904.66	1177.27	1553.09	1667.00
75	362.01	433.39	480.51	604.85	719.69	792.57	723.71	867.62	886.63	1213.09	1519.72	1614.23	775.78	946.18	971.11	1244.64	1634.82	1754.10
76	404.35	513.91	578.02	698.73	834.81	920.24	786.45	997.15	1166.64	1424.00	1618.61	1723.86	840.56	1082.24	1285.79	1470.95	1745.63	1858.14
77	454.01	575.36	646.83	782.22	934.34	1032.67	831.23	1069.91	1251.25	1531.92	1735.50	1860.71	893.84	1168.32	1378.53	1585.05	1853.75	1985.92
78	504.67	643.66	719.77	868.85	1043.90	1152.13	885.13	1147.26	1331.67	1645.13	1903.53	2053.90	946.64	1249.97	1471.87	1701.57	2016.31	2173.51
79	560.66	717.18	799.84	964.48	1160.48	1280.51	960.31	1222.40	1423.56	1758.43	2115.42	2293.13	1018.41	1334.71	1572.64	1826.02	2221.36	2409.32
80	827.03	1049.16	1179.03	1343.07	1513.94	1623.30	1049.16	1524.19					1103.84	1575.46				
81	932.97	1179.03	1329.40	1500.27	1712.16	1845.44	1161.94	1674.56					1206.37	1718.99				
82	1056.00	1336.23	1507.11	1691.65	1958.21	2118.83	1288.39	1831.77					1329.40	1869.36				
83	1196.12	1513.94	1708.74	1913.79	2241.86	2440.08	1431.92	1992.39					1466.10	2023.15				
84	1301.45	1674.85	1850.15	2153.01	2552.85	2795.49	1589.13	2163.26					1616.47	2183.77				
85+	1785.79	2304.60	2552.15	2945.86	3584.93	3977.94												

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

Appendix B1

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those that have
not previously elected a landing spot option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	24.31	27.84	32.75	40.71	47.09	57.05	70.24	80.87	96.94	127.74	163.36	181.50	198.56	248.20	281.95	330.00	405.26	447.60
30	26.03	27.84	32.75	43.36	55.79	66.51	73.05	83.92	97.99	129.23	168.99	193.60	209.30	259.00	293.91	338.72	405.26	447.60
31	27.08	28.73	34.18	44.83	56.60	67.00	77.40	88.29	102.24	129.86	174.62	205.70	211.34	264.39	294.56	338.72	405.26	447.60
32	27.96	30.12	36.20	47.24	59.63	70.56	77.63	88.29	106.54	129.86	185.89	211.75	211.70	266.14	295.63	338.72	405.26	447.60
33	28.49	30.98	37.65	49.09	61.00	71.74	81.09	92.92	110.17	129.86	191.52	223.85	211.70	266.14	296.28	338.72	405.26	447.60
34	29.37	32.56	39.10	51.15	63.55	74.73	81.33	97.08	113.23	134.00	202.79	235.95	211.70	266.14	296.38	338.72	405.26	447.60
35	30.26	33.43	40.92	53.59	65.70	76.83	84.35	100.82	113.23	139.36	214.05	242.00	211.70	266.14	296.38	338.72	405.26	447.60
36	31.14	35.17	42.39	56.05	67.92	79.05	89.58	103.45	114.14	150.08	219.69	254.10	211.70	266.14	296.38	338.72	405.26	447.60
37	32.04	36.58	44.23	57.58	74.45	85.24	92.36	108.63	121.51	155.44	230.95	266.20	211.70	266.14	296.38	338.72	405.26	447.60
38	33.47	37.46	46.64	60.06	74.45	85.24	92.36	111.47	124.21	160.80	242.22	278.30	211.70	266.14	296.38	338.72	405.26	447.60
39	34.37	38.87	47.78	62.68	74.45	85.24	95.02	114.03	126.65	171.52	253.48	296.45	211.70	266.14	296.38	338.72	405.26	447.60
40	34.77	40.37	48.92	64.36	75.93	86.50	97.39	116.50	129.19	176.88	264.75	308.55	211.70	266.14	296.38	338.72	405.26	447.60
41	36.47	42.07	50.88	66.71	78.08	88.99	100.77	120.00	133.44	183.00	277.26	320.58	211.70	266.14	296.38	338.72	405.26	447.60
42	37.13	43.11	53.15	69.75	86.32	101.04	102.20	123.18	137.69	194.58	284.29	320.58	211.70	266.14	296.38	338.72	405.26	447.60
43	38.91	44.84	56.68	72.32	93.23	107.37	105.57	126.60	146.39	200.82	284.29	320.58	211.70	266.14	296.38	338.72	405.26	447.60
44	41.10	46.36	57.57	76.51	96.59	107.37	111.71	132.67	153.54	207.11	284.29	320.58	211.70	266.14	296.38	338.72	405.26	447.60
45	44.02	48.29	60.60	77.05	95.07	110.98	115.56	137.30	161.45	218.68	325.61	374.30	239.05	287.45	320.44	375.01	453.65	495.99
46	45.35	49.74	63.63	79.46	97.22	113.48	116.07	145.23	170.48	225.09	338.55	393.64	242.12	290.59	325.47	375.01	453.65	495.99
47	47.65	51.95	65.17	82.49	100.00	119.87	120.50	148.56	175.49	237.05	351.60	406.90	245.20	293.75	331.65	375.01	453.65	495.99
48	49.59	53.68	68.13	86.39	110.50	139.20	123.79	151.86	184.55	249.12	364.76	411.31	248.30	296.93	336.77	375.01	453.65	495.99
49	50.92	55.56	71.04	92.52	125.05	152.05	130.14	159.46	189.25	255.72	368.97	411.31	251.11	299.02	338.72	375.01	453.65	495.99
50	52.08	61.23	71.65	95.46	127.22	153.86	137.15	158.50	200.61	272.29	394.36	447.60	251.96	291.07	335.77	393.16	471.79	520.18
51	55.91	60.48	73.68	99.09	137.11	166.68	140.46	161.74	206.87	289.44	411.32	465.74	252.20	296.70	342.22	399.21	483.89	532.28
52	56.88	62.59	76.14	102.05	145.69	179.86	148.43	173.05	207.92	291.12	432.50	483.89	248.09	297.36	343.62	411.31	495.99	544.38
53	59.90	66.72	80.72	105.23	167.71	196.16	148.98	180.73	214.14	302.86	450.88	502.04	244.91	303.35	351.67	417.36	508.08	556.47
54	64.54	69.53	82.19	109.86	182.09	209.76	155.03	184.49	219.42	306.98	457.68	510.99	250.75	300.59	348.15	429.45	520.18	574.62
55	63.45	71.02	85.09	114.99	193.01	215.21	163.29	188.58	226.35	317.36	474.56	518.30	248.16	306.56	355.12	441.55	532.28	586.72
56	65.38	77.39	90.23	121.88	212.82	241.68	170.84	200.22	234.61	331.96	501.31	549.78	258.78	314.70	363.52	465.74	562.52	623.01
57	72.59	83.80	97.58	132.38	243.59	271.73	177.13	213.07	248.58	358.33	520.85	579.81	265.03	323.85	378.14	502.04	604.86	671.40
58	80.51	91.66	107.72	146.30	254.29	280.64	187.58	221.80	257.52	378.44	552.93	618.58	274.54	336.26	382.66	544.38	659.30	731.88
59	82.73	98.77	119.33	158.07	274.24	315.44	196.50	235.42	270.41	392.42	578.52	641.92	277.35	342.68	392.06	563.60	713.74	792.37
60	87.11	104.69	125.34	168.28	298.58	331.12	203.68	244.19	280.17	407.16	599.26	675.36	287.18	349.78	398.70	570.32	756.08	840.76
61	95.15	113.59	134.18	177.31	324.55	354.39	207.35	257.21	293.76	418.73	628.83	695.00	290.34	358.15	407.39	563.48	784.36	866.92
62	101.74	122.36	142.16	194.27	352.44	386.01	210.63	268.59	309.70	416.62	633.71	702.82	287.39	368.11	415.03	572.28	804.47	890.66
63	105.18	131.51	153.64	206.58	386.60	419.91	220.94	281.68	313.57	429.73	652.21	700.29	289.02	383.00	427.55	568.40	833.65	917.58
64	111.82	140.54	160.23	224.37	425.89	463.05	225.59	284.67	332.54	430.95	661.31	701.14	292.68	384.62	433.85	561.92	854.67	925.10
65	120.22	151.25	171.86	242.80	450.60	491.18	231.76	299.40	342.30	436.72	671.21	713.32	292.55	394.94	438.50	561.00	858.82	915.29
66	131.42	163.17	186.40	259.13	477.84	516.80	246.10	326.11	367.42	473.92	721.27	770.79	306.24	412.85	464.55	608.97	901.40	974.90
67	145.71	180.51	206.29	310.98	497.85	543.26	270.19	351.39	403.11	531.99	783.13	829.08	329.70	432.84	500.70	662.25	939.18	1037.94
68	160.65	196.25	230.77	350.36	516.92	567.40	289.53	379.35	437.71	597.41	849.30	918.13	353.18	458.20	529.56	718.43	995.79	1093.59
69	176.71	218.40	252.63	375.05	533.29	568.06	310.66	412.32	472.12	646.32	918.79	980.10	370.37	479.77	550.00	765.98	1042.87	1148.48
70	193.76	239.60	272.82	395.23	531.88	567.88	341.37	448.97	504.47	705.84	966.27	1042.82	395.24	510.09	578.73	817.85	1097.45	1202.16
71	214.85	259.79	296.80	405.50	537.09	571.16	384.70	500.45	550.86	766.11	1026.15	1107.19	440.00	560.35	628.02	866.97	1154.41	1254.18
72	234.36	284.83	322.63	422.64	542.30	581.24	437.54	559.70	601.42	832.02	1092.38	1177.06	487.41	618.99	676.51	911.93	1217.92	1312.55
73	258.12	311.92	347.41	451.96	567.69	612.41	490.99	615.01	652.54	898.38	1163.60	1245.26	541.18	680.94	728.42	969.91	1280.03	1379.99
74	284.74	341.78	382.94	487.03	594.04	646.77	554.12	679.71	712.11	977.00	1242.39	1324.95	609.57	747.69	787.33	1023.14	1350.68	1450.76
75	316.15	378.65	420.16	527.73	625.93	690.55	627.93	757.08	771.64	1058.08	1323.14	1402.53	674.89	823.77	848.22	1083.53	1422.07	1523.50
76	352.57	447.52	502.09	607.59	727.10	798.28	686.36	869.05	1016.00	1238.42	1408.12	1498.85	731.98	940.93	1118.85	1280.27	1520.63	1614.98
77	396.32	500.31	564.42	680.87	813.07	898.59	723.42	931.22	1086.61	1333.92	1509.44	1617.25	779.06	1016.81	1201.53	1379.76	1613.77	1725.07
78	439.07	561.93	626.00	755.29	908.47	1003.37	772.35	998.72	1160.94	1431.88	1657.48	1787.34	823.61	1087.22	1279.32	1482.66	1753.16	1893.28
79	486.42	623.97	697.29	840.20	1010.37	1116.34	837.28	1062.03	1236.72	1530.79	1838.60	1992.39	885.13	1160.76	1367.38	1587.13	1930.87	2098.33
80	721.09	912.47	1028.66	1168.78	1319.15	1411.42	912.47	1325.98					960.31	1373.83				
81	809.94	1025.24	1158.52	1305.48	1493.44	1602.80	1008.16	1459.26					1052.58	1496.85				
82	919.30	1161.94	1312.31	1472.93	1705.32	1845.44	1120.93	1592.54					1158.52	1623.30				
83	1038.91	1319.15	1486.60	1664.31	1947.96	2122.25	1247.38	1732.66					1278.14	1760.00				
84	1130.12	1457.12	1610.68	1872.78	2221.36	2433.24	1384.08	1879.61					1408.00	1900.12				
85+	1551.86	2006.47	2220.83	2559.69	3120.15	3461.90												

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

Appendix B2

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

NH-99 PA 4/99, NH-99FR PA 4/99

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 Facility Daily Benefit - 100 Day Elimination Period

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	73.17	86.26	99.79	134.46	167.46	184.54	129.86	160.62	177.71	198.21	242.64	266.56
30	76.09	89.52	100.87	136.03	167.46	184.54	129.86	160.62	176.23	198.21	242.64	266.56
31	80.62	94.18	105.24	136.70	167.46	184.54	129.64	160.62	176.61	198.21	242.64	266.56
32	80.87	94.18	109.68	136.70	167.46	184.54	129.86	160.62	177.26	198.21	242.64	266.56
33	81.81	99.11	111.30	136.70	167.46	184.54	129.86	160.62	177.64	198.21	242.64	266.56
34	82.06	103.55	109.41	136.70	167.46	184.54	129.86	160.62	177.71	198.21	242.64	266.56
35	80.10	105.17	109.41	136.70	167.46	184.54	129.86	160.62	177.71	198.21	242.64	266.56
36	80.34	102.78	105.70	136.70	167.46	184.54	129.86	160.62	177.71	198.21	242.64	266.56
37	78.48	103.02	103.87	136.70	167.46	184.54	129.86	160.62	177.71	198.21	242.64	266.56
38	78.48	101.11	102.24	136.70	167.46	184.54	129.86	160.62	177.71	198.21	242.64	266.56
39	76.70	99.13	100.53	136.70	167.46	184.54	129.86	160.62	177.71	198.21	242.64	266.56
40	74.87	97.22	99.01	136.70	167.46	184.54	129.86	160.62	177.71	198.21	242.64	266.56
41	73.62	95.90	98.45	136.70	167.46	184.54	129.86	160.62	177.71	198.21	242.64	266.56
42	74.34	94.42	97.91	136.70	167.46	184.54	129.86	160.62	177.71	198.21	242.64	266.56
43	73.13	93.20	97.38	136.70	167.46	184.54	129.86	160.62	177.71	198.21	242.64	266.56
44	73.83	93.92	98.73	136.70	167.46	184.54	129.86	160.62	177.71	198.21	242.64	266.56
45	93.01	121.43	126.25	174.29	218.72	235.81	138.28	168.78	190.75	225.55	269.98	300.74
46	93.01	119.93	125.58	174.29	218.72	235.81	140.05	170.62	193.74	225.55	269.98	300.74
47	92.43	118.48	125.35	174.29	218.72	235.81	141.84	172.48	197.42	225.55	269.98	300.74
48	91.04	117.08	124.72	174.29	218.72	235.81	143.63	174.35	200.47	225.55	269.98	300.74
49	91.88	115.64	124.26	174.29	218.72	235.81	145.25	175.57	201.63	225.55	269.98	300.74
50	99.02	125.22	132.16	191.38	239.22	256.31	142.36	176.87	206.06	235.81	283.65	314.41
51	103.55	129.31	142.04	198.21	252.89	269.98	145.59	176.78	206.24	242.64	290.49	321.24
52	108.01	136.20	149.36	211.88	263.15	283.65	146.13	180.01	210.06	246.06	297.32	331.50
53	117.98	140.34	154.17	220.64	268.34	297.32	147.02	180.26	211.11	252.89	307.57	338.33
54	119.54	144.74	160.96	228.98	275.43	301.98	150.17	184.23	211.83	259.73	314.41	345.16
55	124.06	148.78	167.98	233.22	284.68	312.05	151.63	184.56	212.62	263.15	321.24	352.00
56	130.60	153.07	174.83	248.59	299.71	330.24	154.59	188.75	219.85	280.23	338.33	375.92
57	136.87	165.26	184.29	259.97	313.47	350.30	163.19	196.04	227.35	304.16	365.67	403.26
58	142.67	174.15	193.12	277.83	334.72	372.15	168.14	202.49	231.64	328.08	399.84	440.85
59	153.74	183.35	198.91	291.01	352.01	391.31	178.94	215.13	238.37	341.42	434.02	478.45
60	161.30	189.63	205.14	304.79	369.64	413.64	183.29	228.04	249.93	347.02	468.19	516.04
61	164.78	197.09	214.69	310.86	399.26	438.19	185.96	234.64	260.86	362.48	498.95	550.21
62	170.15	209.43	224.70	318.36	417.38	462.66	192.84	248.99	274.26	375.27	533.13	587.81
63	173.07	222.04	238.45	325.54	445.43	480.82	198.60	259.17	290.93	389.18	570.72	628.82
64	180.87	232.99	254.61	334.73	474.46	501.29	207.80	275.62	308.67	401.23	608.31	657.97
65	187.65	247.36	268.29	340.85	501.52	527.27	216.81	294.07	326.18	414.36	638.58	678.70
66	202.04	268.23	292.89	367.03	556.66	591.42	238.58	318.61	357.55	462.22	691.08	745.39
67	219.59	290.91	313.90	416.38	618.58	651.67	259.66	345.45	388.15	516.29	744.75	803.11
68	239.70	316.64	349.17	477.07	694.18	729.06	283.76	372.85	424.35	574.85	808.60	861.20
69	261.33	343.28	392.06	535.70	768.93	812.26	311.20	403.40	460.28	638.20	875.18	943.22
70	293.26	389.90	435.65	612.65	840.70	900.72	341.61	440.85	502.68	707.94	952.63	1042.33
71	343.32	450.01	493.07	684.83	919.30	989.03	391.54	501.20	561.10	775.52	1035.96	1120.93
72	402.13	518.19	557.35	772.15	1011.57	1090.17	452.55	572.47	628.07	849.07	1133.22	1220.04
73	468.51	592.28	628.39	864.92	1120.93	1199.53	521.21	654.52	704.33	929.46	1234.18	1325.98
74	555.53	680.61	711.70	975.27	1243.96	1322.56	605.97	746.83	786.35	1023.32	1349.99	1449.01
75	654.24	784.33	801.52	1096.63	1373.83	1459.26	701.30	855.35	877.88	1125.15	1477.87	1585.71
76	740.57	938.99	1098.59	1340.93	1524.19	1623.30	791.52	1019.11	1210.78	1385.15	1643.81	1749.75
77	816.78	1051.30	1229.48	1505.28	1705.32	1828.35	878.29	1148.01	1354.55	1557.48	1821.51	1951.38
78	885.13	1147.26	1331.67	1645.13	1903.53	2053.90	946.64	1249.97	1471.87	1701.57	2016.31	2173.51
79	960.31	1222.40	1423.56	1758.43	2115.42	2293.13	1018.41	1334.71	1572.64	1826.02	2221.36	2409.32
80	1049.16	1524.19					1103.84	1575.46				
81	1161.94	1674.56					1206.37	1718.99				
82	1288.39	1831.77					1329.40	1869.36				
83	1431.92	1992.39					1466.10	2023.15				
84	1589.13	2163.26					1616.47	2183.77				
85+												

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

Appendix B2

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those that have
previously elected a landing spot option during the 2010 Rate Filing

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	70.24	80.87	96.94	127.74	160.62	181.13	119.61	150.37	167.46	191.38	228.97	252.89
30	73.05	83.92	97.99	129.23	160.62	181.13	119.61	150.37	166.06	191.38	228.97	252.89
31	77.40	88.29	102.24	129.86	160.62	181.13	119.41	150.37	166.42	191.38	228.97	252.89
32	77.63	88.29	106.54	129.86	160.62	181.13	119.61	150.37	167.03	191.38	228.97	252.89
33	78.54	92.92	108.12	129.86	160.62	181.13	119.61	150.37	167.40	191.38	228.97	252.89
34	78.78	97.08	106.29	129.86	160.62	181.13	119.61	150.37	167.46	191.38	228.97	252.89
35	76.90	98.60	106.29	129.86	160.62	181.13	119.61	150.37	167.46	191.38	228.97	252.89
36	77.13	96.35	102.68	129.86	160.62	181.13	119.61	150.37	167.46	191.38	228.97	252.89
37	75.34	96.58	100.90	129.86	160.62	181.13	119.61	150.37	167.46	191.38	228.97	252.89
38	75.34	94.79	99.32	129.86	160.62	181.13	119.61	150.37	167.46	191.38	228.97	252.89
39	73.63	92.93	97.66	129.86	160.62	181.13	119.61	150.37	167.46	191.38	228.97	252.89
40	71.87	91.14	96.18	129.86	160.62	181.13	119.61	150.37	167.46	191.38	228.97	252.89
41	70.67	89.91	95.64	129.86	160.62	181.13	119.61	150.37	167.46	191.38	228.97	252.89
42	71.36	88.52	95.11	129.86	160.62	181.13	119.61	150.37	167.46	191.38	228.97	252.89
43	70.21	87.37	94.60	129.86	160.62	181.13	119.61	150.37	167.46	191.38	228.97	252.89
44	70.88	88.05	95.91	129.86	160.62	181.13	119.61	150.37	167.46	191.38	228.97	252.89
45	90.10	115.65	123.44	167.46	208.47	232.39	135.07	162.41	181.05	211.88	256.31	280.23
46	90.10	114.22	122.79	167.46	208.47	232.39	136.80	164.18	183.89	211.88	256.31	280.23
47	89.55	112.84	122.57	167.46	208.47	232.39	138.54	165.97	187.38	211.88	256.31	280.23
48	88.20	111.50	121.95	167.46	208.47	232.39	140.29	167.77	190.27	211.88	256.31	280.23
49	89.01	110.13	121.50	167.46	208.47	232.39	141.88	168.94	191.38	211.88	256.31	280.23
50	96.19	117.05	132.16	184.54	225.55	252.89	142.36	164.46	189.71	222.14	266.56	293.90
51	100.75	121.23	139.31	194.80	235.81	263.15	142.49	167.63	193.35	225.55	273.40	300.74
52	105.24	128.19	143.92	201.63	246.06	273.40	140.17	168.01	194.15	232.39	280.23	307.57
53	109.55	132.40	148.85	210.46	254.75	283.65	138.37	171.40	198.69	235.81	287.07	314.41
54	113.98	136.84	153.05	212.38	258.84	288.71	141.67	169.84	196.70	242.64	293.90	324.66
55	118.55	138.34	160.11	220.08	268.13	295.63	140.60	173.20	200.65	249.48	300.74	331.50
56	122.60	145.42	164.54	229.22	283.24	310.62	146.59	177.80	205.39	263.15	317.83	352.00
57	128.97	155.09	171.67	244.11	294.28	327.59	152.66	182.97	213.65	283.65	341.75	379.34
58	135.02	161.71	178.27	259.10	312.41	349.50	157.95	189.99	216.20	307.57	372.50	413.51
59	143.66	168.68	184.53	269.79	326.87	362.68	163.82	198.01	221.52	318.44	403.26	447.69
60	149.08	175.23	188.63	280.89	338.58	381.58	171.07	208.84	231.07	322.23	427.18	475.03
61	150.66	180.67	196.22	284.96	364.40	402.74	171.84	213.52	237.78	326.53	454.52	502.37
62	152.00	188.49	204.27	285.43	376.89	417.99	172.42	223.39	246.83	340.36	478.45	529.71
63	155.55	199.15	211.95	291.41	398.38	427.75	176.53	233.94	261.15	347.19	509.20	560.47
64	159.59	204.14	224.15	294.46	415.16	440.16	183.74	241.46	272.36	352.76	536.54	580.76
65	164.96	214.53	234.22	297.34	433.41	460.60	188.90	255.02	283.15	362.24	554.55	591.02
66	174.96	232.76	254.13	318.09	479.43	512.35	203.56	274.43	308.79	404.78	599.16	648.02
67	191.88	253.16	277.10	364.34	536.32	567.79	225.79	296.43	342.90	453.54	643.20	710.83
68	207.30	274.28	309.13	421.92	599.82	648.43	249.43	323.60	374.00	507.39	703.27	772.35
69	226.48	300.65	344.19	471.19	669.83	714.52	270.02	349.77	400.97	558.43	760.29	837.28
70	257.16	338.23	380.04	531.73	727.92	785.59	297.75	384.27	435.98	616.11	826.74	905.63
71	299.80	390.01	429.29	597.03	799.69	862.84	342.90	436.69	489.42	675.64	899.65	977.40
72	353.16	451.75	485.43	671.56	881.71	950.06	393.41	499.61	546.04	736.06	983.03	1059.42
73	410.97	514.78	546.20	751.97	973.98	1042.33	452.99	569.98	609.71	811.85	1071.43	1155.11
74	481.66	590.83	618.99	849.24	1079.92	1151.69	529.86	649.92	684.37	889.35	1174.05	1261.05
75	567.65	684.40	697.57	956.51	1196.12	1267.88	610.10	744.69	766.79	979.51	1285.55	1377.24
76	646.32	818.35	956.73	1166.17	1325.98	1411.42	689.28	886.04	1053.58	1205.59	1431.92	1520.78
77	710.83	915.02	1067.71	1310.72	1483.18	1589.13	765.51	999.13	1180.64	1355.77	1585.71	1695.07
78	772.35	998.72	1160.94	1431.88	1657.48	1787.34	823.61	1087.22	1279.32	1482.66	1753.16	1893.28
79	837.28	1062.03	1236.72	1530.79	1838.60	1992.39	885.13	1160.76	1367.38	1587.13	1930.87	2098.33
80	912.47	1325.98					960.31	1373.83				
81	1008.16	1459.26					1052.58	1496.85				
82	1120.93	1592.54					1158.52	1623.30				
83	1247.38	1732.66					1278.14	1760.00				
84	1384.08	1879.61					1408.00	1900.12				
85+												

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

Appendix B3

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

NH-99 PA 4/99, NH-99FR PA 4/99

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 Facility Daily Benefit - 100 Day Elimination Period

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	62.14	73.25	84.74	114.19	144.63	157.04	183.08	225.15	254.10	290.25	364.70	400.66
30	64.62	76.02	85.66	115.52	149.62	167.51	192.98	234.94	264.88	297.93	364.70	400.66
31	68.47	79.98	89.38	116.09	154.60	177.98	194.86	239.84	265.46	297.93	364.70	400.66
32	68.67	79.98	93.14	116.09	164.58	183.21	195.19	241.42	266.43	297.93	364.70	400.66
33	71.73	84.17	96.31	116.09	169.57	193.68	195.19	241.42	267.01	297.93	364.70	400.66
34	71.94	87.94	98.99	119.78	179.54	204.15	195.19	241.42	267.11	297.93	364.70	400.66
35	74.62	91.33	98.99	124.58	189.52	209.39	195.19	241.42	267.11	297.93	364.70	400.66
36	79.24	93.71	99.78	134.16	194.50	219.86	195.19	241.42	267.11	297.93	364.70	400.66
37	81.70	98.41	106.22	138.95	204.48	230.33	195.19	241.42	267.11	297.93	364.70	400.66
38	81.70	100.97	108.58	143.74	214.45	240.80	195.19	241.42	267.11	297.93	364.70	400.66
39	84.06	103.30	110.72	153.32	224.43	256.50	195.19	241.42	267.11	297.93	364.70	400.66
40	86.15	105.53	112.94	158.12	234.40	266.97	195.19	241.42	267.11	297.93	364.70	400.66
41	89.14	108.70	116.65	163.59	245.47	277.38	195.19	241.42	267.11	297.93	364.70	400.66
42	90.41	111.58	120.37	173.94	251.70	277.38	195.19	241.42	267.11	297.93	364.70	400.66
43	93.39	114.68	127.97	179.52	251.70	277.38	195.19	241.42	267.11	297.93	364.70	400.66
44	98.82	120.17	134.23	185.14	251.70	277.38	195.19	241.42	267.11	297.93	364.70	400.66
45	101.30	122.43	140.22	193.29	290.12	322.54	207.85	253.68	286.70	339.02	405.80	452.03
46	101.75	129.50	148.07	198.95	301.64	339.20	210.51	256.45	291.21	339.02	405.80	452.03
47	105.63	132.47	152.41	209.53	313.27	350.63	213.19	259.24	296.73	339.02	405.80	452.03
48	108.52	135.42	160.29	220.19	325.00	354.43	215.89	262.05	301.31	339.02	405.80	452.03
49	114.08	142.19	164.37	226.03	328.75	354.43	218.32	263.89	303.06	339.02	405.80	452.03
50	119.90	143.99	170.36	239.80	355.20	385.25	213.97	265.84	309.72	354.43	426.34	472.57
51	122.60	146.51	179.12	250.11	374.62	405.80	218.83	265.71	309.99	364.70	436.62	482.85
52	129.37	156.14	183.23	259.80	392.80	426.34	219.65	270.57	315.73	369.84	446.89	498.26
53	136.25	162.69	188.35	269.65	403.32	446.89	220.98	270.94	317.32	380.11	462.30	508.53
54	138.08	165.71	195.98	281.07	413.59	453.90	225.72	276.91	318.40	390.39	472.57	518.80
55	145.12	172.24	201.67	285.60	427.89	464.61	227.27	277.41	319.59	395.52	482.85	529.08
56	154.54	178.98	211.69	305.73	450.48	496.37	231.75	283.70	330.45	421.21	508.53	565.03
57	159.64	192.81	226.62	324.07	471.17	526.52	240.60	294.66	341.72	457.16	549.62	606.13
58	168.32	202.84	236.91	344.61	503.11	559.37	248.19	304.35	348.18	493.12	600.99	662.63
59	178.59	217.31	247.54	359.47	529.09	588.17	257.28	316.16	358.28	513.17	652.36	719.13
60	187.15	224.42	258.74	375.20	555.60	621.73	261.30	324.35	366.22	521.59	703.72	775.64
61	192.60	238.29	272.95	387.92	585.10	642.15	266.83	334.23	379.56	531.21	731.20	806.33
62	200.23	253.44	289.31	394.63	595.98	660.64	272.96	348.43	391.62	535.84	761.25	839.33
63	208.77	266.71	299.58	407.68	619.29	668.51	276.12	360.33	404.49	541.09	793.49	874.26
64	217.13	275.91	320.79	416.02	641.83	678.13	281.10	372.85	417.56	542.77	822.89	890.06
65	223.88	293.17	332.97	425.15	659.59	693.45	285.14	386.76	428.99	544.96	839.84	892.61
66	241.34	319.15	359.62	464.39	711.19	755.60	304.81	407.06	456.80	590.53	882.93	952.31
67	262.60	342.91	387.79	516.33	767.06	808.09	321.99	428.36	481.31	640.21	923.51	995.87
68	284.30	371.92	419.85	573.66	834.71	876.66	341.21	448.33	510.26	691.22	972.29	1035.55
69	304.41	399.80	456.69	624.02	895.71	946.18	362.51	469.91	536.17	743.42	1019.47	1098.73
70	330.59	439.53	491.11	690.64	947.72	1015.38	385.09	496.97	566.67	798.06	1073.89	1175.01
71	374.12	490.38	537.31	746.28	1001.78	1077.76	426.67	546.16	611.44	845.10	1128.90	1221.50
72	423.10	545.21	586.41	812.41	1064.32	1147.02	476.14	602.32	660.82	893.35	1192.31	1283.65
73	475.33	600.90	637.54	877.52	1137.26	1217.01	528.80	664.05	714.58	943.00	1252.16	1345.29
74	542.75	664.95	695.32	952.83	1215.34	1292.13	592.03	729.65	768.26	999.77	1318.93	1415.67
75	614.60	736.81	752.95	1030.19	1290.59	1370.85	658.81	803.52	824.69	1056.98	1388.33	1489.63
76	667.88	846.81	990.75	1209.30	1374.57	1463.95	713.82	919.07	1091.93	1249.17	1482.44	1577.98
77	705.91	908.60	1062.59	1300.95	1473.84	1580.17	759.07	992.17	1170.69	1346.07	1574.26	1686.50
78	751.67	974.29	1130.89	1397.10	1616.54	1744.23	803.91	1061.51	1249.95	1445.02	1712.31	1845.81
79	815.52	1038.10	1208.93	1493.31	1796.47	1947.39	864.86	1133.47	1335.53	1550.71	1886.44	2046.06
80	890.98	1294.39					937.42	1337.92				
81	986.75	1422.09					1024.48	1459.82				
82	1094.14	1555.59					1128.96	1587.51				
83	1216.03	1691.99					1245.05	1718.11				
84	1349.53	1837.10					1372.75	1854.52				
85+												

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

Appendix B3

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those that have
previously elected a landing spot option during the 2013 Rate Filing

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	59.65	68.68	82.32	108.48	138.73	154.13	168.63	210.78	239.44	280.25	344.16	380.11
30	62.03	71.27	83.22	109.74	143.51	164.41	177.74	219.95	249.60	287.65	344.16	380.11
31	65.73	74.98	86.82	110.28	148.29	174.68	179.48	224.53	250.14	287.65	344.16	380.11
32	65.93	74.98	90.48	110.28	157.86	179.82	179.78	226.01	251.06	287.65	344.16	380.11
33	68.86	78.91	93.56	110.28	162.65	190.10	179.78	226.01	251.61	287.65	344.16	380.11
34	69.07	82.44	96.16	113.80	172.21	200.37	179.78	226.01	251.70	287.65	344.16	380.11
35	71.63	85.62	96.16	118.35	181.78	205.51	179.78	226.01	251.70	287.65	344.16	380.11
36	76.07	87.85	96.93	127.45	186.56	215.79	179.78	226.01	251.70	287.65	344.16	380.11
37	78.43	92.26	103.19	132.00	196.13	226.06	179.78	226.01	251.70	287.65	344.16	380.11
38	78.43	94.66	105.48	136.55	205.70	236.34	179.78	226.01	251.70	287.65	344.16	380.11
39	80.70	96.84	107.55	145.66	215.27	251.75	179.78	226.01	251.70	287.65	344.16	380.11
40	82.70	98.93	109.72	150.21	224.83	262.03	179.78	226.01	251.70	287.65	344.16	380.11
41	85.57	101.91	113.32	155.41	235.45	272.24	179.78	226.01	251.70	287.65	344.16	380.11
42	86.79	104.61	116.93	165.24	241.42	272.24	179.78	226.01	251.70	287.65	344.16	380.11
43	89.66	107.52	124.32	170.54	241.42	272.24	179.78	226.01	251.70	287.65	344.16	380.11
44	94.87	112.66	130.39	175.88	241.42	272.24	179.78	226.01	251.70	287.65	344.16	380.11
45	98.14	116.60	137.11	185.71	276.52	317.87	203.01	244.11	272.13	318.47	385.25	421.21
46	98.57	123.34	144.78	191.15	287.50	334.29	205.61	246.78	276.40	318.47	385.25	421.21
47	102.33	126.16	149.03	201.31	298.59	345.55	208.23	249.46	281.64	318.47	385.25	421.21
48	105.13	128.97	156.72	211.56	309.76	349.29	210.87	252.16	285.99	318.47	385.25	421.21
49	110.51	135.42	160.72	217.16	313.34	349.29	213.25	253.93	287.65	318.47	385.25	421.21
50	116.47	134.60	170.36	231.23	334.90	380.11	213.97	247.19	285.14	333.88	400.66	441.75
51	119.28	137.35	175.68	245.80	349.30	395.52	214.17	251.96	290.62	339.02	410.93	452.03
52	126.05	146.96	176.57	247.23	367.29	410.93	210.68	252.53	291.82	349.29	421.21	462.30
53	126.52	153.48	181.85	257.20	382.90	426.34	207.98	257.62	298.65	354.43	431.48	472.57
54	131.66	156.67	186.34	260.70	388.67	433.95	212.94	255.27	295.66	364.70	441.75	487.98
55	138.67	160.15	192.22	269.51	403.01	440.15	210.74	260.34	301.58	374.98	452.03	498.26
56	145.08	170.03	199.24	281.91	425.73	466.89	219.76	267.25	308.71	395.52	477.71	529.08
57	150.43	180.95	211.10	304.31	442.32	492.39	225.07	275.02	321.13	426.34	513.67	570.17
58	159.30	188.36	218.69	321.38	469.57	525.32	233.15	285.56	324.96	462.30	559.90	621.54
59	166.88	199.93	229.64	333.25	491.30	545.13	235.54	291.01	332.95	478.63	606.13	672.90
60	172.97	207.38	237.92	345.77	508.91	573.54	243.88	297.04	338.58	484.34	642.08	714.00
61	176.09	218.43	249.47	355.59	534.02	590.21	246.56	304.15	345.97	478.53	666.10	736.21
62	178.87	228.10	263.01	353.81	538.16	596.86	244.06	312.61	352.45	486.00	683.18	756.37
63	187.63	239.21	266.29	364.94	553.87	594.71	245.44	325.26	363.09	482.70	707.96	779.23
64	191.58	241.75	282.40	365.98	561.60	595.43	248.55	326.63	368.44	477.20	725.81	785.62
65	196.82	254.26	290.69	370.87	570.01	605.78	248.44	335.39	372.39	476.41	729.34	777.29
66	208.99	276.95	312.02	402.47	612.53	654.58	260.07	350.61	394.51	517.15	765.49	827.91
67	229.46	298.41	342.33	451.78	665.06	704.08	279.99	367.58	425.21	562.40	797.58	881.45
68	245.88	322.16	371.72	507.34	721.25	779.70	299.93	389.12	449.72	610.11	845.65	928.71
69	263.82	350.15	400.94	548.88	780.26	832.33	314.53	407.44	467.08	650.49	885.64	975.33
70	289.90	381.28	428.41	599.42	820.58	885.59	335.65	433.19	491.47	694.54	931.98	1020.91
71	326.70	425.00	467.81	650.60	871.44	940.26	373.66	475.86	533.33	736.26	980.36	1065.09
72	371.57	475.31	510.75	706.58	927.68	999.60	413.92	525.66	574.51	774.44	1034.29	1114.66
73	416.96	522.28	554.15	762.93	988.17	1057.51	459.59	578.28	618.59	823.67	1087.04	1171.93
74	470.57	577.23	604.74	829.69	1055.07	1125.19	517.67	634.96	668.62	868.88	1147.04	1232.03
75	533.25	642.93	655.30	898.55	1123.65	1191.07	573.14	699.57	720.34	920.17	1207.66	1293.80
76	582.87	738.02	862.81	1051.70	1195.82	1272.87	621.62	799.06	950.16	1087.24	1291.36	1371.49
77	614.35	790.82	922.78	1132.80	1281.86	1373.42	661.60	863.51	1020.37	1171.74	1370.46	1464.98
78	655.90	848.14	985.90	1215.99	1407.58	1517.86	699.43	923.30	1086.43	1259.11	1488.84	1607.83
79	711.04	901.91	1050.26	1299.99	1561.39	1691.99	751.67	985.75	1161.21	1347.84	1639.75	1781.96
80	774.89	1126.06					815.52	1166.69				
81	856.15	1239.25					893.88	1271.17				
82	951.93	1352.43					983.85	1378.55				
83	1059.31	1471.42					1085.43	1494.64				
84	1175.40	1596.22					1195.71	1613.63				
85+												

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

Appendix B4

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

NH-99 PA 4/99, NH-99FR PA 4/99

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 Facility Daily Benefit - 100 Day Elimination Period

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	62.14	73.25	84.74	114.19	142.21	156.72	110.28	136.40	150.92	168.33	206.06	226.37
30	64.62	76.02	85.66	115.52	142.21	156.72	110.28	136.40	149.66	168.33	206.06	226.37
31	68.47	79.98	89.38	116.09	142.21	156.72	110.10	136.40	149.98	168.33	206.06	226.37
32	68.67	79.98	93.14	116.09	142.21	156.72	110.28	136.40	150.53	168.33	206.06	226.37
33	69.48	84.17	94.52	116.09	142.21	156.72	110.28	136.40	150.86	168.33	206.06	226.37
34	69.69	87.94	92.92	116.09	142.21	156.72	110.28	136.40	150.92	168.33	206.06	226.37
35	68.02	89.32	92.92	116.09	142.21	156.72	110.28	136.40	150.92	168.33	206.06	226.37
36	68.23	87.28	89.76	116.09	142.21	156.72	110.28	136.40	150.92	168.33	206.06	226.37
37	66.64	87.49	88.21	116.09	142.21	156.72	110.28	136.40	150.92	168.33	206.06	226.37
38	66.64	85.87	86.83	116.09	142.21	156.72	110.28	136.40	150.92	168.33	206.06	226.37
39	65.14	84.18	85.37	116.09	142.21	156.72	110.28	136.40	150.92	168.33	206.06	226.37
40	63.58	82.56	84.08	116.09	142.21	156.72	110.28	136.40	150.92	168.33	206.06	226.37
41	62.52	81.44	83.61	116.09	142.21	156.72	110.28	136.40	150.92	168.33	206.06	226.37
42	63.13	80.18	83.14	116.09	142.21	156.72	110.28	136.40	150.92	168.33	206.06	226.37
43	62.10	79.15	82.70	116.09	142.21	156.72	110.28	136.40	150.92	168.33	206.06	226.37
44	62.70	79.76	83.84	116.09	142.21	156.72	110.28	136.40	150.92	168.33	206.06	226.37
45	78.99	103.12	107.21	148.01	185.74	200.25	117.43	143.33	161.99	191.55	229.28	255.40
46	78.99	101.85	106.65	148.01	185.74	200.25	118.94	144.90	164.53	191.55	229.28	255.40
47	78.50	100.62	106.45	148.01	185.74	200.25	120.45	146.47	167.65	191.55	229.28	255.40
48	77.32	99.43	105.91	148.01	185.74	200.25	121.98	148.06	170.24	191.55	229.28	255.40
49	78.03	98.21	105.53	148.01	185.74	200.25	123.35	149.10	171.23	191.55	229.28	255.40
50	84.09	106.34	112.23	162.52	203.16	217.67	120.89	150.20	174.99	200.25	240.88	267.00
51	87.94	109.82	120.63	168.33	214.76	229.28	123.64	150.12	175.15	206.06	246.69	272.81
52	91.72	115.67	126.84	179.94	223.47	240.88	124.10	152.87	178.39	208.96	252.49	281.52
53	100.19	119.18	130.92	187.38	227.88	252.49	124.85	153.08	179.28	214.76	261.20	287.32
54	101.52	122.91	136.69	194.45	233.91	256.45	127.53	156.45	179.90	220.57	267.00	293.12
55	105.36	126.35	142.66	198.06	241.76	265.01	128.77	156.74	180.57	223.47	272.81	298.93
56	110.91	129.99	148.47	211.11	254.52	280.45	131.28	160.29	186.71	237.98	287.32	319.24
57	116.23	140.34	156.51	220.77	266.21	297.48	138.58	166.48	193.07	258.30	310.54	342.46
58	121.16	147.89	164.00	235.94	284.25	316.04	142.79	171.96	196.72	278.61	339.56	374.39
59	130.56	155.70	168.92	247.13	298.94	332.32	151.96	182.69	202.43	289.94	368.58	406.31
60	136.98	161.04	174.21	258.84	313.91	351.28	155.66	193.66	212.25	294.70	397.60	438.23
61	139.94	167.38	182.32	263.99	339.06	372.12	157.93	199.26	221.53	307.83	423.72	467.26
62	144.50	177.85	190.82	270.36	354.45	392.91	163.76	211.45	232.91	318.69	452.75	499.18
63	146.98	188.57	202.50	276.46	378.27	408.33	168.66	220.10	247.07	330.51	484.67	534.01
64	153.60	197.86	216.23	284.26	402.93	425.71	176.47	234.07	262.14	340.74	516.59	558.76
65	159.36	210.07	227.84	289.46	425.90	447.77	184.12	249.73	277.01	351.89	542.30	576.37
66	171.58	227.79	248.73	311.69	472.73	502.25	202.61	270.58	303.64	392.53	586.89	633.01
67	186.49	247.05	266.57	353.60	525.32	553.42	220.51	293.36	329.62	438.45	632.47	682.02
68	203.56	268.90	296.52	405.14	589.51	619.14	240.98	316.63	360.37	488.18	686.68	731.36
69	221.93	291.53	332.95	454.93	653.00	689.80	264.28	342.58	390.89	541.98	743.22	801.01
70	249.04	331.11	369.97	520.28	713.95	764.92	290.10	374.38	426.89	601.20	809.00	885.18
71	291.56	382.16	418.73	581.58	780.70	839.91	332.50	425.63	476.50	658.59	879.76	951.93
72	341.50	440.06	473.32	655.73	859.06	925.81	384.31	486.16	533.38	721.06	962.36	1036.09
73	397.87	502.98	533.65	734.51	951.93	1018.68	442.63	555.84	598.13	789.33	1048.10	1126.06
74	471.77	578.00	604.40	828.23	1056.41	1123.16	514.61	634.23	667.79	869.03	1146.45	1230.54
75	555.60	666.08	680.67	931.29	1166.69	1239.25	595.57	726.38	745.52	955.51	1255.05	1346.63
76	628.92	797.41	932.95	1138.76	1294.39	1378.55	672.18	865.46	1028.23	1176.31	1395.97	1485.94
77	693.63	892.80	1044.11	1278.33	1448.21	1552.69	745.87	974.92	1150.33	1322.66	1546.88	1657.17
78	751.67	974.29	1130.89	1397.10	1616.54	1744.23	803.91	1061.51	1249.95	1445.02	1712.31	1845.81
79	815.52	1038.10	1208.93	1493.31	1796.47	1947.39	864.86	1133.47	1335.53	1550.71	1886.44	2046.06
80	890.98	1294.39					937.42	1337.92				
81	986.75	1422.09					1024.48	1459.82				
82	1094.14	1555.59					1128.96	1587.51				
83	1216.03	1691.99					1245.05	1718.11				
84	1349.53	1837.10					1372.75	1854.52				
85+												

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

Appendix B4

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those that have
previously elected a landing spot option during the 2010 and 2013 Rate Filings

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	59.65	68.68	82.32	108.48	136.40	153.82	101.58	127.70	142.21	162.52	194.45	214.76
30	62.03	71.27	83.22	109.74	136.40	153.82	101.58	127.70	141.02	162.52	194.45	214.76
31	65.73	74.98	86.82	110.28	136.40	153.82	101.41	127.70	141.33	162.52	194.45	214.76
32	65.93	74.98	90.48	110.28	136.40	153.82	101.58	127.70	141.85	162.52	194.45	214.76
33	66.70	78.91	91.82	110.28	136.40	153.82	101.58	127.70	142.16	162.52	194.45	214.76
34	66.90	82.44	90.26	110.28	136.40	153.82	101.58	127.70	142.21	162.52	194.45	214.76
35	65.30	83.73	90.26	110.28	136.40	153.82	101.58	127.70	142.21	162.52	194.45	214.76
36	65.50	81.83	87.20	110.28	136.40	153.82	101.58	127.70	142.21	162.52	194.45	214.76
37	63.98	82.02	85.69	110.28	136.40	153.82	101.58	127.70	142.21	162.52	194.45	214.76
38	63.98	80.50	84.35	110.28	136.40	153.82	101.58	127.70	142.21	162.52	194.45	214.76
39	62.53	78.92	82.93	110.28	136.40	153.82	101.58	127.70	142.21	162.52	194.45	214.76
40	61.04	77.40	81.68	110.28	136.40	153.82	101.58	127.70	142.21	162.52	194.45	214.76
41	60.02	76.35	81.22	110.28	136.40	153.82	101.58	127.70	142.21	162.52	194.45	214.76
42	60.60	75.17	80.77	110.28	136.40	153.82	101.58	127.70	142.21	162.52	194.45	214.76
43	59.62	74.20	80.33	110.28	136.40	153.82	101.58	127.70	142.21	162.52	194.45	214.76
44	60.19	74.77	81.45	110.28	136.40	153.82	101.58	127.70	142.21	162.52	194.45	214.76
45	76.52	98.21	104.83	142.21	177.04	197.35	114.70	137.92	153.75	179.94	217.67	237.98
46	76.52	97.00	104.28	142.21	177.04	197.35	116.17	139.43	156.17	179.94	217.67	237.98
47	76.05	95.83	104.09	142.21	177.04	197.35	117.65	140.95	159.13	179.94	217.67	237.98
48	74.90	94.69	103.56	142.21	177.04	197.35	119.14	142.47	161.59	179.94	217.67	237.98
49	75.59	93.53	103.18	142.21	177.04	197.35	120.48	143.47	162.52	179.94	217.67	237.98
50	81.69	99.41	112.23	156.72	191.55	214.76	120.89	139.66	161.11	188.64	226.37	249.59
51	85.56	102.95	118.31	165.43	200.25	223.47	121.01	142.36	164.20	191.55	232.18	255.40
52	89.37	108.86	122.22	171.23	208.96	232.18	119.04	142.68	164.88	197.35	237.98	261.20
53	93.03	112.44	126.41	178.73	216.34	240.88	117.51	145.55	168.74	200.25	243.79	267.00
54	96.79	116.21	129.97	180.36	219.82	245.18	120.31	144.23	167.05	206.06	249.59	275.71
55	100.67	117.48	135.97	186.90	227.70	251.06	119.40	147.09	170.39	211.86	255.40	281.52
56	104.12	123.49	139.73	194.66	240.54	263.79	124.49	151.00	174.42	223.47	269.91	298.93
57	109.53	131.71	145.79	207.31	249.91	278.20	129.64	155.39	181.44	240.88	290.22	322.15
58	114.67	137.33	151.39	220.03	265.30	296.81	134.14	161.34	183.60	261.20	316.34	351.17
59	122.00	143.25	156.71	229.11	277.58	308.00	139.12	168.16	188.12	270.42	342.46	380.19
60	126.60	148.81	160.19	238.54	287.53	324.05	145.28	177.35	196.23	273.65	362.78	403.41
61	127.94	153.43	166.64	241.99	309.46	342.02	145.93	181.33	201.93	277.30	386.00	426.63
62	129.08	160.07	173.48	242.40	320.07	354.97	146.42	189.71	209.62	289.04	406.31	449.84
63	132.10	169.13	180.00	247.48	338.31	363.25	149.92	198.67	221.78	294.84	432.43	475.96
64	135.53	173.37	190.35	250.07	352.56	373.80	156.04	205.05	231.30	299.57	455.65	493.19
65	140.09	182.18	198.90	252.51	368.07	391.16	160.42	216.57	240.46	307.63	470.94	501.91
66	148.58	197.67	215.81	270.13	407.15	435.10	172.87	233.05	262.23	343.75	508.83	550.32
67	162.95	214.99	235.32	309.40	455.46	482.19	191.75	251.74	291.20	385.16	546.22	603.66
68	176.05	232.92	262.53	358.31	509.39	550.66	211.83	274.81	317.61	430.89	597.24	655.90
69	192.34	255.32	292.29	400.15	568.83	606.79	229.30	297.04	340.51	474.23	645.66	711.04
70	218.39	287.23	322.74	451.56	618.17	667.15	252.86	326.33	370.24	523.22	702.09	769.09
71	254.60	331.20	364.57	507.02	679.12	732.75	291.20	370.85	415.63	573.77	764.00	830.03
72	299.91	383.64	412.24	570.31	748.77	806.82	334.09	424.28	463.71	625.08	834.82	899.69
73	349.01	437.17	463.85	638.60	827.13	885.18	384.69	484.04	517.79	689.44	909.89	980.95
74	409.04	501.75	525.66	721.20	917.10	978.05	449.97	551.93	581.19	755.26	997.04	1070.92
75	482.06	581.21	592.39	812.29	1015.78	1076.72	518.11	632.41	651.18	831.83	1091.72	1169.59
76	548.87	694.97	812.48	990.35	1126.06	1198.62	585.36	752.45	894.73	1023.82	1216.03	1291.49
77	603.66	777.07	906.73	1113.10	1259.56	1349.53	650.10	848.49	1002.63	1151.36	1346.63	1439.50
78	655.90	848.14	985.90	1215.99	1407.58	1517.86	699.43	923.30	1086.43	1259.11	1488.84	1607.83
79	711.04	901.91	1050.26	1299.99	1561.39	1691.99	751.67	985.75	1161.21	1347.84	1639.75	1781.96
80	774.89	1126.06					815.52	1166.69				
81	856.15	1239.25					893.88	1271.17				
82	951.93	1352.43					983.85	1378.55				
83	1059.31	1471.42					1085.43	1494.64				
84	1175.40	1596.22					1195.71	1613.63				
85+												

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

Appendix B1

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

LTC2000 PA 4/00 (Pre Rate Stability)

Premiums to be used only with those that have not previously elected a landing spot option

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP
Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	GPO Inflation			5% Compound Inflation		
	Benefit Period			Benefit Period		
	4 Years	6 Years	Life	4 Years	6 Years	Life
40	72.84	92.34	127.09	417.36	465.74	623.01
41	72.84	92.34	127.09	417.36	465.74	623.01
42	72.84	92.34	127.09	417.36	465.74	623.01
43	72.84	92.34	127.09	417.36	465.74	623.01
44	75.63	92.86	127.09	417.36	465.74	623.01
45	87.29	115.64	156.27	471.79	526.23	701.64
46	87.29	115.64	156.27	471.79	526.23	701.64
47	87.29	115.64	156.27	471.79	526.23	701.64
48	87.29	117.37	158.61	471.79	526.23	701.64
49	90.19	117.37	158.61	471.79	526.23	701.64
50	92.96	124.96	171.83	502.04	556.47	731.88
51	99.56	134.46	181.36	514.13	568.57	750.03
52	111.99	140.29	191.29	526.23	574.62	774.22
53	116.19	161.93	214.80	544.38	592.77	792.37
54	127.14	168.65	221.55	556.00	604.86	810.52
55	131.52	178.71	239.10	562.70	616.96	822.61
56	139.49	186.56	245.47	565.27	641.15	858.91
57	149.83	196.45	251.20	566.46	677.45	901.25
58	158.69	197.67	256.35	566.46	707.69	955.68
59	164.33	209.18	270.70	566.58	756.08	1016.17
60	177.58	215.50	281.34	568.06	804.47	1076.66
61	185.94	233.33	302.14	583.79	819.87	1114.61
62	198.93	253.61	329.09	601.61	822.43	1149.24
63	212.57	274.83	352.17	618.97	825.31	1191.73
64	217.48	302.31	405.37	635.06	826.92	1230.29
65	236.20	323.77	447.62	654.25	830.41	1270.21
66	251.66	340.16	492.60	692.13	898.90	1311.04
67	273.66	350.65	541.52	734.02	972.70	1347.33
68	292.31	395.33	604.31	775.02	1050.06	1403.28
69	332.63	443.45	654.10	816.31	1128.89	1490.68
70	379.12	497.29	719.59	861.06	1212.91	1587.77
71	427.21	556.60	786.09	927.44	1279.59	1653.24
72	478.95	616.67	853.32	1000.10	1349.91	1727.49
73	520.35	663.06	899.15	1076.67	1424.70	1808.69
74	565.60	714.01	945.07	1157.70	1503.86	1898.97
75	619.96	775.11	1009.47	1242.85	1590.13	1996.05
76	742.42	893.12	1170.09	1495.22	1781.93	2115.81
77	832.21	999.93	1313.72	1603.34	1864.19	2260.67
78	926.30	1109.74	1464.54	1753.16	1995.81	2474.25
79	1027.87	1233.27	1629.20	1937.71	2173.51	2744.23
80	1305.48	1524.19	1893.28			
81	1469.51	1705.32	2153.01			
82	1664.31	1924.04	2470.83			
83	1886.45	2173.51	2846.76			
84	2132.50	2443.49	3260.27			
85+	2437.31	2921.76	3800.63			

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

Preferred Rates

Age	GPO Inflation			5% Compound Inflation		
	Benefit Period			Benefit Period		
	4 Years	6 Years	Life	4 Years	6 Years	Life
40	70.04	89.26	120.74	393.16	441.55	586.72
41	70.04	89.26	120.74	393.16	441.55	586.72
42	70.04	89.26	120.74	393.16	441.55	586.72
43	70.04	89.26	120.74	393.16	441.55	586.72
44	72.72	89.76	120.74	393.16	441.55	586.72
45	87.29	112.51	153.14	441.55	495.99	659.30
46	87.29	112.51	153.14	441.55	495.99	659.30
47	87.29	112.51	153.14	441.55	495.99	659.30
48	87.29	114.20	155.44	441.55	495.99	659.30
49	90.19	114.20	155.44	441.55	495.99	659.30
50	90.22	121.84	168.70	459.70	520.18	689.54
51	96.87	131.33	178.23	477.84	532.28	701.64
52	109.19	137.17	188.16	489.94	544.38	719.79
53	113.42	155.32	208.19	508.08	556.47	737.93
54	124.25	162.03	214.94	514.15	568.57	756.08
55	123.13	168.78	225.82	532.77	580.67	780.27
56	128.34	173.47	232.38	536.43	598.81	810.52
57	135.95	180.35	238.32	533.78	629.06	846.81
58	147.55	185.31	240.91	525.63	665.35	895.20
59	155.97	193.80	252.24	528.17	701.64	949.63
60	160.93	200.53	257.40	522.62	737.93	991.98
61	167.08	209.40	272.22	530.71	744.28	1014.36
62	179.86	226.44	292.86	545.35	745.67	1034.32
63	188.35	244.30	315.42	555.81	737.62	1063.05
64	191.59	264.91	356.34	558.20	725.96	1083.31
65	205.06	280.18	387.04	567.54	721.50	1106.14
66	215.71	291.57	426.69	598.28	783.66	1141.38
67	237.51	306.45	476.97	644.22	855.79	1197.63
68	258.98	349.36	534.29	683.39	928.72	1262.95
69	293.35	388.02	571.44	713.81	992.33	1321.93
70	328.39	432.82	627.42	750.76	1058.54	1379.09
71	370.43	488.95	682.65	806.62	1110.66	1438.36
72	416.36	541.46	743.75	868.42	1172.61	1503.08
73	451.33	582.34	780.92	935.47	1243.72	1575.97
74	492.62	623.03	821.80	1005.19	1312.19	1651.28
75	541.81	672.13	878.30	1084.54	1381.18	1735.20
76	648.19	776.13	1015.90	1302.87	1553.29	1839.99
77	724.55	868.36	1145.61	1398.14	1624.21	1965.05
78	805.35	966.94	1276.69	1527.61	1739.49	2156.43
79	893.80	1072.28	1420.67	1684.82	1889.86	2388.82
80	1138.02	1325.98	1647.22			
81	1278.14	1483.18	1869.36			
82	1449.01	1671.15	2153.01			
83	1643.81	1889.86	2474.25			
84	1855.69	2129.09	2836.50			
85+	2119.89	2539.75	3307.69			

Appendix B2

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

LTC2000 PA 4/00 (Pre Rate Stability)

Premiums to be used only with those that have previously elected a landing spot option during the 2010 Rate Filing

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP
Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	3.4% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	235.81	263.15	352.00
41	235.81	263.15	352.00
42	235.81	263.15	352.00
43	235.81	263.15	352.00
44	235.81	263.15	352.00
45	266.56	297.32	396.43
46	266.56	297.32	396.43
47	266.56	297.32	396.43
48	266.56	297.32	396.43
49	266.56	297.32	396.43
50	283.65	314.41	413.51
51	290.49	321.24	423.77
52	297.32	324.66	437.44
53	307.57	334.91	447.69
54	314.14	341.75	457.94
55	317.93	348.58	464.78
56	319.38	362.25	485.28
57	320.05	382.76	509.20
58	320.05	399.84	539.96
59	320.12	427.18	574.14
60	320.96	454.52	608.31
61	338.30	475.11	645.90
62	357.80	489.13	683.50
63	378.07	504.11	727.92
64	398.67	519.12	772.35
65	422.46	536.21	820.19
66	460.06	597.51	871.46
67	502.69	666.15	922.72
68	547.36	741.60	991.07
69	595.12	823.00	1086.76
70	648.67	913.72	1196.12
71	722.76	997.19	1288.39
72	807.23	1089.57	1394.33
73	901.21	1192.53	1513.94
74	1006.31	1307.20	1650.64
75	1123.53	1437.48	1804.43
76	1408.00	1677.98	1992.39
77	1575.46	1831.77	2221.36
78	1753.16	1995.81	2474.25
79	1937.71	2173.51	2744.23
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85+			

Preferred Rates

Age	3.4% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	222.14	249.48	331.50
41	222.14	249.48	331.50
42	222.14	249.48	331.50
43	222.14	249.48	331.50
44	222.14	249.48	331.50
45	249.48	280.23	372.50
46	249.48	280.23	372.50
47	249.48	280.23	372.50
48	249.48	280.23	372.50
49	249.48	280.23	372.50
50	259.73	293.90	389.59
51	269.98	300.74	396.43
52	276.82	307.57	406.68
53	287.07	314.41	416.93
54	290.50	321.24	427.18
55	301.02	328.08	440.85
56	303.09	338.33	457.94
57	301.59	355.42	478.45
58	296.98	375.92	505.79
59	298.42	396.43	536.54
60	295.28	416.93	560.47
61	307.54	431.30	587.81
62	324.34	443.48	615.15
63	339.49	450.55	649.32
64	350.43	455.74	680.08
65	366.47	465.88	714.25
66	397.68	520.90	758.68
67	441.19	586.09	820.19
68	482.65	655.91	891.96
69	520.39	723.44	963.73
70	565.57	797.43	1038.91
71	628.61	865.55	1120.93
72	700.94	946.46	1213.20
73	783.02	1041.04	1319.15
74	873.74	1140.60	1435.34
75	980.43	1248.59	1568.62
76	1226.87	1462.68	1732.66
77	1373.83	1595.96	1930.87
78	1527.61	1739.49	2156.43
79	1684.82	1889.86	2388.82
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85+			

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

Appendix B3

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

LTC2000 PA 4/00 (Pre Rate Stability)

Premiums to be used only with those that have
previously elected a landing spot option during the 2013 Rate Filing

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP
Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	4.4% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	354.43	395.52	529.08
41	354.43	395.52	529.08
42	354.43	395.52	529.08
43	354.43	395.52	529.08
44	354.43	395.52	529.08
45	400.66	446.89	595.85
46	400.66	446.89	595.85
47	400.66	446.89	595.85
48	400.66	446.89	595.85
49	400.66	446.89	595.85
50	426.34	472.57	621.54
51	436.62	482.85	636.95
52	446.89	487.98	657.49
53	462.30	503.39	672.90
54	472.17	513.67	688.31
55	477.86	523.94	698.59
56	480.05	544.49	729.41
57	481.05	575.31	765.36
58	481.05	600.99	811.59
59	481.16	642.08	862.96
60	482.42	683.18	914.33
61	495.77	696.26	946.56
62	510.91	698.43	975.97
63	525.64	700.87	1012.05
64	539.31	702.24	1044.80
65	555.61	705.20	1078.70
66	587.78	763.37	1113.37
67	623.35	826.05	1144.19
68	658.17	891.74	1191.71
69	693.23	958.68	1265.93
70	731.24	1030.04	1348.38
71	787.61	1086.66	1403.98
72	849.32	1146.38	1467.03
73	914.34	1209.90	1535.99
74	983.15	1277.12	1612.66
75	1055.46	1350.38	1695.10
76	1269.78	1513.26	1796.81
77	1361.60	1583.12	1919.83
78	1488.84	1694.90	2101.21
79	1645.56	1845.81	2330.48
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85+			

Preferred Rates

Age	4.4% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	333.88	374.98	498.26
41	333.88	374.98	498.26
42	333.88	374.98	498.26
43	333.88	374.98	498.26
44	333.88	374.98	498.26
45	374.98	421.21	559.90
46	374.98	421.21	559.90
47	374.98	421.21	559.90
48	374.98	421.21	559.90
49	374.98	421.21	559.90
50	390.39	441.75	585.58
51	405.80	452.03	595.85
52	416.07	462.30	611.26
53	431.48	472.57	626.67
54	436.63	482.85	642.08
55	452.44	493.12	662.63
56	455.56	508.53	688.31
57	453.30	534.21	719.13
58	446.38	565.03	760.23
59	448.54	595.85	806.46
60	443.82	626.67	842.41
61	450.70	632.07	861.42
62	463.12	633.24	878.37
63	472.01	626.41	902.77
64	474.04	616.51	919.98
65	481.97	612.72	939.37
66	508.08	665.50	969.29
67	547.09	726.76	1017.06
68	580.36	788.70	1072.54
69	606.19	842.71	1122.62
70	637.57	898.94	1171.16
71	685.01	943.21	1221.50
72	737.48	995.81	1276.46
73	794.42	1056.21	1338.36
74	853.64	1114.35	1402.31
75	921.03	1172.94	1473.58
76	1106.44	1319.10	1562.57
77	1187.34	1379.32	1668.78
78	1297.29	1477.23	1831.30
79	1430.79	1604.93	2028.65
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84			
85+			

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

Appendix B4

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

LTC2000 PA 4/00 (Pre Rate Stability)

Premiums to be used only with those that have

previously elected a landing spot option during the 2010 and 2013 Rate Filings

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP
Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	2.8% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	200.25	223.47	298.93
41	200.25	223.47	298.93
42	200.25	223.47	298.93
43	200.25	223.47	298.93
44	200.25	223.47	298.93
45	226.37	252.49	336.66
46	226.37	252.49	336.66
47	226.37	252.49	336.66
48	226.37	252.49	336.66
49	226.37	252.49	336.66
50	240.88	267.00	351.17
51	246.69	272.81	359.88
52	252.49	275.71	371.48
53	261.20	284.42	380.19
54	266.78	290.22	388.90
55	269.99	296.03	394.70
56	271.23	307.64	412.11
57	271.80	325.05	432.43
58	271.80	339.56	458.55
59	271.85	362.78	487.57
60	272.57	386.00	516.59
61	287.29	403.47	548.52
62	303.86	415.38	580.44
63	321.07	428.10	618.17
64	338.57	440.85	655.90
65	358.76	455.36	696.53
66	390.70	507.42	740.07
67	426.90	565.72	783.60
68	464.83	629.79	841.64
69	505.39	698.91	922.91
70	550.87	775.96	1015.78
71	613.79	846.85	1094.14
72	685.52	925.29	1184.11
73	765.33	1012.73	1285.68
74	854.59	1110.12	1401.77
75	954.14	1220.75	1532.37
76	1195.71	1424.99	1691.99
77	1337.92	1555.59	1886.44
78	1488.84	1694.90	2101.21
79	1645.56	1845.81	2330.48
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84			
85+			

Preferred Rates

Age	2.8% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	188.64	211.86	281.52
41	188.64	211.86	281.52
42	188.64	211.86	281.52
43	188.64	211.86	281.52
44	188.64	211.86	281.52
45	211.86	237.98	316.34
46	211.86	237.98	316.34
47	211.86	237.98	316.34
48	211.86	237.98	316.34
49	211.86	237.98	316.34
50	220.57	249.59	330.85
51	229.28	255.40	336.66
52	235.08	261.20	345.36
53	243.79	267.00	354.07
54	246.70	272.81	362.78
55	255.63	278.61	374.39
56	257.39	287.32	388.90
57	256.11	301.83	406.31
58	252.21	319.24	429.53
59	253.42	336.66	455.65
60	250.76	354.07	475.96
61	261.17	366.27	499.18
62	275.44	376.61	522.40
63	288.31	382.62	551.42
64	297.59	387.03	577.54
65	311.22	395.64	606.56
66	337.72	442.36	644.29
67	374.67	497.72	696.53
68	409.88	557.02	757.48
69	441.93	614.37	818.43
70	480.30	677.20	882.27
71	533.83	735.05	951.93
72	595.26	803.76	1030.29
73	664.96	884.08	1120.26
74	742.01	968.63	1218.93
75	832.61	1060.34	1332.12
76	1041.90	1242.15	1471.42
77	1166.69	1355.34	1639.75
78	1297.29	1477.23	1831.30
79	1430.79	1604.93	2028.65
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85+			

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

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA 2019 JH Inforce Rate Increase Cover Letter.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	Please see Actuarial Memorandum
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	PA Adv filing package.pdf PA Gold PreRS filing package.pdf PA Adv-Gold Loss Ratio Exhibits.xlsx PA Seriatim Listing.xlsx
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 Adv-Gold Pre-RS
Project Name/Number: 2019 Inforce Rate Increases - JH Adv-Gold Pre-RS/2019 Inforce Rate Increases - JH Adv-Gold Pre-RS

Item Status:	
Status Date:	

Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	Rates are found on the Rate/Rule Schedule tab
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:	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 GPO Package_4_20 No SC_PL.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 Adv-Gold Pre-RS*		
Project Name/Number:	*2019 Inforce Rate Increases - JH Adv-Gold Pre-RS/2019 Inforce Rate Increases - JH Adv-Gold Pre-RS*		

Satisfied - Item:	State Filing Summary
Comments:	
Attachment(s):	Rate Increase Filing Summary.pdf
Item Status:	
Status Date:	

Attachment PA Adv-Gold Loss Ratio Exhibits.xlsx is not a PDF document and cannot be reproduced here.

Attachment PA Seriatim Listing.xlsx is not a PDF document and cannot be reproduced here.

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

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Carol A. Folsom
Senior Contract Consultant
US Legacy - LTC Contract Services

December 9, 2021

Honorable Jessica K. Altman
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 Altman:

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-PA-91	10/23/1991	1991-1995	61.7%
NH-PA-91	10/23/1991	1991-1994	61.7%
LTC-94 PA	6/22/1994	1994-1999	61.7%
LTC-94 PA 2/95	2/28/1995	1994-1999	61.7%
NH-94 PA	6/22/1994	1994-1999	61.7%
NH-94 PA 2/95	2/28/1995	1994-1999	61.7%
LTC-96 PA 9/96 (PreRS)	1/3/1997	1997-2004	60.0%
LTC-96 PA 6/98 (PreRS)	10/6/1998	1997-2004	60.0%
LTC-98FR PA 6/98 (PreRS)	10/6/1998	1999-2004	60.0%
LTC-96CL PA 9/96 (PreRS)	1/3/1997	1997-2000	60.0%
NH-99 PA 4/99 (PreRS)	5/16/2001	2001-2003	60.0%
NH-99FR PA 4/99 (PreRS)	5/16/2001	2001-2003	60.0%
LTC2000 PA 4/00 (PreRS)	5/4/2001	2001-2003	60.0%

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.

- **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.

  The Paid-up Endorsement form **LTC-PDUP2 5/19** was approved by your Department on 8/27/2019, SERFF Tracking No. MULF-131997877.

Please note, the above referenced mitigation option 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.

Policyholder Communication Package

We are submitting for informational purposes only, 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.

The following items are included in this submission:

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

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

Thank you for your time and consideration in this matter.

Sincerely,

Carol A. Folsom
Senior Contract Consultant
US Legacy – LTC Contract Services

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase - Advantage Policy Series
December 6, 2021

Product Name	Form Number	Issue Date Range
ProtectCare Advantage LTC	LTC-PA-91	Nov 1991 - Feb 1995
ProtectCare Advantage NH	NH-PA-91	Nov 1991 - Dec 1994
ProtectCare Advantage Plus LTC	LTC-94 PA	Jul 1994 - Feb 1999
ProtectCare Advantage Plus LTC	LTC-94 PA 2/95	Jul 1994 - Feb 1999
ProtectCare Advantage Plus NH	NH-94 PA	Aug 1994 - Sep 1999
ProtectCare Advantage Plus NH	NH-94 PA 2/95	Aug 1994 - Sep 1999

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-PA-91, LTC-94 PA, LTC-94 PA 2/95
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 or covered services received in a community setting.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the nursing home or home health maximum daily amounts. There are separate pools for nursing home/assistance living facilities and home health care. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of five activities of daily living (ADLs) of dressing, eating, toileting, transferring, and maintaining continence.

Premiums are waived after the insured has received 90 days of benefits and will continue to be waived until the insured stops receiving such benefits or the policy limit is reached.

NH-PA-91, NH-94 PA, NH-94 PA 2/95
Individually underwritten long-term care policies that provide facility-only long-term care coverage for care received in a nursing home or assisted care living facility.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amounts. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of five activities of daily living (ADLs) of dressing, eating, toileting, transferring, and maintaining continence.

Premiums are waived after the insured has received 90 days of benefits and will continue to be waived until the insured stops receiving such benefits or the policy limit is reached.

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

Our nationwide assumptions for morbidity, voluntary termination rates, and mortality are the same as our best estimate assumptions used for AG51 and GPV projections, with one exception. A shock lapse rate is applied in rate increase filings as described below, but the benefit of shock lapse is not reflected within our AG51 and GPV projections.

For both mortality and morbidity, adjustments were made in the experience analysis to normalize for differences in underwriting by setting different expectations by issue year/product series which are proxies for underwriting era.

<u>Morbidity</u>

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. 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-91 policy with the following attributes:

Standard risk class, Female, Single, 100 day Elimination Period, Policy Issued 1997 (in force 22 policy years as of 2019).

Policy Duration	4 Year Benefit Period			Lifetime Benefit Period		
	Issue Age			Issue Age		
	55	65	75	55	65	75
23	2.34%	9.20%	21.91%	2.83%	11.07%	25.96%
28	4.72%	14.13%	23.44%	5.71%	16.89%	27.70%
33	8.56%	18.83%	26.73%	10.30%	22.38%	31.46%
38	13.44%	20.60%	30.45%	16.08%	24.43%	35.65%

Below are expected incidence rates from the prior assumptions before future morbidity improvements for an LTC-91 policy with the following attributes:
Standard risk class, Female, Single, 100 day Elimination Period, Policy Issued 1997.

Policy Duration	4 Year Benefit Period			Lifetime Benefit Period		
	Issue Age			Issue Age		
	55	65	75	55	65	75
23	2.22%	9.21%	18.78%	2.63%	10.85%	21.90%
28	4.91%	15.79%	20.56%	5.81%	18.47%	23.93%
33	8.77%	17.96%	23.52%	10.34%	20.96%	27.29%
38	15.05%	19.67%	26.89%	17.62%	22.92%	31.09%

Comparison (Current/Prior)

Policy Duration	4 Year Benefit Period			Lifetime Benefit Period		
	Issue Age			Issue Age		
	55	65	75	55	65	75
23	105%	100%	117%	108%	102%	119%
28	96%	89%	114%	98%	91%	116%
33	98%	105%	114%	100%	107%	115%
38	89%	105%	113%	91%	107%	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-91 policy with the following attributes:
Standard risk class, Female, Issue Age 55, Single, 100 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	7.32%	6.06%	6.41%	6.65%	5.50%	5.83%
3	6.34%	5.24%	5.55%	5.76%	4.77%	5.05%
6	3.90%	3.43%	3.27%	3.34%	2.94%	2.80%
12	2.01%	1.93%	2.31%	1.73%	1.65%	1.98%
24	1.86%	2.08%	2.34%	1.59%	1.79%	2.00%
36	1.67%	2.21%	2.77%	1.44%	1.90%	2.37%
60	2.16%	2.73%	3.34%	1.85%	2.34%	2.87%
90	2.12%	3.38%	4.11%	1.82%	2.89%	3.53%
120	2.12%	3.38%	4.11%	1.82%	2.89%	3.53%

Below are the expected termination rates from the prior assumptions for an LTC-91 policy with the following attributes:
Standard risk class, Female, Issue Age 55, Single, 100 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	7.78%	6.37%	7.48%	6.22%	5.09%	5.98%
3	6.73%	5.52%	6.48%	5.38%	4.41%	5.18%
6	3.77%	3.23%	3.23%	3.33%	2.85%	2.85%
12	1.95%	1.81%	2.28%	1.72%	1.60%	2.01%
24	1.79%	1.96%	2.31%	1.58%	1.73%	2.03%
36	1.61%	2.08%	2.73%	1.42%	1.84%	2.41%
60	2.06%	2.57%	3.30%	1.82%	2.26%	2.91%
90	2.02%	3.17%	4.06%	1.78%	2.80%	3.58%
120	2.02%	3.17%	4.06%	1.78%	2.80%	3.58%

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	94%	95%	86%	107%	108%	97%
3	94%	95%	86%	107%	108%	97%
6	103%	106%	101%	100%	103%	98%
12	103%	106%	101%	100%	103%	98%
24	104%	106%	101%	101%	103%	98%
36	104%	106%	101%	101%	103%	98%
60	105%	106%	101%	102%	103%	98%
90	105%	106%	101%	102%	103%	98%
120	105%	106%	101%	102%	103%	98%

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. Utilization does not vary by maximum daily benefit, however because there is a tendency toward a higher maximum daily benefit at lower issue ages, lower expected utilization is assumed for issue ages below age 60.

The future Cost of Care growth rate reflected in the utilization assumption is 4.5%.

Below are currently expected sample utilization rates for an LTC-91 policy with the following attributes: Standard risk class, Female, Issue Age 60, Single, 100 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
23	81.55%	75.04%	61.02%	84.43%	77.69%	63.17%
28	81.87%	76.62%	60.31%	84.76%	79.32%	62.44%
33	82.02%	77.96%	59.53%	84.92%	80.71%	61.63%
38	82.09%	79.04%	58.74%	84.99%	81.83%	60.81%

Below are the expected utilization rates from the prior assumptions for an LTC-91 policy with the following attributes:
Standard risk class, Female, Issue Age 60, Single, 100 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
23	80.06%	74.47%	61.60%	82.06%	76.34%	63.14%
28	80.31%	75.81%	60.90%	82.32%	77.71%	62.43%
33	80.43%	76.96%	60.18%	82.44%	78.88%	61.69%
38	80.48%	77.87%	59.45%	82.50%	79.82%	60.94%

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
23	102%	101%	99%	103%	102%	100%
28	102%	101%	99%	103%	102%	100%
33	102%	101%	99%	103%	102%	100%
38	102%	102%	99%	103%	103%	100%

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%	3.53%	5.29%	5.86%
5	1.25%	1.15%	1.93%	3.09%
10	0.80%	1.17%	1.19%	1.67%
15	0.76%	1.18%	1.37%	2.13%
20	0.54%	1.00%	2.09%	2.13%
25	0.59%	1.42%	2.13%	2.13%
30	0.76%	2.09%	2.13%	2.13%
35	1.42%	2.13%	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 6.9% lapse rate due to the rate increase. The additional lapse rate is used to adjust future premiums and claims down by 6.9% 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	0.003
5	0.001	0.003	0.010
10	0.004	0.006	0.021
15	0.005	0.012	0.044
20	0.006	0.025	0.075
25	0.015	0.049	0.137
30	0.036	0.100	0.233

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	0.003
5	0.001	0.003	0.009
10	0.004	0.007	0.021
15	0.005	0.015	0.048
20	0.007	0.031	0.083
25	0.016	0.056	0.148
30	0.035	0.107	0.242

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	Plus flat amount
Semiannual	0.5120	$0.60
Quarterly	0.2610	$0.90
Premiumatic	0.0865	$0.80

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 based on policies inforce as of 12/31/2018, and do not reflect any previously approved rate increases to be implemented after 12/31/2018. Premium-paying policies as well as policies on claim are included, since although the premium for policies on claim is currently waived, they could be subject to the rate increase upon recovery.

	Pennsylvania	
Form	before the rate increase	after the rate increase
LTC-PA-91	2,500	4,043
NH-PA-91	1,830	2,959
LTC-94 PA	2,760	4,463
LTC-94 PA 2/95	(incl. above)	(incl. above)
NH-94 PA	2,050	3,315
NH-94 PA 2/95	(incl. above)	(incl. above)

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. Annualized premium does not reflect any previously approved rate increases to be implemented after 12/31/2018.

Form	Number of Policies	2018 Annualized Premium
LTC-PA-91	332	830,644
NH-PA-91	19	34,726
LTC-94 PA	651	1,794,143
LTC-94 PA 2/95	(incl. above)	(incl. above)
NH-94 PA	28	57,487
NH-94 PA 2/95	(incl. above)	(incl. above)

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 are provided below. A comparison of actual to expected experience using the original pricing assumptions is not available because original pricing assumptions are no longer used to analyze current experience. Instead, we show actual to expected experience relative to the prior and new assumptions.

Morbidity

Claim assumptions were derived using data published by the National Center for Health Statistics National Nursing Home Survey (1977 and 1985), the National Health Interview Survey (1979 and 1984), the National Long-Term Care Survey (1982), 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 saving incurred because the maximum daily benefit will not always be paid.

Below are original sample annual claim costs for an LTC-91 policy, 100-day EP, $10 daily benefit, with Indexed Inflation option:

Issue Age 57		
Age	**2 yr**	**Lifetime**
57	5.38	9.93
62	18.00	33.37
67	29.49	57.85
72	49.43	102.15
77	100.99	206.39
82	182.06	356.84
87	301.50	544.69
92	423.62	675.99
97	496.68	711.02

Issue Age 67		
Age	**2 yr**	**Lifetime**
67	15.60	30.63
72	52.00	107.53
77	106.31	217.25
82	191.64	375.62
87	317.36	573.36
92	445.92	711.57
97	522.82	748.45

Issue Age 77		
Age	**2 yr**	**Lifetime**
77	56.10	115.50
82	198.37	388.00
87	328.35	592.25
92	461.34	735.27
97	541.45	774.35

Voluntary Terminations

Duration	Issue Age					
	45	**57**	**67**	**72**	**77**	**82**
1	11.6%	11.6%	13.0%	13.7%	16.2%	16.7%
2	9.3%	9.3%	10.0%	10.8%	11.5%	11.8%
3	8.8%	8.8%	9.3%	9.9%	10.5%	10.7%
4	8.3%	8.3%	8.7%	9.1%	9.5%	9.6%
5	7.9%	7.9%	8.1%	8.3%	8.5%	8.5%
6	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%
7	5.8%	5.8%	5.8%	5.8%	5.8%	5.8%
8	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%
9	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%
10+	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%

Total Life Mortality

The 1983 Group Annuity Mortality Table was used, weighted 40% Males and 60% Females.

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%	100%
15-19	96%	99%
20+	97%	98%
Total	**97%**	**99%**

In 2018-2019 after the data for the experience study was complete, adverse morbidity experience was observed. Our new best estimate assumptions reflect this post-study experience by increasing the incidence assumption by 5%, increasing the utilization assumption by 1%, and decreasing the termination assumptions by 1%.

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%	98%	81%	95%	104%	100%
10+ years	94%	97%	89%	97%	96%	98%
Total	**95%**	**98%**	**83%**	**96%**	**102%**	**99%**

Utilization (Amount)

Inflation	Utilization A/E Before Assumption Updates	Utilization A/E After Assumption Updates
None / GPO	99%	99%
Simple	98%	98%
Compound	101%	101%
Total	**99%**	**99%**

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 61.7%, which varies by issue age, benefit period, and inflation option, and ranges from 24.8% to 196.7%. Rate increases were derived as follows:

1. In the prior filing, The Company certified to a lifetime loss ratio of 86.9% based on nationwide data where waived premiums were included in both premiums and claims. We have restated this target loss ratio to 87.6% 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 (14.0%) 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-91 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 14.0%, ranging from 9.8% to 14.0%.
4. Unapproved rate increases initially requested in our 2016 inforce rate filings (SERFF Tracking No. MULF-131962004) were included in this filing. 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 61.7%, ranging from 24.8% to 196.7%.

5. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring a loss ratio no less than 85% (or the original pricing loss ratio if greater) on the rate increase portion, while applying 58% (or the original pricing loss ratio if greater) on the original rate schedule. 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 greater of 58% and the original pricing loss ratio and the rate increase premium times the greater of 85% and the original pricing loss ratio.

Note that in **Appendix A** of this 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 option as part of the 2010 or 2013 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 option as part of the 2010 and/or 2013 rate increase filings.

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

Exhibit 1 contains nationwide past premium and claims experience as well as future premium and claim projections. It illustrates that the anticipated lifetime loss ratio with the requested rate increase is 87.6%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 67.3%. 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:

Post-stability form requirements:

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

1. Accumulated value of the initial earned premium times the greater of the original assumed lifetime loss ratio and 58%,
2. Accumulated value of prior premium rate schedule increases times the greater of the original assumed lifetime loss ratio and 85%,
3. Present value of future projected initial earned premium times the greater of the original assumed lifetime loss ratio and 58%, and
4. Present value of future projected premium in excess of the projected initial earned premium times the greater of the original assumed lifetime loss ratio and 85%.

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 greater of the original assumed lifetime loss ratio and 60%,
2. Accumulated value of prior premium rate schedule increases times the greater of the original assumed lifetime loss ratio and 80%,
3. Present value of future projected initial earned premium times the greater of the original assumed lifetime loss ratio and 60%, and
4. Present value of future projected premium in excess of the projected initial earned premium times the greater of the original assumed lifetime loss ratio and 80%.

18. Rate Increase Mitigation Options

Although this is a closed block of business, if a substantial portion of the rate increase request is approved, upon the state's request we will file new actuarially equivalent options which allow policyholders the option to offset or partially offset the rate increase.

Future inflation options (also referred to as "landing spots") allow policyholders that have Compound and Simple inflation coverage the option to offset the rate increase. Under these new options, the policyholders get to keep their current accumulated Daily benefit and their current remaining Lifetime Maximum Benefit, but the future indexation rate will be reduced to a level which is actuarially equivalent to the requested rate increase in aggregate

Shared Cost option is an actuarially equivalent 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.

Shared Cost Percentages are calculated using seriatim, nationwide data for each benefit period, inflation type and issue age combination. All Shared Cost percentages are determined to be actuarially equivalent to the requested rate increases by combination of issue age, benefit period and inflation type. The Shared Cost option is not available to limited pay policies.

The premium rate tables for these options will be filed upon request following a substantial approval. Because these options are equivalent to the premium increase, we will provide the options following the determination of final premiums.

19. 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. This Paid-Up Policy will only be offered if we receive a full approval.

20. History of Previous Rate Revisions

A 13.0% rate increase on these policy forms was accepted by your state on August 1, 2008.

A 13.3% rate increase on these policy forms was accepted by your state on January 20, 2011.

A 8.6% rate increase on these policy forms was accepted by your state on December 17, 2012.

A 20.0% rate increase on these policy forms was accepted by your state on February 4, 2015.

A 17.0% rate increase on these policy forms was accepted by your state on April 25, 2016.

21. 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 20). 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.

22. 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 a loss ratio no less than 85% (or the original pricing loss ratio if greater) on the rate increase portion, while applying 58% (or the original pricing loss ratio if greater) on the original rate schedule. This is demonstrated at the bottom of **Exhibit 1A**.

23. Proposed Effective Date

These rates will be effective on the next policy anniversary date, following at least a 90 day policyholder notification period. The assumed effective date used to calculate the rate increase is 01/01/2021.

24. 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:

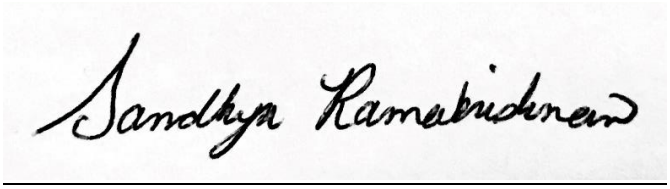
a) the assumptions on which this certification is based;
b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates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



Sandhya Ramakrishnan, FSA, MAAA
Actuary, Long Term Care Inforce Management
John Hancock Life Insurance Company

Exhibit 1: Nationwide Loss Ratio Exhibit
Advantage (LTC-91, LTC-94, NH-91, NH-94)

		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	-	-	0%	-	386,537	0%	-	386,537	0%
	1989	-	-	0%	-	1,393,748	0%	-	1,393,748	0%
	1990	-	-	0%	-	3,120,740	0%	-	3,120,740	0%
	1991	8,655	112,996	8%	-	6,127,268	0%	-	6,127,268	0%
	1992	690,018	8,806,570	8%	102,145	16,441,665	1%	102,145	16,441,665	1%
	1993	2,789,351	22,955,541	12%	2,095,606	29,490,996	7%	2,095,606	29,490,996	7%
	1994	6,055,651	34,864,930	17%	3,984,281	41,411,238	10%	3,984,281	41,411,238	10%
	1995	10,579,753	51,968,912	20%	8,732,522	60,438,907	14%	8,732,522	60,438,907	14%
	1996	17,375,216	82,002,617	21%	13,769,686	92,284,969	15%	13,769,686	92,284,969	15%
	1997	25,450,971	99,309,496	26%	22,108,145	105,098,295	21%	22,108,145	105,098,295	21%
	1998	31,660,190	88,848,511	36%	28,933,791	100,365,114	29%	28,933,791	100,365,114	29%
	1999	35,282,870	78,339,734	45%	30,609,450	95,051,065	32%	30,609,450	95,051,065	32%
	2000	37,142,443	69,345,863	54%	43,797,874	90,612,154	48%	43,797,874	90,612,154	48%
	2001	37,714,233	61,616,390	61%	41,497,678	86,645,410	48%	41,497,678	86,645,410	48%
	2002	37,898,630	54,926,042	69%	43,054,964	83,061,761	52%	43,054,964	83,061,761	52%
	2003	38,124,886	49,060,541	78%	57,111,572	79,337,218	72%	57,111,572	79,337,218	72%
	2004	38,367,085	43,831,315	88%	59,482,672	75,899,454	78%	59,482,672	75,899,454	78%
	2005	38,503,466	39,101,772	98%	65,599,132	72,395,558	91%	65,599,132	72,395,558	91%
Historical	2006	38,427,103	34,793,492	110%	75,151,816	68,614,437	110%	75,151,816	68,614,437	110%
Experience	2007	38,097,885	30,855,916	123%	96,086,288	64,719,011	148%	96,086,288	64,719,011	148%
	2008	37,538,952	27,259,094	138%	96,022,159	60,708,226	158%	96,022,159	60,708,226	158%
	2009	36,799,221	23,985,475	153%	85,237,931	62,117,732	137%	85,237,931	62,117,732	137%
	2010	35,925,504	21,018,615	171%	104,441,988	58,756,514	178%	104,441,988	58,756,514	178%
	2011	34,948,107	18,344,202	191%	97,379,313	57,400,562	170%	97,379,313	57,400,562	170%
	2012	33,900,617	15,943,600	213%	96,599,702	60,077,494	161%	96,599,702	60,077,494	161%
	2013	32,817,987	13,795,253	238%	93,984,370	56,470,957	166%	93,984,370	56,470,957	166%
	2014	31,690,289	11,884,168	267%	106,499,012	50,430,399	211%	106,499,012	50,430,399	211%
	2015	30,476,739	10,202,664	299%	100,046,860	49,190,907	203%	100,046,860	49,190,907	203%
	2016	29,155,292	8,725,256	334%	98,092,874	51,557,549	190%	98,092,874	51,557,549	190%
	2017	27,726,515	7,425,595	373%	98,321,136	48,778,213	202%	98,321,136	48,778,213	202%
	2018	26,210,983	6,282,905	417%	103,903,799	44,791,504	232%	103,903,799	44,791,504	232%
Projected	2019	24,649,285	5,290,432	466%	104,941,218	39,101,126	268%	104,941,218	39,101,126	268%
Future	2020	23,096,673	4,448,929	519%	98,513,143	34,126,581	289%	98,513,143	34,126,581	289%
Experience	2021	21,593,486	3,726,034	580%	93,091,559	29,692,533	314%	89,879,901	42,061,994	214%
	2022	20,115,806	3,099,908	649%	88,670,300	25,850,766	343%	82,552,050	39,170,326	211%
	2023	18,603,133	2,554,742	728%	82,979,657	22,374,402	371%	77,254,060	33,971,191	227%
	2024	17,029,270	2,090,150	815%	75,913,581	19,266,487	394%	70,675,544	29,309,962	241%
	2025	15,428,659	1,712,886	901%	69,516,048	16,499,437	421%	64,719,441	25,148,235	257%
	2026	13,856,153	1,398,214	991%	64,415,459	14,056,534	458%	59,970,792	21,462,885	279%
	2027	12,318,008	1,130,058	1090%	59,747,983	11,920,160	501%	55,625,372	18,230,725	305%
	2028	10,799,587	899,002	1201%	54,978,259	10,064,709	546%	51,184,759	15,415,834	332%
	2029	9,316,401	709,635	1313%	49,738,963	8,458,159	588%	46,306,975	12,971,727	357%
	2030	7,943,944	568,112	1398%	44,378,706	7,072,772	627%	41,316,575	10,858,372	381%
	2031	6,758,159	452,838	1492%	40,023,146	5,889,163	680%	37,261,549	9,047,972	412%
	2032	5,724,693	358,046	1599%	36,251,796	4,884,048	742%	33,750,422	7,506,870	450%
	2033	4,793,811	281,000	1706%	32,748,881	4,030,058	813%	30,489,208	6,194,928	492%
	2034	3,970,223	217,225	1828%	29,033,384	3,306,742	878%	27,030,080	5,081,993	532%
	2035	3,253,080	164,965	1972%	25,414,633	2,697,403	942%	23,661,023	4,143,325	571%
	2036	2,644,296	124,401	2126%	22,367,111	2,187,510	1022%	20,823,780	3,357,046	620%
	2037	2,149,442	90,382	2378%	19,540,554	1,762,562	1109%	18,192,256	2,701,310	673%
	2038	1,738,299	61,536	2825%	17,023,244	1,409,915	1207%	15,848,640	2,157,179	735%
	2039	1,371,030	42,081	3258%	14,767,873	1,118,650	1320%	13,748,890	1,708,160	805%
	2040	1,088,312	34,124	3189%	12,645,561	878,479	1439%	11,773,017	1,338,560	880%

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 :	1,418,086,532	2,339,221,910	60.6%	2,670,266,987	3,680,647,085	72.5%	2,670,266,987	3,680,647,085	72.5%
Future :	172,116,024	24,246,676	709.9%	845,369,356	212,670,130	397.5%	803,313,425	284,312,350	282.5%
Lifetime :	1,590,202,556	2,363,468,586	67.3%	3,515,636,343	3,893,317,215	90.3%	3,473,580,412	3,964,959,435	87.6%

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 67.3% =	2,343,207,263
			Present Value of Future Initial Prm x 67.3% =	64,144,557
Accum. Value of Past Incurred Claims =	2,670,266,987		Accum Value of Prior Increases x 85.0% =	168,309,375
Present Value of Future Incurred Claims =	803,313,425		Present Value of Future Increases x 85.0% =	160,629,847
Total =	3,473,580,412	>=	Total =	2,736,291,042

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 67.3% =	2,343,207,263
			Present Value of Future Initial Prm x 67.3% =	64,144,557
Accum. Value of Past Incurred Claims =	2,670,266,987		Accum Value of Prior Increases x 80.0% =	158,408,823
Present Value of Future Incurred Claims =	803,313,425		Present Value of Future Increases x 80.0% =	151,181,033
Total =	3,473,580,412	>=	Total =	2,716,941,676

Exhibit 1A: Demonstration of not Recouping Past Losses
Advantage (LTC-91, LTC-94, NH-91, NH-94)

		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	386,537	0%	0	386,537	0%
	1989	0	0	0%	-	0	1,393,748	0%	0	1,393,748	0%
	1990	0	0	0%	-	0	3,120,740	0%	0	3,120,740	0%
	1991	8,655	112,996	8%	469,315	0	6,127,268	0%	0	6,127,268	0%
	1992	689,848	8,806,400	8%	1,287,955	102,145	16,441,665	1%	102,145	16,441,665	1%
	1993	2,761,965	22,928,155	12%	3,552,536	2,095,606	29,490,996	7%	2,095,606	29,490,996	7%
	1994	5,931,676	34,740,956	17%	7,070,561	3,984,281	41,411,238	10%	3,984,281	41,411,238	10%
	1995	10,261,644	51,650,803	20%	12,007,607	8,732,522	60,438,907	14%	8,732,522	60,438,907	14%
	1996	16,730,887	81,358,288	21%	18,977,899	13,769,686	92,284,969	15%	13,769,686	92,284,969	15%
	1997	24,404,709	98,263,235	25%	26,102,268	22,108,145	105,098,295	21%	22,108,145	105,098,295	21%
	1998	30,145,571	87,333,892	35%	34,643,638	28,933,791	100,365,114	29%	28,933,791	100,365,114	29%
	1999	33,316,043	76,372,907	44%	41,463,989	30,609,450	95,051,065	32%	30,609,450	95,051,065	32%
	2000	34,923,820	67,127,240	52%	47,142,152	43,797,874	90,612,154	48%	43,797,874	90,612,154	48%
	2001	35,240,540	59,142,697	60%	51,628,200	41,497,678	86,645,410	48%	41,497,678	86,645,410	48%
	2002	35,272,338	52,299,751	67%	56,019,053	43,054,964	83,061,761	52%	43,054,964	83,061,761	52%
	2003	35,461,371	46,397,027	76%	60,637,647	57,111,572	79,337,218	72%	57,111,572	79,337,218	72%
	2004	35,606,647	41,070,878	87%	65,801,493	59,482,672	75,899,454	78%	59,482,672	75,899,454	78%
	2005	35,726,605	36,324,911	98%	71,203,133	65,599,132	72,395,558	91%	65,599,132	72,395,558	91%
	2006	35,635,512	32,001,901	111%	76,405,166	75,151,816	68,614,437	110%	75,151,816	68,614,437	110%
	2007	35,197,709	27,955,740	126%	81,484,551	96,086,288	64,719,011	148%	96,086,288	64,719,011	148%
2008 RI	2008	69,427,462	80,268,583	86%	69,427,462	96,022,159	60,708,226	158%	96,022,159	60,708,226	158%
	2009	67,709,923	74,350,150	91%	67,709,923	85,237,931	62,117,732	137%	85,237,931	62,117,732	137%
2010 RI	2010	106,796,820	69,316,005	154%	106,796,820	104,441,988	58,756,514	178%	104,441,988	58,756,514	178%
	2011	105,673,345	84,940,975	124%	105,673,345	97,379,313	57,400,562	170%	97,379,313	57,400,562	170%
	2012	105,665,875	76,594,359	138%	105,665,875	96,599,702	60,077,494	161%	96,599,702	60,077,494	161%
2013 RI	2013	100,505,345	60,891,555	165%	100,505,345	93,984,370	56,470,957	166%	93,984,370	56,470,957	166%
	2014	101,725,376	59,692,758	170%	101,725,376	106,499,012	50,430,399	211%	106,499,012	50,430,399	211%
	2015	98,608,766	60,599,383	163%	98,608,766	100,046,860	49,190,907	203%	100,046,860	49,190,907	203%
2016 RI	2016	106,012,398	54,419,898	195%	106,012,398	98,092,874	51,557,549	190%	98,092,874	51,557,549	190%
	2017	102,833,983	48,944,094	210%	102,833,983	98,321,136	48,778,213	202%	98,321,136	48,778,213	202%
	2018	95,877,666	44,617,079	215%	95,877,666	103,903,799	44,791,504	232%	103,903,799	44,791,504	232%
Projected Future Experience	2019					104,941,218	39,101,126	268%	104,941,218	39,101,126	268%
	2020					98,513,143	34,126,581	289%	98,513,143	34,126,581	289%
	2021					93,091,559	29,692,533	314%	89,879,901	42,061,994	214%
	2022					88,670,300	25,850,766	343%	82,552,050	39,170,326	211%
	2023					82,979,657	22,374,402	371%	77,254,060	33,971,191	227%
	2024					75,913,581	19,266,487	394%	70,675,544	29,309,962	241%
	2025					69,516,048	16,499,437	421%	64,719,441	25,148,235	257%
	2026					64,415,459	14,056,534	458%	59,970,792	21,462,885	279%
	2027					59,747,983	11,920,160	501%	55,625,372	18,230,725	305%
	2028					54,978,259	10,064,709	546%	51,184,759	15,415,834	332%
	2029					49,738,963	8,458,159	588%	46,306,975	12,971,727	357%
	2030					44,378,706	7,072,772	627%	41,316,575	10,858,372	381%
	2031					40,023,146	5,889,163	680%	37,261,549	9,047,972	412%
	2032					36,251,796	4,884,048	742%	33,750,422	7,506,870	450%
	2033					32,748,881	4,030,058	813%	30,489,208	6,194,928	492%
	2034					29,033,384	3,306,742	878%	27,030,080	5,081,993	532%
	2035					25,414,633	2,697,403	942%	23,661,023	4,143,325	571%
	2036					22,367,111	2,187,510	1022%	20,823,780	3,357,046	620%
	2037					19,540,554	1,762,562	1109%	18,192,256	2,701,310	673%
	2038					17,023,244	1,409,915	1207%	15,848,640	2,157,179	735%
	2039					14,767,873	1,118,650	1320%	13,748,890	1,708,160	805%
	2040					12,645,561	878,479	1439%	11,773,017	1,338,560	880%
Values as of 12/31/2018 (discounted at maximum statutory valuation rates)											
	Past				2,803,243,378	2,670,266,987	3,680,647,085	72.5%	2,670,266,987	3,680,647,085	72.5%
	Future					845,369,356	212,670,130	397.5%	803,313,425	284,312,350	282.5%
	Lifetime					3,515,636,343	3,893,317,215	90.3%	3,473,580,412	3,964,959,435	87.6%

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 67.3% =	2,343,207,263
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 67.3% =	64,144,557
Adjusted Originally Expected Incurred Claims) =	2,670,266,987		Accum Value of Prior Increases x 85.0% =	168,309,375
Present Value of Future Incurred Claims =	803,313,425		Present Value of Future Increases x 85.0% =	160,629,847
Total =	3,473,580,412	> =	Total =	2,736,291,042

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 67.3% =	2,343,207,263
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 67.3% =	64,144,557
Adjusted Originally Expected Incurred Claims) =	2,670,266,987		Accum Value of Prior Increases x 80.0% =	158,408,823
Present Value of Future Incurred Claims =	803,313,425		Present Value of Future Increases x 80.0% =	151,181,033
Total =	3,473,580,412	> =	Total =	2,716,941,676

Appendix A - Comparison to New Business Rates (Advantage Series)

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

Inflation Option: GPO Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 4	6	10	Life
18-29	42.09	53.82	62.75	73.91
30	44.62	56.35	71.66	83.83
31	46.18	57.90	72.52	84.33
32	48.13	60.43	75.69	88.01
33	49.69	62.37	77.12	89.22
34	51.24	64.51	79.76	92.28
35	53.19	67.03	81.97	94.41
36	54.75	69.56	84.25	96.66
37	56.70	71.11	91.52	104.63
38	59.23	73.64	91.52	104.63
39	60.79	76.75	91.52	104.63
40	62.74	79.27	93.90	106.73
41	65.32	82.35	96.91	109.50
42	67.73	85.46	105.53	118.56
43	69.77	88.21	108.04	120.72
44	72.44	91.40	111.10	123.48
45	74.54	94.62	119.94	132.62
46	77.68	97.89	123.01	135.34
47	79.83	101.19	126.15	138.12
48	83.04	105.15	136.03	148.23
49	85.87	108.54	144.16	156.17
50	88.53	112.59	148.15	159.77
51	92.46	118.13	159.13	170.63
52	95.80	123.94	165.51	181.86
53	99.81	130.24	184.42	201.25
54	104.30	136.20	196.27	212.78
55	108.42	142.65	208.89	225.05
56	115.67	151.78	218.15	239.22
57	123.64	160.57	232.26	252.76
58	131.03	170.53	240.98	260.41
59	139.81	180.59	256.88	281.00
60	149.12	191.84	267.66	295.80
61	159.59	207.16	289.53	317.28
62	170.83	224.41	314.15	346.80
63	183.29	242.49	345.24	372.39
64	195.87	262.99	380.04	412.28
65	210.37	284.37	408.96	440.34
66	230.35	308.62	437.65	468.30
67	253.27	334.47	467.10	496.84
68	278.03	363.28	500.91	535.17
69	305.74	394.60	535.42	563.65
70	336.20	428.66	573.98	601.57
71	365.58	463.91	602.45	638.41
72	398.38	502.14	634.71	678.57
73	434.16	543.34	670.66	722.07
74	472.93	589.12	707.25	765.65
75	515.14	637.43	747.19	816.47
76	603.08	723.17	851.21	930.04
77	669.27	800.82	940.38	1031.18
78	741.39	883.99	1043.33	1141.50
79	821.81	979.51	1154.90	1264.63
80	1349.63	1605.84	1902.39	2082.06
81	1457.76	1732.07	2055.20	2249.19
82	1569.13	1865.75	2214.41	2421.59
83	1693.15	2011.23	2385.32	2610.98
84	1823.94	2161.74	2565.76	2808.49

LTC-91 (w/ FlexCare Rider) Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 4	6	10	Life
18-29	42.09	53.82	62.75	73.91
30	44.62	56.35	71.66	81.78
31	46.18	57.90	72.52	81.78
32	48.13	60.43	75.12	81.78
33	49.69	62.37	75.12	81.78
34	51.24	64.51	75.12	81.78
35	53.19	67.03	75.12	81.78
36	54.75	69.56	75.12	81.78
37	56.70	71.11	75.12	82.97
38	59.23	73.64	75.12	82.97
39	60.79	74.64	76.85	87.58
40	62.74	74.64	81.12	92.19
41	65.32	74.64	85.90	97.06
42	67.73	74.64	90.74	101.94
43	69.77	74.64	93.24	103.44
44	72.31	74.64	93.24	103.44
45	74.54	86.81	105.59	116.75
46	77.68	88.05	110.65	121.74
47	79.83	92.86	115.77	126.75
48	83.04	93.49	120.94	131.79
49	85.80	98.39	130.69	141.57
50	88.53	103.36	136.01	146.67
51	92.46	108.36	145.97	156.53
52	95.80	113.42	151.46	166.43
53	99.81	114.15	161.63	176.39
54	104.30	119.31	171.93	186.39
55	108.42	124.82	182.34	196.45
56	115.67	134.09	192.72	211.34
57	123.64	143.76	207.94	226.29
58	131.03	158.03	223.31	241.33
59	139.81	167.91	238.85	261.27
60	149.12	182.44	254.54	281.30
61	159.59	197.09	275.46	301.86
62	170.83	211.89	296.63	327.46
63	183.29	226.83	322.94	348.34
64	195.87	241.91	349.57	379.23
65	210.37	261.81	376.52	405.41
66	230.35	289.98	411.22	440.02
67	253.27	322.85	450.86	479.57
68	278.03	355.75	489.08	524.06
69	305.74	394.60	522.77	563.65
70	336.20	428.66	560.81	601.57
71	365.58	463.91	599.74	638.41
72	398.38	502.14	634.71	678.57
73	434.16	543.34	670.66	722.07
74	472.93	589.12	707.25	765.65
75	515.14	637.43	747.19	816.47
76	603.08	723.17	811.87	930.04
77	669.27	776.69	873.81	1031.18
78	739.79	858.79	971.02	1141.50
79	821.81	970.12	1100.68	1264.63
80	871.48	1030.14	1182.03	1415.12
81	982.88	1164.00	1336.01	1594.52
82	1099.65	1303.94	1495.82	1779.42
83	1219.68	1447.29	1658.38	1966.25
84	1343.22	1594.42	1824.02	2155.48

LTC-91 (w/ FlexCare Rider) Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 4	6	10	Life
18-29	42.09	64.97	68.17	85.62
30	45.10	64.97	82.05	89.33
31	47.16	64.97	82.05	89.33
32	60.20	64.97	82.05	89.33
33	60.20	67.77	82.05	89.33
34	60.20	73.04	82.05	89.33
35	60.20	77.52	82.05	89.33
36	60.20	81.23	82.05	89.33
37	60.20	81.53	82.05	90.63
38	63.95	81.53	82.05	90.63
39	66.18	81.53	83.93	95.66
40	71.40	81.53	88.60	100.70
41	75.66	81.53	93.82	106.60
42	78.98	81.53	99.97	112.91
43	78.98	81.53	103.19	115.37
44	78.98	81.53	103.19	115.37
45	86.17	94.82	116.11	128.31
46	90.78	96.17	122.81	134.75
47	90.80	101.43	138.59	146.60
48	93.09	102.11	157.46	166.36
49	93.71	107.47	187.57	195.21
50	99.05	112.89	189.10	195.21
51	104.44	118.36	204.51	206.69
52	107.49	123.88	205.05	216.45
53	113.59	124.68	218.69	224.40
54	120.06	130.31	231.64	230.37
55	126.67	136.33	243.85	233.91
56	133.98	146.46	254.92	254.64
57	141.37	157.02	280.62	273.99
58	149.63	172.61	303.94	288.95
59	159.35	183.39	323.33	315.75
60	170.43	199.27	338.84	335.56
61	182.82	215.27	366.81	349.44
62	196.42	231.44	391.54	377.18
63	211.21	247.75	429.15	388.29
64	228.85	264.22	464.17	423.23
65	245.60	285.96	496.77	449.24
66	268.67	316.73	551.26	488.18
67	295.74	352.63	618.10	534.31
68	324.18	388.56	667.81	584.55
69	356.96	435.05	678.42	629.39
70	392.44	481.43	678.42	681.85
71	423.70	539.28	678.42	746.03
72	458.67	587.25	704.30	794.97
73	490.91	633.29	739.58	840.25
74	516.42	686.26	778.31	885.96
75	589.57	741.69	828.43	945.89
76	687.42	791.92	886.76	1054.62
77	729.08	848.33	954.41	1135.74
78	794.65	931.74	1060.59	1254.52
79	884.92	1036.49	1182.87	1399.16
80	916.69	1083.57	1243.34	1488.52
81	1033.86	1224.38	1405.30	1677.22
82	1156.69	1371.57	1573.41	1871.72
83	1282.94	1522.36	1744.40	2068.23
84	1412.89	1677.12	1918.62	2267.28

LTC-91 (w/ FlexCare Rider) 2019 Rate Increases (%) :

Issue Age	Benefit Period 4	6	10	Life
18-29	7.1%	45.2%	24.8%	39.0%
30	14.8%	38.7%	45.0%	45.0%
31	20.1%	34.9%	45.0%	45.0%
32	50.4%	24.8%	45.0%	45.0%
33	45.7%	24.8%	45.0%	45.0%
34	41.3%	29.9%	45.0%	45.0%
35	36.1%	37.9%	45.0%	45.0%
36	32.2%	44.5%	45.0%	45.0%
37	24.8%	45.0%	45.0%	45.0%
38	24.8%	45.0%	45.0%	45.0%
39	24.8%	45.0%	45.0%	45.0%
40	31.1%	45.0%	45.0%	45.0%
41	38.9%	45.0%	45.0%	45.0%
42	45.0%	45.0%	45.0%	45.0%
43	45.0%	45.0%	45.0%	45.0%
44	45.0%	45.0%	45.0%	45.0%
45	37.6%	45.0%	45.0%	45.0%
46	45.0%	45.0%	45.0%	45.0%
47	45.0%	45.0%	58.5%	51.1%
48	45.0%	45.0%	80.1%	71.5%
49	45.0%	45.0%	114.5%	101.2%
50	45.0%	45.0%	101.9%	86.8%
51	45.0%	45.0%	104.8%	84.4%
52	45.0%	45.0%	92.4%	79.8%
53	45.0%	45.0%	92.2%	73.6%
54	45.0%	45.0%	90.8%	66.0%
55	44.8%	45.0%	88.4%	57.3%
56	45.0%	45.0%	84.9%	60.0%
57	45.0%	45.0%	91.4%	61.1%
58	45.0%	45.0%	94.2%	58.5%
59	45.0%	45.0%	92.4%	60.7%
60	45.0%	45.0%	86.9%	57.7%
61	45.0%	45.0%	87.0%	51.3%
62	45.0%	45.0%	84.2%	50.3%
63	45.0%	45.0%	86.3%	45.0%
64	44.8%	45.0%	86.1%	45.0%
65	45.0%	45.0%	84.1%	45.0%
66	43.6%	45.0%	89.2%	45.0%
67	44.4%	45.0%	96.8%	45.0%
68	43.4%	45.0%	95.4%	45.0%
69	44.3%	45.0%	79.9%	45.0%
70	44.2%	45.0%	62.3%	45.0%
71	39.3%	45.0%	46.7%	45.0%
72	35.0%	41.3%	45.0%	41.3%
73	29.6%	38.6%	45.0%	37.5%
74	24.8%	42.7%	45.0%	38.2%
75	32.4%	45.0%	45.0%	39.0%
76	45.0%	45.0%	45.0%	45.0%
77	44.1%	45.0%	45.0%	45.0%
78	42.6%	44.1%	45.0%	44.1%
79	41.1%	41.9%	42.7%	41.9%
80	39.7%	39.7%	39.7%	39.7%
81	39.7%	39.7%	39.7%	39.7%
82	39.7%	39.7%	39.7%	39.7%
83	39.7%	39.7%	39.7%	39.7%
84	39.7%	39.7%	39.7%	39.7%

* Benefit Differences between LTC-91 (w/ FlexCare Rider) and ICC12-LTC-12:

LTC-91 is a two-pool policy, but with the addition of the FlexCare Rider, it becomes a one-pool policy. In this case, Benefit Periods 2, 3, and 5 become equivalent to ICC12-LTC-12 Benefit Periods 4, 6, and 10, respectively

LTC-91 has a 2 of 5 ADL trigger, ICC12-LTC-12 has a 2 of 6 ADL trigger

LTC-91 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit, the stay-at-home or respite benefits or coverage for a skilled family member

LTC-91 does not have the ability to convert from GPO to 5% Compound inflation option at age 65

LTC-91 rates are for a 100 service-day EP, ICC12-LTC-12 rates are for a 90 service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-91

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 (Advantage Series)

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

Inflation Option: 5% Simple Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 4	6	10	Life
18-29	85.89	110.40	170.43	184.78
30	86.66	111.46	170.43	190.53
31	89.75	115.21	172.83	198.66
32	92.86	118.75	181.40	201.63
33	95.78	122.31	184.48	210.40
34	98.73	125.68	192.68	218.76
35	98.73	129.24	201.11	221.86
36	100.13	137.35	203.69	229.89
37	106.91	140.54	211.54	237.92
38	109.59	143.53	219.03	245.56
39	112.07	151.31	226.54	258.52
40	114.62	154.11	233.68	265.74
41	118.51	159.95	245.49	277.69
42	122.41	170.44	257.23	289.49
43	130.26	176.44	269.32	301.62
44	136.31	182.34	276.21	313.59
45	140.27	193.53	294.06	326.31
46	150.28	202.43	310.56	348.51
47	156.87	214.22	323.92	361.74
48	167.38	229.22	342.00	385.73
49	174.11	239.09	365.53	404.00
50	185.42	254.84	384.62	429.05
51	196.32	268.06	405.47	449.77
52	203.37	278.32	421.83	465.42
53	212.30	291.70	442.86	486.15
54	223.82	307.58	459.48	501.93
55	235.98	321.32	480.99	522.96
56	245.15	338.63	505.43	552.69
57	259.40	355.79	523.80	576.18
58	268.61	373.45	548.74	606.35
59	279.35	386.75	573.04	629.31
60	293.77	404.80	598.55	665.72
61	311.03	425.07	628.75	688.01
62	333.85	435.61	646.73	708.92
63	346.59	453.60	671.59	719.93
64	371.64	466.09	695.75	736.19
65	389.69	483.18	719.32	757.31
66	422.23	529.97	777.08	820.62
67	457.84	585.90	838.58	882.39
68	490.56	640.24	903.00	946.87
69	529.52	693.25	965.37	1014.47
70	565.40	759.96	1037.92	1087.15
71	611.67	815.67	1093.33	1145.53
72	657.21	882.53	1157.12	1222.42
73	703.58	943.59	1207.94	1284.79
74	757.08	1014.43	1270.35	1357.96
75	813.79	1087.30	1335.51	1432.95
76	1030.89	1245.09	1534.05	1649.45
77	1102.21	1326.85	1636.63	1757.19
78	1163.75	1405.53	1733.49	1862.47
79	1231.80	1485.31	1838.76	1975.40
80	1913.43	2307.60	2862.48	3079.56
81	2023.15	2445.33	3032.81	3257.97
82	2147.41	2595.70	3215.02	3453.27
83	2273.75	2750.38	3409.93	3659.73
84	2405.61	2912.26	3609.07	3874.11

LTC-91 (w/ FlexCare Rider) Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 4	6	10	Life
18-29	85.89	98.29	101.85	116.17
30	86.66	98.29	103.56	116.17
31	89.75	98.29	107.02	123.01
32	92.63	98.29	113.92	126.63
33	92.63	98.29	117.37	133.86
34	92.63	98.29	124.28	141.10
35	92.63	98.29	131.18	144.72
36	92.63	98.29	134.63	151.95
37	92.63	98.29	141.54	159.19
38	92.63	98.29	148.44	166.42
39	92.63	103.76	155.34	177.28
40	94.07	107.00	162.25	184.51
41	97.71	110.71	169.92	192.20
42	101.39	116.19	177.16	198.80
43	101.66	116.19	177.16	198.80
44	101.66	116.19	177.16	198.80
45	115.91	132.45	201.25	223.32
46	124.72	138.17	211.97	237.87
47	130.39	147.47	219.68	249.03
48	139.71	157.07	219.68	254.75
49	145.77	163.40	219.68	254.75
50	155.61	173.53	237.75	276.91
51	165.84	184.01	254.55	298.44
52	172.63	194.81	272.78	321.87
53	183.42	205.90	292.39	343.15
54	194.55	221.21	313.28	361.00
55	206.02	233.05	335.42	379.30
56	217.71	249.15	358.78	406.65
57	233.85	265.73	383.24	430.34
58	246.07	282.51	410.14	458.70
59	262.87	299.77	440.76	487.78
60	280.17	317.51	469.47	522.16
61	301.83	343.89	499.98	556.60
62	328.52	366.55	526.38	596.53
63	346.59	395.94	553.78	628.41
64	371.64	421.26	581.90	665.39
65	389.69	451.45	610.47	707.57
66	422.23	490.25	639.10	759.12
67	457.84	538.61	667.52	811.16
68	490.56	582.39	700.91	861.31
69	529.52	625.89	741.62	915.90
70	565.40	678.14	785.50	970.10
71	611.67	728.08	828.79	1038.33
72	655.71	761.44	868.14	1085.48
73	681.23	792.01	903.16	1125.81
74	708.48	824.46	939.57	1165.91
75	739.91	862.27	982.68	1213.35
76	777.54	908.18	1036.91	1274.38
77	822.93	964.27	1105.71	1353.98
78	902.79	1062.33	1224.89	1498.52
79	1014.70	1199.55	1389.79	1703.04
80	1014.70	1199.55	1389.79	1703.04
81	1014.70	1199.55	1389.79	1703.04
82	1014.70	1199.55	1389.79	1703.04
83	1014.70	1199.55	1389.79	1703.04
84	1014.70	1199.55	1389.79	1703.04

LTC-91 (w/ FlexCare Rider) Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 4	6	10	Life
18-29	100.17	107.35	111.24	126.88
30	101.17	107.35	113.12	126.88
31	101.17	107.35	116.89	134.35
32	101.17	107.35	124.43	138.31
33	101.17	107.35	128.25	146.26
34	101.17	107.35	137.15	155.60
35	101.17	107.35	150.08	160.26
36	101.17	107.35	164.40	181.15
37	101.17	107.35	188.46	207.57
38	101.17	107.35	209.72	230.54
39	101.17	113.33	229.75	262.30
40	102.74	116.87	249.18	282.68
41	106.73	120.92	270.45	304.04
42	110.74	127.53	290.46	322.27
43	111.04	127.53	290.46	322.27
44	111.04	127.53	290.46	322.27
45	126.60	144.67	313.47	335.41
46	136.23	151.30	343.11	375.96
47	143.12	163.31	364.41	406.79
48	155.93	193.18	364.41	422.58
49	177.95	215.35	364.41	422.58
50	187.30	223.18	394.38	459.33
51	200.86	234.95	422.24	495.05
52	200.86	245.65	452.49	533.92
53	213.89	255.23	485.01	564.80
54	226.26	278.22	519.66	584.21
55	238.00	286.55	556.39	602.96
56	248.68	308.77	595.15	644.85
57	276.95	330.96	635.72	674.82
58	284.30	350.01	680.35	714.35
59	305.14	364.65	731.14	750.85
60	322.11	374.15	772.66	797.11
61	352.14	412.34	815.23	838.46
62	397.23	428.78	842.63	890.04
63	411.34	467.03	869.06	913.25
64	458.20	481.22	893.63	944.93
65	483.82	509.80	915.37	985.60
66	521.36	571.13	932.97	1048.34
67	573.82	663.18	937.53	1106.43
68	596.86	719.24	937.53	1141.15
69	614.69	751.01	937.53	1152.78
70	633.87	798.85	937.53	1152.78
71	710.51	823.60	937.53	1174.55
72	725.50	842.48	960.54	1201.01
73	749.10	870.92	993.15	1237.98
74	773.88	900.57	1026.31	1273.54
75	808.15	941.80	1073.32	1325.26
76	849.26	991.95	1132.55	1391.93
77	898.83	1053.21	1207.69	1478.87
78	984.14	1160.32	1337.87	1636.74
79	1086.73	1303.69	1517.99	1850.89
80				
81				
82				
83				
84				

LTC-91 (w/ FlexCare Rider) 2019 Rate Increases (%) :

Issue Age	Benefit Period 4	6	10	Life
18-29	43.6%	45.0%	45.0%	45.0%
30	45.0%	45.0%	45.0%	45.0%
31	45.0%	45.0%	45.0%	45.0%
32	45.0%	45.0%	45.0%	45.0%
33	45.0%	45.0%	45.0%	45.0%
34	45.0%	45.0%	45.0%	45.0%
35	45.0%	45.0%	48.9%	45.0%
36	45.0%	45.0%	63.1%	57.6%
37	45.0%	45.0%	87.0%	80.6%
38	45.0%	45.0%	108.1%	100.5%
39	45.0%	45.0%	127.9%	128.2%
40	45.0%	45.0%	147.2%	145.9%
41	45.0%	45.0%	168.3%	164.5%
42	45.0%	45.0%	188.2%	180.3%
43	45.0%	45.0%	188.2%	180.3%
44	45.0%	45.0%	188.2%	180.3%
45	45.0%	45.0%	155.2%	135.5%
46	45.0%	45.0%	179.3%	163.9%
47	45.0%	45.0%	196.7%	185.6%
48	45.0%	64.8%	196.7%	196.7%
49	63.0%	83.8%	196.7%	196.7%
50	59.7%	76.6%	196.7%	196.7%
51	61.6%	74.6%	196.7%	196.7%
52	52.3%	71.2%	196.7%	196.7%
53	52.8%	66.8%	196.7%	191.0%
54	52.2%	70.5%	196.7%	179.2%
55	50.9%	64.8%	196.7%	167.5%
56	48.6%	66.7%	196.7%	166.0%
57	56.1%	68.0%	196.7%	159.1%
58	50.9%	66.6%	196.7%	155.1%
59	51.8%	62.2%	196.7%	148.5%
60	49.9%	55.0%	190.9%	143.9%
61	52.9%	58.9%	184.3%	137.0%
62	60.8%	53.5%	172.0%	132.2%
63	55.1%	55.2%	159.6%	119.9%
64	61.0%	48.6%	147.2%	110.1%
65	58.5%	46.3%	134.6%	102.6%
66	59.4%	52.6%	121.9%	99.4%
67	63.9%	65.1%	107.2%	95.0%
68	58.3%	65.9%	91.4%	85.4%
69	50.1%	59.0%	75.2%	71.5%
70	45.0%	54.9%	60.1%	56.9%
71	46.7%	46.7%	46.7%	46.7%
72	45.0%	45.0%	45.0%	45.0%
73	45.0%	45.0%	45.0%	45.0%
74	45.0%	45.0%	45.0%	45.0%
75	45.0%	45.0%	45.0%	45.0%
76	45.0%	45.0%	45.0%	45.0%
77	45.0%	45.0%	45.0%	45.0%
78	44.7%	45.0%	45.0%	45.0%
79	42.2%	44.3%	45.0%	44.3%
80				
81				
82				
83				
84				

* Benefit Differences between LTC-91 (w/ FlexCare Rider) and ICC12-LTC-12:

LTC-91 is a two-pool policy, but with the addition of the FlexCare Rider, it becomes a one-pool policy. In this case, Benefit Periods 2, 3, and 5 become equivalent to ICC12-LTC-12 Benefit Periods 4, 6, and 10, respectively

LTC-91 has a 2 of 5 ADL trigger, ICC12-LTC-12 has a 2 of 6 ADL trigger

LTC-91 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit, the stay-at-home or respite benefits or coverage for a skilled family member

LTC-91 rates are for a 100 service-day EP, ICC12-LTC-12 rates are for a 90 service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-91

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 (Advantage Series)

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

Inflation Option: 5% Compound Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 4	6	10	Life
18-29	306.31	404.53	587.63	663.37
30	309.68	408.41	592.59	672.90
31	310.24	409.34	592.59	679.02
32	311.18	409.89	596.54	679.02
33	311.74	410.82	596.54	681.00
34	312.67	411.37	596.54	681.00
35	313.23	412.85	600.16	682.71
36	314.17	413.41	600.16	688.44
37	314.73	414.33	603.98	691.19
38	315.67	414.89	603.98	691.19
39	316.23	415.81	607.71	693.12
40	317.16	416.37	607.71	698.55
41	321.46	424.65	616.18	707.06
42	325.77	432.61	631.74	716.65
43	330.11	440.98	641.79	726.89
44	334.84	449.03	657.55	742.84
45	339.23	458.06	668.55	754.10
46	343.54	466.44	684.84	764.22
47	348.83	475.43	687.15	765.92
48	353.19	484.85	704.91	783.75
49	357.96	493.36	715.08	793.96
50	362.93	502.49	732.48	805.10
51	366.66	506.15	741.96	813.55
52	370.98	509.83	744.69	815.68
53	375.28	513.07	747.30	822.35
54	379.02	516.71	749.92	824.36
55	383.37	519.79	754.82	826.64
56	387.47	525.32	764.55	840.93
57	392.18	530.28	779.40	854.18
58	396.27	536.18	789.57	868.77
59	400.38	541.13	792.02	880.54
60	405.11	547.08	806.30	893.05
61	416.25	552.04	816.51	899.62
62	428.43	556.62	823.92	900.11
63	440.42	561.29	831.54	900.18
64	452.43	565.98	839.16	900.24
65	465.47	570.68	846.77	900.31
66	490.32	612.61	888.58	951.67
67	517.13	657.45	927.62	1000.64
68	544.40	705.07	975.07	1058.41
69	573.57	755.87	1020.15	1113.73
70	603.64	810.63	1070.17	1179.52
71	645.77	855.44	1119.80	1224.87
72	691.16	903.05	1178.26	1284.67
73	736.41	949.26	1227.81	1334.31
74	784.87	997.43	1284.01	1386.39
75	836.48	1048.89	1343.03	1441.43
76	1061.23	1207.71	1539.55	1659.76
77	1131.03	1288.69	1639.10	1776.92
78	1194.69	1362.62	1732.68	1886.19
79	1264.18	1445.37	1834.20	2002.19
80	1962.62	2252.47	2850.08	3128.06
81	2075.86	2384.23	3016.24	3309.94
82	2202.22	2527.79	3198.59	3512.20
83	2334.37	2679.88	3391.86	3723.20
84	2470.37	2838.08	3592.97	3944.78

LTC-91 (w/ FlexCare Rider) Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 4	6	10	Life
18-29	208.23	237.61	310.41	383.16
30	220.24	249.49	310.41	383.16
31	224.25	253.45	310.41	383.16
32	228.25	257.41	310.41	383.16
33	232.25	261.37	310.41	383.16
34	236.26	265.33	310.41	383.16
35	240.26	269.29	310.41	383.16
36	244.27	273.25	310.41	383.16
37	248.27	277.21	310.41	383.16
38	252.28	281.18	310.41	383.16
39	256.28	284.64	310.41	383.16
40	256.49	284.64	310.41	383.16
41	256.49	284.64	310.41	383.16
42	256.49	284.64	310.41	383.16
43	256.49	284.64	310.41	383.16
44	256.49	284.64	310.41	383.16
45	280.31	313.49	346.68	430.77
46	284.72	316.98	346.68	430.77
47	284.72	316.98	346.68	430.77
48	284.72	316.98	346.68	430.77
49	284.72	316.98	346.68	430.77
50	297.95	332.00	363.36	452.10
51	309.58	345.65	379.12	472.72
52	314.91	356.85	396.25	495.16
53	324.24	362.16	414.63	519.35
54	329.45	371.62	434.20	545.20
55	334.70	377.01	454.96	572.61
56	344.10	386.51	476.81	601.58
57	353.56	396.07	499.68	632.02
58	363.02	405.62	524.81	657.23
59	376.77	419.43	553.47	681.04
60	386.35	429.11	585.53	700.46
61	403.94	446.60	605.57	727.80
62	421.59	468.37	627.04	755.16
63	440.42	489.94	649.62	782.19
64	452.43	511.55	673.15	809.22
65	465.47	533.20	697.24	840.75
66	490.32	566.69	721.64	880.35
67	517.13	604.38	746.10	919.86
68	544.40	641.36	775.71	962.77
69	573.57	682.43	812.69	1005.51
70	603.64	723.36	852.69	1052.53
71	645.77	778.63	891.80	1130.54
72	691.16	808.05	926.54	1174.21
73	714.30	833.13	954.89	1205.36
74	735.99	858.82	982.73	1233.81
75	762.25	890.26	1017.92	1269.81
76	796.35	931.82	1066.92	1321.99
77	840.74	986.83	1134.91	1397.25
78	922.79	1087.89	1258.68	1546.09
79	1038.85	1230.72	1431.60	1762.90
80	1038.85	1230.72	1431.60	1762.90
81	1038.85	1230.72	1431.60	1762.90
82	1038.85	1230.72	1431.60	1762.90
83	1038.85	1230.72	1431.60	1762.90
84	1038.85	1230.72	1431.60	1762.90

LTC-91 (w/ FlexCare Rider) Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 4	6	10	Life
18-29	289.47	340.65	514.91	635.59
30	324.64	374.68	514.91	635.59
31	336.00	385.81	514.91	635.59
32	347.26	396.87	514.91	635.59
33	358.44	407.88	514.91	635.59
34	369.57	418.85	514.91	635.59
35	380.66	429.80	514.91	635.59
36	391.72	440.73	514.91	635.59
37	402.78	451.66	514.91	635.59
38	413.83	462.60	514.91	635.59
39	424.89	472.15	514.91	635.59
40	425.47	472.15	514.91	635.59
41	425.47	472.15	514.91	635.59
42	425.47	472.15	514.91	635.59
43	425.47	472.15	514.91	635.59
44	425.47	472.15	514.91	635.59
45	460.11	516.17	575.08	714.57
46	472.30	525.80	575.08	714.57
47	472.30	525.80	575.08	714.57
48	472.30	525.80	575.08	714.57
49	472.30	525.80	575.08	714.57
50	494.23	550.71	602.74	749.95
51	513.52	573.36	628.88	784.15
52	514.35	585.13	657.29	821.38
53	521.48	585.13	687.78	861.50
54	521.48	587.67	720.25	904.37
55	521.48	587.67	754.69	949.84
56	529.73	592.99	790.94	997.90
57	537.31	597.39	828.86	1048.39
58	542.88	599.28	870.55	1081.44
59	557.00	603.20	918.09	1106.20
60	557.00	603.20	971.28	1114.18
61	576.44	615.63	987.40	1139.30
62	592.73	636.76	1003.77	1159.44
63	618.08	652.86	1008.80	1173.19
64	627.11	663.88	1008.80	1180.78
65	645.69	668.72	1008.80	1194.38
66	657.67	710.40	1008.80	1195.84
67	667.21	762.46	1008.80	1195.84
68	667.21	796.83	1008.80	1195.84
69	667.21	823.08	1008.80	1195.84
70	674.92	827.06	1008.80	1195.84
71	746.21	880.78	1008.80	1267.84
72	767.08	894.05	1025.15	1299.18
73	785.47	916.14	1050.03	1325.45
74	803.93	938.10	1073.45	1347.70
75	832.56	972.37	1111.81	1386.94
76	869.80	1017.77	1165.33	1443.93
77	918.29	1077.85	1239.60	1526.13
78	1005.93	1188.24	1374.78	1688.70
79	1112.59	1337.57	1563.65	1915.96
80				
81				
82				
83				
84				

LTC-91 (w/ FlexCare Rider) 2019 Rate Increases (%) :

Issue Age	Benefit Period 4	6	10	Life
18-29	101.8%	114.0%	196.7%	196.7%
30	126.4%	135.4%	196.7%	196.7%
31	134.3%	142.4%	196.7%	196.7%
32	142.1%	149.4%	196.7%	196.7%
33	149.9%	156.3%	196.7%	196.7%
34	157.7%	163.2%	196.7%	196.7%
35	165.4%	170.1%	196.7%	196.7%
36	173.1%	176.9%	196.7%	196.7%
37	180.8%	183.8%	196.7%	196.7%
38	188.6%	190.7%	196.7%	196.7%
39	196.3%	196.7%	196.7%	196.7%
40	196.7%	196.7%	196.7%	196.7%
41	196.7%	196.7%	196.7%	196.7%
42	196.7%	196.7%	196.7%	196.7%
43	196.7%	196.7%	196.7%	196.7%
44	196.7%	196.7%	196.7%	196.7%
45	189.0%	191.2%	196.7%	196.7%
46	196.7%	196.7%	196.7%	196.7%
47	196.7%	196.7%	196.7%	196.7%
48	196.7%	196.7%	196.7%	196.7%
49	196.7%	196.7%	196.7%	196.7%
50	196.7%	196.7%	196.7%	196.7%
51	196.7%	196.7%	196.7%	196.7%
52	185.5%	190.3%	196.7%	196.7%
53	177.8%	178.1%	196.7%	196.7%
54	166.4%	167.3%	196.7%	196.7%
55	155.4%	155.6%	196.7%	196.7%
56	148.5%	146.7%	196.7%	196.7%
57	141.5%	137.6%	196.7%	196.7%
58	133.3%	127.5%	196.7%	190.8%
59	128.0%	117.6%	196.7%	181.7%
60	116.4%	106.1%	196.7%	167.9%
61	112.1%	98.7%	184.3%	158.1%
62	106.1%	93.9%	172.0%	147.1%
63	102.9%	87.2%	156.9%	134.8%
64	94.2%	79.2%	141.2%	121.7%
65	88.5%	69.8%	126.4%	110.3%
66	80.9%	69.6%	112.5%	97.3%
67	73.0%	71.3%	99.5%	84.9%
68	62.1%	67.3%	86.1%	72.3%
69	50.5%	60.2%	72.1%	59.5%
70	45.0%	48.8%	58.7%	47.5%
71	45.0%	46.7%	46.7%	45.0%
72	45.0%	45.0%	45.0%	45.0%
73	45.0%	45.0%	45.0%	45.0%
74	45.0%	45.0%	45.0%	45.0%
75	45.0%	45.0%	45.0%	45.0%
76	45.0%	45.0%	45.0%	45.0%
77	45.0%	45.0%	45.0%	45.0%
78	44.7%	45.0%	45.0%	45.0%
79	42.2%	44.3%	45.0%	44.3%
80				
81				
82				
83				
84				

* Benefit Differences between LTC-91 (w/ FlexCare Rider) and ICC12-LTC-12:

LTC-91 is a two-pool policy, but with the addition of the FlexCare Rider, it becomes a one-pool policy. In this case, Benefit Periods 2, 3, and 5 become equivalent to ICC12-LTC-12 Benefit Periods 4, 6, and 10, respectively

LTC-91 has a 2 of 5 ADL trigger, ICC12-LTC-12 has a 2 of 6 ADL trigger

LTC-91 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit, the stay-at-home or respite benefits or coverage for a skilled family member

LTC-91 rates are for a 100 service-day EP, ICC12-LTC-12 rates are for a 90 service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-91

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

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase – Gold Pre Rate Stability Policy Series
December 6, 2021

Product Name	Form Number	Issue Date Range
Advantage Gold Select	LTC-96 PA 9/96	Feb 1997 – Sep 2002
Advantage Gold Select	LTC-96 PA 6/98	Feb 1997 – Sep 2002
Advantage Gold Select Franchise	LTC-98FR PA 6/98	Apr 1999 – Sep 2002
Advantage Classic	LTC-96CL PA 9/96	Feb 1997 - Jan 2000
Advantage Gold Facility Only	NH-99 PA 4/99	Oct 2001 – Sep 2002
Advantage Gold Facility Only Franchise	NH-99FR PA 4/99	Oct 2001 – Sep 2002
Fidelity Advantage Gold Select	LTC2000 PA 4/00	Nov 2001 – Sep 2002

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-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98
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 or covered services received in a community setting.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in a community setting or in an assisted living facility, the maximum daily amount could be 50%, 80%, or 100% of the nursing home maximum daily 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 benefits and will continue to be waived until the insured stops receiving such benefits.

LTC-96CL PA 9/96
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 or covered services received in a community setting.

For care received in a nursing home, provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in a community setting or in an assisted living facility, provides reimbursement of 80% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount; this maximum daily amount could be 50%, 80%, or 100% of the nursing home maximum daily amount, and is 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 benefits and will continue to be waived until the insured stops receiving such benefits.

LTC2000 PA 4/00
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 or covered services received in a community setting.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in a community setting or in an assisted living facility, the maximum daily amount is 150% of the nursing home maximum daily 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.

NH-99 PA 4/99, NH-99FR PA 4/99
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.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily 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

Our nationwide assumptions for morbidity, voluntary termination rates, and mortality are the same as our best estimate assumptions used for AG51 and GPV projections, with one exception. A shock lapse rate is applied in rate increase filings as described below, but the benefit of shock lapse is not reflected within our AG51 and GPV projections.

For both mortality and morbidity, adjustments were made in the experience analysis to normalize for differences in underwriting by setting different expectations by issue year/product series which are proxies for underwriting era.

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. 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-96 9/96 policy with the following attributes:
Standard risk class, Female, Single, 100 day Elimination Period, Policy Issued 2000 (in force 19 policy years as of 2019).

	4 Year Benefit Period			**Lifetime Benefit Period**		
Policy Duration	**Issue Age**			**Issue Age**		
	55	**65**	**75**	**55**	**65**	**75**
20	1.59%	7.47%	22.25%	1.92%	9.00%	26.34%
25	3.51%	13.05%	24.71%	4.25%	15.62%	29.15%
30	6.93%	19.08%	27.81%	8.35%	22.67%	32.67%
35	12.41%	21.74%	31.60%	14.87%	25.75%	36.93%

Below are expected incidence rates from the prior assumptions before future morbidity improvements for an LTC-96 9/96 policy with the following attributes:
Standard risk class, Female, Single, 100 day Elimination Period, Policy Issued 2000.

Policy Duration	4 Year Benefit Period			Lifetime Benefit Period		
	Issue Age			Issue Age		
	55	65	75	55	65	75
20	1.58%	7.57%	20.01%	1.87%	8.93%	23.31%
25	3.41%	13.35%	21.70%	4.04%	15.66%	25.23%
30	7.20%	19.14%	24.49%	8.50%	22.32%	28.39%
35	12.72%	20.77%	27.94%	14.93%	24.17%	32.26%

Comparison (Current/Prior)

Policy Duration	4 Year Benefit Period			Lifetime Benefit Period		
	Issue Age			Issue Age		
	55	65	75	55	65	75
20	100%	99%	111%	103%	101%	113%
25	103%	98%	114%	105%	100%	116%
30	96%	100%	114%	98%	102%	115%
35	98%	105%	113%	100%	107%	114%

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-96 9/96 policy with the following attributes: Standard risk class, Female, Issue Age 55, Single, 100 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	6.65%	5.50%	5.82%	6.05%	5.00%	5.29%
3	5.76%	4.76%	5.04%	5.23%	4.33%	4.58%
6	3.54%	3.12%	2.97%	3.04%	2.67%	2.55%
12	1.83%	1.75%	2.10%	1.57%	1.50%	1.80%
24	1.69%	1.89%	2.12%	1.45%	1.62%	1.82%
36	1.52%	2.01%	2.51%	1.30%	1.72%	2.16%
60	1.96%	2.48%	3.04%	1.68%	2.13%	2.60%
90	1.92%	3.07%	3.74%	1.65%	2.63%	3.20%
120	1.92%	3.07%	3.74%	1.65%	2.63%	3.20%

Below are the expected termination rates from the prior assumptions for an LTC-96 9/96 policy with the following attributes:
Standard risk class, Female, Issue Age 55, Single, 100 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	8.38%	6.86%	8.06%	6.69%	5.48%	6.44%
3	7.25%	5.94%	6.98%	5.80%	4.75%	5.57%
6	3.43%	2.93%	2.93%	3.02%	2.59%	2.59%
12	1.77%	1.65%	2.07%	1.56%	1.45%	1.83%
24	1.63%	1.78%	2.10%	1.44%	1.57%	1.85%
36	1.46%	1.89%	2.48%	1.29%	1.67%	2.19%
60	1.87%	2.33%	3.00%	1.65%	2.06%	2.65%
90	1.83%	2.88%	3.69%	1.62%	2.55%	3.26%
120	1.83%	2.88%	3.69%	1.62%	2.55%	3.26%

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	79%	80%	72%	90%	91%	82%
3	79%	80%	72%	90%	91%	82%
6	103%	106%	101%	100%	103%	98%
12	103%	106%	101%	100%	103%	98%
24	104%	106%	101%	101%	103%	98%
36	104%	106%	101%	101%	103%	98%
60	105%	106%	101%	102%	103%	98%
90	105%	106%	101%	102%	103%	98%
120	105%	106%	101%	102%	103%	98%

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. Utilization does not vary by maximum daily benefit, however because there is a tendency toward a higher maximum daily benefit at lower issue ages, lower expected utilization is assumed for issue ages below age 60.

The future Cost of Care growth rate reflected in the utilization assumption is 4.5%.

Below are currently expected sample utilization rates for an LTC-96 9/96 policy with the following attributes: Standard risk class, Female, Issue Age 60, Single, 100 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
20	80.35%	72.93%	60.18%	83.18%	75.50%	62.30%
25	80.86%	74.60%	59.42%	83.72%	77.24%	61.52%
30	81.12%	76.14%	58.64%	83.98%	78.83%	60.71%
35	81.24%	77.44%	57.85%	84.10%	80.17%	59.89%

Below are the expected utilization rates from the prior assumptions for an LTC-96 9/96 policy with the following attributes: Standard risk class, Female, Issue Age 60, Single, 100 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
20	79.73%	73.24%	61.34%	81.73%	75.07%	62.87%
25	80.15%	74.71%	60.63%	82.16%	76.58%	62.15%
30	80.36%	76.05%	59.90%	82.37%	77.96%	61.40%
35	80.45%	77.17%	59.16%	82.46%	79.10%	60.64%

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
20	101%	100%	98%	102%	101%	99%
25	101%	100%	98%	102%	101%	99%
30	101%	100%	98%	102%	101%	99%
35	101%	100%	98%	102%	101%	99%

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%	3.53%	5.29%	5.86%
5	1.25%	1.15%	1.93%	3.09%
10	0.80%	1.17%	1.19%	1.67%
15	0.76%	1.18%	1.37%	2.13%
20	0.54%	1.00%	2.09%	2.13%
25	0.59%	1.42%	2.13%	2.13%
30	0.76%	2.09%	2.13%	2.13%
35	1.42%	2.13%	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 5.2% lapse rate due to the rate increase. The additional lapse rate is used to adjust future premiums and claims down by 5.2% 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	0.001	0.001	0.004
5	0.002	0.004	0.010
10	0.004	0.009	0.026
15	0.006	0.016	0.043
20	0.009	0.025	0.088
25	0.021	0.070	0.180
30	0.049	0.138	0.287

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	0.002	0.004	0.010
10	0.004	0.009	0.026
15	0.006	0.016	0.047
20	0.009	0.025	0.104
25	0.022	0.074	0.193
30	0.048	0.147	0.298

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 based on policies inforce as of 12/31/2018, and do not reflect any previously approved rate increases to be implemented after 12/31/2018. Premium-paying policies as well as policies on claim are included, since although the premium for policies on claim is currently waived, they could be subject to the rate increase upon recovery.

	Pennsylvania	
Form	before the rate increase	after the rate increase
LTC-96 PA 9/96	2,680	4,287
LTC-96 PA 6/98	(incl. above)	(incl. above)
LTC-98FR PA 6/98	2,660	4,255
LTC-96CL PA 9/96	1,470	2,351
NH-99 PA 4/99	4,040	6,462
NH-99FR PA 4/99	2,160	3,455
LTC2000 PA 4/00	3,240	5,183

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. Annualized premium does not reflect any previously approved rate increases to be implemented after 12/31/2018.

Form	Number of Policies	2018 Annualized Premium
LTC-96 PA 9/96	3,127	8,371,481
LTC-96 PA 6/98	(incl. above)	(incl. above)
LTC-98FR PA 6/98	569	1,512,308
LTC-96CL PA 9/96	9	13,229
NH-99 PA 4/99	5	20,177
NH-99FR PA 4/99	11	23,744
LTC2000 PA 4/00	9	29,187

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 are provided below. A comparison of actual to expected experience using the original pricing assumptions is not available because original pricing assumptions are no longer used to analyze current experience. Instead, we show actual to expected experience relative to the prior and new assumptions.

<u>Morbidity</u>

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-96 9/96 policy, 100% HHC, $10 daily benefit, with no inflation protection:

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	3.01	5.20
60	12.68	20.80
65	22.37	34.98
70	40.88	61.31
75	76.90	113.36
80	149.16	219.71
85	258.89	385.19
90	366.44	606.53
95	344.93	738.28
100	400.20	792.37

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	6.00	9.34
70	35.69	53.35
75	77.21	113.66
80	149.16	219.71
85	258.86	385.15
90	366.30	606.29
95	344.57	737.50
100	400.77	793.51

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	38.57	56.14
80	153.31	223.16
85	259.91	383.26
90	359.74	595.44
95	337.58	722.54
100	396.27	784.59

Voluntary Terminations

The lapse rates varied by issue age for the first 3 durations as indicated in the table below, then graded to an ultimate rate of 3% by duration 10.

Issue Age	Dur 1	Dur 2	Dur 3
40	12.24%	10.80%	9.12%
45	10.72%	9.48%	8.18%
50	9.56%	8.48%	7.47%
55	9.15%	7.95%	7.08%
60	9.62%	7.95%	7.06%
65	10.18%	8.27%	7.27%
70	10.74%	8.91%	7.73%
75	12.20%	9.55%	8.21%
80	13.28%	9.97%	8.54%

Total Life Mortality

The 1983 Group Annuity Mortality Table was used, weighted 40% males and 60% females, with the following selection factors applied:

Duration	Selection Factor
1	50%
2	80%
3+	100%

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%	100%
15-19	96%	99%
20+	97%	98%
Total	**97%**	**99%**

In 2018-2019 after the data for the experience study was complete, adverse morbidity experience was observed. Our new best estimate assumptions reflect this post-study experience by increasing the incidence assumption by 5%, increasing the utilization assumption by 1%, and decreasing the termination assumptions by 1%.

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%	98%	81%	95%	104%	100%
10+ years	94%	97%	89%	97%	96%	98%
Total	**95%**	**98%**	**83%**	**96%**	**102%**	**99%**

Utilization (Amount)

Inflation	Utilization A/E Before Assumption Updates	Utilization A/E After Assumption Updates
None / GPO	99%	99%
Simple	98%	98%
Compound	101%	101%
Total	**99%**	**99%**

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 60.0%, which varies by issue age, benefit period, and inflation option, and ranges from 8.7% to 150.7%. Rate increases were derived as follows:

1. In the prior filing, The Company certified to a lifetime loss ratio of 95.7% based on nationwide data where waived premiums were included in both premiums and claims. We have restated this target loss ratio to 96.9% 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 (7.3%) 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-96 9/96 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 7.3%, ranging from 7.3% to 7.3%.

4. Rate increases were adjusted to account for the timing of approvals on prior filings in your State. Adjustments are proportional to the amounts requested in prior filings and were determined such that the achieved lifetime loss ratio matches that targeted in Step #1 above. After the application of this adjustment, the average rate increase for the forms listed in this memo is 11.2%, ranging from 7.3% to 16.5%.
5. Unapproved rate increases initially requested in our 2016 inforce rate filings (SERFF Tracking No. MULF-131962004) were included in this filing. Your state approved a portion of these rate increases on April 10, 2020. Approval included all Pre Rate Stability policyholders receiving premium increases capped at 9%. 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 60.0%, ranging from 8.7% to 150.7%.
6. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring a loss ratio no less than 85% (or the original pricing loss ratio if greater) on the rate increase portion, while applying 58% (or the original pricing loss ratio if greater) on the original rate schedule. 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 greater of 58% and the original pricing loss ratio and the rate increase premium times the greater of 85% and the original pricing loss ratio.

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 as part of the 2010 or 2013 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 part of the 2010 and/or 2013 rate increase filings.

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

Exhibit 1 contains nationwide past premium and claims experience as well as future premium and claim projections. It illustrates that the anticipated lifetime loss ratio with the requested rate increase is 96.9%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 69.4%. 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:

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

1. Accumulated value of the initial earned premium times the greater of the original assumed lifetime loss ratio and 58%,
2. Accumulated value of prior premium rate schedule increases times the greater of the original assumed lifetime loss ratio and 85%,
3. Present value of future projected initial earned premium times the greater of the original assumed lifetime loss ratio and 58%, and
4. Present value of future projected premium in excess of the projected initial earned premium times the greater of the original assumed lifetime loss ratio and 85%.

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 greater of the original assumed lifetime loss ratio and 60%,
2. Accumulated value of prior premium rate schedule increases times the greater of the original assumed lifetime loss ratio and 80%,
3. Present value of future projected initial earned premium times the greater of the original assumed lifetime loss ratio and 60%, and
4. Present value of future projected premium in excess of the projected initial earned premium times the greater of the original assumed lifetime loss ratio and 80%.

18. Rate Increase Mitigation Options

Although this is a closed block of business, if a substantial portion of the rate increase request is approved, upon the state's request we will file new actuarially equivalent options which allow policyholders the option to offset or partially offset the rate increase.

Future inflation options (also referred to as "landing spots") allow policyholders that have Compound and Simple inflation coverage the option to offset the rate increase. Under these new options, the policyholders get to keep their current accumulated Daily benefit and their current remaining Lifetime Maximum Benefit, but the future indexation rate will be reduced to a level which is actuarially equivalent to the requested rate increase in aggregate.

Shared Cost option is an actuarially equivalent 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.

Shared Cost Percentages are calculated using seriatim, nationwide data for each benefit period, inflation type and issue age combination. All Shared Cost percentages are determined to be actuarially equivalent to the requested rate increases by combination of issue age, benefit period and inflation type. The Shared Cost option is not available to limited pay policies.

The premium rate tables for these options will be filed upon request following a substantial approval. Because these options are equivalent to the premium increase, we will provide the options following the determination of final premiums.

19. 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.

20. History of Previous Rate Revisions

A 13.0% rate increase on these policy forms was accepted by your state on August 1, 2008.

A 38.1% rate increase on these policy forms was accepted by your state on January 20, 2011.

A 7.2% rate increase on these policy forms was accepted by your state on December 17, 2012.

A 20.0% rate increase on these policy forms was accepted by your state on February 4, 2015.

A 18.0% rate increase on these policy forms was accepted by your state on April 25, 2016.

A 9.0% rate increase on Pre Rate Stability policies was accepted by your state on April 10, 2020.

21. 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 20). 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.

22. 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 a loss ratio no less than 85% (or the original pricing loss ratio if greater) on the rate increase portion, while applying 58% (or the original pricing loss ratio if greater) on the original rate schedule. This is demonstrated at the bottom of **Exhibit 1A**.

23. Proposed Effective Date

These rates will be effective on the next policy anniversary date, following at least a 90 day policyholder notification period. The assumed effective date used to calculate the rate increase is 02/01/2021.

24. 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:

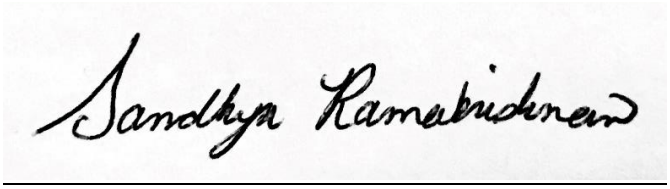
a) the assumptions on which this certification is based;
b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates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



Sandhya Ramakrishnan, FSA, MAAA
Actuary, Long Term Care Inforce Management
John Hancock Life Insurance Company

Exhibit 1: Nationwide Loss Ratio Exhibit
Gold Pre Rate Stability (LTC-96, LTC-96CL, NH-99, A-3541, A-3542, LTC2000)

		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	-	-	0%	-	42,883	0%	-	42,883	0%
	1989	-	-	0%	-	104,264	0%	-	104,264	0%
	1990	-	-	0%	-	163,081	0%	-	163,081	0%
	1991	-	-	0%	-	319,836	0%	-	319,836	0%
	1992	-	-	0%	-	2,109,048	0%	-	2,109,048	0%
	1993	-	-	0%	-	3,716,742	0%	-	3,716,742	0%
	1994	-	-	0%	6,681	5,539,733	0%	6,681	5,539,733	0%
	1995	-	-	0%	-	8,530,610	0%	-	8,530,610	0%
	1996	46,523	507,740	9%	-	15,887,181	0%	-	15,887,181	0%
	1997	1,883,605	20,957,444	9%	65,933	48,284,790	0%	65,933	48,284,790	0%
	1998	6,842,508	65,556,158	10%	6,863,089	97,185,310	7%	6,863,089	97,185,310	7%
	1999	14,704,687	114,182,665	13%	18,064,882	156,373,618	12%	18,064,882	156,373,618	12%
	2000	25,918,419	171,360,973	15%	28,027,444	223,046,962	13%	28,027,444	223,046,962	13%
	2001	37,631,987	219,645,420	17%	50,195,261	282,688,484	18%	50,195,261	282,688,484	18%
	2002	49,898,653	259,751,045	19%	73,065,730	326,084,894	22%	73,065,730	326,084,894	22%
	2003	59,562,641	253,233,083	24%	87,255,865	323,458,687	27%	87,255,865	323,458,687	27%
	2004	67,298,459	229,753,188	29%	102,392,012	313,032,848	33%	102,392,012	313,032,848	33%
	2005	72,669,704	209,369,594	35%	127,810,962	302,644,424	42%	127,810,962	302,644,424	42%
Historical	2006	77,353,484	191,816,110	40%	165,442,771	292,544,516	57%	165,442,771	292,544,516	57%
Experience	2007	82,554,406	176,590,927	47%	209,599,583	282,399,889	74%	209,599,583	282,399,889	74%
	2008	87,826,370	163,258,059	54%	219,305,916	270,979,397	81%	219,305,916	270,979,397	81%
	2009	92,407,052	151,400,475	61%	247,342,201	285,423,214	87%	247,342,201	285,423,214	87%
	2010	97,026,650	140,646,773	69%	253,618,438	275,723,806	92%	253,618,438	275,723,806	92%
	2011	101,964,803	130,677,044	78%	283,263,119	292,910,350	97%	283,263,119	292,910,350	97%
	2012	107,106,387	121,236,700	88%	306,487,559	315,781,759	97%	306,487,559	315,781,759	97%
	2013	112,188,316	112,151,971	100%	315,495,370	289,795,621	109%	315,495,370	289,795,621	109%
	2014	117,118,930	103,386,735	113%	359,316,897	266,385,798	135%	359,316,897	266,385,798	135%
	2015	121,754,306	94,957,671	128%	377,099,749	272,671,295	138%	377,099,749	272,671,295	138%
	2016	125,970,599	86,883,188	145%	407,346,508	290,890,903	140%	407,346,508	290,890,903	140%
	2017	129,700,208	79,180,098	164%	405,239,094	274,604,375	148%	405,239,094	274,604,375	148%
	2018	132,793,992	71,864,025	185%	444,607,966	256,753,320	173%	444,607,966	256,753,320	173%
Projected	2019	135,179,074	64,948,256	208%	438,901,427	233,136,595	188%	438,901,427	233,136,595	188%
Future	2020	136,799,154	58,442,882	234%	445,402,184	226,518,578	197%	445,402,184	226,518,578	197%
Experience	2021	137,634,476	52,355,371	263%	450,123,076	209,934,410	214%	450,123,076	309,154,644	146%
	2022	137,663,110	46,689,178	295%	455,038,412	190,831,895	238%	443,207,413	296,215,664	150%
	2023	136,741,174	41,443,414	330%	451,221,182	172,385,442	262%	427,757,681	267,088,369	160%
	2024	134,827,001	36,613,017	368%	443,446,419	154,762,860	287%	420,387,205	241,290,255	174%
	2025	131,952,950	32,190,787	410%	436,598,022	138,021,369	316%	413,894,924	216,601,575	191%
	2026	128,201,061	28,167,347	455%	428,571,933	122,225,491	351%	406,286,192	193,122,829	210%
	2027	123,640,882	24,530,268	504%	418,117,909	107,524,447	389%	396,375,778	171,087,117	232%
	2028	118,227,080	21,262,729	556%	402,616,775	93,998,135	428%	381,680,703	150,634,138	253%
	2029	112,127,070	18,345,977	611%	383,131,747	81,650,507	469%	363,208,896	131,795,525	276%
	2030	105,484,771	15,759,958	669%	360,746,223	70,492,386	512%	341,987,419	114,612,610	298%
	2031	98,452,945	13,483,372	730%	340,525,899	60,508,667	563%	322,818,552	99,090,369	326%
	2032	91,129,382	11,493,607	793%	320,424,296	51,666,984	620%	303,762,233	85,210,401	356%
	2033	83,606,979	9,765,314	856%	297,662,921	43,869,254	679%	282,184,449	72,851,543	387%
	2034	76,251,757	8,273,656	922%	272,364,286	37,020,944	736%	258,201,343	61,894,068	417%
	2035	69,286,921	6,994,979	991%	245,623,234	31,056,366	791%	232,850,826	52,260,873	446%
	2036	62,786,582	5,906,275	1063%	222,164,760	25,904,920	858%	210,612,192	43,865,115	480%
	2037	56,755,532	4,985,188	1138%	201,343,779	21,491,010	937%	190,873,903	36,607,979	521%
	2038	51,265,630	4,209,003	1218%	181,256,327	17,725,868	1023%	171,830,998	30,364,980	566%
	2039	46,532,613	3,557,502	1308%	160,763,683	14,530,348	1106%	152,403,971	25,023,989	609%
	2040	42,677,885	3,012,653	1417%	140,390,455	11,840,290	1186%	133,090,151	20,494,476	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 :	2,441,085,720	5,473,106,692	44.6%	6,131,699,115	9,366,266,843	65.5%	6,131,699,115	9,366,266,843	65.5%
Future :	1,636,803,819	403,649,231	405.5%	5,417,906,555	1,650,208,024	328.3%	5,211,291,728	2,342,012,710	222.5%
Lifetime :	4,077,889,539	5,876,755,923	69.4%	11,549,605,670	11,016,474,867	104.8%	11,342,990,843	11,708,279,553	96.9%

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 69.4% =	5,651,575,489
			Present Value of Future Initial Prm x 69.4% =	427,095,001
Accum. Value of Past Incurred Claims =	6,131,699,115		Accum Value of Prior Increases x 85.0% =	1,038,385,427
Present Value of Future Incurred Claims =	5,211,291,728		Present Value of Future Increases x 85.0% =	1,467,537,457
Total =	11,342,990,843	>=	Total =	8,584,593,375

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 69.4% =	5,651,575,489
			Present Value of Future Initial Prm x 69.4% =	427,095,001
Accum. Value of Past Incurred Claims =	6,131,699,115		Accum Value of Prior Increases x 80.0% =	977,303,932
Present Value of Future Incurred Claims =	5,211,291,728		Present Value of Future Increases x 80.0% =	1,381,211,724
Total =	11,342,990,843	>=	Total =	8,437,186,146

Exhibit 1A: Demonstration of not Recouping Past Losses
Gold Pre Rate Stability (LTC-96, LTC-96CL, NH-99, A-3541, A-3542, LTC2000)

		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	42,883	0%	0	42,883	0%
	1989	0	0	0%	-	0	104,264	0%	0	104,264	0%
	1990	0	0	0%	-	0	163,081	0%	0	163,081	0%
	1991	0	0	0%	-	0	319,836	0%	0	319,836	0%
	1992	0	0	0%	-	0	2,109,048	0%	0	2,109,048	0%
	1993	0	0	0%	-	0	3,716,742	0%	0	3,716,742	0%
	1994	0	0	0%	-	6,681	5,539,733	0%	6,681	5,539,733	0%
	1995	0	0	0%	-	0	8,530,610	0%	0	8,530,610	0%
	1996	46,427	507,644	9%	1,452,984	0	15,887,181	0%	0	15,887,181	0%
	1997	1,882,294	20,956,133	9%	4,336,972	65,933	48,284,790	0%	65,933	48,284,790	0%
	1998	6,780,677	65,494,327	10%	10,061,669	6,863,089	97,185,310	7%	6,863,089	97,185,310	7%
	1999	14,295,381	113,773,359	13%	19,648,013	18,064,882	156,373,618	12%	18,064,882	156,373,618	12%
	2000	24,919,039	170,361,593	15%	32,625,405	28,027,444	223,046,962	13%	28,027,444	223,046,962	13%
	2001	35,787,083	217,800,516	16%	46,448,908	50,195,261	282,688,484	18%	50,195,261	282,688,484	18%
	2002	46,998,380	256,850,772	18%	59,666,793	73,065,730	326,084,894	22%	73,065,730	326,084,894	22%
	2003	55,567,105	249,237,547	22%	72,114,588	87,255,865	323,458,687	27%	87,255,865	323,458,687	27%
	2004	62,372,706	224,827,435	28%	86,843,075	102,392,012	313,032,848	33%	102,392,012	313,032,848	33%
	2005	66,867,821	203,567,710	33%	99,412,490	127,810,962	302,644,424	42%	127,810,962	302,644,424	42%
	2006	70,519,248	184,981,875	38%	111,524,544	165,442,771	292,544,516	57%	165,442,771	292,544,516	57%
	2007	74,696,622	168,733,143	44%	125,015,853	209,599,583	282,399,889	74%	209,599,583	282,399,889	74%
2008 RI	2008	138,746,213	296,333,819	47%	138,746,213	219,305,916	270,979,397	81%	219,305,916	270,979,397	81%
	2009	147,884,642	282,701,553	52%	147,884,642	247,342,201	285,423,214	87%	247,342,201	285,423,214	87%
2010 RI	2010	225,477,020	266,519,974	85%	225,477,020	253,618,438	275,723,806	92%	253,618,438	275,723,806	92%
	2011	237,762,938	365,285,600	65%	237,762,938	283,263,119	292,910,350	97%	283,263,119	292,910,350	97%
	2012	248,378,870	342,332,506	73%	248,378,870	306,487,559	315,781,759	97%	306,487,559	315,781,759	97%
2013 RI	2013	289,880,225	298,965,266	97%	289,880,225	315,495,370	289,795,621	109%	315,495,370	289,795,621	109%
	2014	310,010,100	304,007,440	102%	310,010,100	359,316,897	266,385,798	135%	359,316,897	266,385,798	135%
	2015	319,127,959	324,060,229	98%	319,127,959	377,099,749	272,671,295	138%	377,099,749	272,671,295	138%
2016 RI	2016	380,143,190	308,983,353	123%	380,143,190	407,346,508	290,890,903	140%	407,346,508	290,890,903	140%
	2017	392,719,890	294,011,344	134%	392,719,890	405,239,094	274,604,375	148%	405,239,094	274,604,375	148%
	2018	390,844,630	318,317,624	123%	390,844,630	444,607,966	256,753,320	173%	444,607,966	256,753,320	173%
Projected Future Experience	2019					438,901,427	233,136,595	188%	438,901,427	233,136,595	188%
	2020					445,402,184	226,518,578	197%	445,402,184	226,518,578	197%
	2021					450,123,076	209,934,410	214%	450,123,076	309,154,644	146%
	2022					455,038,412	190,831,895	238%	443,207,413	296,215,664	150%
	2023					451,221,182	172,385,442	262%	427,757,681	267,088,369	160%
	2024					443,446,419	154,762,860	287%	420,387,205	241,290,255	174%
	2025					436,598,022	138,021,369	316%	413,894,924	216,601,575	191%
	2026					428,571,933	122,225,491	351%	406,286,192	193,122,829	210%
	2027					418,117,909	107,524,447	389%	396,375,778	171,087,117	232%
	2028					402,616,775	93,998,135	428%	381,680,703	150,634,138	253%
	2029					383,131,747	81,650,507	469%	363,208,896	131,795,525	276%
	2030					360,746,223	70,492,386	512%	341,987,419	114,612,610	298%
	2031					340,525,899	60,508,667	563%	322,818,552	99,090,369	326%
	2032					320,424,296	51,666,984	620%	303,762,233	85,210,401	356%
	2033					297,662,921	43,869,254	679%	282,184,449	72,851,543	387%
	2034					272,364,286	37,020,944	736%	258,201,343	61,894,068	417%
	2035					245,623,234	31,056,366	791%	232,850,826	52,260,873	446%
	2036					222,164,760	25,904,920	858%	210,612,192	43,865,115	480%
	2037					201,343,779	21,491,010	937%	190,873,903	36,607,979	521%
	2038					181,256,327	17,725,868	1023%	171,830,998	30,364,980	566%
	2039					160,763,683	14,530,348	1106%	152,403,971	25,023,989	609%
	2040					140,390,455	11,840,290	1186%	133,090,151	20,494,476	649%
Values as of 12/31/2018 (discounted at maximum statutory valuation rates)											
	Past				5,068,552,556	6,131,699,115	9,366,266,843	65.5%	6,131,699,115	9,366,266,843	65.5%
	Future					5,417,906,555	1,650,208,024	328.3%	5,211,291,728	2,342,012,710	222.5%
	Lifetime					11,549,605,670	11,016,474,867	104.8%	11,342,990,843	11,708,279,553	96.9%

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 69.4% =	5,651,575,489
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 69.4% =	427,095,001
Adjusted Originally Expected Incurred Claims) =	5,068,552,556		Accum Value of Prior Increases x 85.0% =	1,038,385,427
Present Value of Future Incurred Claims =	5,211,291,728		Present Value of Future Increases x 85.0% =	1,467,537,457
Total =	10,279,844,284	> =	Total =	8,584,593,375

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 69.4% =	5,651,575,489
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 69.4% =	427,095,001
Adjusted Originally Expected Incurred Claims) =	5,068,552,556		Accum Value of Prior Increases x 80.0% =	977,303,932
Present Value of Future Incurred Claims =	5,211,291,728		Present Value of Future Increases x 80.0% =	1,381,211,724
Total =	10,279,844,284	> =	Total =	8,437,186,146

Appendix A - Comparison to New Business Rates (Gold Pre Rate Stability Series)
Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

Inflation Option: GPO Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	35.87	40.38	44.85	57.56	67.15	79.32
30	37.92	42.45	47.55	60.26	76.70	89.96
31	38.95	43.49	49.21	61.92	77.62	90.51
32	39.97	45.14	51.29	64.62	81.01	94.46
33	40.59	46.18	52.95	66.70	82.54	95.75
34	41.61	47.83	54.61	68.99	85.37	99.03
35	42.64	48.87	56.69	71.69	87.73	101.33
36	43.66	50.94	58.35	74.39	90.17	103.74
37	44.69	52.60	60.43	76.05	97.95	112.29
38	46.33	53.63	63.13	78.75	97.95	112.29
39	47.35	55.29	64.79	82.08	97.95	112.29
40	48.38	57.36	66.87	84.78	100.50	114.54
41	50.38	59.41	69.61	88.07	103.72	117.51
42	51.78	61.48	72.18	91.40	112.94	127.24
43	53.83	63.58	74.36	94.34	115.62	129.55
44	56.33	65.71	77.20	97.75	118.90	132.52
45	58.44	67.86	79.44	101.19	128.36	142.33
46	60.57	70.03	82.78	104.68	131.64	145.24
47	63.17	72.67	85.07	108.22	135.00	148.22
48	65.36	75.55	88.49	112.45	145.57	159.07
49	67.58	77.81	91.51	116.07	154.27	167.59
50	70.28	80.54	94.34	120.40	158.54	171.46
51	73.60	83.50	98.53	126.32	170.28	183.11
52	75.84	86.94	102.09	132.53	177.10	195.16
53	79.24	90.87	106.37	139.28	197.33	215.96
54	82.67	95.08	111.16	145.64	210.00	228.33
55	85.46	98.65	115.55	152.55	223.50	241.49
56	89.56	105.10	123.27	162.30	233.40	256.69
57	94.15	111.62	131.75	171.69	248.50	271.22
58	99.48	118.20	139.63	182.32	257.82	279.43
59	104.17	125.55	148.98	193.07	274.84	301.51
60	109.61	133.43	158.89	205.09	286.36	317.39
61	117.89	144.42	170.05	221.47	309.77	340.45
62	126.48	155.52	182.02	239.92	336.12	372.15
63	136.82	168.63	195.30	259.26	369.40	399.64
64	147.26	181.86	208.70	281.19	406.64	442.47
65	158.51	196.89	224.16	304.05	437.61	472.60
66	173.85	215.59	245.34	329.85	468.25	502.57
67	190.62	237.17	269.65	357.33	499.69	533.14
68	209.79	259.46	295.88	387.94	535.80	574.22
69	230.16	284.87	325.24	421.20	572.64	604.73
70	253.66	311.96	357.48	457.36	613.80	645.36
71	278.10	342.14	388.51	494.69	644.19	684.79
72	305.19	373.99	423.14	535.16	678.63	727.79
73	335.87	409.68	460.90	578.75	717.01	774.36
74	368.95	447.75	501.78	627.15	756.05	821.00
75	405.16	490.61	546.26	678.20	798.69	875.40
76	448.21	568.15	639.09	768.91	909.87	997.27
77	497.24	629.35	708.77	850.91	1005.19	1105.85
78	548.89	701.18	784.64	938.65	1115.23	1224.29
79	609.15	777.38	869.19	1039.39	1234.49	1356.50
80	998.70	1284.14	1426.51	1702.86	2033.48	2233.56
81	1077.68	1388.30	1540.80	1836.73	2196.82	2412.85
82	1162.64	1496.64	1658.51	1978.48	2367.00	2597.80
83	1256.22	1612.75	1789.59	2132.75	2549.69	2800.98
84	1354.10	1737.04	1927.84	2292.36	2742.57	3012.86

LTC-96 9/96 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	35.87	40.38	44.85	57.56	67.15	79.32
30	37.92	42.45	47.55	60.26	76.70	89.96
31	38.95	43.49	49.21	61.92	77.62	90.51
32	39.97	45.14	51.29	64.62	81.01	94.46
33	40.59	46.18	52.95	66.70	82.54	95.75
34	41.61	47.83	54.61	68.99	85.37	99.03
35	42.64	48.87	56.69	71.69	87.73	101.33
36	43.66	50.94	58.35	74.39	90.17	103.74
37	44.69	52.60	60.43	76.05	97.95	112.29
38	46.33	53.63	63.13	78.75	97.95	112.29
39	47.35	55.29	64.79	82.08	97.95	112.29
40	48.38	57.36	66.87	84.78	100.50	114.54
41	50.38	59.41	69.61	88.07	103.72	117.51
42	51.78	61.48	72.18	91.40	112.94	127.24
43	53.83	63.58	74.36	94.34	115.62	129.55
44	56.33	65.71	77.20	97.75	118.90	132.52
45	58.44	67.86	79.44	101.19	128.36	142.33
46	60.57	70.03	82.78	104.68	131.64	145.24
47	63.17	72.67	85.07	108.22	135.00	148.22
48	65.36	75.55	88.49	112.45	145.57	159.07
49	67.58	77.81	91.51	116.07	154.27	167.59
50	70.28	80.54	94.34	120.40	158.54	171.46
51	73.60	83.50	98.53	126.32	170.28	183.11
52	75.84	86.94	102.09	132.53	177.10	195.16
53	79.24	90.87	106.37	139.28	197.33	215.96
54	82.67	95.08	111.16	145.64	210.00	228.33
55	85.46	98.65	115.55	152.55	223.50	241.49
56	89.56	105.10	123.27	162.30	233.40	256.69
57	94.15	111.62	131.75	171.69	248.50	271.22
58	99.48	118.20	139.63	182.32	257.82	279.43
59	104.17	125.55	148.98	193.07	274.84	301.51
60	109.61	133.43	158.89	205.09	286.36	317.39
61	117.89	144.42	170.05	221.47	309.77	340.45
62	126.48	155.52	182.02	239.92	336.12	372.15
63	136.82	168.63	195.30	259.26	369.40	399.64
64	147.26	181.86	208.70	281.19	406.64	442.47
65	158.51	196.89	224.16	304.05	437.61	472.60
66	173.85	215.59	245.34	329.85	468.25	502.57
67	190.62	237.17	269.65	357.33	499.69	533.14
68	209.79	259.46	295.88	387.94	535.80	574.22
69	230.16	284.87	325.24	421.20	572.64	604.73
70	253.66	311.96	357.48	457.36	613.80	645.36
71	278.10	342.14	388.51	494.69	644.19	684.79
72	305.19	373.99	423.14	535.16	678.63	727.79
73	335.87	409.68	460.90	578.75	717.01	774.36
74	368.95	447.75	501.78	627.15	756.05	821.00
75	405.16	490.61	546.26	678.20	798.69	875.40
76	448.21	568.15	639.09	768.91	909.87	997.27
77	497.24	629.35	708.77	850.91	1005.19	1105.85
78	548.89	701.18	784.64	938.65	1115.23	1224.29
79	609.15	777.38	869.19	1039.39	1234.49	1356.50
80	778.48	985.89	1109.80	1263.34	1424.96	1527.32
81	878.14	1109.80	1249.87	1411.49	1610.83	1734.74
82	993.97	1255.26	1416.88	1591.97	1842.48	1993.33
83	1123.27	1422.27	1605.44	1799.38	2106.47	2295.02
84	1268.73	1605.44	1812.85	2022.96	2400.08	2629.04

LTC-96 9/96 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	36.46	42.58	48.26	59.21	68.82	83.53
30	39.04	42.58	48.26	63.08	81.53	97.39
31	40.63	43.95	50.37	65.21	82.73	98.10
32	41.94	46.07	53.35	68.71	87.15	103.32
33	42.73	47.37	55.48	71.41	89.16	105.05
34	44.05	49.80	57.62	74.40	92.88	109.42
35	45.38	51.13	60.30	77.95	96.02	112.50
36	46.72	53.80	62.47	81.53	99.26	115.75
37	48.06	55.94	65.18	83.75	108.81	124.82
38	50.21	57.29	68.74	87.36	108.81	124.82
39	51.56	59.45	70.42	91.17	108.81	124.82
40	52.15	61.75	72.09	93.61	110.97	126.66
41	54.70	64.35	74.98	97.03	114.11	130.31
42	55.69	65.93	78.33	101.45	126.16	147.95
43	58.36	68.58	83.52	105.19	136.26	157.22
44	61.65	70.91	84.85	111.29	141.16	157.22
45	63.59	72.43	84.85	111.29	141.16	157.22
46	65.51	74.60	89.08	114.78	144.36	160.76
47	68.82	77.93	91.24	119.16	148.48	169.81
48	71.62	80.52	95.38	124.78	164.08	197.20
49	73.56	83.34	99.45	133.64	185.67	215.40
50	76.75	85.72	101.97	133.64	185.67	215.40
51	79.88	88.39	105.25	139.34	205.67	234.15
52	82.74	92.73	109.13	145.34	214.89	253.44
53	85.94	96.63	113.51	153.33	247.58	281.44
54	90.36	101.97	119.55	160.34	268.99	301.53
55	92.74	105.38	123.99	168.07	291.66	312.26
56	96.86	112.57	131.69	178.36	308.38	344.62
57	101.63	118.72	141.49	188.27	340.11	374.80
58	107.35	126.04	149.34	200.04	352.44	384.75
59	111.09	133.23	159.11	211.76	377.64	423.72
60	116.91	141.11	169.57	224.37	398.11	447.71
61	125.32	153.00	180.53	242.33	435.82	480.29
62	134.12	163.91	193.64	263.01	474.61	528.98
63	144.06	178.47	207.29	284.42	526.74	569.54
64	155.18	192.08	220.93	309.27	586.23	639.21
65	166.46	207.98	237.22	335.00	630.85	681.64
66	183.04	227.96	259.98	364.02	665.03	713.68
67	201.57	251.25	286.80	431.92	692.24	740.37
68	222.43	274.75	315.39	476.48	720.97	774.99
69	244.86	301.84	346.11	519.56	742.34	782.66
70	270.24	330.06	379.46	546.25	742.34	787.45
71	295.73	360.82	410.21	554.27	742.34	787.45
72	323.17	389.89	444.20	575.11	746.43	800.35
73	355.53	428.89	478.26	617.94	779.51	843.13
74	390.02	468.53	524.03	665.69	814.15	886.62
75	431.99	517.79	574.37	722.92	859.07	946.89
76	483.24	612.27	688.23	832.91	996.39	1097.63
77	541.81	685.42	771.70	932.95	1113.49	1232.36
78	600.56	768.82	859.16	1035.23	1244.21	1373.80
79	668.18	854.40	953.65	1150.89	1382.76	1528.25
80	987.65	1250.80	1408.00	1602.80	1807.84	1937.71
81	1114.10	1408.00	1585.71	1790.76	2043.65	2200.85
82	1261.05	1592.54	1797.59	2019.73	2337.55	2528.93
83	1425.09	1804.43	2036.82	2282.87	2672.47	2911.69
84	1551.86	1996.42	2207.71	2566.52	3044.97	3335.46

LTC-96 9/96 2019 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	8.7%	16.3%	18.7%	8.7%	8.7%	17.1%
30	8.7%	8.7%	8.7%	13.3%	23.3%	36.5%
31	11.2%	8.7%	8.7%	17.1%	25.1%	37.5%
32	14.7%	8.7%	9.5%	23.4%	31.8%	44.8%
33	16.9%	8.7%	13.8%	28.2%	34.8%	47.2%
34	20.5%	10.1%	18.2%	33.6%	40.4%	53.3%
35	24.2%	13.0%	23.7%	40.0%	45.2%	57.7%
36	27.8%	18.9%	28.2%	46.4%	50.1%	62.2%
37	31.5%	23.6%	33.8%	50.4%	64.5%	67.5%
38	37.4%	26.6%	41.0%	56.9%	64.5%	67.5%
39	41.1%	31.4%	39.6%	58.1%	58.1%	58.7%
40	33.3%	32.2%	33.4%	52.8%	52.8%	52.8%
41	38.8%	36.9%	28.5%	48.1%	48.1%	48.1%
42	28.0%	29.4%	33.2%	53.6%	53.6%	60.8%
43	33.0%	33.7%	33.0%	48.3%	59.8%	70.9%
44	39.4%	26.9%	35.1%	55.0%	65.6%	70.9%
45	40.5%	26.1%	26.6%	49.3%	49.3%	49.3%
46	35.7%	24.7%	32.0%	45.4%	45.4%	45.4%
47	41.6%	29.4%	26.7%	42.0%	42.0%	48.4%
48	46.3%	25.0%	23.9%	47.5%	49.2%	72.3%
49	38.0%	28.6%	28.0%	52.7%	68.9%	88.2%
50	43.4%	24.1%	24.2%	41.9%	53.3%	71.4%
51	38.5%	20.4%	22.7%	42.0%	60.8%	76.9%
52	42.5%	25.5%	27.2%	42.4%	62.3%	82.2%
53	37.9%	23.5%	25.7%	50.1%	78.0%	90.1%
54	44.1%	29.5%	31.5%	50.2%	84.4%	94.8%
55	38.4%	26.7%	29.9%	50.8%	91.2%	88.1%
56	35.8%	28.5%	26.7%	48.7%	93.6%	99.5%
57	34.3%	23.6%	30.5%	46.3%	104.8%	108.8%
58	34.0%	25.4%	27.6%	40.3%	98.8%	101.7%
59	25.5%	22.1%	26.5%	39.7%	100.4%	109.8%
60	25.7%	19.8%	26.0%	35.9%	101.6%	107.9%
61	23.3%	21.0%	22.4%	35.9%	106.6%	107.8%
62	21.6%	17.6%	23.8%	37.1%	109.4%	112.4%
63	16.9%	20.3%	22.2%	38.7%	115.4%	115.1%
64	17.5%	19.0%	17.6%	41.6%	123.3%	124.3%
65	14.5%	19.0%	17.9%	41.4%	123.1%	123.4%
66	15.9%	19.0%	16.6%	37.9%	119.6%	119.4%
67	14.8%	17.9%	17.3%	54.0%	111.3%	114.3%
68	15.4%	14.8%	16.5%	56.2%	102.1%	105.6%
69	16.7%	16.2%	17.2%	53.4%	90.2%	87.5%
70	17.0%	13.9%	17.1%	43.2%	70.5%	68.7%
71	15.3%	11.5%	13.2%	30.0%	52.5%	50.6%
72	13.1%	8.7%	9.9%	22.6%	39.6%	39.5%
73	16.4%	9.6%	8.7%	22.0%	35.0%	36.1%
74	19.5%	13.0%	11.8%	22.2%	32.4%	34.6%
75	25.4%	18.5%	16.1%	25.2%	31.6%	35.9%
76	33.4%	33.0%	32.5%	37.0%	45.7%	50.0%
77	41.6%	41.2%	41.0%	46.7%	55.6%	61.1%
78	45.0%	46.8%	45.6%	51.7%	62.1%	67.6%
79	47.1%	48.8%	47.3%	55.2%	65.9%	71.5%
80	96.4%	96.4%	96.4%	96.4%	96.4%	96.4%
81	96.4%	96.4%	96.4%	96.4%	96.4%	96.4%
82	96.4%	96.4%	96.4%	96.4%	96.4%	96.4%
83	96.4%	96.4%	96.4%	96.4%	96.4%	96.4%
84	89.3%	92.5%	88.5%	96.4%	96.4%	96.4%

* Benefit Differences between LTC-96 9/96 and ICC12-LTC-12:

LTC-96 9/96 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit, the stay-at-home or respite benefits or coverage for a skilled family member
LTC-96 9/96 does not have the ability to convert from GPO to 5% Compound inflation option at age 65
LTC-96 9/96 rates are for a 100 service-day EP, ICC12-LTC-12 rates are for a 90 service-day EP
ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-96 9/96
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 (Gold Pre Rate Stability Series)
Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

Inflation Option: 5% Simple Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	91.23	107.16	124.99	160.77	244.89	266.12
30	94.24	110.49	126.11	162.31	244.89	274.40
31	98.85	115.22	130.62	167.76	248.34	286.12
32	99.10	115.22	135.15	172.92	260.65	290.39
33	103.30	120.19	139.39	178.11	265.07	303.02
34	103.56	124.63	143.69	183.01	276.85	315.06
35	107.86	129.08	143.69	188.20	288.97	319.53
36	114.48	132.98	145.71	200.01	292.67	331.09
37	118.52	139.58	155.59	204.65	303.96	342.66
38	118.52	143.69	159.48	209.01	314.72	353.67
39	122.42	147.50	163.09	220.34	325.51	372.33
40	125.99	151.20	166.81	224.41	335.76	382.73
41	130.74	156.11	172.46	232.91	352.73	399.93
42	132.38	160.68	178.13	248.18	369.58	416.91
43	137.14	165.52	189.56	256.91	386.95	434.38
44	144.87	173.22	198.35	265.50	396.84	451.61
45	149.59	177.70	204.11	281.78	422.47	469.92
46	150.25	188.36	215.73	290.83	440.46	495.54
47	156.14	193.08	222.13	303.67	453.53	507.86
48	160.83	197.79	233.81	320.62	472.70	534.68
49	168.81	208.13	239.92	329.97	498.73	552.92
50	173.47	212.77	252.05	347.04	518.05	579.77
51	178.61	217.58	263.25	360.18	539.12	600.08
52	189.67	228.37	269.02	368.98	553.67	613.10
53	198.74	239.14	277.06	381.64	573.99	632.48
54	203.88	244.64	288.18	397.12	588.06	644.95
55	215.30	255.39	299.75	409.40	607.86	663.65
56	221.89	262.75	307.22	425.78	630.75	692.72
57	226.29	274.19	320.72	441.48	645.50	713.23
58	232.51	281.38	327.98	457.80	668.44	741.97
59	242.67	294.77	336.86	468.39	690.01	761.25
60	248.58	302.26	349.84	484.34	712.42	796.07
61	257.79	318.52	365.80	502.47	739.76	813.34
62	266.43	338.17	387.75	508.72	752.17	828.51
63	279.97	355.25	400.45	527.08	777.33	837.36
64	289.05	367.44	427.14	538.88	801.43	852.21
65	301.94	389.44	445.56	555.85	824.61	872.47
66	324.19	424.07	480.05	606.35	886.42	940.77
67	350.60	455.30	517.61	666.68	951.86	1006.60
68	379.74	492.69	556.27	730.86	1028.49	1083.88
69	406.36	531.21	602.26	793.93	1103.30	1165.26
70	438.29	577.18	645.01	873.15	1190.30	1253.05
71	488.53	634.35	699.69	939.88	1258.02	1324.74
72	543.80	697.77	753.83	1019.88	1335.85	1418.38
73	604.53	761.25	812.25	1097.64	1404.02	1500.78
74	677.09	835.41	879.68	1187.85	1486.63	1596.90
75	755.74	916.49	951.71	1281.60	1573.52	1696.41
76	817.32	1041.16	1213.35	1477.25	1820.05	1966.41
77	877.94	1115.17	1305.63	1584.62	1955.30	2109.52
78	947.67	1202.74	1401.16	1705.14	2103.96	2271.31
79	1024.53	1291.46	1507.44	1830.44	2267.22	2447.15
80	1621.83	2044.59	2380.03	2888.80	3585.61	3875.40
81	1719.46	2163.51	2516.51	3061.21	3798.98	4099.90
82	1824.38	2294.69	2671.07	3249.46	4027.21	4345.68
83	1930.88	2430.62	2828.21	3443.09	4271.36	4605.49
84	2043.91	2575.50	2992.23	3645.75	4520.81	4875.27

LTC-96 9/96 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	91.23	107.16	124.99	148.15	186.29	202.44
30	94.24	110.49	126.11	148.15	192.71	215.94
31	94.28	115.22	130.62	148.15	199.14	229.43
32	94.28	115.22	131.99	148.15	211.99	236.18
33	97.33	118.52	134.50	148.15	218.41	249.68
34	97.33	118.52	140.61	152.87	231.26	263.17
35	103.42	121.19	140.61	158.98	244.10	269.92
36	109.50	127.25	145.71	171.21	250.53	283.42
37	115.58	133.31	155.59	177.33	263.38	296.91
38	115.58	139.37	159.48	183.44	276.22	310.41
39	121.67	145.43	163.09	195.67	289.07	330.65
40	125.99	151.20	166.81	201.79	301.92	344.15
41	130.74	156.11	172.46	208.77	316.18	357.57
42	132.38	160.68	178.13	221.98	324.20	357.57
43	137.14	165.52	189.56	229.10	324.20	357.57
44	144.87	173.22	198.35	236.28	324.20	357.57
45	149.59	177.70	204.11	249.75	374.45	416.51
46	150.25	188.36	215.73	257.07	389.33	438.03
47	156.14	193.08	222.13	270.74	404.34	452.78
48	160.83	197.79	233.81	284.52	419.47	457.69
49	168.81	208.13	239.92	292.06	424.32	457.69
50	173.47	212.77	252.05	306.03	456.84	495.83
51	178.61	217.58	263.25	320.19	479.26	519.67
52	189.67	228.37	269.02	334.47	501.88	548.27
53	198.74	239.14	277.06	348.87	524.44	572.11
54	203.88	244.64	288.18	369.88	547.74	600.72
55	215.30	255.39	299.75	384.56	567.34	623.38
56	221.89	262.75	307.22	405.72	591.18	653.16
57	226.29	274.19	320.72	427.04	619.79	677.00
58	232.51	281.38	327.98	448.52	643.63	705.60
59	242.67	294.77	336.86	468.39	672.23	734.21
60	248.58	302.26	349.84	484.34	700.84	762.81
61	257.79	318.52	365.80	502.47	715.85	776.28
62	266.43	338.17	387.75	508.72	738.26	797.14
63	279.97	355.25	400.45	527.08	758.52	820.26
64	289.05	367.44	427.14	538.88	785.22	849.59
65	301.94	389.44	445.56	555.85	813.47	872.47
66	324.19	424.07	480.05	606.35	846.96	911.80
67	350.60	455.30	517.61	666.68	892.85	959.72
68	379.74	492.69	556.27	730.86	945.89	999.29
69	406.36	531.21	602.26	793.93	1001.31	1071.52
70	438.29	577.18	645.01	873.15	1058.41	1147.80
71	488.53	634.35	699.69	939.88	1116.45	1206.32
72	543.80	697.77	753.83	1019.88	1184.75	1274.85
73	604.53	761.25	812.25	1097.64	1261.51	1351.61
74	677.09	835.41	879.68	1187.85	1344.94	1431.71
75	724.08	916.49	951.71	1281.29	1427.30	1516.69
76	752.33	984.03	1135.64	1361.62	1521.82	1621.94
77	781.29	1058.17	1241.84	1441.96	1631.11	1748.99
78	832.35	1166.37	1379.17	1562.34	1791.30	1931.38
79	902.39	1291.46	1507.44	1713.19	1987.94	2154.95
80	985.89	1433.04	1686.25	1872.11	2192.66	2365.06
81	1090.94	1573.11	1845.18	2041.82	2408.16	2594.02
82	1212.16	1721.27	2012.19	2219.60	2637.12	2844.54
83	1346.85	1874.81	2189.97	2408.16	2874.17	3140.84
84	1495.00	2033.74	2359.67	2602.10	3124.68	3445.23

LTC-96 9/96 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	102.43	118.61	139.71	184.89	236.35	256.84
30	106.53	123.08	141.22	187.04	244.50	273.96
31	112.87	129.50	147.34	187.96	252.65	291.08
32	113.21	129.50	153.55	187.96	268.95	299.64
33	118.25	136.28	158.77	187.96	277.09	316.76
34	118.60	142.38	163.18	193.95	293.39	333.89
35	123.01	147.87	163.18	201.70	309.69	342.45
36	130.64	151.73	164.50	217.22	317.84	359.57
37	134.69	159.33	175.11	224.98	334.14	376.69
38	134.69	163.49	179.00	232.73	350.44	393.82
39	138.58	167.25	182.52	248.25	366.74	419.50
40	142.02	170.86	186.19	256.01	383.04	436.62
41	146.95	176.00	192.31	264.87	401.14	453.65
42	149.04	180.66	198.44	281.63	411.31	453.65
43	153.96	185.69	210.97	290.66	411.31	453.65
44	162.92	194.58	221.28	299.76	411.31	453.65
45	167.75	199.09	227.50	316.86	475.07	528.42
46	168.49	210.59	240.22	326.14	493.95	555.72
47	174.92	215.41	247.28	343.49	512.99	574.44
48	179.70	220.20	260.05	360.97	532.18	580.67
49	188.91	231.22	266.67	370.53	538.33	580.67
50	193.62	235.90	280.02	388.26	579.59	629.06
51	198.98	240.81	292.05	406.23	608.04	659.30
52	210.92	252.37	298.14	424.34	636.74	695.59
53	221.56	263.87	305.91	439.64	661.29	725.84
54	226.88	269.64	317.78	455.68	674.78	740.05
55	239.24	281.09	330.24	468.94	697.20	760.17
56	245.12	288.04	337.25	486.25	722.82	792.83
57	249.43	300.40	350.94	502.60	735.99	815.18
58	254.83	307.10	357.66	519.79	761.69	847.69
59	265.45	320.72	365.23	529.11	784.35	867.15
60	270.46	327.82	378.22	545.77	808.18	908.05
61	278.63	344.06	393.99	562.53	842.09	928.52
62	286.08	364.75	416.38	564.84	853.67	944.25
63	298.73	382.05	427.89	580.72	883.31	950.76
64	306.81	392.97	455.23	589.33	909.92	964.07
65	318.67	415.49	472.99	603.59	934.90	985.51
66	342.78	453.45	510.65	659.85	1011.72	1070.55
67	372.27	487.01	551.12	733.39	1090.62	1149.41
68	404.14	527.39	595.16	812.16	1183.30	1246.37
69	433.14	569.24	647.21	884.85	1270.36	1340.70
70	470.13	623.57	695.19	978.20	1342.80	1442.87
71	530.51	692.93	761.76	1055.27	1416.44	1527.31
72	597.22	770.40	827.35	1147.24	1503.08	1617.40
73	671.02	846.46	896.45	1235.71	1600.47	1714.79
74	761.49	936.27	975.62	1339.49	1706.32	1816.40
75	862.07	1035.12	1056.09	1448.97	1810.81	1924.22
76	940.17	1191.04	1390.86	1698.81	1930.72	2057.74
77	991.22	1274.65	1491.62	1827.19	2069.39	2218.94
78	1056.00	1368.50	1589.31	1963.33	2272.62	2450.33
79	1144.85	1458.41	1696.41	2098.23	2522.10	2733.98
80	1250.80	1818.10	2139.34	2375.15	2781.82	3000.54
81	1384.08	1995.81	2340.97	2590.45	3055.22	3291.03
82	1537.86	2183.77	2552.85	2816.00	3345.71	3608.85
83	1708.74	2378.56	2778.41	3055.22	3646.45	3984.78
84	1896.70	2580.19	2993.71	3301.28	3964.27	4370.95

LTC-96 9/96 2019 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	68.2%	54.9%	63.8%	93.1%	96.4%	96.4%
30	74.9%	60.7%	65.6%	95.4%	96.4%	96.4%
31	85.3%	69.1%	72.8%	96.4%	96.4%	96.4%
32	85.9%	69.1%	80.0%	96.4%	96.4%	96.4%
33	88.0%	78.0%	82.7%	96.4%	96.4%	96.4%
34	88.6%	85.9%	79.6%	96.4%	96.4%	96.4%
35	84.1%	88.8%	79.6%	96.4%	96.4%	96.4%
36	84.6%	84.5%	73.5%	96.4%	96.4%	96.4%
37	80.4%	85.0%	70.5%	96.4%	96.4%	96.4%
38	80.4%	81.6%	67.8%	96.4%	96.4%	96.4%
39	76.3%	78.0%	65.0%	96.4%	96.4%	96.4%
40	72.1%	74.6%	62.5%	96.4%	96.4%	96.4%
41	69.2%	72.2%	61.6%	96.4%	96.4%	96.4%
42	70.8%	69.5%	60.7%	96.4%	96.4%	96.4%
43	68.1%	67.3%	59.9%	96.4%	96.4%	96.4%
44	69.7%	68.6%	62.1%	96.4%	96.4%	96.4%
45	67.0%	66.1%	61.2%	96.4%	96.4%	96.4%
46	67.0%	64.1%	60.3%	96.4%	96.4%	96.4%
47	66.0%	62.1%	60.1%	96.4%	96.4%	96.4%
48	63.5%	60.2%	59.2%	96.4%	96.4%	96.4%
49	65.0%	58.2%	58.7%	96.4%	96.4%	96.4%
50	62.6%	56.4%	58.2%	96.4%	96.4%	96.4%
51	60.8%	54.8%	56.9%	96.4%	96.4%	96.4%
52	59.1%	53.4%	56.0%	96.4%	96.4%	96.4%
53	61.4%	52.1%	52.7%	95.0%	95.2%	96.4%
54	59.7%	51.2%	51.6%	90.7%	90.7%	90.7%
55	58.4%	50.0%	50.8%	88.7%	90.2%	88.7%
56	53.1%	46.6%	47.7%	85.5%	89.2%	87.9%
57	51.2%	46.1%	45.1%	82.2%	83.8%	86.4%
58	46.4%	42.9%	42.3%	79.4%	83.2%	85.9%
59	44.8%	40.5%	37.7%	74.2%	80.6%	82.8%
60	40.4%	37.9%	35.5%	71.7%	78.5%	84.2%
61	35.3%	34.8%	32.6%	65.4%	82.1%	85.1%
62	30.3%	33.7%	30.4%	57.7%	79.0%	83.3%
63	25.9%	31.5%	26.9%	50.8%	80.2%	79.4%
64	22.3%	27.5%	25.0%	44.6%	79.3%	75.6%
65	18.5%	25.8%	22.3%	38.9%	77.9%	74.1%
66	19.7%	27.4%	23.7%	40.6%	84.9%	81.7%
67	22.5%	27.6%	24.4%	49.5%	89.1%	85.4%
68	24.1%	28.1%	27.8%	58.4%	93.6%	93.0%
69	25.1%	28.9%	31.0%	61.1%	96.4%	93.7%
70	29.6%	35.0%	33.1%	66.0%	96.4%	94.6%
71	38.9%	43.6%	40.9%	68.2%	96.4%	96.0%
72	48.1%	52.7%	47.6%	70.0%	96.4%	96.4%
73	57.4%	59.0%	52.3%	70.8%	96.4%	96.4%
74	69.8%	66.4%	56.7%	72.4%	96.4%	96.4%
75	84.3%	74.0%	57.2%	75.0%	96.4%	96.4%
76	93.4%	87.3%	89.6%	93.1%	96.4%	96.4%
77	96.4%	86.4%	85.9%	96.1%	96.4%	96.4%
78	96.4%	81.6%	78.4%	94.5%	96.4%	96.4%
79	96.4%	73.8%	70.4%	89.6%	96.4%	96.4%
80	96.4%	96.4%	96.4%	96.4%	96.4%	96.4%
81	96.4%	96.4%	96.4%	96.4%	96.4%	96.4%
82	96.4%	96.4%	96.4%	96.4%	96.4%	96.4%
83	96.4%	96.4%	96.4%	96.4%	96.4%	96.4%
84	96.4%	96.4%	96.4%	96.4%	96.4%	96.4%

* Benefit Differences between LTC-96 9/96 and ICC12-LTC-12:

LTC-96 9/96 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit, the stay-at-home or respite benefits or coverage for a skilled family member
LTC-96 9/96 rates are for a 100 service-day EP, ICC12-LTC-12 rates are for a 90 service-day EP
ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-96 9/96
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 (Gold Pre Rate Stability Series)
Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

Inflation Option: 5% Compound Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	268.25	340.72	370.92	494.58	711.41	807.85
30	271.20	343.67	375.00	499.33	717.41	819.46
31	272.33	344.35	375.68	500.46	717.41	826.91
32	273.01	345.48	376.81	501.14	722.20	826.91
33	273.47	346.16	377.49	502.27	722.20	829.32
34	274.15	346.84	378.63	502.95	722.20	829.32
35	275.28	347.97	379.31	504.76	726.57	831.41
36	275.96	347.97	380.44	505.44	726.57	838.39
37	277.10	348.65	381.12	506.57	731.19	841.73
38	277.78	349.79	382.25	507.25	731.19	841.73
39	278.23	350.47	382.93	508.38	735.72	844.09
40	278.91	351.15	384.06	509.06	735.72	850.70
41	281.95	354.38	389.26	519.18	745.96	861.05
42	285.00	356.94	394.48	528.89	764.81	872.73
43	288.07	360.20	399.73	539.12	776.97	885.20
44	291.16	363.48	405.46	548.94	796.05	904.62
45	294.25	366.08	410.77	559.97	809.36	918.33
46	297.37	369.39	416.10	570.36	829.34	930.94
47	300.49	372.71	422.61	581.51	832.41	933.32
48	303.64	376.04	428.00	593.17	854.20	955.34
49	306.79	379.16	433.88	603.74	866.80	968.09
50	309.97	382.53	440.02	615.07	888.18	981.99
51	314.29	386.45	444.64	619.69	899.95	992.59
52	318.64	390.86	449.98	624.33	903.53	995.50
53	323.49	395.29	455.36	628.53	907.13	1004.11
54	327.89	400.47	460.06	633.23	910.75	1007.04
55	332.80	404.96	465.50	637.24	917.14	1010.30
56	336.48	410.12	470.64	644.25	929.42	1028.26
57	339.94	416.03	476.53	650.59	947.93	1044.95
58	343.42	421.25	481.74	658.16	960.89	1063.45
59	347.16	427.71	486.97	664.58	964.47	1078.50
60	350.68	433.72	492.96	672.24	982.46	1094.49
61	356.94	448.15	506.77	678.69	995.53	1103.27
62	362.75	462.16	521.84	684.68	1005.21	1104.61
63	368.57	478.17	536.98	691.17	1015.61	1105.94
64	375.63	493.03	552.17	697.70	1026.03	1107.27
65	381.50	509.16	568.64	704.24	1036.48	1108.61
66	404.34	535.29	599.34	756.45	1088.70	1172.98
67	427.18	562.15	632.48	812.31	1137.64	1234.52
68	451.96	590.23	666.83	872.56	1198.31	1308.42
69	478.68	619.55	703.62	936.96	1256.33	1379.56
70	506.37	651.30	741.63	1006.48	1320.67	1463.98
71	556.91	709.20	794.28	1063.57	1384.57	1523.16
72	612.32	773.70	851.07	1124.31	1459.65	1600.55
73	673.06	843.10	911.76	1188.47	1529.91	1671.85
74	740.85	918.38	977.08	1255.80	1609.28	1746.97
75	813.98	1001.01	1047.03	1328.01	1693.07	1826.64
76	873.87	1130.72	1335.41	1537.33	1952.39	2115.69
77	937.63	1215.41	1430.80	1649.24	2091.05	2278.36
78	1005.25	1303.60	1534.58	1769.21	2243.25	2453.89
79	1079.89	1398.02	1648.83	1903.95	2409.96	2642.98
80	1699.82	2202.63	2599.15	3010.29	3800.34	4189.66
81	1800.62	2333.54	2749.12	3186.38	4021.91	4433.27
82	1908.47	2476.36	2916.47	3378.24	4265.05	4704.18
83	2023.85	2623.13	3091.47	3581.49	4522.76	4986.78
84	2144.82	2778.14	3271.58	3792.91	4790.92	5283.56

LTC-96 9/96 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	232.53	289.01	326.55	376.23	467.22	514.90
30	245.10	301.57	343.27	386.18	467.22	514.90
31	247.91	307.86	343.27	386.18	467.22	514.90
32	247.91	309.89	343.27	386.18	467.22	514.90
33	247.91	309.89	343.27	386.18	467.22	514.90
34	247.91	309.89	343.27	386.18	467.22	514.90
35	247.91	309.89	343.27	386.18	467.22	514.90
36	247.91	309.89	343.27	386.18	467.22	514.90
37	247.91	309.89	343.27	386.18	467.22	514.90
38	247.91	309.89	343.27	386.18	467.22	514.90
39	247.91	309.89	343.27	386.18	467.22	514.90
40	247.91	309.89	343.27	386.18	467.22	514.90
41	247.91	309.89	343.27	386.18	467.22	514.90
42	247.91	309.89	343.27	386.18	467.22	514.90
43	247.91	309.89	343.27	386.18	467.22	514.90
44	247.91	309.89	343.27	386.18	467.22	514.90
45	281.29	352.80	390.94	433.85	524.44	581.65
46	281.29	352.80	390.94	433.85	524.44	581.65
47	281.29	352.80	390.94	433.85	524.44	581.65
48	281.29	352.80	390.94	433.85	524.44	581.65
49	281.29	352.80	390.94	433.85	524.44	581.65
50	300.36	376.64	414.78	457.69	548.27	605.48
51	309.89	386.18	424.32	467.22	562.58	619.79
52	318.64	390.86	433.85	476.76	576.88	638.86
53	323.49	395.29	448.15	491.06	591.18	653.16
54	327.89	400.47	460.06	500.60	605.48	667.46
55	332.80	404.96	465.50	510.13	619.79	681.77
56	336.48	410.12	470.64	529.20	638.86	710.37
57	339.94	416.03	476.53	557.81	672.23	743.74
58	343.42	421.25	481.74	586.41	715.14	791.42
59	347.16	427.71	486.97	624.55	758.05	839.10
60	350.68	433.72	492.96	662.70	805.72	891.54
61	356.94	448.15	506.77	678.69	832.06	920.38
62	362.75	462.16	521.84	684.68	860.55	951.13
63	368.57	478.17	536.98	691.17	890.82	983.44
64	375.63	493.03	552.17	697.70	922.53	1016.93
65	381.50	509.16	568.64	704.24	955.31	1051.25
66	404.34	535.29	599.34	756.45	992.85	1082.01
67	427.18	562.15	632.48	812.31	1042.32	1113.11
68	451.96	590.23	666.83	872.56	1094.64	1159.48
69	478.68	619.55	703.62	936.96	1152.80	1230.40
70	506.37	651.30	741.63	1006.48	1205.01	1312.28
71	556.91	709.20	794.28	1063.57	1261.62	1365.32
72	612.32	773.70	851.07	1124.31	1328.25	1428.37
73	673.06	843.10	911.76	1188.47	1399.88	1493.21
74	740.85	918.38	977.08	1255.80	1475.09	1568.06
75	792.61	1001.01	1047.03	1328.01	1555.43	1647.80
76	818.12	1072.71	1235.76	1473.19	1641.96	1747.80
77	841.60	1134.93	1324.08	1540.65	1743.51	1866.87
78	888.92	1233.71	1449.21	1648.54	1896.36	2044.51
79	956.26	1354.93	1600.05	1794.00	2087.61	2265.39
80	1037.07	1481.53	1742.82	1944.84	2284.25	2467.42
81	1134.04	1616.21	1893.66	2106.47	2491.66	2688.30
82	1249.87	1756.29	2055.29	2273.47	2709.85	2930.73
83	1379.17	1901.75	2216.91	2453.95	2936.12	3210.88
84	1519.24	2052.59	2378.53	2639.82	3173.17	3499.10

LTC-96 9/96 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	295.01	366.67	414.30	477.32	592.77	653.25
30	310.96	382.61	431.87	489.94	592.77	653.25
31	314.00	390.58	432.82	489.94	592.77	653.25
32	314.53	393.16	434.40	489.94	592.77	653.25
33	314.53	393.16	435.34	489.94	592.77	653.25
34	314.53	393.16	435.50	489.94	592.77	653.25
35	314.53	393.16	435.50	489.94	592.77	653.25
36	314.53	393.16	435.50	489.94	592.77	653.25
37	314.53	393.16	435.50	489.94	592.77	653.25
38	314.53	393.16	435.50	489.94	592.77	653.25
39	314.53	393.16	435.50	489.94	592.77	653.25
40	314.53	393.16	435.50	489.94	592.77	653.25
41	314.53	393.16	435.50	489.94	592.77	653.25
42	314.53	393.16	435.50	489.94	592.77	653.25
43	314.53	393.16	435.50	489.94	592.77	653.25
44	314.53	393.16	435.50	489.94	592.77	653.25
45	335.81	417.08	469.21	550.43	665.35	737.93
46	340.12	421.64	476.59	550.43	665.35	737.93
47	344.45	426.23	485.63	550.43	665.35	737.93
48	348.81	430.84	493.13	550.43	665.35	737.93
49	352.74	433.87	495.99	550.43	665.35	737.93
50	352.74	433.87	503.65	580.67	695.59	768.18
51	356.37	436.95	507.62	592.77	713.74	786.32
52	358.93	440.74	512.62	604.86	731.88	810.52
53	362.26	444.57	516.52	623.01	750.03	828.66
54	366.09	448.34	519.54	635.11	768.18	846.81
55	369.80	452.30	524.74	647.20	786.32	864.95
56	371.70	455.10	527.36	671.40	810.52	901.25
57	374.70	458.01	528.43	707.69	852.86	943.59
58	376.38	460.15	528.43	743.98	907.29	1004.07
59	379.76	465.37	528.43	761.15	961.73	1064.56
60	381.54	470.39	532.95	762.26	1022.22	1131.09
61	385.79	484.09	545.83	765.10	1055.64	1167.69
62	389.49	498.49	561.06	767.93	1091.78	1206.70
63	393.79	514.42	577.57	770.09	1130.19	1247.68
64	400.70	529.76	592.92	772.10	1170.41	1267.33
65	405.58	547.93	610.39	774.90	1191.94	1267.33
66	431.37	577.30	646.18	839.39	1254.79	1348.69
67	458.28	606.66	684.98	907.98	1309.91	1412.20
68	486.03	637.49	723.06	980.05	1380.63	1471.03
69	514.76	668.48	761.54	1053.73	1446.12	1561.00
70	545.38	704.12	803.26	1132.41	1521.97	1664.89
71	605.39	773.66	865.90	1194.92	1596.06	1732.18
72	672.17	851.11	933.77	1260.18	1683.10	1812.17
73	746.57	935.08	1004.72	1329.76	1762.06	1894.43
74	831.85	1026.43	1080.65	1403.54	1852.80	1989.39
75	925.36	1128.14	1159.94	1484.72	1948.34	2090.56
76	1001.66	1292.49	1534.42	1753.57	2083.15	2217.43
77	1067.73	1393.91	1644.02	1891.29	2211.98	2368.49
78	1127.77	1490.85	1755.80	2029.94	2405.90	2593.86
79	1213.20	1590.90	1875.80	2179.44	2648.54	2874.10
80	1315.73	1879.61	2211.11	2467.42	2898.02	3130.41
81	1438.76	2050.49	2402.49	2672.47	3161.16	3410.64
82	1585.71	2228.19	2607.53	2884.35	3437.98	3718.21
83	1749.75	2412.74	2812.58	3113.32	3725.05	4073.63
84	1927.46	2604.12	3017.63	3349.13	4025.79	4439.30

LTC-96 9/96 2019 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	96.4%	96.4%	96.4%	96.4%	96.4%	96.4%
30	96.4%	96.4%	94.7%	96.4%	96.4%	96.4%
31	96.0%	96.4%	95.1%	96.4%	96.4%	96.4%
32	96.4%	96.4%	95.9%	96.4%	96.4%	96.4%
33	96.4%	96.4%	96.3%	96.4%	96.4%	96.4%
34	96.4%	96.4%	96.4%	96.4%	96.4%	96.4%
35	96.4%	96.4%	96.4%	96.4%	96.4%	96.4%
36	96.4%	96.4%	96.4%	96.4%	96.4%	96.4%
37	96.4%	96.4%	96.4%	96.4%	96.4%	96.4%
38	96.4%	96.4%	96.4%	96.4%	96.4%	96.4%
39	96.4%	96.4%	96.4%	96.4%	96.4%	96.4%
40	96.4%	96.4%	96.4%	96.4%	96.4%	96.4%
41	96.4%	96.4%	96.4%	96.4%	96.4%	96.4%
42	96.4%	96.4%	96.4%	96.4%	96.4%	96.4%
43	96.4%	96.4%	96.4%	96.4%	96.4%	96.4%
44	96.4%	96.4%	96.4%	96.4%	96.4%	96.4%
45	84.8%	83.0%	85.8%	96.4%	96.4%	96.4%
46	87.1%	85.0%	88.7%	96.4%	96.4%	96.4%
47	89.5%	87.0%	92.3%	96.4%	96.4%	96.4%
48	91.9%	89.0%	95.2%	96.4%	96.4%	96.4%
49	94.1%	90.3%	96.4%	96.4%	96.4%	96.4%
50	81.8%	78.3%	87.9%	96.4%	96.4%	96.4%
51	78.0%	75.1%	85.2%	96.4%	96.4%	96.4%
52	71.4%	72.4%	82.9%	96.4%	96.4%	96.4%
53	65.6%	69.8%	78.4%	96.4%	96.4%	96.4%
54	62.8%	65.4%	73.9%	96.4%	96.4%	96.4%
55	58.4%	63.1%	72.1%	96.4%	96.4%	96.4%
56	53.1%	57.2%	66.2%	96.4%	96.4%	96.4%
57	51.2%	50.2%	57.4%	96.4%	96.4%	96.4%
58	46.4%	43.6%	47.9%	96.4%	96.4%	96.4%
59	44.8%	40.5%	38.3%	88.6%	96.4%	96.4%
60	40.4%	37.9%	35.5%	78.0%	96.4%	96.4%
61	35.3%	34.8%	32.6%	72.1%	96.4%	96.4%
62	30.3%	33.7%	31.3%	67.1%	96.4%	96.4%
63	26.8%	31.8%	31.6%	60.9%	96.4%	96.4%
64	25.7%	30.9%	30.4%	54.7%	96.4%	92.9%
65	23.3%	32.0%	30.1%	49.7%	93.1%	86.6%
66	25.8%	33.6%	33.4%	57.1%	95.6%	92.9%
67	29.7%	34.1%	36.8%	63.9%	94.5%	96.4%
68	31.5%	34.7%	37.7%	68.5%	95.2%	96.4%
69	31.5%	34.0%	36.3%	69.8%	94.1%	96.4%
70	32.6%	35.5%	36.9%	70.2%	95.5%	96.4%
71	39.7%	42.6%	42.0%	68.8%	95.8%	96.4%
72	47.7%	49.5%	47.3%	66.5%	96.1%	96.4%
73	56.8%	56.7%	51.0%	64.8%	94.8%	96.4%
74	68.2%	63.8%	54.2%	63.8%	94.4%	96.4%
75	80.7%	71.8%	55.7%	64.1%	93.9%	96.4%
76	89.5%	86.5%	92.2%	84.2%	96.4%	96.4%
77	96.4%	90.1%	92.2%	90.0%	96.4%	96.4%
78	96.4%	87.0%	87.5%	90.6%	96.4%	96.4%
79	96.4%	81.7%	81.4%	88.0%	96.4%	96.4%
80	96.4%	96.4%	96.4%	96.4%	96.4%	96.4%
81	96.4%	96.4%	96.4%	96.4%	96.4%	96.4%
82	96.4%	96.4%	96.4%	96.4%	96.4%	96.4%
83	96.4%	96.4%	96.4%	96.4%	96.4%	96.4%
84	96.4%	96.4%	96.4%	96.4%	96.4%	96.4%

* Benefit Differences between LTC-96 9/96 and ICC12-LTC-12:

LTC-96 9/96 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit, the stay-at-home or respite benefits or coverage for a skilled family member

LTC-96 9/96 rates are for a 100 service-day EP, ICC12-LTC-12 rates are for a 90 service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-96 9/96

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

John Hancock Life Insurance Company (U.S.A.)
(Not licensed in New York)

[Peter K. Burke
Assistant Vice President]

Long-Term Care Insurance
PO Box 55978
Boston, MA 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 [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 [issue state] Department of Insurance. As a reminder, per the terms of your policy, **premium rates are not guaranteed and could be increased again in the future**.

Your Options

We understand that a premium increase may not be affordable for some. **Therefore, we are offering you options to help keep your premiums at or near their current level.** Please see the enclosed "Options Worksheet" for more information on these options that may help you mitigate the premium increase.

Included in this Package

- **Options Worksheet** (pages [3-6]) – provides details about your current coverage and the options you have to help mitigate the premium increase. Please note that all the options available to you may not be of equal value. Please review this information carefully.
- **Frequently Asked Questions** (page [7]) – provides answers to some of the most common questions.
- **Coverage Change Request Form** (pages [8-9]) – may be used to elect an option to help mitigate the increase.

Next Steps

- We recommend that you review all options available to you (including paying the rate increase and any available benefit reduction options) and consult with your family members and other advisors to determine which option is appropriate for your needs.
- If you decide to reduce your coverage as outlined in the Options Worksheet, simply complete the "Coverage Change Request Form" and return it to John Hancock by [**Month XX, YYYY]**.
- If you choose to make no changes to your coverage, no action is required, and your new increased premium will become effective on [**Month XX, YYYY]**.

Where to Get Help

- **Contact John Hancock** with any questions you may have. Please visit www.jhinfocenter.com or contact one of our customer service representatives at [844-272-7842], Monday through Friday from 8:00 a.m. – 6:00 p.m. Eastern Time. The TTY number for the hearing impaired is 800-555-5421. Our dedicated team is available to help you make a decision that best meets your personal needs.
- **You may contact your local State Health Insurance Assistance Program (SHIP)** if you need additional counseling on your options. Please go to www.shiptacenter.org to find the SHIP location closest to you.
- **You may also contact your State Department/Bureau of Insurance** if you need additional counseling on your options. Please go to http://naic.org/state_web_map.htm to find your State Department/Bureau of Insurance.

We sincerely regret having to take this action, but we hope you find that the options and resources provided are helpful.

Sincerely,

[Peter K. Burke
Assistant Vice President, Long-Term Care Operations]

Enclosures:
Options Worksheet
Frequently Asked Questions
Coverage Change Request Form

YOUR OPTIONS SUMMARY

The table below shows:

- Your current premium and the new premium you will be charged if you keep your current coverage; and
- Options you have available to help mitigate the premium increase, including any impact the change would have on your coverage and the resulting premium, where applicable. Please also see pages [4 and 5] for other options that may be available to you.

Please visit **www.jhinfocenter.com** for current **cost of care** information specific to your area. As you evaluate what is best for you, we encourage you to consider the current and projected cost of care in your area, as well as how much of that amount you are willing and able to pay from your own savings.

Current Coverage		**Coverage Change Options**				
	Accept Rate Increase[1]	**[Reduce your BP[2]]**	**[Reduce your [DB/MB][2]]**	**[Reduce your BP & [DB/MB][2]]**	**[Paid-up Policy] [Contingent/Nonforfeiture Benefit]**	**[Cancel Coverage]**
[Daily Benefit (DB)/Monthly Benefit (MB)][3]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	Cancel your coverage, effective immediately.
Benefit Period (BP)	[X]-year	[Y]-year	[X]-year	[Z]-year	Convert your policy to a paid-up status with a reduced policy limit. See page 5 for more details.	
Policy Limit[4]	$[XXXXX]	$[XXXXX]	$[XXXXX]	$[XXXXXX]	$[XXXXX]	
Elimination Period	[List Here]					
Inflation Option	[List Here]					
Optional Riders	[List Here]					
Current [modal] Premium	$[XXX]					
New [modal] Premium[5]	**$[XXX]**	**$[XXX]**	**$[XXX]**	**$[XXX]**		

[Note - certain benefit reduction options will reduce your overall policy limit. Please contact John Hancock at [844-272-7842] for details.]

[In some instances, certain changes are subject to Partnership regulatory benefit minimum requirements and may result in a loss of Partnership status.] [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]This reduction will also result in a corresponding decrease in your Total 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.]
[[4] [If your policy limit is exhausted $1M will be added to the Policy Limit.]
[5]As of [Month XX, YYYY]. [Note: Due to the pending release of CPI data by the U.S. Department of Labor, we are unable to quote [DB/MB] reductions until [Month] 20th.]

YOUR OPTIONS

[Reduce your Benefit Period

Reduce your benefit period from [X]-year to [Y]-year, resulting in a new [modal] premium of $[XXX]. Reducing your benefit period will also reduce your overall policy limit. There will be no change to your other benefit levels.]

[Reduce your [Daily/Monthly] Benefit

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

[Reduce your Benefit Period AND your [Daily/Monthly] Benefit

Reduce your benefit period from [X]-year to [Y]-year AND your [daily/monthly] benefit from $[XXX] to $[YYY], resulting in a new [modal] premium of $[XXX]. This combination of benefit reductions will also reduce your overall policy limit. There will be no change to your other benefit levels.]

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

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

[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.* By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

[If you choose to elect this option, your policy will be converted to a paid-up status with a modified policy limit where no further premiums are due. Your new policy limit will be $[XXXXX], which represents 150% of all premiums paid.* 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 [[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 and 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.
- This change will be effective on your next policy anniversary date.]

[**Calculated based on benefits paid and premiums paid to date as of [file extract date]. The actual [Contingent Nonforfeiture Benefit] [Paid-Up Policy option] amount may be slightly higher as it will be calculated based on benefits paid 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 a terminated policy. This change will be effective immediately.]

YOUR OPTIONS

Other Benefit Reduction Options

In addition to the options listed above, you may be eligible to reduce other benefits to help mitigate the premium increase. These benefits can be reduced upon your request at any time. 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. [Your policy includes a "Limited Pay" premium provision. Please consider the number of remaining payments on your policy before making the decision to reduce your benefits.] For more information on these options as well as the new premium amounts, please call John Hancock at [**844-272-7842].]**

IMPORTANT DATES

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

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

   Our most recent comprehensive claims study 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, and may only implement the rate increase once we are permitted to do so.

3. **Have I been singled out for this rate increase because of my age or health?**
   No, the increase applies to everyone 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 a policyholder's advancing age or changing health. Also, your state has not been singled out, as all states are included in our rate increase process.

4. **If I no longer live in the state where I purchased my policy, does the increase still apply?**
   Yes. All LTC insurance policies are regulated by the original state in which they were written at the time of the purchase of the policy. That means that the state where you were residing when you purchased your policy continues to be the applicable state, even if you are now residing elsewhere.

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

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.

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

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

Before choosing any tax qualified long-term care policy option, we recommend that you review the option with a qualified tax professional or attorney to determine which option is best for you and to consider potential individual income tax consequences.

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

For more details, please see your Options Worksheet. As a reminder, you may have alternative options available to help mitigate the premium increase. [In some instances, certain changes are subject to Partnership regulatory benefit minimum requirements and may result in a loss of Partnership status.] For more information, please call John Hancock at [**844-272-7842].**

	COVERAGE CHANGE OPTIONS	New Premium Effective [Month XX, YYYY]
☐	[**Reduce your Benefit Period from [X-year] to [X-year].** This will result in a reduction to your overall policy limit.**]**	**$[XXX][policy mode]**
☐	[**Reduce your [Daily/Monthly] Benefit from $[XXX] to $[XXX].** This will result in a reduction to your overall policy limit.**]**	**$[XXX][policy mode]**
☐	[**Reduce your Benefit Period from [X-year] to [X-year] and [Daily/Monthly] Benefit from $[XXX] to $[XXX]**. [This will result in a reduction to your overall policy limit.]]	**$[XXX][policy mode]**
☐	[**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].]	N/A
☐	[**Cancel your coverage**. This change will be effective immediately.]	N/A

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].

Continued on next page

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]

John Hancock 2019 Inforce Rate Increase Filings (LTC-91, NH-91, LTC-94, and NH-94)

State	2019 Filing				Cumulative Rate Increases	State2
	2019 Requested Avg. RI %	2019 Filing Status	2019 Approved Date	2019 Approved Avg. RI %		
AK	30.3%	Filed	3-Nov-20	30.3%	167.2%	AK
AL		Recent prior approval			120.5%	AL
AR	22.3%	Pending			185.3%	AR
AZ	138.6%	Pending			62.8%	AZ
CA		Open prior filing			66.0%	CA
CO		Open prior filing			76.0%	CO
CT	74.5%	Pending	7-Aug-20	62.2%	322.4%	CT
DC		Not yet filed			24.3%	DC
DE	27.50%	Pending			133.1%	DE
FL	95.3%	Pending			45.1%	FL
GA	70.5%	Approved	14-Sep-20	25.4%**	198.5%	GA
HI		Not yet filed			47.4%	HI
IA		Not yet filed			139.9%	IA
ID		Recent prior approval			127.4%	ID
IL	64.3%	Approved	5-Mar-21	76.9%	261.9%	IL
IN	364.4%	Pending			31.8%	IN
KS		Open prior filing			28.0%	KS
KY	132.5%	Approved	17-Jul-20	16.6%**	116.0%	KY
LA		Recent prior approval			155.0%	LA
MA	268.9%	Pending			64.6%	MA
MD		Recent prior approval			199.0%	MD
ME		Not yet filed			35.4%	ME
MI	29.6%	Approved	9-Apr-20	29.6%	174.5%	MI
MN		Recent prior approval			145.2%	MN
MO	20.9%	Approved	5-Oct-20	20.9%	228.4%	MO
MS	32.9%	Disapproved			163.1%	MS
MT		Not yet filed			94.1%	MT
NC		Open prior filing			107.5%	NC
ND		Not yet filed			96.6%	ND
NE	30.7%	Approved	30-Sep-21	30.7%	182.5%	NE
NH		Not yet filed			125.1%	NH
NJ		Not yet filed			116.6%	NJ
NM	160.3%	Approved	12-May-20	93.8%**	282.8%	NM
NV		Not yet filed			113.5%	NV
NY	149.0%	Approved	20-Aug-21	15.0%**	148.4%	NY
OH		Recent prior approval			150.5%	OH
OK	30.1%	Approved	4-May-21	15.0%**	184.4%	OK
OR		Not yet filed			116.9%	OR
PA	61.7%	Pending			93.6%	PA
RI		Open prior filing			32.2%	RI
SC		Not yet filed			138.1%	SC
SD		Not yet filed			98.2%	SD
TN		Recent prior approval			154.9%	TN
TX		Recent prior approval			123.6%	TX
UT		Not yet filed			117.7%	UT
VA	49.4%	Approved	18-Feb-21	49.4%	272.4%	VA
VT		Recent prior approval			50.7%	VT
WA		Not yet filed			94.2%	WA
WI		Not yet filed			109.6%	WI
WV		Not yet filed			48.7%	WV
WY		Not yet filed			92.8%	WY

** if accepted, John Hancock would be re-filing for any unapproved amounts, as well as an additional cost of delay, such that the rate increases requested will be actuarially equivalent among states*
*** states that approved capped amounts were done so with the understanding that John Hancock would be re-filing for any unapproved amounts, as well as an additional cost of delay, such that the rate increases requested will be actuarially equivalent among states*

CONFIDENTIAL

John Hancock 2019 Inforce Rate Increase Filings (LTC-96, LTC-96CL, NH-99, and LTC2000)

State	2019 Filing				Cumulative Rate Increases	State2
	2019 Requested Avg. RI %	2019 Filing Status	2019 Approved Date	2019 Approved Avg. RI %		
AK	19.8%	Filed	3-Nov-20	19.8%	228.6%	AK
AL		Recent prior approval			147.2%	AL
AR	28.1%	Pending			228.2%	AR
AZ	107.9%	Pending			101.9%	AZ
CA		Open prior filing			83.5%	CA
CA (Gold Coast, non-RWJ)		Open prior filing			63.7%	CA (Gold Coast, non-RWJ)
CA (Gold Coast, RWJ)		Open prior filing			15.0%	CA (Gold Coast, RWJ)
CO		Open prior filing			111.5%	CO
CT	118.7%	Pending	7-Aug-20	60.0%	313.6%	CT
DC		Not yet filed			24.3%	DC
DE	19.3%	Pending			204.1%	DE
FL	95.3%	Pending			121.0%	FL
GA	62.8%	Approved	14-Sep-20	25.3%**	238.4%	GA
HI		Recent prior approval			89.4%	HI
IA		Not yet filed			230.0%	IA
ID		Recent prior approval			194.7%	ID
IL	73.3%	Approved	5-Mar-21	83.4%	345.2%	IL
IN	325.9%	Pending			51.0%	IN
KS		Recent prior approval			102.1%	KS
KY	91.9%	Approved	17-Jul-20	5%**	149.9%	KY
LA		Recent prior approval			176.5%	LA
MA	289.3%	Pending			69.4%	MA
MD		Recent prior approval			283.9%	MD
ME		Not yet filed			54.0%	ME
MI	19.7%	Approved	9-Apr-20	19.7%	236.5%	MI
MN		Recent prior approval			206.3%	MN
MO	16.4%	Approved	19-Oct-20	16.4%	302.2%	MO
MS	36.1%	Disapproved			189.7%	MS
MT		Not yet filed			115.4%	MT
NC		Recent prior approval			193.4%	NC
ND	173.6%	Approved	12-Jun-20	30%**	152.5%	ND
NE	22.6%	Approved	30-Sep-21	22.6%	249.3%	NE
NH		Not yet filed			168.5%	NH
NJ		Not yet filed			165.1%	NJ
NM	199.2%	Approved	12-May-20	15.0%**	127.2%	NM
NV		Not yet filed			133.1%	NV
NY	127.0%	Approved	20-Aug-21	12.8%**	179.5%	NY
OH		Recent prior approval			179.6%	OH
OK	43.3%	Approved	4-May-21	14.6%**	227.0%	OK
OR		Recent prior approval			211.9%	OR
PA	47.0%	Pending			143.8%	PA
RI		Open prior filing			57.4%	RI
SC		Not yet filed			172.7%	SC
SD	23.0%	Approved	28-Jul-20	23.0%	249.5%	SD
TN		Recent prior approval			225.8%	TN
TX		Recent prior approval			214.3%	TX
UT		Not yet filed			185.2%	UT
VA	19.4%	Approved	18-Feb-21	19.4%	304.1%	VA
VT		Recent prior approval			120.3%	VT
WA		Recent prior approval			167.1%	WA
WI		Not yet filed			134.9%	WI
WV		Not yet filed			85.7%	WV
WY	19.7%	Approved	10-May-21	29.0%	260.1%	WY

** if accepted, John Hancock would be re-filing for any unapproved amounts, as well as an additional cost of delay, such that the rate increases requested will be actuarially equivalent among states*
*** states that approved capped amounts were done so with the understanding that John Hancock would be re-filing for any unapproved amounts, as well as an additional cost of delay, such that the rate increases requested will be actuarially equivalent among states*

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