Filing at a Glance

Company:	John Hancock Life Insurance Company (USA)
Product Name:	2013 Inforce Rate Increases - JH
State:	Virginia
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Rate
Date Submitted:	05/05/2014
SERFF Tr Num:	MULF-129480189
SERFF Status:	Closed-Approved and Filed
State Tr Num:	MULF-129480189
State Status:	Approved & Filed
Co Tr Num:	2013 INFORCE RATE INCREASE - JH - PRE-RS
Implementation Date Requested:	On Approval
Author(s):	Michelle Fluet, Carol Folsom, Marie Roche, Joanne Witham
Reviewer(s):	Janet Houser (primary), Elsie Andy
Disposition Date:	04/21/2016
Disposition Status:	Approved and Filed
Implementation Date:	

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

General Information

Project Name: 2013 Inforce Rate Increases - JH Pre RS
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 34.5%

Deemer Date:
Submitted By: Michelle Fluet

Status of Filing in Domicile: Authorized
Date Approved in Domicile: 01/30/2014
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 04/21/2016
State Status Changed: 04/21/2016
Created By: Michelle Fluet
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:

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

Dear Commissioner:

John Hancock has recently completed our 2013 claims study. This comprehensive study is conducted every three years and examines the usage trend for our insured population. This study shows significant unfavorable trends since the 2010 study that prompted our last rate increase filing. In general, we are seeing longer-lasting and more expensive claims, increased claim incidence at the older attained ages and decreased mortality.

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

Policy SeriesApproval DateYears SoldAverage Increase
LTC-VA-9110/3/1991, 7/17/2009, 12/1/20111991 – 199435.7%
NH-VA-9110/3/1991, 12/1/20111991 – 199335.7%
LTC-94 VA12/20/1993, 7/17/2009, 12/1/20111994 – 199735.7%
NH-94 VA10/28/1993, 12/1/20111994 – 199935.7%
LTC-96 VA9/5/1996, 7/17/2009, 12/1/20111996 – 199840.5%
LTC-96 VA 9/961/30/1997, 7/17/2009, 12/1/20111997 – 200440.5%
LTC-96CL VA 9/5/1996, 7/17/2009, 12/1/20111996 – 199740.5%
LTC-96CL VA 9/96 1/30/1997, 7/17/2009, 12/1/2011199740.5%
NH-99 VA 4/9910/7/1999, 7/17/2009, 12/1/20112000 – 200340.5%
LTC2000 VA 4/0010/15/2001, 7/17/2009, 12/1/2011200240.5%
LTC-02 VA8/8/2002, 12/1/20112002 – 200421.6%
BSC-02 VA8/8/2002, 12/1/20112002 – 200421.6%

The proposed premium rates will be effective on the next policy anniversary date, following a 60-day policyholder notification period, which will be made as soon as practicable following state acceptance. As we will describe later in this letter, we will also offer affected insureds various benefit reduction options to help mitigate the impact of the rate increase..

The increases requested reflect the timing of the acceptance of our 2010 rate increase filing as well as any unapproved amounts from our 2010 filing on an actuarially equivalent basis.

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

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

We are also submitting for your information with the forms submission, new Personal Worksheets ICC14-PWK 2/14 & ICC-PWKDM 2/14 which includes the appropriate disclosure regarding this increase. No change will be made to this form other than state specific information that is requested by your Department or another state insurance Department.

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

Mr. Grissom requested that John Hancock confirm that we voluntarily comply with all provisions of the NAIC Model Bulletin. Please be advised that John Hancock agrees to meet all requirements in the NAIC Bulletin “Announcement of Alternative Filing Requirements for Long-Term Care Premium Rate Increases“. This includes the following elements:

•We will meet all actuarial assumption standards set for in the Bulletin.
•Should the Department so request, we will also pay for an actuarial review by an outside actuarial consultant selected by the Department.
•We will apply an 85% Loss Ratio on premium increase (this goes beyond the Bulletin which calls for an 80% loss ratio on the premium increase)
•We will work with the Department on an approval implementation timeline.
•If full rate increase is approve, we will not apply another increase on insureds for 36-months
•We will also agree to implement on an annual phased-in approach on an actuarially equivalent basis.
•We will make available the liberalized contingent nonforfeiture (CNF) option
•Maximum threshold now 100%
•For insureds who have held policy for 20 + years, CNF will be made available with no rate increase % threshold
•As we did in 2010, we have included our proposed policyholder communication package under a separate forms filing. It meets all proposed disclosure elements.
•We will continue to manage the administration and communication initiatives associated with the increase in accordance with our 2010 implementation protocols.

In addition, Mr. Grissom also requested a summary of the rate increase. This document captioned "2013 Summary" is included in Supplemental Information.

This submission is being filed in all states, the District of Columbia and Puerto Rico.

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

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

Thank you for your time and consideration in this matter.

Company and Contact

Filing Contact Information

Michelle Fluet, Senior Contract Consultant
200 Berkeley Street
B6-06
Boston, MA 02117

mfluet@jhancock.com
617-572-0101 [Phone]
617-572-0399 [FAX]

Filing Company Information

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

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

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

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved and Filed	Janet Houser	04/21/2016	04/21/2016

Objection Letters and Response Letters

Objection Letters / Response Letters

Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Info has been requested from company	Elsie Andy	02/17/2016	02/17/2016	Michelle Fluet	02/22/2016	02/22/2016
Info has been requested from company	Janet Houser	01/21/2016	01/21/2016	Michelle Fluet	02/04/2016	02/04/2016
Info has been requested from company	Janet Houser	12/15/2015	12/15/2015	Michelle Fluet	12/18/2015	12/18/2015
Info has been requested from company	Janet Houser	10/29/2015	10/29/2015	Michelle Fluet	10/29/2015	10/29/2015
Info has been requested from company	Janet Houser	08/31/2015	08/31/2015	Michelle Fluet	10/19/2015	10/19/2015
Info has been requested from company	Janet Houser	08/20/2015	08/20/2015	Michelle Fluet	10/15/2015	10/15/2015
Disapproved	Janet Houser	04/02/2015	04/03/2015	Michelle Fluet	08/18/2015	08/18/2015
Disapproved	Janet Houser	12/11/2014	12/11/2014	Michelle Fluet	03/06/2015	03/06/2015
Disapproved	Janet Houser	09/23/2014	09/23/2014	Michelle Fluet	11/21/2014	11/21/2014
Info has been requested from company	Janet Houser	09/03/2014	09/04/2014	Michelle Fluet	09/09/2014	09/09/2014
Disapproved	Janet Houser	07/08/2014	07/09/2014	Michelle Fluet	08/25/2014	08/25/2014

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Readability Certification	Joanne Witham	04/21/2016	04/21/2016
Form	Removed	Michelle Fluet	04/04/2016	04/04/2016
Form	Removed	Michelle Fluet	04/04/2016	04/04/2016
Supporting Document	Coverage Change Request Form	Michelle Fluet	04/04/2016	04/04/2016
Rate	Rate Table	Michelle Fluet	03/30/2016	03/30/2016
Supporting Document	L&H Actuarial Memorandum	Michelle Fluet	03/30/2016	03/30/2016
Supporting Document	2013 Summary	Michelle Fluet	03/30/2016	03/30/2016
Supporting Document	March 30, 2016 call	Michelle Fluet	03/30/2016	03/30/2016
Supporting Document	March 29, 2016 phone call	Michelle Fluet	03/29/2016	03/29/2016
Supporting Document	2013 Summary	Michelle Fluet	03/24/2016	03/24/2016
Supporting Document	Response to Note to Filer	Michelle Fluet	03/24/2016	03/24/2016
Supporting Document	2013 Summary	Michelle Fluet	03/24/2016	03/24/2016
Rate	Removed	Michelle Fluet	03/23/2016	03/23/2016
Rate	Removed	Michelle Fluet	03/23/2016	03/23/2016
Rate	Removed	Michelle Fluet	03/23/2016	03/23/2016
Rate	Removed	Michelle Fluet	03/23/2016	03/23/2016
Supporting Document	March 23, 2016 phone call	Michelle Fluet	03/23/2016	03/23/2016
Supporting Document	L&H Actuarial Memorandum	Michelle Fluet	03/23/2016	03/23/2016
Supporting Document	PROPRIETARY & CONFIDENTIAL	Michelle Fluet	03/16/2016	03/16/2016
Supporting Document	March 16, 2016 request	Michelle Fluet	03/16/2016	03/16/2016
Form	Removed	Courtney Koschei	01/20/2016	01/20/2016
Form	Removed	Courtney Koschei	01/20/2016	01/20/2016

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Removed	Courtney Koschei	01/20/2016	01/20/2016
Form	Removed	Courtney Koschei	01/20/2016	01/20/2016
Form	Removed	Courtney Koschei	01/20/2016	01/20/2016
Form	Removed	Courtney Koschei	01/20/2016	01/20/2016
Form	Removed	Courtney Koschei	01/20/2016	01/20/2016
Form	Removed	Courtney Koschei	01/20/2016	01/20/2016
Form	Removed	Courtney Koschei	01/20/2016	01/20/2016
Form	Removed	Courtney Koschei	01/20/2016	01/20/2016
Form	Removed	Courtney Koschei	01/20/2016	01/20/2016
Form	Removed	Courtney Koschei	01/20/2016	01/20/2016
Supporting Document	Policy Schedule Pages and Statement of Variability	Courtney Koschei	01/20/2016	01/20/2016
Form	Options Worksheet	Joanne Witham	12/21/2015	12/21/2015
Form	Options Worksheet	Joanne Witham	12/21/2015	12/21/2015
Supporting Document	Follow up to November 16th conference call	Michelle Fluet	11/18/2015	11/18/2015
Supporting Document	PROPRIETARY & CONFIDENTIAL	Michelle Fluet	11/18/2015	11/18/2015
Supporting Document	Response to 10/30/15 Note to Filer	Michelle Fluet	10/30/2015	10/30/2015
Supporting Document	PROPRIETARY & CONFIDENTIAL	Michelle Fluet	10/30/2015	10/30/2015
Supporting Document	Clarification	Michelle Fluet	03/26/2015	03/26/2015
Supporting Document	Response to 7/9/14 objection	Michelle Fluet	08/25/2014	08/25/2014

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
readability	Note To Filer	Janet Houser	04/21/2016	04/21/2016
Revised Rate Summary	Note To Filer	Janet Houser	03/24/2016	03/24/2016
01/11/16 phone conversation	Note To Filer	Janet Houser	01/11/2016	01/11/2016
Updated status grid	Note To Filer	Janet Houser	10/30/2015	10/30/2015
Policyholder Letters	Note To Filer	Janet Houser	04/08/2015	04/08/2015

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
CPI vs GPO inflation/ post stability rates	Reviewer Note	Janet Houser	03/30/2016	
RRS	Reviewer Note	Janet Houser	03/25/2016	
Act Review	Reviewer Note	Janet Houser	09/09/2014	

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Disposition

Disposition Date: 04/21/2016
Implementation Date:
Status: Approved and Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
John Hancock Life Insurance Company (USA)	42.200%	42.200%	$15,976,512	16,493	$37,898,593	55.400%	20.200%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Certification of Compliance	Received & Acknowledged	Yes
Supporting Document (revised)	L&H Actuarial Memorandum	Received & Acknowledged	Yes
Supporting Document	Cover letter	Received & Acknowledged	Yes
Supporting Document	Additional information and exhibits	Received & Acknowledged	Yes
Supporting Document (revised)	2013 Summary	Received & Acknowledged	Yes
Supporting Document (revised)	Response to 7/9/14 objection	Received & Acknowledged	Yes
Supporting Document (revised)	PROPRIETARY & CONFIDENTIAL	Received & Acknowledged	Yes
Supporting Document	Response to 9/4/2014 objection	Received & Acknowledged	Yes
Supporting Document	Response to 9/23/14 objection	Received & Acknowledged	Yes
Supporting Document	Response to 12/11/14 objection	Received & Acknowledged	Yes
Supporting Document	Clarification	Received & Acknowledged	Yes
Supporting Document	Update with 2013 experience	Received & Acknowledged	Yes
Supporting Document	Response to 4/2/15 objection	Received & Acknowledged	Yes
Supporting Document (revised)	Statements of Variability for Policyholder Communication Packages	Received & Acknowledged	Yes
Supporting Document (revised)	Readability Certification	Received & Acknowledged	Yes
Supporting Document	Response to 8/20/15 objection	Received & Acknowledged	Yes
Supporting Document	Response to 8/31/15 objection	Received & Acknowledged	Yes
Supporting Document	Response to 10/29/15 objection	Received & Acknowledged	Yes

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Response to 10/30/15 Note to Filer	Received & Acknowledged	Yes
Supporting Document	Follow up to November 16th conference call	Received & Acknowledged	Yes
Supporting Document	Coverage Confirmation letter and sample schedule page and SOV for Policy Schedule new sentence	Received & Acknowledged	Yes
Supporting Document	Policy Schedule Pages and Statement of Variability	Received & Acknowledged	Yes
Supporting Document	Response to 1/21/16 objection	Received & Acknowledged	Yes
Supporting Document	March 16, 2016 request	Received & Acknowledged	Yes
Supporting Document	March 23, 2016 phone call	Received & Acknowledged	Yes
Supporting Document	Response to Note to Filer	Received & Acknowledged	Yes
Supporting Document	March 29, 2016 phone call	Received & Acknowledged	Yes
Supporting Document	March 30, 2016 call	Received & Acknowledged	Yes
Supporting Document	Coverage Change Request Form	Received & Acknowledged	Yes
Supporting Document	Certification of Compliance	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	2013 Summary	Withdrawn	Yes
Supporting Document	2013 Summary	Withdrawn	Yes
Supporting Document	2013 Summary	Withdrawn	Yes
Supporting Document	Response to 7/9/14 objection	Withdrawn	Yes
Supporting Document	PROPRIETARY & CONFIDENTIAL	Withdrawn	Yes
Supporting Document	PROPRIETARY & CONFIDENTIAL	Withdrawn	Yes
Supporting Document	PROPRIETARY & CONFIDENTIAL	Withdrawn	Yes
Supporting Document	Statements of Variability for Policyholder Communication Packages	Withdrawn	Yes
Supporting Document	Statements of Variability for Policyholder Communication Packages	Withdrawn	Yes
Supporting Document	Statements of Variability for Policyholder Communication Packages	Withdrawn	Yes
Supporting Document	Readability Certification	Withdrawn	Yes
Form (revised)	Policyholder Letter	Filed	Yes
Form (revised)	Options Worksheet	Filed	Yes
Form (revised)	Frequently Asked Questions	Filed	Yes

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Schedule	Schedule Item	Schedule Item Status	Public Access
Form (revised)	Removed	Withdrawn	Yes
Form (revised)	Policyholder Letter	Filed	Yes
Form (revised)	Options Worksheet	Filed	Yes
Form (revised)	Frequently Asked Questions	Filed	Yes
Form (revised)	Removed	Withdrawn	Yes
Form (revised)	Endorsement	Filed	Yes
Form (revised)	Removed	Withdrawn	Yes
Form (revised)	Removed	Withdrawn	Yes
Form (revised)	Removed	Withdrawn	Yes
Form (revised)	Removed	Withdrawn	Yes
Form (revised)	Removed	Withdrawn	Yes
Form (revised)	Removed	Withdrawn	Yes
Form (revised)	Removed	Withdrawn	Yes
Form (revised)	Removed	Withdrawn	Yes
Form (revised)	Removed	Withdrawn	Yes
Form (revised)	Removed	Withdrawn	Yes
Form (revised)	Removed	Withdrawn	Yes
Form (revised)	Removed	Withdrawn	Yes
Form	Policyholder Letter	Withdrawn	Yes
Form	Policyholder Letter	Withdrawn	Yes
Form	Policyholder Letter	Withdrawn	Yes
Form	Options Worksheet	Withdrawn	Yes
Form	Options Worksheet	Withdrawn	Yes
Form	Options Worksheet	Withdrawn	Yes
Form	Options Worksheet	Withdrawn	Yes
Form	Frequently Asked Questions	Withdrawn	Yes
Form	Frequently Asked Questions	Withdrawn	Yes
Form	Frequently Asked Questions	Withdrawn	Yes
Form	Coverage Change Request Form	Withdrawn	Yes
Form	Coverage Change Request Form	Withdrawn	Yes
Form	Coverage Change Request Form	Withdrawn	Yes

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Coverage Change Request Form	Withdrawn	Yes
Form	Policyholder Letter	Withdrawn	Yes
Form	Policyholder Letter	Withdrawn	Yes
Form	Policyholder Letter	Withdrawn	Yes
Form	Options Worksheet	Withdrawn	Yes
Form	Options Worksheet	Withdrawn	Yes
Form	Options Worksheet	Withdrawn	Yes
Form	Options Worksheet	Withdrawn	Yes
Form	Frequently Asked Questions	Withdrawn	Yes
Form	Frequently Asked Questions	Withdrawn	Yes
Form	Frequently Asked Questions	Withdrawn	Yes
Form	Coverage Change Request Form	Withdrawn	Yes
Form	Coverage Change Request Form	Withdrawn	Yes
Form	Coverage Change Request Form	Withdrawn	Yes
Form	Coverage Change Request Form	Withdrawn	Yes
Form	Endorsement	Withdrawn	Yes
Form	Policy Schedule Page	Withdrawn	Yes
Form	Policy Schedule Page	Withdrawn	Yes
Form	Policy Schedule Page	Withdrawn	Yes
Form	Policy Schedule Page	Withdrawn	Yes
Form	Policy Schedule Page	Withdrawn	Yes
Form	Policy Schedule Page	Withdrawn	Yes
Form	Policy Schedule Page	Withdrawn	Yes
Form	Policy Schedule Page	Withdrawn	Yes
Form	Policy Schedule Page	Withdrawn	Yes
Form	Policy Schedule Page	Withdrawn	Yes
Form	Policy Schedule Page	Withdrawn	Yes
Form	Policy Schedule Page	Withdrawn	Yes
Rate (revised)	Removed	Withdrawn	Yes
Rate (revised)	Removed	Withdrawn	Yes
Rate (revised)	Removed	Withdrawn	Yes

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate (revised)	Removed	Withdrawn	Yes
Rate (revised)	Rate Table	Approved	Yes
Rate (revised)	Rate Table	Approved	Yes
Rate (revised)	Rate Table	Approved	Yes
Rate (revised)	Rate Table	Approved	Yes
Rate (revised)	Rate Table	Approved	Yes
Rate (revised)	Rate Table	Approved	Yes
Rate (revised)	Rate Table	Approved	Yes
Rate (revised)	Rate Table	Approved	Yes
Rate	Rate Table	Withdrawn	Yes
Rate	Rate Table	Withdrawn	Yes
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Rate	Rate Table	Withdrawn	Yes

State: Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2013 Inforce Rate Increases - JH
Project Name/Number: 2013 Inforce Rate Increases - JH Pre RS/

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	02/17/2016
Submitted Date	02/17/2016
Respond By Date	

Dear Michelle Fluet,

Introduction:

John Hancock Life Insurance Company (U.S.A.)
SERFF Tracking No: MULF-129480189
Form Nos.: JHLTC-1531 1/14, et al.

We have continued our review of the forms and we have the concerns addressed below.

Objection 1

- Policyholder Letter, JHLTC-1531 GPO 1/14 (Form)
- Options Worksheet, JHLTC-1532 GPO 1/14 (Form)
- Frequently Asked Questions, JHLTC-1533 GPO 1/14 (Form)
- Coverage Change Request Form, JHLTC-1534 GPO 1/14 (Form)

Comments: Form number JHLTC-1531_GPO 1/14 is inconsistent with the form number identified in the Form Schedule. Please note that the number appearing in the Form Schedule must mirror that appearing in the form including dashes, slashes and spacing. Please advise which form number is correct. If the form number appearing in the lower left-hand corner on the first page of the form is correct, please revise the Form Schedule to display the correct form number. If the Form Schedule is correct, please provide us with a revised form. This concern also applies to forms JHLTC-1532_GPO 1/14, JHLTC-1533_GPO 1/14, and JHLTC-1534_GPO 1/14.

Objection 2

- Policyholder Letter, JHLTC-1531 1/14 (Form)
- Policyholder Letter, JHLTC-1531 GPO 1/14 (Form)

Comments: The form appropriately identifies the full and proper corporate name; however, after doing so, the form then refers to the company only as John Hancock. The form requires a mechanism to indicate that John Hancock Life Insurance Company (U.S.A.) will be referred to as John Hancock thereafter. Our objection would be resolved if the Re note was revised to state John Hancock Life Insurance Company (U.S.A.) (John Hancock). As an observation applicable to form JHLTC-1531 1/14, please note that a comma should not appear between Company and (U.S.A.) when stating the full and proper corporate name.

Objection 3

- Statements of Variability for Policyholder Communication Packages (Supporting Document)
- Options Worksheet, JHLTC-1532 1/14 (Form)
- Coverage Change Request Form, JHLTC-1534 1/14 (Form)

Comments: The benefit period, inflation option and elimination period fields are presented as a range of values. The Statement of Variability should express the minimum and maximum values.

Objection 4

- Statements of Variability for Policyholder Communication Packages (Supporting Document)
- Options Worksheet, JHLTC-1532 GPO 1/14 (Form)
- Coverage Change Request Form, JHLTC-1534 GPO 1/14 (Form)

Comments: The benefit period field is presented as variable. The Statement of Variability should express the minimum and maximum values.

Objection 5

- Endorsement, LTC-CHGEN 9/15 (Form)

Comments: The third bullet appearing in the Termination provision states that the endorsement will terminate when the policy is continued upon the provisions of any nonforfeiture benefit. For purposes of clarity, should the bullet be expanded to state or a contingent benefit upon lapse?

Conclusion:

We shall be glad to reconsider this submission upon receipt of the revised forms to address the objections noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Elsie Andy
Senior Insurance Market Examiner

Sincerely,
Elsie Andy

State: Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2013 Inforce Rate Increases - JH
Project Name/Number: 2013 Inforce Rate Increases - JH Pre RS/

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	01/21/2016
Submitted Date	01/21/2016
Respond By Date	

Dear Michelle Fluet,

Introduction:

Thank you for the revised policyholder notification package. There are several items that still need to be addressed:

1) According to your response to our objection 3, the Option Worksheet was expanded to state some benefit reduction options may result in a loss of partnership status. We do not have an issue with the company including the reference to Medicaid Asset Protection; however, for compliance with 14VAC5-200-75 D 2 c, please include the required statement that some options may result in a loss of partnership status. This disclosure must appear in both Option Worksheets. Please bold the statement referencing partnership policies on the Coverage Change Request Form JHLTC-1534 1/14.

2) It appears when the Option Worksheets were reattached on 12/21/15, the last page is missing in error. Please expand in the Option Worksheet to state the lifetime maximum benefit will be reduced to an amount equal to the premiums paid on the policy to date or 30 times the daily nursing home benefit at the time of lapse, whichever is greater; but in no event will the sum of benefits exceed the maximum benefits which would be payable if the policy had remained in premium paying status.

3) In response to our objection 4 regarding the one time offer, the company stated due to the administrative complexity, if the insured pays the first scheduled increase, the company will not offer an inflation reduction option to offset the remaining scheduled increases. Please clarify why offering this as part of a series of rate increase would be any different that offering this for separate increases. At the same time this may not be an issue at this time as the company has indicated if a single increase is approved, there will be no further rate increases for 36 months as noted in the policyholder letter. So this letter may be used for future rate increases implemented in as a series of increases, the letter should contain the appropriate variability.

4) The Options Worksheet JHLTC-1532_GPO 1/14 states benefits can be reduced upon your request on any future policy anniversary. Please provide copy of the language in the policy that provides for this. If there is no such language that addresses this issue, both Option Worksheet forms should advise the insured that a request for a change in benefits can be made at any time and not just as the time of a rate increase.

5) Please confirm page 1 of the Options Worksheet JHLTC-1532 1/14 will print as a single page. At this time, it is carrying over to a second page; otherwise, please add the form number to the lower left hand corner of the first page for compliance with 14VAC5-100-50 1.

6) The Coverage Change Request Form JHLTC-1534 1/14 must be expanded to include selection of other benefit change options (reducing the benefit period, daily/monthly benefit or both).

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned at 804-371-9390.

Thank you for your courtesy and consideration in this matter.

Sincerely,

State:	Virginia	**Filing Company:**	John Hancock Life Insurance Company (USA)
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2013 Inforce Rate Increases - JH		
Project Name/Number:	2013 Inforce Rate Increases - JH Pre RS/		

Janet Houser

State: Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2013 Inforce Rate Increases - JH
Project Name/Number: 2013 Inforce Rate Increases - JH Pre RS/

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	12/15/2015
Submitted Date	12/15/2015
Respond By Date	

Dear Michelle Fluet,

Introduction:

The submission is DISAPPROVED and may not be used in the Commonwealth of Virginia.

Thank you for your reply to our request for additional information regarding the policyholder communication package. As noted previously, the letters are only required to filed once for all future Long Term Care filings provided there is sufficient variability to do so; and, as a result, these letters will also be used with SERFF tracking # MULF-129480734. Before further consideration may be given, this new information presents the following concerns and /or questions:

Objection 1

- Policyholder Letter, JHLTC-1531 1/14 (Form)
- Frequently Asked Questions, JHLTC-1533 1/14 (Form)
- Policyholder Letter, JHLTC-1531 GPO 1/14 (Form)
- Frequently Asked Questions, JHLTC-1533 GPO 1/14 (Form)

Comments: The policyholder letter and last sentence to Question 1 in the FAQ indicates that premiums are being increased solely on future claim expectancy; and there is a concern this may be potentially confusing to the insured. For clarification purposes, we suggest the wording be revised similar to the following:

"As compared to our previous analysis, the new data shows that policyholders are living longer than expected, their claims are lasting longer than expected, and more people than expected are claiming at the older ages. Based on that data, we have determined that there is a need to increase premiums on certain policy series to reflect that future claims are expected to be significantly higher on these policies than originally expected or priced."

Objection 2

- Policyholder Letter, JHLTC-1531 1/14 (Form)
- Policyholder Letter, JHLTC-1531 GPO 1/14 (Form)

Comments:

In reviewing the letters, the following items still need to be addressed:

1) The Certification of Compliance does not include the required language as set forth in 14VAC5-100-40 3. Please revise.

2) Please replace Virginia Department of Insurance with Virginia Bureau of Insurance in the section entitled "About the Premium Increase."

3) Under the section entitled "Next Steps" the language that all options may not be of equal value should be emphasized. As a "disclosure" it should be written in a manner that draws attention to it such as bolding, highlighting or using larger print to clearly indicate its importance.

4) Please include in the letter the insured has a right to a revised premium rate or rate schedule upon request for compliance with 14VAC5-200 75 A 4 b.

5) Please remind the insured that benefits can be changed upon the insured's request and not just at the time of a rate increase.

Objection 3

- Options Worksheet, JHLTC-1532 1/14 (Form)
- Coverage Change Request Form, JHLTC-1534 1/14 (Form)
- Coverage Change Request Form, JHLTC-1534 GPO 1/14 (Form)

Comments: The first sentence on the Options worksheet states the individual is being offered a one-time opportunity to reduce his future annual inflation rate. Doesn't the insured upon request have the opportunity at any time to change the benefits in his policy including the inflation rider?

There is also variable language that states the inflation rate reduction option is a limited time offer and is available only this year - it will not be available in subsequent years as additional premium increase segments are implemented. According to the statement of variability this will only appear in the increase is being implemented in a phased-in approach. Can the company not provide an equivalent reduced inflation rate for the phased-in increases?

The form also references the effect changes can have on the policy's partnership status. This is also noted on the Coverage Change Request Form. Pursuant to 14VAC5-200-75 D 2 c, in the case of a partnership policy, a disclosure that some benefit reduction options may result in a loss of partnership status may reduce policyholder protections is required. Although the information provided on the forms is specific and emphasized, the language should more closely mirror language in the regulation.

Objection 4

- Statements of Variability for Policyholder Communication Packages (Supporting Document)
- Options Worksheet, JHLTC-1532 1/14 (Form)
- Options Worksheet, JHLTC-1532 GPO 1/14 (Form)

Comments: So that the language in the worksheet is consistent with 14VAC5-200-185 and to avoid any confusion regarding the two nonforfeiture benefits, please refer to the Contingent Nonforfeiture Benefit as the Contingent Benefit Upon Lapse (CBUL) in both the worksheet and Statement of Variability (SOV). This would also apply to the Coverage Change Request Form and anywhere else such reference may appear.

It is stated under the CBUL section and SOV, the new policy limit represents the sum of all premiums paid. It should also be stated the benefit shall not be less than 30 times the daily nursing home benefit at the time of lapse pursuant to 14VAC5-200-185 E 3.

The SOV states eligibility for the CBUL is based on the standard NAIC trigger. Since our regulations have been amended, please indicate this is based on the triggers as set forth in 14VAC5-200-185 D 3.

Objection 5

Comments: According to your response, changes to the policy will be through the use of an updated Policy Schedule Page and a Coverage Confirmation letter. Please attach a copy of the Coverage Confirmation letter to supporting documentation.

If a new Policy Schedule Page is generated, the form should be filed and approved by the Bureau of Insurance and contain the following:

- Date of document or indication of effective date of change in policy benefits;
- Some indication in writing in the document that a change is being made to the policy, and this new document is to be made a part of the contract.

We understand the original Policy Schedule Page most likely included variability when it was initially approved as part of the policy. However, if the above information was not included as part of that variability, the change would not be documented indicating the terms of the contract have been legally revised, and the coverage would be inconsistent with that stated in the original application

attached to the policy.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	10/29/2015
Submitted Date	10/29/2015
Respond By Date	

Dear Michelle Fluet,

Introduction:

The submission is DISAPPROVED and may not be used in the Commonwealth of Virginia.

Thank you for your recent reply to our request for additional information. Before further consideration may be given, this new information presents the following concerns and /or questions:

1.Regarding objection #1 addressed in your October 19, 2015 response, we were unable to locate an exhibit entitled "VA Adv LR Exhibit @ oPr.pdf". The information that we used in our analysis was derived from the exhibit "Inforce Business Projected at Original Pricing (Pre-RS).pdf". This exhibit projected the incurred claims and earned premiums using the actual inforce policies at the projection date and the original premium scale and pricing assumptions going forward from that date. According to the information in that exhibit, the projected present value of future loss on the Advantage block of policies is $701.4M minus $175.4M, or $526M. From Exhibit 1b (Advantage), the projected present value of future loss on this block using current premiums and assumptions is $796.7M minus $331.3M, or $465.5M. This data shows that, while the future claims under current assumptions are projected to be $95M higher than under the original assumptions, the rate increases already implemented on this block are expected to provide an additional $156M of future premium. We therefore conclude that no further increase can been justified on the Advantage policy forms.

2.Regarding objection #2 addressed in your October 19, 2015 response, please explain the apparent anomaly where the claim count in the chart by duration is 47,273 versus 23,580 in both the issue age and attained age charts.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	08/31/2015
Submitted Date	08/31/2015
Respond By Date	

Dear Michelle Fluet,

Introduction:

The submission is DISAPPROVED and may not be used in the Commonwealth of Virginia.

Thank you for your recent reply to our request for additional information. Before further consideration may be given, this new information presents the following concerns and /or questions:

1.According to the information submitted, the projected present value of future loss on the Advantage block of policies is less under the current premium scale than what is projected under the original pricing assumptions. We therefore conclude that no increase can been justified on this subset of the policy forms.

2.The Company previously communicated that it uses a confidence interval approach to setting morbidity assumptions rather than a credibility approach. Please describe the confidence intervals on the morbidity assumptions at the late durations and advanced ages which are a significant driver of projected claim costs for LTCI plans.

3. This is to acknowledge your response that the company is waiting the outcome of the discussions between the BOI and ACLI regarding how long term care policies should be updated.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

State: Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2013 Inforce Rate Increases - JH
Project Name/Number: 2013 Inforce Rate Increases - JH Pre RS/

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	08/20/2015
Submitted Date	08/20/2015
Respond By Date	

Dear Michelle Fluet,

Introduction:

The submission is DISAPPROVED and may not be used in the Commonwealth of Virginia.

Thank you for your recent reply to our request for additional information. The filing is currently under review and this objection letter addresses only issues regarding the policyholder communication package.

Objection 1

- Response to 4/2/15 objection (Supporting Document)

Comments: The Virginia State Corporation Commission recently adopted revisions to the Rules Governing Long-Term Care Insurance set forth in Chapter 200 of Title 14 of the Virginia Administrative Code. Except as specifically provided in the regulation, the changes are effective September 1, 2015. The Order adopting the revisions to the long term care insurance regulation and all related documents are located on the commissions website at http://www.scc.virginia.gov/DocketSearch#/caseDetails/132748.

As part of the revisions, the commission revised the requirements for policyholder notifications regarding rate increases as stated in 14 VAC5-200-75 D. A summary of the new requirements are:

The notice is required to be filed with the commission at the time the premium rate increase is filed;

The insurer is required to provide the notice at least 75 days prior to the implementation of the premium rate schedule increase;

The notice is required to include at least the following information:

1. All applicable information identified in 14VAC5-200-75 including A 1 which requires a statement indicating the policy may be subject to future rate increases; A 2 which requires a statement that should there be future rate increases, options similar to those being offered now will be available; A 3 which requires a statement indicating the premium rate or rate schedules that will be effect; A 4 a which requires a statement as to when the premium rate or or rate schedule adjustments will be effective; and A 4 b which requires a statement that the insured has a right to a revised premium rate or rate schedule upon request.
2. A clear explanation of options available to the policyholder as alternatives to paying the increased premium amount, including:
a. An offer to reduce policy benefits provided by the current coverage consistent with the requirements of 14VAC5-200-183;
b. A disclosure stating that all options available to the policyholder may not be of equal value;
c. In the case of a partnership policy, a disclosure that some benefit reduction options may result in a loss in partnership status that may reduce policyholder protections; and
d. Contact information that will allow the policyholder to contact the insurer for additional options available;
3. A clear identification of the driving factors of the premium rate increase; and
4. A statement substantially similar to the following:

The rate increase request was reviewed by Virginias State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings are available for public inspection and may be accessed online through the Virginia Bureau of Insurance's webpage at www.scc.virginia.gov/BOI.

As a result, the company will need to submit for review a policyholder notification letter(s) in compliance with the requirements of 14VAC5-200-75, as revised. Because the letter(s) must be "filed", the company may submit the letters under a new SERFF filing or attach the amended letters to the Form Schedule of this SERFF filing in compliance with the requirements of Chapter 100 of Title 14 of the Virginia Administrative Code including a Certification of Compliance.

Since the letters should be submitted only once to be reviewed and filed with the state, we are not sending a similar objection for the filing under SERFF tracking number MULF-129480734.

Objection 2

- Response to 4/2/15 objection (Supporting Document)

Comments: Please provide the following information regarding the two policyholder letters: JHLTC-1531_GPO 1/14 and JHLTC-1531 1/14:

1. We note one letter provides for "Options to Minimize the Premium Increase" and the other provides "Options to Avoid or Minimize the Premium Increase." Please explain what determines which letter is sent to a policyholder.

2. Policyholder letter JHLTC-1531_GPO 1/14 is 6 pages and consists of one form number. Policyholder letter JH-15311/14 consists of 6 pages but contains the following form numbers: JHLTC-1531 1/14, JHLTC-1532 1/14, and JHLTC-1533 1/14. According to the letters, the enclosures include the Options Worksheet, Frequently Asked Questions, and Coverage Change Request Form.

Only the forms that make up the policyholder letter (which must contain all the information noted in our previous objection) needs to be attached to the Form Schedule in SERFF. Each enclosure should have a separate form number from the policyholder letter and attached to Supporting Documentation. If the enclosures are actually a section of the letter to be mailed as a single document, each form should be attached to the Form Schedule. Please confirm such enclosures will always be sent as a complete package and that changes may not be made to these documents without the company filing the forms with the state for review.

3. On page 2 of Form JHLTC-1531 1/14 there is a statement this document represents a scenario when the insured is eligible for a landing spot. It will be altered as needed to represent other situations. Please provide more detail as to how the form will the altered and under what type of other situations.

4. In our previous objection letter, there was a concern regarding unfair discrimination in the first paragraph of the policyholder letter. The company declined to make any changes indicating it has not received any significant number of complaints stemming from this language. Although the company may not have received complaints regarding this specific issue, the Bureau of Insurance has had policyholders raise it in phone discussions as part of an overall complaint. Wording that the increase is needed on "certain policy series" and "yours is one of those policies affected" create concern the rate increases are applying to a small group of insureds. And thereby policyholders feel they are being subjected to unfair discrimination. We again request the statement be clarified or revised to avoid such potential confusion or concern by our policyholders.

Objection 3

- Response to 4/2/15 objection (Supporting Document)

Comments: The Statement of Variability for both letters states the company name may vary based on the company of the policyholder. Such variability is not permitted under 14VAC5-100-50 2. We can only review these letters for the company for which this filing has been submitted. In other words, John Hancock Life & Health Insurance Company would need to submit policyholder letters under its own NAIC number.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned at 804-371-9390.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

State: Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2013 Inforce Rate Increases - JH
Project Name/Number: 2013 Inforce Rate Increases - JH Pre RS/

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	04/02/2015
Submitted Date	04/03/2015
Respond By Date	

Dear Michelle Fluet,

Introduction:

The submission is DISAPPROVED and may not be used in the Commonwealth of Virginia.

Thank you for your recent reply to our request for additional information. Before further consideration may be given, this new information presents the following concerns and /or questions:

1. Please provide a copy of the independent third party peer review of the new morbidity assumptions.

2. Given the time elapsed since the original filing, please update all previously provided projections with actual historical experience through a more recent date.

3. Please provide a projection of anticipated future experience using the actual inforce policies on the projection date, but using the original premium scale and the original pricing assumptions for lapse, mortality and morbidity to project both future premiums and claims.

4. We understand the proposed inflation landing spots are actuarially equivalent to the requested rate increase in aggregate. We remain concerned with policyholder equity. Please provide several examples (including outliers) of the variability in the relative present value of each option available in lieu of increase from the individual policyholder perspective. We are interested in seeing the effect on an individual basis how actuarially equivalent the landing spots may be.

5. Please provide further detail about what the benefit will be for a policyholder the elects the "landing spot". Will it be the amount in effect at the time of the reduction or will it be recalculated?

6. After a further review of the policyholder communication package, we have the following concerns:

- The last sentence in the first paragraph of the policyholder letter may cause a concern regarding unfair discrimination. The insured may question why this particular series is getting an increase and another series is not. Please clarify or revise the statement to avoid such potential confusion or concern.

- The letter should contain a disclosure that the policy is guaranteed renewable for compliance with the NAIC Model Bulletin. We also ask the sentence stating the rate increase has been filed with the Virginia Insurance Department be rephrased for accuracy as follows or use words of similar import:

"The Virgina State Corporation Commission reviewed the filing with applicable Virginia laws and regulations governing Long Term Care Insurance; and because it was found to be compliant with these laws and regulations, the filing was approved."

- Please provide a Statement of Variability for the policyholder letter.

7. Please provide us with a sample letter when the insured is not eligible for a landing spot with a statement of variability for both letters.

8. The company may choose to implement this rate increase at one time or over a three year period as noted in the General

Information tab in SERFF. If the company chooses to implement the increase at one time, please amend the letter to clearly state the company will not apply another increase for 36 months. If the rate increase will be implemented over a three year period, please amend the policyholder letter accordingly to state the overall rate increase and provide the rate increase for each phase and the implementation schedule. Please attach rate schedules for each phased in period in the Rate/Rule Schedule, correct the Company Rate Information for accuracy, and amend the Actuarial Memorandum accordingly.

9. The Bureau of Insurance has recently directed long term care policies must be updated via an endorsement for any changes the policyholder has requested. Because this would be a part of the entire contract, such a form would require review and approval; the company can no longer simply send a revised policy schedule page. If the company already has such forms previously approved, please attach a copy of the form and provide the SERFF tracking number and date of approval. If a new form is needed, please attach the form to this filing for review and approval. Please keep in mind, there are several options provided in the policyholder letter to reduce the effect of the rate increase. Please be sure all options are covered in the new form or forms. If the company chooses to include variability in the form, please provide a statement of variability. A Certification of Compliance would be required in accordance with 14VAC5-100-40 3 as well as a readability certification in accordance with 14VAC5-110-60. We are aware the endorsements for the various inflation riders have been filed under SERFF tracking # MULF-129533194.

For clarification purposes, the company may include a revised Schedule of Benefits page in addition to the endorsement if the company so chooses.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	12/11/2014
Submitted Date	12/11/2014
Respond By Date	

Dear Michelle Fluet,

Introduction:

The submission is DISAPPROVED and may not be used in the Commonwealth of Virginia.

Thank you for your recent reply to our request for additional information. Before further consideration may be given, this new information presents the following concerns and /or questions:

1.The answer to our previous question related to credibility did not provide the information requested. Please provide the standard that the Company has chosen to represent full credibility and reference to any actuarial literature supporting that measure. Using this standard, please provide calculations of the credibility of past claim experience results for each policy series (Advantage, Gold, CCI).

2.The document "2013 vs 2010 Adv Morbidity Assumptions.pdf" shows that the 2013 morbidity assumptions are significantly higher than those used in the 2010 rate filing. While the actuarial memorandum includes information showing that the new assumptions have a reasonable fit with the early duration claim experience, there is limited support given for the increases assumed in later duration future experience. Since the increase in projected loss ratio depends largely on the change in the assumption of future morbidity, please provide further support for why the company's expectation of future morbidity has deteriorated significantly since the previous rate increase filing only a couple of years ago. This support should include, but not be limited to, claim counts by duration that were used in the morbidity study.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

State: Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2013 Inforce Rate Increases - JH
Project Name/Number: 2013 Inforce Rate Increases - JH Pre RS/

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	09/23/2014
Submitted Date	09/23/2014
Respond By Date	

Dear Michelle Fluet,

Introduction:

The submission is DISAPPROVED and may not be used in the Commonwealth of Virginia.

Thank you for your recent reply to our request for additional information. Before further consideration may be given, this new information presents the following concerns and /or questions:

1.Please provide all loss ratio exhibits in Excel format with working formulas, including the following additional details:
a.the actual interest discount factors used for each year in the calculations
b.separate the premiums between premiums based on the initial premium rates and premiums due to past and future assumed rate increases.
2.Please expand the analysis of the filing status of rate increase requests by jurisdiction to include both past and current increases, a calculation of the cumulative increase by jurisdiction, and weighted average rate increase approved nationwide.
3.The sample annual claim costs for the Advantage series are shown at issue ages 57, 67, and 77 for the original assumptions, but at ages 55, 65 and 75 for the revised assumptions. Please provide samples for both sets of assumptions at the same ages so that a valid comparison can be done. Also, please provide the corresponding sample claim costs for the assumptions at the time of each previous rate increase filing for each policy series.
4.The documentation of the 2013 Morbidity Experience Study show that the previous salvage factors produced an A/E of 101.9% and the new factors produce an A/E of 98.8%. Please explain why adjustments were made that appear to be larger than necessary based on the experience.
5.The documentation notes that the lapse study removed all policies which had undergone prior rate increases. Obviously, all of the policies under these policy forms have had previous increases, so please provide details about the characteristics (average duration, type of coverage, average premium by age, etc.) of the policies used in the experience base for future lapse assumptions versus the policies covered by this filing.
6.The documentation asserts in several places that certain experience has either high or low credibility, but does not contain any objective measure of credibility. Please provide a quantitative discussion related to the Company's standard of credibility and confidence intervals, as well as the credibility of the past claim experience results by policy series.
7.You indicate that the new inflation options were determined to be actuarially equivalent to the requested rate increases in aggregate. Please provide actuarial support for this equivalence, and also include measure of the variation for individual policies or outliers.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	09/03/2014
Submitted Date	09/04/2014
Respond By Date	

Dear Michelle Fluet,

Introduction:

Thank you for your recent reply to our request for additional information. Before we can continue our review, in addition to the nationwide experience using Virginia approved rates, please provide nationwide experience and projections using the nationwide premium.

We have carefully reviewed your request that certain exhibits submitted to the Bureau of Insurance as part of the company's filing be given confidential treatment. As an initial matter, the Commission is not subject to the Virginia Freedom of Information Act. The Commission's policy is to make its records publicly available to the extent such records are not granted confidential status pursuant to a particular statute, legal privilege, protective order, or on the basis of well-established public policy grounds. Although there is no specific law that governs access to life and health insurance filings, they have historically been open to public inspection. Unless the company can provide a legal analysis within the next five (5) business days that supports its request under Virginia law, the Bureau intends to make publicly available all of the information contained in the company's filing.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

State: Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2013 Inforce Rate Increases - JH
Project Name/Number: 2013 Inforce Rate Increases - JH Pre RS/

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	07/09/2014
Submitted Date	07/09/2014
Respond By Date	

Dear Michelle Fluet,

Introduction:

An initial preliminary review of the submitted filing has raised the following questions and concerns. A more thorough actuarial review will be completed after receiving the company's responses to the following.

Objection 1

- L&H Actuarial Memorandum (Supporting Document)

Comments: According to the submission, this proposed rate increase applies to pre-stabilization business only and is subject to the standards set forth in 14VAC5-200-150. It is unclear as to why the company has included language in the memorandum that would apply to post stabilization business such as item 2 under Section 16 or that the memorandum for Forms LTC-02 VA and BSC-02 VA would indicate the forms were originally priced with a margin for moderately adverse experience. The memorandum should satisfy the requirements as set for under 14VAC5-200-150 and any language not applicable to pre stability policies should be removed to avoid any misunderstanding or confusion.

The Actuarial Certification should include language as provided for in 14VAC5-130-70 B 14.

Objection 2

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide the following information:

Please state the lifetime loss ratio anticipated in the original filing and, if applicable, an explanation why the current projected loss ratio is less than the originally anticipated.

In providing the experience, the exhibits should show the earned premiums, "paid" claims, incurred claims and loss ratio for each calendar year from the date of the forms inception through the most recent date that information is available. Separate exhibits, and projections thereof, should be provided based on the Virginia only and national data.

Please provide detailed justification for all assumptions used in the projections.

Please provide an explanation of the reserve basis and justification for the reserve levels.

Please provide the anticipated loss ratio where the numerator is equal to the anticipated incurred claims less policy reserves, and the denominator is equal to the anticipated incurred claims less the policy reserves, and the denominator is equal t the anticipated earned premium.

Please state the interest rate originally assumed in the determination of the premiums stated. If greater than the discount rate used in the projections, then please revise the projections by using the original rate.

Please re-state the nationwide experience using Virginia approved rates.

Please provide a separate calculation of the Lifetime Loss Ratio so that the historical premium component is restated to what it would

be if the proposed premium had been charged (collected) since the forms introduction.

Please explain what, if any, margins are included in the proposed rates to ensure that future rate increases will not be needed presuming the experience develops as projected.

Please provide sufficient detail or documentation provided so that any projections can be recreated.

The filing states that the rate increase requests are based on its recently completed 2013 claims study. Please provide a copy of the comprehensive claim study so that we can independently assess the credibility and reasonableness of the morbidity assumptions.

Please provide an actual to expected analysis versus both the original pricing assumptions and the current projection assumptions.

Were there any concerns raised in any of prior filings that have not yet been addressed? If not, please revise the submission accordingly.

The company has indicated it would be willing to implement the rate increase on an annual phased-in approach on an actuarially equivalent basis. What schedule of increases would the company consider appropriate over a three year period?

Advise in what states the company has requested rate increases on this block, how the rate changes requested in Virginia compare with those requested in other states, and the current status of the reviews in other states.

Is the intent of the company to not request any further rate increases if the proposed rate increase is approved and the experience develops as projected? If not, please explain.

Objection 3

Comments: Please provide a copy of the letter notifying Virginia policyholders there will be a rate increase and what their options are. We understand that forms and endorsements to implement any such changes have submitted under a separate filing. And according to the filing, options will be in compliance with the NAIC Model Bulletin. Such letters should include the following:

1)Overall percentage increase, amount, and effective date. If implementing over a 3 year period, the scheduled premiums and effective dates must be included.
2)The explanation for the increase must be clear and include the driving factors.
3)Options to reduce premium should be clearly and specifically stated.
4)Clear disclosure addressing guaranteed renewable nature of the policy and that the insured should understand that premium rates may increase again in the future
5)Compliance with the requirement to administer contingent benefit upon lapse in accordance with the NAIC Model Bulletin.

Objection 4

Comments: Please complete the attached Rate Summary. This form is now required for Long Term Care rate filings. Our expectation is that the form would be written in consumer friendly language and provide a clear explanation of the justification for the rate increase. This should be fairly high level and not drill down deep into the details but at least explain to the consumer the assumptions and changes that are driving the need for an increase.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information noted above. Should you need clarification of

any of the information contained in this letter, please contact the undersigned.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

Reset Form

Health Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number:

SERFF Tracking Number:

Effective Date:

(Projected) Number of Insureds Affected:

New Rates

Average Annual Premium Per Member:

Revised Rates

Average Annual Premium Per Member:

Average Requested Percentage Rate Change Per Member:

Minimum Requested Percentage Rate Change Per Member:

Maximum Requested Percentage Rate Change Per Member:

Plans Affected
(The Form Number and "Product Name")

Form#	**"Product Name"(if applicable)**

Attach a brief narrative to summarize the key information used to develop the rates including the main drivers for new or revised rates.

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

State: Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2013 Inforce Rate Increases - JH
Project Name/Number: 2013 Inforce Rate Increases - JH Pre RS/

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	02/22/2016
Submitted Date	02/22/2016

Dear Janet Houser,

Introduction:

Thank you for your letter.

Response 1

Comments:

We have revised the form numbers on the Form Schedule to match the form numbers on the forms itself. We apologize for this oversight.

Related Objection 1

Applies To:

- Policyholder Letter, JHLTC-1531 GPO 1/14 (Form)
- Options Worksheet, JHLTC-1532 GPO 1/14 (Form)
- Frequently Asked Questions, JHLTC-1533 GPO 1/14 (Form)
- Coverage Change Request Form, JHLTC-1534 GPO 1/14 (Form)

Comments: Form number JHLTC-1531_GPO 1/14 is inconsistent with the form number identified in the Form Schedule. Please note that the number appearing in the Form Schedule must mirror that appearing in the form including dashes, slashes and spacing. Please advise which form number is correct. If the form number appearing in the lower left-hand corner on the first page of the form is correct, please revise the Form Schedule to display the correct form number. If the Form Schedule is correct, please provide us with a revised form. This concern also applies to forms JHLTC-1532_GPO 1/14, JHLTC-1533_GPO 1/14, and JHLTC-1534_GPO 1/14.

Changed Items:

No Supporting Documents changed.

State: Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2013 Inforce Rate Increases - JH
Project Name/Number: 2013 Inforce Rate Increases - JH Pre RS/

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Policyholder Letter	JHLTC-1531_GPO 1/14	OTH	Initial			JHLTC-1531_GPO 1-14 Non-LS_Cover Letter.pdf	Date Submitted: 02/22/2016 By: Michelle Fluet
Previous Version								
1	*Policyholder Letter*	*JHLTC-1531 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1531 GPO 1-14 Cover Letter.pdf*	*Date Submitted: 02/04/2016 By: Michelle Fluet*
Previous Version								
1	*Policyholder Letter*	*JHLTC-1531 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1531_GPO.pdf*	*Date Submitted: 12/18/2015 By: Michelle Fluet*
Previous Version								
1	*Policyholder Letter*	*JHLTC-1531 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1531 GPO 1-14.pdf*	*Date Submitted: 10/15/2015 By: Michelle Fluet*
2	Options Worksheet	JHLTC-1532_GPO 1/14	OTH	Initial			JHLTC-1532_GPO 1-14 Non-LS_Options Worksheet.pdf	Date Submitted: 02/22/2016 By: Michelle Fluet
Previous Version								
2	*Options Worksheet*	*JHLTC-1532 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1532 GPO 1-14 Options Worksheet.pdf*	*Date Submitted: 02/04/2016 By: Michelle Fluet*
Previous Version								
2	*Options Worksheet*	*JHLTC-1532 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1532_GPO.pdf*	*Date Submitted: 12/21/2015 By:*
Previous Version								
2	*Options Worksheet*	*JHLTC-1532 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1532_GPO.pdf*	*Date Submitted: 12/18/2015 By: Michelle Fluet*
Previous Version								
2	*Options Worksheet*	*JHLTC-1532 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1532 GPO 1-14.pdf*	*Date Submitted: 10/15/2015 By: Michelle Fluet*

State: Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2013 Inforce Rate Increases - JH
Project Name/Number: 2013 Inforce Rate Increases - JH Pre RS/

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Policyholder Letter	JHLTC-1531_GPO 1/14	OTH	Initial			JHLTC-1531_GPO 1-14 Non-LS_Cover Letter.pdf	Date Submitted: 02/22/2016 By: Michelle Fluet
3	Frequently Asked Questions	JHLTC-1533_GPO 1/14	OTH	Initial			JHLTC-1533_GPO 1-14 Non-LS_FAQ.pdf	Date Submitted: 02/22/2016 By: Michelle Fluet
Previous Version								
3	*Frequently Asked Questions*	*JHLTC-1533 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1533 GPO 1-14 FAQ.pdf*	*Date Submitted: 02/04/2016 By: Michelle Fluet*
Previous Version								
3	*Frequently Asked Questions*	*JHLTC-1533 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1533_GPO.pdf*	*Date Submitted: 12/18/2015 By: Michelle Fluet*
Previous Version								
3	*Frequently Asked Questions*	*JHLTC-1533 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1533 GPO 1-14.pdf*	*Date Submitted: 10/15/2015 By: Michelle Fluet*
4	Coverage Change Request Form	JHLTC-1534_GPO 1/14	OTH	Initial			JHLTC-1534_GPO 1-14 Non-LS_CCRF.pdf	Date Submitted: 02/22/2016 By: Michelle Fluet
Previous Version								
4	*Coverage Change Request Form*	*JHLTC-1534 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1534 GPO 1-14 CCRF.pdf*	*Date Submitted: 02/04/2016 By: Michelle Fluet*
Previous Version								
4	*Coverage Change Request Form*	*JHLTC-1534 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1534_GPO.pdf*	*Date Submitted: 12/18/2015 By: Michelle Fluet*
Previous Version								
4	*Coverage Change Request Form*	*JHLTC-1534 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1534 GPO 1-14.pdf*	*Date Submitted: 10/15/2015 By: Michelle Fluet*

No Rate/Rule Schedule items changed.

Response 2

Comments:

We have taken your suggestion and added in the Re line to show John Hancock Life Insurance Company (U.S.A.) (John Hancock). In addition the comma was removed as requested.

Related Objection 2

Applies To:

- Policyholder Letter, JHLTC-1531 1/14 (Form)
- Policyholder Letter, JHLTC-1531 GPO 1/14 (Form)

Comments: The form appropriately identifies the full and proper corporate name; however, after doing so, the form then refers to the company only as John Hancock. The form requires a mechanism to indicate that John Hancock Life Insurance Company (U.S.A.) will be referred to as John Hancock thereafter. Our objection would be resolved if the Re note was revised to state John Hancock Life Insurance Company (U.S.A.) (John Hancock). As an observation applicable to form JHLTC-1531 1/14, please note that a comma should not appear between Company and (U.S.A.) when stating the full and proper corporate name.

Changed Items:

No Supporting Documents changed.

State: Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2013 Inforce Rate Increases - JH
Project Name/Number: 2013 Inforce Rate Increases - JH Pre RS/

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Policyholder Letter	JHLTC-1531 1/14	OTH	Initial			JHLTC-1531 1-14 LS_Cover Letter.pdf	Date Submitted: 02/22/2016 By: Michelle Fluet
Previous Version								
1	*Policyholder Letter*	*JHLTC-1531 1/14*	*OTH*	*Initial*			*JHLTC-1531 1-14 Cover Letter.pdf*	*Date Submitted: 02/04/2016 By: Michelle Fluet*
Previous Version								
1	*Policyholder Letter*	*JHLTC-1531 1/14*	*OTH*	*Initial*			*JHLTC-1531.pdf*	*Date Submitted: 12/18/2015 By: Michelle Fluet*
Previous Version								
1	*Policyholder Letter*	*JHLTC-1531 1/14*	*OTH*	*Initial*			*JHLTC-1531 1-14 LS.pdf*	*Date Submitted: 10/15/2015 By: Michelle Fluet*
2	Policyholder Letter	JHLTC-1531_GPO 1/14	OTH	Initial			JHLTC-1531_GPO 1-14 Non-LS_Cover Letter.pdf	Date Submitted: 02/22/2016 By: Michelle Fluet
Previous Version								
2	*Policyholder Letter*	*JHLTC-1531 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1531 GPO 1-14 Cover Letter.pdf*	*Date Submitted: 02/04/2016 By: Michelle Fluet*
Previous Version								
2	*Policyholder Letter*	*JHLTC-1531 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1531_GPO.pdf*	*Date Submitted: 12/18/2015 By: Michelle Fluet*
Previous Version								
2	*Policyholder Letter*	*JHLTC-1531 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1531 GPO 1-14.pdf*	*Date Submitted: 10/15/2015 By: Michelle Fluet*

No Rate/Rule Schedule items changed.

Response 3

Comments:

The Statements of Variability have been revised to provide the minimum and maximum values.

Related Objection 3

Applies To:

- *Options Worksheet, JHLTC-1532 1/14 (Form)*
- *Coverage Change Request Form, JHLTC-1534 1/14 (Form)*
- *Statements of Variability for Policyholder Communication Packages (Supporting Document)*

Comments: The benefit period, inflation option and elimination period fields are presented as a range of values. The Statement of Variability should express the minimum and maximum values.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Statements of Variability for Policyholder Communication Packages
Comments:	
Attachment(s):	Hancock - VA Statement of Variability LS Package.pdf Hancock - VA Statement of Variability Non-LS Package.pdf
Previous Version	
Satisfied - Item:	*Statements of Variability for Policyholder Communication Packages*
Comments:	
Attachment(s):	*Hancock - VA Statement of Variability LS Package.pdf* *Hancock - VA Statement of Variability Non-LS Package.pdf*
Previous Version	
Satisfied - Item:	*Statements of Variability for Policyholder Communication Packages*
Comments:	
Attachment(s):	*SOV_LS.pdf* *SOV_GPO.pdf*
Previous Version	
Satisfied - Item:	*Statements of Variability for Policyholder Communication Packages*
Comments:	
Attachment(s):	*Hancock - VA Statement of Variability LS Package.pdf* *Hancock - VA Statement of Variability Non-LS Package.pdf*

State: Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2013 Inforce Rate Increases - JH
Project Name/Number: 2013 Inforce Rate Increases - JH Pre RS/

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Options Worksheet	JHLTC-1532 1/14	OTH	Initial			JHLTC-1532 1-14 LS_Options Worksheet.pdf	Date Submitted: 02/22/2016 By: Michelle Fluet
Previous Version								
1	*Options Worksheet*	*JHLTC-1532 1/14*	*OTH*	*Initial*			*JHLTC-1532 1-14 Options Worksheet.pdf*	*Date Submitted: 02/04/2016 By: Michelle Fluet*
Previous Version								
1	*Options Worksheet*	*JHLTC-1532 1/14*	*OTH*	*Initial*			*JHLTC-1532.pdf*	*Date Submitted: 12/21/2015 By:*
Previous Version								
1	*Options Worksheet*	*JHLTC-1532 1/14*	*OTH*	*Initial*			*JHLTC-1532.pdf*	*Date Submitted: 12/18/2015 By: Michelle Fluet*
Previous Version								
1	*Options Worksheet*	*JHLTC-1532 1/14*	*OTH*	*Initial*			*JHLTC-1532 1-14 LS.pdf*	*Date Submitted: 10/15/2015 By: Michelle Fluet*
2	Frequently Asked Questions	JHLTC-1533 1/14	OTH	Initial			JHLTC-1533 1-14 LS_FAQ.pdf	Date Submitted: 02/22/2016 By: Michelle Fluet
Previous Version								
2	*Frequently Asked Questions*	*JHLTC-1533 1/14*	*OTH*	*Initial*			*JHLTC-1533 1-14 FAQ.pdf*	*Date Submitted: 02/04/2016 By: Michelle Fluet*
Previous Version								
2	*Frequently Asked Questions*	*JHLTC-1533 1/14*	*OTH*	*Initial*			*JHLTC-1533.pdf*	*Date Submitted: 12/18/2015 By: Michelle Fluet*
Previous Version								
2	*Frequently Asked Questions*	*JHLTC-1533 1/14*	*OTH*	*Initial*			*JHLTC-1533 1-14 LS.pdf*	*Date Submitted: 10/15/2015 By: Michelle Fluet*
3	Coverage Change Request	JHLTC-1534 1/14	OTH	Initial			JHLTC -1534 1-14 LS_CCRF.pdf	Date Submitted: 02/22/2016

State: Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2013 Inforce Rate Increases - JH
Project Name/Number: 2013 Inforce Rate Increases - JH Pre RS/

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Options Worksheet	JHLTC-1532 1/14	OTH	Initial			JHLTC-1532 1-14 LS_Options Worksheet.pdf	Date Submitted: 02/22/2016 By: Michelle Fluet
	Form							By: Michelle Fluet
Previous Version								
3	*Coverage Change Request Form*	*JHLTC-1534 1/14*	*OTH*	*Initial*			*JHLTC-1534 1-14 CCRF.pdf*	*Date Submitted: 02/04/2016 By: Michelle Fluet*
Previous Version								
3	*Coverage Change Request Form*	*JHLTC-1534 1/14*	*OTH*	*Initial*			*JHLTC-1534.pdf*	*Date Submitted: 12/18/2015 By: Michelle Fluet*
Previous Version								
3	*Coverage Change Request Form*	*JHLTC-1534 1/14*	*OTH*	*Initial*			*JHLTC-1534 1-14 LS.pdf*	*Date Submitted: 10/15/2015 By: Michelle Fluet*

No Rate/Rule Schedule items changed.

Response 4

Comments:

The benefit period in the Statement of Variability has been revised to include the minimum and maximum values.

Related Objection 4

Applies To:

- *Options Worksheet, JHLTC-1532 GPO 1/14 (Form)*
- *Coverage Change Request Form, JHLTC-1534 GPO 1/14 (Form)*
- *Statements of Variability for Policyholder Communication Packages (Supporting Document)*

Comments: The benefit period field is presented as variable. The Statement of Variability should express the minimum and maximum values.

Changed Items:

No Supporting Documents changed.

State: Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2013 Inforce Rate Increases - JH
Project Name/Number: 2013 Inforce Rate Increases - JH Pre RS/

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Options Worksheet	JHLTC-1532_GPO 1/14	OTH	Initial			JHLTC-1532_GPO 1-14 Non-LS_Options Worksheet.pdf	Date Submitted: 02/22/2016 By: Michelle Fluet
Previous Version								
1	*Options Worksheet*	*JHLTC-1532 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1532 GPO 1-14 Options Worksheet.pdf*	*Date Submitted: 02/04/2016 By: Michelle Fluet*
Previous Version								
1	*Options Worksheet*	*JHLTC-1532 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1532_GPO.pdf*	*Date Submitted: 12/21/2015 By:*
Previous Version								
1	*Options Worksheet*	*JHLTC-1532 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1532_GPO.pdf*	*Date Submitted: 12/18/2015 By: Michelle Fluet*
Previous Version								
1	*Options Worksheet*	*JHLTC-1532 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1532 GPO 1-14.pdf*	*Date Submitted: 10/15/2015 By: Michelle Fluet*
2	Coverage Change Request Form	JHLTC-1534_GPO 1/14	OTH	Initial			JHLTC-1534_GPO 1-14 Non-LS_CCRF.pdf	Date Submitted: 02/22/2016 By: Michelle Fluet
Previous Version								
2	*Coverage Change Request Form*	*JHLTC-1534 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1534 GPO 1-14 CCRF.pdf*	*Date Submitted: 02/04/2016 By: Michelle Fluet*
Previous Version								
2	*Coverage Change Request Form*	*JHLTC-1534 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1534_GPO.pdf*	*Date Submitted: 12/18/2015 By: Michelle Fluet*
Previous Version								
2	*Coverage Change Request Form*	*JHLTC-1534 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1534 GPO 1-14.pdf*	*Date Submitted: 10/15/2015 By: Michelle Fluet*

No Rate/Rule Schedule items changed.

Response 5

Comments:

Thank you for your suggestion - we have added or contingent benefit upon lapse to the third bullet in the Termination section.

Related Objection 5

Applies To:

- Endorsement, LTC-CHGEN 9/15 (Form)

Comments: The third bullet appearing in the Termination provision states that the endorsement will terminate when the policy is continued upon the provisions of any nonforfeiture benefit. For purposes of clarity, should the bullet be expanded to state or a contingent benefit upon lapse?

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Endorsement	LTC-CHGEN 9/15	POLA	Initial			VA Endorsement.pdf	Date Submitted: 02/22/2016 By: Michelle Fluet
Previous Version								
1	*Endorsement*	*LTC-CHGEN 9/15*	*POLA*	*Initial*			*VA Endorsement.pdf*	*Date Submitted: 10/15/2015 By: Michelle Fluet*

No Rate/Rule Schedule items changed.

Conclusion:

Should you have any additional question or concerns please do not hesitate to contact us.

Sincerely,

Michelle Fluet

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	02/04/2016
Submitted Date	02/04/2016

Dear Janet Houser,

Introduction:

Thank you for you letter.

Response 1

Comments:

Please find our response to your January 21, 2016 objection on the Supporting Documentation tab labeled as "Response to 1/21/16 objection".

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to 1/21/16 objection
Comments:	
Attachment(s):	VA response for 1-21-16 obj.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to 1/21/16 objection
Comments:	
Attachment(s):	VA response for 1-21-16 obj.pdf

Satisfied - Item:	Statements of Variability for Policyholder Communication Packages
Comments:	
Attachment(s):	Hancock - VA Statement of Variability LS Package.pdf Hancock - VA Statement of Variability Non-LS Package.pdf
Previous Version	
Satisfied - Item:	*Statements of Variability for Policyholder Communication Packages*
Comments:	
Attachment(s):	*SOV_LS.pdf* *SOV_GPO.pdf*
Previous Version	
Satisfied - Item:	*Statements of Variability for Policyholder Communication Packages*
Comments:	
Attachment(s):	*Hancock - VA Statement of Variability LS Package.pdf* *Hancock - VA Statement of Variability Non-LS Package.pdf*

State: Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2013 Inforce Rate Increases - JH
Project Name/Number: 2013 Inforce Rate Increases - JH Pre RS/

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Policyholder Letter	JHLTC-1531 1/14	OTH	Initial			JHLTC-1531 1-14 Cover Letter.pdf	Date Submitted: 02/04/2016 By: Michelle Fluet
Previous Version								
1	*Policyholder Letter*	*JHLTC-1531 1/14*	*OTH*	*Initial*			*JHLTC-1531.pdf*	*Date Submitted: 12/18/2015 By: Michelle Fluet*
Previous Version								
1	*Policyholder Letter*	*JHLTC-1531 1/14*	*OTH*	*Initial*			*JHLTC-1531 1-14 LS.pdf*	*Date Submitted: 10/15/2015 By: Michelle Fluet*
2	Options Worksheet	JHLTC-1532 1/14	OTH	Initial			JHLTC-1532 1-14 Options Worksheet.pdf	Date Submitted: 02/04/2016 By: Michelle Fluet
Previous Version								
2	*Options Worksheet*	*JHLTC-1532 1/14*	*OTH*	*Initial*			*JHLTC-1532.pdf*	*Date Submitted: 12/21/2015 By:*
Previous Version								
2	*Options Worksheet*	*JHLTC-1532 1/14*	*OTH*	*Initial*			*JHLTC-1532.pdf*	*Date Submitted: 12/18/2015 By: Michelle Fluet*
Previous Version								
2	*Options Worksheet*	*JHLTC-1532 1/14*	*OTH*	*Initial*			*JHLTC-1532 1-14 LS.pdf*	*Date Submitted: 10/15/2015 By: Michelle Fluet*
3	Frequently Asked Questions	JHLTC-1533 1/14	OTH	Initial			JHLTC-1533 1-14 FAQ.pdf	Date Submitted: 02/04/2016 By: Michelle Fluet
Previous Version								
3	*Frequently Asked Questions*	*JHLTC-1533 1/14*	*OTH*	*Initial*			*JHLTC-1533.pdf*	*Date Submitted: 12/18/2015 By: Michelle Fluet*
Previous Version								
3	*Frequently Asked Questions*	*JHLTC-1533 1/14*	*OTH*	*Initial*			*JHLTC-1533 1-14 LS.pdf*	*Date Submitted: 10/15/2015*

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Policyholder Letter	JHLTC-1531 1/14	OTH	Initial			JHLTC-1531 1-14 Cover Letter.pdf	Date Submitted: 02/04/2016 By: Michelle Fluet
								By: Michelle Fluet
4	Coverage Change Request Form	JHLTC-1534 1/14	OTH	Initial			JHLTC-1534 1-14 CCRF.pdf	Date Submitted: 02/04/2016 By: Michelle Fluet
Previous Version								
4	*Coverage Change Request Form*	*JHLTC-1534 1/14*	*OTH*	*Initial*			*JHLTC-1534.pdf*	*Date Submitted: 12/18/2015 By: Michelle Fluet*
Previous Version								
4	*Coverage Change Request Form*	*JHLTC-1534 1/14*	*OTH*	*Initial*			*JHLTC-1534 1-14 LS.pdf*	*Date Submitted: 10/15/2015 By: Michelle Fluet*
5	Policyholder Letter	JHLTC-1531 GPO 1/14	OTH	Initial			JHLTC-1531 GPO 1-14 Cover Letter.pdf	Date Submitted: 02/04/2016 By: Michelle Fluet
Previous Version								
5	*Policyholder Letter*	*JHLTC-1531 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1531_GPO.pdf*	*Date Submitted: 12/18/2015 By: Michelle Fluet*
Previous Version								
5	*Policyholder Letter*	*JHLTC-1531 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1531 GPO 1-14.pdf*	*Date Submitted: 10/15/2015 By: Michelle Fluet*
6	Options Worksheet	JHLTC-1532 GPO 1/14	OTH	Initial			JHLTC-1532 GPO 1-14 Options Worksheet.pdf	Date Submitted: 02/04/2016 By: Michelle Fluet
Previous Version								
6	*Options Worksheet*	*JHLTC-1532 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1532_GPO.pdf*	*Date Submitted: 12/21/2015 By:*
Previous Version								
6	*Options*	*JHLTC-1532*	*OTH*	*Initial*			*JHLTC-*	*Date Submitted:*

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Policyholder Letter	JHLTC-1531 1/14	OTH	Initial			JHLTC-1531 1-14 Cover Letter.pdf	Date Submitted: 02/04/2016 By: Michelle Fluet
	Worksheet	*GPO 1/14*					*1532_GPO.pdf*	*12/18/2015 By: Michelle Fluet*
Previous Version								
6	*Options Worksheet*	*JHLTC-1532 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1532 GPO 1-14.pdf*	*Date Submitted: 10/15/2015 By: Michelle Fluet*
7	Frequently Asked Questions	JHLTC-1533 GPO 1/14	OTH	Initial			JHLTC-1533 GPO 1-14 FAQ.pdf	Date Submitted: 02/04/2016 By: Michelle Fluet
Previous Version								
7	*Frequently Asked Questions*	*JHLTC-1533 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1533_GPO.pdf*	*Date Submitted: 12/18/2015 By: Michelle Fluet*
Previous Version								
7	*Frequently Asked Questions*	*JHLTC-1533 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1533 GPO 1-14.pdf*	*Date Submitted: 10/15/2015 By: Michelle Fluet*
8	Coverage Change Request Form	JHLTC-1534 GPO 1/14	OTH	Initial			JHLTC-1534 GPO 1-14 CCRF.pdf	Date Submitted: 02/04/2016 By: Michelle Fluet
Previous Version								
8	*Coverage Change Request Form*	*JHLTC-1534 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1534_GPO.pdf*	*Date Submitted: 12/18/2015 By: Michelle Fluet*
Previous Version								
8	*Coverage Change Request Form*	*JHLTC-1534 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1534 GPO 1-14.pdf*	*Date Submitted: 10/15/2015 By: Michelle Fluet*

No Rate/Rule Schedule items changed.

Conclusion:

Should you have any additional questions or concerns, please do not hesitate to contact us.

Sincerely,

State: Virginia
Filing Company: John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2013 Inforce Rate Increases - JH
Project Name/Number: 2013 Inforce Rate Increases - JH Pre RS/

Michelle Fluet

State: Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2013 Inforce Rate Increases - JH
Project Name/Number: 2013 Inforce Rate Increases - JH Pre RS/

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/18/2015
Submitted Date	12/18/2015

Dear Janet Houser,

Introduction:

Thank you for your letter.

Response 1

Comments:

We have revised the policyholder letter and FAQ to include your suggested language.

Related Objection 1

Applies To:

- *Policyholder Letter, JHLTC-1531 1/14 (Form)*
- *Frequently Asked Questions, JHLTC-1533 1/14 (Form)*
- *Policyholder Letter, JHLTC-1531 GPO 1/14 (Form)*
- *Frequently Asked Questions, JHLTC-1533 GPO 1/14 (Form)*

Comments: The policyholder letter and last sentence to Question 1 in the FAQ indicates that premiums are being increased solely on future claim expectancy; and there is a concern this may be potentially confusing to the insured. For clarification purposes, we suggest the wording be revised similar to the following:

"As compared to our previous analysis, the new data shows that policyholders are living longer than expected, their claims are lasting longer than expected, and more people than expected are claiming at the older ages. Based on that data, we have determined that there is a need to increase premiums on certain policy series to reflect that future claims are expected to be significantly higher on these policies than originally expected or priced."

Changed Items:

State:	*Virginia*	**Filing Company:**	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2013 Inforce Rate Increases - JH*		
Project Name/Number:	*2013 Inforce Rate Increases - JH Pre RS/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Statements of Variability for Policyholder Communication Packages
Comments:	
Attachment(s):	SOV_LS.pdf SOV_GPO.pdf
Previous Version	
Satisfied - Item:	*Statements of Variability for Policyholder Communication Packages*
Comments:	
Attachment(s):	*Hancock - VA Statement of Variability LS Package.pdf* *Hancock - VA Statement of Variability Non-LS Package.pdf*

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Policyholder Letter	JHLTC-1531 1/14	OTH	Initial			JHLTC-1531.pdf	Date Submitted: 12/18/2015 By: Michelle Fluet
Previous Version								
1	*Policyholder Letter*	*JHLTC-1531 1/14*	*OTH*	*Initial*			*JHLTC-1531 1-14 LS.pdf*	*Date Submitted: 10/15/2015 By: Michelle Fluet*
2	Options Worksheet	JHLTC-1532 1/14	OTH	Initial			JHLTC-1532.pdf	Date Submitted: 12/18/2015 By: Michelle Fluet
Previous Version								
2	*Options Worksheet*	*JHLTC-1532 1/14*	*OTH*	*Initial*			*JHLTC-1532 1-14 LS.pdf*	*Date Submitted: 10/15/2015 By: Michelle Fluet*
3	Frequently Asked Questions	JHLTC-1533 1/14	OTH	Initial			JHLTC-1533.pdf	Date Submitted: 12/18/2015 By: Michelle Fluet
Previous Version								
3	*Frequently Asked Questions*	*JHLTC-1533 1/14*	*OTH*	*Initial*			*JHLTC-1533 1-14 LS.pdf*	*Date Submitted: 10/15/2015 By: Michelle Fluet*
4	Coverage Change Request Form	JHLTC-1534 1/14	OTH	Initial			JHLTC-1534.pdf	Date Submitted: 12/18/2015 By: Michelle Fluet
Previous Version								
4	*Coverage Change Request Form*	*JHLTC-1534 1/14*	*OTH*	*Initial*			*JHLTC-1534 1-14 LS.pdf*	*Date Submitted: 10/15/2015 By: Michelle Fluet*
5	Policyholder Letter	JHLTC-1531 GPO 1/14	OTH	Initial			JHLTC-1531_GPO.pdf	Date Submitted: 12/18/2015 By: Michelle Fluet
Previous Version								
5	*Policyholder Letter*	*JHLTC-1531 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1531 GPO 1-14.pdf*	*Date Submitted: 10/15/2015 By: Michelle Fluet*
6	Options Worksheet	JHLTC-1532 GPO 1/14	OTH	Initial			JHLTC-1532_GPO.pdf	Date Submitted: 12/18/2015

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Policyholder Letter	JHLTC-1531 1/14	OTH	Initial			JHLTC-1531.pdf	Date Submitted: 12/18/2015 By: Michelle Fluet
								By: Michelle Fluet
Previous Version								
6	*Options Worksheet*	*JHLTC-1532 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1532 GPO 1-14.pdf*	*Date Submitted: 10/15/2015 By: Michelle Fluet*
7	Frequently Asked Questions	JHLTC-1533 GPO 1/14	OTH	Initial			JHLTC-1533_GPO.pdf	Date Submitted: 12/18/2015 By: Michelle Fluet
Previous Version								
7	*Frequently Asked Questions*	*JHLTC-1533 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1533 GPO 1-14.pdf*	*Date Submitted: 10/15/2015 By: Michelle Fluet*
8	Coverage Change Request Form	JHLTC-1534 GPO 1/14	OTH	Initial			JHLTC-1534_GPO.pdf	Date Submitted: 12/18/2015 By: Michelle Fluet
Previous Version								
8	*Coverage Change Request Form*	*JHLTC-1534 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1534 GPO 1-14.pdf*	*Date Submitted: 10/15/2015 By: Michelle Fluet*

No Rate/Rule Schedule items changed.

Response 2

Comments:

We have revised the Certificate of Compliance as requested.

Any reference to the Virginia Department of Insurance has been replaced with the Virginia Bureau of Insurance we apologize for this oversight.

Under the section entitled "Next Steps" the sentence that all options may not be of equal value has been made more prominent.

We have included in the letter the insured has a right to a revised premium rate or rate schedule upon request pursuant to 14VAC5-200 75 A 4 b..

We have included a reminder to the insured that benefits can be changed upon the insured's request and not just at the time of a rate increase.

Related Objection 2

Applies To:

- Policyholder Letter, JHLTC-1531 1/14 (Form)
- Policyholder Letter, JHLTC-1531 GPO 1/14 (Form)

Comments:

In reviewing the letters, the following items still need to be addressed:

1) The Certification of Compliance does not include the required language as set forth in 14VAC5-100-40 3. Please revise.

2) Please replace Virginia Department of Insurance with Virginia Bureau of Insurance in the section entitled "About the Premium Increase."

3) Under the section entitled "Next Steps" the language that all options may not be of equal value should be emphasized. As a "disclosure" it should be written in a manner that draws attention to it such as bolding, highlighting or using larger print to clearly indicate its importance.

4) Please include in the letter the insured has a right to a revised premium rate or rate schedule upon request for compliance with 14VAC5-200 75 A 4 b.

5) Please remind the insured that benefits can be changed upon the insured's request and not just at the time of a rate increase.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	VIRGINA COMPLIANCE CERTIFICATEv2.pdf
Previous Version	
Satisfied - Item:	*Certification of Compliance*
Comments:	
Attachment(s):	*Compliance VA_Cert.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments:

Outside of the window to elect the lower inflation offered to offset the rate increase, insureds can only switch between GPO, 5% Simple and 5% Compound inflation (the inflation options originally offered under the plan).

When the rate increase is phased in over multiple annual increases, we do offer the future inflation reduction option to offset all of the scheduled increases. However, if the insured pays the first scheduled increase, we do not offer an inflation reduction option to offset the remaining scheduled increases, due to the administrative complexity this would cause.

We have revised the Option Worksheet to expand the disclosure (as per 14VAC5-200-75 D 2 c), for a partnership policy, that states that some benefit reduction options may result in a loss of partnership status. We are including the reference to Medicaid Asset Protection as this will be the specific protection loss the policyholder will experience. We believe this still meets the requirement of the regulation and gives the policyholder a broader understanding.

Related Objection 3

Applies To:

- *Options Worksheet, JHLTC-1532 1/14 (Form)*
- *Coverage Change Request Form, JHLTC-1534 1/14 (Form)*
- *Coverage Change Request Form, JHLTC-1534 GPO 1/14 (Form)*

Comments: The first sentence on the Options worksheet states the individual is being offered a one-time opportunity to reduce his future annual inflation rate. Doesn't the insured upon request have the opportunity at any time to change the benefits in his policy including the inflation rider?

There is also variable language that states the inflation rate reduction option is a limited time offer and is available only this year - it will not be available in subsequent years as additional premium increase segments are implemented. According to the statement of variability this will only appear in the increase is being implemented in a phased-in approach. Can the company not provide an equivalent reduced inflation rate for the phased-in increases?

The form also references the effect changes can have on the policy's partnership status. This is also noted on the Coverage Change Request Form. Pursuant to 14VAC5-200-75 D 2 c, in the case of a partnership policy, a disclosure that some benefit reduction options may result in a loss of partnership status may reduce policyholder protections is required. Although the information provided on the forms is specific and emphasized, the language should more closely mirror language in the regulation.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

For consistency with 14VAC5-200-185, the Options Worksheet, Coverage Change Request form and the Statement of Variability has been revised to refer to the contingent non-forfeiture benefit as the Contingent Benefit Upon Lapse.

In addition, we have added to the Options Worksheet that the benefit shall not be less than 30 times the daily nursing home benefit at the time of lapse as required by 14VAC5-200-185 E 3.

The SOV has been updated to reference 14VAC5-200-185 D3 as requested.

Related Objection 4

Applies To:

- Options Worksheet, JHLTC-1532 1/14 (Form)
- Options Worksheet, JHLTC-1532 GPO 1/14 (Form)
- Statements of Variability for Policyholder Communication Packages (Supporting Document)

Comments: So that the language in the worksheet is consistent with 14VAC5-200-185 and to avoid any confusion regarding the two nonforfeiture benefits, please refer to the Contingent Nonforfeiture Benefit as the Contingent Benefit Upon Lapse (CBUL) in both the worksheet and Statement of Variability (SOV). This would also apply to the Coverage Change Request Form and anywhere else such reference may appear.

It is stated under the CBUL section and SOV, the new policy limit represents the sum of all premiums paid. It should also be stated the benefit shall not be less than 30 times the daily nursing home benefit at the time of lapse pursuant to 14VAC5-200-185 E 3.

The SOV states eligibility for the CBUL is based on the standard NAIC trigger. Since our regulations have been amended, please indicate this is based on the triggers as set forth in 14VAC5-200-185 D 3.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 5

Comments:

Your Note to Filer (on the Time submission MULF-129573245) and particularly item #2 accurately depicts our challenges with being able to complete all the changes you are requesting to be made.

We have attached a copy of the Coverage Confirmation letter to the Supporting Documentation tab as requested.

You are correct that the original schedule pages did not include the line that related to the new effective date of the schedule page. As such, we are providing you a copy of each policys schedule page with the sentence bracketed and as such we have included a Statement of Variability to address this sentence.

As per the Note to Filer referenced above, we understand that the Bureau will take all this into consideration to determine what will be needed to satisfy compliance and will advise us of your decision once the forms section has had a chance to review. We would like to thank the Bureau in advance for their deliberation and consideration on this issue

Related Objection 5

State:	Virginia	**Filing Company:**	John Hancock Life Insurance Company (USA)
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2013 Inforce Rate Increases - JH		
Project Name/Number:	2013 Inforce Rate Increases - JH Pre RS/		

Comments: According to your response, changes to the policy will be through the use of an updated Policy Schedule Page and a Coverage Confirmation letter. Please attach a copy of the Coverage Confirmation letter to supporting documentation.

If a new Policy Schedule Page is generated, the form should be filed and approved by the Bureau of Insurance and contain the following:

- Date of document or indication of effective date of change in policy benefits;
- Some indication in writing in the document that a change is being made to the policy, and this new document is to be made a part of the contract.

We understand the original Policy Schedule Page most likely included variability when it was initially approved as part of the policy. However, if the above information was not included as part of that variability, the change would not be documented indicating the terms of the contract have been legally revised, and the coverage would be inconsistent with that stated in the original application attached to the policy.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Coverage Confirmation letter and sample schedule page and SOV for Policy Schedule new sentence
Comments:	
Attachment(s):	Sample Confirm Benefit Change Letter and schedule.pdf SOV_Policy Schedule.pdf

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Policy Schedule Page	LTC-VA-91	SCH	Initial			LTC-VA-91.pdf	Date Submitted: 12/18/2015 By: Michelle Fluet
2	Policy Schedule Page	NH-VA-91	SCH	Initial			NH-VA- 91.pdf	Date Submitted: 12/18/2015 By: Michelle Fluet
3	Policy Schedule Page	LTC-94 VA	SCH	Initial			LTC-94 VA.pdf	Date Submitted: 12/18/2015 By: Michelle Fluet
4	Policy Schedule Page	NH-94 VA	SCH	Initial			NH-94_VA.pdf	Date Submitted: 12/18/2015 By: Michelle Fluet
5	Policy Schedule Page	LTC-96 VA	SCH	Initial			LTC-96_VA.pdf	Date Submitted: 12/18/2015 By: Michelle Fluet
6	Policy Schedule Page	LTC-96 VA 9/96	SCH	Initial			LTC-96 VA 996.pdf	Date Submitted: 12/18/2015 By: Michelle Fluet
7	Policy Schedule Page	LTC-96CL VA	SCH	Initial			LTC-96CL_VA.pdf	Date Submitted: 12/18/2015 By: Michelle Fluet
8	Policy Schedule Page	LTC-96CL VA 9/96	SCH	Initial			LTC-96CL_VA_996.pdf	Date Submitted: 12/18/2015 By: Michelle Fluet
9	Policy Schedule Page	NH-99 VA 4/99	SCH	Initial			NH-99 VA.pdf	Date Submitted: 12/18/2015 By: Michelle Fluet
10	Policy Schedule Page	LTC2000 VA 4/00	SCH	Initial			LTC-2000 VA.pdf	Date Submitted: 12/18/2015 By: Michelle Fluet
11	Policy Schedule Page	LTC-02 VA	SCH	Initial			LTC02 VA.pdf	Date Submitted: 12/18/2015 By: Michelle Fluet
12	Policy Schedule Page	BSC-02 VA	SCH	Initial			BSC02 VA.pdf	Date Submitted: 12/18/2015 By: Michelle Fluet

No Rate/Rule Schedule items changed.

Conclusion:

Should you have any additional questions or concerns, please do not hesitate to contact us.

Sincerely,

Michelle Fluet

State: Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2013 Inforce Rate Increases - JH
Project Name/Number: 2013 Inforce Rate Increases - JH Pre RS/

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/29/2015
Submitted Date	10/29/2015

Dear Janet Houser,

Introduction:

Thank you for your letter.

Response 1

Comments:

Please find our response to your October 29, 2015 objection on the Supporting Documentation tab labeled as "Response to 10/29/15 objection".

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to 10/29/15 objection
Comments:	
Attachment(s):	2015-10-29 VA (Pre-RS) Response.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Should you have any additional questions or concerns, please do not hesitate to contact us.

Sincerely,

Michelle Fluet

State: Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2013 Inforce Rate Increases - JH
Project Name/Number: 2013 Inforce Rate Increases - JH Pre RS/

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/19/2015
Submitted Date	10/19/2015

Dear Janet Houser,

Introduction:

Thank you for your letter.

Response 1

Comments:

Please find our response to your August 31, 2015 objection on the Supporting Documentation tab labeled as "Response to 8/31/15 objection".

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to 8/31/15 objection
Comments:	
Attachment(s):	2015-08-31 VA (Pre-RS) Response.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Should you have any additional questions or concerns, please do not hesitate to contact us.

Sincerely,

Michelle Fluet

State: Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2013 Inforce Rate Increases - JH
Project Name/Number: 2013 Inforce Rate Increases - JH Pre RS/

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/15/2015
Submitted Date	10/15/2015

Dear Janet Houser,

Introduction:

Thank you for your letter.

Response 1

Comments:

Please find our response to your August 20, 2015 objection on the Supporting Documentation tab labeled as "Response to 8/20/15 objection", "Statements of Variability for Policyholder Communication Packages", and "Readability Certification".

In addition, we have added the policyholder communications and new endorsement to the Form Schedule tab.

Related Objection 1

Applies To:

- *Response to 4/2/15 objection (Supporting Document)*

Comments: The Virginia State Corporation Commission recently adopted revisions to the Rules Governing Long-Term Care Insurance set forth in Chapter 200 of Title 14 of the Virginia Administrative Code. Except as specifically provided in the regulation, the changes are effective September 1, 2015. The Order adopting the revisions to the long term care insurance regulation and all related documents are located on the commissions website at http://www.scc.virginia.gov/DocketSearch#/caseDetails/132748.

As part of the revisions, the commission revised the requirements for policyholder notifications regarding rate increases as stated in 14 VAC5-200-75 D. A summary of the new requirements are:

The notice is required to be filed with the commission at the time the premium rate increase is filed;

The insurer is required to provide the notice at least 75 days prior to the implementation of the premium rate schedule increase;

The notice is required to include at least the following information:

1. All applicable information identified in 14VAC5-200-75 including A 1 which requires a statement indicating the policy may be subject to future rate increases; A 2 which requires a statement that should there be future rate increases, options similar to those being offered now will be available; A 3 which requires a statement indicating the premium rate or rate schedules that will be effect; A 4 a which requires a statement as to when the premium rate or or rate schedule adjustments will be effective; and A 4 b which requires a statement that the insured has a right to a revised premium rate or rate schedule upon request.
2. A clear explanation of options available to the policyholder as alternatives to paying the increased premium amount, including:
a. An offer to reduce policy benefits provided by the current coverage consistent with the requirements of 14VAC5-200-183;
b. A disclosure stating that all options available to the policyholder may not be of equal value;
c. In the case of a partnership policy, a disclosure that some benefit reduction options may result in a loss in partnership status that may reduce policyholder protections; and
d. Contact information that will allow the policyholder to contact the insurer for additional options available;
3. A clear identification of the driving factors of the premium rate increase; and
4. A statement substantially similar to the following:

The rate increase request was reviewed by Virginias State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings are available for public inspection and may be accessed online through the Virginia Bureau of Insurance's webpage at www.scc.virginia.gov/BOI.

As a result, the company will need to submit for review a policyholder notification letter(s) in compliance with the requirements of 14VAC5-200-75, as revised. Because the letter(s) must be "filed", the company may submit the letters under a new SERFF filing or attach the amended letters to the Form Schedule of this SERFF filing in compliance with the requirements of Chapter 100 of Title 14 of the Virginia Administrative Code including a Certification of Compliance.

Since the letters should be submitted only once to be reviewed and filed with the state, we are not sending a similar objection for the filing under SERFF tracking number MULF-129480734.

State:	*Virginia*	**Filing Company:**	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2013 Inforce Rate Increases - JH*		
Project Name/Number:	*2013 Inforce Rate Increases - JH Pre RS/*		

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to 8/20/15 objection
Comments:	
Attachment(s):	VA Response for PH communications and Endorsement.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to 8/20/15 objection
Comments:	
Attachment(s):	VA Response for PH communications and Endorsement.pdf

Satisfied - Item:	Statements of Variability for Policyholder Communication Packages
Comments:	
Attachment(s):	Hancock - VA Statement of Variability LS Package.pdf Hancock - VA Statement of Variability Non-LS Package.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to 8/20/15 objection
Comments:	
Attachment(s):	VA Response for PH communications and Endorsement.pdf

Satisfied - Item:	Statements of Variability for Policyholder Communication Packages
Comments:	
Attachment(s):	Hancock - VA Statement of Variability LS Package.pdf Hancock - VA Statement of Variability Non-LS Package.pdf

Satisfied - Item:	Readability Certification
Comments:	
Attachment(s):	VA - READABILITY CERTIFICATION.pdf

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Policyholder Letter	JHLTC-1531 1/14	OTH	Initial			JHLTC-1531 1-14 LS.pdf	Date Submitted: 10/15/2015 By: Michelle Fluet
2	Options Worksheet	JHLTC-1532 1/14	OTH	Initial			JHLTC-1532 1-14 LS.pdf	Date Submitted: 10/15/2015 By: Michelle Fluet
3	Frequently Asked Questions	JHLTC-1533 1/14	OTH	Initial			JHLTC-1533 1-14 LS.pdf	Date Submitted: 10/15/2015 By: Michelle Fluet
4	Coverage Change Request Form	JHLTC-1534 1/14	OTH	Initial			JHLTC-1534 1-14 LS.pdf	Date Submitted: 10/15/2015 By: Michelle Fluet
5	Policyholder Letter	JHLTC-1531 GPO 1/14	OTH	Initial			JHLTC-1531 GPO 1-14.pdf	Date Submitted: 10/15/2015 By: Michelle Fluet
6	Options Worksheet	JHLTC-1532 GPO 1/14	OTH	Initial			JHLTC-1532 GPO 1-14.pdf	Date Submitted: 10/15/2015 By: Michelle Fluet
7	Frequently Asked Questions	JHLTC-1533 GPO 1/14	OTH	Initial			JHLTC-1533 GPO 1-14.pdf	Date Submitted: 10/15/2015 By: Michelle Fluet
8	Coverage Change Request Form	JHLTC-1534 GPO 1/14	OTH	Initial			JHLTC-1534 GPO 1-14.pdf	Date Submitted: 10/15/2015 By: Michelle Fluet
9	Endorsement	LTC-CHGEN 9/15	POLA	Initial			VA Endorsement.pdf	Date Submitted: 10/15/2015 By: Michelle Fluet

No Rate/Rule Schedule items changed.

Response 2

Comments:

Please find our response to your August 20, 2015 objection on the Supporting Documentation tab labeled as "Response to 8/20/15 objection", "Statements of Variability for Policyholder Communication Packages", and "Readability Certification".

In addition, we have added the policyholder communications and new endorsement to the Form Schedule tab.

Related Objection 2

Applies To:

- Response to 4/2/15 objection (Supporting Document)

Comments: Please provide the following information regarding the two policyholder letters: JHLTC-1531_GPO 1/14 and JHLTC-1531 1/14:

1. We note one letter provides for "Options to Minimize the Premium Increase" and the other provides "Options to Avoid or Minimize the Premium Increase." Please explain what determines which letter is sent to a policyholder.

2. Policyholder letter JHLTC-1531_GPO 1/14 is 6 pages and consists of one form number. Policyholder letter JH-15311/14 consists of 6 pages but contains the following form numbers: JHLTC-1531 1/14, JHLTC-1532 1/14, and JHLTC-1533 1/14. According to the letters, the enclosures include the Options Worksheet, Frequently Asked Questions, and Coverage Change Request Form.

Only the forms that make up the policyholder letter (which must contain all the information noted in our previous objection) needs to be attached to the Form Schedule in SERFF. Each enclosure should have a separate form number from the policyholder letter and attached to Supporting Documentation. If the enclosures are actually a section of the letter to be mailed as a single document, each form should be attached to the Form Schedule. Please confirm such enclosures will always be sent as a complete package and that changes may not be made to these documents without the company filing the forms with the state for review.

3. On page 2 of Form JHLTC-1531 1/14 there is a statement this document represents a scenario when the insured is eligible for a landing spot. It will be altered as needed to represent other situations. Please provide more detail as to how the form will the altered and under what type of other situations.

4. In our previous objection letter, there was a concern regarding unfair discrimination in the first paragraph of the policyholder letter. The company declined to make any changes indicating it has not received any significant number of complaints stemming from this language. Although the company may not have received complaints regarding this specific issue, the Bureau of Insurance has had policyholders raise it in phone discussions as part of an overall complaint. Wording that the increase is needed on "certain policy series" and "yours is one of those policies affected" create concern the rate increases are applying to a small group of insureds. And thereby policyholders feel they are being subjected to unfair discrimination. We again request the statement be clarified or revised to avoid such potential confusion or concern by our policyholders.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments:

Please find our response to your August 20, 2015 objection on the Supporting Documentation tab labeled as "Response to 8/20/15 objection", "Statements of Variability for Policyholder Communication Packages", and "Readability Certification".

In addition, we have added the policyholder communications and new endorsement to the Form Schedule tab.

Related Objection 3

Applies To:

- Response to 4/2/15 objection (Supporting Document)

Comments: The Statement of Variability for both letters states the company name may vary based on the company of the policyholder. Such variability is not permitted under 14VAC5-100-50 2. We can only review these letters for the company for which this filing has been submitted. In other words, John Hancock Life & Health Insurance Company would need to submit policyholder letters under its own NAIC number.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Should you have any additional questions or concerns, please do not hesitate to contact us.

Sincerely,

Michelle Fluet

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/18/2015
Submitted Date	08/18/2015

Dear Janet Houser,

Introduction:

Thank you for your letter.

Response 1

Comments:

Please find our response to your April 2, 2015 objection on the Supporting Documentation tab labeled as "Response to 4/2/15 objection".

In addition, the filing has been updated with 2013 experience so rates and actuarial materials have been updated. Due to these changes, the Company Rate Information has changed so a Post Submission Update has also been submitted.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Update with 2013 experience
Comments:	
Attachment(s):	VA (Pre-RS) Cover Letter.pdf VA (Pre-RS) 2013 update comparison.pdf VA Appendix D (Pre-RS).pdf

State:	*Virginia*	**Filing Company:**	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2013 Inforce Rate Increases - JH*		
Project Name/Number:	*2013 Inforce Rate Increases - JH Pre RS/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Update with 2013 experience
Comments:	
Attachment(s):	VA (Pre-RS) Cover Letter.pdf VA (Pre-RS) 2013 update comparison.pdf VA Appendix D (Pre-RS).pdf

Satisfied - Item:	Response to 4/2/15 objection
Comments:	
Attachment(s):	2015-04-02 VA (Pre-RS) Response.pdf Inforce Business Projected at Original Pricing (Pre-RS).pdf Towers Watson Peer Review LTC.pdf 2013 GPO VA PH Communication Pkg.pdf 2013 VA PH Communication Pkg.pdf VA Statement of Variability LS Package.pdf VA Statement of Variability Non-LS Package.pdf

State:	*Virginia*	**Filing Company:**	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2013 Inforce Rate Increases - JH*		
Project Name/Number:	*2013 Inforce Rate Increases - JH Pre RS/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Update with 2013 experience
Comments:	
Attachment(s):	VA (Pre-RS) Cover Letter.pdf VA (Pre-RS) 2013 update comparison.pdf VA Appendix D (Pre-RS).pdf

Satisfied - Item:	Response to 4/2/15 objection
Comments:	
Attachment(s):	2015-04-02 VA (Pre-RS) Response.pdf Inforce Business Projected at Original Pricing (Pre-RS).pdf Towers Watson Peer Review LTC.pdf 2013 GPO VA PH Communication Pkg.pdf 2013 VA PH Communication Pkg.pdf VA Statement of Variability LS Package.pdf VA Statement of Variability Non-LS Package.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Adv Filing Package.pdf VA Gold Filing Package.pdf VA CCI (Pre-RS) Filing Package.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Adv Filing Package.pdf* *VA Gold Filing Package.pdf* *VA CCI (Pre-RS) Filing Package.pdf*

No Form Schedule items changed.

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Table	LTC-96 VA	Revised	Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 50.3	LTC-96 VA.pdf,	08/18/2015 By: Michelle Fluet
Previous Version						
1	*Rate Table*	*LTC-96 VA*	*Revised*	*Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 40.5*	*LTC-96 VA.pdf,*	*05/05/2014 By: Michelle Fluet*
2	Rate Table	LTC-96CL VA	Revised	Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 50.3	LTC-96CL VA, LTC-96CL VA 9-96.pdf,	08/18/2015 By: Michelle Fluet
Previous Version						
2	*Rate Table*	*LTC-96CL VA*	*Revised*	*Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 40.5*	*LTC-96CL VA, LTC-96CL VA 9-96.pdf,*	*05/05/2014 By: Michelle Fluet*
3	Rate Table	LTC-96CL VA 9/96	Revised	Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 50.3	LTC-96CL VA, LTC-96CL VA 9-96.pdf,	08/18/2015 By: Michelle Fluet
Previous Version						
3	*Rate Table*	*LTC-96CL VA 9/96*	*Revised*	*Previous State Filing Number: MULF-126835743 Percent Rate Change*	*LTC-96CL VA, LTC-96CL VA 9-96.pdf,*	*05/05/2014 By: Michelle Fluet*

Rate/Rule Schedule Item Changes

				Request: 40.5		
4	Rate Table	NH-99 VA 4/99	Revised	Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 50.3	NH-99 VA 4-99.pdf,	08/18/2015 By: Michelle Fluet
Previous Version						
4	*Rate Table*	*NH-99 VA 4/99*	*Revised*	*Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 40.5*	*NH-99 VA 4-99.pdf,*	*05/05/2014 By: Michelle Fluet*
5	Rate Table	LTC-2000 VA 4/00	Revised	Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 50.3	LTC2000 VA 4-00.pdf,	08/18/2015 By: Michelle Fluet
Previous Version						
5	*Rate Table*	*LTC-2000 VA 4/00*	*Revised*	*Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 40.5*	*LTC2000 VA 4-00.pdf,*	*05/05/2014 By: Michelle Fluet*
6	Rate Table	LTC-02 VA	Revised	Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 26.4	LTC-02 VA (Pre-RS).pdf,	08/18/2015 By: Michelle Fluet
Previous Version						
6	*Rate Table*	*LTC-02 VA*	*Revised*	*Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 21.6*	*LTC-02 VA (Pre-RS).pdf,*	*05/05/2014 By: Michelle Fluet*
7	Rate Table	BSC-02 VA	Revised	Previous State Filing	BSC-02 VA (Pre-	08/18/2015

Rate/Rule Schedule Item Changes

				Number: MULF-126835743 Percent Rate Change Request: 26.4	RS).pdf,	By: Michelle Fluet
Previous Version						
7	*Rate Table*	*BSC-02 VA*	*Revised*	*Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 21.6*	*BSC-02 VA (Pre-RS).pdf,*	*05/05/2014 By: Michelle Fluet*
8	Rate Table	LTC-VA-91	Revised	Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 37.9	LTC-VA-91.pdf,	08/18/2015 By: Michelle Fluet
Previous Version						
8	*Rate Table*	*LTC-VA-91*	*Revised*	*Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 35.7*	*LTC-VA-91.pdf,*	*05/05/2014 By: Michelle Fluet*
9	Rate Table	NH-VA-91	Revised	Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 37.9	NH-VA-91.pdf,	08/18/2015 By: Michelle Fluet
Previous Version						
9	*Rate Table*	*NH-VA-91*	*Revised*	*Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 35.7*	*NH-VA-91.pdf,*	*05/05/2014 By: Michelle Fluet*
10	Rate Table	LTC-94 VA	Revised	Previous State Filing Number: MULF-126835743 Percent Rate Change Request:	LTC-94 VA.pdf,	08/18/2015 By: Michelle Fluet

Rate/Rule Schedule Item Changes

				37.9		
Previous Version						
10	*Rate Table*	*LTC-94 VA*	*Revised*	*Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 35.7*	*LTC-94 VA.pdf,*	*05/05/2014 By: Michelle Fluet*
11	Rate Table	NH-94 VA	Revised	Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 37.9	NH-94 VA.pdf,	08/18/2015 By: Michelle Fluet
Previous Version						
11	*Rate Table*	*NH-94 VA*	*Revised*	*Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 35.7*	*NH-94 VA.pdf,*	*05/05/2014 By: Michelle Fluet*
12	Rate Table	LTC-96VA 9/96	Revised	Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 50.3	LTC-96 VA 9-96 (issued prior to 10-1-2003).pdf, LTC-96 VA 9-96 (issued on or after 10-1-2003).pdf,	08/18/2015 By: Michelle Fluet
Previous Version						
12	*Rate Table*	*LTC-96VA 9/96*	*Revised*	*Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 40.5*	*LTC-96 VA 9-96 (issued prior to 10-1-2003).pdf, LTC-96 VA 9-96 (issued on or after 10-1-2003).pdf,*	*05/05/2014 By: Michelle Fluet*

Conclusion:

Should you have any additional questions or concerns, please do not hesitate to contact us.

Sincerely,

Michelle Fluet

State: Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2013 Inforce Rate Increases - JH
Project Name/Number: 2013 Inforce Rate Increases - JH Pre RS/

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/06/2015
Submitted Date	03/06/2015

Dear Janet Houser,

Introduction:

Thank you for your letter.

Response 1

Comments:

Please find our response to your December 11, 2014 objection on the Supporting Documentation tab labeled as "Response to 12/11/14 objection".

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to 12/11/14 objection
Comments:	
Attachment(s):	2014-12-11 VA (Pre-RS) Response.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Should you have any additional questions or concerns, please do not hesitate to contact us.

Sincerely,

Michelle Fluet

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/21/2014
Submitted Date	11/21/2014

Dear Janet Houser,

Introduction:

Thank you for your letter.

Response 1

Comments:

Please find our response to your September 23, 2014 objection on the Supporting Documentation tab labeled as "Response to 9/23/14 objection".

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to 9/23/14 objection
Comments:	
Attachment(s):	2014-09-23 VA (Pre-RS) Response.pdf 2013 vs 2010 Adv Morbidity Assumptions.pdf JH Retail Inforce Rate Increase Filing Summary.pdf VA Pre-RS LR Exhibits.xls

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Should you have any additional questions or concerns, please do not hesitate to contact us.

Sincerely,

Michelle Fluet

State: Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2013 Inforce Rate Increases - JH
Project Name/Number: 2013 Inforce Rate Increases - JH Pre RS/

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/09/2014
Submitted Date	09/09/2014

Dear Janet Houser,

Introduction:

Thank you for your letter.

Response 1

Comments:

Please find our response to your September 4, 2014 objection on the Supporting Documentation tab labeled as "Response to 9/4/2014 objection".

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to 9/4/2014 objection
Comments:	
Attachment(s):	2014-09-04 VA (Pre-RS) Response.pdf VA Pre-RS LR Exhibits - Nationwide Premium.pdf JH Retail 2013 Inforce Rate Increase Filing Summary.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Should you have any additional questions or concerns, please do not hesitate to contact us.

Sincerely,

Michelle Fluet

State: Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2013 Inforce Rate Increases - JH
Project Name/Number: 2013 Inforce Rate Increases - JH Pre RS/

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/25/2014
Submitted Date	08/25/2014

Dear Janet Houser,

Introduction:

Thank you for your letter.

Response 1

Comments:

Please find our response to your July 9, 2014 objection on the Supporting Documentation tab labeled as "Response to 7/9/14 objection" and "PROPRIETARY & CONFIDENTIAL".

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: According to the submission, this proposed rate increase applies to pre-stabilization business only and is subject to the standards set forth in 14VAC5-200-150. It is unclear as to why the company has included language in the memorandum that would apply to post stabilization business such as item 2 under Section 16 or that the memorandum for Forms LTC-02 VA and BSC-02 VA would indicate the forms were originally priced with a margin for moderately adverse experience. The memorandum should satisfy the requirements as set for under 14VAC5-200-150 and any language not applicable to pre stability policies should be removed to avoid any misunderstanding or confusion.

The Actuarial Certification should include language as provided for in 14VAC5-130-70 B 14.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to 7/9/14 objection
Comments:	
Attachment(s):	VA Adv Memo.pdf 2014-07-09 VA (Pre-RS) Response.pdf VA (Pre-RS) LR Exhibits.pdf VA (Pre-RS) LR Exhibits (since inception).pdf VA Gold Memo.pdf VA CCI (Pre-RS) Memo.pdf VA (Pre-RS) LR Exhibits with paid claims.pdf VA (Pre-RS) Rate Summary.pdf 2013 Sample PH Communication Pkg.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to 7/9/14 objection
Comments:	
Attachment(s):	VA Adv Memo.pdf 2014-07-09 VA (Pre-RS) Response.pdf VA (Pre-RS) LR Exhibits.pdf VA (Pre-RS) LR Exhibits (since inception).pdf VA Gold Memo.pdf VA CCI (Pre-RS) Memo.pdf VA (Pre-RS) LR Exhibits with paid claims.pdf VA (Pre-RS) Rate Summary.pdf 2013 Sample PH Communication Pkg.pdf

Satisfied - Item:	PROPRIETARY & CONFIDENTIAL
Comments:	Please note this information must be kept confidential since it is material non-public information.
Attachment(s):	JH 2013 Morbidity Study Summary.pdf JH 2013 Termination Study Summary.pdf JH Retail 2013 Inforce Rate Increase Filing Summary.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

Please find our response to your July 9, 2014 objection on the Supporting Documentation tab labeled as "Response to 7/9/14 objection" and "PROPRIETARY & CONFIDENTIAL".

Related Objection 2

Applies To:

- *L&H Actuarial Memorandum (Supporting Document)*

State: Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2013 Inforce Rate Increases - JH
Project Name/Number: 2013 Inforce Rate Increases - JH Pre RS/

Comments: Please provide the following information:

Please state the lifetime loss ratio anticipated in the original filing and, if applicable, an explanation why the current projected loss ratio is less than the originally anticipated.

In providing the experience, the exhibits should show the earned premiums, "paid" claims, incurred claims and loss ratio for each calendar year from the date of the forms inception through the most recent date that information is available. Separate exhibits, and projections thereof, should be provided based on the Virginia only and national data.

Please provide detailed justification for all assumptions used in the projections.

Please provide an explanation of the reserve basis and justification for the reserve levels.

Please provide the anticipated loss ratio where the numerator is equal to the anticipated incurred claims less policy reserves, and the denominator is equal to the anticipated incurred claims less the policy reserves, and the denominator is equal t the anticipated earned premium.

Please state the interest rate originally assumed in the determination of the premiums stated. If greater than the discount rate used in the projections, then please revise the projections by using the original rate.

Please re-state the nationwide experience using Virginia approved rates.

Please provide a separate calculation of the Lifetime Loss Ratio so that the historical premium component is restated to what it would be if the proposed premium had been charged (collected) since the forms introduction.

Please explain what, if any, margins are included in the proposed rates to ensure that future rate increases will not be needed presuming the experience develops as projected.

Please provide sufficient detail or documentation provided so that any projections can be recreated.

The filing states that the rate increase requests are based on its recently completed 2013 claims study. Please provide a copy of the comprehensive claim study so that we can independently assess the credibility and reasonableness of the morbidity assumptions.

Please provide an actual to expected analysis versus both the original pricing assumptions and the current projection assumptions.

Were there any concerns raised in any of prior filings that have not yet been addressed? If not, please revise the submission accordingly.

The company has indicated it would be willing to implement the rate increase on an annual phased-in approach on an actuarially equivalent basis. What schedule of increases would the company consider appropriate over a three year period?

Advise in what states the company has requested rate increases on this block, how the rate changes requested in Virginia compare with those requested in other states, and the current status of the reviews in other states.

Is the intent of the company to not request any further rate increases if the proposed rate increase is approved and the experience develops as projected? If not, please explain.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments:

Please find our response to your July 9, 2014 objection on the Supporting Documentation tab labeled as "Response to 7/9/14 objection" and "PROPRIETARY & CONFIDENTIAL".

Related Objection 3

Comments: Please provide a copy of the letter notifying Virginia policyholders there will be a rate increase and what their options are. We understand that forms and endorsements to implement any such changes have submitted under a separate filing. And according to the filing, options will be in compliance with the NAIC Model Bulletin. Such letters should include the following:

1)Overall percentage increase, amount, and effective date. If implementing over a 3 year period, the scheduled premiums and effective dates must be included.
2)The explanation for the increase must be clear and include the driving factors.
3)Options to reduce premium should be clearly and specifically stated.
4)Clear disclosure addressing guaranteed renewable nature of the policy and that the insured should understand that premium rates may increase again in the future
5)Compliance with the requirement to administer contingent benefit upon lapse in accordance with the NAIC Model Bulletin.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

Please find our response to your July 9, 2014 objection on the Supporting Documentation tab labeled as "Response to 7/9/14 objection" and "PROPRIETARY & CONFIDENTIAL".

Related Objection 4

Comments: Please complete the attached Rate Summary. This form is now required for Long Term Care rate filings. Our expectation is that the form would be written in consumer friendly language and provide a clear explanation of the justification for the rate increase. This should be fairly high level and not drill down deep into the details but at least explain to the consumer the assumptions and changes that are driving the need for an increase.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Should you have any additional questions or concerns, please do not hesitate to contact us.

Sincerely,

Michelle Fluet

State:	*Virginia*	**Filing Company:**	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2013 Inforce Rate Increases - JH*		
Project Name/Number:	*2013 Inforce Rate Increases - JH Pre RS/*		

Amendment Letter

Submitted Date: 04/21/2016

Comments:

We are amending this submission in order to revise the readability certification per your request.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Readability Certification
Comments:	
Attachment(s):	VA - READABILITY CERTIFICATION v2.pdf
Previous Version	
Satisfied - Item:	*Readability Certification*
Comments:	
Attachment(s):	*VA - READABILITY CERTIFICATION.pdf*

Amendment Letter

Submitted Date: 04/04/2016

Comments:

As per our call today, the Coverage Change Request Form does not attach to the policy and as such has been moved from the Form Schedule Tab to the Supporting Documentation tab.

Changed Items:

State: Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2013 Inforce Rate Increases - JH
Project Name/Number: 2013 Inforce Rate Increases - JH Pre RS/

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Removed	Removed	OTH	Initial				Date Submitted: 04/04/2016 By:
Previous Version								
1	*Coverage Change Request Form*	*JHLTC-1534 1/14*	*OTH*	*Initial*			*JHLTC -1534 1-14 LS_CCRF.pdf*	*Date Submitted: 02/22/2016 By: Michelle Fluet*
Previous Version								
1	*Coverage Change Request Form*	*JHLTC-1534 1/14*	*OTH*	*Initial*			*JHLTC-1534 1-14 CCRF.pdf*	*Date Submitted: 02/04/2016 By: Michelle Fluet*
Previous Version								
1	*Coverage Change Request Form*	*JHLTC-1534 1/14*	*OTH*	*Initial*			*JHLTC-1534.pdf*	*Date Submitted: 12/18/2015 By: Michelle Fluet*
Previous Version								
1	*Coverage Change Request Form*	*JHLTC-1534 1/14*	*OTH*	*Initial*			*JHLTC-1534 1-14 LS.pdf*	*Date Submitted: 10/15/2015 By: Michelle Fluet*
2	Removed	Removed	OTH	Initial				Date Submitted: 04/04/2016 By:
Previous Version								
2	*Coverage Change Request Form*	*JHLTC-1534_GPO 1/14*	*OTH*	*Initial*			*JHLTC-1534_GPO 1-14 Non-LS_CCRF.pdf*	*Date Submitted: 02/22/2016 By: Michelle Fluet*
Previous Version								
2	*Coverage Change Request Form*	*JHLTC-1534 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1534 GPO 1-14 CCRF.pdf*	*Date Submitted: 02/04/2016 By: Michelle Fluet*
Previous Version								
2	*Coverage Change Request Form*	*JHLTC-1534 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1534_GPO.pdf*	*Date Submitted: 12/18/2015 By: Michelle Fluet*
Previous Version								

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
2	*Coverage Change Request Form*	*JHLTC-1534 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1534 GPO 1-14.pdf*	*Date Submitted: 10/15/2015 By: Michelle Fluet*

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes

Satisfied - Item:	Coverage Change Request Form
Comments:	
Attachment(s):	JHLTC -1534 1-14 LS_CCRF.pdf JHLTC-1534_GPO 1-14 Non-LS_CCRF.pdf

Amendment Letter

Submitted Date: 03/30/2016

Comments:

We are amending this filing to make revisions to this submission as discussed in our call today.

Changed Items:

No Form Schedule Items Changed.

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Table	LTC-96VA 9/96	Revised	Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 50.3	LTC-96 VA 9-96 (issued prior to 10-1-2003).pdf,	03/30/2016 By:
Previous Version						
1	*Rate Table*	*LTC-96VA 9/96*	*Revised*	*Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 50.3*	*LTC-96 VA 9-96 (issued prior to 10-1-2003).pdf, LTC-96 VA 9-96 (issued on or after 10-1-2003).pdf,*	*08/18/2015 By: Michelle Fluet*
Previous Version						
1	*Rate Table*	*LTC-96VA 9/96*	*Revised*	*Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 40.5*	*LTC-96 VA 9-96 (issued prior to 10-1-2003).pdf, LTC-96 VA 9-96 (issued on or after 10-1-2003).pdf,*	*05/05/2014 By: Michelle Fluet*

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA CCI (Pre-RS) Filing Package.pdf VA Gold (Pre-RS) Filing Package.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Gold Filing Package.pdf* *VA CCI (Pre-RS) Filing Package.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Adv Filing Package.pdf* *VA Gold Filing Package.pdf* *VA CCI (Pre-RS) Filing Package.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Adv Filing Package.pdf* *VA Gold Filing Package.pdf* *VA CCI (Pre-RS) Filing Package.pdf*

Satisfied - Item:	2013 Summary
Comments:	
Attachment(s):	2013 Summary.pdf VA Pre-RS Rate Summary.pdf
Previous Version	
Satisfied - Item:	*2013 Summary*
Comments:	
Attachment(s):	*2013 Summary.pdf* *VA Pre-RS Rate Summary.pdf*
Previous Version	
Satisfied - Item:	*2013 Summary*
Comments:	

Attachment(s):	*2013 Summary2.pdf*
Previous Version	
Satisfied - Item:	*2013 Summary*
Comments:	
Attachment(s):	*2013 Summary.pdf*

Satisfied - Item:	March 30, 2016 call
Comments:	
Attachment(s):	2016-03-30 VA Pre-RS Response.pdf

Amendment Letter

Submitted Date: 03/29/2016

Comments:

We are amending this submission in order to provide the information that you requested today.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	March 29, 2016 phone call
Comments:	
Attachment(s):	2016-03-29 VA Pre-RS Response.pdf VA (Pre-RS) Appendix D.pdf

Amendment Letter

Submitted Date: 03/24/2016

Comments:

We are amending this submission in order to provide the summary form requested.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	2013 Summary
Comments:	
Attachment(s):	2013 Summary.pdf VA Pre-RS Rate Summary.pdf
Previous Version	
Satisfied - Item:	*2013 Summary*
Comments:	
Attachment(s):	*2013 Summary2.pdf*
Previous Version	
Satisfied - Item:	*2013 Summary*
Comments:	
Attachment(s):	*2013 Summary.pdf*

Amendment Letter

Submitted Date: 03/24/2016

Comments:

We are amending this submission in order to provide the updates 2013 Summary

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Note to Filer
Comments:	
Attachment(s):	2016-03-24 VA Pre-RS Response.pdf

Satisfied - Item:	2013 Summary
Comments:	
Attachment(s):	2013 Summary2.pdf
Previous Version	
Satisfied - Item:	*2013 Summary*
Comments:	
Attachment(s):	*2013 Summary.pdf*

Amendment Letter

Submitted Date: 03/23/2016

Comments:

We are amending this submission in order to remove the Advantage forms from this submission.

Changed Items:

No Form Schedule Items Changed.

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Removed		Revised	Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 37.9		03/23/2016 By:
Previous Version						
1	*Rate Table*	*LTC-VA-91*	*Revised*	*Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 37.9*	*LTC-VA-91.pdf,*	*08/18/2015 By: Michelle Fluet*
Previous Version						
1	*Rate Table*	*LTC-VA-91*	*Revised*	*Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 35.7*	*LTC-VA-91.pdf,*	*05/05/2014 By: Michelle Fluet*
2	Removed		Revised	Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 37.9		03/23/2016 By:
Previous Version						
2	*Rate Table*	*NH-VA-91*	*Revised*	*Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 37.9*	*NH-VA-91.pdf,*	*08/18/2015 By: Michelle Fluet*
Previous Version						
2	*Rate Table*	*NH-VA-91*	*Revised*	*Previous State Filing Number:*	*NH-VA-91.pdf,*	*05/05/2014 By: Michelle Fluet*

Rate/Rule Schedule Item Changes

				MULF-126835743 Percent Rate Change Request: 35.7		
3	Removed		Revised	Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 37.9		03/23/2016 By:
Previous Version						
3	*Rate Table*	*LTC-94 VA*	*Revised*	*Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 37.9*	*LTC-94 VA.pdf,*	*08/18/2015 By: Michelle Fluet*
Previous Version						
3	*Rate Table*	*LTC-94 VA*	*Revised*	*Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 35.7*	*LTC-94 VA.pdf,*	*05/05/2014 By: Michelle Fluet*
4	Removed		Revised	Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 37.9		03/23/2016 By:
Previous Version						
4	*Rate Table*	*NH-94 VA*	*Revised*	*Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 37.9*	*NH-94 VA.pdf,*	*08/18/2015 By: Michelle Fluet*
Previous Version						
4	*Rate Table*	*NH-94 VA*	*Revised*	*Previous State Filing Number: MULF-126835743 Percent Rate Change*	*NH-94 VA.pdf,*	*05/05/2014 By: Michelle Fluet*

State:	*Virginia*	**Filing Company:**	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2013 Inforce Rate Increases - JH*		
Project Name/Number:	*2013 Inforce Rate Increases - JH Pre RS/*		

Rate/Rule Schedule Item Changes

				Request: 35.7		

Supporting Document Schedule Item Changes

Satisfied - Item:	March 23, 2016 phone call
Comments:	
Attachment(s):	2016-03-23 VA Pre-RS Response.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Gold Filing Package.pdf VA CCI (Pre-RS) Filing Package.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Adv Filing Package.pdf* *VA Gold Filing Package.pdf* *VA CCI (Pre-RS) Filing Package.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Adv Filing Package.pdf* *VA Gold Filing Package.pdf* *VA CCI (Pre-RS) Filing Package.pdf*

Amendment Letter

Submitted Date: 03/16/2016

Comments:

We are amending this submission in order to provide the information requested in our call today.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	PROPRIETARY & CONFIDENTIAL
Comments:	Please note this information must be kept confidential since it is material non-public information.
Attachment(s):	JH 2013 Morbidity Study Summary.pdf JH 2013 Termination Study Summary.pdf 2013 Rate Increase Filing Summary.pdf
Previous Version	
Satisfied - Item:	*PROPRIETARY & CONFIDENTIAL*
Comments:	*Please note this information must be kept confidential since it is material non-public information.*
Attachment(s):	*JH 2013 Morbidity Study Summary.pdf* *JH 2013 Termination Study Summary.pdf* *2013 Rate Increase Filing Summary.pdf*
Previous Version	
Satisfied - Item:	*PROPRIETARY & CONFIDENTIAL*
Comments:	*Please note this information must be kept confidential since it is material non-public information.*
Attachment(s):	*JH 2013 Morbidity Study Summary.pdf* *JH 2013 Termination Study Summary.pdf* *JH Retail Inforce Rate Increase Filing Summary.pdf*
Previous Version	
Satisfied - Item:	*PROPRIETARY & CONFIDENTIAL*
Comments:	*Please note this information must be kept confidential since it is material non-public information.*
Attachment(s):	*JH 2013 Morbidity Study Summary.pdf* *JH 2013 Termination Study Summary.pdf* *JH Retail 2013 Inforce Rate Increase Filing Summary.pdf*

Satisfied - Item:	March 16, 2016 request
Comments:	
Attachment(s):	2016-03-16 VA Pre-RS Response.pdf

Amendment Letter

Submitted Date: 01/20/2016

Comments:

Per your request, I have removed the Policy Schedule pages from the Forms Schedule tab and added them to the Supporting Documents tab along with the Statement of Variability.

Please do not hesitate to contact us if you have any additional questions or concerns. Thank you!

Changed Items:

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Removed		SCH	Initial				Date Submitted: 01/20/2016 By:
Previous Version								
1	*Policy Schedule Page*	*LTC-VA-91*	*SCH*	*Initial*			*LTC-VA-91.pdf*	*Date Submitted: 12/18/2015 By: Michelle Fluet*
2	Removed		SCH	Initial				Date Submitted: 01/20/2016 By:
Previous Version								
2	*Policy Schedule Page*	*NH-VA-91*	*SCH*	*Initial*			*NH-VA- 91.pdf*	*Date Submitted: 12/18/2015 By: Michelle Fluet*
3	Removed		SCH	Initial				Date Submitted: 01/20/2016 By:
Previous Version								
3	*Policy Schedule Page*	*LTC-94 VA*	*SCH*	*Initial*			*LTC-94 VA.pdf*	*Date Submitted: 12/18/2015 By: Michelle Fluet*
4	Removed		SCH	Initial				Date Submitted: 01/20/2016 By:
Previous Version								
4	*Policy Schedule Page*	*NH-94 VA*	*SCH*	*Initial*			*NH-94_VA.pdf*	*Date Submitted: 12/18/2015 By: Michelle Fluet*
5	Removed		SCH	Initial				Date Submitted: 01/20/2016 By:
Previous Version								
5	*Policy Schedule Page*	*LTC-96 VA*	*SCH*	*Initial*			*LTC-96_VA.pdf*	*Date Submitted: 12/18/2015 By: Michelle Fluet*
6	Removed		SCH	Initial				Date Submitted:

State: Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2013 Inforce Rate Increases - JH
Project Name/Number: 2013 Inforce Rate Increases - JH Pre RS/

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
								01/20/2016 By:
Previous Version								
6	*Policy Schedule Page*	*LTC-96 VA 9/96*	*SCH*	*Initial*			*LTC-96 VA 996.pdf*	*Date Submitted: 12/18/2015 By: Michelle Fluet*
7	Removed		SCH	Initial				Date Submitted: 01/20/2016 By:
Previous Version								
7	*Policy Schedule Page*	*LTC-96CL VA*	*SCH*	*Initial*			*LTC-96CL_VA.pdf*	*Date Submitted: 12/18/2015 By: Michelle Fluet*
8	Removed		SCH	Initial				Date Submitted: 01/20/2016 By:
Previous Version								
8	*Policy Schedule Page*	*LTC-96CL VA 9/96*	*SCH*	*Initial*			*LTC-96CL_VA_996.pdf*	*Date Submitted: 12/18/2015 By: Michelle Fluet*
9	Removed		SCH	Initial				Date Submitted: 01/20/2016 By:
Previous Version								
9	*Policy Schedule Page*	*NH-99 VA 4/99*	*SCH*	*Initial*			*NH-99 VA.pdf*	*Date Submitted: 12/18/2015 By: Michelle Fluet*
10	Removed		SCH	Initial				Date Submitted: 01/20/2016 By:
Previous Version								
10	*Policy Schedule Page*	*LTC2000 VA 4/00*	*SCH*	*Initial*			*LTC-2000 VA.pdf*	*Date Submitted: 12/18/2015 By: Michelle Fluet*
11	Removed		SCH	Initial				Date Submitted: 01/20/2016

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
								By:
Previous Version								
11	*Policy Schedule Page*	*LTC-02 VA*	*SCH*	*Initial*			*LTC02 VA.pdf*	*Date Submitted: 12/18/2015 By: Michelle Fluet*
12	Removed		SCH	Initial				Date Submitted: 01/20/2016 By:
Previous Version								
12	*Policy Schedule Page*	*BSC-02 VA*	*SCH*	*Initial*			*BSC02 VA.pdf*	*Date Submitted: 12/18/2015 By: Michelle Fluet*

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes

Satisfied - Item:	Policy Schedule Pages and Statement of Variability
Comments:	
Attachment(s):	LTC-96 VA 996.pdf LTC-96CL_VA.pdf LTC-96CL_VA_996.pdf NH-99 VA.pdf SOV VA Forms.pdf LTC-VA-91.pdf NH-VA- 91.pdf LTC-94 VA.pdf NH-94_VA.pdf LTC-96_VA.pdf LTC-2000 VA.pdf LTC02 VA.pdf BSC02 VA.pdf

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Amendment Letter

Submitted Date: 12/21/2015

Comments:

We are amending this submission as we inadvertently left out the information referencing the right to request a rate schedule. It has been added to form JHLTC-1532 and JHLTC-1532_GPO.

Thank you.

Changed Items:

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Options Worksheet	JHLTC-1532 1/14	OTH	Initial			JHLTC-1532.pdf	Date Submitted: 12/21/2015 By:
Previous Version								
1	*Options Worksheet*	*JHLTC-1532 1/14*	*OTH*	*Initial*			*JHLTC-1532.pdf*	*Date Submitted: 12/18/2015 By: Michelle Fluet*
Previous Version								
1	*Options Worksheet*	*JHLTC-1532 1/14*	*OTH*	*Initial*			*JHLTC-1532 1-14 LS.pdf*	*Date Submitted: 10/15/2015 By: Michelle Fluet*
2	Options Worksheet	JHLTC-1532 GPO 1/14	OTH	Initial			JHLTC-1532_GPO.pdf	Date Submitted: 12/21/2015 By:
Previous Version								
2	*Options Worksheet*	*JHLTC-1532 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1532_GPO.pdf*	*Date Submitted: 12/18/2015 By: Michelle Fluet*
Previous Version								
2	*Options Worksheet*	*JHLTC-1532 GPO 1/14*	*OTH*	*Initial*			*JHLTC-1532 GPO 1-14.pdf*	*Date Submitted: 10/15/2015 By: Michelle Fluet*

No Rate Schedule Items Changed.

State: Virginia
Filing Company: John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2013 Inforce Rate Increases - JH
Project Name/Number: 2013 Inforce Rate Increases - JH Pre RS/

No Supporting Documents Changed.

Amendment Letter

Submitted Date: 11/18/2015

Comments:

We are amending this submission in order to provide materials requested in our call with the Department on November 16, 2015.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Follow up to November 16th conference call
Comments:	
Attachment(s):	2015-11-16 VA Pre-RS Response.pdf

Satisfied - Item:	PROPRIETARY & CONFIDENTIAL
Comments:	Please note this information must be kept confidential since it is material non-public information.
Attachment(s):	JH 2013 Morbidity Study Summary.pdf JH 2013 Termination Study Summary.pdf 2013 Rate Increase Filing Summary.pdf
Previous Version	
Satisfied - Item:	*PROPRIETARY & CONFIDENTIAL*
Comments:	*Please note this information must be kept confidential since it is material non-public information.*
Attachment(s):	*JH 2013 Morbidity Study Summary.pdf* *JH 2013 Termination Study Summary.pdf* *JH Retail Inforce Rate Increase Filing Summary.pdf*
Previous Version	
Satisfied - Item:	*PROPRIETARY & CONFIDENTIAL*
Comments:	*Please note this information must be kept confidential since it is material non-public information.*
Attachment(s):	*JH 2013 Morbidity Study Summary.pdf* *JH 2013 Termination Study Summary.pdf* *JH Retail 2013 Inforce Rate Increase Filing Summary.pdf*

Amendment Letter

Submitted Date: 10/30/2015

Comments:

We are amending this submission in order to provide the updated filing summary requested in your Note to Filer today.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to 10/30/15 Note to Filer
Comments:	
Attachment(s):	2015-10-30 VA (Pre-RS) Response.pdf

Satisfied - Item:	PROPRIETARY & CONFIDENTIAL
Comments:	Please note this information must be kept confidential since it is material non-public information.
Attachment(s):	JH 2013 Morbidity Study Summary.pdf JH 2013 Termination Study Summary.pdf JH Retail Inforce Rate Increase Filing Summary.pdf
Previous Version	
Satisfied - Item:	*PROPRIETARY & CONFIDENTIAL*
Comments:	*Please note this information must be kept confidential since it is material non-public information.*
Attachment(s):	*JH 2013 Morbidity Study Summary.pdf* *JH 2013 Termination Study Summary.pdf* *JH Retail 2013 Inforce Rate Increase Filing Summary.pdf*

Amendment Letter

Submitted Date: 03/26/2015

Comments:

We are amending this submission in order to submit a revised response to your 12/11/14 objection.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Clarification
Comments:	
Attachment(s):	2015-3-26 VA Cover Letter.pdf 2014-12-11 VA (Pre-RS) Response.pdf

Amendment Letter

Submitted Date: 08/25/2014

Comments:

We are amending this submission in order to send a revised rate summary which was missing a page when we first responded. We apologize for any inconvenience this may have caused.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to 7/9/14 objection
Comments:	
Attachment(s):	VA Adv Memo.pdf 2014-07-09 VA (Pre-RS) Response.pdf VA (Pre-RS) LR Exhibits.pdf VA (Pre-RS) LR Exhibits (since inception).pdf VA Gold Memo.pdf VA CCI (Pre-RS) Memo.pdf VA (Pre-RS) LR Exhibits with paid claims.pdf 2013 Sample PH Communication Pkg.pdf VA (Pre-RS) Rate Summary.pdf
Previous Version	
Satisfied - Item:	*Response to 7/9/14 objection*
Comments:	
Attachment(s):	*VA Adv Memo.pdf* *2014-07-09 VA (Pre-RS) Response.pdf* *VA (Pre-RS) LR Exhibits.pdf* *VA (Pre-RS) LR Exhibits (since inception).pdf* *VA Gold Memo.pdf* *VA CCI (Pre-RS) Memo.pdf* *VA (Pre-RS) LR Exhibits with paid claims.pdf* *VA (Pre-RS) Rate Summary.pdf* *2013 Sample PH Communication Pkg.pdf*

Note To Filer

Created By:

Janet Houser on 04/21/2016 07:19 AM

Last Edited By:

Janet Houser

Submitted On:

04/21/2016 07:19 AM

Subject:

readability

Comments:

It appears the Readability Certification is missing part of the certification language as set forth in 14VAC5-110-60. Please add the following:

I also certify to the best of my knowledge and belief that the policy form(s) is in compliance with Section 38.2-3404 of the Code of Virginia and with the Rules and Regulations for Simplified and Readable Accident and Sickness Insurance Policies pursuant thereto.

Thanks!

Note To Filer

Created By:

Janet Houser on 03/24/2016 09:09 AM

Last Edited By:

Janet Houser

Submitted On:

03/24/2016 09:09 AM

Subject:

Revised Rate Summary

Comments:

Please provide an updated Rate Summary reflecting the withdrawal of the Advantage block of business.

If you have any questions, please feel free to contact me at 804-371-9390.

State:	*Virginia*	**Filing Company:**	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2013 Inforce Rate Increases - JH*		
Project Name/Number:	*2013 Inforce Rate Increases - JH Pre RS/*		

Note To Filer

Created By:

Janet Houser on 01/11/2016 10:31 AM

Last Edited By:

Janet Houser

Submitted On:

01/11/2016 10:31 AM

Subject:

01/11/16 phone conversation

Comments:

This is to confirm our conversation today. Please move the Schedule of Benefit forms to Supporting Documentation as the same form number cannot be approved twice. What will be required is a Statement of Variability providing explanations for all bracketed information contained on each form.

We recognize this is a difficult task for the company as statements of variability were not required at the time such policies were issued and the information is contained on various "old" platforms involving a great deal of research. Without such detail, however, it is unclear how to determine the benefit changes or ranges being offered at the time of the proposed rate increase are consistent with the variability available at the time the policies were issued.

The company cannot discontinue using the revised Schedule of Benefits with a generic endorsement form that indicates what changes were made in the schedule because the old platforms cannot accommodate any new policy forms.

Janet

State:	*Virginia*	**Filing Company:**	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2013 Inforce Rate Increases - JH*		
Project Name/Number:	*2013 Inforce Rate Increases - JH Pre RS/*		

Note To Filer

Created By:

Janet Houser on 10/30/2015 05:56 AM

Last Edited By:

Janet Houser

Submitted On:

10/30/2015 05:57 AM

Subject:

Updated status grid

Comments:

Please provide an updated JH Retail 2013 Inforce Rate Increase Filing Summary.

Note To Filer

Created By:

Janet Houser on 04/08/2015 10:58 AM

Last Edited By:

Janet Houser

Submitted On:

04/08/2015 10:58 AM

Subject:

Policyholder Letters

Comments:

Determining if the 14-VAC5-200-75 regulation applies to the policyholder letters will depend upon the date of the rate implementation. Most rate increases are effective on the policy's renewal date. As a result, if the policy renews prior to November 1, 2015, a 60 day notice would be applicable because such notice would be sent prior to 9/1/15. If the policy renews on or after November 1, 2015, a 75 day notice would be required. In addition, all requirements as set forth in 14 VAC5-200-75 D must be met including the required statement regarding public access and the Virginia Bureau of Insurance website.

Reviewer Note

Created By:

Janet Houser on 03/30/2016 07:23 AM

Last Edited By:

Janet Houser

Submitted On:

04/21/2016 09:05 AM

Subject:

CPI vs GPO inflation/ post stability rates

Comments:

Confirmed with Joe Leopold that the term CPI Inflation in the 2008 filings was renamed GPO (guaranteed purchase options) in the 2010 filings

2008 - MULF-125668250
2010 - MULF-126835743

Rates for post stability LTC-96 VA 9/96 are slightly different at the younger ages because post stability blocks rates must not be higher than new business rates and were capped at that time. Otherwise, the rates are the same for both.

State:	*Virginia*	**Filing Company:**	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2013 Inforce Rate Increases - JH*		
Project Name/Number:	*2013 Inforce Rate Increases - JH Pre RS/*		

Reviewer Note

Created By:

Janet Houser on 03/25/2016 09:50 AM

Last Edited By:

Janet Houser

Submitted On:

04/21/2016 09:05 AM

Subject:

RRS

Comments:

Rate Summaries

Reset Form

Long Term Care Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number: John Hancock Life Insurance Company (U.S.A.) - NAIC 65838

SERFF Tracking Number: MULF-129480189

Effective Date: upon approval

Revised Rates

Average Annual Premium Per Member: $3270

Average Requested Percentage Rate Change Per Member: 42.2%

Minimum Requested Percentage Rate Change Per Member: 20.2%

Maximum Requested Percentage Rate Change Per Member: 55.4%

Number of Policy Holders Affected : 16493

Plans Affected
(The Form Number and "Product Name")

Form#	"Product Name"(if applicable)
LTC-96 VA	Advantage Gold Select
LTC-96 VA 9/96	Advantage Gold Select
LTC-96CL VA	Advantage Classic
LTC-96CL VA 9/96	Advantage Classic
NH-99 VA 4/99	Advantage Gold Facility Only
LTC2000 VA 4/00	Fidelity Advantage Gold Select
LTC-02 VA	Custom Care
BSC-02 VA	Essential Care

Attach a brief narrative to summarize the key information used to develop the rates including the main drivers for new or revised rates.

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

Health Insurance Rate Request Summary

Accurate forecasting and projecting of future claims experience on LTC insurance policies is complex in its detail and application. Many factors are considered at the time that pricing is established, such as the frequency and severity of particular medical conditions, the expected lifespan of policyholders, the length of time policies are expected to remain inforce, and the cost of care, to name a few. As claims are paid, these factors can change over time.

Unfortunately, the most recent detailed review of our pricing assumptions confirms that the expected claims over the life of your policy series are significantly higher today than they were expected to be when the premiums were originally determined. In general, we are seeing more, longer-lasting claims - claim incidence has increased, claim terminations have decreased, claim utilization has increased, and mortality have decreased.

Our decision to increase premiums is solely related to the future claims anticipated on these policies and not to the recent recession, interest rate environment, or any other investment-related reason

As an alternative to paying higher premiums, we are offering several benefit reduction alternatives and, in most cases, at least one option that will enable the policyholder to keep their premiums at or close to the same level as what is being paid before the rate increase.

Long Term Care Insurance Rate Request Summary
Part 2 –To Be Completed By Bureau of Insurance

Company Name and NAIC Number: John Hancock Life Insurance Company (USA) 65838

SERFF Tracking Number: MULF-129480189

Disposition: Approve

Approval Date: 4/21/2016

Revised Rates

Average Annual Premium Per Member: $3270

Average Requested Percentage Rate Change Per Member: 42.2%

Minimum Requested Percentage Rate Change Per Member: 20.2%

Maximum Requested Percentage Rate Change Per Member: 55.4%

Number of Policy Holders Affected: 16,493

Summary of the Bureau of Insurance's review of the rate request:

John Hancock Life Insurance Company (USA) requested an overall 41.8% rate increase which varies by policy plan, issue age, benefit period and inflation rider. Future claims are expected to be significantly higher than originally expected or priced due to claims lasting longer than expected and more policyholders than expected are filing claims at older ages than anticipated. This has resulted in significantly higher losses than assumed in the original pricing.

As background, the Company originally grouped the forms subject to this filing into three distinct groups. Advantage forms issued from 1991-1999 with an average increase of 37.9% ranging between 29.9% to 40.20%, Gold forms issued from 1996 to 2002 with an average increase of 50.3% ranging between 20.2% to 55.4%, and CCI forms issued from 2002 to 2004 with an average increase of flat increase 26.4% ranging between 20.7% to 27.9%. (The specific forms are listed in the filing, which can be on the Bureau's website at the following link: http://www.scc.virginia.gov/boi/SERFFInquiry/LtcFilings.aspx.) Only forms issued prior to 10/1/2003 are included in this filing. The Advantage LTC block as received two prior increases: 13% in 2009 and 24.2% in 2011 and the Advantage NH block received a 35% increase in 2011. The Gold block has had two prior rate increases of 13% in 2009 and 46.2% in 2011. The CCI block has received one prior rate increase of 83.3% in 2011. Majority of the premiums for these blocks have already been earned.

After discussions with the Bureau, the Company withdrew its request for a rate increase on the Advantage forms, resulting with an overall increase of 42.2% on the remaining two blocks. The Bureau reviewed the rate increase in accordance with the requirements of 14VA5-200-150 which requires that the filing demonstrate that both the future and lifetime loss ratios will be at least 60% after the application of the rate increase. Based on requirements of Virginia law and regulations and using actuarially accepted and justified assumptions, the Bureau confirmed the, the future loss will be 90.5% and the lifetime loss ratio 81.2% for the Gold block and the future loss ratio wi1l be

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

84.3% and the lifetime loss ratio 73.5% for the CCI block. Since the filing met the requirements of 14VAC-200-150 after implementation of the rate increase, approval was recommended.

The company is offering all policyholders the option to reduce the premium increase by reducing their coverage. These reductions could be in the form of lower daily benefits, a shorter benefit period, a longer elimination period, termination, changes in riders or any combination of these reductions.

This document is intended to explain the decision made by the Bureau of Insurance and it is only a summary of the Bureau's review. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

Reviewer Note

Created By:

Janet Houser on 09/09/2014 01:02 PM

Last Edited By:

Janet Houser

Submitted On:

04/21/2016 09:05 AM

Subject:

Act Review

Comments:

9.9.14 - sent to Shawn Parks; due date 9.23.14

9.23.14 - add'l info needed

11.24.14 - add'l info rec'd; sent to act; due date 12.8.14

12.09.14 - add'l info needed

3.6.15 - add'l info rec'd' sent to act 3.9.15; due date 3.23.15

3.24.15 - add'l info needed

3.26.15 - co sent revised info; sent to act, due date 4.9.15

8.19.15 - add'l info rec'd; sent to act; due date 9.2.15

8.28.15 - add'l info needed

10.19.15 - info rec'd'; sent to act; due date 11.3.15

10.28.15 - add'l info needed

10.30.15 - add'l info rec'd; due date 11.13.15

11.03.15 - recommend approval at a lesser increase (no inc on CCII block)

11.19.15 - review amendment; due date 12.3.15

12.2.15 - recommend approval

ACTUARIAL RESOURCES CORPORATION
CONSULTANTS • ACTUARIES
SHAWN D. PARKS, FSA, MAAA
1114 CATAWBA RIVER RD • GREAT FALLS, SC 29055
(803) 994 - 9895 • SHAWN.PARKS@ARCGA.COM

September 23, 2014

Ms. Janet Houser
Forms and Rates Section
Life and Health Division
State Corporation Commission, Bureau of Insurance
P. O. Box 1157
Richmond, VA 23218

Subject: **John Hancock Life Insurance Company (USA)**
SERFF Tracking # MULF-129480189

Dear Janet:

At your request, we have reviewed the filing for the above captioned submission from John Hancock Life Insurance Company (USA) (the "Company"). This is a rate increase filing pursuant to the requirements of 14VAC5-200-150 for the Company's pre-stability blocks of Individual Long Term Care Insurance.

Recommendation

After review of the Company's submission, we suggest the Virginia SCC Bureau of Insurance (the "Bureau") disapprove the filing and ask the Company to respond to the following:

1. Please provide all loss ratio exhibits in Excel format with working formulas, including the following additional details:
    a. the actual interest discount factors used for each year in the calculations
    b. separate the premiums between premiums based on the initial premium rates and premiums due to past and future assumed rate increases.
2. Please expand the analysis of the filing status of rate increase requests by jurisdiction to include both past and current increases, a calculation of the cumulative increase by jurisdiction, and weighted average rate increase approved nationwide.
3. The sample annual claim costs for the Advantage series are shown at issue ages 57, 67, and 77 for the original assumptions, but at ages 55, 65 and 75 for the revised assumptions. Please provide samples for both sets of assumptions at the same ages so that a valid comparison can be done. Also, please provide the corresponding sample claim costs for the assumptions at the time of each previous rate increase filing for each policy series.
4. The documentation of the 2013 Morbidity Experience Study show that the previous salvage factors produced an A/E of 101.9% and the new factors

produce an A/E of 98.8%. Please explain why adjustments were made that appear to be larger than necessary based on the experience.

5. The documentation notes that the lapse study removed all policies which had undergone prior rate increases. Obviously, all of the policies under these policy forms have had previous increases, so please provide details about the characteristics (average duration, type of coverage, average premium by age, etc.) of the policies used in the experience base for future lapse assumptions versus the policies covered by this filing.
6. The documentation asserts in several places that certain experience has either high or low credibility, but does not contain any objective measure of credibility. Please provide a quantitative discussion related to the Company's standard of credibility and confidence intervals, as well as the credibility of the past claim experience results by policy series.
7. You indicate that the new inflation options were determined to be actuarially equivalent to the requested rate increases in aggregate. Please provide actuarial support for this equivalence, and also include measure of the variation for individual policies or outliers.

We can continue our review after receipt of the responses to these questions.

Background

The Company has grouped the forms subject to this filing into three distinct groupings (Advantage, Gold and CCI). The Advantage forms were issued from 1991-1999, Gold from 1996-2002 and CCI from 2002-2004 though only those policies issued prior to 10/1/2003 are included in this filing. Since all policies are issued prior to 10/1/2003 they are subject to 14VAC5-200-150 and 14VAC5-130. Previous rate increases on these policies are shown in the chart below:

Series	Previous Increases	# of Policyholders	Requested Increase	Cumulative Increase
Advantage (LTC)	13.0% (7/2009) 24.2% (12/2011)	2,223	35.8%	90.6%
Advantage (NH)	35.0% (12/2011)	44	35.8%	83.3%
Gold	13.0% (7/2009) 46.2% (12/2011)	11,162	40.8%	132.6%
CCI	83.3% (12/2011)	5,759	21.6%	122.9%

Assumptions

Morbidity – the morbidity assumptions are derived from Company experience; we have asked for additional information from the Company to analyze the evolution of these assumptions over the years.

Voluntary Lapse – the lapse assumptions are the same for all policy series; at durations 6+, the assumptions are unchanged from the previous assumptions, and since all policies in this filing are issued prior to 10/1/2003, no change was made for these policies; original ultimate lapse rate assumption was 5.0% for Advantage, 3.0% for Gold, and 1.0%-1.3% for CCI; the revised assumptions for durations 11+ are 0.85%-0.95% varying by inflation option.

Mortality – 1994 Group Annuitant Mortality Table with 19 years of improvement and adjustment factors which vary by plan, underwriting class, marital status, duration and gender, based on past experience.

Analysis

After reviewing the documentation of the development of assumptions, we have asked clarifying questions about the morbidity and lapse assumptions.

The Company has provided projections for both nationwide and Virginia only policies. We have reviewed both sets of projections for compliance. The Company has not provided their standard for full credibility, so we have asked for clarification. We were unable to reproduce the present values in the loss ratio exhibits, so we have asked the Company to provide additional details and Excel exhibits to determine how their calculations were performed.

The Company is offering inflation landing spot options in lieu of a rate increase for policyholders who currently have inflation coverage on their policies. They state that the inflation reductions are actuarially equivalent to the rate increase in the aggregate, but we have concerns about the equity on a policyholder level.

Reliance and Qualifications

We are providing this letter to you to communicate our findings regarding the filing under consideration. Distribution of this letter to parties other than the Bureau by us or any other party does not constitute advice by us to those parties. The reliance of parties other than the Bureau on any aspect of our work is not authorized by us and is done at their own risk.

In arriving at our opinion, we used and relied on information provided by the Company and the Bureau without independent investigation or verification. If this information is inaccurate, incomplete, or out of date, our findings and conclusions may need to be revised. While we have relied on the data provided without independent investigation or verification, we have reviewed the data for consistency and reasonableness. Where we found the data inconsistent or unreasonable, we have requested clarification.

We have utilized generally accepted actuarial methodologies in arriving at our opinion. I am a member of the American Academy of Actuaries and meet that body's Qualification Standards to render this opinion.

If you have any questions regarding this filing, please call me at 803-994-9895.

Sincerely,

Shawn D. Parks, FSA, MAAA

ACTUARIAL RESOURCES CORPORATION
CONSULTANTS • ACTUARIES
SHAWN D. PARKS, FSA, MAAA
1114 CATAWBA RIVER RD • GREAT FALLS, SC 29055
(803) 994 - 9895 • SHAWN.PARKS@ARCGA.COM

December 9, 2014

Ms. Janet Houser
Forms and Rates Section
Life and Health Division
State Corporation Commission, Bureau of Insurance
P. O. Box 1157
Richmond, VA 23218

Subject: **John Hancock Life Insurance Company (USA)**
SERFF Tracking # MULF-129480189

Dear Janet:

At your request, we have continued our review of the filing for the above captioned submission from John Hancock Life Insurance Company (USA) (the "Company"). This is a rate increase filing pursuant to the requirements of 14VAC5-200-150 for the Company's pre-stability blocks of Individual Long Term Care Insurance.

Recommendation

After review of the Company's submission, we suggest the Virginia SCC Bureau of Insurance (the "Bureau") disapprove the filing and ask the Company to respond to the following:

1. The answer to our previous question related to credibility did not provide the information requested. Please provide the standard that the Company has chosen to represent full credibility and reference to any actuarial literature supporting that measure. Using this standard, please provide calculations of the credibility of past claim experience results for each policy series (Advantage, Gold, CCI).
2. The document "2013 vs 2010 Adv Morbidity Assumptions.pdf" shows that the 2013 morbidity assumptions are significantly higher than those used in the 2010 rate filing. While the actuarial memorandum includes information showing that the new assumptions have a reasonable fit with the early duration claim experience, there is limited support given for the increases assumed in later duration future experience. Since the increase in projected loss ratio depends largely on the change in the assumption of future morbidity, please provide further support for why the company's expectation of future morbidity has deteriorated significantly since the previous rate increase filing only a couple of years ago. This support should include, but not be limited to, claim counts by duration that were used in the morbidity study.

We can continue our review after receipt of the responses to these questions.

Background

The Company has grouped the forms subject to this filing into three distinct groupings (Advantage, Gold and CCI). The Advantage forms were issued from 1991-1999, Gold from 1996-2002 and CCI from 2002-2004 though only those policies issued prior to 10/1/2003 are included in this filing. Since all policies are issued prior to 10/1/2003 they are subject to 14VAC5-200-150 and 14VAC5-130. Previous rate increases on these policies are shown in the chart below:

Series	Previous Increases	# of Policyholders	Requested Increase	Cumulative Increase
Advantage (LTC)	13.0% (7/2009) 24.2% (12/2011)	2,223	35.8%	90.6%
Advantage (NH)	35.0% (12/2011)	44	35.8%	83.3%
Gold	13.0% (7/2009) 46.2% (12/2011)	11,162	40.8%	132.6%
CCI	83.3% (12/2011)	5,759	21.6%	122.9%

Assumptions

Morbidity – the morbidity assumptions are derived from Company experience; we have asked for additional information from the Company to analyze the evolution of these assumptions over the years.

Voluntary Lapse – the lapse assumptions are the same for all policy series; at durations 6+, the assumptions are unchanged from the previous assumptions, and since all policies in this filing are issued prior to 10/1/2003, no change was made for these policies; original ultimate lapse rate assumption was 5.0% for Advantage, 3.0% for Gold, and 1.0%-1.3% for CCI; the revised assumptions for durations 11+ are 0.85%-0.95% varying by inflation option.

Mortality – 1994 Group Annuitant Mortality Table with 19 years of improvement and adjustment factors which vary by plan, underwriting class, marital status, duration and gender, based on past experience.

Analysis

After reviewing the documentation of the development of assumptions, we continue to have questions about the justification for the future late duration morbidity assumptions.

The Company has provided projections for both nationwide (adjusted to Virginia rate levels) and Virginia only policies. We have reviewed both sets of projections, but

analyzed the nationwide for loss ratio compliance due to increased credibility. The Company provided a vague answer in response to an inquiry about their standard for full credibility, so we are asking more pointed questions.

The Company has provided Excel exhibits supporting the nationwide loss ratio calculations. We have used that data to produce the loss ratios below, which all exceed the minimum loss ratio of 60% and the original pricing loss ratios:

Series	Original Pricing LR*	Lifetime Loss Ratio*		Future Loss Ratio w/ALR*	
		Before Incr	With Increase	Before Incr	With Increase
Advantage	56.6%	73.6%	71.9%	104.5%	83.8%
Gold	54.8%	85.6%	79.5%	114.9%	88.1%
CCII	64.8%	80.7%	74.9%	95.1%	81.1%

* using the original pricing interest rate for discounting

The Company is proposing inflation landing spot options in lieu of a rate increase for policyholders who currently have inflation coverage on their policies. They state that the inflation reductions are actuarially equivalent to the rate increase in the aggregate, but we have concerns about the equity on a policyholder level since the aggregate calculation means that some policyholders would be better and some worse than the average. Most policyholders will not be knowledgeable enough to determine whether acceptance of the reduced inflation landing spot would be of equivalent value to an increase in premium. The two options that the Bureau should consider are:

1. At a minimum, the Company should be required to provide a prominent disclosure that all options available to the policyholder may not be of equal value. This would still allow for the possibility of inequity, but the policyholder would be warned.
2. The Bureau could disapprove the inflation landing spots altogether as some other states have done.

Reliance and Qualifications

We are providing this letter to you to communicate our findings regarding the filing under consideration. Distribution of this letter to parties other than the Bureau by us or any other party does not constitute advice by us to those parties. The reliance of parties other than the Bureau on any aspect of our work is not authorized by us and is done at their own risk.

In arriving at our opinion, we used and relied on information provided by the Company and the Bureau without independent investigation or verification. If this information is inaccurate, incomplete, or out of date, our findings and conclusions may need to be revised. While we have relied on the data provided without independent investigation or verification, we have reviewed the data for consistency and reasonableness. Where we found the data inconsistent or unreasonable, we have requested clarification.

We have utilized generally accepted actuarial methodologies in arriving at our opinion. I am a member of the American Academy of Actuaries and meet that body's Qualification Standards to render this opinion.

If you have any questions regarding this filing, please call me at 803-994-9895.

Sincerely,

Shawn D. Parks, FSA, MAAA

ACTUARIAL RESOURCES CORPORATION
CONSULTANTS • ACTUARIES
SHAWN D. PARKS, FSA, MAAA
1114 CATAWBA RIVER RD • GREAT FALLS, SC 29055
(803) 994 - 9895 • SHAWN.PARKS@ARCGA.COM

March 24, 2015

Ms. Janet Houser
Forms and Rates Section
Life and Health Division
State Corporation Commission, Bureau of Insurance
P. O. Box 1157
Richmond, VA 23218

Subject: **John Hancock Life Insurance Company (USA)**
SERFF Tracking # MULF-129480189

Dear Janet:

At your request, we have continued our review of the filing for the above captioned submission from John Hancock Life Insurance Company (USA) (the "Company"). This is a rate increase filing pursuant to the requirements of 14VAC5-200-150 for the Company's pre-stability blocks of Individual Long Term Care Insurance.

Request for Data

After review of the Company's submission, we suggest the Virginia SCC Bureau of Insurance (the "Bureau") disapprove the filing and ask the Company to respond to the following:

1. Please provide a copy of the independent third party peer review of the new morbidity assumptions.
2. Given the time elapsed since the original filing, please update all previously provided projections with actual historical experience through a more recent date.
3. Please provide a projection of anticipated future experience using the actual inforce policies on the projection date, but using the original premium scale and the original pricing assumptions for lapse, mortality and morbidity to project both future premiums and claims.

We can continue our review after receipt of the responses to these questions.

Sincerely,

Shawn D. Parks, FSA, MAAA

ACTUARIAL RESOURCES CORPORATION
CONSULTANTS • ACTUARIES
SHAWN D. PARKS, FSA, MAAA
1114 CATAWBA RIVER RD • GREAT FALLS, SC 29055
(803) 994 - 9895 • SHAWN.PARKS@ARCGA.COM

August 28, 2015

Ms. Janet Houser
Forms and Rates Section
Life and Health Division
State Corporation Commission, Bureau of Insurance
P. O. Box 1157
Richmond, VA 23218

Subject: **Actuarial Report for Long-Term Care Rate Increase Filing**
John Hancock Life Insurance Company (USA)
SERFF Tracking # MULF-129480189

Dear Janet:

At your request, we have reviewed the filing for the above captioned submission from John Hancock Life Insurance Company (USA) (the "Company"). This is a rate increase filing pursuant to the requirements of 14VAC5-200-150 for the Company's pre-stability blocks of Individual Long Term Care Insurance.

Recommendation

After review of the Company's submission, we suggest the Virginia SCC Bureau of Insurance (the "Bureau") disapprove the filing and ask the Company to respond to the following:

1. According to the information submitted, the projected present value of future loss on the Advantage block of policies is less under the current premium scale than what is projected under the original pricing assumptions. We therefore conclude that no increase can been justified on this subset of the policy forms.
2. The Company previously communicated that it uses a confidence interval approach to setting morbidity assumptions rather than a credibility approach. Please describe the confidence intervals on the morbidity assumptions at the late durations and advanced ages which are a significant driver of projected claim costs for LTCI plans.

We can continue our review after receipt of the responses to these questions.

Historical Background

The Company has grouped the forms subject to this filing into three distinct groupings (Advantage, Gold and CCI). The Advantage forms were issued from 1991-1999, Gold from 1996-2002 and CCI from 2002-2004 though only those policies issued prior to

10/1/2003 are included in this filing. Since all policies are issued prior to 10/1/2003 they are subject to 14VAC5-200-150 and 14VAC5-130. Relevant statistics on these policies are shown in the chart below:

Series	Previous Increases	# of Policyholders	Requested Increase	Cumulative Increase
Advantage (LTC)	13.0% (7/2009) 24.2% (12/2011)	2,098	37.9%	93.5%
Advantage (NH)	35.0% (12/2011)	38	37.9%	86.2%
Gold	13.0% (7/2009) 46.2% (12/2011)	10,822	50.3%	148.3%
CCI	83.3% (12/2011)	5,675	26.4%	131.7%

In the course of our review, several requests were sent to the Company for additional information. The Company's responses clarified issues raised in our review. The Bureau was involved in all correspondence between us and the Company.

Analysis

Our approach was to a) review the filing materials, b) check the filing contents for compliance with all relevant regulations, c) verify the calculations in the supplied exhibits, d) review the assumptions and projections for reasonableness, and e) analyze the request in light of the Model Bulletin adopted by the NAIC Exec/Plenary on December 18, 2013 (the "Bulletin").

Assumptions

Morbidity – the morbidity assumptions are derived from Company experience; we asked for additional information from the Company to analyze the evolution of these assumptions over the years and also asked for a copy of the third-party peer review of the assumptions.

The morbidity A/E ratios are all at 100%, but our concern is that the projected experience at the highest attained ages is based on less than credible data. The submitted documentation of the peer review of assumptions did not contain sufficient concrete details to increase our comfort level.

Voluntary Lapse – the lapse assumptions are the same for all policy series; at durations 6+, the assumptions are unchanged from the previous assumptions, and since all policies in this filing are issued prior to 10/1/2003, no change was made for these policies; original ultimate lapse rate assumption was 5.0% for Advantage, 3.0% for Gold, and 1.0%-1.3% for CCI; the revised assumptions for durations 11+ are 0.85%-0.95% varying by inflation option. The A/E result for the three year period ending 3/31/2012 for durations 11+ was 96%.

Mortality – 1994 Group Annuitant Mortality Table with 19 years of improvement and adjustment factors which vary by plan, underwriting class, marital status, duration and gender, based on past experience. The A/E result for the three year period ending 3/31/2012 for durations 11+ was 99%.

Justification for Rate Increase

The Company has provided projections for both nationwide (adjusted to Virginia rate levels) and Virginia only policies. We have reviewed both sets of projections, but analyzed the nationwide for loss ratio compliance due to increased credibility. The Company provided a vague answer in response to an inquiry about their standard for full credibility, so we are asking more pointed questions.

The Company has provided Excel exhibits supporting the nationwide loss ratio calculations. We have used that data to produce the loss ratios below, which all exceed the minimum loss ratio of 60% and the original pricing loss ratios:

Series	Original Pricing LR*	Lifetime Loss Ratio*		Future Loss Ratio w/ALR*	
		Before Incr	With Increase	Before Incr	With Increase
Advantage	56.6%	75.5%	74.1%	114.2%	92.6%
Gold	54.8%	87.2%	81.2%	122.0%	90.5%
CCII	64.8%	79.1%	73.5%	101.0%	84.3%

* using the original pricing interest rate for discounting

We have analyzed the projections for any indication that the Company is attempting to recoup past losses on the forms. The method for this analysis involves comparing the projected present value of the future loss assuming original pricing assumptions to the future loss using projected assumptions. The results are summarized below:

	Projected Future Loss (in millions)			
	Original	Before Incr	With Incr	Allowable
Advantage	$526.0	$465.5	$383.0	none
Gold	$1,338.3	$2,056.0	$1,343.0	full
CCII	$586.7	$1,009.4	$696.3	full

For the Advantage block, the projected future loss, even with no rate increase, is less than what was originally expected based on pricing assumptions, therefore **we would recommend that no increase be approved for this block.** For the Gold and CCII blocks, the projected loss with the rate increase exceeds the loss based on pricing, so no restriction is necessary based on this measure.

The Company is proposing inflation landing spot options in lieu of a rate increase for policyholders who currently have inflation coverage on their policies. They state that the inflation reductions are actuarially equivalent to the rate increase in the aggregate, but we

have concerns about the equity on a policyholder level since the aggregate calculation means that some policyholders would be better and some worse than the average. Most policyholders will not be knowledgeable enough to determine whether acceptance of the reduced inflation landing spot would be of equivalent value to an increase in premium. The two options that the Bureau should consider are:

1. At a minimum, the Company should be required to provide a prominent disclosure that all options available to the policyholder may not be of equal value. This would still allow for the possibility of inequity, but the policyholder would be warned.
2. The Bureau could disapprove the inflation landing spots altogether as some other states have done.

Analysis of Model Bulletin Issues

As requested, we have also analyzed this filing in light of the requirements of the Model Bulletin adopted by the NAIC Exec/Plenary on December 18, 2013. This analysis focuses on the actuarial aspects of the Bulletin as follows:

- Actuarial Assumptions for Establishing Rate Increase Requests
- Approval of Rate Increases
- Application of New Loss Ratio Standards

Actuarial Assumptions for Establishing Rate Increase Requests
As discussed above, we don't yet have sufficient information to determine whether the assumptions used in support of this rate increase are appropriate.

Approval of Rate Increases
Two scenarios are laid out in the Bulletin: 1) a single rate increase with a three year moratorium on future rate increases, or 2) an actuarially equivalent series of increases. The Company has indicated that they will comply with the first scenario.

Application of New Loss Ratio Standards
We have analyzed the results under the new dual loss-ratio approach and the increases are not restricted by this approach.

Reliance and Qualifications

We are providing this letter to you to communicate our findings regarding the filing under consideration. Distribution of this letter to parties other than the Bureau by us or any other party does not constitute advice by us to those parties. The reliance of parties other than the Bureau on any aspect of our work is not authorized by us and is done at their own risk.

In arriving at our opinion, we used and relied on information provided by the Company and the Bureau without independent investigation or verification. If this information is inaccurate, incomplete, or out of date, our findings and conclusions may need to be revised. While we have relied on the data provided without independent investigation or

verification, we have reviewed the data for consistency and reasonableness. Where we found the data inconsistent or unreasonable, we have requested clarification.

We have utilized generally accepted actuarial methodologies in arriving at our opinion. I am a member of the American Academy of Actuaries and meet that body's Qualification Standards to render this opinion.

If you have any questions regarding this filing, please call me at 803-994-9895.

Sincerely,

Shawn D. Parks, FSA, MAAA

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CONSULTANTS • ACTUARIES
SHAWN D. PARKS, FSA, MAAA
1114 CATAWBA RIVER RD • GREAT FALLS, SC 29055
(803) 994 - 9895 • SHAWN.PARKS@ARCGA.COM

October 28, 2015

Ms. Janet Houser
Forms and Rates Section
Life and Health Division
State Corporation Commission, Bureau of Insurance
P. O. Box 1157
Richmond, VA 23218

Subject: **Actuarial Report for Long-Term Care Rate Increase Filing**
John Hancock Life Insurance Company (USA)
SERFF Tracking # MULF-129480189

Dear Janet:

At your request, we have reviewed the filing for the above captioned submission from John Hancock Life Insurance Company (USA) (the "Company"). This is a rate increase filing pursuant to the requirements of 14VAC5-200-150 for the Company's pre-stability blocks of Individual Long Term Care Insurance.

Recommendation

After review of the Company's submission, we suggest the Virginia SCC Bureau of Insurance (the "Bureau") disapprove the filing and ask the Company to respond to the following:

1. Regarding objection #1 addressed in your October 19, 2015 response, we were unable to locate an exhibit entitled "VA Adv LR Exhibit @ oPr.pdf". The information that we used in our analysis was derived from the exhibit "Inforce Business Projected at Original Pricing (Pre-RS).pdf". This exhibit projected the incurred claims and earned premiums using the actual inforce policies at the projection date and the original premium scale and pricing assumptions going forward from that date. According to the information in that exhibit, the projected present value of future loss on the Advantage block of policies is $701.4M minus $175.4M, or $526M. From Exhibit 1b (Advantage), the projected present value of future loss on this block using current premiums and assumptions is $796.7M minus $331.3M, or $465.5M. This data shows that, while the future claims under current assumptions are projected to be $95M higher than under the original assumptions, the rate increases already implemented on this block are expected to provide an additional $156M of future premium. We therefore conclude that no further increase can been justified on the Advantage policy forms.

2. Regarding objection #2 addressed in your October 19, 2015 response, please explain the apparent anomaly where the claim count in the chart by duration is 47,273 versus 23,580 in both the issue age and attained age charts.

We can continue our review after receipt of the responses to these questions.

Historical Background

The Company has grouped the forms subject to this filing into three distinct groupings (Advantage, Gold and CCI). The Advantage forms were issued from 1991-1999, Gold from 1996-2002 and CCI from 2002-2004 though only those policies issued prior to 10/1/2003 are included in this filing. Since all policies are issued prior to 10/1/2003 they are subject to 14VAC5-200-150 and 14VAC5-130. Relevant statistics on these policies are shown in the chart below:

Series	Previous Increases	# of Policyholders	Requested Increase	Cumulative Increase
Advantage (LTC)	13.0% (7/2009) 24.2% (12/2011)	2,098	37.9%	93.5%
Advantage (NH)	35.0% (12/2011)	38	37.9%	86.2%
Gold	13.0% (7/2009) 46.2% (12/2011)	10,822	50.3%	148.3%
CCI	83.3% (12/2011)	5,675	26.4%	131.7%

In the course of our review, several requests were sent to the Company for additional information. The Company's responses clarified issues raised in our review. The Bureau was involved in all correspondence between us and the Company.

Analysis

Our approach was to a) review the filing materials, b) check the filing contents for compliance with all relevant regulations, c) verify the calculations in the supplied exhibits, d) review the assumptions and projections for reasonableness, and e) analyze the request in light of the Model Bulletin adopted by the NAIC Exec/Plenary on December 18, 2013 (the "Bulletin").

<u>Assumptions</u>

Morbidity – the morbidity assumptions are derived from Company experience; we asked for additional information from the Company to analyze the evolution of these assumptions over the years and also asked for a copy of the third-party peer review of the assumptions.

The morbidity A/E ratios are all at 100%, but our concern is that the projected experience at the highest attained ages is based on less than credible data. The submitted

documentation of the peer review of assumptions did not contain sufficient concrete details to increase our comfort level, so we asked for further clarification of the confidence intervals on the assumptions. We note that the two standard deviation confidence interval is narrowest at attained age 80-84 at +/- 2%, while at 95-99 is +/- 21%. This demonstrates that the credibility or confidence around the highest attained ages is not as strong. In spite of this, we believe that the Company has made a reasonable use of the data which is available to them at this time.

Voluntary Lapse – the lapse assumptions are the same for all policy series; at durations 6+, the assumptions are unchanged from the previous assumptions, and since all policies in this filing are issued prior to 10/1/2003, no change was made for these policies; original ultimate lapse rate assumption was 5.0% for Advantage, 3.0% for Gold, and 1.0%-1.3% for CCI; the revised assumptions for durations 11+ are 0.85%-0.95% varying by inflation option. The A/E result for the three year period ending 3/31/2012 for durations 11+ was 96%.

Mortality – 1994 Group Annuitant Mortality Table with 19 years of improvement and adjustment factors which vary by plan, underwriting class, marital status, duration and gender, based on past experience. The A/E result for the three year period ending 3/31/2012 for durations 11+ was 99%.

Justification for Rate Increase

The Company has provided projections for both nationwide (adjusted to Virginia rate levels) and Virginia only policies. We have reviewed both sets of projections, but analyzed the nationwide for loss ratio compliance due to increased credibility. The Company provided a vague answer in response to an inquiry about their standard for full credibility, so we are asking more pointed questions.

The Company has provided Excel exhibits supporting the nationwide loss ratio calculations. We have used that data to produce the loss ratios below, which all exceed the minimum loss ratio of 60% and the original pricing loss ratios:

Series	**Original Pricing LR***	**Lifetime Loss Ratio***		**Future Loss Ratio w/ALR***	
		Before Incr	**With Increase**	**Before Incr**	**With Increase**
Advantage	56.6%	75.5%	74.1%	114.2%	92.6%
Gold	54.8%	87.2%	81.2%	122.0%	90.5%
CCII	64.8%	79.1%	73.5%	101.0%	84.3%

* using the original pricing interest rate for discounting

We have analyzed the projections for any indication that the Company is attempting to recoup past losses on the forms. The method for this analysis involves comparing the projected present value of the future loss assuming original pricing assumptions to the future loss using projected assumptions. The results are summarized below:

	Projected Future Loss (in millions)			
	Original	**Before Incr**	**With Incr**	**Allowable**
Advantage	$526.0	$465.5	$383.0	none
Gold	$1,338.3	$2,056.0	$1,343.0	full
CCII	$586.7	$1,009.4	$696.3	full

For the Advantage block, the projected future loss, even with no rate increase, is less than what was originally expected based on pricing assumptions, therefore **we would recommend that no increase be approved for this block.** For the Gold and CCII blocks, the projected loss with the rate increase exceeds the loss based on pricing, so no restriction is necessary based on this measure.

The Company is proposing inflation landing spot options in lieu of a rate increase for policyholders who currently have inflation coverage on their policies. They state that the inflation reductions are actuarially equivalent to the rate increase in the aggregate, but we have concerns about the equity on a policyholder level since the aggregate calculation means that some policyholders would be better and some worse than the average. Most policyholders will not be knowledgeable enough to determine whether acceptance of the reduced inflation landing spot would be of equivalent value to an increase in premium. The two options that the Bureau should consider are:

1. At a minimum, the Company should be required to provide a prominent disclosure that all options available to the policyholder may not be of equal value. This would still allow for the possibility of inequity, but the policyholder would be warned.
2. The Bureau could disapprove the inflation landing spots altogether as some other states have done.

<u>Analysis of Model Bulletin Issues</u>

As requested, we have also analyzed this filing in light of the requirements of the Model Bulletin adopted by the NAIC Exec/Plenary on December 18, 2013. This analysis focuses on the actuarial aspects of the Bulletin as follows:

- Actuarial Assumptions for Establishing Rate Increase Requests
- Approval of Rate Increases
- Application of New Loss Ratio Standards

Actuarial Assumptions for Establishing Rate Increase Requests
We believe that the methods described by the Company to develop the assumptions used in support of this rate increase were appropriate.

Approval of Rate Increases
Two scenarios are laid out in the Bulletin: 1) a single rate increase with a three year moratorium on future rate increases, or 2) an actuarially equivalent series of increases. The Company has indicated that they will comply with the first scenario.

Application of New Loss Ratio Standards
We have analyzed the results under the new dual loss-ratio approach and the increases are not restricted by this approach.

Reliance and Qualifications

We are providing this letter to you to communicate our findings regarding the filing under consideration. Distribution of this letter to parties other than the Bureau by us or any other party does not constitute advice by us to those parties. The reliance of parties other than the Bureau on any aspect of our work is not authorized by us and is done at their own risk.

In arriving at our opinion, we used and relied on information provided by the Company and the Bureau without independent investigation or verification. If this information is inaccurate, incomplete, or out of date, our findings and conclusions may need to be revised. While we have relied on the data provided without independent investigation or verification, we have reviewed the data for consistency and reasonableness. Where we found the data inconsistent or unreasonable, we have requested clarification.

We have utilized generally accepted actuarial methodologies in arriving at our opinion. I am a member of the American Academy of Actuaries and meet that body's Qualification Standards to render this opinion.

If you have any questions regarding this filing, please call me at 803-994-9895.

Sincerely,

Shawn D. Parks, FSA, MAAA

ACTUARIAL RESOURCES CORPORATION
CONSULTANTS • ACTUARIES
SHAWN D. PARKS, FSA, MAAA
1114 CATAWBA RIVER RD • GREAT FALLS, SC 29055
(803) 994 - 9895 • SHAWN.PARKS@ARCGA.COM

November 3, 2015

Ms. Janet Houser
Forms and Rates Section
Life and Health Division
State Corporation Commission, Bureau of Insurance
P. O. Box 1157
Richmond, VA 23218

Subject: **Actuarial Report for Long-Term Care Rate Increase Filing**
John Hancock Life Insurance Company (USA)
SERFF Tracking # MULF-129480189

Dear Janet:

At your request, we have reviewed the filing for the above captioned submission from John Hancock Life Insurance Company (USA) (the "Company"). This is a rate increase filing pursuant to the requirements of 14VAC5-200-150 for the Company's pre-stability blocks of Individual Long Term Care Insurance.

Recommendation

Our review of this filing was performed according to the provisions of 14VAC5-200 et seq. Applicable Actuarial Standards of Practice were considered, including Actuarial Standard of Practice No. 18, "Long-Term Care Insurance" and Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans". After review of the Company's submission, we believe that the Company has demonstrated that the request is in compliance with all applicable regulations and standards. However, there are several factors that the Virginia SCC Bureau of Insurance (the "Bureau") may want to consider in determining whether to approve the rate increase as proposed. These factors are detailed in the Analysis section, but summarized here.

Two separate factors give some pause when considering whether to approve the requested increases. First, the requested increase would cause the Virginia rate level to be well above the cumulative average increases that have been approved on a nationwide basis. In addition, an analysis of whether the Company is recouping past losses points out some possible issues with the Advantage block. The revised increase to alleviate these concerns is shown in the table in the Summary section.

Historical Background

The Company has grouped the forms subject to this filing into three distinct groupings (Advantage, Gold and CCI). The Advantage forms were issued from 1991-1999, Gold from 1996-2002 and CCI from 2002-2004 though only those policies issued prior to 10/1/2003 are included in this filing. Since all policies are issued prior to 10/1/2003 they are subject to 14VAC5-200-150 and 14VAC5-130. Relevant statistics on these policies are shown in the chart below:

Series	Previous Increases	# of Policyholders	Requested Increase	Cumulative Increase
Advantage (LTC)	13.0% (7/2009) 24.2% (12/2011)	2,098	37.9%	93.5%
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CCI	83.3% (12/2011)	5,675	26.4%	131.7%

In the course of our review, several requests were sent to the Company for additional information. The Company's responses clarified issues raised in our review. The Bureau was involved in all correspondence between us and the Company.

Analysis

Our approach was to a) review the filing materials, b) check the filing contents for compliance with all relevant regulations, c) verify the calculations in the supplied exhibits, d) review the assumptions and projections for reasonableness, and e) analyze the request in light of the Model Bulletin adopted by the NAIC Exec/Plenary on December 18, 2013 (the "Bulletin").

<u>Assumptions</u>
Morbidity – the morbidity assumptions are derived from Company experience; we asked for additional information from the Company to analyze the evolution of these assumptions over the years and also asked for a copy of the third-party peer review of the assumptions.

The morbidity A/E ratios are all at 100%, but our concern is that the projected experience at the highest attained ages is based on less than credible data. The submitted documentation of the peer review of assumptions did not contain sufficient concrete details to increase our comfort level, so we asked for further clarification of the confidence intervals on the assumptions. We note that the two standard deviation confidence interval is narrowest at attained age 80-84 at +/- 2%, while at 95-99 is +/- 21%. This demonstrates that the credibility or confidence around the highest attained ages is not as strong. In spite of this, we believe that the Company has made a reasonable use of the data which is available to them at this time.

Voluntary Lapse – the lapse assumptions are the same for all policy series; at durations 6+, the assumptions are unchanged from the previous assumptions, and since all policies in this filing are issued prior to 10/1/2003, no change was made for these policies; original ultimate lapse rate assumption was 5.0% for Advantage, 3.0% for Gold, and 1.0%-1.3% for CCI; the revised assumptions for durations 11+ are 0.85%-0.95% varying by inflation option. The A/E result for the three year period ending 3/31/2012 for durations 11+ was 96%.

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Justification for Rate Increase

The Company has provided projections for both nationwide (adjusted to Virginia rate levels) and Virginia only policies. We have reviewed both sets of projections, but analyzed the nationwide for loss ratio compliance due to increased credibility. The Company provided a vague answer in response to an inquiry about their standard for full credibility, so we are asking more pointed questions.

The Company has provided Excel exhibits supporting the nationwide loss ratio calculations. We have used that data to produce the loss ratios below, which all exceed the minimum loss ratio of 60% and the original pricing loss ratios:

Series	**Original Pricing LR***	**Lifetime Loss Ratio***		**Future Loss Ratio w/ALR***	
		Before Incr	**With Increase**	**Before Incr**	**With Increase**
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CCII	64.8%	79.1%	73.5%	101.0%	84.3%

* using the original pricing interest rate for discounting

We have analyzed the projections for any indication that the Company is attempting to recoup past losses on the forms. In order to do this, we utilized two methods for this analysis. The first involves comparing the projected present value of the future loss assuming original pricing assumptions to the future loss using projected assumptions. The results are summarized below:

	Projected Future Loss (in millions)			
	Original	**Before Incr**	**With Incr**	**Allowable**
Advantage	$526.0	$465.5	$383.0	none
Gold	$1,338.3	$2,056.0	$1,343.0	full
CCII	$586.7	$1,009.4	$696.3	full

For the Advantage block, the projected future loss, even with no rate increase, is less than what was originally expected based on pricing assumptions, therefore **we would recommend that no increase be approved for this block.** For the Gold and CCII blocks, the projected loss with the rate increase exceeds the loss based on pricing, so no restriction is necessary based on this measure. The Company has expressed their disagreement with this method of analyzing whether past losses are being recouped by stating that ignoring the change in past termination rates is not appropriate and overstates the expected losses under original assumptions.

The second method commonly used by the Bureau for this analysis is to restate the premiums as if the requested premiums had been in effect from inception. While this analysis is rarely used as the sole reason to deny a rate increase, it is another factor to consider in conjunction with the entire analysis.

	Requested Increase	**Using Valuation Rate**	**Using Pricing Rate**	**Minimum Allowable**
Advantage	37.9%	18.7%	none	none
Gold	50.3%	38.1%	10.3%	10.3%
CCII	26.4%	full	none	none

Comparison of Increases Versus Other States

The Company provided the status of rate increases by state for each plan. The rate increase to match the average is shown in the chart below:

	Previous in VA	**Nationwide Avg w/o VA**	**Allowable**
Advantage	40.3%	57.2%	12.0%
Gold	65.2%	79.8%	8.8%
CCII	83.3%	74.8%	none

Inflation Landing Spots

The Company is proposing inflation landing spot options in lieu of a rate increase for policyholders who currently have inflation coverage on their policies. They state that the inflation reductions are actuarially equivalent to the rate increase in the aggregate, but we have concerns about the equity on a policyholder level since the aggregate calculation means that some policyholders would be better and some worse than the average. Most policyholders will not be knowledgeable enough to determine whether acceptance of the reduced inflation landing spot would be of equivalent value to an increase in premium. The two options that the Bureau should consider are:

1. At a minimum, the Company should be required to provide a prominent disclosure that all options available to the policyholder may not be of equal value. This would still allow for the possibility of inequity, but the policyholder would be warned.
2. The Bureau could disapprove the inflation landing spots altogether as some other states have done.

Analysis of Model Bulletin Issues

As requested, we have also analyzed this filing in light of the requirements of the Model Bulletin adopted by the NAIC Exec/Plenary on December 18, 2013. This analysis focuses on the actuarial aspects of the Bulletin as follows:

- Actuarial Assumptions for Establishing Rate Increase Requests
- Approval of Rate Increases
- Application of New Loss Ratio Standards

Actuarial Assumptions for Establishing Rate Increase Requests

We believe that the methods described by the Company to develop the assumptions used in support of this rate increase were appropriate.

Approval of Rate Increases

Two scenarios are laid out in the Bulletin: 1) a single rate increase with a three year moratorium on future rate increases, or 2) an actuarially equivalent series of increases. The Company has indicated that they will comply with the first scenario.

Application of New Loss Ratio Standards

We have analyzed the results under the new dual loss-ratio approach and the increases are not restricted by this approach.

Summary

Series	**Requested Increase**	**Allowable Based on:**				
		Loss Ratio	**Future Loss**	**Restated Inception**	**Nationwide Average**	**Minimum**
Advantage	37.9%	37.9%	0.0%	0.0%	12.0%	0.0%
Gold	50.3%	50.3%	50.3%	10.3%	8.8%	8.8%
CCI	26.4%	26.4%	26.4%	0.0%	0.0%	0.0%

Reliance and Qualifications

We are providing this letter to you to communicate our findings regarding the filing under consideration. Distribution of this letter to parties other than the Bureau by us or any other party does not constitute advice by us to those parties. The reliance of parties other than the Bureau on any aspect of our work is not authorized by us and is done at their own risk.

In arriving at our opinion, we used and relied on information provided by the Company and the Bureau without independent investigation or verification. If this information is inaccurate, incomplete, or out of date, our findings and conclusions may need to be revised. While we have relied on the data provided without independent investigation or verification, we have reviewed the data for consistency and reasonableness. Where we found the data inconsistent or unreasonable, we have requested clarification.

We have utilized generally accepted actuarial methodologies in arriving at our opinion. I am a member of the American Academy of Actuaries and meet that body's Qualification Standards to render this opinion.

If you have any questions regarding this filing, please call me at 803-994-9895.

Sincerely,

Shawn D. Parks, FSA, MAAA

Janet Houser

From: Shawn Parks <shawn.parks@arcga.com>
Sent: Wednesday, December 02, 2015 8:45 AM
To: Janet Houser
Cc: Bob Grissom; Toni Janoski
Subject: RE: John Hancock, Time, Union Security filings

Janet,
While the exact numbers differ between these four filings, the issues raised in my previous reports are the same, so I am addressing this response to all four filings as a group:
MULF-129480189 - John Hancock
MULF-129480734 - John Hancock
MULF-129573245 - Time
MULF-129573228 - Union Security

I have reviewed the Nov 18 2015 responses from Joseph Leopold for each filing and respond to his major points below.

1. Timing of rate increases - The timing of implementation has a significant impact on the present value of any rate change and Virginia's approach of phasing in the increases at no more than 25% per year causes the ultimate rate increase needed to be larger on a cumulative percentage basis. In other words, looking only at the cumulative percentage increase ignores the financial impact of delays in implementation. As you have heard before, a small early increase can be equivalent to a larger later increase just due to both the time value of money and fewer policyholders paying the increase as some will lapse or die in the interim. Our calculation of the average increase nationwide considered only the ultimate percentage increase and did not take timing factors into account.
2. Average rate increase for each state is impacted by mix of business within that state - Since the rate increases vary by policy, the mix of business can impact the reported average increase for each state. This distorts the comparison of the average increase in Virginia to the national average.
3. Plans for future increases in other states - Several states have annual rate increase caps and will not approve a series of increases. The Company has demonstrated a commitment to continued filings in those states until the ultimate rate level is achieved, but this is not reflected in our calculation of the average rate increase nationwide.
4. Restatement of nationwide premiums to Virginia rate levels - Mr. Leopold describes the process of backing out all prior increases on the nationwide block and then reintroducing the Virginia-approved rate increases and timing as a means to ensure that Virginia is not subsidizing other states. This process has been required by Virginia and several other states for many years and is appropriate. However, this process in and of itself does not ensure equity among states, but would only ensure equity if the requested increases for each state all result in the same projected lifetime loss ratio. Given the level of detail in the analysis that Mr. Leopold has described, it is quite possible that the company is targeting a common loss ratio for each state, but this information has not been made available to us.

Summary - All of the above factors make a direct comparison of the average increases in Virginia versus the other states difficult at best.

Recommendation - Our previous reservations to approval were based on analysis that is not specifically prescribed by Virginia code but have been used for several years by the Bureau to aid in its analysis. The Company has raised valid points detailed above regarding the shortfalls of said analysis due mainly to the summary nature of the data that is available to us. The Company has satisfied the requirements of 14VAC5-200-150 or 14VAC5-200-153 as appropriate for these filings, and we therefore would recommend that the Bureau approve their requests.

Let me know if you would like to discuss further.
Thanks,
Shawn

From: Janet Houser [mailto:Janet.Houser@scc.virginia.gov]
Sent: Thursday, November 19, 2015 9:12 AM
To: 'Shawn Parks'
Subject: Time Insurance MULF-129573245 and Union Security MULF-128573228

Please review the "Follow up to November 16th conference call" in Supporting Documentation and provide your analysis and recommendations no later than December 3rd.

From: Janet Houser [mailto:Janet.Houser@scc.virginia.gov]
Sent: Thursday, November 19, 2015 9:09 AM
To: 'Shawn Parks'
Subject: John Hancock MULF - 129480189 & MULF-129480734

Please review the "Follow up to November 16th conference call" in Supporting Documentation and provide your analysis and recommendations no later than December 3rd.

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Post Submission Update Request Processed On 08/19/2015

Status:	Allowed
Created By:	Michelle Fluet
Processed By:	Janet Houser
Comments:	

Company Rate Information:

Company Name:John Hancock Life Insurance Company (USA)

Field Name	Requested Change	Prior Value
Overall % Indicated Change	41.800%	34.500%
Overall % Rate Impact	41.800%	34.500%
Written Premium Change for this Program	$17495893	$14058042
Number of Policy Holders Affected for this Program	18633	19188
Written Premium for this Program	$41904432	$40719864
Maximum %Change (where required)	55.400%	40.800%
Minimum %Change (where required)	20.200%	21.600%

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Post Submission Update Request Processed On 03/24/2016

Status:	Allowed
Created By:	Michelle Fluet
Processed By:	Janet Houser
Comments:	

Company Rate Information:

Company Name:John Hancock Life Insurance Company (USA)

Field Name	Requested Change	Prior Value
Overall % Indicated Change	42.200%	41.800%
Overall % Rate Impact	42.200%	41.800%
Written Premium Change for this Program	$15982937	$17495893
Number of Policy Holders Affected for this Program	16497	18633
Written Premium for this Program	$37911364	$41904432

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Post Submission Update Request Processed On 03/31/2016

Status:	Allowed
Created By:	Michelle Fluet
Processed By:	Janet Houser
Comments:	

Company Rate Information:

Company Name:John Hancock Life Insurance Company (USA)

Field Name	Requested Change	Prior Value
Written Premium Change for this Program	$15976512	$15982937
Number of Policy Holders Affected for this Program	16493	16497
Written Premium for this Program	$37898593	$37911364

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Form Schedule

Lead Form Number:

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	Filed 04/21/2016	Policyholder Letter	JHLTC-1531 1/14	OTH	Initial			JHLTC-1531 1-14 LS_Cover Letter.pdf
2	Filed 04/21/2016	Options Worksheet	JHLTC-1532 1/14	OTH	Initial			JHLTC-1532 1-14 LS_Options Worksheet.pdf
3	Filed 04/21/2016	Frequently Asked Questions	JHLTC-1533 1/14	OTH	Initial			JHLTC-1533 1-14 LS_FAQ.pdf
4	Withdrawn 04/21/2016	Removed	Removed	OTH	Initial			
5	Filed 04/21/2016	Policyholder Letter	JHLTC-1531_GPO 1/14	OTH	Initial			JHLTC-1531_GPO 1-14 Non-LS_Cover Letter.pdf
6	Filed 03/24/2016	Options Worksheet	JHLTC-1532_GPO 1/14	OTH	Initial			JHLTC-1532_GPO 1-14 Non-LS_Options Worksheet.pdf
7	Filed 04/21/2016	Frequently Asked Questions	JHLTC-1533_GPO 1/14	OTH	Initial			JHLTC-1533_GPO 1-14 Non-LS_FAQ.pdf
8	Withdrawn 04/21/2016	Removed	Removed	OTH	Initial			
9	Filed 04/21/2016	Endorsement	LTC-CHGEN 9/15	POLA	Initial			VA Endorsement.pdf
10	Withdrawn 01/21/2016	Removed		SCH	Initial			
11	Withdrawn 01/21/2016	Removed		SCH	Initial			
12	Withdrawn 01/21/2016	Removed		SCH	Initial			
13	Withdrawn 01/21/2016	Removed		SCH	Initial			

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Lead Form Number:

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
14	Withdrawn 01/21/2016	Removed		SCH	Initial			
15	Withdrawn 01/21/2016	Removed		SCH	Initial			
16	Withdrawn 01/21/2016	Removed		SCH	Initial			
17	Withdrawn 01/21/2016	Removed		SCH	Initial			
18	Withdrawn 01/21/2016	Removed		SCH	Initial			
19	Withdrawn 01/21/2016	Removed		SCH	Initial			
20	Withdrawn 01/21/2016	Removed		SCH	Initial			
21	Withdrawn 01/21/2016	Removed		SCH	Initial			

Form Type Legend:

ADV	Advertising	**AEF**	Application/Enrollment Form
CER	Certificate	**CERA**	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	**FND**	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	**NOC**	Notice of Coverage
OTH	Other	**OUT**	Outline of Coverage
PJK	Policy Jacket	**POL**	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	**SCH**	Schedule Pages

John Hancock Life Insurance Company (U.S.A.)
(Not licensed in New York)

[Brent Wilkinson
Vice President]

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

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

Re: Notice of Premium Rate Increase – Long-Term Care Insurance Policy No. [xxx]. **Decision required by [date].** John Hancock Life Insurance Company (U.S.A.) (John Hancock)

Dear [First Name] [Last Name],

John Hancock is committed to ensuring long-term care (LTC) insurance benefits will be there for our policyholders when they need them most. To uphold this responsibility, we continuously monitor the experience of our inforce LTC insurance policies. Our most recent analysis shows that policyholders are living longer than expected, LTC claims are lasting longer than expected, and that more policyholders than expected are claiming at older ages than previously anticipated. Unfortunately, based on this data, we have determined a need to increase premiums on this policy series to reflect that future claims are expected to be significantly higher on these policies than originally expected or priced.

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

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

The rate increase request was reviewed by Virginia's State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings are available for public inspection and may be accessed online through the Virginia Bureau of Insurance's webpage at www.scc.virginia.gov/BOI. No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. Our decision to increase premiums on certain policies is based upon the future claims anticipated on these policies. Please note that the decision to seek a premium increase on these LTC insurance policies has been made by John Hancock, not your insurance agent, nor the Virginia Bureau of Insurance. As a reminder, per the terms of your policy, premium rates are not guaranteed and could be increased again in the future, at which time similar benefit reduction options may be available to you. However, please be advised that John Hancock will not apply any additional premium rate increase to your policy for at least 36 months from your policy anniversary date of [next policy anniversary date].

Importance of LTC Insurance Coverage

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

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

Next Steps

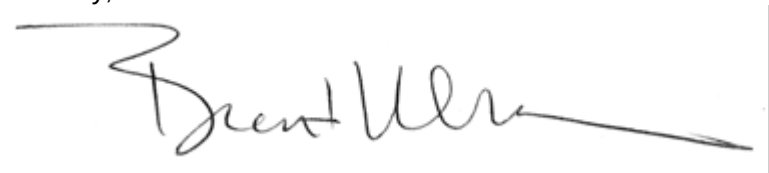
The enclosed Options Worksheet details your current coverage and provides options you can elect in order to help mitigate the premium increase. **Please be advised that all of the options available to you may not be of equal value, so please review this information carefully**.

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

For Further Assistance

Again, we sincerely regret having to take this action, but we hope you find that the options provided are helpful. If you have any questions, please visit www.jhinfocenter.com or contact one of our customer service representatives at [888-654-6582], Monday through Friday from 8:00 a.m. – 6:00 p.m. Eastern Time. The TTY number for the hearing impaired is 800-555-5421. Our dedicated team is available to help you make a decision that best meets your personal needs.

Sincerely,



[Brent Wilkinson
Vice President, U.S. Insurance Operations]

Enclosures:
Options Worksheet
Frequently Asked Questions
Coverage Change Request Form

YOUR PERSONALIZED OPTION

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

[**Important: Reducing your future annual inflation rate will result in the loss of Partnership status and your policy will no longer qualify for Medicaid Asset Protection. If you wish to retain Partnership status, do not elect this option.** Other options to help minimize the increase and retain your Partnership status may be available to you. For more information, please call John Hancock at [888-654-6582].]

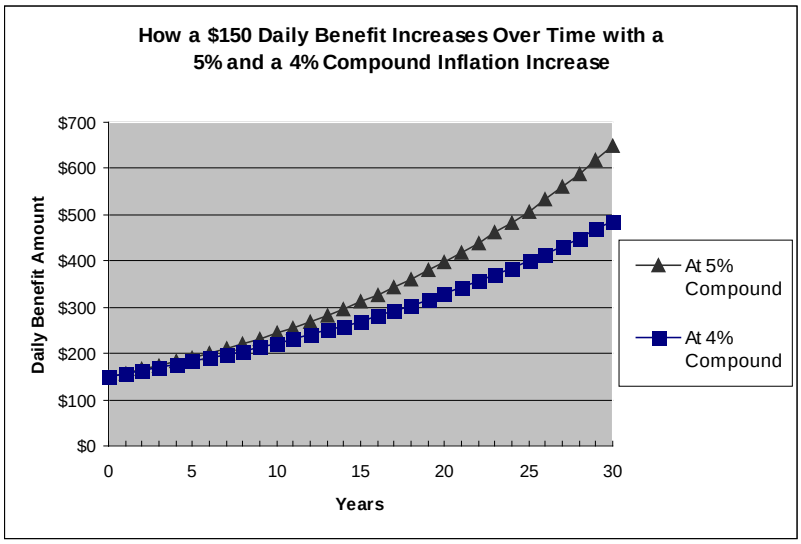
	Keep your current annual inflation rate	Personalized Option: Reduce your future annual inflation rate
[Daily/Monthly] Benefit[1]	[$XXX]	[$XXX]
Benefit Period[2]	[X-year]	[X-year]
Inflation Option[[3]]	[5%]	**[X.X%]**
Elimination Period	[XX]	[XX]
Optional Riders	[List here]	[List here]
Current [policy mode] Premium	[$XX.XX]	
New [policy mode] Premium*	**[$XX.XX]**	**[$XX.XX]**

**As of [Month XX, YYYY]*

Please note: Variations of this personalized option are not available, though other options to help minimize the increase may be. [However, certain changes are subject to Partnership regulatory benefit minimum requirements and may result in a loss of Partnership status.] [It is also important to note that your coverage includes a "Limited Pay" premium provision. Please consider the number of remaining payments before making the decision to reduce your benefits.] Please note that, as the insured, you have the right to a revised premium rate or rate schedule upon request. For more information, please call John Hancock at **[888-654-6582].**

[Information to Consider

The graph below is an example of how a $150 daily benefit amount increases over the next 30 years at [5%] and [4%] [annually compounding rates][simple annual increases].]To help you with your inflation coverage decision, we thought it might be useful to also provide you with the latest trends in the cost of care. The chart to the right shows the national average annual increase over the past [five] years for the cost of care in various care settings. Please visit **www.jhinfocenter.com** for current cost of care information specific to your area. As you evaluate what is best for you, we encourage you to consider the current and projected cost of care in your area, as well as how much of that amount you are willing and able to pay from your own savings.



Trends in the Cost of Care

Long-Term Care Setting	[5]-Year Average Annual Increase
Nursing Home: Private Room	[3.6%]
Nursing Home: Semi-Private Room	[3.6%]
Assisted Living Facility	[2.0%]
Home Health Care Aide	[1.3%]
Adult Day Care	[1.6%]

[The 5-year average annual increases are based on a subset of common providers from our 2008 and 2011 Cost of Care surveys and our 2011 and 2013 Cost of Care surveys]

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

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

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

YOUR ALTERNATIVE OPTIONS TO REDUCE COVERAGE AND LOWER PREMIUMS

To help mitigate the premium increase, you may be eligible to reduce other benefits. These benefits can be reduced upon your request at any time. For example, you may be eligible to:

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

* This reduction will also result in a corresponding decrease in your Total Policy Limit. [Note: our records indicate there is claim activity on your policy; please consider your current policy limit before making the decision to reduce your benefits.] [You may also want to review the restoration of benefits provision in your policy before making your decision.]

Please note - in certain instances the ability to reduce your benefits may not be available due to state-regulated minimum benefit requirements or the available plan options. [In addition, certain changes are subject to Partnership regulatory benefit minimum requirements and may result in a loss of Partnership status.] [Your policy includes a "Limited Pay" premium provision. Please consider the number of remaining payments on your policy before making the decision to reduce your benefits.] For more information, please call John Hancock at **[888-654-6582].**

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

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

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

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

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

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

[*Calculated based on benefit amounts and on premiums paid to date as of [file extract date]. The actual Contingent Benefit Upon Lapse amount may be slightly higher as it will be equal to the premiums paid on the policy to date or 30 times the daily nursing home benefit at the time of lapse, whichever is greater; but in no event will the sum of benefits exceed the maximum benefits which would be payable if the policy had remained in premium paying status.]

IMPORTANT DATES

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

[Important Notice About SharedCare

You have a "Shared Care Remaining Benefit," in the amount of [$XXX.XX], as part of your coverage. This amount is not reflected under your current coverage shown on this Options Worksheet. If you choose to reduce your benefits or make no changes to your coverage, this amount will still be available to you. [If you choose to exercise the [Nonforfeiture Benefit][Contingent Benefit Upon Lapse], this amount will no longer be available to you.] Before making your decision, please consider the impact on this SharedCare Remaining Benefit amount.]

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

   Our most recent comprehensive claims study, which we conduct every three years, examines the usage trends for our insured population. It indicated that, like many carriers in this business, we have seen increased claims. As compared to our previous analysis, the new data shows that policyholders are living longer than expected, their claims are lasting longer than expected, and more people than expected are claiming at the older ages. Based on that data, we have determined that there is a need to increase premiums on certain policy series to reflect that future claims are significantly higher on these policies than originally expected or priced.

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

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

4. **If I no longer live in the state where I purchased my policy, does the increase still apply?**
   Yes. All LTC insurance policies are regulated by the original state in which they were written at the time of the purchase of the policy. That means that the state where you were residing when you purchased your policy continues to be the applicable state, even if you are now residing elsewhere.

5. **Is the premium rate increase due to the economic environment?**
   No. We are increasing premium rates solely due to our claims experience, which indicates higher-than-expected claims on your policy series in the future.

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

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

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

9. **If I pay premiums through an automatic draft plan and my premium is changing, is there any action I need to take?**
   No. If you have an automatic draft plan established through John Hancock, we will adjust the drafted amount.

10. **If I pay premiums through online banking and my premium is changing, is there any action I need to take?**
    Yes. Please update your online banking payment information with the new premium amount prior to the rate increase effective date.

John Hancock Life Insurance Company (U.S.A.)
(Not licensed in New York)

[Brent Wilkinson
Vice President]

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

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

Re: Notice of Premium Rate Increase – Long-Term Care Insurance Policy No. [xxx]. **Decision required by [date].** John Hancock Life Insurance Company (U.S.A.) (John Hancock)

Dear [First Name] [Last Name],

John Hancock is committed to ensuring long-term care (LTC) insurance benefits will be there for our policyholders when they need them most. To uphold this responsibility, we continuously monitor the experience of our inforce LTC insurance policies. Our most recent analysis shows that policyholders are living longer than expected, LTC claims are lasting longer than expected, and that more policyholders than expected are claiming at older ages than previously anticipated. Unfortunately, based on this data, we have determined a need to increase premiums on this policy series to reflect that future claims are expected to be significantly higher on these policies than originally expected or priced.

Options to Minimize the Premium Increase
We sincerely regret having to take this action and understand that a premium increase may not be affordable for some. Therefore, we are offering you personalized options that will enable you to minimize the premium increase by reducing your coverage. Please refer to the enclosed "Options Worksheet" for more information.

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

The rate increase request was reviewed by Virginia's State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings are available for public inspection and may be accessed online through the Virginia Bureau of Insurance's webpage at www.scc.virginia.gov/BOI. No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. Our decision to increase premiums on certain policies is based upon the future claims anticipated on these policies. Please note that the decision to seek a premium increase on these LTC insurance policies has been made by John Hancock, not your insurance agent, nor the Virginia Bureau of Insurance. As a reminder, per the terms of your policy, premium rates are not guaranteed and could be increased again in the future, at which time similar benefit reduction options may be available to you. However, please be advised that John Hancock will not apply any additional premium rate increase to your policy for at least 36 months from your policy anniversary date of [next policy anniversary date].

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

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

Next Steps

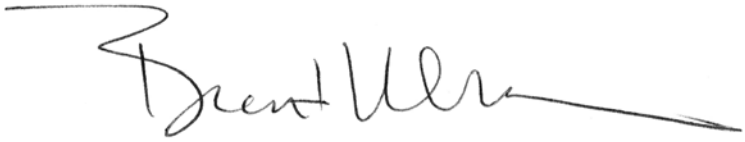
The enclosed Options Worksheet details your current coverage and provides options you can elect in order to help minimize the premium increase. **Please be advised that all of the options available to you may not be of equal value, so please review this information carefully.**

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

For Further Assistance

Again, we sincerely regret having to take this action, but we hope you find that the options provided are helpful. If you have any questions, please visit www.jhinfocenter.com or contact one of our customer service representatives at [888-654-6582], Monday through Friday from 8:00 a.m. – 6:00 p.m. Eastern Time. The TTY number for the hearing impaired is 800-555-5421. Our dedicated team is available to help you make a decision that best meets your personal needs.

Sincerely,



[Brent Wilkinson
Vice President, U.S. Insurance Operations]

Enclosures:
Options Worksheet
Frequently Asked Questions
Coverage Change Request Form

YOUR PERSONALIZED OPTION(S) TO REDUCE COVERAGE AND MINIMIZE THE INCREASE

To minimize the premium increase, we are offering you an opportunity to reduce your coverage, as illustrated in the personalized option(s) below. The table also shows your current level of coverage and the new premium you will be charged if you keep this coverage. Please be advised these benefits can be reduced upon your request at any time.

As you evaluate what is best for you, we encourage you to consider the current and projected cost of care in your area, as well as how much of that amount you are willing and able to pay from your own savings. Please visit **www.jhinfocenter.com** for current cost of care information specific to your area.

	Keep your current coverage[1]	Personalized Option(s)		
		[Reduce your BP[2]]	[Reduce your [DB/MB][2]]	[Reduce your BP & [DB/MB][2]]
[Daily Benefit (DB)]/[Monthly Benefit (MB)][3]	$[XXX]	$[XXX]	$[XXX]	$[XXX]
Benefit Period (BP)[[4]	[X]-year	[Y]-year	[X]-year	[Z]-year
Elimination Period	[List Here]			
Inflation Option	[List Here]			
Optional Riders	[List Here]			
Current [policy mode] Premium	$[XXX]			
New [policy mode] Premium[5]	**$[XXX]**	**$[XXX]**	**$[XXX]**	**$[XXX]**

[Important: Your policy includes a "Limited Pay" premium provision. Please consider the number of remaining payments on your policy before making the decision to reduce your benefits.]

Please note: Other options to minimize the increase may be available [including [dropping an optional rider] [or] [increasing your elimination period]]. [**In some instances, certain changes are subject to Partnership regulatory benefit minimum requirements and may result in a loss of Partnership status.]** Please note that, as the insured, you have the right to a revised premium rate or rate schedule upon request. For more information, please call John Hancock at **[888-654-6582].**

[1]Assumes no recent changes in your current coverage.
[2]This reduction will also result in a corresponding decrease in your Total Policy Limit. In some instances, [daily/monthly] reduction elections may be rounded to the nearest dollar – and will be illustrated in your election confirmation statement. [Note: our records indicate there is claim activity on your policy; please consider your current policy limit before making the decision to reduce your benefits.][You may also want to review the restoration of benefits provision in your policy before making your decision.]
[3] [Note: The most recent Consumer Price Index (CPI) data has yet to be released by the U.S. Department of Labor. As a result, your [DB/MB] amount illustrated above is effective as of the date of this mailing – and does not reflect any CPI changes effective as of your upcoming policy anniversary.] [DB/MB] is the most the coverage will reimburse for the costs of covered long-term care services received on any [day/month].
[[4]BP is used to calculate your Policy Limit by multiplying your [DB/MB] by the number of [days/months] in {X{, Y or Z}} years. The Policy Limit represents the total pool of money available to reimburse the costs of covered long-term care services you receive while insured.]
[5]As of [Month XX, YYYY]. [Note: Due to the pending release of CPI data by the U.S. Department of Labor, we are unable to quote [DB/MB] reductions until [Month] 20th.] This reduction will also result in a corresponding decrease in your Total Policy Limit.

ALTERNATIVE OPTIONS

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

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

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

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

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

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

[*Calculated based on benefit amounts and on premiums paid to date as of [file extract date]. The actual Contingent Benefit Upon Lapse amount may be slightly higher as it will be equal to the premiums paid on the policy to date or 30 times the daily nursing home benefit at the time of lapse, whichever is greater; but in no event will the sum of benefits exceed the maximum benefits which would be payable if the policy had remained in premium paying status.]

IMPORTANT DATES

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

[Important Notice About SharedCare

You have a "Shared Care Remaining Benefit," in the amount of [$XXX.XX], as part of your coverage. This amount is not reflected under your current coverage shown on this Options Worksheet. If you choose to reduce your benefits or make no changes to your coverage, this amount will still be available to you. [If you choose to exercise the [Nonforfeiture Benefit][Contingent Benefit Upon Lapse], this amount will no longer be available to you.] Before making your decision, please consider the impact on this SharedCare Remaining Benefit amount.]

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

   Our most recent comprehensive claims study, which we conduct every three years, examines the usage trends for our insured population. It indicated that, like many carriers in this business, we have seen increased claims. As compared to our previous analysis, the new data shows that policyholders are living longer than expected, their claims are lasting longer than expected, and more people than expected are claiming at the older ages. Based on that data, we have determined that there is a need to increase premiums on certain policy series to reflect that future claims are expected to be significantly higher than originally expected or priced.

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

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

4. **If I no longer live in the state where I purchased my policy, does the increase still apply?**
   Yes. All LTC insurance policies are regulated by the original state in which they were written at the time of the purchase of the policy. That means that the state where you were residing when you purchased your policy continues to be the applicable state, even if you are now residing elsewhere.

5. **Is the premium rate increase due to the economic environment?**
   No. We are increasing premium rates solely due to our claims experience, which indicates higher-than-expected claims on your policy series in the future.

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

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

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

9. **If I pay premiums through an automatic draft plan and my premium is changing, is there any action I need to take?**
   No. If you have an automatic draft plan established through John Hancock, we will adjust the drafted amount.

10. **If I pay premiums through online banking and my premium is changing, is there any action I need to take?**
    Yes. Please update your online banking payment information with the new premium amount prior to the rate increase effective date.

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

POLICY CHANGE ENDORSEMENT

This Endorsement is part of, and attached to Your Policy and is subject to all the provisions of Your Policy unless otherwise provided below. This Endorsement is effective as of the Endorsement Date. The Endorsement Date is the date shown on the updated Schedule Page accompanying this endorsement.

You have elected to make a change to Your Policy. The requested change is reflected in an updated Policy Schedule which accompanies this Endorsement. The new updated Policy Schedule replaces the existing Policy Schedule. Please attach this Endorsement and the updated Policy Schedule to Your Policy.

The change(s) You requested will not alter any other existing terms, conditions or limitation of Your Policy.

TERMINATION

This Endorsement will terminate when

- the Policy terminates; or
- a later Policy Change Endorsement and Policy Schedule are added to Your Policy in response to a request made by You to change or remove a Policy feature; or
- the Policy is continued under the provisions of any nonforfeiture benefit or Contingent Benefit Upon Lapse.

Signed for the Company at Boston, Massachusetts:

Secretary

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 54.500%
Effective Date of Last Rate Revision: 12/01/2011
Filing Method of Last Filing: SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
John Hancock Life Insurance Company (USA)	42.200%	42.200%	$15,976,512	16,493	$37,898,593	55.400%	20.200%

State:	Virginia	**Filing Company:**	John Hancock Life Insurance Company (USA)
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2013 Inforce Rate Increases - JH		
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Rate/Rule Schedule

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Removed		Revised	Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 37.9	
2		Removed		Revised	Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 37.9	
3		Removed		Revised	Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 37.9	
4		Removed		Revised	Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 37.9	
5		Rate Table	LTC-96 VA	Revised	Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 50.3	LTC-96 VA.pdf,
6		Rate Table	LTC-96VA 9/96	Revised	Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 50.3	LTC-96 VA 9-96 (issued prior to 10-1-2003).pdf,
7		Rate Table	LTC-96CL VA	Revised	Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 50.3	LTC-96CL VA, LTC-96CL VA 9-96.pdf,
8		Rate Table	LTC-96CL VA 9/96	Revised	Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 50.3	LTC-96CL VA, LTC-96CL VA 9-96.pdf,
9		Rate Table	NH-99 VA 4/99	Revised	Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 50.3	NH-99 VA 4-99.pdf,
10		Rate Table	LTC-2000 VA 4/00	Revised	Previous State Filing Number: MULF-126835743	LTC2000 VA 4-00.pdf,

					Percent Rate Change Request: 50.3	
11		Rate Table	LTC-02 VA	Revised	Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 26.4	LTC-02 VA (Pre-RS).pdf,
12		Rate Table	BSC-02 VA	Revised	Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 26.4	BSC-02 VA (Pre-RS).pdf,

Appendix B1

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

LTC-96 VA

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

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

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	29.83	37.30	47.87	65.96	56.91	79.68	89.43	122.23	149.95	216.92	250.15	379.06
30	31.54	39.55	50.11	66.67	56.91	79.68	89.43	131.28	159.42	229.92	257.88	379.06
31	32.39	40.93	51.50	66.67	56.91	79.68	89.43	140.44	161.57	229.92	257.88	379.06
32	33.24	42.65	52.03	66.67	56.91	79.68	89.43	145.06	161.57	229.92	257.88	379.06
33	33.75	44.04	52.03	66.67	58.95	81.35	89.43	154.39	161.57	229.92	257.88	379.06
34	34.15	45.42	52.03	66.67	58.95	85.45	92.59	163.84	161.57	229.92	257.88	379.06
35	34.15	45.53	52.03	66.67	63.05	85.45	96.70	168.60	161.57	229.92	257.88	379.06
36	34.15	45.53	52.03	66.67	67.20	89.59	105.02	178.21	161.57	229.92	257.88	379.06
37	34.15	45.53	52.03	69.94	71.40	97.98	109.23	187.94	161.57	229.92	257.88	379.06
38	34.15	45.53	52.03	69.94	71.40	102.22	113.46	197.77	161.57	229.92	257.88	379.06
39	34.15	47.29	54.08	74.26	75.65	106.50	122.04	212.74	161.57	229.92	257.88	379.06
40	36.81	51.05	57.85	78.64	79.95	110.82	126.37	222.86	161.57	229.92	257.88	379.06
41	37.11	55.28	62.12	83.30	84.72	115.71	131.36	233.03	161.57	229.92	257.88	379.06
42	41.22	55.69	62.58	88.03	85.14	120.69	140.90	233.03	161.57	229.92	257.88	379.06
43	41.55	60.07	67.00	92.85	90.04	130.28	146.11	233.03	161.57	229.92	257.88	379.06
44	41.89	60.53	70.35	97.74	95.04	135.49	151.40	233.03	161.57	229.92	257.88	379.06
45	42.28	63.29	70.35	99.79	96.59	136.05	155.53	267.30	183.31	260.99	295.17	431.88
46	45.41	63.76	74.84	104.58	97.07	145.59	160.70	283.38	183.31	260.99	295.17	431.88
47	45.77	68.23	79.44	109.45	101.98	150.79	170.46	294.54	183.31	260.99	295.17	431.88
48	46.14	72.82	80.04	114.38	106.99	160.67	180.41	298.27	183.31	260.99	295.17	431.88
49	50.49	73.37	84.79	124.08	112.09	166.08	185.91	298.27	183.31	260.99	295.17	431.88
50	50.49	77.55	88.78	127.52	116.19	174.23	193.82	323.13	195.74	276.53	310.70	456.73
51	54.47	81.40	92.82	136.32	120.32	182.57	202.99	338.67	201.96	285.85	320.02	469.16
52	54.47	81.40	96.92	145.18	129.10	186.73	211.17	357.31	211.28	298.27	335.56	484.70
53	58.72	85.68	96.92	153.77	133.03	195.62	220.16	372.84	220.60	310.70	347.99	503.34
54	58.75	85.68	101.14	162.73	137.65	204.61	233.56	391.49	226.81	323.13	360.42	518.87
55	62.71	89.87	105.43	171.09	146.61	213.34	242.75	405.61	235.36	338.67	375.95	537.52
56	66.82	98.15	113.82	184.91	155.63	225.11	256.26	428.77	244.71	347.99	388.38	556.16
57	70.98	102.11	122.09	198.84	160.05	241.44	270.25	447.41	249.10	360.42	400.81	568.59
58	75.18	110.54	134.99	212.16	169.19	250.60	283.65	466.05	258.56	375.95	419.45	587.23
59	83.43	119.08	143.46	230.43	177.78	269.73	297.16	487.80	262.57	391.49	438.09	608.98
60	87.37	127.28	156.16	248.45	186.77	289.14	310.79	512.66	271.67	398.12	456.73	630.73
61	95.76	139.87	168.74	266.62	199.95	307.13	333.21	521.86	285.49	412.81	464.54	636.49
62	104.06	150.12	181.45	289.54	213.22	329.79	350.56	538.51	298.41	427.29	471.19	646.79
63	115.23	162.75	194.05	308.05	231.36	343.38	377.33	550.47	309.29	436.97	485.21	652.62
64	123.93	178.75	206.79	335.97	244.47	364.75	399.01	566.28	316.13	450.83	497.56	665.24
65	133.98	191.73	224.16	359.09	261.61	383.42	425.68	580.11	324.65	463.03	510.93	678.57
66	146.98	210.21	248.87	373.21	278.85	403.33	460.71	594.56	337.17	476.16	525.07	692.37
67	161.90	231.37	278.74	383.04	295.91	433.42	480.05	606.90	345.73	490.00	542.23	706.39
68	178.41	254.43	307.52	403.43	316.80	453.86	499.49	629.16	360.21	511.50	566.73	732.42
69	202.00	278.81	344.26	430.80	340.47	479.44	532.71	671.68	382.16	541.98	602.20	775.91
70	228.36	307.64	379.37	464.17	363.74	515.49	569.05	716.33	406.14	577.97	642.69	825.68
71	253.31	338.00	408.05	504.69	390.87	551.94	614.22	768.85	431.67	616.37	687.24	878.38
72	277.92	369.07	443.84	544.99	414.94	590.41	656.47	821.62	458.29	656.47	732.85	928.96
73	308.35	405.76	479.58	590.56	443.91	630.20	701.54	877.92	483.55	693.61	774.87	982.95
74	338.16	452.75	524.35	642.13	471.15	672.53	748.52	936.60	509.15	733.32	820.71	1037.29
75	365.52	505.72	567.37	700.13	498.27	714.67	794.69	994.72	532.82	769.23	861.97	1087.47
76	392.76	556.12	611.73	755.97	524.84	754.24	839.39	1051.41	554.38	804.63	900.22	1136.57
77	417.79	591.87	651.55	805.74	548.76	790.81	880.34	1100.84	575.29	835.58	933.39	1180.42
78	455.30	645.56	710.60	879.71	587.02	848.82	944.75	1183.79	613.03	889.47	995.16	1256.96
79	504.09	718.73	791.90	980.53	642.30	930.12	1034.19	1300.87	665.07	965.89	1082.97	1367.54
80	561.00	798.41	879.71	1095.98	702.47	1017.93	1133.38	1427.70	721.98	1052.08	1177.28	1489.49
81	621.16	887.84	975.65	1224.44	767.51	1113.87	1239.08	1565.92	785.40	1143.14	1279.73	1622.83
82	687.83	982.15	1081.35	1362.66	837.43	1214.68	1352.90	1717.14	850.44	1240.70	1388.68	1769.18
83	764.26	1089.48	1200.05	1526.89	915.49	1330.14	1481.36	1896.01	926.87	1351.28	1512.26	1938.29
84	850.44	1216.31	1341.52	1731.78	1006.55	1461.85	1629.34	2112.28	1011.42	1478.11	1653.73	2144.80
85+	0	0	0	0	0	0	0	0	0	0	0	0

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

Appendix B1

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

LTC-96 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	28.41	34.64	43.38	59.53	55.29	74.80	84.56	112.45	144.18	202.26	235.08	351.09
30	30.03	36.72	45.42	60.17	55.29	74.80	84.56	120.78	153.29	214.38	242.35	351.09
31	30.85	38.00	46.67	60.17	55.29	74.80	84.56	129.21	155.35	214.38	242.35	351.09
32	31.66	39.61	47.16	60.17	55.29	74.80	84.56	133.46	155.35	214.38	242.35	351.09
33	32.15	40.89	47.16	60.17	57.27	76.37	84.56	142.04	155.35	214.38	242.35	351.09
34	32.52	42.17	47.16	60.17	57.27	80.22	87.54	150.73	155.35	214.38	242.35	351.09
35	32.52	42.28	47.16	60.17	61.25	80.22	91.42	155.11	155.35	214.38	242.35	351.09
36	32.52	42.28	47.16	60.17	65.28	84.11	99.29	163.96	155.35	214.38	242.35	351.09
37	32.52	42.28	47.16	63.11	69.36	91.98	103.27	172.90	155.35	214.38	242.35	351.09
38	32.52	42.28	47.16	63.11	69.36	95.96	107.28	181.95	155.35	214.38	242.35	351.09
39	32.52	43.91	49.01	67.02	73.49	99.98	115.38	195.72	155.35	214.38	242.35	351.09
40	35.06	47.41	52.42	70.96	77.66	104.04	119.48	205.03	155.35	214.38	242.35	351.09
41	35.34	51.33	56.29	75.17	82.30	108.63	124.19	214.38	155.35	214.38	242.35	351.09
42	39.26	51.72	56.72	79.44	82.71	113.30	133.22	214.38	155.35	214.38	242.35	351.09
43	39.57	55.78	60.72	83.79	87.47	122.30	138.14	214.38	155.35	214.38	242.35	351.09
44	39.89	56.20	63.76	88.20	92.32	127.19	143.14	214.38	155.35	214.38	242.35	351.09
45	40.65	59.67	64.94	91.96	92.30	127.28	142.39	242.24	177.10	248.56	276.53	400.81
46	43.66	60.12	69.08	96.38	92.76	136.19	147.12	256.82	177.10	248.56	276.53	400.81
47	44.01	64.33	73.33	100.86	97.45	141.06	156.05	266.93	177.10	248.56	276.53	400.81
48	44.37	68.66	73.88	105.41	102.23	150.30	165.16	270.31	177.10	248.56	276.53	400.81
49	48.55	69.18	78.26	114.35	107.10	155.37	170.20	270.31	177.10	248.56	276.53	400.81
50	48.69	75.45	82.44	113.86	111.34	166.42	178.72	295.17	186.42	257.88	288.95	422.56
51	52.65	77.33	86.63	124.77	115.60	169.89	190.31	313.81	195.74	270.31	298.27	434.98
52	51.06	75.72	92.80	133.47	124.32	174.45	193.98	326.24	201.96	279.63	310.70	453.63
53	56.94	81.88	89.32	139.79	126.15	183.40	203.04	344.88	211.28	292.06	323.13	466.05
54	58.75	80.33	93.65	150.94	133.06	192.43	213.90	363.52	220.60	304.49	335.56	484.70
55	59.41	84.59	98.03	154.91	141.96	198.96	225.58	374.88	229.17	316.92	351.09	500.23
56	63.48	92.70	106.23	168.10	150.91	213.01	239.01	394.59	238.51	326.24	366.63	515.77
57	67.60	95.07	112.55	183.93	155.41	224.19	252.74	413.23	239.99	338.67	379.06	531.30
58	73.47	101.48	124.92	194.69	164.49	235.86	263.74	428.77	249.44	354.20	391.49	549.94
59	79.88	113.49	133.36	212.51	168.55	249.75	274.87	453.63	253.72	369.74	407.02	568.59
60	83.94	119.90	143.83	227.74	179.85	268.85	288.59	475.38	262.91	373.99	425.66	590.34
61	92.22	130.42	154.33	245.91	190.65	289.21	310.67	482.64	276.66	391.87	431.36	594.25
62	100.47	140.74	169.08	263.45	203.85	309.02	325.69	497.53	289.72	403.88	441.93	602.89
63	109.75	151.40	177.71	284.56	224.13	320.66	349.66	510.75	297.94	414.27	454.00	612.90
64	118.46	169.04	190.57	309.51	237.28	341.95	369.08	522.30	305.13	423.34	464.57	621.26
65	128.40	180.11	207.71	330.05	249.72	361.01	395.63	537.54	314.01	436.42	476.33	633.33
66	139.44	196.45	227.78	344.90	264.55	378.73	427.62	550.80	324.31	447.85	494.18	648.61
67	156.05	215.28	258.67	355.68	283.98	406.18	445.23	567.10	333.30	462.64	507.41	664.11
68	170.48	238.01	287.17	372.22	304.98	425.05	465.87	588.34	348.20	482.68	533.11	686.80
69	191.90	260.63	319.19	398.38	326.58	451.65	495.66	625.36	368.27	514.18	567.46	727.27
70	216.12	285.80	350.36	432.92	350.36	484.25	531.11	669.47	392.76	546.73	606.99	774.35
71	243.18	316.63	382.28	466.04	373.69	519.73	573.42	719.46	418.79	584.16	648.59	826.84
72	267.99	346.36	412.87	503.71	400.49	557.38	615.18	765.88	443.84	621.37	691.56	875.29
73	296.64	381.78	447.88	546.96	426.08	594.53	657.94	816.48	467.69	655.96	733.25	923.50
74	324.87	423.77	486.35	596.54	454.05	632.63	701.03	870.11	492.05	695.33	773.22	972.70
75	350.97	475.34	527.37	645.57	480.09	671.03	743.77	923.80	516.46	727.40	811.05	1020.18
76	377.12	517.89	568.28	695.15	503.98	709.05	783.78	974.95	537.00	759.45	846.34	1061.84
77	401.21	552.08	603.47	741.08	527.21	741.08	820.66	1021.26	555.39	789.16	877.02	1099.18
78	435.79	601.65	658.56	806.54	564.25	795.16	881.34	1094.35	591.89	839.06	933.37	1169.15
79	484.57	669.95	733.36	899.22	616.29	869.95	962.64	1198.42	640.68	908.98	1013.05	1268.35
80	536.61	741.49	811.42	1000.04	671.57				694.34			
81	591.89	822.80	899.22	1110.62	731.74				751.25			
82	653.69	907.35	993.54	1232.57	795.16				814.67			
83	721.98	1004.92	1102.48	1372.41	868.33				882.96			
84	801.66	1118.75	1226.07	1541.53	949.63				959.39			
85+	0.00	0.00	0.00	0.00								

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

Appendix B1

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

LTC-96 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	26.99	30.64	37.40	49.88	50.41	65.04	71.55	94.53	132.64	178.81	204.94	304.49
30	28.53	32.48	39.15	50.41	50.41	65.04	71.55	101.52	141.03	189.53	211.28	304.49
31	29.30	33.62	40.23	50.41	50.41	65.04	71.55	108.61	142.92	189.53	211.28	304.49
32	30.08	35.04	40.65	50.41	50.41	65.04	71.55	112.18	142.92	189.53	211.28	304.49
33	30.54	36.17	40.65	50.41	52.22	66.41	71.55	119.40	142.92	189.53	211.28	304.49
34	30.90	37.31	40.65	50.41	52.22	69.76	74.07	126.70	142.92	189.53	211.28	304.49
35	30.90	37.40	40.65	50.41	55.85	69.76	77.36	130.38	142.92	189.53	211.28	304.49
36	30.90	37.40	40.65	50.41	59.52	73.14	84.02	137.82	142.92	189.53	211.28	304.49
37	30.90	37.40	40.65	52.88	63.24	79.98	87.38	145.34	142.92	189.53	211.28	304.49
38	30.90	37.40	40.65	52.88	63.24	83.45	90.77	152.94	142.92	189.53	211.28	304.49
39	30.90	38.84	42.25	56.15	67.00	86.94	97.63	164.52	142.92	189.53	211.28	304.49
40	33.31	41.94	45.19	59.46	70.81	90.47	101.10	172.34	142.92	189.53	211.28	304.49
41	33.57	45.41	48.53	62.98	75.04	94.46	105.09	180.21	142.92	189.53	211.28	304.49
42	37.29	45.75	48.89	66.56	75.41	98.52	112.72	180.21	142.92	189.53	211.28	304.49
43	37.59	49.35	52.35	70.20	79.75	106.35	116.89	180.21	142.92	189.53	211.28	304.49
44	37.90	49.72	54.96	73.90	84.18	110.60	121.12	180.21	142.92	189.53	211.28	304.49
45	37.40	50.63	55.92	78.27	83.71	111.92	122.67	208.83	161.57	217.49	242.35	351.09
46	40.17	51.01	59.49	82.03	84.13	119.76	126.75	221.39	161.57	217.49	242.35	351.09
47	40.49	54.59	63.14	85.84	88.39	124.04	134.44	230.11	161.57	217.49	242.35	351.09
48	40.82	58.26	63.62	89.71	92.72	132.16	142.29	233.03	161.57	217.49	242.35	351.09
49	44.67	58.69	67.39	97.32	97.14	136.62	146.63	233.03	161.57	217.49	242.35	351.09
50	43.28	64.97	69.76	97.92	101.66	143.02	153.54	254.78	170.89	229.92	251.67	372.84
51	47.21	65.12	74.26	103.98	106.17	147.07	164.93	270.31	177.10	236.13	264.10	385.27
52	45.96	66.25	78.36	112.40	112.36	152.33	169.43	282.74	183.31	248.56	276.53	400.81
53	51.60	70.45	76.02	121.15	112.39	161.39	176.13	298.27	189.53	254.78	285.85	416.34
54	52.04	71.40	80.54	129.71	119.29	165.63	186.85	313.81	198.85	267.20	298.27	428.77
55	54.46	72.25	83.23	131.79	125.67	172.59	193.71	325.71	207.49	276.53	307.60	444.31
56	56.80	79.98	91.06	146.49	134.41	181.54	206.98	347.99	213.73	288.95	320.02	459.84
57	62.53	80.98	95.38	159.08	139.17	194.63	220.21	360.42	218.72	301.38	332.45	472.27
58	64.92	88.80	108.80	169.73	145.69	206.38	228.91	379.06	225.10	310.70	344.88	487.80
59	72.78	96.75	115.18	184.35	152.38	217.28	240.20	394.59	230.12	326.24	360.42	506.45
60	73.66	103.30	125.34	199.27	161.40	233.34	251.59	416.34	236.62	331.76	375.95	525.09
61	81.58	113.41	135.81	212.26	172.05	250.82	273.08	425.33	253.11	347.00	383.10	530.91
62	89.71	121.97	146.40	229.54	185.11	270.07	285.91	436.07	260.75	354.13	389.25	535.58
63	98.77	132.47	155.24	248.01	202.44	280.26	309.41	448.32	269.56	363.20	400.08	544.80
64	103.88	145.72	166.24	267.19	213.31	298.89	326.69	461.82	277.64	376.61	412.34	555.29
65	115.37	156.87	180.97	287.80	225.93	313.71	348.06	473.67	284.73	385.86	425.77	566.81
66	124.37	172.88	200.36	303.71	240.72	332.01	376.71	486.46	293.42	398.95	440.13	581.69
67	138.49	189.12	227.46	313.40	255.34	359.12	395.48	499.95	300.96	410.40	452.69	594.46
68	152.64	209.29	250.99	328.99	274.25	374.62	413.04	523.50	314.58	429.85	475.48	619.56
69	173.72	228.30	282.71	352.05	294.15	398.38	442.38	553.56	333.53	456.28	509.55	655.47
70	195.74	252.06	310.19	379.37	314.65	428.46	473.09	595.83	357.05	488.71	546.73	698.48
71	218.86	277.78	337.18	412.35	337.18	461.74	511.14	642.14	380.13	524.02	586.30	745.23
72	240.20	306.61	365.39	447.97	363.33	493.38	549.12	685.37	402.55	559.44	625.50	792.72
73	265.42	337.51	396.35	485.53	386.44	529.13	588.58	731.27	428.06	590.56	661.91	836.30
74	292.57	374.87	433.15	526.25	410.36	564.24	628.83	778.92	448.35	623.14	701.03	879.61
75	316.42	419.95	469.17	569.19	432.80	598.29	665.57	823.78	469.17	654.66	734.68	918.35
76	338.88	457.06	503.98	611.73	453.58	629.11	702.10	867.20	488.34	682.98	764.66	955.83
77	359.76	487.42	535.50	649.89	474.16	658.18	734.45	905.21	504.00	706.26	792.47	988.10
78	391.89	530.10	585.39	707.35	507.34	705.72	787.02	969.15	534.98	751.25	843.94	1045.57
79	430.91	588.64	647.18	785.40	552.87	770.76	858.57	1058.58	578.89	814.67	913.86	1133.38
80	476.44	652.06	718.73	871.58	600.02				626.04			
81	525.23	721.98	795.16	964.27	652.06				674.82			
82	577.26	796.78	878.09	1065.09	707.35				726.86			
83	637.42	879.71	970.77	1180.54	767.51				785.40			
84	704.09	977.28	1078.09	1317.13	834.18				850.44			
85+	0.00	0.00	0.00	0.00								

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

Appendix B2

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

LTC-96 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

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

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	56.91	79.68	89.43	121.98	90.32	128.83	145.07	214.17
30	56.91	79.68	89.43	122.82	91.11	129.90	145.70	214.17
31	56.91	79.68	89.43	123.67	91.28	129.90	145.70	214.17
32	56.91	79.68	89.43	124.09	91.28	129.90	145.70	214.17
33	57.10	79.83	89.43	124.93	91.28	129.90	145.70	214.17
34	57.10	80.22	89.73	125.77	91.28	129.90	145.70	214.17
35	57.48	80.22	90.11	126.19	91.28	129.90	145.70	214.17
36	57.86	80.60	90.87	127.03	91.28	129.90	145.70	214.17
37	58.24	81.36	91.25	127.88	91.28	129.90	145.70	214.17
38	58.24	81.74	91.64	128.72	91.28	129.90	145.70	214.17
39	58.62	82.12	92.40	129.98	91.28	129.90	145.70	214.17
40	59.00	82.50	92.78	130.82	91.28	129.90	145.70	214.17
41	59.42	82.93	93.22	131.66	91.28	129.90	145.70	214.17
42	59.45	83.37	94.04	131.66	91.28	129.90	145.70	214.17
43	59.88	84.19	94.48	131.66	91.28	129.90	145.70	214.17
44	60.30	84.63	94.93	131.66	91.28	129.90	145.70	214.17
45	75.31	104.03	119.10	165.96	103.57	147.46	166.77	244.01
46	75.35	104.86	119.56	167.30	103.57	147.46	166.77	244.01
47	75.79	105.32	120.41	168.22	103.57	147.46	166.77	244.01
48	76.23	106.17	121.27	168.53	103.57	147.46	166.77	244.01
49	76.67	106.63	121.74	168.53	103.57	147.46	166.77	244.01
50	81.49	114.78	131.36	182.57	110.59	156.24	175.55	258.05
51	86.31	122.95	136.62	191.35	114.11	161.50	180.81	265.08
52	91.53	129.26	146.26	201.88	119.37	168.53	189.59	273.85
53	97.82	135.98	152.99	210.66	124.64	175.55	196.61	284.39
54	101.20	142.71	161.59	221.19	128.15	182.57	203.63	293.16
55	106.44	150.91	168.34	231.35	133.35	191.35	212.41	303.70
56	111.69	157.88	176.95	242.26	138.62	196.61	219.43	314.23
57	116.53	166.73	184.11	252.79	143.48	203.63	226.46	321.25
58	121.79	173.48	194.20	263.32	148.76	212.41	236.99	331.78
59	129.97	184.06	204.30	275.61	155.09	221.19	247.52	344.07
60	136.70	194.67	214.41	289.65	161.83	230.74	258.05	356.36
61	145.28	205.15	226.76	302.41	168.97	240.94	269.20	368.84
62	153.87	217.53	240.17	320.27	179.03	254.13	280.24	384.67
63	162.89	232.10	255.88	336.23	188.91	266.91	296.37	398.63
64	172.95	245.86	272.64	355.50	198.46	283.02	312.36	417.63
65	186.21	262.36	289.83	374.59	209.63	298.98	329.91	438.16
66	198.25	278.96	309.22	395.21	224.12	316.51	349.01	460.22
67	210.14	297.94	328.76	415.63	236.78	335.57	371.35	483.77
68	226.83	320.54	352.76	444.35	254.40	361.24	400.25	517.27
69	248.22	349.53	388.37	489.68	278.61	395.12	439.02	565.66
70	274.02	388.34	428.68	539.64	305.96	435.41	484.16	622.01
71	304.61	430.13	478.67	599.18	336.41	480.34	535.58	684.53
72	334.91	476.54	529.86	663.16	369.90	529.86	591.51	749.81
73	371.57	527.50	587.22	734.85	404.75	580.58	648.59	822.77
74	409.54	584.58	650.64	814.12	442.57	637.43	713.39	901.65
75	450.44	646.06	718.40	899.23	481.67	695.38	779.22	983.07
76	494.22	710.24	790.43	990.08	522.04	757.70	847.70	1070.27
77	539.22	777.06	865.03	1081.69	565.28	821.05	917.16	1159.89
78	587.02	848.82	944.75	1183.79	613.03	889.47	995.16	1256.96
79	642.30	930.12	1034.19	1300.87	665.07	965.89	1082.97	1367.54
80	702.47	1017.93	1133.38	1427.70	721.98	1052.08	1177.28	1489.49
81	767.51	1113.87	1239.08	1565.92	785.40	1143.14	1279.73	1622.83
82	837.43	1214.68	1352.90	1717.14	850.44	1240.70	1388.68	1769.18
83	915.49	1330.14	1481.36	1896.01	926.87	1351.28	1512.26	1938.29
84	1006.55	1461.85	1629.34	2112.28	1011.42	1478.11	1653.73	2144.80
85+	0	0	0	0	0	0	0	0

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

Appendix B2

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

LTC-96 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

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

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	55.29	74.80	84.56	112.22	86.85	120.13	136.33	198.37
30	55.29	74.80	84.56	113.00	87.60	121.13	136.93	198.37
31	55.29	74.80	84.56	113.77	87.77	121.13	136.93	198.37
32	55.29	74.80	84.56	114.16	87.77	121.13	136.93	198.37
33	55.47	74.95	84.56	114.93	87.77	121.13	136.93	198.37
34	55.47	75.30	84.83	115.71	87.77	121.13	136.93	198.37
35	55.84	75.30	85.20	116.10	87.77	121.13	136.93	198.37
36	56.21	75.66	85.92	116.87	87.77	121.13	136.93	198.37
37	56.58	76.38	86.28	117.65	87.77	121.13	136.93	198.37
38	56.58	76.74	86.64	118.42	87.77	121.13	136.93	198.37
39	56.95	77.09	87.36	119.58	87.77	121.13	136.93	198.37
40	57.32	77.45	87.72	120.36	87.77	121.13	136.93	198.37
41	57.72	77.86	88.13	121.13	87.77	121.13	136.93	198.37
42	57.76	78.26	88.91	121.13	87.77	121.13	136.93	198.37
43	58.17	79.03	89.33	121.13	87.77	121.13	136.93	198.37
44	58.58	79.45	89.75	121.13	87.77	121.13	136.93	198.37
45	71.96	97.31	109.04	150.40	100.06	140.44	156.24	226.46
46	72.00	98.10	109.45	151.61	100.06	140.44	156.24	226.46
47	72.42	98.52	110.24	152.45	100.06	140.44	156.24	226.46
48	72.84	99.32	111.02	152.73	100.06	140.44	156.24	226.46
49	73.26	99.75	111.45	152.73	100.06	140.44	156.24	226.46
50	78.09	109.64	121.13	166.77	105.33	145.70	163.26	238.74
51	82.92	114.41	128.08	177.30	110.59	152.73	168.53	245.77
52	88.14	120.76	134.35	184.32	114.11	157.99	175.55	256.30
53	92.76	127.48	141.09	194.86	119.37	165.01	182.57	263.32
54	97.82	134.22	147.98	205.39	124.64	172.04	189.59	273.85
55	103.06	140.74	156.43	213.82	129.84	179.06	198.37	282.63
56	108.30	149.39	165.04	222.94	135.11	184.32	207.15	291.41
57	113.15	154.83	172.18	233.48	138.23	191.35	214.17	300.19
58	118.40	163.28	180.57	242.26	143.51	200.12	221.19	310.72
59	123.22	170.43	188.97	256.30	149.86	208.90	229.97	321.25
60	131.64	181.01	199.09	268.59	156.61	216.75	240.50	333.54
61	138.52	193.19	211.42	279.69	163.74	228.72	249.97	344.36
62	147.11	203.83	223.14	295.90	173.81	240.20	262.83	358.56
63	157.80	216.74	237.11	311.97	181.98	253.04	277.31	374.36
64	167.86	230.49	252.19	327.89	191.56	265.76	291.65	390.01
65	177.75	247.03	269.37	347.09	202.76	281.80	307.57	408.95
66	188.08	261.95	287.01	366.12	215.57	297.69	328.48	431.14
67	201.67	279.21	304.91	388.38	228.26	316.84	347.50	454.81
68	218.36	300.19	329.02	415.52	245.92	340.89	376.51	485.05
69	238.09	329.27	361.35	455.91	268.48	374.86	413.69	530.20
70	263.93	364.80	400.10	504.33	295.88	411.87	457.26	583.35
71	291.22	405.03	446.87	560.68	326.37	455.24	505.45	644.36
72	323.25	449.88	496.54	618.17	358.24	501.54	558.19	706.49
73	356.64	497.64	550.72	683.43	391.48	549.06	613.76	773.00
74	394.68	549.91	609.35	756.33	427.70	604.40	672.11	845.50
75	434.00	606.61	672.37	835.12	466.88	657.57	733.19	922.25
76	474.58	667.69	738.06	918.07	505.68	715.15	796.97	999.90
77	518.04	728.19	806.38	1003.50	545.73	775.43	861.77	1080.07
78	564.25	795.16	881.34	1094.35	591.89	839.06	933.37	1169.15
79	616.29	869.95	962.64	1198.42	640.68	908.98	1013.05	1268.35
80	671.57				694.34			
81	731.74				751.25			
82	795.16				814.67			
83	868.33				882.96			
84	949.63				959.39			
85+								

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

Appendix B2

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

LTC-96 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

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

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	50.41	65.04	71.55	94.33	79.90	106.20	118.85	172.04
30	50.41	65.04	71.55	94.98	80.60	107.08	119.37	172.04
31	50.41	65.04	71.55	95.64	80.75	107.08	119.37	172.04
32	50.41	65.04	71.55	95.96	80.75	107.08	119.37	172.04
33	50.58	65.17	71.55	96.61	80.75	107.08	119.37	172.04
34	50.58	65.48	71.78	97.26	80.75	107.08	119.37	172.04
35	50.91	65.48	72.09	97.59	80.75	107.08	119.37	172.04
36	51.25	65.79	72.70	98.24	80.75	107.08	119.37	172.04
37	51.59	66.42	73.00	98.89	80.75	107.08	119.37	172.04
38	51.59	66.73	73.31	99.54	80.75	107.08	119.37	172.04
39	51.92	67.04	73.92	100.52	80.75	107.08	119.37	172.04
40	52.26	67.35	74.22	101.17	80.75	107.08	119.37	172.04
41	52.63	67.70	74.57	101.82	80.75	107.08	119.37	172.04
42	52.66	68.05	75.23	101.82	80.75	107.08	119.37	172.04
43	53.03	68.72	75.59	101.82	80.75	107.08	119.37	172.04
44	53.41	69.08	75.95	101.82	80.75	107.08	119.37	172.04
45	65.27	85.57	93.94	129.65	91.28	122.88	136.93	198.37
46	65.31	86.26	94.30	130.70	91.28	122.88	136.93	198.37
47	65.68	86.63	94.97	131.42	91.28	122.88	136.93	198.37
48	66.06	87.33	95.65	131.66	91.28	122.88	136.93	198.37
49	66.45	87.71	96.02	131.66	91.28	122.88	136.93	198.37
50	71.30	94.22	104.07	143.95	96.55	129.90	142.19	210.66
51	76.15	99.04	111.00	152.73	100.06	133.42	149.22	217.68
52	79.67	105.45	117.35	159.75	103.57	140.44	156.24	226.46
53	82.64	112.19	122.39	168.53	107.08	143.95	161.50	235.23
54	87.70	115.53	129.27	177.30	112.35	150.97	168.53	242.26
55	91.23	122.08	134.33	185.78	117.56	156.24	173.79	251.03
56	96.46	127.32	142.92	196.61	121.07	163.26	180.81	259.81
57	101.33	134.41	150.01	203.63	125.98	170.28	187.84	266.83
58	104.87	142.87	156.72	214.17	129.51	175.55	194.86	275.61
59	111.40	148.27	165.14	222.94	135.92	184.32	203.63	286.14
60	118.13	157.10	173.57	235.23	140.95	192.28	212.41	296.67
61	125.01	167.54	185.84	246.47	149.81	202.53	222.00	307.65
62	133.58	178.13	195.88	259.35	156.43	210.61	231.50	318.53
63	142.53	189.44	209.82	273.84	164.65	221.84	244.38	332.77
64	150.91	201.47	223.22	289.92	174.30	236.42	258.86	348.60
65	160.82	214.66	236.98	305.86	183.86	249.15	274.93	366.00
66	171.14	229.64	252.85	323.35	195.04	265.18	292.56	386.65
67	181.33	246.86	270.84	342.39	206.11	281.06	310.02	407.12
68	196.36	264.57	291.71	369.72	222.17	303.58	335.80	437.56
69	214.45	290.43	322.51	403.56	243.15	332.64	371.48	477.86
70	237.04	322.77	356.40	448.86	268.98	368.16	411.87	526.19
71	262.77	359.84	398.33	500.43	296.24	408.38	456.91	580.77
72	293.26	398.23	443.22	553.19	324.92	451.55	504.87	639.84
73	323.47	442.90	492.66	612.10	358.30	494.32	554.04	700.01
74	356.70	490.46	546.60	677.06	389.72	541.65	609.35	764.58
75	391.26	540.85	601.68	744.70	424.13	591.81	664.15	830.18
76	427.13	592.41	661.14	816.61	459.85	643.14	720.06	900.07
77	465.91	646.74	721.67	889.47	495.23	693.98	778.69	970.92
78	507.34	705.72	787.02	969.15	534.98	751.25	843.94	1045.57
79	552.87	770.76	858.57	1058.58	578.89	814.67	913.86	1133.38
80	600.02				626.04			
81	652.06				674.82			
82	707.35				726.86			
83	767.51				785.40			
84	834.18				850.44			
85+								

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

Appendix C1

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

LTC-96 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

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

Age	3.2% Simple Inflation				3.2% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	39.55	55.37	62.15	84.92	97.55	140.79	161.72	244.00
30	39.55	55.37	62.15	90.59	102.82	148.00	166.00	244.00
31	39.55	55.37	62.15	96.25	104.00	148.00	166.00	244.00
32	39.55	55.37	62.15	99.08	104.00	148.00	166.00	244.00
33	40.83	56.42	62.15	104.74	104.00	148.00	166.00	244.00
34	40.83	58.99	64.13	110.40	104.00	148.00	166.00	244.00
35	43.38	58.99	66.69	113.23	104.00	148.00	166.00	244.00
36	45.93	61.55	71.82	118.89	104.00	148.00	166.00	244.00
37	48.49	66.68	74.39	124.55	104.00	148.00	166.00	244.00
38	48.49	69.24	76.95	130.22	104.00	148.00	166.00	244.00
39	51.04	71.81	82.08	138.71	104.00	148.00	166.00	244.00
40	53.59	74.37	84.65	144.37	104.00	148.00	166.00	244.00
41	56.39	77.26	87.58	150.00	104.00	148.00	166.00	244.00
42	56.64	80.16	93.12	150.00	104.00	148.00	166.00	244.00
43	59.47	85.69	96.11	150.00	104.00	148.00	166.00	244.00
44	62.33	88.65	99.12	150.00	104.00	148.00	166.00	244.00
45	65.22	91.63	104.77	174.73	118.00	168.00	190.00	278.00
46	65.51	97.27	107.84	183.75	118.00	168.00	190.00	278.00
47	68.43	100.31	113.57	189.94	118.00	168.00	190.00	278.00
48	71.37	106.03	119.35	192.00	118.00	168.00	190.00	278.00
49	74.34	109.13	122.52	192.00	118.00	168.00	190.00	278.00
50	77.34	114.92	128.38	208.00	126.00	178.00	200.00	294.00
51	80.34	120.82	134.32	218.00	130.00	184.00	206.00	302.00
52	86.06	124.06	140.31	230.00	136.00	192.00	216.00	312.00
53	89.13	130.05	146.35	240.00	142.00	200.00	224.00	324.00
54	92.22	136.09	155.17	252.00	146.00	208.00	232.00	334.00
55	98.06	142.18	161.32	261.51	151.57	218.00	242.00	346.00
56	103.92	149.84	170.20	276.00	157.59	224.00	250.00	358.00
57	107.09	160.35	179.14	288.00	160.87	232.00	258.00	366.00
58	113.03	166.50	188.15	300.00	166.95	242.00	270.00	378.00
59	119.02	178.84	197.24	314.00	170.27	252.00	282.00	392.00
60	125.05	191.33	206.39	330.00	176.42	257.36	294.00	406.00
61	133.75	203.00	220.84	337.35	185.19	267.18	300.30	411.45
62	142.49	217.58	232.56	349.60	194.00	277.40	305.90	419.90
63	154.08	227.36	249.95	358.90	201.65	284.90	316.35	425.50
64	162.93	241.41	264.61	370.80	207.00	295.20	325.80	435.60
65	174.63	254.32	282.15	381.50	213.50	304.50	336.00	446.25
66	185.97	267.94	304.73	392.70	222.70	314.50	346.80	457.30
67	197.31	287.67	318.45	402.60	229.35	325.05	359.70	468.60
68	211.48	302.40	332.80	419.20	240.00	340.80	377.60	488.00
69	227.85	320.85	356.50	449.50	255.75	362.70	403.00	519.25
70	244.50	346.50	382.50	481.50	273.00	388.50	432.00	555.00
71	263.90	372.65	414.70	519.10	291.45	416.15	464.00	593.05
72	281.40	400.40	445.20	557.20	310.80	445.20	497.00	630.00
73	302.40	429.30	477.90	598.05	329.40	472.50	527.85	669.60
74	322.40	460.20	512.20	640.90	348.40	501.80	561.60	709.80
75	342.50	491.25	546.25	683.75	366.25	528.75	592.50	747.50
76	362.40	520.80	579.60	726.00	382.80	555.60	621.60	784.80
77	380.65	548.55	610.65	763.60	399.05	579.60	647.45	818.80
78	407.93	589.86	656.53	822.64	426.01	618.11	691.56	873.49
79	446.35	646.36	718.68	904.00	462.17	671.22	752.58	950.33
80	488.16	707.38	787.61	992.14	501.72	731.11	818.12	1035.08
81	533.36	774.05	861.06	1088.19	545.79	794.39	889.31	1127.74
82	581.95	844.11	940.16	1193.28	590.99	862.19	965.02	1229.44
83	636.19	924.34	1029.43	1317.58	644.10	939.03	1050.90	1346.96
84	699.47	1015.87	1132.26	1467.87	702.86	1027.17	1149.21	1490.47
85+	0	0	0	0	0	0	0	0

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

Appendix C1

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

LTC-96 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

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

Age	3.2% Simple Inflation				3.2% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	38.42	51.98	58.76	78.13	93.79	131.28	151.98	226.00
30	38.42	51.98	58.76	83.34	98.86	138.00	156.00	226.00
31	38.42	51.98	58.76	88.55	100.00	138.00	156.00	226.00
32	38.42	51.98	58.76	91.15	100.00	138.00	156.00	226.00
33	39.66	52.97	58.76	96.36	100.00	138.00	156.00	226.00
34	39.66	55.37	60.63	101.57	100.00	138.00	156.00	226.00
35	42.14	55.37	63.06	104.17	100.00	138.00	156.00	226.00
36	44.62	57.78	67.91	109.38	100.00	138.00	156.00	226.00
37	47.10	62.60	70.33	114.59	100.00	138.00	156.00	226.00
38	47.10	65.00	72.76	119.80	100.00	138.00	156.00	226.00
39	49.58	67.41	77.61	127.61	100.00	138.00	156.00	226.00
40	52.06	69.82	80.03	132.82	100.00	138.00	156.00	226.00
41	54.78	72.53	82.80	138.00	100.00	138.00	156.00	226.00
42	55.02	75.25	88.04	138.00	100.00	138.00	156.00	226.00
43	57.78	80.44	90.87	138.00	100.00	138.00	156.00	226.00
44	60.55	83.22	93.71	138.00	100.00	138.00	156.00	226.00
45	62.32	85.72	95.92	158.34	114.00	160.00	178.00	258.00
46	62.59	90.99	98.73	166.52	114.00	160.00	178.00	258.00
47	65.39	93.84	103.98	172.13	114.00	160.00	178.00	258.00
48	68.20	99.19	109.27	174.00	114.00	160.00	178.00	258.00
49	71.04	102.08	112.16	174.00	114.00	160.00	178.00	258.00
50	74.11	109.78	118.38	190.00	120.00	166.00	186.00	272.00
51	77.19	112.43	125.93	202.00	126.00	174.00	192.00	280.00
52	82.88	115.90	128.89	210.00	130.00	180.00	200.00	292.00
53	84.52	121.92	134.97	222.00	136.00	188.00	208.00	300.00
54	89.15	127.99	142.10	234.00	142.00	196.00	216.00	312.00
55	94.95	132.59	149.91	241.70	147.59	204.00	226.00	322.00
56	100.77	141.78	158.74	254.00	153.60	210.00	236.00	332.00
57	103.98	148.90	167.53	266.00	154.98	218.00	244.00	342.00
58	109.89	156.71	174.95	276.00	161.05	228.00	252.00	354.00
59	112.84	165.59	182.44	292.00	164.53	238.00	262.00	366.00
60	120.42	177.91	191.65	306.00	170.73	241.77	274.00	380.00
61	127.53	191.16	205.90	312.00	179.46	253.62	278.85	384.15
62	136.23	203.87	216.07	323.00	188.35	262.20	286.90	391.40
63	149.27	212.31	231.62	333.00	194.25	270.10	296.00	399.60
64	158.13	226.32	244.76	342.00	199.80	277.20	304.20	406.80
65	166.69	239.46	262.23	353.50	206.50	287.00	313.25	416.50
66	176.43	251.60	282.84	363.80	214.20	295.80	326.40	428.40
67	189.35	269.59	295.35	376.20	221.10	306.90	336.60	440.55
68	203.59	283.20	310.40	392.00	232.00	321.60	355.20	457.60
69	218.55	302.25	331.70	418.50	246.45	344.10	379.75	486.70
70	235.50	325.50	357.00	450.00	264.00	367.50	408.00	520.50
71	252.30	350.90	387.15	485.75	282.75	394.40	437.90	558.25
72	271.60	378.00	417.20	519.40	301.00	421.40	469.00	593.60
73	290.25	405.00	448.20	556.20	318.60	446.85	499.50	629.10
74	310.70	432.90	479.70	595.40	336.70	475.80	529.10	665.60
75	330.00	461.25	511.25	635.00	355.00	500.00	557.50	701.25
76	348.00	489.60	541.20	673.20	370.80	524.40	584.40	733.20
77	365.70	514.05	569.25	708.40	385.25	547.40	608.35	762.45
78	392.11	552.57	612.46	760.49	411.32	583.08	648.62	812.47
79	428.27	604.55	668.96	832.81	445.22	631.67	703.99	881.40
80	466.69				482.51			
81	508.50				522.06			
82	552.57				566.13			
83	603.42				613.59			
84	659.92				666.70			
85+								

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

Appendix C1

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

LTC-96 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

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

Age	3.2% Simple Inflation				3.2% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	35.03	45.20	49.72	65.67	86.29	116.06	132.50	196.00
30	35.03	45.20	49.72	70.05	90.95	122.00	136.00	196.00
31	35.03	45.20	49.72	74.43	92.00	122.00	136.00	196.00
32	35.03	45.20	49.72	76.62	92.00	122.00	136.00	196.00
33	36.16	46.06	49.72	81.00	92.00	122.00	136.00	196.00
34	36.16	48.15	51.30	85.38	92.00	122.00	136.00	196.00
35	38.42	48.15	53.36	87.57	92.00	122.00	136.00	196.00
36	40.69	50.25	57.46	91.94	92.00	122.00	136.00	196.00
37	42.95	54.43	59.51	96.32	92.00	122.00	136.00	196.00
38	42.95	56.53	61.56	100.70	92.00	122.00	136.00	196.00
39	45.21	58.62	65.67	107.27	92.00	122.00	136.00	196.00
40	47.47	60.71	67.72	111.65	92.00	122.00	136.00	196.00
41	49.95	63.07	70.06	116.00	92.00	122.00	136.00	196.00
42	50.17	65.44	74.50	116.00	92.00	122.00	136.00	196.00
43	52.68	69.95	76.89	116.00	92.00	122.00	136.00	196.00
44	55.21	72.36	79.29	116.00	92.00	122.00	136.00	196.00
45	56.52	75.37	82.64	136.50	104.00	140.00	156.00	226.00
46	56.77	80.01	85.06	143.56	104.00	140.00	156.00	226.00
47	59.30	82.51	89.58	148.39	104.00	140.00	156.00	226.00
48	61.86	87.21	94.14	150.00	104.00	140.00	156.00	226.00
49	64.43	89.76	96.63	150.00	104.00	140.00	156.00	226.00
50	67.67	94.34	101.70	164.00	110.00	148.00	162.00	240.00
51	70.89	97.32	109.14	174.00	114.00	152.00	170.00	248.00
52	74.91	101.21	112.58	182.00	118.00	160.00	178.00	258.00
53	75.30	107.29	117.08	192.00	122.00	164.00	184.00	268.00
54	79.92	110.16	124.13	202.00	128.00	172.00	192.00	276.00
55	84.05	115.02	128.73	210.00	133.62	178.00	198.00	286.00
56	89.75	120.84	137.47	224.00	137.64	186.00	206.00	296.00
57	93.12	129.26	145.97	232.00	141.25	194.00	214.00	304.00
58	97.33	137.12	151.84	244.00	145.34	200.00	222.00	314.00
59	102.02	144.06	159.43	254.00	149.23	210.00	232.00	326.00
60	108.07	154.41	167.08	268.00	153.65	214.47	242.00	338.00
61	115.09	165.79	180.99	274.95	164.19	224.58	247.65	343.20
62	123.70	178.17	189.68	283.10	169.52	229.90	252.70	347.70
63	134.82	185.56	204.96	292.30	175.75	236.80	260.85	355.20
64	142.16	197.82	216.65	302.40	181.80	246.60	270.00	363.60
65	150.82	208.08	230.70	311.50	187.25	253.75	280.00	372.75
66	160.53	220.56	249.17	321.30	193.80	263.50	290.70	384.20
67	170.26	238.36	262.35	331.65	199.65	272.25	300.30	394.35
68	183.07	249.60	275.20	348.80	209.60	286.40	316.80	412.80
69	196.85	266.60	296.05	370.45	223.20	305.35	341.00	438.65
70	211.50	288.00	318.00	400.50	240.00	328.50	367.50	469.50
71	227.65	311.75	345.10	433.55	256.65	353.80	395.85	503.15
72	246.40	334.60	372.40	464.80	273.00	379.40	424.20	537.60
73	263.25	360.45	400.95	498.15	291.60	402.30	450.90	569.70
74	280.80	386.10	430.30	533.00	306.80	426.40	479.70	601.90
75	297.50	411.25	457.50	566.25	322.50	450.00	505.00	631.25
76	313.20	434.40	484.80	598.80	337.20	471.60	528.00	660.00
77	328.90	456.55	509.45	627.90	349.60	489.90	549.70	685.40
78	352.56	490.42	546.92	673.48	371.77	522.06	586.47	726.59
79	384.20	535.62	596.64	735.63	402.28	566.13	635.06	787.61
80	416.97				435.05			
81	453.13				468.95			
82	491.55				505.11			
83	533.36				545.79			
84	579.69				590.99			
85+								

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

Appendix C2

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

LTC-96 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

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

Age	1.8% Simple Inflation				1.8% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
30	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
31	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
32	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
33	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
34	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
35	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
36	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
37	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
38	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
39	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
40	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
41	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
42	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
43	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
44	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
45	50.85	70.06	80.23	108.48	66.67	94.92	107.35	157.07
46	50.85	70.06	80.23	108.48	66.67	94.92	107.35	157.07
47	50.85	70.06	80.23	108.48	66.67	94.92	107.35	157.07
48	50.85	70.06	80.23	108.48	66.67	94.92	107.35	157.07
49	50.85	70.06	80.23	108.48	66.67	94.92	107.35	157.07
50	54.24	75.71	87.01	117.52	71.19	100.57	113.00	166.11
51	57.63	81.36	90.40	123.17	73.45	103.96	116.39	170.63
52	61.02	85.88	97.18	129.95	76.84	108.48	122.04	176.28
53	65.54	90.40	101.70	135.60	80.23	113.00	126.56	183.06
54	67.80	94.92	107.35	142.38	82.49	117.52	131.08	188.71
55	71.19	100.57	111.87	149.16	85.88	123.17	136.73	195.49
56	74.58	105.09	117.52	155.94	89.27	126.56	141.25	202.27
57	77.97	110.74	122.04	162.72	92.66	131.08	145.77	206.79
58	81.36	115.26	128.82	169.50	96.05	136.73	152.55	213.57
59	87.01	122.04	135.60	177.41	100.57	142.38	159.33	221.48
60	91.53	128.82	142.38	186.45	105.09	149.16	166.11	229.39
61	97.18	135.60	150.29	195.49	109.61	155.94	174.02	238.43
62	102.83	143.51	159.33	207.92	116.39	164.98	181.93	249.73
63	108.48	153.68	169.50	219.22	123.17	174.02	193.23	259.90
64	115.26	162.72	180.80	232.78	129.95	185.32	204.53	273.46
65	124.30	174.02	192.10	246.34	137.86	196.62	216.96	288.15
66	132.21	185.32	204.53	261.03	148.03	209.05	230.52	303.97
67	140.12	197.75	218.09	275.72	157.07	222.61	246.34	320.92
68	151.42	213.57	235.04	296.06	169.50	240.69	266.68	344.65
69	166.11	233.91	259.90	327.70	186.45	264.42	293.80	378.55
70	184.19	261.03	288.15	362.73	205.66	292.67	325.44	418.10
71	205.66	290.41	323.18	404.54	227.13	324.31	361.60	462.17
72	227.13	323.18	359.34	449.74	250.86	359.34	401.15	508.50
73	253.12	359.34	400.02	500.59	275.72	395.50	441.83	560.48
74	280.24	400.02	445.22	557.09	302.84	436.18	488.16	616.98
75	309.62	444.09	493.81	618.11	331.09	477.99	535.62	675.74
76	341.26	490.42	545.79	683.65	360.47	523.19	585.34	739.02
77	374.03	539.01	600.03	750.32	392.11	569.52	636.19	804.56
78	407.93	589.86	656.53	822.64	426.01	618.11	691.56	873.49
79	446.35	646.36	718.68	904.00	462.17	671.22	752.58	950.33
80	488.16	707.38	787.61	992.14	501.72	731.11	818.12	1035.08
81	533.36	774.05	861.06	1088.19	545.79	794.39	889.31	1127.74
82	581.95	844.11	940.16	1193.28	590.99	862.19	965.02	1229.44
83	636.19	924.34	1029.43	1317.58	644.10	939.03	1050.90	1346.96
84	699.47	1015.87	1132.26	1467.87	702.86	1027.17	1149.21	1490.47
85+	0	0	0	0	0	0	0	0

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

Appendix C2

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

LTC-96 VA

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

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

Age	1.8% Simple Inflation				1.8% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
30	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
31	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
32	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
33	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
34	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
35	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
36	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
37	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
38	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
39	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
40	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
41	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
42	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
43	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
44	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
45	48.59	65.54	73.45	98.31	64.41	90.40	100.57	145.77
46	48.59	65.54	73.45	98.31	64.41	90.40	100.57	145.77
47	48.59	65.54	73.45	98.31	64.41	90.40	100.57	145.77
48	48.59	65.54	73.45	98.31	64.41	90.40	100.57	145.77
49	48.59	65.54	73.45	98.31	64.41	90.40	100.57	145.77
50	51.98	72.32	80.23	107.35	67.80	93.79	105.09	153.68
51	55.37	75.71	84.75	114.13	71.19	98.31	108.48	158.20
52	58.76	80.23	89.27	118.65	73.45	101.70	113.00	164.98
53	62.15	84.75	93.79	125.43	76.84	106.22	117.52	169.50
54	65.54	89.27	98.31	132.21	80.23	110.74	122.04	176.28
55	68.93	93.79	103.96	137.86	83.62	115.26	127.69	181.93
56	72.32	99.44	109.61	143.51	87.01	118.65	133.34	187.58
57	75.71	102.83	114.13	150.29	89.27	123.17	137.86	193.23
58	79.10	108.48	119.78	155.94	92.66	128.82	142.38	200.01
59	82.49	113.00	125.43	164.98	97.18	134.47	148.03	206.79
60	88.14	119.78	132.21	172.89	101.70	140.12	154.81	214.70
61	92.66	127.69	140.12	180.80	106.22	148.03	161.59	222.61
62	98.31	134.47	148.03	192.10	113.00	155.94	170.63	232.78
63	105.09	143.51	157.07	203.40	118.65	164.98	180.80	244.08
64	111.87	152.55	167.24	214.70	125.43	174.02	190.97	255.38
65	118.65	163.85	178.54	228.26	133.34	185.32	202.27	268.94
66	125.43	174.02	189.84	241.82	142.38	196.62	216.96	284.76
67	134.47	185.32	202.27	257.64	151.42	210.18	230.52	301.71
68	145.77	200.01	219.22	276.85	163.85	227.13	250.86	323.18
69	159.33	220.35	241.82	305.10	179.67	250.86	276.85	354.82
70	177.41	245.21	268.94	339.00	198.88	276.85	307.36	392.11
71	196.62	273.46	301.71	378.55	220.35	307.36	341.26	435.05
72	219.22	305.10	336.74	419.23	242.95	340.13	378.55	479.12
73	242.95	339.00	375.16	465.56	266.68	374.03	418.10	526.58
74	270.07	376.29	416.97	517.54	292.67	413.58	459.91	578.56
75	298.32	416.97	462.17	574.04	320.92	452.00	503.98	633.93
76	327.70	461.04	509.63	633.93	349.17	493.81	550.31	690.43
77	359.34	505.11	559.35	696.08	378.55	537.88	597.77	749.19
78	392.11	552.57	612.46	760.49	411.32	583.08	648.62	812.47
79	428.27	604.55	668.96	832.81	445.22	631.67	703.99	881.40
80	466.69				482.51			
81	508.50				522.06			
82	552.57				566.13			
83	603.42				613.59			
84	659.92				666.70			
85+								

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

Appendix C2

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

LTC-96 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

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

Age	1.8% Simple Inflation				1.8% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
30	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
31	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
32	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
33	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
34	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
35	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
36	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
37	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
38	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
39	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
40	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
41	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
42	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
43	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
44	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
45	44.07	57.63	63.28	84.75	58.76	79.10	88.14	127.69
46	44.07	57.63	63.28	84.75	58.76	79.10	88.14	127.69
47	44.07	57.63	63.28	84.75	58.76	79.10	88.14	127.69
48	44.07	57.63	63.28	84.75	58.76	79.10	88.14	127.69
49	44.07	57.63	63.28	84.75	58.76	79.10	88.14	127.69
50	47.46	62.15	68.93	92.66	62.15	83.62	91.53	135.60
51	50.85	65.54	73.45	98.31	64.41	85.88	96.05	140.12
52	53.11	70.06	77.97	102.83	66.67	90.40	100.57	145.77
53	55.37	74.58	81.36	108.48	68.93	92.66	103.96	151.42
54	58.76	76.84	85.88	114.13	72.32	97.18	108.48	155.94
55	61.02	81.36	89.27	119.78	75.71	100.57	111.87	161.59
56	64.41	84.75	94.92	126.56	77.97	105.09	116.39	167.24
57	67.80	89.27	99.44	131.08	81.36	109.61	120.91	171.76
58	70.06	94.92	103.96	137.86	83.62	113.00	125.43	177.41
59	74.58	98.31	109.61	143.51	88.14	118.65	131.08	184.19
60	79.10	103.96	115.26	151.42	91.53	124.30	136.73	190.97
61	83.62	110.74	123.17	159.33	97.18	131.08	143.51	198.88
62	89.27	117.52	129.95	168.37	101.70	136.73	150.29	206.79
63	94.92	125.43	138.99	178.54	107.35	144.64	159.33	216.96
64	100.57	133.34	148.03	189.84	114.13	154.81	169.50	228.26
65	107.35	142.38	157.07	201.14	120.91	163.85	180.80	240.69
66	114.13	152.55	167.24	213.57	128.82	175.15	193.23	255.38
67	120.91	163.85	179.67	227.13	136.73	186.45	205.66	270.07
68	131.08	176.28	194.36	246.34	148.03	202.27	223.74	291.54
69	143.51	194.36	215.83	270.07	162.72	222.61	248.60	319.79
70	159.33	216.96	239.56	301.71	180.80	247.47	276.85	353.69
71	177.41	242.95	268.94	337.87	200.01	275.72	308.49	392.11
72	198.88	270.07	300.58	375.16	220.35	306.23	342.39	433.92
73	220.35	301.71	335.61	416.97	244.08	336.74	377.42	476.86
74	244.08	335.61	374.03	463.30	266.68	370.64	416.97	523.19
75	268.94	371.77	413.58	511.89	291.54	406.80	456.52	570.65
76	294.93	409.06	456.52	563.87	317.53	444.09	497.20	621.50
77	323.18	448.61	500.59	616.98	343.52	481.38	540.14	673.48
78	352.56	490.42	546.92	673.48	371.77	522.06	586.47	726.59
79	384.20	535.62	596.64	735.63	402.28	566.13	635.06	787.61
80	416.97				435.05			
81	453.13				468.95			
82	491.55				505.11			
83	533.36				545.79			
84	579.69				590.99			
85+								

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

Appendix B1

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	29.83	33.58	37.30	47.87	55.85	65.96	56.91	71.55	79.68	89.43	112.65	122.23	149.95	186.20	211.06	244.12	304.49	335.56
30	31.54	35.30	39.55	50.11	61.79	66.67	56.91	71.55	79.68	89.43	116.96	131.28	159.42	195.64	223.71	251.67	304.49	335.56
31	32.39	36.16	40.93	51.50	61.79	66.67	56.91	71.55	79.68	89.43	121.30	140.44	161.57	200.41	223.71	251.67	304.49	335.56
32	33.24	37.54	42.65	52.03	61.79	66.67	56.91	71.55	79.68	89.43	130.05	145.06	161.57	201.96	223.71	251.67	304.49	335.56
33	33.75	38.40	44.04	52.03	61.79	66.67	58.95	71.55	81.35	89.43	134.47	154.39	161.57	201.96	223.71	251.67	304.49	335.56
34	34.15	39.78	45.42	52.03	61.79	66.67	58.95	71.55	85.45	92.59	143.39	163.84	161.57	201.96	223.71	251.67	304.49	335.56
35	34.15	40.64	45.53	52.03	61.79	66.67	63.05	73.33	85.45	96.70	152.42	168.60	161.57	201.96	223.71	251.67	304.49	335.56
36	34.15	42.28	45.53	52.03	61.79	66.67	67.20	77.40	89.59	105.02	156.98	178.21	161.57	201.96	223.71	251.67	304.49	335.56
37	34.15	42.28	45.53	52.03	61.79	69.94	71.40	81.51	97.98	109.23	166.19	187.94	161.57	201.96	223.71	251.67	304.49	335.56
38	34.15	42.28	45.53	52.03	61.79	69.94	71.40	85.66	102.22	113.46	175.50	197.77	161.57	201.96	223.71	251.67	304.49	335.56
39	34.15	42.28	47.29	54.08	64.57	74.26	75.65	89.85	106.50	122.04	184.93	212.74	161.57	201.96	223.71	251.67	304.49	335.56
40	36.81	43.78	51.05	57.85	68.56	78.64	79.95	94.08	110.82	126.37	194.47	222.86	161.57	201.96	223.71	251.67	304.49	335.56
41	37.11	44.10	55.28	62.12	73.08	83.30	84.72	98.80	115.71	131.36	205.19	233.03	161.57	201.96	223.71	251.67	304.49	335.56
42	41.22	48.24	55.69	62.58	77.71	88.03	85.14	103.60	120.69	140.90	211.28	233.03	161.57	201.96	223.71	251.67	304.49	335.56
43	41.55	48.59	60.07	67.00	82.45	92.85	90.04	108.48	130.28	146.11	211.28	233.03	161.57	201.96	223.71	251.67	304.49	335.56
44	41.89	52.89	60.53	70.35	87.30	97.74	95.04	113.45	135.49	151.40	211.28	233.03	161.57	201.96	223.71	251.67	304.49	335.56
45	42.28	53.66	63.29	70.35	89.33	99.79	96.59	114.14	136.05	155.53	239.17	267.30	183.31	229.92	254.78	282.74	341.77	379.06
46	45.41	56.12	63.76	74.84	94.12	104.58	97.07	123.29	145.59	160.70	250.18	283.38	183.31	229.92	254.78	282.74	341.77	379.06
47	45.77	56.53	68.23	79.44	99.01	109.45	101.98	128.23	150.79	170.46	261.41	294.54	183.31	229.92	254.78	282.74	341.77	379.06
48	46.14	60.92	72.82	80.04	104.01	114.38	106.99	133.25	160.67	180.41	272.84	298.27	183.31	229.92	254.78	282.74	341.77	379.06
49	50.49	61.37	73.37	84.79	113.54	124.08	112.09	142.88	166.08	185.91	276.53	298.27	183.31	229.92	254.78	282.74	341.77	379.06
50	50.49	65.45	77.55	88.78	117.26	127.52	116.19	146.07	174.23	193.82	297.11	323.13	195.74	245.46	270.31	298.27	357.31	394.59
51	54.47	69.35	81.40	92.82	126.12	136.32	120.32	150.37	182.57	202.99	311.57	338.67	201.96	251.67	276.53	304.49	366.63	403.91
52	54.47	69.44	81.40	96.92	130.90	145.18	129.10	159.22	186.73	211.17	326.69	357.31	211.28	257.88	282.74	310.70	375.95	416.34
53	58.72	73.62	85.68	96.92	139.98	153.77	133.03	168.15	195.62	220.16	341.77	372.84	220.60	264.10	292.06	320.02	385.27	425.66
54	58.75	73.77	85.68	101.14	149.18	162.73	137.65	172.61	204.61	233.56	356.90	391.49	226.81	273.42	301.38	326.24	394.59	434.98
55	62.71	78.03	89.87	105.43	158.50	171.09	146.61	181.69	213.34	242.75	369.74	405.61	235.36	279.63	307.60	332.45	403.91	444.31
56	66.82	82.24	98.15	113.82	167.81	184.91	155.63	190.74	222.69	256.26	385.27	425.66	244.71	292.06	320.02	344.88	416.34	462.95
57	70.98	90.47	102.11	122.09	181.94	198.84	160.05	199.55	236.51	270.25	403.91	441.20	249.10	307.60	338.67	363.52	438.09	484.70
58	75.18	94.40	110.54	134.99	195.55	212.16	169.19	208.43	245.69	283.65	419.45	459.84	258.56	323.13	360.42	382.16	466.05	515.77
59	83.43	102.78	119.08	143.46	209.33	230.43	177.78	222.06	259.74	297.16	438.09	478.48	262.57	332.92	385.27	407.02	494.02	546.84
60	87.37	111.06	127.28	156.16	223.64	248.45	186.77	231.10	273.92	310.79	456.73	497.12	271.67	340.88	395.10	431.88	525.09	581.01
61	95.76	119.42	139.87	168.74	242.49	266.62	199.95	248.88	291.77	333.21	464.54	503.76	285.49	358.97	412.81	446.45	539.96	597.27
62	104.06	131.05	148.24	181.45	261.22	289.54	213.22	266.08	314.21	350.56	477.05	515.09	298.41	371.66	427.29	459.49	556.07	614.60
63	115.23	140.32	160.86	194.05	284.77	308.05	231.36	283.02	330.75	377.33	488.05	527.77	309.29	388.73	436.97	476.70	573.17	632.76
64	123.93	152.91	176.81	206.79	308.65	335.97	244.47	299.72	357.15	399.01	503.06	544.29	316.13	401.35	450.83	494.81	591.02	651.50
65	133.98	165.63	189.79	224.16	332.47	359.09	261.61	321.25	378.44	425.68	518.91	558.82	324.65	409.80	463.03	510.93	609.39	670.59
66	146.98	181.70	208.24	248.87	347.47	373.21	278.85	346.41	403.33	460.71	537.94	579.12	337.17	424.69	476.16	525.07	630.59	687.22
67	161.90	200.97	229.36	278.74	363.14	383.04	295.91	370.91	433.42	480.05	564.62	606.90	345.73	442.74	490.00	542.23	659.13	703.90
68	178.41	220.60	252.38	307.52	381.82	403.43	316.80	399.81	453.86	499.49	595.55	629.16	360.21	461.07	511.50	566.73	689.20	730.02
69	195.94	241.92	276.79	344.26	403.01	430.80	335.84	428.39	479.44	532.71	627.68	671.68	379.85	484.08	541.98	602.20	722.64	771.28
70	216.12	265.37	303.67	379.37	432.92	464.17	350.36	446.31	504.33	569.05	660.54	716.33	397.22	502.10	566.82	642.69	752.04	818.98
71	237.10	291.20	330.23	408.05	466.04	500.40	367.25	463.89	519.73	603.49	693.69	749.52	416.64	521.88	586.30	680.80	783.89	848.32
72	260.05	318.43	359.61	443.84	505.77	542.93	386.04	483.06	536.74	646.15	732.85	788.59	435.58	544.99	606.92	724.59	821.62	883.55
73	284.93	347.55	391.00	479.58	546.96	586.60	406.26	507.33	560.84	689.65	776.85	832.34	453.82	568.76	634.16	768.92	862.06	919.53
74	309.67	378.14	423.77	516.75	583.24	625.03	425.56	533.84	590.84	737.12	824.51	877.71	469.25	594.64	664.93	813.12	904.31	961.30
75	325.51	412.47	459.26	545.55	616.47	658.30	441.90	561.92	634.66	781.96	871.06	925.62	483.72	620.11	703.76	854.70	949.26	1005.63
76	340.62	432.73	488.34	571.76	643.01	688.20	457.06	597.83	689.93	827.23	924.55	985.37	497.03	651.70	750.76	895.00	997.54	1061.84
77	358.10	454.26	512.29	595.18	669.79	716.21	472.50	639.95	751.02	872.05	986.45	1057.73	508.97	686.37	800.76	931.73	1054.42	1129.02
78	387.01	489.45	551.24	637.42	717.10	765.89	502.46	704.09	832.56	943.13	1081.35	1165.90	536.61	744.75	874.83	995.16	1144.76	1234.20
79	424.41	536.61	604.90	692.71	778.89	832.56	544.74	783.77	930.12	1034.19	1200.05	1300.87	577.26	817.92	965.89	1082.97	1260.22	1367.54
80	469.94	595.15	669.95	762.63	860.20	921.99	595.15	865.08					626.04	894.35				
81	530.10	669.95	754.50	852.07	972.40	1047.20	658.56	949.63					684.58	975.65				
82	600.02	757.76	855.32	961.02	1112.24	1203.30	731.74	1039.07					754.50	1060.21				
83	678.08	858.57	969.15	1086.22	1271.60	1385.42	813.04	1131.75					832.56	1148.02				
84	765.89	969.15	1094.35	1221.19	1448.84	1587.06	902.48	1227.69					917.11	1239.08				
85+	1050.45	1335.01	1509.01	1671.61	2034.23	2257.00												

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

Appendix B1

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	28.41	31.00	34.64	43.38	49.97	59.53	55.29	66.67	74.80	84.56	102.71	112.45	144.18	174.74	202.26	232.06	288.95	320.02
30	30.03	32.59	36.72	45.42	55.29	60.17	55.29	66.67	74.80	84.56	106.64	120.78	153.29	183.60	214.38	239.24	288.95	320.02
31	30.85	33.38	38.00	46.67	55.29	60.17	55.29	66.67	74.80	84.56	110.59	129.21	155.35	188.07	214.38	239.24	288.95	320.02
32	31.66	34.65	39.61	47.16	55.29	60.17	55.29	66.67	74.80	84.56	118.57	133.46	155.35	189.53	214.38	239.24	288.95	320.02
33	32.15	35.45	40.89	47.16	55.29	60.17	57.27	66.67	76.37	84.56	122.60	142.04	155.35	189.53	214.38	239.24	288.95	320.02
34	32.52	36.72	42.17	47.16	55.29	60.17	57.27	66.67	80.22	87.54	130.74	150.73	155.35	189.53	214.38	239.24	288.95	320.02
35	32.52	37.51	42.28	47.16	55.29	60.17	61.25	68.33	80.22	91.42	138.97	155.11	155.35	189.53	214.38	239.24	288.95	320.02
36	32.52	39.03	42.28	47.16	55.29	60.17	65.28	72.13	84.11	99.29	143.13	163.96	155.35	189.53	214.38	239.24	288.95	320.02
37	32.52	39.03	42.28	47.16	55.29	63.11	69.36	75.96	91.98	103.27	151.52	172.90	155.35	189.53	214.38	239.24	288.95	320.02
38	32.52	39.03	42.28	47.16	55.29	63.11	69.36	79.82	95.96	107.28	160.02	181.95	155.35	189.53	214.38	239.24	288.95	320.02
39	32.52	39.03	43.91	49.01	57.77	67.02	73.49	83.73	99.98	115.38	168.61	195.72	155.35	189.53	214.38	239.24	288.95	320.02
40	35.06	40.41	47.41	52.42	61.34	70.96	77.66	87.67	104.04	119.48	177.31	205.03	155.35	189.53	214.38	239.24	288.95	320.02
41	35.34	40.71	51.33	56.29	65.39	75.17	82.30	92.06	108.63	124.19	187.09	214.38	155.35	189.53	214.38	239.24	288.95	320.02
42	39.26	44.53	51.72	56.72	69.53	79.44	82.71	96.53	113.30	133.22	192.64	214.38	155.35	189.53	214.38	239.24	288.95	320.02
43	39.57	44.86	55.78	60.72	73.77	83.79	87.47	101.09	122.30	138.14	192.64	214.38	155.35	189.53	214.38	239.24	288.95	320.02
44	39.89	48.82	56.20	63.76	78.11	88.20	92.32	105.72	127.19	143.14	192.64	214.38	155.35	189.53	214.38	239.24	288.95	320.02
45	40.65	50.41	59.67	64.94	82.04	91.96	92.30	106.27	127.28	142.39	217.67	242.24	177.10	220.60	248.56	270.31	326.24	357.31
46	43.66	52.72	60.12	69.08	86.44	96.38	92.76	114.79	136.19	147.12	227.70	256.82	177.10	220.60	248.56	270.31	326.24	357.31
47	44.01	53.11	64.33	73.33	90.93	100.86	97.45	119.39	141.06	156.05	237.91	266.93	177.10	220.60	248.56	270.31	326.24	357.31
48	44.37	57.23	68.66	73.88	95.52	105.41	102.23	124.06	150.30	165.16	248.32	270.31	177.10	220.60	248.56	270.31	326.24	357.31
49	48.55	57.65	69.18	78.26	104.27	114.35	107.10	133.02	155.37	170.20	251.67	270.31	177.10	220.60	248.56	270.31	326.24	357.31
50	48.69	63.58	75.45	82.44	106.40	113.86	111.34	136.94	166.42	178.72	272.61	295.17	186.42	236.13	257.88	285.85	341.77	375.95
51	52.65	65.70	77.33	86.63	115.06	124.77	115.60	141.39	169.89	190.31	284.08	313.81	195.74	242.35	264.10	292.06	351.09	385.27
52	51.06	65.97	75.72	92.80	119.81	133.47	124.32	150.12	174.45	193.98	302.04	326.24	201.96	248.56	273.42	298.27	357.31	394.59
53	56.94	70.12	81.88	89.32	128.69	139.79	126.15	158.94	183.40	203.04	316.92	344.88	211.28	257.88	279.63	304.49	366.63	407.02
54	57.07	70.42	80.33	93.65	135.41	150.94	133.06	163.52	192.43	213.90	328.97	363.52	220.60	264.10	288.95	313.81	375.95	416.34
55	59.41	72.95	84.59	98.03	144.52	154.91	141.96	172.49	198.96	225.58	344.88	374.88	229.17	270.31	298.27	320.02	388.38	428.77
56	63.48	78.81	92.70	106.23	153.63	168.10	150.91	181.44	208.16	239.01	357.31	394.59	238.51	282.74	307.60	332.45	400.81	444.31
57	67.60	85.15	95.07	112.55	167.19	183.93	155.41	187.95	221.73	252.74	375.95	413.23	239.99	295.17	326.24	347.99	422.56	469.16
58	73.47	89.25	101.48	124.92	178.22	194.69	164.49	196.85	230.95	263.74	394.59	428.77	249.44	310.70	344.88	369.74	447.41	497.12
59	79.88	97.46	113.49	133.36	191.88	212.51	168.55	210.25	247.25	274.87	413.23	453.63	253.72	320.81	363.52	391.49	478.48	528.19
60	83.94	105.69	119.90	143.83	205.85	227.74	179.85	221.67	261.24	288.59	431.88	475.38	262.91	323.40	373.99	413.23	506.45	559.27
61	92.22	113.99	130.42	154.33	221.85	245.91	190.65	239.22	278.98	310.67	440.41	482.64	276.66	341.46	391.87	425.33	518.84	573.14
62	100.47	125.51	140.74	169.08	240.52	263.45	203.85	253.99	303.83	325.69	453.63	494.61	289.72	351.65	403.88	436.07	532.65	588.26
63	109.75	134.78	151.40	177.71	261.26	284.56	224.13	271.03	315.61	349.66	465.35	507.91	297.94	368.87	414.27	451.16	544.80	604.38
64	118.46	145.45	169.04	190.57	284.91	309.51	237.28	285.56	341.95	369.08	478.32	519.55	305.13	379.35	423.34	464.57	560.78	618.51
65	128.40	158.10	180.11	207.71	306.08	330.05	249.72	307.08	361.01	395.63	489.64	532.21	314.01	391.18	436.42	476.33	574.79	633.33
66	139.44	172.14	196.45	227.78	319.16	344.90	264.55	332.18	378.73	427.62	507.05	550.80	324.31	404.09	447.85	494.18	591.99	648.61
67	156.05	191.22	215.28	258.67	333.30	355.68	283.98	354.47	406.18	445.23	529.79	567.10	333.30	422.84	462.64	507.41	616.85	664.11
68	170.48	208.78	238.01	287.17	350.60	372.22	304.98	385.78	425.05	465.87	557.12	588.34	348.20	444.26	482.68	533.11	645.97	686.80
69	189.88	230.12	260.63	319.19	372.90	398.38	326.58	414.50	451.65	495.66	585.99	625.36	368.27	465.55	514.18	567.46	678.63	727.27
70	210.01	253.58	285.80	350.36	401.68	432.92	348.12	432.92	484.25	531.11	615.91	669.47	392.76	488.71	546.73	606.99	711.87	774.35
71	233.05	277.61	312.74	382.28	438.12	466.04	365.10	451.00	502.55	573.42	652.88	704.42	412.35	511.14	569.12	648.59	745.23	807.51
72	254.10	306.99	342.57	412.87	476.87	503.71	383.97	472.74	524.35	615.18	693.63	745.24	433.52	534.67	594.54	691.56	784.46	846.39
73	281.03	336.40	374.40	447.88	517.24	546.96	404.28	495.44	548.95	657.94	739.19	790.72	451.84	558.86	622.27	733.25	828.37	887.83
74	305.87	367.18	409.28	486.35	554.74	592.74	423.66	520.55	577.54	701.03	786.52	837.81	467.35	585.14	653.53	773.22	870.11	929.00
75	321.88	403.39	444.97	521.91	585.56	625.57	438.26	547.37	614.66	743.77	831.06	885.61	481.90	609.20	685.58	811.05	911.07	971.08
76	337.15	422.30	474.44	547.43	613.47	653.44	453.58	578.71	658.65	783.78	877.62	936.71	495.29	634.32	722.95	846.34	952.35	1018.39
77	354.79	441.00	495.71	570.31	638.29	679.74	467.53	615.08	709.58	820.66	928.42	994.73	507.31	664.81	764.29	877.02	996.39	1069.34
78	382.13	474.82	531.73	609.78	681.33	725.23	497.58	671.57	782.15	881.34	1006.55	1082.97	533.36	715.48	827.68	933.37	1071.59	1156.15
79	419.53	520.35	580.51	660.19	738.24	787.02	538.23	744.75	869.95	962.64	1108.99	1198.42	572.38	780.52	908.98	1013.05	1170.78	1268.35
80	465.06	574.01	640.68	723.61	811.42	866.70	587.02	819.55					617.91	852.07				
81	521.97	643.93	718.73	808.16	912.23	975.65	645.56	897.60					674.82	926.87				
82	587.02	726.86	811.42	907.35	1034.19	1110.62	715.48	982.15					739.87	1006.55				
83	660.19	819.55	917.11	1021.18	1174.03	1268.35	791.90	1068.34					813.04	1089.48				
84	741.49	921.99	1032.56	1144.76	1328.51	1440.71	874.83	1159.40					892.72	1177.28				
85+	1006.55	1258.59	1413.07	1556.16	1840.73	2014.72												

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

Appendix B1

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	26.99	28.41	30.64	37.40	42.62	49.88	50.41	58.54	65.04	71.55	86.15	94.53	132.64	157.55	178.81	201.92	251.67	276.53
30	28.53	29.87	32.48	39.15	47.16	50.41	50.41	58.54	65.04	71.55	89.44	101.52	141.03	165.54	189.53	208.17	251.67	276.53
31	29.30	30.60	33.62	40.23	47.16	50.41	50.41	58.54	65.04	71.55	92.76	108.61	142.92	169.57	189.53	208.17	251.67	276.53
32	30.08	31.77	35.04	40.65	47.16	50.41	50.41	58.54	65.04	71.55	99.45	112.18	142.92	170.89	189.53	208.17	251.67	276.53
33	30.54	32.49	36.17	40.65	47.16	50.41	52.22	58.54	66.41	71.55	102.83	119.40	142.92	170.89	189.53	208.17	251.67	276.53
34	30.90	33.66	37.31	40.65	47.16	50.41	52.22	58.54	69.76	74.07	109.65	126.70	142.92	170.89	189.53	208.17	251.67	276.53
35	30.90	34.39	37.40	40.65	47.16	50.41	55.85	60.00	69.76	77.36	116.56	130.38	142.92	170.89	189.53	208.17	251.67	276.53
36	30.90	35.77	37.40	40.65	47.16	50.41	59.52	63.33	73.14	84.02	120.05	137.82	142.92	170.89	189.53	208.17	251.67	276.53
37	30.90	35.77	37.40	40.65	47.16	52.88	63.24	66.69	79.98	87.38	127.08	145.34	142.92	170.89	189.53	208.17	251.67	276.53
38	30.90	35.77	37.40	40.65	47.16	52.88	63.24	70.09	83.45	90.77	134.21	152.94	142.92	170.89	189.53	208.17	251.67	276.53
39	30.90	35.77	38.84	42.25	49.28	56.15	67.00	73.52	86.94	97.63	141.42	164.52	142.92	170.89	189.53	208.17	251.67	276.53
40	33.31	37.04	41.94	45.19	52.32	59.46	70.81	76.97	90.47	101.10	148.71	172.34	142.92	170.89	189.53	208.17	251.67	276.53
41	33.57	37.31	45.41	48.53	55.77	62.98	75.04	80.83	94.46	105.09	156.91	180.21	142.92	170.89	189.53	208.17	251.67	276.53
42	37.29	40.81	45.75	48.89	59.31	66.56	75.41	84.76	98.52	112.72	161.57	180.21	142.92	170.89	189.53	208.17	251.67	276.53
43	37.59	41.12	49.35	52.35	62.92	70.20	79.75	88.76	106.35	116.89	161.57	180.21	142.92	170.89	189.53	208.17	251.67	276.53
44	37.90	44.75	49.72	54.96	66.62	73.90	84.18	92.83	110.60	121.12	161.57	180.21	142.92	170.89	189.53	208.17	251.67	276.53
45	37.40	43.90	50.63	55.92	69.28	78.27	83.71	94.46	111.92	122.67	185.43	208.83	161.57	195.74	214.38	236.13	285.85	313.81
46	40.17	45.91	51.01	59.49	72.99	82.03	84.13	102.03	119.76	126.75	193.96	221.39	161.57	195.74	214.38	236.13	285.85	313.81
47	40.49	46.25	54.59	63.14	76.79	85.84	88.39	106.12	124.04	134.44	202.66	230.11	161.57	195.74	214.38	236.13	285.85	313.81
48	40.82	49.84	58.26	63.62	80.66	89.71	92.72	110.28	132.16	142.29	211.53	233.03	161.57	195.74	214.38	236.13	285.85	313.81
49	44.67	50.21	58.69	67.39	88.05	97.32	97.14	118.24	136.62	146.63	214.38	233.03	161.57	195.74	214.38	236.13	285.85	313.81
50	43.28	56.10	64.97	69.76	91.20	97.92	101.66	120.97	143.02	153.54	232.79	254.78	170.89	208.17	226.81	248.56	301.38	332.45
51	47.21	56.57	65.12	74.26	97.36	103.98	106.17	123.44	147.07	164.93	244.37	270.31	177.10	214.38	233.03	254.78	307.60	341.77
52	45.96	57.29	66.25	78.36	102.06	112.40	112.36	131.92	152.33	169.43	258.89	282.74	183.31	220.60	239.24	260.99	316.92	351.09
53	51.60	61.35	70.45	76.02	108.37	121.15	112.39	138.21	161.39	176.13	273.42	298.27	189.53	226.81	245.46	267.20	323.13	360.42
54	52.04	60.36	71.40	80.54	114.75	129.71	119.29	143.08	165.63	186.85	285.52	313.81	198.85	233.03	251.67	273.42	332.45	369.74
55	54.46	64.46	72.25	83.23	121.21	131.79	125.67	149.49	172.59	193.71	298.27	325.71	207.49	239.24	260.99	279.63	341.77	379.06
56	56.80	68.53	79.98	91.06	129.99	146.49	134.41	158.18	181.54	206.98	310.70	347.99	213.73	248.56	270.31	292.06	354.20	394.59
57	62.53	74.50	80.98	95.38	145.06	159.08	139.17	164.74	192.16	220.21	326.24	360.42	218.72	260.99	285.85	307.60	375.95	416.34
58	64.92	77.23	88.80	108.80	153.47	169.73	145.69	173.69	201.47	228.91	341.77	379.06	225.10	276.53	304.49	326.24	397.70	441.20
59	72.78	85.06	96.75	115.18	166.96	184.35	152.38	184.26	214.78	240.20	360.42	394.59	230.12	284.50	323.13	344.88	422.56	469.16
60	73.66	91.36	103.30	125.34	180.43	199.27	161.40	193.37	228.27	251.59	379.06	416.34	236.62	288.43	331.76	366.63	447.41	497.12
61	81.58	99.52	113.41	135.81	196.05	212.26	172.05	210.22	243.15	273.08	386.11	425.33	253.11	303.52	347.00	377.07	458.51	509.79
62	89.71	108.90	121.97	146.40	209.49	229.54	185.11	224.96	262.28	285.91	398.03	433.15	260.75	314.48	354.13	389.25	474.12	523.87
63	98.77	118.16	132.47	155.24	229.91	248.01	202.44	237.45	275.21	309.41	408.60	445.48	269.56	329.15	363.20	400.08	485.21	539.12
64	103.88	128.67	145.72	166.24	247.98	267.19	213.31	252.52	296.36	326.69	420.59	459.07	277.64	338.12	376.61	412.34	500.31	552.54
65	115.37	139.28	156.87	180.97	266.50	287.80	225.93	269.29	313.71	348.06	431.09	471.01	284.73	348.60	385.86	425.77	513.59	566.81
66	124.37	151.10	172.88	200.36	277.98	303.71	240.72	291.84	332.01	376.71	447.85	486.46	293.42	360.34	398.95	440.13	530.21	581.69
67	138.49	167.80	189.12	227.46	288.53	313.40	255.34	314.57	359.12	395.48	467.61	499.95	300.96	378.07	410.40	452.69	554.67	594.46
68	152.64	185.15	209.29	250.99	304.98	328.99	274.25	341.36	374.62	413.04	492.29	523.50	314.58	396.23	429.85	475.48	581.14	619.56
69	171.70	202.58	228.30	282.71	324.26	352.05	294.15	368.18	398.38	442.38	521.13	553.56	333.53	419.22	456.28	509.55	611.46	655.47
70	191.66	224.09	252.06	310.19	352.59	379.37	312.42	383.83	428.46	473.09	548.96	595.83	357.05	439.62	488.71	546.73	640.46	698.48
71	210.75	248.49	275.84	337.18	386.57	412.35	328.59	401.61	446.71	511.14	582.01	627.11	375.84	459.59	511.14	586.30	672.21	728.05
72	230.27	272.67	302.83	365.39	423.20	447.97	346.81	421.13	464.48	549.12	619.31	664.73	394.29	481.00	534.67	625.50	708.08	761.75
73	253.71	299.23	330.14	396.35	457.79	485.53	364.64	441.93	487.51	588.58	659.92	705.50	410.22	503.37	558.86	661.91	747.12	798.65
74	275.47	326.99	362.20	433.15	490.15	522.45	381.86	465.45	514.85	628.83	701.03	746.62	425.56	526.25	587.04	701.03	784.62	835.91
75	290.96	357.96	393.14	465.54	518.27	551.01	394.62	489.18	547.37	665.57	741.95	789.23	438.26	549.19	616.47	734.68	821.97	874.70
76	304.13	375.38	418.83	486.60	542.22	575.24	408.40	517.89	587.40	702.10	783.78	835.92	450.11	573.50	651.70	764.66	860.25	917.60
77	318.32	391.26	436.03	505.66	563.68	596.84	421.10	548.76	631.66	734.45	827.29	885.31	460.89	598.50	688.02	792.47	898.58	961.58
78	341.48	419.53	468.31	539.86	598.40	635.80	447.17	598.40	694.34	787.02	894.35	961.02	482.95	643.93	743.12	843.94	964.27	1035.82
79	374.00	458.56	510.59	583.76	647.18	687.83	482.95	661.82	770.76	858.57	982.15	1058.58	517.09	702.47	814.67	913.86	1050.45	1133.38
80	411.40	505.71	562.63	637.42	708.97	752.88	525.23	726.86					557.75	762.63				
81	460.18	564.25	629.29	708.97	791.90	842.31	575.63	795.16					604.90	827.68				
82	515.47	635.80	708.97	795.16	892.72	951.26	634.17	865.08					660.19	895.97				
83	577.26	715.48	798.41	892.72	1008.17	1078.09	697.59	939.88					721.98	967.52				
84	645.56	801.66	897.60	1001.67	1135.01	1217.94	767.51	1017.93					788.65	1042.32				
85+	869.95	1089.48	1224.44	1356.15	1556.16	1678.12												

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

Appendix B1

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	28.41	31.00	35.97	44.88	52.91	62.75	53.66	66.67	76.43	86.18	107.68	118.97	141.29	174.74	199.33	232.06	288.95	316.92
30	30.03	32.59	38.13	46.98	58.54	63.42	53.66	66.67	76.43	86.18	111.80	127.78	150.23	183.60	211.28	239.24	288.95	316.92
31	30.85	33.38	39.47	48.28	58.54	63.42	53.66	66.67	76.43	86.18	115.94	136.70	152.24	188.07	211.28	239.24	288.95	316.92
32	31.66	34.65	41.13	48.78	58.54	63.42	53.66	66.67	76.43	86.18	124.31	141.20	152.24	189.53	211.28	239.24	288.95	316.92
33	32.15	35.45	42.46	48.78	58.54	63.42	55.58	66.67	78.03	86.18	128.53	150.28	152.24	189.53	211.28	239.24	288.95	316.92
34	32.52	36.72	43.80	48.78	58.54	63.42	55.58	66.67	81.97	89.22	137.06	159.47	152.24	189.53	211.28	239.24	288.95	316.92
35	32.52	37.51	43.90	48.78	58.54	63.42	59.45	68.33	81.97	93.18	145.70	164.10	152.24	189.53	211.28	239.24	288.95	316.92
36	32.52	39.03	43.90	48.78	58.54	63.42	63.36	72.13	85.94	101.20	150.06	173.46	152.24	189.53	211.28	239.24	288.95	316.92
37	32.52	39.03	43.90	48.78	58.54	66.53	67.32	75.96	93.98	105.25	158.85	182.92	152.24	189.53	211.28	239.24	288.95	316.92
38	32.52	39.03	43.90	48.78	58.54	66.53	67.32	79.82	98.05	109.34	167.76	192.50	152.24	189.53	211.28	239.24	288.95	316.92
39	32.52	39.03	45.60	50.70	61.17	70.64	71.33	83.73	102.16	117.60	176.77	207.06	152.24	189.53	211.28	239.24	288.95	316.92
40	35.06	40.41	49.23	54.23	64.95	74.80	75.38	87.67	106.30	121.77	185.89	216.91	152.24	189.53	211.28	239.24	288.95	316.92
41	35.34	40.71	53.30	58.24	69.24	79.23	79.88	92.06	110.99	126.58	196.14	226.81	152.24	189.53	211.28	239.24	288.95	316.92
42	39.26	44.53	53.70	58.67	73.62	83.74	80.28	96.53	115.76	135.78	201.96	226.81	152.24	189.53	211.28	239.24	288.95	316.92
43	39.57	44.86	57.93	62.82	78.11	88.32	84.90	101.09	124.96	140.80	201.96	226.81	152.24	189.53	211.28	239.24	288.95	316.92
44	39.89	48.82	58.37	65.95	82.70	92.97	89.61	105.72	129.96	145.90	201.96	226.81	152.24	189.53	211.28	239.24	288.95	316.92
45	40.65	50.41	61.48	68.55	83.86	97.83	92.30	108.24	133.86	148.96	225.74	261.73	180.21	217.49	239.24	267.20	323.13	354.20
46	43.66	52.72	61.94	72.92	88.36	102.53	92.76	116.91	143.24	153.91	236.13	277.48	180.21	217.49	239.24	267.20	323.13	354.20
47	44.01	53.11	66.28	77.40	92.95	107.30	97.45	121.60	148.36	163.25	246.72	288.40	180.21	217.49	239.24	267.20	323.13	354.20
48	44.37	57.23	70.74	77.98	97.64	112.13	102.23	126.36	158.08	172.79	257.51	292.06	180.21	217.49	239.24	267.20	323.13	354.20
49	48.55	57.65	71.27	82.61	106.59	121.65	107.10	135.49	163.40	178.05	260.99	292.06	180.21	217.49	239.24	267.20	323.13	354.20
50	48.69	63.58	75.45	86.67	110.75	125.24	113.76	136.94	171.62	188.78	281.80	316.92	192.64	226.81	248.56	279.63	335.56	379.06
51	52.65	65.70	79.36	90.76	117.27	134.01	117.96	141.39	180.03	200.46	293.24	332.45	198.85	236.13	257.88	285.85	344.88	379.06
52	52.77	65.97	79.50	94.86	124.25	142.84	124.32	150.12	181.82	201.35	308.20	344.88	201.96	242.35	264.10	292.06	351.09	388.38
53	56.94	70.12	83.78	93.12	130.95	149.11	123.85	158.94	190.73	210.37	323.13	357.31	208.17	248.56	273.42	298.27	360.42	397.70
54	57.07	68.74	82.11	95.52	140.00	158.01	130.76	163.52	197.30	218.81	335.18	372.84	214.38	254.78	279.63	307.60	369.74	407.02
55	59.41	72.95	84.59	99.88	146.85	161.85	137.30	170.19	201.35	228.04	347.99	381.02	219.88	264.10	288.95	313.81	379.06	419.45
56	61.81	77.10	90.88	106.23	155.99	175.30	146.20	179.11	210.59	239.01	363.52	400.81	229.22	273.42	301.38	323.13	391.49	434.98
57	67.60	85.15	93.31	112.55	172.10	188.90	150.77	185.63	221.73	252.74	375.95	413.23	230.87	288.95	320.02	338.67	410.13	456.73
58	71.76	87.53	103.29	126.93	180.70	199.68	159.79	192.22	228.49	263.74	391.49	428.77	240.31	301.38	335.56	357.31	434.98	481.59
59	78.11	95.69	111.63	133.36	191.88	215.07	163.93	205.52	239.76	274.87	407.02	444.31	241.92	308.71	357.31	379.06	459.84	509.55
60	80.51	102.11	116.21	143.83	205.85	227.74	172.93	212.24	251.09	286.13	419.45	456.73	251.23	311.74	364.94	397.70	481.59	534.41
61	88.67	108.56	126.64	152.28	221.85	240.74	181.35	227.14	266.18	303.15	425.33	461.53	261.94	326.87	376.92	404.21	491.69	542.97
62	95.09	118.13	133.23	162.90	235.35	258.23	192.14	239.47	283.05	315.75	430.22	465.34	266.54	334.49	386.32	415.59	500.46	553.14
63	102.43	125.55	143.83	171.58	253.42	274.11	207.26	251.84	292.88	337.08	436.97	471.02	275.24	349.01	391.57	425.62	510.75	564.66
64	107.53	134.26	155.44	180.43	271.72	293.64	218.11	261.96	314.09	351.63	442.58	478.32	277.64	351.87	398.60	434.33	519.55	574.53
65	117.23	144.93	164.62	195.37	287.61	311.56	228.31	278.73	328.65	370.59	449.72	486.98	282.07	356.58	401.82	444.40	529.55	582.77
66	126.25	156.84	178.77	213.02	301.14	324.31	240.72	301.33	349.22	399.62	463.29	501.90	288.27	365.49	411.82	458.15	545.66	599.71
67	140.44	173.66	199.18	243.06	313.40	338.27	257.73	321.61	381.41	420.35	487.51	527.31	300.96	380.56	430.30	477.56	569.59	624.31
68	154.62	191.05	223.65	271.34	328.99	355.41	274.25	346.04	403.43	441.86	516.30	559.52	314.58	398.63	451.46	501.89	597.95	655.58
69	169.68	210.45	244.46	300.95	349.74	377.53	291.83	372.82	421.54	467.86	546.61	592.93	328.89	419.22	472.49	528.08	627.68	685.58
70	187.58	231.95	263.97	330.27	374.90	403.91	305.72	388.29	439.62	495.41	573.51	622.61	345.89	437.39	493.18	560.12	653.85	711.87
71	206.70	252.37	287.49	358.66	405.90	435.97	320.00	403.76	453.15	526.17	603.49	652.88	362.95	455.30	511.14	592.75	682.95	738.79
72	226.30	278.39	312.29	390.17	441.77	472.74	338.56	421.13	468.61	561.51	637.89	687.43	379.84	474.80	528.48	629.63	714.27	767.94
73	247.85	302.94	339.36	420.13	475.62	509.31	354.73	441.93	487.51	600.47	675.78	723.34	394.37	495.44	550.93	669.83	749.10	800.63
74	269.77	328.82	369.44	450.25	509.15	543.34	370.46	463.55	514.85	642.13	716.23	763.72	410.36	516.75	577.54	708.63	786.52	835.91
75	283.69	359.78	400.29	474.63	536.46	572.83	383.71	489.18	552.83	680.12	758.32	805.60	421.89	540.10	612.84	743.77	825.60	874.70
76	297.18	377.12	425.78	497.03	559.59	597.83	397.97	519.62	601.30	719.48	804.63	856.77	432.73	566.55	653.44	778.57	868.94	922.81
77	311.68	394.58	445.97	517.26	583.58	623.37	411.16	557.05	653.21	759.31	858.79	920.13	442.66	596.84	697.97	810.71	916.81	981.47
78	336.60	426.03	479.69	554.49	624.42	666.69	437.42	613.03	725.23	819.55	939.88	1014.68	466.69	647.18	761.01	866.70	995.16	1074.84
79	369.12	466.69	526.85	603.28	678.08	725.23	474.82	681.33	809.79	899.22	1043.95	1131.75	502.46	712.22	840.69	941.50	1095.98	1190.29
80	409.77	517.09	583.76	663.44	749.62	801.66	518.72	752.88					544.74	778.89				
81	460.18	582.14	656.94	741.49	847.19	910.61	572.38	827.68					596.77	848.82				
82	521.97	660.19	744.75	835.81	967.52	1047.20	635.80	904.10					656.94	921.99				
83	590.27	748.00	843.94	944.75	1105.74	1204.93	707.35	983.78					725.23	998.42				
84	665.07	843.94	952.89	1063.46	1260.22	1380.55	785.40	1066.71					798.41	1078.09				
85+	913.86	1161.02	1312.25	1453.72	1770.81	1964.31												

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

Appendix B1

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	26.99	29.71	33.30	41.88	47.03	56.31	52.03	63.42	71.55	79.68	97.74	107.56	135.53	166.14	190.54	220.01	273.42	301.38
30	28.53	31.23	35.31	43.85	52.03	56.91	52.03	63.42	71.55	79.68	101.48	115.53	144.09	174.57	201.96	226.81	273.42	301.38
31	29.30	31.99	36.54	45.06	52.03	56.91	52.03	63.42	71.55	79.68	105.24	123.59	146.03	178.82	201.96	226.81	273.42	301.38
32	30.08	33.21	38.08	45.53	52.03	56.91	52.03	63.42	71.55	79.68	112.84	127.66	146.03	180.21	201.96	226.81	273.42	301.38
33	30.54	33.97	39.32	45.53	52.03	56.91	53.90	63.42	73.05	79.68	116.67	135.87	146.03	180.21	201.96	226.81	273.42	301.38
34	30.90	35.19	40.55	45.53	52.03	56.91	53.90	63.42	76.73	82.49	124.41	144.18	146.03	180.21	201.96	226.81	273.42	301.38
35	30.90	35.95	40.65	45.53	52.03	56.91	57.65	65.00	76.73	86.15	132.25	148.37	146.03	180.21	201.96	226.81	273.42	301.38
36	30.90	37.40	40.65	45.53	52.03	56.91	61.44	68.61	80.45	93.56	136.21	156.83	146.03	180.21	201.96	226.81	273.42	301.38
37	30.90	37.40	40.65	45.53	52.03	59.70	65.28	72.25	87.98	97.31	144.19	165.38	146.03	180.21	201.96	226.81	273.42	301.38
38	30.90	37.40	40.65	45.53	52.03	59.70	65.28	75.93	91.79	101.09	152.27	174.04	146.03	180.21	201.96	226.81	273.42	301.38
39	30.90	37.40	42.22	47.32	54.37	63.40	69.17	79.64	95.64	108.72	160.45	187.21	146.03	180.21	201.96	226.81	273.42	301.38
40	33.31	38.72	45.58	50.62	57.74	67.13	73.09	83.39	99.51	112.58	168.73	196.11	146.03	180.21	201.96	226.81	273.42	301.38
41	33.57	39.01	49.36	54.35	61.54	71.11	77.46	87.57	103.91	117.03	178.03	205.06	146.03	180.21	201.96	226.81	273.42	301.38
42	37.29	42.67	49.73	54.76	65.44	75.15	77.85	91.82	108.37	125.53	183.31	205.06	146.03	180.21	201.96	226.81	273.42	301.38
43	37.59	42.99	53.64	58.63	69.43	79.26	82.32	96.15	116.99	130.17	183.31	205.06	146.03	180.21	201.96	226.81	273.42	301.38
44	37.90	46.78	54.04	61.56	73.52	83.43	86.89	100.56	121.66	134.88	183.31	205.06	146.03	180.21	201.96	226.81	273.42	301.38
45	39.03	47.16	57.86	63.14	76.57	90.01	90.15	100.37	125.08	138.01	206.92	236.67	173.99	208.17	229.92	254.78	304.49	332.45
46	41.92	49.32	58.29	67.16	80.68	94.33	90.60	108.41	133.85	142.60	216.45	250.91	173.99	208.17	229.92	254.78	304.49	332.45
47	42.25	49.68	62.38	71.29	84.87	98.72	95.18	112.76	138.63	151.25	226.16	260.79	173.99	208.17	229.92	254.78	304.49	332.45
48	42.59	53.53	66.58	71.83	89.15	103.16	99.86	117.17	147.71	160.08	236.05	264.10	173.99	208.17	229.92	254.78	304.49	332.45
49	46.61	53.93	67.08	76.09	97.32	111.91	104.61	125.63	152.69	164.96	239.24	264.10	173.99	208.17	229.92	254.78	304.49	332.45
50	46.89	59.84	73.36	80.32	99.89	111.58	108.92	130.09	163.82	176.20	257.29	288.95	183.31	220.60	242.35	267.20	320.02	357.31
51	50.84	62.05	75.29	84.57	108.42	122.46	113.25	132.41	167.35	185.23	268.80	301.38	192.64	226.81	248.56	273.42	326.24	357.31
52	49.36	62.49	73.82	90.73	113.15	128.79	119.54	141.02	169.53	186.62	283.54	313.81	198.85	233.03	254.78	279.63	335.56	366.63
53	55.16	64.86	78.07	87.42	119.66	135.13	121.56	149.73	176.06	195.70	298.27	329.35	205.06	239.24	264.10	285.85	344.88	379.06
54	53.72	65.39	76.76	89.90	128.52	141.50	126.18	152.17	182.68	204.06	310.35	341.77	211.28	248.56	270.31	295.17	354.20	388.38
55	56.11	69.55	79.30	92.48	135.19	145.66	132.65	160.99	186.97	210.87	323.13	353.37	216.78	254.78	279.63	301.38	363.52	400.81
56	60.14	73.67	85.43	98.65	144.17	158.49	141.48	169.81	196.06	221.76	335.56	369.74	223.02	264.10	292.06	310.70	379.06	419.45
57	64.22	79.82	88.03	104.92	157.35	171.50	146.13	176.35	206.94	235.22	351.09	388.38	224.80	276.53	304.49	326.24	397.70	441.20
58	68.34	82.38	96.04	116.86	165.85	182.21	155.09	182.96	216.21	246.32	366.63	403.91	234.23	288.95	320.02	344.88	419.45	466.05
59	76.33	90.38	106.05	123.26	176.93	197.15	159.31	196.07	229.77	255.06	382.16	419.45	236.02	296.60	338.67	363.52	441.20	490.91
60	77.09	96.73	110.68	131.50	190.60	209.63	166.02	202.81	240.95	266.39	397.70	438.09	242.46	297.17	343.83	382.16	466.05	515.77
61	85.12	103.13	119.08	139.93	203.79	220.03	174.38	217.47	255.94	283.11	401.20	440.41	253.11	312.27	355.98	389.13	470.58	524.87
62	91.50	112.59	125.73	148.46	217.25	237.37	185.11	229.80	272.66	293.37	409.73	447.78	257.85	317.34	365.83	395.10	479.97	532.65
63	98.77	120.01	136.26	157.28	232.52	250.62	200.03	239.85	280.26	311.92	414.27	451.16	263.89	329.15	368.87	400.08	485.21	539.12
64	103.88	128.67	147.66	168.27	250.62	269.83	208.52	250.16	301.43	326.69	420.59	459.07	269.40	335.37	373.86	406.84	492.06	544.29
65	111.65	137.40	156.87	180.97	266.50	287.80	216.42	266.92	313.71	343.05	425.77	463.03	274.09	337.96	380.53	415.13	500.28	550.84
66	120.60	149.19	168.95	198.25	275.40	298.57	231.19	287.09	332.01	371.62	437.55	476.16	280.55	347.47	388.65	424.69	509.62	563.67
67	134.59	163.90	189.12	223.00	286.04	310.91	250.57	307.52	364.07	390.51	455.17	497.46	293.50	363.14	407.92	442.74	532.28	587.00
68	148.67	181.21	209.29	246.47	302.58	326.59	269.52	334.35	384.22	410.64	480.28	523.50	307.38	384.22	429.85	468.27	559.52	614.76
69	165.64	198.65	228.30	275.87	321.94	347.42	287.20	358.92	403.01	435.44	509.55	553.56	324.26	405.33	453.97	495.66	588.30	643.89
70	183.50	220.16	248.09	305.72	350.36	377.13	303.49	377.13	421.77	461.93	537.81	582.44	341.43	424.00	475.32	528.88	618.14	673.93
71	202.65	242.66	271.95	335.03	382.28	410.20	317.85	393.02	438.12	493.96	566.98	614.22	358.66	444.56	496.10	562.68	648.59	702.28
72	222.33	266.95	299.04	367.46	417.00	445.90	336.49	410.81	456.22	532.61	604.86	650.28	377.78	464.48	518.16	600.73	683.31	736.98
73	245.90	291.79	326.45	400.31	451.84	483.55	352.75	432.02	477.60	572.73	644.07	689.65	392.39	487.51	543.00	638.13	721.36	772.88
74	265.97	319.69	356.76	429.36	482.55	516.75	368.56	454.05	503.45	611.74	683.93	729.52	408.46	509.15	568.04	672.53	758.02	809.32
75	280.05	350.69	387.78	454.63	509.18	543.73	381.89	476.45	534.64	647.39	723.77	771.05	420.08	529.19	596.47	705.58	792.87	845.61
76	293.70	366.69	411.88	476.18	533.53	568.28	394.50	502.24	573.50	681.25	764.66	815.06	430.99	552.64	629.11	735.12	828.96	886.31
77	308.37	384.63	431.05	495.71	555.39	591.87	407.84	535.50	616.74	714.55	807.39	865.42	441.00	578.60	664.81	764.29	867.08	931.73
78	333.35	413.03	463.43	530.10	591.89	630.92	432.54	583.76	679.70	767.51	876.46	943.13	465.06	621.16	720.36	813.04	933.37	1006.55
79	365.87	452.05	505.71	575.63	642.30	684.58	468.31	647.18	756.13	837.43	964.27	1042.32	499.21	679.70	790.28	881.34	1019.55	1104.11
80	404.89	499.21	557.75	630.92	707.35	752.88	510.59	712.22					538.23	741.49				
81	453.68	559.37	626.04	702.47	793.53	848.82	562.63	782.15					587.02	806.54				
82	510.59	632.55	705.72	788.65	899.22	965.89	621.16	853.69					643.93	874.83				
83	575.63	712.22	796.78	887.84	1021.18	1102.48	687.83	930.12					707.35	948.01				
84	645.56	801.66	897.60	996.79	1156.15	1253.71	761.01	1008.17					777.27	1024.43				
85+	876.46	1094.35	1229.32	1354.53	1601.69	1752.92												

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

Appendix B1

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	25.57	27.12	29.31	35.90	39.68	46.66	47.16	55.29	61.79	66.67	82.83	89.64	126.88	148.96	167.09	189.87	236.13	260.99
30	27.03	28.51	31.07	37.59	43.90	47.16	47.16	55.29	61.79	66.67	86.00	96.27	134.90	156.51	177.10	195.74	236.13	260.99
31	27.76	29.21	32.16	38.62	43.90	47.16	47.16	55.29	61.79	66.67	89.19	102.99	136.71	160.33	177.10	195.74	236.13	260.99
32	28.49	30.32	33.51	39.03	43.90	47.16	47.16	55.29	61.79	66.67	95.62	106.38	136.71	161.57	177.10	195.74	236.13	260.99
33	28.93	31.02	34.60	39.03	43.90	47.16	48.85	55.29	63.09	66.67	98.87	113.22	136.71	161.57	177.10	195.74	236.13	260.99
34	29.27	32.13	35.68	39.03	43.90	47.16	48.85	55.29	66.27	69.02	105.43	120.15	136.71	161.57	177.10	195.74	236.13	260.99
35	29.27	32.83	35.77	39.03	43.90	47.16	52.24	56.66	66.27	72.08	112.08	123.64	136.71	161.57	177.10	195.74	236.13	260.99
36	29.27	34.15	35.77	39.03	43.90	47.16	55.68	59.81	69.48	78.29	115.43	130.69	136.71	161.57	177.10	195.74	236.13	260.99
37	29.27	34.15	35.77	39.03	43.90	49.47	59.16	62.99	75.98	81.42	122.20	137.82	136.71	161.57	177.10	195.74	236.13	260.99
38	29.27	34.15	35.77	39.03	43.90	49.47	59.16	66.20	79.28	84.58	129.04	145.03	136.71	161.57	177.10	195.74	236.13	260.99
39	29.27	34.15	37.16	40.56	45.88	52.53	62.68	69.43	82.59	90.97	135.98	156.01	136.71	161.57	177.10	195.74	236.13	260.99
40	31.55	35.36	40.11	43.39	48.71	55.62	66.24	72.70	85.94	94.20	142.99	163.43	136.71	161.57	177.10	195.74	236.13	260.99
41	31.81	35.62	43.43	46.59	51.93	58.92	70.19	76.34	89.74	97.92	150.88	170.89	136.71	161.57	177.10	195.74	236.13	260.99
42	35.33	38.96	43.76	46.94	55.22	62.27	70.55	80.05	93.60	105.04	155.35	170.89	136.71	161.57	177.10	195.74	236.13	260.99
43	35.62	39.25	47.20	50.25	58.58	65.67	74.61	83.83	101.03	108.92	155.35	170.89	136.71	161.57	177.10	195.74	236.13	260.99
44	35.91	42.72	47.56	52.76	62.03	69.13	78.75	87.67	105.07	112.86	155.35	170.89	136.71	161.57	177.10	195.74	236.13	260.99
45	35.77	42.28	48.82	54.12	63.81	74.35	79.42	88.56	109.72	118.29	174.68	200.48	158.46	186.42	198.85	220.60	267.20	295.17
46	38.42	44.21	49.19	57.57	67.23	77.92	79.81	95.65	117.41	122.23	182.72	212.54	158.46	186.42	198.85	220.60	267.20	295.17
47	38.73	44.54	52.64	61.11	70.72	81.55	83.85	99.49	121.60	129.64	190.91	220.90	158.46	186.42	198.85	220.60	267.20	295.17
48	39.04	48.00	56.17	61.57	74.29	85.22	87.97	103.39	129.57	137.21	199.27	223.71	158.46	186.42	198.85	220.60	267.20	295.17
49	42.73	48.35	56.60	65.22	81.10	92.45	92.16	110.85	133.94	141.40	201.96	223.71	158.46	186.42	198.85	220.60	267.20	295.17
50	41.48	54.23	62.88	67.64	84.69	95.64	99.24	114.12	140.42	148.51	220.54	248.56	167.78	195.74	208.17	233.03	279.63	316.92
51	45.39	54.75	63.08	72.19	90.72	101.67	101.45	116.70	144.53	157.32	229.09	260.99	173.99	201.96	214.38	239.24	288.95	316.92
52	44.26	53.81	64.36	76.30	95.40	110.06	107.58	122.82	147.42	159.61	243.48	273.42	180.21	205.06	220.60	245.46	295.17	326.24
53	49.82	57.85	66.64	74.12	101.60	114.16	107.80	131.30	154.05	166.34	257.88	282.74	186.42	211.28	226.81	251.67	304.49	335.56
54	50.36	57.00	66.05	74.92	107.87	120.28	112.41	134.00	158.33	174.56	266.90	298.27	189.53	217.49	236.13	257.88	313.81	344.88
55	51.16	61.07	68.73	77.68	114.21	124.85	118.69	140.29	163.00	181.45	279.63	307.28	195.10	226.81	245.46	264.10	323.13	357.31
56	53.46	63.39	72.71	83.47	122.90	134.48	124.97	148.87	169.44	192.20	292.06	323.13	201.34	233.03	254.78	273.42	335.56	372.84
57	57.46	70.95	75.70	89.66	135.22	149.13	129.89	155.46	179.84	202.69	304.49	338.67	203.53	245.46	267.20	285.85	351.09	391.49
58	61.51	72.09	83.36	100.74	143.57	157.25	138.65	162.11	186.73	211.49	320.02	351.09	209.89	257.88	282.74	304.49	369.74	413.23
59	67.46	77.97	91.17	107.09	154.50	171.55	140.84	172.45	197.30	222.87	332.45	366.63	212.42	263.31	298.27	320.02	391.49	434.98
60	68.52	84.19	95.92	115.07	165.19	183.75	147.57	179.22	210.51	231.86	347.99	382.16	219.09	265.13	304.62	335.56	413.23	459.84
61	74.48	90.47	103.96	121.41	178.00	194.14	155.78	190.89	220.11	245.53	352.93	386.11	226.62	277.25	317.09	343.88	419.30	467.56
62	78.94	97.83	108.84	129.90	188.80	206.07	166.36	200.77	236.31	256.08	357.05	392.17	231.78	283.03	324.86	351.20	427.29	474.12
63	85.97	105.24	117.33	138.90	203.78	219.29	180.75	211.07	244.91	274.19	363.20	397.25	238.35	295.10	329.15	357.52	434.13	479.53
64	92.95	111.88	128.23	145.97	218.96	238.09	189.35	221.84	260.90	286.79	371.11	404.10	241.91	299.64	332.62	362.86	439.83	486.56
65	100.49	120.46	135.57	158.35	232.20	250.83	197.39	233.85	273.87	302.99	375.21	409.80	247.48	303.36	335.29	369.89	447.06	492.30
66	109.29	131.97	147.34	170.84	239.37	259.96	209.74	251.50	290.20	325.81	386.08	419.54	254.81	311.44	344.90	380.93	458.15	504.48
67	120.94	144.39	164.98	194.01	248.73	268.63	224.32	272.31	317.02	343.25	402.94	440.25	266.14	325.84	360.66	397.97	477.56	527.31
68	134.80	159.54	184.67	214.81	261.75	283.36	241.15	294.60	338.60	362.61	425.05	463.47	278.56	343.40	381.82	420.24	501.89	552.32
69	149.48	177.01	200.02	241.67	282.57	303.42	257.09	319.56	356.69	386.80	451.65	491.02	294.15	363.64	405.33	444.70	530.40	581.35
70	165.15	194.60	218.32	270.02	307.96	330.27	272.25	334.73	372.67	410.61	477.55	517.72	310.19	381.60	426.23	475.32	557.89	606.99
71	184.41	215.49	240.87	298.52	337.18	360.80	285.64	350.06	388.72	442.41	506.84	547.65	326.44	399.46	444.56	508.99	586.30	633.55
72	200.50	238.34	263.08	328.23	369.52	394.29	301.40	367.46	404.62	476.87	538.80	578.02	342.68	419.07	464.48	542.93	617.25	664.73
73	222.48	260.20	287.72	356.72	400.31	426.08	317.08	384.46	424.10	511.29	574.71	614.34	356.72	437.97	485.53	576.69	650.02	695.60
74	239.38	284.98	315.11	381.86	427.46	455.95	332.47	404.66	448.35	547.14	609.84	649.73	370.46	457.85	511.05	609.84	682.03	727.62
75	252.77	310.72	341.32	403.71	450.99	480.09	343.70	425.53	476.45	578.29	645.57	687.40	381.89	478.27	536.46	638.30	714.67	761.95
76	264.16	326.72	363.21	424.04	470.96	500.51	354.53	450.11	510.93	609.99	682.98	726.43	391.02	498.77	566.55	665.60	747.28	797.68
77	276.87	339.87	379.66	441.00	489.08	520.58	366.39	477.47	548.76	638.29	719.52	769.26	399.55	520.58	598.50	691.34	780.87	837.24
78	297.57	365.87	406.52	468.31	520.35	552.87	388.63	520.35	603.28	684.58	778.89	835.81	421.16	559.37	647.18	734.99	839.06	902.48
79	325.22	398.39	443.92	507.34	562.63	598.40	419.53	575.63	669.95	746.37	855.32	920.36	450.43	609.78	708.97	795.16	913.86	985.41
80	357.74	439.04	489.45	554.49	616.29	655.31	456.93	632.55					484.57	663.44				
81	400.02	491.08	547.99	616.29	687.83	731.74	500.83	691.09					526.85	720.36				
82	448.80	552.87	616.29	691.09	775.64	827.68	551.24	752.88					574.01	778.89				
83	502.46	621.16	694.34	777.27	876.46	938.25	606.53	817.92					627.67	842.31				
84	561.00	697.59	780.52	871.58	987.03	1058.58	666.69	884.59					686.21	905.73				
85+	756.13	948.01	1065.09	1178.91	1352.90	1460.22												

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

Appendix B2

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	56.91	71.55	79.68	89.43	110.77	121.98	90.32	112.80	125.35	141.57	172.04	189.59
30	56.91	71.55	79.68	89.43	111.17	122.82	91.11	113.59	126.39	142.19	172.04	189.59
31	56.91	71.55	79.68	89.43	111.57	123.67	91.28	113.98	126.39	142.19	172.04	189.59
32	56.91	71.55	79.68	89.43	112.37	124.09	91.28	114.11	126.39	142.19	172.04	189.59
33	57.10	71.55	79.83	89.43	112.77	124.93	91.28	114.11	126.39	142.19	172.04	189.59
34	57.10	71.55	80.22	89.73	113.57	125.77	91.28	114.11	126.39	142.19	172.04	189.59
35	57.48	71.71	80.22	90.11	114.38	126.19	91.28	114.11	126.39	142.19	172.04	189.59
36	57.86	72.09	80.60	90.87	114.78	127.03	91.28	114.11	126.39	142.19	172.04	189.59
37	58.24	72.47	81.36	91.25	115.58	127.88	91.28	114.11	126.39	142.19	172.04	189.59
38	58.24	72.85	81.74	91.64	116.38	128.72	91.28	114.11	126.39	142.19	172.04	189.59
39	58.62	73.23	82.12	92.40	117.18	129.98	91.28	114.11	126.39	142.19	172.04	189.59
40	59.00	73.60	82.50	92.78	117.98	130.82	91.28	114.11	126.39	142.19	172.04	189.59
41	59.42	74.02	82.93	93.22	118.87	131.66	91.28	114.11	126.39	142.19	172.04	189.59
42	59.45	74.44	83.37	94.04	119.37	131.66	91.28	114.11	126.39	142.19	172.04	189.59
43	59.88	74.87	84.19	94.48	119.37	131.66	91.28	114.11	126.39	142.19	172.04	189.59
44	60.30	75.30	84.63	94.93	119.37	131.66	91.28	114.11	126.39	142.19	172.04	189.59
45	75.31	96.14	104.03	119.10	153.13	165.96	103.57	129.90	143.95	159.75	193.10	214.17
46	75.35	96.96	104.86	119.56	154.05	167.30	103.57	129.90	143.95	159.75	193.10	214.17
47	75.79	97.40	105.32	120.41	154.99	168.22	103.57	129.90	143.95	159.75	193.10	214.17
48	76.23	97.84	106.17	121.27	155.93	168.53	103.57	129.90	143.95	159.75	193.10	214.17
49	76.67	98.68	106.63	121.74	156.24	168.53	103.57	129.90	143.95	159.75	193.10	214.17
50	81.49	107.88	114.78	131.36	169.93	182.57	110.59	138.68	152.73	168.53	201.88	222.94
51	86.31	112.71	122.95	136.62	178.62	191.35	114.11	142.19	156.24	172.04	207.15	228.21
52	91.53	117.94	129.26	146.26	185.86	201.88	119.37	145.70	159.75	175.55	212.41	235.23
53	97.82	123.18	135.98	152.99	193.10	210.66	124.64	149.22	165.01	180.81	217.68	240.50
54	101.20	128.03	142.71	161.59	201.85	221.19	128.15	154.48	170.28	184.32	222.94	245.77
55	106.44	133.28	150.91	168.34	208.90	231.35	133.35	157.99	173.79	187.84	228.21	251.03
56	111.69	138.53	156.18	176.95	217.68	240.50	138.62	165.01	180.81	194.86	235.23	261.57
57	116.53	145.25	163.33	184.11	228.21	249.28	143.48	173.79	191.35	205.39	247.52	273.85
58	121.79	151.97	170.08	194.20	236.99	259.81	148.76	182.57	203.63	215.92	263.32	291.41
59	129.97	159.10	177.25	204.30	247.52	270.34	155.09	192.37	217.68	229.97	279.12	308.96
60	136.70	165.84	184.42	214.41	258.05	280.88	161.83	203.52	228.99	244.01	296.67	328.27
61	145.28	174.82	194.90	226.76	269.20	291.92	168.97	214.01	240.94	258.71	312.90	346.11
62	153.87	186.73	207.25	240.17	283.72	306.35	179.03	225.54	254.13	273.27	330.71	365.53
63	162.89	200.10	223.57	255.88	298.10	322.37	188.91	237.44	266.91	291.17	350.10	386.50
64	172.95	214.93	240.74	272.64	315.81	341.69	198.46	251.96	283.02	310.63	371.03	409.00
65	186.21	230.19	258.95	289.83	335.07	360.84	209.63	264.62	298.98	329.91	393.49	433.01
66	198.25	247.25	278.96	309.22	357.57	384.94	224.12	282.29	316.51	349.01	419.16	456.80
67	210.14	267.22	297.94	328.76	386.68	415.63	236.78	303.21	335.57	371.35	451.41	482.07
68	226.83	289.07	320.54	352.76	420.60	444.35	254.40	325.63	361.24	400.25	486.75	515.58
69	244.84	312.37	349.53	388.37	457.60	489.68	276.92	352.91	395.12	439.02	526.83	562.29
70	263.93	336.22	379.93	428.68	497.61	539.64	299.24	378.25	427.00	484.16	566.53	616.97
71	286.20	361.51	405.03	470.30	540.60	584.11	324.69	406.70	456.91	530.55	610.89	661.10
72	311.59	389.90	433.22	521.53	591.51	636.50	351.58	439.89	489.87	584.85	663.16	713.15
73	340.05	424.65	469.44	577.26	650.25	696.70	379.87	476.08	530.82	643.62	721.58	769.68
74	369.91	464.03	513.58	640.73	716.69	762.93	407.89	516.88	577.98	706.78	786.05	835.59
75	399.48	507.97	573.73	706.89	787.44	836.76	437.29	560.58	636.20	772.65	858.13	909.09
76	430.40	562.95	649.69	778.97	870.62	927.89	468.04	613.69	706.97	842.79	939.35	999.90
77	464.28	628.82	737.96	856.88	969.29	1039.34	500.12	674.43	786.84	915.53	1036.08	1109.39
78	502.46	704.09	832.56	943.13	1081.35	1165.90	536.61	744.75	874.83	995.16	1144.76	1234.20
79	544.74	783.77	930.12	1034.19	1200.05	1300.87	577.26	817.92	965.89	1082.97	1260.22	1367.54
80	595.15	865.08					626.04	894.35				
81	658.56	949.63					684.58	975.65				
82	731.74	1039.07					754.50	1060.21				
83	813.04	1131.75					832.56	1148.02				
84	902.48	1227.69					917.11	1239.08				
85+												

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

Appendix B2

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	55.29	66.67	74.80	84.56	100.99	112.22	86.85	105.86	120.13	134.58	163.26	180.81
30	55.29	66.67	74.80	84.56	101.36	113.00	87.60	106.60	121.13	135.17	163.26	180.81
31	55.29	66.67	74.80	84.56	101.73	113.77	87.77	106.96	121.13	135.17	163.26	180.81
32	55.29	66.67	74.80	84.56	102.46	114.16	87.77	107.08	121.13	135.17	163.26	180.81
33	55.47	66.67	74.95	84.56	102.82	114.93	87.77	107.08	121.13	135.17	163.26	180.81
34	55.47	66.67	75.30	84.83	103.55	115.71	87.77	107.08	121.13	135.17	163.26	180.81
35	55.84	66.82	75.30	85.20	104.28	116.10	87.77	107.08	121.13	135.17	163.26	180.81
36	56.21	67.18	75.66	85.92	104.65	116.87	87.77	107.08	121.13	135.17	163.26	180.81
37	56.58	67.53	76.38	86.28	105.38	117.65	87.77	107.08	121.13	135.17	163.26	180.81
38	56.58	67.88	76.74	86.64	106.11	118.42	87.77	107.08	121.13	135.17	163.26	180.81
39	56.95	68.23	77.09	87.36	106.84	119.58	87.77	107.08	121.13	135.17	163.26	180.81
40	57.32	68.59	77.45	87.72	107.57	120.36	87.77	107.08	121.13	135.17	163.26	180.81
41	57.72	68.98	77.86	88.13	108.38	121.13	87.77	107.08	121.13	135.17	163.26	180.81
42	57.76	69.37	78.26	88.91	108.84	121.13	87.77	107.08	121.13	135.17	163.26	180.81
43	58.17	69.76	79.03	89.33	108.84	121.13	87.77	107.08	121.13	135.17	163.26	180.81
44	58.58	70.16	79.45	89.75	108.84	121.13	87.77	107.08	121.13	135.17	163.26	180.81
45	71.96	89.51	97.31	109.04	139.36	150.40	100.06	124.64	140.44	152.73	184.32	201.88
46	72.00	90.27	98.10	109.45	140.21	151.61	100.06	124.64	140.44	152.73	184.32	201.88
47	72.42	90.68	98.52	110.24	141.06	152.45	100.06	124.64	140.44	152.73	184.32	201.88
48	72.84	91.09	99.32	111.02	141.92	152.73	100.06	124.64	140.44	152.73	184.32	201.88
49	73.26	91.87	99.75	111.45	142.19	152.73	100.06	124.64	140.44	152.73	184.32	201.88
50	78.09	101.14	109.64	121.13	155.92	166.77	105.33	133.42	145.70	161.50	193.10	212.41
51	82.92	105.98	114.41	128.08	162.86	177.30	110.59	136.93	149.22	165.01	198.37	217.68
52	88.14	111.20	120.76	134.35	171.84	184.32	114.11	140.44	154.48	168.53	201.88	222.94
53	92.76	116.43	127.48	141.09	179.06	194.86	119.37	145.70	157.99	172.04	207.15	229.97
54	97.82	121.29	134.22	147.98	186.05	205.39	124.64	149.22	163.26	177.30	212.41	235.23
55	103.06	126.53	140.74	156.43	194.86	213.82	129.84	152.73	168.53	180.81	219.43	242.26
56	108.30	131.77	146.00	165.04	201.88	222.94	135.11	159.75	173.79	187.84	226.46	251.03
57	113.15	136.80	153.12	172.18	212.41	233.48	138.23	166.77	184.32	196.61	238.74	265.08
58	118.40	143.52	159.87	180.57	222.94	242.26	143.51	175.55	194.86	208.90	252.79	280.88
59	123.22	150.64	168.73	188.97	233.48	256.30	149.86	185.38	205.39	221.19	270.34	298.43
60	131.64	159.07	175.89	199.09	244.01	268.59	156.61	193.08	216.75	233.48	286.14	315.98
61	138.52	168.03	186.35	211.42	255.21	279.69	163.74	203.57	228.72	246.47	300.66	332.13
62	147.11	178.24	200.40	223.14	269.79	294.16	173.81	213.40	240.20	259.35	316.79	349.86
63	157.80	191.62	213.33	237.11	284.24	310.24	181.98	225.31	253.04	275.57	332.77	369.16
64	167.86	204.78	230.49	252.19	300.28	326.16	191.56	238.15	265.76	291.65	352.05	388.29
65	177.75	220.03	247.03	269.37	316.17	343.66	202.76	252.59	281.80	307.57	371.15	408.95
66	188.08	237.09	261.95	287.01	337.04	366.12	215.57	268.60	297.69	328.48	393.50	431.14
67	201.67	255.38	279.21	304.91	362.83	388.38	228.26	289.58	316.84	347.50	422.45	454.81
68	218.36	278.93	300.19	329.02	393.47	415.52	245.92	313.76	340.89	376.51	456.22	485.05
69	238.09	302.24	329.27	361.35	427.20	455.91	268.48	339.40	374.86	413.69	494.74	530.20
70	262.25	326.14	364.80	400.10	463.99	504.33	295.88	368.16	411.87	457.26	536.27	583.35
71	284.52	351.47	391.64	446.87	508.80	548.97	321.35	398.33	443.52	505.45	580.77	629.30
72	309.92	381.57	423.22	496.54	559.86	601.51	349.91	431.56	479.88	558.19	633.17	683.16
73	338.40	414.70	459.49	550.72	618.73	661.86	378.21	467.78	520.86	613.76	693.38	743.14
74	368.25	452.47	502.02	609.35	683.67	728.25	406.24	508.62	568.07	672.11	756.33	807.52
75	396.19	494.82	555.65	672.37	751.28	800.59	435.64	550.72	619.76	733.19	823.61	877.86
76	427.13	544.95	620.23	738.06	826.43	882.07	466.40	597.32	680.78	796.97	896.80	958.99
77	459.39	604.38	697.24	806.38	912.27	977.44	498.49	653.25	751.00	861.77	979.06	1050.74
78	497.58	671.57	782.15	881.34	1006.55	1082.97	533.36	715.48	827.68	933.37	1071.59	1156.15
79	538.23	744.75	869.95	962.64	1108.99	1198.42	572.38	780.52	908.98	1013.05	1170.78	1268.35
80	587.02	819.55					617.91	852.07				
81	645.56	897.60					674.82	926.87				
82	715.48	982.15					739.87	1006.55				
83	791.90	1068.34					813.04	1089.48				
84	874.83	1159.40					892.72	1177.28				
85+												

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

Appendix B2

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	50.41	58.54	65.04	71.55	84.71	94.33	79.90	95.45	106.20	117.10	142.19	156.24
30	50.41	58.54	65.04	71.55	85.01	94.98	80.60	96.11	107.08	117.62	142.19	156.24
31	50.41	58.54	65.04	71.55	85.32	95.64	80.75	96.44	107.08	117.62	142.19	156.24
32	50.41	58.54	65.04	71.55	85.93	95.96	80.75	96.55	107.08	117.62	142.19	156.24
33	50.58	58.54	65.17	71.55	86.24	96.61	80.75	96.55	107.08	117.62	142.19	156.24
34	50.58	58.54	65.48	71.78	86.85	97.26	80.75	96.55	107.08	117.62	142.19	156.24
35	50.91	58.68	65.48	72.09	87.46	97.59	80.75	96.55	107.08	117.62	142.19	156.24
36	51.25	58.98	65.79	72.70	87.77	98.24	80.75	96.55	107.08	117.62	142.19	156.24
37	51.59	59.29	66.42	73.00	88.38	98.89	80.75	96.55	107.08	117.62	142.19	156.24
38	51.59	59.60	66.73	73.31	89.00	99.54	80.75	96.55	107.08	117.62	142.19	156.24
39	51.92	59.91	67.04	73.92	89.61	100.52	80.75	96.55	107.08	117.62	142.19	156.24
40	52.26	60.22	67.35	74.22	90.22	101.17	80.75	96.55	107.08	117.62	142.19	156.24
41	52.63	60.56	67.70	74.57	90.90	101.82	80.75	96.55	107.08	117.62	142.19	156.24
42	52.66	60.91	68.05	75.23	91.28	101.82	80.75	96.55	107.08	117.62	142.19	156.24
43	53.03	61.26	68.72	75.59	91.28	101.82	80.75	96.55	107.08	117.62	142.19	156.24
44	53.41	61.61	69.08	75.95	91.28	101.82	80.75	96.55	107.08	117.62	142.19	156.24
45	65.27	79.56	85.57	93.94	118.72	129.65	91.28	110.59	121.13	133.42	161.50	177.30
46	65.31	80.24	86.26	94.30	119.44	130.70	91.28	110.59	121.13	133.42	161.50	177.30
47	65.68	80.61	86.63	94.97	120.16	131.42	91.28	110.59	121.13	133.42	161.50	177.30
48	66.06	80.97	87.33	95.65	120.89	131.66	91.28	110.59	121.13	133.42	161.50	177.30
49	66.45	81.67	87.71	96.02	121.13	131.66	91.28	110.59	121.13	133.42	161.50	177.30
50	71.30	89.34	94.22	104.07	133.14	143.95	96.55	117.62	128.15	140.44	170.28	187.84
51	76.15	92.52	99.04	111.00	140.09	152.73	100.06	121.13	131.66	143.95	173.79	193.10
52	79.67	97.72	105.45	117.35	147.29	159.75	103.57	124.64	135.17	147.46	179.06	198.37
53	82.64	101.25	112.19	122.39	154.48	168.53	107.08	128.15	138.68	150.97	182.57	203.63
54	87.70	106.13	115.53	129.27	161.48	177.30	112.35	131.66	142.19	154.48	187.84	208.90
55	91.23	109.66	122.08	134.33	168.53	185.78	117.56	135.17	147.46	157.99	193.10	214.17
56	96.46	114.88	127.32	142.92	175.55	196.61	121.07	140.44	152.73	165.01	200.12	222.94
57	101.33	119.91	132.71	150.01	184.32	203.63	125.98	147.46	161.50	173.79	212.41	235.23
58	104.87	126.64	139.47	156.72	193.10	214.17	129.51	156.24	172.04	184.32	224.70	249.28
59	111.40	132.02	146.57	165.14	203.63	222.94	135.92	164.39	182.57	194.86	238.74	265.08
60	118.13	138.76	153.69	173.57	214.17	235.23	140.95	172.21	192.28	207.15	252.79	280.88
61	125.01	147.66	162.41	185.84	223.75	246.47	149.81	180.95	202.53	218.50	265.70	295.42
62	133.58	157.87	172.99	195.88	236.72	257.61	156.43	190.85	210.61	231.50	281.98	311.57
63	142.53	167.88	186.03	209.82	249.58	272.11	164.65	201.05	221.84	244.38	296.37	329.30
64	150.91	181.08	199.76	223.22	264.04	288.20	174.30	212.26	236.42	258.86	314.08	346.87
65	160.82	192.95	214.66	236.98	278.36	304.14	183.86	225.10	249.15	274.93	331.63	366.00
66	171.14	208.30	229.64	252.85	297.69	323.35	195.04	239.52	265.18	292.56	352.44	386.65
67	181.33	226.63	246.86	270.84	320.24	342.39	206.11	258.92	281.06	310.02	379.86	407.12
68	196.36	246.81	264.57	291.71	347.68	369.72	222.17	279.84	303.58	335.80	410.43	437.56
69	214.45	268.47	290.43	322.51	379.92	403.56	243.15	305.63	332.64	371.48	445.78	477.86
70	235.36	289.15	322.77	356.40	413.55	448.86	268.98	331.18	368.16	411.87	482.48	526.19
71	256.07	312.98	348.12	398.33	453.57	488.71	292.89	358.17	398.33	456.91	523.86	567.38
72	279.93	339.91	374.90	443.22	499.87	536.53	318.25	388.23	431.56	504.87	571.52	614.84
73	305.22	369.91	408.07	492.66	552.38	590.53	343.37	421.34	467.78	554.04	625.37	668.50
74	331.92	404.58	447.52	546.60	609.35	648.99	369.91	457.43	510.27	609.35	682.01	726.60
75	356.73	442.22	494.82	601.68	670.72	713.47	396.19	496.47	557.29	664.15	743.06	790.73
76	384.58	487.68	553.14	661.14	738.06	787.15	423.85	540.04	613.69	720.06	810.06	864.07
77	413.78	539.22	620.67	721.67	812.90	869.92	452.88	588.09	676.06	778.69	882.95	944.85
78	447.17	598.40	694.34	787.02	894.35	961.02	482.95	643.93	743.12	843.94	964.27	1035.82
79	482.95	661.82	770.76	858.57	982.15	1058.58	517.09	702.47	814.67	913.86	1050.45	1133.38
80	525.23	726.86					557.75	762.63				
81	575.63	795.16					604.90	827.68				
82	634.17	865.08					660.19	895.97				
83	697.59	939.88					721.98	967.52				
84	767.51	1017.93					788.65	1042.32				
85+												

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

Appendix B2

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	53.66	66.67	76.43	86.18	105.88	118.73	85.11	105.86	118.39	134.58	163.26	179.06
30	53.66	66.67	76.43	86.18	106.26	119.55	85.85	106.60	119.37	135.17	163.26	179.06
31	53.66	66.67	76.43	86.18	106.65	120.37	86.02	106.96	119.37	135.17	163.26	179.06
32	53.66	66.67	76.43	86.18	107.41	120.78	86.02	107.08	119.37	135.17	163.26	179.06
33	53.84	66.67	76.58	86.18	107.80	121.60	86.02	107.08	119.37	135.17	163.26	179.06
34	53.84	66.67	76.94	86.47	108.56	122.42	86.02	107.08	119.37	135.17	163.26	179.06
35	54.20	66.82	76.94	86.83	109.33	122.83	86.02	107.08	119.37	135.17	163.26	179.06
36	54.56	67.18	77.31	87.57	109.71	123.65	86.02	107.08	119.37	135.17	163.26	179.06
37	54.91	67.53	78.04	87.94	110.48	124.47	86.02	107.08	119.37	135.17	163.26	179.06
38	54.91	67.88	78.41	88.30	111.24	125.29	86.02	107.08	119.37	135.17	163.26	179.06
39	55.27	68.23	78.77	89.04	112.01	126.51	86.02	107.08	119.37	135.17	163.26	179.06
40	55.63	68.59	79.14	89.41	112.78	127.33	86.02	107.08	119.37	135.17	163.26	179.06
41	56.02	68.98	79.55	89.83	113.63	128.15	86.02	107.08	119.37	135.17	163.26	179.06
42	56.06	69.37	79.96	90.62	114.11	128.15	86.02	107.08	119.37	135.17	163.26	179.06
43	56.45	69.76	80.75	91.05	114.11	128.15	86.02	107.08	119.37	135.17	163.26	179.06
44	56.86	70.16	81.17	91.48	114.11	128.15	86.02	107.08	119.37	135.17	163.26	179.06
45	71.96	91.17	102.35	114.07	144.52	162.50	101.82	122.88	135.17	150.97	182.57	200.12
46	72.00	91.94	103.17	114.51	145.40	163.81	101.82	122.88	135.17	150.97	182.57	200.12
47	72.42	92.36	103.62	115.32	146.28	164.71	101.82	122.88	135.17	150.97	182.57	200.12
48	72.84	92.78	104.45	116.15	147.17	165.01	101.82	122.88	135.17	150.97	182.57	200.12
49	73.26	93.57	104.91	116.60	147.46	165.01	101.82	122.88	135.17	150.97	182.57	200.12
50	79.79	101.14	113.07	127.95	161.17	179.06	108.84	128.15	140.44	157.99	189.59	214.17
51	84.62	105.98	121.24	134.91	168.11	187.84	112.35	133.42	145.70	161.50	194.86	214.17
52	88.14	111.20	125.86	139.46	175.34	194.86	114.11	136.93	149.22	165.01	198.37	219.43
53	91.07	116.43	132.58	146.19	182.57	201.88	117.62	140.44	154.48	168.53	203.63	224.70
54	96.14	121.29	137.62	151.38	189.56	210.66	121.13	143.95	157.99	173.79	208.90	229.97
55	99.68	124.85	142.43	158.13	196.61	217.33	124.58	149.22	163.26	177.30	214.17	236.99
56	104.92	130.09	147.69	165.04	205.39	226.46	129.85	154.48	170.28	182.57	221.19	245.77
57	109.77	135.11	153.12	172.18	212.41	233.48	132.98	163.26	180.81	191.35	231.72	258.05
58	115.02	140.15	158.17	180.57	221.19	242.26	138.26	170.28	189.59	201.88	245.77	272.10
59	119.84	147.25	163.61	188.97	229.97	251.03	142.89	178.38	201.88	214.17	259.81	287.90
60	126.57	152.30	169.06	197.39	236.99	258.05	149.65	186.13	211.51	224.70	272.10	301.94
61	131.77	159.54	177.80	206.30	246.47	267.45	155.04	194.87	219.99	234.24	284.93	314.65
62	138.65	168.05	186.70	216.32	255.87	276.76	159.91	202.99	229.76	247.17	297.64	328.97
63	145.92	178.05	197.97	228.58	266.91	287.71	168.12	213.18	239.18	259.97	311.97	344.90
64	154.30	187.85	211.71	240.26	277.84	300.28	174.30	220.89	250.23	272.66	326.16	360.68
65	162.51	199.72	224.88	252.32	290.39	314.45	182.14	230.25	259.46	286.95	341.94	376.31
66	171.14	215.07	241.54	268.22	307.95	333.62	191.62	242.94	273.74	304.53	362.70	398.63
67	183.02	231.71	262.19	287.88	333.87	361.12	206.11	260.62	294.69	327.06	390.08	427.56
68	196.36	250.19	284.93	312.06	364.64	395.16	222.17	281.53	318.84	354.46	422.30	463.00
69	212.76	271.85	307.32	341.09	398.50	432.27	239.77	305.63	344.46	384.99	457.60	499.81
70	230.31	292.51	331.18	373.21	432.05	469.03	260.57	329.50	371.53	421.96	492.57	536.27
71	249.38	314.65	353.15	410.05	470.30	508.80	282.85	354.82	398.33	461.93	532.23	575.74
72	273.26	339.91	378.24	453.22	514.87	554.86	306.59	383.23	426.56	508.20	576.52	619.84
73	296.93	369.91	408.07	502.62	565.65	605.46	330.10	414.70	461.15	560.68	627.03	670.16
74	322.02	402.93	447.52	558.16	622.57	663.85	356.70	449.17	502.02	615.96	683.67	726.60
75	346.87	442.22	499.75	614.83	685.52	728.26	381.39	488.25	554.00	672.37	746.34	790.73
76	374.76	489.31	566.23	677.51	757.70	806.79	407.49	533.50	615.32	733.15	818.25	868.98
77	404.01	547.36	641.85	746.11	843.85	904.13	434.96	586.46	685.83	796.61	900.87	964.40
78	437.42	613.03	725.23	819.55	939.88	1014.68	466.69	647.18	761.01	866.70	995.16	1074.84
79	474.82	681.33	809.79	899.22	1043.95	1131.75	502.46	712.22	840.69	941.50	1095.98	1190.29
80	518.72	752.88					544.74	778.89				
81	572.38	827.68					596.77	848.82				
82	635.80	904.10					656.94	921.99				
83	707.35	983.78					725.23	998.42				
84	785.40	1066.71					798.41	1078.09				
85+												

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

Appendix B2

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	52.03	63.42	71.55	79.68	96.11	107.34	81.64	100.65	113.16	127.59	154.48	170.28
30	52.03	63.42	71.55	79.68	96.46	108.09	82.35	101.35	114.11	128.15	154.48	170.28
31	52.03	63.42	71.55	79.68	96.80	108.83	82.51	101.70	114.11	128.15	154.48	170.28
32	52.03	63.42	71.55	79.68	97.50	109.20	82.51	101.82	114.11	128.15	154.48	170.28
33	52.21	63.42	71.69	79.68	97.85	109.94	82.51	101.82	114.11	128.15	154.48	170.28
34	52.21	63.42	72.03	79.94	98.54	110.68	82.51	101.82	114.11	128.15	154.48	170.28
35	52.56	63.57	72.03	80.28	99.24	111.05	82.51	101.82	114.11	128.15	154.48	170.28
36	52.90	63.90	72.37	80.96	99.59	111.79	82.51	101.82	114.11	128.15	154.48	170.28
37	53.25	64.24	73.06	81.30	100.28	112.53	82.51	101.82	114.11	128.15	154.48	170.28
38	53.25	64.57	73.40	81.64	100.98	113.27	82.51	101.82	114.11	128.15	154.48	170.28
39	53.60	64.91	73.74	82.32	101.67	114.38	82.51	101.82	114.11	128.15	154.48	170.28
40	53.94	65.24	74.09	82.66	102.37	115.12	82.51	101.82	114.11	128.15	154.48	170.28
41	54.32	65.61	74.47	83.05	103.14	115.86	82.51	101.82	114.11	128.15	154.48	170.28
42	54.36	65.98	74.86	83.78	103.57	115.86	82.51	101.82	114.11	128.15	154.48	170.28
43	54.74	66.36	75.60	84.18	103.57	115.86	82.51	101.82	114.11	128.15	154.48	170.28
44	55.13	66.74	75.99	84.58	103.57	115.86	82.51	101.82	114.11	128.15	154.48	170.28
45	70.29	84.54	95.64	105.68	132.48	146.94	98.31	117.62	129.90	143.95	172.04	187.84
46	70.33	85.26	96.41	106.09	133.28	148.13	98.31	117.62	129.90	143.95	172.04	187.84
47	70.74	85.64	96.82	106.84	134.09	148.94	98.31	117.62	129.90	143.95	172.04	187.84
48	71.14	86.03	97.60	107.61	134.91	149.22	98.31	117.62	129.90	143.95	172.04	187.84
49	71.56	86.77	98.03	108.02	135.17	149.22	98.31	117.62	129.90	143.95	172.04	187.84
50	76.39	96.08	107.93	119.42	147.16	163.26	103.57	124.64	136.93	150.97	180.81	201.88
51	81.23	99.25	112.70	124.66	154.10	170.28	108.84	128.15	140.44	154.48	184.32	201.88
52	84.75	104.46	117.36	129.25	161.31	177.30	112.35	131.66	143.95	157.99	189.59	207.15
53	89.39	109.68	122.38	135.99	168.53	186.08	115.86	135.17	149.22	161.50	194.86	214.17
54	92.76	112.87	127.42	141.18	175.52	193.10	119.37	140.44	152.73	166.77	200.12	219.43
55	96.30	118.10	132.26	146.23	182.57	201.56	122.82	143.95	157.99	170.28	205.39	226.46
56	101.53	123.33	137.51	153.13	189.59	208.90	126.34	149.22	165.01	175.55	214.17	236.99
57	106.40	128.36	142.92	160.24	198.37	219.43	129.48	156.24	172.04	184.32	224.70	249.28
58	111.64	133.39	149.67	168.65	207.15	228.21	134.76	163.26	180.81	194.86	236.99	263.32
59	116.47	140.48	156.80	175.35	215.92	236.99	139.40	171.39	191.35	205.39	249.28	277.36
60	121.51	145.53	162.23	183.78	224.70	247.52	144.43	177.43	199.27	215.92	263.32	291.41
61	126.70	152.76	170.96	192.66	232.49	255.21	149.81	186.17	207.77	225.50	272.69	304.16
62	133.58	161.26	179.85	200.99	243.68	266.31	154.70	192.58	217.57	234.98	285.46	316.79
63	140.83	169.57	189.44	211.53	253.04	275.57	161.18	201.05	225.31	244.38	296.37	329.30
64	147.52	179.39	203.17	223.22	264.04	288.20	169.12	210.54	234.70	255.41	308.91	341.69
65	154.05	191.26	214.66	233.57	274.93	298.98	176.98	218.22	245.72	268.05	323.04	355.69
66	164.36	204.91	229.64	249.43	290.85	316.51	186.48	230.97	258.34	282.29	338.75	374.68
67	177.94	221.56	250.27	267.44	311.73	340.68	201.00	248.70	279.36	303.21	364.53	402.01
68	192.97	241.74	271.36	290.01	339.20	369.72	217.09	271.36	303.58	330.72	395.16	434.17
69	209.38	261.72	293.81	317.45	371.48	403.56	236.40	295.50	330.96	361.35	428.89	469.42
70	228.63	284.11	317.73	347.99	405.15	438.77	257.21	319.41	358.08	398.42	465.67	507.70
71	247.70	306.28	341.43	384.95	441.85	478.67	279.50	346.45	386.62	438.50	505.45	547.29
72	271.60	331.58	368.24	429.89	488.21	524.87	304.92	374.90	418.23	484.88	551.53	594.85
73	295.27	361.62	399.77	479.39	539.11	577.26	328.44	408.07	454.51	534.13	603.80	646.93
74	320.37	394.68	437.61	531.74	594.49	634.12	355.04	442.57	493.76	584.58	658.90	703.48
75	345.23	430.71	483.32	585.24	654.28	697.03	379.75	478.38	539.21	637.85	716.75	764.43
76	371.48	472.95	540.04	641.51	720.06	767.52	405.85	520.41	592.41	692.24	780.61	834.61
77	400.75	526.19	606.01	702.12	793.35	850.37	433.33	568.54	653.25	751.00	852.00	915.53
78	432.54	583.76	679.70	767.51	876.46	943.13	465.06	621.16	720.36	813.04	933.37	1006.55
79	468.31	647.18	756.13	837.43	964.27	1042.32	499.21	679.70	790.28	881.34	1019.55	1104.11
80	510.59	712.22					538.23	741.49				
81	562.63	782.15					587.02	806.54				
82	621.16	853.69					643.93	874.83				
83	687.83	930.12					707.35	948.01				
84	761.01	1008.17					777.27	1024.43				
85+												

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

Appendix B2

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	47.16	55.29	61.79	66.67	81.45	89.45	76.43	90.24	99.24	110.11	133.42	147.46
30	47.16	55.29	61.79	66.67	81.74	90.07	77.09	90.87	100.06	110.59	133.42	147.46
31	47.16	55.29	61.79	66.67	82.04	90.69	77.24	91.18	100.06	110.59	133.42	147.46
32	47.16	55.29	61.79	66.67	82.63	91.00	77.24	91.28	100.06	110.59	133.42	147.46
33	47.31	55.29	61.91	66.67	82.92	91.61	77.24	91.28	100.06	110.59	133.42	147.46
34	47.31	55.29	62.21	66.89	83.51	92.23	77.24	91.28	100.06	110.59	133.42	147.46
35	47.63	55.42	62.21	67.17	84.10	92.54	77.24	91.28	100.06	110.59	133.42	147.46
36	47.94	55.71	62.50	67.74	84.39	93.16	77.24	91.28	100.06	110.59	133.42	147.46
37	48.26	56.00	63.10	68.03	84.98	93.78	77.24	91.28	100.06	110.59	133.42	147.46
38	48.26	56.29	63.39	68.31	85.57	94.39	77.24	91.28	100.06	110.59	133.42	147.46
39	48.57	56.58	63.69	68.88	86.16	95.32	77.24	91.28	100.06	110.59	133.42	147.46
40	48.89	56.88	63.98	69.16	86.75	95.94	77.24	91.28	100.06	110.59	133.42	147.46
41	49.23	57.20	64.32	69.49	87.41	96.55	77.24	91.28	100.06	110.59	133.42	147.46
42	49.26	57.52	64.65	70.10	87.77	96.55	77.24	91.28	100.06	110.59	133.42	147.46
43	49.61	57.85	65.29	70.43	87.77	96.55	77.24	91.28	100.06	110.59	133.42	147.46
44	49.96	58.18	65.63	70.77	87.77	96.55	77.24	91.28	100.06	110.59	133.42	147.46
45	61.92	74.59	83.89	90.58	111.83	124.47	89.53	105.33	112.35	124.64	150.97	166.77
46	61.96	75.23	84.57	90.93	112.51	125.47	89.53	105.33	112.35	124.64	150.97	166.77
47	62.31	75.57	84.93	91.58	113.20	126.16	89.53	105.33	112.35	124.64	150.97	166.77
48	62.67	75.91	85.62	92.23	113.88	126.39	89.53	105.33	112.35	124.64	150.97	166.77
49	63.04	76.56	85.99	92.59	114.11	126.39	89.53	105.33	112.35	124.64	150.97	166.77
50	69.60	84.28	92.51	100.65	126.13	140.44	94.80	110.59	117.62	131.66	157.99	179.06
51	72.77	87.48	97.33	105.88	131.34	147.46	98.31	114.11	121.13	135.17	163.26	179.06
52	76.28	90.98	102.05	110.54	138.52	154.48	101.82	115.86	124.64	138.68	166.77	184.32
53	79.27	96.18	107.09	115.59	145.70	159.75	105.33	119.37	128.15	142.19	172.04	189.59
54	82.64	99.39	110.43	120.77	150.95	168.53	107.08	122.88	133.42	145.70	177.30	194.86
55	86.17	102.91	115.30	125.83	157.99	175.27	110.54	128.15	138.68	149.22	182.57	201.88
56	89.69	108.12	118.84	132.71	165.01	182.57	114.06	131.66	143.95	154.48	189.59	210.66
57	94.58	113.16	124.20	138.08	172.04	191.35	117.24	138.68	150.97	161.50	198.37	221.19
58	99.80	118.20	129.26	144.80	180.81	198.37	120.76	145.70	159.75	172.04	208.90	233.48
59	102.96	123.56	134.64	153.22	187.84	207.15	125.46	152.15	168.53	180.81	221.19	245.77
60	108.01	128.61	141.73	159.95	196.61	215.92	130.51	158.29	176.55	189.59	233.48	259.81
61	113.18	134.09	147.03	167.09	204.52	223.75	134.13	165.29	185.07	199.28	242.98	270.95
62	120.05	140.89	155.87	175.44	212.35	233.24	139.05	171.76	193.21	208.87	254.13	281.98
63	127.25	149.22	165.55	185.94	221.84	242.64	145.59	180.25	201.05	218.38	265.17	292.90
64	133.95	159.08	175.86	195.96	232.97	253.68	151.86	188.10	208.81	227.80	276.12	305.45
65	140.50	167.56	187.40	206.29	242.28	264.62	159.80	195.89	216.50	238.84	288.67	317.88
66	149.11	179.51	200.72	218.68	256.63	278.87	169.37	207.01	229.25	253.21	304.53	335.33
67	159.30	196.19	217.92	235.07	275.95	301.51	182.27	223.15	247.00	272.55	327.06	361.12
68	172.66	213.00	239.13	256.09	300.19	327.32	196.73	242.53	269.66	296.80	354.46	390.08
69	187.43	233.01	260.04	281.99	329.27	357.97	214.45	265.10	295.50	324.20	386.68	423.83
70	205.10	252.17	280.75	309.32	359.76	390.02	233.67	287.47	321.09	358.08	420.28	457.26
71	222.60	272.81	302.94	344.78	394.99	426.79	254.40	311.30	346.45	396.66	456.91	493.73
72	243.27	296.59	326.58	384.90	434.89	466.55	276.60	338.25	374.90	438.22	498.21	536.53
73	265.41	321.81	354.98	427.97	481.05	514.23	298.58	366.60	406.41	482.71	544.09	582.24
74	288.99	351.74	389.72	475.59	530.09	564.77	322.02	397.98	444.22	530.09	592.84	632.47
75	310.70	384.68	430.71	522.77	583.60	621.41	345.23	432.35	484.96	577.02	646.06	688.81
76	333.84	423.85	481.13	574.41	643.14	684.05	368.21	469.67	533.50	626.78	703.69	751.15
77	360.02	469.17	539.22	627.19	707.01	755.88	392.60	511.52	588.09	679.32	767.29	822.67
78	388.63	520.35	603.28	684.58	778.89	835.81	421.16	559.37	647.18	734.99	839.06	902.48
79	419.53	575.63	669.95	746.37	855.32	920.36	450.43	609.78	708.97	795.16	913.86	985.41
80	456.93	632.55					484.57	663.44				
81	500.83	691.09					526.85	720.36				
82	551.24	752.88					574.01	778.89				
83	606.53	817.92					627.67	842.31				
84	666.69	884.59					686.21	905.73				
85+												

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

Appendix C1

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	3.2% Simple Inflation						3.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	39.55	49.72	55.37	62.15	78.15	84.92	97.55	121.24	136.99	157.83	196.00	216.00
30	39.55	49.72	55.37	62.15	80.84	90.59	102.82	126.51	144.00	162.00	196.00	216.00
31	39.55	49.72	55.37	62.15	83.54	96.25	104.00	129.15	144.00	162.00	196.00	216.00
32	39.55	49.72	55.37	62.15	88.93	99.08	104.00	130.00	144.00	162.00	196.00	216.00
33	40.83	49.72	56.42	62.15	91.62	104.74	104.00	130.00	144.00	162.00	196.00	216.00
34	40.83	49.72	58.99	64.13	97.01	110.40	104.00	130.00	144.00	162.00	196.00	216.00
35	43.38	50.84	58.99	66.69	102.40	113.23	104.00	130.00	144.00	162.00	196.00	216.00
36	45.93	53.38	61.55	71.82	105.10	118.89	104.00	130.00	144.00	162.00	196.00	216.00
37	48.49	55.92	66.68	74.39	110.49	124.55	104.00	130.00	144.00	162.00	196.00	216.00
38	48.49	58.47	69.24	76.95	115.88	130.22	104.00	130.00	144.00	162.00	196.00	216.00
39	51.04	61.01	71.81	82.08	121.26	138.71	104.00	130.00	144.00	162.00	196.00	216.00
40	53.59	63.55	74.37	84.65	126.65	144.37	104.00	130.00	144.00	162.00	196.00	216.00
41	56.39	66.36	77.26	87.58	132.64	150.00	104.00	130.00	144.00	162.00	196.00	216.00
42	56.64	69.19	80.16	93.12	136.00	150.00	104.00	130.00	144.00	162.00	196.00	216.00
43	59.47	72.04	85.69	96.11	136.00	150.00	104.00	130.00	144.00	162.00	196.00	216.00
44	62.33	74.92	88.65	99.12	136.00	150.00	104.00	130.00	144.00	162.00	196.00	216.00
45	65.22	77.81	91.63	104.77	157.08	174.73	118.00	148.00	164.00	182.00	220.00	244.00
46	65.51	83.34	97.27	107.84	163.33	183.75	118.00	148.00	164.00	182.00	220.00	244.00
47	68.43	86.29	100.31	113.57	169.62	189.94	118.00	148.00	164.00	182.00	220.00	244.00
48	71.37	89.26	106.03	119.35	175.97	192.00	118.00	148.00	164.00	182.00	220.00	244.00
49	74.34	94.89	109.13	122.52	178.00	192.00	118.00	148.00	164.00	182.00	220.00	244.00
50	77.34	97.92	114.92	128.38	191.64	208.00	126.00	158.00	174.00	192.00	230.00	254.00
51	80.34	101.01	120.82	134.32	201.05	218.00	130.00	162.00	178.00	196.00	236.00	260.00
52	86.06	106.78	124.06	140.31	210.54	230.00	136.00	166.00	182.00	200.00	242.00	268.00
53	89.13	112.60	130.05	146.35	220.00	240.00	142.00	170.00	188.00	206.00	248.00	274.00
54	92.22	115.78	136.09	155.17	229.78	252.00	146.00	176.00	194.00	210.00	254.00	280.00
55	98.06	121.69	142.18	161.32	238.00	261.51	151.57	180.00	198.00	214.00	260.00	286.00
56	103.92	127.58	148.23	170.20	248.00	274.00	157.59	188.00	206.00	222.00	268.00	298.00
57	107.09	133.51	157.08	179.14	260.00	284.00	160.87	198.00	218.00	234.00	282.00	312.00
58	113.03	139.49	163.24	188.15	270.00	296.00	166.95	208.00	232.00	246.00	300.00	332.00
59	119.02	148.25	172.21	197.24	282.00	308.00	170.27	215.11	248.00	262.00	318.00	352.00
60	125.05	154.32	181.26	206.39	294.00	320.00	176.42	221.44	255.41	278.00	338.00	374.00
61	133.75	165.70	192.85	220.84	300.30	325.65	185.19	233.14	267.18	288.60	349.05	386.10
62	142.49	177.13	207.30	232.56	309.70	334.40	194.00	242.07	277.40	298.30	361.00	399.00
63	154.08	188.60	219.00	249.95	318.20	344.10	201.65	253.45	284.90	310.80	373.70	412.55
64	162.93	200.12	236.38	264.61	329.40	356.40	207.00	262.80	295.20	324.00	387.00	426.60
65	174.63	214.48	251.02	282.15	341.25	367.50	213.50	269.50	304.50	336.00	400.75	441.00
66	185.97	231.15	267.94	304.73	355.30	382.50	222.70	280.50	314.50	346.80	416.50	453.90
67	197.31	247.81	287.67	318.45	374.55	402.60	229.35	293.70	325.05	359.70	437.25	466.95
68	211.48	267.26	302.40	332.80	396.80	419.20	240.00	307.20	340.80	377.60	459.20	486.40
69	224.75	286.69	320.85	356.50	420.05	449.50	254.20	323.95	362.70	403.00	483.60	516.15
70	235.50	300.00	339.00	382.50	444.00	481.50	267.00	337.50	381.00	432.00	505.50	550.50
71	247.95	313.20	350.90	407.45	468.35	506.05	281.30	352.35	395.85	459.65	529.25	572.75
72	261.80	327.60	364.00	438.20	497.00	534.80	295.40	369.60	411.60	491.40	557.20	599.20
73	276.75	345.60	382.05	469.80	529.20	567.00	309.15	387.45	432.00	523.80	587.25	626.40
74	291.20	365.30	404.30	504.40	564.20	600.60	321.10	406.90	455.00	556.40	618.80	657.80
75	303.75	386.25	436.25	537.50	598.75	636.25	332.50	426.25	483.75	587.50	652.50	691.25
76	315.60	412.80	476.40	571.20	638.40	680.40	343.20	450.00	518.40	618.00	688.80	733.20
77	327.75	443.90	520.95	604.90	684.25	733.70	353.05	476.10	555.45	646.30	731.40	783.15
78	349.17	489.29	578.56	655.40	751.45	810.21	372.90	517.54	607.94	691.56	795.52	857.67
79	378.55	544.66	646.36	718.68	833.94	904.00	401.15	568.39	671.22	752.58	875.75	950.33
80	413.58	601.16					435.05	621.50				
81	457.65	659.92					475.73	678.00				
82	508.50	722.07					524.32	736.76				
83	565.00	786.48					578.56	797.78				
84	627.15	853.15					637.32	861.06				
85+												

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

Appendix C1

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	3.2% Simple Inflation						3.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	38.42	46.33	51.98	58.76	71.25	78.13	93.79	113.78	131.28	150.03	186.00	206.00
30	38.42	46.33	51.98	58.76	73.71	83.34	98.86	118.73	138.00	154.00	186.00	206.00
31	38.42	46.33	51.98	58.76	76.17	88.55	100.00	121.20	138.00	154.00	186.00	206.00
32	38.42	46.33	51.98	58.76	81.08	91.15	100.00	122.00	138.00	154.00	186.00	206.00
33	39.66	46.33	52.97	58.76	83.54	96.36	100.00	122.00	138.00	154.00	186.00	206.00
34	39.66	46.33	55.37	60.63	88.45	101.57	100.00	122.00	138.00	154.00	186.00	206.00
35	42.14	47.37	55.37	63.06	93.37	104.17	100.00	122.00	138.00	154.00	186.00	206.00
36	44.62	49.74	57.78	67.91	95.82	109.38	100.00	122.00	138.00	154.00	186.00	206.00
37	47.10	52.11	62.60	70.33	100.74	114.59	100.00	122.00	138.00	154.00	186.00	206.00
38	47.10	54.48	65.00	72.76	105.65	119.80	100.00	122.00	138.00	154.00	186.00	206.00
39	49.58	56.85	67.41	77.61	110.57	127.61	100.00	122.00	138.00	154.00	186.00	206.00
40	52.06	59.22	69.82	80.03	115.48	132.82	100.00	122.00	138.00	154.00	186.00	206.00
41	54.78	61.84	72.53	82.80	120.93	138.00	100.00	122.00	138.00	154.00	186.00	206.00
42	55.02	64.47	75.25	88.04	124.00	138.00	100.00	122.00	138.00	154.00	186.00	206.00
43	57.78	67.13	80.44	90.87	124.00	138.00	100.00	122.00	138.00	154.00	186.00	206.00
44	60.55	69.81	83.22	93.71	124.00	138.00	100.00	122.00	138.00	154.00	186.00	206.00
45	62.32	72.45	85.72	95.92	142.96	158.34	114.00	142.00	160.00	174.00	210.00	230.00
46	62.59	77.59	90.99	98.73	148.64	166.52	114.00	142.00	160.00	174.00	210.00	230.00
47	65.39	80.34	93.84	103.98	154.37	172.13	114.00	142.00	160.00	174.00	210.00	230.00
48	68.20	83.11	99.19	109.27	160.15	174.00	114.00	142.00	160.00	174.00	210.00	230.00
49	71.04	88.35	102.08	112.16	162.00	174.00	114.00	142.00	160.00	174.00	210.00	230.00
50	74.11	91.80	109.78	118.38	175.84	190.00	120.00	152.00	166.00	184.00	220.00	242.00
51	77.19	94.98	112.43	125.93	183.31	202.00	126.00	156.00	170.00	188.00	226.00	248.00
52	82.88	100.68	115.90	128.89	194.65	210.00	130.00	160.00	176.00	192.00	230.00	254.00
53	84.52	106.43	121.92	134.97	204.00	222.00	136.00	166.00	180.00	196.00	236.00	262.00
54	89.15	109.69	127.99	142.10	211.79	234.00	142.00	170.00	186.00	202.00	242.00	268.00
55	94.95	115.53	132.59	149.91	222.00	241.70	147.59	174.00	192.00	206.00	250.00	276.00
56	100.77	121.36	138.56	158.74	230.00	254.00	153.60	182.00	198.00	214.00	258.00	286.00
57	103.98	125.75	147.26	167.53	242.00	266.00	154.98	190.00	210.00	224.00	272.00	302.00
58	109.89	131.74	153.44	174.95	254.00	276.00	161.05	200.00	222.00	238.00	288.00	320.00
59	112.84	140.36	163.94	182.44	266.00	292.00	164.53	207.29	234.00	252.00	308.00	340.00
60	120.42	148.02	172.87	191.65	278.00	306.00	170.73	210.08	241.77	266.00	326.00	360.00
61	127.53	159.26	184.39	205.90	284.70	312.00	179.46	221.76	253.62	274.95	335.40	370.50
62	136.23	169.07	200.44	216.07	294.50	321.10	188.35	229.03	262.20	283.10	345.80	381.90
63	149.27	180.61	208.97	231.62	303.40	331.15	194.25	240.50	270.10	294.15	355.20	394.05
64	158.13	190.67	226.32	244.76	313.20	340.20	199.80	248.40	277.20	304.20	367.20	405.00
65	166.69	205.01	239.46	262.23	322.00	350.00	206.50	257.25	287.00	313.25	378.00	416.50
66	176.43	221.65	251.60	282.84	334.90	363.80	214.20	266.90	295.80	326.40	391.00	428.40
67	189.35	236.83	269.59	295.35	351.45	376.20	221.10	280.50	306.90	336.60	409.20	440.55
68	203.59	257.88	283.20	310.40	371.20	392.00	232.00	296.00	321.60	355.20	430.40	457.60
69	218.55	277.39	302.25	331.70	392.15	418.50	246.45	311.55	344.10	379.75	454.15	486.70
70	234.00	291.00	325.50	357.00	414.00	450.00	264.00	328.50	367.50	408.00	478.50	520.50
71	246.50	304.50	339.30	387.15	440.80	475.60	278.40	345.10	384.25	437.90	503.15	545.20
72	260.40	320.60	355.60	417.20	470.40	505.40	294.00	362.60	403.20	469.00	532.00	574.00
73	275.40	337.50	373.95	448.20	503.55	538.65	307.80	380.70	423.90	499.50	564.30	604.80
74	289.90	356.20	395.20	479.70	538.20	573.30	319.80	400.40	447.20	529.10	595.40	635.70
75	301.25	376.25	422.50	511.25	571.25	608.75	331.25	418.75	471.25	557.50	626.25	667.50
76	313.20	399.60	454.80	541.20	606.00	646.80	342.00	438.00	499.20	584.40	657.60	703.20
77	324.30	426.65	492.20	569.25	644.00	690.00	351.90	461.15	530.15	608.35	691.15	741.75
78	345.78	466.69	543.53	612.46	699.47	752.58	370.64	497.20	575.17	648.62	744.67	803.43
79	374.03	517.54	604.55	668.96	770.66	832.81	397.76	542.40	631.67	703.99	813.60	881.40
80	407.93	569.52					429.40	592.12				
81	448.61	623.76					468.95	644.10				
82	497.20	682.52					514.15	699.47				
83	550.31	742.41					565.00	757.10				
84	607.94	805.69					620.37	818.12				
85+												

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

Appendix C1

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	3.2% Simple Inflation						3.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	35.03	40.68	45.20	49.72	59.76	65.67	86.29	102.59	116.06	130.55	162.00	178.00
30	35.03	40.68	45.20	49.72	61.82	70.05	90.95	107.05	122.00	134.00	162.00	178.00
31	35.03	40.68	45.20	49.72	63.88	74.43	92.00	109.28	122.00	134.00	162.00	178.00
32	35.03	40.68	45.20	49.72	68.00	76.62	92.00	110.00	122.00	134.00	162.00	178.00
33	36.16	40.68	46.06	49.72	70.06	81.00	92.00	110.00	122.00	134.00	162.00	178.00
34	36.16	40.68	48.15	51.30	74.19	85.38	92.00	110.00	122.00	134.00	162.00	178.00
35	38.42	41.60	48.15	53.36	78.31	87.57	92.00	110.00	122.00	134.00	162.00	178.00
36	40.69	43.68	50.25	57.46	80.37	91.94	92.00	110.00	122.00	134.00	162.00	178.00
37	42.95	45.76	54.43	59.51	84.49	96.32	92.00	110.00	122.00	134.00	162.00	178.00
38	42.95	47.84	56.53	61.56	88.61	100.70	92.00	110.00	122.00	134.00	162.00	178.00
39	45.21	49.92	58.62	65.67	92.73	107.27	92.00	110.00	122.00	134.00	162.00	178.00
40	47.47	52.00	60.71	67.72	96.85	111.65	92.00	110.00	122.00	134.00	162.00	178.00
41	49.95	54.29	63.07	70.06	101.43	116.00	92.00	110.00	122.00	134.00	162.00	178.00
42	50.17	56.61	65.44	74.50	104.00	116.00	92.00	110.00	122.00	134.00	162.00	178.00
43	52.68	58.94	69.95	76.89	104.00	116.00	92.00	110.00	122.00	134.00	162.00	178.00
44	55.21	61.30	72.36	79.29	104.00	116.00	92.00	110.00	122.00	134.00	162.00	178.00
45	56.52	64.40	75.37	82.64	121.78	136.50	104.00	126.00	138.00	152.00	184.00	202.00
46	56.77	68.97	80.01	85.06	126.62	143.56	104.00	126.00	138.00	152.00	184.00	202.00
47	59.30	71.41	82.51	89.58	131.50	148.39	104.00	126.00	138.00	152.00	184.00	202.00
48	61.86	73.87	87.21	94.14	136.43	150.00	104.00	126.00	138.00	152.00	184.00	202.00
49	64.43	78.53	89.76	96.63	138.00	150.00	104.00	126.00	138.00	152.00	184.00	202.00
50	67.67	81.09	94.34	101.70	150.15	164.00	110.00	134.00	146.00	160.00	194.00	214.00
51	70.89	82.92	97.32	109.14	157.69	174.00	114.00	138.00	150.00	164.00	198.00	220.00
52	74.91	88.48	101.21	112.58	166.84	182.00	118.00	142.00	154.00	168.00	204.00	226.00
53	75.30	92.55	107.29	117.08	176.00	192.00	122.00	146.00	158.00	172.00	208.00	232.00
54	79.92	95.98	110.16	124.13	183.82	202.00	128.00	150.00	162.00	176.00	214.00	238.00
55	84.05	100.13	115.02	128.73	192.00	210.00	133.62	154.00	168.00	180.00	220.00	244.00
56	89.75	105.80	120.84	137.47	200.00	224.00	137.64	160.00	174.00	188.00	228.00	254.00
57	93.12	110.23	127.63	145.97	210.00	232.00	141.25	168.00	184.00	198.00	242.00	268.00
58	97.33	116.24	133.85	151.84	220.00	244.00	145.34	178.00	196.00	210.00	256.00	284.00
59	102.02	123.02	142.41	159.43	232.00	254.00	149.23	183.82	208.00	222.00	272.00	302.00
60	108.07	129.13	151.05	167.08	244.00	268.00	153.65	187.37	214.47	236.00	288.00	320.00
61	115.09	139.96	160.71	180.99	249.60	274.95	164.19	197.12	224.58	243.75	296.40	329.55
62	123.70	149.75	173.03	189.68	258.40	281.20	169.52	204.83	229.90	252.70	307.80	340.10
63	134.82	158.23	182.22	204.96	266.40	290.45	175.75	214.60	236.80	260.85	316.35	351.50
64	142.16	168.61	196.14	216.65	275.40	300.60	181.80	221.40	246.60	270.00	327.60	361.80
65	150.82	179.78	208.08	230.70	283.50	309.75	187.25	229.25	253.75	280.00	337.75	372.75
66	160.53	194.73	220.56	249.17	295.80	321.30	193.80	238.00	263.50	290.70	350.20	384.20
67	170.26	210.17	238.36	262.35	310.20	331.65	199.65	250.80	272.25	300.30	367.95	394.35
68	183.07	228.18	249.60	275.20	328.00	348.80	209.60	264.00	286.40	316.80	387.20	412.80
69	196.85	246.40	266.60	296.05	348.75	370.45	223.20	280.55	305.35	341.00	409.20	438.65
70	210.00	258.00	288.00	318.00	369.00	400.50	240.00	295.50	328.50	367.50	430.50	469.50
71	221.85	271.15	301.60	345.10	392.95	423.40	253.75	310.30	345.10	395.85	453.85	491.55
72	235.20	285.60	315.00	372.40	420.00	450.80	267.40	326.20	362.60	424.20	480.20	516.60
73	248.40	301.05	332.10	400.95	449.55	480.60	279.45	342.90	380.70	450.90	508.95	544.05
74	261.30	318.50	352.30	430.30	479.70	510.90	291.20	360.10	401.70	479.70	536.90	572.00
75	271.25	336.25	376.25	457.50	510.00	542.50	301.25	377.50	423.75	505.00	565.00	601.25
76	282.00	357.60	405.60	484.80	541.20	577.20	310.80	396.00	450.00	528.00	594.00	633.60
77	292.10	380.65	438.15	509.45	573.85	614.10	319.70	415.15	477.25	549.70	623.30	667.00
78	310.75	415.84	482.51	546.92	621.50	667.83	335.61	447.48	516.41	586.47	670.09	719.81
79	335.61	459.91	535.62	596.64	682.52	735.63	359.34	488.16	566.13	635.06	729.98	787.61
80	364.99	505.11					387.59	529.97				
81	400.02	552.57					420.36	575.17				
82	440.70	601.16					458.78	622.63				
83	484.77	653.14					501.72	672.35				
84	533.36	707.38					548.05	724.33				
85+												

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

Appendix C1

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	3.2% Simple Inflation						3.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	37.29	46.33	53.11	59.89	74.70	82.66	91.92	113.78	129.38	150.03	186.00	204.00
30	37.29	46.33	53.11	59.89	77.28	88.17	96.89	118.73	136.00	154.00	186.00	204.00
31	37.29	46.33	53.11	59.89	79.85	93.68	98.00	121.20	136.00	154.00	186.00	204.00
32	37.29	46.33	53.11	59.89	85.00	96.44	98.00	122.00	136.00	154.00	186.00	204.00
33	38.50	46.33	54.12	59.89	87.58	101.95	98.00	122.00	136.00	154.00	186.00	204.00
34	38.50	46.33	56.58	61.80	92.73	107.46	98.00	122.00	136.00	154.00	186.00	204.00
35	40.90	47.37	56.58	64.27	97.88	110.21	98.00	122.00	136.00	154.00	186.00	204.00
36	43.31	49.74	59.04	69.21	100.46	115.72	98.00	122.00	136.00	154.00	186.00	204.00
37	45.72	52.11	63.96	71.68	105.61	121.23	98.00	122.00	136.00	154.00	186.00	204.00
38	45.72	54.48	66.42	74.16	110.76	126.74	98.00	122.00	136.00	154.00	186.00	204.00
39	48.12	56.85	68.88	79.10	115.91	135.01	98.00	122.00	136.00	154.00	186.00	204.00
40	50.53	59.22	71.34	81.57	121.07	140.52	98.00	122.00	136.00	154.00	186.00	204.00
41	53.17	61.84	74.10	84.40	126.79	146.00	98.00	122.00	136.00	154.00	186.00	204.00
42	53.40	64.47	76.89	89.73	130.00	146.00	98.00	122.00	136.00	154.00	186.00	204.00
43	56.08	67.13	82.19	92.61	130.00	146.00	98.00	122.00	136.00	154.00	186.00	204.00
44	58.77	69.81	85.03	95.51	130.00	146.00	98.00	122.00	136.00	154.00	186.00	204.00
45	62.32	73.79	90.15	100.34	148.26	171.09	116.00	140.00	154.00	172.00	208.00	228.00
46	62.59	79.03	95.70	103.28	154.15	179.92	116.00	140.00	154.00	172.00	208.00	228.00
47	65.39	81.83	98.69	108.78	160.09	185.98	116.00	140.00	154.00	172.00	208.00	228.00
48	68.20	84.65	104.32	114.31	166.08	188.00	116.00	140.00	154.00	172.00	208.00	228.00
49	71.04	89.99	107.37	117.34	168.00	188.00	116.00	140.00	154.00	172.00	208.00	228.00
50	75.73	91.80	113.21	125.05	181.77	204.00	124.00	146.00	160.00	180.00	216.00	244.00
51	78.77	94.98	119.14	132.64	189.22	214.00	128.00	152.00	166.00	184.00	222.00	244.00
52	82.88	100.68	120.80	133.78	198.62	222.00	130.00	156.00	170.00	188.00	226.00	250.00
53	82.98	106.43	126.80	139.85	208.00	230.00	134.00	160.00	176.00	192.00	232.00	256.00
54	87.61	109.69	131.23	145.37	215.79	240.00	138.00	164.00	180.00	198.00	238.00	262.00
55	91.83	113.99	134.19	151.54	224.00	245.66	141.60	170.00	186.00	202.00	244.00	270.00
56	97.62	119.80	140.17	158.74	234.00	258.00	147.61	176.00	194.00	208.00	252.00	280.00
57	100.88	124.20	147.26	167.53	242.00	266.00	149.10	186.00	206.00	218.00	264.00	294.00
58	106.75	128.64	151.81	174.95	252.00	276.00	155.16	194.00	216.00	230.00	280.00	310.00
59	109.74	137.21	158.97	182.44	262.00	286.00	156.88	199.47	230.00	244.00	296.00	328.00
60	115.79	141.72	166.16	190.01	270.00	294.00	163.14	202.51	235.92	256.00	310.00	344.00
61	121.31	151.22	175.94	200.92	274.95	298.35	169.92	212.29	243.94	261.30	317.85	351.00
62	128.40	159.41	186.74	209.47	279.30	302.10	173.28	217.86	250.80	269.80	324.90	359.10
63	138.03	167.82	193.92	223.29	284.90	307.10	179.45	227.55	255.30	277.50	333.00	368.15
64	145.35	174.91	207.88	233.18	289.80	313.20	181.80	230.40	261.00	284.40	340.20	376.20
65	152.40	186.09	217.99	245.63	295.75	320.25	185.50	234.50	264.25	292.25	348.25	383.25
66	160.53	201.07	231.99	264.32	306.00	331.50	190.40	241.40	272.00	302.60	360.40	396.10
67	171.85	214.88	253.15	278.85	323.40	349.80	199.65	252.45	285.45	316.80	377.85	414.15
68	183.07	231.31	268.80	294.40	344.00	372.80	209.60	265.60	300.80	334.40	398.40	436.80
69	195.30	249.50	282.10	313.10	365.80	396.80	220.10	280.55	316.20	353.40	420.05	458.80
70	205.50	261.00	295.50	333.00	385.50	418.50	232.50	294.00	331.50	376.50	439.50	478.50
71	216.05	272.60	305.95	355.25	407.45	440.80	245.05	307.40	345.10	400.20	461.10	498.80
72	229.60	285.60	317.80	380.80	432.60	466.20	257.60	322.00	358.40	427.00	484.40	520.80
73	241.65	301.05	332.10	409.05	460.35	492.75	268.65	337.50	375.30	456.30	510.30	545.40
74	253.50	317.20	352.30	439.40	490.10	522.60	280.80	353.60	395.20	484.90	538.20	572.00
75	263.75	336.25	380.00	467.50	521.25	553.75	290.00	371.25	421.25	511.25	567.50	601.25
76	274.80	358.80	415.20	496.80	555.60	591.60	298.80	391.20	451.20	537.60	600.00	637.20
77	285.20	386.40	453.10	526.70	595.70	638.25	307.05	414.00	484.15	562.35	635.95	680.80
78	303.97	426.01	503.98	569.52	653.14	705.12	324.31	449.74	528.84	602.29	691.56	746.93
79	329.96	473.47	562.74	624.89	725.46	786.48	349.17	494.94	584.21	654.27	761.62	827.16
80	360.47	523.19					378.55	541.27				
81	397.76	575.17					414.71	589.86				
82	441.83	628.28					456.52	640.71				
83	491.55	683.65					503.98	693.82				
84	545.79	741.28					554.83	749.19				
85+												

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

Appendix C1

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	3.2% Simple Inflation						3.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	36.16	44.07	49.72	55.37	67.81	74.73	88.17	108.18	123.67	142.24	176.00	194.00
30	36.16	44.07	49.72	55.37	70.14	79.72	92.93	112.89	130.00	146.00	176.00	194.00
31	36.16	44.07	49.72	55.37	72.48	84.70	94.00	115.24	130.00	146.00	176.00	194.00
32	36.16	44.07	49.72	55.37	77.16	87.19	94.00	116.00	130.00	146.00	176.00	194.00
33	37.33	44.07	50.66	55.37	79.50	92.17	94.00	116.00	130.00	146.00	176.00	194.00
34	37.33	44.07	52.97	57.13	84.17	97.15	94.00	116.00	130.00	146.00	176.00	194.00
35	39.66	45.06	52.97	59.42	88.85	99.64	94.00	116.00	130.00	146.00	176.00	194.00
36	42.00	47.32	55.27	63.99	91.19	104.63	94.00	116.00	130.00	146.00	176.00	194.00
37	44.33	49.57	59.88	66.27	95.86	109.61	94.00	116.00	130.00	146.00	176.00	194.00
38	44.33	51.82	62.18	68.56	100.54	114.59	94.00	116.00	130.00	146.00	176.00	194.00
39	46.66	54.08	64.48	73.13	105.22	122.06	94.00	116.00	130.00	146.00	176.00	194.00
40	49.00	56.33	66.78	75.42	109.89	127.05	94.00	116.00	130.00	146.00	176.00	194.00
41	51.56	58.82	69.37	78.03	115.08	132.00	94.00	116.00	130.00	146.00	176.00	194.00
42	51.78	61.33	71.98	82.96	118.00	132.00	94.00	116.00	130.00	146.00	176.00	194.00
43	54.38	63.86	76.94	85.62	118.00	132.00	94.00	116.00	130.00	146.00	176.00	194.00
44	56.99	66.40	79.60	88.31	118.00	132.00	94.00	116.00	130.00	146.00	176.00	194.00
45	60.87	68.42	84.24	92.97	135.90	154.70	112.00	134.00	148.00	164.00	196.00	214.00
46	61.14	73.28	89.42	95.69	141.30	162.70	112.00	134.00	148.00	164.00	196.00	214.00
47	63.86	75.87	92.22	100.78	146.75	168.18	112.00	134.00	148.00	164.00	196.00	214.00
48	66.61	78.49	97.47	105.91	152.24	170.00	112.00	134.00	148.00	164.00	196.00	214.00
49	69.39	83.44	100.32	108.71	154.00	170.00	112.00	134.00	148.00	164.00	196.00	214.00
50	72.50	87.21	108.06	116.71	165.96	186.00	118.00	142.00	156.00	172.00	206.00	230.00
51	75.62	88.95	110.75	122.57	173.45	194.00	124.00	146.00	160.00	176.00	210.00	230.00
52	79.69	94.58	112.64	124.00	182.73	202.00	128.00	150.00	164.00	180.00	216.00	236.00
53	81.45	100.26	117.04	130.09	192.00	212.00	132.00	154.00	170.00	184.00	222.00	244.00
54	84.54	102.07	121.51	135.57	199.80	220.00	136.00	160.00	174.00	190.00	228.00	250.00
55	88.72	107.83	124.60	140.14	208.00	227.83	139.61	164.00	180.00	194.00	234.00	258.00
56	94.48	113.58	130.50	147.29	216.00	238.00	143.62	170.00	188.00	200.00	244.00	270.00
57	97.77	117.99	137.45	155.92	226.00	250.00	145.17	178.00	196.00	210.00	256.00	284.00
58	103.61	122.44	143.65	163.40	236.00	260.00	151.23	186.00	206.00	222.00	270.00	300.00
59	106.65	130.90	152.34	169.29	246.00	270.00	153.05	191.64	218.00	234.00	284.00	316.00
60	111.16	135.43	159.44	176.90	256.00	282.00	157.45	193.05	222.27	246.00	300.00	332.00
61	116.64	144.79	169.17	187.63	259.35	284.70	164.19	202.81	230.39	251.55	304.20	339.30
62	123.70	152.97	179.89	194.63	266.00	290.70	167.63	206.69	237.50	256.50	311.60	345.80
63	133.22	159.83	185.56	206.63	270.10	294.15	172.05	214.60	240.50	260.85	316.35	351.50
64	138.97	167.03	199.50	216.65	275.40	300.60	176.40	219.60	244.80	266.40	322.20	356.40
65	144.47	178.20	208.08	227.38	280.00	304.50	180.25	222.25	250.25	273.00	329.00	362.25
66	154.18	191.57	220.56	245.80	289.00	314.50	185.30	229.50	256.70	280.50	336.60	372.30
67	167.08	205.47	241.65	259.05	301.95	330.00	194.70	240.90	270.60	293.70	353.10	389.40
68	179.92	223.50	256.00	273.60	320.00	348.80	204.80	256.00	286.40	312.00	372.80	409.60
69	192.20	240.20	269.70	291.40	341.00	370.45	217.00	271.25	303.80	331.70	393.70	430.90
70	204.00	253.50	283.50	310.50	361.50	391.50	229.50	285.00	319.50	355.50	415.50	453.00
71	214.60	265.35	295.80	333.50	382.80	414.70	242.15	300.15	334.95	379.90	437.90	474.15
72	228.20	278.60	309.40	361.20	410.20	441.00	256.20	315.00	351.40	407.40	463.40	499.80
73	240.30	294.30	325.35	390.15	438.75	469.80	267.30	332.10	369.90	434.70	491.40	526.50
74	252.20	310.70	344.50	418.60	468.00	499.20	279.50	348.40	388.70	460.20	518.70	553.80
75	262.50	327.50	367.50	445.00	497.50	530.00	288.75	363.75	410.00	485.00	545.00	581.25
76	272.40	346.80	396.00	470.40	528.00	562.80	297.60	381.60	434.40	507.60	572.40	612.00
77	282.90	371.45	427.80	495.65	560.05	600.30	305.90	401.35	461.15	530.15	601.45	646.30
78	300.58	405.67	472.34	533.36	609.07	655.40	323.18	431.66	500.59	565.00	648.62	699.47
79	325.44	449.74	525.45	581.95	670.09	724.33	346.91	472.34	549.18	612.46	708.51	767.27
80	354.82	494.94					374.03	515.28				
81	390.98	543.53					407.93	560.48				
82	431.66	593.25					447.48	607.94				
83	477.99	646.36					491.55	658.79				
84	528.84	700.60					540.14	711.90				
85+												

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

Appendix C1

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	3.2% Simple Inflation						3.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	32.77	38.42	42.94	46.33	57.46	62.28	82.54	96.99	108.45	122.76	152.00	168.00
30	32.77	38.42	42.94	46.33	59.44	66.43	87.00	101.21	114.00	126.00	152.00	168.00
31	32.77	38.42	42.94	46.33	61.43	70.58	88.00	103.32	114.00	126.00	152.00	168.00
32	32.77	38.42	42.94	46.33	65.39	72.66	88.00	104.00	114.00	126.00	152.00	168.00
33	33.83	38.42	43.76	46.33	67.37	76.81	88.00	104.00	114.00	126.00	152.00	168.00
34	33.83	38.42	45.74	47.81	71.33	80.96	88.00	104.00	114.00	126.00	152.00	168.00
35	35.95	39.29	45.74	49.72	75.30	83.04	88.00	104.00	114.00	126.00	152.00	168.00
36	38.06	41.25	47.73	53.54	77.28	87.19	88.00	104.00	114.00	126.00	152.00	168.00
37	40.17	43.21	51.71	55.45	81.24	91.34	88.00	104.00	114.00	126.00	152.00	168.00
38	40.17	45.18	53.70	57.37	85.20	95.49	88.00	104.00	114.00	126.00	152.00	168.00
39	42.29	47.14	55.69	61.19	89.17	101.72	88.00	104.00	114.00	126.00	152.00	168.00
40	44.40	49.11	57.68	63.10	93.13	105.87	88.00	104.00	114.00	126.00	152.00	168.00
41	46.72	51.28	59.91	65.29	97.53	110.00	88.00	104.00	114.00	126.00	152.00	168.00
42	46.93	53.47	62.17	69.42	100.00	110.00	88.00	104.00	114.00	126.00	152.00	168.00
43	49.28	55.67	66.45	71.64	100.00	110.00	88.00	104.00	114.00	126.00	152.00	168.00
44	51.65	57.89	68.75	73.89	100.00	110.00	88.00	104.00	114.00	126.00	152.00	168.00
45	53.62	60.37	73.90	79.69	114.72	131.04	102.00	120.00	128.00	142.00	172.00	190.00
46	53.86	64.66	78.44	82.02	119.28	137.81	102.00	120.00	128.00	142.00	172.00	190.00
47	56.26	66.95	80.89	86.38	123.88	142.46	102.00	120.00	128.00	142.00	172.00	190.00
48	58.68	69.26	85.50	90.78	128.52	144.00	102.00	120.00	128.00	142.00	172.00	190.00
49	61.13	73.63	88.00	93.18	130.00	144.00	102.00	120.00	128.00	142.00	172.00	190.00
50	66.06	76.50	92.62	98.37	142.25	160.00	108.00	126.00	134.00	150.00	180.00	204.00
51	67.74	78.39	95.65	104.10	147.83	168.00	112.00	130.00	138.00	154.00	186.00	204.00
52	71.72	82.37	97.95	106.05	156.91	176.00	116.00	132.00	142.00	158.00	190.00	210.00
53	72.23	87.92	102.41	110.58	166.00	182.00	120.00	136.00	146.00	162.00	196.00	216.00
54	75.31	89.88	105.30	115.97	171.83	192.00	122.00	140.00	152.00	166.00	202.00	222.00
55	79.38	93.96	108.63	120.58	180.00	198.11	125.65	146.00	158.00	170.00	208.00	230.00
56	83.45	99.58	112.78	127.65	188.00	208.00	129.66	150.00	164.00	176.00	216.00	240.00
57	86.91	104.02	119.45	134.36	196.00	218.00	131.44	158.00	172.00	184.00	226.00	252.00
58	92.62	108.49	124.06	140.29	206.00	226.00	135.52	166.00	182.00	196.00	238.00	266.00
59	94.29	115.13	130.82	147.93	214.00	236.00	137.75	170.13	192.00	206.00	252.00	280.00
60	98.81	119.68	139.30	153.97	224.00	246.00	142.27	172.23	196.92	216.00	266.00	296.00
61	104.20	127.09	145.49	162.73	228.15	249.60	147.01	180.06	205.22	222.30	271.05	302.25
62	111.18	133.65	155.90	169.89	231.80	254.60	150.68	184.34	210.90	228.00	277.40	307.80
63	120.38	140.65	162.16	181.63	236.80	259.00	155.40	192.40	214.60	233.10	283.05	312.65
64	126.19	148.12	172.67	190.18	243.00	264.60	158.40	196.20	217.80	237.60	288.00	318.60
65	131.77	156.13	181.66	200.82	246.75	269.50	162.75	199.50	220.50	243.25	294.00	323.75
66	139.87	167.82	192.78	215.50	255.00	277.10	168.30	205.70	227.80	251.60	302.60	333.20
67	149.57	181.94	210.41	227.70	267.30	292.05	176.55	216.15	239.25	264.00	316.80	349.80
68	160.98	196.93	225.60	241.60	283.20	308.80	185.60	228.80	254.40	280.00	334.40	368.00
69	172.05	213.86	238.70	258.85	302.25	328.60	196.85	243.35	271.25	297.60	354.95	389.05
70	183.00	225.00	250.50	276.00	321.00	348.00	208.50	256.50	286.50	319.50	375.00	408.00
71	192.85	236.35	262.45	298.70	342.20	369.75	220.40	269.70	300.15	343.65	395.85	427.75
72	204.40	249.20	274.40	323.40	365.40	392.00	232.40	284.20	315.00	368.20	418.60	450.80
73	216.00	261.90	288.90	348.30	391.50	418.50	243.00	298.35	330.75	392.85	442.80	473.85
74	227.50	276.90	306.80	374.40	417.30	444.60	253.50	313.30	349.70	417.30	466.70	497.90
75	236.25	292.50	327.50	397.50	443.75	472.50	262.50	328.75	368.75	438.75	491.25	523.75
76	244.80	310.80	352.80	421.20	471.60	501.60	270.00	344.40	391.20	459.60	516.00	550.80
77	254.15	331.20	380.65	442.75	499.10	533.60	277.15	361.10	415.15	479.55	541.65	580.75
78	270.07	361.60	419.23	475.73	541.27	580.82	292.67	388.72	449.74	510.76	583.08	627.15
79	291.54	400.02	465.56	518.67	594.38	639.58	313.01	423.75	492.68	552.57	635.06	684.78
80	317.53	439.57					336.74	461.04				
81	348.04	480.25					366.12	500.59				
82	383.07	523.19					398.89	541.27				
83	421.49	568.39					436.18	585.34				
84	463.30	614.72					476.86	629.41				
85+												

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

Appendix C2

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	1.8% Simple Inflation						1.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
30	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
31	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
32	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
33	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
34	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
35	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
36	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
37	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
38	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
39	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
40	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
41	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
42	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
43	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
44	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
45	50.85	65.54	70.06	80.23	100.57	108.48	66.67	83.62	92.66	102.83	124.30	137.86
46	50.85	65.54	70.06	80.23	100.57	108.48	66.67	83.62	92.66	102.83	124.30	137.86
47	50.85	65.54	70.06	80.23	100.57	108.48	66.67	83.62	92.66	102.83	124.30	137.86
48	50.85	65.54	70.06	80.23	100.57	108.48	66.67	83.62	92.66	102.83	124.30	137.86
49	50.85	65.54	70.06	80.23	100.57	108.48	66.67	83.62	92.66	102.83	124.30	137.86
50	54.24	72.32	75.71	87.01	109.61	117.52	71.19	89.27	98.31	108.48	129.95	143.51
51	57.63	75.71	81.36	90.40	115.26	123.17	73.45	91.53	100.57	110.74	133.34	146.90
52	61.02	79.10	85.88	97.18	119.78	129.95	76.84	93.79	102.83	113.00	136.73	151.42
53	65.54	82.49	90.40	101.70	124.30	135.60	80.23	96.05	106.22	116.39	140.12	154.81
54	67.80	85.88	94.92	107.35	129.95	142.38	82.49	99.44	109.61	118.65	143.51	158.20
55	71.19	89.27	100.57	111.87	134.47	149.16	85.88	101.70	111.87	120.91	146.90	161.59
56	74.58	92.66	103.96	117.52	140.12	154.81	89.27	106.22	116.39	125.43	151.42	168.37
57	77.97	97.18	108.48	122.04	146.90	160.46	92.66	111.87	123.17	132.21	159.33	176.28
58	81.36	101.70	113.00	128.82	152.55	167.24	96.05	117.52	131.08	138.99	169.50	187.58
59	87.01	106.22	117.52	135.60	159.33	174.02	100.57	124.30	140.12	148.03	179.67	198.88
60	91.53	110.74	122.04	142.38	166.11	180.80	105.09	132.21	148.03	157.07	190.97	211.31
61	97.18	116.39	128.82	150.29	174.02	188.71	109.61	138.99	155.94	167.24	202.27	223.74
62	102.83	124.30	136.73	159.33	184.19	198.88	116.39	146.90	164.98	177.41	214.70	237.30
63	108.48	133.34	148.03	169.50	194.36	210.18	123.17	154.81	174.02	189.84	228.26	251.99
64	115.26	143.51	159.33	180.80	206.79	223.74	129.95	164.98	185.32	203.40	242.95	267.81
65	124.30	153.68	171.76	192.10	220.35	237.30	137.86	174.02	196.62	216.96	258.77	284.76
66	132.21	164.98	185.32	204.53	236.17	254.25	148.03	186.45	209.05	230.52	276.85	301.71
67	140.12	178.54	197.75	218.09	256.51	275.72	157.07	201.14	222.61	246.34	299.45	319.79
68	151.42	193.23	213.57	235.04	280.24	296.06	169.50	216.96	240.69	266.68	324.31	343.52
69	163.85	209.05	233.91	259.90	306.23	327.70	185.32	236.17	264.42	293.80	352.56	376.29
70	177.41	226.00	255.38	288.15	334.48	362.73	201.14	254.25	287.02	325.44	380.81	414.71
71	193.23	244.08	273.46	317.53	364.99	394.37	219.22	274.59	308.49	358.21	412.45	446.35
72	211.31	264.42	293.80	353.69	401.15	431.66	238.43	298.32	332.22	396.63	449.74	483.64
73	231.65	289.28	319.79	393.24	442.96	474.60	258.77	324.31	361.60	438.44	491.55	524.32
74	253.12	317.53	351.43	438.44	490.42	522.06	279.11	353.69	395.50	483.64	537.88	571.78
75	274.59	349.17	394.37	485.90	541.27	575.17	300.58	385.33	437.31	531.10	589.86	624.89
76	297.19	388.72	448.61	537.88	601.16	640.71	323.18	423.75	488.16	581.95	648.62	690.43
77	322.05	436.18	511.89	594.38	672.35	720.94	346.91	467.82	545.79	635.06	718.68	769.53
78	349.17	489.29	578.56	655.40	751.45	810.21	372.90	517.54	607.94	691.56	795.52	857.67
79	378.55	544.66	646.36	718.68	833.94	904.00	401.15	568.39	671.22	752.58	875.75	950.33
80	413.58	601.16					435.05	621.50				
81	457.65	659.92					475.73	678.00				
82	508.50	722.07					524.32	736.76				
83	565.00	786.48					578.56	797.78				
84	627.15	853.15					637.32	861.06				
85+												

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

Appendix C2

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	1.8% Simple Inflation						1.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
30	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
31	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
32	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
33	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
34	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
35	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
36	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
37	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
38	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
39	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
40	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
41	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
42	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
43	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
44	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
45	48.59	61.02	65.54	73.45	91.53	98.31	64.41	80.23	90.40	98.31	118.65	129.95
46	48.59	61.02	65.54	73.45	91.53	98.31	64.41	80.23	90.40	98.31	118.65	129.95
47	48.59	61.02	65.54	73.45	91.53	98.31	64.41	80.23	90.40	98.31	118.65	129.95
48	48.59	61.02	65.54	73.45	91.53	98.31	64.41	80.23	90.40	98.31	118.65	129.95
49	48.59	61.02	65.54	73.45	91.53	98.31	64.41	80.23	90.40	98.31	118.65	129.95
50	51.98	67.80	72.32	80.23	100.57	107.35	67.80	85.88	93.79	103.96	124.30	136.73
51	55.37	71.19	75.71	84.75	105.09	114.13	71.19	88.14	96.05	106.22	127.69	140.12
52	58.76	74.58	80.23	89.27	110.74	118.65	73.45	90.40	99.44	108.48	129.95	143.51
53	62.15	77.97	84.75	93.79	115.26	125.43	76.84	93.79	101.70	110.74	133.34	148.03
54	65.54	81.36	89.27	98.31	119.78	132.21	80.23	96.05	105.09	114.13	136.73	151.42
55	68.93	84.75	93.79	103.96	125.43	137.86	83.62	98.31	108.48	116.39	141.25	155.94
56	72.32	88.14	97.18	109.61	129.95	143.51	87.01	102.83	111.87	120.91	145.77	161.59
57	75.71	91.53	101.70	114.13	136.73	150.29	89.27	107.35	118.65	126.56	153.68	170.63
58	79.10	96.05	106.22	119.78	143.51	155.94	92.66	113.00	125.43	134.47	162.72	180.80
59	82.49	100.57	111.87	125.43	150.29	164.98	97.18	119.78	132.21	142.38	174.02	192.10
60	88.14	106.22	116.39	132.21	157.07	172.89	101.70	125.43	140.12	150.29	184.19	203.40
61	92.66	111.87	123.17	140.12	164.98	180.80	106.22	132.21	148.03	159.33	194.36	214.70
62	98.31	118.65	132.21	148.03	175.15	190.97	113.00	138.99	155.94	168.37	205.66	227.13
63	105.09	127.69	141.25	157.07	185.32	202.27	118.65	146.90	164.98	179.67	216.96	240.69
64	111.87	136.73	152.55	167.24	196.62	213.57	125.43	155.94	174.02	190.97	230.52	254.25
65	118.65	146.90	163.85	178.54	207.92	226.00	133.34	166.11	185.32	202.27	244.08	268.94
66	125.43	158.20	174.02	189.84	222.61	241.82	142.38	177.41	196.62	216.96	259.90	284.76
67	134.47	170.63	185.32	202.27	240.69	257.64	151.42	192.10	210.18	230.52	280.24	301.71
68	145.77	186.45	200.01	219.22	262.16	276.85	163.85	209.05	227.13	250.86	303.97	323.18
69	159.33	202.27	220.35	241.82	285.89	305.10	179.67	227.13	250.86	276.85	331.09	354.82
70	176.28	219.22	245.21	268.94	311.88	339.00	198.88	247.47	276.85	307.36	360.47	392.11
71	192.10	237.30	264.42	301.71	343.52	370.64	216.96	268.94	299.45	341.26	392.11	424.88
72	210.18	258.77	287.02	336.74	379.68	407.93	237.30	292.67	325.44	378.55	429.40	463.30
73	230.52	282.50	313.01	375.16	421.49	450.87	257.64	318.66	354.82	418.10	472.34	506.24
74	251.99	309.62	343.52	416.97	467.82	498.33	277.98	348.04	388.72	459.91	517.54	552.57
75	272.33	340.13	381.94	462.17	516.41	550.31	299.45	378.55	426.01	503.98	566.13	603.42
76	294.93	376.29	428.27	509.63	570.65	609.07	322.05	412.45	470.08	550.31	619.24	662.18
77	318.66	419.23	483.64	559.35	632.80	678.00	345.78	453.13	520.93	597.77	679.13	728.85
78	345.78	466.69	543.53	612.46	699.47	752.58	370.64	497.20	575.17	648.62	744.67	803.43
79	374.03	517.54	604.55	668.96	770.66	832.81	397.76	542.40	631.67	703.99	813.60	881.40
80	407.93	569.52					429.40	592.12				
81	448.61	623.76					468.95	644.10				
82	497.20	682.52					514.15	699.47				
83	550.31	742.41					565.00	757.10				
84	607.94	805.69					620.37	818.12				
85+												

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

Appendix C2

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	1.8% Simple Inflation						1.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
30	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
31	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
32	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
33	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
34	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
35	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
36	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
37	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
38	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
39	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
40	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
41	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
42	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
43	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
44	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
45	44.07	54.24	57.63	63.28	77.97	84.75	58.76	71.19	77.97	85.88	103.96	114.13
46	44.07	54.24	57.63	63.28	77.97	84.75	58.76	71.19	77.97	85.88	103.96	114.13
47	44.07	54.24	57.63	63.28	77.97	84.75	58.76	71.19	77.97	85.88	103.96	114.13
48	44.07	54.24	57.63	63.28	77.97	84.75	58.76	71.19	77.97	85.88	103.96	114.13
49	44.07	54.24	57.63	63.28	77.97	84.75	58.76	71.19	77.97	85.88	103.96	114.13
50	47.46	59.89	62.15	68.93	85.88	92.66	62.15	75.71	82.49	90.40	109.61	120.91
51	50.85	62.15	65.54	73.45	90.40	98.31	64.41	77.97	84.75	92.66	111.87	124.30
52	53.11	65.54	70.06	77.97	94.92	102.83	66.67	80.23	87.01	94.92	115.26	127.69
53	55.37	67.80	74.58	81.36	99.44	108.48	68.93	82.49	89.27	97.18	117.52	131.08
54	58.76	71.19	76.84	85.88	103.96	114.13	72.32	84.75	91.53	99.44	120.91	134.47
55	61.02	73.45	81.36	89.27	108.48	119.78	75.71	87.01	94.92	101.70	124.30	137.86
56	64.41	76.84	84.75	94.92	113.00	126.56	77.97	90.40	98.31	106.22	128.82	143.51
57	67.80	80.23	88.14	99.44	118.65	131.08	81.36	94.92	103.96	111.87	136.73	151.42
58	70.06	84.75	92.66	103.96	124.30	137.86	83.62	100.57	110.74	118.65	144.64	160.46
59	74.58	88.14	97.18	109.61	131.08	143.51	88.14	106.22	117.52	125.43	153.68	170.63
60	79.10	92.66	101.70	115.26	137.86	151.42	91.53	111.87	124.30	133.34	162.72	180.80
61	83.62	98.31	107.35	123.17	144.64	159.33	97.18	117.52	131.08	141.25	171.76	190.97
62	89.27	105.09	114.13	129.95	153.68	167.24	101.70	124.30	136.73	150.29	183.06	202.27
63	94.92	111.87	123.17	138.99	162.72	177.41	107.35	131.08	144.64	159.33	193.23	214.70
64	100.57	120.91	132.21	148.03	172.89	188.71	114.13	138.99	154.81	169.50	205.66	227.13
65	107.35	128.82	142.38	157.07	183.06	200.01	120.91	148.03	163.85	180.80	218.09	240.69
66	114.13	138.99	152.55	167.24	196.62	213.57	128.82	158.20	175.15	193.23	232.78	255.38
67	120.91	151.42	163.85	179.67	212.44	227.13	136.73	171.76	186.45	205.66	251.99	270.07
68	131.08	164.98	176.28	194.36	231.65	246.34	148.03	186.45	202.27	223.74	273.46	291.54
69	143.51	179.67	194.36	215.83	254.25	270.07	162.72	204.53	222.61	248.60	298.32	319.79
70	158.20	194.36	216.96	239.56	277.98	301.71	180.80	222.61	247.47	276.85	324.31	353.69
71	172.89	211.31	235.04	268.94	306.23	329.96	197.75	241.82	268.94	308.49	353.69	383.07
72	189.84	230.52	254.25	300.58	339.00	363.86	215.83	263.29	292.67	342.39	387.59	416.97
73	207.92	251.99	277.98	335.61	376.29	402.28	233.91	287.02	318.66	377.42	426.01	455.39
74	227.13	276.85	306.23	374.03	416.97	444.09	253.12	313.01	349.17	416.97	466.69	497.20
75	245.21	303.97	340.13	413.58	461.04	490.42	272.33	341.26	383.07	456.52	510.76	543.53
76	265.55	336.74	381.94	456.52	509.63	543.53	292.67	372.90	423.75	497.20	559.35	596.64
77	287.02	374.03	430.53	500.59	563.87	603.42	314.14	407.93	468.95	540.14	612.46	655.40
78	310.75	415.84	482.51	546.92	621.50	667.83	335.61	447.48	516.41	586.47	670.09	719.81
79	335.61	459.91	535.62	596.64	682.52	735.63	359.34	488.16	566.13	635.06	729.98	787.61
80	364.99	505.11					387.59	529.97				
81	400.02	552.57					420.36	575.17				
82	440.70	601.16					458.78	622.63				
83	484.77	653.14					501.72	672.35				
84	533.36	707.38					548.05	724.33				
85+												

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

Appendix C2

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	1.8% Simple Inflation						1.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
30	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
31	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
32	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
33	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
34	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
35	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
36	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
37	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
38	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
39	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
40	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
41	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
42	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
43	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
44	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
45	48.59	62.15	68.93	76.84	94.92	106.22	65.54	79.10	87.01	97.18	117.52	128.82
46	48.59	62.15	68.93	76.84	94.92	106.22	65.54	79.10	87.01	97.18	117.52	128.82
47	48.59	62.15	68.93	76.84	94.92	106.22	65.54	79.10	87.01	97.18	117.52	128.82
48	48.59	62.15	68.93	76.84	94.92	106.22	65.54	79.10	87.01	97.18	117.52	128.82
49	48.59	62.15	68.93	76.84	94.92	106.22	65.54	79.10	87.01	97.18	117.52	128.82
50	53.11	67.80	74.58	84.75	103.96	115.26	70.06	82.49	90.40	101.70	122.04	137.86
51	56.50	71.19	80.23	89.27	108.48	120.91	72.32	85.88	93.79	103.96	125.43	137.86
52	58.76	74.58	83.62	92.66	113.00	125.43	73.45	88.14	96.05	106.22	127.69	141.25
53	61.02	77.97	88.14	97.18	117.52	129.95	75.71	90.40	99.44	108.48	131.08	144.64
54	64.41	81.36	91.53	100.57	122.04	135.60	77.97	92.66	101.70	111.87	134.47	148.03
55	66.67	83.62	94.92	105.09	126.56	140.12	80.23	96.05	105.09	114.13	137.86	152.55
56	70.06	87.01	98.31	109.61	132.21	145.77	83.62	99.44	109.61	117.52	142.38	158.20
57	73.45	90.40	101.70	114.13	136.73	150.29	85.88	105.09	116.39	123.17	149.16	166.11
58	76.84	93.79	105.09	119.78	142.38	155.94	89.27	109.61	122.04	129.95	158.20	175.15
59	80.23	98.31	108.48	125.43	148.03	161.59	92.66	115.26	129.95	137.86	167.24	185.32
60	84.75	101.70	111.87	131.08	152.55	166.11	97.18	120.91	136.73	144.64	175.15	194.36
61	88.14	106.22	117.52	136.73	159.33	172.89	100.57	126.56	142.38	151.42	184.19	203.40
62	92.66	111.87	123.17	143.51	166.11	179.67	103.96	132.21	149.16	160.46	193.23	213.57
63	97.18	118.65	131.08	151.42	174.02	187.58	109.61	138.99	155.94	169.50	203.40	224.87
64	102.83	125.43	140.12	159.33	181.93	196.62	114.13	144.64	163.85	178.54	213.57	236.17
65	108.48	133.34	149.16	167.24	190.97	206.79	119.78	151.42	170.63	188.71	224.87	247.47
66	114.13	143.51	160.46	177.41	203.40	220.35	126.56	160.46	180.80	201.14	239.56	263.29
67	122.04	154.81	174.02	190.97	221.48	239.56	136.73	172.89	195.49	216.96	258.77	283.63
68	131.08	167.24	189.84	207.92	242.95	263.29	148.03	187.58	212.44	236.17	281.37	308.49
69	142.38	181.93	205.66	228.26	266.68	289.28	160.46	204.53	230.52	257.64	306.23	334.48
70	154.81	196.62	222.61	250.86	290.41	315.27	175.15	221.48	249.73	283.63	331.09	360.47
71	168.37	212.44	238.43	276.85	317.53	343.52	190.97	239.56	268.94	311.88	359.34	388.72
72	185.32	230.52	256.51	307.36	349.17	376.29	207.92	259.90	289.28	344.65	390.98	420.36
73	202.27	251.99	277.98	342.39	385.33	412.45	224.87	282.50	314.14	381.94	427.14	456.52
74	220.35	275.72	306.23	381.94	426.01	454.26	244.08	307.36	343.52	421.49	467.82	497.20
75	238.43	303.97	343.52	422.62	471.21	500.59	262.16	335.61	380.81	462.17	513.02	543.53
76	258.77	337.87	390.98	467.82	523.19	557.09	281.37	368.38	424.88	506.24	565.00	600.03
77	280.24	379.68	445.22	517.54	585.34	627.15	301.71	406.80	475.73	552.57	624.89	668.96
78	303.97	426.01	503.98	569.52	653.14	705.12	324.31	449.74	528.84	602.29	691.56	746.93
79	329.96	473.47	562.74	624.89	725.46	786.48	349.17	494.94	584.21	654.27	761.62	827.16
80	360.47	523.19					378.55	541.27				
81	397.76	575.17					414.71	589.86				
82	441.83	628.28					456.52	640.71				
83	491.55	683.65					503.98	693.82				
84	545.79	741.28					554.83	749.19				
85+												

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

Appendix C2

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	1.8% Simple Inflation						1.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
30	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
31	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
32	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
33	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
34	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
35	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
36	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
37	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
38	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
39	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
40	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
41	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
42	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
43	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
44	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
45	47.46	57.63	64.41	71.19	87.01	96.05	63.28	75.71	83.62	92.66	110.74	120.91
46	47.46	57.63	64.41	71.19	87.01	96.05	63.28	75.71	83.62	92.66	110.74	120.91
47	47.46	57.63	64.41	71.19	87.01	96.05	63.28	75.71	83.62	92.66	110.74	120.91
48	47.46	57.63	64.41	71.19	87.01	96.05	63.28	75.71	83.62	92.66	110.74	120.91
49	47.46	57.63	64.41	71.19	87.01	96.05	63.28	75.71	83.62	92.66	110.74	120.91
50	50.85	64.41	71.19	79.10	94.92	105.09	66.67	80.23	88.14	97.18	116.39	129.95
51	54.24	66.67	74.58	82.49	99.44	109.61	70.06	82.49	90.40	99.44	118.65	129.95
52	56.50	70.06	77.97	85.88	103.96	114.13	72.32	84.75	92.66	101.70	122.04	133.34
53	59.89	73.45	81.36	90.40	108.48	119.78	74.58	87.01	96.05	103.96	125.43	137.86
54	62.15	75.71	84.75	93.79	113.00	124.30	76.84	90.40	98.31	107.35	128.82	141.25
55	64.41	79.10	88.14	97.18	117.52	129.95	79.10	92.66	101.70	109.61	132.21	145.77
56	67.80	82.49	91.53	101.70	122.04	134.47	81.36	96.05	106.22	113.00	137.86	152.55
57	71.19	85.88	94.92	106.22	127.69	141.25	83.62	100.57	110.74	118.65	144.64	160.46
58	74.58	89.27	99.44	111.87	133.34	146.90	87.01	105.09	116.39	125.43	152.55	169.50
59	77.97	93.79	103.96	116.39	138.99	152.55	90.40	110.74	123.17	132.21	160.46	178.54
60	81.36	97.18	107.35	122.04	144.64	159.33	93.79	115.26	128.82	138.99	169.50	187.58
61	84.75	101.70	113.00	127.69	150.29	164.98	97.18	120.91	134.47	145.77	176.28	196.62
62	89.27	107.35	118.65	133.34	158.20	172.89	100.57	125.43	141.25	152.55	185.32	205.66
63	93.79	113.00	125.43	140.12	164.98	179.67	105.09	131.08	146.90	159.33	193.23	214.70
64	98.31	119.78	134.47	148.03	172.89	188.71	110.74	137.86	153.68	167.24	202.27	223.74
65	102.83	127.69	142.38	154.81	180.80	196.62	116.39	143.51	161.59	176.28	212.44	233.91
66	109.61	136.73	152.55	164.98	192.10	209.05	123.17	152.55	170.63	186.45	223.74	247.47
67	118.65	148.03	166.11	177.41	206.79	226.00	133.34	164.98	185.32	201.14	241.82	266.68
68	128.82	161.59	180.80	193.23	226.00	246.34	144.64	180.80	202.27	220.35	263.29	289.28
69	140.12	175.15	196.62	212.44	248.60	270.07	158.20	197.75	221.48	241.82	287.02	314.14
70	153.68	190.97	213.57	233.91	272.33	294.93	172.89	214.70	240.69	267.81	313.01	341.26
71	167.24	206.79	230.52	259.90	298.32	323.18	188.71	233.91	261.03	296.06	341.26	369.51
72	184.19	224.87	249.73	291.54	331.09	355.95	206.79	254.25	283.63	328.83	374.03	403.41
73	201.14	246.34	272.33	326.57	367.25	393.24	223.74	277.98	309.62	363.86	411.32	440.70
74	219.22	270.07	299.45	363.86	406.80	433.92	242.95	302.84	337.87	400.02	450.87	481.38
75	237.30	296.06	332.22	402.28	449.74	479.12	261.03	328.83	370.64	438.44	492.68	525.45
76	256.51	326.57	372.90	442.96	497.20	529.97	280.24	359.34	409.06	477.99	539.01	576.30
77	277.98	364.99	420.36	487.03	550.31	589.86	300.58	394.37	453.13	520.93	590.99	635.06
78	300.58	405.67	472.34	533.36	609.07	655.40	323.18	431.66	500.59	565.00	648.62	699.47
79	325.44	449.74	525.45	581.95	670.09	724.33	346.91	472.34	549.18	612.46	708.51	767.27
80	354.82	494.94					374.03	515.28				
81	390.98	543.53					407.93	560.48				
82	431.66	593.25					447.48	607.94				
83	477.99	646.36					491.55	658.79				
84	528.84	700.60					540.14	711.90				
85+												

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

Appendix C2

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	1.8% Simple Inflation						1.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
30	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
31	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
32	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
33	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
34	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
35	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
36	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
37	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
38	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
39	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
40	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
41	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
42	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
43	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
44	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
45	41.81	50.85	56.50	61.02	73.45	81.36	57.63	67.80	72.32	80.23	97.18	107.35
46	41.81	50.85	56.50	61.02	73.45	81.36	57.63	67.80	72.32	80.23	97.18	107.35
47	41.81	50.85	56.50	61.02	73.45	81.36	57.63	67.80	72.32	80.23	97.18	107.35
48	41.81	50.85	56.50	61.02	73.45	81.36	57.63	67.80	72.32	80.23	97.18	107.35
49	41.81	50.85	56.50	61.02	73.45	81.36	57.63	67.80	72.32	80.23	97.18	107.35
50	46.33	56.50	61.02	66.67	81.36	90.40	61.02	71.19	75.71	84.75	101.70	115.26
51	48.59	58.76	64.41	70.06	84.75	94.92	63.28	73.45	77.97	87.01	105.09	115.26
52	50.85	61.02	67.80	73.45	89.27	99.44	65.54	74.58	80.23	89.27	107.35	118.65
53	53.11	64.41	71.19	76.84	93.79	102.83	67.80	76.84	82.49	91.53	110.74	122.04
54	55.37	66.67	73.45	80.23	97.18	108.48	68.93	79.10	85.88	93.79	114.13	125.43
55	57.63	68.93	76.84	83.62	101.70	113.00	71.19	82.49	89.27	96.05	117.52	129.95
56	59.89	72.32	79.10	88.14	106.22	117.52	73.45	84.75	92.66	99.44	122.04	135.60
57	63.28	75.71	82.49	91.53	110.74	123.17	75.71	89.27	97.18	103.96	127.69	142.38
58	66.67	79.10	85.88	96.05	116.39	127.69	77.97	93.79	102.83	110.74	134.47	150.29
59	68.93	82.49	89.27	101.70	120.91	133.34	81.36	98.31	108.48	116.39	142.38	158.20
60	72.32	85.88	93.79	106.22	126.56	138.99	84.75	102.83	114.13	122.04	150.29	167.24
61	75.71	89.27	97.18	110.74	132.21	144.64	87.01	107.35	119.78	128.82	157.07	175.15
62	80.23	93.79	102.83	116.39	137.86	151.42	90.40	111.87	125.43	135.60	164.98	183.06
63	84.75	99.44	109.61	123.17	144.64	158.20	94.92	117.52	131.08	142.38	172.89	190.97
64	89.27	106.22	116.39	129.95	152.55	166.11	99.44	123.17	136.73	149.16	180.80	200.01
65	93.79	111.87	124.30	136.73	159.33	174.02	105.09	128.82	142.38	157.07	189.84	209.05
66	99.44	119.78	133.34	144.64	169.50	184.19	111.87	136.73	151.42	167.24	201.14	221.48
67	106.22	131.08	144.64	155.94	183.06	200.01	120.91	148.03	163.85	180.80	216.96	239.56
68	115.26	142.38	159.33	170.63	200.01	218.09	131.08	161.59	179.67	197.75	236.17	259.90
69	125.43	155.94	174.02	188.71	220.35	239.56	143.51	177.41	197.75	216.96	258.77	283.63
70	137.86	169.50	188.71	207.92	241.82	262.16	157.07	193.23	215.83	240.69	282.50	307.36
71	150.29	184.19	204.53	232.78	266.68	288.15	171.76	210.18	233.91	267.81	308.49	333.35
72	164.98	201.14	221.48	261.03	294.93	316.40	187.58	229.39	254.25	297.19	337.87	363.86
73	180.80	219.22	241.82	291.54	327.70	350.30	203.40	249.73	276.85	328.83	370.64	396.63
74	197.75	240.69	266.68	325.44	362.73	386.46	220.35	272.33	303.97	362.73	405.67	432.79
75	213.57	264.42	296.06	359.34	401.15	427.14	237.30	297.19	333.35	396.63	444.09	473.47
76	230.52	292.67	332.22	396.63	444.09	472.34	254.25	324.31	368.38	432.79	485.90	518.67
77	249.73	325.44	374.03	435.05	490.42	524.32	272.33	354.82	407.93	471.21	532.23	570.65
78	270.07	361.60	419.23	475.73	541.27	580.82	292.67	388.72	449.74	510.76	583.08	627.15
79	291.54	400.02	465.56	518.67	594.38	639.58	313.01	423.75	492.68	552.57	635.06	684.78
80	317.53	439.57					336.74	461.04				
81	348.04	480.25					366.12	500.59				
82	383.07	523.19					398.89	541.27				
83	421.49	568.39					436.18	585.34				
84	463.30	614.72					476.86	629.41				
85+												

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

Appendix B1

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

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	28.74	31.93	39.03	58.54	48.78	58.54	68.30	117.08	136.71	164.67	198.85	335.56
30	29.27	33.85	39.03	58.54	50.24	60.18	68.30	125.80	136.71	164.67	198.85	335.56
31	29.27	34.15	39.03	58.54	53.73	63.69	71.78	134.65	136.71	164.67	198.85	335.56
32	29.27	34.15	39.03	58.54	53.73	67.25	75.41	139.11	136.71	164.67	198.85	335.56
33	29.27	34.15	39.03	58.54	57.26	70.84	79.07	148.13	136.71	164.67	198.85	335.56
34	29.27	34.15	39.03	58.54	60.84	74.46	82.76	157.26	136.71	164.67	198.85	335.56
35	29.27	34.15	39.03	58.82	64.46	74.46	86.49	161.87	136.71	164.67	198.85	335.56
36	29.27	34.61	41.75	62.90	68.12	78.12	94.04	171.18	136.71	164.67	198.85	335.56
37	31.86	34.61	41.75	67.02	71.82	85.55	97.86	180.60	136.71	164.67	198.85	335.56
38	31.86	37.82	45.08	67.02	75.56	89.32	101.71	190.13	136.71	164.67	198.85	335.56
39	35.11	41.09	48.46	71.20	79.34	93.12	109.51	204.65	136.71	164.67	198.85	335.56
40	38.41	44.40	51.88	75.43	83.17	96.96	113.46	205.06	136.71	164.67	198.85	335.56
41	38.70	48.12	55.77	79.93	87.44	101.31	118.01	205.06	136.71	164.67	198.85	335.56
42	42.41	48.49	56.20	84.51	91.80	105.74	126.73	205.06	136.71	164.67	198.85	335.56
43	42.73	52.36	60.23	89.17	93.21	111.85	130.50	205.06	136.71	164.67	198.85	335.56
44	45.67	52.76	62.89	93.91	93.21	111.85	130.50	205.06	136.71	164.67	198.85	335.56
45	45.67	55.10	62.89	95.67	101.30	118.80	139.25	257.34	158.46	189.53	226.81	382.16
46	49.50	55.51	66.95	100.30	109.66	127.26	143.94	260.99	158.46	189.53	226.81	382.16
47	49.87	59.47	71.12	105.00	114.19	131.88	152.80	260.99	158.46	189.53	226.81	382.16
48	53.84	63.52	71.67	109.77	118.07	140.66	161.86	260.99	158.46	189.53	226.81	382.16
49	54.25	64.01	75.98	119.16	118.07	142.92	166.86	260.99	158.46	189.53	226.81	382.16
50	57.63	67.48	79.29	122.91	130.17	152.39	174.17	282.74	167.78	201.96	239.24	400.81
51	61.17	70.89	82.99	131.26	133.91	160.50	181.63	298.27	173.99	208.17	251.67	416.34
52	61.17	70.89	86.20	139.65	141.32	163.52	189.64	313.81	183.31	217.49	260.99	431.88
53	64.85	74.50	86.20	147.71	148.82	171.27	196.85	329.35	189.53	226.81	270.31	447.41
54	64.85	74.50	90.05	156.19	152.73	179.57	209.26	347.99	198.85	236.13	285.85	459.84
55	68.17	77.94	93.96	164.72	160.36	187.01	217.09	363.52	208.17	245.46	295.17	475.38
56	71.71	85.22	101.30	177.53	167.96	194.86	229.16	379.06	214.38	254.78	307.60	494.02
57	79.26	88.89	108.71	190.82	175.63	206.53	241.34	394.59	223.71	264.10	316.92	506.45
58	82.88	96.33	120.38	203.78	183.37	214.54	253.63	413.23	233.03	276.53	332.45	525.09
59	90.03	103.58	127.69	221.56	195.36	226.40	265.58	431.88	242.35	285.85	344.88	543.73
60	97.25	110.64	138.71	238.58	202.78	237.91	277.65	453.63	254.78	301.38	360.42	562.37
61	104.54	121.55	150.16	256.12	217.84	253.29	297.10	464.54	259.42	307.69	368.02	567.11
62	114.35	128.76	161.42	278.63	233.44	273.02	312.72	477.05	266.33	313.15	377.54	573.63
63	122.62	139.89	172.51	295.60	241.19	283.75	336.30	488.05	272.40	323.47	385.90	578.85
64	133.74	153.68	183.73	307.88	250.15	291.39	354.61	500.31	280.39	329.87	395.85	593.77
65	144.69	164.75	199.09	319.33	260.78	303.36	364.57	510.93	287.40	337.96	409.80	601.40
66	158.49	180.85	221.19	332.03	267.68	311.44	375.78	527.64	301.14	352.62	419.54	615.15
67	175.98	199.58	247.75	343.25	276.09	320.86	388.02	539.74	308.42	360.66	435.28	631.77
68	192.63	219.28	268.96	355.41	290.57	336.19	403.43	561.93	324.19	377.02	453.86	653.18
69	208.45	240.40	284.89	379.85	305.73	356.69	428.49	592.93	342.79	398.38	481.76	690.21
70	223.16	258.86	307.96	408.38	330.27	381.60	459.70	633.76	365.98	424.00	515.49	731.95
71	242.68	279.19	335.03	440.27	352.21	405.90	493.96	678.65	390.87	453.15	549.79	777.44
72	260.11	299.33	359.20	476.87	375.71	433.52	526.41	722.53	414.94	478.93	580.09	819.55
73	281.41	323.03	388.42	515.26	398.33	459.77	560.84	766.94	435.99	503.37	614.34	860.08
74	303.97	349.56	421.76	554.74	423.66	488.25	594.64	811.22	457.85	530.04	644.03	900.51
75	327.33	376.43	454.63	596.47	445.53	516.46	627.38	854.70	476.45	552.83	672.85	936.53
76	349.31	403.19	486.60	637.80	467.49	542.22	660.39	895.00	495.29	573.50	700.36	971.47
77	371.37	429.39	517.26	676.42	487.42	563.68	688.02	931.73	512.29	593.53	724.50	999.71
78	403.27	466.69	561.00	731.74	520.35	603.28	734.99	991.91	543.11	629.29	769.14	1056.95
79	445.55	513.84	622.79	808.16	565.88	656.94	803.29	1078.09	587.02	679.70	830.93	1139.88
80	492.70	569.13	687.83	892.72	617.91				635.80			
81	544.74	629.29	759.38	983.78	671.57				687.83			
82	600.02	692.71	837.43	1081.35	730.11				743.12			
83	661.82	764.26	923.62	1191.92	793.53				803.29			
84	731.74	845.56	1022.81	1318.75	865.08				873.21			
85+	978.90	1133.38	1372.41	1774.06								

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

Appendix B1

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

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	27.15	30.41	37.40	53.66	45.53	53.66	63.42	108.21	130.50	152.24	186.42	316.92
30	27.64	32.24	37.40	53.66	46.89	55.16	63.42	116.27	130.50	152.24	186.42	316.92
31	27.64	32.52	37.40	53.66	50.15	58.39	66.65	124.45	130.50	152.24	186.42	316.92
32	27.64	32.52	37.40	53.66	50.15	61.65	70.02	128.57	130.50	152.24	186.42	316.92
33	27.64	32.52	37.40	53.66	53.45	64.94	73.42	136.91	130.50	152.24	186.42	316.92
34	27.64	32.52	37.40	53.66	56.78	68.26	76.85	145.35	130.50	152.24	186.42	316.92
35	27.64	32.52	37.40	53.91	60.16	68.26	80.31	149.61	130.50	152.24	186.42	316.92
36	27.64	32.97	40.01	57.65	63.58	71.61	87.32	158.21	130.50	152.24	186.42	316.92
37	30.09	32.97	40.01	61.44	67.03	78.42	90.87	166.91	130.50	152.24	186.42	316.92
38	30.09	36.02	43.20	61.44	70.52	81.87	94.44	175.73	130.50	152.24	186.42	316.92
39	33.16	39.13	46.44	65.27	74.05	85.36	101.69	189.15	130.50	152.24	186.42	316.92
40	36.28	42.28	49.72	69.14	77.62	88.88	105.36	189.53	130.50	152.24	186.42	316.92
41	36.55	45.83	53.45	73.27	81.61	92.87	109.58	189.53	130.50	152.24	186.42	316.92
42	40.05	46.18	53.85	77.47	85.68	96.93	117.67	189.53	130.50	152.24	186.42	316.92
43	40.36	49.86	57.72	81.74	87.00	102.53	121.17	189.53	130.50	152.24	186.42	316.92
44	43.14	50.24	60.27	86.09	87.00	102.53	121.17	189.53	130.50	152.24	186.42	316.92
45	41.52	50.86	60.79	89.29	95.97	111.05	129.12	242.03	149.14	177.10	214.38	363.52
46	45.00	51.24	64.72	93.61	103.89	118.96	133.47	245.46	149.14	177.10	214.38	363.52
47	45.34	54.89	68.75	98.00	108.18	123.28	141.69	245.46	149.14	177.10	214.38	363.52
48	48.94	58.64	69.28	102.45	111.85	131.49	150.08	245.46	149.14	177.10	214.38	363.52
49	49.32	59.08	73.45	111.21	111.85	133.60	154.73	245.46	149.14	177.10	214.38	363.52
50	52.83	62.66	74.48	115.23	120.87	140.20	165.32	267.20	158.46	186.42	226.81	382.16
51	58.72	66.17	78.25	123.53	127.82	151.24	170.10	282.74	167.78	195.74	236.13	397.70
52	56.64	66.46	79.40	131.89	132.30	151.84	181.02	295.17	173.99	201.96	245.46	413.23
53	62.53	67.92	79.89	137.52	139.89	159.66	182.98	313.81	180.21	214.38	257.88	425.66
54	62.69	70.36	83.77	145.95	146.86	170.74	195.12	326.24	189.53	223.71	267.20	441.20
55	64.04	71.94	89.78	157.00	151.62	175.50	205.96	344.88	195.74	229.92	279.63	456.73
56	67.61	78.99	94.97	167.09	156.38	180.53	215.19	357.31	205.06	239.24	292.06	469.16
57	74.86	82.69	102.32	180.07	164.12	192.19	227.31	375.95	214.38	248.56	301.38	484.70
58	80.70	92.05	113.57	192.92	171.91	200.24	239.54	391.49	220.60	257.88	313.81	500.23
59	85.64	97.11	120.97	213.15	186.61	212.07	251.61	410.13	229.92	270.31	326.24	515.77
60	92.83	102.13	127.53	224.54	191.36	220.91	263.77	431.88	242.35	282.74	341.77	537.52
61	100.09	112.87	141.06	242.05	203.51	236.21	280.44	440.41	247.35	286.57	346.90	542.97
62	107.75	120.17	152.33	264.27	221.76	255.60	296.12	453.63	254.62	295.59	357.05	547.29
63	118.16	133.33	161.31	278.71	229.84	266.72	314.07	462.51	258.21	300.77	366.03	558.98
64	129.21	146.99	172.66	291.39	239.16	274.89	332.62	475.57	269.40	310.63	376.61	566.28
65	137.90	153.77	187.91	300.70	244.82	284.73	343.28	489.64	276.75	319.33	385.86	577.45
66	149.43	167.45	207.37	311.44	254.81	293.42	355.19	501.90	288.27	332.03	401.52	591.99
67	168.84	187.98	235.61	323.35	263.65	303.45	365.63	514.87	298.48	343.25	412.89	604.41
68	183.12	205.29	252.15	338.60	276.16	316.98	381.82	535.51	309.78	355.41	432.25	629.16
69	196.87	224.22	268.67	361.32	291.83	335.84	407.64	567.46	331.21	377.53	458.60	662.42
70	214.23	243.24	292.33	388.29	314.65	359.28	435.15	604.75	352.59	401.68	490.94	705.17
71	231.94	264.16	315.70	423.08	339.33	384.43	468.18	648.59	377.98	429.53	521.88	749.52
72	249.79	282.82	340.62	454.16	359.20	408.74	501.64	693.63	398.42	454.16	557.38	792.72
73	269.52	305.19	368.61	489.49	382.48	435.99	533.09	735.23	420.13	479.58	586.60	832.34
74	292.57	330.57	398.96	530.04	406.56	463.55	566.14	780.82	442.65	503.45	617.44	872.01
75	314.60	356.43	430.99	572.83	427.35	489.18	598.29	821.97	461.90	527.37	645.57	907.44
76	335.41	382.33	462.27	611.73	448.37	512.67	629.11	860.25	479.65	547.43	672.56	940.19
77	356.45	406.18	490.74	646.58	469.18	535.50	656.52	895.26	495.71	565.34	696.31	968.21
78	387.01	440.67	534.98	700.84	500.83	572.38	702.47	956.14	525.23	600.02	738.24	1024.43
79	429.29	487.83	591.89	775.64	546.36	624.42	765.89	1039.07	567.50	650.43	800.03	1104.11
80	473.19	538.23	655.31	855.32	593.52				616.29			
81	523.60	595.15	723.61	943.13	647.18				665.07			
82	577.26	656.94	798.41	1037.44	704.09				718.73			
83	635.80	723.61	879.71	1143.14	765.89				778.89			
84	702.47	801.66	974.02	1266.72	834.18				845.56			
85+	941.50	1074.84	1309.00	1705.76								

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

Appendix B1

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

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	23.95	25.85	32.52	47.16	40.65	45.53	55.29	95.79	118.07	133.60	161.57	282.74
30	24.39	27.40	32.52	47.16	41.86	46.80	55.29	102.93	118.07	133.60	161.57	282.74
31	24.39	27.64	32.52	47.16	44.77	49.54	58.11	110.17	118.07	133.60	161.57	282.74
32	24.39	27.64	32.52	47.16	44.77	52.31	61.04	113.82	118.07	133.60	161.57	282.74
33	24.39	27.64	32.52	47.16	47.72	55.10	64.01	121.20	118.07	133.60	161.57	282.74
34	24.39	27.64	32.52	47.16	50.70	57.92	67.00	128.67	118.07	133.60	161.57	282.74
35	24.39	27.64	32.52	47.38	53.71	57.92	70.01	132.44	118.07	133.60	161.57	282.74
36	24.39	28.02	34.79	50.67	56.76	60.76	76.12	140.05	118.07	133.60	161.57	282.74
37	26.55	28.02	34.79	53.99	59.85	66.54	79.22	147.76	118.07	133.60	161.57	282.74
38	26.55	30.62	37.57	53.99	62.97	69.47	82.34	155.56	118.07	133.60	161.57	282.74
39	29.26	33.26	40.38	57.36	66.12	72.43	88.65	167.44	118.07	133.60	161.57	282.74
40	32.01	35.94	43.23	60.76	69.31	75.41	91.85	167.78	118.07	133.60	161.57	282.74
41	32.25	38.96	46.48	64.39	72.87	78.80	95.53	167.78	118.07	133.60	161.57	282.74
42	35.34	39.25	46.83	68.08	76.50	82.24	102.59	167.78	118.07	133.60	161.57	282.74
43	35.61	42.38	50.19	71.83	77.68	87.00	105.64	167.78	118.07	133.60	161.57	282.74
44	38.06	42.71	52.41	75.65	77.68	87.00	105.64	167.78	118.07	133.60	161.57	282.74
45	37.37	44.50	52.41	76.54	85.31	92.97	111.40	214.45	136.71	155.35	189.53	329.35
46	40.50	44.84	55.79	80.24	92.35	99.59	115.15	217.49	136.71	155.35	189.53	329.35
47	40.80	48.03	59.27	84.00	96.16	103.21	122.24	217.49	136.71	155.35	189.53	329.35
48	44.05	51.31	59.72	87.81	99.42	110.08	129.49	217.49	136.71	155.35	189.53	329.35
49	44.38	51.70	63.32	95.32	99.42	111.85	133.49	217.49	136.71	155.35	189.53	329.35
50	48.02	53.02	64.87	102.43	108.47	121.91	141.70	236.13	146.03	164.67	198.85	344.88
51	51.38	56.71	66.39	110.67	112.61	129.63	147.03	251.67	149.14	170.89	208.17	360.42
52	49.84	55.38	70.32	116.37	120.28	131.40	155.16	264.10	158.46	177.10	217.49	372.84
53	57.90	61.35	69.38	122.24	122.03	136.44	160.80	279.63	164.67	186.42	226.81	385.27
54	56.20	60.01	71.21	130.58	129.24	147.19	172.50	292.06	170.89	192.64	236.13	397.70
55	57.84	61.95	77.26	138.98	137.04	152.48	178.13	307.60	177.10	201.96	245.46	410.13
56	59.42	68.59	82.30	146.20	141.90	157.61	190.04	323.13	186.42	208.17	254.78	425.66
57	66.05	70.28	87.40	161.25	149.72	166.37	199.25	335.56	192.64	217.49	264.10	438.09
58	71.98	79.20	99.94	171.18	154.72	174.49	211.36	351.09	201.96	226.81	276.53	453.63
59	74.66	84.16	105.29	187.91	166.20	183.41	220.85	366.63	208.17	236.13	288.95	469.16
60	81.78	87.23	111.87	202.09	174.22	192.59	230.45	385.27	220.60	248.56	301.38	487.80
61	91.20	97.68	122.86	216.72	186.31	204.91	244.34	395.16	226.24	253.39	310.70	494.71
62	94.56	103.01	131.87	235.55	198.42	223.65	260.14	403.88	231.21	257.55	316.08	497.53
63	104.78	115.84	141.15	247.74	207.14	232.67	275.15	417.11	238.35	266.72	326.31	507.91
64	115.61	126.95	152.74	261.15	214.42	241.91	294.14	428.84	244.66	272.15	335.37	516.80
65	124.34	134.00	165.54	268.77	223.53	247.48	303.36	441.74	252.80	282.07	345.94	526.89
66	133.58	145.12	182.02	280.55	231.65	257.39	314.01	453.00	259.96	290.85	357.77	540.51
67	152.19	164.77	206.46	291.01	238.78	266.14	325.84	465.12	271.11	300.96	370.61	552.18
68	166.47	179.63	223.33	304.98	252.15	278.56	341.00	485.08	285.77	316.98	389.03	576.33
69	178.34	196.48	238.56	326.58	268.67	296.47	361.32	514.18	303.42	335.84	412.27	609.15
70	194.15	214.23	258.86	352.59	285.64	316.88	388.29	551.20	325.81	359.28	444.08	649.38
71	210.47	231.94	281.34	382.28	309.26	341.47	418.79	592.75	347.92	384.43	472.48	691.54
72	227.08	249.79	303.46	412.87	332.36	365.39	450.03	633.76	369.52	408.74	503.71	732.85
73	247.72	271.50	328.97	445.89	352.75	388.42	479.58	675.78	390.41	430.04	533.09	770.90
74	265.97	292.57	357.16	484.45	374.26	412.26	511.05	716.23	410.36	454.05	562.34	809.32
75	289.14	318.24	387.34	521.91	396.43	436.44	540.10	754.68	429.17	474.63	589.20	843.79
76	307.60	338.88	415.35	557.86	415.35	458.80	568.28	792.47	446.63	493.56	611.73	875.89
77	326.60	359.76	442.66	591.87	434.37	479.13	593.53	825.63	462.55	512.29	633.31	901.89
78	356.11	393.51	481.32	642.30	463.43	512.22	635.80	881.34	491.08	543.11	673.20	954.51
79	395.14	435.79	533.36	710.60	505.71	559.37	694.34	959.39	531.73	588.64	728.49	1029.31
80	437.42	481.32	590.27	783.77	551.24				575.63			
81	482.95	531.73	652.06	865.08	601.65				622.79			
82	531.73	587.02	720.36	951.26	652.06				673.20			
83	588.64	648.81	795.16	1050.45	710.60				728.49			
84	650.43	717.10	881.34	1164.28	775.64				791.90			
85+	874.83	967.52	1188.67	1574.05								

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

Appendix B2

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

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	48.78	58.54	68.30	108.23	77.24	93.04	112.35	189.59
30	48.92	58.69	68.30	109.03	77.24	93.04	112.35	189.59
31	49.24	59.02	68.62	109.83	77.24	93.04	112.35	189.59
32	49.24	59.34	68.96	110.23	77.24	93.04	112.35	189.59
33	49.57	59.67	69.29	111.03	77.24	93.04	112.35	189.59
34	49.89	60.00	69.63	111.83	77.24	93.04	112.35	189.59
35	50.21	60.00	69.96	112.23	77.24	93.04	112.35	189.59
36	50.54	60.32	70.63	113.03	77.24	93.04	112.35	189.59
37	50.86	60.98	70.97	113.83	77.24	93.04	112.35	189.59
38	51.18	61.30	71.31	114.63	77.24	93.04	112.35	189.59
39	51.51	61.63	71.98	115.83	77.24	93.04	112.35	189.59
40	51.83	61.96	72.31	115.86	77.24	93.04	112.35	189.59
41	52.19	62.32	72.70	115.86	77.24	93.04	112.35	189.59
42	52.55	62.69	73.42	115.86	77.24	93.04	112.35	189.59
43	52.66	63.20	73.73	115.86	77.24	93.04	112.35	189.59
44	52.66	63.20	73.73	115.86	77.24	93.04	112.35	189.59
45	65.31	78.73	93.90	147.16	89.53	107.08	128.15	215.92
46	66.01	79.45	94.30	147.46	89.53	107.08	128.15	215.92
47	66.39	79.84	95.05	147.46	89.53	107.08	128.15	215.92
48	66.71	80.57	95.81	147.46	89.53	107.08	128.15	215.92
49	66.71	80.75	96.22	147.46	89.53	107.08	128.15	215.92
50	73.70	87.53	102.82	159.75	94.80	114.11	135.17	226.46
51	77.01	91.20	109.43	168.53	98.31	117.62	142.19	235.23
52	82.12	97.44	114.59	177.30	103.57	122.88	147.46	244.01
53	87.24	102.58	122.67	186.08	107.08	128.15	152.73	252.79
54	90.56	106.26	128.19	196.61	112.35	133.42	161.50	259.81
55	95.68	112.87	134.83	205.39	117.62	138.68	166.77	268.59
56	100.81	118.01	141.83	214.17	121.13	143.95	173.79	279.12
57	105.94	124.97	148.83	222.94	126.39	149.22	179.06	286.14
58	111.07	130.13	155.84	233.48	131.66	156.24	187.84	296.67
59	116.56	137.11	164.32	244.01	136.93	161.50	194.86	307.21
60	123.16	145.55	172.80	256.30	143.95	170.28	203.63	317.74
61	131.90	154.31	184.90	269.20	150.33	178.30	213.26	328.63
62	139.19	163.44	195.18	283.72	158.39	186.24	224.54	341.16
63	147.32	173.32	209.12	298.10	166.38	197.58	235.71	353.57
64	157.04	182.93	222.62	314.08	176.02	207.09	248.50	372.76
65	168.39	195.89	235.41	329.91	185.58	218.22	264.62	388.33
66	177.93	207.01	249.78	350.73	200.17	234.39	278.87	408.89
67	189.08	219.74	265.73	369.64	211.22	247.00	298.10	432.67
68	205.21	237.44	284.93	396.86	228.96	266.27	320.54	461.31
69	222.89	260.04	312.38	432.27	249.90	290.43	351.22	503.19
70	248.80	287.47	346.31	477.44	275.70	319.41	388.34	551.40
71	274.48	316.32	384.95	528.88	304.61	353.15	428.46	605.87
72	303.26	349.91	424.89	583.18	334.91	386.57	468.21	661.50
73	333.42	384.84	469.44	641.96	364.94	421.34	514.23	719.92
74	368.25	424.40	516.88	705.13	397.98	460.73	559.81	782.75
75	402.76	466.88	567.16	772.65	430.71	499.75	608.25	846.62
76	440.22	510.59	621.87	842.79	466.40	540.04	659.51	914.80
77	478.94	553.88	676.06	915.53	503.38	583.20	711.90	982.32
78	520.35	603.28	734.99	991.91	543.11	629.29	769.14	1056.95
79	565.88	656.94	803.29	1078.09	587.02	679.70	830.93	1139.88
80	617.91				635.80			
81	671.57				687.83			
82	730.11				743.12			
83	793.53				803.29			
84	865.08				873.21			
85+								

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

Appendix B2

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

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	45.53	53.66	63.42	100.03	73.73	86.02	105.33	179.06
30	45.66	53.80	63.42	100.77	73.73	86.02	105.33	179.06
31	45.96	54.10	63.72	101.51	73.73	86.02	105.33	179.06
32	45.96	54.40	64.03	101.88	73.73	86.02	105.33	179.06
33	46.26	54.70	64.34	102.62	73.73	86.02	105.33	179.06
34	46.56	55.00	64.65	103.36	73.73	86.02	105.33	179.06
35	46.87	55.00	64.97	103.73	73.73	86.02	105.33	179.06
36	47.17	55.30	65.59	104.47	73.73	86.02	105.33	179.06
37	47.47	55.90	65.90	105.20	73.73	86.02	105.33	179.06
38	47.77	56.20	66.21	105.94	73.73	86.02	105.33	179.06
39	48.07	56.49	66.84	107.05	73.73	86.02	105.33	179.06
40	48.38	56.79	67.15	107.08	73.73	86.02	105.33	179.06
41	48.71	57.13	67.50	107.08	73.73	86.02	105.33	179.06
42	49.05	57.47	68.18	107.08	73.73	86.02	105.33	179.06
43	49.15	57.93	68.46	107.08	73.73	86.02	105.33	179.06
44	49.15	57.93	68.46	107.08	73.73	86.02	105.33	179.06
45	61.87	73.60	87.07	138.40	84.26	100.06	121.13	205.39
46	62.54	74.27	87.44	138.68	84.26	100.06	121.13	205.39
47	62.90	74.63	88.14	138.68	84.26	100.06	121.13	205.39
48	63.20	75.31	88.84	138.68	84.26	100.06	121.13	205.39
49	63.20	75.49	89.22	138.68	84.26	100.06	121.13	205.39
50	68.44	80.53	97.59	150.97	89.53	105.33	128.15	215.92
51	73.51	85.94	102.48	159.75	94.80	110.59	133.42	224.70
52	76.88	90.48	109.38	166.77	98.31	114.11	138.68	233.48
53	82.00	95.62	114.03	177.30	101.82	121.13	145.70	240.50
54	87.07	101.04	119.53	184.32	107.08	126.39	150.97	249.28
55	90.46	105.92	127.92	194.86	110.59	129.90	157.99	258.05
56	93.85	109.34	133.18	201.88	115.86	135.17	165.01	265.08
57	98.99	116.30	140.17	212.41	121.13	140.44	170.28	273.85
58	104.13	121.46	147.18	221.19	124.64	145.70	177.30	282.63
59	111.34	128.43	155.67	231.72	129.90	152.73	184.32	291.41
60	116.23	135.15	164.16	244.01	136.93	159.75	193.10	303.70
61	123.23	143.91	174.53	255.21	143.34	166.06	201.02	314.65
62	132.23	153.01	184.82	269.79	151.43	175.80	212.35	325.49
63	140.39	162.92	195.30	282.51	157.72	183.72	223.58	341.43
64	150.14	172.57	208.81	298.55	169.12	195.01	236.42	355.50
65	158.08	183.86	221.66	316.17	178.70	206.19	249.15	372.87
66	169.37	195.04	236.10	333.62	191.62	220.70	266.89	393.50
67	180.56	207.82	250.40	352.61	204.41	235.07	282.77	413.93
68	195.04	223.87	269.66	378.20	218.78	251.01	305.28	444.35
69	212.76	244.84	297.18	413.69	241.46	275.23	334.33	482.92
70	237.04	270.66	327.82	455.58	265.62	302.60	369.84	531.23
71	264.44	299.59	364.86	505.45	294.57	334.73	406.70	584.11
72	289.93	329.92	404.90	559.86	321.58	366.57	449.88	639.84
73	320.15	364.94	446.22	615.42	351.67	401.43	491.01	696.70
74	353.39	402.93	492.11	678.71	384.77	437.61	536.69	757.98
75	386.32	442.22	540.85	743.06	417.56	476.74	583.60	820.32
76	422.22	482.77	592.41	810.06	451.67	515.50	633.32	885.34
77	461.02	526.19	645.11	879.69	487.09	555.51	684.20	951.37
78	500.83	572.38	702.47	956.14	525.23	600.02	738.24	1024.43
79	546.36	624.42	765.89	1039.07	567.50	650.43	800.03	1104.11
80	593.52				616.29			
81	647.18				665.07			
82	704.09				718.73			
83	765.89				778.89			
84	834.18				845.56			
85+								

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

Appendix B2

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

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	40.65	45.53	55.29	88.55	66.71	75.49	91.28	159.75
30	40.77	45.65	55.29	89.20	66.71	75.49	91.28	159.75
31	41.04	45.90	55.55	89.86	66.71	75.49	91.28	159.75
32	41.04	46.16	55.82	90.19	66.71	75.49	91.28	159.75
33	41.30	46.41	56.09	90.84	66.71	75.49	91.28	159.75
34	41.57	46.66	56.36	91.50	66.71	75.49	91.28	159.75
35	41.84	46.66	56.64	91.82	66.71	75.49	91.28	159.75
36	42.11	46.92	57.18	92.48	66.71	75.49	91.28	159.75
37	42.38	47.43	57.45	93.13	66.71	75.49	91.28	159.75
38	42.65	47.68	57.72	93.79	66.71	75.49	91.28	159.75
39	42.92	47.93	58.27	94.77	66.71	75.49	91.28	159.75
40	43.19	48.19	58.54	94.80	66.71	75.49	91.28	159.75
41	43.49	48.47	58.85	94.80	66.71	75.49	91.28	159.75
42	43.79	48.76	59.44	94.80	66.71	75.49	91.28	159.75
43	43.89	49.15	59.69	94.80	66.71	75.49	91.28	159.75
44	43.89	49.15	59.69	94.80	66.71	75.49	91.28	159.75
45	55.00	61.62	75.12	122.63	77.24	87.77	107.08	186.08
46	55.59	62.18	75.44	122.88	77.24	87.77	107.08	186.08
47	55.91	62.48	76.04	122.88	77.24	87.77	107.08	186.08
48	56.18	63.05	76.65	122.88	77.24	87.77	107.08	186.08
49	56.18	63.20	76.98	122.88	77.24	87.77	107.08	186.08
50	61.42	70.02	83.65	133.42	82.51	93.04	112.35	194.86
51	64.76	73.66	88.59	142.19	84.26	96.55	117.62	203.63
52	69.89	78.30	93.75	149.22	89.53	100.06	122.88	210.66
53	71.53	81.72	100.21	157.99	93.04	105.33	128.15	217.68
54	76.62	87.10	105.67	165.01	96.55	108.84	133.42	224.70
55	81.77	92.03	110.63	173.79	100.06	114.11	138.68	231.72
56	85.16	95.45	117.61	182.57	105.33	117.62	143.95	240.50
57	90.31	100.67	122.87	189.59	108.84	122.88	149.22	247.52
58	93.72	105.84	129.87	198.37	114.11	128.15	156.24	256.30
59	99.16	111.07	136.64	207.15	117.62	133.42	163.26	265.08
60	105.82	117.83	143.43	217.68	124.64	140.44	170.28	275.61
61	112.81	124.84	152.07	228.99	131.10	146.83	180.05	286.68
62	118.31	133.88	162.36	240.20	137.51	153.17	187.98	295.90
63	126.52	142.12	171.10	254.77	145.59	162.92	199.31	310.24
64	134.61	151.86	184.65	269.21	153.59	170.85	210.54	324.44
65	144.34	159.80	195.89	285.24	163.24	182.14	223.38	340.22
66	153.98	171.09	208.72	301.11	172.80	193.33	237.81	359.28
67	163.53	182.27	223.15	318.54	185.67	206.11	253.81	378.16
68	178.08	196.73	240.83	342.59	201.82	223.87	274.75	407.04
69	195.87	216.13	263.41	374.86	221.20	244.84	300.56	444.09
70	215.18	238.72	292.51	415.23	245.44	270.66	334.54	489.20
71	241.01	266.11	326.37	461.93	271.14	299.59	368.21	538.92
72	268.26	294.92	363.24	511.54	298.26	329.92	406.56	591.51
73	295.27	325.13	401.43	565.65	326.78	359.96	446.22	645.27
74	325.32	358.35	444.22	622.57	356.70	394.68	488.80	703.48
75	358.38	394.54	488.25	682.23	387.97	429.07	532.63	762.78
76	391.12	432.03	535.13	746.24	420.58	464.76	576.05	824.79
77	426.81	470.80	583.20	811.27	454.51	503.38	622.30	886.21
78	463.43	512.22	635.80	881.34	491.08	543.11	673.20	954.51
79	505.71	559.37	694.34	959.39	531.73	588.64	728.49	1029.31
80	551.24				575.63			
81	601.65				622.79			
82	652.06				673.20			
83	710.60				728.49			
84	775.64				791.90			
85+								

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

Appendix C1

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

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	3.2% Simple Inflation				3.2% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	33.90	40.68	47.46	80.68	88.00	106.00	128.00	216.00
30	34.81	41.71	47.46	86.06	88.00	106.00	128.00	216.00
31	36.99	43.90	49.64	91.43	88.00	106.00	128.00	216.00
32	36.99	46.10	51.90	94.12	88.00	106.00	128.00	216.00
33	39.17	48.29	54.16	99.50	88.00	106.00	128.00	216.00
34	41.34	50.49	56.41	104.88	88.00	106.00	128.00	216.00
35	43.52	50.49	58.67	107.57	88.00	106.00	128.00	216.00
36	45.69	52.68	63.18	112.95	88.00	106.00	128.00	216.00
37	47.87	57.07	65.44	118.33	88.00	106.00	128.00	216.00
38	50.04	59.27	67.70	123.71	88.00	106.00	128.00	216.00
39	52.22	61.46	72.21	131.77	88.00	106.00	128.00	216.00
40	54.40	63.66	74.47	132.00	88.00	106.00	128.00	216.00
41	56.80	66.13	77.04	132.00	88.00	106.00	128.00	216.00
42	59.22	68.61	81.92	132.00	88.00	106.00	128.00	216.00
43	60.00	72.00	84.00	132.00	88.00	106.00	128.00	216.00
44	60.00	72.00	84.00	132.00	88.00	106.00	128.00	216.00
45	66.60	78.43	92.17	165.99	102.00	122.00	146.00	246.00
46	71.33	83.26	94.87	168.00	102.00	122.00	146.00	246.00
47	73.86	85.86	99.91	168.00	102.00	122.00	146.00	246.00
48	76.00	90.75	105.00	168.00	102.00	122.00	146.00	246.00
49	76.00	92.00	107.78	168.00	102.00	122.00	146.00	246.00
50	83.82	98.37	112.94	182.00	108.00	130.00	154.00	258.00
51	86.46	103.41	118.16	192.00	112.00	134.00	162.00	268.00
52	91.40	106.19	123.43	202.00	118.00	140.00	168.00	278.00
53	96.38	111.32	128.75	212.00	122.00	146.00	174.00	288.00
54	99.10	116.48	136.50	224.00	128.00	152.00	184.00	296.00
55	104.16	121.69	141.91	234.00	134.00	158.00	190.00	306.00
56	109.20	126.88	149.72	244.00	138.00	164.00	198.00	318.00
57	114.28	134.45	157.59	254.00	144.00	170.00	204.00	326.00
58	119.39	139.72	165.52	266.00	150.00	178.00	214.00	338.00
59	126.90	147.41	173.51	278.00	156.00	184.00	222.00	350.00
60	132.09	155.15	181.56	292.00	164.00	194.00	232.00	362.00
61	141.83	165.07	194.28	300.30	167.70	198.90	237.90	366.60
62	151.61	177.44	204.58	309.70	172.90	203.30	245.10	372.40
63	157.25	185.00	219.88	318.20	177.60	210.90	251.60	377.40
64	163.80	190.80	232.20	327.60	183.60	216.00	259.20	388.80
65	171.50	199.50	239.75	336.00	189.00	222.25	269.50	395.50
66	176.80	205.70	248.20	348.50	198.90	232.90	277.10	406.30
67	183.15	212.85	257.40	358.05	204.60	239.25	288.75	419.10
68	193.60	224.00	268.80	374.40	216.00	251.20	302.40	435.20
69	204.60	238.70	286.75	396.80	229.40	266.60	322.40	461.90
70	222.00	256.50	309.00	426.00	246.00	285.00	346.50	492.00
71	237.80	274.05	333.50	458.20	263.90	305.95	371.20	524.90
72	254.80	294.00	357.00	490.00	281.40	324.80	393.40	555.80
73	271.35	313.20	382.05	522.45	297.00	342.90	418.50	585.90
74	289.90	334.10	406.90	555.10	313.30	362.70	440.70	616.20
75	306.25	355.00	431.25	587.50	327.50	380.00	462.50	643.75
76	322.80	374.40	456.00	618.00	342.00	396.00	483.60	670.80
77	338.10	391.00	477.25	646.30	355.35	411.70	502.55	693.45
78	361.60	419.23	510.76	689.30	377.42	437.31	534.49	734.50
79	393.24	456.52	558.22	749.19	407.93	472.34	577.43	792.13
80	429.40				441.83			
81	466.69				477.99			
82	507.37				516.41			
83	551.44				558.22			
84	601.16				606.81			
85+								

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

Appendix C1

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

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	3.2% Simple Inflation				3.2% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	31.64	37.29	44.07	74.57	84.00	98.00	120.00	204.00
30	32.49	38.23	44.07	79.54	84.00	98.00	120.00	204.00
31	34.52	40.24	46.10	84.51	84.00	98.00	120.00	204.00
32	34.52	42.26	48.19	86.99	84.00	98.00	120.00	204.00
33	36.55	44.27	50.29	91.96	84.00	98.00	120.00	204.00
34	38.59	46.28	52.38	96.94	84.00	98.00	120.00	204.00
35	40.62	46.28	54.48	99.42	84.00	98.00	120.00	204.00
36	42.65	48.29	58.67	104.39	84.00	98.00	120.00	204.00
37	44.68	52.32	60.77	109.36	84.00	98.00	120.00	204.00
38	46.71	54.33	62.86	114.33	84.00	98.00	120.00	204.00
39	48.74	56.34	67.05	121.79	84.00	98.00	120.00	204.00
40	50.77	58.35	69.15	122.00	84.00	98.00	120.00	204.00
41	53.01	60.62	71.54	122.00	84.00	98.00	120.00	204.00
42	55.28	62.90	76.07	122.00	84.00	98.00	120.00	204.00
43	56.00	66.00	78.00	122.00	84.00	98.00	120.00	204.00
44	56.00	66.00	78.00	122.00	84.00	98.00	120.00	204.00
45	63.10	73.32	85.46	156.11	96.00	114.00	138.00	234.00
46	67.58	77.83	87.97	158.00	96.00	114.00	138.00	234.00
47	69.97	80.26	92.65	158.00	96.00	114.00	138.00	234.00
48	72.00	84.83	97.36	158.00	96.00	114.00	138.00	234.00
49	72.00	86.00	99.94	158.00	96.00	114.00	138.00	234.00
50	77.83	90.50	107.19	172.00	102.00	120.00	146.00	246.00
51	82.53	97.45	110.66	182.00	108.00	126.00	152.00	256.00
52	85.57	98.61	117.82	190.00	112.00	130.00	158.00	266.00
53	90.60	103.77	119.68	202.00	116.00	138.00	166.00	274.00
54	95.29	110.75	127.28	210.00	122.00	144.00	172.00	284.00
55	98.48	114.21	134.64	222.00	126.00	148.00	180.00	294.00
56	101.67	117.55	140.59	230.00	132.00	154.00	188.00	302.00
57	106.79	125.12	148.43	242.00	138.00	160.00	194.00	312.00
58	111.93	130.41	156.32	252.00	142.00	166.00	202.00	322.00
59	121.21	138.08	164.38	264.00	148.00	174.00	210.00	332.00
60	124.65	144.07	172.48	278.00	156.00	182.00	220.00	346.00
61	132.50	153.94	183.38	284.70	159.90	185.25	224.25	351.00
62	144.03	166.11	193.72	294.50	165.30	191.90	231.80	355.30
63	149.85	173.90	205.34	301.55	168.35	196.10	238.65	364.45
64	156.60	180.00	217.80	311.40	176.40	203.40	246.60	370.80
65	161.00	187.25	225.75	322.00	182.00	210.00	253.75	379.75
66	168.30	193.80	234.60	331.50	190.40	219.30	265.20	391.00
67	174.90	201.30	242.55	341.55	198.00	227.70	273.90	400.95
68	184.00	211.20	254.40	356.80	206.40	236.80	288.00	419.20
69	195.30	224.75	272.80	379.75	221.65	252.65	306.90	443.30
70	211.50	241.50	292.50	406.50	237.00	270.00	330.00	474.00
71	229.10	259.55	316.10	437.90	255.20	290.00	352.35	506.05
72	243.60	277.20	340.20	470.40	270.20	308.00	378.00	537.60
73	260.55	297.00	363.15	500.85	286.20	326.70	399.60	567.00
74	278.20	317.20	387.40	534.30	302.90	344.50	422.50	596.70
75	293.75	336.25	411.25	565.00	317.50	362.50	443.75	623.75
76	309.60	354.00	434.40	594.00	331.20	378.00	464.40	649.20
77	325.45	371.45	455.40	621.00	343.85	392.15	483.00	671.60
78	348.04	397.76	488.16	664.44	364.99	416.97	513.02	711.90
79	379.68	433.92	532.23	722.07	394.37	452.00	555.96	767.27
80	412.45				428.27			
81	449.74				462.17			
82	489.29				499.46			
83	532.23				541.27			
84	579.69				587.60			
85+								

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

Appendix C1

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

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	3.2% Simple Inflation				3.2% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	28.25	31.64	38.42	66.01	76.00	86.00	104.00	182.00
30	29.01	32.44	38.42	70.41	76.00	86.00	104.00	182.00
31	30.82	34.15	40.19	74.81	76.00	86.00	104.00	182.00
32	30.82	35.85	42.02	77.01	76.00	86.00	104.00	182.00
33	32.64	37.56	43.84	81.41	76.00	86.00	104.00	182.00
34	34.45	39.27	45.67	85.81	76.00	86.00	104.00	182.00
35	36.26	39.27	47.50	88.01	76.00	86.00	104.00	182.00
36	38.08	40.98	51.15	92.41	76.00	86.00	104.00	182.00
37	39.89	44.39	52.98	96.81	76.00	86.00	104.00	182.00
38	41.70	46.10	54.80	101.21	76.00	86.00	104.00	182.00
39	43.52	47.81	58.46	107.81	76.00	86.00	104.00	182.00
40	45.33	49.51	60.28	108.00	76.00	86.00	104.00	182.00
41	47.33	51.43	62.37	108.00	76.00	86.00	104.00	182.00
42	49.35	53.37	66.31	108.00	76.00	86.00	104.00	182.00
43	50.00	56.00	68.00	108.00	76.00	86.00	104.00	182.00
44	50.00	56.00	68.00	108.00	76.00	86.00	104.00	182.00
45	56.09	61.38	73.73	138.32	88.00	100.00	122.00	212.00
46	60.07	65.16	75.89	140.00	88.00	100.00	122.00	212.00
47	62.20	67.19	79.93	140.00	88.00	100.00	122.00	212.00
48	64.00	71.02	84.00	140.00	88.00	100.00	122.00	212.00
49	64.00	72.00	86.22	140.00	88.00	100.00	122.00	212.00
50	69.85	78.69	91.88	152.00	94.00	106.00	128.00	222.00
51	72.70	83.53	95.65	162.00	96.00	110.00	134.00	232.00
52	77.79	85.33	100.99	170.00	102.00	114.00	140.00	240.00
53	79.03	88.67	105.17	180.00	106.00	120.00	146.00	248.00
54	83.86	95.48	112.52	188.00	110.00	124.00	152.00	256.00
55	89.01	99.23	116.44	198.00	114.00	130.00	158.00	264.00
56	92.26	102.62	124.16	208.00	120.00	134.00	164.00	274.00
57	97.42	108.31	130.10	216.00	124.00	140.00	170.00	282.00
58	100.74	113.64	137.93	226.00	130.00	146.00	178.00	292.00
59	107.96	119.42	144.29	236.00	134.00	152.00	186.00	302.00
60	113.49	125.60	150.69	248.00	142.00	160.00	194.00	314.00
61	121.30	133.54	159.78	255.45	146.25	163.80	200.85	319.80
62	128.87	145.35	170.19	262.20	150.10	167.20	205.20	323.00
63	135.05	151.70	179.90	271.95	155.40	173.90	212.75	331.15
64	140.40	158.40	192.60	280.80	160.20	178.20	219.60	338.40
65	147.00	162.75	199.50	290.50	166.25	185.50	227.50	346.50
66	153.00	170.00	207.40	299.20	171.70	192.10	236.30	357.00
67	158.40	176.55	216.15	308.55	179.85	199.65	245.85	366.30
68	168.00	185.60	227.20	323.20	190.40	211.20	259.20	384.00
69	179.80	198.40	241.80	344.10	203.05	224.75	275.90	407.65
70	192.00	213.00	261.00	370.50	219.00	241.50	298.50	436.50
71	208.80	230.55	282.75	400.20	234.90	259.55	319.00	466.90
72	225.40	247.80	305.20	429.80	250.60	277.20	341.60	497.00
73	240.30	264.60	326.70	460.35	265.95	292.95	363.15	525.15
74	256.10	282.10	349.70	490.10	280.80	310.70	384.80	553.80
75	272.50	300.00	371.25	518.75	295.00	326.25	405.00	580.00
76	286.80	316.80	392.40	547.20	308.40	340.80	422.40	604.80
77	301.30	332.35	411.70	572.70	320.85	355.35	439.30	625.60
78	322.05	355.95	441.83	612.46	341.26	377.42	467.82	663.31
79	351.43	388.72	482.51	666.70	369.51	409.06	506.24	715.29
80	383.07				400.02			
81	418.10				432.79			
82	453.13				467.82			
83	493.81				506.24			
84	539.01				550.31			
85+								

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

Appendix C2

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

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	1.8% Simple Inflation				1.8% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
30	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
31	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
32	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
33	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
34	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
35	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
36	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
37	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
38	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
39	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
40	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
41	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
42	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
43	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
44	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
45	42.94	51.98	62.15	94.92	57.63	68.93	82.49	138.99
46	42.94	51.98	62.15	94.92	57.63	68.93	82.49	138.99
47	42.94	51.98	62.15	94.92	57.63	68.93	82.49	138.99
48	42.94	51.98	62.15	94.92	57.63	68.93	82.49	138.99
49	42.94	51.98	62.15	94.92	57.63	68.93	82.49	138.99
50	47.46	56.50	66.67	102.83	61.02	73.45	87.01	145.77
51	49.72	58.76	71.19	108.48	63.28	75.71	91.53	151.42
52	53.11	63.28	74.58	114.13	66.67	79.10	94.92	157.07
53	56.50	66.67	80.23	119.78	68.93	82.49	98.31	162.72
54	58.76	68.93	83.62	126.56	72.32	85.88	103.96	167.24
55	62.15	73.45	88.14	132.21	75.71	89.27	107.35	172.89
56	65.54	76.84	92.66	137.86	77.97	92.66	111.87	179.67
57	68.93	81.36	97.18	143.51	81.36	96.05	115.26	184.19
58	72.32	84.75	101.70	150.29	84.75	100.57	120.91	190.97
59	75.71	89.27	107.35	157.07	88.14	103.96	125.43	197.75
60	80.23	94.92	113.00	164.98	92.66	109.61	131.08	204.53
61	85.88	100.57	120.91	174.02	97.18	115.26	137.86	212.44
62	90.40	106.22	127.69	184.19	102.83	120.91	145.77	221.48
63	96.05	113.00	136.73	194.36	108.48	128.82	153.68	230.52
64	102.83	119.78	145.77	205.66	115.26	135.60	162.72	244.08
65	110.74	128.82	154.81	216.96	122.04	143.51	174.02	255.38
66	117.52	136.73	164.98	231.65	132.21	154.81	184.19	270.07
67	125.43	145.77	176.28	245.21	140.12	163.85	197.75	287.02
68	136.73	158.20	189.84	264.42	152.55	177.41	213.57	307.36
69	149.16	174.02	209.05	289.28	167.24	194.36	235.04	336.74
70	167.24	193.23	232.78	320.92	185.32	214.70	261.03	370.64
71	185.32	213.57	259.90	357.08	205.66	238.43	289.28	409.06
72	205.66	237.30	288.15	395.50	227.13	262.16	317.53	448.61
73	227.13	262.16	319.79	437.31	248.60	287.02	350.30	490.42
74	251.99	290.41	353.69	482.51	272.33	315.27	383.07	535.62
75	276.85	320.92	389.85	531.10	296.06	343.52	418.10	581.95
76	303.97	352.56	429.40	581.95	322.05	372.90	455.39	631.67
77	332.22	384.20	468.95	635.06	349.17	404.54	493.81	681.39
78	361.60	419.23	510.76	689.30	377.42	437.31	534.49	734.50
79	393.24	456.52	558.22	749.19	407.93	472.34	577.43	792.13
80	429.40				441.83			
81	466.69				477.99			
82	507.37				516.41			
83	551.44				558.22			
84	601.16				606.81			
85+								

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

Appendix C2

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

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	1.8% Simple Inflation				1.8% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
30	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
31	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
32	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
33	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
34	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
35	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
36	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
37	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
38	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
39	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
40	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
41	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
42	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
43	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
44	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
45	40.68	48.59	57.63	89.27	54.24	64.41	77.97	132.21
46	40.68	48.59	57.63	89.27	54.24	64.41	77.97	132.21
47	40.68	48.59	57.63	89.27	54.24	64.41	77.97	132.21
48	40.68	48.59	57.63	89.27	54.24	64.41	77.97	132.21
49	40.68	48.59	57.63	89.27	54.24	64.41	77.97	132.21
50	44.07	51.98	63.28	97.18	57.63	67.80	82.49	138.99
51	47.46	55.37	66.67	102.83	61.02	71.19	85.88	144.64
52	49.72	58.76	71.19	107.35	63.28	73.45	89.27	150.29
53	53.11	62.15	74.58	114.13	65.54	77.97	93.79	154.81
54	56.50	65.54	77.97	118.65	68.93	81.36	97.18	160.46
55	58.76	68.93	83.62	125.43	71.19	83.62	101.70	166.11
56	61.02	71.19	87.01	129.95	74.58	87.01	106.22	170.63
57	64.41	75.71	91.53	136.73	77.97	90.40	109.61	176.28
58	67.80	79.10	96.05	142.38	80.23	93.79	114.13	181.93
59	72.32	83.62	101.70	149.16	83.62	98.31	118.65	187.58
60	75.71	88.14	107.35	157.07	88.14	102.83	124.30	195.49
61	80.23	93.79	114.13	164.98	92.66	107.35	129.95	203.40
62	85.88	99.44	120.91	175.15	98.31	114.13	137.86	211.31
63	91.53	106.22	127.69	184.19	102.83	119.78	145.77	222.61
64	98.31	113.00	136.73	195.49	110.74	127.69	154.81	232.78
65	103.96	120.91	145.77	207.92	117.52	135.60	163.85	245.21
66	111.87	128.82	155.94	220.35	126.56	145.77	176.28	259.90
67	119.78	137.86	166.11	233.91	135.60	155.94	187.58	274.59
68	129.95	149.16	179.67	251.99	145.77	167.24	203.40	296.06
69	142.38	163.85	198.88	276.85	161.59	184.19	223.74	323.18
70	159.33	181.93	220.35	306.23	178.54	203.40	248.60	357.08
71	178.54	202.27	246.34	341.26	198.88	226.00	274.59	394.37
72	196.62	223.74	274.59	379.68	218.09	248.60	305.10	433.92
73	218.09	248.60	303.97	419.23	239.56	273.46	334.48	474.60
74	241.82	275.72	336.74	464.43	263.29	299.45	367.25	518.67
75	265.55	303.97	371.77	510.76	287.02	327.70	401.15	563.87
76	291.54	333.35	409.06	559.35	311.88	355.95	437.31	611.33
77	319.79	364.99	447.48	610.20	337.87	385.33	474.60	659.92
78	348.04	397.76	488.16	664.44	364.99	416.97	513.02	711.90
79	379.68	433.92	532.23	722.07	394.37	452.00	555.96	767.27
80	412.45				428.27			
81	449.74				462.17			
82	489.29				499.46			
83	532.23				541.27			
84	579.69				587.60			
85+								

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

Appendix C2

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

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	1.8% Simple Inflation				1.8% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
30	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
31	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
32	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
33	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
34	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
35	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
36	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
37	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
38	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
39	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
40	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
41	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
42	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
43	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
44	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
45	36.16	40.68	49.72	79.10	49.72	56.50	68.93	119.78
46	36.16	40.68	49.72	79.10	49.72	56.50	68.93	119.78
47	36.16	40.68	49.72	79.10	49.72	56.50	68.93	119.78
48	36.16	40.68	49.72	79.10	49.72	56.50	68.93	119.78
49	36.16	40.68	49.72	79.10	49.72	56.50	68.93	119.78
50	39.55	45.20	54.24	85.88	53.11	59.89	72.32	125.43
51	41.81	47.46	57.63	91.53	54.24	62.15	75.71	131.08
52	45.20	50.85	61.02	96.05	57.63	64.41	79.10	135.60
53	46.33	53.11	65.54	101.70	59.89	67.80	82.49	140.12
54	49.72	56.50	68.93	106.22	62.15	70.06	85.88	144.64
55	53.11	59.89	72.32	111.87	64.41	73.45	89.27	149.16
56	55.37	62.15	76.84	117.52	67.80	75.71	92.66	154.81
57	58.76	65.54	80.23	122.04	70.06	79.10	96.05	159.33
58	61.02	68.93	84.75	127.69	73.45	82.49	100.57	164.98
59	64.41	72.32	89.27	133.34	75.71	85.88	105.09	170.63
60	68.93	76.84	93.79	140.12	80.23	90.40	109.61	177.41
61	73.45	81.36	99.44	148.03	84.75	94.92	116.39	185.32
62	76.84	87.01	106.22	155.94	89.27	99.44	122.04	192.10
63	82.49	92.66	111.87	166.11	94.92	106.22	129.95	202.27
64	88.14	99.44	120.91	176.28	100.57	111.87	137.86	212.44
65	94.92	105.09	128.82	187.58	107.35	119.78	146.90	223.74
66	101.70	113.00	137.86	198.88	114.13	127.69	157.07	237.30
67	108.48	120.91	148.03	211.31	123.17	136.73	168.37	250.86
68	118.65	131.08	160.46	228.26	134.47	149.16	183.06	271.20
69	131.08	144.64	176.28	250.86	148.03	163.85	201.14	297.19
70	144.64	160.46	196.62	279.11	164.98	181.93	224.87	328.83
71	162.72	179.67	220.35	311.88	183.06	202.27	248.60	363.86
72	181.93	200.01	246.34	346.91	202.27	223.74	275.72	401.15
73	201.14	221.48	273.46	385.33	222.61	245.21	303.97	439.57
74	222.61	245.21	303.97	426.01	244.08	270.07	334.48	481.38
75	246.34	271.20	335.61	468.95	266.68	294.93	366.12	524.32
76	270.07	298.32	369.51	515.28	290.41	320.92	397.76	569.52
77	296.06	326.57	404.54	562.74	315.27	349.17	431.66	614.72
78	322.05	355.95	441.83	612.46	341.26	377.42	467.82	663.31
79	351.43	388.72	482.51	666.70	369.51	409.06	506.24	715.29
80	383.07				400.02			
81	418.10				432.79			
82	453.13				467.82			
83	493.81				506.24			
84	539.01				550.31			
85+								

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

Appendix B1

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

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	28.74	31.93	39.03	58.54	48.78	58.54	68.30	117.08	136.71	164.67	198.85	335.56
30	29.27	33.85	39.03	58.54	50.24	60.18	68.30	125.80	136.71	164.67	198.85	335.56
31	29.27	34.15	39.03	58.54	53.73	63.69	71.78	134.65	136.71	164.67	198.85	335.56
32	29.27	34.15	39.03	58.54	53.73	67.25	75.41	139.11	136.71	164.67	198.85	335.56
33	29.27	34.15	39.03	58.54	57.26	70.84	79.07	148.13	136.71	164.67	198.85	335.56
34	29.27	34.15	39.03	58.54	60.84	74.46	82.76	157.26	136.71	164.67	198.85	335.56
35	29.27	34.15	39.03	58.82	64.46	74.46	86.49	161.87	136.71	164.67	198.85	335.56
36	29.27	34.61	41.75	62.90	68.12	78.12	94.04	171.18	136.71	164.67	198.85	335.56
37	31.86	34.61	41.75	67.02	71.82	85.55	97.86	180.60	136.71	164.67	198.85	335.56
38	31.86	37.82	45.08	67.02	75.56	89.32	101.71	190.13	136.71	164.67	198.85	335.56
39	35.11	41.09	48.46	71.20	79.34	93.12	109.51	204.65	136.71	164.67	198.85	335.56
40	38.41	44.40	51.88	75.43	83.17	96.96	113.46	205.06	136.71	164.67	198.85	335.56
41	38.70	48.12	55.77	79.93	87.44	101.31	118.01	205.06	136.71	164.67	198.85	335.56
42	42.41	48.49	56.20	84.51	91.80	105.74	126.73	205.06	136.71	164.67	198.85	335.56
43	42.73	52.36	60.23	89.17	93.21	111.85	130.50	205.06	136.71	164.67	198.85	335.56
44	45.67	52.76	62.89	93.91	93.21	111.85	130.50	205.06	136.71	164.67	198.85	335.56
45	45.67	55.10	62.89	95.67	101.30	118.80	139.25	257.34	158.46	189.53	226.81	382.16
46	49.50	55.51	66.95	100.30	109.66	127.26	143.94	260.99	158.46	189.53	226.81	382.16
47	49.87	59.47	71.12	105.00	114.19	131.88	152.80	260.99	158.46	189.53	226.81	382.16
48	53.84	63.52	71.67	109.77	118.07	140.66	161.86	260.99	158.46	189.53	226.81	382.16
49	54.25	64.01	75.98	119.16	118.07	142.92	166.86	260.99	158.46	189.53	226.81	382.16
50	57.63	67.48	79.29	122.91	130.17	152.39	174.17	282.74	167.78	201.96	239.24	400.81
51	61.17	70.89	82.99	131.26	133.91	160.50	181.63	298.27	173.99	208.17	251.67	416.34
52	61.17	70.89	86.20	139.65	141.32	163.52	189.64	313.81	183.31	217.49	260.99	431.88
53	64.85	74.50	86.20	147.71	148.82	171.27	196.85	329.35	189.53	226.81	270.31	447.41
54	64.85	74.50	90.05	156.19	152.73	179.57	209.26	347.99	198.85	236.13	285.85	459.84
55	68.17	77.94	93.96	164.72	160.36	187.01	217.09	363.52	208.17	245.46	295.17	475.38
56	71.71	85.22	101.30	177.53	167.96	194.86	229.16	379.06	214.38	254.78	307.60	494.02
57	79.26	88.89	108.71	190.82	175.63	206.53	241.34	394.59	223.71	264.10	316.92	506.45
58	82.88	96.33	120.38	203.78	183.37	214.54	253.63	413.23	233.03	276.53	332.45	525.09
59	90.03	103.58	127.69	221.56	195.36	226.40	265.58	431.88	242.35	285.85	344.88	543.73
60	97.25	110.64	138.71	238.58	202.78	237.91	277.65	453.63	254.78	301.38	360.42	562.37
61	104.54	121.55	150.16	256.12	217.84	253.29	297.10	464.54	259.42	307.69	368.02	567.11
62	114.35	128.76	161.42	278.63	233.44	273.02	312.72	477.05	266.33	313.15	377.54	573.63
63	122.62	139.89	172.51	295.60	241.19	283.75	336.30	488.05	272.40	323.47	385.90	578.85
64	133.74	153.68	183.73	307.88	250.15	291.39	354.61	500.31	280.39	329.87	395.85	593.77
65	144.69	164.75	199.09	319.33	260.78	303.36	364.57	510.93	287.40	337.96	409.80	601.40
66	158.49	180.85	221.19	332.03	267.68	311.44	375.78	527.64	301.14	352.62	419.54	615.15
67	175.98	199.58	247.75	343.25	276.09	320.86	388.02	539.74	308.42	360.66	435.28	631.77
68	192.63	219.28	268.96	355.41	290.57	336.19	403.43	561.93	324.19	377.02	453.86	653.18
69	208.45	240.40	284.89	379.85	305.73	356.69	428.49	592.93	342.79	398.38	481.76	690.21
70	223.16	258.86	307.96	408.38	330.27	381.60	459.70	633.76	365.98	424.00	515.49	731.95
71	242.68	279.19	335.03	440.27	352.21	405.90	493.96	678.65	390.87	453.15	549.79	777.44
72	260.11	299.33	359.20	476.87	375.71	433.52	526.41	722.53	414.94	478.93	580.09	819.55
73	281.41	323.03	388.42	515.26	398.33	459.77	560.84	766.94	435.99	503.37	614.34	860.08
74	303.97	349.56	421.76	554.74	423.66	488.25	594.64	811.22	457.85	530.04	644.03	900.51
75	327.33	376.43	454.63	596.47	445.53	516.46	627.38	854.70	476.45	552.83	672.85	936.53
76	349.31	403.19	486.60	637.80	467.49	542.22	660.39	895.00	495.29	573.50	700.36	971.47
77	371.37	429.39	517.26	676.42	487.42	563.68	688.02	931.73	512.29	593.53	724.50	999.71
78	403.27	466.69	561.00	731.74	520.35	603.28	734.99	991.91	543.11	629.29	769.14	1056.95
79	445.55	513.84	622.79	808.16	565.88	656.94	803.29	1078.09	587.02	679.70	830.93	1139.88
80	492.70	569.13	687.83	892.72	617.91				635.80			
81	544.74	629.29	759.38	983.78	671.57				687.83			
82	600.02	692.71	837.43	1081.35	730.11				743.12			
83	661.82	764.26	923.62	1191.92	793.53				803.29			
84	731.74	845.56	1022.81	1318.75	865.08				873.21			
85+	978.90	1133.38	1372.41	1774.06								

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

Appendix B1

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

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	27.15	30.41	37.40	53.66	45.53	53.66	63.42	108.21	130.50	152.24	186.42	316.92
30	27.64	32.24	37.40	53.66	46.89	55.16	63.42	116.27	130.50	152.24	186.42	316.92
31	27.64	32.52	37.40	53.66	50.15	58.39	66.65	124.45	130.50	152.24	186.42	316.92
32	27.64	32.52	37.40	53.66	50.15	61.65	70.02	128.57	130.50	152.24	186.42	316.92
33	27.64	32.52	37.40	53.66	53.45	64.94	73.42	136.91	130.50	152.24	186.42	316.92
34	27.64	32.52	37.40	53.66	56.78	68.26	76.85	145.35	130.50	152.24	186.42	316.92
35	27.64	32.52	37.40	53.91	60.16	68.26	80.31	149.61	130.50	152.24	186.42	316.92
36	27.64	32.97	40.01	57.65	63.58	71.61	87.32	158.21	130.50	152.24	186.42	316.92
37	30.09	32.97	40.01	61.44	67.03	78.42	90.87	166.91	130.50	152.24	186.42	316.92
38	30.09	36.02	43.20	61.44	70.52	81.87	94.44	175.73	130.50	152.24	186.42	316.92
39	33.16	39.13	46.44	65.27	74.05	85.36	101.69	189.15	130.50	152.24	186.42	316.92
40	36.28	42.28	49.72	69.14	77.62	88.88	105.36	189.53	130.50	152.24	186.42	316.92
41	36.55	45.83	53.45	73.27	81.61	92.87	109.58	189.53	130.50	152.24	186.42	316.92
42	40.05	46.18	53.85	77.47	85.68	96.93	117.67	189.53	130.50	152.24	186.42	316.92
43	40.36	49.86	57.72	81.74	87.00	102.53	121.17	189.53	130.50	152.24	186.42	316.92
44	43.14	50.24	60.27	86.09	87.00	102.53	121.17	189.53	130.50	152.24	186.42	316.92
45	41.52	50.86	60.79	89.29	95.97	111.05	129.12	242.03	149.14	177.10	214.38	363.52
46	45.00	51.24	64.72	93.61	103.89	118.96	133.47	245.46	149.14	177.10	214.38	363.52
47	45.34	54.89	68.75	98.00	108.18	123.28	141.69	245.46	149.14	177.10	214.38	363.52
48	48.94	58.64	69.28	102.45	111.85	131.49	150.08	245.46	149.14	177.10	214.38	363.52
49	49.32	59.08	73.45	111.21	111.85	133.60	154.73	245.46	149.14	177.10	214.38	363.52
50	52.83	62.66	74.48	115.23	120.87	140.20	165.32	267.20	158.46	186.42	226.81	382.16
51	58.72	66.17	78.25	123.53	127.82	151.24	170.10	282.74	167.78	195.74	236.13	397.70
52	56.64	66.46	79.40	131.89	132.30	151.84	181.02	295.17	173.99	201.96	245.46	413.23
53	62.53	67.92	79.89	137.52	139.89	159.66	182.98	313.81	180.21	214.38	257.88	425.66
54	62.69	70.36	83.77	145.95	146.86	170.74	195.12	326.24	189.53	223.71	267.20	441.20
55	64.04	71.94	89.78	157.00	151.62	175.50	205.96	344.88	195.74	229.92	279.63	456.73
56	67.61	78.99	94.97	167.09	156.38	180.53	215.19	357.31	205.06	239.24	292.06	469.16
57	74.86	82.69	102.32	180.07	164.12	192.19	227.31	375.95	214.38	248.56	301.38	484.70
58	80.70	92.05	113.57	192.92	171.91	200.24	239.54	391.49	220.60	257.88	313.81	500.23
59	85.64	97.11	120.97	213.15	186.61	212.07	251.61	410.13	229.92	270.31	326.24	515.77
60	92.83	102.13	127.53	224.54	191.36	220.91	263.77	431.88	242.35	282.74	341.77	537.52
61	100.09	112.87	141.06	242.05	203.51	236.21	280.44	440.41	247.35	286.57	346.90	542.97
62	107.75	120.17	152.33	264.27	221.76	255.60	296.12	453.63	254.62	295.59	357.05	547.29
63	118.16	133.33	161.31	278.71	229.84	266.72	314.07	462.51	258.21	300.77	366.03	558.98
64	129.21	146.99	172.66	291.39	239.16	274.89	332.62	475.57	269.40	310.63	376.61	566.28
65	137.90	153.77	187.91	300.70	244.82	284.73	343.28	489.64	276.75	319.33	385.86	577.45
66	149.43	167.45	207.37	311.44	254.81	293.42	355.19	501.90	288.27	332.03	401.52	591.99
67	168.84	187.98	235.61	323.35	263.65	303.45	365.63	514.87	298.48	343.25	412.89	604.41
68	183.12	205.29	252.15	338.60	276.16	316.98	381.82	535.51	309.78	355.41	432.25	629.16
69	196.87	224.22	268.67	361.32	291.83	335.84	407.64	567.46	331.21	377.53	458.60	662.42
70	214.23	243.24	292.33	388.29	314.65	359.28	435.15	604.75	352.59	401.68	490.94	705.17
71	231.94	264.16	315.70	423.08	339.33	384.43	468.18	648.59	377.98	429.53	521.88	749.52
72	249.79	282.82	340.62	454.16	359.20	408.74	501.64	693.63	398.42	454.16	557.38	792.72
73	269.52	305.19	368.61	489.49	382.48	435.99	533.09	735.23	420.13	479.58	586.60	832.34
74	292.57	330.57	398.96	530.04	406.56	463.55	566.14	780.82	442.65	503.45	617.44	872.01
75	314.60	356.43	430.99	572.83	427.35	489.18	598.29	821.97	461.90	527.37	645.57	907.44
76	335.41	382.33	462.27	611.73	448.37	512.67	629.11	860.25	479.65	547.43	672.56	940.19
77	356.45	406.18	490.74	646.58	469.18	535.50	656.52	895.26	495.71	565.34	696.31	968.21
78	387.01	440.67	534.98	700.84	500.83	572.38	702.47	956.14	525.23	600.02	738.24	1024.43
79	429.29	487.83	591.89	775.64	546.36	624.42	765.89	1039.07	567.50	650.43	800.03	1104.11
80	473.19	538.23	655.31	855.32	593.52				616.29			
81	523.60	595.15	723.61	943.13	647.18				665.07			
82	577.26	656.94	798.41	1037.44	704.09				718.73			
83	635.80	723.61	879.71	1143.14	765.89				778.89			
84	702.47	801.66	974.02	1266.72	834.18				845.56			
85+	941.50	1074.84	1309.00	1705.76								

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

Appendix B1

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

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	23.95	25.85	32.52	47.16	40.65	45.53	55.29	95.79	118.07	133.60	161.57	282.74
30	24.39	27.40	32.52	47.16	41.86	46.80	55.29	102.93	118.07	133.60	161.57	282.74
31	24.39	27.64	32.52	47.16	44.77	49.54	58.11	110.17	118.07	133.60	161.57	282.74
32	24.39	27.64	32.52	47.16	44.77	52.31	61.04	113.82	118.07	133.60	161.57	282.74
33	24.39	27.64	32.52	47.16	47.72	55.10	64.01	121.20	118.07	133.60	161.57	282.74
34	24.39	27.64	32.52	47.16	50.70	57.92	67.00	128.67	118.07	133.60	161.57	282.74
35	24.39	27.64	32.52	47.38	53.71	57.92	70.01	132.44	118.07	133.60	161.57	282.74
36	24.39	28.02	34.79	50.67	56.76	60.76	76.12	140.05	118.07	133.60	161.57	282.74
37	26.55	28.02	34.79	53.99	59.85	66.54	79.22	147.76	118.07	133.60	161.57	282.74
38	26.55	30.62	37.57	53.99	62.97	69.47	82.34	155.56	118.07	133.60	161.57	282.74
39	29.26	33.26	40.38	57.36	66.12	72.43	88.65	167.44	118.07	133.60	161.57	282.74
40	32.01	35.94	43.23	60.76	69.31	75.41	91.85	167.78	118.07	133.60	161.57	282.74
41	32.25	38.96	46.48	64.39	72.87	78.80	95.53	167.78	118.07	133.60	161.57	282.74
42	35.34	39.25	46.83	68.08	76.50	82.24	102.59	167.78	118.07	133.60	161.57	282.74
43	35.61	42.38	50.19	71.83	77.68	87.00	105.64	167.78	118.07	133.60	161.57	282.74
44	38.06	42.71	52.41	75.65	77.68	87.00	105.64	167.78	118.07	133.60	161.57	282.74
45	37.37	44.50	52.41	76.54	85.31	92.97	111.40	214.45	136.71	155.35	189.53	329.35
46	40.50	44.84	55.79	80.24	92.35	99.59	115.15	217.49	136.71	155.35	189.53	329.35
47	40.80	48.03	59.27	84.00	96.16	103.21	122.24	217.49	136.71	155.35	189.53	329.35
48	44.05	51.31	59.72	87.81	99.42	110.08	129.49	217.49	136.71	155.35	189.53	329.35
49	44.38	51.70	63.32	95.32	99.42	111.85	133.49	217.49	136.71	155.35	189.53	329.35
50	48.02	53.02	64.87	102.43	108.47	121.91	141.70	236.13	146.03	164.67	198.85	344.88
51	51.38	56.71	66.39	110.67	112.61	129.63	147.03	251.67	149.14	170.89	208.17	360.42
52	49.84	55.38	70.32	116.37	120.28	131.40	155.16	264.10	158.46	177.10	217.49	372.84
53	57.90	61.35	69.38	122.24	122.03	136.44	160.80	279.63	164.67	186.42	226.81	385.27
54	56.20	60.01	71.21	130.58	129.24	147.19	172.50	292.06	170.89	192.64	236.13	397.70
55	57.84	61.95	77.26	138.98	137.04	152.48	178.13	307.60	177.10	201.96	245.46	410.13
56	59.42	68.59	82.30	146.20	141.90	157.61	190.04	323.13	186.42	208.17	254.78	425.66
57	66.05	70.28	87.40	161.25	149.72	166.37	199.25	335.56	192.64	217.49	264.10	438.09
58	71.98	79.20	99.94	171.18	154.72	174.49	211.36	351.09	201.96	226.81	276.53	453.63
59	74.66	84.16	105.29	187.91	166.20	183.41	220.85	366.63	208.17	236.13	288.95	469.16
60	81.78	87.23	111.87	202.09	174.22	192.59	230.45	385.27	220.60	248.56	301.38	487.80
61	91.20	97.68	122.86	216.72	186.31	204.91	244.34	395.16	226.24	253.39	310.70	494.71
62	94.56	103.01	131.87	235.55	198.42	223.65	260.14	403.88	231.21	257.55	316.08	497.53
63	104.78	115.84	141.15	247.74	207.14	232.67	275.15	417.11	238.35	266.72	326.31	507.91
64	115.61	126.95	152.74	261.15	214.42	241.91	294.14	428.84	244.66	272.15	335.37	516.80
65	124.34	134.00	165.54	268.77	223.53	247.48	303.36	441.74	252.80	282.07	345.94	526.89
66	133.58	145.12	182.02	280.55	231.65	257.39	314.01	453.00	259.96	290.85	357.77	540.51
67	152.19	164.77	206.46	291.01	238.78	266.14	325.84	465.12	271.11	300.96	370.61	552.18
68	166.47	179.63	223.33	304.98	252.15	278.56	341.00	485.08	285.77	316.98	389.03	576.33
69	178.34	196.48	238.56	326.58	268.67	296.47	361.32	514.18	303.42	335.84	412.27	609.15
70	194.15	214.23	258.86	352.59	285.64	316.88	388.29	551.20	325.81	359.28	444.08	649.38
71	210.47	231.94	281.34	382.28	309.26	341.47	418.79	592.75	347.92	384.43	472.48	691.54
72	227.08	249.79	303.46	412.87	332.36	365.39	450.03	633.76	369.52	408.74	503.71	732.85
73	247.72	271.50	328.97	445.89	352.75	388.42	479.58	675.78	390.41	430.04	533.09	770.90
74	265.97	292.57	357.16	484.45	374.26	412.26	511.05	716.23	410.36	454.05	562.34	809.32
75	289.14	318.24	387.34	521.91	396.43	436.44	540.10	754.68	429.17	474.63	589.20	843.79
76	307.60	338.88	415.35	557.86	415.35	458.80	568.28	792.47	446.63	493.56	611.73	875.89
77	326.60	359.76	442.66	591.87	434.37	479.13	593.53	825.63	462.55	512.29	633.31	901.89
78	356.11	393.51	481.32	642.30	463.43	512.22	635.80	881.34	491.08	543.11	673.20	954.51
79	395.14	435.79	533.36	710.60	505.71	559.37	694.34	959.39	531.73	588.64	728.49	1029.31
80	437.42	481.32	590.27	783.77	551.24				575.63			
81	482.95	531.73	652.06	865.08	601.65				622.79			
82	531.73	587.02	720.36	951.26	652.06				673.20			
83	588.64	648.81	795.16	1050.45	710.60				728.49			
84	650.43	717.10	881.34	1164.28	775.64				791.90			
85+	874.83	967.52	1188.67	1574.05								

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

Appendix B2

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

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	48.78	58.54	68.30	108.23	77.24	93.04	112.35	189.59
30	48.92	58.69	68.30	109.03	77.24	93.04	112.35	189.59
31	49.24	59.02	68.62	109.83	77.24	93.04	112.35	189.59
32	49.24	59.34	68.96	110.23	77.24	93.04	112.35	189.59
33	49.57	59.67	69.29	111.03	77.24	93.04	112.35	189.59
34	49.89	60.00	69.63	111.83	77.24	93.04	112.35	189.59
35	50.21	60.00	69.96	112.23	77.24	93.04	112.35	189.59
36	50.54	60.32	70.63	113.03	77.24	93.04	112.35	189.59
37	50.86	60.98	70.97	113.83	77.24	93.04	112.35	189.59
38	51.18	61.30	71.31	114.63	77.24	93.04	112.35	189.59
39	51.51	61.63	71.98	115.83	77.24	93.04	112.35	189.59
40	51.83	61.96	72.31	115.86	77.24	93.04	112.35	189.59
41	52.19	62.32	72.70	115.86	77.24	93.04	112.35	189.59
42	52.55	62.69	73.42	115.86	77.24	93.04	112.35	189.59
43	52.66	63.20	73.73	115.86	77.24	93.04	112.35	189.59
44	52.66	63.20	73.73	115.86	77.24	93.04	112.35	189.59
45	65.31	78.73	93.90	147.16	89.53	107.08	128.15	215.92
46	66.01	79.45	94.30	147.46	89.53	107.08	128.15	215.92
47	66.39	79.84	95.05	147.46	89.53	107.08	128.15	215.92
48	66.71	80.57	95.81	147.46	89.53	107.08	128.15	215.92
49	66.71	80.75	96.22	147.46	89.53	107.08	128.15	215.92
50	73.70	87.53	102.82	159.75	94.80	114.11	135.17	226.46
51	77.01	91.20	109.43	168.53	98.31	117.62	142.19	235.23
52	82.12	97.44	114.59	177.30	103.57	122.88	147.46	244.01
53	87.24	102.58	122.67	186.08	107.08	128.15	152.73	252.79
54	90.56	106.26	128.19	196.61	112.35	133.42	161.50	259.81
55	95.68	112.87	134.83	205.39	117.62	138.68	166.77	268.59
56	100.81	118.01	141.83	214.17	121.13	143.95	173.79	279.12
57	105.94	124.97	148.83	222.94	126.39	149.22	179.06	286.14
58	111.07	130.13	155.84	233.48	131.66	156.24	187.84	296.67
59	116.56	137.11	164.32	244.01	136.93	161.50	194.86	307.21
60	123.16	145.55	172.80	256.30	143.95	170.28	203.63	317.74
61	131.90	154.31	184.90	269.20	150.33	178.30	213.26	328.63
62	139.19	163.44	195.18	283.72	158.39	186.24	224.54	341.16
63	147.32	173.32	209.12	298.10	166.38	197.58	235.71	353.57
64	157.04	182.93	222.62	314.08	176.02	207.09	248.50	372.76
65	168.39	195.89	235.41	329.91	185.58	218.22	264.62	388.33
66	177.93	207.01	249.78	350.73	200.17	234.39	278.87	408.89
67	189.08	219.74	265.73	369.64	211.22	247.00	298.10	432.67
68	205.21	237.44	284.93	396.86	228.96	266.27	320.54	461.31
69	222.89	260.04	312.38	432.27	249.90	290.43	351.22	503.19
70	248.80	287.47	346.31	477.44	275.70	319.41	388.34	551.40
71	274.48	316.32	384.95	528.88	304.61	353.15	428.46	605.87
72	303.26	349.91	424.89	583.18	334.91	386.57	468.21	661.50
73	333.42	384.84	469.44	641.96	364.94	421.34	514.23	719.92
74	368.25	424.40	516.88	705.13	397.98	460.73	559.81	782.75
75	402.76	466.88	567.16	772.65	430.71	499.75	608.25	846.62
76	440.22	510.59	621.87	842.79	466.40	540.04	659.51	914.80
77	478.94	553.88	676.06	915.53	503.38	583.20	711.90	982.32
78	520.35	603.28	734.99	991.91	543.11	629.29	769.14	1056.95
79	565.88	656.94	803.29	1078.09	587.02	679.70	830.93	1139.88
80	617.91				635.80			
81	671.57				687.83			
82	730.11				743.12			
83	793.53				803.29			
84	865.08				873.21			
85+								

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

Appendix B2

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

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	45.53	53.66	63.42	100.03	73.73	86.02	105.33	179.06
30	45.66	53.80	63.42	100.77	73.73	86.02	105.33	179.06
31	45.96	54.10	63.72	101.51	73.73	86.02	105.33	179.06
32	45.96	54.40	64.03	101.88	73.73	86.02	105.33	179.06
33	46.26	54.70	64.34	102.62	73.73	86.02	105.33	179.06
34	46.56	55.00	64.65	103.36	73.73	86.02	105.33	179.06
35	46.87	55.00	64.97	103.73	73.73	86.02	105.33	179.06
36	47.17	55.30	65.59	104.47	73.73	86.02	105.33	179.06
37	47.47	55.90	65.90	105.20	73.73	86.02	105.33	179.06
38	47.77	56.20	66.21	105.94	73.73	86.02	105.33	179.06
39	48.07	56.49	66.84	107.05	73.73	86.02	105.33	179.06
40	48.38	56.79	67.15	107.08	73.73	86.02	105.33	179.06
41	48.71	57.13	67.50	107.08	73.73	86.02	105.33	179.06
42	49.05	57.47	68.18	107.08	73.73	86.02	105.33	179.06
43	49.15	57.93	68.46	107.08	73.73	86.02	105.33	179.06
44	49.15	57.93	68.46	107.08	73.73	86.02	105.33	179.06
45	61.87	73.60	87.07	138.40	84.26	100.06	121.13	205.39
46	62.54	74.27	87.44	138.68	84.26	100.06	121.13	205.39
47	62.90	74.63	88.14	138.68	84.26	100.06	121.13	205.39
48	63.20	75.31	88.84	138.68	84.26	100.06	121.13	205.39
49	63.20	75.49	89.22	138.68	84.26	100.06	121.13	205.39
50	68.44	80.53	97.59	150.97	89.53	105.33	128.15	215.92
51	73.51	85.94	102.48	159.75	94.80	110.59	133.42	224.70
52	76.88	90.48	109.38	166.77	98.31	114.11	138.68	233.48
53	82.00	95.62	114.03	177.30	101.82	121.13	145.70	240.50
54	87.07	101.04	119.53	184.32	107.08	126.39	150.97	249.28
55	90.46	105.92	127.92	194.86	110.59	129.90	157.99	258.05
56	93.85	109.34	133.18	201.88	115.86	135.17	165.01	265.08
57	98.99	116.30	140.17	212.41	121.13	140.44	170.28	273.85
58	104.13	121.46	147.18	221.19	124.64	145.70	177.30	282.63
59	111.34	128.43	155.67	231.72	129.90	152.73	184.32	291.41
60	116.23	135.15	164.16	244.01	136.93	159.75	193.10	303.70
61	123.23	143.91	174.53	255.21	143.34	166.06	201.02	314.65
62	132.23	153.01	184.82	269.79	151.43	175.80	212.35	325.49
63	140.39	162.92	195.30	282.51	157.72	183.72	223.58	341.43
64	150.14	172.57	208.81	298.55	169.12	195.01	236.42	355.50
65	158.08	183.86	221.66	316.17	178.70	206.19	249.15	372.87
66	169.37	195.04	236.10	333.62	191.62	220.70	266.89	393.50
67	180.56	207.82	250.40	352.61	204.41	235.07	282.77	413.93
68	195.04	223.87	269.66	378.20	218.78	251.01	305.28	444.35
69	212.76	244.84	297.18	413.69	241.46	275.23	334.33	482.92
70	237.04	270.66	327.82	455.58	265.62	302.60	369.84	531.23
71	264.44	299.59	364.86	505.45	294.57	334.73	406.70	584.11
72	289.93	329.92	404.90	559.86	321.58	366.57	449.88	639.84
73	320.15	364.94	446.22	615.42	351.67	401.43	491.01	696.70
74	353.39	402.93	492.11	678.71	384.77	437.61	536.69	757.98
75	386.32	442.22	540.85	743.06	417.56	476.74	583.60	820.32
76	422.22	482.77	592.41	810.06	451.67	515.50	633.32	885.34
77	461.02	526.19	645.11	879.69	487.09	555.51	684.20	951.37
78	500.83	572.38	702.47	956.14	525.23	600.02	738.24	1024.43
79	546.36	624.42	765.89	1039.07	567.50	650.43	800.03	1104.11
80	593.52				616.29			
81	647.18				665.07			
82	704.09				718.73			
83	765.89				778.89			
84	834.18				845.56			
85+								

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

Appendix B2

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

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	40.65	45.53	55.29	88.55	66.71	75.49	91.28	159.75
30	40.77	45.65	55.29	89.20	66.71	75.49	91.28	159.75
31	41.04	45.90	55.55	89.86	66.71	75.49	91.28	159.75
32	41.04	46.16	55.82	90.19	66.71	75.49	91.28	159.75
33	41.30	46.41	56.09	90.84	66.71	75.49	91.28	159.75
34	41.57	46.66	56.36	91.50	66.71	75.49	91.28	159.75
35	41.84	46.66	56.64	91.82	66.71	75.49	91.28	159.75
36	42.11	46.92	57.18	92.48	66.71	75.49	91.28	159.75
37	42.38	47.43	57.45	93.13	66.71	75.49	91.28	159.75
38	42.65	47.68	57.72	93.79	66.71	75.49	91.28	159.75
39	42.92	47.93	58.27	94.77	66.71	75.49	91.28	159.75
40	43.19	48.19	58.54	94.80	66.71	75.49	91.28	159.75
41	43.49	48.47	58.85	94.80	66.71	75.49	91.28	159.75
42	43.79	48.76	59.44	94.80	66.71	75.49	91.28	159.75
43	43.89	49.15	59.69	94.80	66.71	75.49	91.28	159.75
44	43.89	49.15	59.69	94.80	66.71	75.49	91.28	159.75
45	55.00	61.62	75.12	122.63	77.24	87.77	107.08	186.08
46	55.59	62.18	75.44	122.88	77.24	87.77	107.08	186.08
47	55.91	62.48	76.04	122.88	77.24	87.77	107.08	186.08
48	56.18	63.05	76.65	122.88	77.24	87.77	107.08	186.08
49	56.18	63.20	76.98	122.88	77.24	87.77	107.08	186.08
50	61.42	70.02	83.65	133.42	82.51	93.04	112.35	194.86
51	64.76	73.66	88.59	142.19	84.26	96.55	117.62	203.63
52	69.89	78.30	93.75	149.22	89.53	100.06	122.88	210.66
53	71.53	81.72	100.21	157.99	93.04	105.33	128.15	217.68
54	76.62	87.10	105.67	165.01	96.55	108.84	133.42	224.70
55	81.77	92.03	110.63	173.79	100.06	114.11	138.68	231.72
56	85.16	95.45	117.61	182.57	105.33	117.62	143.95	240.50
57	90.31	100.67	122.87	189.59	108.84	122.88	149.22	247.52
58	93.72	105.84	129.87	198.37	114.11	128.15	156.24	256.30
59	99.16	111.07	136.64	207.15	117.62	133.42	163.26	265.08
60	105.82	117.83	143.43	217.68	124.64	140.44	170.28	275.61
61	112.81	124.84	152.07	228.99	131.10	146.83	180.05	286.68
62	118.31	133.88	162.36	240.20	137.51	153.17	187.98	295.90
63	126.52	142.12	171.10	254.77	145.59	162.92	199.31	310.24
64	134.61	151.86	184.65	269.21	153.59	170.85	210.54	324.44
65	144.34	159.80	195.89	285.24	163.24	182.14	223.38	340.22
66	153.98	171.09	208.72	301.11	172.80	193.33	237.81	359.28
67	163.53	182.27	223.15	318.54	185.67	206.11	253.81	378.16
68	178.08	196.73	240.83	342.59	201.82	223.87	274.75	407.04
69	195.87	216.13	263.41	374.86	221.20	244.84	300.56	444.09
70	215.18	238.72	292.51	415.23	245.44	270.66	334.54	489.20
71	241.01	266.11	326.37	461.93	271.14	299.59	368.21	538.92
72	268.26	294.92	363.24	511.54	298.26	329.92	406.56	591.51
73	295.27	325.13	401.43	565.65	326.78	359.96	446.22	645.27
74	325.32	358.35	444.22	622.57	356.70	394.68	488.80	703.48
75	358.38	394.54	488.25	682.23	387.97	429.07	532.63	762.78
76	391.12	432.03	535.13	746.24	420.58	464.76	576.05	824.79
77	426.81	470.80	583.20	811.27	454.51	503.38	622.30	886.21
78	463.43	512.22	635.80	881.34	491.08	543.11	673.20	954.51
79	505.71	559.37	694.34	959.39	531.73	588.64	728.49	1029.31
80	551.24				575.63			
81	601.65				622.79			
82	652.06				673.20			
83	710.60				728.49			
84	775.64				791.90			
85+								

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

Appendix C1

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

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	3.2% Simple Inflation				3.2% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	33.90	40.68	47.46	80.68	88.00	106.00	128.00	216.00
30	34.81	41.71	47.46	86.06	88.00	106.00	128.00	216.00
31	36.99	43.90	49.64	91.43	88.00	106.00	128.00	216.00
32	36.99	46.10	51.90	94.12	88.00	106.00	128.00	216.00
33	39.17	48.29	54.16	99.50	88.00	106.00	128.00	216.00
34	41.34	50.49	56.41	104.88	88.00	106.00	128.00	216.00
35	43.52	50.49	58.67	107.57	88.00	106.00	128.00	216.00
36	45.69	52.68	63.18	112.95	88.00	106.00	128.00	216.00
37	47.87	57.07	65.44	118.33	88.00	106.00	128.00	216.00
38	50.04	59.27	67.70	123.71	88.00	106.00	128.00	216.00
39	52.22	61.46	72.21	131.77	88.00	106.00	128.00	216.00
40	54.40	63.66	74.47	132.00	88.00	106.00	128.00	216.00
41	56.80	66.13	77.04	132.00	88.00	106.00	128.00	216.00
42	59.22	68.61	81.92	132.00	88.00	106.00	128.00	216.00
43	60.00	72.00	84.00	132.00	88.00	106.00	128.00	216.00
44	60.00	72.00	84.00	132.00	88.00	106.00	128.00	216.00
45	66.60	78.43	92.17	165.99	102.00	122.00	146.00	246.00
46	71.33	83.26	94.87	168.00	102.00	122.00	146.00	246.00
47	73.86	85.86	99.91	168.00	102.00	122.00	146.00	246.00
48	76.00	90.75	105.00	168.00	102.00	122.00	146.00	246.00
49	76.00	92.00	107.78	168.00	102.00	122.00	146.00	246.00
50	83.82	98.37	112.94	182.00	108.00	130.00	154.00	258.00
51	86.46	103.41	118.16	192.00	112.00	134.00	162.00	268.00
52	91.40	106.19	123.43	202.00	118.00	140.00	168.00	278.00
53	96.38	111.32	128.75	212.00	122.00	146.00	174.00	288.00
54	99.10	116.48	136.50	224.00	128.00	152.00	184.00	296.00
55	104.16	121.69	141.91	234.00	134.00	158.00	190.00	306.00
56	109.20	126.88	149.72	244.00	138.00	164.00	198.00	318.00
57	114.28	134.45	157.59	254.00	144.00	170.00	204.00	326.00
58	119.39	139.72	165.52	266.00	150.00	178.00	214.00	338.00
59	126.90	147.41	173.51	278.00	156.00	184.00	222.00	350.00
60	132.09	155.15	181.56	292.00	164.00	194.00	232.00	362.00
61	141.83	165.07	194.28	300.30	167.70	198.90	237.90	366.60
62	151.61	177.44	204.58	309.70	172.90	203.30	245.10	372.40
63	157.25	185.00	219.88	318.20	177.60	210.90	251.60	377.40
64	163.80	190.80	232.20	327.60	183.60	216.00	259.20	388.80
65	171.50	199.50	239.75	336.00	189.00	222.25	269.50	395.50
66	176.80	205.70	248.20	348.50	198.90	232.90	277.10	406.30
67	183.15	212.85	257.40	358.05	204.60	239.25	288.75	419.10
68	193.60	224.00	268.80	374.40	216.00	251.20	302.40	435.20
69	204.60	238.70	286.75	396.80	229.40	266.60	322.40	461.90
70	222.00	256.50	309.00	426.00	246.00	285.00	346.50	492.00
71	237.80	274.05	333.50	458.20	263.90	305.95	371.20	524.90
72	254.80	294.00	357.00	490.00	281.40	324.80	393.40	555.80
73	271.35	313.20	382.05	522.45	297.00	342.90	418.50	585.90
74	289.90	334.10	406.90	555.10	313.30	362.70	440.70	616.20
75	306.25	355.00	431.25	587.50	327.50	380.00	462.50	643.75
76	322.80	374.40	456.00	618.00	342.00	396.00	483.60	670.80
77	338.10	391.00	477.25	646.30	355.35	411.70	502.55	693.45
78	361.60	419.23	510.76	689.30	377.42	437.31	534.49	734.50
79	393.24	456.52	558.22	749.19	407.93	472.34	577.43	792.13
80	429.40				441.83			
81	466.69				477.99			
82	507.37				516.41			
83	551.44				558.22			
84	601.16				606.81			
85+								

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

Appendix C1

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

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	3.2% Simple Inflation				3.2% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	31.64	37.29	44.07	74.57	84.00	98.00	120.00	204.00
30	32.49	38.23	44.07	79.54	84.00	98.00	120.00	204.00
31	34.52	40.24	46.10	84.51	84.00	98.00	120.00	204.00
32	34.52	42.26	48.19	86.99	84.00	98.00	120.00	204.00
33	36.55	44.27	50.29	91.96	84.00	98.00	120.00	204.00
34	38.59	46.28	52.38	96.94	84.00	98.00	120.00	204.00
35	40.62	46.28	54.48	99.42	84.00	98.00	120.00	204.00
36	42.65	48.29	58.67	104.39	84.00	98.00	120.00	204.00
37	44.68	52.32	60.77	109.36	84.00	98.00	120.00	204.00
38	46.71	54.33	62.86	114.33	84.00	98.00	120.00	204.00
39	48.74	56.34	67.05	121.79	84.00	98.00	120.00	204.00
40	50.77	58.35	69.15	122.00	84.00	98.00	120.00	204.00
41	53.01	60.62	71.54	122.00	84.00	98.00	120.00	204.00
42	55.28	62.90	76.07	122.00	84.00	98.00	120.00	204.00
43	56.00	66.00	78.00	122.00	84.00	98.00	120.00	204.00
44	56.00	66.00	78.00	122.00	84.00	98.00	120.00	204.00
45	63.10	73.32	85.46	156.11	96.00	114.00	138.00	234.00
46	67.58	77.83	87.97	158.00	96.00	114.00	138.00	234.00
47	69.97	80.26	92.65	158.00	96.00	114.00	138.00	234.00
48	72.00	84.83	97.36	158.00	96.00	114.00	138.00	234.00
49	72.00	86.00	99.94	158.00	96.00	114.00	138.00	234.00
50	77.83	90.50	107.19	172.00	102.00	120.00	146.00	246.00
51	82.53	97.45	110.66	182.00	108.00	126.00	152.00	256.00
52	85.57	98.61	117.82	190.00	112.00	130.00	158.00	266.00
53	90.60	103.77	119.68	202.00	116.00	138.00	166.00	274.00
54	95.29	110.75	127.28	210.00	122.00	144.00	172.00	284.00
55	98.48	114.21	134.64	222.00	126.00	148.00	180.00	294.00
56	101.67	117.55	140.59	230.00	132.00	154.00	188.00	302.00
57	106.79	125.12	148.43	242.00	138.00	160.00	194.00	312.00
58	111.93	130.41	156.32	252.00	142.00	166.00	202.00	322.00
59	121.21	138.08	164.38	264.00	148.00	174.00	210.00	332.00
60	124.65	144.07	172.48	278.00	156.00	182.00	220.00	346.00
61	132.50	153.94	183.38	284.70	159.90	185.25	224.25	351.00
62	144.03	166.11	193.72	294.50	165.30	191.90	231.80	355.30
63	149.85	173.90	205.34	301.55	168.35	196.10	238.65	364.45
64	156.60	180.00	217.80	311.40	176.40	203.40	246.60	370.80
65	161.00	187.25	225.75	322.00	182.00	210.00	253.75	379.75
66	168.30	193.80	234.60	331.50	190.40	219.30	265.20	391.00
67	174.90	201.30	242.55	341.55	198.00	227.70	273.90	400.95
68	184.00	211.20	254.40	356.80	206.40	236.80	288.00	419.20
69	195.30	224.75	272.80	379.75	221.65	252.65	306.90	443.30
70	211.50	241.50	292.50	406.50	237.00	270.00	330.00	474.00
71	229.10	259.55	316.10	437.90	255.20	290.00	352.35	506.05
72	243.60	277.20	340.20	470.40	270.20	308.00	378.00	537.60
73	260.55	297.00	363.15	500.85	286.20	326.70	399.60	567.00
74	278.20	317.20	387.40	534.30	302.90	344.50	422.50	596.70
75	293.75	336.25	411.25	565.00	317.50	362.50	443.75	623.75
76	309.60	354.00	434.40	594.00	331.20	378.00	464.40	649.20
77	325.45	371.45	455.40	621.00	343.85	392.15	483.00	671.60
78	348.04	397.76	488.16	664.44	364.99	416.97	513.02	711.90
79	379.68	433.92	532.23	722.07	394.37	452.00	555.96	767.27
80	412.45				428.27			
81	449.74				462.17			
82	489.29				499.46			
83	532.23				541.27			
84	579.69				587.60			
85+								

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

Appendix C1

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

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	3.2% Simple Inflation				3.2% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	28.25	31.64	38.42	66.01	76.00	86.00	104.00	182.00
30	29.01	32.44	38.42	70.41	76.00	86.00	104.00	182.00
31	30.82	34.15	40.19	74.81	76.00	86.00	104.00	182.00
32	30.82	35.85	42.02	77.01	76.00	86.00	104.00	182.00
33	32.64	37.56	43.84	81.41	76.00	86.00	104.00	182.00
34	34.45	39.27	45.67	85.81	76.00	86.00	104.00	182.00
35	36.26	39.27	47.50	88.01	76.00	86.00	104.00	182.00
36	38.08	40.98	51.15	92.41	76.00	86.00	104.00	182.00
37	39.89	44.39	52.98	96.81	76.00	86.00	104.00	182.00
38	41.70	46.10	54.80	101.21	76.00	86.00	104.00	182.00
39	43.52	47.81	58.46	107.81	76.00	86.00	104.00	182.00
40	45.33	49.51	60.28	108.00	76.00	86.00	104.00	182.00
41	47.33	51.43	62.37	108.00	76.00	86.00	104.00	182.00
42	49.35	53.37	66.31	108.00	76.00	86.00	104.00	182.00
43	50.00	56.00	68.00	108.00	76.00	86.00	104.00	182.00
44	50.00	56.00	68.00	108.00	76.00	86.00	104.00	182.00
45	56.09	61.38	73.73	138.32	88.00	100.00	122.00	212.00
46	60.07	65.16	75.89	140.00	88.00	100.00	122.00	212.00
47	62.20	67.19	79.93	140.00	88.00	100.00	122.00	212.00
48	64.00	71.02	84.00	140.00	88.00	100.00	122.00	212.00
49	64.00	72.00	86.22	140.00	88.00	100.00	122.00	212.00
50	69.85	78.69	91.88	152.00	94.00	106.00	128.00	222.00
51	72.70	83.53	95.65	162.00	96.00	110.00	134.00	232.00
52	77.79	85.33	100.99	170.00	102.00	114.00	140.00	240.00
53	79.03	88.67	105.17	180.00	106.00	120.00	146.00	248.00
54	83.86	95.48	112.52	188.00	110.00	124.00	152.00	256.00
55	89.01	99.23	116.44	198.00	114.00	130.00	158.00	264.00
56	92.26	102.62	124.16	208.00	120.00	134.00	164.00	274.00
57	97.42	108.31	130.10	216.00	124.00	140.00	170.00	282.00
58	100.74	113.64	137.93	226.00	130.00	146.00	178.00	292.00
59	107.96	119.42	144.29	236.00	134.00	152.00	186.00	302.00
60	113.49	125.60	150.69	248.00	142.00	160.00	194.00	314.00
61	121.30	133.54	159.78	255.45	146.25	163.80	200.85	319.80
62	128.87	145.35	170.19	262.20	150.10	167.20	205.20	323.00
63	135.05	151.70	179.90	271.95	155.40	173.90	212.75	331.15
64	140.40	158.40	192.60	280.80	160.20	178.20	219.60	338.40
65	147.00	162.75	199.50	290.50	166.25	185.50	227.50	346.50
66	153.00	170.00	207.40	299.20	171.70	192.10	236.30	357.00
67	158.40	176.55	216.15	308.55	179.85	199.65	245.85	366.30
68	168.00	185.60	227.20	323.20	190.40	211.20	259.20	384.00
69	179.80	198.40	241.80	344.10	203.05	224.75	275.90	407.65
70	192.00	213.00	261.00	370.50	219.00	241.50	298.50	436.50
71	208.80	230.55	282.75	400.20	234.90	259.55	319.00	466.90
72	225.40	247.80	305.20	429.80	250.60	277.20	341.60	497.00
73	240.30	264.60	326.70	460.35	265.95	292.95	363.15	525.15
74	256.10	282.10	349.70	490.10	280.80	310.70	384.80	553.80
75	272.50	300.00	371.25	518.75	295.00	326.25	405.00	580.00
76	286.80	316.80	392.40	547.20	308.40	340.80	422.40	604.80
77	301.30	332.35	411.70	572.70	320.85	355.35	439.30	625.60
78	322.05	355.95	441.83	612.46	341.26	377.42	467.82	663.31
79	351.43	388.72	482.51	666.70	369.51	409.06	506.24	715.29
80	383.07				400.02			
81	418.10				432.79			
82	453.13				467.82			
83	493.81				506.24			
84	539.01				550.31			
85+								

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

Appendix C2

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

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	1.8% Simple Inflation				1.8% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
30	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
31	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
32	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
33	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
34	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
35	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
36	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
37	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
38	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
39	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
40	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
41	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
42	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
43	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
44	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
45	42.94	51.98	62.15	94.92	57.63	68.93	82.49	138.99
46	42.94	51.98	62.15	94.92	57.63	68.93	82.49	138.99
47	42.94	51.98	62.15	94.92	57.63	68.93	82.49	138.99
48	42.94	51.98	62.15	94.92	57.63	68.93	82.49	138.99
49	42.94	51.98	62.15	94.92	57.63	68.93	82.49	138.99
50	47.46	56.50	66.67	102.83	61.02	73.45	87.01	145.77
51	49.72	58.76	71.19	108.48	63.28	75.71	91.53	151.42
52	53.11	63.28	74.58	114.13	66.67	79.10	94.92	157.07
53	56.50	66.67	80.23	119.78	68.93	82.49	98.31	162.72
54	58.76	68.93	83.62	126.56	72.32	85.88	103.96	167.24
55	62.15	73.45	88.14	132.21	75.71	89.27	107.35	172.89
56	65.54	76.84	92.66	137.86	77.97	92.66	111.87	179.67
57	68.93	81.36	97.18	143.51	81.36	96.05	115.26	184.19
58	72.32	84.75	101.70	150.29	84.75	100.57	120.91	190.97
59	75.71	89.27	107.35	157.07	88.14	103.96	125.43	197.75
60	80.23	94.92	113.00	164.98	92.66	109.61	131.08	204.53
61	85.88	100.57	120.91	174.02	97.18	115.26	137.86	212.44
62	90.40	106.22	127.69	184.19	102.83	120.91	145.77	221.48
63	96.05	113.00	136.73	194.36	108.48	128.82	153.68	230.52
64	102.83	119.78	145.77	205.66	115.26	135.60	162.72	244.08
65	110.74	128.82	154.81	216.96	122.04	143.51	174.02	255.38
66	117.52	136.73	164.98	231.65	132.21	154.81	184.19	270.07
67	125.43	145.77	176.28	245.21	140.12	163.85	197.75	287.02
68	136.73	158.20	189.84	264.42	152.55	177.41	213.57	307.36
69	149.16	174.02	209.05	289.28	167.24	194.36	235.04	336.74
70	167.24	193.23	232.78	320.92	185.32	214.70	261.03	370.64
71	185.32	213.57	259.90	357.08	205.66	238.43	289.28	409.06
72	205.66	237.30	288.15	395.50	227.13	262.16	317.53	448.61
73	227.13	262.16	319.79	437.31	248.60	287.02	350.30	490.42
74	251.99	290.41	353.69	482.51	272.33	315.27	383.07	535.62
75	276.85	320.92	389.85	531.10	296.06	343.52	418.10	581.95
76	303.97	352.56	429.40	581.95	322.05	372.90	455.39	631.67
77	332.22	384.20	468.95	635.06	349.17	404.54	493.81	681.39
78	361.60	419.23	510.76	689.30	377.42	437.31	534.49	734.50
79	393.24	456.52	558.22	749.19	407.93	472.34	577.43	792.13
80	429.40				441.83			
81	466.69				477.99			
82	507.37				516.41			
83	551.44				558.22			
84	601.16				606.81			
85+								

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

Appendix C2

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

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	1.8% Simple Inflation				1.8% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
30	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
31	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
32	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
33	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
34	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
35	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
36	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
37	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
38	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
39	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
40	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
41	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
42	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
43	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
44	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
45	40.68	48.59	57.63	89.27	54.24	64.41	77.97	132.21
46	40.68	48.59	57.63	89.27	54.24	64.41	77.97	132.21
47	40.68	48.59	57.63	89.27	54.24	64.41	77.97	132.21
48	40.68	48.59	57.63	89.27	54.24	64.41	77.97	132.21
49	40.68	48.59	57.63	89.27	54.24	64.41	77.97	132.21
50	44.07	51.98	63.28	97.18	57.63	67.80	82.49	138.99
51	47.46	55.37	66.67	102.83	61.02	71.19	85.88	144.64
52	49.72	58.76	71.19	107.35	63.28	73.45	89.27	150.29
53	53.11	62.15	74.58	114.13	65.54	77.97	93.79	154.81
54	56.50	65.54	77.97	118.65	68.93	81.36	97.18	160.46
55	58.76	68.93	83.62	125.43	71.19	83.62	101.70	166.11
56	61.02	71.19	87.01	129.95	74.58	87.01	106.22	170.63
57	64.41	75.71	91.53	136.73	77.97	90.40	109.61	176.28
58	67.80	79.10	96.05	142.38	80.23	93.79	114.13	181.93
59	72.32	83.62	101.70	149.16	83.62	98.31	118.65	187.58
60	75.71	88.14	107.35	157.07	88.14	102.83	124.30	195.49
61	80.23	93.79	114.13	164.98	92.66	107.35	129.95	203.40
62	85.88	99.44	120.91	175.15	98.31	114.13	137.86	211.31
63	91.53	106.22	127.69	184.19	102.83	119.78	145.77	222.61
64	98.31	113.00	136.73	195.49	110.74	127.69	154.81	232.78
65	103.96	120.91	145.77	207.92	117.52	135.60	163.85	245.21
66	111.87	128.82	155.94	220.35	126.56	145.77	176.28	259.90
67	119.78	137.86	166.11	233.91	135.60	155.94	187.58	274.59
68	129.95	149.16	179.67	251.99	145.77	167.24	203.40	296.06
69	142.38	163.85	198.88	276.85	161.59	184.19	223.74	323.18
70	159.33	181.93	220.35	306.23	178.54	203.40	248.60	357.08
71	178.54	202.27	246.34	341.26	198.88	226.00	274.59	394.37
72	196.62	223.74	274.59	379.68	218.09	248.60	305.10	433.92
73	218.09	248.60	303.97	419.23	239.56	273.46	334.48	474.60
74	241.82	275.72	336.74	464.43	263.29	299.45	367.25	518.67
75	265.55	303.97	371.77	510.76	287.02	327.70	401.15	563.87
76	291.54	333.35	409.06	559.35	311.88	355.95	437.31	611.33
77	319.79	364.99	447.48	610.20	337.87	385.33	474.60	659.92
78	348.04	397.76	488.16	664.44	364.99	416.97	513.02	711.90
79	379.68	433.92	532.23	722.07	394.37	452.00	555.96	767.27
80	412.45				428.27			
81	449.74				462.17			
82	489.29				499.46			
83	532.23				541.27			
84	579.69				587.60			
85+								

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

Appendix C2

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

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	1.8% Simple Inflation				1.8% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
30	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
31	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
32	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
33	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
34	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
35	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
36	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
37	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
38	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
39	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
40	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
41	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
42	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
43	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
44	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
45	36.16	40.68	49.72	79.10	49.72	56.50	68.93	119.78
46	36.16	40.68	49.72	79.10	49.72	56.50	68.93	119.78
47	36.16	40.68	49.72	79.10	49.72	56.50	68.93	119.78
48	36.16	40.68	49.72	79.10	49.72	56.50	68.93	119.78
49	36.16	40.68	49.72	79.10	49.72	56.50	68.93	119.78
50	39.55	45.20	54.24	85.88	53.11	59.89	72.32	125.43
51	41.81	47.46	57.63	91.53	54.24	62.15	75.71	131.08
52	45.20	50.85	61.02	96.05	57.63	64.41	79.10	135.60
53	46.33	53.11	65.54	101.70	59.89	67.80	82.49	140.12
54	49.72	56.50	68.93	106.22	62.15	70.06	85.88	144.64
55	53.11	59.89	72.32	111.87	64.41	73.45	89.27	149.16
56	55.37	62.15	76.84	117.52	67.80	75.71	92.66	154.81
57	58.76	65.54	80.23	122.04	70.06	79.10	96.05	159.33
58	61.02	68.93	84.75	127.69	73.45	82.49	100.57	164.98
59	64.41	72.32	89.27	133.34	75.71	85.88	105.09	170.63
60	68.93	76.84	93.79	140.12	80.23	90.40	109.61	177.41
61	73.45	81.36	99.44	148.03	84.75	94.92	116.39	185.32
62	76.84	87.01	106.22	155.94	89.27	99.44	122.04	192.10
63	82.49	92.66	111.87	166.11	94.92	106.22	129.95	202.27
64	88.14	99.44	120.91	176.28	100.57	111.87	137.86	212.44
65	94.92	105.09	128.82	187.58	107.35	119.78	146.90	223.74
66	101.70	113.00	137.86	198.88	114.13	127.69	157.07	237.30
67	108.48	120.91	148.03	211.31	123.17	136.73	168.37	250.86
68	118.65	131.08	160.46	228.26	134.47	149.16	183.06	271.20
69	131.08	144.64	176.28	250.86	148.03	163.85	201.14	297.19
70	144.64	160.46	196.62	279.11	164.98	181.93	224.87	328.83
71	162.72	179.67	220.35	311.88	183.06	202.27	248.60	363.86
72	181.93	200.01	246.34	346.91	202.27	223.74	275.72	401.15
73	201.14	221.48	273.46	385.33	222.61	245.21	303.97	439.57
74	222.61	245.21	303.97	426.01	244.08	270.07	334.48	481.38
75	246.34	271.20	335.61	468.95	266.68	294.93	366.12	524.32
76	270.07	298.32	369.51	515.28	290.41	320.92	397.76	569.52
77	296.06	326.57	404.54	562.74	315.27	349.17	431.66	614.72
78	322.05	355.95	441.83	612.46	341.26	377.42	467.82	663.31
79	351.43	388.72	482.51	666.70	369.51	409.06	506.24	715.29
80	383.07				400.02			
81	418.10				432.79			
82	453.13				467.82			
83	493.81				506.24			
84	539.01				550.31			
85+								

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

Appendix B1

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

NH-99 VA 4/99

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	21.31	24.54	26.64	34.40	39.68	48.27	40.65	52.03	56.91	65.04	81.18	88.01	109.58	134.63	152.43	174.80	220.60	242.35
30	22.53	25.80	28.25	36.02	43.90	48.78	40.65	52.03	56.91	65.04	84.28	94.52	116.50	141.46	161.57	180.21	220.60	242.35
31	23.13	26.43	29.23	37.01	43.90	48.78	40.65	52.03	56.91	65.04	87.40	101.12	118.07	144.91	161.57	180.21	220.60	242.35
32	23.74	27.43	30.47	37.40	43.90	48.78	40.65	52.03	56.91	65.04	93.71	104.45	118.07	146.03	161.57	180.21	220.60	242.35
33	24.11	28.06	31.45	37.40	43.90	48.78	42.11	52.03	58.11	65.04	96.90	111.16	118.07	146.03	161.57	180.21	220.60	242.35
34	24.39	29.07	32.44	37.40	43.90	48.78	42.11	52.03	61.04	67.34	103.32	117.96	118.07	146.03	161.57	180.21	220.60	242.35
35	24.39	29.70	32.52	37.40	43.90	48.78	45.04	53.33	61.04	70.33	109.83	121.39	118.07	146.03	161.57	180.21	220.60	242.35
36	24.39	30.90	32.52	37.40	43.90	48.78	48.00	56.29	64.00	76.38	113.12	128.31	118.07	146.03	161.57	180.21	220.60	242.35
37	24.39	30.90	32.52	37.40	43.90	51.17	51.00	59.28	69.98	79.44	119.75	135.31	118.07	146.03	161.57	180.21	220.60	242.35
38	24.39	30.90	32.52	37.40	43.90	51.17	51.00	62.30	73.02	82.52	126.46	142.40	118.07	146.03	161.57	180.21	220.60	242.35
39	24.39	30.90	33.78	38.87	45.88	54.34	54.04	65.35	76.07	88.75	133.26	153.17	118.07	146.03	161.57	180.21	220.60	242.35
40	26.29	31.99	36.47	41.58	48.71	57.54	57.10	68.42	79.16	91.91	140.13	160.46	118.07	146.03	161.57	180.21	220.60	242.35
41	26.50	32.23	39.48	44.65	51.93	60.95	60.51	71.85	82.65	95.53	147.86	167.78	118.07	146.03	161.57	180.21	220.60	242.35
42	29.44	35.25	39.78	44.98	55.22	64.41	60.82	75.34	86.21	102.47	152.24	167.78	118.07	146.03	161.57	180.21	220.60	242.35
43	29.68	35.51	42.91	48.16	58.58	67.94	64.31	78.90	93.06	106.26	152.24	167.78	118.07	146.03	161.57	180.21	220.60	242.35
44	29.92	38.65	43.23	50.57	62.03	71.52	67.89	82.51	96.78	110.11	152.24	167.78	118.07	146.03	161.57	180.21	220.60	242.35
45	30.90	39.03	45.20	50.51	63.81	72.40	68.69	82.65	98.75	111.72	171.99	192.12	133.60	164.67	183.31	205.06	245.46	273.42
46	33.18	40.81	45.54	53.73	67.23	75.87	69.03	89.28	105.67	115.43	179.91	203.68	133.60	164.67	183.31	205.06	245.46	273.42
47	33.45	41.11	48.74	57.03	70.72	79.40	72.52	92.86	109.44	122.44	187.98	211.70	133.60	164.67	183.31	205.06	245.46	273.42
48	33.72	44.30	52.01	57.46	74.29	82.98	76.08	96.49	116.61	129.59	196.20	214.38	133.60	164.67	183.31	205.06	245.46	273.42
49	36.90	44.63	52.41	60.87	81.10	90.02	79.71	103.46	120.54	133.54	198.85	214.38	133.60	164.67	183.31	205.06	245.46	273.42
50	36.07	46.75	56.59	63.41	84.69	91.09	84.72	104.99	124.82	140.96	214.41	233.03	139.82	177.10	195.74	214.38	257.88	285.85
51	39.94	49.27	59.01	66.01	90.72	99.36	87.29	107.73	131.86	147.17	226.04	245.46	146.03	180.21	198.85	220.60	264.10	292.06
52	39.15	50.34	58.68	70.11	95.40	105.37	93.24	116.00	135.14	152.24	237.31	257.88	152.24	186.42	205.06	223.71	270.31	301.38
53	42.71	52.59	60.93	70.31	101.60	111.83	96.33	122.08	141.83	159.00	245.46	270.31	158.46	189.53	211.28	229.92	279.63	307.60
54	41.97	53.65	62.48	73.05	107.87	117.92	98.65	124.91	148.58	169.64	257.59	282.74	164.67	198.85	217.49	236.13	285.85	313.81
55	44.56	55.98	65.20	75.83	114.21	122.54	104.72	131.09	153.41	174.09	267.20	291.91	170.33	201.96	220.60	239.24	292.06	320.02
56	48.45	59.96	72.71	83.47	122.90	136.88	115.54	139.57	164.60	189.73	282.74	313.81	179.66	214.38	236.13	254.78	307.60	341.77
57	54.08	69.18	77.46	91.57	137.68	151.62	120.61	150.82	179.84	205.19	304.49	335.56	188.34	233.03	257.88	276.53	332.45	366.63
58	58.09	73.80	86.98	104.77	153.47	164.74	131.60	162.11	191.64	221.44	326.24	357.31	200.77	251.67	279.63	298.27	363.52	400.81
59	65.68	81.52	94.89	115.18	166.96	184.35	140.84	177.17	207.29	237.73	347.99	382.16	209.47	266.34	307.60	323.13	394.59	434.98
60	70.24	89.57	103.30	127.39	180.43	201.86	152.18	186.30	220.66	251.59	369.74	400.81	219.09	276.78	319.70	347.99	425.66	469.16
61	78.03	97.71	113.41	137.87	198.63	217.44	162.75	202.97	238.03	270.58	380.08	410.25	232.51	291.85	338.03	365.00	440.41	485.66
62	86.12	107.05	121.97	148.46	214.66	237.37	175.73	217.70	257.08	288.40	392.17	424.37	246.26	305.90	351.20	377.54	456.56	503.39
63	95.11	116.32	132.47	159.33	235.13	253.23	190.39	232.65	272.68	311.92	402.92	436.97	255.37	320.64	360.36	394.41	473.86	522.10
64	102.06	126.80	145.72	172.32	255.89	277.77	203.73	247.80	296.36	331.68	417.84	450.83	261.15	332.62	373.86	409.59	489.31	538.79
65	111.65	137.40	156.87	185.09	277.06	298.36	216.42	266.92	313.71	353.07	431.09	463.03	268.77	340.62	383.19	423.11	505.60	556.16
66	122.48	151.10	172.88	206.69	288.27	308.86	231.19	287.09	334.47	381.80	445.28	481.31	280.55	352.62	396.37	434.98	522.49	571.40
67	134.59	165.85	191.13	231.92	300.96	318.37	245.79	307.52	359.12	397.97	467.61	502.43	286.04	368.12	405.43	450.20	547.20	584.51
68	148.67	183.18	209.29	255.51	316.98	333.79	262.43	332.01	377.02	415.44	494.69	521.10	297.77	381.82	425.05	470.67	571.53	605.15
69	161.60	200.61	230.32	284.99	333.53	356.69	277.94	354.29	398.38	442.38	521.13	558.19	315.00	400.69	449.33	500.29	599.88	639.26
70	179.42	220.16	252.06	314.65	359.28	386.06	290.10	370.44	419.53	473.09	548.96	593.60	330.27	417.30	470.86	533.34	624.84	680.63
71	196.57	242.66	273.89	339.33	386.57	416.64	304.96	386.57	431.67	502.55	577.71	622.81	345.77	433.82	487.51	566.98	652.88	704.42
72	216.38	265.04	299.04	369.52	421.13	452.10	322.04	402.55	447.97	538.80	611.05	658.53	363.33	454.16	505.77	604.86	685.37	736.98
73	238.09	289.93	326.45	400.31	457.79	489.49	338.88	424.10	469.68	576.69	650.02	695.60	378.52	475.62	531.11	642.09	721.36	768.92
74	260.27	316.03	354.95	433.15	488.25	524.35	357.16	446.45	495.85	617.44	691.53	735.22	393.26	497.75	556.64	682.03	758.02	805.52
75	272.78	345.24	384.21	456.45	516.46	551.01	370.98	470.99	532.82	654.66	731.04	776.50	405.53	520.09	589.20	716.49	796.51	843.79
76	285.01	363.21	410.14	479.65	538.74	576.97	382.33	500.51	578.71	693.41	775.09	825.49	417.09	545.69	629.11	750.76	835.92	889.79
77	300.08	381.32	429.39	499.03	562.03	600.16	396.24	537.16	630.00	731.13	827.29	886.97	426.08	575.29	671.45	780.87	883.66	946.66
78	325.22	409.77	461.81	534.98	601.65	642.30	421.16	590.27	697.59	790.28	905.73	977.28	450.43	624.42	733.36	834.18	959.39	1034.19
79	356.11	450.43	507.34	580.51	653.69	697.59	456.93	656.94	780.52	866.70	1006.55	1091.10	484.57	686.21	809.79	907.35	1056.95	1146.39
80	393.51	499.21	561.00	639.05	720.36	772.39	499.21	725.23					525.23	749.62				
81	443.92	561.00	632.55	713.85	814.67	878.09	552.87	796.78					574.01	817.92				
82	502.46	635.80	717.10	804.91	931.75	1008.17	613.03	871.58					632.55	889.47				
83	569.13	720.36	813.04	910.61	1066.71	1161.02	681.33	948.01					697.59	962.64				
84	642.30	813.04	917.11	1024.43	1214.68	1330.14	756.13	1029.31					769.14	1039.07				
85+	881.34	1118.75	1265.09	1401.68	1705.76	1892.76												

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

Appendix B1

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

NH-99 VA 4/99

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	19.89	21.96	25.31	32.91	38.21	45.05	39.03	48.78	55.29	61.79	77.86	86.38	100.92	126.04	143.64	168.77	208.17	229.92
30	21.02	23.08	26.83	34.45	42.28	45.53	39.03	48.78	55.29	61.79	80.84	92.77	107.30	132.43	152.24	173.99	208.17	229.92
31	21.59	23.65	27.77	35.40	42.28	45.53	39.03	48.78	55.29	61.79	83.84	99.25	108.75	135.66	152.24	173.99	208.17	229.92
32	22.16	24.55	28.94	35.77	42.28	45.53	39.03	48.78	55.29	61.79	89.89	102.51	108.75	136.71	152.24	173.99	208.17	229.92
33	22.50	25.11	29.88	35.77	42.28	45.53	40.42	48.78	56.45	61.79	92.94	109.11	108.75	136.71	152.24	173.99	208.17	229.92
34	22.77	26.01	30.82	35.77	42.28	45.53	40.42	48.78	59.29	63.97	99.11	115.78	108.75	136.71	152.24	173.99	208.17	229.92
35	22.77	26.57	30.90	35.77	42.28	45.53	43.24	50.00	59.29	66.81	105.35	119.14	108.75	136.71	152.24	173.99	208.17	229.92
36	22.77	27.64	30.90	35.77	42.28	45.53	46.08	52.78	62.17	72.56	108.50	125.94	108.75	136.71	152.24	173.99	208.17	229.92
37	22.77	27.64	30.90	35.77	42.28	47.76	48.96	55.58	67.98	75.47	114.86	132.81	108.75	136.71	152.24	173.99	208.17	229.92
38	22.77	27.64	30.90	35.77	42.28	47.76	48.96	58.41	70.93	78.39	121.30	139.76	108.75	136.71	152.24	173.99	208.17	229.92
39	22.77	27.64	32.09	37.18	44.18	50.72	51.87	61.26	73.90	84.32	127.82	150.33	108.75	136.71	152.24	173.99	208.17	229.92
40	24.54	28.62	34.64	39.77	46.91	53.70	54.82	64.15	76.90	87.31	134.41	157.48	108.75	136.71	152.24	173.99	208.17	229.92
41	24.74	28.83	37.51	42.71	50.00	56.89	58.09	67.36	80.29	90.76	141.82	164.67	108.75	136.71	152.24	173.99	208.17	229.92
42	27.48	31.54	37.79	43.03	53.17	60.12	58.38	70.63	83.74	97.35	146.03	164.67	108.75	136.71	152.24	173.99	208.17	229.92
43	27.70	31.77	40.76	46.06	56.41	63.41	61.74	73.96	90.40	100.95	146.03	164.67	108.75	136.71	152.24	173.99	208.17	229.92
44	27.93	34.58	41.07	48.37	59.73	66.75	65.17	77.35	94.01	104.60	146.03	164.67	108.75	136.71	152.24	173.99	208.17	229.92
45	29.27	35.77	45.20	48.70	60.16	70.44	66.54	78.72	96.55	107.34	163.93	189.34	130.50	158.46	173.99	192.64	233.03	254.78
46	31.44	37.41	45.54	51.81	63.39	73.82	66.87	85.03	103.32	110.91	171.47	200.73	130.50	158.46	173.99	192.64	233.03	254.78
47	31.69	37.69	48.74	55.00	66.68	77.26	70.26	88.44	107.01	117.64	179.17	208.63	130.50	158.46	173.99	192.64	233.03	254.78
48	31.94	40.61	52.01	55.41	70.05	80.74	73.70	91.90	114.02	124.51	187.00	211.28	130.50	158.46	173.99	192.64	233.03	254.78
49	34.96	40.91	52.41	58.70	76.46	87.59	77.21	98.54	117.86	128.30	189.53	211.28	130.50	158.46	173.99	192.64	233.03	254.78
50	34.26	46.75	54.50	63.41	80.35	91.09	82.30	98.14	124.82	135.92	202.16	229.92	139.82	164.67	180.21	201.96	242.35	267.20
51	38.13	47.45	56.98	66.01	84.08	97.04	84.93	100.99	129.32	144.63	210.77	239.24	142.92	170.89	186.42	205.06	248.56	273.42
52	37.45	46.87	56.79	68.05	88.75	103.03	90.85	109.18	130.22	144.87	221.90	248.56	146.03	173.99	189.53	211.28	254.78	279.63
53	40.93	50.84	60.93	66.51	94.82	107.17	89.45	115.17	136.94	151.66	233.03	257.88	149.14	180.21	198.85	214.38	260.99	285.85
54	41.97	50.30	58.91	69.30	100.98	113.20	94.06	118.10	141.28	157.35	242.07	270.31	155.35	183.31	201.96	220.60	267.20	295.17
55	42.91	52.59	61.68	72.13	104.89	117.92	100.07	121.89	146.22	164.28	251.67	276.55	157.94	189.53	208.17	226.81	273.42	301.38
56	45.10	56.54	67.25	77.78	115.81	129.68	108.47	132.59	154.91	174.95	267.20	295.17	170.37	201.96	220.60	239.24	288.95	320.02
57	50.70	63.86	70.42	85.84	130.31	144.16	113.66	141.54	167.53	192.68	285.85	313.81	176.19	217.49	242.35	257.88	310.70	344.88
58	56.38	68.65	79.73	98.73	141.09	154.75	124.55	150.53	176.90	206.51	304.49	335.56	188.60	236.13	260.99	279.63	338.67	375.95
59	62.13	76.20	89.31	107.09	152.01	171.55	131.60	163.00	192.31	220.39	323.13	354.20	191.77	245.15	285.85	301.38	366.63	407.02
60	65.10	82.40	94.08	117.12	167.73	183.75	140.65	172.15	202.90	231.86	338.67	369.74	204.49	253.47	295.57	323.13	388.38	431.88
61	72.71	88.66	103.96	123.47	180.57	196.73	148.80	186.06	217.55	248.03	346.90	377.07	214.85	265.58	308.11	328.80	401.20	443.43
62	78.94	97.83	108.84	134.03	193.97	211.28	156.99	195.93	233.71	258.57	354.13	383.39	220.19	274.46	316.08	342.42	409.73	453.63
63	84.14	103.39	119.23	140.94	209.01	227.12	171.11	208.67	242.38	279.22	360.36	388.73	227.00	289.42	323.47	351.85	422.78	465.35
64	89.30	111.88	128.23	150.02	224.23	243.38	179.76	217.12	260.90	291.78	365.61	395.85	230.91	291.39	329.87	360.11	431.58	475.57
65	96.76	120.46	137.50	162.46	237.48	258.76	190.26	231.49	273.87	307.99	372.55	404.48	234.17	295.38	332.63	369.89	439.08	484.31
66	105.52	130.06	149.30	177.16	249.66	270.25	200.20	249.13	290.20	330.90	383.50	416.96	239.37	303.71	342.32	380.93	453.00	496.75
67	117.04	144.39	164.98	200.70	261.17	281.06	214.77	267.62	317.02	348.22	405.43	437.76	248.73	315.89	358.17	395.48	472.59	517.36
68	128.85	157.57	184.67	226.12	273.76	295.37	226.96	287.58	333.79	367.41	427.45	463.47	261.75	331.39	374.62	415.44	497.09	542.71
69	141.40	175.05	202.04	248.51	289.52	312.68	240.88	310.29	349.74	389.11	453.97	491.02	273.31	347.42	391.43	437.75	521.13	567.46
70	154.96	192.64	218.32	274.48	310.19	334.73	254.40	321.35	365.98	410.61	475.32	517.72	287.87	363.74	408.38	464.17	542.27	591.36
71	172.25	209.66	238.93	298.52	337.18	362.95	266.31	335.03	375.84	438.12	502.55	543.35	302.82	377.98	425.23	493.96	566.98	614.22
72	188.59	232.62	261.19	326.17	367.46	394.29	282.82	350.94	390.17	468.61	532.61	573.89	315.85	396.36	439.71	524.35	594.54	639.95
73	206.87	252.76	284.03	350.77	398.33	426.08	297.26	368.61	408.24	501.38	564.80	604.44	328.97	414.19	459.77	560.84	626.23	669.83
74	226.08	275.84	309.68	378.06	425.56	455.95	309.67	387.56	431.26	537.64	600.34	640.23	343.86	433.15	484.45	592.74	659.23	701.03
75	238.22	301.63	335.96	398.25	449.17	480.09	321.88	410.98	463.72	571.01	636.48	674.67	352.79	452.81	514.64	623.75	692.85	732.86
76	248.52	316.29	356.26	417.09	469.22	500.51	333.67	436.21	503.98	603.04	674.29	717.74	363.21	474.44	547.43	653.44	728.17	773.35
77	261.95	331.58	374.68	434.37	489.08	522.24	344.84	467.53	547.10	636.63	719.52	770.92	371.37	500.68	585.24	679.74	769.26	822.31
78	282.94	357.74	401.64	465.06	523.60	559.37	367.49	513.84	608.16	687.83	788.65	850.44	391.89	543.11	637.42	726.86	834.18	900.85
79	308.96	391.89	442.29	505.71	569.13	608.16	398.39	570.76	678.08	754.50	874.83	948.01	421.16	596.77	704.09	788.65	918.74	998.42
80	343.10	434.16	489.45	556.12	627.67	671.57	434.16	630.92					456.93	653.69				
81	385.38	487.83	551.24	621.16	710.60	762.63	479.69	694.34					500.83	712.22				
82	437.42	552.87	624.42	700.84	811.42	878.09	533.36	757.76					551.24	772.39				
83	494.33	627.67	707.35	791.90	926.87	1009.80	593.52	824.42					608.16	837.43				
84	557.75	707.35	798.41	891.09	1056.95	1157.77	658.56	894.35					669.95	904.10				
85+	765.89	974.02	1100.86	1217.94	1484.61	1647.22												

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

Appendix B2

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

NH-99 VA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	40.65	52.03	56.91	65.04	79.82	87.83	66.01	81.57	90.53	101.37	124.64	136.93
30	40.65	52.03	56.91	65.04	80.11	88.43	66.58	82.13	91.28	101.82	124.64	136.93
31	40.65	52.03	56.91	65.04	80.40	89.04	66.71	82.42	91.28	101.82	124.64	136.93
32	40.65	52.03	56.91	65.04	80.97	89.34	66.71	82.51	91.28	101.82	124.64	136.93
33	40.79	52.03	57.02	65.04	81.26	89.95	66.71	82.51	91.28	101.82	124.64	136.93
34	40.79	52.03	57.30	65.26	81.84	90.56	66.71	82.51	91.28	101.82	124.64	136.93
35	41.06	52.16	57.30	65.53	82.42	90.86	66.71	82.51	91.28	101.82	124.64	136.93
36	41.33	52.43	57.57	66.09	82.71	91.46	66.71	82.51	91.28	101.82	124.64	136.93
37	41.60	52.71	58.11	66.37	83.28	92.07	66.71	82.51	91.28	101.82	124.64	136.93
38	41.60	52.98	58.39	66.64	83.86	92.68	66.71	82.51	91.28	101.82	124.64	136.93
39	41.87	53.26	58.66	67.20	84.44	93.59	66.71	82.51	91.28	101.82	124.64	136.93
40	42.14	53.53	58.93	67.48	85.02	94.19	66.71	82.51	91.28	101.82	124.64	136.93
41	42.44	53.83	59.24	67.79	85.66	94.80	66.71	82.51	91.28	101.82	124.64	136.93
42	42.47	54.14	59.55	68.39	86.02	94.80	66.71	82.51	91.28	101.82	124.64	136.93
43	42.77	54.45	60.13	68.72	86.02	94.80	66.71	82.51	91.28	101.82	124.64	136.93
44	43.07	54.76	60.45	69.04	86.02	94.80	66.71	82.51	91.28	101.82	124.64	136.93
45	53.55	69.62	75.50	85.55	110.11	119.28	75.49	93.04	103.57	115.86	138.68	154.48
46	53.58	70.21	76.11	85.88	110.78	120.25	75.49	93.04	103.57	115.86	138.68	154.48
47	53.89	70.53	76.44	86.49	111.45	120.91	75.49	93.04	103.57	115.86	138.68	154.48
48	54.20	70.85	77.06	87.11	112.13	121.13	75.49	93.04	103.57	115.86	138.68	154.48
49	54.52	71.46	77.39	87.45	112.35	121.13	75.49	93.04	103.57	115.86	138.68	154.48
50	59.42	77.54	82.23	95.54	122.63	131.66	79.00	100.06	110.59	121.13	145.70	161.50
51	62.62	80.75	88.79	99.05	129.59	138.68	82.51	101.82	112.35	124.64	149.22	165.01
52	66.11	85.93	93.54	105.44	135.01	145.70	86.02	105.33	115.86	126.39	152.73	170.28
53	70.84	89.43	98.59	110.49	138.68	152.73	89.53	107.08	119.37	129.90	157.99	173.79
54	72.52	92.65	103.64	117.36	145.68	159.75	93.04	112.35	122.88	133.42	161.50	177.30
55	76.03	96.17	108.52	120.73	150.97	166.50	96.51	114.11	124.64	135.17	165.01	180.81
56	82.92	101.37	115.44	131.01	159.75	177.30	101.77	121.13	133.42	143.95	173.79	193.10
57	87.82	109.78	124.20	139.79	172.04	189.59	108.49	131.66	145.70	156.24	187.84	207.15
58	94.72	118.20	132.66	151.61	184.32	201.88	115.51	142.19	157.99	168.53	205.39	226.46
59	102.96	126.94	141.46	163.44	196.61	215.92	123.72	153.90	173.79	182.57	222.94	245.77
60	111.38	133.69	148.56	173.57	208.90	226.46	130.51	165.25	185.29	196.61	240.50	265.08
61	118.25	142.57	158.99	184.14	220.25	237.73	137.62	173.99	197.29	211.51	255.21	281.43
62	126.82	152.78	169.57	197.59	233.24	252.39	147.74	185.64	208.87	224.54	271.53	299.38
63	134.04	164.49	184.32	211.53	246.11	266.91	155.98	195.85	220.11	240.91	289.44	318.90
64	144.12	177.70	199.76	226.63	262.31	283.02	163.94	208.81	234.70	257.13	307.18	338.24
65	154.05	191.26	214.66	240.39	278.36	298.98	173.55	219.94	247.43	273.21	326.48	359.12
66	164.36	204.91	231.34	256.26	295.98	319.93	186.48	234.39	263.47	289.13	347.30	379.81
67	174.55	221.56	246.86	272.55	320.24	344.09	195.89	252.11	277.66	308.32	374.75	400.30
68	187.89	240.05	266.27	293.41	349.37	368.03	210.30	269.66	300.19	332.41	403.64	427.39
69	202.63	258.34	290.43	322.51	379.92	406.94	229.64	292.12	327.58	364.73	437.33	466.04
70	218.54	279.06	316.05	356.40	413.55	447.18	248.80	314.37	354.71	401.79	470.71	512.74
71	237.66	301.26	336.41	391.64	450.22	485.37	269.46	338.08	379.92	441.85	508.80	548.97
72	259.93	324.92	361.57	434.89	493.21	531.53	293.26	366.57	408.23	488.21	553.19	594.85
73	283.66	354.98	393.14	482.71	544.09	582.24	316.83	398.11	444.56	537.45	603.80	643.62
74	310.46	388.07	431.01	536.69	601.10	639.08	341.83	432.66	483.85	592.84	658.90	700.18
75	335.36	425.78	481.67	591.81	660.86	701.96	366.60	470.16	532.63	647.71	720.04	762.78
76	360.03	471.31	544.95	652.96	729.88	777.33	392.76	513.86	592.41	706.97	787.15	837.89
77	389.34	527.81	619.04	718.41	812.90	871.55	418.67	565.28	659.77	767.29	868.29	930.19
78	421.16	590.27	697.59	790.28	905.73	977.28	450.43	624.42	733.36	834.18	959.39	1034.19
79	456.93	656.94	780.52	866.70	1006.55	1091.10	484.57	686.21	809.79	907.35	1056.95	1146.39
80	499.21	725.23					525.23	749.62				
81	552.87	796.78					574.01	817.92				
82	613.03	871.58					632.55	889.47				
83	681.33	948.01					697.59	962.64				
84	756.13	1029.31					769.14	1039.07				
85+												

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

Appendix B2

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

NH-99 VA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	39.03	48.78	55.29	61.79	76.56	86.20	60.80	76.36	85.31	97.88	117.62	129.90
30	39.03	48.78	55.29	61.79	76.84	86.80	61.32	76.89	86.02	98.31	117.62	129.90
31	39.03	48.78	55.29	61.79	77.11	87.39	61.44	77.15	86.02	98.31	117.62	129.90
32	39.03	48.78	55.29	61.79	77.67	87.69	61.44	77.24	86.02	98.31	117.62	129.90
33	39.16	48.78	55.40	61.79	77.95	88.28	61.44	77.24	86.02	98.31	117.62	129.90
34	39.16	48.78	55.66	61.99	78.50	88.88	61.44	77.24	86.02	98.31	117.62	129.90
35	39.42	48.90	55.66	62.26	79.05	89.18	61.44	77.24	86.02	98.31	117.62	129.90
36	39.68	49.15	55.92	62.79	79.33	89.77	61.44	77.24	86.02	98.31	117.62	129.90
37	39.94	49.41	56.45	63.05	79.88	90.37	61.44	77.24	86.02	98.31	117.62	129.90
38	39.94	49.67	56.72	63.31	80.44	90.96	61.44	77.24	86.02	98.31	117.62	129.90
39	40.20	49.93	56.98	63.84	80.99	91.85	61.44	77.24	86.02	98.31	117.62	129.90
40	40.46	50.18	57.25	64.10	81.55	92.45	61.44	77.24	86.02	98.31	117.62	129.90
41	40.74	50.47	57.55	64.40	82.16	93.04	61.44	77.24	86.02	98.31	117.62	129.90
42	40.77	50.76	57.85	64.97	82.51	93.04	61.44	77.24	86.02	98.31	117.62	129.90
43	41.06	51.05	58.42	65.28	82.51	93.04	61.44	77.24	86.02	98.31	117.62	129.90
44	41.35	51.34	58.72	65.59	82.51	93.04	61.44	77.24	86.02	98.31	117.62	129.90
45	51.88	66.30	73.82	82.20	104.95	117.55	73.73	89.53	98.31	108.84	131.66	143.95
46	51.91	66.87	74.42	82.51	105.59	118.50	73.73	89.53	98.31	108.84	131.66	143.95
47	52.21	67.17	74.74	83.10	106.23	119.16	73.73	89.53	98.31	108.84	131.66	143.95
48	52.51	67.48	75.34	83.69	106.88	119.37	73.73	89.53	98.31	108.84	131.66	143.95
49	52.82	68.05	75.67	84.02	107.08	119.37	73.73	89.53	98.31	108.84	131.66	143.95
50	57.72	72.48	82.23	92.12	115.62	129.90	79.00	93.04	101.82	114.11	136.93	150.97
51	60.92	75.70	87.09	97.34	120.83	135.17	80.75	96.55	105.33	115.86	140.44	154.48
52	64.41	80.87	90.14	100.34	126.25	140.44	82.51	98.31	107.08	119.37	143.95	157.99
53	65.78	84.37	95.19	105.39	131.66	145.70	84.26	101.82	112.35	121.13	147.46	161.50
54	69.15	87.60	98.54	108.86	136.90	152.73	87.77	103.57	114.11	124.64	150.97	166.77
55	72.65	89.42	103.43	113.92	142.19	157.74	89.49	107.08	117.62	128.15	154.48	170.28
56	77.84	96.30	108.65	120.80	150.97	166.77	96.51	114.11	124.64	135.17	163.26	180.81
57	82.75	103.02	115.69	131.26	161.50	177.30	101.49	122.88	136.93	145.70	175.55	194.86
58	89.65	109.75	122.46	141.39	172.04	189.59	108.51	133.42	147.46	157.99	191.35	212.41
59	96.21	116.79	131.23	151.52	182.57	200.12	113.27	141.66	161.50	170.28	207.15	229.97
60	102.95	123.53	136.61	159.95	191.35	208.90	121.81	151.34	171.30	182.57	219.43	244.01
61	108.12	130.69	145.32	168.79	201.02	218.50	127.16	158.33	179.83	190.54	232.49	256.96
62	113.29	137.50	154.15	177.15	210.61	228.02	132.10	166.56	187.98	203.65	243.68	269.79
63	120.47	147.53	163.84	189.35	220.11	237.44	138.65	176.78	197.58	214.91	258.24	284.24
64	127.17	155.70	175.86	199.37	229.52	248.50	144.96	182.93	207.09	226.07	270.94	298.55
65	135.42	165.87	187.40	209.70	240.56	261.18	151.21	190.73	214.79	238.84	283.52	312.73
66	142.33	177.82	200.72	222.09	254.92	277.16	159.11	201.88	227.54	253.21	301.11	330.20
67	152.52	192.81	217.92	238.48	277.66	299.80	170.34	216.33	245.29	270.84	323.65	354.31
68	162.50	207.93	235.74	259.49	301.88	327.32	184.86	234.05	264.57	293.41	351.07	383.29
69	175.61	226.26	254.97	283.68	330.96	357.97	199.25	253.28	285.36	319.14	379.92	413.69
70	191.65	242.08	275.70	309.32	358.08	390.02	216.86	274.02	307.64	349.67	408.51	445.49
71	207.54	261.09	292.89	341.43	391.64	423.44	235.99	294.57	331.39	384.95	441.85	478.67
72	228.27	283.26	314.92	378.24	429.89	463.21	254.93	319.92	354.91	423.22	479.88	516.53
73	248.82	308.54	341.71	419.68	472.76	505.93	275.36	346.69	384.84	469.44	524.18	560.68
74	269.17	336.88	374.86	467.34	521.83	556.51	298.90	376.51	421.10	515.23	573.02	609.35
75	290.98	371.53	419.20	516.19	575.38	609.90	318.92	409.34	465.23	563.87	626.34	662.50
76	314.21	410.76	474.58	567.86	634.96	675.87	342.03	446.76	515.50	615.32	685.69	728.24
77	338.84	459.39	537.59	625.56	707.01	757.51	364.91	491.98	575.06	667.91	755.88	808.01
78	367.49	513.84	608.16	687.83	788.65	850.44	391.89	543.11	637.42	726.86	834.18	900.85
79	398.39	570.76	678.08	754.50	874.83	948.01	421.16	596.77	704.09	788.65	918.74	998.42
80	434.16	630.92					456.93	653.69				
81	479.69	694.34					500.83	712.22				
82	533.36	757.76					551.24	772.39				
83	593.52	824.42					608.16	837.43				
84	658.56	894.35					669.95	904.10				
85+												

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

Appendix C1

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

NH-99 VA 4/99

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	3.2% Simple Inflation						3.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	28.25	36.16	39.55	45.20	56.31	61.15	71.28	87.67	98.94	113.01	142.00	156.00
30	28.25	36.16	39.55	45.20	58.25	65.22	75.14	91.48	104.00	116.00	142.00	156.00
31	28.25	36.16	39.55	45.20	60.20	69.30	76.00	93.38	104.00	116.00	142.00	156.00
32	28.25	36.16	39.55	45.20	64.08	71.34	76.00	94.00	104.00	116.00	142.00	156.00
33	29.16	36.16	40.30	45.20	66.02	75.41	76.00	94.00	104.00	116.00	142.00	156.00
34	29.16	36.16	42.13	46.64	69.91	79.49	76.00	94.00	104.00	116.00	142.00	156.00
35	30.99	36.98	42.13	48.50	73.79	81.53	76.00	94.00	104.00	116.00	142.00	156.00
36	32.81	38.82	43.96	52.24	75.73	85.60	76.00	94.00	104.00	116.00	142.00	156.00
37	34.63	40.67	47.63	54.10	79.61	89.68	76.00	94.00	104.00	116.00	142.00	156.00
38	34.63	42.52	49.46	55.97	83.50	93.76	76.00	94.00	104.00	116.00	142.00	156.00
39	36.46	44.37	51.29	59.70	87.38	99.87	76.00	94.00	104.00	116.00	142.00	156.00
40	38.28	46.22	53.12	61.56	91.27	103.95	76.00	94.00	104.00	116.00	142.00	156.00
41	40.28	48.26	55.18	63.69	95.58	108.00	76.00	94.00	104.00	116.00	142.00	156.00
42	40.46	50.32	57.26	67.72	98.00	108.00	76.00	94.00	104.00	116.00	142.00	156.00
43	42.48	52.40	61.20	69.90	98.00	108.00	76.00	94.00	104.00	116.00	142.00	156.00
44	44.52	54.49	63.32	72.09	98.00	108.00	76.00	94.00	104.00	116.00	142.00	156.00
45	46.38	56.35	66.51	75.26	112.96	125.58	86.00	106.00	118.00	132.00	158.00	176.00
46	46.58	60.35	70.60	77.46	117.45	132.07	86.00	106.00	118.00	132.00	158.00	176.00
47	48.66	62.48	72.81	81.58	121.97	136.52	86.00	106.00	118.00	132.00	158.00	176.00
48	50.75	64.64	76.95	85.73	126.54	138.00	86.00	106.00	118.00	132.00	158.00	176.00
49	52.87	68.72	79.20	88.01	128.00	138.00	86.00	106.00	118.00	132.00	158.00	176.00
50	56.39	70.38	82.33	93.37	138.30	150.00	90.00	114.00	126.00	138.00	166.00	184.00
51	58.29	72.36	87.26	97.38	145.86	158.00	94.00	116.00	128.00	142.00	170.00	188.00
52	62.16	77.80	89.78	101.15	152.94	166.00	98.00	120.00	132.00	144.00	174.00	194.00
53	64.54	81.75	94.29	105.70	158.00	174.00	102.00	122.00	136.00	148.00	180.00	198.00
54	66.09	83.79	98.82	112.70	165.84	182.00	106.00	128.00	140.00	152.00	184.00	202.00
55	70.04	87.80	102.24	115.69	172.00	188.21	109.69	130.00	142.00	154.00	188.00	206.00
56	77.15	93.35	109.56	126.01	182.00	202.00	115.70	138.00	152.00	164.00	198.00	220.00
57	80.70	100.91	119.45	136.01	196.00	216.00	121.63	150.00	166.00	178.00	214.00	236.00
58	87.91	108.49	127.32	146.89	210.00	230.00	129.63	162.00	180.00	192.00	234.00	258.00
59	94.29	118.29	137.44	157.79	224.00	246.00	135.83	172.09	198.00	208.00	254.00	280.00
60	101.90	124.40	146.02	167.08	238.00	258.00	142.27	179.80	206.67	224.00	274.00	302.00
61	108.87	135.13	157.33	179.33	245.70	265.20	150.83	189.54	218.77	235.95	284.70	313.95
62	117.44	144.92	169.61	191.33	254.60	275.50	160.10	199.24	228.00	245.10	296.40	326.80
63	126.80	155.03	180.55	206.63	262.70	284.90	166.50	209.05	234.95	257.15	308.95	340.40
64	135.77	165.45	196.14	219.95	273.60	295.20	171.00	217.80	244.80	268.20	320.40	352.80
65	144.47	178.20	208.08	234.02	283.50	304.50	176.75	224.00	252.00	278.25	332.50	365.75
66	154.18	191.57	222.19	252.54	294.10	317.90	185.30	232.90	261.80	287.30	345.10	377.40
67	163.89	205.47	238.36	264.00	310.20	333.30	189.75	244.20	268.95	298.65	363.00	387.75
68	175.18	221.93	251.20	276.80	329.60	347.20	198.40	254.40	283.20	313.60	380.80	403.20
69	186.00	237.10	266.60	296.05	348.75	373.55	210.80	268.15	300.70	334.80	401.45	427.80
70	195.00	249.00	282.00	318.00	369.00	399.00	222.00	280.50	316.50	358.50	420.00	457.50
71	205.90	261.00	291.45	339.30	390.05	420.50	233.45	292.90	329.15	382.80	440.80	475.60
72	218.40	273.00	303.80	365.40	414.40	446.60	246.40	308.00	343.00	410.20	464.80	499.80
73	230.85	288.90	319.95	392.85	442.80	473.85	257.85	324.00	361.80	437.40	491.40	523.80
74	244.40	305.50	339.30	422.50	473.20	503.10	269.10	340.60	380.90	466.70	518.70	551.20
75	255.00	323.75	366.25	450.00	502.50	533.75	278.75	357.50	405.00	492.50	547.50	580.00
76	264.00	345.60	399.60	478.80	535.20	570.00	288.00	376.80	434.40	518.40	577.20	614.40
77	274.85	372.60	437.00	507.15	573.85	615.25	295.55	399.05	465.75	541.65	612.95	656.65
78	292.67	410.19	484.77	549.18	629.41	679.13	313.01	433.92	509.63	579.69	666.70	718.68
79	317.53	456.52	542.40	602.29	699.47	758.23	336.74	476.86	562.74	630.54	734.50	796.65
80	346.91	503.98					364.99	520.93				
81	384.20	553.70					398.89	568.39				
82	426.01	605.68					439.57	618.11				
83	473.47	658.79					484.77	668.96				
84	525.45	715.29					534.49	722.07				
85+												

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

Appendix C1

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

NH-99 VA 4/99

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	3.2% Simple Inflation						3.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	27.12	33.90	38.42	42.94	54.01	60.01	65.66	82.07	93.23	109.12	134.00	148.00
30	27.12	33.90	38.42	42.94	55.88	64.01	69.20	85.64	98.00	112.00	134.00	148.00
31	27.12	33.90	38.42	42.94	57.74	68.01	70.00	87.42	98.00	112.00	134.00	148.00
32	27.12	33.90	38.42	42.94	61.46	70.01	70.00	88.00	98.00	112.00	134.00	148.00
33	28.00	33.90	39.15	42.94	63.33	74.02	70.00	88.00	98.00	112.00	134.00	148.00
34	28.00	33.90	40.93	44.31	67.05	78.02	70.00	88.00	98.00	112.00	134.00	148.00
35	29.75	34.66	40.93	46.08	70.78	80.02	70.00	88.00	98.00	112.00	134.00	148.00
36	31.50	36.40	42.71	49.62	72.64	84.02	70.00	88.00	98.00	112.00	134.00	148.00
37	33.25	38.13	46.27	51.40	76.37	88.02	70.00	88.00	98.00	112.00	134.00	148.00
38	33.25	39.86	48.05	53.17	80.09	92.02	70.00	88.00	98.00	112.00	134.00	148.00
39	35.00	41.60	49.83	56.71	83.82	98.02	70.00	88.00	98.00	112.00	134.00	148.00
40	36.75	43.33	51.61	58.49	87.54	102.02	70.00	88.00	98.00	112.00	134.00	148.00
41	38.67	45.25	53.61	60.51	91.68	106.00	70.00	88.00	98.00	112.00	134.00	148.00
42	38.84	47.18	55.62	64.34	94.00	106.00	70.00	88.00	98.00	112.00	134.00	148.00
43	40.78	49.12	59.46	66.40	94.00	106.00	70.00	88.00	98.00	112.00	134.00	148.00
44	42.74	51.08	61.51	68.48	94.00	106.00	70.00	88.00	98.00	112.00	134.00	148.00
45	44.93	53.66	65.03	72.31	107.66	123.76	84.00	102.00	112.00	124.00	150.00	164.00
46	45.13	57.47	69.03	74.43	111.94	130.16	84.00	102.00	112.00	124.00	150.00	164.00
47	47.14	59.51	71.19	78.38	116.26	134.54	84.00	102.00	112.00	124.00	150.00	164.00
48	49.17	61.56	75.24	82.37	120.61	136.00	84.00	102.00	112.00	124.00	150.00	164.00
49	51.21	65.44	77.44	84.55	122.00	136.00	84.00	102.00	112.00	124.00	150.00	164.00
50	54.78	65.79	82.33	90.03	130.40	148.00	90.00	106.00	116.00	130.00	156.00	172.00
51	56.71	67.84	85.58	95.70	136.00	154.00	92.00	110.00	120.00	132.00	160.00	176.00
52	60.56	73.22	86.52	96.26	143.01	160.00	94.00	112.00	122.00	136.00	164.00	180.00
53	59.93	77.13	91.03	100.82	150.00	166.00	96.00	116.00	128.00	138.00	168.00	184.00
54	63.02	79.22	93.96	104.53	155.85	174.00	100.00	118.00	130.00	142.00	172.00	190.00
55	66.93	81.64	97.45	109.18	162.00	178.30	101.71	122.00	134.00	146.00	176.00	194.00
56	72.43	88.68	103.11	116.19	172.00	190.00	109.71	130.00	142.00	154.00	186.00	206.00
57	76.05	94.70	111.27	127.72	184.00	202.00	113.78	140.00	156.00	166.00	200.00	222.00
58	83.20	100.74	117.53	136.99	196.00	216.00	121.77	152.00	168.00	180.00	218.00	242.00
59	88.10	108.82	127.51	146.28	208.00	228.00	124.36	158.40	184.00	194.00	236.00	262.00
60	94.18	114.95	134.27	153.97	218.00	238.00	132.79	164.66	191.07	208.00	250.00	278.00
61	99.54	123.87	143.79	164.39	224.25	243.75	139.37	172.48	199.41	212.55	259.35	286.65
62	104.91	130.43	154.19	171.54	229.90	248.90	143.15	178.76	205.20	222.30	266.00	294.50
63	113.96	139.05	160.49	184.96	234.95	253.45	148.00	188.70	210.90	229.40	275.65	303.40
64	119.80	144.97	172.67	193.49	239.40	259.20	151.20	190.80	216.00	235.80	282.60	311.40
65	127.00	154.55	181.66	204.14	245.00	266.00	154.00	194.25	218.75	243.25	288.75	318.50
66	133.51	166.24	192.78	218.87	253.30	275.40	158.10	200.60	226.10	251.60	299.20	328.10
67	143.21	178.80	210.41	231.00	268.95	290.40	165.00	209.55	237.60	262.35	313.50	343.20
68	151.51	192.24	222.40	244.80	284.80	308.80	174.40	220.80	249.60	276.80	331.20	361.60
69	161.20	207.66	234.05	260.40	303.80	328.60	182.90	232.50	261.95	292.95	348.75	379.75
70	171.00	216.00	246.00	276.00	319.50	348.00	193.50	244.50	274.50	312.00	364.50	397.50
71	179.80	226.20	253.75	295.80	339.30	366.85	204.45	255.20	287.10	333.50	382.80	414.70
72	191.80	238.00	264.60	317.80	361.20	389.20	214.20	268.80	298.20	355.60	403.20	434.00
73	202.50	251.10	278.10	341.55	384.75	411.75	224.10	282.15	313.20	382.05	426.60	456.30
74	211.90	265.20	295.10	367.90	410.80	438.10	235.30	296.40	331.50	405.60	451.10	479.70
75	221.25	282.50	318.75	392.50	437.50	463.75	242.50	311.25	353.75	428.75	476.25	503.75
76	230.40	301.20	348.00	416.40	465.60	495.60	250.80	327.60	378.00	451.20	502.80	534.00
77	239.20	324.30	379.50	441.60	499.10	534.75	257.60	347.30	405.95	471.50	533.60	570.40
78	255.38	357.08	422.62	477.99	548.05	590.99	272.33	377.42	442.96	505.11	579.69	626.02
79	276.85	396.63	471.21	524.32	607.94	658.79	292.67	414.71	489.29	548.05	638.45	693.82
80	301.71	438.44					317.53	454.26				
81	333.35	482.51					348.04	494.94				
82	370.64	526.58					383.07	536.75				
83	412.45	572.91					422.62	581.95				
84	457.65	621.50					465.56	628.28				
85+												

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

Appendix C2

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

NH-99 VA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	1.8% Simple Inflation						1.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
30	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
31	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
32	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
33	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
34	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
35	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
36	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
37	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
38	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
39	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
40	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
41	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
42	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
43	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
44	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
45	36.16	47.46	50.85	57.63	72.32	77.97	48.59	59.89	66.67	74.58	89.27	99.44
46	36.16	47.46	50.85	57.63	72.32	77.97	48.59	59.89	66.67	74.58	89.27	99.44
47	36.16	47.46	50.85	57.63	72.32	77.97	48.59	59.89	66.67	74.58	89.27	99.44
48	36.16	47.46	50.85	57.63	72.32	77.97	48.59	59.89	66.67	74.58	89.27	99.44
49	36.16	47.46	50.85	57.63	72.32	77.97	48.59	59.89	66.67	74.58	89.27	99.44
50	39.55	51.98	54.24	63.28	79.10	84.75	50.85	64.41	71.19	77.97	93.79	103.96
51	41.81	54.24	58.76	65.54	83.62	89.27	53.11	65.54	72.32	80.23	96.05	106.22
52	44.07	57.63	62.15	70.06	87.01	93.79	55.37	67.80	74.58	81.36	98.31	109.61
53	47.46	59.89	65.54	73.45	89.27	98.31	57.63	68.93	76.84	83.62	101.70	111.87
54	48.59	62.15	68.93	77.97	93.79	102.83	59.89	72.32	79.10	85.88	103.96	114.13
55	50.85	64.41	72.32	80.23	97.18	107.35	62.15	73.45	80.23	87.01	106.22	116.39
56	55.37	67.80	76.84	87.01	102.83	114.13	65.54	77.97	85.88	92.66	111.87	124.30
57	58.76	73.45	82.49	92.66	110.74	122.04	70.06	84.75	93.79	100.57	120.91	133.34
58	63.28	79.10	88.14	100.57	118.65	129.95	74.58	91.53	101.70	108.48	132.21	145.77
59	68.93	84.75	93.79	108.48	126.56	138.99	80.23	99.44	111.87	117.52	143.51	158.20
60	74.58	89.27	98.31	115.26	134.47	145.77	84.75	107.35	119.78	126.56	154.81	170.63
61	79.10	94.92	105.09	122.04	142.38	153.68	89.27	113.00	127.69	136.73	164.98	181.93
62	84.75	101.70	111.87	131.08	151.42	163.85	96.05	120.91	135.60	145.77	176.28	194.36
63	89.27	109.61	122.04	140.12	160.46	174.02	101.70	127.69	143.51	157.07	188.71	207.92
64	96.05	118.65	132.21	150.29	171.76	185.32	107.35	136.73	153.68	168.37	201.14	221.48
65	102.83	127.69	142.38	159.33	183.06	196.62	114.13	144.64	162.72	179.67	214.70	236.17
66	109.61	136.73	153.68	169.50	195.49	211.31	123.17	154.81	174.02	190.97	229.39	250.86
67	116.39	148.03	163.85	180.80	212.44	228.26	129.95	167.24	184.19	204.53	248.60	265.55
68	125.43	160.46	177.41	195.49	232.78	245.21	140.12	179.67	200.01	221.48	268.94	284.76
69	135.60	172.89	194.36	215.83	254.25	272.33	153.68	195.49	219.22	244.08	292.67	311.88
70	146.90	187.58	212.44	239.56	277.98	300.58	167.24	211.31	238.43	270.07	316.40	344.65
71	160.46	203.40	227.13	264.42	303.97	327.70	181.93	228.26	256.51	298.32	343.52	370.64
72	176.28	220.35	245.21	294.93	334.48	360.47	198.88	248.60	276.85	331.09	375.16	403.41
73	193.23	241.82	267.81	328.83	370.64	396.63	215.83	271.20	302.84	366.12	411.32	438.44
74	212.44	265.55	294.93	367.25	411.32	437.31	233.91	296.06	331.09	405.67	450.87	479.12
75	230.52	292.67	331.09	406.80	454.26	482.51	251.99	323.18	366.12	445.22	494.94	524.32
76	248.60	325.44	376.29	450.87	503.98	536.75	271.20	354.82	409.06	488.16	543.53	578.56
77	270.07	366.12	429.40	498.33	563.87	604.55	290.41	392.11	457.65	532.23	602.29	645.23
78	292.67	410.19	484.77	549.18	629.41	679.13	313.01	433.92	509.63	579.69	666.70	718.68
79	317.53	456.52	542.40	602.29	699.47	758.23	336.74	476.86	562.74	630.54	734.50	796.65
80	346.91	503.98					364.99	520.93				
81	384.20	553.70					398.89	568.39				
82	426.01	605.68					439.57	618.11				
83	473.47	658.79					484.77	668.96				
84	525.45	715.29					534.49	722.07				
85+												

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

Appendix C2

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

NH-99 VA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	1.8% Simple Inflation						1.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
30	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
31	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
32	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
33	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
34	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
35	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
36	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
37	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
38	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
39	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
40	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
41	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
42	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
43	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
44	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
45	35.03	45.20	49.72	55.37	68.93	76.84	47.46	57.63	63.28	70.06	84.75	92.66
46	35.03	45.20	49.72	55.37	68.93	76.84	47.46	57.63	63.28	70.06	84.75	92.66
47	35.03	45.20	49.72	55.37	68.93	76.84	47.46	57.63	63.28	70.06	84.75	92.66
48	35.03	45.20	49.72	55.37	68.93	76.84	47.46	57.63	63.28	70.06	84.75	92.66
49	35.03	45.20	49.72	55.37	68.93	76.84	47.46	57.63	63.28	70.06	84.75	92.66
50	38.42	48.59	54.24	61.02	74.58	83.62	50.85	59.89	65.54	73.45	88.14	97.18
51	40.68	50.85	57.63	64.41	77.97	87.01	51.98	62.15	67.80	74.58	90.40	99.44
52	42.94	54.24	59.89	66.67	81.36	90.40	53.11	63.28	68.93	76.84	92.66	101.70
53	44.07	56.50	63.28	70.06	84.75	93.79	54.24	65.54	72.32	77.97	94.92	103.96
54	46.33	58.76	65.54	72.32	88.14	98.31	56.50	66.67	73.45	80.23	97.18	107.35
55	48.59	59.89	68.93	75.71	91.53	101.70	57.63	68.93	75.71	82.49	99.44	109.61
56	51.98	64.41	72.32	80.23	97.18	107.35	62.15	73.45	80.23	87.01	105.09	116.39
57	55.37	68.93	76.84	87.01	103.96	114.13	65.54	79.10	88.14	93.79	113.00	125.43
58	59.89	73.45	81.36	93.79	110.74	122.04	70.06	85.88	94.92	101.70	123.17	136.73
59	64.41	77.97	87.01	100.57	117.52	128.82	73.45	91.53	103.96	109.61	133.34	148.03
60	68.93	82.49	90.40	106.22	123.17	134.47	79.10	98.31	110.74	117.52	141.25	157.07
61	72.32	87.01	96.05	111.87	129.95	141.25	82.49	102.83	116.39	123.17	150.29	166.11
62	75.71	91.53	101.70	117.52	136.73	148.03	85.88	108.48	122.04	132.21	158.20	175.15
63	80.23	98.31	108.48	125.43	143.51	154.81	90.40	115.26	128.82	140.12	168.37	185.32
64	84.75	103.96	116.39	132.21	150.29	162.72	94.92	119.78	135.60	148.03	177.41	195.49
65	90.40	110.74	124.30	138.99	158.20	171.76	99.44	125.43	141.25	157.07	186.45	205.66
66	94.92	118.65	133.34	146.90	168.37	183.06	105.09	133.34	150.29	167.24	198.88	218.09
67	101.70	128.82	144.64	158.20	184.19	198.88	113.00	143.51	162.72	179.67	214.70	235.04
68	108.48	138.99	157.07	172.89	201.14	218.09	123.17	155.94	176.28	195.49	233.91	255.38
69	117.52	151.42	170.63	189.84	221.48	239.56	133.34	169.50	190.97	213.57	254.25	276.85
70	128.82	162.72	185.32	207.92	240.69	262.16	145.77	184.19	206.79	235.04	274.59	299.45
71	140.12	176.28	197.75	230.52	264.42	285.89	159.33	198.88	223.74	259.90	298.32	323.18
72	154.81	192.10	213.57	256.51	291.54	314.14	172.89	216.96	240.69	287.02	325.44	350.30
73	169.50	210.18	232.78	285.89	322.05	344.65	187.58	236.17	262.16	319.79	357.08	381.94
74	184.19	230.52	256.51	319.79	357.08	380.81	204.53	257.64	288.15	352.56	392.11	416.97
75	200.01	255.38	288.15	354.82	395.50	419.23	219.22	281.37	319.79	387.59	430.53	455.39
76	216.96	283.63	327.70	392.11	438.44	466.69	236.17	308.49	355.95	424.88	473.47	502.85
77	235.04	318.66	372.90	433.92	490.42	525.45	253.12	341.26	398.89	463.30	524.32	560.48
78	255.38	357.08	422.62	477.99	548.05	590.99	272.33	377.42	442.96	505.11	579.69	626.02
79	276.85	396.63	471.21	524.32	607.94	658.79	292.67	414.71	489.29	548.05	638.45	693.82
80	301.71	438.44					317.53	454.26				
81	333.35	482.51					348.04	494.94				
82	370.64	526.58					383.07	536.75				
83	412.45	572.91					422.62	581.95				
84	457.65	621.50					465.56	628.28				
85+												

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

Appendix B1

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

LTC2000 VA 4/00

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP
Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	GPO Inflation			5% Compound Inflation		
	Benefit Period			Benefit Period		
	4 Years	6 Years	Life	4 Years	6 Years	Life
40	54.40	61.56	83.31	214.38	239.24	320.02
41	58.96	66.16	88.28	214.38	239.24	320.02
42	59.41	66.66	93.34	214.38	239.24	320.02
43	64.14	71.42	98.49	214.38	239.24	320.02
44	64.63	74.76	103.72	214.38	239.24	320.02
45	67.56	74.76	105.67	242.35	270.31	360.42
46	68.07	79.57	110.78	242.35	270.31	360.42
47	72.91	84.51	115.97	242.35	270.31	360.42
48	77.89	85.15	121.23	242.35	270.31	360.42
49	78.48	90.26	131.59	242.35	270.31	360.42
50	82.90	94.43	135.14	257.88	285.85	375.95
51	86.75	98.66	144.47	264.10	292.06	385.27
52	86.75	102.87	153.85	270.31	295.17	397.70
53	91.31	102.87	162.92	279.63	304.49	407.02
54	91.43	107.57	172.79	288.95	310.70	416.34
55	95.82	112.07	181.59	292.06	316.92	422.56
56	104.62	120.98	196.28	304.49	329.35	441.20
57	108.72	129.72	211.10	323.13	347.99	462.95
58	117.69	143.47	225.19	344.88	363.52	490.91
59	127.03	152.42	244.59	366.63	388.38	521.98
60	135.66	166.18	263.67	388.38	413.23	553.05
61	149.03	179.47	282.90	398.18	425.33	570.12
62	158.12	192.90	307.16	406.81	439.00	585.33
63	171.46	206.49	326.31	417.11	454.00	604.38
64	188.71	219.91	340.87	431.58	472.82	621.26
65	202.39	238.31	353.92	441.74	486.98	638.66
66	222.26	264.84	365.49	455.57	501.90	656.33
67	244.67	295.99	375.58	467.61	517.36	671.57
68	269.43	309.78	393.83	487.48	540.31	696.40
69	294.15	333.53	421.54	516.50	574.40	736.54
70	316.88	361.51	453.01	540.04	613.68	781.05
71	339.33	388.72	489.66	560.53	650.73	809.66
72	363.33	423.20	530.54	580.09	691.56	842.26
73	388.42	455.80	572.73	604.44	733.25	877.92
74	412.26	492.05	611.74	634.53	775.12	917.60
75	432.80	520.09	643.75	671.03	816.51	960.17
76	451.85	543.95	672.56	716.00	853.29	1013.18
77	474.16	567.00	699.63	764.29	888.63	1077.63
78	510.59	606.53	748.00	834.18	949.63	1177.28
79	561.00	660.19	813.04	921.99	1034.19	1305.75
80	621.16	725.23	900.85			
81	699.22	811.42	1024.43			
82	791.90	915.49	1175.66			
83	897.60	1034.19	1354.53			
84	1014.68	1162.65	1551.28			
85+	1398.43	1591.94	2206.60			

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

Preferred Rates

Age	GPO Inflation			5% Compound Inflation		
	Benefit Period			Benefit Period		
	4 Years	6 Years	Life	4 Years	6 Years	Life
40	52.31	59.51	79.14	201.96	226.81	301.38
41	56.69	63.95	83.87	201.96	226.81	301.38
42	57.12	64.44	88.68	201.96	226.81	301.38
43	61.67	69.04	93.56	201.96	226.81	301.38
44	62.14	72.26	98.53	201.96	226.81	301.38
45	67.56	72.73	103.56	226.81	254.78	338.67
46	68.07	77.42	108.57	226.81	254.78	338.67
47	72.91	82.23	113.65	226.81	254.78	338.67
48	77.89	82.85	118.81	226.81	254.78	338.67
49	78.48	87.82	128.96	226.81	254.78	338.67
50	80.46	92.07	132.68	236.13	267.20	354.20
51	84.41	96.37	141.98	245.46	273.42	360.42
52	84.58	100.59	151.33	251.67	279.63	369.74
53	89.13	98.67	157.91	260.99	285.85	379.06
54	89.35	103.36	167.63	267.20	292.06	388.38
55	89.70	105.85	171.50	276.53	298.27	400.81
56	96.25	112.49	185.81	288.95	307.60	416.34
57	98.66	119.09	200.27	304.49	323.13	434.98
58	109.43	134.50	211.63	320.02	341.77	459.84
59	120.57	141.21	227.91	341.77	360.42	487.80
60	122.94	154.64	241.23	357.31	379.06	509.55
61	133.91	161.06	254.89	361.98	386.11	518.84
62	142.95	172.24	273.34	368.76	398.03	526.80
63	151.93	183.54	292.26	374.55	405.76	539.12
64	166.24	192.71	299.64	379.35	415.09	547.04
65	175.70	206.23	306.02	383.19	423.11	556.16
66	190.51	227.01	316.58	393.80	437.55	571.40
67	212.35	258.68	330.81	410.40	455.17	596.95
68	238.70	273.76	348.20	429.85	477.88	626.76
69	259.41	291.83	368.27	451.65	504.92	653.15
70	274.48	314.65	394.99	470.86	535.58	678.40
71	294.23	341.47	425.23	487.51	564.83	704.42
72	315.85	371.59	462.42	503.71	600.73	732.85
73	336.90	400.31	497.42	525.17	640.11	764.96
74	359.06	429.36	531.94	550.94	676.33	797.92
75	378.25	450.99	560.10	585.56	709.22	834.69
76	394.50	472.70	583.92	623.90	743.81	881.10
77	412.81	492.39	610.10	666.47	774.24	936.71
78	443.92	528.48	652.06	726.86	827.68	1026.06
79	487.83	574.01	708.97	801.66	899.22	1136.63
80	541.49	630.92	783.77			
81	608.16	705.72	889.47			
82	689.46	795.16	1024.43			
83	782.15	899.22	1177.28			
84	882.96	1013.05	1349.65			
85+	1216.31	1383.80	1920.41			

Appendix B2

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

LTC2000 VA 4/00

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP
Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	3.4% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	121.13	135.17	180.81
41	121.13	135.17	180.81
42	121.13	135.17	180.81
43	121.13	135.17	180.81
44	121.13	135.17	180.81
45	136.93	152.73	203.63
46	136.93	152.73	203.63
47	136.93	152.73	203.63
48	136.93	152.73	203.63
49	136.93	152.73	203.63
50	145.70	161.50	212.41
51	149.22	165.01	217.68
52	152.73	166.77	224.70
53	157.99	172.04	229.97
54	163.26	175.55	235.23
55	165.01	179.06	238.74
56	172.04	186.08	249.28
57	182.57	196.61	261.57
58	194.86	205.39	277.36
59	207.15	219.43	294.92
60	219.43	233.48	312.47
61	230.74	246.47	330.38
62	241.94	261.09	348.12
63	254.77	277.31	369.16
64	270.94	296.83	390.01
65	285.24	314.45	412.39
66	302.82	333.62	436.27
67	320.24	354.31	459.92
68	344.28	381.60	491.84
69	376.55	418.76	536.96
70	406.83	462.31	588.39
71	436.83	507.12	630.98
72	468.21	558.19	679.83
73	505.93	613.76	734.85
74	551.56	673.76	797.61
75	606.61	738.12	868.00
76	674.24	803.52	954.08
77	751.00	873.18	1058.89
78	834.18	949.63	1177.28
79	921.99	1034.19	1305.75
80			
81			
82			
83			
84			
85+			

Preferred Rates

Age	3.4% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	114.11	128.15	170.28
41	114.11	128.15	170.28
42	114.11	128.15	170.28
43	114.11	128.15	170.28
44	114.11	128.15	170.28
45	128.15	143.95	191.35
46	128.15	143.95	191.35
47	128.15	143.95	191.35
48	128.15	143.95	191.35
49	128.15	143.95	191.35
50	133.42	150.97	200.12
51	138.68	154.48	203.63
52	142.19	157.99	208.90
53	147.46	161.50	214.17
54	150.97	165.01	219.43
55	156.24	168.53	226.46
56	163.26	173.79	235.23
57	172.04	182.57	245.77
58	180.81	193.10	259.81
59	193.10	203.63	275.61
60	201.88	214.17	287.90
61	209.76	223.75	300.66
62	219.32	236.72	313.31
63	228.78	247.84	329.30
64	238.15	260.58	343.42
65	247.43	273.21	359.12
66	261.76	290.85	379.81
67	281.06	311.73	408.82
68	303.58	337.50	442.65
69	329.27	368.10	476.17
70	354.71	403.47	511.06
71	379.92	440.18	548.97
72	406.56	484.88	591.51
73	439.58	535.79	640.30
74	478.90	587.89	693.57
75	529.35	641.13	754.56
76	587.50	700.42	829.70
77	654.88	760.77	920.42
78	726.86	827.68	1026.06
79	801.66	899.22	1136.63
80			
81			
82			
83			
84			
85+			

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

Appendix C1

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

LTC2000 VA 4/00

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP
Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	3.2% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	138.00	154.00	206.00
41	138.00	154.00	206.00
42	138.00	154.00	206.00
43	138.00	154.00	206.00
44	138.00	154.00	206.00
45	156.00	174.00	232.00
46	156.00	174.00	232.00
47	156.00	174.00	232.00
48	156.00	174.00	232.00
49	156.00	174.00	232.00
50	166.00	184.00	242.00
51	170.00	188.00	248.00
52	174.00	190.00	256.00
53	180.00	196.00	262.00
54	186.00	200.00	268.00
55	188.00	204.00	272.00
56	196.00	212.00	284.00
57	208.00	224.00	298.00
58	222.00	234.00	316.00
59	236.00	250.00	336.00
60	250.00	266.00	356.00
61	257.40	274.95	368.55
62	264.10	285.00	380.00
63	271.95	296.00	394.05
64	282.60	309.60	406.80
65	290.50	320.25	420.00
66	300.90	331.50	433.50
67	310.20	343.20	445.50
68	324.80	360.00	464.00
69	345.65	384.40	492.90
70	363.00	412.50	525.00
71	378.45	439.35	546.65
72	393.40	469.00	571.20
73	411.75	499.50	598.05
74	434.20	530.40	627.90
75	461.25	561.25	660.00
76	494.40	589.20	699.60
77	530.15	616.40	747.50
78	579.69	659.92	818.12
79	640.71	718.68	907.39
80			
81			
82			
83			
84			
85+			

Preferred Rates

Age	3.2% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	130.00	146.00	194.00
41	130.00	146.00	194.00
42	130.00	146.00	194.00
43	130.00	146.00	194.00
44	130.00	146.00	194.00
45	146.00	164.00	218.00
46	146.00	164.00	218.00
47	146.00	164.00	218.00
48	146.00	164.00	218.00
49	146.00	164.00	218.00
50	152.00	172.00	228.00
51	158.00	176.00	232.00
52	162.00	180.00	238.00
53	168.00	184.00	244.00
54	172.00	188.00	250.00
55	178.00	192.00	258.00
56	186.00	198.00	268.00
57	196.00	208.00	280.00
58	206.00	220.00	296.00
59	220.00	232.00	314.00
60	230.00	244.00	328.00
61	234.00	249.60	335.40
62	239.40	258.40	342.00
63	244.20	264.55	351.50
64	248.40	271.80	358.20
65	252.00	278.25	365.75
66	260.10	289.00	377.40
67	272.25	301.95	396.00
68	286.40	318.40	417.60
69	302.25	337.90	437.10
70	316.50	360.00	456.00
71	329.15	381.35	475.60
72	341.60	407.40	497.00
73	357.75	436.05	521.10
74	377.00	462.80	546.00
75	402.50	487.50	573.75
76	430.80	513.60	608.40
77	462.30	537.05	649.75
78	505.11	575.17	713.03
79	557.09	624.89	789.87
80			
81			
82			
83			
84			
85+			

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

Appendix C2

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

LTC2000 VA 4/00

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP
Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	1.8% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	77.97	87.01	116.39
41	77.97	87.01	116.39
42	77.97	87.01	116.39
43	77.97	87.01	116.39
44	77.97	87.01	116.39
45	88.14	98.31	131.08
46	88.14	98.31	131.08
47	88.14	98.31	131.08
48	88.14	98.31	131.08
49	88.14	98.31	131.08
50	93.79	103.96	136.73
51	96.05	106.22	140.12
52	98.31	107.35	144.64
53	101.70	110.74	148.03
54	105.09	113.00	151.42
55	106.22	115.26	153.68
56	110.74	119.78	160.46
57	117.52	126.56	168.37
58	125.43	132.21	178.54
59	133.34	141.25	189.84
60	141.25	150.29	201.14
61	149.16	159.33	213.57
62	157.07	169.50	226.00
63	166.11	180.80	240.69
64	177.41	194.36	255.38
65	187.58	206.79	271.20
66	200.01	220.35	288.15
67	212.44	235.04	305.10
68	229.39	254.25	327.70
69	251.99	280.24	359.34
70	273.46	310.75	395.50
71	294.93	342.39	426.01
72	317.53	378.55	461.04
73	344.65	418.10	500.59
74	377.42	461.04	545.79
75	416.97	507.37	596.64
76	465.56	554.83	658.79
77	520.93	605.68	734.50
78	579.69	659.92	818.12
79	640.71	718.68	907.39
80			
81			
82			
83			
84			
85+			

Preferred Rates

Age	1.8% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	73.45	82.49	109.61
41	73.45	82.49	109.61
42	73.45	82.49	109.61
43	73.45	82.49	109.61
44	73.45	82.49	109.61
45	82.49	92.66	123.17
46	82.49	92.66	123.17
47	82.49	92.66	123.17
48	82.49	92.66	123.17
49	82.49	92.66	123.17
50	85.88	97.18	128.82
51	89.27	99.44	131.08
52	91.53	101.70	134.47
53	94.92	103.96	137.86
54	97.18	106.22	141.25
55	100.57	108.48	145.77
56	105.09	111.87	151.42
57	110.74	117.52	158.20
58	116.39	124.30	167.24
59	124.30	131.08	177.41
60	129.95	137.86	185.32
61	135.60	144.64	194.36
62	142.38	153.68	203.40
63	149.16	161.59	214.70
64	155.94	170.63	224.87
65	162.72	179.67	236.17
66	172.89	192.10	250.86
67	186.45	206.79	271.20
68	202.27	224.87	294.93
69	220.35	246.34	318.66
70	238.43	271.20	343.52
71	256.51	297.19	370.64
72	275.72	328.83	401.15
73	299.45	364.99	436.18
74	327.70	402.28	474.60
75	363.86	440.70	518.67
76	405.67	483.64	572.91
77	454.26	527.71	638.45
78	505.11	575.17	713.03
79	557.09	624.89	789.87
80			
81			
82			
83			
84			
85+			

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

Appendix B1

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

LTC-02 VA - Pre Rate Stability

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation							5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	8.45	10.86	12.07	13.27	14.48	16.89	18.10	15.24	17.52	21.05	22.12	23.17	35.88	39.08	33.26	43.49	51.17	56.29	61.40	69.08	71.64
30	8.45	10.86	12.07	14.48	15.68	16.89	18.10	16.39	18.67	22.20	23.27	24.32	37.08	41.76	35.82	46.05	51.17	58.85	63.96	71.64	76.76
31	8.45	10.86	13.27	14.48	15.68	16.89	18.10	17.65	19.92	23.45	24.51	25.56	38.42	44.43	35.82	46.05	53.73	61.40	66.52	74.20	76.76
32	8.45	12.07	13.27	14.48	15.68	18.10	19.30	17.65	19.92	24.71	25.76	26.79	40.96	45.86	35.82	48.61	53.73	61.40	66.52	74.20	79.31
33	9.65	12.07	13.27	14.48	15.68	18.10	19.30	18.80	21.08	25.86	26.91	27.95	42.31	48.73	38.38	48.61	53.73	61.40	66.52	76.76	79.31
34	9.65	12.07	13.27	14.48	15.68	18.10	19.30	18.80	22.33	27.13	28.17	29.19	45.02	51.42	38.38	48.61	56.29	63.96	69.08	76.76	81.87
35	9.65	12.07	13.27	15.68	16.89	18.10	20.04	20.07	23.60	27.13	29.43	30.44	47.58	52.87	38.38	48.61	56.29	63.96	69.08	76.76	81.87
36	9.85	12.07	13.27	15.68	16.89	19.30	21.29	21.35	24.87	28.40	30.58	32.85	48.95	55.56	38.38	51.17	56.29	66.52	71.64	79.31	84.43
37	9.85	12.09	14.48	15.68	16.89	19.66	22.62	22.64	26.15	30.83	31.85	34.11	51.50	58.48	40.94	51.17	58.85	66.52	71.64	79.31	84.43
38	11.02	12.09	14.48	15.68	16.89	19.66	22.62	22.64	27.30	32.11	33.12	35.38	54.27	61.42	40.94	51.17	58.85	69.08	74.20	81.87	86.99
39	11.02	13.27	15.42	16.89	18.10	20.89	23.97	23.94	28.59	33.41	35.54	37.80	57.05	65.61	40.94	53.73	58.85	69.08	74.20	81.87	86.99
40	12.19	14.35	16.59	17.60	18.66	22.04	25.22	25.07	29.88	34.71	36.83	39.07	59.61	68.59	40.94	53.73	61.40	69.08	74.20	84.43	89.55
41	12.19	14.46	17.91	18.90	19.97	23.43	26.65	26.50	31.32	36.00	38.29	40.54	62.74	69.08	43.49	56.29	61.40	71.64	76.76	86.99	89.55
42	13.48	15.76	17.94	19.04	20.11	24.84	28.09	26.63	32.60	37.47	40.91	43.17	65.92	71.64	43.49	56.29	63.96	74.20	79.31	86.99	92.11
43	13.59	15.87	19.27	20.28	21.37	26.28	29.55	28.09	34.07	40.31	42.41	44.67	68.85	71.64	46.05	58.85	66.52	74.20	79.31	89.55	94.66
44	13.69	17.21	19.41	20.42	22.73	27.63	30.89	29.58	35.56	41.63	43.93	46.20	69.08	71.64	46.05	58.85	66.52	76.76	81.87	92.11	94.66
45	13.80	17.22	20.79	21.79	22.89	29.11	32.38	30.86	36.87	43.17	46.61	48.89	69.08	74.20	48.61	61.40	69.08	79.31	84.43	92.11	97.22
46	15.04	18.59	20.94	23.19	24.30	30.62	33.88	31.01	39.75	46.10	48.17	50.46	71.64	74.20	48.61	61.40	71.64	79.31	84.43	94.66	99.78
47	15.15	18.72	22.36	24.61	25.61	32.02	35.24	32.53	41.31	47.45	51.12	53.40	71.64	74.20	51.17	63.96	74.20	81.87	86.99	97.22	102.34
48	15.27	20.13	23.66	24.66	25.79	33.57	36.76	34.09	42.88	50.44	54.12	56.40	71.64	76.76	51.17	66.52	74.20	84.43	89.55	97.22	102.34
49	16.66	20.27	23.83	26.11	27.25	36.52	39.75	35.67	45.62	52.07	55.51	57.81	74.20	76.76	53.73	66.52	76.76	86.99	92.11	99.78	104.90
50	16.79	21.58	25.31	27.59	28.74	38.14	41.13	36.98	47.24	54.87	58.57	60.87	74.20	76.76	53.73	69.08	79.31	86.99	92.11	102.34	107.46
51	18.07	23.03	26.64	28.94	30.10	41.01	44.16	38.38	48.61	57.71	61.43	63.73	76.76	81.87	56.29	71.64	81.87	89.55	94.66	104.90	112.57
52	18.19	23.04	26.83	30.46	31.48	42.50	47.02	40.94	51.43	59.14	64.04	66.37	81.87	86.99	58.85	74.20	84.43	94.66	99.78	110.02	115.13
53	19.63	24.52	28.20	30.52	31.57	45.44	49.90	42.70	54.27	62.02	66.94	69.28	86.99	89.55	61.40	76.76	86.99	97.22	102.34	112.57	120.25
54	19.63	24.55	28.25	31.92	32.99	48.41	52.79	44.07	55.70	64.93	69.62	73.39	89.55	94.66	63.96	81.87	92.11	99.78	104.90	117.69	122.81
55	21.10	25.92	29.65	33.34	34.54	51.42	55.71	46.05	58.58	67.86	72.57	76.12	94.66	99.78	66.52	84.43	94.66	104.90	110.02	122.81	127.93
56	22.42	27.26	32.36	36.07	37.14	54.21	59.90	49.72	61.46	70.50	76.69	80.27	102.34	107.46	69.08	86.99	99.78	110.02	115.13	127.93	135.60
57	23.75	29.97	33.74	38.83	39.90	58.71	64.12	51.12	64.09	74.63	80.85	84.45	110.02	115.13	71.64	92.11	102.34	115.13	122.81	135.60	143.28
58	25.10	31.35	36.50	41.48	43.91	63.05	68.36	53.98	66.76	77.34	84.81	88.44	117.69	122.81	74.20	94.66	107.46	120.25	128.26	145.83	153.51
59	27.83	34.10	39.14	44.15	46.59	67.44	74.37	56.61	70.90	81.53	89.03	92.48	125.37	133.04	76.76	99.78	112.57	127.59	132.34	153.51	161.19
60	29.21	36.89	41.96	47.00	50.82	71.88	79.94	59.28	73.63	85.52	93.08	96.56	135.60	143.28	79.31	104.90	117.69	130.19	135.00	161.19	171.42
61	31.84	39.55	46.03	50.96	54.80	77.95	85.93	63.56	79.16	91.08	98.43	103.36	139.30	146.76	82.09	106.96	121.89	135.56	140.40	169.15	179.10
62	34.63	43.63	48.76	55.10	58.97	83.88	93.26	67.61	84.48	97.89	105.25	108.76	142.59	149.84	87.00	111.17	125.67	142.44	147.05	176.42	186.09
63	38.71	46.36	52.91	59.29	63.04	91.41	99.10	72.74	89.83	103.26	112.11	117.06	147.83	154.86	89.16	114.98	129.05	147.62	153.51	183.02	192.41
64	41.57	50.51	58.51	63.52	67.29	99.04	106.99	77.01	95.20	111.36	118.79	123.76	150.25	159.35	91.06	118.38	134.31	152.52	160.23	191.22	200.33
65	45.72	54.71	62.75	69.06	72.85	105.93	110.34	79.45	102.06	116.96	127.16	132.14	154.48	163.31	94.90	121.38	136.83	158.89	166.78	196.41	207.45
66	49.66	59.91	69.21	75.53	80.59	113.29	119.71	83.37	109.02	123.98	136.08	142.32	164.60	173.15	98.33	128.26	145.36	166.74	176.95	207.35	218.04
67	54.86	66.53	75.68	83.26	89.73	119.99	126.19	88.96	115.85	132.40	146.46	155.59	175.84	184.12	103.44	134.47	151.02	173.78	188.58	215.15	227.56
68	60.07	74.41	83.56	90.99	98.87	128.02	136.02	94.01	122.02	140.02	156.02	168.02	188.02	198.02	108.01	140.02	160.02	182.02	198.02	226.03	238.03
69	65.12	80.88	91.28	100.13	110.69	137.18	144.91	98.54	129.45	146.84	166.16	177.75	199.01	210.60	113.99	146.84	168.09	193.21	208.67	235.72	247.31
70	71.73	90.02	100.43	110.54	122.51	145.42	152.87	104.40	136.10	154.74	175.25	188.30	212.53	223.72	117.45	152.87	175.25	201.35	218.13	244.23	257.28
71	79.06	98.83	111.41	123.77	136.56	154.53	163.52	109.61	143.75	163.52	185.08	199.46	224.61	237.19	123.99	161.72	185.08	210.24	228.21	256.96	269.54
72	84.76	105.52	119.36	136.66	147.04	164.34	172.99	115.90	150.50	172.99	195.47	211.04	238.72	250.83	129.74	169.53	193.74	221.42	238.72	269.86	283.70
73	89.81	113.09	128.06	144.70	156.34	174.63	184.61	121.41	159.66	181.28	207.90	224.53	251.14	264.44	136.38	177.96	204.57	232.84	251.14	281.07	296.04
74	94.21	119.76	135.73	153.30	166.07	185.23	194.81	127.75	167.67	191.62	218.77	236.33	266.67	279.45	143.72	186.83	213.98	242.72	261.88	293.82	309.79
75	99.51	128.59	145.43	163.80	176.05	195.95	206.67	134.72	176.05	200.54	229.63	248.00	280.15	295.46	150.03	195.95	225.04	254.12	274.03	307.71	323.01
76	105.50	134.81	153.85	172.90	184.62	205.14	216.86	140.67	183.16	209.53	238.84	259.35	291.59	307.71	153.85	203.67	232.98	263.75	284.26	317.96	335.55
77	112.00	142.80	161.00	180.60	193.21	215.61	226.81	147.00	191.81	218.41	249.21	270.21	303.81	319.21	159.60	210.01	240.81	273.01	294.01	329.01	347.21
78	117.49	149.54	169.57	189.59	202.95	224.31	236.32	152.21	198.94	228.31	259.02	280.38	315.10	331.12	164.23	217.63	249.68	283.05	304.42	340.47	357.82
79	123.25	157.56	177.89	198.22	212.20	233.80	246.51	157.56	207.12	237.61	269.38	290.98	326.56	343.08	169.00	223.64	257.94	290.98	313.85	350.70	368.49
80	129.10	164.09	185.80	207.52	222.00	243.72	256.99	164.09	215.97	247.33	281.12	304.04	341.44	358.33	176.15	234.06	269.05	304.04	326.96	365.57	384.88
81	141.16	180.98	203.90	228.03	243.72	269.05	282.32	180.98	237.68	272.67	310.07	334.20	375.23	394.53	194.25	256.99	295.60	334.20	359.54	402.98	423.49
82	155.64	197.87	224.41	250.95	267.85	295.60	311.28	199.07	261.81	300.42	341.44	367.99	412.63	434.34	213.55	282.32	325.76	367.99	395.74	442.79	465.71
83	171.32	218.38	247.33	275.08	294.39	325.76	342.65	219.59	288.36	329.38	374.02	404.18	453.65	477.78	234.06	311.28	358.33	404.18	435.55	487.43	512.77
84	188.22	240.10	271.47	302.83	324.55	357.13	376.43	241.30	316.11	363.16	412.63	445.20	499.50	526.04	258.19	342.65	394.53	445.20	478.99	535.69	563.44
85	228.03	290.77	329.38	366.78	392.12	433.14	456.06	291.98	383.67	439.17	498.29	538.10	604.46	635.83	312.49	413.83	476.57	538.10	579.13	647.90	682.89
86	250.95	319.73	361.95	404.18	431.93	476.57	500.70	320.93	421.07	482.60	548.96	592.40	664.79	699.78	343.86	456.06	524.83	592.40	637.04	713.05	750.45
87	275.08	351.10	398.15	444.00	475.37	523.63	551.38	353.51	463.30	530.87	603.26	651.52	731.15	769.75	377.64	500.70	576.71	651.52	700.98	784.23	825.25
88	318.52	406.59	459.68	512.77	548.96	604.46	637.04	407.80	535.69	614.11	696.16	751.66	844.56	887.99	436.76	579.13	665.99	751.66	809.57	906.09	954.35
89	349.89	446.41	505.53	564.65	603.26	664.79	699.78	448.82	588.78	674.44	766.14	827.67	929.01	977.27	480.19	637.04	732.35	827.67	890.41	996.58	1049.67
90	384.88	491.05	556.20	620.15	663.58	732.35	770.96	493.46	647.90	742.00	842.15	909.71	1021.92	1075.00	528.45	699.78	805.95	909.71	979.69	1096.72	1154.63
91+	423.49	540.52	611.70	682.89	729.94	804.74	846.97	542.93	713.05	816.81	927.81	1001.40	1123.26	1182.38	580.33	770.96	886.79	1001.40	1078.62	1206.51	1269.25

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

Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix B2

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

LTC-02 VA - Pre Rate Stability

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	2.5% Simple Inflation							2.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	12.24	15.79	18.26	20.60	22.94	25.92	27.24	16.63	21.75	25.59	28.14	30.70	34.54	35.82
30	13.45	16.99	19.47	21.81	24.14	27.13	28.53	17.91	23.03	25.59	29.42	31.98	35.82	38.38
31	13.52	17.06	19.54	21.88	24.21	27.20	29.81	17.91	23.03	26.86	30.70	33.26	37.10	38.38
32	13.52	17.06	19.61	21.94	24.28	28.48	29.89	17.91	24.31	26.86	30.70	33.26	37.10	39.66
33	13.49	18.27	20.81	23.15	25.48	28.56	30.04	19.19	24.31	26.86	30.70	33.26	38.38	39.66
34	14.72	18.34	20.88	23.22	25.55	28.70	31.33	19.19	24.31	28.14	31.98	34.54	38.38	40.94
35	14.79	18.41	20.88	23.29	25.62	29.98	31.41	19.19	24.31	28.14	31.98	34.54	38.38	40.94
36	14.86	18.48	20.95	24.49	26.90	30.05	32.69	19.19	25.59	28.14	33.26	35.82	39.66	42.22
37	14.93	18.55	22.22	24.56	26.97	31.33	32.85	20.47	25.59	29.42	33.26	35.82	39.66	42.22
38	14.93	19.75	22.29	24.63	27.04	31.48	33.00	20.47	25.59	29.42	34.54	37.10	40.94	43.49
39	15.00	19.82	22.36	25.91	28.31	31.62	34.36	20.47	26.86	29.42	34.54	37.10	40.94	43.49
40	16.20	19.89	22.43	25.98	28.38	32.90	34.51	20.47	26.86	30.70	34.54	37.10	42.22	44.77
41	16.28	19.97	23.65	26.05	28.46	33.07	34.54	21.75	28.14	30.70	35.82	38.38	43.49	44.77
42	16.29	21.18	23.72	27.34	29.74	33.23	35.82	21.75	28.14	31.98	37.10	39.66	43.49	46.05
43	16.36	21.26	23.87	27.42	29.83	34.53	35.82	23.03	29.42	33.26	37.10	39.66	44.77	47.33
44	16.44	21.34	25.09	27.50	29.91	34.54	35.82	23.03	29.42	33.26	38.38	40.94	46.05	47.33
45	17.65	22.55	25.17	28.79	31.19	34.54	37.10	24.31	30.70	34.54	39.66	42.22	46.05	48.61
46	17.66	22.70	25.32	28.87	31.28	35.82	37.10	24.31	30.70	35.82	39.66	42.22	47.33	49.89
47	17.74	22.78	26.54	29.02	31.43	35.82	37.10	25.59	31.98	37.10	40.94	43.49	48.61	51.17
48	17.82	22.86	26.70	29.18	31.59	35.82	38.38	25.59	33.26	37.10	42.22	44.77	48.61	51.17
49	17.90	24.15	26.78	30.40	32.81	37.10	38.38	26.86	33.26	38.38	43.49	46.05	49.89	52.45
50	19.12	24.24	28.07	30.56	32.97	37.10	38.38	26.86	34.54	39.66	43.49	46.05	51.17	53.73
51	19.19	25.45	29.36	31.85	34.26	38.38	40.94	28.14	35.82	40.94	44.77	47.33	52.45	56.29
52	20.47	26.75	30.59	34.28	36.69	40.94	43.49	29.42	37.10	42.22	47.33	49.89	55.01	57.57
53	21.71	28.04	31.88	35.58	37.99	43.49	44.77	30.70	38.38	43.49	48.61	51.17	56.29	60.12
54	22.92	29.26	33.18	38.01	40.50	44.77	47.33	31.98	40.94	46.05	49.89	52.45	58.85	61.40
55	23.03	30.56	34.48	39.31	42.93	47.33	49.89	33.26	42.22	47.33	52.45	55.01	61.40	63.96
56	25.51	31.85	36.91	41.82	45.44	51.17	53.73	34.54	43.49	49.89	55.01	57.57	63.96	67.80
57	26.73	34.28	39.42	44.33	47.95	55.01	57.57	35.82	46.05	51.17	57.57	61.40	67.80	71.64
58	28.03	36.71	41.85	47.97	51.60	58.85	61.40	37.10	47.33	53.73	60.12	65.13	72.92	76.76
59	30.46	39.22	44.36	50.48	55.24	62.68	66.52	38.38	49.89	56.29	63.95	68.78	76.76	80.59
60	32.89	41.66	48.01	54.13	58.89	67.80	71.64	39.66	52.45	58.85	67.52	72.36	80.59	85.71
61	34.26	44.24	50.59	57.85	62.69	71.43	75.26	42.10	54.85	62.51	71.24	76.08	86.74	91.84
62	36.76	47.95	54.38	61.64	66.40	75.05	78.86	45.79	58.51	66.14	75.04	81.01	92.85	97.94
63	39.32	51.67	58.10	65.44	70.28	79.91	83.71	48.20	62.15	69.76	79.89	87.08	98.93	104.00
64	42.98	55.39	63.11	70.37	75.21	83.47	88.53	50.59	65.76	74.62	84.74	92.01	106.24	111.29
65	45.40	59.18	66.84	74.24	79.08	88.27	93.32	54.23	69.36	78.19	90.80	98.08	112.24	118.54
66	49.04	64.13	72.93	81.58	87.63	96.82	101.85	57.84	75.45	85.51	98.08	106.63	121.97	128.26
67	53.91	70.21	80.24	89.00	95.20	106.57	111.59	62.69	81.50	91.53	105.32	115.26	130.39	137.92
68	58.76	76.26	87.51	97.51	105.01	117.51	123.77	67.51	87.51	100.01	113.76	123.77	141.27	148.77
69	63.57	83.52	94.74	107.20	114.68	128.39	135.87	73.54	94.74	108.45	124.65	134.62	152.08	159.55
70	69.60	90.73	103.16	116.83	125.53	141.69	149.15	78.30	101.92	116.83	134.23	145.42	162.82	171.52
71	75.59	99.14	112.77	127.64	137.56	154.91	163.58	85.51	111.53	127.64	144.99	157.38	177.21	185.89
72	82.79	107.50	123.56	139.62	150.74	170.51	179.16	92.67	121.09	138.39	158.16	170.51	192.75	202.64
73	89.93	118.27	134.28	154.00	166.32	186.03	195.88	101.02	131.82	151.53	172.48	186.03	208.20	219.29
74	98.27	128.98	147.40	168.28	181.79	205.13	214.96	110.55	143.72	164.60	186.71	201.45	226.01	238.30
75	107.77	140.84	160.44	183.70	198.40	224.12	236.37	120.02	156.76	180.03	203.30	219.22	246.16	258.41
76	117.22	152.63	174.61	199.03	216.13	242.99	256.42	128.21	169.73	194.15	219.79	236.89	264.97	279.62
77	127.83	166.79	189.92	216.70	234.96	264.18	277.57	138.79	182.61	209.40	237.40	255.66	286.09	301.92
78	138.37	180.85	207.56	235.47	254.90	286.45	301.02	149.30	197.85	226.98	257.32	276.74	309.52	325.29
79	150.06	197.25	226.30	256.55	277.12	311.01	326.74	160.95	212.99	245.66	277.12	298.91	334.00	350.94
80	164.09	215.97	247.33	281.12	304.04	341.44	358.33	176.15	234.06	269.05	304.04	326.96	365.57	384.88
81	180.98	237.68	272.67	310.07	334.20	375.23	394.53	194.25	256.99	295.60	334.20	359.54	402.98	423.49
82	199.07	261.81	300.42	341.44	367.99	412.63	434.34	213.55	282.32	325.76	367.99	395.74	442.79	465.71
83	219.59	288.36	329.38	374.02	404.18	453.65	477.78	234.06	311.28	358.33	404.18	435.55	487.43	512.77
84	241.30	316.11	363.16	412.63	445.20	499.50	526.04	258.19	342.65	394.53	445.20	478.99	535.69	563.44
85	291.98	383.67	439.17	498.29	538.10	604.46	635.83	312.49	413.83	476.57	538.10	579.13	647.90	682.89
86	320.93	421.07	482.60	548.96	592.40	664.79	699.78	343.86	456.06	524.83	592.40	637.04	713.05	750.45
87	353.51	463.30	530.87	603.26	651.52	731.15	769.75	377.64	500.70	576.71	651.52	700.98	784.23	825.25
88	407.80	535.69	614.11	696.16	751.66	844.56	887.99	436.76	579.13	665.99	751.66	809.57	906.09	954.35
89	448.82	588.78	674.44	766.14	827.67	929.01	977.27	480.19	637.04	732.35	827.67	890.41	996.58	1049.67
90	493.46	647.90	742.00	842.15	909.71	1021.92	1075.00	528.45	699.78	805.95	909.71	979.69	1096.72	1154.63
91+	542.93	713.05	816.81	927.81	1001.40	1123.26	1182.38	580.33	770.96	886.79	1001.40	1078.62	1206.51	1269.25

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

Appendix C1

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

LTC-02 VA - Pre Rate Stability

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	4.2% Simple Inflation							4.2% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	12.45	14.42	17.28	18.25	19.19	29.06	31.56	26.00	34.00	40.00	44.00	48.00	54.00	56.00
30	13.41	15.39	18.24	19.21	20.15	30.07	33.67	28.00	36.00	40.00	46.00	50.00	56.00	60.00
31	14.37	16.35	19.21	20.17	21.11	31.07	35.77	28.00	36.00	42.00	48.00	52.00	58.00	60.00
32	14.37	16.35	20.17	21.13	22.07	33.07	36.82	28.00	38.00	42.00	48.00	52.00	58.00	62.00
33	15.32	17.31	21.13	22.09	23.03	34.08	38.93	30.00	38.00	42.00	48.00	52.00	60.00	62.00
34	15.32	18.27	22.09	23.05	23.99	36.08	41.03	30.00	38.00	44.00	50.00	54.00	60.00	64.00
35	16.28	19.23	22.09	24.01	24.95	38.09	42.08	30.00	38.00	44.00	50.00	54.00	60.00	64.00
36	17.24	20.19	23.05	24.97	26.87	39.09	44.19	30.00	40.00	44.00	52.00	56.00	62.00	66.00
37	18.20	21.15	24.97	25.93	27.83	41.09	46.29	32.00	40.00	46.00	52.00	56.00	62.00	66.00
38	18.20	22.12	25.93	26.89	28.79	43.10	48.40	32.00	40.00	46.00	54.00	58.00	64.00	68.00
39	19.15	23.08	26.89	28.81	30.71	45.10	51.55	32.00	42.00	46.00	54.00	58.00	64.00	68.00
40	20.11	24.04	27.85	29.77	31.67	47.11	53.66	32.00	42.00	48.00	54.00	58.00	66.00	70.00
41	21.16	25.10	28.93	30.86	32.76	49.33	54.00	34.00	44.00	48.00	56.00	60.00	68.00	70.00
42	21.25	26.17	30.01	32.92	34.83	51.58	56.00	34.00	44.00	50.00	58.00	62.00	68.00	72.00
43	22.32	27.25	32.08	34.03	35.95	53.84	56.00	36.00	46.00	52.00	58.00	62.00	70.00	74.00
44	23.39	28.34	33.18	35.14	37.07	54.00	56.00	36.00	46.00	52.00	60.00	64.00	72.00	74.00
45	24.47	29.43	34.30	37.24	39.18	54.00	58.00	38.00	48.00	54.00	62.00	66.00	72.00	76.00
46	24.58	31.52	36.41	38.38	40.33	56.00	58.00	38.00	48.00	56.00	62.00	66.00	74.00	78.00
47	25.67	32.64	37.54	40.51	42.47	56.00	58.00	40.00	50.00	58.00	64.00	68.00	76.00	80.00
48	26.78	33.76	39.68	42.66	44.63	56.00	60.00	40.00	52.00	58.00	66.00	70.00	76.00	80.00
49	27.89	35.89	40.84	43.83	45.81	58.00	60.00	42.00	52.00	60.00	68.00	72.00	78.00	82.00
50	29.01	37.03	43.00	46.01	48.00	58.00	60.00	42.00	54.00	62.00	68.00	72.00	80.00	84.00
51	30.00	38.20	45.20	48.21	50.22	60.00	64.00	44.00	56.00	64.00	70.00	74.00	82.00	88.00
52	32.00	40.38	46.40	50.44	52.45	64.00	68.00	46.00	58.00	66.00	74.00	78.00	86.00	90.00
53	33.44	42.58	48.63	52.68	54.70	68.00	70.00	48.00	60.00	68.00	76.00	80.00	88.00	94.00
54	34.60	43.78	50.88	54.95	57.99	70.00	74.00	50.00	64.00	72.00	78.00	82.00	92.00	96.00
55	36.00	46.01	53.14	57.23	60.28	74.00	78.00	52.00	66.00	74.00	82.00	86.00	96.00	100.00
56	38.98	48.23	55.40	60.52	63.59	80.00	84.00	54.00	68.00	78.00	86.00	90.00	100.00	106.00
57	40.16	50.47	58.70	63.84	66.92	86.00	90.00	56.00	72.00	80.00	90.00	96.00	106.00	112.00
58	42.38	52.73	60.98	67.18	70.28	92.00	96.00	58.00	74.00	84.00	94.00	100.44	114.00	120.00
59	44.61	56.04	64.33	70.55	73.66	98.00	104.00	60.00	78.00	88.00	99.76	103.90	120.00	126.00
60	46.86	58.33	67.70	73.94	77.06	106.00	112.00	62.00	82.00	92.00	102.19	106.35	126.00	134.00
61	50.09	62.63	72.01	78.27	82.45	109.20	115.05	64.35	83.85	95.55	106.56	110.73	132.60	140.40
62	53.34	66.94	77.40	83.67	86.81	112.10	117.80	68.40	87.40	98.80	111.99	116.17	138.70	146.30
63	57.35	71.28	81.76	89.09	93.28	116.55	122.10	70.30	90.65	101.75	116.40	121.64	144.30	151.70
64	60.92	75.63	88.23	94.53	98.73	118.80	126.00	72.00	93.60	106.20	120.60	127.12	151.20	158.40
65	63.00	81.05	92.75	101.05	105.26	122.50	129.50	75.25	96.25	108.50	126.00	132.63	155.75	164.50
66	66.30	86.70	98.60	108.42	113.68	130.90	137.70	78.20	102.00	115.60	132.60	141.05	164.90	173.40
67	70.95	92.40	105.60	116.84	124.21	140.25	146.85	82.50	107.25	120.45	138.60	150.53	171.60	181.50
68	75.20	97.60	112.00	124.80	134.40	150.40	158.40	86.40	112.00	128.00	145.60	158.40	180.80	190.40
69	79.05	103.85	117.80	133.30	142.60	159.65	168.95	91.45	117.80	134.85	155.00	167.40	189.10	198.40
70	84.00	109.50	124.50	141.00	151.50	171.00	180.00	94.50	123.00	141.00	162.00	175.50	196.50	207.00
71	88.45	116.00	131.95	149.35	160.95	181.25	191.40	100.05	130.50	149.35	169.65	184.15	207.35	217.50
72	93.80	121.80	140.00	158.20	170.80	193.20	203.00	105.00	137.20	156.80	179.20	193.20	218.40	229.60
73	98.55	129.60	147.15	168.75	182.25	203.85	214.65	110.70	144.45	166.05	189.00	203.85	228.15	240.30
74	104.00	136.50	156.00	178.10	192.40	217.10	227.50	117.00	152.10	174.20	197.60	213.20	239.20	252.20
75	110.00	143.75	163.75	187.50	202.50	228.75	241.25	122.50	160.00	183.75	207.50	223.75	251.25	263.75
76	115.20	150.00	171.60	195.60	212.40	238.80	252.00	126.00	166.80	190.80	216.00	232.80	260.40	274.80
77	120.75	157.55	179.40	204.70	221.95	249.55	262.20	131.10	172.50	197.80	224.25	241.50	270.25	285.20
78	125.40	163.90	188.10	213.40	231.00	259.60	272.80	135.30	179.30	205.70	233.20	250.80	280.50	294.80
79	130.20	171.15	196.35	222.60	240.45	269.85	283.50	139.65	184.80	213.15	240.45	259.35	289.80	304.50
80	136.00	179.00	205.00	233.00	252.00	283.00	297.00	146.00	194.00	223.00	252.00	271.00	303.00	319.00
81	150.00	197.00	226.00	257.00	277.00	311.00	327.00	161.00	213.00	245.00	277.00	298.00	334.00	351.00
82	165.00	217.00	249.00	283.00	305.00	342.00	360.00	177.00	234.00	270.00	305.00	328.00	367.00	386.00
83	182.00	239.00	273.00	310.00	335.00	376.00	396.00	194.00	258.00	297.00	335.00	361.00	404.00	425.00
84	200.00	262.00	301.00	342.00	369.00	414.00	436.00	214.00	284.00	327.00	369.00	397.00	444.00	467.00
85	242.00	318.00	364.00	413.00	446.00	501.00	527.00	259.00	343.00	395.00	446.00	480.00	537.00	566.00
86	266.00	349.00	400.00	455.00	491.00	551.00	580.00	285.00	378.00	435.00	491.00	528.00	591.00	622.00
87	293.00	384.00	440.00	500.00	540.00	606.00	638.00	313.00	415.00	478.00	540.00	581.00	650.00	684.00
88	338.00	444.00	509.00	577.00	623.00	700.00	736.00	362.00	480.00	552.00	623.00	671.00	751.00	791.00
89	372.00	488.00	559.00	635.00	686.00	770.00	810.00	398.00	528.00	607.00	686.00	738.00	826.00	870.00
90	409.00	537.00	615.00	698.00	754.00	847.00	891.00	438.00	580.00	668.00	754.00	812.00	909.00	957.00
91+	450.00	591.00	677.00	769.00	830.00	931.00	980.00	481.00	639.00	735.00	830.00	894.00	1000.00	1052.00

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

Appendix C2

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

LTC-02 VA - Pre Rate Stability

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	1.7% Simple Inflation							1.7% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	10.00	13.00	15.00	17.00	19.00	21.00	22.00	13.00	17.00	20.00	22.00	24.00	27.00	28.00
30	11.00	14.00	16.00	18.00	20.00	22.00	23.00	14.00	18.00	20.00	23.00	25.00	28.00	30.00
31	11.00	14.00	16.00	18.00	20.00	22.00	24.00	14.00	18.00	21.00	24.00	26.00	29.00	30.00
32	11.00	14.00	16.00	18.00	20.00	23.00	24.00	14.00	19.00	21.00	24.00	26.00	29.00	31.00
33	11.00	15.00	17.00	19.00	21.00	23.00	24.00	15.00	19.00	21.00	24.00	26.00	30.00	31.00
34	12.00	15.00	17.00	19.00	21.00	23.00	25.00	15.00	19.00	22.00	25.00	27.00	30.00	32.00
35	12.00	15.00	17.00	19.00	21.00	24.00	25.00	15.00	19.00	22.00	25.00	27.00	30.00	32.00
36	12.00	15.00	17.00	20.00	22.00	24.00	26.00	15.00	20.00	22.00	26.00	28.00	31.00	33.00
37	12.00	15.00	18.00	20.00	22.00	25.00	26.00	16.00	20.00	23.00	26.00	28.00	31.00	33.00
38	12.00	16.00	18.00	20.00	22.00	25.00	26.00	16.00	20.00	23.00	27.00	29.00	32.00	34.00
39	12.00	16.00	18.00	21.00	23.00	25.00	27.00	16.00	21.00	23.00	27.00	29.00	32.00	34.00
40	13.00	16.00	18.00	21.00	23.00	26.00	27.00	16.00	21.00	24.00	27.00	29.00	33.00	35.00
41	13.00	16.00	19.00	21.00	23.00	26.00	27.00	17.00	22.00	24.00	28.00	30.00	34.00	35.00
42	13.00	17.00	19.00	22.00	24.00	26.00	28.00	17.00	22.00	25.00	29.00	31.00	34.00	36.00
43	13.00	17.00	19.00	22.00	24.00	27.00	28.00	18.00	23.00	26.00	29.00	31.00	35.00	37.00
44	13.00	17.00	20.00	22.00	24.00	27.00	28.00	18.00	23.00	26.00	30.00	32.00	36.00	37.00
45	14.00	18.00	20.00	23.00	25.00	27.00	29.00	19.00	24.00	27.00	31.00	33.00	36.00	38.00
46	14.00	18.00	20.00	23.00	25.00	28.00	29.00	19.00	24.00	28.00	31.00	33.00	37.00	39.00
47	14.00	18.00	21.00	23.00	25.00	28.00	29.00	20.00	25.00	29.00	32.00	34.00	38.00	40.00
48	14.00	18.00	21.00	23.00	25.00	28.00	30.00	20.00	26.00	29.00	33.00	35.00	38.00	40.00
49	14.00	19.00	21.00	24.00	26.00	29.00	30.00	21.00	26.00	30.00	34.00	36.00	39.00	41.00
50	15.00	19.00	22.00	24.00	26.00	29.00	30.00	21.00	27.00	31.00	34.00	36.00	40.00	42.00
51	15.00	20.00	23.00	25.00	27.00	30.00	32.00	22.00	28.00	32.00	35.00	37.00	41.00	44.00
52	16.00	21.00	24.00	27.00	29.00	32.00	34.00	23.00	29.00	33.00	37.00	39.00	43.00	45.00
53	17.00	22.00	25.00	28.00	30.00	34.00	35.00	24.00	30.00	34.00	38.00	40.00	44.00	47.00
54	18.00	23.00	26.00	30.00	32.00	35.00	37.00	25.00	32.00	36.00	39.00	41.00	46.00	48.00
55	18.00	24.00	27.00	31.00	34.00	37.00	39.00	26.00	33.00	37.00	41.00	43.00	48.00	50.00
56	20.00	25.00	29.00	33.00	36.00	40.00	42.00	27.00	34.00	39.00	43.00	45.00	50.00	53.00
57	21.00	27.00	31.00	35.00	38.00	43.00	45.00	28.00	36.00	40.00	45.00	48.00	53.00	56.00
58	22.00	29.00	33.00	38.00	41.00	46.00	48.00	29.00	37.00	42.00	47.00	51.00	57.00	60.00
59	24.00	31.00	35.00	40.00	44.00	49.00	52.00	30.00	39.00	44.00	50.00	54.00	60.00	63.00
60	26.00	33.00	38.00	43.00	47.00	53.00	56.00	31.00	41.00	46.00	53.00	57.00	63.00	67.00
61	27.00	35.00	40.00	46.00	50.00	56.00	59.00	33.00	43.00	49.00	56.00	60.00	68.00	72.00
62	29.00	38.00	43.00	49.00	53.00	59.00	62.00	36.00	46.00	52.00	59.00	64.00	73.00	77.00
63	31.00	41.00	46.00	52.00	56.00	63.00	66.00	38.00	49.00	55.00	63.00	69.00	78.00	82.00
64	34.00	44.00	50.00	56.00	60.00	66.00	70.00	40.00	52.00	59.00	67.00	73.00	84.00	88.00
65	36.00	47.00	53.00	59.00	63.00	70.00	74.00	43.00	55.00	62.00	72.00	78.00	89.00	94.00
66	39.00	51.00	58.00	65.00	70.00	77.00	81.00	46.00	60.00	68.00	78.00	85.00	97.00	102.00
67	43.00	56.00	64.00	71.00	76.00	85.00	89.00	50.00	65.00	73.00	84.00	92.00	104.00	110.00
68	47.00	61.00	70.00	78.00	84.00	94.00	99.00	54.00	70.00	80.00	91.00	99.00	113.00	119.00
69	51.00	67.00	76.00	86.00	92.00	103.00	109.00	59.00	76.00	87.00	100.00	108.00	122.00	128.00
70	56.00	73.00	83.00	94.00	101.00	114.00	120.00	63.00	82.00	94.00	108.00	117.00	131.00	138.00
71	61.00	80.00	91.00	103.00	111.00	125.00	132.00	69.00	90.00	103.00	117.00	127.00	143.00	150.00
72	67.00	87.00	100.00	113.00	122.00	138.00	145.00	75.00	98.00	112.00	128.00	138.00	156.00	164.00
73	73.00	96.00	109.00	125.00	135.00	151.00	159.00	82.00	107.00	123.00	140.00	151.00	169.00	178.00
74	80.00	105.00	120.00	137.00	148.00	167.00	175.00	90.00	117.00	134.00	152.00	164.00	184.00	194.00
75	88.00	115.00	131.00	150.00	162.00	183.00	193.00	98.00	128.00	147.00	166.00	179.00	201.00	211.00
76	96.00	125.00	143.00	163.00	177.00	199.00	210.00	105.00	139.00	159.00	180.00	194.00	217.00	229.00
77	105.00	137.00	156.00	178.00	193.00	217.00	228.00	114.00	150.00	172.00	195.00	210.00	235.00	248.00
78	114.00	149.00	171.00	194.00	210.00	236.00	248.00	123.00	163.00	187.00	212.00	228.00	255.00	268.00
79	124.00	163.00	187.00	212.00	229.00	257.00	270.00	133.00	176.00	203.00	229.00	247.00	276.00	290.00
80	136.00	179.00	205.00	233.00	252.00	283.00	297.00	146.00	194.00	223.00	252.00	271.00	303.00	319.00
81	150.00	197.00	226.00	257.00	277.00	311.00	327.00	161.00	213.00	245.00	277.00	298.00	334.00	351.00
82	165.00	217.00	249.00	283.00	305.00	342.00	360.00	177.00	234.00	270.00	305.00	328.00	367.00	386.00
83	182.00	239.00	273.00	310.00	335.00	376.00	396.00	194.00	258.00	297.00	335.00	361.00	404.00	425.00
84	200.00	262.00	301.00	342.00	369.00	414.00	436.00	214.00	284.00	327.00	369.00	397.00	444.00	467.00
85	242.00	318.00	364.00	413.00	446.00	501.00	527.00	259.00	343.00	395.00	446.00	480.00	537.00	566.00
86	266.00	349.00	400.00	455.00	491.00	551.00	580.00	285.00	378.00	435.00	491.00	528.00	591.00	622.00
87	293.00	384.00	440.00	500.00	540.00	606.00	638.00	313.00	415.00	478.00	540.00	581.00	650.00	684.00
88	338.00	444.00	509.00	577.00	623.00	700.00	736.00	362.00	480.00	552.00	623.00	671.00	751.00	791.00
89	372.00	488.00	559.00	635.00	686.00	770.00	810.00	398.00	528.00	607.00	686.00	738.00	826.00	870.00
90	409.00	537.00	615.00	698.00	754.00	847.00	891.00	438.00	580.00	668.00	754.00	812.00	909.00	957.00
91+	450.00	591.00	677.00	769.00	830.00	931.00	980.00	481.00	639.00	735.00	830.00	894.00	1000.00	1052.00

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

Appendix B1

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

BSC-02 VA - Pre Rate Stability

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	GPO Inflation							5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	21.72	27.75	31.37	33.78	37.40	43.43	47.05	39.63	45.81	54.72	57.24	59.75	92.26	101.25	86.99	112.57	133.04	145.83	158.63	179.10	184.21
30	21.72	27.75	31.37	37.40	41.02	43.43	47.05	41.72	48.02	56.88	59.47	63.24	96.07	107.11	92.11	117.69	133.04	150.95	166.30	184.21	197.01
31	21.72	27.75	33.78	37.40	41.02	43.43	47.05	44.93	51.23	60.09	62.64	66.44	99.54	114.79	92.11	117.69	138.16	158.63	171.42	191.89	197.01
32	21.72	31.37	33.78	37.40	41.02	47.05	49.47	44.93	51.23	63.32	65.83	69.67	105.07	118.47	92.11	125.37	138.16	158.63	171.42	191.89	204.68
33	25.34	31.37	33.78	37.40	41.02	47.05	49.47	47.84	54.80	66.94	69.41	71.87	108.53	125.88	99.78	125.37	138.16	158.63	171.42	197.01	204.68
34	25.34	31.37	33.78	37.40	41.02	47.05	49.47	48.56	58.06	70.21	72.65	75.07	115.50	133.69	99.78	125.37	145.83	166.30	179.10	197.01	212.36
35	25.34	31.37	33.78	41.02	43.43	47.05	51.34	51.84	61.35	70.21	75.90	78.28	122.90	137.45	99.78	125.37	145.83	166.30	179.10	197.01	212.36
36	25.85	31.37	33.78	41.02	43.43	49.47	55.10	55.14	64.67	73.51	79.51	85.11	126.45	143.18	99.78	133.04	145.83	171.42	184.21	204.68	217.47
37	25.85	31.44	37.40	41.02	43.43	50.37	58.55	58.48	68.00	78.78	82.80	88.38	133.90	150.70	104.90	133.04	150.95	171.42	184.21	204.68	217.47
38	28.92	31.44	37.40	41.02	43.43	50.37	58.55	58.48	69.95	82.06	86.12	91.66	141.09	158.28	104.90	133.04	150.95	179.10	191.89	212.36	225.15
39	28.92	33.78	39.83	43.43	47.05	53.53	62.03	61.85	73.25	85.37	91.40	96.96	148.34	170.10	104.90	138.16	150.95	179.10	191.89	212.36	225.15
40	32.01	36.54	42.87	45.26	48.52	57.04	64.45	65.56	76.57	88.69	94.70	100.23	153.62	177.83	104.90	138.16	158.63	179.10	191.89	217.47	230.27
41	31.16	36.79	46.26	48.61	51.93	60.64	68.09	69.30	80.27	92.84	98.45	103.99	161.67	179.10	112.57	145.83	158.63	184.21	197.01	225.15	230.27
42	34.46	40.11	46.91	48.95	52.30	64.30	71.78	69.64	84.38	96.64	105.99	111.52	169.86	184.21	112.57	145.83	166.30	191.89	204.68	225.15	237.94
43	34.73	40.39	50.41	52.73	54.75	68.03	75.52	73.47	88.19	103.95	109.87	115.40	178.50	184.21	117.69	150.95	171.42	191.89	204.68	230.27	243.06
44	34.99	43.80	50.77	53.10	58.25	70.61	79.67	77.36	92.05	108.23	113.81	119.34	179.10	184.21	117.69	150.95	171.42	197.01	212.36	237.94	243.06
45	35.26	44.49	54.37	56.65	58.67	74.40	83.50	79.35	94.22	112.23	119.57	127.13	179.10	191.89	125.37	158.63	179.10	204.68	217.47	237.94	250.73
46	39.09	48.01	54.76	60.28	62.26	78.25	87.37	79.73	101.59	119.85	123.57	131.19	184.21	191.89	125.37	158.63	184.21	204.68	217.47	243.06	258.41
47	39.39	48.36	58.47	63.98	66.28	82.57	91.63	83.66	105.56	122.00	131.13	138.85	184.21	191.89	133.04	166.30	191.89	212.36	225.15	250.73	263.53
48	39.70	51.99	60.84	63.19	66.76	86.57	95.59	87.65	109.59	129.70	138.83	146.64	184.21	197.01	133.04	171.42	191.89	217.47	230.27	250.73	263.53
49	43.33	52.36	61.28	66.90	70.53	94.18	103.34	91.71	117.66	133.91	143.41	148.98	191.89	197.01	138.16	171.42	197.01	225.15	237.94	258.41	271.20
50	43.66	56.43	65.07	70.69	74.37	98.37	105.76	96.14	121.83	142.16	151.32	156.86	191.89	197.01	138.16	179.10	204.68	225.15	237.94	263.53	276.32
51	46.01	60.23	69.28	74.91	76.92	106.63	113.56	99.78	126.40	148.03	159.71	165.23	197.01	212.36	145.83	184.21	212.36	230.27	243.06	271.20	291.67
52	46.31	59.26	69.76	78.83	81.19	109.30	121.83	104.90	132.25	152.77	166.03	171.64	212.36	225.15	150.95	191.89	217.47	243.06	258.41	283.99	296.79
53	49.97	63.06	72.25	78.01	82.09	117.72	128.00	110.51	140.61	161.25	172.14	177.81	225.15	230.27	158.63	197.01	225.15	250.73	263.53	291.67	309.58
54	50.71	63.83	73.12	82.33	84.82	124.17	136.39	112.61	142.87	167.31	178.68	190.36	230.27	243.06	166.30	212.36	237.94	258.41	271.20	304.46	317.25
55	54.50	66.41	75.77	86.70	88.82	132.83	144.84	117.69	151.34	175.94	187.27	197.02	243.06	258.41	171.42	217.47	243.06	271.20	283.99	317.25	330.05
56	58.63	70.57	83.44	92.76	95.28	139.71	155.30	129.28	159.78	182.34	197.54	207.35	263.53	276.32	179.10	225.15	258.41	283.99	296.79	330.05	350.52
57	61.07	76.59	87.73	100.62	103.07	152.22	165.83	131.44	166.16	192.60	207.90	217.78	283.99	296.79	184.21	237.94	263.53	296.79	317.25	350.52	368.43
58	65.26	80.84	93.86	107.15	113.14	163.06	176.41	139.86	172.65	199.21	218.71	228.65	304.46	317.25	191.89	243.06	276.32	309.58	331.98	376.10	396.57
59	71.31	88.67	100.42	113.78	119.81	174.04	192.90	146.25	182.98	209.66	229.26	239.60	322.37	342.84	197.01	258.41	291.67	329.17	340.66	396.57	417.04
60	75.61	94.86	108.40	121.84	131.42	185.14	205.56	152.75	189.66	220.56	240.27	248.59	350.52	368.43	204.68	271.20	304.46	336.52	348.17	417.04	442.62
61	82.11	101.47	118.63	130.80	142.14	200.44	220.62	164.78	203.55	234.53	254.63	266.68	358.19	378.09	211.43	276.11	313.42	348.59	362.71	435.30	462.67
62	90.04	113.45	125.38	142.92	152.62	216.31	240.13	174.86	217.87	252.68	270.65	281.14	367.35	386.68	224.76	287.59	323.85	366.96	379.12	454.35	480.94
63	100.29	120.19	135.79	153.46	161.85	236.32	255.83	187.71	232.24	267.13	288.90	301.02	382.47	398.89	229.95	295.65	333.19	381.92	396.01	471.63	497.44
64	106.63	130.64	151.75	164.09	174.26	256.61	275.45	199.32	246.66	287.31	305.45	319.72	387.00	412.04	234.48	305.05	346.02	393.83	412.66	493.99	516.76
65	118.87	141.19	162.40	178.84	187.33	273.65	284.69	205.24	262.76	302.34	327.60	341.88	399.44	421.51	244.96	313.38	353.10	410.48	429.78	507.58	536.27
66	128.75	155.07	178.49	194.96	207.46	292.86	307.82	215.90	282.17	320.64	351.71	368.00	425.39	446.77	254.38	331.33	374.09	429.66	455.90	534.41	562.20
67	140.82	170.82	194.59	215.08	231.22	310.31	324.80	229.63	297.90	341.35	377.49	401.27	453.06	475.81	266.87	347.55	388.93	448.92	485.79	554.43	587.53
68	154.72	192.39	216.16	235.21	254.98	330.04	350.04	242.03	314.04	362.05	402.05	434.05	486.06	510.06	278.03	362.05	412.05	470.06	510.06	584.07	614.08
69	167.20	208.49	236.27	258.97	286.38	353.58	374.83	255.04	334.25	378.69	428.93	457.91	513.94	542.92	293.68	378.69	432.79	498.48	539.06	608.61	637.59
70	184.72	232.26	258.25	284.99	316.03	374.73	395.24	268.46	350.49	398.97	453.03	486.59	548.11	577.94	303.88	395.24	453.03	520.15	563.03	630.14	663.70
71	204.85	255.16	287.51	320.03	352.19	398.91	422.27	282.11	370.16	422.27	477.98	513.92	580.40	612.75	319.85	416.88	477.98	542.67	589.39	663.06	695.40
72	217.96	271.59	307.91	352.89	378.84	423.81	446.30	299.26	387.49	446.30	505.12	544.90	615.83	646.96	335.59	437.65	499.93	570.85	615.83	695.40	731.73
73	231.18	291.05	330.97	372.55	404.15	450.72	475.66	312.67	412.46	467.35	537.20	578.78	648.63	681.90	352.59	459.03	527.22	600.40	648.63	725.14	763.39
74	242.72	309.79	349.71	396.02	427.95	477.45	503.00	328.95	432.74	495.02	563.68	609.99	688.24	721.77	370.47	482.24	552.50	625.96	675.46	758.50	800.01
75	257.19	332.20	375.06	422.52	454.67	505.19	532.74	347.51	454.67	517.43	592.45	639.90	722.57	762.37	387.31	505.19	580.20	655.21	707.26	794.52	832.79
76	272.54	347.27	397.09	445.44	476.21	528.96	559.73	363.39	473.28	540.69	616.88	669.63	751.68	794.18	397.09	526.03	600.76	679.89	734.10	820.55	865.98
77	288.41	368.21	415.81	466.21	498.41	555.81	585.22	379.41	494.21	562.81	642.62	697.22	784.02	823.22	411.61	541.81	621.62	704.22	758.82	848.42	896.02
78	303.08	385.86	437.93	488.67	523.38	578.13	610.17	392.54	512.70	588.81	668.92	723.66	813.12	854.51	423.25	562.10	643.55	730.34	785.08	878.54	922.60
79	317.66	406.61	458.71	510.80	547.65	603.56	636.60	406.61	534.95	612.46	695.05	750.96	842.45	885.65	435.84	576.88	665.82	750.96	809.41	904.71	950.45
80	333.00	423.49	478.99	535.69	573.09	628.59	663.58	423.49	557.41						454.86	604.46					
81	364.37	466.92	526.04	588.78	628.59	693.74	728.73	466.92	612.91						500.70	663.58					
82	401.77	510.35	579.13	647.90	691.33	762.52	803.54	513.97	675.65						551.38	728.73					
83	441.58	563.44	638.24	709.43	760.10	840.94	884.37	567.06	744.42						604.46	803.54					
84	485.02	618.94	700.98	781.82	837.32	921.78	971.24	622.56	815.60						665.99	884.37					
85	588.78	750.45	849.38	945.91	1012.26	1117.23	1176.35	752.86							805.95						
86	647.90	825.25	933.84	1042.43	1114.82	1229.44	1292.17	827.67							886.79						
87	709.43	906.09	1026.74	1144.98	1227.02	1351.29	1422.48	912.12							974.86						
88	821.63	1048.46	1186.00	1323.54	1416.45	1560.02	1643.27	1052.08							1126.88						
89	902.47	1152.22	1304.24	1456.26	1556.40	1715.66	1804.94	1158.25							1239.09						
90	992.96	1266.84	1434.54	1599.83	1712.04	1889.40	1989.54	1272.87							1363.36						
91+	1093.10	1394.73	1578.12	1761.51	1883.37	2076.41	2184.99	1400.76							1497.28						

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

Appendix B2

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

BSC-02 VA - Pre Rate Stability

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	2.5% Simple Inflation							2.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	31.83	41.29	47.49	53.32	59.16	66.66	70.57	43.49	56.29	66.52	72.92	79.31	89.55	92.11
30	34.23	43.69	49.89	55.72	62.77	70.29	73.17	46.05	58.85	66.52	75.48	83.15	92.11	98.50
31	34.41	43.87	50.06	55.90	62.95	70.48	77.02	46.05	58.85	69.08	79.31	85.71	95.94	98.50
32	34.41	43.87	50.24	56.08	63.13	73.06	77.21	46.05	62.68	69.08	79.31	85.71	95.94	102.34
33	34.35	47.49	53.86	59.70	65.53	73.25	77.61	49.89	62.68	69.08	79.31	85.71	98.50	102.34
34	38.03	47.67	54.04	59.88	65.71	73.63	81.46	49.89	62.68	72.92	83.15	89.55	98.50	106.18
35	38.21	47.85	54.04	60.06	65.89	77.45	81.65	49.89	62.68	72.92	83.15	89.55	98.50	106.18
36	38.39	48.04	54.22	63.68	69.69	77.64	84.25	49.89	66.52	72.92	85.71	92.11	102.34	108.74
37	38.57	48.22	56.79	63.86	69.87	81.47	84.64	52.45	66.52	75.48	85.71	92.11	102.34	108.74
38	38.57	50.61	56.97	64.04	70.05	81.85	85.03	52.45	66.52	75.48	89.55	95.94	106.18	112.57
39	38.75	50.79	57.15	66.61	72.62	82.22	89.09	52.45	69.08	75.48	89.55	95.94	106.18	112.57
40	42.37	50.97	57.33	66.79	72.80	84.79	89.48	52.45	69.08	79.31	89.55	95.94	108.74	115.13
41	42.57	51.16	60.98	67.00	73.01	85.21	89.55	56.29	72.92	79.31	92.11	98.50	112.57	115.13
42	42.59	54.81	61.18	70.83	76.84	85.63	92.11	56.29	72.92	83.15	95.94	102.34	112.57	118.97
43	42.79	55.02	61.57	71.04	77.05	89.52	92.11	58.85	75.48	85.71	95.94	102.34	115.13	121.53
44	43.00	55.22	65.23	71.25	77.26	89.55	92.11	58.85	75.48	85.71	98.50	106.18	118.97	121.53
45	45.39	57.62	65.44	73.84	81.11	89.55	95.94	62.68	79.31	89.55	102.34	108.74	118.97	125.37
46	45.41	58.01	65.84	74.05	81.32	92.11	95.94	62.68	79.31	92.11	102.34	108.74	121.53	129.20
47	45.62	58.22	68.25	74.45	81.73	92.11	95.94	66.52	83.15	95.94	106.18	112.57	125.37	131.76
48	45.82	58.43	68.65	74.85	82.14	92.11	98.50	66.52	85.71	95.94	108.74	115.13	125.37	131.76
49	46.03	62.29	68.86	78.53	84.55	95.94	98.50	69.08	85.71	98.50	112.57	118.97	129.20	135.60
50	49.70	62.50	72.73	78.94	84.96	95.94	98.50	69.08	89.55	102.34	112.57	118.97	131.76	138.16
51	49.89	66.18	75.33	82.81	88.83	98.50	106.18	72.92	92.11	106.18	115.13	121.53	135.60	145.83
52	52.45	68.78	79.01	88.88	94.90	106.18	112.57	75.48	95.94	108.74	121.53	129.20	142.00	148.39
53	56.18	72.65	82.89	91.49	97.51	112.57	115.13	79.31	98.50	112.57	125.37	131.76	145.83	154.79
54	58.59	75.06	85.50	97.56	105.04	115.13	121.53	83.15	106.18	118.97	129.20	135.60	152.23	158.63
55	58.85	78.94	89.39	101.44	111.12	121.53	129.20	85.71	108.74	121.53	135.60	142.00	158.63	165.02
56	66.33	82.82	95.45	107.71	117.39	131.76	138.16	89.55	112.57	129.20	142.00	148.39	165.02	175.26
57	68.74	88.88	101.72	113.98	123.66	142.00	148.39	92.11	118.97	131.76	148.39	158.63	175.26	184.21
58	72.61	94.95	107.80	123.71	133.40	152.23	158.63	95.94	121.53	138.16	154.79	168.57	188.05	198.28
59	78.68	101.22	114.07	129.99	143.13	161.19	171.42	98.50	129.20	145.83	164.98	177.05	198.28	208.52
60	84.75	107.30	123.81	139.73	151.62	175.26	184.21	102.34	135.60	152.23	174.54	186.61	208.52	221.31
61	88.81	113.75	130.27	149.65	161.73	183.69	193.89	108.43	141.59	160.73	183.19	196.54	223.23	237.26
62	95.07	123.67	140.38	158.51	171.65	193.34	203.52	118.29	151.37	170.45	193.32	208.86	239.13	253.12
63	101.47	133.58	150.30	168.63	180.71	206.74	215.62	124.30	159.81	180.10	206.71	224.64	254.94	268.89
64	111.24	143.50	162.82	180.95	194.29	215.00	228.91	130.26	169.47	192.24	218.79	236.96	274.44	287.09
65	117.28	152.37	172.77	191.27	204.62	228.25	240.86	139.98	179.07	201.77	234.56	252.75	290.05	306.44
66	127.00	165.98	188.61	210.86	226.60	250.23	262.80	149.63	194.90	220.05	252.74	274.73	314.36	330.70
67	139.17	180.55	206.88	229.39	245.52	274.58	288.37	161.74	210.64	235.71	272.07	296.91	336.02	356.08
68	151.27	196.27	226.28	251.28	271.28	303.79	318.79	173.77	226.28	257.53	293.79	318.79	365.05	383.80
69	164.54	215.65	244.32	276.73	295.43	331.57	350.27	189.47	244.32	279.22	321.60	347.78	392.65	411.35
70	178.98	233.66	265.98	302.02	324.39	365.41	385.29	202.59	263.49	302.02	346.76	375.35	420.09	442.47
71	194.56	255.28	291.22	329.64	354.42	400.28	422.58	220.59	287.51	329.64	374.25	406.47	457.28	479.59
72	213.76	276.78	318.79	360.80	389.22	439.88	462.12	239.71	312.61	357.09	407.75	439.88	496.71	522.66
73	231.61	305.53	346.18	397.93	428.73	480.47	505.11	261.18	340.02	390.53	444.74	480.47	537.14	565.47
74	253.04	332.88	380.78	433.60	469.22	529.41	555.21	284.97	370.96	425.00	481.51	519.59	583.46	615.40
75	278.01	363.74	413.95	473.96	511.92	578.06	609.90	309.85	404.15	464.16	524.17	565.81	635.62	666.24
76	302.82	394.40	450.57	514.07	558.02	626.40	661.81	330.91	438.36	500.63	566.57	611.75	683.79	721.65
77	329.92	429.75	489.40	558.80	606.28	681.76	715.84	357.92	471.14	540.54	612.36	659.84	737.76	779.15
78	356.85	466.09	535.28	608.11	657.87	739.20	776.82	384.77	511.00	585.04	663.94	713.71	798.67	838.73
79	387.25	509.47	583.29	661.95	715.20	802.33	843.47	415.08	549.41	634.12	715.20	770.86	861.63	905.19
80	423.49	557.41						454.86	604.46					
81	466.92	612.91						500.70	663.58					
82	513.97	675.65						551.38	728.73					
83	567.06	744.42						604.46	803.54					
84	622.56	815.60						665.99	884.37					
85	752.86							805.95						
86	827.67							886.79						
87	912.12							974.86						
88	1052.08							1126.88						
89	1158.25							1239.09						
90	1272.87							1363.36						
91+	1400.76							1497.28						

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

Appendix C1

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

BSC-02 VA - Pre Rate Stability

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	4.2% Simple Inflation							4.2% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	32.37	37.72	44.94	47.23	49.49	74.74	81.78	68.00	88.00	104.00	114.00	124.00	140.00	144.00
30	34.13	39.56	46.75	49.09	52.39	77.90	86.36	72.00	92.00	104.00	118.00	130.00	144.00	154.00
31	36.57	42.03	49.21	51.55	54.89	80.50	92.41	72.00	92.00	108.00	124.00	134.00	150.00	154.00
32	36.57	42.03	51.67	54.00	57.38	84.84	95.13	72.00	98.00	108.00	124.00	134.00	150.00	160.00
33	39.00	45.00	54.68	56.97	59.22	87.41	100.56	78.00	98.00	108.00	124.00	134.00	154.00	160.00
34	39.58	47.50	57.16	59.45	61.69	92.55	106.68	78.00	98.00	114.00	130.00	140.00	154.00	166.00
35	42.06	50.00	57.16	61.93	64.15	98.39	109.42	78.00	98.00	114.00	130.00	140.00	154.00	166.00
36	44.53	52.50	59.65	64.93	69.61	100.98	113.87	78.00	104.00	114.00	134.00	144.00	160.00	170.00
37	47.01	55.00	63.80	67.43	72.10	106.84	119.29	82.00	104.00	118.00	134.00	144.00	160.00	170.00
38	47.01	56.67	66.26	69.92	74.59	112.05	124.71	82.00	104.00	118.00	140.00	150.00	166.00	176.00
39	49.48	59.14	68.71	74.09	78.77	117.26	133.66	82.00	108.00	118.00	140.00	150.00	166.00	176.00
40	52.60	61.60	71.17	76.56	81.23	121.39	139.11	82.00	108.00	124.00	140.00	150.00	170.00	180.00
41	55.35	64.32	74.60	79.35	84.04	127.12	140.00	88.00	114.00	124.00	144.00	154.00	176.00	180.00
42	55.59	67.74	77.40	85.30	89.98	132.91	144.00	88.00	114.00	130.00	150.00	160.00	176.00	186.00
43	58.37	70.53	82.72	88.16	92.86	139.58	144.00	92.00	118.00	134.00	150.00	160.00	180.00	190.00
44	61.17	73.34	86.28	91.05	95.77	140.00	144.00	92.00	118.00	134.00	154.00	166.00	186.00	190.00
45	62.93	75.21	89.18	95.54	101.88	140.00	150.00	98.00	124.00	140.00	160.00	170.00	186.00	196.00
46	63.20	80.55	94.65	98.45	104.86	144.00	150.00	98.00	124.00	144.00	160.00	170.00	190.00	202.00
47	66.02	83.40	96.54	103.92	110.43	144.00	150.00	104.00	130.00	150.00	166.00	176.00	196.00	206.00
48	68.86	86.27	102.03	109.43	116.05	144.00	154.00	104.00	134.00	150.00	170.00	180.00	196.00	206.00
49	71.72	92.56	105.01	113.22	118.06	150.00	154.00	108.00	134.00	154.00	176.00	186.00	202.00	212.00
50	75.44	95.51	111.41	118.85	123.70	150.00	154.00	108.00	140.00	160.00	176.00	186.00	206.00	216.00
51	78.00	99.31	115.94	125.35	130.20	154.00	166.00	114.00	144.00	166.00	180.00	190.00	212.00	228.00
52	82.00	103.83	119.88	130.77	135.65	166.00	176.00	118.00	150.00	170.00	190.00	202.00	222.00	232.00
53	86.55	110.32	126.44	135.47	140.40	176.00	180.00	124.00	154.00	176.00	196.00	206.00	228.00	242.00
54	88.42	112.30	131.11	141.03	150.41	180.00	190.00	130.00	166.00	186.00	202.00	212.00	238.00	248.00
55	92.00	118.86	137.78	147.68	156.03	190.00	202.00	134.00	170.00	190.00	212.00	222.00	248.00	258.00
56	101.35	125.41	143.27	155.89	164.27	206.00	216.00	140.00	176.00	202.00	222.00	232.00	258.00	274.00
57	103.26	130.86	151.47	164.16	172.58	222.00	232.00	144.00	186.00	206.00	232.00	248.00	274.00	288.00
58	109.79	136.37	157.08	173.26	181.69	238.00	248.00	150.00	190.00	216.00	242.00	259.96	294.00	310.00
59	115.25	144.62	165.41	181.66	190.84	252.00	268.00	154.00	202.00	228.00	257.39	267.45	310.00	326.00
60	120.76	150.24	174.58	190.86	198.39	274.00	288.00	160.00	212.00	238.00	264.14	274.26	326.00	346.00
61	129.87	161.04	185.44	202.48	212.71	280.80	296.40	165.75	216.45	245.70	274.01	286.05	341.25	362.70
62	137.95	172.65	199.79	215.15	224.39	288.80	304.00	176.70	226.10	254.60	288.52	299.51	357.20	378.10
63	148.00	184.28	211.50	229.58	239.87	301.55	314.50	181.30	233.10	262.70	301.16	313.79	371.85	392.20
64	157.68	195.95	227.64	243.09	255.06	306.00	325.80	185.40	241.20	273.60	311.40	327.39	390.60	408.60
65	162.75	208.67	239.75	260.34	272.35	316.75	334.25	194.25	248.50	280.00	325.50	341.78	402.50	425.25
66	171.70	224.40	255.00	280.23	293.95	338.30	355.30	202.30	263.50	297.50	341.70	363.42	425.00	447.10
67	183.15	237.60	272.25	301.16	320.33	361.35	379.50	212.85	277.20	310.20	358.05	387.77	442.20	468.60
68	193.60	251.20	289.60	321.60	347.20	388.80	408.00	222.40	289.60	329.60	376.00	408.00	467.20	491.20
69	204.60	268.15	303.80	344.10	367.35	412.30	435.55	235.60	303.80	347.20	399.90	432.45	488.25	511.50
70	216.00	282.00	321.00	364.50	391.50	441.00	465.00	244.50	318.00	364.50	418.50	453.00	507.00	534.00
71	227.65	298.70	340.75	385.70	414.70	468.35	494.45	258.10	336.40	385.70	437.90	475.60	535.05	561.15
72	242.20	313.60	361.20	408.80	441.00	498.40	523.60	271.60	354.20	404.60	462.00	498.40	562.80	592.20
73	253.80	334.80	379.35	436.05	469.80	526.50	553.50	286.20	372.60	427.95	487.35	526.50	588.60	619.65
74	267.80	352.30	403.00	458.90	496.60	560.30	587.60	301.60	392.60	449.80	509.60	549.90	617.50	651.30
75	283.75	371.25	422.50	483.75	522.50	590.00	622.50	316.25	412.50	473.75	535.00	577.50	648.75	680.00
76	297.60	387.60	442.80	505.20	548.40	615.60	650.40	325.20	430.80	492.00	556.80	601.20	672.00	709.20
77	311.65	405.95	462.30	527.85	572.70	644.00	676.20	338.10	445.05	510.60	578.45	623.30	696.90	736.00
78	323.40	422.40	485.10	551.10	596.20	669.90	704.00	348.70	463.10	530.20	601.70	646.80	723.80	760.10
79	336.00	442.05	506.10	574.35	620.55	696.15	731.85	360.15	476.70	550.20	620.55	668.85	747.60	785.40
80	351.00	462.00						377.00	501.00					
81	387.00	508.00						415.00	550.00					
82	426.00	560.00						457.00	604.00					
83	470.00	617.00						501.00	666.00					
84	516.00	676.00						552.00	733.00					
85	624.00							668.00						
86	686.00							735.00						
87	756.00							808.00						
88	872.00							934.00						
89	960.00							1027.00						
90	1055.00							1130.00						
91+	1161.00							1241.00						

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

Appendix C2

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

BSC-02 VA - Pre Rate Stability

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	1.7% Simple Inflation							1.7% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	26.00	34.00	39.00	44.00	49.00	54.00	57.00	34.00	44.00	52.00	57.00	62.00	70.00	72.00
30	28.00	36.00	41.00	46.00	52.00	57.00	59.00	36.00	46.00	52.00	59.00	65.00	72.00	77.00
31	28.00	36.00	41.00	46.00	52.00	57.00	62.00	36.00	46.00	54.00	62.00	67.00	75.00	77.00
32	28.00	36.00	41.00	46.00	52.00	59.00	62.00	36.00	49.00	54.00	62.00	67.00	75.00	80.00
33	28.00	39.00	44.00	49.00	54.00	59.00	62.00	39.00	49.00	54.00	62.00	67.00	77.00	80.00
34	31.00	39.00	44.00	49.00	54.00	59.00	65.00	39.00	49.00	57.00	65.00	70.00	77.00	83.00
35	31.00	39.00	44.00	49.00	54.00	62.00	65.00	39.00	49.00	57.00	65.00	70.00	77.00	83.00
36	31.00	39.00	44.00	52.00	57.00	62.00	67.00	39.00	52.00	57.00	67.00	72.00	80.00	85.00
37	31.00	39.00	46.00	52.00	57.00	65.00	67.00	41.00	52.00	59.00	67.00	72.00	80.00	85.00
38	31.00	41.00	46.00	52.00	57.00	65.00	67.00	41.00	52.00	59.00	70.00	75.00	83.00	88.00
39	31.00	41.00	46.00	54.00	59.00	65.00	70.00	41.00	54.00	59.00	70.00	75.00	83.00	88.00
40	34.00	41.00	46.00	54.00	59.00	67.00	70.00	41.00	54.00	62.00	70.00	75.00	85.00	90.00
41	34.00	41.00	49.00	54.00	59.00	67.00	70.00	44.00	57.00	62.00	72.00	77.00	88.00	90.00
42	34.00	44.00	49.00	57.00	62.00	67.00	72.00	44.00	57.00	65.00	75.00	80.00	88.00	93.00
43	34.00	44.00	49.00	57.00	62.00	70.00	72.00	46.00	59.00	67.00	75.00	80.00	90.00	95.00
44	34.00	44.00	52.00	57.00	62.00	70.00	72.00	46.00	59.00	67.00	77.00	83.00	93.00	95.00
45	36.00	46.00	52.00	59.00	65.00	70.00	75.00	49.00	62.00	70.00	80.00	85.00	93.00	98.00
46	36.00	46.00	52.00	59.00	65.00	72.00	75.00	49.00	62.00	72.00	80.00	85.00	95.00	101.00
47	36.00	46.00	54.00	59.00	65.00	72.00	75.00	52.00	65.00	75.00	83.00	88.00	98.00	103.00
48	36.00	46.00	54.00	59.00	65.00	72.00	77.00	52.00	67.00	75.00	85.00	90.00	98.00	103.00
49	36.00	49.00	54.00	62.00	67.00	75.00	77.00	54.00	67.00	77.00	88.00	93.00	101.00	106.00
50	39.00	49.00	57.00	62.00	67.00	75.00	77.00	54.00	70.00	80.00	88.00	93.00	103.00	108.00
51	39.00	52.00	59.00	65.00	70.00	77.00	83.00	57.00	72.00	83.00	90.00	95.00	106.00	114.00
52	41.00	54.00	62.00	70.00	75.00	83.00	88.00	59.00	75.00	85.00	95.00	101.00	111.00	116.00
53	44.00	57.00	65.00	72.00	77.00	88.00	90.00	62.00	77.00	88.00	98.00	103.00	114.00	121.00
54	46.00	59.00	67.00	77.00	83.00	90.00	95.00	65.00	83.00	93.00	101.00	106.00	119.00	124.00
55	46.00	62.00	70.00	80.00	88.00	95.00	101.00	67.00	85.00	95.00	106.00	111.00	124.00	129.00
56	52.00	65.00	75.00	85.00	93.00	103.00	108.00	70.00	88.00	101.00	111.00	116.00	129.00	137.00
57	54.00	70.00	80.00	90.00	98.00	111.00	116.00	72.00	93.00	103.00	116.00	124.00	137.00	144.00
58	57.00	75.00	85.00	98.00	106.00	119.00	124.00	75.00	95.00	108.00	121.00	132.00	147.00	155.00
59	62.00	80.00	90.00	103.00	114.00	126.00	134.00	77.00	101.00	114.00	129.00	139.00	155.00	163.00
60	67.00	85.00	98.00	111.00	121.00	137.00	144.00	80.00	106.00	119.00	137.00	147.00	163.00	173.00
61	70.00	90.00	103.00	119.00	129.00	144.00	152.00	85.00	111.00	126.00	144.00	155.00	175.00	186.00
62	75.00	98.00	111.00	126.00	137.00	152.00	160.00	93.00	119.00	134.00	152.00	165.00	188.00	199.00
63	80.00	106.00	119.00	134.00	144.00	163.00	170.00	98.00	126.00	142.00	163.00	178.00	201.00	212.00
64	88.00	114.00	129.00	144.00	155.00	170.00	181.00	103.00	134.00	152.00	173.00	188.00	217.00	227.00
65	93.00	121.00	137.00	152.00	163.00	181.00	191.00	111.00	142.00	160.00	186.00	201.00	230.00	243.00
66	101.00	132.00	150.00	168.00	181.00	199.00	209.00	119.00	155.00	175.00	201.00	219.00	250.00	263.00
67	111.00	144.00	165.00	183.00	196.00	219.00	230.00	129.00	168.00	188.00	217.00	237.00	268.00	284.00
68	121.00	157.00	181.00	201.00	217.00	243.00	255.00	139.00	181.00	206.00	235.00	255.00	292.00	307.00
69	132.00	173.00	196.00	222.00	237.00	266.00	281.00	152.00	196.00	224.00	258.00	279.00	315.00	330.00
70	144.00	188.00	214.00	243.00	261.00	294.00	310.00	163.00	212.00	243.00	279.00	302.00	338.00	356.00
71	157.00	206.00	235.00	266.00	286.00	323.00	341.00	178.00	232.00	266.00	302.00	328.00	369.00	387.00
72	173.00	224.00	258.00	292.00	315.00	356.00	374.00	194.00	253.00	289.00	330.00	356.00	402.00	423.00
73	188.00	248.00	281.00	323.00	348.00	390.00	410.00	212.00	276.00	317.00	361.00	390.00	436.00	459.00
74	206.00	271.00	310.00	353.00	382.00	431.00	452.00	232.00	302.00	346.00	392.00	423.00	475.00	501.00
75	227.00	297.00	338.00	387.00	418.00	472.00	498.00	253.00	330.00	379.00	428.00	462.00	519.00	544.00
76	248.00	323.00	369.00	421.00	457.00	513.00	542.00	271.00	359.00	410.00	464.00	501.00	560.00	591.00
77	271.00	353.00	402.00	459.00	498.00	560.00	588.00	294.00	387.00	444.00	503.00	542.00	606.00	640.00
78	294.00	384.00	441.00	501.00	542.00	609.00	640.00	317.00	421.00	482.00	547.00	588.00	658.00	691.00
79	320.00	421.00	482.00	547.00	591.00	663.00	697.00	343.00	454.00	524.00	591.00	637.00	712.00	748.00
80	351.00	462.00						377.00	501.00					
81	387.00	508.00						415.00	550.00					
82	426.00	560.00						457.00	604.00					
83	470.00	617.00						501.00	666.00					
84	516.00	676.00						552.00	733.00					
85	624.00							668.00						
86	686.00							735.00						
87	756.00							808.00						
88	872.00							934.00						
89	960.00							1027.00						
90	1055.00							1130.00						
91+	1161.00							1241.00						

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

Supporting Document Schedules

Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	VIRGINA COMPLIANCE CERTIFICATEv2.pdf
Item Status:	Received & Acknowledged
Status Date:	01/21/2016

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA CCI (Pre-RS) Filing Package.pdf VA Gold (Pre-RS) Filing Package.pdf
Item Status:	Received & Acknowledged
Status Date:	04/21/2016

Satisfied - Item:	Cover letter
Comments:	
Attachment(s):	VA Pre RS 2013 Inforce Rate Increase Cover Letter.pdf
Item Status:	Received & Acknowledged
Status Date:	07/08/2014

Satisfied - Item:	Additional information and exhibits
Comments:	
Attachment(s):	VA 2013 Inforce Rate Increase Filing Letter.pdf VA Appendix D (Pre-RS).pdf
Item Status:	Received & Acknowledged
Status Date:	07/08/2014

Satisfied - Item:	2013 Summary
Comments:	
Attachment(s):	2013 Summary.pdf VA Pre-RS Rate Summary.pdf
Item Status:	Received & Acknowledged
Status Date:	04/21/2016

Satisfied - Item:	Response to 7/9/14 objection
Comments:	

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Attachment(s):	VA Adv Memo.pdf 2014-07-09 VA (Pre-RS) Response.pdf VA (Pre-RS) LR Exhibits.pdf VA (Pre-RS) LR Exhibits (since inception).pdf VA Gold Memo.pdf VA CCI (Pre-RS) Memo.pdf VA (Pre-RS) LR Exhibits with paid claims.pdf 2013 Sample PH Communication Pkg.pdf VA (Pre-RS) Rate Summary.pdf
Item Status:	Received & Acknowledged
Status Date:	09/04/2014

Satisfied - Item:	PROPRIETARY & CONFIDENTIAL
Comments:	Please note this information must be kept confidential since it is material non-public information.
Attachment(s):	JH 2013 Morbidity Study Summary.pdf JH 2013 Termination Study Summary.pdf 2013 Rate Increase Filing Summary.pdf
Item Status:	Received & Acknowledged
Status Date:	03/29/2016

Satisfied - Item:	Response to 9/4/2014 objection
Comments:	
Attachment(s):	2014-09-04 VA (Pre-RS) Response.pdf VA Pre-RS LR Exhibits - Nationwide Premium.pdf JH Retail 2013 Inforce Rate Increase Filing Summary.pdf
Item Status:	Received & Acknowledged
Status Date:	09/23/2014

Satisfied - Item:	Response to 9/23/14 objection
Comments:	
Attachment(s):	2014-09-23 VA (Pre-RS) Response.pdf 2013 vs 2010 Adv Morbidity Assumptions.pdf JH Retail Inforce Rate Increase Filing Summary.pdf VA Pre-RS LR Exhibits.xls
Item Status:	Received & Acknowledged
Status Date:	04/03/2015

Satisfied - Item:	Response to 12/11/14 objection
Comments:	
Attachment(s):	2014-12-11 VA (Pre-RS) Response.pdf

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Item Status:	Received & Acknowledged
Status Date:	04/03/2015

Satisfied - Item:	Clarification
Comments:	
Attachment(s):	2015-3-26 VA Cover Letter.pdf 2014-12-11 VA (Pre-RS) Response.pdf
Item Status:	Received & Acknowledged
Status Date:	04/03/2015

Satisfied - Item:	Update with 2013 experience
Comments:	
Attachment(s):	VA (Pre-RS) Cover Letter.pdf VA (Pre-RS) 2013 update comparison.pdf VA Appendix D (Pre-RS).pdf
Item Status:	Received & Acknowledged
Status Date:	08/31/2015

Satisfied - Item:	Response to 4/2/15 objection
Comments:	
Attachment(s):	2015-04-02 VA (Pre-RS) Response.pdf Inforce Business Projected at Original Pricing (Pre-RS).pdf Towers Watson Peer Review LTC.pdf 2013 GPO VA PH Communication Pkg.pdf 2013 VA PH Communication Pkg.pdf VA Statement of Variability LS Package.pdf VA Statement of Variability Non-LS Package.pdf
Item Status:	Received & Acknowledged
Status Date:	08/31/2015

Satisfied - Item:	Statements of Variability for Policyholder Communication Packages
Comments:	
Attachment(s):	Hancock - VA Statement of Variability LS Package.pdf Hancock - VA Statement of Variability Non-LS Package.pdf
Item Status:	Received & Acknowledged
Status Date:	03/29/2016

Satisfied - Item:	Readability Certification
Comments:	

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Attachment(s):	VA - READABILITY CERTIFICATION v2.pdf
Item Status:	Received & Acknowledged
Status Date:	04/21/2016

Satisfied - Item:	Response to 8/20/15 objection
Comments:	
Attachment(s):	VA Response for PH communications and Endorsement.pdf
Item Status:	Received & Acknowledged
Status Date:	12/15/2015

Satisfied - Item:	Response to 8/31/15 objection
Comments:	
Attachment(s):	2015-08-31 VA (Pre-RS) Response.pdf
Item Status:	Received & Acknowledged
Status Date:	12/15/2015

Satisfied - Item:	Response to 10/29/15 objection
Comments:	
Attachment(s):	2015-10-29 VA (Pre-RS) Response.pdf
Item Status:	Received & Acknowledged
Status Date:	12/15/2015

Satisfied - Item:	Response to 10/30/15 Note to Filer
Comments:	
Attachment(s):	2015-10-30 VA (Pre-RS) Response.pdf
Item Status:	Received & Acknowledged
Status Date:	12/15/2015

Satisfied - Item:	Follow up to November 16th conference call
Comments:	
Attachment(s):	2015-11-16 VA Pre-RS Response.pdf
Item Status:	Received & Acknowledged
Status Date:	12/15/2015

Satisfied - Item:	Coverage Confirmation letter and sample schedule page and SOV for Policy Schedule new sentence
Comments:	

Attachment(s):	Sample Confirm Benefit Change Letter and schedule.pdf SOV_Policy Schedule.pdf
Item Status:	Received & Acknowledged
Status Date:	03/29/2016

Satisfied - Item:	Policy Schedule Pages and Statement of Variability
Comments:	
Attachment(s):	LTC-96 VA 996.pdf LTC-96CL_VA.pdf LTC-96CL_VA_996.pdf NH-99 VA.pdf SOV VA Forms.pdf LTC-VA-91.pdf NH-VA- 91.pdf LTC-94 VA.pdf NH-94_VA.pdf LTC-96_VA.pdf LTC-2000 VA.pdf LTC02 VA.pdf BSC02 VA.pdf
Item Status:	Received & Acknowledged
Status Date:	03/29/2016

Satisfied - Item:	Response to 1/21/16 objection
Comments:	
Attachment(s):	VA response for 1-21-16 obj.pdf
Item Status:	Received & Acknowledged
Status Date:	03/29/2016

Satisfied - Item:	March 16, 2016 request
Comments:	
Attachment(s):	2016-03-16 VA Pre-RS Response.pdf
Item Status:	Received & Acknowledged
Status Date:	03/29/2016

Satisfied - Item:	March 23, 2016 phone call
Comments:	
Attachment(s):	2016-03-23 VA Pre-RS Response.pdf
Item Status:	Received & Acknowledged
Status Date:	03/29/2016

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Satisfied - Item:	Response to Note to Filer
Comments:	
Attachment(s):	2016-03-24 VA Pre-RS Response.pdf
Item Status:	Received & Acknowledged
Status Date:	03/29/2016

Satisfied - Item:	March 29, 2016 phone call
Comments:	
Attachment(s):	2016-03-29 VA Pre-RS Response.pdf VA (Pre-RS) Appendix D.pdf
Item Status:	Received & Acknowledged
Status Date:	03/29/2016

Satisfied - Item:	March 30, 2016 call
Comments:	
Attachment(s):	2016-03-30 VA Pre-RS Response.pdf
Item Status:	Received & Acknowledged
Status Date:	04/21/2016

Satisfied - Item:	Coverage Change Request Form
Comments:	
Attachment(s):	JHLTC -1534 1-14 LS_CCRF.pdf JHLTC-1534_GPO 1-14 Non-LS_CCRF.pdf
Item Status:	Received & Acknowledged
Status Date:	04/21/2016

State:	Virginia	**Filing Company:**	John Hancock Life Insurance Company (USA)
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2013 Inforce Rate Increases - JH		
Project Name/Number:	2013 Inforce Rate Increases - JH Pre RS/		

Attachment VA Pre-RS LR Exhibits.xls is not a PDF document and cannot be reproduced here.

VIRGINA COMPLIANCE CERTIFICATE

I hereby certify that I have reviewed the attached individual long-term care filing and to the best of my knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the regulations promulgated pursuant thereto.

(Signed by Officer of Company)

Marie Roche
Assistant Vice President
US Insurance Contracts and Legislative Services
John Hancock Life Insurance Company (U.S.A.)
1-888-877-6075
Email: mroche@jhancock.com

Date: December 18, 2015

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase – Custom Care Series
June 29, 2015

Product Name	Form Number	Issue Date Range
Custom Care	LTC-02 VA	Aug 2002 - Jul 2004
Essential Care	BSC-02 VA	Oct 2002 - Mar 2004

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

1. Scope & Purpose

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

2. Benefit Description

A brief policy description for each of the policy forms:

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

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

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

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

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

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

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

3. Renewability

All policy forms are guaranteed renewable.

4. Applicability

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

5. Actuarial Assumptions

Morbidity

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

Our claims projections include 12 years of future morbidity improvements at 1.1% per year, as well as a 5.56% margin for moderately adverse experience, consistent with the margin originally anticipated in our original pricing loss ratio.

Below are currently expected sample annual claim costs for an LTC-02 policy, $300 monthly benefit, with no inflation protection (including the 5.56% margin):

For policies issued prior to 2004:

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	0.85	3.26
60	3.36	8.17
65	10.68	24.63
70	26.06	56.14
75	76.30	162.06
80	182.79	310.05
85	387.52	552.81
90	467.86	604.75
95	547.13	654.84

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	2.98	11.36
70	20.13	45.41
75	82.83	173.34
80	194.58	327.09
85	430.60	609.98
90	518.38	662.00
95	586.15	681.32

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	24.19	80.97
80	195.85	333.39
85	506.95	688.14
90	579.45	711.44
95	649.30	718.77

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

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	0.65	2.50
60	2.60	6.34
65	8.44	19.47
70	23.57	50.79
75	71.06	150.99
80	170.71	289.86
85	364.52	522.10
90	446.57	583.81
95	530.05	652.53

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	2.28	8.70
70	15.62	35.27
75	65.76	137.86
80	177.49	299.42
85	405.90	578.52
90	496.44	641.68
95	572.33	687.78

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	18.54	62.07
80	153.78	263.04
85	418.91	575.45
90	561.67	703.67
95	644.75	752.15

Voluntary Lapses

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

Duration	Inflation Option	
	None/GPO	**All Other**
1	4.90%	3.70%
2	3.50%	2.95%
3	2.90%	2.50%
4	2.35%	1.85%
5	2.05%	1.75%
6	1.00%	0.90%
7	1.00%	0.85%
8	1.00%	0.85%
9	1.00%	0.85%
10	1.00%	0.85%
11+	0.95%	0.85%

Mortality

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

The base mortality table is the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 19 years of historical improvements based on scale AA. We then apply the following series of adjustment factors (factors for ages not listed above are interpolated):

For policies issued prior to 2004:

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

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

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

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

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

For policies issued after 2004:

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

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

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

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

We are also projecting 12 years of future mortality improvement based on scale AA, consistent with the 12 years of future morbidity improvement in our future claim projections.

Expenses

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

6. Trend Assumptions

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

7. Marketing Method

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

8. Underwriting

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

9. Premium Classes

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

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

10. Premium Modalization Rules

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

11. Issue Age Range

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

12. Area Factors

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

13. Average Annual Premium

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

	Nationwide	Virginia	
Form	before the rate increase	before the rate increase	after the rate increase
LTC-02 VA	2,340	2,290	2,895
BSC-02 VA	1,920	2,090	2,642

14. Number of Policyholders

The table below summarizes, as of 12/31/2013, the number of policies inforce and their 2013 annualized premium that will be affected by this rate increase in your state.

Form	Number of Policies	2013 Annualized Premium
LTC-02 VA	5,501	12,570,139
BSC-02 VA	174	363,238

15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2013 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2013 have also been allocated to the calendar year of incurral and included in historic incurred claims.

16. Requested Rate Increase

The Company is requesting an average rate increase of 26.4%, which varies by issue age, benefit period, and inflation option, and ranges from 20.7% to 27.9%. Rate increases were derived as follows:

1. The Company first determined the projected lifetime loss ratio for this form based on nationwide actual experience and projected future experience assuming all prior rate increase requests were approved in full and within three months of the original filing date. We then determined the amount of rate increase (20.7%) that would be needed in order to revert to the lifetime loss ratio certified to in our 2010 inforce rate increase filing for this form.
2. We ensured that the proposed rate increases did not result in premium rates that exceed the most recent traditional LTC rates that have been filed with the Interstate Compact for new business under the ICC12-LTC-12 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using LTC-02 as an example). After the application of this restriction the average rate increase for the forms listed in this memo is 20.7%, ranging from 20.7% to 20.7%.
3. Rate increases were adjusted to account for the timing of approvals on prior filings in your State. Adjustments are proportional to the amounts requested in prior filings and were determined such that achieved lifetime loss ratios match those targeted in Step #1 above. After the application of this adjustment, the average rate increase for the forms listed in this memo is 26.4%, ranging from 20.7% to 27.9%.
4. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1** where it can be seen that the sum of past and future projected incurred claims is not less than the sum of the original premium times the original loss ratio and the rate increase premium times the 85% loss ratio requirement.

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

Appendix B1 contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did not* elect an inflation reduction option as part of the 2010 rate increase filings. **Appendix B2** contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did* elect an inflation reduction option as part of the 2010 rate increase filings. Please note that the actual rates implemented may vary slightly from those in Appendices B1 and B2 due to implementation rounding algorithms.

17. Analysis Performed

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

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

Morbidity

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

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

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

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

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

Voluntary Terminations

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

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

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

Mortality

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

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

In addition, 18 years of future improvements were reflected.

As part of the inforce management of the business, the Company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates, and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 2010 rate increase filings. In general, we are seeing more, longer-lasting claims - claim incidence has increased, claim terminations have decreased, claim utilization has increased, and mortality have decreased.

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

Morbidity

Experience period: Inception through 9/30/2012 for incidence, inception through 9/30/2011 for claim terminations and salvage

The following charts show key experience compared to revised assumptions.

Incidence

Duration	A/E
1-3	101%
4-6	100%
7-9	100%
10+	100%
Total	**100%**

Claim Terminations

Benefit Period	A/E
<10 years	100%
10+ years	100%
Total	**100%**

Salvage

Inflation	A/E
None / GPO	100%
Simple	100%
Compound	100%
Total	**100%**

Voluntary Lapses

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount
1	100%
2	102%
3-5	100%
6-10	118%
11+	96%
Total	**104%**

In the recent study we noted that early duration lapses were greater than expected. As such, lapse rates for durations 1-5 were increased.

Note that the lapse study removed all policies which had undergone prior rate increases.

Mortality

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount
1-5	99%
6-10	101%
11+	99%
Total	**100%**

Exhibit 1 contains nationwide past premium and claims experience and future premium and claim projections and illustrates that the anticipated lifetime loss ratio with the requested rate increases and the previously-stated margin for moderately adverse experience is 92.7%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 84.9%. The lifetime loss ratio as of 12/31/2013 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted

future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

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

Furthermore, **Exhibit 1** demonstrates that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

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

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

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

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

- For policyholders that are currently receiving a 5% inflation benefit, the annual inflation rate will be reduced from 5% to a future annual rate of 4.2%
- For policyholders that have previously reduced their inflation rate in order to avoid a rate increase and are currently receiving an inflation benefit of 2.5%, the future annual inflation rate will be reduced to 1.7%

Both the 4.2% and 1.7% indexation rates were determined to be actuarially equivalent to the requested rate increases in aggregate and therefore these options are only available if the full rate increase requested is accepted.

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

19. History of Previous Rate Revisions

A 83.3% rate increase on these policy forms was accepted by your state on December 01, 2011.

20. Ensuring No Cross-Subsidization Between States

We have ensured no state's rate increase approvals will subsidize other states' experience. Rate increases will vary by state, but only to reflect the timing and amount of prior rate increases approved by that state. This is accomplished by first backing-out all prior rate increases from our nationwide premium data. We then re-introduce prior rate increases with the amount and timing based on your state's prior approvals (as detailed in Section 19). The current proposed rate increases are then determined based on the amounts needed in order to achieve our target loss ratios where our targets reflect the lifetime loss ratios certified to in our prior filing.

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

21. Proposed Effective Date

These rates will be effective on the next policy anniversary date, following at least a 60 day policyholder notification period.

22. Actuarial Certification

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

I hereby certify that, to the best of my knowledge and judgement, this rate submission is in compliance with the applicable laws and regulations of the Commonwealth of Virginia and that the premiums are reasonable in relation to the benefits provided.

The preceding Actuarial Memorandum contains:

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

In my opinion, no further rate increases will be necessary as the revised premium rate schedules are sufficient to cover anticipated costs under moderately adverse experience.

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

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

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

_____
Joseph R. Leopold, FSA, MAAA
Actuary
John Hancock Life Insurance Company

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

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Earned Premium	Incurred Loss Ratio
	1988	-	-	-	-	1,261	0%	1,261	0%
	1989	-	-	-	-	1,777	0%	1,777	0%
	1990	-	-	-	-	1,777	0%	1,777	0%
	1991	-	-	-	-	1,777	0%	1,777	0%
	1992	-	-	-	-	9,249	0%	9,249	0%
	1993	-	-	-	-	18,596	0%	18,596	0%
	1994	-	-	-	-	21,392	0%	21,392	0%
	1995	-	-	-	-	31,795	0%	31,795	0%
	1996	-	-	-	-	60,463	0%	60,463	0%
	1997	-	-	-	-	86,185	0%	86,185	0%
	1998	-	-	-	-	158,111	0%	158,111	0%
	1999	-	-	-	-	279,672	0%	279,672	0%
	2000	-	-	-	-	502,430	0%	502,430	0%
	2001	-	-	-	-	951,440	0%	951,440	0%
	2002	530,322	12,698,284	4%	474,901	14,282,303	3%	14,282,303	3%
	2003	5,305,328	127,228,826	4%	3,567,521	127,544,583	3%	127,544,583	3%
	2004	9,699,600	163,967,196	6%	11,548,544	167,257,905	7%	167,257,905	7%
	2005	16,094,366	155,411,257	10%	12,414,576	162,991,901	8%	162,991,901	8%
Historical	2006	20,943,075	149,091,368	14%	26,746,503	160,162,672	17%	160,162,672	17%
Experience	2007	24,004,718	144,049,333	17%	42,328,822	157,396,496	27%	157,396,496	27%
	2008	28,646,468	139,729,315	21%	35,876,625	154,468,851	23%	154,468,851	23%
	2009	36,453,136	135,778,653	27%	44,298,451	151,562,548	29%	151,562,548	29%
	2010	42,032,713	131,708,118	32%	53,861,363	148,584,452	36%	148,584,452	36%
	2011	46,626,250	127,401,554	37%	58,192,923	145,170,980	40%	145,170,980	40%
	2012	51,922,829	122,882,809	42%	83,861,994	163,873,666	51%	163,873,666	51%
	2013	57,099,075	118,162,585	48%	86,087,547	180,744,140	48%	180,744,140	48%
	2014	62,239,279	113,310,529	55%	98,493,792	185,480,760	53%	185,480,760	53%
	2015	67,999,982	108,410,381	63%	105,913,620	179,142,955	59%	179,142,955	59%
	2016	74,132,841	103,492,085	72%	117,252,142	172,686,777	68%	195,543,669	60%
	2017	80,634,893	98,570,926	82%	131,563,917	166,104,397	79%	210,173,560	63%
Projected	2018	87,491,978	93,657,345	93%	146,642,735	159,389,478	92%	201,772,760	73%
Future	2019	94,516,509	88,759,097	106%	161,683,606	152,557,068	106%	193,215,940	84%
Experience	2020	101,734,186	83,880,129	121%	177,913,662	145,654,897	122%	184,561,997	96%
	2021	109,049,518	79,029,440	138%	193,609,132	138,684,536	140%	175,812,620	110%
	2022	117,214,869	74,220,806	158%	212,671,089	131,612,584	162%	166,926,183	127%
	2023	124,829,796	69,463,990	180%	232,649,671	124,439,291	187%	157,902,518	147%
	2024	131,732,357	64,774,865	203%	250,262,588	117,157,498	214%	148,732,260	168%
	2025	138,169,807	60,164,185	230%	266,087,833	109,794,112	242%	139,449,032	191%
	2026	143,668,554	55,646,192	258%	269,570,400	102,348,277	263%	130,051,722	207%
	2027	148,562,059	51,248,381	290%	281,279,902	94,809,042	297%	120,526,815	233%
	2028	152,764,076	46,994,973	325%	298,778,845	87,248,362	342%	110,965,167	269%
	2029	156,223,998	42,908,721	364%	312,737,194	79,747,175	392%	101,469,599	308%
	2030	158,646,884	39,002,447	407%	320,876,579	72,402,569	443%	92,163,632	348%
	2031	159,392,842	35,286,670	452%	300,682,476	65,258,218	461%	83,103,276	362%
	2032	159,256,407	31,781,561	501%	292,764,386	58,326,639	502%	74,305,290	394%
	2033	158,050,169	28,504,175	554%	295,341,437	51,724,567	571%	65,918,895	448%
	2034	154,286,804	25,468,770	606%	294,327,836	45,559,661	646%	58,082,165	507%
	2035	148,896,550	22,675,510	657%	288,637,634	39,879,508	724%	50,856,805	568%
	2036	142,763,011	20,115,463	710%	256,095,177	34,682,113	738%	44,241,306	579%
	2037	137,220,464	17,788,392	771%	235,234,719	29,935,457	786%	38,195,941	616%
	2038	131,428,978	15,694,035	837%	222,079,424	25,654,928	866%	32,741,481	678%
	2039	124,257,603	13,830,256	898%	210,264,408	21,831,017	963%	27,866,740	755%
	2040	117,069,325	12,183,254	961%	198,779,193	18,459,497	1077%	23,567,075	843%
Values as of 12/31/2013 (discounted at maximum statutory valuation rates)									
	Past :	395,574,526	1,980,033,954	20.0%	528,921,139	2,220,527,294	23.8%	2,220,527,294	23.8%
	Future :	2,184,154,084	1,059,423,373	206.2%	3,565,665,181	1,821,018,859	195.8%	2,196,497,071	162.3%
	Lifetime :	2,579,728,611	3,039,457,327	84.9%	4,094,586,319	4,041,546,153	101.3%	4,417,024,365	92.7%

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

			Accum Value of Past Initial Prm x 84.9% =	1,795,908,766
			Present Value of Future Initial Prm x 84.9% =	853,436,777
Accum. Value of Past Incurred Claims =	528,921,139		Accum Value of Prior Increases x 85% =	88,886,975
Present Value of Future Incurred Claims =	3,565,665,181		Present Value of Future Increases x 85% =	1,012,325,254
Total =	4,094,586,319	>=	Total =	3,750,557,773

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

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Earned Premium	Incurred Loss Ratio
	1988	-	-	-	-	1,261	0%	1,261	0%
	1989	-	-	-	-	1,777	0%	1,777	0%
	1990	-	-	-	-	1,777	0%	1,777	0%
	1991	-	-	-	-	1,777	0%	1,777	0%
	1992	-	-	-	-	9,249	0%	9,249	0%
	1993	-	-	-	-	18,596	0%	18,596	0%
	1994	-	-	-	-	21,392	0%	21,392	0%
	1995	-	-	-	-	31,795	0%	31,795	0%
	1996	-	-	-	-	60,463	0%	60,463	0%
	1997	-	-	-	-	86,185	0%	86,185	0%
	1998	-	-	-	-	158,111	0%	158,111	0%
	1999	-	-	-	-	279,672	0%	279,672	0%
	2000	-	-	-	-	502,430	0%	502,430	0%
	2001	-	-	-	-	951,440	0%	951,440	0%
	2002	530,322	12,698,284	4%	474,901	14,282,303	3%	14,282,303	3%
	2003	5,305,328	127,228,826	4%	3,567,521	127,544,583	3%	127,544,583	3%
	2004	9,699,600	163,967,196	6%	11,548,544	167,257,905	7%	167,257,905	7%
	2005	16,094,366	155,411,257	10%	12,414,576	162,991,901	8%	162,991,901	8%
Historical	2006	20,943,075	149,091,368	14%	26,746,503	160,162,672	17%	160,162,672	17%
Experience	2007	24,004,718	144,049,333	17%	42,328,822	157,396,496	27%	157,396,496	27%
	2008	28,646,468	139,729,315	21%	35,876,625	154,468,851	23%	154,468,851	23%
	2009	36,453,136	135,778,653	27%	44,298,451	151,562,548	29%	151,562,548	29%
	2010	42,032,713	131,708,118	32%	53,861,363	148,584,452	36%	148,584,452	36%
	2011	46,626,250	127,401,554	37%	58,192,923	145,170,980	40%	145,170,980	40%
	2012	51,922,829	122,882,809	42%	83,861,994	163,873,666	51%	163,873,666	51%
	2013	57,099,075	118,162,585	48%	86,087,547	180,744,140	48%	180,744,140	48%
	2014	62,239,279	113,310,529	55%	98,493,792	185,480,760	53%	185,480,760	53%
	2015	67,999,982	108,410,381	63%	105,913,620	179,142,955	59%	179,142,955	59%
	2016	74,132,841	103,492,085	72%	117,252,142	172,686,777	68%	195,543,669	60%
	2017	80,634,893	98,570,926	82%	131,563,917	166,104,397	79%	210,173,560	63%
Projected	2018	87,491,978	93,657,345	93%	146,642,735	159,389,478	92%	201,772,760	73%
Future	2019	94,516,509	88,759,097	106%	161,683,606	152,557,068	106%	193,215,940	84%
Experience	2020	101,734,186	83,880,129	121%	177,913,662	145,654,897	122%	184,561,997	96%
	2021	109,049,518	79,029,440	138%	193,609,132	138,684,536	140%	175,812,620	110%
	2022	117,214,869	74,220,806	158%	212,671,089	131,612,584	162%	166,926,183	127%
	2023	124,829,796	69,463,990	180%	232,649,671	124,439,291	187%	157,902,518	147%
	2024	131,732,357	64,774,865	203%	250,262,588	117,157,498	214%	148,732,260	168%
	2025	138,169,807	60,164,185	230%	266,087,833	109,794,112	242%	139,449,032	191%
	2026	143,668,554	55,646,192	258%	269,570,400	102,348,277	263%	130,051,722	207%
	2027	148,562,059	51,248,381	290%	281,279,902	94,809,042	297%	120,526,815	233%
	2028	152,764,076	46,994,973	325%	298,778,845	87,248,362	342%	110,965,167	269%
	2029	156,223,998	42,908,721	364%	312,737,194	79,747,175	392%	101,469,599	308%
	2030	158,646,884	39,002,447	407%	320,876,579	72,402,569	443%	92,163,632	348%
	2031	159,392,842	35,286,670	452%	300,682,476	65,258,218	461%	83,103,276	362%
	2032	159,256,407	31,781,561	501%	292,764,386	58,326,639	502%	74,305,290	394%
	2033	158,050,169	28,504,175	554%	295,341,437	51,724,567	571%	65,918,895	448%
	2034	154,286,804	25,468,770	606%	294,327,836	45,559,661	646%	58,082,165	507%
	2035	148,896,550	22,675,510	657%	288,637,634	39,879,508	724%	50,856,805	568%
	2036	142,763,011	20,115,463	710%	256,095,177	34,682,113	738%	44,241,306	579%
	2037	137,220,464	17,788,392	771%	235,234,719	29,935,457	786%	38,195,941	616%
	2038	131,428,978	15,694,035	837%	222,079,424	25,654,928	866%	32,741,481	678%
	2039	124,257,603	13,830,256	898%	210,264,408	21,831,017	963%	27,866,740	755%
	2040	117,069,325	12,183,254	961%	198,779,193	18,459,497	1077%	23,567,075	843%
Values as of 12/31/2013*:									
	Past :	415,973,866	2,226,600,931	18.7%	536,919,008	2,484,045,237	21.6%	2,484,045,237	21.6%
	Future :	1,541,682,400	919,653,658	167.6%	2,589,287,982	1,579,873,258	163.9%	1,892,987,463	136.8%
	Lifetime :	1,957,656,266	3,146,254,588	62.2%	3,126,206,990	4,063,918,496	76.9%	4,377,032,700	71.4%

*discounted at original pricing interest rates

Net Level Premium Reserves (based on original pricing assumptions and discount rates)	**1,048,635,681**
Future Loss Ratio adjusted for Net Level Premium Reserves	**81.4%**

Exhibit 1c: Nationwide Loss Ratio Exhibit for Virginia
Custom Care (LTC-02) and Essential Care (BSC-02)
Pre Rate Stability

		Original Assumptions				Historical & Projected Experience				
					Adjusted	Before Proposed Increase			With Proposed Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Expected Incurred Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
	1988	0	0	0%	0	0	1,261	0%	1,261	0%
	1989	0	0	0%	0	0	1,777	0%	1,777	0%
	1990	0	0	0%	0	0	1,777	0%	1,777	0%
	1991	0	0	0%	0	0	1,777	0%	1,777	0%
	1992	0	0	0%	0	0	9,249	0%	9,249	0%
	1993	0	0	0%	0	0	18,596	0%	18,596	0%
	1994	0	0	0%	0	0	21,392	0%	21,392	0%
	1995	0	0	0%	0	0	31,795	0%	31,795	0%
Original	1996	0	0	0%	0	0	60,463	0%	60,463	0%
Pricing	1997	0	0	0%	0	0	86,185	0%	86,185	0%
	1998	0	0	0%	0	0	158,111	0%	158,111	0%
	1999	0	0	0%	0	0	279,672	0%	279,672	0%
	2000	0	0	0%	0	0	502,430	0%	502,430	0%
	2001	0	0	0%	0	0	951,440	0%	951,440	0%
	2002	530,322	12,698,284	4%	596,476	474,901	14,282,303	3%	14,282,303	3%
	2003	5,305,328	127,228,826	4%	5,318,495	3,567,521	127,544,583	3%	127,544,583	3%
	2004	9,699,600	163,967,196	6%	9,894,265	11,548,544	167,257,905	7%	167,257,905	7%
	2005	16,094,366	155,411,257	10%	16,879,416	12,414,576	162,991,901	8%	162,991,901	8%
	2006	20,943,075	149,091,368	14%	22,498,277	26,746,503	160,162,672	17%	160,162,672	17%
	2007	24,004,718	144,049,333	17%	26,228,920	42,328,822	157,396,496	27%	157,396,496	27%
	2008	28,646,468	139,729,315	21%	31,668,279	35,876,625	154,468,851	23%	154,468,851	23%
	2009	36,453,136	135,778,653	27%	40,690,712	44,298,451	151,562,548	29%	151,562,548	29%
	2010	42,032,713	131,708,118	32%	47,418,548	53,861,363	148,584,452	36%	148,584,452	36%
	2011				62,037,327	58,192,923	145,170,980	40%	145,170,980	40%
2010 Filing	2012				72,743,261	83,861,994	163,873,666	51%	163,873,666	51%
	2013				83,303,230	86,087,547	180,744,140	48%	180,744,140	48%
	2014					98,493,792	185,480,760	53%	185,480,760	53%
Projected	2015					105,913,620	179,142,955	59%	179,142,955	59%
Future	2016					117,252,142	172,686,777	68%	195,543,669	60%
Experience	2017					131,563,917	166,104,397	79%	210,173,560	63%
	2018					146,642,735	159,389,478	92%	201,772,760	73%
	2019					161,683,606	152,557,068	106%	193,215,940	84%
	2020					177,913,662	145,654,897	122%	184,561,997	96%
	2021					193,609,132	138,684,536	140%	175,812,620	110%
	2022					212,671,089	131,612,584	162%	166,926,183	127%
	2023					232,649,671	124,439,291	187%	157,902,518	147%
	2024					250,262,588	117,157,498	214%	148,732,260	168%
	2025					266,087,833	109,794,112	242%	139,449,032	191%
	2026					269,570,400	102,348,277	263%	130,051,722	207%
	2027					281,279,902	94,809,042	297%	120,526,815	233%
	2028					298,778,845	87,248,362	342%	110,965,167	269%
	2029					312,737,194	79,747,175	392%	101,469,599	308%
	2030					320,876,579	72,402,569	443%	92,163,632	348%
	2031					300,682,476	65,258,218	461%	83,103,276	362%
	2032					292,764,386	58,326,639	502%	74,305,290	394%
	2033					295,341,437	51,724,567	571%	65,918,895	448%
	2034					294,327,836	45,559,661	646%	58,082,165	507%
	2035					288,637,634	39,879,508	724%	50,856,805	568%
	2036					256,095,177	34,682,113	738%	44,241,306	579%
	2037					235,234,719	29,935,457	786%	38,195,941	616%
	2038					222,079,424	25,654,928	866%	32,741,481	678%
	2039					210,264,408	21,831,017	963%	27,866,740	755%
	2040					198,779,193	18,459,497	1077%	23,567,075	843%
Value as of 12/31/13*:										
	Past				481,876,982	528,921,139	2,220,527,294	23.8%	2,220,527,294	23.8%
	Future					3,565,665,181	1,821,018,859	195.8%	2,196,497,071	162.3%
	Lifetime					4,094,586,319	4,041,546,153	101.3%	4,417,024,365	92.7%

*discounted at maximum statutory valuation rates

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Pricing Loss Ratio (instead of 58%) + Increased Premiums x 85%

			Accum Value of Past Initial Prm x 84.9% =	1,795,908,766
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 84.9% =	853,436,777
Adjusted Originally Expected Incurred Claims) =	481,876,982		Accum Value of Prior Increases x 85% =	88,886,975
Present Value of Future Incurred Claims =	3,565,665,181		Present Value of Future Increases x 85% =	1,012,325,254
TOTAL =	4,047,542,163	> =	TOTAL =	3,750,557,773

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

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

Inflation Option: GPO Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	11.46	12.84	14.20	15.45	18.18	21.09	24.88
30	12.11	13.50	15.05	16.30	19.04	24.08	28.22
31	12.44	13.83	15.58	16.83	19.56	24.37	28.39
32	12.77	14.35	16.24	17.49	20.42	25.43	29.63
33	12.96	14.68	16.76	18.21	21.07	25.92	30.04
34	13.29	15.21	17.29	18.87	21.79	26.80	31.07
35	13.62	15.54	17.95	19.59	22.65	27.55	31.79
36	13.95	16.20	18.47	20.25	23.50	28.31	32.54
37	14.27	16.72	19.13	21.10	24.03	30.75	35.23
38	14.80	17.05	19.98	21.83	24.88	30.75	35.23
39	15.12	17.58	20.51	22.68	25.93	30.75	35.23
40	15.45	18.24	21.17	23.54	26.78	31.56	35.93
41	16.09	18.89	22.04	24.22	27.82	32.57	36.87
42	16.54	19.55	22.85	25.05	28.87	35.46	39.92
43	17.19	20.22	23.54	25.75	29.80	36.31	40.64
44	17.99	20.89	24.44	26.79	30.88	37.33	41.58
45	18.66	21.57	25.14	27.51	31.97	40.31	44.65
46	19.34	22.26	26.20	28.58	33.07	41.34	45.57
47	20.17	23.10	26.93	29.32	34.18	42.39	46.51
48	20.87	24.02	28.01	30.41	35.52	45.71	49.91
49	21.58	24.73	28.96	31.38	36.66	48.45	52.58
50	22.43	25.60	29.86	32.28	38.03	49.79	53.80
51	23.49	26.54	31.18	33.97	39.90	53.47	57.45
52	24.21	27.63	32.30	35.33	41.86	55.61	61.23
53	25.28	28.88	33.66	37.05	43.98	61.97	67.76
54	26.38	30.21	35.17	38.58	45.99	65.95	71.64
55	27.26	31.34	36.55	40.35	48.17	70.18	75.76
56	28.57	33.39	38.99	43.03	51.25	73.29	80.53
57	30.03	35.46	41.67	45.73	54.21	78.03	85.09
58	31.72	37.54	44.16	48.46	57.56	80.96	87.66
59	33.21	39.87	47.11	51.58	60.95	86.30	94.59
60	34.94	42.37	50.24	54.96	64.74	89.92	99.57
61	37.56	45.85	53.76	59.11	69.91	97.27	106.81
62	40.29	49.37	57.54	63.52	75.72	105.56	116.76
63	43.57	53.52	61.73	68.35	81.82	116.01	125.39
64	46.88	57.71	65.96	73.60	88.74	127.71	138.83
65	50.44	62.47	70.84	79.13	95.94	137.44	148.29
66	55.31	68.40	77.53	86.81	104.08	147.08	157.71
67	60.64	75.25	85.22	95.11	112.76	156.97	167.32
68	66.73	82.32	93.51	104.39	122.42	168.33	180.23
69	73.19	90.39	102.79	114.66	132.92	179.92	189.82
70	80.65	98.99	112.99	125.69	144.33	192.87	202.60
71	88.41	108.57	122.80	138.86	156.13	202.47	215.02
72	97.01	118.69	133.76	153.01	168.91	213.34	228.58
73	106.75	130.03	145.70	168.91	182.68	225.46	243.26
74	117.25	142.13	158.64	186.18	197.97	237.80	257.97
75	128.74	155.75	172.71	205.43	214.10	251.26	275.13
76	142.43	180.41	202.12	222.46	242.81	286.37	313.57
77	158.03	199.90	224.21	247.17	268.78	316.51	347.87
78	174.46	222.78	248.27	272.43	296.59	351.31	385.31
79	193.64	247.05	275.10	301.81	328.51	389.05	427.11
80	317.50	408.22	451.60	494.99	538.37	641.14	703.59
81	342.61	441.33	487.78	534.24	580.70	692.64	760.07
82	369.62	475.77	525.05	576.23	625.51	746.30	818.33
83	399.37	512.68	566.55	620.42	674.28	803.90	882.33
84	430.49	552.19	610.31	666.62	724.75	864.71	949.07

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

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	8.45	10.86	12.07	13.27	14.48	16.89	18.10
30	8.45	10.86	12.07	14.48	15.68	16.89	18.10
31	8.45	10.86	13.27	14.48	15.68	16.89	18.10
32	8.45	12.07	13.27	14.48	15.68	18.10	19.30
33	9.65	12.07	13.27	14.48	15.68	18.10	19.30
34	9.65	12.07	13.27	14.48	15.68	18.10	19.30
35	9.65	12.07	13.27	15.68	16.89	18.10	19.99
36	9.84	12.07	13.27	15.68	16.89	19.30	21.24
37	9.84	12.09	14.48	15.68	16.89	19.64	22.49
38	10.93	12.09	14.48	15.68	16.89	19.64	22.49
39	10.93	13.27	15.36	16.89	18.10	20.79	23.74
40	12.02	14.29	16.46	17.56	18.63	21.95	24.99
41	12.11	14.38	17.67	18.78	19.86	23.24	26.31
42	13.30	15.59	17.79	18.90	19.99	24.55	27.63
43	13.40	15.69	19.03	20.14	21.24	25.87	28.97
44	13.50	16.93	19.16	20.28	22.51	27.21	30.31
45	13.59	17.04	20.42	21.54	22.66	28.57	31.65
46	14.83	18.30	20.55	22.83	23.95	29.94	33.00
47	14.94	18.42	21.84	24.12	25.26	31.32	34.36
48	15.04	19.70	23.14	24.28	25.42	32.72	35.73
49	16.32	19.83	23.30	25.60	26.76	35.36	38.38
50	16.43	21.13	24.63	26.94	28.11	36.80	39.76
51	17.72	22.45	25.96	28.29	29.47	39.49	42.43
52	17.83	22.59	26.13	29.66	30.84	40.98	45.12
53	19.13	23.92	27.49	29.85	31.04	43.73	47.82
54	19.25	24.07	27.67	31.24	32.44	46.51	50.53
55	20.58	25.43	29.06	32.65	33.86	49.33	53.25
56	21.89	26.77	31.63	35.24	36.45	52.13	57.28
57	23.23	29.35	33.01	37.86	39.07	56.25	61.34
58	24.57	30.72	35.63	40.50	42.95	60.41	65.41
59	27.16	33.34	38.27	43.17	45.63	64.61	70.81
60	28.54	35.98	40.94	45.87	49.57	68.85	76.24
61	31.16	38.64	44.87	49.83	53.55	74.51	81.82
62	33.81	42.58	47.59	53.82	57.57	80.25	88.76
63	37.75	45.29	51.58	57.86	61.62	87.37	94.43
64	40.45	49.30	56.88	61.93	65.72	94.58	102.07
65	44.45	53.34	60.96	67.31	71.12	101.35	105.57
66	48.26	58.42	67.31	73.66	78.74	108.71	114.86
67	53.34	64.77	73.66	81.28	87.63	115.46	121.44
68	58.42	72.39	81.28	88.90	96.52	123.55	131.27
69	63.50	78.74	88.90	97.79	107.95	132.78	140.26
70	69.85	87.63	97.79	107.95	119.38	141.16	148.40
71	76.98	96.22	108.47	120.65	132.96	150.45	159.20
72	82.77	103.04	116.55	133.44	143.57	160.47	168.91
73	87.95	110.76	125.42	141.70	153.11	171.02	180.80
74	92.54	117.63	133.32	150.57	163.12	181.94	191.35
75	98.03	126.68	143.27	161.37	173.44	193.04	203.60
76	104.24	133.20	152.02	170.84	182.42	202.69	214.28
77	111.00	141.52	159.56	178.99	191.47	213.67	224.77
78	116.79	148.64	168.55	188.46	201.73	222.96	234.91
79	122.88	157.09	177.36	197.63	211.56	233.10	245.77
80	129.10	164.09	185.80	207.52	222.00	243.72	256.99
81	141.16	180.98	203.90	228.03	243.72	269.05	282.32
82	155.64	197.87	224.41	250.95	267.85	295.60	311.28
83	171.32	218.38	247.33	275.08	294.39	325.76	342.65
84	188.22	240.10	271.47	302.83	324.55	357.13	376.43

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

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	8.45	10.86	12.07	13.27	14.48	16.89	18.10
30	8.45	10.86	12.07	14.48	15.68	16.89	18.10
31	8.45	10.86	13.27	14.48	15.68	16.89	18.10
32	8.45	12.07	13.27	14.48	15.68	18.10	19.30
33	9.65	12.07	13.27	14.48	15.68	18.10	19.30
34	9.65	12.07	13.27	14.48	15.68	18.10	19.30
35	9.65	12.07	13.27	15.68	16.89	18.10	20.04
36	9.85	12.07	13.27	15.68	16.89	19.30	21.29
37	9.85	12.09	14.48	15.68	16.89	19.66	22.62
38	11.02	12.09	14.48	15.68	16.89	19.66	22.62
39	11.02	13.27	15.42	16.89	18.10	20.89	23.97
40	12.19	14.35	16.59	17.60	18.66	22.04	25.22
41	12.19	14.46	17.91	18.90	19.97	23.43	26.65
42	13.48	15.76	17.94	19.04	20.11	24.84	28.09
43	13.59	15.87	19.27	20.28	21.37	26.28	29.55
44	13.69	17.21	19.41	20.42	22.73	27.63	30.89
45	13.80	17.22	20.79	21.79	22.89	29.11	32.38
46	15.04	18.59	20.94	23.19	24.30	30.62	33.88
47	15.15	18.72	22.36	24.61	25.61	32.02	35.24
48	15.27	20.13	23.66	24.66	25.79	33.57	36.76
49	16.66	20.27	23.83	26.11	27.25	36.52	39.75
50	16.79	21.58	25.31	27.59	28.74	38.14	41.13
51	18.07	23.03	26.64	28.94	30.10	41.01	44.16
52	18.19	23.04	26.83	30.46	31.48	42.50	47.02
53	19.63	24.52	28.20	30.52	31.57	45.44	49.90
54	19.63	24.55	28.25	31.92	32.99	48.41	52.79
55	21.10	25.92	29.65	33.34	34.54	51.42	55.71
56	22.42	27.26	32.36	36.07	37.14	54.21	59.90
57	23.75	29.97	33.74	38.83	39.90	58.71	64.12
58	25.10	31.35	36.50	41.48	43.91	63.05	68.36
59	27.83	34.10	39.14	44.15	46.59	67.44	74.37
60	29.21	36.89	41.96	47.00	50.82	71.88	79.94
61	31.84	39.55	46.03	50.96	54.80	77.95	85.93
62	34.63	43.63	48.76	55.10	58.97	83.88	93.26
63	38.71	46.36	52.91	59.29	63.04	91.41	99.10
64	41.57	50.51	58.51	63.52	67.29	99.04	106.99
65	45.72	54.71	62.75	69.06	72.85	105.93	110.34
66	49.66	59.91	69.21	75.53	80.59	113.29	119.71
67	54.86	66.53	75.68	83.26	89.73	119.99	126.19
68	60.07	74.41	83.56	90.99	98.87	128.02	136.02
69	65.12	80.88	91.28	100.13	110.69	137.18	144.91
70	71.73	90.02	100.43	110.54	122.51	145.42	152.87
71	79.06	98.83	111.41	123.77	136.56	154.53	163.52
72	84.76	105.52	119.36	136.66	147.04	164.34	172.99
73	89.81	113.09	128.06	144.70	156.34	174.63	184.61
74	94.21	119.76	135.73	153.30	166.07	185.23	194.81
75	99.51	128.59	145.43	163.80	176.05	195.95	206.67
76	105.50	134.81	153.85	172.90	184.62	205.14	216.86
77	112.00	142.80	161.00	180.60	193.21	215.61	226.81
78	117.49	149.54	169.57	189.59	202.95	224.31	236.32
79	123.25	157.56	177.89	198.22	212.20	233.80	246.51
80	129.10	164.09	185.80	207.52	222.00	243.72	256.99
81	141.16	180.98	203.90	228.03	243.72	269.05	282.32
82	155.64	197.87	224.41	250.95	267.85	295.60	311.28
83	171.32	218.38	247.33	275.08	294.39	325.76	342.65
84	188.22	240.10	271.47	302.83	324.55	357.13	376.43

LTC-02 2013 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	21%	21%	21%	21%	21%	21%	21%
30	21%	21%	21%	21%	21%	21%	21%
31	21%	21%	21%	21%	21%	21%	21%
32	21%	21%	21%	21%	21%	21%	21%
33	21%	21%	21%	21%	21%	21%	21%
34	21%	21%	21%	21%	21%	21%	21%
35	21%	21%	21%	21%	21%	21%	21%
36	21%	21%	21%	21%	21%	21%	21%
37	21%	21%	21%	21%	21%	21%	21%
38	22%	21%	21%	21%	21%	21%	21%
39	22%	21%	21%	21%	21%	21%	22%
40	22%	21%	22%	21%	21%	21%	22%
41	21%	21%	22%	21%	21%	22%	22%
42	22%	22%	22%	22%	21%	22%	23%
43	22%	22%	22%	21%	21%	23%	23%
44	22%	23%	22%	22%	22%	22%	23%
45	22%	22%	23%	22%	22%	23%	23%
46	22%	23%	23%	23%	22%	23%	24%
47	22%	23%	24%	23%	22%	23%	24%
48	22%	23%	23%	23%	22%	24%	24%
49	23%	23%	23%	23%	23%	25%	25%
50	23%	23%	24%	24%	23%	25%	25%
51	23%	24%	24%	23%	23%	25%	26%
52	23%	23%	24%	24%	23%	25%	26%
53	24%	24%	24%	23%	23%	25%	26%
54	23%	23%	23%	23%	23%	26%	26%
55	24%	23%	23%	23%	23%	26%	26%
56	24%	23%	23%	23%	23%	25%	26%
57	23%	23%	23%	24%	23%	26%	26%
58	23%	23%	24%	24%	23%	26%	26%
59	24%	23%	23%	23%	23%	26%	27%
60	23%	24%	24%	24%	24%	26%	27%
61	23%	24%	24%	23%	23%	26%	27%
62	24%	24%	24%	24%	24%	26%	27%
63	24%	23%	24%	24%	23%	26%	27%
64	24%	24%	24%	24%	24%	26%	26%
65	24%	24%	24%	24%	24%	26%	26%
66	24%	24%	24%	24%	23%	26%	26%
67	24%	24%	24%	24%	24%	25%	25%
68	24%	24%	24%	23%	24%	25%	25%
69	24%	24%	24%	24%	24%	25%	25%
70	24%	24%	24%	24%	24%	24%	24%
71	24%	24%	24%	24%	24%	24%	24%
72	24%	24%	24%	24%	24%	24%	24%
73	23%	23%	23%	23%	23%	23%	23%
74	23%	23%	23%	23%	23%	23%	23%
75	22%	22%	22%	22%	22%	22%	22%
76	22%	22%	22%	22%	22%	22%	22%
77	22%	22%	22%	22%	22%	22%	22%
78	21%	21%	21%	21%	21%	21%	21%
79	21%	21%	21%	21%	21%	21%	21%
80	21%	21%	21%	21%	21%	21%	21%
81	21%	21%	21%	21%	21%	21%	21%
82	21%	21%	21%	21%	21%	21%	21%
83	21%	21%	21%	21%	21%	21%	21%
84	21%	21%	21%	21%	21%	21%	21%

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

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

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

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

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

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

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

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

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

Inflation Option: 5% Simple Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	28.18	33.36	38.52	41.93	49.50	74.96	81.40
30	29.11	34.40	38.86	42.34	49.97	74.96	83.94
31	30.53	35.87	40.25	43.84	51.65	76.02	87.52
32	30.61	35.87	41.65	45.26	53.24	79.78	88.83
33	31.91	37.42	42.96	46.69	54.84	81.14	92.69
34	31.99	38.80	44.28	48.04	56.35	84.74	96.37
35	33.31	40.19	44.28	49.40	57.95	88.45	97.74
36	35.36	41.40	44.91	50.73	61.58	89.59	101.28
37	36.61	43.46	47.95	51.98	63.01	93.04	104.82
38	36.61	44.74	49.15	53.25	64.35	96.34	108.18
39	37.81	45.92	50.26	56.32	67.84	99.64	113.89
40	38.91	47.07	51.41	57.51	69.09	102.78	117.07
41	40.38	48.60	53.14	59.38	71.71	107.97	122.34
42	40.89	50.02	54.89	63.05	76.41	113.13	127.53
43	42.35	51.53	58.40	64.84	79.09	118.45	132.87
44	44.74	53.92	61.11	67.64	81.73	121.48	138.14
45	46.20	55.32	62.88	71.43	86.74	129.33	143.74
46	46.40	58.64	66.45	73.35	89.52	134.83	151.58
47	48.22	60.10	68.42	77.17	93.47	138.83	155.34
48	49.67	61.57	72.02	80.99	98.68	144.70	163.55
49	52.13	64.79	73.89	82.93	101.55	152.67	169.13
50	53.56	66.23	77.63	86.78	106.80	158.59	177.34
51	55.15	67.72	81.06	89.37	110.83	165.03	183.54
52	58.57	71.08	82.81	93.05	113.53	169.47	187.51
53	61.37	74.42	85.27	95.46	117.41	175.68	193.43
54	62.96	76.13	88.68	99.03	122.15	179.98	197.23
55	66.48	79.47	92.22	101.51	125.91	186.03	202.94
56	68.50	81.76	94.50	105.47	130.93	193.02	211.81
57	69.84	85.31	98.63	109.26	135.74	197.52	218.07
58	71.75	87.54	100.85	113.06	140.73	204.53	226.84
59	74.86	91.70	103.56	115.33	143.96	211.11	232.71
60	76.67	94.03	107.53	118.89	148.84	217.96	243.34
61	79.47	99.09	112.42	123.75	154.39	226.31	248.61
62	82.09	105.20	119.16	128.70	156.28	230.10	253.23
63	86.21	110.50	123.04	135.05	161.90	237.78	255.93
64	88.96	114.29	131.22	140.13	165.49	245.14	260.45
65	92.87	121.13	136.86	146.68	170.68	252.22	266.64
66	99.68	131.92	147.46	158.66	186.18	271.13	287.51
67	107.76	141.67	159.00	172.84	204.70	291.14	307.62
68	116.67	153.33	170.88	189.48	224.40	314.58	331.24
69	124.81	165.34	185.01	205.71	243.75	337.46	356.11
70	134.56	179.68	198.15	224.26	268.06	364.07	382.93
71	149.91	197.50	214.94	244.22	288.53	384.81	404.87
72	166.78	217.27	231.57	263.55	313.07	408.64	433.51
73	185.31	237.06	249.51	287.31	336.93	429.52	458.73
74	207.45	260.18	270.22	313.73	364.59	454.82	488.14
75	231.43	285.46	292.34	339.95	393.35	481.44	518.60
76	250.13	324.37	372.78	419.58	453.47	557.02	601.31
77	268.53	347.51	401.21	450.18	486.51	598.57	645.26
78	289.68	374.89	430.65	483.32	523.60	644.26	694.95
79	312.99	402.64	463.41	518.11	562.17	694.44	748.97
80	495.17	637.59	731.80	817.25	887.37	1098.56	1186.44
81	524.98	674.67	773.77	864.42	940.33	1163.93	1255.17
82	557.01	715.58	821.29	916.84	998.15	1233.85	1330.42
83	589.53	757.97	869.61	971.45	1057.63	1308.66	1409.96
84	624.04	803.15	920.04	1029.39	1119.88	1385.08	1492.55

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

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	15.02	17.40	20.85	22.02	23.15	35.07	38.08
30	16.18	18.56	22.01	23.18	24.31	36.28	40.62
31	17.33	19.72	23.17	24.34	25.47	37.49	43.16
32	17.33	19.72	24.33	25.49	26.63	39.90	44.43
33	18.49	20.88	25.49	26.65	27.79	41.11	46.97
34	18.49	22.04	26.65	27.81	28.94	43.53	49.51
35	19.64	23.20	26.65	28.97	30.10	45.95	50.77
36	20.80	24.36	27.81	30.13	32.42	47.16	53.31
37	21.95	25.52	30.12	31.29	33.57	49.58	55.85
38	21.95	26.68	31.28	32.45	34.73	52.00	58.39
39	23.11	27.84	32.44	34.76	37.05	54.41	62.20
40	24.26	29.00	33.60	35.92	38.21	56.83	64.74
41	25.53	30.28	34.90	37.23	39.53	59.52	65.15
42	25.64	31.58	36.21	39.72	42.02	62.23	67.56
43	26.93	32.88	38.70	41.05	43.37	64.96	67.56
44	28.22	34.19	40.04	42.40	44.73	65.15	67.56
45	29.53	35.51	41.38	44.93	47.28	65.15	69.98
46	29.65	38.03	43.92	46.30	48.66	67.56	69.98
47	30.98	39.38	45.29	48.88	51.24	67.56	69.98
48	32.31	40.73	47.87	51.47	53.85	67.56	72.39
49	33.65	43.30	49.27	52.88	55.28	69.98	72.39
50	35.01	44.68	51.88	55.51	57.92	69.98	72.39
51	36.20	46.09	54.53	58.17	60.59	72.39	77.22
52	38.61	48.72	55.99	60.86	63.28	77.22	82.04
53	40.35	51.37	58.67	63.56	66.00	82.04	84.46
54	41.74	52.82	61.39	66.29	69.97	84.46	89.28
55	43.43	55.51	64.12	69.05	72.73	89.28	94.11
56	47.03	58.19	66.84	73.02	76.72	96.52	101.35
57	48.45	60.90	70.82	77.02	80.74	103.76	108.59
58	51.13	63.62	73.58	81.05	84.79	111.00	115.83
59	53.82	67.61	77.61	85.12	88.87	118.24	125.48
60	56.54	70.38	81.68	89.21	92.98	127.89	135.13
61	60.44	75.56	86.89	94.44	99.47	131.75	138.81
62	64.36	80.77	93.38	100.95	104.73	135.25	142.13
63	69.19	86.00	98.64	107.49	112.55	140.62	147.32
64	73.50	91.25	106.45	114.06	119.12	143.33	152.02
65	76.01	97.79	111.90	121.92	127.00	147.80	156.24
66	79.99	104.60	118.96	130.81	137.16	157.93	166.14
67	85.60	111.48	127.41	140.97	149.86	169.21	177.18
68	90.73	117.76	135.13	150.57	162.16	181.46	191.11
69	95.37	125.30	142.13	160.83	172.05	192.62	203.84
70	101.35	132.11	150.21	170.12	182.79	206.31	217.17
71	106.72	139.96	159.20	180.19	194.19	218.68	230.93
72	113.17	146.95	168.91	190.87	206.07	233.10	244.92
73	118.90	156.36	177.54	203.60	219.89	245.95	258.98
74	125.48	164.69	188.22	214.88	232.13	261.93	274.48
75	132.72	173.44	197.57	226.22	244.32	275.99	291.07
76	138.99	180.98	207.04	235.99	256.26	288.12	304.04
77	145.69	190.09	216.45	246.97	267.79	301.09	316.35
78	151.30	197.75	226.94	257.47	278.70	313.21	329.14
79	157.09	206.49	236.90	268.57	290.11	325.58	342.05
80	164.09	215.97	247.33	281.12	304.04	341.44	358.33
81	180.98	237.68	272.67	310.07	334.20	375.23	394.53
82	199.07	261.81	300.42	341.44	367.99	412.63	434.34
83	219.59	288.36	329.38	374.02	404.18	453.65	477.78
84	241.30	316.11	363.16	412.63	445.20	499.50	526.04

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

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	15.24	17.52	21.05	22.12	23.17	35.88	39.08
30	16.39	18.67	22.20	23.27	24.32	37.08	41.76
31	17.65	19.92	23.45	24.51	25.56	38.42	44.43
32	17.65	19.92	24.71	25.76	26.79	40.96	45.86
33	18.80	21.08	25.86	26.91	27.95	42.31	48.73
34	18.80	22.33	27.13	28.17	29.19	45.02	51.42
35	20.07	23.60	27.13	29.43	30.44	47.58	52.87
36	21.35	24.87	28.40	30.58	32.85	48.95	55.56
37	22.64	26.15	30.83	31.85	34.11	51.50	58.48
38	22.64	27.30	32.11	33.12	35.38	54.27	61.42
39	23.94	28.59	33.41	35.54	37.80	57.05	65.61
40	25.07	29.88	34.71	36.83	39.07	59.61	68.59
41	26.50	31.32	36.00	38.29	40.54	62.74	69.08
42	26.63	32.60	37.47	40.91	43.17	65.92	71.64
43	28.09	34.07	40.31	42.41	44.67	68.85	71.64
44	29.58	35.56	41.63	43.93	46.20	69.08	71.64
45	30.86	36.87	43.17	46.61	48.89	69.08	74.20
46	31.01	39.75	46.10	48.17	50.46	71.64	74.20
47	32.53	41.31	47.45	51.12	53.40	71.64	74.20
48	34.09	42.88	50.44	54.12	56.40	71.64	76.76
49	35.67	45.62	52.07	55.51	57.81	74.20	76.76
50	36.98	47.24	54.87	58.57	60.87	74.20	76.76
51	38.38	48.61	57.71	61.43	63.73	76.76	81.87
52	40.94	51.43	59.14	64.04	66.37	81.87	86.99
53	42.70	54.27	62.02	66.94	69.28	86.99	89.55
54	44.07	55.70	64.93	69.62	73.39	89.55	94.66
55	46.05	58.58	67.86	72.57	76.12	94.66	99.78
56	49.72	61.46	70.50	76.69	80.27	102.34	107.46
57	51.12	64.09	74.63	80.85	84.45	110.02	115.13
58	53.98	66.76	77.34	84.81	88.44	117.69	122.81
59	56.61	70.90	81.53	89.03	92.48	125.37	133.04
60	59.28	73.63	85.52	93.08	96.56	135.60	143.28
61	63.56	79.16	91.08	98.43	103.36	139.30	146.76
62	67.61	84.48	97.89	105.25	108.76	142.59	149.84
63	72.74	89.83	103.26	112.11	117.06	147.83	154.86
64	77.01	95.20	111.36	118.79	123.76	150.25	159.35
65	79.45	102.06	116.96	127.16	132.14	154.48	163.31
66	83.37	109.02	123.98	136.08	142.32	164.60	173.15
67	88.96	115.85	132.40	146.46	155.59	175.84	184.12
68	94.01	122.02	140.02	156.02	168.02	188.02	198.02
69	98.54	129.45	146.84	166.16	177.75	199.01	210.60
70	104.40	136.10	154.74	175.25	188.30	212.53	223.72
71	109.61	143.75	163.52	185.08	199.46	224.61	237.19
72	115.90	150.50	172.99	195.47	211.04	238.72	250.83
73	121.41	159.66	181.28	207.90	224.53	251.14	264.44
74	127.75	167.67	191.62	218.77	236.33	266.67	279.45
75	134.72	176.05	200.54	229.63	248.00	280.15	295.46
76	140.67	183.16	209.53	238.84	259.35	291.59	307.71
77	147.00	191.81	218.41	249.21	270.21	303.81	319.21
78	152.21	198.94	228.31	259.02	280.38	315.10	331.12
79	157.56	207.12	237.61	269.38	290.98	326.56	343.08
80	164.09	215.97	247.33	281.12	304.04	341.44	358.33
81	180.98	237.68	272.67	310.07	334.20	375.23	394.53
82	199.07	261.81	300.42	341.44	367.99	412.63	434.34
83	219.59	288.36	329.38	374.02	404.18	453.65	477.78
84	241.30	316.11	363.16	412.63	445.20	499.50	526.04

LTC-02 2013 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	22%	21%	22%	21%	21%	23%	24%
30	22%	21%	22%	21%	21%	23%	24%
31	23%	22%	22%	22%	21%	24%	24%
32	23%	22%	23%	22%	21%	24%	25%
33	23%	22%	22%	22%	21%	24%	25%
34	23%	22%	23%	22%	22%	25%	25%
35	23%	23%	23%	23%	22%	25%	26%
36	24%	23%	23%	22%	22%	25%	26%
37	24%	24%	23%	23%	23%	25%	26%
38	24%	23%	24%	23%	23%	26%	27%
39	25%	24%	24%	23%	23%	26%	27%
40	25%	24%	25%	24%	23%	27%	28%
41	25%	25%	24%	24%	24%	27%	28%
42	25%	25%	25%	24%	24%	28%	28%
43	26%	25%	26%	25%	24%	28%	28%
44	26%	26%	25%	25%	25%	28%	28%
45	26%	25%	26%	25%	25%	28%	28%
46	26%	26%	27%	26%	25%	28%	28%
47	27%	27%	26%	26%	26%	28%	28%
48	27%	27%	27%	27%	26%	28%	28%
49	28%	27%	28%	27%	26%	28%	28%
50	27%	28%	28%	27%	27%	28%	28%
51	28%	27%	28%	27%	27%	28%	28%
52	28%	27%	27%	27%	27%	28%	28%
53	28%	27%	28%	27%	27%	28%	28%
54	27%	27%	28%	27%	27%	28%	28%
55	28%	27%	28%	27%	26%	28%	28%
56	28%	27%	27%	27%	26%	28%	28%
57	27%	27%	27%	27%	26%	28%	28%
58	27%	27%	27%	26%	26%	28%	28%
59	27%	27%	27%	26%	26%	28%	28%
60	26%	26%	26%	26%	25%	28%	28%
61	27%	26%	26%	26%	25%	28%	28%
62	27%	26%	26%	26%	25%	27%	27%
63	27%	26%	26%	26%	25%	27%	27%
64	26%	26%	26%	26%	25%	26%	26%
65	26%	26%	26%	26%	26%	26%	26%
66	26%	26%	26%	26%	25%	26%	26%
67	25%	25%	25%	25%	25%	25%	25%
68	25%	25%	25%	25%	25%	25%	25%
69	25%	25%	25%	25%	25%	25%	25%
70	24%	24%	24%	24%	24%	24%	24%
71	24%	24%	24%	24%	24%	24%	24%
72	24%	24%	24%	24%	24%	24%	24%
73	23%	23%	23%	23%	23%	23%	23%
74	23%	23%	23%	23%	23%	23%	23%
75	22%	22%	22%	22%	22%	22%	22%
76	22%	22%	22%	22%	22%	22%	22%
77	22%	22%	22%	22%	22%	22%	22%
78	21%	21%	21%	21%	21%	21%	21%
79	21%	21%	21%	21%	21%	21%	21%
80	21%	21%	21%	21%	21%	21%	21%
81	21%	21%	21%	21%	21%	21%	21%
82	21%	21%	21%	21%	21%	21%	21%
83	21%	21%	21%	21%	21%	21%	21%
84	21%	21%	21%	21%	21%	21%	21%

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

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

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

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

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

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

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

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

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

Inflation Option: 5% Compound Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	82.26	104.45	113.46	128.06	151.18	216.43	245.66
30	83.17	105.35	114.71	129.31	152.63	218.25	249.19
31	83.51	105.56	114.92	129.66	152.97	218.25	251.45
32	83.72	105.91	115.26	129.86	153.18	219.71	251.45
33	83.86	106.11	115.47	130.21	153.53	219.71	252.19
34	84.07	106.32	115.82	130.42	153.73	219.71	252.19
35	84.42	106.67	116.03	130.76	154.29	221.04	252.82
36	84.63	106.67	116.37	131.11	154.49	221.04	254.94
37	84.97	106.88	116.58	131.32	154.84	222.45	255.96
38	85.18	107.23	116.93	131.66	155.05	222.45	255.96
39	85.32	107.43	117.13	131.87	155.39	223.82	256.68
40	85.53	107.64	117.48	132.22	155.60	223.82	258.69
41	86.47	108.64	119.07	134.00	158.70	226.95	261.84
42	87.41	109.42	120.67	135.65	161.67	232.69	265.40
43	88.35	110.43	122.28	137.25	164.80	236.40	269.20
44	89.30	111.43	124.04	139.06	167.81	242.21	275.12
45	90.26	112.23	125.67	140.88	171.19	246.26	279.29
46	91.22	113.25	127.30	142.71	174.37	252.35	283.14
47	92.18	114.27	129.30	144.54	177.78	253.29	283.87
48	93.15	115.29	130.95	146.39	181.35	259.93	290.58
49	94.13	116.25	132.76	148.25	184.59	263.77	294.46
50	95.10	117.29	134.64	150.12	188.06	270.29	298.70
51	96.43	118.48	136.05	151.79	189.46	273.86	301.92
52	97.76	119.82	137.68	153.47	190.87	274.95	302.80
53	99.24	121.18	139.32	154.95	192.15	276.04	305.41
54	100.59	122.75	140.75	156.51	193.57	277.13	306.29
55	102.09	124.12	142.41	158.22	194.79	279.07	307.28
56	103.21	125.68	143.97	159.55	196.92	282.80	312.73
57	104.26	127.48	145.76	160.75	198.84	288.42	317.79
58	105.32	129.06	147.34	162.10	201.14	292.35	323.40
59	106.45	131.02	148.93	163.09	203.08	293.43	327.96
60	107.52	132.84	150.75	164.31	205.40	298.89	332.81
61	109.42	137.22	154.95	168.47	207.35	302.86	335.48
62	111.17	141.48	159.54	172.27	209.15	305.79	335.87
63	112.93	146.34	164.14	176.46	211.11	308.95	336.27
64	115.07	150.84	168.76	180.66	213.08	312.11	336.67
65	116.84	155.74	173.77	184.87	215.05	315.28	337.07
66	123.85	163.71	183.16	197.17	231.00	331.18	356.65
67	130.85	171.91	193.29	210.21	248.06	346.08	375.37
68	138.45	180.48	203.80	224.22	266.47	364.55	397.85
69	146.65	189.42	215.05	239.20	286.14	382.21	419.50
70	155.14	199.11	226.68	254.92	307.38	401.80	445.18
71	170.64	216.77	242.77	272.58	324.82	421.28	463.23
72	187.63	236.44	260.14	291.13	343.37	444.17	486.82
73	206.26	257.60	278.69	311.25	362.97	465.60	508.55
74	227.05	280.55	298.66	332.79	383.53	489.81	531.46
75	249.48	305.74	320.05	355.67	405.59	515.36	555.75
76	267.89	345.35	408.28	442.17	469.61	594.49	643.89
77	287.48	371.20	437.54	475.45	503.89	636.92	693.61
78	308.27	398.12	469.38	512.76	540.64	683.50	747.27
79	331.22	426.95	504.43	553.05	581.92	734.53	805.10
80	521.46	672.65	795.34	876.41	920.23	1158.69	1276.64
81	552.39	712.62	841.23	927.68	974.06	1226.24	1350.87
82	585.47	756.24	892.44	983.92	1032.71	1300.38	1433.42
83	620.87	801.06	945.99	1041.96	1094.84	1378.95	1519.53
84	657.98	848.40	1001.11	1102.91	1159.47	1460.71	1609.96

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

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	31.37	41.02	48.26	53.09	57.91	65.15	67.56
30	33.78	43.43	48.26	55.50	60.33	67.56	72.39
31	33.78	43.43	50.67	57.91	62.74	69.98	72.39
32	33.78	45.85	50.67	57.91	62.74	69.98	74.80
33	36.20	45.85	50.67	57.91	62.74	72.39	74.80
34	36.20	45.85	53.09	60.33	65.15	72.39	77.22
35	36.20	45.85	53.09	60.33	65.15	72.39	77.22
36	36.20	48.26	53.09	62.74	67.56	74.80	79.63
37	38.61	48.26	55.50	62.74	67.56	74.80	79.63
38	38.61	48.26	55.50	65.15	69.98	77.22	82.04
39	38.61	50.67	55.50	65.15	69.98	77.22	82.04
40	38.61	50.67	57.91	65.15	69.98	79.63	84.46
41	41.02	53.09	57.91	67.56	72.39	82.04	84.46
42	41.02	53.09	60.33	69.98	74.80	82.04	86.87
43	43.43	55.50	62.74	69.98	74.80	84.46	89.28
44	43.43	55.50	62.74	72.39	77.22	86.87	89.28
45	45.85	57.91	65.15	74.80	79.63	86.87	91.69
46	45.85	57.91	67.56	74.80	79.63	89.28	94.11
47	48.26	60.33	69.98	77.22	82.04	91.69	96.52
48	48.26	62.74	69.98	79.63	84.46	91.69	96.52
49	50.67	62.74	72.39	82.04	86.87	94.11	98.93
50	50.67	65.15	74.80	82.04	86.87	96.52	101.35
51	53.09	67.56	77.22	84.46	89.28	98.93	106.17
52	55.50	69.98	79.63	89.28	94.11	103.76	108.59
53	57.91	72.39	82.04	91.69	96.52	106.17	113.41
54	60.33	77.22	86.87	94.11	98.93	111.00	115.83
55	62.74	79.63	89.28	98.93	103.76	115.83	120.65
56	65.15	82.04	94.11	103.76	108.59	120.65	127.89
57	67.56	86.87	96.52	108.59	115.83	127.89	135.13
58	69.98	89.28	101.35	113.41	121.18	137.54	144.78
59	72.39	94.11	106.17	120.36	125.36	144.78	152.02
60	74.80	98.93	111.00	123.29	128.31	152.02	161.67
61	77.64	101.17	115.28	128.56	133.59	159.98	169.39
62	82.53	105.45	119.20	135.12	140.16	167.34	176.51
63	84.82	109.37	122.76	140.44	146.76	174.10	183.03
64	86.87	112.93	128.13	145.51	153.38	182.42	191.11
65	90.79	116.13	130.91	152.02	160.02	187.91	198.47
66	94.35	123.06	139.47	159.98	170.18	198.95	209.21
67	99.54	129.40	145.32	167.22	181.61	207.04	218.98
68	104.24	135.13	154.43	175.67	191.11	218.14	229.72
69	110.34	142.13	162.70	187.01	201.97	228.15	239.37
70	114.02	148.40	170.12	195.45	211.74	237.08	249.75
71	120.71	157.45	180.19	204.68	222.18	250.17	262.42
72	126.68	165.53	189.18	216.21	233.10	263.50	277.02
73	133.56	174.28	200.34	228.03	245.95	275.27	289.92
74	141.16	183.51	210.17	238.41	257.23	288.60	304.28
75	147.80	193.04	221.70	250.35	269.96	303.14	318.22
76	152.02	201.25	230.20	260.61	280.88	314.18	331.55
77	158.17	208.12	238.65	270.56	291.37	326.06	344.10
78	163.24	216.33	248.18	281.36	302.59	338.43	355.68
79	168.49	222.96	257.17	290.11	312.91	349.65	367.38
80	176.15	234.06	269.05	304.04	326.96	365.57	384.88
81	194.25	256.99	295.60	334.20	359.54	402.98	423.49
82	213.55	282.32	325.76	367.99	395.74	442.79	465.71
83	234.06	311.28	358.33	404.18	435.55	487.43	512.77
84	258.19	342.65	394.53	445.20	478.99	535.69	563.44

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

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	33.26	43.49	51.17	56.29	61.40	69.08	71.64
30	35.82	46.05	51.17	58.85	63.96	71.64	76.76
31	35.82	46.05	53.73	61.40	66.52	74.20	76.76
32	35.82	48.61	53.73	61.40	66.52	74.20	79.31
33	38.38	48.61	53.73	61.40	66.52	76.76	79.31
34	38.38	48.61	56.29	63.96	69.08	76.76	81.87
35	38.38	48.61	56.29	63.96	69.08	76.76	81.87
36	38.38	51.17	56.29	66.52	71.64	79.31	84.43
37	40.94	51.17	58.85	66.52	71.64	79.31	84.43
38	40.94	51.17	58.85	69.08	74.20	81.87	86.99
39	40.94	53.73	58.85	69.08	74.20	81.87	86.99
40	40.94	53.73	61.40	69.08	74.20	84.43	89.55
41	43.49	56.29	61.40	71.64	76.76	86.99	89.55
42	43.49	56.29	63.96	74.20	79.31	86.99	92.11
43	46.05	58.85	66.52	74.20	79.31	89.55	94.66
44	46.05	58.85	66.52	76.76	81.87	92.11	94.66
45	48.61	61.40	69.08	79.31	84.43	92.11	97.22
46	48.61	61.40	71.64	79.31	84.43	94.66	99.78
47	51.17	63.96	74.20	81.87	86.99	97.22	102.34
48	51.17	66.52	74.20	84.43	89.55	97.22	102.34
49	53.73	66.52	76.76	86.99	92.11	99.78	104.90
50	53.73	69.08	79.31	86.99	92.11	102.34	107.46
51	56.29	71.64	81.87	89.55	94.66	104.90	112.57
52	58.85	74.20	84.43	94.66	99.78	110.02	115.13
53	61.40	76.76	86.99	97.22	102.34	112.57	120.25
54	63.96	81.87	92.11	99.78	104.90	117.69	122.81
55	66.52	84.43	94.66	104.90	110.02	122.81	127.93
56	69.08	86.99	99.78	110.02	115.13	127.93	135.60
57	71.64	92.11	102.34	115.13	122.81	135.60	143.28
58	74.20	94.66	107.46	120.25	128.26	145.83	153.51
59	76.76	99.78	112.57	127.59	132.34	153.51	161.19
60	79.31	104.90	117.69	130.19	135.00	161.19	171.42
61	82.09	106.96	121.89	135.56	140.40	169.15	179.10
62	87.00	111.17	125.67	142.44	147.05	176.42	186.09
63	89.16	114.98	129.05	147.62	153.51	183.02	192.41
64	91.06	118.38	134.31	152.52	160.23	191.22	200.33
65	94.90	121.38	136.83	158.89	166.78	196.41	207.45
66	98.33	128.26	145.36	166.74	176.95	207.35	218.04
67	103.44	134.47	151.02	173.78	188.58	215.15	227.56
68	108.01	140.02	160.02	182.02	198.02	226.03	238.03
69	113.99	146.84	168.09	193.21	208.67	235.72	247.31
70	117.45	152.87	175.25	201.35	218.13	244.23	257.28
71	123.99	161.72	185.08	210.24	228.21	256.96	269.54
72	129.74	169.53	193.74	221.42	238.72	269.86	283.70
73	136.38	177.96	204.57	232.84	251.14	281.07	296.04
74	143.72	186.83	213.98	242.72	261.88	293.82	309.79
75	150.03	195.95	225.04	254.12	274.03	307.71	323.01
76	153.85	203.67	232.98	263.75	284.26	317.96	335.55
77	159.60	210.01	240.81	273.01	294.01	329.01	347.21
78	164.23	217.63	249.68	283.05	304.42	340.47	357.82
79	169.00	223.64	257.94	290.98	313.85	350.70	368.49
80	176.15	234.06	269.05	304.04	326.96	365.57	384.88
81	194.25	256.99	295.60	334.20	359.54	402.98	423.49
82	213.55	282.32	325.76	367.99	395.74	442.79	465.71
83	234.06	311.28	358.33	404.18	435.55	487.43	512.77
84	258.19	342.65	394.53	445.20	478.99	535.69	563.44

LTC-02 2013 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	28%	28%	28%	28%	28%	28%	28%
30	28%	28%	28%	28%	28%	28%	28%
31	28%	28%	28%	28%	28%	28%	28%
32	28%	28%	28%	28%	28%	28%	28%
33	28%	28%	28%	28%	28%	28%	28%
34	28%	28%	28%	28%	28%	28%	28%
35	28%	28%	28%	28%	28%	28%	28%
36	28%	28%	28%	28%	28%	28%	28%
37	28%	28%	28%	28%	28%	28%	28%
38	28%	28%	28%	28%	28%	28%	28%
39	28%	28%	28%	28%	28%	28%	28%
40	28%	28%	28%	28%	28%	28%	28%
41	28%	28%	28%	28%	28%	28%	28%
42	28%	28%	28%	28%	28%	28%	28%
43	28%	28%	28%	28%	28%	28%	28%
44	28%	28%	28%	28%	28%	28%	28%
45	28%	28%	28%	28%	28%	28%	28%
46	28%	28%	28%	28%	28%	28%	28%
47	28%	28%	28%	28%	28%	28%	28%
48	28%	28%	28%	28%	28%	28%	28%
49	28%	28%	28%	28%	28%	28%	28%
50	28%	28%	28%	28%	28%	28%	28%
51	28%	28%	28%	28%	28%	28%	28%
52	28%	28%	28%	28%	28%	28%	28%
53	28%	28%	28%	28%	28%	28%	28%
54	28%	28%	28%	28%	28%	28%	28%
55	28%	28%	28%	28%	28%	28%	28%
56	28%	28%	28%	28%	28%	28%	28%
57	28%	28%	28%	28%	28%	28%	28%
58	28%	28%	28%	28%	28%	28%	28%
59	28%	28%	28%	28%	27%	28%	28%
60	28%	28%	28%	27%	27%	28%	28%
61	28%	28%	28%	27%	27%	28%	28%
62	27%	27%	27%	27%	27%	27%	27%
63	27%	27%	27%	27%	26%	27%	27%
64	26%	26%	26%	26%	26%	26%	26%
65	26%	26%	26%	26%	26%	26%	26%
66	26%	26%	26%	26%	25%	26%	26%
67	25%	25%	25%	25%	25%	25%	25%
68	25%	25%	25%	25%	25%	25%	25%
69	25%	25%	25%	25%	25%	25%	25%
70	24%	24%	24%	24%	24%	24%	24%
71	24%	24%	24%	24%	24%	24%	24%
72	24%	24%	24%	24%	24%	24%	24%
73	23%	23%	23%	23%	23%	23%	23%
74	23%	23%	23%	23%	23%	23%	23%
75	22%	22%	22%	22%	22%	22%	22%
76	22%	22%	22%	22%	22%	22%	22%
77	22%	22%	22%	22%	22%	22%	22%
78	21%	21%	21%	21%	21%	21%	21%
79	21%	21%	21%	21%	21%	21%	21%
80	21%	21%	21%	21%	21%	21%	21%
81	21%	21%	21%	21%	21%	21%	21%
82	21%	21%	21%	21%	21%	21%	21%
83	21%	21%	21%	21%	21%	21%	21%
84	21%	21%	21%	21%	21%	21%	21%

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

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

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

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

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

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

Appendix B1

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

LTC-02 VA - Pre Rate Stability

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation							5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	8.45	10.86	12.07	13.27	14.48	16.89	18.10	15.24	17.52	21.05	22.12	23.17	35.88	39.08	33.26	43.49	51.17	56.29	61.40	69.08	71.64
30	8.45	10.86	12.07	14.48	15.68	16.89	18.10	16.39	18.67	22.20	23.27	24.32	37.08	41.76	35.82	46.05	51.17	58.85	63.96	71.64	76.76
31	8.45	10.86	13.27	14.48	15.68	16.89	18.10	17.65	19.92	23.45	24.51	25.56	38.42	44.43	35.82	46.05	53.73	61.40	66.52	74.20	76.76
32	8.45	12.07	13.27	14.48	15.68	18.10	19.30	17.65	19.92	24.71	25.76	26.79	40.96	45.86	35.82	48.61	53.73	61.40	66.52	74.20	79.31
33	9.65	12.07	13.27	14.48	15.68	18.10	19.30	18.80	21.08	25.86	26.91	27.95	42.31	48.73	38.38	48.61	53.73	61.40	66.52	76.76	79.31
34	9.65	12.07	13.27	14.48	15.68	18.10	19.30	18.80	22.33	27.13	28.17	29.19	45.02	51.42	38.38	48.61	56.29	63.96	69.08	76.76	81.87
35	9.65	12.07	13.27	15.68	16.89	18.10	20.04	20.07	23.60	27.13	29.43	30.44	47.58	52.87	38.38	48.61	56.29	63.96	69.08	76.76	81.87
36	9.85	12.07	13.27	15.68	16.89	19.30	21.29	21.35	24.87	28.40	30.58	32.85	48.95	55.56	38.38	51.17	56.29	66.52	71.64	79.31	84.43
37	9.85	12.09	14.48	15.68	16.89	19.66	22.62	22.64	26.15	30.83	31.85	34.11	51.50	58.48	40.94	51.17	58.85	66.52	71.64	79.31	84.43
38	11.02	12.09	14.48	15.68	16.89	19.66	22.62	22.64	27.30	32.11	33.12	35.38	54.27	61.42	40.94	51.17	58.85	69.08	74.20	81.87	86.99
39	11.02	13.27	15.42	16.89	18.10	20.89	23.97	23.94	28.59	33.41	35.54	37.80	57.05	65.61	40.94	53.73	58.85	69.08	74.20	81.87	86.99
40	12.19	14.35	16.59	17.60	18.66	22.04	25.22	25.07	29.88	34.71	36.83	39.07	59.61	68.59	40.94	53.73	61.40	69.08	74.20	84.43	89.55
41	12.19	14.46	17.91	18.90	19.97	23.43	26.65	26.50	31.32	36.00	38.29	40.54	62.74	69.08	43.49	56.29	61.40	71.64	76.76	86.99	89.55
42	13.48	15.76	17.94	19.04	20.11	24.84	28.09	26.63	32.60	37.47	40.91	43.17	65.92	71.64	43.49	56.29	63.96	74.20	79.31	86.99	92.11
43	13.59	15.87	19.27	20.28	21.37	26.28	29.55	28.09	34.07	40.31	42.41	44.67	68.85	71.64	46.05	58.85	66.52	74.20	79.31	89.55	94.66
44	13.69	17.21	19.41	20.42	22.73	27.63	30.89	29.58	35.56	41.63	43.93	46.20	69.08	71.64	46.05	58.85	66.52	76.76	81.87	92.11	94.66
45	13.80	17.22	20.79	21.79	22.89	29.11	32.38	30.86	36.87	43.17	46.61	48.89	69.08	74.20	48.61	61.40	69.08	79.31	84.43	92.11	97.22
46	15.04	18.59	20.94	23.19	24.30	30.62	33.88	31.01	39.75	46.10	48.17	50.46	71.64	74.20	48.61	61.40	71.64	79.31	84.43	94.66	99.78
47	15.15	18.72	22.36	24.61	25.61	32.02	35.24	32.53	41.31	47.45	51.12	53.40	71.64	74.20	51.17	63.96	74.20	81.87	86.99	97.22	102.34
48	15.27	20.13	23.66	24.66	25.79	33.57	36.76	34.09	42.88	50.44	54.12	56.40	71.64	76.76	51.17	66.52	74.20	84.43	89.55	97.22	102.34
49	16.66	20.27	23.83	26.11	27.25	36.52	39.75	35.67	45.62	52.07	55.51	57.81	74.20	76.76	53.73	66.52	76.76	86.99	92.11	99.78	104.90
50	16.79	21.58	25.31	27.59	28.74	38.14	41.13	36.98	47.24	54.87	58.57	60.87	74.20	76.76	53.73	69.08	79.31	86.99	92.11	102.34	107.46
51	18.07	23.03	26.64	28.94	30.10	41.01	44.16	38.38	48.61	57.71	61.43	63.73	76.76	81.87	56.29	71.64	81.87	89.55	94.66	104.90	112.57
52	18.19	23.04	26.83	30.46	31.48	42.50	47.02	40.94	51.43	59.14	64.04	66.37	81.87	86.99	58.85	74.20	84.43	94.66	99.78	110.02	115.13
53	19.63	24.52	28.20	30.52	31.57	45.44	49.90	42.70	54.27	62.02	66.94	69.28	86.99	89.55	61.40	76.76	86.99	97.22	102.34	112.57	120.25
54	19.63	24.55	28.25	31.92	32.99	48.41	52.79	44.07	55.70	64.93	69.62	73.39	89.55	94.66	63.96	81.87	92.11	99.78	104.90	117.69	122.81
55	21.10	25.92	29.65	33.34	34.54	51.42	55.71	46.05	58.58	67.86	72.57	76.12	94.66	99.78	66.52	84.43	94.66	104.90	110.02	122.81	127.93
56	22.42	27.26	32.36	36.07	37.14	54.21	59.90	49.72	61.46	70.50	76.69	80.27	102.34	107.46	69.08	86.99	99.78	110.02	115.13	127.93	135.60
57	23.75	29.97	33.74	38.83	39.90	58.71	64.12	51.12	64.09	74.63	80.85	84.45	110.02	115.13	71.64	92.11	102.34	115.13	122.81	135.60	143.28
58	25.10	31.35	36.50	41.48	43.91	63.05	68.36	53.98	66.76	77.34	84.81	88.44	117.69	122.81	74.20	94.66	107.46	120.25	128.26	145.83	153.51
59	27.83	34.10	39.14	44.15	46.59	67.44	74.37	56.61	70.90	81.53	89.03	92.48	125.37	133.04	76.76	99.78	112.57	127.59	132.34	153.51	161.19
60	29.21	36.89	41.96	47.00	50.82	71.88	79.94	59.28	73.63	85.52	93.08	96.56	135.60	143.28	79.31	104.90	117.69	130.19	135.00	161.19	171.42
61	31.84	39.55	46.03	50.96	54.80	77.95	85.93	63.56	79.16	91.08	98.43	103.36	139.30	146.76	82.09	106.96	121.89	135.56	140.40	169.15	179.10
62	34.63	43.63	48.76	55.10	58.97	83.88	93.26	67.61	84.48	97.89	105.25	108.76	142.59	149.84	87.00	111.17	125.67	142.44	147.05	176.42	186.09
63	38.71	46.36	52.91	59.29	63.04	91.41	99.10	72.74	89.83	103.26	112.11	117.06	147.83	154.86	89.16	114.98	129.05	147.62	153.51	183.02	192.41
64	41.57	50.51	58.51	63.52	67.29	99.04	106.99	77.01	95.20	111.36	118.79	123.76	150.25	159.35	91.06	118.38	134.31	152.52	160.23	191.22	200.33
65	45.72	54.71	62.75	69.06	72.85	105.93	110.34	79.45	102.06	116.96	127.16	132.14	154.48	163.31	94.90	121.38	136.83	158.89	166.78	196.41	207.45
66	49.66	59.91	69.21	75.53	80.59	113.29	119.71	83.37	109.02	123.98	136.08	142.32	164.60	173.15	98.33	128.26	145.36	166.74	176.95	207.35	218.04
67	54.86	66.53	75.68	83.26	89.73	119.99	126.19	88.96	115.85	132.40	146.46	155.59	175.84	184.12	103.44	134.47	151.02	173.78	188.58	215.15	227.56
68	60.07	74.41	83.56	90.99	98.87	128.02	136.02	94.01	122.02	140.02	156.02	168.02	188.02	198.02	108.01	140.02	160.02	182.02	198.02	226.03	238.03
69	65.12	80.88	91.28	100.13	110.69	137.18	144.91	98.54	129.45	146.84	166.16	177.75	199.01	210.60	113.99	146.84	168.09	193.21	208.67	235.72	247.31
70	71.73	90.02	100.43	110.54	122.51	145.42	152.87	104.40	136.10	154.74	175.25	188.30	212.53	223.72	117.45	152.87	175.25	201.35	218.13	244.23	257.28
71	79.06	98.83	111.41	123.77	136.56	154.53	163.52	109.61	143.75	163.52	185.08	199.46	224.61	237.19	123.99	161.72	185.08	210.24	228.21	256.96	269.54
72	84.76	105.52	119.36	136.66	147.04	164.34	172.99	115.90	150.50	172.99	195.47	211.04	238.72	250.83	129.74	169.53	193.74	221.42	238.72	269.86	283.70
73	89.81	113.09	128.06	144.70	156.34	174.63	184.61	121.41	159.66	181.28	207.90	224.53	251.14	264.44	136.38	177.96	204.57	232.84	251.14	281.07	296.04
74	94.21	119.76	135.73	153.30	166.07	185.23	194.81	127.75	167.67	191.62	218.77	236.33	266.67	279.45	143.72	186.83	213.98	242.72	261.88	293.82	309.79
75	99.51	128.59	145.43	163.80	176.05	195.95	206.67	134.72	176.05	200.54	229.63	248.00	280.15	295.46	150.03	195.95	225.04	254.12	274.03	307.71	323.01
76	105.50	134.81	153.85	172.90	184.62	205.14	216.86	140.67	183.16	209.53	238.84	259.35	291.59	307.71	153.85	203.67	232.98	263.75	284.26	317.96	335.55
77	112.00	142.80	161.00	180.60	193.21	215.61	226.81	147.00	191.81	218.41	249.21	270.21	303.81	319.21	159.60	210.01	240.81	273.01	294.01	329.01	347.21
78	117.49	149.54	169.57	189.59	202.95	224.31	236.32	152.21	198.94	228.31	259.02	280.38	315.10	331.12	164.23	217.63	249.68	283.05	304.42	340.47	357.82
79	123.25	157.56	177.89	198.22	212.20	233.80	246.51	157.56	207.12	237.61	269.38	290.98	326.56	343.08	169.00	223.64	257.94	290.98	313.85	350.70	368.49
80	129.10	164.09	185.80	207.52	222.00	243.72	256.99	164.09	215.97	247.33	281.12	304.04	341.44	358.33	176.15	234.06	269.05	304.04	326.96	365.57	384.88
81	141.16	180.98	203.90	228.03	243.72	269.05	282.32	180.98	237.68	272.67	310.07	334.20	375.23	394.53	194.25	256.99	295.60	334.20	359.54	402.98	423.49
82	155.64	197.87	224.41	250.95	267.85	295.60	311.28	199.07	261.81	300.42	341.44	367.99	412.63	434.34	213.55	282.32	325.76	367.99	395.74	442.79	465.71
83	171.32	218.38	247.33	275.08	294.39	325.76	342.65	219.59	288.36	329.38	374.02	404.18	453.65	477.78	234.06	311.28	358.33	404.18	435.55	487.43	512.77
84	188.22	240.10	271.47	302.83	324.55	357.13	376.43	241.30	316.11	363.16	412.63	445.20	499.50	526.04	258.19	342.65	394.53	445.20	478.99	535.69	563.44
85	228.03	290.77	329.38	366.78	392.12	433.14	456.06	291.98	383.67	439.17	498.29	538.10	604.46	635.83	312.49	413.83	476.57	538.10	579.13	647.90	682.89
86	250.95	319.73	361.95	404.18	431.93	476.57	500.70	320.93	421.07	482.60	548.96	592.40	664.79	699.78	343.86	456.06	524.83	592.40	637.04	713.05	750.45
87	275.08	351.10	398.15	444.00	475.37	523.63	551.38	353.51	463.30	530.87	603.26	651.52	731.15	769.75	377.64	500.70	576.71	651.52	700.98	784.23	825.25
88	318.52	406.59	459.68	512.77	548.96	604.46	637.04	407.80	535.69	614.11	696.16	751.66	844.56	887.99	436.76	579.13	665.99	751.66	809.57	906.09	954.35
89	349.89	446.41	505.53	564.65	603.26	664.79	699.78	448.82	588.78	674.44	766.14	827.67	929.01	977.27	480.19	637.04	732.35	827.67	890.41	996.58	1049.67
90	384.88	491.05	556.20	620.15	663.58	732.35	770.96	493.46	647.90	742.00	842.15	909.71	1021.92	1075.00	528.45	699.78	805.95	909.71	979.69	1096.72	1154.63
91+	423.49	540.52	611.70	682.89	729.94	804.74	846.97	542.93	713.05	816.81	927.81	1001.40	1123.26	1182.38	580.33	770.96	886.79	1001.40	1078.62	1206.51	1269.25

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

Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix B1

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

BSC-02 VA - Pre Rate Stability

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	GPO Inflation							5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	21.72	27.75	31.37	33.78	37.40	43.43	47.05	39.63	45.81	54.72	57.24	59.75	92.26	101.25	86.99	112.57	133.04	145.83	158.63	179.10	184.21
30	21.72	27.75	31.37	37.40	41.02	43.43	47.05	41.72	48.02	56.88	59.47	63.24	96.07	107.11	92.11	117.69	133.04	150.95	166.30	184.21	197.01
31	21.72	27.75	33.78	37.40	41.02	43.43	47.05	44.93	51.23	60.09	62.64	66.44	99.54	114.79	92.11	117.69	138.16	158.63	171.42	191.89	197.01
32	21.72	31.37	33.78	37.40	41.02	47.05	49.47	44.93	51.23	63.32	65.83	69.67	105.07	118.47	92.11	125.37	138.16	158.63	171.42	191.89	204.68
33	25.34	31.37	33.78	37.40	41.02	47.05	49.47	47.84	54.80	66.94	69.41	71.87	108.53	125.88	99.78	125.37	138.16	158.63	171.42	197.01	204.68
34	25.34	31.37	33.78	37.40	41.02	47.05	49.47	48.56	58.06	70.21	72.65	75.07	115.50	133.69	99.78	125.37	145.83	166.30	179.10	197.01	212.36
35	25.34	31.37	33.78	41.02	43.43	47.05	51.34	51.84	61.35	70.21	75.90	78.28	122.90	137.45	99.78	125.37	145.83	166.30	179.10	197.01	212.36
36	25.85	31.37	33.78	41.02	43.43	49.47	55.10	55.14	64.67	73.51	79.51	85.11	126.45	143.18	99.78	133.04	145.83	171.42	184.21	204.68	217.47
37	25.85	31.44	37.40	41.02	43.43	50.37	58.55	58.48	68.00	78.78	82.80	88.38	133.90	150.70	104.90	133.04	150.95	171.42	184.21	204.68	217.47
38	28.92	31.44	37.40	41.02	43.43	50.37	58.55	58.48	69.95	82.06	86.12	91.66	141.09	158.28	104.90	133.04	150.95	179.10	191.89	212.36	225.15
39	28.92	33.78	39.83	43.43	47.05	53.53	62.03	61.85	73.25	85.37	91.40	96.96	148.34	170.10	104.90	138.16	150.95	179.10	191.89	212.36	225.15
40	32.01	36.54	42.87	45.26	48.52	57.04	64.45	65.56	76.57	88.69	94.70	100.23	153.62	177.83	104.90	138.16	158.63	179.10	191.89	217.47	230.27
41	31.16	36.79	46.26	48.61	51.93	60.64	68.09	69.30	80.27	92.84	98.45	103.99	161.67	179.10	112.57	145.83	158.63	184.21	197.01	225.15	230.27
42	34.46	40.11	46.91	48.95	52.30	64.30	71.78	69.64	84.38	96.64	105.99	111.52	169.86	184.21	112.57	145.83	166.30	191.89	204.68	225.15	237.94
43	34.73	40.39	50.41	52.73	54.75	68.03	75.52	73.47	88.19	103.95	109.87	115.40	178.50	184.21	117.69	150.95	171.42	191.89	204.68	230.27	243.06
44	34.99	43.80	50.77	53.10	58.25	70.61	79.67	77.36	92.05	108.23	113.81	119.34	179.10	184.21	117.69	150.95	171.42	197.01	212.36	237.94	243.06
45	35.26	44.49	54.37	56.65	58.67	74.40	83.50	79.35	94.22	112.23	119.57	127.13	179.10	191.89	125.37	158.63	179.10	204.68	217.47	237.94	250.73
46	39.09	48.01	54.76	60.28	62.26	78.25	87.37	79.73	101.59	119.85	123.57	131.19	184.21	191.89	125.37	158.63	184.21	204.68	217.47	243.06	258.41
47	39.39	48.36	58.47	63.98	66.28	82.57	91.63	83.66	105.56	122.00	131.13	138.85	184.21	191.89	133.04	166.30	191.89	212.36	225.15	250.73	263.53
48	39.70	51.99	60.84	63.19	66.76	86.57	95.59	87.65	109.59	129.70	138.83	146.64	184.21	197.01	133.04	171.42	191.89	217.47	230.27	250.73	263.53
49	43.33	52.36	61.28	66.90	70.53	94.18	103.34	91.71	117.66	133.91	143.41	148.98	191.89	197.01	138.16	171.42	197.01	225.15	237.94	258.41	271.20
50	43.66	56.43	65.07	70.69	74.37	98.37	105.76	96.14	121.83	142.16	151.32	156.86	191.89	197.01	138.16	179.10	204.68	225.15	237.94	263.53	276.32
51	46.01	60.23	69.28	74.91	76.92	106.63	113.56	99.78	126.40	148.03	159.71	165.23	197.01	212.36	145.83	184.21	212.36	230.27	243.06	271.20	291.67
52	46.31	59.26	69.76	78.83	81.19	109.30	121.83	104.90	132.25	152.77	166.03	171.64	212.36	225.15	150.95	191.89	217.47	243.06	258.41	283.99	296.79
53	49.97	63.06	72.25	78.01	82.09	117.72	128.00	110.51	140.61	161.25	172.14	177.81	225.15	230.27	158.63	197.01	225.15	250.73	263.53	291.67	309.58
54	50.71	63.83	73.12	82.33	84.82	124.17	136.39	112.61	142.87	167.31	178.68	190.36	230.27	243.06	166.30	212.36	237.94	258.41	271.20	304.46	317.25
55	54.50	66.41	75.77	86.70	88.82	132.83	144.84	117.69	151.34	175.94	187.27	197.02	243.06	258.41	171.42	217.47	243.06	271.20	283.99	317.25	330.05
56	58.63	70.57	83.44	92.76	95.28	139.71	155.30	129.28	159.78	182.34	197.54	207.35	263.53	276.32	179.10	225.15	258.41	283.99	296.79	330.05	350.52
57	61.07	76.59	87.73	100.62	103.07	152.22	165.83	131.44	166.16	192.60	207.90	217.78	283.99	296.79	184.21	237.94	263.53	296.79	317.25	350.52	368.43
58	65.26	80.84	93.86	107.15	113.14	163.06	176.41	139.86	172.65	199.21	218.71	228.65	304.46	317.25	191.89	243.06	276.32	309.58	331.98	376.10	396.57
59	71.31	88.67	100.42	113.78	119.81	174.04	192.90	146.25	182.98	209.66	229.26	239.60	322.37	342.84	197.01	258.41	291.67	329.17	340.66	396.57	417.04
60	75.61	94.86	108.40	121.84	131.42	185.14	205.56	152.75	189.66	220.56	240.27	248.59	350.52	368.43	204.68	271.20	304.46	336.52	348.17	417.04	442.62
61	82.11	101.47	118.63	130.80	142.14	200.44	220.62	164.78	203.55	234.53	254.63	266.68	358.19	378.09	211.43	276.11	313.42	348.59	362.71	435.30	462.67
62	90.04	113.45	125.38	142.92	152.62	216.31	240.13	174.86	217.87	252.68	270.65	281.14	367.35	386.68	224.76	287.59	323.85	366.96	379.12	454.35	480.94
63	100.29	120.19	135.79	153.46	161.85	236.32	255.83	187.71	232.24	267.13	288.90	301.02	382.47	398.89	229.95	295.65	333.19	381.92	396.01	471.63	497.44
64	106.63	130.64	151.75	164.09	174.26	256.61	275.45	199.32	246.66	287.31	305.45	319.72	387.00	412.04	234.48	305.05	346.02	393.83	412.66	493.99	516.76
65	118.87	141.19	162.40	178.84	187.33	273.65	284.69	205.24	262.76	302.34	327.60	341.88	399.44	421.51	244.96	313.38	353.10	410.48	429.78	507.58	536.27
66	128.75	155.07	178.49	194.96	207.46	292.86	307.82	215.90	282.17	320.64	351.71	368.00	425.39	446.77	254.38	331.33	374.09	429.66	455.90	534.41	562.20
67	140.82	170.82	194.59	215.08	231.22	310.31	324.80	229.63	297.90	341.35	377.49	401.27	453.06	475.81	266.87	347.55	388.93	448.92	485.79	554.43	587.53
68	154.72	192.39	216.16	235.21	254.98	330.04	350.04	242.03	314.04	362.05	402.05	434.05	486.06	510.06	278.03	362.05	412.05	470.06	510.06	584.07	614.08
69	167.20	208.49	236.27	258.97	286.38	353.58	374.83	255.04	334.25	378.69	428.93	457.91	513.94	542.92	293.68	378.69	432.79	498.48	539.06	608.61	637.59
70	184.72	232.26	258.25	284.99	316.03	374.73	395.24	268.46	350.49	398.97	453.03	486.59	548.11	577.94	303.88	395.24	453.03	520.15	563.03	630.14	663.70
71	204.85	255.16	287.51	320.03	352.19	398.91	422.27	282.11	370.16	422.27	477.98	513.92	580.40	612.75	319.85	416.88	477.98	542.67	589.39	663.06	695.40
72	217.96	271.59	307.91	352.89	378.84	423.81	446.30	299.26	387.49	446.30	505.12	544.90	615.83	646.96	335.59	437.65	499.93	570.85	615.83	695.40	731.73
73	231.18	291.05	330.97	372.55	404.15	450.72	475.66	312.67	412.46	467.35	537.20	578.78	648.63	681.90	352.59	459.03	527.22	600.40	648.63	725.14	763.39
74	242.72	309.79	349.71	396.02	427.95	477.45	503.00	328.95	432.74	495.02	563.68	609.99	688.24	721.77	370.47	482.24	552.50	625.96	675.46	758.50	800.01
75	257.19	332.20	375.06	422.52	454.67	505.19	532.74	347.51	454.67	517.43	592.45	639.90	722.57	762.37	387.31	505.19	580.20	655.21	707.26	794.52	832.79
76	272.54	347.27	397.09	445.44	476.21	528.96	559.73	363.39	473.28	540.69	616.88	669.63	751.68	794.18	397.09	526.03	600.76	679.89	734.10	820.55	865.98
77	288.41	368.21	415.81	466.21	498.41	555.81	585.22	379.41	494.21	562.81	642.62	697.22	784.02	823.22	411.61	541.81	621.62	704.22	758.82	848.42	896.02
78	303.08	385.86	437.93	488.67	523.38	578.13	610.17	392.54	512.70	588.81	668.92	723.66	813.12	854.51	423.25	562.10	643.55	730.34	785.08	878.54	922.60
79	317.66	406.61	458.71	510.80	547.65	603.56	636.60	406.61	534.95	612.46	695.05	750.96	842.45	885.65	435.84	576.88	665.82	750.96	809.41	904.71	950.45
80	333.00	423.49	478.99	535.69	573.09	628.59	663.58	423.49	557.41						454.86	604.46					
81	364.37	466.92	526.04	588.78	628.59	693.74	728.73	466.92	612.91						500.70	663.58					
82	401.77	510.35	579.13	647.90	691.33	762.52	803.54	513.97	675.65						551.38	728.73					
83	441.58	563.44	638.24	709.43	760.10	840.94	884.37	567.06	744.42						604.46	803.54					
84	485.02	618.94	700.98	781.82	837.32	921.78	971.24	622.56	815.60						665.99	884.37					
85	588.78	750.45	849.38	945.91	1012.26	1117.23	1176.35	752.86							805.95						
86	647.90	825.25	933.84	1042.43	1114.82	1229.44	1292.17	827.67							886.79						
87	709.43	906.09	1026.74	1144.98	1227.02	1351.29	1422.48	912.12							974.86						
88	821.63	1048.46	1186.00	1323.54	1416.45	1560.02	1643.27	1052.08							1126.88						
89	902.47	1152.22	1304.24	1456.26	1556.40	1715.66	1804.94	1158.25							1239.09						
90	992.96	1266.84	1434.54	1599.83	1712.04	1889.40	1989.54	1272.87							1363.36						
91+	1093.10	1394.73	1578.12	1761.51	1883.37	2076.41	2184.99	1400.76							1497.28						

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

Appendix B2

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

LTC-02 VA - Pre Rate Stability

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	2.5% Simple Inflation							2.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	12.24	15.79	18.26	20.60	22.94	25.92	27.24	16.63	21.75	25.59	28.14	30.70	34.54	35.82
30	13.45	16.99	19.47	21.81	24.14	27.13	28.53	17.91	23.03	25.59	29.42	31.98	35.82	38.38
31	13.52	17.06	19.54	21.88	24.21	27.20	29.81	17.91	23.03	26.86	30.70	33.26	37.10	38.38
32	13.52	17.06	19.61	21.94	24.28	28.48	29.89	17.91	24.31	26.86	30.70	33.26	37.10	39.66
33	13.49	18.27	20.81	23.15	25.48	28.56	30.04	19.19	24.31	26.86	30.70	33.26	38.38	39.66
34	14.72	18.34	20.88	23.22	25.55	28.70	31.33	19.19	24.31	28.14	31.98	34.54	38.38	40.94
35	14.79	18.41	20.88	23.29	25.62	29.98	31.41	19.19	24.31	28.14	31.98	34.54	38.38	40.94
36	14.86	18.48	20.95	24.49	26.90	30.05	32.69	19.19	25.59	28.14	33.26	35.82	39.66	42.22
37	14.93	18.55	22.22	24.56	26.97	31.33	32.85	20.47	25.59	29.42	33.26	35.82	39.66	42.22
38	14.93	19.75	22.29	24.63	27.04	31.48	33.00	20.47	25.59	29.42	34.54	37.10	40.94	43.49
39	15.00	19.82	22.36	25.91	28.31	31.62	34.36	20.47	26.86	29.42	34.54	37.10	40.94	43.49
40	16.20	19.89	22.43	25.98	28.38	32.90	34.51	20.47	26.86	30.70	34.54	37.10	42.22	44.77
41	16.28	19.97	23.65	26.05	28.46	33.07	34.54	21.75	28.14	30.70	35.82	38.38	43.49	44.77
42	16.29	21.18	23.72	27.34	29.74	33.23	35.82	21.75	28.14	31.98	37.10	39.66	43.49	46.05
43	16.36	21.26	23.87	27.42	29.83	34.53	35.82	23.03	29.42	33.26	37.10	39.66	44.77	47.33
44	16.44	21.34	25.09	27.50	29.91	34.54	35.82	23.03	29.42	33.26	38.38	40.94	46.05	47.33
45	17.65	22.55	25.17	28.79	31.19	34.54	37.10	24.31	30.70	34.54	39.66	42.22	46.05	48.61
46	17.66	22.70	25.32	28.87	31.28	35.82	37.10	24.31	30.70	35.82	39.66	42.22	47.33	49.89
47	17.74	22.78	26.54	29.02	31.43	35.82	37.10	25.59	31.98	37.10	40.94	43.49	48.61	51.17
48	17.82	22.86	26.70	29.18	31.59	35.82	38.38	25.59	33.26	37.10	42.22	44.77	48.61	51.17
49	17.90	24.15	26.78	30.40	32.81	37.10	38.38	26.86	33.26	38.38	43.49	46.05	49.89	52.45
50	19.12	24.24	28.07	30.56	32.97	37.10	38.38	26.86	34.54	39.66	43.49	46.05	51.17	53.73
51	19.19	25.45	29.36	31.85	34.26	38.38	40.94	28.14	35.82	40.94	44.77	47.33	52.45	56.29
52	20.47	26.75	30.59	34.28	36.69	40.94	43.49	29.42	37.10	42.22	47.33	49.89	55.01	57.57
53	21.71	28.04	31.88	35.58	37.99	43.49	44.77	30.70	38.38	43.49	48.61	51.17	56.29	60.12
54	22.92	29.26	33.18	38.01	40.50	44.77	47.33	31.98	40.94	46.05	49.89	52.45	58.85	61.40
55	23.03	30.56	34.48	39.31	42.93	47.33	49.89	33.26	42.22	47.33	52.45	55.01	61.40	63.96
56	25.51	31.85	36.91	41.82	45.44	51.17	53.73	34.54	43.49	49.89	55.01	57.57	63.96	67.80
57	26.73	34.28	39.42	44.33	47.95	55.01	57.57	35.82	46.05	51.17	57.57	61.40	67.80	71.64
58	28.03	36.71	41.85	47.97	51.60	58.85	61.40	37.10	47.33	53.73	60.12	65.13	72.92	76.76
59	30.46	39.22	44.36	50.48	55.24	62.68	66.52	38.38	49.89	56.29	63.95	68.78	76.76	80.59
60	32.89	41.66	48.01	54.13	58.89	67.80	71.64	39.66	52.45	58.85	67.52	72.36	80.59	85.71
61	34.26	44.24	50.59	57.85	62.69	71.43	75.26	42.10	54.85	62.51	71.24	76.08	86.74	91.84
62	36.76	47.95	54.38	61.64	66.40	75.05	78.86	45.79	58.51	66.14	75.04	81.01	92.85	97.94
63	39.32	51.67	58.10	65.44	70.28	79.91	83.71	48.20	62.15	69.76	79.89	87.08	98.93	104.00
64	42.98	55.39	63.11	70.37	75.21	83.47	88.53	50.59	65.76	74.62	84.74	92.01	106.24	111.29
65	45.40	59.18	66.84	74.24	79.08	88.27	93.32	54.23	69.36	78.19	90.80	98.08	112.24	118.54
66	49.04	64.13	72.93	81.58	87.63	96.82	101.85	57.84	75.45	85.51	98.08	106.63	121.97	128.26
67	53.91	70.21	80.24	89.00	95.20	106.57	111.59	62.69	81.50	91.53	105.32	115.26	130.39	137.92
68	58.76	76.26	87.51	97.51	105.01	117.51	123.77	67.51	87.51	100.01	113.76	123.77	141.27	148.77
69	63.57	83.52	94.74	107.20	114.68	128.39	135.87	73.54	94.74	108.45	124.65	134.62	152.08	159.55
70	69.60	90.73	103.16	116.83	125.53	141.69	149.15	78.30	101.92	116.83	134.23	145.42	162.82	171.52
71	75.59	99.14	112.77	127.64	137.56	154.91	163.58	85.51	111.53	127.64	144.99	157.38	177.21	185.89
72	82.79	107.50	123.56	139.62	150.74	170.51	179.16	92.67	121.09	138.39	158.16	170.51	192.75	202.64
73	89.93	118.27	134.28	154.00	166.32	186.03	195.88	101.02	131.82	151.53	172.48	186.03	208.20	219.29
74	98.27	128.98	147.40	168.28	181.79	205.13	214.96	110.55	143.72	164.60	186.71	201.45	226.01	238.30
75	107.77	140.84	160.44	183.70	198.40	224.12	236.37	120.02	156.76	180.03	203.30	219.22	246.16	258.41
76	117.22	152.63	174.61	199.03	216.13	242.99	256.42	128.21	169.73	194.15	219.79	236.89	264.97	279.62
77	127.83	166.79	189.92	216.70	234.96	264.18	277.57	138.79	182.61	209.40	237.40	255.66	286.09	301.92
78	138.37	180.85	207.56	235.47	254.90	286.45	301.02	149.30	197.85	226.98	257.32	276.74	309.52	325.29
79	150.06	197.25	226.30	256.55	277.12	311.01	326.74	160.95	212.99	245.66	277.12	298.91	334.00	350.94
80	164.09	215.97	247.33	281.12	304.04	341.44	358.33	176.15	234.06	269.05	304.04	326.96	365.57	384.88
81	180.98	237.68	272.67	310.07	334.20	375.23	394.53	194.25	256.99	295.60	334.20	359.54	402.98	423.49
82	199.07	261.81	300.42	341.44	367.99	412.63	434.34	213.55	282.32	325.76	367.99	395.74	442.79	465.71
83	219.59	288.36	329.38	374.02	404.18	453.65	477.78	234.06	311.28	358.33	404.18	435.55	487.43	512.77
84	241.30	316.11	363.16	412.63	445.20	499.50	526.04	258.19	342.65	394.53	445.20	478.99	535.69	563.44
85	291.98	383.67	439.17	498.29	538.10	604.46	635.83	312.49	413.83	476.57	538.10	579.13	647.90	682.89
86	320.93	421.07	482.60	548.96	592.40	664.79	699.78	343.86	456.06	524.83	592.40	637.04	713.05	750.45
87	353.51	463.30	530.87	603.26	651.52	731.15	769.75	377.64	500.70	576.71	651.52	700.98	784.23	825.25
88	407.80	535.69	614.11	696.16	751.66	844.56	887.99	436.76	579.13	665.99	751.66	809.57	906.09	954.35
89	448.82	588.78	674.44	766.14	827.67	929.01	977.27	480.19	637.04	732.35	827.67	890.41	996.58	1049.67
90	493.46	647.90	742.00	842.15	909.71	1021.92	1075.00	528.45	699.78	805.95	909.71	979.69	1096.72	1154.63
91+	542.93	713.05	816.81	927.81	1001.40	1123.26	1182.38	580.33	770.96	886.79	1001.40	1078.62	1206.51	1269.25

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

Appendix B2

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

BSC-02 VA - Pre Rate Stability

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	2.5% Simple Inflation							2.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	31.83	41.29	47.49	53.32	59.16	66.66	70.57	43.49	56.29	66.52	72.92	79.31	89.55	92.11
30	34.23	43.69	49.89	55.72	62.77	70.29	73.17	46.05	58.85	66.52	75.48	83.15	92.11	98.50
31	34.41	43.87	50.06	55.90	62.95	70.48	77.02	46.05	58.85	69.08	79.31	85.71	95.94	98.50
32	34.41	43.87	50.24	56.08	63.13	73.06	77.21	46.05	62.68	69.08	79.31	85.71	95.94	102.34
33	34.35	47.49	53.86	59.70	65.53	73.25	77.61	49.89	62.68	69.08	79.31	85.71	98.50	102.34
34	38.03	47.67	54.04	59.88	65.71	73.63	81.46	49.89	62.68	72.92	83.15	89.55	98.50	106.18
35	38.21	47.85	54.04	60.06	65.89	77.45	81.65	49.89	62.68	72.92	83.15	89.55	98.50	106.18
36	38.39	48.04	54.22	63.68	69.69	77.64	84.25	49.89	66.52	72.92	85.71	92.11	102.34	108.74
37	38.57	48.22	56.79	63.86	69.87	81.47	84.64	52.45	66.52	75.48	85.71	92.11	102.34	108.74
38	38.57	50.61	56.97	64.04	70.05	81.85	85.03	52.45	66.52	75.48	89.55	95.94	106.18	112.57
39	38.75	50.79	57.15	66.61	72.62	82.22	89.09	52.45	69.08	75.48	89.55	95.94	106.18	112.57
40	42.37	50.97	57.33	66.79	72.80	84.79	89.48	52.45	69.08	79.31	89.55	95.94	108.74	115.13
41	42.57	51.16	60.98	67.00	73.01	85.21	89.55	56.29	72.92	79.31	92.11	98.50	112.57	115.13
42	42.59	54.81	61.18	70.83	76.84	85.63	92.11	56.29	72.92	83.15	95.94	102.34	112.57	118.97
43	42.79	55.02	61.57	71.04	77.05	89.52	92.11	58.85	75.48	85.71	95.94	102.34	115.13	121.53
44	43.00	55.22	65.23	71.25	77.26	89.55	92.11	58.85	75.48	85.71	98.50	106.18	118.97	121.53
45	45.39	57.62	65.44	73.84	81.11	89.55	95.94	62.68	79.31	89.55	102.34	108.74	118.97	125.37
46	45.41	58.01	65.84	74.05	81.32	92.11	95.94	62.68	79.31	92.11	102.34	108.74	121.53	129.20
47	45.62	58.22	68.25	74.45	81.73	92.11	95.94	66.52	83.15	95.94	106.18	112.57	125.37	131.76
48	45.82	58.43	68.65	74.85	82.14	92.11	98.50	66.52	85.71	95.94	108.74	115.13	125.37	131.76
49	46.03	62.29	68.86	78.53	84.55	95.94	98.50	69.08	85.71	98.50	112.57	118.97	129.20	135.60
50	49.70	62.50	72.73	78.94	84.96	95.94	98.50	69.08	89.55	102.34	112.57	118.97	131.76	138.16
51	49.89	66.18	75.33	82.81	88.83	98.50	106.18	72.92	92.11	106.18	115.13	121.53	135.60	145.83
52	52.45	68.78	79.01	88.88	94.90	106.18	112.57	75.48	95.94	108.74	121.53	129.20	142.00	148.39
53	56.18	72.65	82.89	91.49	97.51	112.57	115.13	79.31	98.50	112.57	125.37	131.76	145.83	154.79
54	58.59	75.06	85.50	97.56	105.04	115.13	121.53	83.15	106.18	118.97	129.20	135.60	152.23	158.63
55	58.85	78.94	89.39	101.44	111.12	121.53	129.20	85.71	108.74	121.53	135.60	142.00	158.63	165.02
56	66.33	82.82	95.45	107.71	117.39	131.76	138.16	89.55	112.57	129.20	142.00	148.39	165.02	175.26
57	68.74	88.88	101.72	113.98	123.66	142.00	148.39	92.11	118.97	131.76	148.39	158.63	175.26	184.21
58	72.61	94.95	107.80	123.71	133.40	152.23	158.63	95.94	121.53	138.16	154.79	168.57	188.05	198.28
59	78.68	101.22	114.07	129.99	143.13	161.19	171.42	98.50	129.20	145.83	164.98	177.05	198.28	208.52
60	84.75	107.30	123.81	139.73	151.62	175.26	184.21	102.34	135.60	152.23	174.54	186.61	208.52	221.31
61	88.81	113.75	130.27	149.65	161.73	183.69	193.89	108.43	141.59	160.73	183.19	196.54	223.23	237.26
62	95.07	123.67	140.38	158.51	171.65	193.34	203.52	118.29	151.37	170.45	193.32	208.86	239.13	253.12
63	101.47	133.58	150.30	168.63	180.71	206.74	215.62	124.30	159.81	180.10	206.71	224.64	254.94	268.89
64	111.24	143.50	162.82	180.95	194.29	215.00	228.91	130.26	169.47	192.24	218.79	236.96	274.44	287.09
65	117.28	152.37	172.77	191.27	204.62	228.25	240.86	139.98	179.07	201.77	234.56	252.75	290.05	306.44
66	127.00	165.98	188.61	210.86	226.60	250.23	262.80	149.63	194.90	220.05	252.74	274.73	314.36	330.70
67	139.17	180.55	206.88	229.39	245.52	274.58	288.37	161.74	210.64	235.71	272.07	296.91	336.02	356.08
68	151.27	196.27	226.28	251.28	271.28	303.79	318.79	173.77	226.28	257.53	293.79	318.79	365.05	383.80
69	164.54	215.65	244.32	276.73	295.43	331.57	350.27	189.47	244.32	279.22	321.60	347.78	392.65	411.35
70	178.98	233.66	265.98	302.02	324.39	365.41	385.29	202.59	263.49	302.02	346.76	375.35	420.09	442.47
71	194.56	255.28	291.22	329.64	354.42	400.28	422.58	220.59	287.51	329.64	374.25	406.47	457.28	479.59
72	213.76	276.78	318.79	360.80	389.22	439.88	462.12	239.71	312.61	357.09	407.75	439.88	496.71	522.66
73	231.61	305.53	346.18	397.93	428.73	480.47	505.11	261.18	340.02	390.53	444.74	480.47	537.14	565.47
74	253.04	332.88	380.78	433.60	469.22	529.41	555.21	284.97	370.96	425.00	481.51	519.59	583.46	615.40
75	278.01	363.74	413.95	473.96	511.92	578.06	609.90	309.85	404.15	464.16	524.17	565.81	635.62	666.24
76	302.82	394.40	450.57	514.07	558.02	626.40	661.81	330.91	438.36	500.63	566.57	611.75	683.79	721.65
77	329.92	429.75	489.40	558.80	606.28	681.76	715.84	357.92	471.14	540.54	612.36	659.84	737.76	779.15
78	356.85	466.09	535.28	608.11	657.87	739.20	776.82	384.77	511.00	585.04	663.94	713.71	798.67	838.73
79	387.25	509.47	583.29	661.95	715.20	802.33	843.47	415.08	549.41	634.12	715.20	770.86	861.63	905.19
80	423.49	557.41						454.86	604.46					
81	466.92	612.91						500.70	663.58					
82	513.97	675.65						551.38	728.73					
83	567.06	744.42						604.46	803.54					
84	622.56	815.60						665.99	884.37					
85	752.86							805.95						
86	827.67							886.79						
87	912.12							974.86						
88	1052.08							1126.88						
89	1158.25							1239.09						
90	1272.87							1363.36						
91+	1400.76							1497.28						

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

Appendix C1

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

LTC-02 VA - Pre Rate Stability

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	4.2% Simple Inflation							4.2% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	12.45	14.42	17.28	18.25	19.19	29.06	31.56	26.00	34.00	40.00	44.00	48.00	54.00	56.00
30	13.41	15.39	18.24	19.21	20.15	30.07	33.67	28.00	36.00	40.00	46.00	50.00	56.00	60.00
31	14.37	16.35	19.21	20.17	21.11	31.07	35.77	28.00	36.00	42.00	48.00	52.00	58.00	60.00
32	14.37	16.35	20.17	21.13	22.07	33.07	36.82	28.00	38.00	42.00	48.00	52.00	58.00	62.00
33	15.32	17.31	21.13	22.09	23.03	34.08	38.93	30.00	38.00	42.00	48.00	52.00	60.00	62.00
34	15.32	18.27	22.09	23.05	23.99	36.08	41.03	30.00	38.00	44.00	50.00	54.00	60.00	64.00
35	16.28	19.23	22.09	24.01	24.95	38.09	42.08	30.00	38.00	44.00	50.00	54.00	60.00	64.00
36	17.24	20.19	23.05	24.97	26.87	39.09	44.19	30.00	40.00	44.00	52.00	56.00	62.00	66.00
37	18.20	21.15	24.97	25.93	27.83	41.09	46.29	32.00	40.00	46.00	52.00	56.00	62.00	66.00
38	18.20	22.12	25.93	26.89	28.79	43.10	48.40	32.00	40.00	46.00	54.00	58.00	64.00	68.00
39	19.15	23.08	26.89	28.81	30.71	45.10	51.55	32.00	42.00	46.00	54.00	58.00	64.00	68.00
40	20.11	24.04	27.85	29.77	31.67	47.11	53.66	32.00	42.00	48.00	54.00	58.00	66.00	70.00
41	21.16	25.10	28.93	30.86	32.76	49.33	54.00	34.00	44.00	48.00	56.00	60.00	68.00	70.00
42	21.25	26.17	30.01	32.92	34.83	51.58	56.00	34.00	44.00	50.00	58.00	62.00	68.00	72.00
43	22.32	27.25	32.08	34.03	35.95	53.84	56.00	36.00	46.00	52.00	58.00	62.00	70.00	74.00
44	23.39	28.34	33.18	35.14	37.07	54.00	56.00	36.00	46.00	52.00	60.00	64.00	72.00	74.00
45	24.47	29.43	34.30	37.24	39.18	54.00	58.00	38.00	48.00	54.00	62.00	66.00	72.00	76.00
46	24.58	31.52	36.41	38.38	40.33	56.00	58.00	38.00	48.00	56.00	62.00	66.00	74.00	78.00
47	25.67	32.64	37.54	40.51	42.47	56.00	58.00	40.00	50.00	58.00	64.00	68.00	76.00	80.00
48	26.78	33.76	39.68	42.66	44.63	56.00	60.00	40.00	52.00	58.00	66.00	70.00	76.00	80.00
49	27.89	35.89	40.84	43.83	45.81	58.00	60.00	42.00	52.00	60.00	68.00	72.00	78.00	82.00
50	29.01	37.03	43.00	46.01	48.00	58.00	60.00	42.00	54.00	62.00	68.00	72.00	80.00	84.00
51	30.00	38.20	45.20	48.21	50.22	60.00	64.00	44.00	56.00	64.00	70.00	74.00	82.00	88.00
52	32.00	40.38	46.40	50.44	52.45	64.00	68.00	46.00	58.00	66.00	74.00	78.00	86.00	90.00
53	33.44	42.58	48.63	52.68	54.70	68.00	70.00	48.00	60.00	68.00	76.00	80.00	88.00	94.00
54	34.60	43.78	50.88	54.95	57.99	70.00	74.00	50.00	64.00	72.00	78.00	82.00	92.00	96.00
55	36.00	46.01	53.14	57.23	60.28	74.00	78.00	52.00	66.00	74.00	82.00	86.00	96.00	100.00
56	38.98	48.23	55.40	60.52	63.59	80.00	84.00	54.00	68.00	78.00	86.00	90.00	100.00	106.00
57	40.16	50.47	58.70	63.84	66.92	86.00	90.00	56.00	72.00	80.00	90.00	96.00	106.00	112.00
58	42.38	52.73	60.98	67.18	70.28	92.00	96.00	58.00	74.00	84.00	94.00	100.44	114.00	120.00
59	44.61	56.04	64.33	70.55	73.66	98.00	104.00	60.00	78.00	88.00	99.76	103.90	120.00	126.00
60	46.86	58.33	67.70	73.94	77.06	106.00	112.00	62.00	82.00	92.00	102.19	106.35	126.00	134.00
61	50.09	62.63	72.01	78.27	82.45	109.20	115.05	64.35	83.85	95.55	106.56	110.73	132.60	140.40
62	53.34	66.94	77.40	83.67	86.81	112.10	117.80	68.40	87.40	98.80	111.99	116.17	138.70	146.30
63	57.35	71.28	81.76	89.09	93.28	116.55	122.10	70.30	90.65	101.75	116.40	121.64	144.30	151.70
64	60.92	75.63	88.23	94.53	98.73	118.80	126.00	72.00	93.60	106.20	120.60	127.12	151.20	158.40
65	63.00	81.05	92.75	101.05	105.26	122.50	129.50	75.25	96.25	108.50	126.00	132.63	155.75	164.50
66	66.30	86.70	98.60	108.42	113.68	130.90	137.70	78.20	102.00	115.60	132.60	141.05	164.90	173.40
67	70.95	92.40	105.60	116.84	124.21	140.25	146.85	82.50	107.25	120.45	138.60	150.53	171.60	181.50
68	75.20	97.60	112.00	124.80	134.40	150.40	158.40	86.40	112.00	128.00	145.60	158.40	180.80	190.40
69	79.05	103.85	117.80	133.30	142.60	159.65	168.95	91.45	117.80	134.85	155.00	167.40	189.10	198.40
70	84.00	109.50	124.50	141.00	151.50	171.00	180.00	94.50	123.00	141.00	162.00	175.50	196.50	207.00
71	88.45	116.00	131.95	149.35	160.95	181.25	191.40	100.05	130.50	149.35	169.65	184.15	207.35	217.50
72	93.80	121.80	140.00	158.20	170.80	193.20	203.00	105.00	137.20	156.80	179.20	193.20	218.40	229.60
73	98.55	129.60	147.15	168.75	182.25	203.85	214.65	110.70	144.45	166.05	189.00	203.85	228.15	240.30
74	104.00	136.50	156.00	178.10	192.40	217.10	227.50	117.00	152.10	174.20	197.60	213.20	239.20	252.20
75	110.00	143.75	163.75	187.50	202.50	228.75	241.25	122.50	160.00	183.75	207.50	223.75	251.25	263.75
76	115.20	150.00	171.60	195.60	212.40	238.80	252.00	126.00	166.80	190.80	216.00	232.80	260.40	274.80
77	120.75	157.55	179.40	204.70	221.95	249.55	262.20	131.10	172.50	197.80	224.25	241.50	270.25	285.20
78	125.40	163.90	188.10	213.40	231.00	259.60	272.80	135.30	179.30	205.70	233.20	250.80	280.50	294.80
79	130.20	171.15	196.35	222.60	240.45	269.85	283.50	139.65	184.80	213.15	240.45	259.35	289.80	304.50
80	136.00	179.00	205.00	233.00	252.00	283.00	297.00	146.00	194.00	223.00	252.00	271.00	303.00	319.00
81	150.00	197.00	226.00	257.00	277.00	311.00	327.00	161.00	213.00	245.00	277.00	298.00	334.00	351.00
82	165.00	217.00	249.00	283.00	305.00	342.00	360.00	177.00	234.00	270.00	305.00	328.00	367.00	386.00
83	182.00	239.00	273.00	310.00	335.00	376.00	396.00	194.00	258.00	297.00	335.00	361.00	404.00	425.00
84	200.00	262.00	301.00	342.00	369.00	414.00	436.00	214.00	284.00	327.00	369.00	397.00	444.00	467.00
85	242.00	318.00	364.00	413.00	446.00	501.00	527.00	259.00	343.00	395.00	446.00	480.00	537.00	566.00
86	266.00	349.00	400.00	455.00	491.00	551.00	580.00	285.00	378.00	435.00	491.00	528.00	591.00	622.00
87	293.00	384.00	440.00	500.00	540.00	606.00	638.00	313.00	415.00	478.00	540.00	581.00	650.00	684.00
88	338.00	444.00	509.00	577.00	623.00	700.00	736.00	362.00	480.00	552.00	623.00	671.00	751.00	791.00
89	372.00	488.00	559.00	635.00	686.00	770.00	810.00	398.00	528.00	607.00	686.00	738.00	826.00	870.00
90	409.00	537.00	615.00	698.00	754.00	847.00	891.00	438.00	580.00	668.00	754.00	812.00	909.00	957.00
91+	450.00	591.00	677.00	769.00	830.00	931.00	980.00	481.00	639.00	735.00	830.00	894.00	1000.00	1052.00

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

Appendix C1

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

BSC-02 VA - Pre Rate Stability

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	4.2% Simple Inflation							4.2% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	32.37	37.72	44.94	47.23	49.49	74.74	81.78	68.00	88.00	104.00	114.00	124.00	140.00	144.00
30	34.13	39.56	46.75	49.09	52.39	77.90	86.36	72.00	92.00	104.00	118.00	130.00	144.00	154.00
31	36.57	42.03	49.21	51.55	54.89	80.50	92.41	72.00	92.00	108.00	124.00	134.00	150.00	154.00
32	36.57	42.03	51.67	54.00	57.38	84.84	95.13	72.00	98.00	108.00	124.00	134.00	150.00	160.00
33	39.00	45.00	54.68	56.97	59.22	87.41	100.56	78.00	98.00	108.00	124.00	134.00	154.00	160.00
34	39.58	47.50	57.16	59.45	61.69	92.55	106.68	78.00	98.00	114.00	130.00	140.00	154.00	166.00
35	42.06	50.00	57.16	61.93	64.15	98.39	109.42	78.00	98.00	114.00	130.00	140.00	154.00	166.00
36	44.53	52.50	59.65	64.93	69.61	100.98	113.87	78.00	104.00	114.00	134.00	144.00	160.00	170.00
37	47.01	55.00	63.80	67.43	72.10	106.84	119.29	82.00	104.00	118.00	134.00	144.00	160.00	170.00
38	47.01	56.67	66.26	69.92	74.59	112.05	124.71	82.00	104.00	118.00	140.00	150.00	166.00	176.00
39	49.48	59.14	68.71	74.09	78.77	117.26	133.66	82.00	108.00	118.00	140.00	150.00	166.00	176.00
40	52.60	61.60	71.17	76.56	81.23	121.39	139.11	82.00	108.00	124.00	140.00	150.00	170.00	180.00
41	55.35	64.32	74.60	79.35	84.04	127.12	140.00	88.00	114.00	124.00	144.00	154.00	176.00	180.00
42	55.59	67.74	77.40	85.30	89.98	132.91	144.00	88.00	114.00	130.00	150.00	160.00	176.00	186.00
43	58.37	70.53	82.72	88.16	92.86	139.58	144.00	92.00	118.00	134.00	150.00	160.00	180.00	190.00
44	61.17	73.34	86.28	91.05	95.77	140.00	144.00	92.00	118.00	134.00	154.00	166.00	186.00	190.00
45	62.93	75.21	89.18	95.54	101.88	140.00	150.00	98.00	124.00	140.00	160.00	170.00	186.00	196.00
46	63.20	80.55	94.65	98.45	104.86	144.00	150.00	98.00	124.00	144.00	160.00	170.00	190.00	202.00
47	66.02	83.40	96.54	103.92	110.43	144.00	150.00	104.00	130.00	150.00	166.00	176.00	196.00	206.00
48	68.86	86.27	102.03	109.43	116.05	144.00	154.00	104.00	134.00	150.00	170.00	180.00	196.00	206.00
49	71.72	92.56	105.01	113.22	118.06	150.00	154.00	108.00	134.00	154.00	176.00	186.00	202.00	212.00
50	75.44	95.51	111.41	118.85	123.70	150.00	154.00	108.00	140.00	160.00	176.00	186.00	206.00	216.00
51	78.00	99.31	115.94	125.35	130.20	154.00	166.00	114.00	144.00	166.00	180.00	190.00	212.00	228.00
52	82.00	103.83	119.88	130.77	135.65	166.00	176.00	118.00	150.00	170.00	190.00	202.00	222.00	232.00
53	86.55	110.32	126.44	135.47	140.40	176.00	180.00	124.00	154.00	176.00	196.00	206.00	228.00	242.00
54	88.42	112.30	131.11	141.03	150.41	180.00	190.00	130.00	166.00	186.00	202.00	212.00	238.00	248.00
55	92.00	118.86	137.78	147.68	156.03	190.00	202.00	134.00	170.00	190.00	212.00	222.00	248.00	258.00
56	101.35	125.41	143.27	155.89	164.27	206.00	216.00	140.00	176.00	202.00	222.00	232.00	258.00	274.00
57	103.26	130.86	151.47	164.16	172.58	222.00	232.00	144.00	186.00	206.00	232.00	248.00	274.00	288.00
58	109.79	136.37	157.08	173.26	181.69	238.00	248.00	150.00	190.00	216.00	242.00	259.96	294.00	310.00
59	115.25	144.62	165.41	181.66	190.84	252.00	268.00	154.00	202.00	228.00	257.39	267.45	310.00	326.00
60	120.76	150.24	174.58	190.86	198.39	274.00	288.00	160.00	212.00	238.00	264.14	274.26	326.00	346.00
61	129.87	161.04	185.44	202.48	212.71	280.80	296.40	165.75	216.45	245.70	274.01	286.05	341.25	362.70
62	137.95	172.65	199.79	215.15	224.39	288.80	304.00	176.70	226.10	254.60	288.52	299.51	357.20	378.10
63	148.00	184.28	211.50	229.58	239.87	301.55	314.50	181.30	233.10	262.70	301.16	313.79	371.85	392.20
64	157.68	195.95	227.64	243.09	255.06	306.00	325.80	185.40	241.20	273.60	311.40	327.39	390.60	408.60
65	162.75	208.67	239.75	260.34	272.35	316.75	334.25	194.25	248.50	280.00	325.50	341.78	402.50	425.25
66	171.70	224.40	255.00	280.23	293.95	338.30	355.30	202.30	263.50	297.50	341.70	363.42	425.00	447.10
67	183.15	237.60	272.25	301.16	320.33	361.35	379.50	212.85	277.20	310.20	358.05	387.77	442.20	468.60
68	193.60	251.20	289.60	321.60	347.20	388.80	408.00	222.40	289.60	329.60	376.00	408.00	467.20	491.20
69	204.60	268.15	303.80	344.10	367.35	412.30	435.55	235.60	303.80	347.20	399.90	432.45	488.25	511.50
70	216.00	282.00	321.00	364.50	391.50	441.00	465.00	244.50	318.00	364.50	418.50	453.00	507.00	534.00
71	227.65	298.70	340.75	385.70	414.70	468.35	494.45	258.10	336.40	385.70	437.90	475.60	535.05	561.15
72	242.20	313.60	361.20	408.80	441.00	498.40	523.60	271.60	354.20	404.60	462.00	498.40	562.80	592.20
73	253.80	334.80	379.35	436.05	469.80	526.50	553.50	286.20	372.60	427.95	487.35	526.50	588.60	619.65
74	267.80	352.30	403.00	458.90	496.60	560.30	587.60	301.60	392.60	449.80	509.60	549.90	617.50	651.30
75	283.75	371.25	422.50	483.75	522.50	590.00	622.50	316.25	412.50	473.75	535.00	577.50	648.75	680.00
76	297.60	387.60	442.80	505.20	548.40	615.60	650.40	325.20	430.80	492.00	556.80	601.20	672.00	709.20
77	311.65	405.95	462.30	527.85	572.70	644.00	676.20	338.10	445.05	510.60	578.45	623.30	696.90	736.00
78	323.40	422.40	485.10	551.10	596.20	669.90	704.00	348.70	463.10	530.20	601.70	646.80	723.80	760.10
79	336.00	442.05	506.10	574.35	620.55	696.15	731.85	360.15	476.70	550.20	620.55	668.85	747.60	785.40
80	351.00	462.00						377.00	501.00					
81	387.00	508.00						415.00	550.00					
82	426.00	560.00						457.00	604.00					
83	470.00	617.00						501.00	666.00					
84	516.00	676.00						552.00	733.00					
85	624.00							668.00						
86	686.00							735.00						
87	756.00							808.00						
88	872.00							934.00						
89	960.00							1027.00						
90	1055.00							1130.00						
91+	1161.00							1241.00						

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

Appendix C2

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

LTC-02 VA - Pre Rate Stability

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	1.7% Simple Inflation							1.7% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	10.00	13.00	15.00	17.00	19.00	21.00	22.00	13.00	17.00	20.00	22.00	24.00	27.00	28.00
30	11.00	14.00	16.00	18.00	20.00	22.00	23.00	14.00	18.00	20.00	23.00	25.00	28.00	30.00
31	11.00	14.00	16.00	18.00	20.00	22.00	24.00	14.00	18.00	21.00	24.00	26.00	29.00	30.00
32	11.00	14.00	16.00	18.00	20.00	23.00	24.00	14.00	19.00	21.00	24.00	26.00	29.00	31.00
33	11.00	15.00	17.00	19.00	21.00	23.00	24.00	15.00	19.00	21.00	24.00	26.00	30.00	31.00
34	12.00	15.00	17.00	19.00	21.00	23.00	25.00	15.00	19.00	22.00	25.00	27.00	30.00	32.00
35	12.00	15.00	17.00	19.00	21.00	24.00	25.00	15.00	19.00	22.00	25.00	27.00	30.00	32.00
36	12.00	15.00	17.00	20.00	22.00	24.00	26.00	15.00	20.00	22.00	26.00	28.00	31.00	33.00
37	12.00	15.00	18.00	20.00	22.00	25.00	26.00	16.00	20.00	23.00	26.00	28.00	31.00	33.00
38	12.00	16.00	18.00	20.00	22.00	25.00	26.00	16.00	20.00	23.00	27.00	29.00	32.00	34.00
39	12.00	16.00	18.00	21.00	23.00	25.00	27.00	16.00	21.00	23.00	27.00	29.00	32.00	34.00
40	13.00	16.00	18.00	21.00	23.00	26.00	27.00	16.00	21.00	24.00	27.00	29.00	33.00	35.00
41	13.00	16.00	19.00	21.00	23.00	26.00	27.00	17.00	22.00	24.00	28.00	30.00	34.00	35.00
42	13.00	17.00	19.00	22.00	24.00	26.00	28.00	17.00	22.00	25.00	29.00	31.00	34.00	36.00
43	13.00	17.00	19.00	22.00	24.00	27.00	28.00	18.00	23.00	26.00	29.00	31.00	35.00	37.00
44	13.00	17.00	20.00	22.00	24.00	27.00	28.00	18.00	23.00	26.00	30.00	32.00	36.00	37.00
45	14.00	18.00	20.00	23.00	25.00	27.00	29.00	19.00	24.00	27.00	31.00	33.00	36.00	38.00
46	14.00	18.00	20.00	23.00	25.00	28.00	29.00	19.00	24.00	28.00	31.00	33.00	37.00	39.00
47	14.00	18.00	21.00	23.00	25.00	28.00	29.00	20.00	25.00	29.00	32.00	34.00	38.00	40.00
48	14.00	18.00	21.00	23.00	25.00	28.00	30.00	20.00	26.00	29.00	33.00	35.00	38.00	40.00
49	14.00	19.00	21.00	24.00	26.00	29.00	30.00	21.00	26.00	30.00	34.00	36.00	39.00	41.00
50	15.00	19.00	22.00	24.00	26.00	29.00	30.00	21.00	27.00	31.00	34.00	36.00	40.00	42.00
51	15.00	20.00	23.00	25.00	27.00	30.00	32.00	22.00	28.00	32.00	35.00	37.00	41.00	44.00
52	16.00	21.00	24.00	27.00	29.00	32.00	34.00	23.00	29.00	33.00	37.00	39.00	43.00	45.00
53	17.00	22.00	25.00	28.00	30.00	34.00	35.00	24.00	30.00	34.00	38.00	40.00	44.00	47.00
54	18.00	23.00	26.00	30.00	32.00	35.00	37.00	25.00	32.00	36.00	39.00	41.00	46.00	48.00
55	18.00	24.00	27.00	31.00	34.00	37.00	39.00	26.00	33.00	37.00	41.00	43.00	48.00	50.00
56	20.00	25.00	29.00	33.00	36.00	40.00	42.00	27.00	34.00	39.00	43.00	45.00	50.00	53.00
57	21.00	27.00	31.00	35.00	38.00	43.00	45.00	28.00	36.00	40.00	45.00	48.00	53.00	56.00
58	22.00	29.00	33.00	38.00	41.00	46.00	48.00	29.00	37.00	42.00	47.00	51.00	57.00	60.00
59	24.00	31.00	35.00	40.00	44.00	49.00	52.00	30.00	39.00	44.00	50.00	54.00	60.00	63.00
60	26.00	33.00	38.00	43.00	47.00	53.00	56.00	31.00	41.00	46.00	53.00	57.00	63.00	67.00
61	27.00	35.00	40.00	46.00	50.00	56.00	59.00	33.00	43.00	49.00	56.00	60.00	68.00	72.00
62	29.00	38.00	43.00	49.00	53.00	59.00	62.00	36.00	46.00	52.00	59.00	64.00	73.00	77.00
63	31.00	41.00	46.00	52.00	56.00	63.00	66.00	38.00	49.00	55.00	63.00	69.00	78.00	82.00
64	34.00	44.00	50.00	56.00	60.00	66.00	70.00	40.00	52.00	59.00	67.00	73.00	84.00	88.00
65	36.00	47.00	53.00	59.00	63.00	70.00	74.00	43.00	55.00	62.00	72.00	78.00	89.00	94.00
66	39.00	51.00	58.00	65.00	70.00	77.00	81.00	46.00	60.00	68.00	78.00	85.00	97.00	102.00
67	43.00	56.00	64.00	71.00	76.00	85.00	89.00	50.00	65.00	73.00	84.00	92.00	104.00	110.00
68	47.00	61.00	70.00	78.00	84.00	94.00	99.00	54.00	70.00	80.00	91.00	99.00	113.00	119.00
69	51.00	67.00	76.00	86.00	92.00	103.00	109.00	59.00	76.00	87.00	100.00	108.00	122.00	128.00
70	56.00	73.00	83.00	94.00	101.00	114.00	120.00	63.00	82.00	94.00	108.00	117.00	131.00	138.00
71	61.00	80.00	91.00	103.00	111.00	125.00	132.00	69.00	90.00	103.00	117.00	127.00	143.00	150.00
72	67.00	87.00	100.00	113.00	122.00	138.00	145.00	75.00	98.00	112.00	128.00	138.00	156.00	164.00
73	73.00	96.00	109.00	125.00	135.00	151.00	159.00	82.00	107.00	123.00	140.00	151.00	169.00	178.00
74	80.00	105.00	120.00	137.00	148.00	167.00	175.00	90.00	117.00	134.00	152.00	164.00	184.00	194.00
75	88.00	115.00	131.00	150.00	162.00	183.00	193.00	98.00	128.00	147.00	166.00	179.00	201.00	211.00
76	96.00	125.00	143.00	163.00	177.00	199.00	210.00	105.00	139.00	159.00	180.00	194.00	217.00	229.00
77	105.00	137.00	156.00	178.00	193.00	217.00	228.00	114.00	150.00	172.00	195.00	210.00	235.00	248.00
78	114.00	149.00	171.00	194.00	210.00	236.00	248.00	123.00	163.00	187.00	212.00	228.00	255.00	268.00
79	124.00	163.00	187.00	212.00	229.00	257.00	270.00	133.00	176.00	203.00	229.00	247.00	276.00	290.00
80	136.00	179.00	205.00	233.00	252.00	283.00	297.00	146.00	194.00	223.00	252.00	271.00	303.00	319.00
81	150.00	197.00	226.00	257.00	277.00	311.00	327.00	161.00	213.00	245.00	277.00	298.00	334.00	351.00
82	165.00	217.00	249.00	283.00	305.00	342.00	360.00	177.00	234.00	270.00	305.00	328.00	367.00	386.00
83	182.00	239.00	273.00	310.00	335.00	376.00	396.00	194.00	258.00	297.00	335.00	361.00	404.00	425.00
84	200.00	262.00	301.00	342.00	369.00	414.00	436.00	214.00	284.00	327.00	369.00	397.00	444.00	467.00
85	242.00	318.00	364.00	413.00	446.00	501.00	527.00	259.00	343.00	395.00	446.00	480.00	537.00	566.00
86	266.00	349.00	400.00	455.00	491.00	551.00	580.00	285.00	378.00	435.00	491.00	528.00	591.00	622.00
87	293.00	384.00	440.00	500.00	540.00	606.00	638.00	313.00	415.00	478.00	540.00	581.00	650.00	684.00
88	338.00	444.00	509.00	577.00	623.00	700.00	736.00	362.00	480.00	552.00	623.00	671.00	751.00	791.00
89	372.00	488.00	559.00	635.00	686.00	770.00	810.00	398.00	528.00	607.00	686.00	738.00	826.00	870.00
90	409.00	537.00	615.00	698.00	754.00	847.00	891.00	438.00	580.00	668.00	754.00	812.00	909.00	957.00
91+	450.00	591.00	677.00	769.00	830.00	931.00	980.00	481.00	639.00	735.00	830.00	894.00	1000.00	1052.00

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

Appendix C2

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

BSC-02 VA - Pre Rate Stability

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	1.7% Simple Inflation							1.7% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	26.00	34.00	39.00	44.00	49.00	54.00	57.00	34.00	44.00	52.00	57.00	62.00	70.00	72.00
30	28.00	36.00	41.00	46.00	52.00	57.00	59.00	36.00	46.00	52.00	59.00	65.00	72.00	77.00
31	28.00	36.00	41.00	46.00	52.00	57.00	62.00	36.00	46.00	54.00	62.00	67.00	75.00	77.00
32	28.00	36.00	41.00	46.00	52.00	59.00	62.00	36.00	49.00	54.00	62.00	67.00	75.00	80.00
33	28.00	39.00	44.00	49.00	54.00	59.00	62.00	39.00	49.00	54.00	62.00	67.00	77.00	80.00
34	31.00	39.00	44.00	49.00	54.00	59.00	65.00	39.00	49.00	57.00	65.00	70.00	77.00	83.00
35	31.00	39.00	44.00	49.00	54.00	62.00	65.00	39.00	49.00	57.00	65.00	70.00	77.00	83.00
36	31.00	39.00	44.00	52.00	57.00	62.00	67.00	39.00	52.00	57.00	67.00	72.00	80.00	85.00
37	31.00	39.00	46.00	52.00	57.00	65.00	67.00	41.00	52.00	59.00	67.00	72.00	80.00	85.00
38	31.00	41.00	46.00	52.00	57.00	65.00	67.00	41.00	52.00	59.00	70.00	75.00	83.00	88.00
39	31.00	41.00	46.00	54.00	59.00	65.00	70.00	41.00	54.00	59.00	70.00	75.00	83.00	88.00
40	34.00	41.00	46.00	54.00	59.00	67.00	70.00	41.00	54.00	62.00	70.00	75.00	85.00	90.00
41	34.00	41.00	49.00	54.00	59.00	67.00	70.00	44.00	57.00	62.00	72.00	77.00	88.00	90.00
42	34.00	44.00	49.00	57.00	62.00	67.00	72.00	44.00	57.00	65.00	75.00	80.00	88.00	93.00
43	34.00	44.00	49.00	57.00	62.00	70.00	72.00	46.00	59.00	67.00	75.00	80.00	90.00	95.00
44	34.00	44.00	52.00	57.00	62.00	70.00	72.00	46.00	59.00	67.00	77.00	83.00	93.00	95.00
45	36.00	46.00	52.00	59.00	65.00	70.00	75.00	49.00	62.00	70.00	80.00	85.00	93.00	98.00
46	36.00	46.00	52.00	59.00	65.00	72.00	75.00	49.00	62.00	72.00	80.00	85.00	95.00	101.00
47	36.00	46.00	54.00	59.00	65.00	72.00	75.00	52.00	65.00	75.00	83.00	88.00	98.00	103.00
48	36.00	46.00	54.00	59.00	65.00	72.00	77.00	52.00	67.00	75.00	85.00	90.00	98.00	103.00
49	36.00	49.00	54.00	62.00	67.00	75.00	77.00	54.00	67.00	77.00	88.00	93.00	101.00	106.00
50	39.00	49.00	57.00	62.00	67.00	75.00	77.00	54.00	70.00	80.00	88.00	93.00	103.00	108.00
51	39.00	52.00	59.00	65.00	70.00	77.00	83.00	57.00	72.00	83.00	90.00	95.00	106.00	114.00
52	41.00	54.00	62.00	70.00	75.00	83.00	88.00	59.00	75.00	85.00	95.00	101.00	111.00	116.00
53	44.00	57.00	65.00	72.00	77.00	88.00	90.00	62.00	77.00	88.00	98.00	103.00	114.00	121.00
54	46.00	59.00	67.00	77.00	83.00	90.00	95.00	65.00	83.00	93.00	101.00	106.00	119.00	124.00
55	46.00	62.00	70.00	80.00	88.00	95.00	101.00	67.00	85.00	95.00	106.00	111.00	124.00	129.00
56	52.00	65.00	75.00	85.00	93.00	103.00	108.00	70.00	88.00	101.00	111.00	116.00	129.00	137.00
57	54.00	70.00	80.00	90.00	98.00	111.00	116.00	72.00	93.00	103.00	116.00	124.00	137.00	144.00
58	57.00	75.00	85.00	98.00	106.00	119.00	124.00	75.00	95.00	108.00	121.00	132.00	147.00	155.00
59	62.00	80.00	90.00	103.00	114.00	126.00	134.00	77.00	101.00	114.00	129.00	139.00	155.00	163.00
60	67.00	85.00	98.00	111.00	121.00	137.00	144.00	80.00	106.00	119.00	137.00	147.00	163.00	173.00
61	70.00	90.00	103.00	119.00	129.00	144.00	152.00	85.00	111.00	126.00	144.00	155.00	175.00	186.00
62	75.00	98.00	111.00	126.00	137.00	152.00	160.00	93.00	119.00	134.00	152.00	165.00	188.00	199.00
63	80.00	106.00	119.00	134.00	144.00	163.00	170.00	98.00	126.00	142.00	163.00	178.00	201.00	212.00
64	88.00	114.00	129.00	144.00	155.00	170.00	181.00	103.00	134.00	152.00	173.00	188.00	217.00	227.00
65	93.00	121.00	137.00	152.00	163.00	181.00	191.00	111.00	142.00	160.00	186.00	201.00	230.00	243.00
66	101.00	132.00	150.00	168.00	181.00	199.00	209.00	119.00	155.00	175.00	201.00	219.00	250.00	263.00
67	111.00	144.00	165.00	183.00	196.00	219.00	230.00	129.00	168.00	188.00	217.00	237.00	268.00	284.00
68	121.00	157.00	181.00	201.00	217.00	243.00	255.00	139.00	181.00	206.00	235.00	255.00	292.00	307.00
69	132.00	173.00	196.00	222.00	237.00	266.00	281.00	152.00	196.00	224.00	258.00	279.00	315.00	330.00
70	144.00	188.00	214.00	243.00	261.00	294.00	310.00	163.00	212.00	243.00	279.00	302.00	338.00	356.00
71	157.00	206.00	235.00	266.00	286.00	323.00	341.00	178.00	232.00	266.00	302.00	328.00	369.00	387.00
72	173.00	224.00	258.00	292.00	315.00	356.00	374.00	194.00	253.00	289.00	330.00	356.00	402.00	423.00
73	188.00	248.00	281.00	323.00	348.00	390.00	410.00	212.00	276.00	317.00	361.00	390.00	436.00	459.00
74	206.00	271.00	310.00	353.00	382.00	431.00	452.00	232.00	302.00	346.00	392.00	423.00	475.00	501.00
75	227.00	297.00	338.00	387.00	418.00	472.00	498.00	253.00	330.00	379.00	428.00	462.00	519.00	544.00
76	248.00	323.00	369.00	421.00	457.00	513.00	542.00	271.00	359.00	410.00	464.00	501.00	560.00	591.00
77	271.00	353.00	402.00	459.00	498.00	560.00	588.00	294.00	387.00	444.00	503.00	542.00	606.00	640.00
78	294.00	384.00	441.00	501.00	542.00	609.00	640.00	317.00	421.00	482.00	547.00	588.00	658.00	691.00
79	320.00	421.00	482.00	547.00	591.00	663.00	697.00	343.00	454.00	524.00	591.00	637.00	712.00	748.00
80	351.00	462.00						377.00	501.00					
81	387.00	508.00						415.00	550.00					
82	426.00	560.00						457.00	604.00					
83	470.00	617.00						501.00	666.00					
84	516.00	676.00						552.00	733.00					
85	624.00							668.00						
86	686.00							735.00						
87	756.00							808.00						
88	872.00							934.00						
89	960.00							1027.00						
90	1055.00							1130.00						
91+	1161.00							1241.00						

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

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase - Gold Policy Series
March 30, 2016

Product Name	Form Number	Issue Date Range
Advantage Gold Select	LTC-96 VA	Sep 1996 - Mar 1998
Advantage Gold Select	LTC-96 VA 9/96	Jan 1997 - Sep 2003
Advantage Classic	LTC-96CL VA	Nov 1996 - May 1997
Advantage Classic	LTC-96CL VA 9/96	Feb 1997 - Nov 1997
Advantage Gold Facility Only	NH-99 VA 4/99	Jan 2000 - Feb 2003
Fidelity Advantage Gold Select	LTC2000 VA 4/00	May 2002 - Dec 2002

1. Scope & Purpose

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

2. Benefit Description

A brief policy description for each of the policy forms:

LTC-96 VA, LTC-96 VA 9/96
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility or covered services received in a community setting.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in a community setting or in an assisted living facility, the maximum daily amount could be 50%, 80%, or 100% of the nursing home maximum daily amount, as elected at issue. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toiletting, transferring and maintaining continence.

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

LTC-96CL VA, LTC-96CL VA 9/96
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility or covered services received in a community setting.

For care received in a nursing home, provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in a community setting or in an assisted living facility, provides reimbursement of 80% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount; this maximum daily amount could be 50%, 80%, or 100% of the nursing home maximum daily amount, and is elected at issue. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toiletting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving nursing home benefits

and will continue to be waived until the insured stops receiving such benefits.

LTC2000 VA 4/00
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility or covered services received in a community setting.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in a community setting or in an assisted living facility, the maximum daily amount is 150% of the nursing home maximum daily amount. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toiletting, transferring and maintaining continence.

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

NH-99 VA 4/99
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toiletting, transferring and maintaining continence.

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

3. Renewability

All policy forms are guaranteed renewable.

4. Applicability

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

5. Actuarial Assumptions

Morbidity

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

Our claims projections include 12 years of future morbidity improvements at 1.1% per year.

Below are currently expected sample annual claim costs for an LTC-96 9/96 policy, 100% HHC, $10 daily benefit, with no inflation protection:

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	1.16	4.19
60	4.40	10.17
65	13.13	28.90
70	28.14	59.61
75	75.83	161.39
80	177.08	299.97
85	361.81	513.14
90	439.44	547.33
95	486.67	540.98

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	3.77	13.54
70	22.95	50.31
75	86.37	178.84
80	189.52	315.63
85	392.22	550.72
90	474.39	586.86
95	505.72	547.15

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	25.25	81.59
80	195.70	324.80
85	469.94	627.28
90	506.74	613.87
95	531.66	552.54

Voluntary Lapses

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

Duration	Inflation Option	
	None/GPO	**All Other**
1	4.90%	3.70%
2	3.50%	2.95%
3	2.90%	2.50%
4	2.35%	1.85%
5	2.05%	1.75%
6	1.00%	0.90%
7	1.00%	0.85%
8	1.00%	0.85%
9	1.00%	0.85%
10	1.00%	0.85%
11+	0.95%	0.85%

Mortality

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

The base mortality table is the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 19 years of historical improvements based on scale AA. We then apply the following series of adjustment factors (factors for ages not listed above are interpolated):

Policy Duration	Preferred Risk Class (Married)				Pref. Risk Class (Single, Female)				Pref. Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	22.9%	13.1%	13.1%	19.7%	26.6%	15.2%	15.2%	22.8%	27.8%	15.9%	15.9%	23.8%
2	24.9%	15.1%	17.7%	22.9%	28.8%	17.5%	20.5%	26.6%	30.2%	18.3%	21.4%	27.8%
3	26.9%	17.0%	22.3%	26.2%	31.1%	19.7%	25.8%	30.4%	32.5%	20.6%	27.0%	31.7%
4	28.2%	19.0%	26.9%	29.5%	32.6%	22.0%	31.1%	34.2%	34.1%	23.0%	32.5%	35.7%
5	29.5%	21.6%	31.5%	32.8%	34.2%	25.1%	36.4%	38.0%	35.7%	26.2%	38.1%	39.7%
6	30.8%	24.9%	36.1%	36.1%	35.7%	28.8%	41.8%	41.8%	37.3%	30.2%	43.6%	43.6%
7	32.1%	28.8%	38.0%	39.3%	37.2%	33.4%	44.0%	45.5%	38.9%	34.9%	46.0%	47.6%
8	33.4%	33.4%	40.0%	42.6%	38.7%	38.7%	46.3%	49.3%	40.5%	40.5%	48.4%	51.6%
9	34.7%	38.0%	42.0%	45.9%	40.2%	44.0%	48.6%	53.1%	42.1%	46.0%	50.8%	55.6%
10	35.4%	42.6%	43.9%	49.2%	41.0%	49.3%	50.9%	56.9%	42.9%	51.6%	53.2%	59.5%
11	36.1%	44.6%	47.9%	52.4%	41.8%	51.6%	55.4%	60.7%	43.7%	54.0%	57.9%	63.5%
12	37.0%	45.9%	51.8%	55.7%	42.8%	53.1%	60.0%	64.5%	44.8%	55.6%	62.7%	67.5%
13	37.9%	46.5%	53.8%	59.0%	43.8%	53.9%	62.2%	68.3%	45.8%	56.3%	65.1%	71.4%
14	38.8%	47.3%	55.7%	62.3%	44.9%	54.7%	64.5%	72.1%	46.9%	57.2%	67.5%	75.4%
15	39.6%	48.1%	57.7%	65.6%	45.9%	55.7%	66.8%	75.9%	48.0%	58.2%	69.8%	79.4%
16	42.2%	51.1%	61.4%	68.2%	47.5%	57.5%	69.1%	76.8%	49.2%	59.6%	71.6%	79.6%
17	44.8%	54.2%	64.9%	70.9%	49.0%	59.2%	70.9%	77.5%	50.4%	60.9%	72.9%	79.7%
18	47.6%	57.4%	68.6%	73.7%	50.5%	60.9%	72.8%	78.2%	51.5%	62.1%	74.2%	79.7%
19	50.4%	60.7%	72.5%	76.5%	51.9%	62.6%	74.7%	78.8%	52.4%	63.2%	75.5%	79.6%
20	53.4%	64.2%	76.9%	79.3%	53.4%	64.2%	76.9%	79.3%	53.4%	64.2%	76.9%	79.3%
21	56.1%	67.2%	81.4%	81.4%	56.1%	67.2%	81.4%	81.4%	56.1%	67.2%	81.4%	81.4%
22	59.2%	70.3%	83.4%	83.4%	59.2%	70.3%	83.4%	83.4%	59.2%	70.3%	83.4%	83.4%
23	62.4%	73.6%	85.5%	85.5%	62.4%	73.6%	85.5%	85.5%	62.4%	73.6%	85.5%	85.5%
24	66.5%	76.9%	87.5%	87.5%	66.5%	76.9%	87.5%	87.5%	66.5%	76.9%	87.5%	87.5%
25	71.7%	80.2%	89.6%	89.6%	71.7%	80.2%	89.6%	89.6%	71.7%	80.2%	89.6%	89.6%
26	75.3%	81.8%	89.6%	89.6%	75.3%	81.8%	89.6%	89.6%	75.3%	81.8%	89.6%	89.6%
27	78.9%	83.4%	89.6%	89.6%	78.9%	83.4%	89.6%	89.6%	78.9%	83.4%	89.6%	89.6%
28	82.4%	84.9%	89.6%	89.6%	82.4%	84.9%	89.6%	89.6%	82.4%	84.9%	89.6%	89.6%
29	86.0%	86.5%	89.6%	89.6%	86.0%	86.5%	89.6%	89.6%	86.0%	86.5%	89.6%	89.6%
30	89.6%	89.6%	89.6%	89.6%	89.6%	89.6%	89.6%	89.6%	89.6%	89.6%	89.6%	89.6%

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase - Gold Policy Series
March 30, 2016

Policy Duration	Standard Risk Class (Married)				Std. Risk Class (Single, Female)				Std. Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	34.1%	19.5%	19.5%	29.2%	39.5%	22.6%	22.6%	33.9%	41.3%	23.6%	23.6%	35.4%
2	38.2%	23.1%	27.1%	35.2%	44.2%	26.8%	31.4%	40.7%	46.3%	28.0%	32.9%	42.6%
3	42.5%	26.9%	35.2%	41.5%	49.2%	31.2%	40.8%	48.0%	51.4%	32.6%	42.7%	50.2%
4	45.9%	30.9%	43.7%	48.0%	53.1%	35.8%	50.7%	55.6%	55.5%	37.5%	53.0%	58.1%
5	49.4%	36.2%	52.7%	54.9%	57.2%	41.9%	61.0%	63.6%	59.8%	43.9%	63.8%	66.4%
6	53.0%	42.9%	62.1%	62.1%	61.4%	49.7%	71.9%	71.9%	64.2%	51.9%	75.1%	75.1%
7	55.3%	49.7%	65.5%	67.7%	64.0%	57.5%	75.8%	78.4%	66.9%	60.1%	79.2%	82.0%
8	57.6%	57.6%	68.8%	73.4%	66.6%	66.6%	79.7%	84.9%	69.7%	69.7%	83.3%	88.8%
9	59.8%	65.5%	72.2%	79.0%	69.3%	75.8%	83.6%	91.5%	72.4%	79.2%	87.4%	95.6%
10	60.9%	73.4%	75.6%	84.6%	70.6%	84.9%	87.6%	98.0%	73.8%	88.8%	91.5%	102.5%
11	62.2%	76.7%	82.4%	90.3%	72.0%	88.9%	95.4%	104.5%	75.3%	92.9%	99.7%	109.3%
12	63.6%	79.0%	89.2%	95.9%	73.7%	91.5%	103.2%	111.1%	77.0%	95.6%	107.9%	116.1%
13	65.2%	80.1%	92.5%	101.6%	75.5%	92.8%	107.2%	117.6%	78.9%	97.0%	112.0%	123.0%
14	66.7%	81.4%	95.9%	107.2%	77.2%	94.2%	111.1%	124.1%	80.8%	98.5%	116.1%	129.8%
15	68.2%	82.8%	99.3%	112.9%	79.0%	95.9%	115.0%	130.7%	82.6%	100.3%	120.2%	136.6%
16	70.5%	85.4%	102.6%	114.0%	79.3%	96.0%	115.5%	128.3%	82.3%	99.6%	119.8%	133.1%
17	72.8%	88.0%	105.4%	115.2%	79.6%	96.2%	115.2%	125.9%	81.8%	98.9%	118.5%	129.5%
18	75.2%	90.7%	108.4%	116.4%	79.8%	96.2%	115.1%	123.6%	81.3%	98.1%	117.3%	125.9%
19	77.5%	93.4%	111.6%	117.6%	79.9%	96.2%	114.9%	121.2%	80.7%	97.2%	116.1%	122.4%
20	79.9%	96.2%	115.2%	118.8%	79.9%	96.2%	115.2%	118.8%	79.9%	96.2%	115.2%	118.8%
21	82.0%	98.1%	118.8%	118.8%	82.0%	98.1%	118.8%	118.8%	82.0%	98.1%	118.8%	118.8%
22	84.3%	100.1%	118.8%	118.8%	84.3%	100.1%	118.8%	118.8%	84.3%	100.1%	118.8%	118.8%
23	86.7%	102.2%	118.8%	118.8%	86.7%	102.2%	118.8%	118.8%	86.7%	102.2%	118.8%	118.8%
24	90.3%	104.3%	118.8%	118.8%	90.3%	104.3%	118.8%	118.8%	90.3%	104.3%	118.8%	118.8%
25	95.0%	106.4%	118.8%	118.8%	95.0%	106.4%	118.8%	118.8%	95.0%	106.4%	118.8%	118.8%
26	99.8%	108.4%	118.8%	118.8%	99.8%	108.4%	118.8%	118.8%	99.8%	108.4%	118.8%	118.8%
27	104.5%	110.5%	118.8%	118.8%	104.5%	110.5%	118.8%	118.8%	104.5%	110.5%	118.8%	118.8%
28	109.3%	112.6%	118.8%	118.8%	109.3%	112.6%	118.8%	118.8%	109.3%	112.6%	118.8%	118.8%
29	114.0%	114.7%	118.8%	118.8%	114.0%	114.7%	118.8%	118.8%	114.0%	114.7%	118.8%	118.8%
30	118.8%	118.8%	118.8%	118.8%	118.8%	118.8%	118.8%	118.8%	118.8%	118.8%	118.8%	118.8%

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase - Gold Policy Series
March 30, 2016

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

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

We are also projecting 12 years of future mortality improvement based on scale AA, consistent with the 12 years of future morbidity improvement in our future claim projections.

Expenses

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

6. Trend Assumptions

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

7. Marketing Method

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

8. Underwriting

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

9. Premium Classes

The base policy premium rates vary by Issue age, Benefit Period, Inflation Option, Home Health Care maximum benefit percentage, and Underwriting Class, as in the initial rate filing.

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

10. Premium Modalization Rules

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

11. Issue Age Range

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

12. Area Factors

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

13. Average Annual Premium

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

	Nationwide	Virginia	
Form	before the rate increase	before the rate increase	after the rate increase
LTC-96 VA	1,930	2,140	3,217
LTC-96 VA 9/96	2,270	2,310	3,472
LTC-96CL VA	1,440	1,850	2,781
LTC-96CL VA 9/96	1,660	2,770	4,164
NH-99 VA 4/99	2,040	2,210	3,322
LTC2000 VA 4/00	2,310	2,200	3,307

14. Number of Policyholders

The table below summarizes, as of 12/31/2013, the number of policies inforce and their 2013 annualized premium that will be affected by this rate increase in your state.

Form	Number of Policies	2013 Annualized Premium
LTC-96 VA	349	745,689
LTC-96 VA 9/96	10,408	24,086,577
LTC-96CL VA	8	14,777
LTC-96CL VA 9/96	2	5,537
NH-99 VA 4/99	38	84,017
LTC2000 VA 4/00	13	28,619

Note that this filing reflects rate increases only for those policies issued prior to October 1, 2003 (the date your State adopted Rate Stability regulations). We intend to file separately for the four policies under the LTC-96 VA 9/96 form which were issued after Rate Stability regulations were adopted.

15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2013 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2013 have also been allocated to the calendar year of incurral and included in historic incurred claims.

16. Requested Rate Increase

The Company is requesting an average rate increase of 50.3%, which varies by issue age, benefit period, and inflation option, and ranges from 20.2% to 55.4%. Rate increases were derived as follows:

1. The Company first determined the projected lifetime loss ratio for this form based on nationwide actual experience and projected future experience assuming all prior rate increase requests were approved in full and within three months of the original filing date. We then determined the amount of rate increase (43.9%) that would be needed in order to revert to the lifetime loss ratio certified to in our 2010 inforce rate increase filing for this form.
2. We ensured that the proposed rate increases did not result in premium rates that exceed the most recent traditional LTC rates that have been filed with the Interstate Compact for new business under the ICC12-

LTC-12 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using LTC-96 9/96 as an example). After the application of this restriction the average rate increase for the forms listed in this memo is 43.5%, ranging from 20.2% to 43.9%.

3. Rate increases were adjusted to account for the timing of approvals on prior filings in your State. Adjustments are proportional to the amounts requested in prior filings and were determined such that achieved lifetime loss ratios match those targeted in Step #1 above. After the application of this adjustment, the average rate increase for the forms listed in this memo is 50.3%, ranging from 20.2% to 55.4%.
4. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1** where it can be seen that the sum of past and future projected incurred claims is not less than the sum of the original premium times the original loss ratio and the rate increase premium times the 85% loss ratio requirement.

This filing does not pertain to the four policies under the LTC-96 VA 9/96 form which were issued after October 1, 2003 (after Rate Stability regulations were adopted in your State). We intend to file for those four policies separately.

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

Appendix B1 contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did not* elect an inflation reduction option as part of the 2010 rate increase filings. **Appendix B2** contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did* elect an inflation reduction option as part of the 2010 rate increase filings. Please note that the actual rates implemented may vary slightly from those in Appendices B1 and B2 due to implementation rounding algorithms.

17. Analysis Performed

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

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

<u>Morbidity</u>

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

Below are the original sample annual claim costs for an LTC-96 9/96 policy, 100% HHC, $10 daily benefit, with no inflation protection:

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	3.01	5.20
60	12.68	20.80
65	22.37	34.98
70	40.88	61.31
75	76.90	113.36
80	149.16	219.71
85	258.89	385.19
90	366.44	606.53
95	344.93	738.28
100	400.20	792.37

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	6.00	9.34
70	35.69	53.35
75	77.21	113.66
80	149.16	219.71
85	258.86	385.15
90	366.30	606.29
95	344.57	737.50
100	400.77	793.51

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	38.57	56.14
80	153.31	223.16
85	259.91	383.26
90	359.74	595.44
95	337.58	722.54
100	396.27	784.59

Voluntary Terminations

The lapse rates varied by issue age for the first 3 durations as indicated in the table below, then graded to an ultimate rate of 3% by duration 10.

Issue Age	Dur 1	Dur 2	Dur 3
40	12.24%	10.80%	9.12%
45	10.72%	9.48%	8.18%
50	9.56%	8.48%	7.47%
55	9.15%	7.95%	7.08%
60	9.62%	7.95%	7.06%
65	10.18%	8.27%	7.27%
70	10.74%	8.91%	7.73%
75	12.20%	9.55%	8.21%
80	13.28%	9.97%	8.54%

Mortality

The 1983 Group Annuity Mortality Table was used, weighted 40% males and 60% females, with the following selection factors applied:

Duration	Selection Factor
1	50%
2	80%
3+	100%

As part of the inforce management of the business, the Company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates, and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 2010 rate increase filings. In general, we are seeing more, longer-lasting claims - claim incidence has increased, claim terminations have decreased, claim utilization has increased, and mortality have decreased.

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

Morbidity

Experience period: Inception through 9/30/2012 for incidence, inception through 9/30/2011 for claim terminations and salvage

The following charts show key experience compared to revised assumptions.

Incidence

Duration	A/E
1-3	101%
4-6	100%
7-9	100%
10+	100%
Total	**100%**

Claim Terminations

Benefit Period	A/E
<10 years	100%
10+ years	100%
Total	**100%**

Salvage

Inflation	A/E
None / GPO	100%
Simple	100%
Compound	100%
Total	**100%**

Voluntary Lapses

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount
1	100%
2	102%
3-5	100%
6-10	118%
11+	96%
Total	**104%**

In the recent study we noted that early duration lapses were greater than expected. As such, lapse rates for durations 1-5 were increased.

Note that the lapse study removed all policies which had undergone prior rate increases.

Mortality

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount
1-5	99%
6-10	101%
11+	99%
Total	**100%**

Exhibit 1 contains nationwide past premium and claims experience and future premium and claim projections and illustrates that the anticipated lifetime loss ratio with the requested rate increase is 95.7%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 69.4%. The lifetime loss ratio as of 12/31/2013 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

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

Furthermore, **Exhibit 1** demonstrates that that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

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

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

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

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

- For policyholders that are currently receiving a 5% inflation benefit, the annual inflation rate will be reduced from 5% to a future annual rate of 3.2%
- For policyholders that have previously reduced their inflation rate in order to avoid a rate increase and are currently receiving an inflation benefit of 3.4%, the future annual inflation rate will be reduced to 1.8%

The 3.2% and 1.8% indexation rates were determined to be actuarially equivalent to the requested rate increases in aggregate and therefore these options are only available if the full rate increase requested is accepted.

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

19. History of Previous Rate Revisions

A 13.0% rate increase on these policy forms was accepted by your state on July 17, 2009.

A 46.2% rate increase on these policy forms was accepted by your state on December 01, 2011.

20. Ensuring No Cross-Subsidization Between States

We have ensured no state's rate increase approvals will subsidize other states' experience. Rate increases will vary by state, but only to reflect the timing and amount of prior rate increases approved by that state. This is accomplished by first backing-out all prior rate increases from our nationwide premium data. We then re-introduce prior rate increases with the amount and timing based on your state's prior approvals (as detailed in Section 19). The current proposed rate increases are then determined based on the amounts needed in order to achieve our target loss ratios where our targets reflect the lifetime loss ratios certified to in our prior filing.

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

21. Proposed Effective Date

These rates will be effective on the next policy anniversary date, following at least a 60 day policyholder notification period.

22. Actuarial Certification

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

I hereby certify that, to the best of my knowledge and judgement, this rate submission is in compliance with the applicable laws and regulations of the Commonwealth of Virginia and that the premiums are reasonable in relation to the benefits provided.

The preceding Actuarial Memorandum contains:

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

In my opinion, no further rate increases will be necessary as the revised premium rate schedules are sufficient to cover anticipated costs assuming that the underlying assumptions are realized.

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

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

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

_____
Joseph R. Leopold, FSA, MAAA
Actuary
John Hancock Life Insurance Company

Exhibit 1: Nationwide Loss Ratio Exhibit
Gold (LTC-96, LTC-96CL, NH-99, A-3541, A-3542, LTC2000)

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Earned Premium	Incurred Loss Ratio
	1988	-	-	-	-	28,652	0%	28,652	0%
	1989	-	-	-	-	88,693	0%	88,693	0%
	1990	-	-	-	-	156,650	0%	156,650	0%
	1991	-	-	-	-	243,030	0%	243,030	0%
	1992	-	-	-	-	1,841,638	0%	1,841,638	0%
	1993	-	-	-	-	3,456,124	0%	3,456,124	0%
	1994	-	-	-	6,954	5,202,449	0%	5,202,449	0%
	1995	-	-	-	-	7,910,341	0%	7,910,341	0%
	1996	46,523	507,740	9%	-	13,397,795	0%	13,397,795	0%
	1997	1,883,605	20,957,444	9%	959,851	38,246,222	3%	38,246,222	3%
	1998	6,842,508	65,556,158	10%	9,228,721	85,904,883	11%	85,904,883	11%
	1999	14,704,687	114,182,665	13%	17,889,928	140,232,471	13%	140,232,471	13%
	2000	25,918,419	171,360,973	15%	31,602,139	206,758,030	15%	206,758,030	15%
	2001	37,631,987	219,645,420	17%	55,820,701	266,931,170	21%	266,931,170	21%
	2002	49,898,653	259,751,045	19%	81,953,696	320,843,415	26%	320,843,415	26%
	2003	59,562,641	253,233,083	24%	100,321,893	329,206,176	30%	329,206,176	30%
	2004	67,298,459	229,753,188	29%	116,784,285	319,926,395	37%	319,926,395	37%
	2005	72,669,704	209,369,594	35%	147,175,070	311,035,348	47%	311,035,348	47%
Historical	2006	77,353,484	191,816,110	40%	184,885,062	302,451,138	61%	302,451,138	61%
Experience	2007	82,554,406	176,590,927	47%	234,768,763	294,154,203	80%	294,154,203	80%
	2008	87,826,370	163,258,059	54%	251,666,888	285,635,985	88%	285,635,985	88%
	2009	92,407,052	151,400,475	61%	267,977,434	275,384,293	97%	275,384,293	97%
	2010	97,026,650	140,646,773	69%	286,731,850	281,089,995	102%	281,089,995	102%
	2011	101,964,803	130,677,044	78%	298,470,483	283,639,282	105%	283,639,282	105%
	2012	107,106,387	121,236,700	88%	333,814,924	299,238,265	112%	299,238,265	112%
	2013	112,188,316	112,151,971	100%	332,783,632	313,957,386	106%	313,957,386	106%
	2014	117,118,930	103,386,735	113%	341,713,138	304,148,956	112%	304,148,956	112%
	2015	121,754,306	94,957,671	128%	356,851,408	285,532,528	125%	285,532,528	125%
	2016	125,970,599	86,883,188	145%	372,409,034	267,152,646	139%	334,659,138	111%
	2017	129,700,208	79,180,098	164%	389,628,305	249,098,810	156%	375,419,800	104%
Projected	2018	132,793,992	71,864,025	185%	404,390,109	231,433,707	175%	349,206,175	116%
Future	2019	135,179,074	64,948,256	208%	417,090,933	214,222,741	195%	323,620,724	129%
Experience	2020	136,799,154	58,442,882	234%	425,736,682	197,504,194	216%	298,720,403	143%
	2021	137,634,476	52,355,371	263%	431,138,115	181,294,997	238%	274,531,199	157%
	2022	137,663,110	46,689,178	295%	433,567,843	165,625,690	262%	251,100,189	173%
	2023	136,741,174	41,443,414	330%	430,729,187	150,527,368	286%	228,476,882	189%
	2024	134,827,001	36,613,017	368%	424,670,913	136,058,394	312%	206,752,467	205%
	2025	131,952,950	32,190,787	410%	416,365,959	122,273,156	341%	186,013,257	224%
	2026	128,201,061	28,167,347	455%	409,867,134	109,187,538	375%	166,288,029	246%
	2027	123,640,882	24,530,268	504%	400,453,059	96,864,250	413%	147,676,724	271%
	2028	118,227,080	21,262,729	556%	384,435,668	85,360,030	450%	130,270,956	295%
	2029	112,127,070	18,345,977	611%	364,206,065	74,720,824	487%	114,145,971	319%
	2030	105,484,771	15,759,958	669%	340,616,322	64,970,273	524%	99,343,291	343%
	2031	98,452,945	13,483,372	730%	320,653,709	56,118,417	571%	85,883,817	373%
	2032	91,129,382	11,493,607	793%	300,563,060	48,175,690	624%	73,788,858	407%
	2033	83,606,979	9,765,314	856%	276,706,967	41,120,370	673%	63,030,500	439%
	2034	76,251,757	8,273,656	922%	250,936,732	34,902,112	719%	53,536,366	469%
	2035	69,286,921	6,994,979	991%	223,941,544	29,455,517	760%	45,210,512	495%
	2036	62,786,582	5,906,275	1063%	201,799,358	24,711,437	817%	37,950,617	532%
	2037	56,755,532	4,985,188	1138%	182,120,932	20,609,572	884%	31,667,266	575%
	2038	51,265,630	4,209,003	1218%	162,365,647	17,088,748	950%	26,269,165	618%
	2039	46,532,613	3,557,502	1308%	142,700,812	14,090,292	1013%	21,668,308	659%
	2040	42,677,885	3,012,653	1417%	123,407,667	11,552,810	1068%	17,772,114	694%
Values as of 12/31/2013 (discounted at maximum statutory valuation rates)									
	Past :	1,409,572,328	3,998,936,605	35.2%	3,400,554,956	6,188,705,446	54.9%	6,188,705,446	54.9%
	Future :	1,862,734,400	716,872,335	259.8%	5,640,347,658	2,379,619,832	237.0%	3,255,165,208	173.3%
	Lifetime :	3,272,306,728	4,715,808,940	69.4%	9,040,902,614	8,568,325,277	105.5%	9,443,870,654	95.7%

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

			Accum Value of Past Initial Prm x 69.4% =	4,128,048,383
			Present Value of Future Initial Prm x 69.4% =	986,626,422
Accum. Value of Past Incurred Claims =	3,400,554,956		Accum Value of Prior Increases x 85% =	203,714,628
Present Value of Future Incurred Claims =	5,640,347,658		Present Value of Future Increases x 85% =	1,558,314,711
Total =	9,040,902,614	>=	Total =	6,876,704,144

Exhibit 1b: Nationwide Loss Ratio Exhibit
Gold (LTC-96, LTC-96CL, NH-99, A-3541, A-3542, LTC2000)

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Earned Premium	Incurred Loss Ratio
	1988	-	-	-	-	28,652	0%	28,652	0%
	1989	-	-	-	-	88,693	0%	88,693	0%
	1990	-	-	-	-	156,650	0%	156,650	0%
	1991	-	-	-	-	243,030	0%	243,030	0%
	1992	-	-	-	-	1,841,638	0%	1,841,638	0%
	1993	-	-	-	-	3,456,124	0%	3,456,124	0%
	1994	-	-	-	6,954	5,202,449	0%	5,202,449	0%
	1995	-	-	-	-	7,910,341	0%	7,910,341	0%
	1996	46,523	507,740	9%	-	13,397,795	0%	13,397,795	0%
	1997	1,883,605	20,957,444	9%	959,851	38,246,222	3%	38,246,222	3%
	1998	6,842,508	65,556,158	10%	9,228,721	85,904,883	11%	85,904,883	11%
	1999	14,704,687	114,182,665	13%	17,889,928	140,232,471	13%	140,232,471	13%
	2000	25,918,419	171,360,973	15%	31,602,139	206,758,030	15%	206,758,030	15%
	2001	37,631,987	219,645,420	17%	55,820,701	266,931,170	21%	266,931,170	21%
	2002	49,898,653	259,751,045	19%	81,953,696	320,843,415	26%	320,843,415	26%
	2003	59,562,641	253,233,083	24%	100,321,893	329,206,176	30%	329,206,176	30%
	2004	67,298,459	229,753,188	29%	116,784,285	319,926,395	37%	319,926,395	37%
	2005	72,669,704	209,369,594	35%	147,175,070	311,035,348	47%	311,035,348	47%
Historical	2006	77,353,484	191,816,110	40%	184,885,062	302,451,138	61%	302,451,138	61%
Experience	2007	82,554,406	176,590,927	47%	234,768,763	294,154,203	80%	294,154,203	80%
	2008	87,826,370	163,258,059	54%	251,666,888	285,635,985	88%	285,635,985	88%
	2009	92,407,052	151,400,475	61%	267,977,434	275,384,293	97%	275,384,293	97%
	2010	97,026,650	140,646,773	69%	286,731,850	281,089,995	102%	281,089,995	102%
	2011	101,964,803	130,677,044	78%	298,470,483	283,639,282	105%	283,639,282	105%
	2012	107,106,387	121,236,700	88%	333,814,924	299,238,265	112%	299,238,265	112%
	2013	112,188,316	112,151,971	100%	332,783,632	313,957,386	106%	313,957,386	106%
	2014	117,118,930	103,386,735	113%	341,713,138	304,148,956	112%	304,148,956	112%
	2015	121,754,306	94,957,671	128%	356,851,408	285,532,528	125%	285,532,528	125%
	2016	125,970,599	86,883,188	145%	372,409,034	267,152,646	139%	334,659,138	111%
	2017	129,700,208	79,180,098	164%	389,628,305	249,098,810	156%	375,419,800	104%
Projected	2018	132,793,992	71,864,025	185%	404,390,109	231,433,707	175%	349,206,175	116%
Future	2019	135,179,074	64,948,256	208%	417,090,933	214,222,741	195%	323,620,724	129%
Experience	2020	136,799,154	58,442,882	234%	425,736,682	197,504,194	216%	298,720,403	143%
	2021	137,634,476	52,355,371	263%	431,138,115	181,294,997	238%	274,531,199	157%
	2022	137,663,110	46,689,178	295%	433,567,843	165,625,690	262%	251,100,189	173%
	2023	136,741,174	41,443,414	330%	430,729,187	150,527,368	286%	228,476,882	189%
	2024	134,827,001	36,613,017	368%	424,670,913	136,058,394	312%	206,752,467	205%
	2025	131,952,950	32,190,787	410%	416,365,959	122,273,156	341%	186,013,257	224%
	2026	128,201,061	28,167,347	455%	409,867,134	109,187,538	375%	166,288,029	246%
	2027	123,640,882	24,530,268	504%	400,453,059	96,864,250	413%	147,676,724	271%
	2028	118,227,080	21,262,729	556%	384,435,668	85,360,030	450%	130,270,956	295%
	2029	112,127,070	18,345,977	611%	364,206,065	74,720,824	487%	114,145,971	319%
	2030	105,484,771	15,759,958	669%	340,616,322	64,970,273	524%	99,343,291	343%
	2031	98,452,945	13,483,372	730%	320,653,709	56,118,417	571%	85,883,817	373%
	2032	91,129,382	11,493,607	793%	300,563,060	48,175,690	624%	73,788,858	407%
	2033	83,606,979	9,765,314	856%	276,706,967	41,120,370	673%	63,030,500	439%
	2034	76,251,757	8,273,656	922%	250,936,732	34,902,112	719%	53,536,366	469%
	2035	69,286,921	6,994,979	991%	223,941,544	29,455,517	760%	45,210,512	495%
	2036	62,786,582	5,906,275	1063%	201,799,358	24,711,437	817%	37,950,617	532%
	2037	56,755,532	4,985,188	1138%	182,120,932	20,609,572	884%	31,667,266	575%
	2038	51,265,630	4,209,003	1218%	162,365,647	17,088,748	950%	26,269,165	618%
	2039	46,532,613	3,557,502	1308%	142,700,812	14,090,292	1013%	21,668,308	659%
	2040	42,677,885	3,012,653	1417%	123,407,667	11,552,810	1068%	17,772,114	694%
Values as of 12/31/2013 (discounted at original pricing interest rates)									
	Past :	1,563,504,502	5,014,644,696	31.2%	3,598,871,445	7,624,121,162	47.2%	7,624,121,162	47.2%
	Future :	1,361,792,805	623,391,518	218.4%	4,100,976,823	2,045,001,264	200.5%	2,757,968,512	148.7%
	Lifetime :	2,925,297,306	5,638,036,213	51.9%	7,699,848,267	9,669,122,426	79.6%	10,382,089,674	74.2%

Net Level Premium Reserves (based on original pricing assumptions and discount rates)	**1,973,714,533**
Future Loss Ratio adjusted for Net Level Premium Reserves	**77.1%**

Exhibit 1c: Nationwide Loss Ratio Exhibit for Virginia
Gold (LTC-96, LTC-96CL, NH-99, A-3541, A-3542, LTC2000)

		Original Assumptions				Historical & Projected Experience				
					Adjusted	Before Proposed Increase			With Proposed Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Expected Incurred Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
	1988	0	0	0%	0	0	28,652	0%	28,652	0%
	1989	0	0	0%	0	0	88,693	0%	88,693	0%
	1990	0	0	0%	0	0	156,650	0%	156,650	0%
	1991	0	0	0%	0	0	243,030	0%	243,030	0%
	1992	0	0	0%	0	0	1,841,638	0%	1,841,638	0%
	1993	0	0	0%	0	0	3,456,124	0%	3,456,124	0%
	1994	0	0	0%	0	6,954	5,202,449	0%	5,202,449	0%
	1995	0	0	0%	0	0	7,910,341	0%	7,910,341	0%
Original	1996	46,523	507,740	9%	1,227,612	0	13,397,795	0%	13,397,795	0%
Pricing	1997	1,883,605	20,957,444	9%	3,437,478	959,851	38,246,222	3%	38,246,222	3%
	1998	6,842,508	65,556,158	10%	8,966,433	9,228,721	85,904,883	11%	85,904,883	11%
	1999	14,704,687	114,182,665	13%	18,059,437	17,889,928	140,232,471	13%	140,232,471	13%
	2000	25,918,419	171,360,973	15%	31,272,239	31,602,139	206,758,030	15%	206,758,030	15%
	2001	37,631,987	219,645,420	17%	45,733,484	55,820,701	266,931,170	21%	266,931,170	21%
	2002	49,898,653	259,751,045	19%	61,634,610	81,953,696	320,843,415	26%	320,843,415	26%
	2003	59,562,641	253,233,083	24%	77,432,178	100,321,893	329,206,176	30%	329,206,176	30%
	2004	67,298,459	229,753,188	29%	93,711,663	116,784,285	319,926,395	37%	319,926,395	37%
	2005	72,669,704	209,369,594	35%	107,956,682	147,175,070	311,035,348	47%	311,035,348	47%
	2006	77,353,484	191,816,110	40%	121,969,156	184,885,062	302,451,138	61%	302,451,138	61%
	2007	82,554,406	176,590,927	47%	137,514,004	234,768,763	294,154,203	80%	294,154,203	80%
	2008				154,343,853	251,666,888	285,635,985	88%	285,635,985	88%
2008 Filing	2009				166,539,854	267,977,434	275,384,293	97%	275,384,293	97%
	2010				178,573,181	286,731,850	281,089,995	102%	281,089,995	102%
	2011				262,238,722	298,470,483	283,639,282	105%	283,639,282	105%
2010 Filing	2012				278,450,347	333,814,924	299,238,265	112%	299,238,265	112%
	2013				293,732,211	332,783,632	313,957,386	106%	313,957,386	106%
	2014					341,713,138	304,148,956	112%	304,148,956	112%
Projected	2015					356,851,408	285,532,528	125%	285,532,528	125%
Future	2016					372,409,034	267,152,646	139%	334,659,138	111%
Experience	2017					389,628,305	249,098,810	156%	375,419,800	104%
	2018					404,390,109	231,433,707	175%	349,206,175	116%
	2019					417,090,933	214,222,741	195%	323,620,724	129%
	2020					425,736,682	197,504,194	216%	298,720,403	143%
	2021					431,138,115	181,294,997	238%	274,531,199	157%
	2022					433,567,843	165,625,690	262%	251,100,189	173%
	2023					430,729,187	150,527,368	286%	228,476,882	189%
	2024					424,670,913	136,058,394	312%	206,752,467	205%
	2025					416,365,959	122,273,156	341%	186,013,257	224%
	2026					409,867,134	109,187,538	375%	166,288,029	246%
	2027					400,453,059	96,864,250	413%	147,676,724	271%
	2028					384,435,668	85,360,030	450%	130,270,956	295%
	2029					364,206,065	74,720,824	487%	114,145,971	319%
	2030					340,616,322	64,970,273	524%	99,343,291	343%
	2031					320,653,709	56,118,417	571%	85,883,817	373%
	2032					300,563,060	48,175,690	624%	73,788,858	407%
	2033					276,706,967	41,120,370	673%	63,030,500	439%
	2034					250,936,732	34,902,112	719%	53,536,366	469%
	2035					223,941,544	29,455,517	760%	45,210,512	495%
	2036					201,799,358	24,711,437	817%	37,950,617	532%
	2037					182,120,932	20,609,572	884%	31,667,266	575%
	2038					162,365,647	17,088,748	950%	26,269,165	618%
	2039					142,700,812	14,090,292	1013%	21,668,308	659%
	2040					123,407,667	11,552,810	1068%	17,772,114	694%
Value as of 12/31/13*:										
	Past				2,517,256,755	3,400,554,956	6,188,705,446	54.9%	6,188,705,446	54.9%
	Future					5,640,347,658	2,379,619,832	237.0%	3,255,165,208	173.3%
	Lifetime					9,040,902,614	8,568,325,277	105.5%	9,443,870,654	95.7%

*discounted at maximum statutory valuation rates

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Pricing Loss Ratio (instead of 58%) + Increased Premiums x 85%

			Accum Value of Past Initial Prm x 69.4% =	4,128,048,383
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 69.4% =	986,626,422
Adjusted Originally Expected Incurred Claims) =	2,517,256,755		Accum Value of Prior Increases x 85% =	203,714,628
Present Value of Future Incurred Claims =	5,640,347,658		Present Value of Future Increases x 85% =	1,558,314,711
TOTAL =	8,157,604,414	> =	TOTAL =	6,876,704,144

Appendix A - Comparison to New Business Rates (Gold Series)

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

Inflation Option: GPO Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	29.83	33.58	37.30	47.87	55.85	65.96
30	31.54	35.30	39.55	50.11	63.78	74.82
31	32.39	36.16	40.93	51.50	64.55	75.27
32	33.24	37.54	42.65	53.74	67.37	78.55
33	33.75	38.40	44.04	55.47	68.64	79.63
34	34.60	39.78	45.42	57.37	70.99	82.36
35	35.46	40.64	47.14	59.62	72.96	84.26
36	36.31	42.36	48.53	61.86	74.99	86.27
37	37.16	43.74	50.25	63.25	81.46	93.38
38	38.53	44.60	52.50	65.49	81.46	93.38
39	39.38	45.98	53.88	68.26	81.46	93.38
40	40.23	47.70	55.61	70.50	83.58	95.26
41	41.89	49.41	57.89	73.24	86.25	97.73
42	43.06	51.13	60.03	76.01	93.92	105.81
43	44.77	52.88	61.84	78.45	96.15	107.74
44	46.85	54.64	64.20	81.29	98.88	110.21
45	48.60	56.43	66.06	84.15	106.74	118.36
46	50.37	58.24	68.84	87.06	109.47	120.79
47	52.53	60.43	70.75	89.99	112.27	123.26
48	54.36	62.83	73.59	93.51	121.06	132.29
49	56.20	64.71	76.10	96.53	128.29	139.37
50	58.44	66.98	78.46	100.13	131.84	142.58
51	61.21	69.44	81.94	105.05	141.60	152.28
52	63.07	72.30	84.90	110.22	147.28	162.30
53	65.90	75.57	88.46	115.82	164.10	179.60
54	68.75	79.07	92.44	121.12	174.64	189.88
55	71.07	82.04	96.09	126.86	185.86	200.83
56	74.48	87.41	102.51	134.97	194.10	213.47
57	78.30	92.83	109.57	142.78	206.65	225.55
58	82.73	98.30	116.12	151.62	214.41	232.37
59	86.63	104.41	123.89	160.56	228.56	250.74
60	91.15	110.96	132.13	170.55	238.14	263.94
61	98.04	120.10	141.41	184.18	257.61	283.12
62	105.19	129.34	151.37	199.52	279.52	309.49
63	113.78	140.24	162.41	215.61	307.20	332.34
64	122.46	151.24	173.56	233.84	338.17	367.96
65	131.82	163.74	186.41	252.85	363.92	393.02
66	144.57	179.29	204.03	274.30	389.40	417.95
67	158.52	197.23	224.24	297.16	415.55	443.37
68	174.46	215.77	246.06	322.62	445.57	477.53
69	191.41	236.90	270.47	350.28	476.22	502.90
70	210.94	259.43	297.29	380.35	510.45	536.69
71	231.27	284.53	323.09	411.39	535.72	569.48
72	253.80	311.02	351.89	445.04	564.35	605.24
73	279.31	340.69	383.29	481.29	596.28	643.97
74	306.83	372.35	417.28	521.55	628.75	682.76
75	336.94	408.00	454.28	564.00	664.20	727.99
76	372.74	472.48	531.48	639.44	756.66	829.35
77	413.51	523.37	589.43	707.63	835.93	919.64
78	456.47	583.11	652.52	780.59	927.44	1018.14
79	506.58	646.48	722.83	864.37	1026.62	1128.08
80	830.53	1067.91	1186.30	1416.13	1691.07	1857.46
81	896.21	1154.53	1281.35	1527.45	1826.91	2006.56
82	966.87	1244.63	1379.24	1645.33	1968.43	2160.36
83	1044.69	1341.19	1488.25	1773.62	2120.36	2329.33
84	1126.09	1444.54	1603.22	1906.36	2280.76	2505.54

LTC-96 9/96 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	29.83	33.58	37.30	47.87	55.85	65.96
30	31.54	35.30	39.55	50.11	61.79	66.67
31	32.39	36.16	40.93	51.50	61.79	66.67
32	33.24	37.54	42.65	52.03	61.79	66.67
33	33.75	38.40	44.04	52.03	61.79	66.67
34	34.15	39.78	45.42	52.03	61.79	66.67
35	34.15	40.64	45.53	52.03	61.79	66.67
36	34.15	42.28	45.53	52.03	61.79	66.67
37	34.15	42.28	45.53	52.03	61.79	69.62
38	34.15	42.28	45.53	52.03	61.79	69.62
39	34.15	42.28	47.12	53.89	64.30	73.49
40	36.55	43.63	50.48	57.25	67.87	77.35
41	36.81	43.92	54.21	61.03	71.87	81.43
42	40.45	47.61	54.57	61.44	75.92	85.53
43	40.74	47.93	58.37	65.28	80.01	89.65
44	41.03	51.70	58.76	69.18	84.15	93.79
45	42.28	53.66	62.64	69.64	88.34	97.96
46	45.10	55.88	63.06	73.62	92.57	102.14
47	45.43	56.25	67.00	77.64	96.85	106.34
48	45.75	60.16	71.00	78.16	101.18	110.57
49	49.63	60.56	71.48	82.26	109.33	118.77
50	49.99	64.55	75.55	86.41	113.78	123.05
51	53.89	68.57	79.66	90.59	122.11	131.32
52	54.23	69.00	80.18	94.82	126.71	139.63
53	58.21	73.09	84.37	95.43	135.21	147.98
54	58.58	73.56	84.91	99.74	143.82	156.37
55	62.63	77.72	89.18	104.10	152.52	164.80
56	66.65	81.83	97.09	112.10	161.21	177.29
57	70.72	89.71	101.33	120.17	173.93	189.83
58	74.82	93.91	109.38	132.09	186.79	202.44
59	82.73	101.93	117.51	140.34	199.78	219.16
60	86.93	110.02	125.71	152.48	212.90	235.97
61	94.96	118.18	137.80	164.73	230.40	253.23
62	103.07	129.34	146.16	177.10	248.12	274.71
63	113.78	138.58	158.46	189.60	270.14	292.25
64	122.46	150.86	173.56	202.21	292.42	318.19
65	131.82	163.25	186.41	218.85	314.98	340.17
66	144.57	178.79	204.03	242.29	330.25	354.72
67	158.52	197.23	224.24	269.64	346.66	365.65
68	174.46	215.77	246.06	296.99	366.08	386.81
69	191.41	236.90	270.47	332.16	388.10	414.87
70	210.94	259.43	297.29	366.95	418.75	448.97
71	231.27	284.53	323.09	396.45	452.79	486.17
72	253.80	311.02	351.89	433.14	493.58	529.84
73	279.31	340.69	383.29	470.13	536.18	575.03
74	304.93	372.35	417.28	508.83	574.31	615.47
75	321.98	408.00	454.28	539.63	609.78	651.15
76	338.46	429.98	485.23	568.12	638.92	683.82
77	357.45	453.43	511.35	594.10	668.57	714.90
78	387.01	489.45	551.24	637.42	717.10	765.89
79	424.41	536.61	604.90	692.71	778.89	832.56
80	469.94	595.15	669.95	762.63	860.20	921.99
81	530.10	669.95	754.50	852.07	972.40	1047.20
82	600.02	757.76	855.32	961.02	1112.24	1203.30
83	678.08	858.57	969.15	1086.22	1271.60	1385.42
84	765.89	969.15	1094.35	1221.19	1448.84	1587.06

LTC-96 9/96 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	29.83	33.58	37.30	47.87	55.85	65.96
30	31.54	35.30	39.55	50.11	61.79	66.67
31	32.39	36.16	40.93	51.50	61.79	66.67
32	33.24	37.54	42.65	52.03	61.79	66.67
33	33.75	38.40	44.04	52.03	61.79	66.67
34	34.15	39.78	45.42	52.03	61.79	66.67
35	34.15	40.64	45.53	52.03	61.79	66.67
36	34.15	42.28	45.53	52.03	61.79	66.67
37	34.15	42.28	45.53	52.03	61.79	69.94
38	34.15	42.28	45.53	52.03	61.79	69.94
39	34.15	42.28	47.29	54.08	64.57	74.26
40	36.81	43.78	51.05	57.85	68.56	78.64
41	37.11	44.10	55.28	62.12	73.08	83.30
42	41.22	48.24	55.69	62.58	77.71	88.03
43	41.55	48.59	60.07	67.00	82.45	92.85
44	41.89	52.89	60.53	70.35	87.30	97.74
45	42.28	53.66	63.29	70.35	89.33	99.79
46	45.41	56.12	63.76	74.84	94.12	104.58
47	45.77	56.53	68.23	79.44	99.01	109.45
48	46.14	60.92	72.82	80.04	104.01	114.38
49	50.49	61.37	73.37	84.79	113.54	124.08
50	50.49	65.45	77.55	88.78	117.26	127.52
51	54.47	69.35	81.40	92.82	126.12	136.32
52	54.47	69.44	81.40	96.92	130.90	145.18
53	58.72	73.62	85.68	96.92	139.98	153.77
54	58.75	73.77	85.68	101.14	149.18	162.73
55	62.71	78.03	89.87	105.43	158.50	171.09
56	66.82	82.24	98.15	113.82	167.81	184.91
57	70.98	90.47	102.11	122.09	181.94	198.84
58	75.18	94.40	110.54	134.99	195.55	212.16
59	83.43	102.78	119.08	143.46	209.33	230.43
60	87.37	111.06	127.28	156.16	223.64	248.45
61	95.76	119.42	139.87	168.74	242.49	266.62
62	104.06	131.05	148.24	181.45	261.22	289.54
63	115.23	140.32	160.86	194.05	284.77	308.05
64	123.93	152.91	176.81	206.79	308.65	335.97
65	133.98	165.63	189.79	224.16	332.47	359.09
66	146.98	181.70	208.24	248.87	347.47	373.21
67	161.90	200.97	229.36	278.74	363.14	383.04
68	178.41	220.60	252.38	307.52	381.82	403.43
69	195.94	241.92	276.79	344.26	403.01	430.80
70	216.12	265.37	303.67	379.37	432.92	464.17
71	237.10	291.20	330.23	408.05	466.04	500.40
72	260.05	318.43	359.61	443.84	505.77	542.93
73	284.93	347.55	391.00	479.58	546.96	586.60
74	309.67	378.14	423.77	516.75	583.24	625.03
75	325.51	412.47	459.26	545.55	616.47	658.30
76	340.62	432.73	488.34	571.76	643.01	688.20
77	358.10	454.26	512.29	595.18	669.79	716.21
78	387.01	489.45	551.24	637.42	717.10	765.89
79	424.41	536.61	604.90	692.71	778.89	832.56
80	469.94	595.15	669.95	762.63	860.20	921.99
81	530.10	669.95	754.50	852.07	972.40	1047.20
82	600.02	757.76	855.32	961.02	1112.24	1203.30
83	678.08	858.57	969.15	1086.22	1271.60	1385.42
84	765.89	969.15	1094.35	1221.19	1448.84	1587.06

LTC-96 9/96 2013 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	26%	14%	18%	32%	30%	42%
30	33%	20%	25%	39%	44%	44%
31	36%	23%	29%	42%	44%	44%
32	40%	28%	35%	44%	44%	44%
33	42%	31%	39%	44%	44%	44%
34	44%	35%	44%	44%	44%	44%
35	44%	38%	44%	44%	44%	44%
36	44%	44%	44%	44%	44%	44%
37	44%	44%	44%	44%	44%	45%
38	44%	44%	44%	44%	44%	45%
39	44%	44%	44%	44%	45%	45%
40	45%	44%	46%	45%	45%	46%
41	45%	44%	47%	46%	46%	47%
42	47%	46%	47%	47%	47%	48%
43	47%	46%	48%	48%	48%	49%
44	47%	47%	48%	46%	49%	50%
45	44%	44%	45%	45%	46%	47%
46	45%	45%	46%	46%	46%	47%
47	45%	45%	47%	47%	47%	48%
48	45%	46%	48%	47%	48%	49%
49	46%	46%	48%	48%	49%	50%
50	45%	46%	48%	48%	48%	49%
51	45%	46%	47%	47%	49%	49%
52	45%	45%	46%	47%	49%	50%
53	45%	45%	46%	46%	49%	50%
54	44%	44%	45%	46%	49%	50%
55	44%	44%	45%	46%	50%	49%
56	44%	45%	45%	46%	50%	50%
57	44%	45%	45%	46%	51%	51%
58	45%	45%	45%	47%	51%	51%
59	45%	45%	46%	47%	51%	51%
60	45%	45%	46%	47%	51%	52%
61	45%	45%	46%	47%	51%	52%
62	45%	45%	46%	47%	51%	52%
63	44%	46%	46%	47%	52%	52%
64	45%	46%	46%	47%	52%	52%
65	42%	46%	46%	47%	52%	52%
66	44%	46%	45%	48%	51%	51%
67	43%	46%	46%	49%	51%	51%
68	44%	43%	45%	49%	50%	50%
69	45%	44%	46%	49%	49%	49%
70	46%	42%	45%	49%	49%	49%
71	44%	40%	42%	48%	48%	48%
72	42%	37%	38%	47%	47%	47%
73	45%	38%	37%	47%	47%	47%
74	46%	41%	39%	46%	46%	46%
75	45%	45%	43%	45%	45%	45%
76	45%	45%	45%	45%	45%	45%
77	44%	44%	44%	44%	44%	44%
78	44%	44%	44%	44%	44%	44%
79	44%	44%	44%	44%	44%	44%
80	44%	44%	44%	44%	44%	44%
81	44%	44%	44%	44%	44%	44%
82	44%	44%	44%	44%	44%	44%
83	44%	44%	44%	44%	44%	44%
84	44%	44%	44%	44%	44%	44%

* Benefit Differences between LTC-96 9/96 and ICC12-LTC-12:

LTC-96 9/96 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit, the stay-at-home or respite benefits or coverage for a skilled family member

LTC-96 9/96 does not have the ability to convert from GPO to 5% Compound inflation option at age 65

LTC-96 9/96 rates are for a 100 service-day EP, ICC12-LTC-12 rates are for a 90 service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-96 9/96

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

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

Appendix A - Comparison to New Business Rates (Gold Series)

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

Inflation Option: 5% Simple Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	75.87	89.11	103.95	133.70	203.65	221.31
30	78.37	91.88	104.88	134.98	203.65	228.20
31	82.21	95.82	108.62	139.51	206.52	237.94
32	82.41	95.82	112.39	143.81	216.76	241.50
33	85.91	99.95	115.92	148.12	220.44	252.00
34	86.12	103.64	119.49	152.19	230.23	262.01
35	89.69	107.35	119.49	156.51	240.31	265.73
36	95.20	110.59	121.18	166.33	243.39	275.34
37	98.56	116.08	129.39	170.19	252.78	284.96
38	98.56	119.50	132.63	173.81	261.72	294.12
39	101.80	122.66	135.63	183.24	270.70	309.63
40	104.77	125.74	138.72	186.62	279.23	318.28
41	108.73	129.82	143.42	193.69	293.34	332.59
42	110.09	133.62	148.14	206.39	307.35	346.71
43	114.05	137.65	157.64	213.65	321.79	361.24
44	120.48	144.05	164.95	220.79	330.02	375.57
45	124.40	147.77	169.74	234.33	351.34	390.79
46	124.95	156.64	179.40	241.86	366.29	412.10
47	129.85	160.57	184.73	252.54	377.16	422.34
48	133.75	164.48	194.44	266.63	393.10	444.65
49	140.38	173.08	199.52	274.41	414.75	459.81
50	144.26	176.94	209.61	288.60	430.82	482.14
51	148.53	180.95	218.92	299.53	448.34	499.03
52	157.73	189.92	223.72	306.85	460.44	509.86
53	165.27	198.87	230.41	317.38	477.34	525.98
54	169.55	203.44	239.65	330.25	489.04	536.35
55	179.05	212.39	249.28	340.46	505.50	551.90
56	184.53	218.51	255.49	354.09	524.54	576.07
57	188.19	228.02	266.71	367.14	536.80	593.13
58	193.36	234.00	272.75	380.72	555.88	617.03
59	201.80	245.13	280.13	389.52	573.82	633.06
60	206.73	251.37	290.93	402.78	592.45	662.02
61	214.39	264.89	304.20	417.86	615.19	676.38
62	221.57	281.23	322.46	423.06	625.51	689.00
63	232.82	295.43	333.02	438.33	646.44	696.36
64	240.38	305.57	355.22	448.14	666.48	708.71
65	251.10	323.87	370.53	462.25	685.76	725.56
66	269.60	352.66	399.21	504.25	737.16	782.35
67	291.56	378.64	430.45	554.42	791.58	837.10
68	315.79	409.73	462.60	607.80	855.31	901.37
69	337.94	441.76	500.85	660.24	917.52	969.05
70	364.49	479.99	536.40	726.12	989.87	1042.05
71	406.27	527.53	581.87	781.62	1046.18	1101.67
72	452.23	580.28	626.89	848.14	1110.91	1179.54
73	502.73	633.06	675.48	912.82	1167.60	1248.07
74	563.08	694.73	731.55	987.84	1236.30	1328.01
75	628.48	762.17	791.45	1065.80	1308.56	1410.76
76	679.69	865.84	1009.04	1228.50	1513.58	1635.29
77	730.11	927.39	1085.78	1317.79	1626.05	1754.30
78	788.10	1000.21	1165.23	1418.02	1749.68	1888.85
79	852.01	1074.00	1253.61	1522.22	1885.45	2035.08
80	1348.73	1700.31	1979.27	2402.36	2981.84	3222.83
81	1429.92	1799.20	2092.76	2545.74	3159.28	3409.54
82	1517.18	1908.29	2221.30	2702.29	3349.08	3613.93
83	1605.75	2021.34	2351.98	2863.32	3552.12	3829.99
84	1699.75	2141.82	2488.38	3031.85	3759.57	4054.34

LTC-96 9/96 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	56.91	71.55	79.68	89.43	112.46	122.21
30	56.91	71.55	79.68	89.43	116.33	130.35
31	56.91	71.55	79.68	89.43	120.21	138.50
32	56.91	71.55	79.68	89.43	127.97	142.57
33	58.76	71.55	81.19	89.43	131.85	150.72
34	58.76	71.55	84.88	92.28	139.60	158.87
35	62.43	73.16	84.88	95.97	147.36	162.94
36	66.10	76.82	88.57	103.36	151.23	171.09
37	69.77	80.48	95.95	107.05	158.99	179.24
38	69.77	84.13	99.64	110.74	166.75	187.38
39	73.45	87.79	103.33	118.12	174.50	199.60
40	77.12	91.45	107.02	121.81	182.26	207.75
41	81.15	95.49	111.17	126.03	190.87	215.85
42	81.50	99.57	115.35	134.00	195.71	215.85
43	85.58	103.67	123.30	138.30	195.71	215.85
44	89.70	107.81	127.56	142.63	195.71	215.85
45	93.85	111.98	131.86	150.77	226.04	251.43
46	94.26	119.92	139.97	155.18	235.03	264.42
47	98.47	124.17	144.35	163.44	244.09	273.33
48	102.70	128.45	152.57	171.75	253.22	276.29
49	106.98	136.55	157.03	176.30	256.14	276.29
50	111.29	140.92	165.37	184.74	275.78	299.31
51	115.61	145.35	173.86	193.29	289.31	313.70
52	123.85	153.66	178.53	201.91	302.97	330.97
53	128.26	162.04	187.14	210.60	316.58	345.36
54	132.71	166.61	195.83	223.29	330.65	362.63
55	141.11	175.12	204.59	232.14	342.48	376.31
56	149.55	183.59	213.30	244.92	356.88	394.29
57	154.10	192.13	226.04	257.79	374.14	408.68
58	162.65	200.72	234.90	270.76	388.53	425.95
59	171.27	213.33	247.82	283.83	405.80	443.22
60	179.96	222.07	260.84	296.99	423.07	460.48
61	192.47	238.44	277.52	317.80	432.14	468.61
62	205.05	254.89	298.30	334.66	445.66	481.21
63	221.73	271.40	315.14	359.68	457.89	495.16
64	234.45	287.98	340.15	380.77	474.01	512.86
65	251.10	308.63	361.22	406.01	491.06	528.84
66	267.61	332.62	385.56	438.51	511.28	550.42
67	283.93	356.61	413.97	458.25	538.98	579.35
68	304.33	384.59	435.16	478.90	571.00	603.23
69	323.42	412.55	461.71	513.01	604.46	646.84
70	338.89	431.70	487.83	550.42	638.92	692.88
71	356.80	450.70	504.95	586.33	673.96	728.21
72	376.73	471.42	523.80	630.58	715.19	769.58
73	398.25	497.32	549.77	676.05	761.53	815.92
74	419.04	525.67	581.79	725.84	811.89	864.27
75	437.10	555.82	627.77	773.47	861.61	915.57
76	454.15	594.02	685.55	821.96	918.67	979.10
77	471.64	638.78	749.65	870.46	984.64	1055.80
78	502.46	704.09	832.56	943.13	1081.35	1165.90
79	544.74	783.77	930.12	1034.19	1200.05	1300.87
80	595.15	865.08	1017.93	1130.13	1323.63	1427.70
81	658.56	949.63	1113.87	1232.57	1453.72	1565.92
82	731.74	1039.07	1214.68	1339.89	1591.94	1717.14
83	813.04	1131.75	1322.01	1453.72	1735.03	1896.01
84	902.48	1227.69	1424.45	1570.80	1886.26	2079.76

LTC-96 9/96 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	56.91	71.55	79.68	89.43	112.65	122.23
30	56.91	71.55	79.68	89.43	116.96	131.28
31	56.91	71.55	79.68	89.43	121.30	140.44
32	56.91	71.55	79.68	89.43	130.05	145.06
33	58.95	71.55	81.35	89.43	134.47	154.39
34	58.95	71.55	85.45	92.59	143.39	163.84
35	63.05	73.33	85.45	96.70	152.42	168.60
36	67.20	77.40	89.59	105.02	156.98	178.21
37	71.40	81.51	97.98	109.23	166.19	187.94
38	71.40	85.66	102.22	113.46	175.50	197.77
39	75.65	89.85	106.50	122.04	184.93	212.74
40	79.95	94.08	110.82	126.37	194.47	222.86
41	84.72	98.80	115.71	131.36	205.19	233.03
42	85.14	103.60	120.69	140.90	211.28	233.03
43	90.04	108.48	130.28	146.11	211.28	233.03
44	95.04	113.45	135.49	151.40	211.28	233.03
45	96.59	114.14	136.05	155.53	239.17	267.30
46	97.07	123.29	145.59	160.70	250.18	283.38
47	101.98	128.23	150.79	170.46	261.41	294.54
48	106.99	133.25	160.67	180.41	272.84	298.27
49	112.09	142.88	166.08	185.91	276.53	298.27
50	116.19	146.07	174.23	193.82	297.11	323.13
51	120.32	150.37	182.57	202.99	311.57	338.67
52	129.10	159.22	186.73	211.17	326.69	357.31
53	133.03	168.15	195.62	220.16	341.77	372.84
54	137.65	172.61	204.61	233.56	356.90	391.49
55	146.61	181.69	213.34	242.75	369.74	405.61
56	155.63	190.74	222.69	256.26	385.27	425.66
57	160.05	199.55	236.51	270.25	403.91	441.20
58	169.19	208.43	245.69	283.65	419.45	459.84
59	177.78	222.06	259.74	297.16	438.09	478.48
60	186.77	231.10	273.92	310.79	456.73	497.12
61	199.95	248.88	291.77	333.21	464.54	503.76
62	213.22	266.08	314.21	350.56	477.05	515.09
63	231.36	283.02	330.75	377.33	488.05	527.77
64	244.47	299.72	357.15	399.01	503.06	544.29
65	261.61	321.25	378.44	425.68	518.91	558.82
66	278.85	346.41	403.33	460.71	537.94	579.12
67	295.91	370.91	433.42	480.05	564.62	606.90
68	316.80	399.81	453.86	499.49	595.55	629.16
69	335.84	428.39	479.44	532.71	627.68	671.68
70	350.36	446.31	504.33	569.05	660.54	716.33
71	367.25	463.89	519.73	603.49	693.69	749.52
72	386.04	483.06	536.74	646.15	732.85	788.59
73	406.26	507.33	560.84	689.65	776.85	832.34
74	425.56	533.84	590.84	737.12	824.51	877.71
75	441.90	561.92	634.66	781.96	871.06	925.62
76	457.06	597.83	689.93	827.23	924.55	985.37
77	472.50	639.95	751.02	872.05	986.45	1057.73
78	502.46	704.09	832.56	943.13	1081.35	1165.90
79	544.74	783.77	930.12	1034.19	1200.05	1300.87
80	595.15	865.08	1017.93	1130.13	1323.63	1427.70
81	658.56	949.63	1113.87	1232.57	1453.72	1565.92
82	731.74	1039.07	1214.68	1339.89	1591.94	1717.14
83	813.04	1131.75	1322.01	1453.72	1735.03	1896.01
84	902.48	1227.69	1424.45	1570.80	1886.26	2079.76

LTC-96 9/96 2013 Rate Increases (%) :

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

* Benefit Differences between LTC-96 9/96 and ICC12-LTC-12:

LTC-96 9/96 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit, the stay-at-home or respite benefits or coverage for a skilled family member

LTC-96 9/96 rates are for a 100 service-day EP, ICC12-LTC-12 rates are for a 90 service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-96 9/96

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

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

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

Appendix A - Comparison to New Business Rates (Gold Series)

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

Inflation Option: 5% Compound Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	223.08	283.35	308.46	411.30	591.61	671.82
30	225.53	285.80	311.86	415.25	596.60	681.47
31	226.48	286.36	312.42	416.19	596.60	687.67
32	227.04	287.31	313.36	416.76	600.59	687.67
33	227.42	287.87	313.93	417.70	600.59	689.67
34	227.99	288.44	314.87	418.26	600.59	689.67
35	228.93	289.38	315.44	419.77	604.23	691.41
36	229.49	289.38	316.38	420.33	604.23	697.21
37	230.44	289.95	316.94	421.27	608.07	699.99
38	231.00	290.89	317.89	421.84	608.07	699.99
39	231.38	291.45	318.45	422.78	611.83	701.95
40	231.95	292.02	319.39	423.34	611.83	707.46
41	234.47	294.71	323.71	431.75	620.35	716.06
42	237.01	296.84	328.05	439.84	636.02	725.78
43	239.56	299.55	332.42	448.34	646.14	736.14
44	242.13	302.28	337.19	456.51	662.00	752.29
45	244.71	304.44	341.60	465.68	673.08	763.69
46	247.29	307.19	346.03	474.32	689.69	774.18
47	249.90	309.95	351.45	483.59	692.25	776.16
48	252.51	312.72	355.93	493.29	710.36	794.47
49	255.13	315.32	360.82	502.08	720.84	805.07
50	257.77	318.12	365.93	511.50	738.62	816.64
51	261.37	321.37	369.77	515.34	748.41	825.45
52	264.99	325.04	374.21	519.20	751.39	827.87
53	269.02	328.73	378.68	522.70	754.38	835.03
54	272.68	333.03	382.59	526.60	757.39	837.47
55	276.76	336.77	387.12	529.94	762.71	840.18
56	279.82	341.06	391.39	535.77	772.92	855.12
57	282.70	345.97	396.29	541.04	788.31	869.00
58	285.60	350.32	400.62	547.34	799.09	884.38
59	288.71	355.69	404.97	552.67	802.06	896.90
60	291.63	360.69	409.95	559.04	817.03	910.19
61	296.84	372.69	421.44	564.41	827.90	917.50
62	301.66	384.34	433.97	569.39	835.95	918.61
63	306.51	397.65	446.56	574.79	844.60	919.71
64	312.38	410.01	459.19	580.21	853.26	920.82
65	317.26	423.42	472.89	585.66	861.95	921.94
66	336.25	445.15	498.42	629.07	905.38	975.47
67	355.25	467.49	525.98	675.53	946.07	1026.64
68	375.85	490.85	554.55	725.63	996.53	1088.10
69	398.07	515.22	585.14	779.19	1044.78	1147.26
70	421.10	541.63	616.75	837.00	1098.28	1217.47
71	463.14	589.78	660.53	884.48	1151.42	1266.68
72	509.21	643.42	707.76	934.99	1213.87	1331.04
73	559.73	701.14	758.23	988.35	1272.29	1390.33
74	616.10	763.74	812.55	1044.34	1338.30	1452.80
75	676.92	832.46	870.72	1104.39	1407.98	1519.06
76	726.72	940.32	1110.54	1278.46	1623.64	1759.44
77	779.74	1010.75	1189.87	1371.53	1738.94	1894.71
78	835.98	1084.09	1276.18	1471.30	1865.52	2040.69
79	898.05	1162.62	1371.19	1583.35	2004.15	2197.94
80	1413.59	1831.74	2161.49	2503.40	3160.41	3484.18
81	1497.42	1940.61	2286.21	2649.83	3344.67	3686.77
82	1587.11	2059.38	2425.37	2809.39	3546.88	3912.06
83	1683.06	2181.43	2570.91	2978.42	3761.19	4147.08
84	1783.66	2310.34	2720.69	3154.24	3984.19	4393.88

LTC-96 9/96 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	140.37	174.46	197.13	227.12	282.05	310.83
30	147.96	182.05	207.22	233.12	282.05	310.83
31	149.66	185.84	207.22	233.12	282.05	310.83
32	149.66	187.07	207.22	233.12	282.05	310.83
33	149.66	187.07	207.22	233.12	282.05	310.83
34	149.66	187.07	207.22	233.12	282.05	310.83
35	149.66	187.07	207.22	233.12	282.05	310.83
36	149.66	187.07	207.22	233.12	282.05	310.83
37	149.66	187.07	207.22	233.12	282.05	310.83
38	149.66	187.07	207.22	233.12	282.05	310.83
39	149.66	187.07	207.22	233.12	282.05	310.83
40	149.66	187.07	207.22	233.12	282.05	310.83
41	149.66	187.07	207.22	233.12	282.05	310.83
42	149.66	187.07	207.22	233.12	282.05	310.83
43	149.66	187.07	207.22	233.12	282.05	310.83
44	149.66	187.07	207.22	233.12	282.05	310.83
45	169.80	212.97	236.00	261.90	316.58	351.12
46	169.80	212.97	236.00	261.90	316.58	351.12
47	169.80	212.97	236.00	261.90	316.58	351.12
48	169.80	212.97	236.00	261.90	316.58	351.12
49	169.80	212.97	236.00	261.90	316.58	351.12
50	181.32	227.36	250.39	276.29	330.97	365.51
51	187.07	233.12	256.14	282.05	339.61	374.14
52	195.71	238.88	261.90	287.80	348.24	385.66
53	204.34	244.63	270.53	296.44	356.88	394.29
54	210.10	253.27	279.17	302.19	365.51	402.92
55	218.12	259.02	284.92	307.95	374.14	411.56
56	226.77	270.53	296.44	319.46	385.66	428.83
57	231.49	284.92	313.70	336.73	405.80	448.97
58	240.24	299.31	333.85	354.00	431.70	477.75
59	245.02	309.55	356.88	377.02	457.61	506.53
60	253.87	318.65	367.54	400.05	486.39	538.19
61	266.49	335.48	384.47	415.30	502.29	555.60
62	279.17	348.34	399.18	429.26	519.48	574.17
63	290.18	364.72	409.97	447.25	537.76	593.66
64	297.88	378.17	424.80	466.24	556.90	613.88
65	307.23	387.81	438.18	483.51	576.68	634.60
66	320.47	403.64	452.57	499.05	599.35	653.17
67	330.04	422.64	467.75	517.61	629.21	671.95
68	345.36	442.06	490.42	543.37	660.79	699.94
69	365.80	466.17	521.93	579.92	695.91	742.75
70	384.22	485.67	548.26	621.65	727.42	792.18
71	404.79	507.04	569.63	661.44	761.60	824.19
72	425.08	531.86	592.30	707.13	801.82	862.26
73	444.87	557.55	621.65	753.75	845.06	901.40
74	462.07	585.53	654.75	800.67	890.46	946.58
75	478.47	613.38	696.12	845.42	938.96	994.72
76	493.87	647.56	745.98	889.31	991.19	1055.08
77	508.04	685.11	799.30	930.03	1052.49	1126.96
78	536.61	744.75	874.83	995.16	1144.76	1234.20
79	577.26	817.92	965.89	1082.97	1260.22	1367.54
80	626.04	894.35	1052.08	1174.03	1378.92	1489.49
81	684.58	975.65	1143.14	1271.60	1504.13	1622.83
82	754.50	1060.21	1240.70	1372.41	1635.84	1769.18
83	832.56	1148.02	1338.27	1481.36	1772.43	1938.29
84	917.11	1239.08	1435.83	1593.56	1915.53	2112.28

LTC-96 9/96 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	149.95	186.20	211.06	244.12	304.49	335.56
30	159.42	195.64	223.71	251.67	304.49	335.56
31	161.57	200.41	223.71	251.67	304.49	335.56
32	161.57	201.96	223.71	251.67	304.49	335.56
33	161.57	201.96	223.71	251.67	304.49	335.56
34	161.57	201.96	223.71	251.67	304.49	335.56
35	161.57	201.96	223.71	251.67	304.49	335.56
36	161.57	201.96	223.71	251.67	304.49	335.56
37	161.57	201.96	223.71	251.67	304.49	335.56
38	161.57	201.96	223.71	251.67	304.49	335.56
39	161.57	201.96	223.71	251.67	304.49	335.56
40	161.57	201.96	223.71	251.67	304.49	335.56
41	161.57	201.96	223.71	251.67	304.49	335.56
42	161.57	201.96	223.71	251.67	304.49	335.56
43	161.57	201.96	223.71	251.67	304.49	335.56
44	161.57	201.96	223.71	251.67	304.49	335.56
45	183.31	229.92	254.78	282.74	341.77	379.06
46	183.31	229.92	254.78	282.74	341.77	379.06
47	183.31	229.92	254.78	282.74	341.77	379.06
48	183.31	229.92	254.78	282.74	341.77	379.06
49	183.31	229.92	254.78	282.74	341.77	379.06
50	195.74	245.46	270.31	298.27	357.31	394.59
51	201.96	251.67	276.53	304.49	366.63	403.91
52	211.28	257.88	282.74	310.70	375.95	416.34
53	220.60	264.10	292.06	320.02	385.27	425.66
54	226.81	273.42	301.38	326.24	394.59	434.98
55	235.36	279.63	307.60	332.45	403.91	444.31
56	244.71	292.06	320.02	344.88	416.34	462.95
57	249.10	307.60	338.67	363.52	438.09	484.70
58	258.56	323.13	360.42	382.16	466.05	515.77
59	262.57	332.92	385.27	407.02	494.02	546.84
60	271.67	340.88	395.10	431.88	525.09	581.01
61	285.49	358.97	412.81	446.45	539.96	597.27
62	298.41	371.66	427.29	459.49	556.07	614.60
63	309.29	388.73	436.97	476.70	573.17	632.76
64	316.13	401.35	450.83	494.81	591.02	651.50
65	324.65	409.80	463.03	510.93	609.39	670.59
66	337.17	424.69	476.16	525.07	630.59	687.22
67	345.73	442.74	490.00	542.23	659.13	703.90
68	360.21	461.07	511.50	566.73	689.20	730.02
69	379.85	484.08	541.98	602.20	722.64	771.28
70	397.22	502.10	566.82	642.69	752.04	818.98
71	416.64	521.88	586.30	680.80	783.89	848.32
72	435.58	544.99	606.92	724.59	821.62	883.55
73	453.82	568.76	634.16	768.92	862.06	919.53
74	469.25	594.64	664.93	813.12	904.31	961.30
75	483.72	620.11	703.76	854.70	949.26	1005.63
76	497.03	651.70	750.76	895.00	997.54	1061.84
77	508.97	686.37	800.76	931.73	1054.42	1129.02
78	536.61	744.75	874.83	995.16	1144.76	1234.20
79	577.26	817.92	965.89	1082.97	1260.22	1367.54
80	626.04	894.35	1052.08	1174.03	1378.92	1489.49
81	684.58	975.65	1143.14	1271.60	1504.13	1622.83
82	754.50	1060.21	1240.70	1372.41	1635.84	1769.18
83	832.56	1148.02	1338.27	1481.36	1772.43	1938.29
84	917.11	1239.08	1435.83	1593.56	1915.53	2112.28

LTC-96 9/96 2013 Rate Increases (%) :

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

* Benefit Differences between LTC-96 9/96 and ICC12-LTC-12:

LTC-96 9/96 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit, the stay-at-home or respite benefits or coverage for a skilled family member

LTC-96 9/96 rates are for a 100 service-day EP, ICC12-LTC-12 rates are for a 90 service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-96 9/96

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

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

Appendix B1

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

LTC-96 VA

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

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

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	29.83	37.30	47.87	65.96	56.91	79.68	89.43	122.23	149.95	216.92	250.15	379.06
30	31.54	39.55	50.11	66.67	56.91	79.68	89.43	131.28	159.42	229.92	257.88	379.06
31	32.39	40.93	51.50	66.67	56.91	79.68	89.43	140.44	161.57	229.92	257.88	379.06
32	33.24	42.65	52.03	66.67	56.91	79.68	89.43	145.06	161.57	229.92	257.88	379.06
33	33.75	44.04	52.03	66.67	58.95	81.35	89.43	154.39	161.57	229.92	257.88	379.06
34	34.15	45.42	52.03	66.67	58.95	85.45	92.59	163.84	161.57	229.92	257.88	379.06
35	34.15	45.53	52.03	66.67	63.05	85.45	96.70	168.60	161.57	229.92	257.88	379.06
36	34.15	45.53	52.03	66.67	67.20	89.59	105.02	178.21	161.57	229.92	257.88	379.06
37	34.15	45.53	52.03	69.94	71.40	97.98	109.23	187.94	161.57	229.92	257.88	379.06
38	34.15	45.53	52.03	69.94	71.40	102.22	113.46	197.77	161.57	229.92	257.88	379.06
39	34.15	47.29	54.08	74.26	75.65	106.50	122.04	212.74	161.57	229.92	257.88	379.06
40	36.81	51.05	57.85	78.64	79.95	110.82	126.37	222.86	161.57	229.92	257.88	379.06
41	37.11	55.28	62.12	83.30	84.72	115.71	131.36	233.03	161.57	229.92	257.88	379.06
42	41.22	55.69	62.58	88.03	85.14	120.69	140.90	233.03	161.57	229.92	257.88	379.06
43	41.55	60.07	67.00	92.85	90.04	130.28	146.11	233.03	161.57	229.92	257.88	379.06
44	41.89	60.53	70.35	97.74	95.04	135.49	151.40	233.03	161.57	229.92	257.88	379.06
45	42.28	63.29	70.35	99.79	96.59	136.05	155.53	267.30	183.31	260.99	295.17	431.88
46	45.41	63.76	74.84	104.58	97.07	145.59	160.70	283.38	183.31	260.99	295.17	431.88
47	45.77	68.23	79.44	109.45	101.98	150.79	170.46	294.54	183.31	260.99	295.17	431.88
48	46.14	72.82	80.04	114.38	106.99	160.67	180.41	298.27	183.31	260.99	295.17	431.88
49	50.49	73.37	84.79	124.08	112.09	166.08	185.91	298.27	183.31	260.99	295.17	431.88
50	50.49	77.55	88.78	127.52	116.19	174.23	193.82	323.13	195.74	276.53	310.70	456.73
51	54.47	81.40	92.82	136.32	120.32	182.57	202.99	338.67	201.96	285.85	320.02	469.16
52	54.47	81.40	96.92	145.18	129.10	186.73	211.17	357.31	211.28	298.27	335.56	484.70
53	58.72	85.68	96.92	153.77	133.03	195.62	220.16	372.84	220.60	310.70	347.99	503.34
54	58.75	85.68	101.14	162.73	137.65	204.61	233.56	391.49	226.81	323.13	360.42	518.87
55	62.71	89.87	105.43	171.09	146.61	213.34	242.75	405.61	235.36	338.67	375.95	537.52
56	66.82	98.15	113.82	184.91	155.63	225.11	256.26	428.77	244.71	347.99	388.38	556.16
57	70.98	102.11	122.09	198.84	160.05	241.44	270.25	447.41	249.10	360.42	400.81	568.59
58	75.18	110.54	134.99	212.16	169.19	250.60	283.65	466.05	258.56	375.95	419.45	587.23
59	83.43	119.08	143.46	230.43	177.78	269.73	297.16	487.80	262.57	391.49	438.09	608.98
60	87.37	127.28	156.16	248.45	186.77	289.14	310.79	512.66	271.67	398.12	456.73	630.73
61	95.76	139.87	168.74	266.62	199.95	307.13	333.21	521.86	285.49	412.81	464.54	636.49
62	104.06	150.12	181.45	289.54	213.22	329.79	350.56	538.51	298.41	427.29	471.19	646.79
63	115.23	162.75	194.05	308.05	231.36	343.38	377.33	550.47	309.29	436.97	485.21	652.62
64	123.93	178.75	206.79	335.97	244.47	364.75	399.01	566.28	316.13	450.83	497.56	665.24
65	133.98	191.73	224.16	359.09	261.61	383.42	425.68	580.11	324.65	463.03	510.93	678.57
66	146.98	210.21	248.87	373.21	278.85	403.33	460.71	594.56	337.17	476.16	525.07	692.37
67	161.90	231.37	278.74	383.04	295.91	433.42	480.05	606.90	345.73	490.00	542.23	706.39
68	178.41	254.43	307.52	403.43	316.80	453.86	499.49	629.16	360.21	511.50	566.73	732.42
69	202.00	278.81	344.26	430.80	340.47	479.44	532.71	671.68	382.16	541.98	602.20	775.91
70	228.36	307.64	379.37	464.17	363.74	515.49	569.05	716.33	406.14	577.97	642.69	825.68
71	253.31	338.00	408.05	504.69	390.87	551.94	614.22	768.85	431.67	616.37	687.24	878.38
72	277.92	369.07	443.84	544.99	414.94	590.41	656.47	821.62	458.29	656.47	732.85	928.96
73	308.35	405.76	479.58	590.56	443.91	630.20	701.54	877.92	483.55	693.61	774.87	982.95
74	338.16	452.75	524.35	642.13	471.15	672.53	748.52	936.60	509.15	733.32	820.71	1037.29
75	365.52	505.72	567.37	700.13	498.27	714.67	794.69	994.72	532.82	769.23	861.97	1087.47
76	392.76	556.12	611.73	755.97	524.84	754.24	839.39	1051.41	554.38	804.63	900.22	1136.57
77	417.79	591.87	651.55	805.74	548.76	790.81	880.34	1100.84	575.29	835.58	933.39	1180.42
78	455.30	645.56	710.60	879.71	587.02	848.82	944.75	1183.79	613.03	889.47	995.16	1256.96
79	504.09	718.73	791.90	980.53	642.30	930.12	1034.19	1300.87	665.07	965.89	1082.97	1367.54
80	561.00	798.41	879.71	1095.98	702.47	1017.93	1133.38	1427.70	721.98	1052.08	1177.28	1489.49
81	621.16	887.84	975.65	1224.44	767.51	1113.87	1239.08	1565.92	785.40	1143.14	1279.73	1622.83
82	687.83	982.15	1081.35	1362.66	837.43	1214.68	1352.90	1717.14	850.44	1240.70	1388.68	1769.18
83	764.26	1089.48	1200.05	1526.89	915.49	1330.14	1481.36	1896.01	926.87	1351.28	1512.26	1938.29
84	850.44	1216.31	1341.52	1731.78	1006.55	1461.85	1629.34	2112.28	1011.42	1478.11	1653.73	2144.80
85+	0	0	0	0	0	0	0	0	0	0	0	0

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

Appendix B1

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

LTC-96 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	28.41	34.64	43.38	59.53	55.29	74.80	84.56	112.45	144.18	202.26	235.08	351.09
30	30.03	36.72	45.42	60.17	55.29	74.80	84.56	120.78	153.29	214.38	242.35	351.09
31	30.85	38.00	46.67	60.17	55.29	74.80	84.56	129.21	155.35	214.38	242.35	351.09
32	31.66	39.61	47.16	60.17	55.29	74.80	84.56	133.46	155.35	214.38	242.35	351.09
33	32.15	40.89	47.16	60.17	57.27	76.37	84.56	142.04	155.35	214.38	242.35	351.09
34	32.52	42.17	47.16	60.17	57.27	80.22	87.54	150.73	155.35	214.38	242.35	351.09
35	32.52	42.28	47.16	60.17	61.25	80.22	91.42	155.11	155.35	214.38	242.35	351.09
36	32.52	42.28	47.16	60.17	65.28	84.11	99.29	163.96	155.35	214.38	242.35	351.09
37	32.52	42.28	47.16	63.11	69.36	91.98	103.27	172.90	155.35	214.38	242.35	351.09
38	32.52	42.28	47.16	63.11	69.36	95.96	107.28	181.95	155.35	214.38	242.35	351.09
39	32.52	43.91	49.01	67.02	73.49	99.98	115.38	195.72	155.35	214.38	242.35	351.09
40	35.06	47.41	52.42	70.96	77.66	104.04	119.48	205.03	155.35	214.38	242.35	351.09
41	35.34	51.33	56.29	75.17	82.30	108.63	124.19	214.38	155.35	214.38	242.35	351.09
42	39.26	51.72	56.72	79.44	82.71	113.30	133.22	214.38	155.35	214.38	242.35	351.09
43	39.57	55.78	60.72	83.79	87.47	122.30	138.14	214.38	155.35	214.38	242.35	351.09
44	39.89	56.20	63.76	88.20	92.32	127.19	143.14	214.38	155.35	214.38	242.35	351.09
45	40.65	59.67	64.94	91.96	92.30	127.28	142.39	242.24	177.10	248.56	276.53	400.81
46	43.66	60.12	69.08	96.38	92.76	136.19	147.12	256.82	177.10	248.56	276.53	400.81
47	44.01	64.33	73.33	100.86	97.45	141.06	156.05	266.93	177.10	248.56	276.53	400.81
48	44.37	68.66	73.88	105.41	102.23	150.30	165.16	270.31	177.10	248.56	276.53	400.81
49	48.55	69.18	78.26	114.35	107.10	155.37	170.20	270.31	177.10	248.56	276.53	400.81
50	48.69	75.45	82.44	113.86	111.34	166.42	178.72	295.17	186.42	257.88	288.95	422.56
51	52.65	77.33	86.63	124.77	115.60	169.89	190.31	313.81	195.74	270.31	298.27	434.98
52	51.06	75.72	92.80	133.47	124.32	174.45	193.98	326.24	201.96	279.63	310.70	453.63
53	56.94	81.88	89.32	139.79	126.15	183.40	203.04	344.88	211.28	292.06	323.13	466.05
54	58.75	80.33	93.65	150.94	133.06	192.43	213.90	363.52	220.60	304.49	335.56	484.70
55	59.41	84.59	98.03	154.91	141.96	198.96	225.58	374.88	229.17	316.92	351.09	500.23
56	63.48	92.70	106.23	168.10	150.91	213.01	239.01	394.59	238.51	326.24	366.63	515.77
57	67.60	95.07	112.55	183.93	155.41	224.19	252.74	413.23	239.99	338.67	379.06	531.30
58	73.47	101.48	124.92	194.69	164.49	235.86	263.74	428.77	249.44	354.20	391.49	549.94
59	79.88	113.49	133.36	212.51	168.55	249.75	274.87	453.63	253.72	369.74	407.02	568.59
60	83.94	119.90	143.83	227.74	179.85	268.85	288.59	475.38	262.91	373.99	425.66	590.34
61	92.22	130.42	154.33	245.91	190.65	289.21	310.67	482.64	276.66	391.87	431.36	594.25
62	100.47	140.74	169.08	263.45	203.85	309.02	325.69	497.53	289.72	403.88	441.93	602.89
63	109.75	151.40	177.71	284.56	224.13	320.66	349.66	510.75	297.94	414.27	454.00	612.90
64	118.46	169.04	190.57	309.51	237.28	341.95	369.08	522.30	305.13	423.34	464.57	621.26
65	128.40	180.11	207.71	330.05	249.72	361.01	395.63	537.54	314.01	436.42	476.33	633.33
66	139.44	196.45	227.78	344.90	264.55	378.73	427.62	550.80	324.31	447.85	494.18	648.61
67	156.05	215.28	258.67	355.68	283.98	406.18	445.23	567.10	333.30	462.64	507.41	664.11
68	170.48	238.01	287.17	372.22	304.98	425.05	465.87	588.34	348.20	482.68	533.11	686.80
69	191.90	260.63	319.19	398.38	326.58	451.65	495.66	625.36	368.27	514.18	567.46	727.27
70	216.12	285.80	350.36	432.92	350.36	484.25	531.11	669.47	392.76	546.73	606.99	774.35
71	243.18	316.63	382.28	466.04	373.69	519.73	573.42	719.46	418.79	584.16	648.59	826.84
72	267.99	346.36	412.87	503.71	400.49	557.38	615.18	765.88	443.84	621.37	691.56	875.29
73	296.64	381.78	447.88	546.96	426.08	594.53	657.94	816.48	467.69	655.96	733.25	923.50
74	324.87	423.77	486.35	596.54	454.05	632.63	701.03	870.11	492.05	695.33	773.22	972.70
75	350.97	475.34	527.37	645.57	480.09	671.03	743.77	923.80	516.46	727.40	811.05	1020.18
76	377.12	517.89	568.28	695.15	503.98	709.05	783.78	974.95	537.00	759.45	846.34	1061.84
77	401.21	552.08	603.47	741.08	527.21	741.08	820.66	1021.26	555.39	789.16	877.02	1099.18
78	435.79	601.65	658.56	806.54	564.25	795.16	881.34	1094.35	591.89	839.06	933.37	1169.15
79	484.57	669.95	733.36	899.22	616.29	869.95	962.64	1198.42	640.68	908.98	1013.05	1268.35
80	536.61	741.49	811.42	1000.04	671.57				694.34			
81	591.89	822.80	899.22	1110.62	731.74				751.25			
82	653.69	907.35	993.54	1232.57	795.16				814.67			
83	721.98	1004.92	1102.48	1372.41	868.33				882.96			
84	801.66	1118.75	1226.07	1541.53	949.63				959.39			
85+	0.00	0.00	0.00	0.00								

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

Appendix B1

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

LTC-96 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	26.99	30.64	37.40	49.88	50.41	65.04	71.55	94.53	132.64	178.81	204.94	304.49
30	28.53	32.48	39.15	50.41	50.41	65.04	71.55	101.52	141.03	189.53	211.28	304.49
31	29.30	33.62	40.23	50.41	50.41	65.04	71.55	108.61	142.92	189.53	211.28	304.49
32	30.08	35.04	40.65	50.41	50.41	65.04	71.55	112.18	142.92	189.53	211.28	304.49
33	30.54	36.17	40.65	50.41	52.22	66.41	71.55	119.40	142.92	189.53	211.28	304.49
34	30.90	37.31	40.65	50.41	52.22	69.76	74.07	126.70	142.92	189.53	211.28	304.49
35	30.90	37.40	40.65	50.41	55.85	69.76	77.36	130.38	142.92	189.53	211.28	304.49
36	30.90	37.40	40.65	50.41	59.52	73.14	84.02	137.82	142.92	189.53	211.28	304.49
37	30.90	37.40	40.65	52.88	63.24	79.98	87.38	145.34	142.92	189.53	211.28	304.49
38	30.90	37.40	40.65	52.88	63.24	83.45	90.77	152.94	142.92	189.53	211.28	304.49
39	30.90	38.84	42.25	56.15	67.00	86.94	97.63	164.52	142.92	189.53	211.28	304.49
40	33.31	41.94	45.19	59.46	70.81	90.47	101.10	172.34	142.92	189.53	211.28	304.49
41	33.57	45.41	48.53	62.98	75.04	94.46	105.09	180.21	142.92	189.53	211.28	304.49
42	37.29	45.75	48.89	66.56	75.41	98.52	112.72	180.21	142.92	189.53	211.28	304.49
43	37.59	49.35	52.35	70.20	79.75	106.35	116.89	180.21	142.92	189.53	211.28	304.49
44	37.90	49.72	54.96	73.90	84.18	110.60	121.12	180.21	142.92	189.53	211.28	304.49
45	37.40	50.63	55.92	78.27	83.71	111.92	122.67	208.83	161.57	217.49	242.35	351.09
46	40.17	51.01	59.49	82.03	84.13	119.76	126.75	221.39	161.57	217.49	242.35	351.09
47	40.49	54.59	63.14	85.84	88.39	124.04	134.44	230.11	161.57	217.49	242.35	351.09
48	40.82	58.26	63.62	89.71	92.72	132.16	142.29	233.03	161.57	217.49	242.35	351.09
49	44.67	58.69	67.39	97.32	97.14	136.62	146.63	233.03	161.57	217.49	242.35	351.09
50	43.28	64.97	69.76	97.92	101.66	143.02	153.54	254.78	170.89	229.92	251.67	372.84
51	47.21	65.12	74.26	103.98	106.17	147.07	164.93	270.31	177.10	236.13	264.10	385.27
52	45.96	66.25	78.36	112.40	112.36	152.33	169.43	282.74	183.31	248.56	276.53	400.81
53	51.60	70.45	76.02	121.15	112.39	161.39	176.13	298.27	189.53	254.78	285.85	416.34
54	52.04	71.40	80.54	129.71	119.29	165.63	186.85	313.81	198.85	267.20	298.27	428.77
55	54.46	72.25	83.23	131.79	125.67	172.59	193.71	325.71	207.49	276.53	307.60	444.31
56	56.80	79.98	91.06	146.49	134.41	181.54	206.98	347.99	213.73	288.95	320.02	459.84
57	62.53	80.98	95.38	159.08	139.17	194.63	220.21	360.42	218.72	301.38	332.45	472.27
58	64.92	88.80	108.80	169.73	145.69	206.38	228.91	379.06	225.10	310.70	344.88	487.80
59	72.78	96.75	115.18	184.35	152.38	217.28	240.20	394.59	230.12	326.24	360.42	506.45
60	73.66	103.30	125.34	199.27	161.40	233.34	251.59	416.34	236.62	331.76	375.95	525.09
61	81.58	113.41	135.81	212.26	172.05	250.82	273.08	425.33	253.11	347.00	383.10	530.91
62	89.71	121.97	146.40	229.54	185.11	270.07	285.91	436.07	260.75	354.13	389.25	535.58
63	98.77	132.47	155.24	248.01	202.44	280.26	309.41	448.32	269.56	363.20	400.08	544.80
64	103.88	145.72	166.24	267.19	213.31	298.89	326.69	461.82	277.64	376.61	412.34	555.29
65	115.37	156.87	180.97	287.80	225.93	313.71	348.06	473.67	284.73	385.86	425.77	566.81
66	124.37	172.88	200.36	303.71	240.72	332.01	376.71	486.46	293.42	398.95	440.13	581.69
67	138.49	189.12	227.46	313.40	255.34	359.12	395.48	499.95	300.96	410.40	452.69	594.46
68	152.64	209.29	250.99	328.99	274.25	374.62	413.04	523.50	314.58	429.85	475.48	619.56
69	173.72	228.30	282.71	352.05	294.15	398.38	442.38	553.56	333.53	456.28	509.55	655.47
70	195.74	252.06	310.19	379.37	314.65	428.46	473.09	595.83	357.05	488.71	546.73	698.48
71	218.86	277.78	337.18	412.35	337.18	461.74	511.14	642.14	380.13	524.02	586.30	745.23
72	240.20	306.61	365.39	447.97	363.33	493.38	549.12	685.37	402.55	559.44	625.50	792.72
73	265.42	337.51	396.35	485.53	386.44	529.13	588.58	731.27	428.06	590.56	661.91	836.30
74	292.57	374.87	433.15	526.25	410.36	564.24	628.83	778.92	448.35	623.14	701.03	879.61
75	316.42	419.95	469.17	569.19	432.80	598.29	665.57	823.78	469.17	654.66	734.68	918.35
76	338.88	457.06	503.98	611.73	453.58	629.11	702.10	867.20	488.34	682.98	764.66	955.83
77	359.76	487.42	535.50	649.89	474.16	658.18	734.45	905.21	504.00	706.26	792.47	988.10
78	391.89	530.10	585.39	707.35	507.34	705.72	787.02	969.15	534.98	751.25	843.94	1045.57
79	430.91	588.64	647.18	785.40	552.87	770.76	858.57	1058.58	578.89	814.67	913.86	1133.38
80	476.44	652.06	718.73	871.58	600.02				626.04			
81	525.23	721.98	795.16	964.27	652.06				674.82			
82	577.26	796.78	878.09	1065.09	707.35				726.86			
83	637.42	879.71	970.77	1180.54	767.51				785.40			
84	704.09	977.28	1078.09	1317.13	834.18				850.44			
85+	0.00	0.00	0.00	0.00								

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

Appendix B1

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	29.83	33.58	37.30	47.87	55.85	65.96	56.91	71.55	79.68	89.43	112.65	122.23	149.95	186.20	211.06	244.12	304.49	335.56
30	31.54	35.30	39.55	50.11	61.79	66.67	56.91	71.55	79.68	89.43	116.96	131.28	159.42	195.64	223.71	251.67	304.49	335.56
31	32.39	36.16	40.93	51.50	61.79	66.67	56.91	71.55	79.68	89.43	121.30	140.44	161.57	200.41	223.71	251.67	304.49	335.56
32	33.24	37.54	42.65	52.03	61.79	66.67	56.91	71.55	79.68	89.43	130.05	145.06	161.57	201.96	223.71	251.67	304.49	335.56
33	33.75	38.40	44.04	52.03	61.79	66.67	58.95	71.55	81.35	89.43	134.47	154.39	161.57	201.96	223.71	251.67	304.49	335.56
34	34.15	39.78	45.42	52.03	61.79	66.67	58.95	71.55	85.45	92.59	143.39	163.84	161.57	201.96	223.71	251.67	304.49	335.56
35	34.15	40.64	45.53	52.03	61.79	66.67	63.05	73.33	85.45	96.70	152.42	168.60	161.57	201.96	223.71	251.67	304.49	335.56
36	34.15	42.28	45.53	52.03	61.79	66.67	67.20	77.40	89.59	105.02	156.98	178.21	161.57	201.96	223.71	251.67	304.49	335.56
37	34.15	42.28	45.53	52.03	61.79	69.94	71.40	81.51	97.98	109.23	166.19	187.94	161.57	201.96	223.71	251.67	304.49	335.56
38	34.15	42.28	45.53	52.03	61.79	69.94	71.40	85.66	102.22	113.46	175.50	197.77	161.57	201.96	223.71	251.67	304.49	335.56
39	34.15	42.28	47.29	54.08	64.57	74.26	75.65	89.85	106.50	122.04	184.93	212.74	161.57	201.96	223.71	251.67	304.49	335.56
40	36.81	43.78	51.05	57.85	68.56	78.64	79.95	94.08	110.82	126.37	194.47	222.86	161.57	201.96	223.71	251.67	304.49	335.56
41	37.11	44.10	55.28	62.12	73.08	83.30	84.72	98.80	115.71	131.36	205.19	233.03	161.57	201.96	223.71	251.67	304.49	335.56
42	41.22	48.24	55.69	62.58	77.71	88.03	85.14	103.60	120.69	140.90	211.28	233.03	161.57	201.96	223.71	251.67	304.49	335.56
43	41.55	48.59	60.07	67.00	82.45	92.85	90.04	108.48	130.28	146.11	211.28	233.03	161.57	201.96	223.71	251.67	304.49	335.56
44	41.89	52.89	60.53	70.35	87.30	97.74	95.04	113.45	135.49	151.40	211.28	233.03	161.57	201.96	223.71	251.67	304.49	335.56
45	42.28	53.66	63.29	70.35	89.33	99.79	96.59	114.14	136.05	155.53	239.17	267.30	183.31	229.92	254.78	282.74	341.77	379.06
46	45.41	56.12	63.76	74.84	94.12	104.58	97.07	123.29	145.59	160.70	250.18	283.38	183.31	229.92	254.78	282.74	341.77	379.06
47	45.77	56.53	68.23	79.44	99.01	109.45	101.98	128.23	150.79	170.46	261.41	294.54	183.31	229.92	254.78	282.74	341.77	379.06
48	46.14	60.92	72.82	80.04	104.01	114.38	106.99	133.25	160.67	180.41	272.84	298.27	183.31	229.92	254.78	282.74	341.77	379.06
49	50.49	61.37	73.37	84.79	113.54	124.08	112.09	142.88	166.08	185.91	276.53	298.27	183.31	229.92	254.78	282.74	341.77	379.06
50	50.49	65.45	77.55	88.78	117.26	127.52	116.19	146.07	174.23	193.82	297.11	323.13	195.74	245.46	270.31	298.27	357.31	394.59
51	54.47	69.35	81.40	92.82	126.12	136.32	120.32	150.37	182.57	202.99	311.57	338.67	201.96	251.67	276.53	304.49	366.63	403.91
52	54.47	69.44	81.40	96.92	130.90	145.18	129.10	159.22	186.73	211.17	326.69	357.31	211.28	257.88	282.74	310.70	375.95	416.34
53	58.72	73.62	85.68	96.92	139.98	153.77	133.03	168.15	195.62	220.16	341.77	372.84	220.60	264.10	292.06	320.02	385.27	425.66
54	58.75	73.77	85.68	101.14	149.18	162.73	137.65	172.61	204.61	233.56	356.90	391.49	226.81	273.42	301.38	326.24	394.59	434.98
55	62.71	78.03	89.87	105.43	158.50	171.09	146.61	181.69	213.34	242.75	369.74	405.61	235.36	279.63	307.60	332.45	403.91	444.31
56	66.82	82.24	98.15	113.82	167.81	184.91	155.63	190.74	222.69	256.26	385.27	425.66	244.71	292.06	320.02	344.88	416.34	462.95
57	70.98	90.47	102.11	122.09	181.94	198.84	160.05	199.55	236.51	270.25	403.91	441.20	249.10	307.60	338.67	363.52	438.09	484.70
58	75.18	94.40	110.54	134.99	195.55	212.16	169.19	208.43	245.69	283.65	419.45	459.84	258.56	323.13	360.42	382.16	466.05	515.77
59	83.43	102.78	119.08	143.46	209.33	230.43	177.78	222.06	259.74	297.16	438.09	478.48	262.57	332.92	385.27	407.02	494.02	546.84
60	87.37	111.06	127.28	156.16	223.64	248.45	186.77	231.10	273.92	310.79	456.73	497.12	271.67	340.88	395.10	431.88	525.09	581.01
61	95.76	119.42	139.87	168.74	242.49	266.62	199.95	248.88	291.77	333.21	464.54	503.76	285.49	358.97	412.81	446.45	539.96	597.27
62	104.06	131.05	148.24	181.45	261.22	289.54	213.22	266.08	314.21	350.56	477.05	515.09	298.41	371.66	427.29	459.49	556.07	614.60
63	115.23	140.32	160.86	194.05	284.77	308.05	231.36	283.02	330.75	377.33	488.05	527.77	309.29	388.73	436.97	476.70	573.17	632.76
64	123.93	152.91	176.81	206.79	308.65	335.97	244.47	299.72	357.15	399.01	503.06	544.29	316.13	401.35	450.83	494.81	591.02	651.50
65	133.98	165.63	189.79	224.16	332.47	359.09	261.61	321.25	378.44	425.68	518.91	558.82	324.65	409.80	463.03	510.93	609.39	670.59
66	146.98	181.70	208.24	248.87	347.47	373.21	278.85	346.41	403.33	460.71	537.94	579.12	337.17	424.69	476.16	525.07	630.59	687.22
67	161.90	200.97	229.36	278.74	363.14	383.04	295.91	370.91	433.42	480.05	564.62	606.90	345.73	442.74	490.00	542.23	659.13	703.90
68	178.41	220.60	252.38	307.52	381.82	403.43	316.80	399.81	453.86	499.49	595.55	629.16	360.21	461.07	511.50	566.73	689.20	730.02
69	195.94	241.92	276.79	344.26	403.01	430.80	335.84	428.39	479.44	532.71	627.68	671.68	379.85	484.08	541.98	602.20	722.64	771.28
70	216.12	265.37	303.67	379.37	432.92	464.17	350.36	446.31	504.33	569.05	660.54	716.33	397.22	502.10	566.82	642.69	752.04	818.98
71	237.10	291.20	330.23	408.05	466.04	500.40	367.25	463.89	519.73	603.49	693.69	749.52	416.64	521.88	586.30	680.80	783.89	848.32
72	260.05	318.43	359.61	443.84	505.77	542.93	386.04	483.06	536.74	646.15	732.85	788.59	435.58	544.99	606.92	724.59	821.62	883.55
73	284.93	347.55	391.00	479.58	546.96	586.60	406.26	507.33	560.84	689.65	776.85	832.34	453.82	568.76	634.16	768.92	862.06	919.53
74	309.67	378.14	423.77	516.75	583.24	625.03	425.56	533.84	590.84	737.12	824.51	877.71	469.25	594.64	664.93	813.12	904.31	961.30
75	325.51	412.47	459.26	545.55	616.47	658.30	441.90	561.92	634.66	781.96	871.06	925.62	483.72	620.11	703.76	854.70	949.26	1005.63
76	340.62	432.73	488.34	571.76	643.01	688.20	457.06	597.83	689.93	827.23	924.55	985.37	497.03	651.70	750.76	895.00	997.54	1061.84
77	358.10	454.26	512.29	595.18	669.79	716.21	472.50	639.95	751.02	872.05	986.45	1057.73	508.97	686.37	800.76	931.73	1054.42	1129.02
78	387.01	489.45	551.24	637.42	717.10	765.89	502.46	704.09	832.56	943.13	1081.35	1165.90	536.61	744.75	874.83	995.16	1144.76	1234.20
79	424.41	536.61	604.90	692.71	778.89	832.56	544.74	783.77	930.12	1034.19	1200.05	1300.87	577.26	817.92	965.89	1082.97	1260.22	1367.54
80	469.94	595.15	669.95	762.63	860.20	921.99	595.15	865.08					626.04	894.35				
81	530.10	669.95	754.50	852.07	972.40	1047.20	658.56	949.63					684.58	975.65				
82	600.02	757.76	855.32	961.02	1112.24	1203.30	731.74	1039.07					754.50	1060.21				
83	678.08	858.57	969.15	1086.22	1271.60	1385.42	813.04	1131.75					832.56	1148.02				
84	765.89	969.15	1094.35	1221.19	1448.84	1587.06	902.48	1227.69					917.11	1239.08				
85+	1050.45	1335.01	1509.01	1671.61	2034.23	2257.00												

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

Appendix B1

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	28.41	31.00	34.64	43.38	49.97	59.53	55.29	66.67	74.80	84.56	102.71	112.45	144.18	174.74	202.26	232.06	288.95	320.02
30	30.03	32.59	36.72	45.42	55.29	60.17	55.29	66.67	74.80	84.56	106.64	120.78	153.29	183.60	214.38	239.24	288.95	320.02
31	30.85	33.38	38.00	46.67	55.29	60.17	55.29	66.67	74.80	84.56	110.59	129.21	155.35	188.07	214.38	239.24	288.95	320.02
32	31.66	34.65	39.61	47.16	55.29	60.17	55.29	66.67	74.80	84.56	118.57	133.46	155.35	189.53	214.38	239.24	288.95	320.02
33	32.15	35.45	40.89	47.16	55.29	60.17	57.27	66.67	76.37	84.56	122.60	142.04	155.35	189.53	214.38	239.24	288.95	320.02
34	32.52	36.72	42.17	47.16	55.29	60.17	57.27	66.67	80.22	87.54	130.74	150.73	155.35	189.53	214.38	239.24	288.95	320.02
35	32.52	37.51	42.28	47.16	55.29	60.17	61.25	68.33	80.22	91.42	138.97	155.11	155.35	189.53	214.38	239.24	288.95	320.02
36	32.52	39.03	42.28	47.16	55.29	60.17	65.28	72.13	84.11	99.29	143.13	163.96	155.35	189.53	214.38	239.24	288.95	320.02
37	32.52	39.03	42.28	47.16	55.29	63.11	69.36	75.96	91.98	103.27	151.52	172.90	155.35	189.53	214.38	239.24	288.95	320.02
38	32.52	39.03	42.28	47.16	55.29	63.11	69.36	79.82	95.96	107.28	160.02	181.95	155.35	189.53	214.38	239.24	288.95	320.02
39	32.52	39.03	43.91	49.01	57.77	67.02	73.49	83.73	99.98	115.38	168.61	195.72	155.35	189.53	214.38	239.24	288.95	320.02
40	35.06	40.41	47.41	52.42	61.34	70.96	77.66	87.67	104.04	119.48	177.31	205.03	155.35	189.53	214.38	239.24	288.95	320.02
41	35.34	40.71	51.33	56.29	65.39	75.17	82.30	92.06	108.63	124.19	187.09	214.38	155.35	189.53	214.38	239.24	288.95	320.02
42	39.26	44.53	51.72	56.72	69.53	79.44	82.71	96.53	113.30	133.22	192.64	214.38	155.35	189.53	214.38	239.24	288.95	320.02
43	39.57	44.86	55.78	60.72	73.77	83.79	87.47	101.09	122.30	138.14	192.64	214.38	155.35	189.53	214.38	239.24	288.95	320.02
44	39.89	48.82	56.20	63.76	78.11	88.20	92.32	105.72	127.19	143.14	192.64	214.38	155.35	189.53	214.38	239.24	288.95	320.02
45	40.65	50.41	59.67	64.94	82.04	91.96	92.30	106.27	127.28	142.39	217.67	242.24	177.10	220.60	248.56	270.31	326.24	357.31
46	43.66	52.72	60.12	69.08	86.44	96.38	92.76	114.79	136.19	147.12	227.70	256.82	177.10	220.60	248.56	270.31	326.24	357.31
47	44.01	53.11	64.33	73.33	90.93	100.86	97.45	119.39	141.06	156.05	237.91	266.93	177.10	220.60	248.56	270.31	326.24	357.31
48	44.37	57.23	68.66	73.88	95.52	105.41	102.23	124.06	150.30	165.16	248.32	270.31	177.10	220.60	248.56	270.31	326.24	357.31
49	48.55	57.65	69.18	78.26	104.27	114.35	107.10	133.02	155.37	170.20	251.67	270.31	177.10	220.60	248.56	270.31	326.24	357.31
50	48.69	63.58	75.45	82.44	106.40	113.86	111.34	136.94	166.42	178.72	272.61	295.17	186.42	236.13	257.88	285.85	341.77	375.95
51	52.65	65.70	77.33	86.63	115.06	124.77	115.60	141.39	169.89	190.31	284.08	313.81	195.74	242.35	264.10	292.06	351.09	385.27
52	51.06	65.97	75.72	92.80	119.81	133.47	124.32	150.12	174.45	193.98	302.04	326.24	201.96	248.56	273.42	298.27	357.31	394.59
53	56.94	70.12	81.88	89.32	128.69	139.79	126.15	158.94	183.40	203.04	316.92	344.88	211.28	257.88	279.63	304.49	366.63	407.02
54	57.07	70.42	80.33	93.65	135.41	150.94	133.06	163.52	192.43	213.90	328.97	363.52	220.60	264.10	288.95	313.81	375.95	416.34
55	59.41	72.95	84.59	98.03	144.52	154.91	141.96	172.49	198.96	225.58	344.88	374.88	229.17	270.31	298.27	320.02	388.38	428.77
56	63.48	78.81	92.70	106.23	153.63	168.10	150.91	181.44	208.16	239.01	357.31	394.59	238.51	282.74	307.60	332.45	400.81	444.31
57	67.60	85.15	95.07	112.55	167.19	183.93	155.41	187.95	221.73	252.74	375.95	413.23	239.99	295.17	326.24	347.99	422.56	469.16
58	73.47	89.25	101.48	124.92	178.22	194.69	164.49	196.85	230.95	263.74	394.59	428.77	249.44	310.70	344.88	369.74	447.41	497.12
59	79.88	97.46	113.49	133.36	191.88	212.51	168.55	210.25	247.25	274.87	413.23	453.63	253.72	320.81	363.52	391.49	478.48	528.19
60	83.94	105.69	119.90	143.83	205.85	227.74	179.85	221.67	261.24	288.59	431.88	475.38	262.91	323.40	373.99	413.23	506.45	559.27
61	92.22	113.99	130.42	154.33	221.85	245.91	190.65	239.22	278.98	310.67	440.41	482.64	276.66	341.46	391.87	425.33	518.84	573.14
62	100.47	125.51	140.74	169.08	240.52	263.45	203.85	253.99	303.83	325.69	453.63	494.61	289.72	351.65	403.88	436.07	532.65	588.26
63	109.75	134.78	151.40	177.71	261.26	284.56	224.13	271.03	315.61	349.66	465.35	507.91	297.94	368.87	414.27	451.16	544.80	604.38
64	118.46	145.45	169.04	190.57	284.91	309.51	237.28	285.56	341.95	369.08	478.32	519.55	305.13	379.35	423.34	464.57	560.78	618.51
65	128.40	158.10	180.11	207.71	306.08	330.05	249.72	307.08	361.01	395.63	489.64	532.21	314.01	391.18	436.42	476.33	574.79	633.33
66	139.44	172.14	196.45	227.78	319.16	344.90	264.55	332.18	378.73	427.62	507.05	550.80	324.31	404.09	447.85	494.18	591.99	648.61
67	156.05	191.22	215.28	258.67	333.30	355.68	283.98	354.47	406.18	445.23	529.79	567.10	333.30	422.84	462.64	507.41	616.85	664.11
68	170.48	208.78	238.01	287.17	350.60	372.22	304.98	385.78	425.05	465.87	557.12	588.34	348.20	444.26	482.68	533.11	645.97	686.80
69	189.88	230.12	260.63	319.19	372.90	398.38	326.58	414.50	451.65	495.66	585.99	625.36	368.27	465.55	514.18	567.46	678.63	727.27
70	210.01	253.58	285.80	350.36	401.68	432.92	348.12	432.92	484.25	531.11	615.91	669.47	392.76	488.71	546.73	606.99	711.87	774.35
71	233.05	277.61	312.74	382.28	438.12	466.04	365.10	451.00	502.55	573.42	652.88	704.42	412.35	511.14	569.12	648.59	745.23	807.51
72	254.10	306.99	342.57	412.87	476.87	503.71	383.97	472.74	524.35	615.18	693.63	745.24	433.52	534.67	594.54	691.56	784.46	846.39
73	281.03	336.40	374.40	447.88	517.24	546.96	404.28	495.44	548.95	657.94	739.19	790.72	451.84	558.86	622.27	733.25	828.37	887.83
74	305.87	367.18	409.28	486.35	554.74	592.74	423.66	520.55	577.54	701.03	786.52	837.81	467.35	585.14	653.53	773.22	870.11	929.00
75	321.88	403.39	444.97	521.91	585.56	625.57	438.26	547.37	614.66	743.77	831.06	885.61	481.90	609.20	685.58	811.05	911.07	971.08
76	337.15	422.30	474.44	547.43	613.47	653.44	453.58	578.71	658.65	783.78	877.62	936.71	495.29	634.32	722.95	846.34	952.35	1018.39
77	354.79	441.00	495.71	570.31	638.29	679.74	467.53	615.08	709.58	820.66	928.42	994.73	507.31	664.81	764.29	877.02	996.39	1069.34
78	382.13	474.82	531.73	609.78	681.33	725.23	497.58	671.57	782.15	881.34	1006.55	1082.97	533.36	715.48	827.68	933.37	1071.59	1156.15
79	419.53	520.35	580.51	660.19	738.24	787.02	538.23	744.75	869.95	962.64	1108.99	1198.42	572.38	780.52	908.98	1013.05	1170.78	1268.35
80	465.06	574.01	640.68	723.61	811.42	866.70	587.02	819.55					617.91	852.07				
81	521.97	643.93	718.73	808.16	912.23	975.65	645.56	897.60					674.82	926.87				
82	587.02	726.86	811.42	907.35	1034.19	1110.62	715.48	982.15					739.87	1006.55				
83	660.19	819.55	917.11	1021.18	1174.03	1268.35	791.90	1068.34					813.04	1089.48				
84	741.49	921.99	1032.56	1144.76	1328.51	1440.71	874.83	1159.40					892.72	1177.28				
85+	1006.55	1258.59	1413.07	1556.16	1840.73	2014.72												

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

Appendix B1

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	26.99	28.41	30.64	37.40	42.62	49.88	50.41	58.54	65.04	71.55	86.15	94.53	132.64	157.55	178.81	201.92	251.67	276.53
30	28.53	29.87	32.48	39.15	47.16	50.41	50.41	58.54	65.04	71.55	89.44	101.52	141.03	165.54	189.53	208.17	251.67	276.53
31	29.30	30.60	33.62	40.23	47.16	50.41	50.41	58.54	65.04	71.55	92.76	108.61	142.92	169.57	189.53	208.17	251.67	276.53
32	30.08	31.77	35.04	40.65	47.16	50.41	50.41	58.54	65.04	71.55	99.45	112.18	142.92	170.89	189.53	208.17	251.67	276.53
33	30.54	32.49	36.17	40.65	47.16	50.41	52.22	58.54	66.41	71.55	102.83	119.40	142.92	170.89	189.53	208.17	251.67	276.53
34	30.90	33.66	37.31	40.65	47.16	50.41	52.22	58.54	69.76	74.07	109.65	126.70	142.92	170.89	189.53	208.17	251.67	276.53
35	30.90	34.39	37.40	40.65	47.16	50.41	55.85	60.00	69.76	77.36	116.56	130.38	142.92	170.89	189.53	208.17	251.67	276.53
36	30.90	35.77	37.40	40.65	47.16	50.41	59.52	63.33	73.14	84.02	120.05	137.82	142.92	170.89	189.53	208.17	251.67	276.53
37	30.90	35.77	37.40	40.65	47.16	52.88	63.24	66.69	79.98	87.38	127.08	145.34	142.92	170.89	189.53	208.17	251.67	276.53
38	30.90	35.77	37.40	40.65	47.16	52.88	63.24	70.09	83.45	90.77	134.21	152.94	142.92	170.89	189.53	208.17	251.67	276.53
39	30.90	35.77	38.84	42.25	49.28	56.15	67.00	73.52	86.94	97.63	141.42	164.52	142.92	170.89	189.53	208.17	251.67	276.53
40	33.31	37.04	41.94	45.19	52.32	59.46	70.81	76.97	90.47	101.10	148.71	172.34	142.92	170.89	189.53	208.17	251.67	276.53
41	33.57	37.31	45.41	48.53	55.77	62.98	75.04	80.83	94.46	105.09	156.91	180.21	142.92	170.89	189.53	208.17	251.67	276.53
42	37.29	40.81	45.75	48.89	59.31	66.56	75.41	84.76	98.52	112.72	161.57	180.21	142.92	170.89	189.53	208.17	251.67	276.53
43	37.59	41.12	49.35	52.35	62.92	70.20	79.75	88.76	106.35	116.89	161.57	180.21	142.92	170.89	189.53	208.17	251.67	276.53
44	37.90	44.75	49.72	54.96	66.62	73.90	84.18	92.83	110.60	121.12	161.57	180.21	142.92	170.89	189.53	208.17	251.67	276.53
45	37.40	43.90	50.63	55.92	69.28	78.27	83.71	94.46	111.92	122.67	185.43	208.83	161.57	195.74	214.38	236.13	285.85	313.81
46	40.17	45.91	51.01	59.49	72.99	82.03	84.13	102.03	119.76	126.75	193.96	221.39	161.57	195.74	214.38	236.13	285.85	313.81
47	40.49	46.25	54.59	63.14	76.79	85.84	88.39	106.12	124.04	134.44	202.66	230.11	161.57	195.74	214.38	236.13	285.85	313.81
48	40.82	49.84	58.26	63.62	80.66	89.71	92.72	110.28	132.16	142.29	211.53	233.03	161.57	195.74	214.38	236.13	285.85	313.81
49	44.67	50.21	58.69	67.39	88.05	97.32	97.14	118.24	136.62	146.63	214.38	233.03	161.57	195.74	214.38	236.13	285.85	313.81
50	43.28	56.10	64.97	69.76	91.20	97.92	101.66	120.97	143.02	153.54	232.79	254.78	170.89	208.17	226.81	248.56	301.38	332.45
51	47.21	56.57	65.12	74.26	97.36	103.98	106.17	123.44	147.07	164.93	244.37	270.31	177.10	214.38	233.03	254.78	307.60	341.77
52	45.96	57.29	66.25	78.36	102.06	112.40	112.36	131.92	152.33	169.43	258.89	282.74	183.31	220.60	239.24	260.99	316.92	351.09
53	51.60	61.35	70.45	76.02	108.37	121.15	112.39	138.21	161.39	176.13	273.42	298.27	189.53	226.81	245.46	267.20	323.13	360.42
54	52.04	60.36	71.40	80.54	114.75	129.71	119.29	143.08	165.63	186.85	285.52	313.81	198.85	233.03	251.67	273.42	332.45	369.74
55	54.46	64.46	72.25	83.23	121.21	131.79	125.67	149.49	172.59	193.71	298.27	325.71	207.49	239.24	260.99	279.63	341.77	379.06
56	56.80	68.53	79.98	91.06	129.99	146.49	134.41	158.18	181.54	206.98	310.70	347.99	213.73	248.56	270.31	292.06	354.20	394.59
57	62.53	74.50	80.98	95.38	145.06	159.08	139.17	164.74	192.16	220.21	326.24	360.42	218.72	260.99	285.85	307.60	375.95	416.34
58	64.92	77.23	88.80	108.80	153.47	169.73	145.69	173.69	201.47	228.91	341.77	379.06	225.10	276.53	304.49	326.24	397.70	441.20
59	72.78	85.06	96.75	115.18	166.96	184.35	152.38	184.26	214.78	240.20	360.42	394.59	230.12	284.50	323.13	344.88	422.56	469.16
60	73.66	91.36	103.30	125.34	180.43	199.27	161.40	193.37	228.27	251.59	379.06	416.34	236.62	288.43	331.76	366.63	447.41	497.12
61	81.58	99.52	113.41	135.81	196.05	212.26	172.05	210.22	243.15	273.08	386.11	425.33	253.11	303.52	347.00	377.07	458.51	509.79
62	89.71	108.90	121.97	146.40	209.49	229.54	185.11	224.96	262.28	285.91	398.03	433.15	260.75	314.48	354.13	389.25	474.12	523.87
63	98.77	118.16	132.47	155.24	229.91	248.01	202.44	237.45	275.21	309.41	408.60	445.48	269.56	329.15	363.20	400.08	485.21	539.12
64	103.88	128.67	145.72	166.24	247.98	267.19	213.31	252.52	296.36	326.69	420.59	459.07	277.64	338.12	376.61	412.34	500.31	552.54
65	115.37	139.28	156.87	180.97	266.50	287.80	225.93	269.29	313.71	348.06	431.09	471.01	284.73	348.60	385.86	425.77	513.59	566.81
66	124.37	151.10	172.88	200.36	277.98	303.71	240.72	291.84	332.01	376.71	447.85	486.46	293.42	360.34	398.95	440.13	530.21	581.69
67	138.49	167.80	189.12	227.46	288.53	313.40	255.34	314.57	359.12	395.48	467.61	499.95	300.96	378.07	410.40	452.69	554.67	594.46
68	152.64	185.15	209.29	250.99	304.98	328.99	274.25	341.36	374.62	413.04	492.29	523.50	314.58	396.23	429.85	475.48	581.14	619.56
69	171.70	202.58	228.30	282.71	324.26	352.05	294.15	368.18	398.38	442.38	521.13	553.56	333.53	419.22	456.28	509.55	611.46	655.47
70	191.66	224.09	252.06	310.19	352.59	379.37	312.42	383.83	428.46	473.09	548.96	595.83	357.05	439.62	488.71	546.73	640.46	698.48
71	210.75	248.49	275.84	337.18	386.57	412.35	328.59	401.61	446.71	511.14	582.01	627.11	375.84	459.59	511.14	586.30	672.21	728.05
72	230.27	272.67	302.83	365.39	423.20	447.97	346.81	421.13	464.48	549.12	619.31	664.73	394.29	481.00	534.67	625.50	708.08	761.75
73	253.71	299.23	330.14	396.35	457.79	485.53	364.64	441.93	487.51	588.58	659.92	705.50	410.22	503.37	558.86	661.91	747.12	798.65
74	275.47	326.99	362.20	433.15	490.15	522.45	381.86	465.45	514.85	628.83	701.03	746.62	425.56	526.25	587.04	701.03	784.62	835.91
75	290.96	357.96	393.14	465.54	518.27	551.01	394.62	489.18	547.37	665.57	741.95	789.23	438.26	549.19	616.47	734.68	821.97	874.70
76	304.13	375.38	418.83	486.60	542.22	575.24	408.40	517.89	587.40	702.10	783.78	835.92	450.11	573.50	651.70	764.66	860.25	917.60
77	318.32	391.26	436.03	505.66	563.68	596.84	421.10	548.76	631.66	734.45	827.29	885.31	460.89	598.50	688.02	792.47	898.58	961.58
78	341.48	419.53	468.31	539.86	598.40	635.80	447.17	598.40	694.34	787.02	894.35	961.02	482.95	643.93	743.12	843.94	964.27	1035.82
79	374.00	458.56	510.59	583.76	647.18	687.83	482.95	661.82	770.76	858.57	982.15	1058.58	517.09	702.47	814.67	913.86	1050.45	1133.38
80	411.40	505.71	562.63	637.42	708.97	752.88	525.23	726.86					557.75	762.63				
81	460.18	564.25	629.29	708.97	791.90	842.31	575.63	795.16					604.90	827.68				
82	515.47	635.80	708.97	795.16	892.72	951.26	634.17	865.08					660.19	895.97				
83	577.26	715.48	798.41	892.72	1008.17	1078.09	697.59	939.88					721.98	967.52				
84	645.56	801.66	897.60	1001.67	1135.01	1217.94	767.51	1017.93					788.65	1042.32				
85+	869.95	1089.48	1224.44	1356.15	1556.16	1678.12												

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

Appendix B1

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	28.41	31.00	35.97	44.88	52.91	62.75	53.66	66.67	76.43	86.18	107.68	118.97	141.29	174.74	199.33	232.06	288.95	316.92
30	30.03	32.59	38.13	46.98	58.54	63.42	53.66	66.67	76.43	86.18	111.80	127.78	150.23	183.60	211.28	239.24	288.95	316.92
31	30.85	33.38	39.47	48.28	58.54	63.42	53.66	66.67	76.43	86.18	115.94	136.70	152.24	188.07	211.28	239.24	288.95	316.92
32	31.66	34.65	41.13	48.78	58.54	63.42	53.66	66.67	76.43	86.18	124.31	141.20	152.24	189.53	211.28	239.24	288.95	316.92
33	32.15	35.45	42.46	48.78	58.54	63.42	55.58	66.67	78.03	86.18	128.53	150.28	152.24	189.53	211.28	239.24	288.95	316.92
34	32.52	36.72	43.80	48.78	58.54	63.42	55.58	66.67	81.97	89.22	137.06	159.47	152.24	189.53	211.28	239.24	288.95	316.92
35	32.52	37.51	43.90	48.78	58.54	63.42	59.45	68.33	81.97	93.18	145.70	164.10	152.24	189.53	211.28	239.24	288.95	316.92
36	32.52	39.03	43.90	48.78	58.54	63.42	63.36	72.13	85.94	101.20	150.06	173.46	152.24	189.53	211.28	239.24	288.95	316.92
37	32.52	39.03	43.90	48.78	58.54	66.53	67.32	75.96	93.98	105.25	158.85	182.92	152.24	189.53	211.28	239.24	288.95	316.92
38	32.52	39.03	43.90	48.78	58.54	66.53	67.32	79.82	98.05	109.34	167.76	192.50	152.24	189.53	211.28	239.24	288.95	316.92
39	32.52	39.03	45.60	50.70	61.17	70.64	71.33	83.73	102.16	117.60	176.77	207.06	152.24	189.53	211.28	239.24	288.95	316.92
40	35.06	40.41	49.23	54.23	64.95	74.80	75.38	87.67	106.30	121.77	185.89	216.91	152.24	189.53	211.28	239.24	288.95	316.92
41	35.34	40.71	53.30	58.24	69.24	79.23	79.88	92.06	110.99	126.58	196.14	226.81	152.24	189.53	211.28	239.24	288.95	316.92
42	39.26	44.53	53.70	58.67	73.62	83.74	80.28	96.53	115.76	135.78	201.96	226.81	152.24	189.53	211.28	239.24	288.95	316.92
43	39.57	44.86	57.93	62.82	78.11	88.32	84.90	101.09	124.96	140.80	201.96	226.81	152.24	189.53	211.28	239.24	288.95	316.92
44	39.89	48.82	58.37	65.95	82.70	92.97	89.61	105.72	129.96	145.90	201.96	226.81	152.24	189.53	211.28	239.24	288.95	316.92
45	40.65	50.41	61.48	68.55	83.86	97.83	92.30	108.24	133.86	148.96	225.74	261.73	180.21	217.49	239.24	267.20	323.13	354.20
46	43.66	52.72	61.94	72.92	88.36	102.53	92.76	116.91	143.24	153.91	236.13	277.48	180.21	217.49	239.24	267.20	323.13	354.20
47	44.01	53.11	66.28	77.40	92.95	107.30	97.45	121.60	148.36	163.25	246.72	288.40	180.21	217.49	239.24	267.20	323.13	354.20
48	44.37	57.23	70.74	77.98	97.64	112.13	102.23	126.36	158.08	172.79	257.51	292.06	180.21	217.49	239.24	267.20	323.13	354.20
49	48.55	57.65	71.27	82.61	106.59	121.65	107.10	135.49	163.40	178.05	260.99	292.06	180.21	217.49	239.24	267.20	323.13	354.20
50	48.69	63.58	75.45	86.67	110.75	125.24	113.76	136.94	171.62	188.78	281.80	316.92	192.64	226.81	248.56	279.63	335.56	379.06
51	52.65	65.70	79.36	90.76	117.27	134.01	117.96	141.39	180.03	200.46	293.24	332.45	198.85	236.13	257.88	285.85	344.88	379.06
52	52.77	65.97	79.50	94.86	124.25	142.84	124.32	150.12	181.82	201.35	308.20	344.88	201.96	242.35	264.10	292.06	351.09	388.38
53	56.94	70.12	83.78	93.12	130.95	149.11	123.85	158.94	190.73	210.37	323.13	357.31	208.17	248.56	273.42	298.27	360.42	397.70
54	57.07	68.74	82.11	95.52	140.00	158.01	130.76	163.52	197.30	218.81	335.18	372.84	214.38	254.78	279.63	307.60	369.74	407.02
55	59.41	72.95	84.59	99.88	146.85	161.85	137.30	170.19	201.35	228.04	347.99	381.02	219.88	264.10	288.95	313.81	379.06	419.45
56	61.81	77.10	90.88	106.23	155.99	175.30	146.20	179.11	210.59	239.01	363.52	400.81	229.22	273.42	301.38	323.13	391.49	434.98
57	67.60	85.15	93.31	112.55	172.10	188.90	150.77	185.63	221.73	252.74	375.95	413.23	230.87	288.95	320.02	338.67	410.13	456.73
58	71.76	87.53	103.29	126.93	180.70	199.68	159.79	192.22	228.49	263.74	391.49	428.77	240.31	301.38	335.56	357.31	434.98	481.59
59	78.11	95.69	111.63	133.36	191.88	215.07	163.93	205.52	239.76	274.87	407.02	444.31	241.92	308.71	357.31	379.06	459.84	509.55
60	80.51	102.11	116.21	143.83	205.85	227.74	172.93	212.24	251.09	286.13	419.45	456.73	251.23	311.74	364.94	397.70	481.59	534.41
61	88.67	108.56	126.64	152.28	221.85	240.74	181.35	227.14	266.18	303.15	425.33	461.53	261.94	326.87	376.92	404.21	491.69	542.97
62	95.09	118.13	133.23	162.90	235.35	258.23	192.14	239.47	283.05	315.75	430.22	465.34	266.54	334.49	386.32	415.59	500.46	553.14
63	102.43	125.55	143.83	171.58	253.42	274.11	207.26	251.84	292.88	337.08	436.97	471.02	275.24	349.01	391.57	425.62	510.75	564.66
64	107.53	134.26	155.44	180.43	271.72	293.64	218.11	261.96	314.09	351.63	442.58	478.32	277.64	351.87	398.60	434.33	519.55	574.53
65	117.23	144.93	164.62	195.37	287.61	311.56	228.31	278.73	328.65	370.59	449.72	486.98	282.07	356.58	401.82	444.40	529.55	582.77
66	126.25	156.84	178.77	213.02	301.14	324.31	240.72	301.33	349.22	399.62	463.29	501.90	288.27	365.49	411.82	458.15	545.66	599.71
67	140.44	173.66	199.18	243.06	313.40	338.27	257.73	321.61	381.41	420.35	487.51	527.31	300.96	380.56	430.30	477.56	569.59	624.31
68	154.62	191.05	223.65	271.34	328.99	355.41	274.25	346.04	403.43	441.86	516.30	559.52	314.58	398.63	451.46	501.89	597.95	655.58
69	169.68	210.45	244.46	300.95	349.74	377.53	291.83	372.82	421.54	467.86	546.61	592.93	328.89	419.22	472.49	528.08	627.68	685.58
70	187.58	231.95	263.97	330.27	374.90	403.91	305.72	388.29	439.62	495.41	573.51	622.61	345.89	437.39	493.18	560.12	653.85	711.87
71	206.70	252.37	287.49	358.66	405.90	435.97	320.00	403.76	453.15	526.17	603.49	652.88	362.95	455.30	511.14	592.75	682.95	738.79
72	226.30	278.39	312.29	390.17	441.77	472.74	338.56	421.13	468.61	561.51	637.89	687.43	379.84	474.80	528.48	629.63	714.27	767.94
73	247.85	302.94	339.36	420.13	475.62	509.31	354.73	441.93	487.51	600.47	675.78	723.34	394.37	495.44	550.93	669.83	749.10	800.63
74	269.77	328.82	369.44	450.25	509.15	543.34	370.46	463.55	514.85	642.13	716.23	763.72	410.36	516.75	577.54	708.63	786.52	835.91
75	283.69	359.78	400.29	474.63	536.46	572.83	383.71	489.18	552.83	680.12	758.32	805.60	421.89	540.10	612.84	743.77	825.60	874.70
76	297.18	377.12	425.78	497.03	559.59	597.83	397.97	519.62	601.30	719.48	804.63	856.77	432.73	566.55	653.44	778.57	868.94	922.81
77	311.68	394.58	445.97	517.26	583.58	623.37	411.16	557.05	653.21	759.31	858.79	920.13	442.66	596.84	697.97	810.71	916.81	981.47
78	336.60	426.03	479.69	554.49	624.42	666.69	437.42	613.03	725.23	819.55	939.88	1014.68	466.69	647.18	761.01	866.70	995.16	1074.84
79	369.12	466.69	526.85	603.28	678.08	725.23	474.82	681.33	809.79	899.22	1043.95	1131.75	502.46	712.22	840.69	941.50	1095.98	1190.29
80	409.77	517.09	583.76	663.44	749.62	801.66	518.72	752.88					544.74	778.89				
81	460.18	582.14	656.94	741.49	847.19	910.61	572.38	827.68					596.77	848.82				
82	521.97	660.19	744.75	835.81	967.52	1047.20	635.80	904.10					656.94	921.99				
83	590.27	748.00	843.94	944.75	1105.74	1204.93	707.35	983.78					725.23	998.42				
84	665.07	843.94	952.89	1063.46	1260.22	1380.55	785.40	1066.71					798.41	1078.09				
85+	913.86	1161.02	1312.25	1453.72	1770.81	1964.31												

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

Appendix B1

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	26.99	29.71	33.30	41.88	47.03	56.31	52.03	63.42	71.55	79.68	97.74	107.56	135.53	166.14	190.54	220.01	273.42	301.38
30	28.53	31.23	35.31	43.85	52.03	56.91	52.03	63.42	71.55	79.68	101.48	115.53	144.09	174.57	201.96	226.81	273.42	301.38
31	29.30	31.99	36.54	45.06	52.03	56.91	52.03	63.42	71.55	79.68	105.24	123.59	146.03	178.82	201.96	226.81	273.42	301.38
32	30.08	33.21	38.08	45.53	52.03	56.91	52.03	63.42	71.55	79.68	112.84	127.66	146.03	180.21	201.96	226.81	273.42	301.38
33	30.54	33.97	39.32	45.53	52.03	56.91	53.90	63.42	73.05	79.68	116.67	135.87	146.03	180.21	201.96	226.81	273.42	301.38
34	30.90	35.19	40.55	45.53	52.03	56.91	53.90	63.42	76.73	82.49	124.41	144.18	146.03	180.21	201.96	226.81	273.42	301.38
35	30.90	35.95	40.65	45.53	52.03	56.91	57.65	65.00	76.73	86.15	132.25	148.37	146.03	180.21	201.96	226.81	273.42	301.38
36	30.90	37.40	40.65	45.53	52.03	56.91	61.44	68.61	80.45	93.56	136.21	156.83	146.03	180.21	201.96	226.81	273.42	301.38
37	30.90	37.40	40.65	45.53	52.03	59.70	65.28	72.25	87.98	97.31	144.19	165.38	146.03	180.21	201.96	226.81	273.42	301.38
38	30.90	37.40	40.65	45.53	52.03	59.70	65.28	75.93	91.79	101.09	152.27	174.04	146.03	180.21	201.96	226.81	273.42	301.38
39	30.90	37.40	42.22	47.32	54.37	63.40	69.17	79.64	95.64	108.72	160.45	187.21	146.03	180.21	201.96	226.81	273.42	301.38
40	33.31	38.72	45.58	50.62	57.74	67.13	73.09	83.39	99.51	112.58	168.73	196.11	146.03	180.21	201.96	226.81	273.42	301.38
41	33.57	39.01	49.36	54.35	61.54	71.11	77.46	87.57	103.91	117.03	178.03	205.06	146.03	180.21	201.96	226.81	273.42	301.38
42	37.29	42.67	49.73	54.76	65.44	75.15	77.85	91.82	108.37	125.53	183.31	205.06	146.03	180.21	201.96	226.81	273.42	301.38
43	37.59	42.99	53.64	58.63	69.43	79.26	82.32	96.15	116.99	130.17	183.31	205.06	146.03	180.21	201.96	226.81	273.42	301.38
44	37.90	46.78	54.04	61.56	73.52	83.43	86.89	100.56	121.66	134.88	183.31	205.06	146.03	180.21	201.96	226.81	273.42	301.38
45	39.03	47.16	57.86	63.14	76.57	90.01	90.15	100.37	125.08	138.01	206.92	236.67	173.99	208.17	229.92	254.78	304.49	332.45
46	41.92	49.32	58.29	67.16	80.68	94.33	90.60	108.41	133.85	142.60	216.45	250.91	173.99	208.17	229.92	254.78	304.49	332.45
47	42.25	49.68	62.38	71.29	84.87	98.72	95.18	112.76	138.63	151.25	226.16	260.79	173.99	208.17	229.92	254.78	304.49	332.45
48	42.59	53.53	66.58	71.83	89.15	103.16	99.86	117.17	147.71	160.08	236.05	264.10	173.99	208.17	229.92	254.78	304.49	332.45
49	46.61	53.93	67.08	76.09	97.32	111.91	104.61	125.63	152.69	164.96	239.24	264.10	173.99	208.17	229.92	254.78	304.49	332.45
50	46.89	59.84	73.36	80.32	99.89	111.58	108.92	130.09	163.82	176.20	257.29	288.95	183.31	220.60	242.35	267.20	320.02	357.31
51	50.84	62.05	75.29	84.57	108.42	122.46	113.25	132.41	167.35	185.23	268.80	301.38	192.64	226.81	248.56	273.42	326.24	357.31
52	49.36	62.49	73.82	90.73	113.15	128.79	119.54	141.02	169.53	186.62	283.54	313.81	198.85	233.03	254.78	279.63	335.56	366.63
53	55.16	64.86	78.07	87.42	119.66	135.13	121.56	149.73	176.06	195.70	298.27	329.35	205.06	239.24	264.10	285.85	344.88	379.06
54	53.72	65.39	76.76	89.90	128.52	141.50	126.18	152.17	182.68	204.06	310.35	341.77	211.28	248.56	270.31	295.17	354.20	388.38
55	56.11	69.55	79.30	92.48	135.19	145.66	132.65	160.99	186.97	210.87	323.13	353.37	216.78	254.78	279.63	301.38	363.52	400.81
56	60.14	73.67	85.43	98.65	144.17	158.49	141.48	169.81	196.06	221.76	335.56	369.74	223.02	264.10	292.06	310.70	379.06	419.45
57	64.22	79.82	88.03	104.92	157.35	171.50	146.13	176.35	206.94	235.22	351.09	388.38	224.80	276.53	304.49	326.24	397.70	441.20
58	68.34	82.38	96.04	116.86	165.85	182.21	155.09	182.96	216.21	246.32	366.63	403.91	234.23	288.95	320.02	344.88	419.45	466.05
59	76.33	90.38	106.05	123.26	176.93	197.15	159.31	196.07	229.77	255.06	382.16	419.45	236.02	296.60	338.67	363.52	441.20	490.91
60	77.09	96.73	110.68	131.50	190.60	209.63	166.02	202.81	240.95	266.39	397.70	438.09	242.46	297.17	343.83	382.16	466.05	515.77
61	85.12	103.13	119.08	139.93	203.79	220.03	174.38	217.47	255.94	283.11	401.20	440.41	253.11	312.27	355.98	389.13	470.58	524.87
62	91.50	112.59	125.73	148.46	217.25	237.37	185.11	229.80	272.66	293.37	409.73	447.78	257.85	317.34	365.83	395.10	479.97	532.65
63	98.77	120.01	136.26	157.28	232.52	250.62	200.03	239.85	280.26	311.92	414.27	451.16	263.89	329.15	368.87	400.08	485.21	539.12
64	103.88	128.67	147.66	168.27	250.62	269.83	208.52	250.16	301.43	326.69	420.59	459.07	269.40	335.37	373.86	406.84	492.06	544.29
65	111.65	137.40	156.87	180.97	266.50	287.80	216.42	266.92	313.71	343.05	425.77	463.03	274.09	337.96	380.53	415.13	500.28	550.84
66	120.60	149.19	168.95	198.25	275.40	298.57	231.19	287.09	332.01	371.62	437.55	476.16	280.55	347.47	388.65	424.69	509.62	563.67
67	134.59	163.90	189.12	223.00	286.04	310.91	250.57	307.52	364.07	390.51	455.17	497.46	293.50	363.14	407.92	442.74	532.28	587.00
68	148.67	181.21	209.29	246.47	302.58	326.59	269.52	334.35	384.22	410.64	480.28	523.50	307.38	384.22	429.85	468.27	559.52	614.76
69	165.64	198.65	228.30	275.87	321.94	347.42	287.20	358.92	403.01	435.44	509.55	553.56	324.26	405.33	453.97	495.66	588.30	643.89
70	183.50	220.16	248.09	305.72	350.36	377.13	303.49	377.13	421.77	461.93	537.81	582.44	341.43	424.00	475.32	528.88	618.14	673.93
71	202.65	242.66	271.95	335.03	382.28	410.20	317.85	393.02	438.12	493.96	566.98	614.22	358.66	444.56	496.10	562.68	648.59	702.28
72	222.33	266.95	299.04	367.46	417.00	445.90	336.49	410.81	456.22	532.61	604.86	650.28	377.78	464.48	518.16	600.73	683.31	736.98
73	245.90	291.79	326.45	400.31	451.84	483.55	352.75	432.02	477.60	572.73	644.07	689.65	392.39	487.51	543.00	638.13	721.36	772.88
74	265.97	319.69	356.76	429.36	482.55	516.75	368.56	454.05	503.45	611.74	683.93	729.52	408.46	509.15	568.04	672.53	758.02	809.32
75	280.05	350.69	387.78	454.63	509.18	543.73	381.89	476.45	534.64	647.39	723.77	771.05	420.08	529.19	596.47	705.58	792.87	845.61
76	293.70	366.69	411.88	476.18	533.53	568.28	394.50	502.24	573.50	681.25	764.66	815.06	430.99	552.64	629.11	735.12	828.96	886.31
77	308.37	384.63	431.05	495.71	555.39	591.87	407.84	535.50	616.74	714.55	807.39	865.42	441.00	578.60	664.81	764.29	867.08	931.73
78	333.35	413.03	463.43	530.10	591.89	630.92	432.54	583.76	679.70	767.51	876.46	943.13	465.06	621.16	720.36	813.04	933.37	1006.55
79	365.87	452.05	505.71	575.63	642.30	684.58	468.31	647.18	756.13	837.43	964.27	1042.32	499.21	679.70	790.28	881.34	1019.55	1104.11
80	404.89	499.21	557.75	630.92	707.35	752.88	510.59	712.22					538.23	741.49				
81	453.68	559.37	626.04	702.47	793.53	848.82	562.63	782.15					587.02	806.54				
82	510.59	632.55	705.72	788.65	899.22	965.89	621.16	853.69					643.93	874.83				
83	575.63	712.22	796.78	887.84	1021.18	1102.48	687.83	930.12					707.35	948.01				
84	645.56	801.66	897.60	996.79	1156.15	1253.71	761.01	1008.17					777.27	1024.43				
85+	876.46	1094.35	1229.32	1354.53	1601.69	1752.92												

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

Appendix B1

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	25.57	27.12	29.31	35.90	39.68	46.66	47.16	55.29	61.79	66.67	82.83	89.64	126.88	148.96	167.09	189.87	236.13	260.99
30	27.03	28.51	31.07	37.59	43.90	47.16	47.16	55.29	61.79	66.67	86.00	96.27	134.90	156.51	177.10	195.74	236.13	260.99
31	27.76	29.21	32.16	38.62	43.90	47.16	47.16	55.29	61.79	66.67	89.19	102.99	136.71	160.33	177.10	195.74	236.13	260.99
32	28.49	30.32	33.51	39.03	43.90	47.16	47.16	55.29	61.79	66.67	95.62	106.38	136.71	161.57	177.10	195.74	236.13	260.99
33	28.93	31.02	34.60	39.03	43.90	47.16	48.85	55.29	63.09	66.67	98.87	113.22	136.71	161.57	177.10	195.74	236.13	260.99
34	29.27	32.13	35.68	39.03	43.90	47.16	48.85	55.29	66.27	69.02	105.43	120.15	136.71	161.57	177.10	195.74	236.13	260.99
35	29.27	32.83	35.77	39.03	43.90	47.16	52.24	56.66	66.27	72.08	112.08	123.64	136.71	161.57	177.10	195.74	236.13	260.99
36	29.27	34.15	35.77	39.03	43.90	47.16	55.68	59.81	69.48	78.29	115.43	130.69	136.71	161.57	177.10	195.74	236.13	260.99
37	29.27	34.15	35.77	39.03	43.90	49.47	59.16	62.99	75.98	81.42	122.20	137.82	136.71	161.57	177.10	195.74	236.13	260.99
38	29.27	34.15	35.77	39.03	43.90	49.47	59.16	66.20	79.28	84.58	129.04	145.03	136.71	161.57	177.10	195.74	236.13	260.99
39	29.27	34.15	37.16	40.56	45.88	52.53	62.68	69.43	82.59	90.97	135.98	156.01	136.71	161.57	177.10	195.74	236.13	260.99
40	31.55	35.36	40.11	43.39	48.71	55.62	66.24	72.70	85.94	94.20	142.99	163.43	136.71	161.57	177.10	195.74	236.13	260.99
41	31.81	35.62	43.43	46.59	51.93	58.92	70.19	76.34	89.74	97.92	150.88	170.89	136.71	161.57	177.10	195.74	236.13	260.99
42	35.33	38.96	43.76	46.94	55.22	62.27	70.55	80.05	93.60	105.04	155.35	170.89	136.71	161.57	177.10	195.74	236.13	260.99
43	35.62	39.25	47.20	50.25	58.58	65.67	74.61	83.83	101.03	108.92	155.35	170.89	136.71	161.57	177.10	195.74	236.13	260.99
44	35.91	42.72	47.56	52.76	62.03	69.13	78.75	87.67	105.07	112.86	155.35	170.89	136.71	161.57	177.10	195.74	236.13	260.99
45	35.77	42.28	48.82	54.12	63.81	74.35	79.42	88.56	109.72	118.29	174.68	200.48	158.46	186.42	198.85	220.60	267.20	295.17
46	38.42	44.21	49.19	57.57	67.23	77.92	79.81	95.65	117.41	122.23	182.72	212.54	158.46	186.42	198.85	220.60	267.20	295.17
47	38.73	44.54	52.64	61.11	70.72	81.55	83.85	99.49	121.60	129.64	190.91	220.90	158.46	186.42	198.85	220.60	267.20	295.17
48	39.04	48.00	56.17	61.57	74.29	85.22	87.97	103.39	129.57	137.21	199.27	223.71	158.46	186.42	198.85	220.60	267.20	295.17
49	42.73	48.35	56.60	65.22	81.10	92.45	92.16	110.85	133.94	141.40	201.96	223.71	158.46	186.42	198.85	220.60	267.20	295.17
50	41.48	54.23	62.88	67.64	84.69	95.64	99.24	114.12	140.42	148.51	220.54	248.56	167.78	195.74	208.17	233.03	279.63	316.92
51	45.39	54.75	63.08	72.19	90.72	101.67	101.45	116.70	144.53	157.32	229.09	260.99	173.99	201.96	214.38	239.24	288.95	316.92
52	44.26	53.81	64.36	76.30	95.40	110.06	107.58	122.82	147.42	159.61	243.48	273.42	180.21	205.06	220.60	245.46	295.17	326.24
53	49.82	57.85	66.64	74.12	101.60	114.16	107.80	131.30	154.05	166.34	257.88	282.74	186.42	211.28	226.81	251.67	304.49	335.56
54	50.36	57.00	66.05	74.92	107.87	120.28	112.41	134.00	158.33	174.56	266.90	298.27	189.53	217.49	236.13	257.88	313.81	344.88
55	51.16	61.07	68.73	77.68	114.21	124.85	118.69	140.29	163.00	181.45	279.63	307.28	195.10	226.81	245.46	264.10	323.13	357.31
56	53.46	63.39	72.71	83.47	122.90	134.48	124.97	148.87	169.44	192.20	292.06	323.13	201.34	233.03	254.78	273.42	335.56	372.84
57	57.46	70.95	75.70	89.66	135.22	149.13	129.89	155.46	179.84	202.69	304.49	338.67	203.53	245.46	267.20	285.85	351.09	391.49
58	61.51	72.09	83.36	100.74	143.57	157.25	138.65	162.11	186.73	211.49	320.02	351.09	209.89	257.88	282.74	304.49	369.74	413.23
59	67.46	77.97	91.17	107.09	154.50	171.55	140.84	172.45	197.30	222.87	332.45	366.63	212.42	263.31	298.27	320.02	391.49	434.98
60	68.52	84.19	95.92	115.07	165.19	183.75	147.57	179.22	210.51	231.86	347.99	382.16	219.09	265.13	304.62	335.56	413.23	459.84
61	74.48	90.47	103.96	121.41	178.00	194.14	155.78	190.89	220.11	245.53	352.93	386.11	226.62	277.25	317.09	343.88	419.30	467.56
62	78.94	97.83	108.84	129.90	188.80	206.07	166.36	200.77	236.31	256.08	357.05	392.17	231.78	283.03	324.86	351.20	427.29	474.12
63	85.97	105.24	117.33	138.90	203.78	219.29	180.75	211.07	244.91	274.19	363.20	397.25	238.35	295.10	329.15	357.52	434.13	479.53
64	92.95	111.88	128.23	145.97	218.96	238.09	189.35	221.84	260.90	286.79	371.11	404.10	241.91	299.64	332.62	362.86	439.83	486.56
65	100.49	120.46	135.57	158.35	232.20	250.83	197.39	233.85	273.87	302.99	375.21	409.80	247.48	303.36	335.29	369.89	447.06	492.30
66	109.29	131.97	147.34	170.84	239.37	259.96	209.74	251.50	290.20	325.81	386.08	419.54	254.81	311.44	344.90	380.93	458.15	504.48
67	120.94	144.39	164.98	194.01	248.73	268.63	224.32	272.31	317.02	343.25	402.94	440.25	266.14	325.84	360.66	397.97	477.56	527.31
68	134.80	159.54	184.67	214.81	261.75	283.36	241.15	294.60	338.60	362.61	425.05	463.47	278.56	343.40	381.82	420.24	501.89	552.32
69	149.48	177.01	200.02	241.67	282.57	303.42	257.09	319.56	356.69	386.80	451.65	491.02	294.15	363.64	405.33	444.70	530.40	581.35
70	165.15	194.60	218.32	270.02	307.96	330.27	272.25	334.73	372.67	410.61	477.55	517.72	310.19	381.60	426.23	475.32	557.89	606.99
71	184.41	215.49	240.87	298.52	337.18	360.80	285.64	350.06	388.72	442.41	506.84	547.65	326.44	399.46	444.56	508.99	586.30	633.55
72	200.50	238.34	263.08	328.23	369.52	394.29	301.40	367.46	404.62	476.87	538.80	578.02	342.68	419.07	464.48	542.93	617.25	664.73
73	222.48	260.20	287.72	356.72	400.31	426.08	317.08	384.46	424.10	511.29	574.71	614.34	356.72	437.97	485.53	576.69	650.02	695.60
74	239.38	284.98	315.11	381.86	427.46	455.95	332.47	404.66	448.35	547.14	609.84	649.73	370.46	457.85	511.05	609.84	682.03	727.62
75	252.77	310.72	341.32	403.71	450.99	480.09	343.70	425.53	476.45	578.29	645.57	687.40	381.89	478.27	536.46	638.30	714.67	761.95
76	264.16	326.72	363.21	424.04	470.96	500.51	354.53	450.11	510.93	609.99	682.98	726.43	391.02	498.77	566.55	665.60	747.28	797.68
77	276.87	339.87	379.66	441.00	489.08	520.58	366.39	477.47	548.76	638.29	719.52	769.26	399.55	520.58	598.50	691.34	780.87	837.24
78	297.57	365.87	406.52	468.31	520.35	552.87	388.63	520.35	603.28	684.58	778.89	835.81	421.16	559.37	647.18	734.99	839.06	902.48
79	325.22	398.39	443.92	507.34	562.63	598.40	419.53	575.63	669.95	746.37	855.32	920.36	450.43	609.78	708.97	795.16	913.86	985.41
80	357.74	439.04	489.45	554.49	616.29	655.31	456.93	632.55					484.57	663.44				
81	400.02	491.08	547.99	616.29	687.83	731.74	500.83	691.09					526.85	720.36				
82	448.80	552.87	616.29	691.09	775.64	827.68	551.24	752.88					574.01	778.89				
83	502.46	621.16	694.34	777.27	876.46	938.25	606.53	817.92					627.67	842.31				
84	561.00	697.59	780.52	871.58	987.03	1058.58	666.69	884.59					686.21	905.73				
85+	756.13	948.01	1065.09	1178.91	1352.90	1460.22												

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

Appendix B1

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

NH-99 VA 4/99

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	21.31	24.54	26.64	34.40	39.68	48.27	40.65	52.03	56.91	65.04	81.18	88.01	109.58	134.63	152.43	174.80	220.60	242.35
30	22.53	25.80	28.25	36.02	43.90	48.78	40.65	52.03	56.91	65.04	84.28	94.52	116.50	141.46	161.57	180.21	220.60	242.35
31	23.13	26.43	29.23	37.01	43.90	48.78	40.65	52.03	56.91	65.04	87.40	101.12	118.07	144.91	161.57	180.21	220.60	242.35
32	23.74	27.43	30.47	37.40	43.90	48.78	40.65	52.03	56.91	65.04	93.71	104.45	118.07	146.03	161.57	180.21	220.60	242.35
33	24.11	28.06	31.45	37.40	43.90	48.78	42.11	52.03	58.11	65.04	96.90	111.16	118.07	146.03	161.57	180.21	220.60	242.35
34	24.39	29.07	32.44	37.40	43.90	48.78	42.11	52.03	61.04	67.34	103.32	117.96	118.07	146.03	161.57	180.21	220.60	242.35
35	24.39	29.70	32.52	37.40	43.90	48.78	45.04	53.33	61.04	70.33	109.83	121.39	118.07	146.03	161.57	180.21	220.60	242.35
36	24.39	30.90	32.52	37.40	43.90	48.78	48.00	56.29	64.00	76.38	113.12	128.31	118.07	146.03	161.57	180.21	220.60	242.35
37	24.39	30.90	32.52	37.40	43.90	51.17	51.00	59.28	69.98	79.44	119.75	135.31	118.07	146.03	161.57	180.21	220.60	242.35
38	24.39	30.90	32.52	37.40	43.90	51.17	51.00	62.30	73.02	82.52	126.46	142.40	118.07	146.03	161.57	180.21	220.60	242.35
39	24.39	30.90	33.78	38.87	45.88	54.34	54.04	65.35	76.07	88.75	133.26	153.17	118.07	146.03	161.57	180.21	220.60	242.35
40	26.29	31.99	36.47	41.58	48.71	57.54	57.10	68.42	79.16	91.91	140.13	160.46	118.07	146.03	161.57	180.21	220.60	242.35
41	26.50	32.23	39.48	44.65	51.93	60.95	60.51	71.85	82.65	95.53	147.86	167.78	118.07	146.03	161.57	180.21	220.60	242.35
42	29.44	35.25	39.78	44.98	55.22	64.41	60.82	75.34	86.21	102.47	152.24	167.78	118.07	146.03	161.57	180.21	220.60	242.35
43	29.68	35.51	42.91	48.16	58.58	67.94	64.31	78.90	93.06	106.26	152.24	167.78	118.07	146.03	161.57	180.21	220.60	242.35
44	29.92	38.65	43.23	50.57	62.03	71.52	67.89	82.51	96.78	110.11	152.24	167.78	118.07	146.03	161.57	180.21	220.60	242.35
45	30.90	39.03	45.20	50.51	63.81	72.40	68.69	82.65	98.75	111.72	171.99	192.12	133.60	164.67	183.31	205.06	245.46	273.42
46	33.18	40.81	45.54	53.73	67.23	75.87	69.03	89.28	105.67	115.43	179.91	203.68	133.60	164.67	183.31	205.06	245.46	273.42
47	33.45	41.11	48.74	57.03	70.72	79.40	72.52	92.86	109.44	122.44	187.98	211.70	133.60	164.67	183.31	205.06	245.46	273.42
48	33.72	44.30	52.01	57.46	74.29	82.98	76.08	96.49	116.61	129.59	196.20	214.38	133.60	164.67	183.31	205.06	245.46	273.42
49	36.90	44.63	52.41	60.87	81.10	90.02	79.71	103.46	120.54	133.54	198.85	214.38	133.60	164.67	183.31	205.06	245.46	273.42
50	36.07	46.75	56.59	63.41	84.69	91.09	84.72	104.99	124.82	140.96	214.41	233.03	139.82	177.10	195.74	214.38	257.88	285.85
51	39.94	49.27	59.01	66.01	90.72	99.36	87.29	107.73	131.86	147.17	226.04	245.46	146.03	180.21	198.85	220.60	264.10	292.06
52	39.15	50.34	58.68	70.11	95.40	105.37	93.24	116.00	135.14	152.24	237.31	257.88	152.24	186.42	205.06	223.71	270.31	301.38
53	42.71	52.59	60.93	70.31	101.60	111.83	96.33	122.08	141.83	159.00	245.46	270.31	158.46	189.53	211.28	229.92	279.63	307.60
54	41.97	53.65	62.48	73.05	107.87	117.92	98.65	124.91	148.58	169.64	257.59	282.74	164.67	198.85	217.49	236.13	285.85	313.81
55	44.56	55.98	65.20	75.83	114.21	122.54	104.72	131.09	153.41	174.09	267.20	291.91	170.33	201.96	220.60	239.24	292.06	320.02
56	48.45	59.96	72.71	83.47	122.90	136.88	115.54	139.57	164.60	189.73	282.74	313.81	179.66	214.38	236.13	254.78	307.60	341.77
57	54.08	69.18	77.46	91.57	137.68	151.62	120.61	150.82	179.84	205.19	304.49	335.56	188.34	233.03	257.88	276.53	332.45	366.63
58	58.09	73.80	86.98	104.77	153.47	164.74	131.60	162.11	191.64	221.44	326.24	357.31	200.77	251.67	279.63	298.27	363.52	400.81
59	65.68	81.52	94.89	115.18	166.96	184.35	140.84	177.17	207.29	237.73	347.99	382.16	209.47	266.34	307.60	323.13	394.59	434.98
60	70.24	89.57	103.30	127.39	180.43	201.86	152.18	186.30	220.66	251.59	369.74	400.81	219.09	276.78	319.70	347.99	425.66	469.16
61	78.03	97.71	113.41	137.87	198.63	217.44	162.75	202.97	238.03	270.58	380.08	410.25	232.51	291.85	338.03	365.00	440.41	485.66
62	86.12	107.05	121.97	148.46	214.66	237.37	175.73	217.70	257.08	288.40	392.17	424.37	246.26	305.90	351.20	377.54	456.56	503.39
63	95.11	116.32	132.47	159.33	235.13	253.23	190.39	232.65	272.68	311.92	402.92	436.97	255.37	320.64	360.36	394.41	473.86	522.10
64	102.06	126.80	145.72	172.32	255.89	277.77	203.73	247.80	296.36	331.68	417.84	450.83	261.15	332.62	373.86	409.59	489.31	538.79
65	111.65	137.40	156.87	185.09	277.06	298.36	216.42	266.92	313.71	353.07	431.09	463.03	268.77	340.62	383.19	423.11	505.60	556.16
66	122.48	151.10	172.88	206.69	288.27	308.86	231.19	287.09	334.47	381.80	445.28	481.31	280.55	352.62	396.37	434.98	522.49	571.40
67	134.59	165.85	191.13	231.92	300.96	318.37	245.79	307.52	359.12	397.97	467.61	502.43	286.04	368.12	405.43	450.20	547.20	584.51
68	148.67	183.18	209.29	255.51	316.98	333.79	262.43	332.01	377.02	415.44	494.69	521.10	297.77	381.82	425.05	470.67	571.53	605.15
69	161.60	200.61	230.32	284.99	333.53	356.69	277.94	354.29	398.38	442.38	521.13	558.19	315.00	400.69	449.33	500.29	599.88	639.26
70	179.42	220.16	252.06	314.65	359.28	386.06	290.10	370.44	419.53	473.09	548.96	593.60	330.27	417.30	470.86	533.34	624.84	680.63
71	196.57	242.66	273.89	339.33	386.57	416.64	304.96	386.57	431.67	502.55	577.71	622.81	345.77	433.82	487.51	566.98	652.88	704.42
72	216.38	265.04	299.04	369.52	421.13	452.10	322.04	402.55	447.97	538.80	611.05	658.53	363.33	454.16	505.77	604.86	685.37	736.98
73	238.09	289.93	326.45	400.31	457.79	489.49	338.88	424.10	469.68	576.69	650.02	695.60	378.52	475.62	531.11	642.09	721.36	768.92
74	260.27	316.03	354.95	433.15	488.25	524.35	357.16	446.45	495.85	617.44	691.53	735.22	393.26	497.75	556.64	682.03	758.02	805.52
75	272.78	345.24	384.21	456.45	516.46	551.01	370.98	470.99	532.82	654.66	731.04	776.50	405.53	520.09	589.20	716.49	796.51	843.79
76	285.01	363.21	410.14	479.65	538.74	576.97	382.33	500.51	578.71	693.41	775.09	825.49	417.09	545.69	629.11	750.76	835.92	889.79
77	300.08	381.32	429.39	499.03	562.03	600.16	396.24	537.16	630.00	731.13	827.29	886.97	426.08	575.29	671.45	780.87	883.66	946.66
78	325.22	409.77	461.81	534.98	601.65	642.30	421.16	590.27	697.59	790.28	905.73	977.28	450.43	624.42	733.36	834.18	959.39	1034.19
79	356.11	450.43	507.34	580.51	653.69	697.59	456.93	656.94	780.52	866.70	1006.55	1091.10	484.57	686.21	809.79	907.35	1056.95	1146.39
80	393.51	499.21	561.00	639.05	720.36	772.39	499.21	725.23					525.23	749.62				
81	443.92	561.00	632.55	713.85	814.67	878.09	552.87	796.78					574.01	817.92				
82	502.46	635.80	717.10	804.91	931.75	1008.17	613.03	871.58					632.55	889.47				
83	569.13	720.36	813.04	910.61	1066.71	1161.02	681.33	948.01					697.59	962.64				
84	642.30	813.04	917.11	1024.43	1214.68	1330.14	756.13	1029.31					769.14	1039.07				
85+	881.34	1118.75	1265.09	1401.68	1705.76	1892.76												

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

Appendix B1

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

NH-99 VA 4/99

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	19.89	21.96	25.31	32.91	38.21	45.05	39.03	48.78	55.29	61.79	77.86	86.38	100.92	126.04	143.64	168.77	208.17	229.92
30	21.02	23.08	26.83	34.45	42.28	45.53	39.03	48.78	55.29	61.79	80.84	92.77	107.30	132.43	152.24	173.99	208.17	229.92
31	21.59	23.65	27.77	35.40	42.28	45.53	39.03	48.78	55.29	61.79	83.84	99.25	108.75	135.66	152.24	173.99	208.17	229.92
32	22.16	24.55	28.94	35.77	42.28	45.53	39.03	48.78	55.29	61.79	89.89	102.51	108.75	136.71	152.24	173.99	208.17	229.92
33	22.50	25.11	29.88	35.77	42.28	45.53	40.42	48.78	56.45	61.79	92.94	109.11	108.75	136.71	152.24	173.99	208.17	229.92
34	22.77	26.01	30.82	35.77	42.28	45.53	40.42	48.78	59.29	63.97	99.11	115.78	108.75	136.71	152.24	173.99	208.17	229.92
35	22.77	26.57	30.90	35.77	42.28	45.53	43.24	50.00	59.29	66.81	105.35	119.14	108.75	136.71	152.24	173.99	208.17	229.92
36	22.77	27.64	30.90	35.77	42.28	45.53	46.08	52.78	62.17	72.56	108.50	125.94	108.75	136.71	152.24	173.99	208.17	229.92
37	22.77	27.64	30.90	35.77	42.28	47.76	48.96	55.58	67.98	75.47	114.86	132.81	108.75	136.71	152.24	173.99	208.17	229.92
38	22.77	27.64	30.90	35.77	42.28	47.76	48.96	58.41	70.93	78.39	121.30	139.76	108.75	136.71	152.24	173.99	208.17	229.92
39	22.77	27.64	32.09	37.18	44.18	50.72	51.87	61.26	73.90	84.32	127.82	150.33	108.75	136.71	152.24	173.99	208.17	229.92
40	24.54	28.62	34.64	39.77	46.91	53.70	54.82	64.15	76.90	87.31	134.41	157.48	108.75	136.71	152.24	173.99	208.17	229.92
41	24.74	28.83	37.51	42.71	50.00	56.89	58.09	67.36	80.29	90.76	141.82	164.67	108.75	136.71	152.24	173.99	208.17	229.92
42	27.48	31.54	37.79	43.03	53.17	60.12	58.38	70.63	83.74	97.35	146.03	164.67	108.75	136.71	152.24	173.99	208.17	229.92
43	27.70	31.77	40.76	46.06	56.41	63.41	61.74	73.96	90.40	100.95	146.03	164.67	108.75	136.71	152.24	173.99	208.17	229.92
44	27.93	34.58	41.07	48.37	59.73	66.75	65.17	77.35	94.01	104.60	146.03	164.67	108.75	136.71	152.24	173.99	208.17	229.92
45	29.27	35.77	45.20	48.70	60.16	70.44	66.54	78.72	96.55	107.34	163.93	189.34	130.50	158.46	173.99	192.64	233.03	254.78
46	31.44	37.41	45.54	51.81	63.39	73.82	66.87	85.03	103.32	110.91	171.47	200.73	130.50	158.46	173.99	192.64	233.03	254.78
47	31.69	37.69	48.74	55.00	66.68	77.26	70.26	88.44	107.01	117.64	179.17	208.63	130.50	158.46	173.99	192.64	233.03	254.78
48	31.94	40.61	52.01	55.41	70.05	80.74	73.70	91.90	114.02	124.51	187.00	211.28	130.50	158.46	173.99	192.64	233.03	254.78
49	34.96	40.91	52.41	58.70	76.46	87.59	77.21	98.54	117.86	128.30	189.53	211.28	130.50	158.46	173.99	192.64	233.03	254.78
50	34.26	46.75	54.50	63.41	80.35	91.09	82.30	98.14	124.82	135.92	202.16	229.92	139.82	164.67	180.21	201.96	242.35	267.20
51	38.13	47.45	56.98	66.01	84.08	97.04	84.93	100.99	129.32	144.63	210.77	239.24	142.92	170.89	186.42	205.06	248.56	273.42
52	37.45	46.87	56.79	68.05	88.75	103.03	90.85	109.18	130.22	144.87	221.90	248.56	146.03	173.99	189.53	211.28	254.78	279.63
53	40.93	50.84	60.93	66.51	94.82	107.17	89.45	115.17	136.94	151.66	233.03	257.88	149.14	180.21	198.85	214.38	260.99	285.85
54	41.97	50.30	58.91	69.30	100.98	113.20	94.06	118.10	141.28	157.35	242.07	270.31	155.35	183.31	201.96	220.60	267.20	295.17
55	42.91	52.59	61.68	72.13	104.89	117.92	100.07	121.89	146.22	164.28	251.67	276.55	157.94	189.53	208.17	226.81	273.42	301.38
56	45.10	56.54	67.25	77.78	115.81	129.68	108.47	132.59	154.91	174.95	267.20	295.17	170.37	201.96	220.60	239.24	288.95	320.02
57	50.70	63.86	70.42	85.84	130.31	144.16	113.66	141.54	167.53	192.68	285.85	313.81	176.19	217.49	242.35	257.88	310.70	344.88
58	56.38	68.65	79.73	98.73	141.09	154.75	124.55	150.53	176.90	206.51	304.49	335.56	188.60	236.13	260.99	279.63	338.67	375.95
59	62.13	76.20	89.31	107.09	152.01	171.55	131.60	163.00	192.31	220.39	323.13	354.20	191.77	245.15	285.85	301.38	366.63	407.02
60	65.10	82.40	94.08	117.12	167.73	183.75	140.65	172.15	202.90	231.86	338.67	369.74	204.49	253.47	295.57	323.13	388.38	431.88
61	72.71	88.66	103.96	123.47	180.57	196.73	148.80	186.06	217.55	248.03	346.90	377.07	214.85	265.58	308.11	328.80	401.20	443.43
62	78.94	97.83	108.84	134.03	193.97	211.28	156.99	195.93	233.71	258.57	354.13	383.39	220.19	274.46	316.08	342.42	409.73	453.63
63	84.14	103.39	119.23	140.94	209.01	227.12	171.11	208.67	242.38	279.22	360.36	388.73	227.00	289.42	323.47	351.85	422.78	465.35
64	89.30	111.88	128.23	150.02	224.23	243.38	179.76	217.12	260.90	291.78	365.61	395.85	230.91	291.39	329.87	360.11	431.58	475.57
65	96.76	120.46	137.50	162.46	237.48	258.76	190.26	231.49	273.87	307.99	372.55	404.48	234.17	295.38	332.63	369.89	439.08	484.31
66	105.52	130.06	149.30	177.16	249.66	270.25	200.20	249.13	290.20	330.90	383.50	416.96	239.37	303.71	342.32	380.93	453.00	496.75
67	117.04	144.39	164.98	200.70	261.17	281.06	214.77	267.62	317.02	348.22	405.43	437.76	248.73	315.89	358.17	395.48	472.59	517.36
68	128.85	157.57	184.67	226.12	273.76	295.37	226.96	287.58	333.79	367.41	427.45	463.47	261.75	331.39	374.62	415.44	497.09	542.71
69	141.40	175.05	202.04	248.51	289.52	312.68	240.88	310.29	349.74	389.11	453.97	491.02	273.31	347.42	391.43	437.75	521.13	567.46
70	154.96	192.64	218.32	274.48	310.19	334.73	254.40	321.35	365.98	410.61	475.32	517.72	287.87	363.74	408.38	464.17	542.27	591.36
71	172.25	209.66	238.93	298.52	337.18	362.95	266.31	335.03	375.84	438.12	502.55	543.35	302.82	377.98	425.23	493.96	566.98	614.22
72	188.59	232.62	261.19	326.17	367.46	394.29	282.82	350.94	390.17	468.61	532.61	573.89	315.85	396.36	439.71	524.35	594.54	639.95
73	206.87	252.76	284.03	350.77	398.33	426.08	297.26	368.61	408.24	501.38	564.80	604.44	328.97	414.19	459.77	560.84	626.23	669.83
74	226.08	275.84	309.68	378.06	425.56	455.95	309.67	387.56	431.26	537.64	600.34	640.23	343.86	433.15	484.45	592.74	659.23	701.03
75	238.22	301.63	335.96	398.25	449.17	480.09	321.88	410.98	463.72	571.01	636.48	674.67	352.79	452.81	514.64	623.75	692.85	732.86
76	248.52	316.29	356.26	417.09	469.22	500.51	333.67	436.21	503.98	603.04	674.29	717.74	363.21	474.44	547.43	653.44	728.17	773.35
77	261.95	331.58	374.68	434.37	489.08	522.24	344.84	467.53	547.10	636.63	719.52	770.92	371.37	500.68	585.24	679.74	769.26	822.31
78	282.94	357.74	401.64	465.06	523.60	559.37	367.49	513.84	608.16	687.83	788.65	850.44	391.89	543.11	637.42	726.86	834.18	900.85
79	308.96	391.89	442.29	505.71	569.13	608.16	398.39	570.76	678.08	754.50	874.83	948.01	421.16	596.77	704.09	788.65	918.74	998.42
80	343.10	434.16	489.45	556.12	627.67	671.57	434.16	630.92					456.93	653.69				
81	385.38	487.83	551.24	621.16	710.60	762.63	479.69	694.34					500.83	712.22				
82	437.42	552.87	624.42	700.84	811.42	878.09	533.36	757.76					551.24	772.39				
83	494.33	627.67	707.35	791.90	926.87	1009.80	593.52	824.42					608.16	837.43				
84	557.75	707.35	798.41	891.09	1056.95	1157.77	658.56	894.35					669.95	904.10				
85+	765.89	974.02	1100.86	1217.94	1484.61	1647.22												

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

Appendix B1

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

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	28.74	31.93	39.03	58.54	48.78	58.54	68.30	117.08	136.71	164.67	198.85	335.56
30	29.27	33.85	39.03	58.54	50.24	60.18	68.30	125.80	136.71	164.67	198.85	335.56
31	29.27	34.15	39.03	58.54	53.73	63.69	71.78	134.65	136.71	164.67	198.85	335.56
32	29.27	34.15	39.03	58.54	53.73	67.25	75.41	139.11	136.71	164.67	198.85	335.56
33	29.27	34.15	39.03	58.54	57.26	70.84	79.07	148.13	136.71	164.67	198.85	335.56
34	29.27	34.15	39.03	58.54	60.84	74.46	82.76	157.26	136.71	164.67	198.85	335.56
35	29.27	34.15	39.03	58.82	64.46	74.46	86.49	161.87	136.71	164.67	198.85	335.56
36	29.27	34.61	41.75	62.90	68.12	78.12	94.04	171.18	136.71	164.67	198.85	335.56
37	31.86	34.61	41.75	67.02	71.82	85.55	97.86	180.60	136.71	164.67	198.85	335.56
38	31.86	37.82	45.08	67.02	75.56	89.32	101.71	190.13	136.71	164.67	198.85	335.56
39	35.11	41.09	48.46	71.20	79.34	93.12	109.51	204.65	136.71	164.67	198.85	335.56
40	38.41	44.40	51.88	75.43	83.17	96.96	113.46	205.06	136.71	164.67	198.85	335.56
41	38.70	48.12	55.77	79.93	87.44	101.31	118.01	205.06	136.71	164.67	198.85	335.56
42	42.41	48.49	56.20	84.51	91.80	105.74	126.73	205.06	136.71	164.67	198.85	335.56
43	42.73	52.36	60.23	89.17	93.21	111.85	130.50	205.06	136.71	164.67	198.85	335.56
44	45.67	52.76	62.89	93.91	93.21	111.85	130.50	205.06	136.71	164.67	198.85	335.56
45	45.67	55.10	62.89	95.67	101.30	118.80	139.25	257.34	158.46	189.53	226.81	382.16
46	49.50	55.51	66.95	100.30	109.66	127.26	143.94	260.99	158.46	189.53	226.81	382.16
47	49.87	59.47	71.12	105.00	114.19	131.88	152.80	260.99	158.46	189.53	226.81	382.16
48	53.84	63.52	71.67	109.77	118.07	140.66	161.86	260.99	158.46	189.53	226.81	382.16
49	54.25	64.01	75.98	119.16	118.07	142.92	166.86	260.99	158.46	189.53	226.81	382.16
50	57.63	67.48	79.29	122.91	130.17	152.39	174.17	282.74	167.78	201.96	239.24	400.81
51	61.17	70.89	82.99	131.26	133.91	160.50	181.63	298.27	173.99	208.17	251.67	416.34
52	61.17	70.89	86.20	139.65	141.32	163.52	189.64	313.81	183.31	217.49	260.99	431.88
53	64.85	74.50	86.20	147.71	148.82	171.27	196.85	329.35	189.53	226.81	270.31	447.41
54	64.85	74.50	90.05	156.19	152.73	179.57	209.26	347.99	198.85	236.13	285.85	459.84
55	68.17	77.94	93.96	164.72	160.36	187.01	217.09	363.52	208.17	245.46	295.17	475.38
56	71.71	85.22	101.30	177.53	167.96	194.86	229.16	379.06	214.38	254.78	307.60	494.02
57	79.26	88.89	108.71	190.82	175.63	206.53	241.34	394.59	223.71	264.10	316.92	506.45
58	82.88	96.33	120.38	203.78	183.37	214.54	253.63	413.23	233.03	276.53	332.45	525.09
59	90.03	103.58	127.69	221.56	195.36	226.40	265.58	431.88	242.35	285.85	344.88	543.73
60	97.25	110.64	138.71	238.58	202.78	237.91	277.65	453.63	254.78	301.38	360.42	562.37
61	104.54	121.55	150.16	256.12	217.84	253.29	297.10	464.54	259.42	307.69	368.02	567.11
62	114.35	128.76	161.42	278.63	233.44	273.02	312.72	477.05	266.33	313.15	377.54	573.63
63	122.62	139.89	172.51	295.60	241.19	283.75	336.30	488.05	272.40	323.47	385.90	578.85
64	133.74	153.68	183.73	307.88	250.15	291.39	354.61	500.31	280.39	329.87	395.85	593.77
65	144.69	164.75	199.09	319.33	260.78	303.36	364.57	510.93	287.40	337.96	409.80	601.40
66	158.49	180.85	221.19	332.03	267.68	311.44	375.78	527.64	301.14	352.62	419.54	615.15
67	175.98	199.58	247.75	343.25	276.09	320.86	388.02	539.74	308.42	360.66	435.28	631.77
68	192.63	219.28	268.96	355.41	290.57	336.19	403.43	561.93	324.19	377.02	453.86	653.18
69	208.45	240.40	284.89	379.85	305.73	356.69	428.49	592.93	342.79	398.38	481.76	690.21
70	223.16	258.86	307.96	408.38	330.27	381.60	459.70	633.76	365.98	424.00	515.49	731.95
71	242.68	279.19	335.03	440.27	352.21	405.90	493.96	678.65	390.87	453.15	549.79	777.44
72	260.11	299.33	359.20	476.87	375.71	433.52	526.41	722.53	414.94	478.93	580.09	819.55
73	281.41	323.03	388.42	515.26	398.33	459.77	560.84	766.94	435.99	503.37	614.34	860.08
74	303.97	349.56	421.76	554.74	423.66	488.25	594.64	811.22	457.85	530.04	644.03	900.51
75	327.33	376.43	454.63	596.47	445.53	516.46	627.38	854.70	476.45	552.83	672.85	936.53
76	349.31	403.19	486.60	637.80	467.49	542.22	660.39	895.00	495.29	573.50	700.36	971.47
77	371.37	429.39	517.26	676.42	487.42	563.68	688.02	931.73	512.29	593.53	724.50	999.71
78	403.27	466.69	561.00	731.74	520.35	603.28	734.99	991.91	543.11	629.29	769.14	1056.95
79	445.55	513.84	622.79	808.16	565.88	656.94	803.29	1078.09	587.02	679.70	830.93	1139.88
80	492.70	569.13	687.83	892.72	617.91				635.80			
81	544.74	629.29	759.38	983.78	671.57				687.83			
82	600.02	692.71	837.43	1081.35	730.11				743.12			
83	661.82	764.26	923.62	1191.92	793.53				803.29			
84	731.74	845.56	1022.81	1318.75	865.08				873.21			
85+	978.90	1133.38	1372.41	1774.06								

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

Appendix B1

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

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	27.15	30.41	37.40	53.66	45.53	53.66	63.42	108.21	130.50	152.24	186.42	316.92
30	27.64	32.24	37.40	53.66	46.89	55.16	63.42	116.27	130.50	152.24	186.42	316.92
31	27.64	32.52	37.40	53.66	50.15	58.39	66.65	124.45	130.50	152.24	186.42	316.92
32	27.64	32.52	37.40	53.66	50.15	61.65	70.02	128.57	130.50	152.24	186.42	316.92
33	27.64	32.52	37.40	53.66	53.45	64.94	73.42	136.91	130.50	152.24	186.42	316.92
34	27.64	32.52	37.40	53.66	56.78	68.26	76.85	145.35	130.50	152.24	186.42	316.92
35	27.64	32.52	37.40	53.91	60.16	68.26	80.31	149.61	130.50	152.24	186.42	316.92
36	27.64	32.97	40.01	57.65	63.58	71.61	87.32	158.21	130.50	152.24	186.42	316.92
37	30.09	32.97	40.01	61.44	67.03	78.42	90.87	166.91	130.50	152.24	186.42	316.92
38	30.09	36.02	43.20	61.44	70.52	81.87	94.44	175.73	130.50	152.24	186.42	316.92
39	33.16	39.13	46.44	65.27	74.05	85.36	101.69	189.15	130.50	152.24	186.42	316.92
40	36.28	42.28	49.72	69.14	77.62	88.88	105.36	189.53	130.50	152.24	186.42	316.92
41	36.55	45.83	53.45	73.27	81.61	92.87	109.58	189.53	130.50	152.24	186.42	316.92
42	40.05	46.18	53.85	77.47	85.68	96.93	117.67	189.53	130.50	152.24	186.42	316.92
43	40.36	49.86	57.72	81.74	87.00	102.53	121.17	189.53	130.50	152.24	186.42	316.92
44	43.14	50.24	60.27	86.09	87.00	102.53	121.17	189.53	130.50	152.24	186.42	316.92
45	41.52	50.86	60.79	89.29	95.97	111.05	129.12	242.03	149.14	177.10	214.38	363.52
46	45.00	51.24	64.72	93.61	103.89	118.96	133.47	245.46	149.14	177.10	214.38	363.52
47	45.34	54.89	68.75	98.00	108.18	123.28	141.69	245.46	149.14	177.10	214.38	363.52
48	48.94	58.64	69.28	102.45	111.85	131.49	150.08	245.46	149.14	177.10	214.38	363.52
49	49.32	59.08	73.45	111.21	111.85	133.60	154.73	245.46	149.14	177.10	214.38	363.52
50	52.83	62.66	74.48	115.23	120.87	140.20	165.32	267.20	158.46	186.42	226.81	382.16
51	58.72	66.17	78.25	123.53	127.82	151.24	170.10	282.74	167.78	195.74	236.13	397.70
52	56.64	66.46	79.40	131.89	132.30	151.84	181.02	295.17	173.99	201.96	245.46	413.23
53	62.53	67.92	79.89	137.52	139.89	159.66	182.98	313.81	180.21	214.38	257.88	425.66
54	62.69	70.36	83.77	145.95	146.86	170.74	195.12	326.24	189.53	223.71	267.20	441.20
55	64.04	71.94	89.78	157.00	151.62	175.50	205.96	344.88	195.74	229.92	279.63	456.73
56	67.61	78.99	94.97	167.09	156.38	180.53	215.19	357.31	205.06	239.24	292.06	469.16
57	74.86	82.69	102.32	180.07	164.12	192.19	227.31	375.95	214.38	248.56	301.38	484.70
58	80.70	92.05	113.57	192.92	171.91	200.24	239.54	391.49	220.60	257.88	313.81	500.23
59	85.64	97.11	120.97	213.15	186.61	212.07	251.61	410.13	229.92	270.31	326.24	515.77
60	92.83	102.13	127.53	224.54	191.36	220.91	263.77	431.88	242.35	282.74	341.77	537.52
61	100.09	112.87	141.06	242.05	203.51	236.21	280.44	440.41	247.35	286.57	346.90	542.97
62	107.75	120.17	152.33	264.27	221.76	255.60	296.12	453.63	254.62	295.59	357.05	547.29
63	118.16	133.33	161.31	278.71	229.84	266.72	314.07	462.51	258.21	300.77	366.03	558.98
64	129.21	146.99	172.66	291.39	239.16	274.89	332.62	475.57	269.40	310.63	376.61	566.28
65	137.90	153.77	187.91	300.70	244.82	284.73	343.28	489.64	276.75	319.33	385.86	577.45
66	149.43	167.45	207.37	311.44	254.81	293.42	355.19	501.90	288.27	332.03	401.52	591.99
67	168.84	187.98	235.61	323.35	263.65	303.45	365.63	514.87	298.48	343.25	412.89	604.41
68	183.12	205.29	252.15	338.60	276.16	316.98	381.82	535.51	309.78	355.41	432.25	629.16
69	196.87	224.22	268.67	361.32	291.83	335.84	407.64	567.46	331.21	377.53	458.60	662.42
70	214.23	243.24	292.33	388.29	314.65	359.28	435.15	604.75	352.59	401.68	490.94	705.17
71	231.94	264.16	315.70	423.08	339.33	384.43	468.18	648.59	377.98	429.53	521.88	749.52
72	249.79	282.82	340.62	454.16	359.20	408.74	501.64	693.63	398.42	454.16	557.38	792.72
73	269.52	305.19	368.61	489.49	382.48	435.99	533.09	735.23	420.13	479.58	586.60	832.34
74	292.57	330.57	398.96	530.04	406.56	463.55	566.14	780.82	442.65	503.45	617.44	872.01
75	314.60	356.43	430.99	572.83	427.35	489.18	598.29	821.97	461.90	527.37	645.57	907.44
76	335.41	382.33	462.27	611.73	448.37	512.67	629.11	860.25	479.65	547.43	672.56	940.19
77	356.45	406.18	490.74	646.58	469.18	535.50	656.52	895.26	495.71	565.34	696.31	968.21
78	387.01	440.67	534.98	700.84	500.83	572.38	702.47	956.14	525.23	600.02	738.24	1024.43
79	429.29	487.83	591.89	775.64	546.36	624.42	765.89	1039.07	567.50	650.43	800.03	1104.11
80	473.19	538.23	655.31	855.32	593.52				616.29			
81	523.60	595.15	723.61	943.13	647.18				665.07			
82	577.26	656.94	798.41	1037.44	704.09				718.73			
83	635.80	723.61	879.71	1143.14	765.89				778.89			
84	702.47	801.66	974.02	1266.72	834.18				845.56			
85+	941.50	1074.84	1309.00	1705.76								

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

Appendix B1

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

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	23.95	25.85	32.52	47.16	40.65	45.53	55.29	95.79	118.07	133.60	161.57	282.74
30	24.39	27.40	32.52	47.16	41.86	46.80	55.29	102.93	118.07	133.60	161.57	282.74
31	24.39	27.64	32.52	47.16	44.77	49.54	58.11	110.17	118.07	133.60	161.57	282.74
32	24.39	27.64	32.52	47.16	44.77	52.31	61.04	113.82	118.07	133.60	161.57	282.74
33	24.39	27.64	32.52	47.16	47.72	55.10	64.01	121.20	118.07	133.60	161.57	282.74
34	24.39	27.64	32.52	47.16	50.70	57.92	67.00	128.67	118.07	133.60	161.57	282.74
35	24.39	27.64	32.52	47.38	53.71	57.92	70.01	132.44	118.07	133.60	161.57	282.74
36	24.39	28.02	34.79	50.67	56.76	60.76	76.12	140.05	118.07	133.60	161.57	282.74
37	26.55	28.02	34.79	53.99	59.85	66.54	79.22	147.76	118.07	133.60	161.57	282.74
38	26.55	30.62	37.57	53.99	62.97	69.47	82.34	155.56	118.07	133.60	161.57	282.74
39	29.26	33.26	40.38	57.36	66.12	72.43	88.65	167.44	118.07	133.60	161.57	282.74
40	32.01	35.94	43.23	60.76	69.31	75.41	91.85	167.78	118.07	133.60	161.57	282.74
41	32.25	38.96	46.48	64.39	72.87	78.80	95.53	167.78	118.07	133.60	161.57	282.74
42	35.34	39.25	46.83	68.08	76.50	82.24	102.59	167.78	118.07	133.60	161.57	282.74
43	35.61	42.38	50.19	71.83	77.68	87.00	105.64	167.78	118.07	133.60	161.57	282.74
44	38.06	42.71	52.41	75.65	77.68	87.00	105.64	167.78	118.07	133.60	161.57	282.74
45	37.37	44.50	52.41	76.54	85.31	92.97	111.40	214.45	136.71	155.35	189.53	329.35
46	40.50	44.84	55.79	80.24	92.35	99.59	115.15	217.49	136.71	155.35	189.53	329.35
47	40.80	48.03	59.27	84.00	96.16	103.21	122.24	217.49	136.71	155.35	189.53	329.35
48	44.05	51.31	59.72	87.81	99.42	110.08	129.49	217.49	136.71	155.35	189.53	329.35
49	44.38	51.70	63.32	95.32	99.42	111.85	133.49	217.49	136.71	155.35	189.53	329.35
50	48.02	53.02	64.87	102.43	108.47	121.91	141.70	236.13	146.03	164.67	198.85	344.88
51	51.38	56.71	66.39	110.67	112.61	129.63	147.03	251.67	149.14	170.89	208.17	360.42
52	49.84	55.38	70.32	116.37	120.28	131.40	155.16	264.10	158.46	177.10	217.49	372.84
53	57.90	61.35	69.38	122.24	122.03	136.44	160.80	279.63	164.67	186.42	226.81	385.27
54	56.20	60.01	71.21	130.58	129.24	147.19	172.50	292.06	170.89	192.64	236.13	397.70
55	57.84	61.95	77.26	138.98	137.04	152.48	178.13	307.60	177.10	201.96	245.46	410.13
56	59.42	68.59	82.30	146.20	141.90	157.61	190.04	323.13	186.42	208.17	254.78	425.66
57	66.05	70.28	87.40	161.25	149.72	166.37	199.25	335.56	192.64	217.49	264.10	438.09
58	71.98	79.20	99.94	171.18	154.72	174.49	211.36	351.09	201.96	226.81	276.53	453.63
59	74.66	84.16	105.29	187.91	166.20	183.41	220.85	366.63	208.17	236.13	288.95	469.16
60	81.78	87.23	111.87	202.09	174.22	192.59	230.45	385.27	220.60	248.56	301.38	487.80
61	91.20	97.68	122.86	216.72	186.31	204.91	244.34	395.16	226.24	253.39	310.70	494.71
62	94.56	103.01	131.87	235.55	198.42	223.65	260.14	403.88	231.21	257.55	316.08	497.53
63	104.78	115.84	141.15	247.74	207.14	232.67	275.15	417.11	238.35	266.72	326.31	507.91
64	115.61	126.95	152.74	261.15	214.42	241.91	294.14	428.84	244.66	272.15	335.37	516.80
65	124.34	134.00	165.54	268.77	223.53	247.48	303.36	441.74	252.80	282.07	345.94	526.89
66	133.58	145.12	182.02	280.55	231.65	257.39	314.01	453.00	259.96	290.85	357.77	540.51
67	152.19	164.77	206.46	291.01	238.78	266.14	325.84	465.12	271.11	300.96	370.61	552.18
68	166.47	179.63	223.33	304.98	252.15	278.56	341.00	485.08	285.77	316.98	389.03	576.33
69	178.34	196.48	238.56	326.58	268.67	296.47	361.32	514.18	303.42	335.84	412.27	609.15
70	194.15	214.23	258.86	352.59	285.64	316.88	388.29	551.20	325.81	359.28	444.08	649.38
71	210.47	231.94	281.34	382.28	309.26	341.47	418.79	592.75	347.92	384.43	472.48	691.54
72	227.08	249.79	303.46	412.87	332.36	365.39	450.03	633.76	369.52	408.74	503.71	732.85
73	247.72	271.50	328.97	445.89	352.75	388.42	479.58	675.78	390.41	430.04	533.09	770.90
74	265.97	292.57	357.16	484.45	374.26	412.26	511.05	716.23	410.36	454.05	562.34	809.32
75	289.14	318.24	387.34	521.91	396.43	436.44	540.10	754.68	429.17	474.63	589.20	843.79
76	307.60	338.88	415.35	557.86	415.35	458.80	568.28	792.47	446.63	493.56	611.73	875.89
77	326.60	359.76	442.66	591.87	434.37	479.13	593.53	825.63	462.55	512.29	633.31	901.89
78	356.11	393.51	481.32	642.30	463.43	512.22	635.80	881.34	491.08	543.11	673.20	954.51
79	395.14	435.79	533.36	710.60	505.71	559.37	694.34	959.39	531.73	588.64	728.49	1029.31
80	437.42	481.32	590.27	783.77	551.24				575.63			
81	482.95	531.73	652.06	865.08	601.65				622.79			
82	531.73	587.02	720.36	951.26	652.06				673.20			
83	588.64	648.81	795.16	1050.45	710.60				728.49			
84	650.43	717.10	881.34	1164.28	775.64				791.90			
85+	874.83	967.52	1188.67	1574.05								

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

Appendix B1

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

LTC2000 VA 4/00

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP
Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	GPO Inflation			5% Compound Inflation		
	Benefit Period			Benefit Period		
	4 Years	6 Years	Life	4 Years	6 Years	Life
40	54.40	61.56	83.31	214.38	239.24	320.02
41	58.96	66.16	88.28	214.38	239.24	320.02
42	59.41	66.66	93.34	214.38	239.24	320.02
43	64.14	71.42	98.49	214.38	239.24	320.02
44	64.63	74.76	103.72	214.38	239.24	320.02
45	67.56	74.76	105.67	242.35	270.31	360.42
46	68.07	79.57	110.78	242.35	270.31	360.42
47	72.91	84.51	115.97	242.35	270.31	360.42
48	77.89	85.15	121.23	242.35	270.31	360.42
49	78.48	90.26	131.59	242.35	270.31	360.42
50	82.90	94.43	135.14	257.88	285.85	375.95
51	86.75	98.66	144.47	264.10	292.06	385.27
52	86.75	102.87	153.85	270.31	295.17	397.70
53	91.31	102.87	162.92	279.63	304.49	407.02
54	91.43	107.57	172.79	288.95	310.70	416.34
55	95.82	112.07	181.59	292.06	316.92	422.56
56	104.62	120.98	196.28	304.49	329.35	441.20
57	108.72	129.72	211.10	323.13	347.99	462.95
58	117.69	143.47	225.19	344.88	363.52	490.91
59	127.03	152.42	244.59	366.63	388.38	521.98
60	135.66	166.18	263.67	388.38	413.23	553.05
61	149.03	179.47	282.90	398.18	425.33	570.12
62	158.12	192.90	307.16	406.81	439.00	585.33
63	171.46	206.49	326.31	417.11	454.00	604.38
64	188.71	219.91	340.87	431.58	472.82	621.26
65	202.39	238.31	353.92	441.74	486.98	638.66
66	222.26	264.84	365.49	455.57	501.90	656.33
67	244.67	295.99	375.58	467.61	517.36	671.57
68	269.43	309.78	393.83	487.48	540.31	696.40
69	294.15	333.53	421.54	516.50	574.40	736.54
70	316.88	361.51	453.01	540.04	613.68	781.05
71	339.33	388.72	489.66	560.53	650.73	809.66
72	363.33	423.20	530.54	580.09	691.56	842.26
73	388.42	455.80	572.73	604.44	733.25	877.92
74	412.26	492.05	611.74	634.53	775.12	917.60
75	432.80	520.09	643.75	671.03	816.51	960.17
76	451.85	543.95	672.56	716.00	853.29	1013.18
77	474.16	567.00	699.63	764.29	888.63	1077.63
78	510.59	606.53	748.00	834.18	949.63	1177.28
79	561.00	660.19	813.04	921.99	1034.19	1305.75
80	621.16	725.23	900.85			
81	699.22	811.42	1024.43			
82	791.90	915.49	1175.66			
83	897.60	1034.19	1354.53			
84	1014.68	1162.65	1551.28			
85+	1398.43	1591.94	2206.60			

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

Preferred Rates

Age	GPO Inflation			5% Compound Inflation		
	Benefit Period			Benefit Period		
	4 Years	6 Years	Life	4 Years	6 Years	Life
40	52.31	59.51	79.14	201.96	226.81	301.38
41	56.69	63.95	83.87	201.96	226.81	301.38
42	57.12	64.44	88.68	201.96	226.81	301.38
43	61.67	69.04	93.56	201.96	226.81	301.38
44	62.14	72.26	98.53	201.96	226.81	301.38
45	67.56	72.73	103.56	226.81	254.78	338.67
46	68.07	77.42	108.57	226.81	254.78	338.67
47	72.91	82.23	113.65	226.81	254.78	338.67
48	77.89	82.85	118.81	226.81	254.78	338.67
49	78.48	87.82	128.96	226.81	254.78	338.67
50	80.46	92.07	132.68	236.13	267.20	354.20
51	84.41	96.37	141.98	245.46	273.42	360.42
52	84.58	100.59	151.33	251.67	279.63	369.74
53	89.13	98.67	157.91	260.99	285.85	379.06
54	89.35	103.36	167.63	267.20	292.06	388.38
55	89.70	105.85	171.50	276.53	298.27	400.81
56	96.25	112.49	185.81	288.95	307.60	416.34
57	98.66	119.09	200.27	304.49	323.13	434.98
58	109.43	134.50	211.63	320.02	341.77	459.84
59	120.57	141.21	227.91	341.77	360.42	487.80
60	122.94	154.64	241.23	357.31	379.06	509.55
61	133.91	161.06	254.89	361.98	386.11	518.84
62	142.95	172.24	273.34	368.76	398.03	526.80
63	151.93	183.54	292.26	374.55	405.76	539.12
64	166.24	192.71	299.64	379.35	415.09	547.04
65	175.70	206.23	306.02	383.19	423.11	556.16
66	190.51	227.01	316.58	393.80	437.55	571.40
67	212.35	258.68	330.81	410.40	455.17	596.95
68	238.70	273.76	348.20	429.85	477.88	626.76
69	259.41	291.83	368.27	451.65	504.92	653.15
70	274.48	314.65	394.99	470.86	535.58	678.40
71	294.23	341.47	425.23	487.51	564.83	704.42
72	315.85	371.59	462.42	503.71	600.73	732.85
73	336.90	400.31	497.42	525.17	640.11	764.96
74	359.06	429.36	531.94	550.94	676.33	797.92
75	378.25	450.99	560.10	585.56	709.22	834.69
76	394.50	472.70	583.92	623.90	743.81	881.10
77	412.81	492.39	610.10	666.47	774.24	936.71
78	443.92	528.48	652.06	726.86	827.68	1026.06
79	487.83	574.01	708.97	801.66	899.22	1136.63
80	541.49	630.92	783.77			
81	608.16	705.72	889.47			
82	689.46	795.16	1024.43			
83	782.15	899.22	1177.28			
84	882.96	1013.05	1349.65			
85+	1216.31	1383.80	1920.41			

Appendix B2

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

LTC-96 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

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

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	56.91	79.68	89.43	121.98	90.32	128.83	145.07	214.17
30	56.91	79.68	89.43	122.82	91.11	129.90	145.70	214.17
31	56.91	79.68	89.43	123.67	91.28	129.90	145.70	214.17
32	56.91	79.68	89.43	124.09	91.28	129.90	145.70	214.17
33	57.10	79.83	89.43	124.93	91.28	129.90	145.70	214.17
34	57.10	80.22	89.73	125.77	91.28	129.90	145.70	214.17
35	57.48	80.22	90.11	126.19	91.28	129.90	145.70	214.17
36	57.86	80.60	90.87	127.03	91.28	129.90	145.70	214.17
37	58.24	81.36	91.25	127.88	91.28	129.90	145.70	214.17
38	58.24	81.74	91.64	128.72	91.28	129.90	145.70	214.17
39	58.62	82.12	92.40	129.98	91.28	129.90	145.70	214.17
40	59.00	82.50	92.78	130.82	91.28	129.90	145.70	214.17
41	59.42	82.93	93.22	131.66	91.28	129.90	145.70	214.17
42	59.45	83.37	94.04	131.66	91.28	129.90	145.70	214.17
43	59.88	84.19	94.48	131.66	91.28	129.90	145.70	214.17
44	60.30	84.63	94.93	131.66	91.28	129.90	145.70	214.17
45	75.31	104.03	119.10	165.96	103.57	147.46	166.77	244.01
46	75.35	104.86	119.56	167.30	103.57	147.46	166.77	244.01
47	75.79	105.32	120.41	168.22	103.57	147.46	166.77	244.01
48	76.23	106.17	121.27	168.53	103.57	147.46	166.77	244.01
49	76.67	106.63	121.74	168.53	103.57	147.46	166.77	244.01
50	81.49	114.78	131.36	182.57	110.59	156.24	175.55	258.05
51	86.31	122.95	136.62	191.35	114.11	161.50	180.81	265.08
52	91.53	129.26	146.26	201.88	119.37	168.53	189.59	273.85
53	97.82	135.98	152.99	210.66	124.64	175.55	196.61	284.39
54	101.20	142.71	161.59	221.19	128.15	182.57	203.63	293.16
55	106.44	150.91	168.34	231.35	133.35	191.35	212.41	303.70
56	111.69	157.88	176.95	242.26	138.62	196.61	219.43	314.23
57	116.53	166.73	184.11	252.79	143.48	203.63	226.46	321.25
58	121.79	173.48	194.20	263.32	148.76	212.41	236.99	331.78
59	129.97	184.06	204.30	275.61	155.09	221.19	247.52	344.07
60	136.70	194.67	214.41	289.65	161.83	230.74	258.05	356.36
61	145.28	205.15	226.76	302.41	168.97	240.94	269.20	368.84
62	153.87	217.53	240.17	320.27	179.03	254.13	280.24	384.67
63	162.89	232.10	255.88	336.23	188.91	266.91	296.37	398.63
64	172.95	245.86	272.64	355.50	198.46	283.02	312.36	417.63
65	186.21	262.36	289.83	374.59	209.63	298.98	329.91	438.16
66	198.25	278.96	309.22	395.21	224.12	316.51	349.01	460.22
67	210.14	297.94	328.76	415.63	236.78	335.57	371.35	483.77
68	226.83	320.54	352.76	444.35	254.40	361.24	400.25	517.27
69	248.22	349.53	388.37	489.68	278.61	395.12	439.02	565.66
70	274.02	388.34	428.68	539.64	305.96	435.41	484.16	622.01
71	304.61	430.13	478.67	599.18	336.41	480.34	535.58	684.53
72	334.91	476.54	529.86	663.16	369.90	529.86	591.51	749.81
73	371.57	527.50	587.22	734.85	404.75	580.58	648.59	822.77
74	409.54	584.58	650.64	814.12	442.57	637.43	713.39	901.65
75	450.44	646.06	718.40	899.23	481.67	695.38	779.22	983.07
76	494.22	710.24	790.43	990.08	522.04	757.70	847.70	1070.27
77	539.22	777.06	865.03	1081.69	565.28	821.05	917.16	1159.89
78	587.02	848.82	944.75	1183.79	613.03	889.47	995.16	1256.96
79	642.30	930.12	1034.19	1300.87	665.07	965.89	1082.97	1367.54
80	702.47	1017.93	1133.38	1427.70	721.98	1052.08	1177.28	1489.49
81	767.51	1113.87	1239.08	1565.92	785.40	1143.14	1279.73	1622.83
82	837.43	1214.68	1352.90	1717.14	850.44	1240.70	1388.68	1769.18
83	915.49	1330.14	1481.36	1896.01	926.87	1351.28	1512.26	1938.29
84	1006.55	1461.85	1629.34	2112.28	1011.42	1478.11	1653.73	2144.80
85+	0	0	0	0	0	0	0	0

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

Appendix B2

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

LTC-96 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

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

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	55.29	74.80	84.56	112.22	86.85	120.13	136.33	198.37
30	55.29	74.80	84.56	113.00	87.60	121.13	136.93	198.37
31	55.29	74.80	84.56	113.77	87.77	121.13	136.93	198.37
32	55.29	74.80	84.56	114.16	87.77	121.13	136.93	198.37
33	55.47	74.95	84.56	114.93	87.77	121.13	136.93	198.37
34	55.47	75.30	84.83	115.71	87.77	121.13	136.93	198.37
35	55.84	75.30	85.20	116.10	87.77	121.13	136.93	198.37
36	56.21	75.66	85.92	116.87	87.77	121.13	136.93	198.37
37	56.58	76.38	86.28	117.65	87.77	121.13	136.93	198.37
38	56.58	76.74	86.64	118.42	87.77	121.13	136.93	198.37
39	56.95	77.09	87.36	119.58	87.77	121.13	136.93	198.37
40	57.32	77.45	87.72	120.36	87.77	121.13	136.93	198.37
41	57.72	77.86	88.13	121.13	87.77	121.13	136.93	198.37
42	57.76	78.26	88.91	121.13	87.77	121.13	136.93	198.37
43	58.17	79.03	89.33	121.13	87.77	121.13	136.93	198.37
44	58.58	79.45	89.75	121.13	87.77	121.13	136.93	198.37
45	71.96	97.31	109.04	150.40	100.06	140.44	156.24	226.46
46	72.00	98.10	109.45	151.61	100.06	140.44	156.24	226.46
47	72.42	98.52	110.24	152.45	100.06	140.44	156.24	226.46
48	72.84	99.32	111.02	152.73	100.06	140.44	156.24	226.46
49	73.26	99.75	111.45	152.73	100.06	140.44	156.24	226.46
50	78.09	109.64	121.13	166.77	105.33	145.70	163.26	238.74
51	82.92	114.41	128.08	177.30	110.59	152.73	168.53	245.77
52	88.14	120.76	134.35	184.32	114.11	157.99	175.55	256.30
53	92.76	127.48	141.09	194.86	119.37	165.01	182.57	263.32
54	97.82	134.22	147.98	205.39	124.64	172.04	189.59	273.85
55	103.06	140.74	156.43	213.82	129.84	179.06	198.37	282.63
56	108.30	149.39	165.04	222.94	135.11	184.32	207.15	291.41
57	113.15	154.83	172.18	233.48	138.23	191.35	214.17	300.19
58	118.40	163.28	180.57	242.26	143.51	200.12	221.19	310.72
59	123.22	170.43	188.97	256.30	149.86	208.90	229.97	321.25
60	131.64	181.01	199.09	268.59	156.61	216.75	240.50	333.54
61	138.52	193.19	211.42	279.69	163.74	228.72	249.97	344.36
62	147.11	203.83	223.14	295.90	173.81	240.20	262.83	358.56
63	157.80	216.74	237.11	311.97	181.98	253.04	277.31	374.36
64	167.86	230.49	252.19	327.89	191.56	265.76	291.65	390.01
65	177.75	247.03	269.37	347.09	202.76	281.80	307.57	408.95
66	188.08	261.95	287.01	366.12	215.57	297.69	328.48	431.14
67	201.67	279.21	304.91	388.38	228.26	316.84	347.50	454.81
68	218.36	300.19	329.02	415.52	245.92	340.89	376.51	485.05
69	238.09	329.27	361.35	455.91	268.48	374.86	413.69	530.20
70	263.93	364.80	400.10	504.33	295.88	411.87	457.26	583.35
71	291.22	405.03	446.87	560.68	326.37	455.24	505.45	644.36
72	323.25	449.88	496.54	618.17	358.24	501.54	558.19	706.49
73	356.64	497.64	550.72	683.43	391.48	549.06	613.76	773.00
74	394.68	549.91	609.35	756.33	427.70	604.40	672.11	845.50
75	434.00	606.61	672.37	835.12	466.88	657.57	733.19	922.25
76	474.58	667.69	738.06	918.07	505.68	715.15	796.97	999.90
77	518.04	728.19	806.38	1003.50	545.73	775.43	861.77	1080.07
78	564.25	795.16	881.34	1094.35	591.89	839.06	933.37	1169.15
79	616.29	869.95	962.64	1198.42	640.68	908.98	1013.05	1268.35
80	671.57				694.34			
81	731.74				751.25			
82	795.16				814.67			
83	868.33				882.96			
84	949.63				959.39			
85+								

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

Appendix B2

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

LTC-96 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

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

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	50.41	65.04	71.55	94.33	79.90	106.20	118.85	172.04
30	50.41	65.04	71.55	94.98	80.60	107.08	119.37	172.04
31	50.41	65.04	71.55	95.64	80.75	107.08	119.37	172.04
32	50.41	65.04	71.55	95.96	80.75	107.08	119.37	172.04
33	50.58	65.17	71.55	96.61	80.75	107.08	119.37	172.04
34	50.58	65.48	71.78	97.26	80.75	107.08	119.37	172.04
35	50.91	65.48	72.09	97.59	80.75	107.08	119.37	172.04
36	51.25	65.79	72.70	98.24	80.75	107.08	119.37	172.04
37	51.59	66.42	73.00	98.89	80.75	107.08	119.37	172.04
38	51.59	66.73	73.31	99.54	80.75	107.08	119.37	172.04
39	51.92	67.04	73.92	100.52	80.75	107.08	119.37	172.04
40	52.26	67.35	74.22	101.17	80.75	107.08	119.37	172.04
41	52.63	67.70	74.57	101.82	80.75	107.08	119.37	172.04
42	52.66	68.05	75.23	101.82	80.75	107.08	119.37	172.04
43	53.03	68.72	75.59	101.82	80.75	107.08	119.37	172.04
44	53.41	69.08	75.95	101.82	80.75	107.08	119.37	172.04
45	65.27	85.57	93.94	129.65	91.28	122.88	136.93	198.37
46	65.31	86.26	94.30	130.70	91.28	122.88	136.93	198.37
47	65.68	86.63	94.97	131.42	91.28	122.88	136.93	198.37
48	66.06	87.33	95.65	131.66	91.28	122.88	136.93	198.37
49	66.45	87.71	96.02	131.66	91.28	122.88	136.93	198.37
50	71.30	94.22	104.07	143.95	96.55	129.90	142.19	210.66
51	76.15	99.04	111.00	152.73	100.06	133.42	149.22	217.68
52	79.67	105.45	117.35	159.75	103.57	140.44	156.24	226.46
53	82.64	112.19	122.39	168.53	107.08	143.95	161.50	235.23
54	87.70	115.53	129.27	177.30	112.35	150.97	168.53	242.26
55	91.23	122.08	134.33	185.78	117.56	156.24	173.79	251.03
56	96.46	127.32	142.92	196.61	121.07	163.26	180.81	259.81
57	101.33	134.41	150.01	203.63	125.98	170.28	187.84	266.83
58	104.87	142.87	156.72	214.17	129.51	175.55	194.86	275.61
59	111.40	148.27	165.14	222.94	135.92	184.32	203.63	286.14
60	118.13	157.10	173.57	235.23	140.95	192.28	212.41	296.67
61	125.01	167.54	185.84	246.47	149.81	202.53	222.00	307.65
62	133.58	178.13	195.88	259.35	156.43	210.61	231.50	318.53
63	142.53	189.44	209.82	273.84	164.65	221.84	244.38	332.77
64	150.91	201.47	223.22	289.92	174.30	236.42	258.86	348.60
65	160.82	214.66	236.98	305.86	183.86	249.15	274.93	366.00
66	171.14	229.64	252.85	323.35	195.04	265.18	292.56	386.65
67	181.33	246.86	270.84	342.39	206.11	281.06	310.02	407.12
68	196.36	264.57	291.71	369.72	222.17	303.58	335.80	437.56
69	214.45	290.43	322.51	403.56	243.15	332.64	371.48	477.86
70	237.04	322.77	356.40	448.86	268.98	368.16	411.87	526.19
71	262.77	359.84	398.33	500.43	296.24	408.38	456.91	580.77
72	293.26	398.23	443.22	553.19	324.92	451.55	504.87	639.84
73	323.47	442.90	492.66	612.10	358.30	494.32	554.04	700.01
74	356.70	490.46	546.60	677.06	389.72	541.65	609.35	764.58
75	391.26	540.85	601.68	744.70	424.13	591.81	664.15	830.18
76	427.13	592.41	661.14	816.61	459.85	643.14	720.06	900.07
77	465.91	646.74	721.67	889.47	495.23	693.98	778.69	970.92
78	507.34	705.72	787.02	969.15	534.98	751.25	843.94	1045.57
79	552.87	770.76	858.57	1058.58	578.89	814.67	913.86	1133.38
80	600.02				626.04			
81	652.06				674.82			
82	707.35				726.86			
83	767.51				785.40			
84	834.18				850.44			
85+								

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

Appendix B2

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	56.91	71.55	79.68	89.43	110.77	121.98	90.32	112.80	125.35	141.57	172.04	189.59
30	56.91	71.55	79.68	89.43	111.17	122.82	91.11	113.59	126.39	142.19	172.04	189.59
31	56.91	71.55	79.68	89.43	111.57	123.67	91.28	113.98	126.39	142.19	172.04	189.59
32	56.91	71.55	79.68	89.43	112.37	124.09	91.28	114.11	126.39	142.19	172.04	189.59
33	57.10	71.55	79.83	89.43	112.77	124.93	91.28	114.11	126.39	142.19	172.04	189.59
34	57.10	71.55	80.22	89.73	113.57	125.77	91.28	114.11	126.39	142.19	172.04	189.59
35	57.48	71.71	80.22	90.11	114.38	126.19	91.28	114.11	126.39	142.19	172.04	189.59
36	57.86	72.09	80.60	90.87	114.78	127.03	91.28	114.11	126.39	142.19	172.04	189.59
37	58.24	72.47	81.36	91.25	115.58	127.88	91.28	114.11	126.39	142.19	172.04	189.59
38	58.24	72.85	81.74	91.64	116.38	128.72	91.28	114.11	126.39	142.19	172.04	189.59
39	58.62	73.23	82.12	92.40	117.18	129.98	91.28	114.11	126.39	142.19	172.04	189.59
40	59.00	73.60	82.50	92.78	117.98	130.82	91.28	114.11	126.39	142.19	172.04	189.59
41	59.42	74.02	82.93	93.22	118.87	131.66	91.28	114.11	126.39	142.19	172.04	189.59
42	59.45	74.44	83.37	94.04	119.37	131.66	91.28	114.11	126.39	142.19	172.04	189.59
43	59.88	74.87	84.19	94.48	119.37	131.66	91.28	114.11	126.39	142.19	172.04	189.59
44	60.30	75.30	84.63	94.93	119.37	131.66	91.28	114.11	126.39	142.19	172.04	189.59
45	75.31	96.14	104.03	119.10	153.13	165.96	103.57	129.90	143.95	159.75	193.10	214.17
46	75.35	96.96	104.86	119.56	154.05	167.30	103.57	129.90	143.95	159.75	193.10	214.17
47	75.79	97.40	105.32	120.41	154.99	168.22	103.57	129.90	143.95	159.75	193.10	214.17
48	76.23	97.84	106.17	121.27	155.93	168.53	103.57	129.90	143.95	159.75	193.10	214.17
49	76.67	98.68	106.63	121.74	156.24	168.53	103.57	129.90	143.95	159.75	193.10	214.17
50	81.49	107.88	114.78	131.36	169.93	182.57	110.59	138.68	152.73	168.53	201.88	222.94
51	86.31	112.71	122.95	136.62	178.62	191.35	114.11	142.19	156.24	172.04	207.15	228.21
52	91.53	117.94	129.26	146.26	185.86	201.88	119.37	145.70	159.75	175.55	212.41	235.23
53	97.82	123.18	135.98	152.99	193.10	210.66	124.64	149.22	165.01	180.81	217.68	240.50
54	101.20	128.03	142.71	161.59	201.85	221.19	128.15	154.48	170.28	184.32	222.94	245.77
55	106.44	133.28	150.91	168.34	208.90	231.35	133.35	157.99	173.79	187.84	228.21	251.03
56	111.69	138.53	156.18	176.95	217.68	240.50	138.62	165.01	180.81	194.86	235.23	261.57
57	116.53	145.25	163.33	184.11	228.21	249.28	143.48	173.79	191.35	205.39	247.52	273.85
58	121.79	151.97	170.08	194.20	236.99	259.81	148.76	182.57	203.63	215.92	263.32	291.41
59	129.97	159.10	177.25	204.30	247.52	270.34	155.09	192.37	217.68	229.97	279.12	308.96
60	136.70	165.84	184.42	214.41	258.05	280.88	161.83	203.52	228.99	244.01	296.67	328.27
61	145.28	174.82	194.90	226.76	269.20	291.92	168.97	214.01	240.94	258.71	312.90	346.11
62	153.87	186.73	207.25	240.17	283.72	306.35	179.03	225.54	254.13	273.27	330.71	365.53
63	162.89	200.10	223.57	255.88	298.10	322.37	188.91	237.44	266.91	291.17	350.10	386.50
64	172.95	214.93	240.74	272.64	315.81	341.69	198.46	251.96	283.02	310.63	371.03	409.00
65	186.21	230.19	258.95	289.83	335.07	360.84	209.63	264.62	298.98	329.91	393.49	433.01
66	198.25	247.25	278.96	309.22	357.57	384.94	224.12	282.29	316.51	349.01	419.16	456.80
67	210.14	267.22	297.94	328.76	386.68	415.63	236.78	303.21	335.57	371.35	451.41	482.07
68	226.83	289.07	320.54	352.76	420.60	444.35	254.40	325.63	361.24	400.25	486.75	515.58
69	244.84	312.37	349.53	388.37	457.60	489.68	276.92	352.91	395.12	439.02	526.83	562.29
70	263.93	336.22	379.93	428.68	497.61	539.64	299.24	378.25	427.00	484.16	566.53	616.97
71	286.20	361.51	405.03	470.30	540.60	584.11	324.69	406.70	456.91	530.55	610.89	661.10
72	311.59	389.90	433.22	521.53	591.51	636.50	351.58	439.89	489.87	584.85	663.16	713.15
73	340.05	424.65	469.44	577.26	650.25	696.70	379.87	476.08	530.82	643.62	721.58	769.68
74	369.91	464.03	513.58	640.73	716.69	762.93	407.89	516.88	577.98	706.78	786.05	835.59
75	399.48	507.97	573.73	706.89	787.44	836.76	437.29	560.58	636.20	772.65	858.13	909.09
76	430.40	562.95	649.69	778.97	870.62	927.89	468.04	613.69	706.97	842.79	939.35	999.90
77	464.28	628.82	737.96	856.88	969.29	1039.34	500.12	674.43	786.84	915.53	1036.08	1109.39
78	502.46	704.09	832.56	943.13	1081.35	1165.90	536.61	744.75	874.83	995.16	1144.76	1234.20
79	544.74	783.77	930.12	1034.19	1200.05	1300.87	577.26	817.92	965.89	1082.97	1260.22	1367.54
80	595.15	865.08					626.04	894.35				
81	658.56	949.63					684.58	975.65				
82	731.74	1039.07					754.50	1060.21				
83	813.04	1131.75					832.56	1148.02				
84	902.48	1227.69					917.11	1239.08				
85+												

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

Appendix B2

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	55.29	66.67	74.80	84.56	100.99	112.22	86.85	105.86	120.13	134.58	163.26	180.81
30	55.29	66.67	74.80	84.56	101.36	113.00	87.60	106.60	121.13	135.17	163.26	180.81
31	55.29	66.67	74.80	84.56	101.73	113.77	87.77	106.96	121.13	135.17	163.26	180.81
32	55.29	66.67	74.80	84.56	102.46	114.16	87.77	107.08	121.13	135.17	163.26	180.81
33	55.47	66.67	74.95	84.56	102.82	114.93	87.77	107.08	121.13	135.17	163.26	180.81
34	55.47	66.67	75.30	84.83	103.55	115.71	87.77	107.08	121.13	135.17	163.26	180.81
35	55.84	66.82	75.30	85.20	104.28	116.10	87.77	107.08	121.13	135.17	163.26	180.81
36	56.21	67.18	75.66	85.92	104.65	116.87	87.77	107.08	121.13	135.17	163.26	180.81
37	56.58	67.53	76.38	86.28	105.38	117.65	87.77	107.08	121.13	135.17	163.26	180.81
38	56.58	67.88	76.74	86.64	106.11	118.42	87.77	107.08	121.13	135.17	163.26	180.81
39	56.95	68.23	77.09	87.36	106.84	119.58	87.77	107.08	121.13	135.17	163.26	180.81
40	57.32	68.59	77.45	87.72	107.57	120.36	87.77	107.08	121.13	135.17	163.26	180.81
41	57.72	68.98	77.86	88.13	108.38	121.13	87.77	107.08	121.13	135.17	163.26	180.81
42	57.76	69.37	78.26	88.91	108.84	121.13	87.77	107.08	121.13	135.17	163.26	180.81
43	58.17	69.76	79.03	89.33	108.84	121.13	87.77	107.08	121.13	135.17	163.26	180.81
44	58.58	70.16	79.45	89.75	108.84	121.13	87.77	107.08	121.13	135.17	163.26	180.81
45	71.96	89.51	97.31	109.04	139.36	150.40	100.06	124.64	140.44	152.73	184.32	201.88
46	72.00	90.27	98.10	109.45	140.21	151.61	100.06	124.64	140.44	152.73	184.32	201.88
47	72.42	90.68	98.52	110.24	141.06	152.45	100.06	124.64	140.44	152.73	184.32	201.88
48	72.84	91.09	99.32	111.02	141.92	152.73	100.06	124.64	140.44	152.73	184.32	201.88
49	73.26	91.87	99.75	111.45	142.19	152.73	100.06	124.64	140.44	152.73	184.32	201.88
50	78.09	101.14	109.64	121.13	155.92	166.77	105.33	133.42	145.70	161.50	193.10	212.41
51	82.92	105.98	114.41	128.08	162.86	177.30	110.59	136.93	149.22	165.01	198.37	217.68
52	88.14	111.20	120.76	134.35	171.84	184.32	114.11	140.44	154.48	168.53	201.88	222.94
53	92.76	116.43	127.48	141.09	179.06	194.86	119.37	145.70	157.99	172.04	207.15	229.97
54	97.82	121.29	134.22	147.98	186.05	205.39	124.64	149.22	163.26	177.30	212.41	235.23
55	103.06	126.53	140.74	156.43	194.86	213.82	129.84	152.73	168.53	180.81	219.43	242.26
56	108.30	131.77	146.00	165.04	201.88	222.94	135.11	159.75	173.79	187.84	226.46	251.03
57	113.15	136.80	153.12	172.18	212.41	233.48	138.23	166.77	184.32	196.61	238.74	265.08
58	118.40	143.52	159.87	180.57	222.94	242.26	143.51	175.55	194.86	208.90	252.79	280.88
59	123.22	150.64	168.73	188.97	233.48	256.30	149.86	185.38	205.39	221.19	270.34	298.43
60	131.64	159.07	175.89	199.09	244.01	268.59	156.61	193.08	216.75	233.48	286.14	315.98
61	138.52	168.03	186.35	211.42	255.21	279.69	163.74	203.57	228.72	246.47	300.66	332.13
62	147.11	178.24	200.40	223.14	269.79	294.16	173.81	213.40	240.20	259.35	316.79	349.86
63	157.80	191.62	213.33	237.11	284.24	310.24	181.98	225.31	253.04	275.57	332.77	369.16
64	167.86	204.78	230.49	252.19	300.28	326.16	191.56	238.15	265.76	291.65	352.05	388.29
65	177.75	220.03	247.03	269.37	316.17	343.66	202.76	252.59	281.80	307.57	371.15	408.95
66	188.08	237.09	261.95	287.01	337.04	366.12	215.57	268.60	297.69	328.48	393.50	431.14
67	201.67	255.38	279.21	304.91	362.83	388.38	228.26	289.58	316.84	347.50	422.45	454.81
68	218.36	278.93	300.19	329.02	393.47	415.52	245.92	313.76	340.89	376.51	456.22	485.05
69	238.09	302.24	329.27	361.35	427.20	455.91	268.48	339.40	374.86	413.69	494.74	530.20
70	262.25	326.14	364.80	400.10	463.99	504.33	295.88	368.16	411.87	457.26	536.27	583.35
71	284.52	351.47	391.64	446.87	508.80	548.97	321.35	398.33	443.52	505.45	580.77	629.30
72	309.92	381.57	423.22	496.54	559.86	601.51	349.91	431.56	479.88	558.19	633.17	683.16
73	338.40	414.70	459.49	550.72	618.73	661.86	378.21	467.78	520.86	613.76	693.38	743.14
74	368.25	452.47	502.02	609.35	683.67	728.25	406.24	508.62	568.07	672.11	756.33	807.52
75	396.19	494.82	555.65	672.37	751.28	800.59	435.64	550.72	619.76	733.19	823.61	877.86
76	427.13	544.95	620.23	738.06	826.43	882.07	466.40	597.32	680.78	796.97	896.80	958.99
77	459.39	604.38	697.24	806.38	912.27	977.44	498.49	653.25	751.00	861.77	979.06	1050.74
78	497.58	671.57	782.15	881.34	1006.55	1082.97	533.36	715.48	827.68	933.37	1071.59	1156.15
79	538.23	744.75	869.95	962.64	1108.99	1198.42	572.38	780.52	908.98	1013.05	1170.78	1268.35
80	587.02	819.55					617.91	852.07				
81	645.56	897.60					674.82	926.87				
82	715.48	982.15					739.87	1006.55				
83	791.90	1068.34					813.04	1089.48				
84	874.83	1159.40					892.72	1177.28				
85+												

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

Appendix B2

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	50.41	58.54	65.04	71.55	84.71	94.33	79.90	95.45	106.20	117.10	142.19	156.24
30	50.41	58.54	65.04	71.55	85.01	94.98	80.60	96.11	107.08	117.62	142.19	156.24
31	50.41	58.54	65.04	71.55	85.32	95.64	80.75	96.44	107.08	117.62	142.19	156.24
32	50.41	58.54	65.04	71.55	85.93	95.96	80.75	96.55	107.08	117.62	142.19	156.24
33	50.58	58.54	65.17	71.55	86.24	96.61	80.75	96.55	107.08	117.62	142.19	156.24
34	50.58	58.54	65.48	71.78	86.85	97.26	80.75	96.55	107.08	117.62	142.19	156.24
35	50.91	58.68	65.48	72.09	87.46	97.59	80.75	96.55	107.08	117.62	142.19	156.24
36	51.25	58.98	65.79	72.70	87.77	98.24	80.75	96.55	107.08	117.62	142.19	156.24
37	51.59	59.29	66.42	73.00	88.38	98.89	80.75	96.55	107.08	117.62	142.19	156.24
38	51.59	59.60	66.73	73.31	89.00	99.54	80.75	96.55	107.08	117.62	142.19	156.24
39	51.92	59.91	67.04	73.92	89.61	100.52	80.75	96.55	107.08	117.62	142.19	156.24
40	52.26	60.22	67.35	74.22	90.22	101.17	80.75	96.55	107.08	117.62	142.19	156.24
41	52.63	60.56	67.70	74.57	90.90	101.82	80.75	96.55	107.08	117.62	142.19	156.24
42	52.66	60.91	68.05	75.23	91.28	101.82	80.75	96.55	107.08	117.62	142.19	156.24
43	53.03	61.26	68.72	75.59	91.28	101.82	80.75	96.55	107.08	117.62	142.19	156.24
44	53.41	61.61	69.08	75.95	91.28	101.82	80.75	96.55	107.08	117.62	142.19	156.24
45	65.27	79.56	85.57	93.94	118.72	129.65	91.28	110.59	121.13	133.42	161.50	177.30
46	65.31	80.24	86.26	94.30	119.44	130.70	91.28	110.59	121.13	133.42	161.50	177.30
47	65.68	80.61	86.63	94.97	120.16	131.42	91.28	110.59	121.13	133.42	161.50	177.30
48	66.06	80.97	87.33	95.65	120.89	131.66	91.28	110.59	121.13	133.42	161.50	177.30
49	66.45	81.67	87.71	96.02	121.13	131.66	91.28	110.59	121.13	133.42	161.50	177.30
50	71.30	89.34	94.22	104.07	133.14	143.95	96.55	117.62	128.15	140.44	170.28	187.84
51	76.15	92.52	99.04	111.00	140.09	152.73	100.06	121.13	131.66	143.95	173.79	193.10
52	79.67	97.72	105.45	117.35	147.29	159.75	103.57	124.64	135.17	147.46	179.06	198.37
53	82.64	101.25	112.19	122.39	154.48	168.53	107.08	128.15	138.68	150.97	182.57	203.63
54	87.70	106.13	115.53	129.27	161.48	177.30	112.35	131.66	142.19	154.48	187.84	208.90
55	91.23	109.66	122.08	134.33	168.53	185.78	117.56	135.17	147.46	157.99	193.10	214.17
56	96.46	114.88	127.32	142.92	175.55	196.61	121.07	140.44	152.73	165.01	200.12	222.94
57	101.33	119.91	132.71	150.01	184.32	203.63	125.98	147.46	161.50	173.79	212.41	235.23
58	104.87	126.64	139.47	156.72	193.10	214.17	129.51	156.24	172.04	184.32	224.70	249.28
59	111.40	132.02	146.57	165.14	203.63	222.94	135.92	164.39	182.57	194.86	238.74	265.08
60	118.13	138.76	153.69	173.57	214.17	235.23	140.95	172.21	192.28	207.15	252.79	280.88
61	125.01	147.66	162.41	185.84	223.75	246.47	149.81	180.95	202.53	218.50	265.70	295.42
62	133.58	157.87	172.99	195.88	236.72	257.61	156.43	190.85	210.61	231.50	281.98	311.57
63	142.53	167.88	186.03	209.82	249.58	272.11	164.65	201.05	221.84	244.38	296.37	329.30
64	150.91	181.08	199.76	223.22	264.04	288.20	174.30	212.26	236.42	258.86	314.08	346.87
65	160.82	192.95	214.66	236.98	278.36	304.14	183.86	225.10	249.15	274.93	331.63	366.00
66	171.14	208.30	229.64	252.85	297.69	323.35	195.04	239.52	265.18	292.56	352.44	386.65
67	181.33	226.63	246.86	270.84	320.24	342.39	206.11	258.92	281.06	310.02	379.86	407.12
68	196.36	246.81	264.57	291.71	347.68	369.72	222.17	279.84	303.58	335.80	410.43	437.56
69	214.45	268.47	290.43	322.51	379.92	403.56	243.15	305.63	332.64	371.48	445.78	477.86
70	235.36	289.15	322.77	356.40	413.55	448.86	268.98	331.18	368.16	411.87	482.48	526.19
71	256.07	312.98	348.12	398.33	453.57	488.71	292.89	358.17	398.33	456.91	523.86	567.38
72	279.93	339.91	374.90	443.22	499.87	536.53	318.25	388.23	431.56	504.87	571.52	614.84
73	305.22	369.91	408.07	492.66	552.38	590.53	343.37	421.34	467.78	554.04	625.37	668.50
74	331.92	404.58	447.52	546.60	609.35	648.99	369.91	457.43	510.27	609.35	682.01	726.60
75	356.73	442.22	494.82	601.68	670.72	713.47	396.19	496.47	557.29	664.15	743.06	790.73
76	384.58	487.68	553.14	661.14	738.06	787.15	423.85	540.04	613.69	720.06	810.06	864.07
77	413.78	539.22	620.67	721.67	812.90	869.92	452.88	588.09	676.06	778.69	882.95	944.85
78	447.17	598.40	694.34	787.02	894.35	961.02	482.95	643.93	743.12	843.94	964.27	1035.82
79	482.95	661.82	770.76	858.57	982.15	1058.58	517.09	702.47	814.67	913.86	1050.45	1133.38
80	525.23	726.86					557.75	762.63				
81	575.63	795.16					604.90	827.68				
82	634.17	865.08					660.19	895.97				
83	697.59	939.88					721.98	967.52				
84	767.51	1017.93					788.65	1042.32				
85+												

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

Appendix B2

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	53.66	66.67	76.43	86.18	105.88	118.73	85.11	105.86	118.39	134.58	163.26	179.06
30	53.66	66.67	76.43	86.18	106.26	119.55	85.85	106.60	119.37	135.17	163.26	179.06
31	53.66	66.67	76.43	86.18	106.65	120.37	86.02	106.96	119.37	135.17	163.26	179.06
32	53.66	66.67	76.43	86.18	107.41	120.78	86.02	107.08	119.37	135.17	163.26	179.06
33	53.84	66.67	76.58	86.18	107.80	121.60	86.02	107.08	119.37	135.17	163.26	179.06
34	53.84	66.67	76.94	86.47	108.56	122.42	86.02	107.08	119.37	135.17	163.26	179.06
35	54.20	66.82	76.94	86.83	109.33	122.83	86.02	107.08	119.37	135.17	163.26	179.06
36	54.56	67.18	77.31	87.57	109.71	123.65	86.02	107.08	119.37	135.17	163.26	179.06
37	54.91	67.53	78.04	87.94	110.48	124.47	86.02	107.08	119.37	135.17	163.26	179.06
38	54.91	67.88	78.41	88.30	111.24	125.29	86.02	107.08	119.37	135.17	163.26	179.06
39	55.27	68.23	78.77	89.04	112.01	126.51	86.02	107.08	119.37	135.17	163.26	179.06
40	55.63	68.59	79.14	89.41	112.78	127.33	86.02	107.08	119.37	135.17	163.26	179.06
41	56.02	68.98	79.55	89.83	113.63	128.15	86.02	107.08	119.37	135.17	163.26	179.06
42	56.06	69.37	79.96	90.62	114.11	128.15	86.02	107.08	119.37	135.17	163.26	179.06
43	56.45	69.76	80.75	91.05	114.11	128.15	86.02	107.08	119.37	135.17	163.26	179.06
44	56.86	70.16	81.17	91.48	114.11	128.15	86.02	107.08	119.37	135.17	163.26	179.06
45	71.96	91.17	102.35	114.07	144.52	162.50	101.82	122.88	135.17	150.97	182.57	200.12
46	72.00	91.94	103.17	114.51	145.40	163.81	101.82	122.88	135.17	150.97	182.57	200.12
47	72.42	92.36	103.62	115.32	146.28	164.71	101.82	122.88	135.17	150.97	182.57	200.12
48	72.84	92.78	104.45	116.15	147.17	165.01	101.82	122.88	135.17	150.97	182.57	200.12
49	73.26	93.57	104.91	116.60	147.46	165.01	101.82	122.88	135.17	150.97	182.57	200.12
50	79.79	101.14	113.07	127.95	161.17	179.06	108.84	128.15	140.44	157.99	189.59	214.17
51	84.62	105.98	121.24	134.91	168.11	187.84	112.35	133.42	145.70	161.50	194.86	214.17
52	88.14	111.20	125.86	139.46	175.34	194.86	114.11	136.93	149.22	165.01	198.37	219.43
53	91.07	116.43	132.58	146.19	182.57	201.88	117.62	140.44	154.48	168.53	203.63	224.70
54	96.14	121.29	137.62	151.38	189.56	210.66	121.13	143.95	157.99	173.79	208.90	229.97
55	99.68	124.85	142.43	158.13	196.61	217.33	124.58	149.22	163.26	177.30	214.17	236.99
56	104.92	130.09	147.69	165.04	205.39	226.46	129.85	154.48	170.28	182.57	221.19	245.77
57	109.77	135.11	153.12	172.18	212.41	233.48	132.98	163.26	180.81	191.35	231.72	258.05
58	115.02	140.15	158.17	180.57	221.19	242.26	138.26	170.28	189.59	201.88	245.77	272.10
59	119.84	147.25	163.61	188.97	229.97	251.03	142.89	178.38	201.88	214.17	259.81	287.90
60	126.57	152.30	169.06	197.39	236.99	258.05	149.65	186.13	211.51	224.70	272.10	301.94
61	131.77	159.54	177.80	206.30	246.47	267.45	155.04	194.87	219.99	234.24	284.93	314.65
62	138.65	168.05	186.70	216.32	255.87	276.76	159.91	202.99	229.76	247.17	297.64	328.97
63	145.92	178.05	197.97	228.58	266.91	287.71	168.12	213.18	239.18	259.97	311.97	344.90
64	154.30	187.85	211.71	240.26	277.84	300.28	174.30	220.89	250.23	272.66	326.16	360.68
65	162.51	199.72	224.88	252.32	290.39	314.45	182.14	230.25	259.46	286.95	341.94	376.31
66	171.14	215.07	241.54	268.22	307.95	333.62	191.62	242.94	273.74	304.53	362.70	398.63
67	183.02	231.71	262.19	287.88	333.87	361.12	206.11	260.62	294.69	327.06	390.08	427.56
68	196.36	250.19	284.93	312.06	364.64	395.16	222.17	281.53	318.84	354.46	422.30	463.00
69	212.76	271.85	307.32	341.09	398.50	432.27	239.77	305.63	344.46	384.99	457.60	499.81
70	230.31	292.51	331.18	373.21	432.05	469.03	260.57	329.50	371.53	421.96	492.57	536.27
71	249.38	314.65	353.15	410.05	470.30	508.80	282.85	354.82	398.33	461.93	532.23	575.74
72	273.26	339.91	378.24	453.22	514.87	554.86	306.59	383.23	426.56	508.20	576.52	619.84
73	296.93	369.91	408.07	502.62	565.65	605.46	330.10	414.70	461.15	560.68	627.03	670.16
74	322.02	402.93	447.52	558.16	622.57	663.85	356.70	449.17	502.02	615.96	683.67	726.60
75	346.87	442.22	499.75	614.83	685.52	728.26	381.39	488.25	554.00	672.37	746.34	790.73
76	374.76	489.31	566.23	677.51	757.70	806.79	407.49	533.50	615.32	733.15	818.25	868.98
77	404.01	547.36	641.85	746.11	843.85	904.13	434.96	586.46	685.83	796.61	900.87	964.40
78	437.42	613.03	725.23	819.55	939.88	1014.68	466.69	647.18	761.01	866.70	995.16	1074.84
79	474.82	681.33	809.79	899.22	1043.95	1131.75	502.46	712.22	840.69	941.50	1095.98	1190.29
80	518.72	752.88					544.74	778.89				
81	572.38	827.68					596.77	848.82				
82	635.80	904.10					656.94	921.99				
83	707.35	983.78					725.23	998.42				
84	785.40	1066.71					798.41	1078.09				
85+												

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

Appendix B2

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	52.03	63.42	71.55	79.68	96.11	107.34	81.64	100.65	113.16	127.59	154.48	170.28
30	52.03	63.42	71.55	79.68	96.46	108.09	82.35	101.35	114.11	128.15	154.48	170.28
31	52.03	63.42	71.55	79.68	96.80	108.83	82.51	101.70	114.11	128.15	154.48	170.28
32	52.03	63.42	71.55	79.68	97.50	109.20	82.51	101.82	114.11	128.15	154.48	170.28
33	52.21	63.42	71.69	79.68	97.85	109.94	82.51	101.82	114.11	128.15	154.48	170.28
34	52.21	63.42	72.03	79.94	98.54	110.68	82.51	101.82	114.11	128.15	154.48	170.28
35	52.56	63.57	72.03	80.28	99.24	111.05	82.51	101.82	114.11	128.15	154.48	170.28
36	52.90	63.90	72.37	80.96	99.59	111.79	82.51	101.82	114.11	128.15	154.48	170.28
37	53.25	64.24	73.06	81.30	100.28	112.53	82.51	101.82	114.11	128.15	154.48	170.28
38	53.25	64.57	73.40	81.64	100.98	113.27	82.51	101.82	114.11	128.15	154.48	170.28
39	53.60	64.91	73.74	82.32	101.67	114.38	82.51	101.82	114.11	128.15	154.48	170.28
40	53.94	65.24	74.09	82.66	102.37	115.12	82.51	101.82	114.11	128.15	154.48	170.28
41	54.32	65.61	74.47	83.05	103.14	115.86	82.51	101.82	114.11	128.15	154.48	170.28
42	54.36	65.98	74.86	83.78	103.57	115.86	82.51	101.82	114.11	128.15	154.48	170.28
43	54.74	66.36	75.60	84.18	103.57	115.86	82.51	101.82	114.11	128.15	154.48	170.28
44	55.13	66.74	75.99	84.58	103.57	115.86	82.51	101.82	114.11	128.15	154.48	170.28
45	70.29	84.54	95.64	105.68	132.48	146.94	98.31	117.62	129.90	143.95	172.04	187.84
46	70.33	85.26	96.41	106.09	133.28	148.13	98.31	117.62	129.90	143.95	172.04	187.84
47	70.74	85.64	96.82	106.84	134.09	148.94	98.31	117.62	129.90	143.95	172.04	187.84
48	71.14	86.03	97.60	107.61	134.91	149.22	98.31	117.62	129.90	143.95	172.04	187.84
49	71.56	86.77	98.03	108.02	135.17	149.22	98.31	117.62	129.90	143.95	172.04	187.84
50	76.39	96.08	107.93	119.42	147.16	163.26	103.57	124.64	136.93	150.97	180.81	201.88
51	81.23	99.25	112.70	124.66	154.10	170.28	108.84	128.15	140.44	154.48	184.32	201.88
52	84.75	104.46	117.36	129.25	161.31	177.30	112.35	131.66	143.95	157.99	189.59	207.15
53	89.39	109.68	122.38	135.99	168.53	186.08	115.86	135.17	149.22	161.50	194.86	214.17
54	92.76	112.87	127.42	141.18	175.52	193.10	119.37	140.44	152.73	166.77	200.12	219.43
55	96.30	118.10	132.26	146.23	182.57	201.56	122.82	143.95	157.99	170.28	205.39	226.46
56	101.53	123.33	137.51	153.13	189.59	208.90	126.34	149.22	165.01	175.55	214.17	236.99
57	106.40	128.36	142.92	160.24	198.37	219.43	129.48	156.24	172.04	184.32	224.70	249.28
58	111.64	133.39	149.67	168.65	207.15	228.21	134.76	163.26	180.81	194.86	236.99	263.32
59	116.47	140.48	156.80	175.35	215.92	236.99	139.40	171.39	191.35	205.39	249.28	277.36
60	121.51	145.53	162.23	183.78	224.70	247.52	144.43	177.43	199.27	215.92	263.32	291.41
61	126.70	152.76	170.96	192.66	232.49	255.21	149.81	186.17	207.77	225.50	272.69	304.16
62	133.58	161.26	179.85	200.99	243.68	266.31	154.70	192.58	217.57	234.98	285.46	316.79
63	140.83	169.57	189.44	211.53	253.04	275.57	161.18	201.05	225.31	244.38	296.37	329.30
64	147.52	179.39	203.17	223.22	264.04	288.20	169.12	210.54	234.70	255.41	308.91	341.69
65	154.05	191.26	214.66	233.57	274.93	298.98	176.98	218.22	245.72	268.05	323.04	355.69
66	164.36	204.91	229.64	249.43	290.85	316.51	186.48	230.97	258.34	282.29	338.75	374.68
67	177.94	221.56	250.27	267.44	311.73	340.68	201.00	248.70	279.36	303.21	364.53	402.01
68	192.97	241.74	271.36	290.01	339.20	369.72	217.09	271.36	303.58	330.72	395.16	434.17
69	209.38	261.72	293.81	317.45	371.48	403.56	236.40	295.50	330.96	361.35	428.89	469.42
70	228.63	284.11	317.73	347.99	405.15	438.77	257.21	319.41	358.08	398.42	465.67	507.70
71	247.70	306.28	341.43	384.95	441.85	478.67	279.50	346.45	386.62	438.50	505.45	547.29
72	271.60	331.58	368.24	429.89	488.21	524.87	304.92	374.90	418.23	484.88	551.53	594.85
73	295.27	361.62	399.77	479.39	539.11	577.26	328.44	408.07	454.51	534.13	603.80	646.93
74	320.37	394.68	437.61	531.74	594.49	634.12	355.04	442.57	493.76	584.58	658.90	703.48
75	345.23	430.71	483.32	585.24	654.28	697.03	379.75	478.38	539.21	637.85	716.75	764.43
76	371.48	472.95	540.04	641.51	720.06	767.52	405.85	520.41	592.41	692.24	780.61	834.61
77	400.75	526.19	606.01	702.12	793.35	850.37	433.33	568.54	653.25	751.00	852.00	915.53
78	432.54	583.76	679.70	767.51	876.46	943.13	465.06	621.16	720.36	813.04	933.37	1006.55
79	468.31	647.18	756.13	837.43	964.27	1042.32	499.21	679.70	790.28	881.34	1019.55	1104.11
80	510.59	712.22					538.23	741.49				
81	562.63	782.15					587.02	806.54				
82	621.16	853.69					643.93	874.83				
83	687.83	930.12					707.35	948.01				
84	761.01	1008.17					777.27	1024.43				
85+												

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

Appendix B2

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	47.16	55.29	61.79	66.67	81.45	89.45	76.43	90.24	99.24	110.11	133.42	147.46
30	47.16	55.29	61.79	66.67	81.74	90.07	77.09	90.87	100.06	110.59	133.42	147.46
31	47.16	55.29	61.79	66.67	82.04	90.69	77.24	91.18	100.06	110.59	133.42	147.46
32	47.16	55.29	61.79	66.67	82.63	91.00	77.24	91.28	100.06	110.59	133.42	147.46
33	47.31	55.29	61.91	66.67	82.92	91.61	77.24	91.28	100.06	110.59	133.42	147.46
34	47.31	55.29	62.21	66.89	83.51	92.23	77.24	91.28	100.06	110.59	133.42	147.46
35	47.63	55.42	62.21	67.17	84.10	92.54	77.24	91.28	100.06	110.59	133.42	147.46
36	47.94	55.71	62.50	67.74	84.39	93.16	77.24	91.28	100.06	110.59	133.42	147.46
37	48.26	56.00	63.10	68.03	84.98	93.78	77.24	91.28	100.06	110.59	133.42	147.46
38	48.26	56.29	63.39	68.31	85.57	94.39	77.24	91.28	100.06	110.59	133.42	147.46
39	48.57	56.58	63.69	68.88	86.16	95.32	77.24	91.28	100.06	110.59	133.42	147.46
40	48.89	56.88	63.98	69.16	86.75	95.94	77.24	91.28	100.06	110.59	133.42	147.46
41	49.23	57.20	64.32	69.49	87.41	96.55	77.24	91.28	100.06	110.59	133.42	147.46
42	49.26	57.52	64.65	70.10	87.77	96.55	77.24	91.28	100.06	110.59	133.42	147.46
43	49.61	57.85	65.29	70.43	87.77	96.55	77.24	91.28	100.06	110.59	133.42	147.46
44	49.96	58.18	65.63	70.77	87.77	96.55	77.24	91.28	100.06	110.59	133.42	147.46
45	61.92	74.59	83.89	90.58	111.83	124.47	89.53	105.33	112.35	124.64	150.97	166.77
46	61.96	75.23	84.57	90.93	112.51	125.47	89.53	105.33	112.35	124.64	150.97	166.77
47	62.31	75.57	84.93	91.58	113.20	126.16	89.53	105.33	112.35	124.64	150.97	166.77
48	62.67	75.91	85.62	92.23	113.88	126.39	89.53	105.33	112.35	124.64	150.97	166.77
49	63.04	76.56	85.99	92.59	114.11	126.39	89.53	105.33	112.35	124.64	150.97	166.77
50	69.60	84.28	92.51	100.65	126.13	140.44	94.80	110.59	117.62	131.66	157.99	179.06
51	72.77	87.48	97.33	105.88	131.34	147.46	98.31	114.11	121.13	135.17	163.26	179.06
52	76.28	90.98	102.05	110.54	138.52	154.48	101.82	115.86	124.64	138.68	166.77	184.32
53	79.27	96.18	107.09	115.59	145.70	159.75	105.33	119.37	128.15	142.19	172.04	189.59
54	82.64	99.39	110.43	120.77	150.95	168.53	107.08	122.88	133.42	145.70	177.30	194.86
55	86.17	102.91	115.30	125.83	157.99	175.27	110.54	128.15	138.68	149.22	182.57	201.88
56	89.69	108.12	118.84	132.71	165.01	182.57	114.06	131.66	143.95	154.48	189.59	210.66
57	94.58	113.16	124.20	138.08	172.04	191.35	117.24	138.68	150.97	161.50	198.37	221.19
58	99.80	118.20	129.26	144.80	180.81	198.37	120.76	145.70	159.75	172.04	208.90	233.48
59	102.96	123.56	134.64	153.22	187.84	207.15	125.46	152.15	168.53	180.81	221.19	245.77
60	108.01	128.61	141.73	159.95	196.61	215.92	130.51	158.29	176.55	189.59	233.48	259.81
61	113.18	134.09	147.03	167.09	204.52	223.75	134.13	165.29	185.07	199.28	242.98	270.95
62	120.05	140.89	155.87	175.44	212.35	233.24	139.05	171.76	193.21	208.87	254.13	281.98
63	127.25	149.22	165.55	185.94	221.84	242.64	145.59	180.25	201.05	218.38	265.17	292.90
64	133.95	159.08	175.86	195.96	232.97	253.68	151.86	188.10	208.81	227.80	276.12	305.45
65	140.50	167.56	187.40	206.29	242.28	264.62	159.80	195.89	216.50	238.84	288.67	317.88
66	149.11	179.51	200.72	218.68	256.63	278.87	169.37	207.01	229.25	253.21	304.53	335.33
67	159.30	196.19	217.92	235.07	275.95	301.51	182.27	223.15	247.00	272.55	327.06	361.12
68	172.66	213.00	239.13	256.09	300.19	327.32	196.73	242.53	269.66	296.80	354.46	390.08
69	187.43	233.01	260.04	281.99	329.27	357.97	214.45	265.10	295.50	324.20	386.68	423.83
70	205.10	252.17	280.75	309.32	359.76	390.02	233.67	287.47	321.09	358.08	420.28	457.26
71	222.60	272.81	302.94	344.78	394.99	426.79	254.40	311.30	346.45	396.66	456.91	493.73
72	243.27	296.59	326.58	384.90	434.89	466.55	276.60	338.25	374.90	438.22	498.21	536.53
73	265.41	321.81	354.98	427.97	481.05	514.23	298.58	366.60	406.41	482.71	544.09	582.24
74	288.99	351.74	389.72	475.59	530.09	564.77	322.02	397.98	444.22	530.09	592.84	632.47
75	310.70	384.68	430.71	522.77	583.60	621.41	345.23	432.35	484.96	577.02	646.06	688.81
76	333.84	423.85	481.13	574.41	643.14	684.05	368.21	469.67	533.50	626.78	703.69	751.15
77	360.02	469.17	539.22	627.19	707.01	755.88	392.60	511.52	588.09	679.32	767.29	822.67
78	388.63	520.35	603.28	684.58	778.89	835.81	421.16	559.37	647.18	734.99	839.06	902.48
79	419.53	575.63	669.95	746.37	855.32	920.36	450.43	609.78	708.97	795.16	913.86	985.41
80	456.93	632.55					484.57	663.44				
81	500.83	691.09					526.85	720.36				
82	551.24	752.88					574.01	778.89				
83	606.53	817.92					627.67	842.31				
84	666.69	884.59					686.21	905.73				
85+												

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

Appendix B2

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

NH-99 VA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	40.65	52.03	56.91	65.04	79.82	87.83	66.01	81.57	90.53	101.37	124.64	136.93
30	40.65	52.03	56.91	65.04	80.11	88.43	66.58	82.13	91.28	101.82	124.64	136.93
31	40.65	52.03	56.91	65.04	80.40	89.04	66.71	82.42	91.28	101.82	124.64	136.93
32	40.65	52.03	56.91	65.04	80.97	89.34	66.71	82.51	91.28	101.82	124.64	136.93
33	40.79	52.03	57.02	65.04	81.26	89.95	66.71	82.51	91.28	101.82	124.64	136.93
34	40.79	52.03	57.30	65.26	81.84	90.56	66.71	82.51	91.28	101.82	124.64	136.93
35	41.06	52.16	57.30	65.53	82.42	90.86	66.71	82.51	91.28	101.82	124.64	136.93
36	41.33	52.43	57.57	66.09	82.71	91.46	66.71	82.51	91.28	101.82	124.64	136.93
37	41.60	52.71	58.11	66.37	83.28	92.07	66.71	82.51	91.28	101.82	124.64	136.93
38	41.60	52.98	58.39	66.64	83.86	92.68	66.71	82.51	91.28	101.82	124.64	136.93
39	41.87	53.26	58.66	67.20	84.44	93.59	66.71	82.51	91.28	101.82	124.64	136.93
40	42.14	53.53	58.93	67.48	85.02	94.19	66.71	82.51	91.28	101.82	124.64	136.93
41	42.44	53.83	59.24	67.79	85.66	94.80	66.71	82.51	91.28	101.82	124.64	136.93
42	42.47	54.14	59.55	68.39	86.02	94.80	66.71	82.51	91.28	101.82	124.64	136.93
43	42.77	54.45	60.13	68.72	86.02	94.80	66.71	82.51	91.28	101.82	124.64	136.93
44	43.07	54.76	60.45	69.04	86.02	94.80	66.71	82.51	91.28	101.82	124.64	136.93
45	53.55	69.62	75.50	85.55	110.11	119.28	75.49	93.04	103.57	115.86	138.68	154.48
46	53.58	70.21	76.11	85.88	110.78	120.25	75.49	93.04	103.57	115.86	138.68	154.48
47	53.89	70.53	76.44	86.49	111.45	120.91	75.49	93.04	103.57	115.86	138.68	154.48
48	54.20	70.85	77.06	87.11	112.13	121.13	75.49	93.04	103.57	115.86	138.68	154.48
49	54.52	71.46	77.39	87.45	112.35	121.13	75.49	93.04	103.57	115.86	138.68	154.48
50	59.42	77.54	82.23	95.54	122.63	131.66	79.00	100.06	110.59	121.13	145.70	161.50
51	62.62	80.75	88.79	99.05	129.59	138.68	82.51	101.82	112.35	124.64	149.22	165.01
52	66.11	85.93	93.54	105.44	135.01	145.70	86.02	105.33	115.86	126.39	152.73	170.28
53	70.84	89.43	98.59	110.49	138.68	152.73	89.53	107.08	119.37	129.90	157.99	173.79
54	72.52	92.65	103.64	117.36	145.68	159.75	93.04	112.35	122.88	133.42	161.50	177.30
55	76.03	96.17	108.52	120.73	150.97	166.50	96.51	114.11	124.64	135.17	165.01	180.81
56	82.92	101.37	115.44	131.01	159.75	177.30	101.77	121.13	133.42	143.95	173.79	193.10
57	87.82	109.78	124.20	139.79	172.04	189.59	108.49	131.66	145.70	156.24	187.84	207.15
58	94.72	118.20	132.66	151.61	184.32	201.88	115.51	142.19	157.99	168.53	205.39	226.46
59	102.96	126.94	141.46	163.44	196.61	215.92	123.72	153.90	173.79	182.57	222.94	245.77
60	111.38	133.69	148.56	173.57	208.90	226.46	130.51	165.25	185.29	196.61	240.50	265.08
61	118.25	142.57	158.99	184.14	220.25	237.73	137.62	173.99	197.29	211.51	255.21	281.43
62	126.82	152.78	169.57	197.59	233.24	252.39	147.74	185.64	208.87	224.54	271.53	299.38
63	134.04	164.49	184.32	211.53	246.11	266.91	155.98	195.85	220.11	240.91	289.44	318.90
64	144.12	177.70	199.76	226.63	262.31	283.02	163.94	208.81	234.70	257.13	307.18	338.24
65	154.05	191.26	214.66	240.39	278.36	298.98	173.55	219.94	247.43	273.21	326.48	359.12
66	164.36	204.91	231.34	256.26	295.98	319.93	186.48	234.39	263.47	289.13	347.30	379.81
67	174.55	221.56	246.86	272.55	320.24	344.09	195.89	252.11	277.66	308.32	374.75	400.30
68	187.89	240.05	266.27	293.41	349.37	368.03	210.30	269.66	300.19	332.41	403.64	427.39
69	202.63	258.34	290.43	322.51	379.92	406.94	229.64	292.12	327.58	364.73	437.33	466.04
70	218.54	279.06	316.05	356.40	413.55	447.18	248.80	314.37	354.71	401.79	470.71	512.74
71	237.66	301.26	336.41	391.64	450.22	485.37	269.46	338.08	379.92	441.85	508.80	548.97
72	259.93	324.92	361.57	434.89	493.21	531.53	293.26	366.57	408.23	488.21	553.19	594.85
73	283.66	354.98	393.14	482.71	544.09	582.24	316.83	398.11	444.56	537.45	603.80	643.62
74	310.46	388.07	431.01	536.69	601.10	639.08	341.83	432.66	483.85	592.84	658.90	700.18
75	335.36	425.78	481.67	591.81	660.86	701.96	366.60	470.16	532.63	647.71	720.04	762.78
76	360.03	471.31	544.95	652.96	729.88	777.33	392.76	513.86	592.41	706.97	787.15	837.89
77	389.34	527.81	619.04	718.41	812.90	871.55	418.67	565.28	659.77	767.29	868.29	930.19
78	421.16	590.27	697.59	790.28	905.73	977.28	450.43	624.42	733.36	834.18	959.39	1034.19
79	456.93	656.94	780.52	866.70	1006.55	1091.10	484.57	686.21	809.79	907.35	1056.95	1146.39
80	499.21	725.23					525.23	749.62				
81	552.87	796.78					574.01	817.92				
82	613.03	871.58					632.55	889.47				
83	681.33	948.01					697.59	962.64				
84	756.13	1029.31					769.14	1039.07				
85+												

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

Appendix B2

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

NH-99 VA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	39.03	48.78	55.29	61.79	76.56	86.20	60.80	76.36	85.31	97.88	117.62	129.90
30	39.03	48.78	55.29	61.79	76.84	86.80	61.32	76.89	86.02	98.31	117.62	129.90
31	39.03	48.78	55.29	61.79	77.11	87.39	61.44	77.15	86.02	98.31	117.62	129.90
32	39.03	48.78	55.29	61.79	77.67	87.69	61.44	77.24	86.02	98.31	117.62	129.90
33	39.16	48.78	55.40	61.79	77.95	88.28	61.44	77.24	86.02	98.31	117.62	129.90
34	39.16	48.78	55.66	61.99	78.50	88.88	61.44	77.24	86.02	98.31	117.62	129.90
35	39.42	48.90	55.66	62.26	79.05	89.18	61.44	77.24	86.02	98.31	117.62	129.90
36	39.68	49.15	55.92	62.79	79.33	89.77	61.44	77.24	86.02	98.31	117.62	129.90
37	39.94	49.41	56.45	63.05	79.88	90.37	61.44	77.24	86.02	98.31	117.62	129.90
38	39.94	49.67	56.72	63.31	80.44	90.96	61.44	77.24	86.02	98.31	117.62	129.90
39	40.20	49.93	56.98	63.84	80.99	91.85	61.44	77.24	86.02	98.31	117.62	129.90
40	40.46	50.18	57.25	64.10	81.55	92.45	61.44	77.24	86.02	98.31	117.62	129.90
41	40.74	50.47	57.55	64.40	82.16	93.04	61.44	77.24	86.02	98.31	117.62	129.90
42	40.77	50.76	57.85	64.97	82.51	93.04	61.44	77.24	86.02	98.31	117.62	129.90
43	41.06	51.05	58.42	65.28	82.51	93.04	61.44	77.24	86.02	98.31	117.62	129.90
44	41.35	51.34	58.72	65.59	82.51	93.04	61.44	77.24	86.02	98.31	117.62	129.90
45	51.88	66.30	73.82	82.20	104.95	117.55	73.73	89.53	98.31	108.84	131.66	143.95
46	51.91	66.87	74.42	82.51	105.59	118.50	73.73	89.53	98.31	108.84	131.66	143.95
47	52.21	67.17	74.74	83.10	106.23	119.16	73.73	89.53	98.31	108.84	131.66	143.95
48	52.51	67.48	75.34	83.69	106.88	119.37	73.73	89.53	98.31	108.84	131.66	143.95
49	52.82	68.05	75.67	84.02	107.08	119.37	73.73	89.53	98.31	108.84	131.66	143.95
50	57.72	72.48	82.23	92.12	115.62	129.90	79.00	93.04	101.82	114.11	136.93	150.97
51	60.92	75.70	87.09	97.34	120.83	135.17	80.75	96.55	105.33	115.86	140.44	154.48
52	64.41	80.87	90.14	100.34	126.25	140.44	82.51	98.31	107.08	119.37	143.95	157.99
53	65.78	84.37	95.19	105.39	131.66	145.70	84.26	101.82	112.35	121.13	147.46	161.50
54	69.15	87.60	98.54	108.86	136.90	152.73	87.77	103.57	114.11	124.64	150.97	166.77
55	72.65	89.42	103.43	113.92	142.19	157.74	89.49	107.08	117.62	128.15	154.48	170.28
56	77.84	96.30	108.65	120.80	150.97	166.77	96.51	114.11	124.64	135.17	163.26	180.81
57	82.75	103.02	115.69	131.26	161.50	177.30	101.49	122.88	136.93	145.70	175.55	194.86
58	89.65	109.75	122.46	141.39	172.04	189.59	108.51	133.42	147.46	157.99	191.35	212.41
59	96.21	116.79	131.23	151.52	182.57	200.12	113.27	141.66	161.50	170.28	207.15	229.97
60	102.95	123.53	136.61	159.95	191.35	208.90	121.81	151.34	171.30	182.57	219.43	244.01
61	108.12	130.69	145.32	168.79	201.02	218.50	127.16	158.33	179.83	190.54	232.49	256.96
62	113.29	137.50	154.15	177.15	210.61	228.02	132.10	166.56	187.98	203.65	243.68	269.79
63	120.47	147.53	163.84	189.35	220.11	237.44	138.65	176.78	197.58	214.91	258.24	284.24
64	127.17	155.70	175.86	199.37	229.52	248.50	144.96	182.93	207.09	226.07	270.94	298.55
65	135.42	165.87	187.40	209.70	240.56	261.18	151.21	190.73	214.79	238.84	283.52	312.73
66	142.33	177.82	200.72	222.09	254.92	277.16	159.11	201.88	227.54	253.21	301.11	330.20
67	152.52	192.81	217.92	238.48	277.66	299.80	170.34	216.33	245.29	270.84	323.65	354.31
68	162.50	207.93	235.74	259.49	301.88	327.32	184.86	234.05	264.57	293.41	351.07	383.29
69	175.61	226.26	254.97	283.68	330.96	357.97	199.25	253.28	285.36	319.14	379.92	413.69
70	191.65	242.08	275.70	309.32	358.08	390.02	216.86	274.02	307.64	349.67	408.51	445.49
71	207.54	261.09	292.89	341.43	391.64	423.44	235.99	294.57	331.39	384.95	441.85	478.67
72	228.27	283.26	314.92	378.24	429.89	463.21	254.93	319.92	354.91	423.22	479.88	516.53
73	248.82	308.54	341.71	419.68	472.76	505.93	275.36	346.69	384.84	469.44	524.18	560.68
74	269.17	336.88	374.86	467.34	521.83	556.51	298.90	376.51	421.10	515.23	573.02	609.35
75	290.98	371.53	419.20	516.19	575.38	609.90	318.92	409.34	465.23	563.87	626.34	662.50
76	314.21	410.76	474.58	567.86	634.96	675.87	342.03	446.76	515.50	615.32	685.69	728.24
77	338.84	459.39	537.59	625.56	707.01	757.51	364.91	491.98	575.06	667.91	755.88	808.01
78	367.49	513.84	608.16	687.83	788.65	850.44	391.89	543.11	637.42	726.86	834.18	900.85
79	398.39	570.76	678.08	754.50	874.83	948.01	421.16	596.77	704.09	788.65	918.74	998.42
80	434.16	630.92					456.93	653.69				
81	479.69	694.34					500.83	712.22				
82	533.36	757.76					551.24	772.39				
83	593.52	824.42					608.16	837.43				
84	658.56	894.35					669.95	904.10				
85+												

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

Appendix B2

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

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	48.78	58.54	68.30	108.23	77.24	93.04	112.35	189.59
30	48.92	58.69	68.30	109.03	77.24	93.04	112.35	189.59
31	49.24	59.02	68.62	109.83	77.24	93.04	112.35	189.59
32	49.24	59.34	68.96	110.23	77.24	93.04	112.35	189.59
33	49.57	59.67	69.29	111.03	77.24	93.04	112.35	189.59
34	49.89	60.00	69.63	111.83	77.24	93.04	112.35	189.59
35	50.21	60.00	69.96	112.23	77.24	93.04	112.35	189.59
36	50.54	60.32	70.63	113.03	77.24	93.04	112.35	189.59
37	50.86	60.98	70.97	113.83	77.24	93.04	112.35	189.59
38	51.18	61.30	71.31	114.63	77.24	93.04	112.35	189.59
39	51.51	61.63	71.98	115.83	77.24	93.04	112.35	189.59
40	51.83	61.96	72.31	115.86	77.24	93.04	112.35	189.59
41	52.19	62.32	72.70	115.86	77.24	93.04	112.35	189.59
42	52.55	62.69	73.42	115.86	77.24	93.04	112.35	189.59
43	52.66	63.20	73.73	115.86	77.24	93.04	112.35	189.59
44	52.66	63.20	73.73	115.86	77.24	93.04	112.35	189.59
45	65.31	78.73	93.90	147.16	89.53	107.08	128.15	215.92
46	66.01	79.45	94.30	147.46	89.53	107.08	128.15	215.92
47	66.39	79.84	95.05	147.46	89.53	107.08	128.15	215.92
48	66.71	80.57	95.81	147.46	89.53	107.08	128.15	215.92
49	66.71	80.75	96.22	147.46	89.53	107.08	128.15	215.92
50	73.70	87.53	102.82	159.75	94.80	114.11	135.17	226.46
51	77.01	91.20	109.43	168.53	98.31	117.62	142.19	235.23
52	82.12	97.44	114.59	177.30	103.57	122.88	147.46	244.01
53	87.24	102.58	122.67	186.08	107.08	128.15	152.73	252.79
54	90.56	106.26	128.19	196.61	112.35	133.42	161.50	259.81
55	95.68	112.87	134.83	205.39	117.62	138.68	166.77	268.59
56	100.81	118.01	141.83	214.17	121.13	143.95	173.79	279.12
57	105.94	124.97	148.83	222.94	126.39	149.22	179.06	286.14
58	111.07	130.13	155.84	233.48	131.66	156.24	187.84	296.67
59	116.56	137.11	164.32	244.01	136.93	161.50	194.86	307.21
60	123.16	145.55	172.80	256.30	143.95	170.28	203.63	317.74
61	131.90	154.31	184.90	269.20	150.33	178.30	213.26	328.63
62	139.19	163.44	195.18	283.72	158.39	186.24	224.54	341.16
63	147.32	173.32	209.12	298.10	166.38	197.58	235.71	353.57
64	157.04	182.93	222.62	314.08	176.02	207.09	248.50	372.76
65	168.39	195.89	235.41	329.91	185.58	218.22	264.62	388.33
66	177.93	207.01	249.78	350.73	200.17	234.39	278.87	408.89
67	189.08	219.74	265.73	369.64	211.22	247.00	298.10	432.67
68	205.21	237.44	284.93	396.86	228.96	266.27	320.54	461.31
69	222.89	260.04	312.38	432.27	249.90	290.43	351.22	503.19
70	248.80	287.47	346.31	477.44	275.70	319.41	388.34	551.40
71	274.48	316.32	384.95	528.88	304.61	353.15	428.46	605.87
72	303.26	349.91	424.89	583.18	334.91	386.57	468.21	661.50
73	333.42	384.84	469.44	641.96	364.94	421.34	514.23	719.92
74	368.25	424.40	516.88	705.13	397.98	460.73	559.81	782.75
75	402.76	466.88	567.16	772.65	430.71	499.75	608.25	846.62
76	440.22	510.59	621.87	842.79	466.40	540.04	659.51	914.80
77	478.94	553.88	676.06	915.53	503.38	583.20	711.90	982.32
78	520.35	603.28	734.99	991.91	543.11	629.29	769.14	1056.95
79	565.88	656.94	803.29	1078.09	587.02	679.70	830.93	1139.88
80	617.91				635.80			
81	671.57				687.83			
82	730.11				743.12			
83	793.53				803.29			
84	865.08				873.21			
85+								

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

Appendix B2

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

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	45.53	53.66	63.42	100.03	73.73	86.02	105.33	179.06
30	45.66	53.80	63.42	100.77	73.73	86.02	105.33	179.06
31	45.96	54.10	63.72	101.51	73.73	86.02	105.33	179.06
32	45.96	54.40	64.03	101.88	73.73	86.02	105.33	179.06
33	46.26	54.70	64.34	102.62	73.73	86.02	105.33	179.06
34	46.56	55.00	64.65	103.36	73.73	86.02	105.33	179.06
35	46.87	55.00	64.97	103.73	73.73	86.02	105.33	179.06
36	47.17	55.30	65.59	104.47	73.73	86.02	105.33	179.06
37	47.47	55.90	65.90	105.20	73.73	86.02	105.33	179.06
38	47.77	56.20	66.21	105.94	73.73	86.02	105.33	179.06
39	48.07	56.49	66.84	107.05	73.73	86.02	105.33	179.06
40	48.38	56.79	67.15	107.08	73.73	86.02	105.33	179.06
41	48.71	57.13	67.50	107.08	73.73	86.02	105.33	179.06
42	49.05	57.47	68.18	107.08	73.73	86.02	105.33	179.06
43	49.15	57.93	68.46	107.08	73.73	86.02	105.33	179.06
44	49.15	57.93	68.46	107.08	73.73	86.02	105.33	179.06
45	61.87	73.60	87.07	138.40	84.26	100.06	121.13	205.39
46	62.54	74.27	87.44	138.68	84.26	100.06	121.13	205.39
47	62.90	74.63	88.14	138.68	84.26	100.06	121.13	205.39
48	63.20	75.31	88.84	138.68	84.26	100.06	121.13	205.39
49	63.20	75.49	89.22	138.68	84.26	100.06	121.13	205.39
50	68.44	80.53	97.59	150.97	89.53	105.33	128.15	215.92
51	73.51	85.94	102.48	159.75	94.80	110.59	133.42	224.70
52	76.88	90.48	109.38	166.77	98.31	114.11	138.68	233.48
53	82.00	95.62	114.03	177.30	101.82	121.13	145.70	240.50
54	87.07	101.04	119.53	184.32	107.08	126.39	150.97	249.28
55	90.46	105.92	127.92	194.86	110.59	129.90	157.99	258.05
56	93.85	109.34	133.18	201.88	115.86	135.17	165.01	265.08
57	98.99	116.30	140.17	212.41	121.13	140.44	170.28	273.85
58	104.13	121.46	147.18	221.19	124.64	145.70	177.30	282.63
59	111.34	128.43	155.67	231.72	129.90	152.73	184.32	291.41
60	116.23	135.15	164.16	244.01	136.93	159.75	193.10	303.70
61	123.23	143.91	174.53	255.21	143.34	166.06	201.02	314.65
62	132.23	153.01	184.82	269.79	151.43	175.80	212.35	325.49
63	140.39	162.92	195.30	282.51	157.72	183.72	223.58	341.43
64	150.14	172.57	208.81	298.55	169.12	195.01	236.42	355.50
65	158.08	183.86	221.66	316.17	178.70	206.19	249.15	372.87
66	169.37	195.04	236.10	333.62	191.62	220.70	266.89	393.50
67	180.56	207.82	250.40	352.61	204.41	235.07	282.77	413.93
68	195.04	223.87	269.66	378.20	218.78	251.01	305.28	444.35
69	212.76	244.84	297.18	413.69	241.46	275.23	334.33	482.92
70	237.04	270.66	327.82	455.58	265.62	302.60	369.84	531.23
71	264.44	299.59	364.86	505.45	294.57	334.73	406.70	584.11
72	289.93	329.92	404.90	559.86	321.58	366.57	449.88	639.84
73	320.15	364.94	446.22	615.42	351.67	401.43	491.01	696.70
74	353.39	402.93	492.11	678.71	384.77	437.61	536.69	757.98
75	386.32	442.22	540.85	743.06	417.56	476.74	583.60	820.32
76	422.22	482.77	592.41	810.06	451.67	515.50	633.32	885.34
77	461.02	526.19	645.11	879.69	487.09	555.51	684.20	951.37
78	500.83	572.38	702.47	956.14	525.23	600.02	738.24	1024.43
79	546.36	624.42	765.89	1039.07	567.50	650.43	800.03	1104.11
80	593.52				616.29			
81	647.18				665.07			
82	704.09				718.73			
83	765.89				778.89			
84	834.18				845.56			
85+								

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

Appendix B2

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

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	40.65	45.53	55.29	88.55	66.71	75.49	91.28	159.75
30	40.77	45.65	55.29	89.20	66.71	75.49	91.28	159.75
31	41.04	45.90	55.55	89.86	66.71	75.49	91.28	159.75
32	41.04	46.16	55.82	90.19	66.71	75.49	91.28	159.75
33	41.30	46.41	56.09	90.84	66.71	75.49	91.28	159.75
34	41.57	46.66	56.36	91.50	66.71	75.49	91.28	159.75
35	41.84	46.66	56.64	91.82	66.71	75.49	91.28	159.75
36	42.11	46.92	57.18	92.48	66.71	75.49	91.28	159.75
37	42.38	47.43	57.45	93.13	66.71	75.49	91.28	159.75
38	42.65	47.68	57.72	93.79	66.71	75.49	91.28	159.75
39	42.92	47.93	58.27	94.77	66.71	75.49	91.28	159.75
40	43.19	48.19	58.54	94.80	66.71	75.49	91.28	159.75
41	43.49	48.47	58.85	94.80	66.71	75.49	91.28	159.75
42	43.79	48.76	59.44	94.80	66.71	75.49	91.28	159.75
43	43.89	49.15	59.69	94.80	66.71	75.49	91.28	159.75
44	43.89	49.15	59.69	94.80	66.71	75.49	91.28	159.75
45	55.00	61.62	75.12	122.63	77.24	87.77	107.08	186.08
46	55.59	62.18	75.44	122.88	77.24	87.77	107.08	186.08
47	55.91	62.48	76.04	122.88	77.24	87.77	107.08	186.08
48	56.18	63.05	76.65	122.88	77.24	87.77	107.08	186.08
49	56.18	63.20	76.98	122.88	77.24	87.77	107.08	186.08
50	61.42	70.02	83.65	133.42	82.51	93.04	112.35	194.86
51	64.76	73.66	88.59	142.19	84.26	96.55	117.62	203.63
52	69.89	78.30	93.75	149.22	89.53	100.06	122.88	210.66
53	71.53	81.72	100.21	157.99	93.04	105.33	128.15	217.68
54	76.62	87.10	105.67	165.01	96.55	108.84	133.42	224.70
55	81.77	92.03	110.63	173.79	100.06	114.11	138.68	231.72
56	85.16	95.45	117.61	182.57	105.33	117.62	143.95	240.50
57	90.31	100.67	122.87	189.59	108.84	122.88	149.22	247.52
58	93.72	105.84	129.87	198.37	114.11	128.15	156.24	256.30
59	99.16	111.07	136.64	207.15	117.62	133.42	163.26	265.08
60	105.82	117.83	143.43	217.68	124.64	140.44	170.28	275.61
61	112.81	124.84	152.07	228.99	131.10	146.83	180.05	286.68
62	118.31	133.88	162.36	240.20	137.51	153.17	187.98	295.90
63	126.52	142.12	171.10	254.77	145.59	162.92	199.31	310.24
64	134.61	151.86	184.65	269.21	153.59	170.85	210.54	324.44
65	144.34	159.80	195.89	285.24	163.24	182.14	223.38	340.22
66	153.98	171.09	208.72	301.11	172.80	193.33	237.81	359.28
67	163.53	182.27	223.15	318.54	185.67	206.11	253.81	378.16
68	178.08	196.73	240.83	342.59	201.82	223.87	274.75	407.04
69	195.87	216.13	263.41	374.86	221.20	244.84	300.56	444.09
70	215.18	238.72	292.51	415.23	245.44	270.66	334.54	489.20
71	241.01	266.11	326.37	461.93	271.14	299.59	368.21	538.92
72	268.26	294.92	363.24	511.54	298.26	329.92	406.56	591.51
73	295.27	325.13	401.43	565.65	326.78	359.96	446.22	645.27
74	325.32	358.35	444.22	622.57	356.70	394.68	488.80	703.48
75	358.38	394.54	488.25	682.23	387.97	429.07	532.63	762.78
76	391.12	432.03	535.13	746.24	420.58	464.76	576.05	824.79
77	426.81	470.80	583.20	811.27	454.51	503.38	622.30	886.21
78	463.43	512.22	635.80	881.34	491.08	543.11	673.20	954.51
79	505.71	559.37	694.34	959.39	531.73	588.64	728.49	1029.31
80	551.24				575.63			
81	601.65				622.79			
82	652.06				673.20			
83	710.60				728.49			
84	775.64				791.90			
85+								

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

Appendix B2

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

LTC2000 VA 4/00

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP
Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	3.4% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	121.13	135.17	180.81
41	121.13	135.17	180.81
42	121.13	135.17	180.81
43	121.13	135.17	180.81
44	121.13	135.17	180.81
45	136.93	152.73	203.63
46	136.93	152.73	203.63
47	136.93	152.73	203.63
48	136.93	152.73	203.63
49	136.93	152.73	203.63
50	145.70	161.50	212.41
51	149.22	165.01	217.68
52	152.73	166.77	224.70
53	157.99	172.04	229.97
54	163.26	175.55	235.23
55	165.01	179.06	238.74
56	172.04	186.08	249.28
57	182.57	196.61	261.57
58	194.86	205.39	277.36
59	207.15	219.43	294.92
60	219.43	233.48	312.47
61	230.74	246.47	330.38
62	241.94	261.09	348.12
63	254.77	277.31	369.16
64	270.94	296.83	390.01
65	285.24	314.45	412.39
66	302.82	333.62	436.27
67	320.24	354.31	459.92
68	344.28	381.60	491.84
69	376.55	418.76	536.96
70	406.83	462.31	588.39
71	436.83	507.12	630.98
72	468.21	558.19	679.83
73	505.93	613.76	734.85
74	551.56	673.76	797.61
75	606.61	738.12	868.00
76	674.24	803.52	954.08
77	751.00	873.18	1058.89
78	834.18	949.63	1177.28
79	921.99	1034.19	1305.75
80			
81			
82			
83			
84			
85+			

Preferred Rates

Age	3.4% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	114.11	128.15	170.28
41	114.11	128.15	170.28
42	114.11	128.15	170.28
43	114.11	128.15	170.28
44	114.11	128.15	170.28
45	128.15	143.95	191.35
46	128.15	143.95	191.35
47	128.15	143.95	191.35
48	128.15	143.95	191.35
49	128.15	143.95	191.35
50	133.42	150.97	200.12
51	138.68	154.48	203.63
52	142.19	157.99	208.90
53	147.46	161.50	214.17
54	150.97	165.01	219.43
55	156.24	168.53	226.46
56	163.26	173.79	235.23
57	172.04	182.57	245.77
58	180.81	193.10	259.81
59	193.10	203.63	275.61
60	201.88	214.17	287.90
61	209.76	223.75	300.66
62	219.32	236.72	313.31
63	228.78	247.84	329.30
64	238.15	260.58	343.42
65	247.43	273.21	359.12
66	261.76	290.85	379.81
67	281.06	311.73	408.82
68	303.58	337.50	442.65
69	329.27	368.10	476.17
70	354.71	403.47	511.06
71	379.92	440.18	548.97
72	406.56	484.88	591.51
73	439.58	535.79	640.30
74	478.90	587.89	693.57
75	529.35	641.13	754.56
76	587.50	700.42	829.70
77	654.88	760.77	920.42
78	726.86	827.68	1026.06
79	801.66	899.22	1136.63
80			
81			
82			
83			
84			
85+			

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

Appendix C1

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

LTC-96 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

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

Age	3.2% Simple Inflation				3.2% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	39.55	55.37	62.15	84.92	97.55	140.79	161.72	244.00
30	39.55	55.37	62.15	90.59	102.82	148.00	166.00	244.00
31	39.55	55.37	62.15	96.25	104.00	148.00	166.00	244.00
32	39.55	55.37	62.15	99.08	104.00	148.00	166.00	244.00
33	40.83	56.42	62.15	104.74	104.00	148.00	166.00	244.00
34	40.83	58.99	64.13	110.40	104.00	148.00	166.00	244.00
35	43.38	58.99	66.69	113.23	104.00	148.00	166.00	244.00
36	45.93	61.55	71.82	118.89	104.00	148.00	166.00	244.00
37	48.49	66.68	74.39	124.55	104.00	148.00	166.00	244.00
38	48.49	69.24	76.95	130.22	104.00	148.00	166.00	244.00
39	51.04	71.81	82.08	138.71	104.00	148.00	166.00	244.00
40	53.59	74.37	84.65	144.37	104.00	148.00	166.00	244.00
41	56.39	77.26	87.58	150.00	104.00	148.00	166.00	244.00
42	56.64	80.16	93.12	150.00	104.00	148.00	166.00	244.00
43	59.47	85.69	96.11	150.00	104.00	148.00	166.00	244.00
44	62.33	88.65	99.12	150.00	104.00	148.00	166.00	244.00
45	65.22	91.63	104.77	174.73	118.00	168.00	190.00	278.00
46	65.51	97.27	107.84	183.75	118.00	168.00	190.00	278.00
47	68.43	100.31	113.57	189.94	118.00	168.00	190.00	278.00
48	71.37	106.03	119.35	192.00	118.00	168.00	190.00	278.00
49	74.34	109.13	122.52	192.00	118.00	168.00	190.00	278.00
50	77.34	114.92	128.38	208.00	126.00	178.00	200.00	294.00
51	80.34	120.82	134.32	218.00	130.00	184.00	206.00	302.00
52	86.06	124.06	140.31	230.00	136.00	192.00	216.00	312.00
53	89.13	130.05	146.35	240.00	142.00	200.00	224.00	324.00
54	92.22	136.09	155.17	252.00	146.00	208.00	232.00	334.00
55	98.06	142.18	161.32	261.51	151.57	218.00	242.00	346.00
56	103.92	149.84	170.20	276.00	157.59	224.00	250.00	358.00
57	107.09	160.35	179.14	288.00	160.87	232.00	258.00	366.00
58	113.03	166.50	188.15	300.00	166.95	242.00	270.00	378.00
59	119.02	178.84	197.24	314.00	170.27	252.00	282.00	392.00
60	125.05	191.33	206.39	330.00	176.42	257.36	294.00	406.00
61	133.75	203.00	220.84	337.35	185.19	267.18	300.30	411.45
62	142.49	217.58	232.56	349.60	194.00	277.40	305.90	419.90
63	154.08	227.36	249.95	358.90	201.65	284.90	316.35	425.50
64	162.93	241.41	264.61	370.80	207.00	295.20	325.80	435.60
65	174.63	254.32	282.15	381.50	213.50	304.50	336.00	446.25
66	185.97	267.94	304.73	392.70	222.70	314.50	346.80	457.30
67	197.31	287.67	318.45	402.60	229.35	325.05	359.70	468.60
68	211.48	302.40	332.80	419.20	240.00	340.80	377.60	488.00
69	227.85	320.85	356.50	449.50	255.75	362.70	403.00	519.25
70	244.50	346.50	382.50	481.50	273.00	388.50	432.00	555.00
71	263.90	372.65	414.70	519.10	291.45	416.15	464.00	593.05
72	281.40	400.40	445.20	557.20	310.80	445.20	497.00	630.00
73	302.40	429.30	477.90	598.05	329.40	472.50	527.85	669.60
74	322.40	460.20	512.20	640.90	348.40	501.80	561.60	709.80
75	342.50	491.25	546.25	683.75	366.25	528.75	592.50	747.50
76	362.40	520.80	579.60	726.00	382.80	555.60	621.60	784.80
77	380.65	548.55	610.65	763.60	399.05	579.60	647.45	818.80
78	407.93	589.86	656.53	822.64	426.01	618.11	691.56	873.49
79	446.35	646.36	718.68	904.00	462.17	671.22	752.58	950.33
80	488.16	707.38	787.61	992.14	501.72	731.11	818.12	1035.08
81	533.36	774.05	861.06	1088.19	545.79	794.39	889.31	1127.74
82	581.95	844.11	940.16	1193.28	590.99	862.19	965.02	1229.44
83	636.19	924.34	1029.43	1317.58	644.10	939.03	1050.90	1346.96
84	699.47	1015.87	1132.26	1467.87	702.86	1027.17	1149.21	1490.47
85+	0	0	0	0	0	0	0	0

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

Appendix C1

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

LTC-96 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

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

Age	3.2% Simple Inflation				3.2% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	38.42	51.98	58.76	78.13	93.79	131.28	151.98	226.00
30	38.42	51.98	58.76	83.34	98.86	138.00	156.00	226.00
31	38.42	51.98	58.76	88.55	100.00	138.00	156.00	226.00
32	38.42	51.98	58.76	91.15	100.00	138.00	156.00	226.00
33	39.66	52.97	58.76	96.36	100.00	138.00	156.00	226.00
34	39.66	55.37	60.63	101.57	100.00	138.00	156.00	226.00
35	42.14	55.37	63.06	104.17	100.00	138.00	156.00	226.00
36	44.62	57.78	67.91	109.38	100.00	138.00	156.00	226.00
37	47.10	62.60	70.33	114.59	100.00	138.00	156.00	226.00
38	47.10	65.00	72.76	119.80	100.00	138.00	156.00	226.00
39	49.58	67.41	77.61	127.61	100.00	138.00	156.00	226.00
40	52.06	69.82	80.03	132.82	100.00	138.00	156.00	226.00
41	54.78	72.53	82.80	138.00	100.00	138.00	156.00	226.00
42	55.02	75.25	88.04	138.00	100.00	138.00	156.00	226.00
43	57.78	80.44	90.87	138.00	100.00	138.00	156.00	226.00
44	60.55	83.22	93.71	138.00	100.00	138.00	156.00	226.00
45	62.32	85.72	95.92	158.34	114.00	160.00	178.00	258.00
46	62.59	90.99	98.73	166.52	114.00	160.00	178.00	258.00
47	65.39	93.84	103.98	172.13	114.00	160.00	178.00	258.00
48	68.20	99.19	109.27	174.00	114.00	160.00	178.00	258.00
49	71.04	102.08	112.16	174.00	114.00	160.00	178.00	258.00
50	74.11	109.78	118.38	190.00	120.00	166.00	186.00	272.00
51	77.19	112.43	125.93	202.00	126.00	174.00	192.00	280.00
52	82.88	115.90	128.89	210.00	130.00	180.00	200.00	292.00
53	84.52	121.92	134.97	222.00	136.00	188.00	208.00	300.00
54	89.15	127.99	142.10	234.00	142.00	196.00	216.00	312.00
55	94.95	132.59	149.91	241.70	147.59	204.00	226.00	322.00
56	100.77	141.78	158.74	254.00	153.60	210.00	236.00	332.00
57	103.98	148.90	167.53	266.00	154.98	218.00	244.00	342.00
58	109.89	156.71	174.95	276.00	161.05	228.00	252.00	354.00
59	112.84	165.59	182.44	292.00	164.53	238.00	262.00	366.00
60	120.42	177.91	191.65	306.00	170.73	241.77	274.00	380.00
61	127.53	191.16	205.90	312.00	179.46	253.62	278.85	384.15
62	136.23	203.87	216.07	323.00	188.35	262.20	286.90	391.40
63	149.27	212.31	231.62	333.00	194.25	270.10	296.00	399.60
64	158.13	226.32	244.76	342.00	199.80	277.20	304.20	406.80
65	166.69	239.46	262.23	353.50	206.50	287.00	313.25	416.50
66	176.43	251.60	282.84	363.80	214.20	295.80	326.40	428.40
67	189.35	269.59	295.35	376.20	221.10	306.90	336.60	440.55
68	203.59	283.20	310.40	392.00	232.00	321.60	355.20	457.60
69	218.55	302.25	331.70	418.50	246.45	344.10	379.75	486.70
70	235.50	325.50	357.00	450.00	264.00	367.50	408.00	520.50
71	252.30	350.90	387.15	485.75	282.75	394.40	437.90	558.25
72	271.60	378.00	417.20	519.40	301.00	421.40	469.00	593.60
73	290.25	405.00	448.20	556.20	318.60	446.85	499.50	629.10
74	310.70	432.90	479.70	595.40	336.70	475.80	529.10	665.60
75	330.00	461.25	511.25	635.00	355.00	500.00	557.50	701.25
76	348.00	489.60	541.20	673.20	370.80	524.40	584.40	733.20
77	365.70	514.05	569.25	708.40	385.25	547.40	608.35	762.45
78	392.11	552.57	612.46	760.49	411.32	583.08	648.62	812.47
79	428.27	604.55	668.96	832.81	445.22	631.67	703.99	881.40
80	466.69				482.51			
81	508.50				522.06			
82	552.57				566.13			
83	603.42				613.59			
84	659.92				666.70			
85+								

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

Appendix C1

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

LTC-96 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

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

Age	3.2% Simple Inflation				3.2% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	35.03	45.20	49.72	65.67	86.29	116.06	132.50	196.00
30	35.03	45.20	49.72	70.05	90.95	122.00	136.00	196.00
31	35.03	45.20	49.72	74.43	92.00	122.00	136.00	196.00
32	35.03	45.20	49.72	76.62	92.00	122.00	136.00	196.00
33	36.16	46.06	49.72	81.00	92.00	122.00	136.00	196.00
34	36.16	48.15	51.30	85.38	92.00	122.00	136.00	196.00
35	38.42	48.15	53.36	87.57	92.00	122.00	136.00	196.00
36	40.69	50.25	57.46	91.94	92.00	122.00	136.00	196.00
37	42.95	54.43	59.51	96.32	92.00	122.00	136.00	196.00
38	42.95	56.53	61.56	100.70	92.00	122.00	136.00	196.00
39	45.21	58.62	65.67	107.27	92.00	122.00	136.00	196.00
40	47.47	60.71	67.72	111.65	92.00	122.00	136.00	196.00
41	49.95	63.07	70.06	116.00	92.00	122.00	136.00	196.00
42	50.17	65.44	74.50	116.00	92.00	122.00	136.00	196.00
43	52.68	69.95	76.89	116.00	92.00	122.00	136.00	196.00
44	55.21	72.36	79.29	116.00	92.00	122.00	136.00	196.00
45	56.52	75.37	82.64	136.50	104.00	140.00	156.00	226.00
46	56.77	80.01	85.06	143.56	104.00	140.00	156.00	226.00
47	59.30	82.51	89.58	148.39	104.00	140.00	156.00	226.00
48	61.86	87.21	94.14	150.00	104.00	140.00	156.00	226.00
49	64.43	89.76	96.63	150.00	104.00	140.00	156.00	226.00
50	67.67	94.34	101.70	164.00	110.00	148.00	162.00	240.00
51	70.89	97.32	109.14	174.00	114.00	152.00	170.00	248.00
52	74.91	101.21	112.58	182.00	118.00	160.00	178.00	258.00
53	75.30	107.29	117.08	192.00	122.00	164.00	184.00	268.00
54	79.92	110.16	124.13	202.00	128.00	172.00	192.00	276.00
55	84.05	115.02	128.73	210.00	133.62	178.00	198.00	286.00
56	89.75	120.84	137.47	224.00	137.64	186.00	206.00	296.00
57	93.12	129.26	145.97	232.00	141.25	194.00	214.00	304.00
58	97.33	137.12	151.84	244.00	145.34	200.00	222.00	314.00
59	102.02	144.06	159.43	254.00	149.23	210.00	232.00	326.00
60	108.07	154.41	167.08	268.00	153.65	214.47	242.00	338.00
61	115.09	165.79	180.99	274.95	164.19	224.58	247.65	343.20
62	123.70	178.17	189.68	283.10	169.52	229.90	252.70	347.70
63	134.82	185.56	204.96	292.30	175.75	236.80	260.85	355.20
64	142.16	197.82	216.65	302.40	181.80	246.60	270.00	363.60
65	150.82	208.08	230.70	311.50	187.25	253.75	280.00	372.75
66	160.53	220.56	249.17	321.30	193.80	263.50	290.70	384.20
67	170.26	238.36	262.35	331.65	199.65	272.25	300.30	394.35
68	183.07	249.60	275.20	348.80	209.60	286.40	316.80	412.80
69	196.85	266.60	296.05	370.45	223.20	305.35	341.00	438.65
70	211.50	288.00	318.00	400.50	240.00	328.50	367.50	469.50
71	227.65	311.75	345.10	433.55	256.65	353.80	395.85	503.15
72	246.40	334.60	372.40	464.80	273.00	379.40	424.20	537.60
73	263.25	360.45	400.95	498.15	291.60	402.30	450.90	569.70
74	280.80	386.10	430.30	533.00	306.80	426.40	479.70	601.90
75	297.50	411.25	457.50	566.25	322.50	450.00	505.00	631.25
76	313.20	434.40	484.80	598.80	337.20	471.60	528.00	660.00
77	328.90	456.55	509.45	627.90	349.60	489.90	549.70	685.40
78	352.56	490.42	546.92	673.48	371.77	522.06	586.47	726.59
79	384.20	535.62	596.64	735.63	402.28	566.13	635.06	787.61
80	416.97				435.05			
81	453.13				468.95			
82	491.55				505.11			
83	533.36				545.79			
84	579.69				590.99			
85+								

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

Appendix C1

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	3.2% Simple Inflation						3.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	39.55	49.72	55.37	62.15	78.15	84.92	97.55	121.24	136.99	157.83	196.00	216.00
30	39.55	49.72	55.37	62.15	80.84	90.59	102.82	126.51	144.00	162.00	196.00	216.00
31	39.55	49.72	55.37	62.15	83.54	96.25	104.00	129.15	144.00	162.00	196.00	216.00
32	39.55	49.72	55.37	62.15	88.93	99.08	104.00	130.00	144.00	162.00	196.00	216.00
33	40.83	49.72	56.42	62.15	91.62	104.74	104.00	130.00	144.00	162.00	196.00	216.00
34	40.83	49.72	58.99	64.13	97.01	110.40	104.00	130.00	144.00	162.00	196.00	216.00
35	43.38	50.84	58.99	66.69	102.40	113.23	104.00	130.00	144.00	162.00	196.00	216.00
36	45.93	53.38	61.55	71.82	105.10	118.89	104.00	130.00	144.00	162.00	196.00	216.00
37	48.49	55.92	66.68	74.39	110.49	124.55	104.00	130.00	144.00	162.00	196.00	216.00
38	48.49	58.47	69.24	76.95	115.88	130.22	104.00	130.00	144.00	162.00	196.00	216.00
39	51.04	61.01	71.81	82.08	121.26	138.71	104.00	130.00	144.00	162.00	196.00	216.00
40	53.59	63.55	74.37	84.65	126.65	144.37	104.00	130.00	144.00	162.00	196.00	216.00
41	56.39	66.36	77.26	87.58	132.64	150.00	104.00	130.00	144.00	162.00	196.00	216.00
42	56.64	69.19	80.16	93.12	136.00	150.00	104.00	130.00	144.00	162.00	196.00	216.00
43	59.47	72.04	85.69	96.11	136.00	150.00	104.00	130.00	144.00	162.00	196.00	216.00
44	62.33	74.92	88.65	99.12	136.00	150.00	104.00	130.00	144.00	162.00	196.00	216.00
45	65.22	77.81	91.63	104.77	157.08	174.73	118.00	148.00	164.00	182.00	220.00	244.00
46	65.51	83.34	97.27	107.84	163.33	183.75	118.00	148.00	164.00	182.00	220.00	244.00
47	68.43	86.29	100.31	113.57	169.62	189.94	118.00	148.00	164.00	182.00	220.00	244.00
48	71.37	89.26	106.03	119.35	175.97	192.00	118.00	148.00	164.00	182.00	220.00	244.00
49	74.34	94.89	109.13	122.52	178.00	192.00	118.00	148.00	164.00	182.00	220.00	244.00
50	77.34	97.92	114.92	128.38	191.64	208.00	126.00	158.00	174.00	192.00	230.00	254.00
51	80.34	101.01	120.82	134.32	201.05	218.00	130.00	162.00	178.00	196.00	236.00	260.00
52	86.06	106.78	124.06	140.31	210.54	230.00	136.00	166.00	182.00	200.00	242.00	268.00
53	89.13	112.60	130.05	146.35	220.00	240.00	142.00	170.00	188.00	206.00	248.00	274.00
54	92.22	115.78	136.09	155.17	229.78	252.00	146.00	176.00	194.00	210.00	254.00	280.00
55	98.06	121.69	142.18	161.32	238.00	261.51	151.57	180.00	198.00	214.00	260.00	286.00
56	103.92	127.58	148.23	170.20	248.00	274.00	157.59	188.00	206.00	222.00	268.00	298.00
57	107.09	133.51	157.08	179.14	260.00	284.00	160.87	198.00	218.00	234.00	282.00	312.00
58	113.03	139.49	163.24	188.15	270.00	296.00	166.95	208.00	232.00	246.00	300.00	332.00
59	119.02	148.25	172.21	197.24	282.00	308.00	170.27	215.11	248.00	262.00	318.00	352.00
60	125.05	154.32	181.26	206.39	294.00	320.00	176.42	221.44	255.41	278.00	338.00	374.00
61	133.75	165.70	192.85	220.84	300.30	325.65	185.19	233.14	267.18	288.60	349.05	386.10
62	142.49	177.13	207.30	232.56	309.70	334.40	194.00	242.07	277.40	298.30	361.00	399.00
63	154.08	188.60	219.00	249.95	318.20	344.10	201.65	253.45	284.90	310.80	373.70	412.55
64	162.93	200.12	236.38	264.61	329.40	356.40	207.00	262.80	295.20	324.00	387.00	426.60
65	174.63	214.48	251.02	282.15	341.25	367.50	213.50	269.50	304.50	336.00	400.75	441.00
66	185.97	231.15	267.94	304.73	355.30	382.50	222.70	280.50	314.50	346.80	416.50	453.90
67	197.31	247.81	287.67	318.45	374.55	402.60	229.35	293.70	325.05	359.70	437.25	466.95
68	211.48	267.26	302.40	332.80	396.80	419.20	240.00	307.20	340.80	377.60	459.20	486.40
69	224.75	286.69	320.85	356.50	420.05	449.50	254.20	323.95	362.70	403.00	483.60	516.15
70	235.50	300.00	339.00	382.50	444.00	481.50	267.00	337.50	381.00	432.00	505.50	550.50
71	247.95	313.20	350.90	407.45	468.35	506.05	281.30	352.35	395.85	459.65	529.25	572.75
72	261.80	327.60	364.00	438.20	497.00	534.80	295.40	369.60	411.60	491.40	557.20	599.20
73	276.75	345.60	382.05	469.80	529.20	567.00	309.15	387.45	432.00	523.80	587.25	626.40
74	291.20	365.30	404.30	504.40	564.20	600.60	321.10	406.90	455.00	556.40	618.80	657.80
75	303.75	386.25	436.25	537.50	598.75	636.25	332.50	426.25	483.75	587.50	652.50	691.25
76	315.60	412.80	476.40	571.20	638.40	680.40	343.20	450.00	518.40	618.00	688.80	733.20
77	327.75	443.90	520.95	604.90	684.25	733.70	353.05	476.10	555.45	646.30	731.40	783.15
78	349.17	489.29	578.56	655.40	751.45	810.21	372.90	517.54	607.94	691.56	795.52	857.67
79	378.55	544.66	646.36	718.68	833.94	904.00	401.15	568.39	671.22	752.58	875.75	950.33
80	413.58	601.16					435.05	621.50				
81	457.65	659.92					475.73	678.00				
82	508.50	722.07					524.32	736.76				
83	565.00	786.48					578.56	797.78				
84	627.15	853.15					637.32	861.06				
85+												

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

Appendix C1

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	3.2% Simple Inflation						3.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	38.42	46.33	51.98	58.76	71.25	78.13	93.79	113.78	131.28	150.03	186.00	206.00
30	38.42	46.33	51.98	58.76	73.71	83.34	98.86	118.73	138.00	154.00	186.00	206.00
31	38.42	46.33	51.98	58.76	76.17	88.55	100.00	121.20	138.00	154.00	186.00	206.00
32	38.42	46.33	51.98	58.76	81.08	91.15	100.00	122.00	138.00	154.00	186.00	206.00
33	39.66	46.33	52.97	58.76	83.54	96.36	100.00	122.00	138.00	154.00	186.00	206.00
34	39.66	46.33	55.37	60.63	88.45	101.57	100.00	122.00	138.00	154.00	186.00	206.00
35	42.14	47.37	55.37	63.06	93.37	104.17	100.00	122.00	138.00	154.00	186.00	206.00
36	44.62	49.74	57.78	67.91	95.82	109.38	100.00	122.00	138.00	154.00	186.00	206.00
37	47.10	52.11	62.60	70.33	100.74	114.59	100.00	122.00	138.00	154.00	186.00	206.00
38	47.10	54.48	65.00	72.76	105.65	119.80	100.00	122.00	138.00	154.00	186.00	206.00
39	49.58	56.85	67.41	77.61	110.57	127.61	100.00	122.00	138.00	154.00	186.00	206.00
40	52.06	59.22	69.82	80.03	115.48	132.82	100.00	122.00	138.00	154.00	186.00	206.00
41	54.78	61.84	72.53	82.80	120.93	138.00	100.00	122.00	138.00	154.00	186.00	206.00
42	55.02	64.47	75.25	88.04	124.00	138.00	100.00	122.00	138.00	154.00	186.00	206.00
43	57.78	67.13	80.44	90.87	124.00	138.00	100.00	122.00	138.00	154.00	186.00	206.00
44	60.55	69.81	83.22	93.71	124.00	138.00	100.00	122.00	138.00	154.00	186.00	206.00
45	62.32	72.45	85.72	95.92	142.96	158.34	114.00	142.00	160.00	174.00	210.00	230.00
46	62.59	77.59	90.99	98.73	148.64	166.52	114.00	142.00	160.00	174.00	210.00	230.00
47	65.39	80.34	93.84	103.98	154.37	172.13	114.00	142.00	160.00	174.00	210.00	230.00
48	68.20	83.11	99.19	109.27	160.15	174.00	114.00	142.00	160.00	174.00	210.00	230.00
49	71.04	88.35	102.08	112.16	162.00	174.00	114.00	142.00	160.00	174.00	210.00	230.00
50	74.11	91.80	109.78	118.38	175.84	190.00	120.00	152.00	166.00	184.00	220.00	242.00
51	77.19	94.98	112.43	125.93	183.31	202.00	126.00	156.00	170.00	188.00	226.00	248.00
52	82.88	100.68	115.90	128.89	194.65	210.00	130.00	160.00	176.00	192.00	230.00	254.00
53	84.52	106.43	121.92	134.97	204.00	222.00	136.00	166.00	180.00	196.00	236.00	262.00
54	89.15	109.69	127.99	142.10	211.79	234.00	142.00	170.00	186.00	202.00	242.00	268.00
55	94.95	115.53	132.59	149.91	222.00	241.70	147.59	174.00	192.00	206.00	250.00	276.00
56	100.77	121.36	138.56	158.74	230.00	254.00	153.60	182.00	198.00	214.00	258.00	286.00
57	103.98	125.75	147.26	167.53	242.00	266.00	154.98	190.00	210.00	224.00	272.00	302.00
58	109.89	131.74	153.44	174.95	254.00	276.00	161.05	200.00	222.00	238.00	288.00	320.00
59	112.84	140.36	163.94	182.44	266.00	292.00	164.53	207.29	234.00	252.00	308.00	340.00
60	120.42	148.02	172.87	191.65	278.00	306.00	170.73	210.08	241.77	266.00	326.00	360.00
61	127.53	159.26	184.39	205.90	284.70	312.00	179.46	221.76	253.62	274.95	335.40	370.50
62	136.23	169.07	200.44	216.07	294.50	321.10	188.35	229.03	262.20	283.10	345.80	381.90
63	149.27	180.61	208.97	231.62	303.40	331.15	194.25	240.50	270.10	294.15	355.20	394.05
64	158.13	190.67	226.32	244.76	313.20	340.20	199.80	248.40	277.20	304.20	367.20	405.00
65	166.69	205.01	239.46	262.23	322.00	350.00	206.50	257.25	287.00	313.25	378.00	416.50
66	176.43	221.65	251.60	282.84	334.90	363.80	214.20	266.90	295.80	326.40	391.00	428.40
67	189.35	236.83	269.59	295.35	351.45	376.20	221.10	280.50	306.90	336.60	409.20	440.55
68	203.59	257.88	283.20	310.40	371.20	392.00	232.00	296.00	321.60	355.20	430.40	457.60
69	218.55	277.39	302.25	331.70	392.15	418.50	246.45	311.55	344.10	379.75	454.15	486.70
70	234.00	291.00	325.50	357.00	414.00	450.00	264.00	328.50	367.50	408.00	478.50	520.50
71	246.50	304.50	339.30	387.15	440.80	475.60	278.40	345.10	384.25	437.90	503.15	545.20
72	260.40	320.60	355.60	417.20	470.40	505.40	294.00	362.60	403.20	469.00	532.00	574.00
73	275.40	337.50	373.95	448.20	503.55	538.65	307.80	380.70	423.90	499.50	564.30	604.80
74	289.90	356.20	395.20	479.70	538.20	573.30	319.80	400.40	447.20	529.10	595.40	635.70
75	301.25	376.25	422.50	511.25	571.25	608.75	331.25	418.75	471.25	557.50	626.25	667.50
76	313.20	399.60	454.80	541.20	606.00	646.80	342.00	438.00	499.20	584.40	657.60	703.20
77	324.30	426.65	492.20	569.25	644.00	690.00	351.90	461.15	530.15	608.35	691.15	741.75
78	345.78	466.69	543.53	612.46	699.47	752.58	370.64	497.20	575.17	648.62	744.67	803.43
79	374.03	517.54	604.55	668.96	770.66	832.81	397.76	542.40	631.67	703.99	813.60	881.40
80	407.93	569.52					429.40	592.12				
81	448.61	623.76					468.95	644.10				
82	497.20	682.52					514.15	699.47				
83	550.31	742.41					565.00	757.10				
84	607.94	805.69					620.37	818.12				
85+												

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

Appendix C1

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	3.2% Simple Inflation						3.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	35.03	40.68	45.20	49.72	59.76	65.67	86.29	102.59	116.06	130.55	162.00	178.00
30	35.03	40.68	45.20	49.72	61.82	70.05	90.95	107.05	122.00	134.00	162.00	178.00
31	35.03	40.68	45.20	49.72	63.88	74.43	92.00	109.28	122.00	134.00	162.00	178.00
32	35.03	40.68	45.20	49.72	68.00	76.62	92.00	110.00	122.00	134.00	162.00	178.00
33	36.16	40.68	46.06	49.72	70.06	81.00	92.00	110.00	122.00	134.00	162.00	178.00
34	36.16	40.68	48.15	51.30	74.19	85.38	92.00	110.00	122.00	134.00	162.00	178.00
35	38.42	41.60	48.15	53.36	78.31	87.57	92.00	110.00	122.00	134.00	162.00	178.00
36	40.69	43.68	50.25	57.46	80.37	91.94	92.00	110.00	122.00	134.00	162.00	178.00
37	42.95	45.76	54.43	59.51	84.49	96.32	92.00	110.00	122.00	134.00	162.00	178.00
38	42.95	47.84	56.53	61.56	88.61	100.70	92.00	110.00	122.00	134.00	162.00	178.00
39	45.21	49.92	58.62	65.67	92.73	107.27	92.00	110.00	122.00	134.00	162.00	178.00
40	47.47	52.00	60.71	67.72	96.85	111.65	92.00	110.00	122.00	134.00	162.00	178.00
41	49.95	54.29	63.07	70.06	101.43	116.00	92.00	110.00	122.00	134.00	162.00	178.00
42	50.17	56.61	65.44	74.50	104.00	116.00	92.00	110.00	122.00	134.00	162.00	178.00
43	52.68	58.94	69.95	76.89	104.00	116.00	92.00	110.00	122.00	134.00	162.00	178.00
44	55.21	61.30	72.36	79.29	104.00	116.00	92.00	110.00	122.00	134.00	162.00	178.00
45	56.52	64.40	75.37	82.64	121.78	136.50	104.00	126.00	138.00	152.00	184.00	202.00
46	56.77	68.97	80.01	85.06	126.62	143.56	104.00	126.00	138.00	152.00	184.00	202.00
47	59.30	71.41	82.51	89.58	131.50	148.39	104.00	126.00	138.00	152.00	184.00	202.00
48	61.86	73.87	87.21	94.14	136.43	150.00	104.00	126.00	138.00	152.00	184.00	202.00
49	64.43	78.53	89.76	96.63	138.00	150.00	104.00	126.00	138.00	152.00	184.00	202.00
50	67.67	81.09	94.34	101.70	150.15	164.00	110.00	134.00	146.00	160.00	194.00	214.00
51	70.89	82.92	97.32	109.14	157.69	174.00	114.00	138.00	150.00	164.00	198.00	220.00
52	74.91	88.48	101.21	112.58	166.84	182.00	118.00	142.00	154.00	168.00	204.00	226.00
53	75.30	92.55	107.29	117.08	176.00	192.00	122.00	146.00	158.00	172.00	208.00	232.00
54	79.92	95.98	110.16	124.13	183.82	202.00	128.00	150.00	162.00	176.00	214.00	238.00
55	84.05	100.13	115.02	128.73	192.00	210.00	133.62	154.00	168.00	180.00	220.00	244.00
56	89.75	105.80	120.84	137.47	200.00	224.00	137.64	160.00	174.00	188.00	228.00	254.00
57	93.12	110.23	127.63	145.97	210.00	232.00	141.25	168.00	184.00	198.00	242.00	268.00
58	97.33	116.24	133.85	151.84	220.00	244.00	145.34	178.00	196.00	210.00	256.00	284.00
59	102.02	123.02	142.41	159.43	232.00	254.00	149.23	183.82	208.00	222.00	272.00	302.00
60	108.07	129.13	151.05	167.08	244.00	268.00	153.65	187.37	214.47	236.00	288.00	320.00
61	115.09	139.96	160.71	180.99	249.60	274.95	164.19	197.12	224.58	243.75	296.40	329.55
62	123.70	149.75	173.03	189.68	258.40	281.20	169.52	204.83	229.90	252.70	307.80	340.10
63	134.82	158.23	182.22	204.96	266.40	290.45	175.75	214.60	236.80	260.85	316.35	351.50
64	142.16	168.61	196.14	216.65	275.40	300.60	181.80	221.40	246.60	270.00	327.60	361.80
65	150.82	179.78	208.08	230.70	283.50	309.75	187.25	229.25	253.75	280.00	337.75	372.75
66	160.53	194.73	220.56	249.17	295.80	321.30	193.80	238.00	263.50	290.70	350.20	384.20
67	170.26	210.17	238.36	262.35	310.20	331.65	199.65	250.80	272.25	300.30	367.95	394.35
68	183.07	228.18	249.60	275.20	328.00	348.80	209.60	264.00	286.40	316.80	387.20	412.80
69	196.85	246.40	266.60	296.05	348.75	370.45	223.20	280.55	305.35	341.00	409.20	438.65
70	210.00	258.00	288.00	318.00	369.00	400.50	240.00	295.50	328.50	367.50	430.50	469.50
71	221.85	271.15	301.60	345.10	392.95	423.40	253.75	310.30	345.10	395.85	453.85	491.55
72	235.20	285.60	315.00	372.40	420.00	450.80	267.40	326.20	362.60	424.20	480.20	516.60
73	248.40	301.05	332.10	400.95	449.55	480.60	279.45	342.90	380.70	450.90	508.95	544.05
74	261.30	318.50	352.30	430.30	479.70	510.90	291.20	360.10	401.70	479.70	536.90	572.00
75	271.25	336.25	376.25	457.50	510.00	542.50	301.25	377.50	423.75	505.00	565.00	601.25
76	282.00	357.60	405.60	484.80	541.20	577.20	310.80	396.00	450.00	528.00	594.00	633.60
77	292.10	380.65	438.15	509.45	573.85	614.10	319.70	415.15	477.25	549.70	623.30	667.00
78	310.75	415.84	482.51	546.92	621.50	667.83	335.61	447.48	516.41	586.47	670.09	719.81
79	335.61	459.91	535.62	596.64	682.52	735.63	359.34	488.16	566.13	635.06	729.98	787.61
80	364.99	505.11					387.59	529.97				
81	400.02	552.57					420.36	575.17				
82	440.70	601.16					458.78	622.63				
83	484.77	653.14					501.72	672.35				
84	533.36	707.38					548.05	724.33				
85+												

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

Appendix C1

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	3.2% Simple Inflation						3.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	37.29	46.33	53.11	59.89	74.70	82.66	91.92	113.78	129.38	150.03	186.00	204.00
30	37.29	46.33	53.11	59.89	77.28	88.17	96.89	118.73	136.00	154.00	186.00	204.00
31	37.29	46.33	53.11	59.89	79.85	93.68	98.00	121.20	136.00	154.00	186.00	204.00
32	37.29	46.33	53.11	59.89	85.00	96.44	98.00	122.00	136.00	154.00	186.00	204.00
33	38.50	46.33	54.12	59.89	87.58	101.95	98.00	122.00	136.00	154.00	186.00	204.00
34	38.50	46.33	56.58	61.80	92.73	107.46	98.00	122.00	136.00	154.00	186.00	204.00
35	40.90	47.37	56.58	64.27	97.88	110.21	98.00	122.00	136.00	154.00	186.00	204.00
36	43.31	49.74	59.04	69.21	100.46	115.72	98.00	122.00	136.00	154.00	186.00	204.00
37	45.72	52.11	63.96	71.68	105.61	121.23	98.00	122.00	136.00	154.00	186.00	204.00
38	45.72	54.48	66.42	74.16	110.76	126.74	98.00	122.00	136.00	154.00	186.00	204.00
39	48.12	56.85	68.88	79.10	115.91	135.01	98.00	122.00	136.00	154.00	186.00	204.00
40	50.53	59.22	71.34	81.57	121.07	140.52	98.00	122.00	136.00	154.00	186.00	204.00
41	53.17	61.84	74.10	84.40	126.79	146.00	98.00	122.00	136.00	154.00	186.00	204.00
42	53.40	64.47	76.89	89.73	130.00	146.00	98.00	122.00	136.00	154.00	186.00	204.00
43	56.08	67.13	82.19	92.61	130.00	146.00	98.00	122.00	136.00	154.00	186.00	204.00
44	58.77	69.81	85.03	95.51	130.00	146.00	98.00	122.00	136.00	154.00	186.00	204.00
45	62.32	73.79	90.15	100.34	148.26	171.09	116.00	140.00	154.00	172.00	208.00	228.00
46	62.59	79.03	95.70	103.28	154.15	179.92	116.00	140.00	154.00	172.00	208.00	228.00
47	65.39	81.83	98.69	108.78	160.09	185.98	116.00	140.00	154.00	172.00	208.00	228.00
48	68.20	84.65	104.32	114.31	166.08	188.00	116.00	140.00	154.00	172.00	208.00	228.00
49	71.04	89.99	107.37	117.34	168.00	188.00	116.00	140.00	154.00	172.00	208.00	228.00
50	75.73	91.80	113.21	125.05	181.77	204.00	124.00	146.00	160.00	180.00	216.00	244.00
51	78.77	94.98	119.14	132.64	189.22	214.00	128.00	152.00	166.00	184.00	222.00	244.00
52	82.88	100.68	120.80	133.78	198.62	222.00	130.00	156.00	170.00	188.00	226.00	250.00
53	82.98	106.43	126.80	139.85	208.00	230.00	134.00	160.00	176.00	192.00	232.00	256.00
54	87.61	109.69	131.23	145.37	215.79	240.00	138.00	164.00	180.00	198.00	238.00	262.00
55	91.83	113.99	134.19	151.54	224.00	245.66	141.60	170.00	186.00	202.00	244.00	270.00
56	97.62	119.80	140.17	158.74	234.00	258.00	147.61	176.00	194.00	208.00	252.00	280.00
57	100.88	124.20	147.26	167.53	242.00	266.00	149.10	186.00	206.00	218.00	264.00	294.00
58	106.75	128.64	151.81	174.95	252.00	276.00	155.16	194.00	216.00	230.00	280.00	310.00
59	109.74	137.21	158.97	182.44	262.00	286.00	156.88	199.47	230.00	244.00	296.00	328.00
60	115.79	141.72	166.16	190.01	270.00	294.00	163.14	202.51	235.92	256.00	310.00	344.00
61	121.31	151.22	175.94	200.92	274.95	298.35	169.92	212.29	243.94	261.30	317.85	351.00
62	128.40	159.41	186.74	209.47	279.30	302.10	173.28	217.86	250.80	269.80	324.90	359.10
63	138.03	167.82	193.92	223.29	284.90	307.10	179.45	227.55	255.30	277.50	333.00	368.15
64	145.35	174.91	207.88	233.18	289.80	313.20	181.80	230.40	261.00	284.40	340.20	376.20
65	152.40	186.09	217.99	245.63	295.75	320.25	185.50	234.50	264.25	292.25	348.25	383.25
66	160.53	201.07	231.99	264.32	306.00	331.50	190.40	241.40	272.00	302.60	360.40	396.10
67	171.85	214.88	253.15	278.85	323.40	349.80	199.65	252.45	285.45	316.80	377.85	414.15
68	183.07	231.31	268.80	294.40	344.00	372.80	209.60	265.60	300.80	334.40	398.40	436.80
69	195.30	249.50	282.10	313.10	365.80	396.80	220.10	280.55	316.20	353.40	420.05	458.80
70	205.50	261.00	295.50	333.00	385.50	418.50	232.50	294.00	331.50	376.50	439.50	478.50
71	216.05	272.60	305.95	355.25	407.45	440.80	245.05	307.40	345.10	400.20	461.10	498.80
72	229.60	285.60	317.80	380.80	432.60	466.20	257.60	322.00	358.40	427.00	484.40	520.80
73	241.65	301.05	332.10	409.05	460.35	492.75	268.65	337.50	375.30	456.30	510.30	545.40
74	253.50	317.20	352.30	439.40	490.10	522.60	280.80	353.60	395.20	484.90	538.20	572.00
75	263.75	336.25	380.00	467.50	521.25	553.75	290.00	371.25	421.25	511.25	567.50	601.25
76	274.80	358.80	415.20	496.80	555.60	591.60	298.80	391.20	451.20	537.60	600.00	637.20
77	285.20	386.40	453.10	526.70	595.70	638.25	307.05	414.00	484.15	562.35	635.95	680.80
78	303.97	426.01	503.98	569.52	653.14	705.12	324.31	449.74	528.84	602.29	691.56	746.93
79	329.96	473.47	562.74	624.89	725.46	786.48	349.17	494.94	584.21	654.27	761.62	827.16
80	360.47	523.19					378.55	541.27				
81	397.76	575.17					414.71	589.86				
82	441.83	628.28					456.52	640.71				
83	491.55	683.65					503.98	693.82				
84	545.79	741.28					554.83	749.19				
85+												

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

Appendix C1

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	3.2% Simple Inflation						3.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	36.16	44.07	49.72	55.37	67.81	74.73	88.17	108.18	123.67	142.24	176.00	194.00
30	36.16	44.07	49.72	55.37	70.14	79.72	92.93	112.89	130.00	146.00	176.00	194.00
31	36.16	44.07	49.72	55.37	72.48	84.70	94.00	115.24	130.00	146.00	176.00	194.00
32	36.16	44.07	49.72	55.37	77.16	87.19	94.00	116.00	130.00	146.00	176.00	194.00
33	37.33	44.07	50.66	55.37	79.50	92.17	94.00	116.00	130.00	146.00	176.00	194.00
34	37.33	44.07	52.97	57.13	84.17	97.15	94.00	116.00	130.00	146.00	176.00	194.00
35	39.66	45.06	52.97	59.42	88.85	99.64	94.00	116.00	130.00	146.00	176.00	194.00
36	42.00	47.32	55.27	63.99	91.19	104.63	94.00	116.00	130.00	146.00	176.00	194.00
37	44.33	49.57	59.88	66.27	95.86	109.61	94.00	116.00	130.00	146.00	176.00	194.00
38	44.33	51.82	62.18	68.56	100.54	114.59	94.00	116.00	130.00	146.00	176.00	194.00
39	46.66	54.08	64.48	73.13	105.22	122.06	94.00	116.00	130.00	146.00	176.00	194.00
40	49.00	56.33	66.78	75.42	109.89	127.05	94.00	116.00	130.00	146.00	176.00	194.00
41	51.56	58.82	69.37	78.03	115.08	132.00	94.00	116.00	130.00	146.00	176.00	194.00
42	51.78	61.33	71.98	82.96	118.00	132.00	94.00	116.00	130.00	146.00	176.00	194.00
43	54.38	63.86	76.94	85.62	118.00	132.00	94.00	116.00	130.00	146.00	176.00	194.00
44	56.99	66.40	79.60	88.31	118.00	132.00	94.00	116.00	130.00	146.00	176.00	194.00
45	60.87	68.42	84.24	92.97	135.90	154.70	112.00	134.00	148.00	164.00	196.00	214.00
46	61.14	73.28	89.42	95.69	141.30	162.70	112.00	134.00	148.00	164.00	196.00	214.00
47	63.86	75.87	92.22	100.78	146.75	168.18	112.00	134.00	148.00	164.00	196.00	214.00
48	66.61	78.49	97.47	105.91	152.24	170.00	112.00	134.00	148.00	164.00	196.00	214.00
49	69.39	83.44	100.32	108.71	154.00	170.00	112.00	134.00	148.00	164.00	196.00	214.00
50	72.50	87.21	108.06	116.71	165.96	186.00	118.00	142.00	156.00	172.00	206.00	230.00
51	75.62	88.95	110.75	122.57	173.45	194.00	124.00	146.00	160.00	176.00	210.00	230.00
52	79.69	94.58	112.64	124.00	182.73	202.00	128.00	150.00	164.00	180.00	216.00	236.00
53	81.45	100.26	117.04	130.09	192.00	212.00	132.00	154.00	170.00	184.00	222.00	244.00
54	84.54	102.07	121.51	135.57	199.80	220.00	136.00	160.00	174.00	190.00	228.00	250.00
55	88.72	107.83	124.60	140.14	208.00	227.83	139.61	164.00	180.00	194.00	234.00	258.00
56	94.48	113.58	130.50	147.29	216.00	238.00	143.62	170.00	188.00	200.00	244.00	270.00
57	97.77	117.99	137.45	155.92	226.00	250.00	145.17	178.00	196.00	210.00	256.00	284.00
58	103.61	122.44	143.65	163.40	236.00	260.00	151.23	186.00	206.00	222.00	270.00	300.00
59	106.65	130.90	152.34	169.29	246.00	270.00	153.05	191.64	218.00	234.00	284.00	316.00
60	111.16	135.43	159.44	176.90	256.00	282.00	157.45	193.05	222.27	246.00	300.00	332.00
61	116.64	144.79	169.17	187.63	259.35	284.70	164.19	202.81	230.39	251.55	304.20	339.30
62	123.70	152.97	179.89	194.63	266.00	290.70	167.63	206.69	237.50	256.50	311.60	345.80
63	133.22	159.83	185.56	206.63	270.10	294.15	172.05	214.60	240.50	260.85	316.35	351.50
64	138.97	167.03	199.50	216.65	275.40	300.60	176.40	219.60	244.80	266.40	322.20	356.40
65	144.47	178.20	208.08	227.38	280.00	304.50	180.25	222.25	250.25	273.00	329.00	362.25
66	154.18	191.57	220.56	245.80	289.00	314.50	185.30	229.50	256.70	280.50	336.60	372.30
67	167.08	205.47	241.65	259.05	301.95	330.00	194.70	240.90	270.60	293.70	353.10	389.40
68	179.92	223.50	256.00	273.60	320.00	348.80	204.80	256.00	286.40	312.00	372.80	409.60
69	192.20	240.20	269.70	291.40	341.00	370.45	217.00	271.25	303.80	331.70	393.70	430.90
70	204.00	253.50	283.50	310.50	361.50	391.50	229.50	285.00	319.50	355.50	415.50	453.00
71	214.60	265.35	295.80	333.50	382.80	414.70	242.15	300.15	334.95	379.90	437.90	474.15
72	228.20	278.60	309.40	361.20	410.20	441.00	256.20	315.00	351.40	407.40	463.40	499.80
73	240.30	294.30	325.35	390.15	438.75	469.80	267.30	332.10	369.90	434.70	491.40	526.50
74	252.20	310.70	344.50	418.60	468.00	499.20	279.50	348.40	388.70	460.20	518.70	553.80
75	262.50	327.50	367.50	445.00	497.50	530.00	288.75	363.75	410.00	485.00	545.00	581.25
76	272.40	346.80	396.00	470.40	528.00	562.80	297.60	381.60	434.40	507.60	572.40	612.00
77	282.90	371.45	427.80	495.65	560.05	600.30	305.90	401.35	461.15	530.15	601.45	646.30
78	300.58	405.67	472.34	533.36	609.07	655.40	323.18	431.66	500.59	565.00	648.62	699.47
79	325.44	449.74	525.45	581.95	670.09	724.33	346.91	472.34	549.18	612.46	708.51	767.27
80	354.82	494.94					374.03	515.28				
81	390.98	543.53					407.93	560.48				
82	431.66	593.25					447.48	607.94				
83	477.99	646.36					491.55	658.79				
84	528.84	700.60					540.14	711.90				
85+												

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

Appendix C1

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	3.2% Simple Inflation						3.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	32.77	38.42	42.94	46.33	57.46	62.28	82.54	96.99	108.45	122.76	152.00	168.00
30	32.77	38.42	42.94	46.33	59.44	66.43	87.00	101.21	114.00	126.00	152.00	168.00
31	32.77	38.42	42.94	46.33	61.43	70.58	88.00	103.32	114.00	126.00	152.00	168.00
32	32.77	38.42	42.94	46.33	65.39	72.66	88.00	104.00	114.00	126.00	152.00	168.00
33	33.83	38.42	43.76	46.33	67.37	76.81	88.00	104.00	114.00	126.00	152.00	168.00
34	33.83	38.42	45.74	47.81	71.33	80.96	88.00	104.00	114.00	126.00	152.00	168.00
35	35.95	39.29	45.74	49.72	75.30	83.04	88.00	104.00	114.00	126.00	152.00	168.00
36	38.06	41.25	47.73	53.54	77.28	87.19	88.00	104.00	114.00	126.00	152.00	168.00
37	40.17	43.21	51.71	55.45	81.24	91.34	88.00	104.00	114.00	126.00	152.00	168.00
38	40.17	45.18	53.70	57.37	85.20	95.49	88.00	104.00	114.00	126.00	152.00	168.00
39	42.29	47.14	55.69	61.19	89.17	101.72	88.00	104.00	114.00	126.00	152.00	168.00
40	44.40	49.11	57.68	63.10	93.13	105.87	88.00	104.00	114.00	126.00	152.00	168.00
41	46.72	51.28	59.91	65.29	97.53	110.00	88.00	104.00	114.00	126.00	152.00	168.00
42	46.93	53.47	62.17	69.42	100.00	110.00	88.00	104.00	114.00	126.00	152.00	168.00
43	49.28	55.67	66.45	71.64	100.00	110.00	88.00	104.00	114.00	126.00	152.00	168.00
44	51.65	57.89	68.75	73.89	100.00	110.00	88.00	104.00	114.00	126.00	152.00	168.00
45	53.62	60.37	73.90	79.69	114.72	131.04	102.00	120.00	128.00	142.00	172.00	190.00
46	53.86	64.66	78.44	82.02	119.28	137.81	102.00	120.00	128.00	142.00	172.00	190.00
47	56.26	66.95	80.89	86.38	123.88	142.46	102.00	120.00	128.00	142.00	172.00	190.00
48	58.68	69.26	85.50	90.78	128.52	144.00	102.00	120.00	128.00	142.00	172.00	190.00
49	61.13	73.63	88.00	93.18	130.00	144.00	102.00	120.00	128.00	142.00	172.00	190.00
50	66.06	76.50	92.62	98.37	142.25	160.00	108.00	126.00	134.00	150.00	180.00	204.00
51	67.74	78.39	95.65	104.10	147.83	168.00	112.00	130.00	138.00	154.00	186.00	204.00
52	71.72	82.37	97.95	106.05	156.91	176.00	116.00	132.00	142.00	158.00	190.00	210.00
53	72.23	87.92	102.41	110.58	166.00	182.00	120.00	136.00	146.00	162.00	196.00	216.00
54	75.31	89.88	105.30	115.97	171.83	192.00	122.00	140.00	152.00	166.00	202.00	222.00
55	79.38	93.96	108.63	120.58	180.00	198.11	125.65	146.00	158.00	170.00	208.00	230.00
56	83.45	99.58	112.78	127.65	188.00	208.00	129.66	150.00	164.00	176.00	216.00	240.00
57	86.91	104.02	119.45	134.36	196.00	218.00	131.44	158.00	172.00	184.00	226.00	252.00
58	92.62	108.49	124.06	140.29	206.00	226.00	135.52	166.00	182.00	196.00	238.00	266.00
59	94.29	115.13	130.82	147.93	214.00	236.00	137.75	170.13	192.00	206.00	252.00	280.00
60	98.81	119.68	139.30	153.97	224.00	246.00	142.27	172.23	196.92	216.00	266.00	296.00
61	104.20	127.09	145.49	162.73	228.15	249.60	147.01	180.06	205.22	222.30	271.05	302.25
62	111.18	133.65	155.90	169.89	231.80	254.60	150.68	184.34	210.90	228.00	277.40	307.80
63	120.38	140.65	162.16	181.63	236.80	259.00	155.40	192.40	214.60	233.10	283.05	312.65
64	126.19	148.12	172.67	190.18	243.00	264.60	158.40	196.20	217.80	237.60	288.00	318.60
65	131.77	156.13	181.66	200.82	246.75	269.50	162.75	199.50	220.50	243.25	294.00	323.75
66	139.87	167.82	192.78	215.50	255.00	277.10	168.30	205.70	227.80	251.60	302.60	333.20
67	149.57	181.94	210.41	227.70	267.30	292.05	176.55	216.15	239.25	264.00	316.80	349.80
68	160.98	196.93	225.60	241.60	283.20	308.80	185.60	228.80	254.40	280.00	334.40	368.00
69	172.05	213.86	238.70	258.85	302.25	328.60	196.85	243.35	271.25	297.60	354.95	389.05
70	183.00	225.00	250.50	276.00	321.00	348.00	208.50	256.50	286.50	319.50	375.00	408.00
71	192.85	236.35	262.45	298.70	342.20	369.75	220.40	269.70	300.15	343.65	395.85	427.75
72	204.40	249.20	274.40	323.40	365.40	392.00	232.40	284.20	315.00	368.20	418.60	450.80
73	216.00	261.90	288.90	348.30	391.50	418.50	243.00	298.35	330.75	392.85	442.80	473.85
74	227.50	276.90	306.80	374.40	417.30	444.60	253.50	313.30	349.70	417.30	466.70	497.90
75	236.25	292.50	327.50	397.50	443.75	472.50	262.50	328.75	368.75	438.75	491.25	523.75
76	244.80	310.80	352.80	421.20	471.60	501.60	270.00	344.40	391.20	459.60	516.00	550.80
77	254.15	331.20	380.65	442.75	499.10	533.60	277.15	361.10	415.15	479.55	541.65	580.75
78	270.07	361.60	419.23	475.73	541.27	580.82	292.67	388.72	449.74	510.76	583.08	627.15
79	291.54	400.02	465.56	518.67	594.38	639.58	313.01	423.75	492.68	552.57	635.06	684.78
80	317.53	439.57					336.74	461.04				
81	348.04	480.25					366.12	500.59				
82	383.07	523.19					398.89	541.27				
83	421.49	568.39					436.18	585.34				
84	463.30	614.72					476.86	629.41				
85+												

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

Appendix C1

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

NH-99 VA 4/99

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	3.2% Simple Inflation						3.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	28.25	36.16	39.55	45.20	56.31	61.15	71.28	87.67	98.94	113.01	142.00	156.00
30	28.25	36.16	39.55	45.20	58.25	65.22	75.14	91.48	104.00	116.00	142.00	156.00
31	28.25	36.16	39.55	45.20	60.20	69.30	76.00	93.38	104.00	116.00	142.00	156.00
32	28.25	36.16	39.55	45.20	64.08	71.34	76.00	94.00	104.00	116.00	142.00	156.00
33	29.16	36.16	40.30	45.20	66.02	75.41	76.00	94.00	104.00	116.00	142.00	156.00
34	29.16	36.16	42.13	46.64	69.91	79.49	76.00	94.00	104.00	116.00	142.00	156.00
35	30.99	36.98	42.13	48.50	73.79	81.53	76.00	94.00	104.00	116.00	142.00	156.00
36	32.81	38.82	43.96	52.24	75.73	85.60	76.00	94.00	104.00	116.00	142.00	156.00
37	34.63	40.67	47.63	54.10	79.61	89.68	76.00	94.00	104.00	116.00	142.00	156.00
38	34.63	42.52	49.46	55.97	83.50	93.76	76.00	94.00	104.00	116.00	142.00	156.00
39	36.46	44.37	51.29	59.70	87.38	99.87	76.00	94.00	104.00	116.00	142.00	156.00
40	38.28	46.22	53.12	61.56	91.27	103.95	76.00	94.00	104.00	116.00	142.00	156.00
41	40.28	48.26	55.18	63.69	95.58	108.00	76.00	94.00	104.00	116.00	142.00	156.00
42	40.46	50.32	57.26	67.72	98.00	108.00	76.00	94.00	104.00	116.00	142.00	156.00
43	42.48	52.40	61.20	69.90	98.00	108.00	76.00	94.00	104.00	116.00	142.00	156.00
44	44.52	54.49	63.32	72.09	98.00	108.00	76.00	94.00	104.00	116.00	142.00	156.00
45	46.38	56.35	66.51	75.26	112.96	125.58	86.00	106.00	118.00	132.00	158.00	176.00
46	46.58	60.35	70.60	77.46	117.45	132.07	86.00	106.00	118.00	132.00	158.00	176.00
47	48.66	62.48	72.81	81.58	121.97	136.52	86.00	106.00	118.00	132.00	158.00	176.00
48	50.75	64.64	76.95	85.73	126.54	138.00	86.00	106.00	118.00	132.00	158.00	176.00
49	52.87	68.72	79.20	88.01	128.00	138.00	86.00	106.00	118.00	132.00	158.00	176.00
50	56.39	70.38	82.33	93.37	138.30	150.00	90.00	114.00	126.00	138.00	166.00	184.00
51	58.29	72.36	87.26	97.38	145.86	158.00	94.00	116.00	128.00	142.00	170.00	188.00
52	62.16	77.80	89.78	101.15	152.94	166.00	98.00	120.00	132.00	144.00	174.00	194.00
53	64.54	81.75	94.29	105.70	158.00	174.00	102.00	122.00	136.00	148.00	180.00	198.00
54	66.09	83.79	98.82	112.70	165.84	182.00	106.00	128.00	140.00	152.00	184.00	202.00
55	70.04	87.80	102.24	115.69	172.00	188.21	109.69	130.00	142.00	154.00	188.00	206.00
56	77.15	93.35	109.56	126.01	182.00	202.00	115.70	138.00	152.00	164.00	198.00	220.00
57	80.70	100.91	119.45	136.01	196.00	216.00	121.63	150.00	166.00	178.00	214.00	236.00
58	87.91	108.49	127.32	146.89	210.00	230.00	129.63	162.00	180.00	192.00	234.00	258.00
59	94.29	118.29	137.44	157.79	224.00	246.00	135.83	172.09	198.00	208.00	254.00	280.00
60	101.90	124.40	146.02	167.08	238.00	258.00	142.27	179.80	206.67	224.00	274.00	302.00
61	108.87	135.13	157.33	179.33	245.70	265.20	150.83	189.54	218.77	235.95	284.70	313.95
62	117.44	144.92	169.61	191.33	254.60	275.50	160.10	199.24	228.00	245.10	296.40	326.80
63	126.80	155.03	180.55	206.63	262.70	284.90	166.50	209.05	234.95	257.15	308.95	340.40
64	135.77	165.45	196.14	219.95	273.60	295.20	171.00	217.80	244.80	268.20	320.40	352.80
65	144.47	178.20	208.08	234.02	283.50	304.50	176.75	224.00	252.00	278.25	332.50	365.75
66	154.18	191.57	222.19	252.54	294.10	317.90	185.30	232.90	261.80	287.30	345.10	377.40
67	163.89	205.47	238.36	264.00	310.20	333.30	189.75	244.20	268.95	298.65	363.00	387.75
68	175.18	221.93	251.20	276.80	329.60	347.20	198.40	254.40	283.20	313.60	380.80	403.20
69	186.00	237.10	266.60	296.05	348.75	373.55	210.80	268.15	300.70	334.80	401.45	427.80
70	195.00	249.00	282.00	318.00	369.00	399.00	222.00	280.50	316.50	358.50	420.00	457.50
71	205.90	261.00	291.45	339.30	390.05	420.50	233.45	292.90	329.15	382.80	440.80	475.60
72	218.40	273.00	303.80	365.40	414.40	446.60	246.40	308.00	343.00	410.20	464.80	499.80
73	230.85	288.90	319.95	392.85	442.80	473.85	257.85	324.00	361.80	437.40	491.40	523.80
74	244.40	305.50	339.30	422.50	473.20	503.10	269.10	340.60	380.90	466.70	518.70	551.20
75	255.00	323.75	366.25	450.00	502.50	533.75	278.75	357.50	405.00	492.50	547.50	580.00
76	264.00	345.60	399.60	478.80	535.20	570.00	288.00	376.80	434.40	518.40	577.20	614.40
77	274.85	372.60	437.00	507.15	573.85	615.25	295.55	399.05	465.75	541.65	612.95	656.65
78	292.67	410.19	484.77	549.18	629.41	679.13	313.01	433.92	509.63	579.69	666.70	718.68
79	317.53	456.52	542.40	602.29	699.47	758.23	336.74	476.86	562.74	630.54	734.50	796.65
80	346.91	503.98					364.99	520.93				
81	384.20	553.70					398.89	568.39				
82	426.01	605.68					439.57	618.11				
83	473.47	658.79					484.77	668.96				
84	525.45	715.29					534.49	722.07				
85+												

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

Appendix C1

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

NH-99 VA 4/99

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	3.2% Simple Inflation						3.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	27.12	33.90	38.42	42.94	54.01	60.01	65.66	82.07	93.23	109.12	134.00	148.00
30	27.12	33.90	38.42	42.94	55.88	64.01	69.20	85.64	98.00	112.00	134.00	148.00
31	27.12	33.90	38.42	42.94	57.74	68.01	70.00	87.42	98.00	112.00	134.00	148.00
32	27.12	33.90	38.42	42.94	61.46	70.01	70.00	88.00	98.00	112.00	134.00	148.00
33	28.00	33.90	39.15	42.94	63.33	74.02	70.00	88.00	98.00	112.00	134.00	148.00
34	28.00	33.90	40.93	44.31	67.05	78.02	70.00	88.00	98.00	112.00	134.00	148.00
35	29.75	34.66	40.93	46.08	70.78	80.02	70.00	88.00	98.00	112.00	134.00	148.00
36	31.50	36.40	42.71	49.62	72.64	84.02	70.00	88.00	98.00	112.00	134.00	148.00
37	33.25	38.13	46.27	51.40	76.37	88.02	70.00	88.00	98.00	112.00	134.00	148.00
38	33.25	39.86	48.05	53.17	80.09	92.02	70.00	88.00	98.00	112.00	134.00	148.00
39	35.00	41.60	49.83	56.71	83.82	98.02	70.00	88.00	98.00	112.00	134.00	148.00
40	36.75	43.33	51.61	58.49	87.54	102.02	70.00	88.00	98.00	112.00	134.00	148.00
41	38.67	45.25	53.61	60.51	91.68	106.00	70.00	88.00	98.00	112.00	134.00	148.00
42	38.84	47.18	55.62	64.34	94.00	106.00	70.00	88.00	98.00	112.00	134.00	148.00
43	40.78	49.12	59.46	66.40	94.00	106.00	70.00	88.00	98.00	112.00	134.00	148.00
44	42.74	51.08	61.51	68.48	94.00	106.00	70.00	88.00	98.00	112.00	134.00	148.00
45	44.93	53.66	65.03	72.31	107.66	123.76	84.00	102.00	112.00	124.00	150.00	164.00
46	45.13	57.47	69.03	74.43	111.94	130.16	84.00	102.00	112.00	124.00	150.00	164.00
47	47.14	59.51	71.19	78.38	116.26	134.54	84.00	102.00	112.00	124.00	150.00	164.00
48	49.17	61.56	75.24	82.37	120.61	136.00	84.00	102.00	112.00	124.00	150.00	164.00
49	51.21	65.44	77.44	84.55	122.00	136.00	84.00	102.00	112.00	124.00	150.00	164.00
50	54.78	65.79	82.33	90.03	130.40	148.00	90.00	106.00	116.00	130.00	156.00	172.00
51	56.71	67.84	85.58	95.70	136.00	154.00	92.00	110.00	120.00	132.00	160.00	176.00
52	60.56	73.22	86.52	96.26	143.01	160.00	94.00	112.00	122.00	136.00	164.00	180.00
53	59.93	77.13	91.03	100.82	150.00	166.00	96.00	116.00	128.00	138.00	168.00	184.00
54	63.02	79.22	93.96	104.53	155.85	174.00	100.00	118.00	130.00	142.00	172.00	190.00
55	66.93	81.64	97.45	109.18	162.00	178.30	101.71	122.00	134.00	146.00	176.00	194.00
56	72.43	88.68	103.11	116.19	172.00	190.00	109.71	130.00	142.00	154.00	186.00	206.00
57	76.05	94.70	111.27	127.72	184.00	202.00	113.78	140.00	156.00	166.00	200.00	222.00
58	83.20	100.74	117.53	136.99	196.00	216.00	121.77	152.00	168.00	180.00	218.00	242.00
59	88.10	108.82	127.51	146.28	208.00	228.00	124.36	158.40	184.00	194.00	236.00	262.00
60	94.18	114.95	134.27	153.97	218.00	238.00	132.79	164.66	191.07	208.00	250.00	278.00
61	99.54	123.87	143.79	164.39	224.25	243.75	139.37	172.48	199.41	212.55	259.35	286.65
62	104.91	130.43	154.19	171.54	229.90	248.90	143.15	178.76	205.20	222.30	266.00	294.50
63	113.96	139.05	160.49	184.96	234.95	253.45	148.00	188.70	210.90	229.40	275.65	303.40
64	119.80	144.97	172.67	193.49	239.40	259.20	151.20	190.80	216.00	235.80	282.60	311.40
65	127.00	154.55	181.66	204.14	245.00	266.00	154.00	194.25	218.75	243.25	288.75	318.50
66	133.51	166.24	192.78	218.87	253.30	275.40	158.10	200.60	226.10	251.60	299.20	328.10
67	143.21	178.80	210.41	231.00	268.95	290.40	165.00	209.55	237.60	262.35	313.50	343.20
68	151.51	192.24	222.40	244.80	284.80	308.80	174.40	220.80	249.60	276.80	331.20	361.60
69	161.20	207.66	234.05	260.40	303.80	328.60	182.90	232.50	261.95	292.95	348.75	379.75
70	171.00	216.00	246.00	276.00	319.50	348.00	193.50	244.50	274.50	312.00	364.50	397.50
71	179.80	226.20	253.75	295.80	339.30	366.85	204.45	255.20	287.10	333.50	382.80	414.70
72	191.80	238.00	264.60	317.80	361.20	389.20	214.20	268.80	298.20	355.60	403.20	434.00
73	202.50	251.10	278.10	341.55	384.75	411.75	224.10	282.15	313.20	382.05	426.60	456.30
74	211.90	265.20	295.10	367.90	410.80	438.10	235.30	296.40	331.50	405.60	451.10	479.70
75	221.25	282.50	318.75	392.50	437.50	463.75	242.50	311.25	353.75	428.75	476.25	503.75
76	230.40	301.20	348.00	416.40	465.60	495.60	250.80	327.60	378.00	451.20	502.80	534.00
77	239.20	324.30	379.50	441.60	499.10	534.75	257.60	347.30	405.95	471.50	533.60	570.40
78	255.38	357.08	422.62	477.99	548.05	590.99	272.33	377.42	442.96	505.11	579.69	626.02
79	276.85	396.63	471.21	524.32	607.94	658.79	292.67	414.71	489.29	548.05	638.45	693.82
80	301.71	438.44					317.53	454.26				
81	333.35	482.51					348.04	494.94				
82	370.64	526.58					383.07	536.75				
83	412.45	572.91					422.62	581.95				
84	457.65	621.50					465.56	628.28				
85+												

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

Appendix C1

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

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	3.2% Simple Inflation				3.2% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	33.90	40.68	47.46	80.68	88.00	106.00	128.00	216.00
30	34.81	41.71	47.46	86.06	88.00	106.00	128.00	216.00
31	36.99	43.90	49.64	91.43	88.00	106.00	128.00	216.00
32	36.99	46.10	51.90	94.12	88.00	106.00	128.00	216.00
33	39.17	48.29	54.16	99.50	88.00	106.00	128.00	216.00
34	41.34	50.49	56.41	104.88	88.00	106.00	128.00	216.00
35	43.52	50.49	58.67	107.57	88.00	106.00	128.00	216.00
36	45.69	52.68	63.18	112.95	88.00	106.00	128.00	216.00
37	47.87	57.07	65.44	118.33	88.00	106.00	128.00	216.00
38	50.04	59.27	67.70	123.71	88.00	106.00	128.00	216.00
39	52.22	61.46	72.21	131.77	88.00	106.00	128.00	216.00
40	54.40	63.66	74.47	132.00	88.00	106.00	128.00	216.00
41	56.80	66.13	77.04	132.00	88.00	106.00	128.00	216.00
42	59.22	68.61	81.92	132.00	88.00	106.00	128.00	216.00
43	60.00	72.00	84.00	132.00	88.00	106.00	128.00	216.00
44	60.00	72.00	84.00	132.00	88.00	106.00	128.00	216.00
45	66.60	78.43	92.17	165.99	102.00	122.00	146.00	246.00
46	71.33	83.26	94.87	168.00	102.00	122.00	146.00	246.00
47	73.86	85.86	99.91	168.00	102.00	122.00	146.00	246.00
48	76.00	90.75	105.00	168.00	102.00	122.00	146.00	246.00
49	76.00	92.00	107.78	168.00	102.00	122.00	146.00	246.00
50	83.82	98.37	112.94	182.00	108.00	130.00	154.00	258.00
51	86.46	103.41	118.16	192.00	112.00	134.00	162.00	268.00
52	91.40	106.19	123.43	202.00	118.00	140.00	168.00	278.00
53	96.38	111.32	128.75	212.00	122.00	146.00	174.00	288.00
54	99.10	116.48	136.50	224.00	128.00	152.00	184.00	296.00
55	104.16	121.69	141.91	234.00	134.00	158.00	190.00	306.00
56	109.20	126.88	149.72	244.00	138.00	164.00	198.00	318.00
57	114.28	134.45	157.59	254.00	144.00	170.00	204.00	326.00
58	119.39	139.72	165.52	266.00	150.00	178.00	214.00	338.00
59	126.90	147.41	173.51	278.00	156.00	184.00	222.00	350.00
60	132.09	155.15	181.56	292.00	164.00	194.00	232.00	362.00
61	141.83	165.07	194.28	300.30	167.70	198.90	237.90	366.60
62	151.61	177.44	204.58	309.70	172.90	203.30	245.10	372.40
63	157.25	185.00	219.88	318.20	177.60	210.90	251.60	377.40
64	163.80	190.80	232.20	327.60	183.60	216.00	259.20	388.80
65	171.50	199.50	239.75	336.00	189.00	222.25	269.50	395.50
66	176.80	205.70	248.20	348.50	198.90	232.90	277.10	406.30
67	183.15	212.85	257.40	358.05	204.60	239.25	288.75	419.10
68	193.60	224.00	268.80	374.40	216.00	251.20	302.40	435.20
69	204.60	238.70	286.75	396.80	229.40	266.60	322.40	461.90
70	222.00	256.50	309.00	426.00	246.00	285.00	346.50	492.00
71	237.80	274.05	333.50	458.20	263.90	305.95	371.20	524.90
72	254.80	294.00	357.00	490.00	281.40	324.80	393.40	555.80
73	271.35	313.20	382.05	522.45	297.00	342.90	418.50	585.90
74	289.90	334.10	406.90	555.10	313.30	362.70	440.70	616.20
75	306.25	355.00	431.25	587.50	327.50	380.00	462.50	643.75
76	322.80	374.40	456.00	618.00	342.00	396.00	483.60	670.80
77	338.10	391.00	477.25	646.30	355.35	411.70	502.55	693.45
78	361.60	419.23	510.76	689.30	377.42	437.31	534.49	734.50
79	393.24	456.52	558.22	749.19	407.93	472.34	577.43	792.13
80	429.40				441.83			
81	466.69				477.99			
82	507.37				516.41			
83	551.44				558.22			
84	601.16				606.81			
85+								

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

Appendix C1

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

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	3.2% Simple Inflation				3.2% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	31.64	37.29	44.07	74.57	84.00	98.00	120.00	204.00
30	32.49	38.23	44.07	79.54	84.00	98.00	120.00	204.00
31	34.52	40.24	46.10	84.51	84.00	98.00	120.00	204.00
32	34.52	42.26	48.19	86.99	84.00	98.00	120.00	204.00
33	36.55	44.27	50.29	91.96	84.00	98.00	120.00	204.00
34	38.59	46.28	52.38	96.94	84.00	98.00	120.00	204.00
35	40.62	46.28	54.48	99.42	84.00	98.00	120.00	204.00
36	42.65	48.29	58.67	104.39	84.00	98.00	120.00	204.00
37	44.68	52.32	60.77	109.36	84.00	98.00	120.00	204.00
38	46.71	54.33	62.86	114.33	84.00	98.00	120.00	204.00
39	48.74	56.34	67.05	121.79	84.00	98.00	120.00	204.00
40	50.77	58.35	69.15	122.00	84.00	98.00	120.00	204.00
41	53.01	60.62	71.54	122.00	84.00	98.00	120.00	204.00
42	55.28	62.90	76.07	122.00	84.00	98.00	120.00	204.00
43	56.00	66.00	78.00	122.00	84.00	98.00	120.00	204.00
44	56.00	66.00	78.00	122.00	84.00	98.00	120.00	204.00
45	63.10	73.32	85.46	156.11	96.00	114.00	138.00	234.00
46	67.58	77.83	87.97	158.00	96.00	114.00	138.00	234.00
47	69.97	80.26	92.65	158.00	96.00	114.00	138.00	234.00
48	72.00	84.83	97.36	158.00	96.00	114.00	138.00	234.00
49	72.00	86.00	99.94	158.00	96.00	114.00	138.00	234.00
50	77.83	90.50	107.19	172.00	102.00	120.00	146.00	246.00
51	82.53	97.45	110.66	182.00	108.00	126.00	152.00	256.00
52	85.57	98.61	117.82	190.00	112.00	130.00	158.00	266.00
53	90.60	103.77	119.68	202.00	116.00	138.00	166.00	274.00
54	95.29	110.75	127.28	210.00	122.00	144.00	172.00	284.00
55	98.48	114.21	134.64	222.00	126.00	148.00	180.00	294.00
56	101.67	117.55	140.59	230.00	132.00	154.00	188.00	302.00
57	106.79	125.12	148.43	242.00	138.00	160.00	194.00	312.00
58	111.93	130.41	156.32	252.00	142.00	166.00	202.00	322.00
59	121.21	138.08	164.38	264.00	148.00	174.00	210.00	332.00
60	124.65	144.07	172.48	278.00	156.00	182.00	220.00	346.00
61	132.50	153.94	183.38	284.70	159.90	185.25	224.25	351.00
62	144.03	166.11	193.72	294.50	165.30	191.90	231.80	355.30
63	149.85	173.90	205.34	301.55	168.35	196.10	238.65	364.45
64	156.60	180.00	217.80	311.40	176.40	203.40	246.60	370.80
65	161.00	187.25	225.75	322.00	182.00	210.00	253.75	379.75
66	168.30	193.80	234.60	331.50	190.40	219.30	265.20	391.00
67	174.90	201.30	242.55	341.55	198.00	227.70	273.90	400.95
68	184.00	211.20	254.40	356.80	206.40	236.80	288.00	419.20
69	195.30	224.75	272.80	379.75	221.65	252.65	306.90	443.30
70	211.50	241.50	292.50	406.50	237.00	270.00	330.00	474.00
71	229.10	259.55	316.10	437.90	255.20	290.00	352.35	506.05
72	243.60	277.20	340.20	470.40	270.20	308.00	378.00	537.60
73	260.55	297.00	363.15	500.85	286.20	326.70	399.60	567.00
74	278.20	317.20	387.40	534.30	302.90	344.50	422.50	596.70
75	293.75	336.25	411.25	565.00	317.50	362.50	443.75	623.75
76	309.60	354.00	434.40	594.00	331.20	378.00	464.40	649.20
77	325.45	371.45	455.40	621.00	343.85	392.15	483.00	671.60
78	348.04	397.76	488.16	664.44	364.99	416.97	513.02	711.90
79	379.68	433.92	532.23	722.07	394.37	452.00	555.96	767.27
80	412.45				428.27			
81	449.74				462.17			
82	489.29				499.46			
83	532.23				541.27			
84	579.69				587.60			
85+								

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

Appendix C1

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

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

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

Age	3.2% Simple Inflation				3.2% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	28.25	31.64	38.42	66.01	76.00	86.00	104.00	182.00
30	29.01	32.44	38.42	70.41	76.00	86.00	104.00	182.00
31	30.82	34.15	40.19	74.81	76.00	86.00	104.00	182.00
32	30.82	35.85	42.02	77.01	76.00	86.00	104.00	182.00
33	32.64	37.56	43.84	81.41	76.00	86.00	104.00	182.00
34	34.45	39.27	45.67	85.81	76.00	86.00	104.00	182.00
35	36.26	39.27	47.50	88.01	76.00	86.00	104.00	182.00
36	38.08	40.98	51.15	92.41	76.00	86.00	104.00	182.00
37	39.89	44.39	52.98	96.81	76.00	86.00	104.00	182.00
38	41.70	46.10	54.80	101.21	76.00	86.00	104.00	182.00
39	43.52	47.81	58.46	107.81	76.00	86.00	104.00	182.00
40	45.33	49.51	60.28	108.00	76.00	86.00	104.00	182.00
41	47.33	51.43	62.37	108.00	76.00	86.00	104.00	182.00
42	49.35	53.37	66.31	108.00	76.00	86.00	104.00	182.00
43	50.00	56.00	68.00	108.00	76.00	86.00	104.00	182.00
44	50.00	56.00	68.00	108.00	76.00	86.00	104.00	182.00
45	56.09	61.38	73.73	138.32	88.00	100.00	122.00	212.00
46	60.07	65.16	75.89	140.00	88.00	100.00	122.00	212.00
47	62.20	67.19	79.93	140.00	88.00	100.00	122.00	212.00
48	64.00	71.02	84.00	140.00	88.00	100.00	122.00	212.00
49	64.00	72.00	86.22	140.00	88.00	100.00	122.00	212.00
50	69.85	78.69	91.88	152.00	94.00	106.00	128.00	222.00
51	72.70	83.53	95.65	162.00	96.00	110.00	134.00	232.00
52	77.79	85.33	100.99	170.00	102.00	114.00	140.00	240.00
53	79.03	88.67	105.17	180.00	106.00	120.00	146.00	248.00
54	83.86	95.48	112.52	188.00	110.00	124.00	152.00	256.00
55	89.01	99.23	116.44	198.00	114.00	130.00	158.00	264.00
56	92.26	102.62	124.16	208.00	120.00	134.00	164.00	274.00
57	97.42	108.31	130.10	216.00	124.00	140.00	170.00	282.00
58	100.74	113.64	137.93	226.00	130.00	146.00	178.00	292.00
59	107.96	119.42	144.29	236.00	134.00	152.00	186.00	302.00
60	113.49	125.60	150.69	248.00	142.00	160.00	194.00	314.00
61	121.30	133.54	159.78	255.45	146.25	163.80	200.85	319.80
62	128.87	145.35	170.19	262.20	150.10	167.20	205.20	323.00
63	135.05	151.70	179.90	271.95	155.40	173.90	212.75	331.15
64	140.40	158.40	192.60	280.80	160.20	178.20	219.60	338.40
65	147.00	162.75	199.50	290.50	166.25	185.50	227.50	346.50
66	153.00	170.00	207.40	299.20	171.70	192.10	236.30	357.00
67	158.40	176.55	216.15	308.55	179.85	199.65	245.85	366.30
68	168.00	185.60	227.20	323.20	190.40	211.20	259.20	384.00
69	179.80	198.40	241.80	344.10	203.05	224.75	275.90	407.65
70	192.00	213.00	261.00	370.50	219.00	241.50	298.50	436.50
71	208.80	230.55	282.75	400.20	234.90	259.55	319.00	466.90
72	225.40	247.80	305.20	429.80	250.60	277.20	341.60	497.00
73	240.30	264.60	326.70	460.35	265.95	292.95	363.15	525.15
74	256.10	282.10	349.70	490.10	280.80	310.70	384.80	553.80
75	272.50	300.00	371.25	518.75	295.00	326.25	405.00	580.00
76	286.80	316.80	392.40	547.20	308.40	340.80	422.40	604.80
77	301.30	332.35	411.70	572.70	320.85	355.35	439.30	625.60
78	322.05	355.95	441.83	612.46	341.26	377.42	467.82	663.31
79	351.43	388.72	482.51	666.70	369.51	409.06	506.24	715.29
80	383.07				400.02			
81	418.10				432.79			
82	453.13				467.82			
83	493.81				506.24			
84	539.01				550.31			
85+								

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

Appendix C1

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

LTC2000 VA 4/00

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP
Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	3.2% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	138.00	154.00	206.00
41	138.00	154.00	206.00
42	138.00	154.00	206.00
43	138.00	154.00	206.00
44	138.00	154.00	206.00
45	156.00	174.00	232.00
46	156.00	174.00	232.00
47	156.00	174.00	232.00
48	156.00	174.00	232.00
49	156.00	174.00	232.00
50	166.00	184.00	242.00
51	170.00	188.00	248.00
52	174.00	190.00	256.00
53	180.00	196.00	262.00
54	186.00	200.00	268.00
55	188.00	204.00	272.00
56	196.00	212.00	284.00
57	208.00	224.00	298.00
58	222.00	234.00	316.00
59	236.00	250.00	336.00
60	250.00	266.00	356.00
61	257.40	274.95	368.55
62	264.10	285.00	380.00
63	271.95	296.00	394.05
64	282.60	309.60	406.80
65	290.50	320.25	420.00
66	300.90	331.50	433.50
67	310.20	343.20	445.50
68	324.80	360.00	464.00
69	345.65	384.40	492.90
70	363.00	412.50	525.00
71	378.45	439.35	546.65
72	393.40	469.00	571.20
73	411.75	499.50	598.05
74	434.20	530.40	627.90
75	461.25	561.25	660.00
76	494.40	589.20	699.60
77	530.15	616.40	747.50
78	579.69	659.92	818.12
79	640.71	718.68	907.39
80			
81			
82			
83			
84			
85+			

Preferred Rates

Age	3.2% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	130.00	146.00	194.00
41	130.00	146.00	194.00
42	130.00	146.00	194.00
43	130.00	146.00	194.00
44	130.00	146.00	194.00
45	146.00	164.00	218.00
46	146.00	164.00	218.00
47	146.00	164.00	218.00
48	146.00	164.00	218.00
49	146.00	164.00	218.00
50	152.00	172.00	228.00
51	158.00	176.00	232.00
52	162.00	180.00	238.00
53	168.00	184.00	244.00
54	172.00	188.00	250.00
55	178.00	192.00	258.00
56	186.00	198.00	268.00
57	196.00	208.00	280.00
58	206.00	220.00	296.00
59	220.00	232.00	314.00
60	230.00	244.00	328.00
61	234.00	249.60	335.40
62	239.40	258.40	342.00
63	244.20	264.55	351.50
64	248.40	271.80	358.20
65	252.00	278.25	365.75
66	260.10	289.00	377.40
67	272.25	301.95	396.00
68	286.40	318.40	417.60
69	302.25	337.90	437.10
70	316.50	360.00	456.00
71	329.15	381.35	475.60
72	341.60	407.40	497.00
73	357.75	436.05	521.10
74	377.00	462.80	546.00
75	402.50	487.50	573.75
76	430.80	513.60	608.40
77	462.30	537.05	649.75
78	505.11	575.17	713.03
79	557.09	624.89	789.87
80			
81			
82			
83			
84			
85+			

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

Appendix C2

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

LTC-96 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

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

Age	1.8% Simple Inflation				1.8% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
30	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
31	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
32	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
33	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
34	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
35	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
36	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
37	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
38	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
39	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
40	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
41	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
42	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
43	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
44	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
45	50.85	70.06	80.23	108.48	66.67	94.92	107.35	157.07
46	50.85	70.06	80.23	108.48	66.67	94.92	107.35	157.07
47	50.85	70.06	80.23	108.48	66.67	94.92	107.35	157.07
48	50.85	70.06	80.23	108.48	66.67	94.92	107.35	157.07
49	50.85	70.06	80.23	108.48	66.67	94.92	107.35	157.07
50	54.24	75.71	87.01	117.52	71.19	100.57	113.00	166.11
51	57.63	81.36	90.40	123.17	73.45	103.96	116.39	170.63
52	61.02	85.88	97.18	129.95	76.84	108.48	122.04	176.28
53	65.54	90.40	101.70	135.60	80.23	113.00	126.56	183.06
54	67.80	94.92	107.35	142.38	82.49	117.52	131.08	188.71
55	71.19	100.57	111.87	149.16	85.88	123.17	136.73	195.49
56	74.58	105.09	117.52	155.94	89.27	126.56	141.25	202.27
57	77.97	110.74	122.04	162.72	92.66	131.08	145.77	206.79
58	81.36	115.26	128.82	169.50	96.05	136.73	152.55	213.57
59	87.01	122.04	135.60	177.41	100.57	142.38	159.33	221.48
60	91.53	128.82	142.38	186.45	105.09	149.16	166.11	229.39
61	97.18	135.60	150.29	195.49	109.61	155.94	174.02	238.43
62	102.83	143.51	159.33	207.92	116.39	164.98	181.93	249.73
63	108.48	153.68	169.50	219.22	123.17	174.02	193.23	259.90
64	115.26	162.72	180.80	232.78	129.95	185.32	204.53	273.46
65	124.30	174.02	192.10	246.34	137.86	196.62	216.96	288.15
66	132.21	185.32	204.53	261.03	148.03	209.05	230.52	303.97
67	140.12	197.75	218.09	275.72	157.07	222.61	246.34	320.92
68	151.42	213.57	235.04	296.06	169.50	240.69	266.68	344.65
69	166.11	233.91	259.90	327.70	186.45	264.42	293.80	378.55
70	184.19	261.03	288.15	362.73	205.66	292.67	325.44	418.10
71	205.66	290.41	323.18	404.54	227.13	324.31	361.60	462.17
72	227.13	323.18	359.34	449.74	250.86	359.34	401.15	508.50
73	253.12	359.34	400.02	500.59	275.72	395.50	441.83	560.48
74	280.24	400.02	445.22	557.09	302.84	436.18	488.16	616.98
75	309.62	444.09	493.81	618.11	331.09	477.99	535.62	675.74
76	341.26	490.42	545.79	683.65	360.47	523.19	585.34	739.02
77	374.03	539.01	600.03	750.32	392.11	569.52	636.19	804.56
78	407.93	589.86	656.53	822.64	426.01	618.11	691.56	873.49
79	446.35	646.36	718.68	904.00	462.17	671.22	752.58	950.33
80	488.16	707.38	787.61	992.14	501.72	731.11	818.12	1035.08
81	533.36	774.05	861.06	1088.19	545.79	794.39	889.31	1127.74
82	581.95	844.11	940.16	1193.28	590.99	862.19	965.02	1229.44
83	636.19	924.34	1029.43	1317.58	644.10	939.03	1050.90	1346.96
84	699.47	1015.87	1132.26	1467.87	702.86	1027.17	1149.21	1490.47
85+	0	0	0	0	0	0	0	0

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

Appendix C2

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

LTC-96 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

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

Age	1.8% Simple Inflation				1.8% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
30	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
31	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
32	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
33	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
34	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
35	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
36	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
37	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
38	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
39	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
40	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
41	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
42	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
43	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
44	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
45	48.59	65.54	73.45	98.31	64.41	90.40	100.57	145.77
46	48.59	65.54	73.45	98.31	64.41	90.40	100.57	145.77
47	48.59	65.54	73.45	98.31	64.41	90.40	100.57	145.77
48	48.59	65.54	73.45	98.31	64.41	90.40	100.57	145.77
49	48.59	65.54	73.45	98.31	64.41	90.40	100.57	145.77
50	51.98	72.32	80.23	107.35	67.80	93.79	105.09	153.68
51	55.37	75.71	84.75	114.13	71.19	98.31	108.48	158.20
52	58.76	80.23	89.27	118.65	73.45	101.70	113.00	164.98
53	62.15	84.75	93.79	125.43	76.84	106.22	117.52	169.50
54	65.54	89.27	98.31	132.21	80.23	110.74	122.04	176.28
55	68.93	93.79	103.96	137.86	83.62	115.26	127.69	181.93
56	72.32	99.44	109.61	143.51	87.01	118.65	133.34	187.58
57	75.71	102.83	114.13	150.29	89.27	123.17	137.86	193.23
58	79.10	108.48	119.78	155.94	92.66	128.82	142.38	200.01
59	82.49	113.00	125.43	164.98	97.18	134.47	148.03	206.79
60	88.14	119.78	132.21	172.89	101.70	140.12	154.81	214.70
61	92.66	127.69	140.12	180.80	106.22	148.03	161.59	222.61
62	98.31	134.47	148.03	192.10	113.00	155.94	170.63	232.78
63	105.09	143.51	157.07	203.40	118.65	164.98	180.80	244.08
64	111.87	152.55	167.24	214.70	125.43	174.02	190.97	255.38
65	118.65	163.85	178.54	228.26	133.34	185.32	202.27	268.94
66	125.43	174.02	189.84	241.82	142.38	196.62	216.96	284.76
67	134.47	185.32	202.27	257.64	151.42	210.18	230.52	301.71
68	145.77	200.01	219.22	276.85	163.85	227.13	250.86	323.18
69	159.33	220.35	241.82	305.10	179.67	250.86	276.85	354.82
70	177.41	245.21	268.94	339.00	198.88	276.85	307.36	392.11
71	196.62	273.46	301.71	378.55	220.35	307.36	341.26	435.05
72	219.22	305.10	336.74	419.23	242.95	340.13	378.55	479.12
73	242.95	339.00	375.16	465.56	266.68	374.03	418.10	526.58
74	270.07	376.29	416.97	517.54	292.67	413.58	459.91	578.56
75	298.32	416.97	462.17	574.04	320.92	452.00	503.98	633.93
76	327.70	461.04	509.63	633.93	349.17	493.81	550.31	690.43
77	359.34	505.11	559.35	696.08	378.55	537.88	597.77	749.19
78	392.11	552.57	612.46	760.49	411.32	583.08	648.62	812.47
79	428.27	604.55	668.96	832.81	445.22	631.67	703.99	881.40
80	466.69				482.51			
81	508.50				522.06			
82	552.57				566.13			
83	603.42				613.59			
84	659.92				666.70			
85+								

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

Appendix C2

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

LTC-96 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

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

Age	1.8% Simple Inflation				1.8% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
30	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
31	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
32	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
33	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
34	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
35	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
36	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
37	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
38	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
39	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
40	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
41	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
42	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
43	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
44	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
45	44.07	57.63	63.28	84.75	58.76	79.10	88.14	127.69
46	44.07	57.63	63.28	84.75	58.76	79.10	88.14	127.69
47	44.07	57.63	63.28	84.75	58.76	79.10	88.14	127.69
48	44.07	57.63	63.28	84.75	58.76	79.10	88.14	127.69
49	44.07	57.63	63.28	84.75	58.76	79.10	88.14	127.69
50	47.46	62.15	68.93	92.66	62.15	83.62	91.53	135.60
51	50.85	65.54	73.45	98.31	64.41	85.88	96.05	140.12
52	53.11	70.06	77.97	102.83	66.67	90.40	100.57	145.77
53	55.37	74.58	81.36	108.48	68.93	92.66	103.96	151.42
54	58.76	76.84	85.88	114.13	72.32	97.18	108.48	155.94
55	61.02	81.36	89.27	119.78	75.71	100.57	111.87	161.59
56	64.41	84.75	94.92	126.56	77.97	105.09	116.39	167.24
57	67.80	89.27	99.44	131.08	81.36	109.61	120.91	171.76
58	70.06	94.92	103.96	137.86	83.62	113.00	125.43	177.41
59	74.58	98.31	109.61	143.51	88.14	118.65	131.08	184.19
60	79.10	103.96	115.26	151.42	91.53	124.30	136.73	190.97
61	83.62	110.74	123.17	159.33	97.18	131.08	143.51	198.88
62	89.27	117.52	129.95	168.37	101.70	136.73	150.29	206.79
63	94.92	125.43	138.99	178.54	107.35	144.64	159.33	216.96
64	100.57	133.34	148.03	189.84	114.13	154.81	169.50	228.26
65	107.35	142.38	157.07	201.14	120.91	163.85	180.80	240.69
66	114.13	152.55	167.24	213.57	128.82	175.15	193.23	255.38
67	120.91	163.85	179.67	227.13	136.73	186.45	205.66	270.07
68	131.08	176.28	194.36	246.34	148.03	202.27	223.74	291.54
69	143.51	194.36	215.83	270.07	162.72	222.61	248.60	319.79
70	159.33	216.96	239.56	301.71	180.80	247.47	276.85	353.69
71	177.41	242.95	268.94	337.87	200.01	275.72	308.49	392.11
72	198.88	270.07	300.58	375.16	220.35	306.23	342.39	433.92
73	220.35	301.71	335.61	416.97	244.08	336.74	377.42	476.86
74	244.08	335.61	374.03	463.30	266.68	370.64	416.97	523.19
75	268.94	371.77	413.58	511.89	291.54	406.80	456.52	570.65
76	294.93	409.06	456.52	563.87	317.53	444.09	497.20	621.50
77	323.18	448.61	500.59	616.98	343.52	481.38	540.14	673.48
78	352.56	490.42	546.92	673.48	371.77	522.06	586.47	726.59
79	384.20	535.62	596.64	735.63	402.28	566.13	635.06	787.61
80	416.97				435.05			
81	453.13				468.95			
82	491.55				505.11			
83	533.36				545.79			
84	579.69				590.99			
85+								

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

Appendix C2

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	1.8% Simple Inflation						1.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
30	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
31	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
32	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
33	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
34	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
35	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
36	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
37	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
38	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
39	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
40	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
41	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
42	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
43	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
44	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
45	50.85	65.54	70.06	80.23	100.57	108.48	66.67	83.62	92.66	102.83	124.30	137.86
46	50.85	65.54	70.06	80.23	100.57	108.48	66.67	83.62	92.66	102.83	124.30	137.86
47	50.85	65.54	70.06	80.23	100.57	108.48	66.67	83.62	92.66	102.83	124.30	137.86
48	50.85	65.54	70.06	80.23	100.57	108.48	66.67	83.62	92.66	102.83	124.30	137.86
49	50.85	65.54	70.06	80.23	100.57	108.48	66.67	83.62	92.66	102.83	124.30	137.86
50	54.24	72.32	75.71	87.01	109.61	117.52	71.19	89.27	98.31	108.48	129.95	143.51
51	57.63	75.71	81.36	90.40	115.26	123.17	73.45	91.53	100.57	110.74	133.34	146.90
52	61.02	79.10	85.88	97.18	119.78	129.95	76.84	93.79	102.83	113.00	136.73	151.42
53	65.54	82.49	90.40	101.70	124.30	135.60	80.23	96.05	106.22	116.39	140.12	154.81
54	67.80	85.88	94.92	107.35	129.95	142.38	82.49	99.44	109.61	118.65	143.51	158.20
55	71.19	89.27	100.57	111.87	134.47	149.16	85.88	101.70	111.87	120.91	146.90	161.59
56	74.58	92.66	103.96	117.52	140.12	154.81	89.27	106.22	116.39	125.43	151.42	168.37
57	77.97	97.18	108.48	122.04	146.90	160.46	92.66	111.87	123.17	132.21	159.33	176.28
58	81.36	101.70	113.00	128.82	152.55	167.24	96.05	117.52	131.08	138.99	169.50	187.58
59	87.01	106.22	117.52	135.60	159.33	174.02	100.57	124.30	140.12	148.03	179.67	198.88
60	91.53	110.74	122.04	142.38	166.11	180.80	105.09	132.21	148.03	157.07	190.97	211.31
61	97.18	116.39	128.82	150.29	174.02	188.71	109.61	138.99	155.94	167.24	202.27	223.74
62	102.83	124.30	136.73	159.33	184.19	198.88	116.39	146.90	164.98	177.41	214.70	237.30
63	108.48	133.34	148.03	169.50	194.36	210.18	123.17	154.81	174.02	189.84	228.26	251.99
64	115.26	143.51	159.33	180.80	206.79	223.74	129.95	164.98	185.32	203.40	242.95	267.81
65	124.30	153.68	171.76	192.10	220.35	237.30	137.86	174.02	196.62	216.96	258.77	284.76
66	132.21	164.98	185.32	204.53	236.17	254.25	148.03	186.45	209.05	230.52	276.85	301.71
67	140.12	178.54	197.75	218.09	256.51	275.72	157.07	201.14	222.61	246.34	299.45	319.79
68	151.42	193.23	213.57	235.04	280.24	296.06	169.50	216.96	240.69	266.68	324.31	343.52
69	163.85	209.05	233.91	259.90	306.23	327.70	185.32	236.17	264.42	293.80	352.56	376.29
70	177.41	226.00	255.38	288.15	334.48	362.73	201.14	254.25	287.02	325.44	380.81	414.71
71	193.23	244.08	273.46	317.53	364.99	394.37	219.22	274.59	308.49	358.21	412.45	446.35
72	211.31	264.42	293.80	353.69	401.15	431.66	238.43	298.32	332.22	396.63	449.74	483.64
73	231.65	289.28	319.79	393.24	442.96	474.60	258.77	324.31	361.60	438.44	491.55	524.32
74	253.12	317.53	351.43	438.44	490.42	522.06	279.11	353.69	395.50	483.64	537.88	571.78
75	274.59	349.17	394.37	485.90	541.27	575.17	300.58	385.33	437.31	531.10	589.86	624.89
76	297.19	388.72	448.61	537.88	601.16	640.71	323.18	423.75	488.16	581.95	648.62	690.43
77	322.05	436.18	511.89	594.38	672.35	720.94	346.91	467.82	545.79	635.06	718.68	769.53
78	349.17	489.29	578.56	655.40	751.45	810.21	372.90	517.54	607.94	691.56	795.52	857.67
79	378.55	544.66	646.36	718.68	833.94	904.00	401.15	568.39	671.22	752.58	875.75	950.33
80	413.58	601.16					435.05	621.50				
81	457.65	659.92					475.73	678.00				
82	508.50	722.07					524.32	736.76				
83	565.00	786.48					578.56	797.78				
84	627.15	853.15					637.32	861.06				
85+												

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

Appendix C2

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	1.8% Simple Inflation						1.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
30	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
31	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
32	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
33	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
34	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
35	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
36	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
37	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
38	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
39	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
40	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
41	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
42	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
43	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
44	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
45	48.59	61.02	65.54	73.45	91.53	98.31	64.41	80.23	90.40	98.31	118.65	129.95
46	48.59	61.02	65.54	73.45	91.53	98.31	64.41	80.23	90.40	98.31	118.65	129.95
47	48.59	61.02	65.54	73.45	91.53	98.31	64.41	80.23	90.40	98.31	118.65	129.95
48	48.59	61.02	65.54	73.45	91.53	98.31	64.41	80.23	90.40	98.31	118.65	129.95
49	48.59	61.02	65.54	73.45	91.53	98.31	64.41	80.23	90.40	98.31	118.65	129.95
50	51.98	67.80	72.32	80.23	100.57	107.35	67.80	85.88	93.79	103.96	124.30	136.73
51	55.37	71.19	75.71	84.75	105.09	114.13	71.19	88.14	96.05	106.22	127.69	140.12
52	58.76	74.58	80.23	89.27	110.74	118.65	73.45	90.40	99.44	108.48	129.95	143.51
53	62.15	77.97	84.75	93.79	115.26	125.43	76.84	93.79	101.70	110.74	133.34	148.03
54	65.54	81.36	89.27	98.31	119.78	132.21	80.23	96.05	105.09	114.13	136.73	151.42
55	68.93	84.75	93.79	103.96	125.43	137.86	83.62	98.31	108.48	116.39	141.25	155.94
56	72.32	88.14	97.18	109.61	129.95	143.51	87.01	102.83	111.87	120.91	145.77	161.59
57	75.71	91.53	101.70	114.13	136.73	150.29	89.27	107.35	118.65	126.56	153.68	170.63
58	79.10	96.05	106.22	119.78	143.51	155.94	92.66	113.00	125.43	134.47	162.72	180.80
59	82.49	100.57	111.87	125.43	150.29	164.98	97.18	119.78	132.21	142.38	174.02	192.10
60	88.14	106.22	116.39	132.21	157.07	172.89	101.70	125.43	140.12	150.29	184.19	203.40
61	92.66	111.87	123.17	140.12	164.98	180.80	106.22	132.21	148.03	159.33	194.36	214.70
62	98.31	118.65	132.21	148.03	175.15	190.97	113.00	138.99	155.94	168.37	205.66	227.13
63	105.09	127.69	141.25	157.07	185.32	202.27	118.65	146.90	164.98	179.67	216.96	240.69
64	111.87	136.73	152.55	167.24	196.62	213.57	125.43	155.94	174.02	190.97	230.52	254.25
65	118.65	146.90	163.85	178.54	207.92	226.00	133.34	166.11	185.32	202.27	244.08	268.94
66	125.43	158.20	174.02	189.84	222.61	241.82	142.38	177.41	196.62	216.96	259.90	284.76
67	134.47	170.63	185.32	202.27	240.69	257.64	151.42	192.10	210.18	230.52	280.24	301.71
68	145.77	186.45	200.01	219.22	262.16	276.85	163.85	209.05	227.13	250.86	303.97	323.18
69	159.33	202.27	220.35	241.82	285.89	305.10	179.67	227.13	250.86	276.85	331.09	354.82
70	176.28	219.22	245.21	268.94	311.88	339.00	198.88	247.47	276.85	307.36	360.47	392.11
71	192.10	237.30	264.42	301.71	343.52	370.64	216.96	268.94	299.45	341.26	392.11	424.88
72	210.18	258.77	287.02	336.74	379.68	407.93	237.30	292.67	325.44	378.55	429.40	463.30
73	230.52	282.50	313.01	375.16	421.49	450.87	257.64	318.66	354.82	418.10	472.34	506.24
74	251.99	309.62	343.52	416.97	467.82	498.33	277.98	348.04	388.72	459.91	517.54	552.57
75	272.33	340.13	381.94	462.17	516.41	550.31	299.45	378.55	426.01	503.98	566.13	603.42
76	294.93	376.29	428.27	509.63	570.65	609.07	322.05	412.45	470.08	550.31	619.24	662.18
77	318.66	419.23	483.64	559.35	632.80	678.00	345.78	453.13	520.93	597.77	679.13	728.85
78	345.78	466.69	543.53	612.46	699.47	752.58	370.64	497.20	575.17	648.62	744.67	803.43
79	374.03	517.54	604.55	668.96	770.66	832.81	397.76	542.40	631.67	703.99	813.60	881.40
80	407.93	569.52					429.40	592.12				
81	448.61	623.76					468.95	644.10				
82	497.20	682.52					514.15	699.47				
83	550.31	742.41					565.00	757.10				
84	607.94	805.69					620.37	818.12				
85+												

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

Appendix C2

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	1.8% Simple Inflation						1.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
30	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
31	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
32	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
33	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
34	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
35	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
36	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
37	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
38	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
39	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
40	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
41	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
42	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
43	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
44	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
45	44.07	54.24	57.63	63.28	77.97	84.75	58.76	71.19	77.97	85.88	103.96	114.13
46	44.07	54.24	57.63	63.28	77.97	84.75	58.76	71.19	77.97	85.88	103.96	114.13
47	44.07	54.24	57.63	63.28	77.97	84.75	58.76	71.19	77.97	85.88	103.96	114.13
48	44.07	54.24	57.63	63.28	77.97	84.75	58.76	71.19	77.97	85.88	103.96	114.13
49	44.07	54.24	57.63	63.28	77.97	84.75	58.76	71.19	77.97	85.88	103.96	114.13
50	47.46	59.89	62.15	68.93	85.88	92.66	62.15	75.71	82.49	90.40	109.61	120.91
51	50.85	62.15	65.54	73.45	90.40	98.31	64.41	77.97	84.75	92.66	111.87	124.30
52	53.11	65.54	70.06	77.97	94.92	102.83	66.67	80.23	87.01	94.92	115.26	127.69
53	55.37	67.80	74.58	81.36	99.44	108.48	68.93	82.49	89.27	97.18	117.52	131.08
54	58.76	71.19	76.84	85.88	103.96	114.13	72.32	84.75	91.53	99.44	120.91	134.47
55	61.02	73.45	81.36	89.27	108.48	119.78	75.71	87.01	94.92	101.70	124.30	137.86
56	64.41	76.84	84.75	94.92	113.00	126.56	77.97	90.40	98.31	106.22	128.82	143.51
57	67.80	80.23	88.14	99.44	118.65	131.08	81.36	94.92	103.96	111.87	136.73	151.42
58	70.06	84.75	92.66	103.96	124.30	137.86	83.62	100.57	110.74	118.65	144.64	160.46
59	74.58	88.14	97.18	109.61	131.08	143.51	88.14	106.22	117.52	125.43	153.68	170.63
60	79.10	92.66	101.70	115.26	137.86	151.42	91.53	111.87	124.30	133.34	162.72	180.80
61	83.62	98.31	107.35	123.17	144.64	159.33	97.18	117.52	131.08	141.25	171.76	190.97
62	89.27	105.09	114.13	129.95	153.68	167.24	101.70	124.30	136.73	150.29	183.06	202.27
63	94.92	111.87	123.17	138.99	162.72	177.41	107.35	131.08	144.64	159.33	193.23	214.70
64	100.57	120.91	132.21	148.03	172.89	188.71	114.13	138.99	154.81	169.50	205.66	227.13
65	107.35	128.82	142.38	157.07	183.06	200.01	120.91	148.03	163.85	180.80	218.09	240.69
66	114.13	138.99	152.55	167.24	196.62	213.57	128.82	158.20	175.15	193.23	232.78	255.38
67	120.91	151.42	163.85	179.67	212.44	227.13	136.73	171.76	186.45	205.66	251.99	270.07
68	131.08	164.98	176.28	194.36	231.65	246.34	148.03	186.45	202.27	223.74	273.46	291.54
69	143.51	179.67	194.36	215.83	254.25	270.07	162.72	204.53	222.61	248.60	298.32	319.79
70	158.20	194.36	216.96	239.56	277.98	301.71	180.80	222.61	247.47	276.85	324.31	353.69
71	172.89	211.31	235.04	268.94	306.23	329.96	197.75	241.82	268.94	308.49	353.69	383.07
72	189.84	230.52	254.25	300.58	339.00	363.86	215.83	263.29	292.67	342.39	387.59	416.97
73	207.92	251.99	277.98	335.61	376.29	402.28	233.91	287.02	318.66	377.42	426.01	455.39
74	227.13	276.85	306.23	374.03	416.97	444.09	253.12	313.01	349.17	416.97	466.69	497.20
75	245.21	303.97	340.13	413.58	461.04	490.42	272.33	341.26	383.07	456.52	510.76	543.53
76	265.55	336.74	381.94	456.52	509.63	543.53	292.67	372.90	423.75	497.20	559.35	596.64
77	287.02	374.03	430.53	500.59	563.87	603.42	314.14	407.93	468.95	540.14	612.46	655.40
78	310.75	415.84	482.51	546.92	621.50	667.83	335.61	447.48	516.41	586.47	670.09	719.81
79	335.61	459.91	535.62	596.64	682.52	735.63	359.34	488.16	566.13	635.06	729.98	787.61
80	364.99	505.11					387.59	529.97				
81	400.02	552.57					420.36	575.17				
82	440.70	601.16					458.78	622.63				
83	484.77	653.14					501.72	672.35				
84	533.36	707.38					548.05	724.33				
85+												

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

Appendix C2

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	1.8% Simple Inflation						1.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
30	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
31	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
32	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
33	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
34	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
35	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
36	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
37	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
38	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
39	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
40	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
41	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
42	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
43	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
44	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
45	48.59	62.15	68.93	76.84	94.92	106.22	65.54	79.10	87.01	97.18	117.52	128.82
46	48.59	62.15	68.93	76.84	94.92	106.22	65.54	79.10	87.01	97.18	117.52	128.82
47	48.59	62.15	68.93	76.84	94.92	106.22	65.54	79.10	87.01	97.18	117.52	128.82
48	48.59	62.15	68.93	76.84	94.92	106.22	65.54	79.10	87.01	97.18	117.52	128.82
49	48.59	62.15	68.93	76.84	94.92	106.22	65.54	79.10	87.01	97.18	117.52	128.82
50	53.11	67.80	74.58	84.75	103.96	115.26	70.06	82.49	90.40	101.70	122.04	137.86
51	56.50	71.19	80.23	89.27	108.48	120.91	72.32	85.88	93.79	103.96	125.43	137.86
52	58.76	74.58	83.62	92.66	113.00	125.43	73.45	88.14	96.05	106.22	127.69	141.25
53	61.02	77.97	88.14	97.18	117.52	129.95	75.71	90.40	99.44	108.48	131.08	144.64
54	64.41	81.36	91.53	100.57	122.04	135.60	77.97	92.66	101.70	111.87	134.47	148.03
55	66.67	83.62	94.92	105.09	126.56	140.12	80.23	96.05	105.09	114.13	137.86	152.55
56	70.06	87.01	98.31	109.61	132.21	145.77	83.62	99.44	109.61	117.52	142.38	158.20
57	73.45	90.40	101.70	114.13	136.73	150.29	85.88	105.09	116.39	123.17	149.16	166.11
58	76.84	93.79	105.09	119.78	142.38	155.94	89.27	109.61	122.04	129.95	158.20	175.15
59	80.23	98.31	108.48	125.43	148.03	161.59	92.66	115.26	129.95	137.86	167.24	185.32
60	84.75	101.70	111.87	131.08	152.55	166.11	97.18	120.91	136.73	144.64	175.15	194.36
61	88.14	106.22	117.52	136.73	159.33	172.89	100.57	126.56	142.38	151.42	184.19	203.40
62	92.66	111.87	123.17	143.51	166.11	179.67	103.96	132.21	149.16	160.46	193.23	213.57
63	97.18	118.65	131.08	151.42	174.02	187.58	109.61	138.99	155.94	169.50	203.40	224.87
64	102.83	125.43	140.12	159.33	181.93	196.62	114.13	144.64	163.85	178.54	213.57	236.17
65	108.48	133.34	149.16	167.24	190.97	206.79	119.78	151.42	170.63	188.71	224.87	247.47
66	114.13	143.51	160.46	177.41	203.40	220.35	126.56	160.46	180.80	201.14	239.56	263.29
67	122.04	154.81	174.02	190.97	221.48	239.56	136.73	172.89	195.49	216.96	258.77	283.63
68	131.08	167.24	189.84	207.92	242.95	263.29	148.03	187.58	212.44	236.17	281.37	308.49
69	142.38	181.93	205.66	228.26	266.68	289.28	160.46	204.53	230.52	257.64	306.23	334.48
70	154.81	196.62	222.61	250.86	290.41	315.27	175.15	221.48	249.73	283.63	331.09	360.47
71	168.37	212.44	238.43	276.85	317.53	343.52	190.97	239.56	268.94	311.88	359.34	388.72
72	185.32	230.52	256.51	307.36	349.17	376.29	207.92	259.90	289.28	344.65	390.98	420.36
73	202.27	251.99	277.98	342.39	385.33	412.45	224.87	282.50	314.14	381.94	427.14	456.52
74	220.35	275.72	306.23	381.94	426.01	454.26	244.08	307.36	343.52	421.49	467.82	497.20
75	238.43	303.97	343.52	422.62	471.21	500.59	262.16	335.61	380.81	462.17	513.02	543.53
76	258.77	337.87	390.98	467.82	523.19	557.09	281.37	368.38	424.88	506.24	565.00	600.03
77	280.24	379.68	445.22	517.54	585.34	627.15	301.71	406.80	475.73	552.57	624.89	668.96
78	303.97	426.01	503.98	569.52	653.14	705.12	324.31	449.74	528.84	602.29	691.56	746.93
79	329.96	473.47	562.74	624.89	725.46	786.48	349.17	494.94	584.21	654.27	761.62	827.16
80	360.47	523.19					378.55	541.27				
81	397.76	575.17					414.71	589.86				
82	441.83	628.28					456.52	640.71				
83	491.55	683.65					503.98	693.82				
84	545.79	741.28					554.83	749.19				
85+												

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

Appendix C2

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	1.8% Simple Inflation						1.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
30	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
31	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
32	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
33	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
34	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
35	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
36	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
37	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
38	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
39	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
40	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
41	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
42	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
43	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
44	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
45	47.46	57.63	64.41	71.19	87.01	96.05	63.28	75.71	83.62	92.66	110.74	120.91
46	47.46	57.63	64.41	71.19	87.01	96.05	63.28	75.71	83.62	92.66	110.74	120.91
47	47.46	57.63	64.41	71.19	87.01	96.05	63.28	75.71	83.62	92.66	110.74	120.91
48	47.46	57.63	64.41	71.19	87.01	96.05	63.28	75.71	83.62	92.66	110.74	120.91
49	47.46	57.63	64.41	71.19	87.01	96.05	63.28	75.71	83.62	92.66	110.74	120.91
50	50.85	64.41	71.19	79.10	94.92	105.09	66.67	80.23	88.14	97.18	116.39	129.95
51	54.24	66.67	74.58	82.49	99.44	109.61	70.06	82.49	90.40	99.44	118.65	129.95
52	56.50	70.06	77.97	85.88	103.96	114.13	72.32	84.75	92.66	101.70	122.04	133.34
53	59.89	73.45	81.36	90.40	108.48	119.78	74.58	87.01	96.05	103.96	125.43	137.86
54	62.15	75.71	84.75	93.79	113.00	124.30	76.84	90.40	98.31	107.35	128.82	141.25
55	64.41	79.10	88.14	97.18	117.52	129.95	79.10	92.66	101.70	109.61	132.21	145.77
56	67.80	82.49	91.53	101.70	122.04	134.47	81.36	96.05	106.22	113.00	137.86	152.55
57	71.19	85.88	94.92	106.22	127.69	141.25	83.62	100.57	110.74	118.65	144.64	160.46
58	74.58	89.27	99.44	111.87	133.34	146.90	87.01	105.09	116.39	125.43	152.55	169.50
59	77.97	93.79	103.96	116.39	138.99	152.55	90.40	110.74	123.17	132.21	160.46	178.54
60	81.36	97.18	107.35	122.04	144.64	159.33	93.79	115.26	128.82	138.99	169.50	187.58
61	84.75	101.70	113.00	127.69	150.29	164.98	97.18	120.91	134.47	145.77	176.28	196.62
62	89.27	107.35	118.65	133.34	158.20	172.89	100.57	125.43	141.25	152.55	185.32	205.66
63	93.79	113.00	125.43	140.12	164.98	179.67	105.09	131.08	146.90	159.33	193.23	214.70
64	98.31	119.78	134.47	148.03	172.89	188.71	110.74	137.86	153.68	167.24	202.27	223.74
65	102.83	127.69	142.38	154.81	180.80	196.62	116.39	143.51	161.59	176.28	212.44	233.91
66	109.61	136.73	152.55	164.98	192.10	209.05	123.17	152.55	170.63	186.45	223.74	247.47
67	118.65	148.03	166.11	177.41	206.79	226.00	133.34	164.98	185.32	201.14	241.82	266.68
68	128.82	161.59	180.80	193.23	226.00	246.34	144.64	180.80	202.27	220.35	263.29	289.28
69	140.12	175.15	196.62	212.44	248.60	270.07	158.20	197.75	221.48	241.82	287.02	314.14
70	153.68	190.97	213.57	233.91	272.33	294.93	172.89	214.70	240.69	267.81	313.01	341.26
71	167.24	206.79	230.52	259.90	298.32	323.18	188.71	233.91	261.03	296.06	341.26	369.51
72	184.19	224.87	249.73	291.54	331.09	355.95	206.79	254.25	283.63	328.83	374.03	403.41
73	201.14	246.34	272.33	326.57	367.25	393.24	223.74	277.98	309.62	363.86	411.32	440.70
74	219.22	270.07	299.45	363.86	406.80	433.92	242.95	302.84	337.87	400.02	450.87	481.38
75	237.30	296.06	332.22	402.28	449.74	479.12	261.03	328.83	370.64	438.44	492.68	525.45
76	256.51	326.57	372.90	442.96	497.20	529.97	280.24	359.34	409.06	477.99	539.01	576.30
77	277.98	364.99	420.36	487.03	550.31	589.86	300.58	394.37	453.13	520.93	590.99	635.06
78	300.58	405.67	472.34	533.36	609.07	655.40	323.18	431.66	500.59	565.00	648.62	699.47
79	325.44	449.74	525.45	581.95	670.09	724.33	346.91	472.34	549.18	612.46	708.51	767.27
80	354.82	494.94					374.03	515.28				
81	390.98	543.53					407.93	560.48				
82	431.66	593.25					447.48	607.94				
83	477.99	646.36					491.55	658.79				
84	528.84	700.60					540.14	711.90				
85+												

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

Appendix C2

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

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	1.8% Simple Inflation						1.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
30	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
31	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
32	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
33	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
34	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
35	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
36	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
37	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
38	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
39	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
40	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
41	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
42	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
43	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
44	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
45	41.81	50.85	56.50	61.02	73.45	81.36	57.63	67.80	72.32	80.23	97.18	107.35
46	41.81	50.85	56.50	61.02	73.45	81.36	57.63	67.80	72.32	80.23	97.18	107.35
47	41.81	50.85	56.50	61.02	73.45	81.36	57.63	67.80	72.32	80.23	97.18	107.35
48	41.81	50.85	56.50	61.02	73.45	81.36	57.63	67.80	72.32	80.23	97.18	107.35
49	41.81	50.85	56.50	61.02	73.45	81.36	57.63	67.80	72.32	80.23	97.18	107.35
50	46.33	56.50	61.02	66.67	81.36	90.40	61.02	71.19	75.71	84.75	101.70	115.26
51	48.59	58.76	64.41	70.06	84.75	94.92	63.28	73.45	77.97	87.01	105.09	115.26
52	50.85	61.02	67.80	73.45	89.27	99.44	65.54	74.58	80.23	89.27	107.35	118.65
53	53.11	64.41	71.19	76.84	93.79	102.83	67.80	76.84	82.49	91.53	110.74	122.04
54	55.37	66.67	73.45	80.23	97.18	108.48	68.93	79.10	85.88	93.79	114.13	125.43
55	57.63	68.93	76.84	83.62	101.70	113.00	71.19	82.49	89.27	96.05	117.52	129.95
56	59.89	72.32	79.10	88.14	106.22	117.52	73.45	84.75	92.66	99.44	122.04	135.60
57	63.28	75.71	82.49	91.53	110.74	123.17	75.71	89.27	97.18	103.96	127.69	142.38
58	66.67	79.10	85.88	96.05	116.39	127.69	77.97	93.79	102.83	110.74	134.47	150.29
59	68.93	82.49	89.27	101.70	120.91	133.34	81.36	98.31	108.48	116.39	142.38	158.20
60	72.32	85.88	93.79	106.22	126.56	138.99	84.75	102.83	114.13	122.04	150.29	167.24
61	75.71	89.27	97.18	110.74	132.21	144.64	87.01	107.35	119.78	128.82	157.07	175.15
62	80.23	93.79	102.83	116.39	137.86	151.42	90.40	111.87	125.43	135.60	164.98	183.06
63	84.75	99.44	109.61	123.17	144.64	158.20	94.92	117.52	131.08	142.38	172.89	190.97
64	89.27	106.22	116.39	129.95	152.55	166.11	99.44	123.17	136.73	149.16	180.80	200.01
65	93.79	111.87	124.30	136.73	159.33	174.02	105.09	128.82	142.38	157.07	189.84	209.05
66	99.44	119.78	133.34	144.64	169.50	184.19	111.87	136.73	151.42	167.24	201.14	221.48
67	106.22	131.08	144.64	155.94	183.06	200.01	120.91	148.03	163.85	180.80	216.96	239.56
68	115.26	142.38	159.33	170.63	200.01	218.09	131.08	161.59	179.67	197.75	236.17	259.90
69	125.43	155.94	174.02	188.71	220.35	239.56	143.51	177.41	197.75	216.96	258.77	283.63
70	137.86	169.50	188.71	207.92	241.82	262.16	157.07	193.23	215.83	240.69	282.50	307.36
71	150.29	184.19	204.53	232.78	266.68	288.15	171.76	210.18	233.91	267.81	308.49	333.35
72	164.98	201.14	221.48	261.03	294.93	316.40	187.58	229.39	254.25	297.19	337.87	363.86
73	180.80	219.22	241.82	291.54	327.70	350.30	203.40	249.73	276.85	328.83	370.64	396.63
74	197.75	240.69	266.68	325.44	362.73	386.46	220.35	272.33	303.97	362.73	405.67	432.79
75	213.57	264.42	296.06	359.34	401.15	427.14	237.30	297.19	333.35	396.63	444.09	473.47
76	230.52	292.67	332.22	396.63	444.09	472.34	254.25	324.31	368.38	432.79	485.90	518.67
77	249.73	325.44	374.03	435.05	490.42	524.32	272.33	354.82	407.93	471.21	532.23	570.65
78	270.07	361.60	419.23	475.73	541.27	580.82	292.67	388.72	449.74	510.76	583.08	627.15
79	291.54	400.02	465.56	518.67	594.38	639.58	313.01	423.75	492.68	552.57	635.06	684.78
80	317.53	439.57					336.74	461.04				
81	348.04	480.25					366.12	500.59				
82	383.07	523.19					398.89	541.27				
83	421.49	568.39					436.18	585.34				
84	463.30	614.72					476.86	629.41				
85+												

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

Appendix C2

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

NH-99 VA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	1.8% Simple Inflation						1.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
30	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
31	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
32	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
33	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
34	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
35	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
36	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
37	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
38	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
39	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
40	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
41	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
42	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
43	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
44	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
45	36.16	47.46	50.85	57.63	72.32	77.97	48.59	59.89	66.67	74.58	89.27	99.44
46	36.16	47.46	50.85	57.63	72.32	77.97	48.59	59.89	66.67	74.58	89.27	99.44
47	36.16	47.46	50.85	57.63	72.32	77.97	48.59	59.89	66.67	74.58	89.27	99.44
48	36.16	47.46	50.85	57.63	72.32	77.97	48.59	59.89	66.67	74.58	89.27	99.44
49	36.16	47.46	50.85	57.63	72.32	77.97	48.59	59.89	66.67	74.58	89.27	99.44
50	39.55	51.98	54.24	63.28	79.10	84.75	50.85	64.41	71.19	77.97	93.79	103.96
51	41.81	54.24	58.76	65.54	83.62	89.27	53.11	65.54	72.32	80.23	96.05	106.22
52	44.07	57.63	62.15	70.06	87.01	93.79	55.37	67.80	74.58	81.36	98.31	109.61
53	47.46	59.89	65.54	73.45	89.27	98.31	57.63	68.93	76.84	83.62	101.70	111.87
54	48.59	62.15	68.93	77.97	93.79	102.83	59.89	72.32	79.10	85.88	103.96	114.13
55	50.85	64.41	72.32	80.23	97.18	107.35	62.15	73.45	80.23	87.01	106.22	116.39
56	55.37	67.80	76.84	87.01	102.83	114.13	65.54	77.97	85.88	92.66	111.87	124.30
57	58.76	73.45	82.49	92.66	110.74	122.04	70.06	84.75	93.79	100.57	120.91	133.34
58	63.28	79.10	88.14	100.57	118.65	129.95	74.58	91.53	101.70	108.48	132.21	145.77
59	68.93	84.75	93.79	108.48	126.56	138.99	80.23	99.44	111.87	117.52	143.51	158.20
60	74.58	89.27	98.31	115.26	134.47	145.77	84.75	107.35	119.78	126.56	154.81	170.63
61	79.10	94.92	105.09	122.04	142.38	153.68	89.27	113.00	127.69	136.73	164.98	181.93
62	84.75	101.70	111.87	131.08	151.42	163.85	96.05	120.91	135.60	145.77	176.28	194.36
63	89.27	109.61	122.04	140.12	160.46	174.02	101.70	127.69	143.51	157.07	188.71	207.92
64	96.05	118.65	132.21	150.29	171.76	185.32	107.35	136.73	153.68	168.37	201.14	221.48
65	102.83	127.69	142.38	159.33	183.06	196.62	114.13	144.64	162.72	179.67	214.70	236.17
66	109.61	136.73	153.68	169.50	195.49	211.31	123.17	154.81	174.02	190.97	229.39	250.86
67	116.39	148.03	163.85	180.80	212.44	228.26	129.95	167.24	184.19	204.53	248.60	265.55
68	125.43	160.46	177.41	195.49	232.78	245.21	140.12	179.67	200.01	221.48	268.94	284.76
69	135.60	172.89	194.36	215.83	254.25	272.33	153.68	195.49	219.22	244.08	292.67	311.88
70	146.90	187.58	212.44	239.56	277.98	300.58	167.24	211.31	238.43	270.07	316.40	344.65
71	160.46	203.40	227.13	264.42	303.97	327.70	181.93	228.26	256.51	298.32	343.52	370.64
72	176.28	220.35	245.21	294.93	334.48	360.47	198.88	248.60	276.85	331.09	375.16	403.41
73	193.23	241.82	267.81	328.83	370.64	396.63	215.83	271.20	302.84	366.12	411.32	438.44
74	212.44	265.55	294.93	367.25	411.32	437.31	233.91	296.06	331.09	405.67	450.87	479.12
75	230.52	292.67	331.09	406.80	454.26	482.51	251.99	323.18	366.12	445.22	494.94	524.32
76	248.60	325.44	376.29	450.87	503.98	536.75	271.20	354.82	409.06	488.16	543.53	578.56
77	270.07	366.12	429.40	498.33	563.87	604.55	290.41	392.11	457.65	532.23	602.29	645.23
78	292.67	410.19	484.77	549.18	629.41	679.13	313.01	433.92	509.63	579.69	666.70	718.68
79	317.53	456.52	542.40	602.29	699.47	758.23	336.74	476.86	562.74	630.54	734.50	796.65
80	346.91	503.98					364.99	520.93				
81	384.20	553.70					398.89	568.39				
82	426.01	605.68					439.57	618.11				
83	473.47	658.79					484.77	668.96				
84	525.45	715.29					534.49	722.07				
85+												

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

Appendix C2

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

NH-99 VA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	1.8% Simple Inflation						1.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
30	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
31	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
32	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
33	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
34	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
35	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
36	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
37	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
38	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
39	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
40	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
41	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
42	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
43	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
44	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
45	35.03	45.20	49.72	55.37	68.93	76.84	47.46	57.63	63.28	70.06	84.75	92.66
46	35.03	45.20	49.72	55.37	68.93	76.84	47.46	57.63	63.28	70.06	84.75	92.66
47	35.03	45.20	49.72	55.37	68.93	76.84	47.46	57.63	63.28	70.06	84.75	92.66
48	35.03	45.20	49.72	55.37	68.93	76.84	47.46	57.63	63.28	70.06	84.75	92.66
49	35.03	45.20	49.72	55.37	68.93	76.84	47.46	57.63	63.28	70.06	84.75	92.66
50	38.42	48.59	54.24	61.02	74.58	83.62	50.85	59.89	65.54	73.45	88.14	97.18
51	40.68	50.85	57.63	64.41	77.97	87.01	51.98	62.15	67.80	74.58	90.40	99.44
52	42.94	54.24	59.89	66.67	81.36	90.40	53.11	63.28	68.93	76.84	92.66	101.70
53	44.07	56.50	63.28	70.06	84.75	93.79	54.24	65.54	72.32	77.97	94.92	103.96
54	46.33	58.76	65.54	72.32	88.14	98.31	56.50	66.67	73.45	80.23	97.18	107.35
55	48.59	59.89	68.93	75.71	91.53	101.70	57.63	68.93	75.71	82.49	99.44	109.61
56	51.98	64.41	72.32	80.23	97.18	107.35	62.15	73.45	80.23	87.01	105.09	116.39
57	55.37	68.93	76.84	87.01	103.96	114.13	65.54	79.10	88.14	93.79	113.00	125.43
58	59.89	73.45	81.36	93.79	110.74	122.04	70.06	85.88	94.92	101.70	123.17	136.73
59	64.41	77.97	87.01	100.57	117.52	128.82	73.45	91.53	103.96	109.61	133.34	148.03
60	68.93	82.49	90.40	106.22	123.17	134.47	79.10	98.31	110.74	117.52	141.25	157.07
61	72.32	87.01	96.05	111.87	129.95	141.25	82.49	102.83	116.39	123.17	150.29	166.11
62	75.71	91.53	101.70	117.52	136.73	148.03	85.88	108.48	122.04	132.21	158.20	175.15
63	80.23	98.31	108.48	125.43	143.51	154.81	90.40	115.26	128.82	140.12	168.37	185.32
64	84.75	103.96	116.39	132.21	150.29	162.72	94.92	119.78	135.60	148.03	177.41	195.49
65	90.40	110.74	124.30	138.99	158.20	171.76	99.44	125.43	141.25	157.07	186.45	205.66
66	94.92	118.65	133.34	146.90	168.37	183.06	105.09	133.34	150.29	167.24	198.88	218.09
67	101.70	128.82	144.64	158.20	184.19	198.88	113.00	143.51	162.72	179.67	214.70	235.04
68	108.48	138.99	157.07	172.89	201.14	218.09	123.17	155.94	176.28	195.49	233.91	255.38
69	117.52	151.42	170.63	189.84	221.48	239.56	133.34	169.50	190.97	213.57	254.25	276.85
70	128.82	162.72	185.32	207.92	240.69	262.16	145.77	184.19	206.79	235.04	274.59	299.45
71	140.12	176.28	197.75	230.52	264.42	285.89	159.33	198.88	223.74	259.90	298.32	323.18
72	154.81	192.10	213.57	256.51	291.54	314.14	172.89	216.96	240.69	287.02	325.44	350.30
73	169.50	210.18	232.78	285.89	322.05	344.65	187.58	236.17	262.16	319.79	357.08	381.94
74	184.19	230.52	256.51	319.79	357.08	380.81	204.53	257.64	288.15	352.56	392.11	416.97
75	200.01	255.38	288.15	354.82	395.50	419.23	219.22	281.37	319.79	387.59	430.53	455.39
76	216.96	283.63	327.70	392.11	438.44	466.69	236.17	308.49	355.95	424.88	473.47	502.85
77	235.04	318.66	372.90	433.92	490.42	525.45	253.12	341.26	398.89	463.30	524.32	560.48
78	255.38	357.08	422.62	477.99	548.05	590.99	272.33	377.42	442.96	505.11	579.69	626.02
79	276.85	396.63	471.21	524.32	607.94	658.79	292.67	414.71	489.29	548.05	638.45	693.82
80	301.71	438.44					317.53	454.26				
81	333.35	482.51					348.04	494.94				
82	370.64	526.58					383.07	536.75				
83	412.45	572.91					422.62	581.95				
84	457.65	621.50					465.56	628.28				
85+												

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

Appendix C2

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

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	1.8% Simple Inflation				1.8% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
30	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
31	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
32	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
33	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
34	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
35	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
36	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
37	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
38	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
39	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
40	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
41	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
42	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
43	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
44	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
45	42.94	51.98	62.15	94.92	57.63	68.93	82.49	138.99
46	42.94	51.98	62.15	94.92	57.63	68.93	82.49	138.99
47	42.94	51.98	62.15	94.92	57.63	68.93	82.49	138.99
48	42.94	51.98	62.15	94.92	57.63	68.93	82.49	138.99
49	42.94	51.98	62.15	94.92	57.63	68.93	82.49	138.99
50	47.46	56.50	66.67	102.83	61.02	73.45	87.01	145.77
51	49.72	58.76	71.19	108.48	63.28	75.71	91.53	151.42
52	53.11	63.28	74.58	114.13	66.67	79.10	94.92	157.07
53	56.50	66.67	80.23	119.78	68.93	82.49	98.31	162.72
54	58.76	68.93	83.62	126.56	72.32	85.88	103.96	167.24
55	62.15	73.45	88.14	132.21	75.71	89.27	107.35	172.89
56	65.54	76.84	92.66	137.86	77.97	92.66	111.87	179.67
57	68.93	81.36	97.18	143.51	81.36	96.05	115.26	184.19
58	72.32	84.75	101.70	150.29	84.75	100.57	120.91	190.97
59	75.71	89.27	107.35	157.07	88.14	103.96	125.43	197.75
60	80.23	94.92	113.00	164.98	92.66	109.61	131.08	204.53
61	85.88	100.57	120.91	174.02	97.18	115.26	137.86	212.44
62	90.40	106.22	127.69	184.19	102.83	120.91	145.77	221.48
63	96.05	113.00	136.73	194.36	108.48	128.82	153.68	230.52
64	102.83	119.78	145.77	205.66	115.26	135.60	162.72	244.08
65	110.74	128.82	154.81	216.96	122.04	143.51	174.02	255.38
66	117.52	136.73	164.98	231.65	132.21	154.81	184.19	270.07
67	125.43	145.77	176.28	245.21	140.12	163.85	197.75	287.02
68	136.73	158.20	189.84	264.42	152.55	177.41	213.57	307.36
69	149.16	174.02	209.05	289.28	167.24	194.36	235.04	336.74
70	167.24	193.23	232.78	320.92	185.32	214.70	261.03	370.64
71	185.32	213.57	259.90	357.08	205.66	238.43	289.28	409.06
72	205.66	237.30	288.15	395.50	227.13	262.16	317.53	448.61
73	227.13	262.16	319.79	437.31	248.60	287.02	350.30	490.42
74	251.99	290.41	353.69	482.51	272.33	315.27	383.07	535.62
75	276.85	320.92	389.85	531.10	296.06	343.52	418.10	581.95
76	303.97	352.56	429.40	581.95	322.05	372.90	455.39	631.67
77	332.22	384.20	468.95	635.06	349.17	404.54	493.81	681.39
78	361.60	419.23	510.76	689.30	377.42	437.31	534.49	734.50
79	393.24	456.52	558.22	749.19	407.93	472.34	577.43	792.13
80	429.40				441.83			
81	466.69				477.99			
82	507.37				516.41			
83	551.44				558.22			
84	601.16				606.81			
85+								

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

Appendix C2

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

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	1.8% Simple Inflation				1.8% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
30	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
31	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
32	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
33	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
34	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
35	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
36	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
37	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
38	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
39	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
40	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
41	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
42	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
43	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
44	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
45	40.68	48.59	57.63	89.27	54.24	64.41	77.97	132.21
46	40.68	48.59	57.63	89.27	54.24	64.41	77.97	132.21
47	40.68	48.59	57.63	89.27	54.24	64.41	77.97	132.21
48	40.68	48.59	57.63	89.27	54.24	64.41	77.97	132.21
49	40.68	48.59	57.63	89.27	54.24	64.41	77.97	132.21
50	44.07	51.98	63.28	97.18	57.63	67.80	82.49	138.99
51	47.46	55.37	66.67	102.83	61.02	71.19	85.88	144.64
52	49.72	58.76	71.19	107.35	63.28	73.45	89.27	150.29
53	53.11	62.15	74.58	114.13	65.54	77.97	93.79	154.81
54	56.50	65.54	77.97	118.65	68.93	81.36	97.18	160.46
55	58.76	68.93	83.62	125.43	71.19	83.62	101.70	166.11
56	61.02	71.19	87.01	129.95	74.58	87.01	106.22	170.63
57	64.41	75.71	91.53	136.73	77.97	90.40	109.61	176.28
58	67.80	79.10	96.05	142.38	80.23	93.79	114.13	181.93
59	72.32	83.62	101.70	149.16	83.62	98.31	118.65	187.58
60	75.71	88.14	107.35	157.07	88.14	102.83	124.30	195.49
61	80.23	93.79	114.13	164.98	92.66	107.35	129.95	203.40
62	85.88	99.44	120.91	175.15	98.31	114.13	137.86	211.31
63	91.53	106.22	127.69	184.19	102.83	119.78	145.77	222.61
64	98.31	113.00	136.73	195.49	110.74	127.69	154.81	232.78
65	103.96	120.91	145.77	207.92	117.52	135.60	163.85	245.21
66	111.87	128.82	155.94	220.35	126.56	145.77	176.28	259.90
67	119.78	137.86	166.11	233.91	135.60	155.94	187.58	274.59
68	129.95	149.16	179.67	251.99	145.77	167.24	203.40	296.06
69	142.38	163.85	198.88	276.85	161.59	184.19	223.74	323.18
70	159.33	181.93	220.35	306.23	178.54	203.40	248.60	357.08
71	178.54	202.27	246.34	341.26	198.88	226.00	274.59	394.37
72	196.62	223.74	274.59	379.68	218.09	248.60	305.10	433.92
73	218.09	248.60	303.97	419.23	239.56	273.46	334.48	474.60
74	241.82	275.72	336.74	464.43	263.29	299.45	367.25	518.67
75	265.55	303.97	371.77	510.76	287.02	327.70	401.15	563.87
76	291.54	333.35	409.06	559.35	311.88	355.95	437.31	611.33
77	319.79	364.99	447.48	610.20	337.87	385.33	474.60	659.92
78	348.04	397.76	488.16	664.44	364.99	416.97	513.02	711.90
79	379.68	433.92	532.23	722.07	394.37	452.00	555.96	767.27
80	412.45				428.27			
81	449.74				462.17			
82	489.29				499.46			
83	532.23				541.27			
84	579.69				587.60			
85+								

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

Appendix C2

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

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

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

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

Age	1.8% Simple Inflation				1.8% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
30	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
31	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
32	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
33	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
34	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
35	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
36	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
37	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
38	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
39	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
40	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
41	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
42	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
43	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
44	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
45	36.16	40.68	49.72	79.10	49.72	56.50	68.93	119.78
46	36.16	40.68	49.72	79.10	49.72	56.50	68.93	119.78
47	36.16	40.68	49.72	79.10	49.72	56.50	68.93	119.78
48	36.16	40.68	49.72	79.10	49.72	56.50	68.93	119.78
49	36.16	40.68	49.72	79.10	49.72	56.50	68.93	119.78
50	39.55	45.20	54.24	85.88	53.11	59.89	72.32	125.43
51	41.81	47.46	57.63	91.53	54.24	62.15	75.71	131.08
52	45.20	50.85	61.02	96.05	57.63	64.41	79.10	135.60
53	46.33	53.11	65.54	101.70	59.89	67.80	82.49	140.12
54	49.72	56.50	68.93	106.22	62.15	70.06	85.88	144.64
55	53.11	59.89	72.32	111.87	64.41	73.45	89.27	149.16
56	55.37	62.15	76.84	117.52	67.80	75.71	92.66	154.81
57	58.76	65.54	80.23	122.04	70.06	79.10	96.05	159.33
58	61.02	68.93	84.75	127.69	73.45	82.49	100.57	164.98
59	64.41	72.32	89.27	133.34	75.71	85.88	105.09	170.63
60	68.93	76.84	93.79	140.12	80.23	90.40	109.61	177.41
61	73.45	81.36	99.44	148.03	84.75	94.92	116.39	185.32
62	76.84	87.01	106.22	155.94	89.27	99.44	122.04	192.10
63	82.49	92.66	111.87	166.11	94.92	106.22	129.95	202.27
64	88.14	99.44	120.91	176.28	100.57	111.87	137.86	212.44
65	94.92	105.09	128.82	187.58	107.35	119.78	146.90	223.74
66	101.70	113.00	137.86	198.88	114.13	127.69	157.07	237.30
67	108.48	120.91	148.03	211.31	123.17	136.73	168.37	250.86
68	118.65	131.08	160.46	228.26	134.47	149.16	183.06	271.20
69	131.08	144.64	176.28	250.86	148.03	163.85	201.14	297.19
70	144.64	160.46	196.62	279.11	164.98	181.93	224.87	328.83
71	162.72	179.67	220.35	311.88	183.06	202.27	248.60	363.86
72	181.93	200.01	246.34	346.91	202.27	223.74	275.72	401.15
73	201.14	221.48	273.46	385.33	222.61	245.21	303.97	439.57
74	222.61	245.21	303.97	426.01	244.08	270.07	334.48	481.38
75	246.34	271.20	335.61	468.95	266.68	294.93	366.12	524.32
76	270.07	298.32	369.51	515.28	290.41	320.92	397.76	569.52
77	296.06	326.57	404.54	562.74	315.27	349.17	431.66	614.72
78	322.05	355.95	441.83	612.46	341.26	377.42	467.82	663.31
79	351.43	388.72	482.51	666.70	369.51	409.06	506.24	715.29
80	383.07				400.02			
81	418.10				432.79			
82	453.13				467.82			
83	493.81				506.24			
84	539.01				550.31			
85+								

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

Appendix C2

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

LTC2000 VA 4/00

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP
Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	1.8% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	77.97	87.01	116.39
41	77.97	87.01	116.39
42	77.97	87.01	116.39
43	77.97	87.01	116.39
44	77.97	87.01	116.39
45	88.14	98.31	131.08
46	88.14	98.31	131.08
47	88.14	98.31	131.08
48	88.14	98.31	131.08
49	88.14	98.31	131.08
50	93.79	103.96	136.73
51	96.05	106.22	140.12
52	98.31	107.35	144.64
53	101.70	110.74	148.03
54	105.09	113.00	151.42
55	106.22	115.26	153.68
56	110.74	119.78	160.46
57	117.52	126.56	168.37
58	125.43	132.21	178.54
59	133.34	141.25	189.84
60	141.25	150.29	201.14
61	149.16	159.33	213.57
62	157.07	169.50	226.00
63	166.11	180.80	240.69
64	177.41	194.36	255.38
65	187.58	206.79	271.20
66	200.01	220.35	288.15
67	212.44	235.04	305.10
68	229.39	254.25	327.70
69	251.99	280.24	359.34
70	273.46	310.75	395.50
71	294.93	342.39	426.01
72	317.53	378.55	461.04
73	344.65	418.10	500.59
74	377.42	461.04	545.79
75	416.97	507.37	596.64
76	465.56	554.83	658.79
77	520.93	605.68	734.50
78	579.69	659.92	818.12
79	640.71	718.68	907.39
80			
81			
82			
83			
84			
85+			

Preferred Rates

Age	1.8% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	73.45	82.49	109.61
41	73.45	82.49	109.61
42	73.45	82.49	109.61
43	73.45	82.49	109.61
44	73.45	82.49	109.61
45	82.49	92.66	123.17
46	82.49	92.66	123.17
47	82.49	92.66	123.17
48	82.49	92.66	123.17
49	82.49	92.66	123.17
50	85.88	97.18	128.82
51	89.27	99.44	131.08
52	91.53	101.70	134.47
53	94.92	103.96	137.86
54	97.18	106.22	141.25
55	100.57	108.48	145.77
56	105.09	111.87	151.42
57	110.74	117.52	158.20
58	116.39	124.30	167.24
59	124.30	131.08	177.41
60	129.95	137.86	185.32
61	135.60	144.64	194.36
62	142.38	153.68	203.40
63	149.16	161.59	214.70
64	155.94	170.63	224.87
65	162.72	179.67	236.17
66	172.89	192.10	250.86
67	186.45	206.79	271.20
68	202.27	224.87	294.93
69	220.35	246.34	318.66
70	238.43	271.20	343.52
71	256.51	297.19	370.64
72	275.72	328.83	401.15
73	299.45	364.99	436.18
74	327.70	402.28	474.60
75	363.86	440.70	518.67
76	405.67	483.64	572.91
77	454.26	527.71	638.45
78	505.11	575.17	713.03
79	557.09	624.89	789.87
80			
81			
82			
83			
84			
85+			

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

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

John Hancock Place
Post Office Box 111 B-6-6
Boston, Massachusetts 02117
1-888-877-6075
Direct: (617) 572-0101
Email: mfluet@jhancock.com

Michelle Fluet
Contract Consultant
LTC Contracts and Legislative Services

May 5, 2014

Jacqueline Cunningham
Insurance Commissioner
Virginia State Corporation Commission
Bureau of Insurance
1300 East Main Street
Richmond, Virginia 23219

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

Dear Commissioner:

John Hancock has recently completed our 2013 claims study. This comprehensive study is conducted every three years and examines the usage trend for our insured population. This study shows significant unfavorable trends since the 2010 study that prompted our last rate increase filing. In general, we are seeing longer-lasting and more expensive claims, increased claim incidence at the older attained ages and decreased mortality.

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

Policy Series	Approval Date	Years Sold	Average Increase
LTC-VA-91	10/3/1991, 7/17/2009, 12/1/2011	1991 – 1994	35.7%
NH-VA-91	10/3/1991, 12/1/2011	1991 – 1993	35.7%
LTC-94 VA	12/20/1993, 7/17/2009, 12/1/2011	1994 – 1997	35.7%
NH-94 VA	10/28/1993, 12/1/2011	1994 – 1999	35.7%
LTC-96 VA	9/5/1996, 7/17/2009, 12/1/2011	1996 – 1998	40.5%
LTC-96 VA 9/96	1/30/1997, 7/17/2009, 12/1/2011	1997 – 2004	40.5%
LTC-96CL VA	9/5/1996, 7/17/2009, 12/1/2011	1996 – 1997	40.5%
LTC-96CL VA 9/96	1/30/1997, 7/17/2009, 12/1/2011	1997	40.5%
NH-99 VA 4/99	10/7/1999, 7/17/2009, 12/1/2011	2000 – 2003	40.5%
LTC2000 VA 4/00	10/15/2001, 7/17/2009, 12/1/2011	2002	40.5%
LTC-02 VA	8/8/2002, 12/1/2011	2002 – 2004	21.6%
BSC-02 VA	8/8/2002, 12/1/2011	2002 – 2004	21.6%

The proposed premium rates will be effective on the next policy anniversary date, following a 60-day policyholder notification period, which will be made as soon as practicable following state acceptance. As we will describe later in this letter, we will also offer affected insureds various benefit reduction options to help mitigate the impact of the rate increase.

The increases requested reflect the timing of the acceptance of our 2010 rate increase filing as well as any unapproved amounts from our 2010 filing on an actuarially equivalent basis.

Policyholder Options

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

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

We are also submitting for your information with the forms submission, new Personal Worksheets ICC14-PWK 2/14 & ICC-PWKDM 2/14 which includes the appropriate disclosure regarding this increase. No change will be made to this form other than state specific information that is requested by your Department or another state insurance Department.

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

Mr. Grissom requested that John Hancock confirm that we voluntarily comply with all provisions of the NAIC Model Bulletin. Please be advised that John Hancock agrees to meet all requirements in the NAIC Bulletin “Announcement of Alternative Filing Requirements for Long-Term Care Premium Rate Increases“. This includes the following elements:

- We will meet all actuarial assumption standards set for in the Bulletin.
- Should the Department so request, we will also pay for an actuarial review by an outside actuarial consultant selected by the Department.
- We will apply an 85% Loss Ratio on premium increase (this goes beyond the Bulletin which calls for an 80% loss ratio on the premium increase)
- We will work with the Department on an approval implementation timeline.
  - If full rate increase is approve, we will not apply another increase on insureds for 36-months
  - We will also agree to implement on an annual phased-in approach on an actuarially equivalent basis.
- We will make available the liberalized contingent nonforfeiture (CNF) option
  - Maximum threshold now 100%
  - For insureds who have held policy for 20 + years, CNF will be made available with no rate increase % threshold
- As we did in 2010, we have included our proposed policyholder communication package under a separate forms filing. It meets all proposed disclosure elements.
- We will continue to manage the administration and communication initiatives associated with the increase in accordance with our 2010 implementation protocols.

In addition, Mr. Grissom also requested a summary of the rate increase. This document captioned "2013 Summary" is included in Supplemental Information.

This submission is being filed in all states, the District of Columbia and Puerto Rico.

The following items are included in this submission:

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

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

Thank you for your time and consideration in this matter.

Sincerely,

Michelle Fluet

John Hancock Financial Services

Long Term Care
200 Berkeley Street
Boston Massachusetts 02116-5022

(617) 663-3805
(617) 572-0803 fax
jleopold@jhancock.com

Joseph R. Leopold, FSA, MAAA
Actuary, LTC Product & Risk Management

LONG-TERM CARE INSURANCE

This letter is intended to provide additional information needed in order to properly review John Hancock's 2013 inforce rate increase filing. Which information to include has been based on details provided as part of John Hancock's 2010 inforce rate increase filing as well as discussions had during an April 3, 2014 phone call between Bob Grissom, David Shay, David Plumb, Marie, Roche, and Joseph Leopold.

Adherence to Virginia State Regulations 14VAC5-200-150

Based on discussions had during the 2010 inforce rate increase filing process, we have provided **Exhibit 1b** (included in the pre-rate stability filing packages) which demonstrates that we satisfy Virginia minimum loss ratio requirements. Net level reserves are based on U.S. Statutory assumptions without margins (i.e. original pricing assumptions) and without reflecting any prior rate increases.

Explanation of Target Loss Ratios

Target loss ratios were originally set equal to the lifetime loss ratios from our 2010 inforce rate increase filings. However, it was decided that the 2010 exhibits reflected past and future rate increases earlier than could reasonably be expected, thereby driving the lifetime loss ratios down. To account for this, the 2010 filings were recalculated assuming the 2010 inforce rate increases would begin implementation on July 1, 2011 and would be effective for each individual policyholder on their next policyholder anniversary date following that date. These higher loss ratios now serve as the 2013 targets.

The table below shows the target loss ratios by product using both the original 2010 methodology and the current 2013 methodology.

Target Loss Ratios	Adv	Gold	CCI (Pre-RS)	CCI (Post-RS)	CCIIE	CCII10
2010 Methodology	87.8%	94.5%	90.4%	88.9%	81.2%	70.3%
2013 Methodology	88.3%	95.7%	92.7%	90.9%	81.2%	70.3%

Actual-to-Expected Cashflows

In our phone call on April 3, 2014, the Department had expressed an interest in reviewing comparisons of the 2010-2012 projected cashflows from the 2010 inforce rate increase filings to the actual 2010-2012 cashflows as reported in the current loss ratio exhibits. While this information can easily be compiled, the comparison is problematic for the following two reasons:

- Our current loss ratio exhibits include a modeling refinement regarding how plan upgrades are reflected. Previously, upgraded plans were grouped with their original policy series. For example, if an Advantage policy upgraded to a Gold policy, the policy would be included in the Advantage loss ratio exhibit and used to calculate Advantage rate increases even though the upgraded policy would ultimately receive a Gold rate increase. In 2013, we are grouping all policies with their current plans as this is more in-line with how rate increases will be administered. This change accounts for the odd pattern observed in the loss ratio exhibits where earned premiums begin earlier than in previous filings.

  This refinement has the most significant impact on the Advantage policy series. The lifetime loss ratio on the Advantage policy series drops by approximately 4.5% after this change is made which corresponds to an estimated 40% drop in justifiable rate increase.

Please note that while this change has a significant impact on the Advantage block in the current filing, reflecting this methodology change in the previous filing would not have impacted our proposed rate increases as the 2010 justifiable Advantage rate increase of 243% was capped at 50.3% due to Virginia state regulations.

- Premium comparisons are further complicated by the differences in rate increase implementation start dates. Premiums from the 2010 exhibits (adjusted for the new timing methodology mentioned earlier) reflect an implementation start date of July 1, 2011. However, premiums in the current loss ratio exhibits reflect an implementation start date of June 1, 2012 which is determined based on the date approval was granted in Virginia. Therefore, when reviewing only calendar years 2010-2012, the current exhibits reflect almost none of the 2010 rate increase.

To demonstrate these discrepancies, the comparisons for the Advantage and Gold series have been provided below. Premiums reflect both the 2008 and 2010 rate increases, but do not reflect the current proposed rate increases. Premiums from the 2010 filings have been adjusted to reflect the new rate increase timing methodology, as mentioned above.

	Advantage Incurred Claims				Advantage Earned Premiums	
		2013 Exhibit Actuals				
CY	2010 Exhibit Projections	prior to assumption revisions	after assumption revisions		2010 Exhibit Projections	2013 Exhibit Actuals
2010	114,485,171	99,616,816	106,543,941		75,570,058	63,423,464
2011	114,144,710	92,087,052	100,623,577		74,028,988	62,492,568
2012	115,527,307	92,481,007	100,893,038		75,968,077	62,333,022

	Gold Incurred Claims				Gold Earned Premiums	
		2013 Exhibit Actuals				
CY	2010 Exhibit Projections	prior to assumption revisions	after assumption revisions		2010 Exhibit Projections	2013 Exhibit Actuals
2010	247,173,262	284,110,337	286,272,009		288,216,215	281,169,811
2011	262,238,722	297,649,815	299,099,531		303,566,766	283,711,064
2012	278,450,347	328,795,402	329,737,147		344,366,521	297,052,000

Recouping of Prior Losses

In order to demonstrate that the current proposed rate increases are not seeking to recoup any prior losses, we have included **Exhibit 1c** in each filing package. This exhibit reflects the methodology recently accepted by the Senior Issues Task Force and Health Actuarial Task Force in which past losses are defined as actual claims less expected past claims and expected past claims are defined as the following:

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

We have included summaries of these exhibits on the next pages as well as some analysis of the results. As described in the definitions above, 'Adjusted Expected Incurred Claims' are initially calculated by applying the original pricing loss ratios to the actual earned premiums in any given calendar year. Later, in years in which we filed for inforce rate increases, expected incurred claims are based on the new assumptions that were filed at that time. All present values are as of the valuation date (December 31, 2012) and are discounted at the maximum statutory valuation rates.

Advantage Past Losses Testing :

	Adj. Expected Incurred Claims	Best Estimate Incurred Claims	Comments
Past	**1,639,889,984**	**1,590,982,204**	adjusted expected incurred claims are greater than
Future		1,123,863,483	actual past best estimate incurred claims implying
Lifetime		2,714,845,687	this product series has no prior claim losses to recoup

Gold Past Losses Testing :

	Adj. Expected Incurred Claims	Best Estimate Incurred Claims	Comments
Past	**2,127,796,274**	**2,938,988,548**	although expected incurred claims are less than actual
Future		5,779,604,670	past best estimate incurred claims, there is still a large
Lifetime		8,718,593,219	margin between the requested rate increase and the rate increase which would be necessary to begin recouping past losses (as demonstrated by the fact that the 58/85 test is passed when using adj, expected incurred claims)

58/85 Testing (using adjusted expected incurred claims)

Accum Value of Minimum (Past IC, Adjusted Originally Expected IC)	2,127,796,274
Present Value of Future Incurred Claims	5,779,604,670
Total Claims	**7,907,400,944**
Total Premiums	**6,633,909,367**

Custom Care I (Pre-RS) Past Losses Testing :

	Adj. Expected Incurred Claims	Best Estimate Incurred Claims	Comments
Past	**381,432,128**	**416,092,097**	although expected incurred claims are less than actual
Future		3,589,586,896	past best estimate incurred claims, there is still a large
Lifetime		4,005,678,993	margin between the requested rate increase and the rate increase which would be necessary to begin recouping past losses (as demonstrated by the fact that the 58/85 test is passed when using adj, expected incurred claims)

58/85 Testing (using adjusted expected incurred claims)

Accum Value of Minimum (Past IC, Adjusted Originally Expected IC)	381,432,128
Present Value of Future Incurred Claims	3,589,586,896
Total Claims	**3,971,019,025**
Total Premiums	**3,669,135,590**

Custom Care I (Post-RS) Past Losses Testing :

	Adj. Expected Incurred Claims	Best Estimate Incurred Claims	Comments
Past	**125,836,793**	**111,419,633**	adjusted expected incurred claims are greater than
Future		1,580,884,635	actual past best estimate incurred claims implying
Lifetime		1,692,304,268	this product series has no prior claim losses to recoup

Custom Care II Enhanced Past Losses Testing :

	Adj. Expected Incurred Claims	Best Estimate Incurred Claims	Comments
Past	**18,749,866**	**8,227,663**	adjusted expected incurred claims are greater than
Future		1,881,341,622	actual past best estimate incurred claims implying
Lifetime		1,889,569,284	this product series has no prior claim losses to recoup

Custom Care II (2010) Enhanced Past Losses Testing :

	Adj. Expected Incurred Claims	Best Estimate Incurred Claims	Comments
Past	**2,105,831**	**578,436**	adjusted expected incurred claims are greater than
Future		399,504,346	actual past best estimate incurred claims implying
Lifetime		400,082,782	this product series has no prior claim losses to recoup

2010 Elections Report

The report below indicates all policyholder rerate elections for those policies that were rerated as April 9, 2014 and are at least 80 days past their policyholder anniversary date. The report shows that over 50% of those eligible for the inflation-reduction "landing spot" elected that option.

Category	Policy Count	Policy Count percent
Rate Increase Applied	12947	47.17%
Accepted Landing Spot Only	11736	42.76%
Accepted Landing Spot and Reduced Benefits	305	1.11%
Reduced Benefit - Accepted GPO Personalized Option	137	0.50%
Reduced Benefit - Non Personalized Option or Landing Spot	991	3.61%
NFO Exercised	455	1.66%
Cancel	150	0.55%
Lapse	243	0.89%
Notified No Action Yet - Off-Anniversary	8	0.03%
Notified No Action Yet - Other	332	1.21%
Other	144	0.52%
Total Policy Count with Anniv Date < 01/20/2014	27448	100.00%
Total Policy Count Offered Landing Spot	23306	84.91%
Percentage of Landing Spot Elections to Those Offered		51.66%

Please do not hesitate to contact me if you have any questions on the above or if you require any additional information.

Sincerely,

Joseph R. Leopold, FSA, MAAA

Appendix D

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

LTC-VA-91, NH-VA-91

Virginia Mix of Business & Proposed Rate Increase

Indexed Inflation

	Policy Count				Proposed Rate Increase			
Issue	Benefit Period				Benefit Period			
Age	4 Years	6 Years	10 Years	Lifetime	4 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	0.0%	10.4%	27.9%	35.8%
30	0	0	0	0	0.0%	15.6%	35.8%	35.8%
31	0	0	0	0	0.0%	18.7%	35.8%	35.8%
32	0	0	0	0	1.9%	23.9%	35.8%	35.8%
33	0	0	0	0	5.2%	27.9%	35.8%	35.8%
34	0	0	0	0	8.5%	32.3%	35.8%	35.8%
35	0	0	0	0	12.6%	35.8%	35.8%	35.8%
36	0	0	0	0	15.9%	35.8%	35.8%	35.8%
37	0	0	0	0	20.0%	35.8%	35.8%	35.8%
38	0	0	0	0	25.4%	35.8%	35.8%	35.8%
39	0	0	0	0	28.7%	35.8%	35.8%	35.8%
40	0	0	0	1	32.8%	35.8%	35.8%	35.8%
41	0	0	0	2	35.8%	35.8%	35.8%	35.8%
42	0	0	0	1	35.8%	35.8%	35.8%	35.8%
43	0	0	0	2	35.8%	35.8%	35.8%	35.8%
44	0	0	0	1	35.8%	35.8%	35.8%	35.8%
45	0	0	1	0	35.8%	35.8%	35.8%	35.8%
46	0	0	0	1	35.8%	35.8%	35.8%	35.8%
47	0	0	1	3	35.8%	35.8%	35.8%	35.8%
48	0	0	0	1	35.8%	35.8%	35.8%	35.8%
49	0	0	1	1	35.8%	35.8%	35.8%	35.8%
50	0	2	4	2	35.8%	35.8%	35.8%	35.8%
51	0	0	2	3	35.8%	35.8%	35.8%	35.8%
52	0	0	7	12	35.8%	35.8%	35.8%	35.8%
53	0	2	6	6	35.8%	35.8%	35.8%	35.8%
54	0	1	2	6	35.8%	35.8%	35.8%	35.8%
55	0	1	11	3	35.8%	35.8%	35.8%	35.8%
56	3	4	10	4	35.8%	35.8%	35.8%	35.8%
57	0	5	5	3	35.8%	35.8%	35.8%	35.8%
58	1	2	7	6	35.8%	35.8%	35.8%	35.8%
59	1	6	7	8	35.8%	35.8%	35.8%	35.8%
60	1	5	7	9	35.8%	35.8%	35.8%	35.8%
61	1	5	7	6	35.8%	35.8%	35.8%	35.8%
62	1	6	10	4	35.8%	35.8%	35.8%	35.8%
63	1	9	9	3	35.8%	35.8%	35.8%	35.8%
64	1	8	7	6	35.8%	35.8%	35.8%	35.8%
65	3	4	3	2	35.8%	35.8%	35.8%	35.8%
66	1	12	9	5	35.8%	35.8%	35.8%	35.8%
67	3	9	6	3	35.8%	35.8%	35.8%	35.8%
68	0	6	5	3	35.8%	35.8%	35.8%	35.8%
69	2	9	3	1	35.8%	35.8%	35.8%	35.8%
70	6	6	5	1	35.8%	35.8%	35.8%	35.8%
71	3	10	1	2	35.8%	35.8%	35.8%	35.8%
72	3	6	1	3	35.2%	35.8%	35.8%	35.8%
73	1	3	2	0	32.1%	35.8%	35.8%	35.8%
74	3	1	1	0	30.0%	35.8%	35.8%	35.8%
75	2	2	1	0	33.4%	35.8%	35.8%	35.8%
76	2	0	0	0	35.8%	35.8%	35.8%	35.8%
77	0	2	2	0	35.8%	35.8%	35.8%	35.8%
78	0	1	0	0	35.8%	35.8%	35.8%	35.8%
79	0	0	0	1	35.8%	35.8%	35.8%	35.8%
80	0	1	0	0	35.8%	35.8%	35.8%	35.8%
81	0	0	0	0	35.8%	35.8%	35.8%	35.8%
82	0	0	0	0	35.8%	35.8%	35.8%	35.8%
83	0	0	0	0	35.8%	35.8%	35.8%	35.8%
84	0	0	0	0	35.8%	35.8%	35.8%	35.8%
85	0	0	0	0	35.8%	35.8%	35.8%	35.8%
86	0	0	0	0	35.8%	35.8%	35.8%	35.8%
87	0	0	0	0	35.8%	35.8%	35.8%	35.8%
88	0	0	0	0	35.8%	35.8%	35.8%	35.8%
89	0	0	0	0	35.8%	35.8%	35.8%	35.8%
90	0	0	0	0	35.8%	35.8%	35.8%	35.8%
91+	0	0	0	0	35.8%	35.8%	35.8%	35.8%

Appendix D

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

LTC-VA-91, NH-VA-91

Virginia Mix of Business & Proposed Rate Increase

5% Simple Inflation

	Policy Count				Proposed Rate Increase			
Issue	Benefit Period				Benefit Period			
Age	4 Years	6 Years	10 Years	Lifetime	4 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	35.8%	35.8%	35.8%	35.8%
30	0	0	0	0	35.8%	35.8%	35.8%	35.8%
31	0	0	0	0	35.8%	35.8%	35.8%	35.8%
32	0	0	0	0	35.8%	35.8%	35.8%	35.8%
33	0	0	0	0	35.8%	35.8%	35.8%	35.8%
34	0	0	0	0	35.8%	35.8%	35.8%	35.8%
35	0	0	0	0	35.8%	35.8%	35.8%	35.8%
36	0	0	0	0	35.8%	35.8%	35.8%	35.8%
37	0	0	0	0	35.8%	35.8%	35.8%	35.8%
38	0	0	0	0	35.8%	35.8%	35.8%	35.8%
39	0	0	0	0	35.8%	35.8%	35.8%	35.8%
40	0	0	1	0	35.8%	35.8%	35.8%	35.8%
41	0	0	1	1	35.8%	35.8%	35.8%	35.8%
42	0	0	0	1	35.8%	35.8%	35.8%	35.8%
43	0	0	0	0	35.8%	35.8%	35.8%	35.8%
44	0	0	1	0	35.8%	35.8%	35.8%	35.8%
45	0	0	2	0	35.8%	35.8%	35.8%	35.8%
46	0	0	0	1	35.8%	35.8%	35.8%	35.8%
47	0	0	0	0	35.8%	35.8%	35.8%	35.8%
48	0	0	2	2	35.8%	35.8%	35.8%	35.8%
49	0	0	1	3	35.8%	35.8%	35.8%	35.8%
50	1	1	3	4	35.8%	35.8%	35.8%	35.8%
51	0	1	0	3	35.8%	35.8%	35.8%	35.8%
52	0	2	2	2	35.8%	35.8%	35.8%	35.8%
53	0	1	1	3	35.8%	35.8%	35.8%	35.8%
54	0	0	3	3	35.8%	35.8%	35.8%	35.8%
55	0	1	0	3	35.8%	35.8%	35.8%	35.8%
56	0	2	3	2	35.8%	35.8%	35.8%	35.8%
57	0	2	2	1	35.8%	35.8%	35.8%	35.8%
58	0	1	2	2	35.8%	35.8%	35.8%	35.8%
59	0	3	5	1	35.8%	35.8%	35.8%	35.8%
60	0	1	0	3	35.8%	35.8%	35.8%	35.8%
61	0	1	2	1	35.8%	35.8%	35.8%	35.8%
62	0	2	0	2	35.8%	35.8%	35.8%	35.8%
63	0	2	4	0	35.8%	35.8%	35.8%	35.8%
64	1	4	4	3	35.8%	35.8%	35.8%	35.8%
65	1	4	1	1	35.8%	35.8%	35.8%	35.8%
66	1	5	4	1	35.8%	35.8%	35.8%	35.8%
67	0	6	2	2	35.8%	35.8%	35.8%	35.8%
68	0	2	2	0	35.8%	35.8%	35.8%	35.8%
69	0	3	1	0	35.8%	35.8%	35.8%	35.8%
70	0	3	0	0	35.8%	35.8%	35.8%	35.8%
71	0	1	0	0	35.8%	35.8%	35.8%	35.8%
72	0	1	0	0	35.8%	35.8%	35.8%	35.8%
73	2	0	0	0	35.8%	35.8%	35.8%	35.8%
74	1	0	0	0	35.8%	35.8%	35.8%	35.8%
75	0	1	0	0	35.8%	35.8%	35.8%	35.8%
76	0	0	0	0	35.8%	35.8%	35.8%	35.8%
77	0	0	0	0	35.8%	35.8%	35.8%	35.8%
78	0	0	0	0	35.8%	35.8%	35.8%	35.8%
79	0	0	0	0	35.8%	35.8%	35.8%	35.8%
80	0	0	0	0	0.0%	0.0%	0.0%	0.0%
81	0	0	0	0	0.0%	0.0%	0.0%	0.0%
82	0	0	0	0	0.0%	0.0%	0.0%	0.0%
83	0	0	0	0	0.0%	0.0%	0.0%	0.0%
84	0	0	0	0	0.0%	0.0%	0.0%	0.0%
85	0	0	0	0	0.0%	0.0%	0.0%	0.0%
86	0	0	0	0	0.0%	0.0%	0.0%	0.0%
87	0	0	0	0	0.0%	0.0%	0.0%	0.0%
88	0	0	0	0	0.0%	0.0%	0.0%	0.0%
89	0	0	0	0	0.0%	0.0%	0.0%	0.0%
90	0	0	0	0	0.0%	0.0%	0.0%	0.0%
91+	0	0	0	0	0.0%	0.0%	0.0%	0.0%

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LTC-VA-91, NH-VA-91

Virginia Mix of Business & Proposed Rate Increase

5% Compound Inflation

	Policy Count				Proposed Rate Increase			
Issue	Benefit Period				Benefit Period			
Age	4 Years	6 Years	10 Years	Lifetime	4 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	35.8%	35.8%	35.8%	35.8%
30	0	0	0	0	35.8%	35.8%	35.8%	35.8%
31	0	0	0	0	35.8%	35.8%	35.8%	35.8%
32	0	0	0	0	35.8%	35.8%	35.8%	35.8%
33	0	0	0	0	35.8%	35.8%	35.8%	35.8%
34	0	0	0	0	35.8%	35.8%	35.8%	35.8%
35	0	0	0	0	35.8%	35.8%	35.8%	35.8%
36	0	0	0	0	35.8%	35.8%	35.8%	35.8%
37	0	0	0	0	35.8%	35.8%	35.8%	35.8%
38	0	0	0	0	35.8%	35.8%	35.8%	35.8%
39	0	0	0	0	35.8%	35.8%	35.8%	35.8%
40	0	0	1	0	35.8%	35.8%	35.8%	35.8%
41	0	0	0	0	35.8%	35.8%	35.8%	35.8%
42	0	1	0	0	35.8%	35.8%	35.8%	35.8%
43	0	0	0	0	35.8%	35.8%	35.8%	35.8%
44	0	0	0	1	35.8%	35.8%	35.8%	35.8%
45	0	0	0	0	35.8%	35.8%	35.8%	35.8%
46	0	0	0	0	35.8%	35.8%	35.8%	35.8%
47	0	0	0	2	35.8%	35.8%	35.8%	35.8%
48	0	0	0	0	35.8%	35.8%	35.8%	35.8%
49	0	0	2	0	35.8%	35.8%	35.8%	35.8%
50	0	2	2	1	35.8%	35.8%	35.8%	35.8%
51	0	0	2	1	35.8%	35.8%	35.8%	35.8%
52	1	0	2	1	35.8%	35.8%	35.8%	35.8%
53	0	1	0	0	35.8%	35.8%	35.8%	35.8%
54	0	1	4	0	35.8%	35.8%	35.8%	35.8%
55	0	0	1	0	35.8%	35.8%	35.8%	35.8%
56	0	0	1	0	35.8%	35.8%	35.8%	35.8%
57	0	0	1	2	35.8%	35.8%	35.8%	35.8%
58	0	1	1	0	35.8%	35.8%	35.8%	35.8%
59	0	2	4	0	35.8%	35.8%	35.8%	35.8%
60	0	1	0	0	35.8%	35.8%	35.8%	35.8%
61	0	2	3	0	35.8%	35.8%	35.8%	35.8%
62	0	0	0	0	35.8%	35.8%	35.8%	35.8%
63	2	0	2	1	35.8%	35.8%	35.8%	35.8%
64	0	0	2	0	35.8%	35.8%	35.8%	35.8%
65	0	1	0	1	35.8%	35.8%	35.8%	35.8%
66	0	2	1	0	35.8%	35.8%	35.8%	35.8%
67	0	0	1	1	35.8%	35.8%	35.8%	35.8%
68	0	0	0	0	35.8%	35.8%	35.8%	35.8%
69	0	1	0	0	35.8%	35.8%	35.8%	35.8%
70	0	1	0	0	35.8%	35.8%	35.8%	35.8%
71	0	0	0	0	35.8%	35.8%	35.8%	35.8%
72	0	0	0	0	35.8%	35.8%	35.8%	35.8%
73	0	0	0	0	35.8%	35.8%	35.8%	35.8%
74	0	0	0	0	35.8%	35.8%	35.8%	35.8%
75	0	0	0	0	35.8%	35.8%	35.8%	35.8%
76	0	0	0	0	35.8%	35.8%	35.8%	35.8%
77	0	0	0	0	35.8%	35.8%	35.8%	35.8%
78	0	0	0	0	35.8%	35.8%	35.8%	35.8%
79	0	0	0	0	35.8%	35.8%	35.8%	35.8%
80	0	0	0	0	0.0%	0.0%	0.0%	0.0%
81	0	0	0	0	0.0%	0.0%	0.0%	0.0%
82	0	0	0	0	0.0%	0.0%	0.0%	0.0%
83	0	0	0	0	0.0%	0.0%	0.0%	0.0%
84	0	0	0	0	0.0%	0.0%	0.0%	0.0%
85	0	0	0	0	0.0%	0.0%	0.0%	0.0%
86	0	0	0	0	0.0%	0.0%	0.0%	0.0%
87	0	0	0	0	0.0%	0.0%	0.0%	0.0%
88	0	0	0	0	0.0%	0.0%	0.0%	0.0%
89	0	0	0	0	0.0%	0.0%	0.0%	0.0%
90	0	0	0	0	0.0%	0.0%	0.0%	0.0%
91+	0	0	0	0	0.0%	0.0%	0.0%	0.0%

Appendix D

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

LTC-94 VA, NH-94 VA

Virginia Mix of Business & Proposed Rate Increase

Indexed Inflation

	Policy Count				Proposed Rate Increase			
Issue	Benefit Period				Benefit Period			
Age	4 Years	6 Years	10 Years	Lifetime	4 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	0.0%	7.0%	25.6%	34.2%
30	0	0	0	0	0.0%	12.0%	35.8%	35.8%
31	0	0	0	0	0.0%	15.1%	35.8%	35.8%
32	0	0	0	0	0.8%	20.1%	35.8%	35.8%
33	0	0	0	0	4.1%	23.9%	35.8%	35.8%
34	0	0	0	0	7.4%	28.2%	35.8%	35.8%
35	0	0	0	0	11.4%	33.2%	35.8%	35.8%
36	0	0	0	0	14.7%	35.8%	35.8%	35.8%
37	0	0	0	0	18.8%	35.8%	35.8%	35.8%
38	0	0	0	0	24.1%	35.8%	35.8%	35.8%
39	0	0	0	0	27.4%	35.8%	35.8%	35.8%
40	0	0	0	0	31.4%	35.8%	35.8%	35.8%
41	0	0	0	0	35.8%	35.8%	35.8%	35.8%
42	0	0	0	0	35.8%	35.8%	35.8%	35.8%
43	0	0	0	0	35.8%	35.8%	35.8%	35.8%
44	0	0	1	0	35.8%	35.8%	35.8%	35.8%
45	0	1	1	1	35.2%	35.8%	35.8%	35.8%
46	0	0	1	0	35.8%	35.8%	35.8%	35.8%
47	0	1	1	1	35.8%	35.8%	35.8%	35.8%
48	0	0	2	2	35.8%	35.8%	35.8%	35.8%
49	0	0	1	5	35.8%	35.8%	35.8%	35.8%
50	1	3	0	4	35.8%	35.8%	35.8%	35.8%
51	0	3	2	5	35.8%	35.8%	35.8%	35.8%
52	0	1	3	3	35.8%	35.8%	35.8%	35.8%
53	0	1	5	4	35.8%	35.8%	35.8%	35.8%
54	1	4	6	5	35.8%	35.8%	35.8%	35.8%
55	2	4	1	2	35.8%	35.8%	35.8%	35.8%
56	0	4	8	5	35.8%	35.8%	35.8%	35.8%
57	0	5	9	3	35.8%	35.8%	35.8%	35.8%
58	2	2	10	7	35.8%	35.8%	35.8%	35.8%
59	2	5	7	9	35.8%	35.8%	35.8%	35.8%
60	2	5	7	5	35.8%	35.8%	35.8%	35.8%
61	2	4	9	4	35.8%	35.8%	35.8%	35.8%
62	2	9	12	2	35.8%	35.8%	35.8%	35.8%
63	4	6	6	6	35.8%	35.8%	35.8%	35.8%
64	6	6	13	2	35.8%	35.8%	35.8%	35.8%
65	5	9	7	6	35.8%	35.8%	35.8%	35.8%
66	9	15	10	3	35.8%	35.8%	35.8%	35.8%
67	8	11	9	4	35.8%	35.8%	35.8%	35.8%
68	7	9	8	5	35.8%	35.8%	35.8%	35.8%
69	12	15	7	3	35.8%	35.8%	35.8%	35.8%
70	9	14	6	5	35.8%	35.8%	35.8%	35.8%
71	15	12	5	1	35.8%	35.8%	35.8%	35.8%
72	21	12	2	0	35.2%	35.8%	35.8%	35.8%
73	14	10	4	2	32.1%	35.8%	35.8%	35.8%
74	13	4	3	1	30.1%	35.8%	35.8%	35.8%
75	17	5	4	0	33.6%	35.8%	35.8%	35.8%
76	8	3	0	2	35.8%	35.8%	35.8%	35.8%
77	2	1	1	0	35.8%	35.8%	35.8%	35.8%
78	1	4	1	0	35.8%	35.8%	35.8%	35.8%
79	3	2	0	0	35.8%	35.8%	35.8%	35.8%
80	2	0	0	0	35.8%	35.8%	35.8%	35.8%
81	0	0	0	0	35.8%	35.8%	35.8%	35.8%
82	0	0	0	0	35.8%	35.8%	35.8%	35.8%
83	0	0	0	0	35.8%	35.8%	35.8%	35.8%
84	0	0	0	0	35.8%	35.8%	35.8%	35.8%
85	0	0	0	0	35.8%	35.8%	35.8%	35.8%
86	0	0	0	0	35.8%	35.8%	35.8%	35.8%
87	0	0	0	0	35.8%	35.8%	35.8%	35.8%
88	0	0	0	0	35.8%	35.8%	35.8%	35.8%
89	0	0	0	0	35.8%	35.8%	35.8%	35.8%
90	0	0	0	0	35.8%	35.8%	35.8%	35.8%
91+	0	0	0	0	35.8%	35.8%	35.8%	35.8%

Appendix D

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

LTC-94 VA, NH-94 VA

Virginia Mix of Business & Proposed Rate Increase

5% Simple Inflation

	Policy Count				Proposed Rate Increase			
Issue	Benefit Period				Benefit Period			
Age	4 Years	6 Years	10 Years	Lifetime	4 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	35.8%	35.8%	35.8%	35.8%
30	0	0	0	0	35.8%	35.8%	35.8%	35.8%
31	0	0	0	0	35.8%	35.8%	35.8%	35.8%
32	0	0	0	0	35.8%	35.8%	35.8%	35.8%
33	0	0	0	0	35.8%	35.8%	35.8%	35.8%
34	0	0	0	0	35.8%	35.8%	35.8%	35.8%
35	0	0	0	0	35.8%	35.8%	35.8%	35.8%
36	0	0	0	0	35.8%	35.8%	35.8%	35.8%
37	0	0	0	0	35.8%	35.8%	35.8%	35.8%
38	0	0	0	0	35.8%	35.8%	35.8%	35.8%
39	0	0	0	0	35.8%	35.8%	35.8%	35.8%
40	0	0	0	1	35.8%	35.8%	35.8%	35.8%
41	0	0	0	0	35.8%	35.8%	35.8%	35.8%
42	0	0	0	0	35.8%	35.8%	35.8%	35.8%
43	0	0	0	1	35.8%	35.8%	35.8%	35.8%
44	0	0	1	0	35.8%	35.8%	35.8%	35.8%
45	1	0	0	0	35.8%	35.8%	35.8%	35.8%
46	0	0	0	1	35.8%	35.8%	35.8%	35.8%
47	0	1	0	1	35.8%	35.8%	35.8%	35.8%
48	1	1	2	4	35.8%	35.8%	35.8%	35.8%
49	0	3	2	2	35.8%	35.8%	35.8%	35.8%
50	0	2	5	5	35.8%	35.8%	35.8%	35.8%
51	0	0	6	1	35.8%	35.8%	35.8%	35.8%
52	2	4	4	7	35.8%	35.8%	35.8%	35.8%
53	1	3	10	3	35.8%	35.8%	35.8%	35.8%
54	2	3	7	9	35.8%	35.8%	35.8%	35.8%
55	2	2	6	8	35.8%	35.8%	35.8%	35.8%
56	3	5	9	4	35.8%	35.8%	35.8%	35.8%
57	2	4	5	4	35.8%	35.8%	35.8%	35.8%
58	3	4	11	8	35.8%	35.8%	35.8%	35.8%
59	5	10	10	8	35.8%	35.8%	35.8%	35.8%
60	7	14	9	6	35.8%	35.8%	35.8%	35.8%
61	11	15	19	6	35.8%	35.8%	35.8%	35.8%
62	8	20	13	5	35.8%	35.8%	35.8%	35.8%
63	9	24	9	3	35.8%	35.8%	35.8%	35.8%
64	15	22	7	3	35.8%	35.8%	35.8%	35.8%
65	19	24	9	4	35.8%	35.8%	35.8%	35.8%
66	22	15	5	6	35.8%	35.8%	35.8%	35.8%
67	21	18	6	2	35.8%	35.8%	35.8%	35.8%
68	22	17	3	0	35.8%	35.8%	35.8%	35.8%
69	23	16	6	0	35.8%	35.8%	35.8%	35.8%
70	12	11	2	0	35.8%	35.8%	35.8%	35.8%
71	4	5	0	0	35.8%	35.8%	35.8%	35.8%
72	5	3	1	0	35.8%	35.8%	35.8%	35.8%
73	5	3	0	1	35.8%	35.8%	35.8%	35.8%
74	3	2	0	2	35.8%	35.8%	35.8%	35.8%
75	2	0	0	0	35.8%	35.8%	35.8%	35.8%
76	1	1	1	0	35.8%	35.8%	35.8%	35.8%
77	0	0	1	0	35.8%	35.8%	35.8%	35.8%
78	0	0	0	0	35.8%	35.8%	35.8%	35.8%
79	0	0	0	0	35.8%	35.8%	35.8%	35.8%
80	0	0	0	0	35.8%	35.8%	35.8%	35.8%
81	0	0	0	0	35.8%	35.8%	35.8%	35.8%
82	0	0	0	0	35.8%	35.8%	35.8%	35.8%
83	0	0	0	0	35.8%	35.8%	35.8%	35.8%
84	0	0	0	0	35.8%	35.8%	35.8%	35.8%
85	0	0	0	0	0.0%	0.0%	0.0%	0.0%
86	0	0	0	0	0.0%	0.0%	0.0%	0.0%
87	0	0	0	0	0.0%	0.0%	0.0%	0.0%
88	0	0	0	0	0.0%	0.0%	0.0%	0.0%
89	0	0	0	0	0.0%	0.0%	0.0%	0.0%
90	0	0	0	0	0.0%	0.0%	0.0%	0.0%
91+	0	0	0	0	0.0%	0.0%	0.0%	0.0%

Appendix D

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

LTC-94 VA, NH-94 VA

Virginia Mix of Business & Proposed Rate Increase

5% Compound Inflation

	Policy Count				Proposed Rate Increase			
Issue	Benefit Period				Benefit Period			
Age	4 Years	6 Years	10 Years	Lifetime	4 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	35.8%	35.8%	35.8%	35.8%
30	0	0	0	0	35.8%	35.8%	35.8%	35.8%
31	0	0	0	0	35.8%	35.8%	35.8%	35.8%
32	0	0	0	0	35.8%	35.8%	35.8%	35.8%
33	0	0	0	0	35.8%	35.8%	35.8%	35.8%
34	0	0	0	0	35.8%	35.8%	35.8%	35.8%
35	0	0	0	0	35.8%	35.8%	35.8%	35.8%
36	0	0	0	0	35.8%	35.8%	35.8%	35.8%
37	0	0	0	0	35.8%	35.8%	35.8%	35.8%
38	0	0	0	0	35.8%	35.8%	35.8%	35.8%
39	0	0	0	0	35.8%	35.8%	35.8%	35.8%
40	0	0	0	0	35.8%	35.8%	35.8%	35.8%
41	0	0	1	0	35.8%	35.8%	35.8%	35.8%
42	0	0	0	1	35.8%	35.8%	35.8%	35.8%
43	0	1	0	0	35.8%	35.8%	35.8%	35.8%
44	0	0	0	0	35.8%	35.8%	35.8%	35.8%
45	0	2	0	1	35.8%	35.8%	35.8%	35.8%
46	0	0	0	1	35.8%	35.8%	35.8%	35.8%
47	0	0	0	0	35.8%	35.8%	35.8%	35.8%
48	0	1	2	0	35.8%	35.8%	35.8%	35.8%
49	1	1	2	0	35.8%	35.8%	35.8%	35.8%
50	0	3	4	2	35.8%	35.8%	35.8%	35.8%
51	0	4	5	2	35.8%	35.8%	35.8%	35.8%
52	1	5	2	1	35.8%	35.8%	35.8%	35.8%
53	4	5	3	2	35.8%	35.8%	35.8%	35.8%
54	2	5	4	1	35.8%	35.8%	35.8%	35.8%
55	4	4	3	2	35.8%	35.8%	35.8%	35.8%
56	3	7	4	0	35.8%	35.8%	35.8%	35.8%
57	2	5	4	1	35.8%	35.8%	35.8%	35.8%
58	2	8	2	2	35.8%	35.8%	35.8%	35.8%
59	6	4	4	0	35.8%	35.8%	35.8%	35.8%
60	7	6	7	0	35.8%	35.8%	35.8%	35.8%
61	5	7	1	0	35.8%	35.8%	35.8%	35.8%
62	5	6	1	0	35.8%	35.8%	35.8%	35.8%
63	5	4	0	1	35.8%	35.8%	35.8%	35.8%
64	8	3	0	2	35.8%	35.8%	35.8%	35.8%
65	8	3	2	1	35.8%	35.8%	35.8%	35.8%
66	3	10	1	0	35.8%	35.8%	35.8%	35.8%
67	3	2	0	0	35.8%	35.8%	35.8%	35.8%
68	4	6	1	2	35.8%	35.8%	35.8%	35.8%
69	0	2	0	0	35.8%	35.8%	35.8%	35.8%
70	0	1	0	0	35.8%	35.8%	35.8%	35.8%
71	0	0	0	0	35.8%	35.8%	35.8%	35.8%
72	0	0	0	0	35.8%	35.8%	35.8%	35.8%
73	0	1	0	0	35.8%	35.8%	35.8%	35.8%
74	1	0	0	0	35.8%	35.8%	35.8%	35.8%
75	0	0	0	0	35.8%	35.8%	35.8%	35.8%
76	0	0	0	0	35.8%	35.8%	35.8%	35.8%
77	0	0	0	0	35.8%	35.8%	35.8%	35.8%
78	0	0	0	0	35.8%	35.8%	35.8%	35.8%
79	0	0	0	0	35.8%	35.8%	35.8%	35.8%
80	0	0	0	0	35.8%	35.8%	35.8%	35.8%
81	0	0	0	0	35.8%	35.8%	35.8%	35.8%
82	0	0	0	0	35.8%	35.8%	35.8%	35.8%
83	0	0	0	0	35.8%	35.8%	35.8%	35.8%
84	0	0	0	0	35.8%	35.8%	35.8%	35.8%
85	0	0	0	0	0.0%	0.0%	0.0%	0.0%
86	0	0	0	0	0.0%	0.0%	0.0%	0.0%
87	0	0	0	0	0.0%	0.0%	0.0%	0.0%
88	0	0	0	0	0.0%	0.0%	0.0%	0.0%
89	0	0	0	0	0.0%	0.0%	0.0%	0.0%
90	0	0	0	0	0.0%	0.0%	0.0%	0.0%
91+	0	0	0	0	0.0%	0.0%	0.0%	0.0%

Appendix D

John Hancock Life Insurance Company (U.S.A.)
LTC-96 VA, LTC-96 VA 9/96, NH-99 VA 4/99
Virginia Mix of Business & Proposed Rate Increase
Indexed Inflation

	Policy Count						Proposed Rate Increase					
Issue	Benefit Period						Benefit Period					
Age	2 Years	3 Years	4 Years	6 Years	10 Years	Lifetime	2 Years	3 Years	4 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	0	0	25.7%	14.3%	17.9%	32.4%	30.1%	40.8%
30	0	0	0	0	0	0	32.9%	20.2%	25.0%	38.6%	40.8%	40.8%
31	0	0	0	0	0	0	36.5%	23.1%	29.4%	40.8%	40.8%	40.8%
32	0	0	0	0	0	0	40.1%	27.8%	34.8%	40.8%	40.8%	40.8%
33	0	0	0	0	0	0	40.8%	30.7%	39.2%	40.8%	40.8%	40.8%
34	0	0	0	0	0	0	40.8%	35.4%	40.8%	40.8%	40.8%	40.8%
35	0	0	0	0	0	0	40.8%	38.3%	40.8%	40.8%	40.8%	40.8%
36	0	0	0	0	0	0	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
37	0	0	0	0	0	0	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
38	0	0	0	0	0	0	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
39	0	0	0	0	0	1	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40	0	0	0	0	0	1	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
41	0	0	0	0	0	0	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
42	1	0	0	0	0	0	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
43	0	0	0	0	0	2	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
44	0	0	2	0	1	5	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
45	0	0	0	0	0	0	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
46	0	0	0	0	0	0	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
47	1	0	0	2	0	3	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
48	0	0	0	2	1	5	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
49	1	0	3	5	0	5	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
50	0	0	3	4	1	9	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
51	0	0	1	1	0	10	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
52	0	1	4	4	4	8	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
53	1	1	6	8	2	6	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
54	1	2	4	13	2	12	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
55	3	2	7	8	7	14	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
56	2	3	9	15	10	19	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
57	2	1	13	15	2	14	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
58	2	3	11	23	5	15	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
59	1	9	16	20	7	25	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
60	2	6	19	27	8	18	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
61	1	9	29	24	9	15	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
62	5	8	15	33	5	22	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
63	7	12	36	32	6	25	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
64	9	11	43	29	6	27	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
65	12	10	47	39	4	26	39.9%	40.8%	40.8%	40.8%	40.8%	40.8%
66	9	17	44	40	14	26	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
67	15	17	42	37	10	30	40.1%	40.8%	40.8%	40.8%	40.8%	40.8%
68	9	25	55	32	8	25	40.8%	40.2%	40.8%	40.8%	40.8%	40.8%
69	12	24	51	52	12	30	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
70	21	25	49	34	13	20	40.8%	39.2%	40.8%	40.8%	40.8%	40.8%
71	11	27	47	40	5	28	40.6%	36.8%	38.6%	40.8%	40.8%	40.8%
72	17	26	41	28	2	16	38.4%	33.9%	35.2%	40.8%	40.8%	40.8%
73	23	24	30	25	2	12	40.8%	35.0%	33.9%	40.8%	40.8%	40.8%
74	22	31	26	12	1	13	40.8%	38.4%	37.2%	40.8%	40.8%	40.8%
75	5	26	25	14	1	9	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
76	15	17	28	12	2	5	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
77	9	25	12	8	1	4	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
78	6	15	16	6	0	4	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
79	5	10	10	6	0	2	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
80	4	13	0	0	0	0	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
81	1	12	0	0	0	0	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
82	1	1	0	0	0	0	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
83	1	4	0	0	0	0	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
84	1	1	0	0	0	0	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
85	0	0	0	0	0	0	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
86	0	0	0	0	0	0	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
87	0	0	0	0	0	0	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
88	0	0	0	0	0	0	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
89	0	0	0	0	0	0	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
90	0	0	0	0	0	0	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
91+	0	0	0	0	0	0	40.8%	40.8%	40.8%	40.8%	40.8%	40.8%

Appendix D

John Hancock Life Insurance Company (U.S.A.)
LTC-96 VA, LTC-96 VA 9/96, NH-99 VA 4/99
Virginia Mix of Business & Proposed Rate Increase
5% Simple Inflation

Policy Count

Issue Age	Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	0	0
30	0	0	0	0	0	0
31	0	0	0	0	0	0
32	0	0	0	0	0	0
33	0	0	0	0	0	0
34	0	0	0	0	0	0
35	0	0	0	0	0	0
36	0	0	0	0	0	0
37	0	0	0	0	0	0
38	0	0	0	0	0	0
39	0	0	1	0	0	1
40	0	0	0	0	0	1
41	0	0	2	2	0	1
42	0	0	1	0	0	1
43	0	0	0	0	0	3
44	0	2	2	0	1	4
45	0	0	0	1	0	2
46	0	0	0	1	0	6
47	0	0	3	5	1	5
48	0	0	7	4	0	16
49	0	2	4	7	0	9
50	1	1	6	3	3	13
51	2	4	15	10	2	11
52	1	6	10	15	2	12
53	0	6	23	15	0	22
54	4	5	29	13	3	11
55	3	7	23	15	0	25
56	1	10	18	22	2	23
57	4	14	37	22	2	22
58	0	11	38	20	4	26
59	8	19	52	34	7	31
60	11	27	83	33	6	36
61	11	22	69	41	9	38
62	12	24	76	54	3	37
63	14	38	100	48	4	38
64	13	30	109	52	4	45
65	13	38	90	56	10	32
66	17	43	79	38	8	43
67	16	35	57	59	3	20
68	15	33	63	41	2	25
69	19	39	62	44	2	22
70	14	33	50	17	1	15
71	8	35	40	12	1	12
72	6	31	37	7	1	14
73	4	19	13	8	0	7
74	2	12	16	2	0	2
75	8	7	9	3	0	2
76	3	5	6	2	2	2
77	1	3	1	0	0	2
78	1	2	1	1	0	2
79	0	2	0	0	0	0
80	2	1	0	0	0	0
81	0	0	0	0	0	0
82	0	0	0	0	0	0
83	0	0	0	0	0	0
84	0	0	0	0	0	0
85	0	0	0	0	0	0
86	0	0	0	0	0	0
87	0	0	0	0	0	0
88	0	0	0	0	0	0
89	0	0	0	0	0	0
90	0	0	0	0	0	0
91+	0	0	0	0	0	0

Proposed Rate Increase

Benefit Period					
2 Years	3 Years	4 Years	6 Years	10 Years	Lifetime
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%

Appendix D

John Hancock Life Insurance Company (U.S.A.)
LTC-96 VA, LTC-96 VA 9/96, NH-99 VA 4/99
Virginia Mix of Business & Proposed Rate Increase
5% Compound Inflation

Policy Count

Issue	Benefit Period					
Age	2 Years	3 Years	4 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	0	1
30	0	0	0	0	0	0
31	0	0	0	0	0	0
32	0	0	0	0	0	0
33	0	0	0	0	0	0
34	0	0	0	0	0	2
35	0	0	0	0	0	0
36	0	0	0	0	0	1
37	0	0	0	0	0	1
38	0	0	0	0	0	3
39	0	0	0	1	1	0
40	0	0	0	0	3	5
41	0	0	0	2	1	6
42	0	0	1	1	0	6
43	0	0	1	5	0	3
44	0	0	3	6	0	9
45	1	1	4	1	1	8
46	0	0	6	9	0	6
47	0	1	10	12	3	18
48	1	3	9	17	2	16
49	2	6	15	30	3	24
50	1	8	19	32	2	37
51	1	14	24	40	5	34
52	2	13	19	47	7	44
53	3	15	34	69	9	50
54	5	15	44	89	10	51
55	6	30	59	126	11	62
56	6	32	69	118	7	63
57	10	38	78	118	8	60
58	3	34	69	150	10	48
59	16	68	98	158	10	52
60	7	45	95	154	6	46
61	15	41	100	137	7	48
62	14	44	76	123	6	41
63	14	67	71	110	5	34
64	13	57	83	101	5	35
65	7	42	70	80	1	24
66	7	33	63	42	2	17
67	7	22	38	33	2	9
68	2	16	29	17	1	8
69	5	21	22	23	1	6
70	3	5	15	7	1	6
71	2	3	13	3	0	3
72	1	4	6	3	0	2
73	3	1	3	3	0	1
74	0	0	3	2	0	2
75	0	1	0	1	0	0
76	0	3	0	1	0	0
77	0	0	0	1	0	1
78	2	0	0	0	0	0
79	0	0	0	0	0	0
80	0	0	0	0	0	0
81	0	0	0	0	0	0
82	0	0	0	0	0	0
83	0	0	0	0	0	0
84	0	0	0	0	0	0
85	0	0	0	0	0	0
86	0	0	0	0	0	0
87	0	0	0	0	0	0
88	0	0	0	0	0	0
89	0	0	0	0	0	0
90	0	0	0	0	0	0
91+	0	0	0	0	0	0

Proposed Rate Increase

Benefit Period					
2 Years	3 Years	4 Years	6 Years	10 Years	Lifetime
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%
40.8%	40.8%	40.8%	40.8%	40.8%	40.8%

Appendix D

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

LTC-96CL VA, LTC-96CL VA 9/96

Virginia Mix of Business & Proposed Rate Increase

Indexed Inflation

	Policy Count				Proposed Rate Increase			
Issue	Benefit Period				Benefit Period			
Age	2/1 Years	2/2 Years	3/3 Years	Lifetime	2/1 Years	2/2 Years	3/3 Years	Lifetime
18-29	0	0	0	0	40.8%	34.5%	40.8%	40.8%
30	0	0	0	0	40.8%	40.8%	40.8%	40.8%
31	0	0	0	0	40.8%	40.8%	40.8%	40.8%
32	0	0	0	0	40.8%	40.8%	40.8%	40.8%
33	0	0	0	0	40.8%	40.8%	40.8%	40.8%
34	0	0	0	0	40.8%	40.8%	40.8%	40.8%
35	0	0	0	0	40.8%	40.8%	40.8%	40.8%
36	0	0	0	0	40.8%	40.8%	40.8%	40.8%
37	0	0	0	0	40.8%	40.8%	40.8%	40.8%
38	0	0	0	0	40.8%	40.8%	40.8%	40.8%
39	0	0	0	0	40.8%	40.8%	40.8%	40.8%
40	0	0	0	0	40.8%	40.8%	40.8%	40.8%
41	0	0	0	0	40.8%	40.8%	40.8%	40.8%
42	0	0	0	0	40.8%	40.8%	40.8%	40.8%
43	0	0	0	0	40.8%	40.8%	40.8%	40.8%
44	0	0	0	0	40.8%	40.8%	40.8%	40.8%
45	0	0	0	0	40.8%	40.8%	40.8%	40.8%
46	0	0	0	0	40.8%	40.8%	40.8%	40.8%
47	0	0	0	0	40.8%	40.8%	40.8%	40.8%
48	0	0	0	0	40.8%	40.8%	40.8%	40.8%
49	0	0	0	0	40.8%	40.8%	40.8%	40.8%
50	0	0	0	0	40.8%	40.8%	40.8%	40.8%
51	0	0	0	0	40.8%	40.8%	40.8%	40.8%
52	0	0	0	0	40.8%	40.8%	40.8%	40.8%
53	0	0	0	0	40.8%	40.8%	40.8%	40.8%
54	0	0	0	0	40.8%	40.8%	40.8%	40.8%
55	0	0	0	0	40.8%	40.8%	40.8%	40.8%
56	0	0	0	0	40.8%	40.8%	40.8%	40.8%
57	0	0	0	0	40.8%	40.8%	40.8%	40.8%
58	0	0	0	0	40.8%	40.8%	40.8%	40.8%
59	0	0	0	0	40.8%	40.8%	40.8%	40.8%
60	0	0	0	1	40.8%	40.8%	40.8%	40.8%
61	0	0	0	0	40.8%	40.8%	40.8%	40.8%
62	0	0	0	1	40.8%	40.8%	40.8%	40.8%
63	0	0	0	0	40.8%	40.8%	40.8%	40.8%
64	0	1	0	0	40.8%	40.8%	40.8%	40.8%
65	0	0	0	0	40.8%	40.8%	40.8%	40.8%
66	0	0	1	0	40.8%	40.8%	40.8%	40.8%
67	0	0	0	0	40.8%	40.8%	40.8%	40.8%
68	0	0	0	0	40.8%	40.8%	40.8%	40.8%
69	0	0	0	0	40.8%	40.8%	40.8%	40.8%
70	0	0	0	0	40.8%	40.8%	40.8%	40.8%
71	0	0	0	0	40.8%	40.8%	40.8%	40.8%
72	0	1	0	0	40.8%	40.8%	40.8%	40.8%
73	0	0	0	0	40.8%	40.8%	40.8%	40.8%
74	0	0	0	0	40.8%	40.8%	40.8%	40.8%
75	0	0	0	0	40.8%	40.8%	40.8%	40.8%
76	0	0	0	0	40.8%	40.8%	40.8%	40.8%
77	0	1	0	0	40.8%	40.8%	40.8%	40.8%
78	0	1	0	0	40.8%	40.8%	40.8%	40.8%
79	0	0	0	0	40.8%	40.8%	40.8%	40.8%
80	0	0	0	0	40.8%	40.8%	40.8%	40.8%
81	0	0	0	0	40.8%	40.8%	40.8%	40.8%
82	0	1	0	0	40.8%	40.8%	40.8%	40.8%
83	0	0	0	0	40.8%	40.8%	40.8%	40.8%
84	0	0	0	0	40.8%	40.8%	40.8%	40.8%
85	0	0	0	0	40.8%	40.8%	40.8%	40.8%
86	0	0	0	0	40.8%	40.8%	40.8%	40.8%
87	0	0	0	0	40.8%	40.8%	40.8%	40.8%
88	0	0	0	0	40.8%	40.8%	40.8%	40.8%
89	0	0	0	0	40.8%	40.8%	40.8%	40.8%
90	0	0	0	0	40.8%	40.8%	40.8%	40.8%
91+	0	0	0	0	40.8%	40.8%	40.8%	40.8%

Appendix D

John Hancock Life Insurance Company (U.S.A.)
LTC-96CL VA, LTC-96CL VA 9/96
Virginia Mix of Business & Proposed Rate Increase
5% Simple Inflation

	Policy Count				Proposed Rate Increase			
Issue	Benefit Period				Benefit Period			
Age	2/1 Years	2/2 Years	3/3 Years	Lifetime	2/1 Years	2/2 Years	3/3 Years	Lifetime
18-29	0	0	0	0	40.8%	40.8%	40.8%	40.8%
30	0	0	0	0	40.8%	40.8%	40.8%	40.8%
31	0	0	0	0	40.8%	40.8%	40.8%	40.8%
32	0	0	0	0	40.8%	40.8%	40.8%	40.8%
33	0	0	0	0	40.8%	40.8%	40.8%	40.8%
34	0	0	0	0	40.8%	40.8%	40.8%	40.8%
35	0	0	0	0	40.8%	40.8%	40.8%	40.8%
36	0	0	0	0	40.8%	40.8%	40.8%	40.8%
37	0	0	0	0	40.8%	40.8%	40.8%	40.8%
38	0	0	0	0	40.8%	40.8%	40.8%	40.8%
39	0	0	0	0	40.8%	40.8%	40.8%	40.8%
40	0	0	0	0	40.8%	40.8%	40.8%	40.8%
41	0	0	0	0	40.8%	40.8%	40.8%	40.8%
42	0	0	0	0	40.8%	40.8%	40.8%	40.8%
43	0	0	0	0	40.8%	40.8%	40.8%	40.8%
44	0	0	0	0	40.8%	40.8%	40.8%	40.8%
45	0	0	0	0	40.8%	40.8%	40.8%	40.8%
46	0	0	0	0	40.8%	40.8%	40.8%	40.8%
47	0	0	0	0	40.8%	40.8%	40.8%	40.8%
48	0	0	0	0	40.8%	40.8%	40.8%	40.8%
49	0	0	0	0	40.8%	40.8%	40.8%	40.8%
50	0	0	0	0	40.8%	40.8%	40.8%	40.8%
51	0	0	0	0	40.8%	40.8%	40.8%	40.8%
52	0	0	0	0	40.8%	40.8%	40.8%	40.8%
53	0	0	0	0	40.8%	40.8%	40.8%	40.8%
54	0	0	0	0	40.8%	40.8%	40.8%	40.8%
55	0	0	0	0	40.8%	40.8%	40.8%	40.8%
56	0	0	0	0	40.8%	40.8%	40.8%	40.8%
57	0	0	0	0	40.8%	40.8%	40.8%	40.8%
58	0	0	0	0	40.8%	40.8%	40.8%	40.8%
59	0	0	0	0	40.8%	40.8%	40.8%	40.8%
60	0	0	0	0	40.8%	40.8%	40.8%	40.8%
61	0	0	0	0	40.8%	40.8%	40.8%	40.8%
62	0	0	0	0	40.8%	40.8%	40.8%	40.8%
63	0	0	0	0	40.8%	40.8%	40.8%	40.8%
64	0	0	0	0	40.8%	40.8%	40.8%	40.8%
65	0	0	0	0	40.8%	40.8%	40.8%	40.8%
66	0	0	0	0	40.8%	40.8%	40.8%	40.8%
67	0	0	0	0	40.8%	40.8%	40.8%	40.8%
68	0	0	0	0	40.8%	40.8%	40.8%	40.8%
69	0	0	0	0	40.8%	40.8%	40.8%	40.8%
70	0	0	0	0	40.8%	40.8%	40.8%	40.8%
71	0	0	1	0	40.8%	40.8%	40.8%	40.8%
72	0	0	0	0	40.8%	40.8%	40.8%	40.8%
73	0	0	0	0	40.8%	40.8%	40.8%	40.8%
74	0	0	0	0	40.8%	40.8%	40.8%	40.8%
75	0	0	0	0	40.8%	40.8%	40.8%	40.8%
76	0	0	0	0	40.8%	40.8%	40.8%	40.8%
77	0	0	0	0	40.8%	40.8%	40.8%	40.8%
78	0	0	0	0	40.8%	40.8%	40.8%	40.8%
79	0	0	0	0	40.8%	40.8%	40.8%	40.8%
80	0	0	0	0	40.8%	0.0%	0.0%	0.0%
81	0	0	0	0	40.8%	0.0%	0.0%	0.0%
82	0	0	0	0	40.8%	0.0%	0.0%	0.0%
83	0	0	0	0	40.8%	0.0%	0.0%	0.0%
84	0	0	0	0	40.8%	0.0%	0.0%	0.0%
85	0	0	0	0	0.0%	0.0%	0.0%	0.0%
86	0	0	0	0	0.0%	0.0%	0.0%	0.0%
87	0	0	0	0	0.0%	0.0%	0.0%	0.0%
88	0	0	0	0	0.0%	0.0%	0.0%	0.0%
89	0	0	0	0	0.0%	0.0%	0.0%	0.0%
90	0	0	0	0	0.0%	0.0%	0.0%	0.0%
91+	0	0	0	0	0.0%	0.0%	0.0%	0.0%

Appendix D

John Hancock Life Insurance Company (U.S.A.)
LTC-96CL VA, LTC-96CL VA 9/96
Virginia Mix of Business & Proposed Rate Increase
5% Compound Inflation

	Policy Count				Proposed Rate Increase			
Issue	Benefit Period				Benefit Period			
Age	2/1 Years	2/2 Years	3/3 Years	Lifetime	2/1 Years	2/2 Years	3/3 Years	Lifetime
18-29	0	0	0	0	40.8%	40.8%	40.8%	40.8%
30	0	0	0	0	40.8%	40.8%	40.8%	40.8%
31	0	0	0	0	40.8%	40.8%	40.8%	40.8%
32	0	0	0	0	40.8%	40.8%	40.8%	40.8%
33	0	0	0	0	40.8%	40.8%	40.8%	40.8%
34	0	0	0	0	40.8%	40.8%	40.8%	40.8%
35	0	0	0	0	40.8%	40.8%	40.8%	40.8%
36	0	0	0	0	40.8%	40.8%	40.8%	40.8%
37	0	0	0	0	40.8%	40.8%	40.8%	40.8%
38	0	0	0	0	40.8%	40.8%	40.8%	40.8%
39	0	0	0	0	40.8%	40.8%	40.8%	40.8%
40	0	0	0	0	40.8%	40.8%	40.8%	40.8%
41	0	0	0	0	40.8%	40.8%	40.8%	40.8%
42	0	0	0	0	40.8%	40.8%	40.8%	40.8%
43	0	0	0	0	40.8%	40.8%	40.8%	40.8%
44	0	0	0	0	40.8%	40.8%	40.8%	40.8%
45	0	0	0	0	40.8%	40.8%	40.8%	40.8%
46	0	0	0	0	40.8%	40.8%	40.8%	40.8%
47	0	0	0	0	40.8%	40.8%	40.8%	40.8%
48	0	0	0	0	40.8%	40.8%	40.8%	40.8%
49	0	0	0	0	40.8%	40.8%	40.8%	40.8%
50	0	0	0	0	40.8%	40.8%	40.8%	40.8%
51	0	0	0	0	40.8%	40.8%	40.8%	40.8%
52	0	0	0	0	40.8%	40.8%	40.8%	40.8%
53	0	0	0	0	40.8%	40.8%	40.8%	40.8%
54	0	0	0	0	40.8%	40.8%	40.8%	40.8%
55	0	0	0	0	40.8%	40.8%	40.8%	40.8%
56	0	0	0	0	40.8%	40.8%	40.8%	40.8%
57	0	0	0	0	40.8%	40.8%	40.8%	40.8%
58	0	0	0	0	40.8%	40.8%	40.8%	40.8%
59	0	0	0	0	40.8%	40.8%	40.8%	40.8%
60	0	0	0	1	40.8%	40.8%	40.8%	40.8%
61	0	0	0	0	40.8%	40.8%	40.8%	40.8%
62	0	0	0	0	40.8%	40.8%	40.8%	40.8%
63	0	0	0	0	40.8%	40.8%	40.8%	40.8%
64	0	0	0	0	40.8%	40.8%	40.8%	40.8%
65	0	0	0	0	40.8%	40.8%	40.8%	40.8%
66	0	0	0	0	40.8%	40.8%	40.8%	40.8%
67	0	0	0	0	40.8%	40.8%	40.8%	40.8%
68	0	0	0	0	40.8%	40.8%	40.8%	40.8%
69	0	0	0	0	40.8%	40.8%	40.8%	40.8%
70	0	0	0	0	40.8%	40.8%	40.8%	40.8%
71	0	0	0	0	40.8%	40.8%	40.8%	40.8%
72	0	0	0	0	40.8%	40.8%	40.8%	40.8%
73	0	0	0	0	40.8%	40.8%	40.8%	40.8%
74	0	0	0	0	40.8%	40.8%	40.8%	40.8%
75	0	0	0	0	40.8%	40.8%	40.8%	40.8%
76	0	0	0	0	40.8%	40.8%	40.8%	40.8%
77	0	0	0	0	40.8%	40.8%	40.8%	40.8%
78	0	0	0	0	40.8%	40.8%	40.8%	40.8%
79	0	0	0	0	40.8%	40.8%	40.8%	40.8%
80	0	0	0	0	40.8%	0.0%	0.0%	0.0%
81	0	0	0	0	40.8%	0.0%	0.0%	0.0%
82	0	0	0	0	40.8%	0.0%	0.0%	0.0%
83	0	0	0	0	40.8%	0.0%	0.0%	0.0%
84	0	0	0	0	40.8%	0.0%	0.0%	0.0%
85	0	0	0	0	0.0%	0.0%	0.0%	0.0%
86	0	0	0	0	0.0%	0.0%	0.0%	0.0%
87	0	0	0	0	0.0%	0.0%	0.0%	0.0%
88	0	0	0	0	0.0%	0.0%	0.0%	0.0%
89	0	0	0	0	0.0%	0.0%	0.0%	0.0%
90	0	0	0	0	0.0%	0.0%	0.0%	0.0%
91+	0	0	0	0	0.0%	0.0%	0.0%	0.0%

Appendix D

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

LTC2000 VA 4/00

Virginia Mix of Business & Proposed Rate Increase

Indexed Inflation

	Policy Count			Proposed Rate Increase		
Issue	Benefit Period			Benefit Period		
Age	4 Years	6 Years	Lifetime	4 Years	6 Years	Lifetime
18-29	0	0	0	0.0%	0.0%	0.0%
30	0	0	0	0.0%	0.0%	0.0%
31	0	0	0	0.0%	0.0%	0.0%
32	0	0	0	0.0%	0.0%	0.0%
33	0	0	0	0.0%	0.0%	0.0%
34	0	0	0	0.0%	0.0%	0.0%
35	0	0	0	0.0%	0.0%	0.0%
36	0	0	0	0.0%	0.0%	0.0%
37	0	0	0	0.0%	0.0%	0.0%
38	0	0	0	0.0%	0.0%	0.0%
39	0	0	0	0.0%	0.0%	0.0%
40	0	0	0	40.8%	40.8%	40.8%
41	0	0	0	40.8%	40.8%	40.8%
42	0	0	0	40.8%	40.8%	40.8%
43	0	0	0	40.8%	40.8%	40.8%
44	0	0	0	40.8%	40.8%	40.8%
45	0	0	0	40.8%	40.8%	40.8%
46	0	0	0	40.8%	40.8%	40.8%
47	0	0	0	40.8%	40.8%	40.8%
48	0	0	0	40.8%	40.8%	40.8%
49	0	0	0	40.8%	40.8%	40.8%
50	0	0	0	40.8%	40.8%	40.8%
51	0	0	0	40.8%	40.8%	40.8%
52	0	0	0	40.8%	40.8%	40.8%
53	0	0	0	40.8%	40.8%	40.8%
54	0	0	0	40.8%	40.8%	40.8%
55	0	0	0	40.8%	40.8%	40.8%
56	0	0	0	40.8%	40.8%	40.8%
57	0	0	0	40.8%	40.8%	40.8%
58	0	0	0	40.8%	40.8%	40.8%
59	0	0	0	40.8%	40.8%	40.8%
60	0	0	0	40.8%	40.8%	40.8%
61	0	0	0	40.8%	40.8%	40.8%
62	0	0	0	40.8%	40.8%	40.8%
63	0	0	0	40.8%	40.8%	40.8%
64	0	0	0	40.8%	40.8%	40.8%
65	0	0	0	40.8%	40.8%	40.8%
66	0	0	0	40.8%	40.8%	40.8%
67	0	0	0	40.8%	40.8%	40.8%
68	0	0	0	40.8%	40.8%	40.8%
69	0	0	0	40.8%	40.8%	40.8%
70	0	0	0	40.8%	40.8%	40.8%
71	0	0	0	40.8%	40.8%	40.8%
72	0	0	0	40.8%	40.8%	40.8%
73	0	0	0	40.8%	40.8%	40.8%
74	0	0	0	40.8%	40.8%	40.8%
75	0	0	0	40.8%	40.8%	40.8%
76	0	0	0	40.8%	40.8%	40.8%
77	0	0	0	40.8%	40.8%	40.8%
78	0	0	0	40.8%	40.8%	40.8%
79	0	0	0	40.8%	40.8%	40.8%
80	0	0	0	40.8%	40.8%	40.8%
81	0	0	0	40.8%	40.8%	40.8%
82	0	0	0	40.8%	40.8%	40.8%
83	0	0	0	40.8%	40.8%	40.8%
84	0	0	0	40.8%	40.8%	40.8%
85	0	0	0	40.8%	40.8%	40.8%
86	0	0	0	40.8%	40.8%	40.8%
87	0	0	0	40.8%	40.8%	40.8%
88	0	0	0	40.8%	40.8%	40.8%
89	0	0	0	40.8%	40.8%	40.8%
90	0	0	0	40.8%	40.8%	40.8%
91+	0	0	0	40.8%	40.8%	40.8%

Appendix D

John Hancock Life Insurance Company (U.S.A.)
LTC2000 VA 4/00
Virginia Mix of Business & Proposed Rate Increase
5% Compound Inflation

	Policy Count			Proposed Rate Increase		
Issue	Benefit Period			Benefit Period		
Age	4 Years	6 Years	Lifetime	4 Years	6 Years	Lifetime
18-29	0	0	0	0.0%	0.0%	0.0%
30	0	0	0	0.0%	0.0%	0.0%
31	0	0	0	0.0%	0.0%	0.0%
32	0	0	0	0.0%	0.0%	0.0%
33	0	0	0	0.0%	0.0%	0.0%
34	0	0	0	0.0%	0.0%	0.0%
35	0	0	0	0.0%	0.0%	0.0%
36	0	0	0	0.0%	0.0%	0.0%
37	0	0	0	0.0%	0.0%	0.0%
38	0	0	0	0.0%	0.0%	0.0%
39	0	0	0	0.0%	0.0%	0.0%
40	0	0	0	40.8%	40.8%	40.8%
41	0	0	0	40.8%	40.8%	40.8%
42	0	0	0	40.8%	40.8%	40.8%
43	0	0	0	40.8%	40.8%	40.8%
44	0	0	0	40.8%	40.8%	40.8%
45	0	0	0	40.8%	40.8%	40.8%
46	0	0	0	40.8%	40.8%	40.8%
47	0	0	0	40.8%	40.8%	40.8%
48	0	0	0	40.8%	40.8%	40.8%
49	0	0	0	40.8%	40.8%	40.8%
50	0	0	0	40.8%	40.8%	40.8%
51	0	0	0	40.8%	40.8%	40.8%
52	0	0	0	40.8%	40.8%	40.8%
53	0	1	0	40.8%	40.8%	40.8%
54	0	0	1	40.8%	40.8%	40.8%
55	0	1	0	40.8%	40.8%	40.8%
56	0	0	3	40.8%	40.8%	40.8%
57	0	2	0	40.8%	40.8%	40.8%
58	0	0	0	40.8%	40.8%	40.8%
59	0	0	3	40.8%	40.8%	40.8%
60	0	1	0	40.8%	40.8%	40.8%
61	0	0	0	40.8%	40.8%	40.8%
62	1	0	0	40.8%	40.8%	40.8%
63	0	0	0	40.8%	40.8%	40.8%
64	0	0	0	40.8%	40.8%	40.8%
65	0	0	0	40.8%	40.8%	40.8%
66	0	0	0	40.8%	40.8%	40.8%
67	0	0	0	40.8%	40.8%	40.8%
68	0	0	0	40.8%	40.8%	40.8%
69	0	0	0	40.8%	40.8%	40.8%
70	0	0	0	40.8%	40.8%	40.8%
71	0	0	0	40.8%	40.8%	40.8%
72	0	0	0	40.8%	40.8%	40.8%
73	0	0	0	40.8%	40.8%	40.8%
74	0	0	0	40.8%	40.8%	40.8%
75	0	0	0	40.8%	40.8%	40.8%
76	0	0	0	40.8%	40.8%	40.8%
77	0	0	0	40.8%	40.8%	40.8%
78	0	0	0	40.8%	40.8%	40.8%
79	0	0	0	40.8%	40.8%	40.8%
80	0	0	0	0.0%	0.0%	0.0%
81	0	0	0	0.0%	0.0%	0.0%
82	0	0	0	0.0%	0.0%	0.0%
83	0	0	0	0.0%	0.0%	0.0%
84	0	0	0	0.0%	0.0%	0.0%
85	0	0	0	0.0%	0.0%	0.0%
86	0	0	0	0.0%	0.0%	0.0%
87	0	0	0	0.0%	0.0%	0.0%
88	0	0	0	0.0%	0.0%	0.0%
89	0	0	0	0.0%	0.0%	0.0%
90	0	0	0	0.0%	0.0%	0.0%
91+	0	0	0	0.0%	0.0%	0.0%

Appendix D

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

LTC-02 VA, BSC-02 VA (pre-RS)

Virginia Mix of Business & Proposed Rate Increase

Indexed Inflation

Policy Count

Issue	Benefit Period						
Age	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	0	0	0
30	1	0	0	0	0	0	0
31	0	0	0	0	0	0	0
32	0	0	0	0	0	0	0
33	0	0	0	0	0	0	0
34	0	0	0	0	0	0	0
35	0	0	0	0	0	0	0
36	0	0	0	0	0	0	0
37	0	0	0	0	0	0	0
38	0	0	0	0	0	0	0
39	0	0	0	0	0	0	0
40	0	0	0	0	0	0	0
41	0	0	0	0	0	0	0
42	0	0	0	0	0	0	0
43	0	0	0	0	0	0	0
44	0	0	0	0	0	0	0
45	0	0	0	0	0	0	0
46	0	0	0	0	0	0	0
47	0	0	0	0	0	0	0
48	0	0	0	0	0	0	1
49	0	0	0	0	0	0	1
50	0	0	0	1	0	0	1
51	0	0	0	1	0	0	0
52	0	0	0	0	2	0	3
53	0	0	0	0	0	0	0
54	0	0	0	0	1	0	0
55	1	0	0	0	0	0	2
56	0	1	1	0	0	0	0
57	0	1	1	0	1	0	3
58	1	1	1	2	0	0	2
59	0	1	1	1	0	0	1
60	0	4	3	2	1	0	1
61	0	3	1	2	0	2	2
62	3	2	3	2	2	1	0
63	2	2	4	2	0	1	3
64	2	0	5	0	2	0	5
65	2	3	2	0	0	0	1
66	1	3	1	2	1	0	0
67	1	4	4	2	0	1	4
68	3	7	5	1	1	0	3
69	1	4	2	3	0	0	2
70	1	8	3	3	0	0	2
71	2	5	7	3	0	0	1
72	3	8	7	1	1	0	1
73	5	9	3	2	1	0	0
74	1	1	3	2	1	0	0
75	3	6	3	2	0	0	2
76	2	4	5	0	0	0	1
77	3	5	2	2	1	0	1
78	1	2	0	0	0	0	2
79	3	4	0	0	2	0	1
80	0	4	0	0	0	0	0
81	0	0	0	0	0	0	0
82	0	1	0	0	0	0	0
83	0	1	0	0	0	0	0
84	0	0	0	0	0	0	0
85	0	0	0	0	0	0	0
86	0	0	0	0	0	0	0
87	0	0	0	0	0	0	0
88	0	0	0	0	0	0	0
89	0	0	0	0	0	0	0
90	0	0	0	0	0	0	0
91+	0	0	0	0	0	0	0

Proposed Rate Increase

Benefit Period						
2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%

Appendix D

John Hancock Life Insurance Company (U.S.A.)
LTC-02 VA, BSC-02 VA (pre-RS)
Virginia Mix of Business & Proposed Rate Increase
5% Simple Inflation

Policy Count

Issue	Benefit Period						
Age	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	0	0	0
30	0	0	0	0	0	0	0
31	0	0	0	0	0	0	0
32	0	0	0	0	0	0	0
33	0	0	0	0	0	0	0
34	0	0	0	0	0	0	0
35	0	1	0	0	0	0	1
36	0	2	0	0	0	0	0
37	0	0	0	0	0	0	0
38	0	0	0	0	0	0	1
39	0	1	0	0	0	0	2
40	0	1	0	0	0	0	0
41	0	0	0	0	0	0	0
42	0	0	1	0	0	0	1
43	0	0	0	0	0	0	0
44	0	0	1	0	0	0	0
45	0	1	1	1	0	0	1
46	0	0	0	0	0	0	1
47	0	1	1	0	0	0	1
48	0	1	0	1	0	0	1
49	1	2	2	1	0	1	4
50	0	4	2	2	0	0	1
51	0	1	3	0	1	1	5
52	0	3	6	2	2	1	5
53	0	4	1	1	0	1	3
54	0	2	6	3	1	0	9
55	0	5	9	8	3	2	10
56	1	5	12	7	5	1	7
57	0	7	5	3	4	0	6
58	1	9	13	1	2	1	12
59	2	16	6	8	4	0	15
60	2	9	7	8	5	2	5
61	2	12	16	4	7	2	9
62	0	12	13	3	6	1	14
63	4	15	17	7	1	0	14
64	2	18	16	6	8	3	17
65	3	23	11	5	6	2	7
66	1	24	12	5	3	2	11
67	5	24	8	5	9	2	5
68	6	27	11	3	3	0	9
69	4	21	14	9	4	1	3
70	3	22	8	5	1	1	5
71	1	9	13	2	2	1	2
72	3	11	1	4	0	0	5
73	0	17	1	1	1	0	0
74	0	7	1	0	0	0	2
75	2	5	0	1	0	0	0
76	2	3	0	2	0	0	1
77	0	1	0	0	0	0	0
78	0	0	3	0	1	0	0
79	0	0	0	0	0	0	0
80	0	0	0	0	0	0	0
81	0	0	0	0	0	0	0
82	0	0	0	0	0	0	0
83	0	0	0	0	0	0	0
84	0	0	0	0	0	0	0
85	0	0	0	0	0	0	0
86	0	0	0	0	0	0	0
87	0	0	0	0	0	0	0
88	0	0	0	0	0	0	0
89	0	0	0	0	0	0	0
90	0	0	0	0	0	0	0
91+	0	0	0	0	0	0	0

Proposed Rate Increase

Benefit Period						
2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%

Appendix D

John Hancock Life Insurance Company (U.S.A.)
LTC-02 VA, BSC-02 VA (pre-RS)
Virginia Mix of Business & Proposed Rate Increase
5% Compound Inflation

Policy Count

Issue	Benefit Period						
Age	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	0	0	9
30	0	0	0	0	1	0	2
31	0	0	0	0	0	0	3
32	0	0	0	1	0	0	2
33	0	0	0	0	0	0	1
34	0	0	0	0	0	0	7
35	0	0	0	0	0	0	1
36	0	0	0	0	0	0	5
37	0	2	1	0	0	1	6
38	0	1	0	0	0	0	7
39	1	0	0	1	1	0	7
40	0	1	0	2	1	0	11
41	0	0	1	3	1	0	7
42	0	1	0	2	1	0	16
43	0	2	0	5	2	0	14
44	0	5	4	5	9	0	15
45	0	4	6	7	2	3	35
46	2	3	5	9	1	0	15
47	0	5	13	3	3	3	31
48	0	8	8	9	0	2	37
49	1	10	9	17	8	5	57
50	3	16	21	16	11	3	59
51	2	17	23	23	12	5	74
52	3	14	20	28	15	4	67
53	3	23	31	29	23	8	79
54	3	31	37	47	44	10	105
55	5	60	45	52	35	8	131
56	2	48	52	53	30	10	89
57	4	47	50	55	32	8	80
58	6	50	57	62	18	5	94
59	8	70	78	58	29	4	96
60	7	83	63	55	31	6	65
61	6	64	59	41	25	2	63
62	7	52	52	33	21	4	36
63	3	48	39	31	10	2	34
64	1	63	39	23	15	2	31
65	1	54	28	19	10	0	20
66	3	34	25	15	6	1	5
67	2	34	13	9	6	4	4
68	1	16	7	9	4	0	3
69	1	10	4	3	4	1	3
70	1	8	4	4	1	0	1
71	0	9	2	0	0	0	0
72	0	4	1	0	0	0	0
73	0	5	0	1	0	0	0
74	1	1	0	0	0	0	0
75	0	2	0	0	0	0	0
76	0	1	1	0	0	0	1
77	0	0	1	0	0	0	0
78	0	0	0	0	0	0	0
79	0	0	0	0	0	0	0
80	0	0	0	0	0	0	0
81	0	0	0	0	0	0	0
82	0	0	0	0	0	0	0
83	0	0	0	0	0	0	0
84	0	0	0	0	0	0	0
85	0	0	0	0	0	0	0
86	0	0	0	0	0	0	0
87	0	0	0	0	0	0	0
88	0	0	0	0	0	0	0
89	0	0	0	0	0	0	0
90	0	0	0	0	0	0	0
91+	0	0	0	0	0	0	0

Proposed Rate Increase

Benefit Period						
2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
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21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%

Summary of the John Hancock's 2013 Rate Increase Request on Certain Individual Long-Term Care Insurance Policy Series

In 2013, John Hancock completed our latest comprehensive claims study, which we conduct every three years, and which examines the usage trends for an insured population. Like many carriers in this business, we have seen increased claims, and therefore there is more experience data available to predict future benefit usage by policyholders. As compared to our previous analysis, the new data shows that policyholders are living longer, their claims are lasting longer, and more people are claiming at the older ages. As a result, beginning late in 2013 John Hancock began the nationwide filing of an increase on certain of our individual John Hancock policy series which reflects the future claims expected on those policies by an average of about 25% on roughly half our business nationwide. John Hancock previously requested and implemented rate increases on certain individual long-term care policy series in 2008 and 2010.

Increases will vary by issue age, inflation, benefit period, policy series, and state. No policyholder who is subject to a 2013 increase will pay more in premiums than we currently charge for currently marketed products, subject to differences in benefits. The filing will vary by state based on the amount and timing of prior increases that we were permitted to implement in that state. In this way, policyholders are not subsidizing policyholders in other states.

In Virginia, on our pre-rate stability block of business, we are requesting an average rate increase of 42.2% which ranges from 20.2% to 55.4% This includes our Gold and a portion of the Custom Care I policy forms. On our post-rate stability block, we are requesting an average rate increase of 18.5% which ranges from 13.3% to 19.6%. This includes the remaining portion of the Custom Care I policy forms and the Custom Care II Enhanced products (2008 and 2010).

As with the 2010 rate action, there will be a number of benefit adjustment options to help keep premiums at or close to their current level. For example, policyholders who purchased automatic 5% compound or 5% simple inflation coverage will be offered reduced inflation coverage (subject to state acceptance) which allows them to retain the benefits they have accrued and avoid the increase completely. Customers can also reduce their benefit period, adjust their daily/monthly benefit amount, extend their elimination period, or drop riders from their coverage.

After the rate increase is accepted by the Virginia Insurance Department, affected policyholders will be provided with an extensive and personalized notification communication at least 60 days prior to the effective date, which will describe the increase and options available to mitigate the impact of the rate increase. In addition, customer support will be available through a dedicated customer service team in order to help our policyholders navigate through their choices and respond to any questions.

Reset Form

Health Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number: John Hancock Life Insurance Company (U.S.A.) - NAIC 69447

SERFF Tracking Number: MULF-129480189

Effective Date: upon approval

(Projected) Number of Insureds Affected: 16,493

New Rates

Average Annual Premium Per Member: 2,300

Revised Rates

Average Annual Premium Per Member: 3,270

Average Requested Percentage Rate Change Per Member: 42.2%

Minimum Requested Percentage Rate Change Per Member: 20.2%

Maximum Requested Percentage Rate Change Per Member: 55.4%

Plans Affected
(The Form Number and "Product Name")

Form#	"Product Name"(if applicable)
LTC-96 VA	Advantage Gold Select
LTC-96 VA 9/96	Advantage Gold Select
LTC-96CL VA	Advantage Classic
LTC-96CL VA 9/96	Advantage Classic
NH-99 VA 4/99	Advantage Gold Facility Only
LTC2000 VA 4/00	Fidelity Advantage Gold Select
LTC-02 VA	Custom Care
BSC-02 VA	Essential Care

Attach a brief narrative to summarize the key information used to develop the rates including the main drivers for new or revised rates.

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

Health Insurance Rate Request Summary

Accurate forecasting and projecting of future claims experience on LTC insurance policies is complex in its detail and application. Many factors are considered at the time that pricing is established, such as the frequency and severity of particular medical conditions, the expected lifespan of policyholders, the length of time policies are expected to remain inforce, and the cost of care, to name a few. As claims are paid, these factors can change over time.

Unfortunately, the most recent detailed review of our pricing assumptions confirms that the expected claims over the life of your policy series are significantly higher today than they were expected to be when the premiums were originally determined. In general, we are seeing more, longer-lasting claims - claim incidence has increased, claim terminations have decreased, claim utilization has increased, and mortality have decreased.

Our decision to increase premiums is solely related to the future claims anticipated on these policies and not to the recent recession, interest rate environment, or any other investment-related reason

As an alternative to paying higher premiums, we are offering several benefit reduction alternatives and, in most cases, at least one option that will enable the policyholder to keep their premiums at or close to the same level as what is being paid before the rate increase.

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase - Advantage Policy Series
July 23, 2014

Product Name	Form Number	Issue Date Range
ProtectCare Advantage LTC	LTC-VA-91	Oct 1991 - May 1994
ProtectCare Advantage NH	NH-VA-91	Oct 1991 - Dec 1993
ProtectCare Advantage Plus LTC	LTC-94 VA	Jan 1994 - Dec 1997
ProtectCare Advantage Plus NH	NH-94 VA	Mar 1994 - Mar 1999

1. Scope & Purpose

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

2. Benefit Description(s)

A brief policy description for each of the policy forms:

LTC-VA-91, LTC-94 VA
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility or covered services received in a community setting.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the nursing home or home health maximum daily amounts. There are separate pools for nursing home/assistance living facilities and home health care. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of five activities of daily living (ADLs) of dressing, eating, toileting, transferring, and maintaining continence.

Premiums are waived after the insured has received 90 days of benefits and will continue to be waived until the insured stops receiving such benefits or the policy limit is reached.

NH-VA-91, NH-94 VA
Individually underwritten long-term care policies that provide facility-only long-term care coverage for care received in a nursing home or assisted care living facility.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amounts. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of five activities of daily living (ADLs) of dressing, eating, toileting, transferring, and maintaining continence.

Premiums are waived after the insured has received 90 days of benefits and will continue to be waived until the insured stops receiving such benefits or the policy limit is reached.

3. Renewability

All policy forms are guaranteed renewable.

4. Applicability

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

5. Actuarial Assumptions

Morbidity

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

Our claims projections include 12 years of future morbidity improvements at 1.1% per year.

Below are currently expected sample annual claim costs for an LTC-91 policy, 100-day EP, $10 daily benefit, with Indexed Inflation option:

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	1.29	5.56
60	4.90	12.96
65	14.43	35.88
70	27.86	63.02
75	69.24	152.13
80	163.08	288.71
85	340.60	505.52
90	431.22	553.65
95	487.51	572.06

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	4.03	17.45
70	22.71	54.87
75	81.11	177.73
80	176.02	310.85
85	363.70	538.34
90	461.77	590.68
95	510.19	590.74

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	20.39	77.91
80	162.23	302.19
85	404.99	590.87
90	472.91	595.00
95	526.70	601.31

Voluntary Lapses

The voluntary lapse rates are based on our own experience:

Duration	Inflation Option	
	None/GPO	**All Other**
1	4.90%	3.70%
2	3.50%	2.95%
3	2.90%	2.50%
4	2.35%	1.85%
5	2.05%	1.75%
6	1.00%	0.90%
7	1.00%	0.85%
8	1.00%	0.85%
9	1.00%	0.85%
10	1.00%	0.85%
11+	0.95%	0.85%

Mortality

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

The base mortality table is the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 19 years of historical improvements based on scale AA. We then apply the following series of adjustment factors (factors for ages not listed above are interpolated):

Policy Duration	Standard Risk Class (Married)				Standard Risk Class (Single, Female)				Standard Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	33.3%	19.0%	19.0%	28.5%	38.5%	22.0%	22.0%	33.0%	40.3%	23.0%	23.0%	34.5%
2	36.1%	21.9%	25.7%	33.3%	41.8%	25.3%	29.7%	38.5%	43.7%	26.5%	31.1%	40.3%
3	39.0%	24.7%	32.3%	38.0%	45.1%	28.6%	37.4%	44.0%	47.2%	29.9%	39.1%	46.0%
4	40.9%	27.6%	39.0%	42.8%	47.3%	31.9%	45.1%	49.5%	49.5%	33.4%	47.2%	51.8%
5	42.8%	31.4%	45.6%	47.5%	49.5%	36.3%	52.8%	55.0%	51.8%	38.0%	55.2%	57.5%
6	44.7%	36.1%	52.3%	52.3%	51.7%	41.8%	60.5%	60.5%	54.1%	43.7%	63.3%	63.3%
7	46.6%	41.8%	55.1%	57.0%	53.9%	48.4%	63.8%	66.0%	56.4%	50.6%	66.7%	69.0%
8	48.5%	48.5%	58.0%	61.8%	56.1%	56.1%	67.1%	71.5%	58.7%	58.7%	70.2%	74.8%
9	50.4%	55.1%	60.8%	66.5%	58.3%	63.8%	70.4%	77.0%	61.0%	66.7%	73.6%	80.5%
10	51.3%	61.8%	63.7%	71.3%	59.4%	71.5%	73.7%	82.5%	62.1%	74.8%	77.1%	86.3%
11	52.3%	64.6%	69.4%	76.0%	60.6%	74.8%	80.3%	88.0%	63.4%	78.2%	84.0%	92.0%
12	53.6%	66.5%	75.1%	80.8%	62.0%	77.0%	86.9%	93.5%	64.8%	80.5%	90.9%	97.8%
13	54.9%	67.5%	77.9%	85.5%	63.5%	78.1%	90.2%	99.0%	66.4%	81.7%	94.3%	103.5%
14	56.2%	68.5%	80.8%	90.3%	65.0%	79.3%	93.5%	104.5%	68.0%	82.9%	97.8%	109.3%
15	57.4%	69.7%	83.6%	95.0%	66.5%	80.7%	96.8%	110.0%	69.5%	84.4%	101.2%	115.0%
16	59.4%	71.9%	86.4%	96.0%	66.8%	80.8%	97.2%	108.0%	69.3%	83.8%	100.8%	112.0%
17	61.3%	74.1%	88.8%	97.0%	67.0%	80.9%	97.0%	106.0%	68.9%	83.2%	99.7%	109.0%
18	63.3%	76.3%	91.3%	98.0%	67.1%	81.0%	96.9%	104.0%	68.4%	82.6%	98.7%	106.0%
19	65.3%	78.6%	93.9%	99.0%	67.2%	81.0%	96.8%	102.0%	67.9%	81.8%	97.7%	103.0%
20	67.3%	81.0%	97.0%	100.0%	67.3%	81.0%	97.0%	100.0%	67.3%	81.0%	97.0%	100.0%
21	69.0%	82.6%	100.0%	100.0%	69.0%	82.6%	100.0%	100.0%	69.0%	82.6%	100.0%	100.0%
22	71.0%	84.3%	100.0%	100.0%	71.0%	84.3%	100.0%	100.0%	71.0%	84.3%	100.0%	100.0%
23	73.0%	86.0%	100.0%	100.0%	73.0%	86.0%	100.0%	100.0%	73.0%	86.0%	100.0%	100.0%
24	76.0%	87.8%	100.0%	100.0%	76.0%	87.8%	100.0%	100.0%	76.0%	87.8%	100.0%	100.0%
25	80.0%	89.5%	100.0%	100.0%	80.0%	89.5%	100.0%	100.0%	80.0%	89.5%	100.0%	100.0%
26	84.0%	91.3%	100.0%	100.0%	84.0%	91.3%	100.0%	100.0%	84.0%	91.3%	100.0%	100.0%
27	88.0%	93.0%	100.0%	100.0%	88.0%	93.0%	100.0%	100.0%	88.0%	93.0%	100.0%	100.0%
28	92.0%	94.8%	100.0%	100.0%	92.0%	94.8%	100.0%	100.0%	92.0%	94.8%	100.0%	100.0%
29	96.0%	96.5%	100.0%	100.0%	96.0%	96.5%	100.0%	100.0%	96.0%	96.5%	100.0%	100.0%
30	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase - Advantage Policy Series
July 23, 2014

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

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

We are also projecting 12 years of future mortality improvement based on scale AA, consistent with the 12 years of future morbidity improvement in our future claim projections.

Expenses

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

6. Trend Assumptions

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

7. Marketing Method

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

8. Underwriting

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

9. Premium Classes

The base policy premium rates vary by issue age, benefit period, inflation option, home health care maximum benefit percentage, and underwriting class, as in the initial rate filing.

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

10. Premium Modalization Rules

Frequency	Multiple of Annual Premium	Plus
Annual	1.0000	$0.00
Semiannual	0.5120	$0.60
Quarterly	0.2610	$0.90
Premiumatic	0.0865	$0.80

11. Issue Age Range

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

12. Area Factors

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

13. Average Annual Premium

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

	Nationwide	Virginia	
Form	before the rate increase	before the rate increase	after the rate increase
LTC-VA-91	1,810	1,580	2,144
NH-VA-91	1,260	1,390	1,887
LTC-94 VA	2,020	1,890	2,565
NH-94 VA	1,480	1,440	1,954

14. Number of Policy Holders

The table below summarizes, as of 12/31/2012, the number of policies inforce and their 2012 annualized premium that will be affected by this rate increase in your state.

Form	Number of Policies	2012 Annualized Premium
LTC-VA-91	629	996,862
NH-VA-91	7	9,760
LTC-94 VA	1,594	3,005,417
NH-94 VA	37	53,245

15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2012 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2012 have also been allocated to the calendar year of incurral and included in historic incurred claims.

16. Requested Rate Increase

The Company is requesting a flat rate increase of 35.8%. Rate increases adhere to the following restrictions:

1. We ensured that the proposed rate increases did not result in premium rates that exceed the rates that have been recently filed with the Interstate Compact for new business under the ICC12-LTC-12 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using LTC-91 as an example). After the application of this restriction the average rate increase for the forms listed in this memo is 35.7%.
2. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1** where it can be seen that the sum of past and future projected incurred claims is not less than the sum of the original premium times the original loss ratio and the rate increase premium times the 85% loss ratio requirement.
3. The lifetime loss ratio after the proposed rate increases is greater than or equal to the lifetime loss ratio targeted in our most recent filing for the forms listed in this memo.

Appendix B1 contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did not* elect an inflation reduction option as part of the 2010 rate increase filings. **Appendix B2** contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did* elect an inflation reduction option as part of the 2010 rate increase filings. Please note that the actual rates implemented may vary slightly from those in Appendices B1 and B2 due to implementation rounding algorithms.

17. Analysis Performed

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

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

Morbidity

Claim assumptions were derived using data published by the National Center for Health Statistics National Nursing Home Survey (1977 and 1985), the National Health Interview Survey (1979 and 1984), the National Long-Term Care Survey (1982), Medicare data; and other experience furnished to us by consultants, with adjustments due to the impact of underwriting, inflation options, elected options, anti-selection considerations, and the saving incurred because the maximum daily benefit will not always be paid.

Below are original sample annual claim costs for an LTC-91 policy, 100-day EP, $10 daily benefit, with Indexed Inflation option:

Issue Age 57		
Age	**2 yr**	**Lifetime**
57	5.38	9.93
62	18.00	33.37
67	29.49	57.85
72	49.43	102.15
77	100.99	206.39
82	182.06	356.84
87	301.50	544.69
92	423.62	675.99
97	496.68	711.02

Issue Age 67		
Age	**2 yr**	**Lifetime**
67	15.60	30.63
72	52.00	107.53
77	106.31	217.25
82	191.64	375.62
87	317.36	573.36
92	445.92	711.57
97	522.82	748.45

Issue Age 77		
Age	**2 yr**	**Lifetime**
77	56.10	115.50
82	198.37	388.00
87	328.35	592.25
92	461.34	735.27
97	541.45	774.35

Voluntary Terminations

Duration	**Issue Age**					
	45	**57**	**67**	**72**	**77**	**82**
1	11.6%	11.6%	13.0%	13.7%	16.2%	16.7%
2	9.3%	9.3%	10.0%	10.8%	11.5%	11.8%
3	8.8%	8.8%	9.3%	9.9%	10.5%	10.7%
4	8.3%	8.3%	8.7%	9.1%	9.5%	9.6%
5	7.9%	7.9%	8.1%	8.3%	8.5%	8.5%
6	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%
7	5.8%	5.8%	5.8%	5.8%	5.8%	5.8%
8	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%
9	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%
10+	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%

Mortality

The 1983 Group Annuity Mortality Table was used, weighted 40% males and 60% females.

As part of the inforce management of the business, the Company monitors the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 2010 rate increase filings. In general, we are seeing more, longer-lasting claims - claim incidence has

increased, claim terminations have decreased, claim utilization has increased, and mortality rates have decreased.

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

Morbidity

Experience period: Inception through 9/30/2012 for incidence, inception through 9/30/2011 for claim terminations and salvage

The following charts show key experience compared to revised assumptions.

Incidence

Duration	A/E
1-3	101%
4-6	100%
7-9	100%
10+	100%
Total	**100%**

Claim Terminations

Benefit Period	A/E
<10 years	100%
10+ years	100%
Total	**100%**

Salvage

Inflation	A/E
None / GPO	100%
Simple	100%
Compound	100%
Total	**100%**

Voluntary Lapses

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount
1	100%
2	102%
3-5	100%
6-10	118%
11+	96%
Total	**104%**

In the recent study we noted that early duration lapses were greater than expected. As such, lapse rates for durations 1-5 were increased.

Note that the lapse study removed all policies which had undergone prior rate increases.

Mortality

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount
1-5	99%
6-10	101%
11+	99%
Total	**100%**

Exhibit 1 contains nationwide past premium and claims experience as well as future premium and claim projections. It illustrates that the anticipated lifetime loss ratio with the requested rate increase is 88.3%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 67.3%. The

lifetime loss ratio as of 12/31/12 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

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

Furthermore, **Exhibit 1** demonstrates that that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

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

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

Although this is a closed block of business, we are filing new future inflation options that will allow policyholders that have Compound and Simple inflation coverage the option to completely avoid the rate increase. This option is not available to policyholders that have limited coverage, where benefit increases cease after 20 years or at attained age 85.

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

- For policyholders that are currently receiving a 5% inflation benefit, the annual inflation rate will be reduced from 5% to a future annual rate of 3.8%
- For policyholders that have previously reduced their inflation rate in order to avoid a rate increase and are currently receiving an inflation benefit of 4.5% (i.e. those with policy forms LTC-94 VA), the future annual inflation rate will be reduced to 3.5%
- For policyholders that have previously reduced their inflation rate in order to avoid a rate increase and are currently receiving an inflation benefit of 3.6% (i.e. those with policy forms NH-94 VA), the future annual inflation rate will be reduced to 2.6%

The 3.8%, 3.5%, and 2.6% indexation rates were determined to be actuarially equivalent to the requested rate increases in aggregate and therefore these options are only available if the full rate increase requested is accepted.

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

19. History of previous rate revisions

A 13.0% rate increase on policy forms LTC-VA-91 and LTC-94 VA was accepted by your state on July 17, 2009.

A 24.2% rate increase on policy forms LTC-VA-91 and LTC-94 VA was accepted by your state on December 01, 2011.

A 35.0% rate increase on policy forms NH-VA-91 and NH-94 VA was accepted by your state on December 01, 2011.

20. Proposed Effective Date

These rates will be effective on the next policy anniversary date, following at least a 60 day policyholder notification period.

21. Actuarial Certification

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

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of the Commonwealth of Virginia and that the premiums are reasonable in relation to the benefits provided.

The preceding Actuarial Memorandum contains:

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

In my opinion, no further rate increases will be necessary as the revised premium rate schedules are sufficient to cover anticipated costs assuming approvals are granted within three months of the date this memo is filed and that the underlying assumptions are realized.

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

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

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

_____

Joseph R. Leopold, FSA, MAAA
Actuary
John Hancock Life Insurance Company

John Hancock Financial Services

Long Term Care
200 Berkeley Street
Boston Massachusetts 02116-5022

(617) 663-3805
(617) 572-0803 fax
jleopold@jhancock.com

Joseph R. Leopold, FSA, MAAA
Actuary, LTC Product & Risk Management

LONG-TERM CARE INSURANCE

August 25, 2014

Janet Houser
Virginia State Corporation Commission
Bureau of Insurance

Re: John Hancock Life Insurance Company (U.S.A.)
2013 Inforce Rate Increase Filing
SERFF ID: MULF-129480189

Dear Ms. Houser,

This letter is in response to your objection dated July 9, 2014 regarding the above filing. Your comments are included below in bold with our responses following.

According to the submission, this proposed rate increase applies to pre-stabilization business only and is subject to the standards set forth in 14VAC5-200-150. It is unclear as to why the company has included language in the memorandum that would apply to post stabilization business such as item 2 under Section 16 or that the memorandum for Forms LTC-02 VA and BSC-02 VA would indicate the forms were originally priced with a margin for moderately adverse experience. The memorandum should satisfy the requirements as set for under 14VAC5-200-150 and any language not applicable to pre stability policies should be removed to avoid any misunderstanding or confusion.

We have elected to voluntarily apply rate stability regulations to all business, despite being more stringent than what is required in Virginia. We do this while continuing to comply with the standards set forth in 14VAC5-200-150.

Regarding the LTC-02 VA and BSC-02 VA policy forms, these forms are identical policies to those considered in our post-RS filing, priced with the same premium rates and pricing expectations and therefore also include the same pricing margins.

The Actuarial Certification should include language as provided for in 14VAC5-130-70 B 14.

We have revised our actuarial memoranda in accordance with the standards outlined in 14VAC5-130-70(B)(14).

Please state the lifetime loss ratio anticipated in the original filing and, if applicable, an explanation why the current projected loss ratio is less than the originally anticipated.

The lifetime loss ratio anticipated in the original filing, adjusted for the current mix of business, is included in Exhibit 1 and is, in all cases, less than the current projected lifetime loss ratio.

In providing the experience, the exhibits should show the earned premiums, "paid" claims, incurred claims and loss ratio for each calendar year from the date of the forms' inception through the most recent date that information is available. Separate exhibits, and projections thereof, should be provided based on the Virginia only and national data.

Please see the exhibits included in the '*VA (Pre-RS) LR Exhibits with paid claims.pdf*' file.

Please provide detailed justification for all assumptions used in the projections.

We have included summaries of most recent experience studies. Please see the following attached files:

- '*JH 2013 Morbidity Study Summary.pdf*'
- '*JH 2013 Termination Study Summary.pdf*'

Please provide an explanation of the reserve basis and justification for the reserve levels.

Based on discussions had during the 2010 inforce rate increase filing process, we have provided Exhibit 1b in our initial filing which uses Net Level Reserves based on U.S. Statutory assumptions without margins (i.e. original pricing assumptions) and without reflecting any prior rate increases. This exhibit is intended to show compliance with the standards outlined in 14VAC5-200-150.

Please provide the anticipated loss ratio where the numerator is equal to the anticipated incurred claims less policy reserves, and the denominator is equal to the anticipated incurred claims less the policy reserves, and the denominator is equal t the anticipated earned premium.

This information is provided in Exhibit 1b in the actuarial memoranda. All values in this exhibit are discounted at the original pricing interest rates.

Please state the interest rate originally assumed in the determination of the premiums stated. If greater than the discount rate used in the projections, then please revise the projections by using the original rate.

Interest rates used in our original pricing assumptions are stated below:

Advantage 91:	8.5%
Advantage 94:	7.0%
Gold:	7.1%
CCI:	6.5%

For all products, these rates are greater than the maximum statutory valuation rates used in our current projections. Exhibits reflecting the original pricing interest rates are included in Exhibit 1b of the actuarial memoranda.

Please re-state the nationwide experience using Virginia approved rates.

All exhibits, on both a nationwide and Virginia-only basis, reflect only those rates approved in Virginia. This is done for all filings in all states in order to ensure that no state is subsidizing the rate actions from other states.

Please provide a separate calculation of the Lifetime Loss Ratio so that the historical premium component is restated to what it would be if the proposed premium had been charged (collected) since the forms' introduction.

Please see the attached file '*VA (Pre-RS) LR Exhibits (since inception).*pdf'.

Note that we have also included in our original actuarial memoranda Exhibit 1c, which seeks to demonstrate that we are not seeking to recoup any past losses. This is based on methodology recently accepted by the Senior Issues Task Force and Health Actuarial Task Force in which past losses are defined as actual claims less expected past claims and expected past claims are defined as the following:

Expected claims shall be calculated based on the original filing assumptions assumed until new assumptions are filed as part of a rate increase. New assumptions shall be used for all periods beyond each requested effective date of a rate increase regardless of whether or not the rate increase is approved. Expected claims are calculated for each calendar year based on the inforce during the calendar year.

Please explain what, if any, margins are included in the proposed rates to ensure that future rate increases will not be needed presuming the experience develops as projected.

No margins are included in the proposed rates for the Advantage or Gold product series.

Margins for moderately adverse experience of 5.56% are included in the proposed rates for the Custom Care I product series. These are included, despite the fact that all Custom Care I policies included in this filing were issued prior to Rate Stability regulations being adopted in Virginia, as these are the margins the product was originally priced with.

Please provide sufficient detail or documentation provided so that any projections can be recreated.

We have a reconciliation spreadsheet which is able to replicate calculations from our GGY AXIS model. Unfortunately, due to the complexity of replicating GGY AXIS, this file is over 100MBs in size and cannot be submitted through SERFF. We have tried simplifying the spreadsheet model, but it involves removing a good deal of formulas which, in turn, leads to a loss of information which would likely prevent you from being able to recreate any of our projections.

If there are other means by which we can provide you this model, please let us know.

The filing states that the rate increase requests are based on its recently completed 2013 claims study. Please provide a copy of the comprehensive claim study so that we can independently assess the credibility and reasonableness of the morbidity assumptions.

We have included summaries of most recent experience studies. Please see the following attached files:

- '*JH 2013 Morbidity Study Summary.pdf*'
- '*JH 2013 Termination Study Summary.pdf*'

Please provide an actual to expected analysis versus both the original pricing assumptions and the current projection assumptions.

We have included a comparison of actual-to-original pricing assumption loss ratios in the attached file '*VA (Pre-RS) LR Exhibits.pdf*'. For actual-to-expected analysis using our prior best estimate assumptions, please see the attached experience studies as well as the tables in Section 17 of the filed actuarial memoranda.

Were there any concerns raised in any of prior filings that have not yet been addressed? If not, please revise the submission accordingly.

All concerns raised in prior filings have been addressed.

The company has indicated it would be willing to implement the rate increase on an annual phased-in approach on an actuarially equivalent basis. What schedule of increases would the company consider appropriate over a three year period?

We would be happy to consider converting every policyholder's originally-proposed rate increase into three equal annual segments. The table below shows the average rate increases that would be required in each year of implementation based on this approach (maximums and minimums have also been included). Note that in order to achieve the same loss ratio as a one-time increase we will require higher ultimate rate increases. This is in-line with the Model Bulletin recently approved by the Health Actuarial Task Force and Senior Issues Task Forces A & B which states:

In lieu of a single increase, the [Department] may approve a series of scheduled rate increases that are <u>actuarially equivalent</u> to the single amount requested by the insurer over the lifetime of the policy.

Product	Original Request	Phased-in Implementation	
		Rate Increase: Yrs 1-3	Ultimate
Adv	Average: 35.7%; Range: 30.0% - 35.8%	Average: 12.6%; Range: 10.8% - 12.6%	Average: 42.8%; Range: 35.9% - 42.9%
Gold	Average: 40.5%; Range: 33.9% - 40.8%	Average: 13.6%; Range: 11.6% - 13.7%	Average: 46.7%; Range: 39.0% - 47.0%
CCI	Average: 21.6%; Range: 21.6% - 21.6%	Average: 7.4%; Range: 7.4% - 7.4%	Average: 24.1%; Range: 24.1% - 24.1%

In the attached file '*VA (Pre-RS) LR Exhibits.pdf*', we have included premium projections using the staggered implementation methodology. These exhibits demonstrate that the additional cost of delayed implementation results in loss ratios equivalent to those originally filed.

Advise in what states the company has requested rate increases on this block, how the rate changes requested in Virginia compare with those requested in other states, and the current status of the reviews in other states.

Please see the attached report '*JH Retail 2013 Inforce Rate Increase Filing Summary.pdf*'.

Is the intent of the company to not request any further rate increases if the proposed rate increase is approved and the experience develops as projected? If not, please explain.

We believe our current study accurately captures our historical experience and therefore we do not anticipate any further rate increase requests should experience emerge as currently expected.

Please provide a copy of the letter notifying Virginia policyholders there will be a rate increase and what their options are. We understand that forms and endorsements to implement any such changes have submitted under a separate filing. And according to the filing, options will be in compliance with the NAIC Model Bulletin. Such letters should include the following:

1) Overall percentage increase, amount, and effective date. If implementing over a 3 year period, the scheduled premiums and effective dates must be included.
2) The explanation for the increase must be clear and include the driving factors.
3) Options to reduce premium should be clearly and specifically stated.
4) Clear disclosure addressing guaranteed renewable nature of the policy and that the insured should understand that premium rates may increase again in the future
5) Compliance with the requirement to administer contingent benefit upon lapse in accordance with the NAIC Model Bulletin.

Please see the attached file '*2013 Sample PH Communication Pkg.pdf*'. This has been also filed under SERFF ID: MULF-129533194.

Please complete the attached Rate Summary. This form is now required for Long Term Care rate filings. Our expectation is that the form would be written in consumer friendly language and provide a clear explanation of the justification for the rate increase. This should be fairly high level and not drill down deep into the details but at least explain to the consumer the assumptions and changes that are driving the need for an increase.

Please see the attached form '*VA (Pre-RS) Rate Summary.pdf*'.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Joseph R. Leopold, FSA, MAAA

Exhibit 1: Nationwide Loss Ratio Exhibit for Virginia
Advantage (LTC-91, LTC-94, NH-91, NH-94)

		Original Assumptions			Historical & Projected Experience							
					Before Proposed Increase				Proposed Rate Increases		Staggered Rate Increases	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Actual to Exp. Loss Ratio	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
	1988	0	0	0%	0	258,164	0%	0%	258,164	0%	258,164	0%
	1989	0	0	0%	0	1,172,070	0%	0%	1,172,070	0%	1,172,070	0%
	1990	0	0	0%	0	2,689,198	0%	0%	2,689,198	0%	2,689,198	0%
	1991	8,655	112,996	8%	0	5,489,136	0%	0%	5,489,136	0%	5,489,136	0%
	1992	690,018	8,806,570	8%	241,246	14,108,712	2%	22%	14,108,712	2%	14,108,712	2%
	1993	2,789,351	22,955,541	12%	2,334,705	27,549,003	8%	70%	27,549,003	8%	27,549,003	8%
	1994	6,055,651	34,864,930	17%	4,437,977	39,413,984	11%	65%	39,413,984	11%	39,413,984	11%
	1995	10,579,753	51,968,912	20%	9,912,371	56,546,947	18%	86%	56,546,947	18%	56,546,947	18%
	1996	17,375,216	82,002,617	21%	15,479,034	86,258,726	18%	85%	86,258,726	18%	86,258,726	18%
	1997	25,450,971	99,309,496	26%	24,380,371	106,478,862	23%	89%	106,478,862	23%	106,478,862	23%
	1998	31,660,190	88,848,511	36%	31,705,699	102,511,461	31%	87%	102,511,461	31%	102,511,461	31%
	1999	35,282,870	78,339,734	45%	34,186,019	97,613,822	35%	78%	97,613,822	35%	97,613,822	35%
	2000	37,142,443	69,345,863	54%	48,176,438	93,487,487	52%	96%	93,487,487	52%	93,487,487	52%
	2001	37,714,233	61,616,390	61%	46,720,567	90,090,743	52%	85%	90,090,743	52%	90,090,743	52%
	2002	37,898,630	54,926,042	69%	47,778,477	86,965,766	55%	80%	86,965,766	55%	86,965,766	55%
	2003	38,124,886	49,060,541	78%	63,412,250	83,641,145	76%	98%	83,641,145	76%	83,641,145	76%
	2004	38,367,085	43,831,315	88%	66,054,190	80,509,771	82%	94%	80,509,771	82%	80,509,771	82%
Historical	2005	38,503,466	39,101,772	98%	73,392,421	77,424,173	95%	96%	77,424,173	95%	77,424,173	95%
Experience	2006	38,427,103	34,793,492	110%	84,561,186	74,094,952	114%	103%	74,094,952	114%	74,094,952	114%
	2007	38,097,885	30,855,916	123%	104,326,351	70,769,115	147%	119%	70,769,115	147%	70,769,115	147%
	2008	37,538,952	27,259,094	138%	105,174,449	67,309,373	156%	113%	67,309,373	156%	67,309,373	156%
	2009	36,799,221	23,985,475	153%	96,829,294	63,625,673	152%	99%	63,625,673	152%	63,625,673	152%
	2010	35,925,504	21,018,615	171%	106,543,941	63,423,464	168%	98%	63,423,464	168%	63,423,464	168%
	2011	34,948,107	18,344,202	191%	100,623,577	62,492,568	161%	85%	62,492,568	161%	62,492,568	161%
	2012	33,900,617	15,943,600	213%	100,893,038	62,333,022	162%	76%	62,333,022	162%	62,333,022	162%
	2013	32,817,987	13,795,253	238%	110,954,107	64,403,843	172%	72%	64,403,843	172%	64,403,843	172%
Projected	2014	31,690,289	11,884,168	267%	111,840,516	61,197,050	183%	69%	66,662,553	168%	63,126,281	177%
Future	2015	30,476,739	10,202,664	299%	109,890,703	55,483,744	198%	66%	70,351,663	156%	62,701,804	175%
Experience	2016	29,155,292	8,725,256	334%	108,213,024	50,034,031	216%	65%	67,913,374	159%	63,676,161	170%
	2017	27,726,515	7,425,595	373%	106,489,027	44,860,313	237%	64%	60,893,139	175%	62,275,303	171%
	2018	26,210,983	6,282,905	417%	103,175,041	39,983,015	258%	62%	54,274,672	190%	57,106,174	181%
	2019	24,649,285	5,290,432	466%	97,746,814	35,422,302	276%	59%	48,085,357	203%	50,594,216	193%
	2020	23,096,673	4,448,929	519%	91,622,943	31,185,524	294%	57%	42,335,201	216%	44,544,239	206%
	2021	21,593,486	3,726,034	580%	86,803,508	27,276,418	318%	55%	37,029,419	234%	38,961,751	223%
	2022	20,115,806	3,099,908	649%	81,865,105	23,701,607	345%	53%	32,177,110	254%	33,856,346	242%
	2023	18,603,133	2,554,742	728%	76,105,122	20,471,782	372%	51%	27,792,866	274%	29,243,386	260%
	2024	17,029,270	2,090,150	815%	69,238,646	17,580,294	394%	48%	23,867,726	290%	25,113,453	276%
	2025	15,428,659	1,712,886	901%	62,650,060	15,009,636	417%	46%	20,377,982	307%	21,441,615	292%
	2026	13,856,153	1,398,214	991%	58,234,226	12,741,969	457%	46%	17,299,463	337%	18,202,445	320%
	2027	12,318,008	1,130,058	1090%	53,920,660	10,765,211	501%	46%	14,615,806	369%	15,378,731	351%
	2028	10,799,587	899,002	1201%	49,320,073	9,058,096	544%	45%	12,298,172	401%	12,940,134	381%
	2029	9,316,401	709,635	1313%	44,279,748	7,591,465	583%	44%	10,306,992	430%	10,845,025	408%
	2030	7,943,944	568,112	1398%	39,245,780	6,335,499	619%	44%	8,601,798	456%	9,050,825	434%
	2031	6,758,159	452,838	1492%	35,504,676	5,263,587	675%	45%	7,146,473	497%	7,519,534	472%
	2032	5,724,693	358,046	1599%	32,070,942	4,353,454	737%	46%	5,910,782	543%	6,219,339	516%
	2033	4,793,811	281,000	1706%	28,769,148	3,585,505	802%	47%	4,868,128	591%	5,122,257	562%
	2034	3,970,223	217,225	1828%	25,259,542	2,939,952	859%	47%	3,991,648	633%	4,200,023	601%
	2035	3,253,080	164,965	1972%	21,949,273	2,398,616	915%	46%	3,256,663	674%	3,426,670	641%
	2036	2,644,296	124,401	2126%	19,328,661	1,946,494	993%	47%	2,642,805	731%	2,780,767	695%
	2037	2,149,442	90,382	2378%	16,675,570	1,570,727	1062%	45%	2,132,616	782%	2,243,945	743%
	2038	1,738,299	61,536	2825%	14,312,874	1,259,685	1136%	40%	1,710,307	837%	1,799,590	795%
	2039	1,371,030	42,081	3258%	12,282,861	1,003,294	1224%	38%	1,362,197	902%	1,433,308	857%
	2040	1,088,312	34,124	3189%	10,379,831	793,033	1309%	41%	1,076,721	964%	1,132,928	916%
Value as of 12/31/12*:												
	Past	917,145,845	1,713,200,926	53.5%	1,590,982,204	2,541,167,623	62.6%	117%	2,541,167,623	62.6%	2,541,167,623	62.6%
	Future	283,545,790	70,225,038	403.8%	1,123,863,483	424,143,052	265.0%	66%	533,739,378	210.6%	533,736,521	210.6%
	Lifetime	1,200,691,635	1,783,425,965	67.3%	2,714,845,687	2,965,310,675	91.6%	136%	3,074,907,001	88.3%	3,074,904,143	88.3%

*discounted at maximum statutory valuation rates

Exhibit 1: Nationwide Loss Ratio Exhibit for Virginia
Gold Select (LTC-96, LTC-96CL, NH-99, A-3541, A-3542, LTC-2000)

		Original Assumptions			Historical & Projected Experience							
					Before Proposed Increase				Proposed Rate Increases		Staggered Rate Increases	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Actual to Exp. Loss Ratio	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
Historical Experience	1988	0	0	0%	0	28,652	0%	0%	28,652	0%	28,652	0%
	1989	0	0	0%	0	88,693	0%	0%	88,693	0%	88,693	0%
	1990	0	0	0%	0	156,650	0%	0%	156,650	0%	156,650	0%
	1991	0	0	0%	0	243,030	0%	0%	243,030	0%	243,030	0%
	1992	0	0	0%	0	1,841,638	0%	0%	1,841,638	0%	1,841,638	0%
	1993	0	0	0%	293	3,456,124	0%	0%	3,456,124	0%	3,456,124	0%
	1994	0	0	0%	6,954	5,202,449	0%	0%	5,202,449	0%	5,202,449	0%
	1995	0	0	0%	0	7,910,341	0%	0%	7,910,341	0%	7,910,341	0%
	1996	46,523	507,740	9%	0	13,397,795	0%	0%	13,397,795	0%	13,397,795	0%
	1997	1,883,605	20,957,444	9%	959,851	38,246,287	3%	28%	38,246,287	3%	38,246,287	3%
	1998	6,842,508	65,556,158	10%	9,230,610	85,905,600	11%	103%	85,905,600	11%	85,905,600	11%
	1999	14,704,687	114,182,665	13%	18,116,792	140,232,471	13%	100%	140,232,471	13%	140,232,471	13%
	2000	25,918,419	171,360,973	15%	32,076,112	206,758,504	16%	103%	206,758,504	16%	206,758,504	16%
	2001	37,631,987	219,645,420	17%	56,225,806	266,931,237	21%	123%	266,931,237	21%	266,931,237	21%
	2002	49,898,653	259,751,045	19%	83,276,017	320,844,242	26%	135%	320,844,242	26%	320,844,242	26%
	2003	59,562,641	253,233,083	24%	99,903,995	329,207,730	30%	129%	329,207,730	30%	329,207,730	30%
	2004	67,298,459	229,753,188	29%	115,738,678	319,929,346	36%	124%	319,929,346	36%	319,929,346	36%
	2005	72,669,704	209,369,594	35%	148,842,505	311,042,715	48%	138%	311,042,715	48%	311,042,715	48%
	2006	77,353,484	191,816,110	40%	187,275,909	302,463,835	62%	154%	302,463,835	62%	302,463,835	62%
	2007	82,554,406	176,590,927	47%	236,783,900	294,169,881	80%	172%	294,169,881	80%	294,169,881	80%
	2008	87,826,370	163,258,059	54%	249,249,032	285,662,036	87%	162%	285,662,036	87%	285,662,036	87%
	2009	92,407,052	151,400,475	61%	268,346,588	275,443,077	97%	160%	275,443,077	97%	275,443,077	97%
	2010	97,026,650	140,646,773	69%	286,272,009	281,169,811	102%	148%	281,169,811	102%	281,169,811	102%
	2011	101,964,803	130,677,044	78%	299,099,531	283,711,064	105%	135%	283,711,064	105%	283,711,064	105%
	2012	107,106,387	121,236,700	88%	329,737,147	297,052,000	111%	126%	297,052,000	111%	297,052,000	111%
Projected Future Experience	2013	112,188,316	112,151,971	100%	320,768,601	309,618,840	104%	104%	309,618,840	104%	309,618,840	104%
	2014	117,118,930	103,386,735	113%	342,636,588	311,357,177	110%	97%	342,913,684	100%	321,963,490	106%
	2015	121,754,306	94,957,671	128%	359,200,133	292,818,541	123%	96%	381,874,298	94%	334,090,535	108%
	2016	125,970,599	86,883,188	145%	374,903,585	274,443,883	137%	94%	385,765,579	97%	355,839,383	105%
	2017	129,700,208	79,180,098	164%	391,883,539	256,326,650	153%	93%	360,331,522	109%	364,887,941	107%
	2018	132,793,992	71,864,025	185%	406,563,294	238,535,052	170%	92%	335,352,308	121%	350,105,399	116%
	2019	135,179,074	64,948,256	208%	419,463,143	221,138,724	190%	91%	310,924,943	135%	324,606,958	129%
	2020	136,799,154	58,442,882	234%	428,621,459	204,179,260	210%	90%	287,107,192	149%	299,744,407	143%
	2021	137,634,476	52,355,371	263%	434,758,382	187,680,207	232%	88%	263,931,562	165%	275,551,611	158%
	2022	137,663,110	46,689,178	295%	437,856,195	171,681,765	255%	86%	241,454,181	181%	252,087,123	174%
	2023	136,741,174	41,443,414	330%	435,650,229	156,222,526	279%	85%	219,729,515	198%	229,407,829	190%
	2024	134,827,001	36,613,017	368%	430,202,847	141,367,247	304%	83%	198,849,140	216%	207,609,397	207%
	2025	131,952,950	32,190,787	410%	422,492,133	127,178,447	332%	81%	178,901,611	236%	186,784,355	226%
	2026	128,201,061	28,167,347	455%	416,607,511	113,678,757	366%	81%	159,919,542	261%	166,966,850	250%
	2027	123,640,882	24,530,268	504%	407,697,332	100,939,145	404%	80%	142,003,575	287%	148,262,052	275%
	2028	118,227,080	21,262,729	556%	391,959,020	89,024,160	440%	79%	125,245,300	313%	130,765,680	300%
	2029	112,127,070	18,345,977	611%	371,857,888	77,986,514	477%	78%	109,719,528	339%	114,555,921	325%
	2030	105,484,771	15,759,958	669%	348,236,003	67,855,742	513%	77%	95,468,293	365%	99,676,718	349%
	2031	98,452,945	13,483,372	730%	328,345,217	58,646,441	560%	77%	82,512,468	398%	86,149,906	381%
	2032	91,129,382	11,493,607	793%	308,258,091	50,373,467	612%	77%	70,873,261	435%	73,997,662	417%
	2033	83,606,979	9,765,314	856%	284,185,593	43,017,513	661%	77%	60,523,810	470%	63,191,977	450%
	2034	76,251,757	8,273,656	922%	258,046,908	36,528,476	706%	77%	51,393,824	502%	53,659,485	481%
	2035	69,286,921	6,994,979	991%	230,522,764	30,840,222	747%	75%	43,390,389	531%	45,303,192	509%
	2036	62,786,582	5,906,275	1063%	208,016,817	25,882,136	804%	76%	36,414,221	571%	38,019,445	547%
	2037	56,755,532	4,985,188	1138%	188,005,951	21,592,569	871%	76%	30,378,621	619%	31,717,728	593%
	2038	51,265,630	4,209,003	1218%	167,820,492	17,908,550	937%	77%	25,195,037	666%	26,305,593	638%
	2039	46,532,613	3,557,502	1308%	147,676,818	14,769,622	1000%	76%	20,778,448	711%	21,694,272	681%
	2040	42,677,885	3,012,653	1417%	127,834,137	12,112,300	1055%	75%	17,039,551	750%	17,790,529	719%
Value as of 12/31/12*:												
	Past	1,241,515,800	3,717,500,585	33.4%	2,938,988,548	5,614,517,133	52.3%	157%	5,614,517,133	52.3%	5,614,517,133	52.3%
	Future	1,889,878,198	795,235,243	237.7%	5,779,604,670	2,652,710,311	217.9%	92%	3,492,678,265	165.5%	3,492,709,447	165.5%
	Lifetime	3,131,393,998	4,512,735,828	69.4%	8,718,593,219	8,267,227,444	105.5%	152%	9,107,195,397	95.7%	9,107,226,580	95.7%

*discounted at maximum statutory valuation rates

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

		Original Assumptions			Historical & Projected Experience							
					Before Proposed Increase				Proposed Rate Increases		Staggered Rate Increases	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Actual to Exp. Loss Ratio	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
	1988	0	0	0%	0	1,261	0%	0%	1,261	0%	1,261	0%
	1989	0	0	0%	0	1,777	0%	0%	1,777	0%	1,777	0%
	1990	0	0	0%	0	1,777	0%	0%	1,777	0%	1,777	0%
	1991	0	0	0%	0	1,777	0%	0%	1,777	0%	1,777	0%
	1992	0	0	0%	0	9,249	0%	0%	9,249	0%	9,249	0%
	1993	0	0	0%	0	18,596	0%	0%	18,596	0%	18,596	0%
	1994	0	0	0%	0	21,392	0%	0%	21,392	0%	21,392	0%
	1995	0	0	0%	0	31,795	0%	0%	31,795	0%	31,795	0%
	1996	0	0	0%	0	60,463	0%	0%	60,463	0%	60,463	0%
	1997	0	0	0%	0	86,185	0%	0%	86,185	0%	86,185	0%
	1998	0	0	0%	0	158,111	0%	0%	158,111	0%	158,111	0%
	1999	0	0	0%	0	279,672	0%	0%	279,672	0%	279,672	0%
	2000	0	0	0%	0	502,430	0%	0%	502,430	0%	502,430	0%
	2001	0	0	0%	0	951,440	0%	0%	951,440	0%	951,440	0%
	2002	530,322	12,698,284	4%	474,901	14,282,425	3%	80%	14,282,425	3%	14,282,425	3%
	2003	5,305,328	127,228,826	4%	3,733,496	127,545,432	3%	70%	127,545,432	3%	127,545,432	3%
	2004	9,699,600	163,967,196	6%	11,309,973	167,257,905	7%	114%	167,257,905	7%	167,257,905	7%
Historical	2005	16,094,366	155,411,257	10%	13,641,134	162,991,901	8%	81%	162,991,901	8%	162,991,901	8%
Experience	2006	20,943,075	149,091,368	14%	25,987,600	160,162,979	16%	116%	160,162,979	16%	160,162,979	16%
	2007	24,004,718	144,049,333	17%	39,099,121	157,400,639	25%	149%	157,400,639	25%	157,400,639	25%
	2008	28,646,468	139,729,315	21%	34,560,274	154,478,910	22%	109%	154,478,910	22%	154,478,910	22%
	2009	36,453,136	135,778,653	27%	44,350,096	151,579,315	29%	109%	151,579,315	29%	151,579,315	29%
	2010	42,032,713	131,708,118	32%	54,281,997	148,622,517	37%	114%	148,622,517	37%	148,622,517	37%
	2011	46,626,250	127,401,554	37%	57,407,456	145,242,887	40%	108%	145,242,887	40%	145,242,887	40%
	2012	51,922,829	122,882,809	42%	81,498,720	161,322,751	51%	120%	161,322,751	51%	161,322,751	51%
	2013	57,099,075	118,162,585	48%	87,539,419	182,993,710	48%	99%	182,993,710	48%	182,993,710	48%
Projected	2014	62,239,279	113,310,529	55%	99,194,588	194,549,689	51%	93%	205,068,204	48%	198,181,684	50%
Future	2015	67,999,982	108,410,381	63%	106,977,322	188,094,199	57%	91%	218,602,679	49%	202,402,336	53%
Experience	2016	74,132,841	103,492,085	72%	118,458,607	181,494,064	65%	91%	220,744,666	54%	209,884,155	56%
	2017	80,634,893	98,570,926	82%	132,907,720	174,739,998	76%	93%	212,529,941	63%	213,114,504	62%
	2018	87,491,978	93,657,345	93%	148,170,094	167,826,955	88%	95%	204,121,856	73%	208,301,810	71%
	2019	94,516,509	88,759,097	106%	163,574,318	160,771,089	102%	96%	195,540,061	84%	199,544,279	82%
	2020	101,734,186	83,880,129	121%	180,290,577	153,619,931	117%	97%	186,842,367	96%	190,668,476	95%
	2021	109,049,518	79,029,440	138%	196,507,990	146,375,093	134%	97%	178,030,732	110%	181,676,398	108%
	2022	117,214,869	74,220,806	158%	216,288,468	139,003,859	156%	99%	169,065,367	128%	172,527,443	125%
	2023	124,829,796	69,463,990	180%	237,092,360	131,507,593	180%	100%	159,947,929	148%	163,223,301	145%
	2024	131,732,357	64,774,865	203%	255,549,945	123,880,167	206%	101%	150,670,967	170%	153,756,368	166%
	2025	138,169,807	60,164,185	230%	272,243,683	116,150,669	234%	102%	141,269,858	193%	144,162,745	189%
	2026	143,668,554	55,646,192	258%	276,087,701	108,319,760	255%	99%	131,745,407	210%	134,443,255	205%
	2027	148,562,059	51,248,381	290%	288,566,246	100,377,650	287%	99%	122,085,705	236%	124,585,744	232%
	2028	152,764,076	46,994,973	325%	307,072,684	92,401,909	332%	102%	112,385,101	273%	114,686,493	268%
	2029	156,223,998	42,908,721	364%	321,980,870	84,479,878	381%	105%	102,749,821	313%	104,853,905	307%
	2030	158,646,884	39,002,447	407%	330,965,948	76,715,965	431%	106%	93,306,853	355%	95,217,567	348%
	2031	159,392,842	35,286,670	452%	310,310,032	69,158,516	449%	99%	84,115,001	369%	85,837,486	362%
	2032	159,256,407	31,781,561	501%	302,599,772	61,821,277	489%	98%	75,190,984	402%	76,730,725	394%
	2033	158,050,169	28,504,175	554%	305,809,792	54,829,202	558%	101%	66,686,776	459%	68,052,370	449%
	2034	154,286,804	25,468,770	606%	305,282,603	48,298,038	632%	104%	58,743,156	520%	59,946,083	509%
	2035	148,896,550	22,675,510	657%	299,961,805	42,279,060	709%	108%	51,422,491	583%	52,475,508	572%
	2036	142,763,011	20,115,463	710%	266,381,147	36,771,363	724%	102%	44,723,679	596%	45,639,519	584%
	2037	137,220,464	17,788,392	771%	245,110,492	31,740,712	772%	100%	38,605,080	635%	39,395,625	622%
	2038	131,428,978	15,694,035	837%	231,715,375	27,203,785	852%	102%	33,086,980	700%	33,764,527	686%
	2039	124,257,603	13,830,256	898%	219,762,570	23,150,328	949%	106%	28,156,907	780%	28,733,497	765%
	2040	117,069,325	12,183,254	961%	208,174,777	19,576,097	1063%	111%	23,809,699	874%	24,297,268	857%
Value as of 12/31/12*:												
	Past	323,899,953	1,779,682,150	18.2%	416,092,097	1,946,427,849	21.4%	117%	1,946,427,849	21.4%	1,946,427,849	21.4%
	Future	2,144,739,866	1,128,889,455	190.0%	3,589,586,896	2,015,774,622	178.1%	94%	2,374,687,959	151.2%	2,374,687,959	151.2%
	Lifetime	2,468,639,819	2,908,571,605	84.9%	4,005,678,993	3,962,202,471	101.1%	119%	4,321,115,808	92.7%	4,321,115,808	92.7%

*discounted at maximum statutory valuation rates

Exhibit 1: Nationwide Loss Ratio Exhibit for Virginia Advantage (LTC-91, LTC-94, NH-91, NH-94)

Rate Increases Since Inception

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
Historical Experience	1988	0	0	0%	0	355,826	0%	483,104	0%
	1989	0	0	0%	0	1,629,842	0%	2,212,852	0%
	1990	0	0	0%	0	3,738,704	0%	5,075,871	0%
	1991	8,655	112,996	8%	0	7,665,347	0%	10,406,603	0%
	1992	690,018	8,806,570	8%	241,246	19,467,025	1%	26,423,704	1%
	1993	2,789,351	22,955,541	12%	2,334,705	37,805,929	6%	51,313,775	5%
	1994	6,055,651	34,864,930	17%	4,437,977	53,907,171	8%	73,160,968	6%
	1995	10,579,753	51,968,912	20%	9,912,371	77,072,760	13%	104,583,076	9%
	1996	17,375,216	82,002,617	21%	15,479,034	117,158,602	13%	158,949,691	10%
	1997	25,450,971	99,309,496	26%	24,380,371	144,559,402	17%	196,110,937	12%
	1998	31,660,190	88,848,511	36%	31,705,699	139,315,725	23%	188,998,849	17%
	1999	35,282,870	78,339,734	45%	34,186,019	132,763,595	26%	180,112,277	19%
	2000	37,142,443	69,345,863	54%	48,176,438	127,289,895	38%	172,686,458	28%
	2001	37,714,233	61,616,390	61%	46,720,567	122,846,630	38%	166,661,107	28%
	2002	37,898,630	54,926,042	69%	47,778,477	118,803,774	40%	161,179,757	30%
	2003	38,124,886	49,060,541	78%	63,412,250	114,492,142	55%	155,331,685	41%
	2004	38,367,085	43,831,315	88%	66,054,190	110,454,041	60%	149,854,850	44%
	2005	38,503,466	39,101,772	98%	73,392,421	106,465,392	69%	144,444,586	51%
	2006	38,427,103	34,793,492	110%	84,561,186	102,143,150	83%	138,583,467	61%
	2007	38,097,885	30,855,916	123%	104,326,351	97,808,618	107%	132,705,483	79%
	2008	37,538,952	27,259,094	138%	105,174,449	93,311,057	113%	126,608,809	83%
	2009	36,799,221	23,985,475	153%	96,829,294	87,976,424	110%	119,376,885	81%
	2010	35,925,504	21,018,615	171%	106,543,941	82,595,218	129%	112,080,131	95%
	2011	34,948,107	18,344,202	191%	100,623,577	77,319,414	130%	104,925,470	96%
	2012	33,900,617	15,943,600	213%	100,893,038	72,257,234	140%	98,060,296	103%
Projected Future Experience	2013	32,817,987	13,795,253	238%	110,980,834	67,155,343	165%	91,142,373	122%
	2014	31,690,289	11,884,168	267%	111,840,516	61,197,050	183%	83,059,064	135%
	2015	30,476,739	10,202,664	299%	109,890,703	55,483,744	198%	75,307,636	146%
	2016	29,155,292	8,725,256	334%	108,213,024	50,034,031	216%	67,913,374	159%
	2017	27,726,515	7,425,595	373%	106,489,027	44,860,313	237%	60,893,139	175%
	2018	26,210,983	6,282,905	417%	103,175,041	39,983,015	258%	54,274,672	190%
	2019	24,649,285	5,290,432	466%	97,746,814	35,422,302	276%	48,085,357	203%
	2020	23,096,673	4,448,929	519%	91,622,943	31,185,524	294%	42,335,201	216%
	2021	21,593,486	3,726,034	580%	86,803,508	27,276,418	318%	37,029,419	234%
	2022	20,115,806	3,099,908	649%	81,865,105	23,701,607	345%	32,177,110	254%
	2023	18,603,133	2,554,742	728%	76,105,122	20,471,782	372%	27,792,866	274%
	2024	17,029,270	2,090,150	815%	69,238,646	17,580,294	394%	23,867,726	290%
	2025	15,428,659	1,712,886	901%	62,650,060	15,009,636	417%	20,377,982	307%
	2026	13,856,153	1,398,214	991%	58,234,226	12,741,969	457%	17,299,463	337%
	2027	12,318,008	1,130,058	1090%	53,920,660	10,765,211	501%	14,615,806	369%
	2028	10,799,587	899,002	1201%	49,320,073	9,058,096	544%	12,298,172	401%
	2029	9,316,401	709,635	1313%	44,279,748	7,591,465	583%	10,306,992	430%
	2030	7,943,944	568,112	1398%	39,245,780	6,335,499	619%	8,601,798	456%
	2031	6,758,159	452,838	1492%	35,504,676	5,263,587	675%	7,146,473	497%
	2032	5,724,693	358,046	1599%	32,070,942	4,353,454	737%	5,910,782	543%
	2033	4,793,811	281,000	1706%	28,769,148	3,585,505	802%	4,868,128	591%
	2034	3,970,223	217,225	1828%	25,259,542	2,939,952	859%	3,991,648	633%
	2035	3,253,080	164,965	1972%	21,949,273	2,398,616	915%	3,256,663	674%
	2036	2,644,296	124,401	2126%	19,328,661	1,946,494	993%	2,642,805	731%
	2037	2,149,442	90,382	2378%	16,675,570	1,570,727	1062%	2,132,616	782%
	2038	1,738,299	61,536	2825%	14,312,874	1,259,685	1136%	1,710,307	837%
	2039	1,371,030	42,081	3258%	12,282,861	1,003,294	1224%	1,362,197	902%
	2040	1,088,312	34,124	3189%	10,379,831	793,033	1309%	1,076,721	964%
	2041	948,569	28,788	3295%	8,359,192	621,248	1346%	843,483	991%
	2042	883,687	24,056	3673%	6,500,964	481,483	1350%	653,721	994%
	2043	813,379	19,620	4146%	5,223,110	368,566	1417%	500,411	1044%
	2044	734,633	15,707	4677%	4,103,923	278,331	1474%	377,896	1086%
	2045	650,891	12,425	5238%	3,127,263	207,244	1509%	281,380	1111%
	2046	565,365	9,553	5918%	2,338,558	152,228	1536%	206,684	1131%
	2047	481,389	7,148	6734%	1,715,151	110,358	1554%	149,835	1145%
	2048	402,154	5,158	7796%	1,234,325	78,907	1564%	107,134	1152%
	2049	329,114	3,651	9014%	871,804	55,689	1565%	75,611	1153%
Value as of 12/31/12*:									
	Past	917,145,845	1,713,200,926	53.5%	1,590,982,204	3,448,546,435	46.1%	4,679,003,980	34.0%
	Future	283,545,790	70,225,038	403.8%	1,123,889,465	426,818,991	263.3%	579,362,141	194.0%
	Lifetime	1,200,691,635	1,783,425,965	67.3%	2,714,871,669	3,875,365,426	70.1%	5,258,366,121	51.6%

*discounted at maximum statutory valuation rates

Exhibit 1: Nationwide Loss Ratio Exhibit for Virginia
Gold Select (LTC-96, LTC-96CL, NH-99, A-3541, A-3542, LTC-2000)
Rate Increases Since Inception

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
Historical Experience	1988	0	0	0%	0	43,168	0%	60,691	0%
	1989	0	0	0%	0	133,355	0%	187,515	0%
	1990	0	0	0%	0	238,189	0%	334,968	0%
	1991	0	0	0%	0	379,755	0%	533,994	0%
	1992	0	0	0%	0	2,888,166	0%	4,062,322	0%
	1993	0	0	0%	293	5,404,138	0%	7,602,208	0%
	1994	0	0	0%	6,954	8,069,692	0%	11,352,613	0%
	1995	0	0	0%	0	12,169,806	0%	17,118,346	0%
	1996	46,523	507,740	9%	0	20,461,213	0%	28,773,993	0%
	1997	1,883,605	20,957,444	9%	959,851	57,622,886	2%	81,008,414	1%
	1998	6,842,508	65,556,158	10%	9,230,610	129,134,528	7%	181,491,994	5%
	1999	14,704,687	114,182,665	13%	18,116,792	212,204,673	9%	298,156,193	6%
	2000	25,918,419	171,360,973	15%	32,076,112	315,674,045	10%	443,441,538	7%
	2001	37,631,987	219,645,420	17%	56,225,806	411,634,615	14%	578,234,999	10%
	2002	49,898,653	259,751,045	19%	83,276,017	499,042,294	17%	701,127,752	12%
	2003	59,562,641	253,233,083	24%	99,903,995	513,431,486	19%	721,397,165	14%
	2004	67,298,459	229,753,188	29%	115,738,678	499,764,002	23%	702,205,561	16%
	2005	72,669,704	209,369,594	35%	148,842,505	486,939,045	31%	684,202,663	22%
	2006	77,353,484	191,816,110	40%	187,275,909	474,703,837	39%	667,021,325	28%
	2007	82,554,406	176,590,927	47%	236,783,900	463,008,970	51%	650,602,987	36%
	2008	87,826,370	163,258,059	54%	249,249,032	450,980,322	55%	633,720,078	39%
	2009	92,407,052	151,400,475	61%	268,346,588	434,076,552	62%	609,993,946	44%
	2010	97,026,650	140,646,773	69%	286,272,009	417,895,419	69%	587,278,011	49%
	2011	101,964,803	130,677,044	78%	299,099,531	401,329,979	75%	564,016,183	53%
	2012	107,106,387	121,236,700	88%	329,737,147	375,181,637	88%	527,261,375	63%
Projected Future Experience	2013	112,188,316	112,151,971	100%	320,842,107	329,927,149	97%	463,651,186	69%
	2014	117,118,930	103,386,735	113%	342,636,588	311,357,177	110%	437,583,205	78%
	2015	121,754,306	94,957,671	128%	359,200,133	292,818,541	123%	411,559,551	87%
	2016	125,970,599	86,883,188	145%	374,903,585	274,443,883	137%	385,765,579	97%
	2017	129,700,208	79,180,098	164%	391,883,539	256,326,650	153%	360,331,522	109%
	2018	132,793,992	71,864,025	185%	406,563,294	238,535,052	170%	335,352,308	121%
	2019	135,179,074	64,948,256	208%	419,463,143	221,138,724	190%	310,924,943	135%
	2020	136,799,154	58,442,882	234%	428,621,459	204,179,260	210%	287,107,192	149%
	2021	137,634,476	52,355,371	263%	434,758,382	187,680,207	232%	263,931,562	165%
	2022	137,663,110	46,689,178	295%	437,856,195	171,681,765	255%	241,454,181	181%
	2023	136,741,174	41,443,414	330%	435,650,229	156,222,526	279%	219,729,515	198%
	2024	134,827,001	36,613,017	368%	430,202,847	141,367,247	304%	198,849,140	216%
	2025	131,952,950	32,190,787	410%	422,492,133	127,178,447	332%	178,901,611	236%
	2026	128,201,061	28,167,347	455%	416,607,511	113,678,757	366%	159,919,542	261%
	2027	123,640,882	24,530,268	504%	407,697,332	100,939,145	404%	142,003,575	287%
	2028	118,227,080	21,262,729	556%	391,959,020	89,024,160	440%	125,245,300	313%
	2029	112,127,070	18,345,977	611%	371,857,888	77,986,514	477%	109,719,528	339%
	2030	105,484,771	15,759,958	669%	348,236,003	67,855,742	513%	95,468,293	365%
	2031	98,452,945	13,483,372	730%	328,345,217	58,646,441	560%	82,512,468	398%
	2032	91,129,382	11,493,607	793%	308,258,091	50,373,467	612%	70,873,261	435%
	2033	83,606,979	9,765,314	856%	284,185,593	43,017,513	661%	60,523,810	470%
	2034	76,251,757	8,273,656	922%	258,046,908	36,528,476	706%	51,393,824	502%
	2035	69,286,921	6,994,979	991%	230,522,764	30,840,222	747%	43,390,389	531%
	2036	62,786,582	5,906,275	1063%	208,016,817	25,882,136	804%	36,414,221	571%
	2037	56,755,532	4,985,188	1138%	188,005,951	21,592,569	871%	30,378,621	619%
	2038	51,265,630	4,209,003	1218%	167,820,492	17,908,550	937%	25,195,037	666%
	2039	46,532,613	3,557,502	1308%	147,676,818	14,769,622	1000%	20,778,448	711%
	2040	42,677,885	3,012,653	1417%	127,834,137	12,112,300	1055%	17,039,551	750%
	2041	39,711,627	2,557,908	1553%	111,434,648	9,876,395	1128%	13,893,655	802%
	2042	37,512,219	2,178,094	1722%	96,902,067	8,007,114	1210%	11,263,653	860%
	2043	35,917,156	1,859,054	1932%	83,717,987	6,453,111	1297%	9,077,287	922%
	2044	34,689,362	1,589,641	2182%	71,855,432	5,169,251	1390%	7,271,046	988%
	2045	33,617,863	1,360,808	2470%	60,852,681	4,113,910	1479%	5,786,366	1052%
	2046	32,569,108	1,164,837	2796%	50,460,125	3,250,674	1552%	4,572,001	1104%
	2047	31,414,634	995,163	3157%	40,480,858	2,546,627	1590%	3,581,627	1130%
	2048	30,088,815	846,320	3555%	32,737,159	1,974,918	1658%	2,777,448	1179%
	2049	28,478,973	714,779	3984%	26,474,552	1,515,002	1747%	2,130,550	1243%
Value as of 12/31/12*:									
	Past	1,241,515,800	3,717,500,585	33.4%	2,938,988,548	8,577,195,174	34.3%	12,052,011,520	24.4%
	Future	1,889,878,198	795,235,243	237.7%	5,779,676,263	2,672,490,058	216.3%	3,757,412,798	153.8%
	Lifetime	3,131,393,998	4,512,735,828	69.4%	8,718,664,812	11,249,685,232	77.5%	15,809,424,318	55.1%

*discounted at maximum statutory valuation rates

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

Rate Increases Since Inception

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
Historical Experience	1988	0	0	0%	0	2,382	0%	2,897	0%
	1989	0	0	0%	0	3,357	0%	4,082	0%
	1990	0	0	0%	0	3,357	0%	4,082	0%
	1991	0	0	0%	0	3,357	0%	4,082	0%
	1992	0	0	0%	0	15,701	0%	19,096	0%
	1993	0	0	0%	0	30,394	0%	36,967	0%
	1994	0	0	0%	0	35,861	0%	43,617	0%
	1995	0	0	0%	0	54,477	0%	66,258	0%
	1996	0	0	0%	0	105,674	0%	128,527	0%
	1997	0	0	0%	0	152,976	0%	186,059	0%
	1998	0	0	0%	0	277,423	0%	337,420	0%
	1999	0	0	0%	0	494,217	0%	601,098	0%
	2000	0	0	0%	0	894,879	0%	1,088,409	0%
	2001	0	0	0%	0	1,692,338	0%	2,058,329	0%
	2002	530,322	12,698,284	4%	474,901	24,346,082	2%	29,611,259	2%
	2003	5,305,328	127,228,826	4%	3,733,496	218,887,300	2%	266,224,055	1%
	2004	9,699,600	163,967,196	6%	11,309,973	288,054,682	4%	350,349,636	3%
	2005	16,094,366	155,411,257	10%	13,641,134	281,081,994	5%	341,869,008	4%
	2006	20,943,075	149,091,368	14%	25,987,600	276,429,906	9%	336,211,478	8%
	2007	24,004,718	144,049,333	17%	39,099,121	272,058,935	14%	330,895,443	12%
	2008	28,646,468	139,729,315	21%	34,560,274	267,473,753	13%	325,318,653	11%
	2009	36,453,136	135,778,653	27%	44,350,096	262,772,421	17%	319,600,593	14%
	2010	42,032,713	131,708,118	32%	54,281,997	258,163,265	21%	313,994,643	17%
	2011	46,626,250	127,401,554	37%	57,407,456	252,956,861	23%	307,662,282	19%
	2012	51,922,829	122,882,809	42%	81,498,720	231,008,414	35%	280,967,180	29%
Projected Future Experience	2013	57,099,075	118,162,585	48%	87,574,819	200,783,651	44%	244,205,893	36%
	2014	62,239,279	113,310,529	55%	99,194,588	194,549,689	51%	236,623,751	42%
	2015	67,999,982	108,410,381	63%	106,977,322	188,094,199	57%	228,772,172	47%
	2016	74,132,841	103,492,085	72%	118,458,607	181,494,064	65%	220,744,666	54%
	2017	80,634,893	98,570,926	82%	132,907,720	174,739,998	76%	212,529,941	63%
	2018	87,491,978	93,657,345	93%	148,170,094	167,826,955	88%	204,121,856	73%
	2019	94,516,509	88,759,097	106%	163,574,318	160,771,089	102%	195,540,061	84%
	2020	101,734,186	83,880,129	121%	180,290,577	153,619,931	117%	186,842,367	96%
	2021	109,049,518	79,029,440	138%	196,507,990	146,375,093	134%	178,030,732	110%
	2022	117,214,869	74,220,806	158%	216,288,468	139,003,859	156%	169,065,367	128%
	2023	124,829,796	69,463,990	180%	237,092,360	131,507,593	180%	159,947,929	148%
	2024	131,732,357	64,774,865	203%	255,549,945	123,880,167	206%	150,670,967	170%
	2025	138,169,807	60,164,185	230%	272,243,683	116,150,669	234%	141,269,858	193%
	2026	143,668,554	55,646,192	258%	276,087,701	108,319,760	255%	131,745,407	210%
	2027	148,562,059	51,248,381	290%	288,566,246	100,377,650	287%	122,085,705	236%
	2028	152,764,076	46,994,973	325%	307,072,684	92,401,909	332%	112,385,101	273%
	2029	156,223,998	42,908,721	364%	321,980,870	84,479,878	381%	102,749,821	313%
	2030	158,646,884	39,002,447	407%	330,965,948	76,715,965	431%	93,306,853	355%
	2031	159,392,842	35,286,670	452%	310,310,032	69,158,516	449%	84,115,001	369%
	2032	159,256,407	31,781,561	501%	302,599,772	61,821,277	489%	75,190,984	402%
	2033	158,050,169	28,504,175	554%	305,809,792	54,829,202	558%	66,686,776	459%
	2034	154,286,804	25,468,770	606%	305,282,603	48,298,038	632%	58,743,156	520%
	2035	148,896,550	22,675,510	657%	299,961,805	42,279,060	709%	51,422,491	583%
	2036	142,763,011	20,115,463	710%	266,381,147	36,771,363	724%	44,723,679	596%
	2037	137,220,464	17,788,392	771%	245,110,492	31,740,712	772%	38,605,080	635%
	2038	131,428,978	15,694,035	837%	231,715,375	27,203,785	852%	33,086,980	700%
	2039	124,257,603	13,830,256	898%	219,762,570	23,150,328	949%	28,156,907	780%
	2040	117,069,325	12,183,254	961%	208,174,777	19,576,097	1063%	23,809,699	874%
	2041	110,631,232	10,729,580	1031%	181,041,778	16,451,250	1100%	20,009,060	905%
	2042	105,897,276	9,451,810	1120%	162,415,789	13,727,070	1183%	16,695,739	973%
	2043	102,762,643	8,333,821	1233%	145,965,322	11,376,543	1283%	13,836,878	1055%
	2044	101,226,299	7,358,808	1376%	130,009,280	9,362,186	1389%	11,386,888	1142%
	2045	101,049,476	6,506,884	1553%	116,298,376	7,652,064	1520%	9,306,929	1250%
	2046	101,962,350	5,757,727	1771%	104,727,421	6,213,310	1686%	7,557,024	1386%
	2047	104,426,633	5,095,330	2049%	93,809,652	5,010,381	1872%	6,093,945	1539%
	2048	105,180,782	4,504,381	2335%	73,392,920	4,003,531	1833%	4,869,349	1507%
	2049	105,097,455	3,970,553	2647%	59,033,730	3,158,230	1869%	3,841,241	1537%
Value as of 12/31/12*:									
	Past	323,899,953	1,779,682,150	18.2%	416,092,097	3,314,852,412	12.6%	4,031,731,404	10.3%
	Future	2,144,739,866	1,128,889,455	190.0%	3,589,621,375	2,033,101,547	176.6%	2,472,787,886	145.2%
	Lifetime	2,468,639,819	2,908,571,605	84.9%	4,005,713,472	5,347,953,959	74.9%	6,504,519,290	61.6%

*discounted at maximum statutory valuation rates

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase - Gold Policy Series
July 23, 2014

Product Name	Form Number	Issue Date Range
Advantage Gold Select	LTC-96 VA	Sep 1996 - Mar 1998
Advantage Gold Select	LTC-96 VA 9/96	Jan 1997 - Jan 2004
Advantage Classic	LTC-96CL VA	Nov 1996 - May 1997
Advantage Classic	LTC-96CL VA 9/96	Feb 1997 - Nov 1997
Advantage Gold Facility Only	NH-99 VA 4/99	Jan 2000 - Feb 2003
Fidelity Advantage Gold Select	LTC2000 VA 4/00	May 2002 - Dec 2002

1. Scope & Purpose

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

2. Benefit Description

A brief policy description for each of the policy forms:

LTC-96 VA, LTC-96 VA 9/96
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility or covered services received in a community setting.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in a community setting or in an assisted living facility, the maximum daily amount could be 50%, 80%, or 100% of the nursing home maximum daily amount, as elected at issue. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toiletting, transferring and maintaining continence.

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

LTC-96CL VA, LTC-96CL VA 9/96
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility or covered services received in a community setting.

For care received in a nursing home, provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in a community setting or in an assisted living facility, provides reimbursement of 80% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount; this maximum daily amount could be 50%, 80%, or 100% of the nursing home maximum daily amount, and is elected at issue. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toiletting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving nursing home benefits

and will continue to be waived until the insured stops receiving such benefits.

LTC2000 VA 4/00
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility or covered services received in a community setting.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in a community setting or in an assisted living facility, the maximum daily amount is 150% of the nursing home maximum daily amount. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toiletting, transferring and maintaining continence.

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

NH-99 VA 4/99
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toiletting, transferring and maintaining continence.

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

3. Renewability

All policy forms are guaranteed renewable.

4. Applicability

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

5. Actuarial Assumptions

Morbidity

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

Our claims projections include 12 years of future morbidity improvements at 1.1% per year.

Below are currently expected sample annual claim costs for an LTC-96 9/96 policy, 100% HHC, $10 daily benefit, with no inflation protection:

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	1.16	4.19
60	4.40	10.17
65	13.13	28.90
70	28.14	59.61
75	75.83	161.39
80	177.08	299.97
85	361.81	513.14
90	439.44	547.33
95	486.67	540.98

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	3.77	13.54
70	22.95	50.31
75	86.37	178.84
80	189.52	315.63
85	392.22	550.72
90	474.39	586.86
95	505.72	547.15

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	25.25	81.59
80	195.70	324.80
85	469.94	627.28
90	506.74	613.87
95	531.66	552.54

Voluntary Lapses

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

Duration	Inflation Option	
	None/GPO	**All Other**
1	4.90%	3.70%
2	3.50%	2.95%
3	2.90%	2.50%
4	2.35%	1.85%
5	2.05%	1.75%
6	1.00%	0.90%
7	1.00%	0.85%
8	1.00%	0.85%
9	1.00%	0.85%
10	1.00%	0.85%
11+	0.95%	0.85%

Mortality

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

The base mortality table is the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 19 years of historical improvements based on scale AA. We then apply the following series of adjustment factors (factors for ages not listed above are interpolated):

Policy Duration	Preferred Risk Class (Married)				Pref. Risk Class (Single, Female)				Pref. Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	22.9%	13.1%	13.1%	19.7%	26.6%	15.2%	15.2%	22.8%	27.8%	15.9%	15.9%	23.8%
2	24.9%	15.1%	17.7%	22.9%	28.8%	17.5%	20.5%	26.6%	30.2%	18.3%	21.4%	27.8%
3	26.9%	17.0%	22.3%	26.2%	31.1%	19.7%	25.8%	30.4%	32.5%	20.6%	27.0%	31.7%
4	28.2%	19.0%	26.9%	29.5%	32.6%	22.0%	31.1%	34.2%	34.1%	23.0%	32.5%	35.7%
5	29.5%	21.6%	31.5%	32.8%	34.2%	25.1%	36.4%	38.0%	35.7%	26.2%	38.1%	39.7%
6	30.8%	24.9%	36.1%	36.1%	35.7%	28.8%	41.8%	41.8%	37.3%	30.2%	43.6%	43.6%
7	32.1%	28.8%	38.0%	39.3%	37.2%	33.4%	44.0%	45.5%	38.9%	34.9%	46.0%	47.6%
8	33.4%	33.4%	40.0%	42.6%	38.7%	38.7%	46.3%	49.3%	40.5%	40.5%	48.4%	51.6%
9	34.7%	38.0%	42.0%	45.9%	40.2%	44.0%	48.6%	53.1%	42.1%	46.0%	50.8%	55.6%
10	35.4%	42.6%	43.9%	49.2%	41.0%	49.3%	50.9%	56.9%	42.9%	51.6%	53.2%	59.5%
11	36.1%	44.6%	47.9%	52.4%	41.8%	51.6%	55.4%	60.7%	43.7%	54.0%	57.9%	63.5%
12	37.0%	45.9%	51.8%	55.7%	42.8%	53.1%	60.0%	64.5%	44.8%	55.6%	62.7%	67.5%
13	37.9%	46.5%	53.8%	59.0%	43.8%	53.9%	62.2%	68.3%	45.8%	56.3%	65.1%	71.4%
14	38.8%	47.3%	55.7%	62.3%	44.9%	54.7%	64.5%	72.1%	46.9%	57.2%	67.5%	75.4%
15	39.6%	48.1%	57.7%	65.6%	45.9%	55.7%	66.8%	75.9%	48.0%	58.2%	69.8%	79.4%
16	42.2%	51.1%	61.4%	68.2%	47.5%	57.5%	69.1%	76.8%	49.2%	59.6%	71.6%	79.6%
17	44.8%	54.2%	64.9%	70.9%	49.0%	59.2%	70.9%	77.5%	50.4%	60.9%	72.9%	79.7%
18	47.6%	57.4%	68.6%	73.7%	50.5%	60.9%	72.8%	78.2%	51.5%	62.1%	74.2%	79.7%
19	50.4%	60.7%	72.5%	76.5%	51.9%	62.6%	74.7%	78.8%	52.4%	63.2%	75.5%	79.6%
20	53.4%	64.2%	76.9%	79.3%	53.4%	64.2%	76.9%	79.3%	53.4%	64.2%	76.9%	79.3%
21	56.1%	67.2%	81.4%	81.4%	56.1%	67.2%	81.4%	81.4%	56.1%	67.2%	81.4%	81.4%
22	59.2%	70.3%	83.4%	83.4%	59.2%	70.3%	83.4%	83.4%	59.2%	70.3%	83.4%	83.4%
23	62.4%	73.6%	85.5%	85.5%	62.4%	73.6%	85.5%	85.5%	62.4%	73.6%	85.5%	85.5%
24	66.5%	76.9%	87.5%	87.5%	66.5%	76.9%	87.5%	87.5%	66.5%	76.9%	87.5%	87.5%
25	71.7%	80.2%	89.6%	89.6%	71.7%	80.2%	89.6%	89.6%	71.7%	80.2%	89.6%	89.6%
26	75.3%	81.8%	89.6%	89.6%	75.3%	81.8%	89.6%	89.6%	75.3%	81.8%	89.6%	89.6%
27	78.9%	83.4%	89.6%	89.6%	78.9%	83.4%	89.6%	89.6%	78.9%	83.4%	89.6%	89.6%
28	82.4%	84.9%	89.6%	89.6%	82.4%	84.9%	89.6%	89.6%	82.4%	84.9%	89.6%	89.6%
29	86.0%	86.5%	89.6%	89.6%	86.0%	86.5%	89.6%	89.6%	86.0%	86.5%	89.6%	89.6%
30	89.6%	89.6%	89.6%	89.6%	89.6%	89.6%	89.6%	89.6%	89.6%	89.6%	89.6%	89.6%

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase - Gold Policy Series
July 23, 2014

Policy Duration	Standard Risk Class (Married)				Std. Risk Class (Single, Female)				Std. Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	34.1%	19.5%	19.5%	29.2%	39.5%	22.6%	22.6%	33.9%	41.3%	23.6%	23.6%	35.4%
2	38.2%	23.1%	27.1%	35.2%	44.2%	26.8%	31.4%	40.7%	46.3%	28.0%	32.9%	42.6%
3	42.5%	26.9%	35.2%	41.5%	49.2%	31.2%	40.8%	48.0%	51.4%	32.6%	42.7%	50.2%
4	45.9%	30.9%	43.7%	48.0%	53.1%	35.8%	50.7%	55.6%	55.5%	37.5%	53.0%	58.1%
5	49.4%	36.2%	52.7%	54.9%	57.2%	41.9%	61.0%	63.6%	59.8%	43.9%	63.8%	66.4%
6	53.0%	42.9%	62.1%	62.1%	61.4%	49.7%	71.9%	71.9%	64.2%	51.9%	75.1%	75.1%
7	55.3%	49.7%	65.5%	67.7%	64.0%	57.5%	75.8%	78.4%	66.9%	60.1%	79.2%	82.0%
8	57.6%	57.6%	68.8%	73.4%	66.6%	66.6%	79.7%	84.9%	69.7%	69.7%	83.3%	88.8%
9	59.8%	65.5%	72.2%	79.0%	69.3%	75.8%	83.6%	91.5%	72.4%	79.2%	87.4%	95.6%
10	60.9%	73.4%	75.6%	84.6%	70.6%	84.9%	87.6%	98.0%	73.8%	88.8%	91.5%	102.5%
11	62.2%	76.7%	82.4%	90.3%	72.0%	88.9%	95.4%	104.5%	75.3%	92.9%	99.7%	109.3%
12	63.6%	79.0%	89.2%	95.9%	73.7%	91.5%	103.2%	111.1%	77.0%	95.6%	107.9%	116.1%
13	65.2%	80.1%	92.5%	101.6%	75.5%	92.8%	107.2%	117.6%	78.9%	97.0%	112.0%	123.0%
14	66.7%	81.4%	95.9%	107.2%	77.2%	94.2%	111.1%	124.1%	80.8%	98.5%	116.1%	129.8%
15	68.2%	82.8%	99.3%	112.9%	79.0%	95.9%	115.0%	130.7%	82.6%	100.3%	120.2%	136.6%
16	70.5%	85.4%	102.6%	114.0%	79.3%	96.0%	115.5%	128.3%	82.3%	99.6%	119.8%	133.1%
17	72.8%	88.0%	105.4%	115.2%	79.6%	96.2%	115.2%	125.9%	81.8%	98.9%	118.5%	129.5%
18	75.2%	90.7%	108.4%	116.4%	79.8%	96.2%	115.1%	123.6%	81.3%	98.1%	117.3%	125.9%
19	77.5%	93.4%	111.6%	117.6%	79.9%	96.2%	114.9%	121.2%	80.7%	97.2%	116.1%	122.4%
20	79.9%	96.2%	115.2%	118.8%	79.9%	96.2%	115.2%	118.8%	79.9%	96.2%	115.2%	118.8%
21	82.0%	98.1%	118.8%	118.8%	82.0%	98.1%	118.8%	118.8%	82.0%	98.1%	118.8%	118.8%
22	84.3%	100.1%	118.8%	118.8%	84.3%	100.1%	118.8%	118.8%	84.3%	100.1%	118.8%	118.8%
23	86.7%	102.2%	118.8%	118.8%	86.7%	102.2%	118.8%	118.8%	86.7%	102.2%	118.8%	118.8%
24	90.3%	104.3%	118.8%	118.8%	90.3%	104.3%	118.8%	118.8%	90.3%	104.3%	118.8%	118.8%
25	95.0%	106.4%	118.8%	118.8%	95.0%	106.4%	118.8%	118.8%	95.0%	106.4%	118.8%	118.8%
26	99.8%	108.4%	118.8%	118.8%	99.8%	108.4%	118.8%	118.8%	99.8%	108.4%	118.8%	118.8%
27	104.5%	110.5%	118.8%	118.8%	104.5%	110.5%	118.8%	118.8%	104.5%	110.5%	118.8%	118.8%
28	109.3%	112.6%	118.8%	118.8%	109.3%	112.6%	118.8%	118.8%	109.3%	112.6%	118.8%	118.8%
29	114.0%	114.7%	118.8%	118.8%	114.0%	114.7%	118.8%	118.8%	114.0%	114.7%	118.8%	118.8%
30	118.8%	118.8%	118.8%	118.8%	118.8%	118.8%	118.8%	118.8%	118.8%	118.8%	118.8%	118.8%

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase - Gold Policy Series
July 23, 2014

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

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

We are also projecting 12 years of future mortality improvement based on scale AA, consistent with the 12 years of future morbidity improvement in our future claim projections.

Expenses

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

6. Trend Assumptions

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

7. Marketing Method

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

8. Underwriting

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

9. Premium Classes

The base policy premium rates vary by Issue age, Benefit Period, Inflation Option, Home Health Care maximum benefit percentage, and Underwriting Class, as in the initial rate filing.

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

10. Premium Modalization Rules

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

11. Issue Age Range

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

12. Area Factors

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

13. Average Annual Premium

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

	Nationwide	Virginia	
Form	before the rate increase	before the rate increase	after the rate increase
LTC-96 VA	1,870	1,980	2,783
LTC-96 VA 9/96	2,230	2,220	3,120
LTC-96CL VA	1,310	1,690	2,375
LTC-96CL VA 9/96	1,640	2,560	3,598
NH-99 VA 4/99	1,970	2,270	3,190
LTC2000 VA 4/00	2,230	2,200	3,092

14. Number of Policy Holders

The table below summarizes, as of 12/31/2012, the number of policies inforce and their 2012 annualized premium that will be affected by this rate increase in your state.

Form	Number of Policies	2012 Annualized Premium
LTC-96 VA	358	708,058
LTC-96 VA 9/96	10,742	23,888,363
LTC-96CL VA	8	13,549
LTC-96CL VA 9/96	2	5,122
NH-99 VA 4/99	39	88,692
LTC2000 VA 4/00	13	28,619

15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2012 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2012 have also been allocated to the calendar year of incurral and included in historic incurred claims.

16. Requested Rate Increase

The Company is requesting a flat rate increase of 40.8%. Rate increases adhere to the following restrictions:

1. We ensured that the proposed rate increases did not result in premium rates that exceed the rates that have been recently filed with the Interstate Compact for new business under the ICC12-LTC-12 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using LTC-96 9/96 as an example). After the application of this restriction the average rate increase for the forms listed in this memo is 40.5%.
2. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1** where it can be seen that the sum of past and future projected incurred claims is not less than the sum of the original premium times the original loss ratio and the rate increase premium times the 85% loss ratio requirement.

3. The lifetime loss ratio after the proposed rate increases is greater than or equal to the lifetime loss ratio targeted in our most recent filing for the forms listed in this memo.

Appendix B1 contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did not* elect an inflation reduction option as part of the 2010 rate increase filings. **Appendix B2** contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did* elect an inflation reduction option as part of the 2010 rate increase filings. Please note that the actual rates implemented may vary slightly from those in Appendices B1 and B2 due to implementation rounding algorithms.

17. Analysis Performed

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

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

Morbidity

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

Below are the original sample annual claim costs for an LTC-96 9/96 policy, 100% HHC, $10 daily benefit, with no inflation protection:

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	3.01	5.20
60	12.68	20.80
65	22.37	34.98
70	40.88	61.31
75	76.90	113.36
80	149.16	219.71
85	258.89	385.19
90	366.44	606.53
95	344.93	738.28
100	400.20	792.37

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	6.00	9.34
70	35.69	53.35
75	77.21	113.66
80	149.16	219.71
85	258.86	385.15
90	366.30	606.29
95	344.57	737.50
100	400.77	793.51

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	38.57	56.14
80	153.31	223.16
85	259.91	383.26
90	359.74	595.44
95	337.58	722.54
100	396.27	784.59

Voluntary Terminations

The lapse rates varied by issue age for the first 3 durations as indicated in the table below, then graded to an ultimate rate of 3% by duration 10.

Issue Age	Dur 1	Dur 2	Dur 3
40	12.24%	10.80%	9.12%
45	10.72%	9.48%	8.18%
50	9.56%	8.48%	7.47%
55	9.15%	7.95%	7.08%
60	9.62%	7.95%	7.06%
65	10.18%	8.27%	7.27%
70	10.74%	8.91%	7.73%
75	12.20%	9.55%	8.21%
80	13.28%	9.97%	8.54%

Mortality

The 1983 Group Annuity Mortality Table was used, weighted 40% males and 60% females, with the following selection factors applied:

Duration	Selection Factor
1	50%
2	80%
3+	100%

As part of the inforce management of the business, the Company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates, and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 2010 rate increase filings. In general, we are seeing more, longer-lasting claims - claim incidence has increased, claim terminations have decreased, claim utilization has increased, and mortality have decreased.

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

Morbidity

Experience period: Inception through 9/30/2012 for incidence, inception through 9/30/2011 for claim terminations and salvage

The following charts show key experience compared to revised assumptions.

Incidence

Duration	A/E
1-3	101%
4-6	100%
7-9	100%
10+	100%
Total	**100%**

Claim Terminations

Benefit Period	A/E
<10 years	100%
10+ years	100%
Total	**100%**

Salvage

Inflation	A/E
None / GPO	100%
Simple	100%
Compound	100%
Total	**100%**

Voluntary Lapses

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount
1	100%
2	102%
3-5	100%
6-10	118%
11+	96%
Total	**104%**

In the recent study we noted that early duration lapses were greater than expected. As such, lapse rates for durations 1-5 were increased.

Note that the lapse study removed all policies which had undergone prior rate increases.

Mortality

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount
1-5	99%
6-10	101%
11+	99%
Total	**100%**

Exhibit 1 contains nationwide past premium and claims experience and future premium and claim projections and illustrates that the anticipated lifetime loss ratio with the requested rate increase is 95.7%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 69.4%. The lifetime loss ratio as of 12/31/12 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

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

Furthermore, **Exhibit 1** demonstrates that that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

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

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

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

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

- For policyholders that are currently receiving a 5% inflation benefit, the annual inflation rate will be reduced from 5% to a future annual rate of 3.7%
- For policyholders that have previously reduced their inflation rate in order to avoid a rate increase and are currently receiving an inflation benefit of 3.4% (i.e. policies issued before 10/1/2003), the future annual inflation rate will be reduced to 2.2%
- For policyholders that have previously reduced their inflation rate in order to avoid a rate increase and are currently receiving an inflation benefit of 2.8% (i.e. policies issued on or after 10/1/2003), the future annual inflation rate will be reduced to 2.0%

The 3.7%, 2.2% and 2.0% indexation rates were determined to be actuarially equivalent to the requested rate increases in aggregate and therefore these options are only available if the full rate increase requested is accepted.

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

19. History of previous rate revisions

A 13.0% rate increase on these policy forms (issued prior to October 1, 2003) was accepted by your state on July 17, 2009.

A 46.2% rate increase on these policy forms was accepted by your state on December 01, 2011.

20. Proposed Effective Date

These rates will be effective on the next policy anniversary date, following at least a 60 day policyholder notification period.

21. Actuarial Certification

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

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of the Commonwealth of Virginia and that the premiums are reasonable in relation to the benefits provided.

The preceding Actuarial Memorandum contains:

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

In my opinion, no further rate increases will be necessary as the revised premium rate schedules are sufficient to cover anticipated costs assuming approvals are granted within three months of the date this memo is filed and that the underlying assumptions are realized.

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

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

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

_____
Joseph R. Leopold, FSA, MAAA
Actuary
John Hancock Life Insurance Company

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase – Custom Care Series
July 23, 2014

Product Name	Form Number	Issue Date Range
Custom Care	LTC-02 VA	Aug 2002 - Jul 2004
Essential Care	BSC-02 VA	Oct 2002 - Mar 2004

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

1. Scope & Purpose

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

2. Benefit Description

A brief policy description for each of the policy forms:

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

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

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

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

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

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

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

3. Renewability

All policy forms are guaranteed renewable.

4. Applicability

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

5. Actuarial Assumptions

Morbidity

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

Our claims projections include 12 years of future morbidity improvements at 1.1% per year, as well as a 5.56% margin for moderately adverse experience, consistent with the margin originally anticipated in our original pricing loss ratio.

Below are currently expected sample annual claim costs for an LTC-02 policy, $300 monthly benefit, with no inflation protection (including the 5.56% margin):

For policies issued prior to 2004:

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	0.85	3.26
60	3.36	8.17
65	10.68	24.63
70	26.06	56.14
75	76.30	162.06
80	182.79	310.05
85	387.52	552.81
90	467.86	604.75
95	547.13	654.84

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	2.98	11.36
70	20.13	45.41
75	82.83	173.34
80	194.58	327.09
85	430.60	609.98
90	518.38	662.00
95	586.15	681.32

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	24.19	80.97
80	195.85	333.39
85	506.95	688.14
90	579.45	711.44
95	649.30	718.77

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

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	0.65	2.50
60	2.60	6.34
65	8.44	19.47
70	23.57	50.79
75	71.06	150.99
80	170.71	289.86
85	364.52	522.10
90	446.57	583.81
95	530.05	652.53

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	2.28	8.70
70	15.62	35.27
75	65.76	137.86
80	177.49	299.42
85	405.90	578.52
90	496.44	641.68
95	572.33	687.78

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	18.54	62.07
80	153.78	263.04
85	418.91	575.45
90	561.67	703.67
95	644.75	752.15

Voluntary Lapses

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

Duration	Inflation Option	
	None/GPO	**All Other**
1	4.90%	3.70%
2	3.50%	2.95%
3	2.90%	2.50%
4	2.35%	1.85%
5	2.05%	1.75%
6	1.00%	0.90%
7	1.00%	0.85%
8	1.00%	0.85%
9	1.00%	0.85%
10	1.00%	0.85%
11+	0.95%	0.85%

Mortality

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

The base mortality table is the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 19 years of historical improvements based on scale AA. We then apply the following series of adjustment factors (factors for ages not listed above are interpolated):

For policies issued prior to 2004:

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

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

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

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

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

For policies issued after 2004:

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

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

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

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

We are also projecting 12 years of future mortality improvement based on scale AA, consistent with the 12 years of future morbidity improvement in our future claim projections.

Expenses

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

6. Trend Assumptions

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

7. Marketing Method

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

8. Underwriting

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

9. Premium Classes

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

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

10. Premium Modalization Rules

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

11. Issue Age Range

The issue age range is 18-84 for all policy forms.

12. Area Factors

Area factors are not applicable to any of the policy forms or riders.

13. Average Annual Premium

The table below summarizes the average annual premium per policy before and after the requested increase.

	Nationwide	Virginia	
Form	before the rate increase	before the rate increase	after the rate increase
LTC-02 VA	2,240	2,080	2,530
BSC-02 VA	1,860	1,900	2,311

14. Number of Policy Holders

The table below summarizes, as of 12/31/2012, the number of policies inforce and their 2012 annualized premium that will be affected by this rate increase in your state.

Form	Number of Policies	2012 Annualized Premium
LTC-02 VA	5,584	11,590,531
BSC-02 VA	175	331,647

15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2012 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2012 have also been allocated to the calendar year of incurral and included in historic incurred claims.

16. Requested Rate Increase

The company is requesting a flat rate increase of 21.6%. Rate increases adhere to the following restrictions:

1. We ensured that the proposed rate increases did not result in premium rates that exceed the rates that have been recently filed with the Interstate Compact for new business under the ICC12-LTC-12 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using LTC-02 as an example). After the application of this restriction the average rate increase for the forms listed in this memo is 21.6%.
2. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1** where it can be seen that the sum of past and future projected incurred claims is not less than the sum of the original premium times the original loss ratio and the rate increase premium times the 85% loss ratio requirement.
3. The lifetime loss ratio after the proposed rate increases is greater than or equal to the lifetime loss ratio targeted in our most recent filing for the forms listed in this memo.

Appendix B1 contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did not* elect an inflation reduction option as part of the 2010 rate increase filings. **Appendix B2** contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did* elect an inflation reduction option as part of the 2010 rate increase filings. Please note that the actual rates implemented may vary slightly from those in Appendices B1 and B2 due to implementation rounding algorithms.

17. Analysis Performed

The initial premium schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed.

The original pricing assumptions for morbidity, voluntary termination rates, and mortality were as follows:

Morbidity

Claim assumptions were derived using data published by the National Center for Health Statistics National Nursing Home Survey (1985 and 1995), the National Health Interview Survey (1984), the National Long-Term Care Survey (1982, 1984, 1989, and 1994), Medicare data, and other experience from our own data and data furnished to us by consultants, with adjustments for the impact of underwriting, inflation options, elected options, anti-selection considerations, and the savings incurred because the maximum daily benefit will not always be paid.

Below are the original sample annual claim costs for an LTC-02 policy, $300 monthly benefit, with no inflation (which included a 5.56% margin for moderately adverse experience):

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	1.02	1.70
60	6.40	10.70
65	15.95	25.33
70	30.43	46.25
75	58.92	87.92
80	112.75	167.65
85	196.94	295.56
90	278.39	464.72
95	261.47	563.30
100	349.87	703.97

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	3.29	5.01
70	24.69	36.71
75	60.67	89.58
80	116.64	172.63
85	203.10	304.07
90	275.13	458.61
95	258.64	556.63
100	343.28	690.26

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	23.50	32.54
80	112.93	161.19
85	212.42	311.58
90	284.23	470.93
95	265.91	570.24
100	334.13	670.58

Voluntary Terminations

Duration	Inflation Option: None/GPO						
	Issue Age						
	40	55	60	65	70	75	79
1	9.7%	6.6%	6.4%	6.5%	6.9%	7.1%	7.2%
2	6.6%	4.6%	4.5%	4.5%	4.8%	4.9%	5.0%
3	4.7%	3.3%	3.3%	3.3%	3.5%	3.5%	3.6%
4	3.3%	2.4%	2.4%	2.4%	2.5%	2.6%	2.6%
5	2.3%	1.8%	1.8%	1.8%	1.9%	1.9%	1.9%
6+	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%

Duration	Inflation Option: 5% Simple						
	Issue Age						
	40	55	60	65	70	75	79
1	9.8%	6.6%	6.5%	6.6%	7.0%	7.2%	7.2%
2	6.7%	4.6%	4.5%	4.6%	4.8%	5.0%	5.0%
3	4.7%	3.4%	3.3%	3.3%	3.5%	3.6%	3.6%
4	3.3%	2.4%	2.4%	2.4%	2.5%	2.6%	2.6%
5	2.3%	1.9%	1.8%	1.8%	1.9%	1.9%	1.9%
6+	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%

Duration	Inflation Option: 5% Compound						
	Issue Age						
	40	55	60	65	70	75	79
1	8.6%	5.8%	5.7%	5.8%	6.1%	6.3%	6.4%
2	5.9%	4.0%	4.0%	4.0%	4.2%	4.3%	4.4%
3	4.1%	2.9%	2.9%	2.9%	3.0%	3.1%	3.1%
4	2.9%	2.1%	2.1%	2.1%	2.2%	2.2%	2.2%
5	2.0%	1.6%	1.5%	1.6%	1.6%	1.6%	1.6%
6+	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%

Mortality

The base mortality table was the 1994 Group Annuity Mortality Table, weighted 40% males and 60% females, with the following selection factors applied:

Policy Duration	Selection Factor
1	20.0%
2	30.0%
3	40.0%
4	50.0%
5	60.0%
6	70.0%
7	80.0%
8	85.0%
9	90.0%
10	95.0%
11+	100.0%

In addition, 18 years of future improvements were reflected.

As part of the inforce management of the business, the Company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates, and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 2010 rate increase filings. In general, we are seeing more, longer-lasting claims - claim incidence has increased, claim terminations have decreased, claim utilization has increased, and mortality have decreased.

The following tables show in aggregate how our new assumptions (Expected) compare to actual experience:

Morbidity

Experience period: Inception through 9/30/2012 for incidence, inception through 9/30/2011 for claim terminations and salvage

The following charts show key experience compared to revised assumptions.

Incidence

Duration	A/E
1-3	101%
4-6	100%
7-9	100%
10+	100%
Total	**100%**

Claim Terminations

Benefit Period	A/E
<10 years	100%
10+ years	100%
Total	**100%**

Salvage

Inflation	A/E
None / GPO	100%
Simple	100%
Compound	100%
Total	**100%**

Voluntary Lapses

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount
1	100%
2	102%
3-5	100%
6-10	118%
11+	96%
Total	**104%**

In the recent study we noted that early duration lapses were greater than expected. As such, lapse rates for durations 1-5 were increased.

Note that the lapse study removed all policies which had undergone prior rate increases.

Mortality

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount
1-5	99%
6-10	101%
11+	99%
Total	**100%**

Exhibit 1 contains nationwide past premium and claims experience and future premium and claim projections and illustrates that the anticipated lifetime loss ratio with the requested rate increases and the previously-stated margin for moderately adverse experience is 92.7%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 84.9%. The lifetime loss ratio as of 12/31/12 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

In addition, **Exhibit 1** contains the original expected loss ratio projections, adjusted for the actual mix of business issued, with the lifetime loss ratio also calculated as stated above.

Furthermore, Exhibit 1 demonstrates that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 58%),
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

18. New inflation options that will allow policyholders to avoid the rate increase

Although this is a closed block of business, we are filing new future inflation options that will allow policyholders that have Compound and Simple Inflation coverage the option to completely avoid the rate increase.

Under these new options, the policyholders get to keep their current accumulated Daily or Monthly benefit and their current remaining Lifetime Maximum Benefit, but the future indexation rate will be reduced as follows:

- For policyholders that are currently receiving a 5% inflation benefit, the annual inflation rate will be reduced from 5% to a future annual rate of 4.3%
- For policyholders that have previously reduced their inflation rate in order to avoid a rate increase and are currently receiving an inflation benefit of 2.5%, the future annual inflation rate will be reduced to 1.8%

Both the 4.3% and 1.8% indexation rates were determined to be actuarially equivalent to the requested rate increases in aggregate and therefore these options are only available if the full rate increase requested is accepted.

The premium rate schedules for these options are included in this filing as **Appendices C1** and **C2.**

19. History of previous rate revisions

A 83.3% rate increase on these policy forms was accepted by your state on December 01, 2011.

20. Proposed Effective Date

These rates will be effective on the next policy anniversary date, following at least a 60 day policyholder notification period.

21. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums and filing for increases in long-term care insurance premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of the Commonwealth of Virginia and that the premiums are reasonable in relation to the benefits provided.

The preceding Actuarial Memorandum contains:

a) the assumptions on which this certification is based;
b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratios standards and necessary details of this state; and
d) disclosure of the manner, if any, in which reserves have been recognized.

In my opinion, no further rate increases will be necessary as the revised premium rate schedules are sufficient to cover anticipated costs under moderately adverse experience assuming approvals are granted within three months of the date this memo is filed.

I have reviewed and taken into consideration the policy design and coverage provided, and our current underwriting and claims adjudication processes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.

_____
Joseph R. Leopold, FSA, MAAA
Actuary
John Hancock Life Insurance Company

Exhibit 1: Nationwide Loss Ratio Exhibit for Virginia Advantage (LTC-91, LTC-94, NH-91, NH-94)

		Original Assumptions			Historical & Projected Experience					
					Before Proposed Increase				With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Paid Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
Historical Experience	1988	0	0	0%	0	0	258,164	0%	258,164	0%
	1989	0	0	0%	0	0	1,172,070	0%	1,172,070	0%
	1990	0	0	0%	0	0	2,689,198	0%	2,689,198	0%
	1991	8,655	112,996	8%	0	0	5,489,136	0%	5,489,136	0%
	1992	690,018	8,806,570	8%	12,866	241,246	14,108,712	2%	14,108,712	2%
	1993	2,789,351	22,955,541	12%	259,807	2,334,705	27,549,003	8%	27,549,003	8%
	1994	6,055,651	34,864,930	17%	998,192	4,437,977	39,413,984	11%	39,413,984	11%
	1995	10,579,753	51,968,912	20%	2,097,816	9,912,371	56,546,947	18%	56,546,947	18%
	1996	17,375,216	82,002,617	21%	4,793,471	15,479,034	86,258,726	18%	86,258,726	18%
	1997	25,450,971	99,309,496	26%	8,874,149	24,380,371	106,478,862	23%	106,478,862	23%
	1998	31,660,190	88,848,511	36%	13,847,845	31,705,699	102,511,461	31%	102,511,461	31%
	1999	35,282,870	78,339,734	45%	19,725,058	34,186,019	97,613,822	35%	97,613,822	35%
	2000	37,142,443	69,345,863	54%	26,606,317	48,176,438	93,487,487	52%	93,487,487	52%
	2001	37,714,233	61,616,390	61%	34,685,299	46,720,567	90,090,743	52%	90,090,743	52%
	2002	37,898,630	54,926,042	69%	40,399,828	47,778,477	86,965,766	55%	86,965,766	55%
	2003	38,124,886	49,060,541	78%	45,965,607	63,412,250	83,641,145	76%	83,641,145	76%
	2004	38,367,085	43,831,315	88%	53,510,653	66,054,190	80,509,771	82%	80,509,771	82%
	2005	38,503,466	39,101,772	98%	60,872,827	73,392,421	77,424,173	95%	77,424,173	95%
	2006	38,427,103	34,793,492	110%	68,728,262	84,561,186	74,094,952	114%	74,094,952	114%
	2007	38,097,885	30,855,916	123%	78,542,999	104,326,351	70,769,115	147%	70,769,115	147%
	2008	37,538,952	27,259,094	138%	90,636,860	105,174,449	67,309,373	156%	67,309,373	156%
	2009	36,799,221	23,985,475	153%	98,867,007	96,829,294	63,625,673	152%	63,625,673	152%
	2010	35,925,504	21,018,615	171%	104,641,821	106,543,941	63,423,464	168%	63,423,464	168%
	2011	34,948,107	18,344,202	191%	110,907,590	100,623,577	62,492,568	161%	62,492,568	161%
	2012	33,900,617	15,943,600	213%	113,919,003	100,893,038	62,333,022	162%	62,333,022	162%
Projected Future Experience	2013	32,817,987	13,795,253	238%	118,042,434	110,954,107	64,403,843	172%	64,403,843	172%
	2014	31,690,289	11,884,168	267%	121,479,876	111,840,516	61,197,050	183%	66,662,553	168%
	2015	30,476,739	10,202,664	299%	125,596,672	109,890,703	55,483,744	198%	70,351,663	156%
	2016	29,155,292	8,725,256	334%	127,401,884	108,213,024	50,034,031	216%	67,913,374	159%
	2017	27,726,515	7,425,595	373%	127,533,066	106,489,027	44,860,313	237%	60,893,139	175%
	2018	26,210,983	6,282,905	417%	126,188,005	103,175,041	39,983,015	258%	54,274,672	190%
	2019	24,649,285	5,290,432	466%	123,572,840	97,746,814	35,422,302	276%	48,085,357	203%
	2020	23,096,673	4,448,929	519%	120,215,881	91,622,943	31,185,524	294%	42,335,201	216%
	2021	21,593,486	3,726,034	580%	115,454,299	86,803,508	27,276,418	318%	37,029,419	234%
	2022	20,115,806	3,099,908	649%	110,025,949	81,865,105	23,701,607	345%	32,177,110	254%
	2023	18,603,133	2,554,742	728%	104,163,634	76,105,122	20,471,782	372%	27,792,866	274%
	2024	17,029,270	2,090,150	815%	98,025,890	69,238,646	17,580,294	394%	23,867,726	290%
	2025	15,428,659	1,712,886	901%	91,668,170	62,650,060	15,009,636	417%	20,377,982	307%
	2026	13,856,153	1,398,214	991%	85,205,881	58,234,226	12,741,969	457%	17,299,463	337%
	2027	12,318,008	1,130,058	1090%	78,800,887	53,920,660	10,765,211	501%	14,615,806	369%
	2028	10,799,587	899,002	1201%	72,633,641	49,320,073	9,058,096	544%	12,298,172	401%
	2029	9,316,401	709,635	1313%	66,777,601	44,279,748	7,591,465	583%	10,306,992	430%
	2030	7,943,944	568,112	1398%	61,207,533	39,245,780	6,335,499	619%	8,601,798	456%
	2031	6,758,159	452,838	1492%	55,825,664	35,504,676	5,263,587	675%	7,146,473	497%
	2032	5,724,693	358,046	1599%	50,691,431	32,070,942	4,353,454	737%	5,910,782	543%
	2033	4,793,811	281,000	1706%	45,914,296	28,769,148	3,585,505	802%	4,868,128	591%
	2034	3,970,223	217,225	1828%	41,466,577	25,259,542	2,939,952	859%	3,991,648	633%
	2035	3,253,080	164,965	1972%	37,265,659	21,949,273	2,398,616	915%	3,256,663	674%
	2036	2,644,296	124,401	2126%	33,301,286	19,328,661	1,946,494	993%	2,642,805	731%
	2037	2,149,442	90,382	2378%	29,627,688	16,675,570	1,570,727	1062%	2,132,616	782%
	2038	1,738,299	61,536	2825%	26,206,893	14,312,874	1,259,685	1136%	1,710,307	837%
	2039	1,371,030	42,081	3258%	23,006,542	12,282,861	1,003,294	1224%	1,362,197	902%
	2040	1,088,312	34,124	3189%	20,062,050	10,379,831	793,033	1309%	1,076,721	964%
Value as of 12/31/12*:										
	Past	917,145,845	1,713,200,926	53.5%	1,264,605,254	1,590,982,204	2,541,167,623	62.6%	2,541,167,623	62.6%
	Future	283,545,790	70,225,038	403.8%	1,446,610,524	1,123,863,483	424,143,052	265.0%	533,739,378	210.6%
	Lifetime	1,200,691,635	1,783,425,965	67.3%	2,711,215,778	2,714,845,687	2,965,310,675	91.6%	3,074,907,001	88.3%

*discounted at maximum statutory valuation rates

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Pricing Loss Ratio (instead of 58%) + Increased Premiums x 85%

			Accum Value of Past Initial Prem x 67.3% =	1,694,866,060
			Present Value of Future Initial Prem x 67.3% =	201,839,411
Accum Value of Past Incurred Claims =	1,590,982,204		Accum Value of Prior Increases x 85% =	20,169,196
Present Value of Future Incurred Claims =	1,123,863,483		Present Value of Future Increases x 85% =	198,849,679
TOTAL =	2,714,845,687	> =	TOTAL =	2,115,724,346

Exhibit 2: Virginia Experience
Advantage (LTC-91, LTC-94, NH-91, NH-94)

		Original Assumptions			Historical & Projected Experience					
					Before Proposed Increase				With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Paid Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
	1988	0	0	0%	0	0	9,958	0%	9,958	0%
	1989	0	0	0%	0	0	106,362	0%	106,362	0%
	1990	0	0	0%	0	0	289,522	0%	289,522	0%
	1991	1,617	19,750	8%	0	0	669,539	0%	669,539	0%
	1992	73,106	906,776	8%	2,113	52,237	1,444,334	4%	1,444,334	4%
	1993	259,310	1,969,062	13%	16,913	36,482	2,429,876	2%	2,429,876	2%
	1994	538,703	3,053,587	18%	38,967	407,929	3,472,876	12%	3,472,876	12%
	1995	927,544	4,518,137	21%	160,691	628,882	4,831,517	13%	4,831,517	13%
	1996	1,465,137	6,749,549	22%	425,926	2,002,194	6,969,886	29%	6,969,886	29%
	1997	2,028,153	7,390,630	27%	864,369	1,649,765	7,957,798	21%	7,957,798	21%
	1998	2,423,373	6,505,912	37%	1,183,936	2,971,956	7,605,396	39%	7,605,396	39%
	1999	2,651,412	5,743,529	46%	1,782,718	3,553,839	7,178,012	50%	7,178,012	50%
	2000	2,763,936	5,092,417	54%	2,477,698	3,322,043	6,793,218	49%	6,793,218	49%
	2001	2,803,229	4,532,658	62%	2,891,706	3,319,082	6,502,382	51%	6,502,382	51%
	2002	2,827,512	4,045,921	70%	3,129,541	1,957,912	6,262,096	31%	6,262,096	31%
	2003	2,856,512	3,616,651	79%	3,123,749	3,863,437	6,038,880	64%	6,038,880	64%
	2004	2,884,953	3,231,819	89%	3,652,875	5,986,372	5,816,758	103%	5,816,758	103%
Historical	2005	2,903,335	2,882,434	101%	4,467,929	7,205,044	5,565,369	129%	5,565,369	129%
Experience	2006	2,904,309	2,563,588	113%	5,412,677	6,918,790	5,358,688	129%	5,358,688	129%
	2007	2,886,033	2,271,872	127%	6,256,713	9,013,723	5,123,736	176%	5,123,736	176%
	2008	2,850,919	2,005,548	142%	7,543,833	7,695,078	4,861,470	158%	4,861,470	158%
	2009	2,802,875	1,763,290	159%	7,983,483	8,404,538	4,626,973	182%	4,626,973	182%
	2010	2,745,065	1,543,866	178%	8,493,833	4,013,397	4,609,732	87%	4,609,732	87%
	2011	2,679,191	1,346,098	199%	8,025,235	9,495,625	4,541,899	209%	4,541,899	209%
	2012	2,607,974	1,168,921	223%	8,702,436	6,449,884	4,509,087	143%	4,509,087	143%
	2013	2,534,309	1,010,751	251%	8,562,609	7,930,284	4,677,395	170%	4,677,395	170%
Projected	2014	2,456,720	870,316	282%	8,746,569	8,007,912	4,446,406	180%	4,842,807	165%
Future	2015	2,371,245	746,454	318%	9,033,999	7,968,699	4,027,582	198%	5,105,156	156%
Experience	2016	2,275,650	637,385	357%	9,161,521	7,929,409	3,629,876	218%	4,925,222	161%
	2017	2,170,430	541,687	401%	9,214,262	7,833,178	3,253,405	241%	4,414,798	177%
	2018	2,058,130	457,719	450%	9,136,193	7,593,360	2,899,095	262%	3,934,340	193%
	2019	1,942,237	385,281	504%	8,989,227	7,220,666	2,568,274	281%	3,485,654	207%
	2020	1,826,856	323,844	564%	8,775,844	6,840,075	2,261,529	302%	3,069,544	223%
	2021	1,714,233	270,660	633%	8,463,158	6,532,908	1,978,829	330%	2,685,994	243%
	2022	1,601,459	224,603	713%	8,105,950	6,208,387	1,720,369	361%	2,335,288	266%
	2023	1,484,428	184,792	803%	7,719,910	5,812,918	1,486,591	391%	2,018,038	288%
	2024	1,362,452	151,128	902%	7,307,637	5,327,577	1,277,010	417%	1,733,596	307%
	2025	1,238,563	123,701	1001%	6,886,461	4,868,470	1,090,617	446%	1,480,606	329%
	2026	1,115,696	100,555	1110%	6,459,271	4,569,315	926,051	493%	1,257,226	363%
	2027	993,173	80,753	1230%	6,028,610	4,260,010	782,257	545%	1,062,029	401%
	2028	870,637	63,912	1362%	5,604,138	3,918,112	657,593	596%	892,794	439%
	2029	751,168	50,426	1490%	5,193,028	3,513,236	550,061	639%	746,812	470%
	2030	641,857	40,310	1592%	4,790,840	3,124,298	457,648	683%	621,350	503%
	2031	547,193	31,959	1712%	4,392,730	2,825,870	378,497	747%	513,890	550%
	2032	462,888	25,089	1845%	4,000,705	2,535,188	311,079	815%	422,358	600%
	2033	386,153	19,539	1976%	3,621,929	2,250,286	254,068	886%	344,954	652%
	2034	317,967	14,951	2127%	3,256,747	1,919,141	206,126	931%	279,863	686%
	2035	258,465	11,204	2307%	2,900,617	1,643,633	166,026	990%	225,419	729%
	2036	208,200	8,354	2492%	2,558,319	1,425,780	132,728	1074%	180,209	791%
	2037	167,115	6,015	2778%	2,238,880	1,209,840	105,333	1149%	143,014	846%
	2038	132,355	3,946	3354%	1,941,361	1,014,583	82,950	1223%	112,624	901%
	2039	100,708	2,600	3873%	1,667,742	846,795	64,810	1307%	87,994	962%
	2040	77,379	2,129	3634%	1,421,819	699,843	50,226	1393%	68,194	1026%
Value as of 12/31/12*:										
	Past	70,730,375	132,557,011	53.4%	99,580,544	122,647,083	194,340,016	63.1%	194,340,016	63.1%
	Future	22,276,558	5,115,941	435.4%	106,259,497	83,459,049	30,715,436	271.7%	38,636,426	216.0%
	Lifetime	93,006,933	137,672,952	67.6%	205,840,041	206,106,131	225,055,452	91.6%	232,976,442	88.5%

*discounted at maximum statutory valuation rates

Exhibit 1: Nationwide Loss Ratio Exhibit for Virginia
Gold Select (LTC-96, LTC-96CL, NH-99, A-3541, A-3542, LTC-2000)

		Original Assumptions			Historical & Projected Experience					
					Before Proposed Increase				With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Paid Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
Historical Experience	1988	0	0	0%	0	0	28,652	0%	28,652	0%
	1989	0	0	0%	0	0	88,693	0%	88,693	0%
	1990	0	0	0%	0	0	156,650	0%	156,650	0%
	1991	0	0	0%	0	0	243,030	0%	243,030	0%
	1992	0	0	0%	0	0	1,841,638	0%	1,841,638	0%
	1993	0	0	0%	40	293	3,456,124	0%	3,456,124	0%
	1994	0	0	0%	1,204	6,954	5,202,449	0%	5,202,449	0%
	1995	0	0	0%	1,785	0	7,910,341	0%	7,910,341	0%
	1996	46,523	507,740	9%	1,345	0	13,397,795	0%	13,397,795	0%
	1997	1,883,605	20,957,444	9%	43,302	959,851	38,246,287	3%	38,246,287	3%
	1998	6,842,508	65,556,158	10%	760,728	9,230,610	85,905,600	11%	85,905,600	11%
	1999	14,704,687	114,182,665	13%	4,005,492	18,116,792	140,232,471	13%	140,232,471	13%
	2000	25,918,419	171,360,973	15%	9,396,917	32,076,112	206,758,504	16%	206,758,504	16%
	2001	37,631,987	219,645,420	17%	18,600,230	56,225,806	266,931,237	21%	266,931,237	21%
	2002	49,898,653	259,751,045	19%	32,812,585	83,276,017	320,844,242	26%	320,844,242	26%
	2003	59,562,641	253,233,083	24%	51,137,638	99,903,995	329,207,730	30%	329,207,730	30%
	2004	67,298,459	229,753,188	29%	70,741,052	115,738,678	319,929,346	36%	319,929,346	36%
	2005	72,669,704	209,369,594	35%	91,501,495	148,842,505	311,042,715	48%	311,042,715	48%
	2006	77,353,484	191,816,110	40%	117,108,331	187,275,909	302,463,835	62%	302,463,835	62%
	2007	82,554,406	176,590,927	47%	147,866,596	236,783,900	294,169,881	80%	294,169,881	80%
	2008	87,826,370	163,258,059	54%	184,854,170	249,249,032	285,662,036	87%	285,662,036	87%
	2009	92,407,052	151,400,475	61%	217,188,643	268,346,588	275,443,077	97%	275,443,077	97%
	2010	97,026,650	140,646,773	69%	246,642,747	286,272,009	281,169,811	102%	281,169,811	102%
	2011	101,964,803	130,677,044	78%	273,230,784	299,099,531	283,711,064	105%	283,711,064	105%
	2012	107,106,387	121,236,700	88%	297,096,625	329,737,147	297,052,000	111%	297,052,000	111%
Projected Future Experience	2013	112,188,316	112,151,971	100%	326,067,730	320,768,601	309,618,840	104%	309,618,840	104%
	2014	117,118,930	103,386,735	113%	334,959,770	342,636,588	311,357,177	110%	342,913,684	100%
	2015	121,754,306	94,957,671	128%	353,094,967	359,200,133	292,818,541	123%	381,874,298	94%
	2016	125,970,599	86,883,188	145%	370,520,178	374,903,585	274,443,883	137%	385,765,579	97%
	2017	129,700,208	79,180,098	164%	387,892,719	391,883,539	256,326,650	153%	360,331,522	109%
	2018	132,793,992	71,864,025	185%	405,852,812	406,563,294	238,535,052	170%	335,352,308	121%
	2019	135,179,074	64,948,256	208%	422,664,852	419,463,143	221,138,724	190%	310,924,943	135%
	2020	136,799,154	58,442,882	234%	438,538,168	428,621,459	204,179,260	210%	287,107,192	149%
	2021	137,634,476	52,355,371	263%	453,022,179	434,758,382	187,680,207	232%	263,931,562	165%
	2022	137,663,110	46,689,178	295%	465,487,949	437,856,195	171,681,765	255%	241,454,181	181%
	2023	136,741,174	41,443,414	330%	474,785,303	435,650,229	156,222,526	279%	219,729,515	198%
	2024	134,827,001	36,613,017	368%	481,003,381	430,202,847	141,367,247	304%	198,849,140	216%
	2025	131,952,950	32,190,787	410%	483,895,017	422,492,133	127,178,447	332%	178,901,611	236%
	2026	128,201,061	28,167,347	455%	483,919,652	416,607,511	113,678,757	366%	159,919,542	261%
	2027	123,640,882	24,530,268	504%	481,126,789	407,697,332	100,939,145	404%	142,003,575	287%
	2028	118,227,080	21,262,729	556%	475,257,700	391,959,020	89,024,160	440%	125,245,300	313%
	2029	112,127,070	18,345,977	611%	466,146,246	371,857,888	77,986,514	477%	109,719,528	339%
	2030	105,484,771	15,759,958	669%	453,660,474	348,236,003	67,855,742	513%	95,468,293	365%
	2031	98,452,945	13,483,372	730%	437,642,101	328,345,217	58,646,441	560%	82,512,468	398%
	2032	91,129,382	11,493,607	793%	418,473,308	308,258,091	50,373,467	612%	70,873,261	435%
	2033	83,606,979	9,765,314	856%	396,864,588	284,185,593	43,017,513	661%	60,523,810	470%
	2034	76,251,757	8,273,656	922%	373,526,026	258,046,908	36,528,476	706%	51,393,824	502%
	2035	69,286,921	6,994,979	991%	348,956,117	230,522,764	30,840,222	747%	43,390,389	531%
	2036	62,786,582	5,906,275	1063%	323,253,271	208,016,817	25,882,136	804%	36,414,221	571%
	2037	56,755,532	4,985,188	1138%	296,814,681	188,005,951	21,592,569	871%	30,378,621	619%
	2038	51,265,630	4,209,003	1218%	270,383,480	167,820,492	17,908,550	937%	25,195,037	666%
	2039	46,532,613	3,557,502	1308%	244,595,734	147,676,818	14,769,622	1000%	20,778,448	711%
	2040	42,677,885	3,012,653	1417%	219,876,537	127,834,137	12,112,300	1055%	17,039,551	750%
Value as of 12/31/12*:										
	Past	1,241,515,800	3,717,500,585	33.4%	2,063,823,396	2,938,988,548	5,614,517,133	52.3%	5,614,517,133	52.3%
	Future	1,889,878,198	795,235,243	237.7%	6,642,027,355	5,779,604,670	2,652,710,311	217.9%	3,492,678,265	165.5%
	Lifetime	3,131,393,998	4,512,735,828	69.4%	8,705,850,751	8,718,593,219	8,267,227,444	105.5%	9,107,195,397	95.7%

*discounted at maximum statutory valuation rates

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Pricing Loss Ratio (instead of 58%) + Increased Premiums x 85%

			Accum Value of Past Initial Prem x 69.4% =	3,812,128,614
			Present Value of Future Initial Prem x 69.4% =	1,109,713,604
Accum Value of Past Incurred Claims =	2,938,988,548		Accum Value of Prior Increases x 85% =	102,642,942
Present Value of Future Incurred Claims =	5,779,604,670		Present Value of Future Increases x 85% =	1,609,424,207
TOTAL =	8,718,593,219	> =	TOTAL =	6,633,909,367

Exhibit 2: Virginia Experience
Gold Select (LTC-96, LTC-96CL, NH-99, A-3541, A-3542, LTC-2000)

		Original Assumptions			Historical & Projected Experience					
					Before Proposed Increase				With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Paid Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
Historical Experience	1988	0	0	0%	0	0	2,753	0%	2,753	0%
	1989	0	0	0%	0	0	15,459	0%	15,459	0%
	1990	0	0	0%	0	0	21,775	0%	21,775	0%
	1991	0	0	0%	0	0	32,180	0%	32,180	0%
	1992	0	0	0%	0	0	300,946	0%	300,946	0%
	1993	0	0	0%	0	0	502,247	0%	502,247	0%
	1994	0	0	0%	0	0	753,628	0%	753,628	0%
	1995	0	0	0%	0	0	1,133,865	0%	1,133,865	0%
	1996	2,890	37,102	8%	0	0	1,721,223	0%	1,721,223	0%
	1997	179,214	2,134,190	8%	0	0	4,171,924	0%	4,171,924	0%
	1998	524,595	5,286,126	10%	27,554	379,329	7,613,916	5%	7,613,916	5%
	1999	1,022,632	7,974,288	13%	206,628	1,552,744	10,823,385	14%	10,823,385	14%
	2000	1,670,982	11,260,409	15%	678,316	2,485,339	14,823,833	17%	14,823,833	17%
	2001	2,313,850	14,367,295	16%	1,535,858	5,234,431	18,857,558	28%	18,857,558	28%
	2002	3,021,193	17,199,206	18%	2,538,095	4,066,518	22,747,630	18%	22,747,630	18%
	2003	3,713,909	17,984,975	21%	3,223,827	5,627,087	24,639,735	23%	24,639,735	23%
	2004	4,264,489	16,344,024	26%	4,524,050	9,629,916	24,078,913	40%	24,078,913	40%
	2005	4,702,662	14,945,075	31%	6,451,759	11,124,830	23,575,548	47%	23,575,548	47%
	2006	5,051,459	13,742,717	37%	8,512,532	13,087,912	23,012,936	57%	23,012,936	57%
	2007	5,441,363	12,700,123	43%	10,295,954	12,355,341	22,465,957	55%	22,465,957	55%
	2008	5,863,809	11,786,117	50%	11,491,921	15,264,295	21,912,707	70%	21,912,707	70%
	2009	6,259,188	10,972,433	57%	13,448,550	19,242,369	21,346,822	90%	21,346,822	90%
	2010	6,639,114	10,235,461	65%	15,650,285	14,688,835	21,867,354	67%	21,867,354	67%
	2011	7,053,949	9,554,018	74%	16,807,261	19,841,454	22,241,030	89%	22,241,030	89%
	2012	7,496,334	8,910,625	84%	19,003,012	24,833,883	23,495,510	106%	23,495,510	106%
Projected Future Experience	2013	7,949,818	8,291,784	96%	22,372,527	24,508,420	24,459,526	100%	24,459,526	100%
	2014	8,404,532	7,691,898	109%	23,866,736	26,285,485	24,761,990	106%	27,281,270	96%
	2015	8,854,848	7,111,910	125%	25,664,805	27,609,821	23,356,578	118%	30,487,012	91%
	2016	9,290,560	6,553,011	142%	27,476,186	29,003,064	21,966,052	132%	30,909,363	94%
	2017	9,705,646	6,016,312	161%	29,168,624	30,584,132	20,595,408	148%	28,982,705	106%
	2018	10,084,168	5,502,843	183%	30,834,711	32,069,282	19,247,454	167%	27,087,770	118%
	2019	10,419,428	5,013,496	208%	32,436,097	33,442,033	17,926,467	187%	25,230,512	133%
	2020	10,707,282	4,549,032	235%	34,070,921	34,567,985	16,635,476	208%	23,415,151	148%
	2021	10,942,706	4,110,221	266%	35,659,252	35,471,386	15,374,924	231%	21,642,298	164%
	2022	11,119,775	3,697,666	301%	37,121,428	36,273,600	14,146,786	256%	19,914,736	182%
	2023	11,218,513	3,311,671	339%	38,351,343	36,692,318	12,952,207	283%	18,234,102	201%
	2024	11,229,742	2,952,271	380%	39,357,654	36,837,366	11,795,329	312%	16,606,251	222%
	2025	11,158,280	2,619,378	426%	40,137,993	36,683,609	10,681,598	343%	15,038,886	244%
	2026	11,006,881	2,312,873	476%	40,730,913	36,532,439	9,612,082	380%	13,533,558	270%
	2027	10,778,633	2,032,439	530%	41,108,172	36,305,697	8,592,307	423%	12,098,091	300%
	2028	10,456,384	1,777,378	588%	41,206,623	35,474,737	7,627,875	465%	10,740,412	330%
	2029	10,045,122	1,546,794	649%	40,984,633	34,130,488	6,724,173	508%	9,468,141	360%
	2030	9,564,300	1,339,739	714%	40,425,957	32,271,874	5,885,390	548%	8,287,201	389%
	2031	9,029,068	1,155,138	782%	39,501,636	30,472,383	5,113,967	596%	7,201,054	423%
	2032	8,447,382	991,799	852%	38,211,370	28,860,166	4,412,976	654%	6,214,040	464%
	2033	7,823,198	848,245	922%	36,598,195	26,855,724	3,783,174	710%	5,327,239	504%
	2034	7,185,680	722,866	994%	34,722,538	24,525,441	3,222,280	761%	4,537,449	541%
	2035	6,564,129	614,144	1069%	32,644,360	21,969,009	2,726,793	806%	3,839,747	572%
	2036	5,972,377	520,556	1147%	30,390,661	19,697,676	2,291,977	859%	3,227,469	610%
	2037	5,415,220	440,623	1229%	28,000,957	17,797,107	1,913,742	930%	2,694,860	660%
	2038	4,897,441	372,731	1314%	25,542,669	15,916,788	1,587,223	1003%	2,235,072	712%
	2039	4,438,151	315,301	1408%	23,101,524	14,014,963	1,308,003	1071%	1,841,886	761%
	2040	4,053,434	266,959	1518%	20,740,699	12,107,509	1,071,209	1130%	1,508,442	803%
Value as of 12/31/12*:										
	Past	82,013,081	262,520,869	31.2%	134,630,756	193,886,786	431,605,758	44.9%	431,605,758	44.9%
	Future	154,436,411	61,332,022	251.8%	544,874,740	486,608,882	216,004,800	225.3%	285,148,355	170.7%
	Lifetime	236,449,492	323,852,890	73.0%	679,505,496	680,495,668	647,610,558	105.1%	716,754,114	94.9%

*discounted at maximum statutory valuation rates

Exhibit 1: Nationwide Loss Ratio Exhibit for Virginia
Custom Care (LTC-02) and Essential Care (BSC-02)

		Original Assumptions			Historical & Projected Experience					
					Before Proposed Increase				With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Paid Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
	1988	0	0	0%	0	0	1,261	0%	1,261	0%
	1989	0	0	0%	0	0	1,777	0%	1,777	0%
	1990	0	0	0%	0	0	1,777	0%	1,777	0%
	1991	0	0	0%	0	0	1,777	0%	1,777	0%
	1992	0	0	0%	0	0	9,249	0%	9,249	0%
	1993	0	0	0%	0	0	18,596	0%	18,596	0%
	1994	0	0	0%	0	0	21,392	0%	21,392	0%
	1995	0	0	0%	0	0	31,795	0%	31,795	0%
	1996	0	0	0%	0	0	60,463	0%	60,463	0%
	1997	0	0	0%	0	0	86,185	0%	86,185	0%
	1998	0	0	0%	0	0	158,111	0%	158,111	0%
	1999	0	0	0%	0	0	279,672	0%	279,672	0%
	2000	0	0	0%	0	0	502,430	0%	502,430	0%
	2001	0	0	0%	0	0	951,440	0%	951,440	0%
	2002	530,322	12,698,284	4%	35,423	474,901	14,282,425	3%	14,282,425	3%
	2003	5,305,328	127,228,826	4%	465,504	3,733,496	127,545,432	3%	127,545,432	3%
	2004	9,699,600	163,967,196	6%	2,023,144	11,309,973	167,257,905	7%	167,257,905	7%
Historical	2005	16,094,366	155,411,257	10%	5,151,923	13,641,134	162,991,901	8%	162,991,901	8%
Experience	2006	20,943,075	149,091,368	14%	9,121,335	25,987,600	160,162,979	16%	160,162,979	16%
	2007	24,004,718	144,049,333	17%	15,660,176	39,099,121	157,400,639	25%	157,400,639	25%
	2008	28,646,468	139,729,315	21%	23,701,015	34,560,274	154,478,910	22%	154,478,910	22%
	2009	36,453,136	135,778,653	27%	29,491,703	44,350,096	151,579,315	29%	151,579,315	29%
	2010	42,032,713	131,708,118	32%	36,589,745	54,281,997	148,622,517	37%	148,622,517	37%
	2011	46,626,250	127,401,554	37%	44,093,913	57,407,456	145,242,887	40%	145,242,887	40%
	2012	51,922,829	122,882,809	42%	51,994,725	81,498,720	161,322,751	51%	161,322,751	51%
	2013	57,099,075	118,162,585	48%	64,560,108	87,539,419	182,993,710	48%	182,993,710	48%
Projected	2014	62,239,279	113,310,529	55%	75,712,693	99,194,588	194,549,689	51%	205,068,204	48%
Future	2015	67,999,982	108,410,381	63%	87,765,689	106,977,322	188,094,199	57%	218,602,679	49%
Experience	2016	74,132,841	103,492,085	72%	98,296,912	118,458,607	181,494,064	65%	220,744,666	54%
	2017	80,634,893	98,570,926	82%	109,986,187	132,907,720	174,739,998	76%	212,529,941	63%
	2018	87,491,978	93,657,345	93%	122,795,071	148,170,094	167,826,955	88%	204,121,856	73%
	2019	94,516,509	88,759,097	106%	136,194,629	163,574,318	160,771,089	102%	195,540,061	84%
	2020	101,734,186	83,880,129	121%	150,100,003	180,290,577	153,619,931	117%	186,842,367	96%
	2021	109,049,518	79,029,440	138%	165,999,273	196,507,990	146,375,093	134%	178,030,732	110%
	2022	117,214,869	74,220,806	158%	184,637,358	216,288,468	139,003,859	156%	169,065,367	128%
	2023	124,829,796	69,463,990	180%	204,419,823	237,092,360	131,507,593	180%	159,947,929	148%
	2024	131,732,357	64,774,865	203%	223,891,754	255,549,945	123,880,167	206%	150,670,967	170%
	2025	138,169,807	60,164,185	230%	242,704,098	272,243,683	116,150,669	234%	141,269,858	193%
	2026	143,668,554	55,646,192	258%	261,752,406	276,087,701	108,319,760	255%	131,745,407	210%
	2027	148,562,059	51,248,381	290%	281,381,042	288,566,246	100,377,650	287%	122,085,705	236%
	2028	152,764,076	46,994,973	325%	299,714,592	307,072,684	92,401,909	332%	112,385,101	273%
	2029	156,223,998	42,908,721	364%	315,917,443	321,980,870	84,479,878	381%	102,749,821	313%
	2030	158,646,884	39,002,447	407%	329,951,166	330,965,948	76,715,965	431%	93,306,853	355%
	2031	159,392,842	35,286,670	452%	342,039,822	310,310,032	69,158,516	449%	84,115,001	369%
	2032	159,256,407	31,781,561	501%	350,776,316	302,599,772	61,821,277	489%	75,190,984	402%
	2033	158,050,169	28,504,175	554%	354,824,037	305,809,792	54,829,202	558%	66,686,776	459%
	2034	154,286,804	25,468,770	606%	354,554,785	305,282,603	48,298,038	632%	58,743,156	520%
	2035	148,896,550	22,675,510	657%	350,930,687	299,961,805	42,279,060	709%	51,422,491	583%
	2036	142,763,011	20,115,463	710%	344,957,112	266,381,147	36,771,363	724%	44,723,679	596%
	2037	137,220,464	17,788,392	771%	335,081,337	245,110,492	31,740,712	772%	38,605,080	635%
	2038	131,428,978	15,694,035	837%	321,136,407	231,715,375	27,203,785	852%	33,086,980	700%
	2039	124,257,603	13,830,256	898%	304,599,013	219,762,570	23,150,328	949%	28,156,907	780%
	2040	117,069,325	12,183,254	961%	286,795,282	208,174,777	19,576,097	1063%	23,809,699	874%
Value as of 12/31/12*:										
	Past	323,899,953	1,779,682,150	18.2%	241,977,357	416,092,097	1,946,427,849	21.4%	1,946,427,849	21.4%
	Future	2,144,739,866	1,128,889,455	190.0%	3,755,387,296	3,589,586,896	2,015,774,622	178.1%	2,374,687,959	151.2%
	Lifetime	2,468,639,819	2,908,571,605	84.9%	3,997,364,653	4,005,678,993	3,962,202,471	101.1%	4,321,115,808	92.7%

*discounted at maximum statutory valuation rates

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Pricing Loss Ratio (instead of 58%) + Increased Premiums x 85%

			Accum Value of Past Initial Prem x 84.9% =	1,627,236,162
			Present Value of Future Initial Prem x 84.9% =	954,339,914
Accum Value of Past Incurred Claims =	416,092,097		Accum Value of Prior Increases x 85% =	24,824,171
Present Value of Future Incurred Claims =	3,589,586,896		Present Value of Future Increases x 85% =	1,062,735,343
TOTAL =	4,005,678,993	> =	TOTAL =	3,669,135,590

Exhibit 2: Virginia Experience
Custom Care (LTC-02) and Essential Care (BSC-02)

		Original Assumptions			Historical & Projected Experience					
					Before Proposed Increase				With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Paid Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
Historical Experience	1988	0	0	0%	0	0	0	0%	0	0%
	1989	0	0	0%	0	0	0	0%	0	0%
	1990	0	0	0%	0	0	0	0%	0	0%
	1991	0	0	0%	0	0	0	0%	0	0%
	1992	0	0	0%	0	0	1,955	0%	1,955	0%
	1993	0	0	0%	0	0	2,163	0%	2,163	0%
	1994	0	0	0%	0	0	2,169	0%	2,169	0%
	1995	0	0	0%	0	0	5,650	0%	5,650	0%
	1996	0	0	0%	0	0	9,336	0%	9,336	0%
	1997	0	0	0%	0	0	13,580	0%	13,580	0%
	1998	0	0	0%	0	0	19,706	0%	19,706	0%
	1999	0	0	0%	0	0	26,867	0%	26,867	0%
	2000	0	0	0%	0	0	49,094	0%	49,094	0%
	2001	0	0	0%	0	0	88,462	0%	88,462	0%
	2002	4,733	188,496	3%	0	0	338,599	0%	338,599	0%
	2003	207,186	7,840,452	3%	39,382	417,533	7,947,951	5%	7,947,951	5%
	2004	399,434	10,594,114	4%	179,120	872,088	10,989,262	8%	10,989,262	8%
	2005	747,343	10,050,795	7%	307,094	52,470	10,791,737	0%	10,791,737	0%
	2006	1,022,234	9,659,304	11%	351,521	1,425,198	10,686,193	13%	10,686,193	13%
	2007	1,182,783	9,356,608	13%	698,244	1,734,287	10,561,425	16%	10,561,425	16%
	2008	1,436,252	9,106,028	16%	1,100,140	2,444,173	10,412,474	23%	10,412,474	23%
	2009	1,912,520	8,886,927	22%	1,501,410	1,723,688	10,255,142	17%	10,255,142	17%
	2010	2,263,716	8,664,359	26%	1,783,895	3,954,851	10,113,760	39%	10,113,760	39%
	2011	2,551,447	8,427,996	30%	2,353,331	2,253,515	9,946,713	23%	9,946,713	23%
	2012	2,882,965	8,178,675	35%	2,633,658	4,497,814	11,408,719	39%	11,408,719	39%
Projected Future Experience	2013	3,228,203	7,916,205	41%	3,462,784	4,637,904	12,654,503	37%	12,654,503	37%
	2014	3,583,936	7,643,684	47%	4,088,081	5,390,264	13,620,462	40%	14,356,865	38%
	2015	3,985,858	7,365,512	54%	4,782,728	5,909,010	13,258,274	45%	15,408,738	38%
	2016	4,424,772	7,083,317	62%	5,444,357	6,797,112	12,882,641	53%	15,668,690	43%
	2017	4,901,956	6,797,965	72%	6,143,035	7,814,373	12,492,923	63%	15,194,690	51%
	2018	5,417,046	6,509,993	83%	7,006,919	8,889,771	12,088,528	74%	14,702,839	60%
	2019	5,962,431	6,219,714	96%	7,961,568	10,008,661	11,669,395	86%	14,193,063	71%
	2020	6,541,022	5,927,112	110%	8,955,512	11,270,417	11,237,923	100%	13,668,280	82%
	2021	7,141,636	5,632,544	127%	10,092,111	12,727,448	10,794,379	118%	13,128,812	97%
	2022	7,797,629	5,336,744	146%	11,486,699	14,394,902	10,336,547	139%	12,571,968	114%
	2023	8,454,993	5,040,065	168%	13,030,111	16,136,489	9,864,019	164%	11,997,249	135%
	2024	9,097,694	4,743,321	192%	14,619,322	17,746,821	9,375,540	189%	11,403,130	156%
	2025	9,730,045	4,447,143	219%	16,214,620	19,377,280	8,871,587	218%	10,790,191	180%
	2026	10,307,912	4,152,533	248%	17,878,185	20,166,744	8,352,221	241%	10,158,504	199%
	2027	10,850,614	3,861,419	281%	19,684,556	21,565,216	7,815,706	276%	9,505,961	227%
	2028	11,348,610	3,575,440	317%	21,475,845	23,463,041	7,266,378	323%	8,837,833	265%
	2029	11,808,641	3,296,230	358%	23,173,440	25,103,945	6,709,798	374%	8,160,884	308%
	2030	12,196,509	3,024,951	403%	24,745,394	26,462,535	6,153,561	430%	7,484,354	354%
	2031	12,438,465	2,762,806	450%	26,201,577	25,199,067	5,602,227	450%	6,813,786	370%
	2032	12,592,657	2,511,720	501%	27,445,148	25,015,274	5,056,473	495%	6,150,006	407%
	2033	12,664,896	2,273,364	557%	28,318,037	25,701,448	4,526,311	568%	5,505,189	467%
	2034	12,510,229	2,049,286	610%	28,817,246	26,053,516	4,022,386	648%	4,892,283	533%
	2035	12,198,505	1,840,106	663%	29,007,376	26,138,937	3,550,292	736%	4,318,092	605%
	2036	11,791,933	1,645,715	717%	28,971,951	23,292,450	3,111,810	749%	3,784,782	615%
	2037	11,422,652	1,466,639	779%	28,541,085	21,622,965	2,704,775	799%	3,289,720	657%
	2038	11,040,655	1,303,393	847%	27,681,999	20,640,286	2,332,800	885%	2,837,300	727%
	2039	10,525,005	1,156,394	910%	26,528,392	19,725,262	1,996,232	988%	2,427,944	812%
	2040	9,984,431	1,025,066	974%	25,197,252	18,913,110	1,696,204	1115%	2,063,031	917%
Value as of 12/31/12*:										
	Past	16,622,011	114,375,679	14.5%	12,125,316	22,002,579	129,340,981	17.0%	129,340,981	17.0%
	Future	159,108,189	80,428,075	197.8%	276,144,029	266,854,382	148,810,831	179.3%	175,629,365	151.9%
	Lifetime	175,730,200	194,803,754	90.2%	288,269,345	288,856,962	278,151,812	103.8%	304,970,345	94.7%

*discounted at maximum statutory valuation rates

John Hancock Life Insurance Company (U.S.A.)
(Not licensed in New York)

[Christopher Sutherland
Vice President]

Long-Term Care Insurance
P.O. Box 111, R-02, Suite 1700
Boston, Massachusetts 02117-0111

[First Name] [Last Name] [Date]
[Address1]
[Address2]
[City], [State] [Zip]

Re: Notice of Premium Rate Increase – Long-Term Care Insurance Policy No. [xxx]. **Decision required by [date].**
[Company name]

Dear [First Name] [Last Name],

John Hancock is committed to ensuring long-term care (LTC) insurance benefits will be there for our policyholders when they need them most. To uphold this responsibility, we continuously monitor the experience of our inforce LTC insurance policies. Our most recent analysis shows that policyholders are living longer, LTC claims are lasting longer, and that more policyholders are claiming at older ages than previously anticipated. Unfortunately, based on this data, we have determined a need to increase premiums on certain policy series to reflect the future claims expected on these policies, and yours is one of those policies affected.

Options to Avoid or Minimize the Premium Increase
We sincerely regret having to take this action and understand that a premium increase may not be affordable for some. **Therefore, <u>we are offering you an option to avoid the premium increase completely</u> by reducing your future annual inflation rate and keeping all other benefits the same.** Please see the enclosed "Options Worksheet" for more information on this as well as additional options that will enable you to minimize the premium increase.

About the Premium Increase
Based on your current benefit selections, unless you elect the option <u>described in the above paragraph</u> or one of the alternative options described in your Options Worksheet, your premiums will increase from [current premium] to [new premium], [policy mode]. This change represents a [increase percent] increase in your premium. This new premium will be effective for premiums due on or after [next policy anniversary]. Please note this letter is not a bill.

It is important to know that this premium rate increase has been filed with the [policy issue state] Insurance Department. No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. Our decision to increase premiums on certain policies is based upon the future claims anticipated on these policies. Please note that the decision to seek a premium increase on these LTC insurance policies has been made by John Hancock, not your insurance agent, nor the [policy issue state] Department of Insurance. As a reminder, per the terms of your policy, premium rates are not guaranteed and could be increased again in the future.

Importance of LTC Insurance Coverage

As you decide which of the coverage options described in this letter works best for you, you may wish to consider the value offered by LTC insurance. The need for care can be one of the most significant challenges a person can face – both personally and financially. LTC insurance provides valuable protection that may not be available with your health insurance or from government programs.

John Hancock has seen the difference this insurance has made in the lives of our customers and their family members. We remain committed to delivering on our promise to provide the coverage, support and service, when and where you need care.

Next Steps

The enclosed "Options Worksheet" details your current coverage and provides options you can elect in order to help minimize or avoid the premium increase completely. Please review it carefully as it is designed to help you make an informed decision.

- If you decide to reduce your coverage as outlined in the "Options Worksheet," simply complete the "Coverage Change Request Form" and return it to John Hancock by [**Month XX, YYYY]**.
- If you choose to make no changes to your coverage, no action is required, and your new increased premium will become effective on [**Month XX, YYYY]**.

For Further Assistance

Again, we sincerely regret having to take this action, but we hope you find that the options provided are helpful. If you have any questions, please visit www.jhinfocenter.com or contact one of our customer service representatives at [877-606-7754]. Our dedicated team is available to help you make a decision that best meets your personal needs.

Sincerely,

[Christopher Sutherland
Vice President, U.S. Insurance Operations]

Enclosures:
Options Worksheet
Frequently Asked Questions
Coverage Change Request Form

{Ed Note: This document represents a scenario when the insured is eligible for a landing spot. It will be altered as needed to represent other situations.}

Options Worksheet for [First Name] [Last Name]
Policy # [XXXXX]
[Company Name]

YOUR PERSONALIZED OPTION TO REDUCE COVERAGE [AND AVOID THE INCREASE]

[To avoid the premium increase we are offering you a one-time opportunity to reduce your future annual inflation rate. The table below shows your current premium and the new premium you will be charged if you keep your current annual inflation rate. The table also shows what your reduced inflation rate will be if you choose the personalized option, which will only be applied to future inflation increases that occur after the rate increase effective date. All other existing benefits and previous inflation increases that have already been applied to your policy through the effective date of the inflation rate reduction will be maintained.]

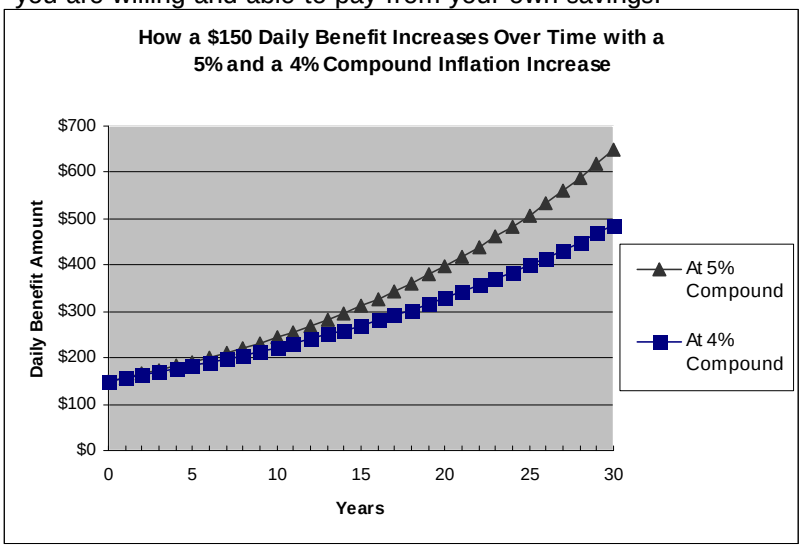
	Keep your current annual inflation rate	Personalized Option: Reduce your future annual inflation rate
Daily/Monthly Benefit[1]	[$XXX]	[$XXX]
Benefit Period[2]	[X-year]	X-year
Inflation Option[[3]]	[5%]	**[X.X%]**
Elimination Period	[XX]	[XX]
Optional Riders	[List here]	[List here]
Current [policy mode] Premium	[$XX.XX]	
New [policy mode] Premium*	**[$XX.XX]**	**[$XX.XX]**

**As of [Month XX, YYYY]*

Please note: Variations of this personalized option are not available, though other options to help minimize the increase may be. [It is also important to note that your coverage includes a "Limited Pay" premium payment provision. Please consider the number of remaining payments before making the decision to reduce your benefits.] For more information, please call John Hancock at [**877-606-7754].**

[Information to Consider

The graph below is an example of how a $150 daily benefit amount increases over the next 30 years at [5%] and [4%] [annually compounding rates][simple annual increases].]To help you with your inflation coverage decision, we thought it might be useful to also provide you with the latest trends in the cost of care. The chart to the right shows the national average annual increase over the past [five] years for the cost of care in various care settings. Please visit **www.jhinfocenter.com** for current cost of care information specific to your area. As you evaluate what is best for you, we encourage you to consider the current and projected cost of care in your area, as well as how much of that amount you are willing and able to pay from your own savings.



Trends in the Cost of Care

Long-Term Care Setting	[5]-Year Average Annual Increase
Nursing Home: Private Room	[3.6%]
Nursing Home: Semi-Private Room	[3.6%]
Assisted Living Facility	[2.0%]
Home Health Care Aide	[1.3%]
Adult Day Care	[1.6%]

[The 5-year average annual increases are based on a subset of common providers from our 2008 and 2011 Cost of Care surveys and our 2011 and 2013 Cost of Care surveys]

][1] [Daily/Monthly] Benefit is the most the coverage will reimburse for the costs of covered long-term care services received on [any day/in any month]. Your [Daily/Monthly] Benefit shown above reflects any inflation increase through [next policy anniversary].

[2] Benefit Period is used to calculate your Policy Limit by multiplying your [Daily/Monthly] Benefit by the number of [days/months] in [X-years] [or Y-years]. The Policy Limit represents the total pool of money available to reimburse the costs of covered long-term care services you receive while insured.

[3] A reduction to your future annual inflation rate will apply to your [Daily/Monthly] Benefit. The inflation rate on your Policy Limit will remain at 3%.]

YOUR ALTERNATIVE OPTIONS [TO REDUCE COVERAGE AND LOWER PREMIUMS

To help mitigate the premium increase, you may be eligible to reduce other benefits. For example, you may be eligible to:

- Reduce your current [daily/monthly benefit]*
- [Reduce your benefit period*]
- [Increase your elimination period]
- [Drop an optional rider]

* This reduction will also result in a corresponding decrease in your Total Policy Limit.

Please note - in certain instances the ability to reduce your benefits may not be available due to state-regulated minimum benefit requirements or the available plan options. [In addition, certain changes are subject to Partnership regulatory benefit minimum requirements.] [Your policy includes a "Limited Pay" payment option. Please consider the number of remaining payments on your policy before making the decision to reduce your benefits.] For more information, please call John Hancock at [**877-606-7754].]**

[Exercise the Nonforfeiture Benefit, resulting in a paid-up policy with reduced benefits

Your policy includes a Nonforfeiture Benefit, which enables you to discontinue paying premiums and provides you with a paid-up policy with reduced benefits. By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

[Exercise the Contingent Nonforfeiture Benefit, resulting in a paid-up policy with reduced benefits

If you choose to cancel your policy within 120 days of [next policy anniversary date], we will modify your policy limit (lifetime maximum benefit amount) and convert your policy to paid-up status where no further premiums are due. Your new policy limit will be [$XXXX], which represents the sum of all premiums paid.* By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

[The following terms apply if you choose to exercise the [Nonforfeiture][Contingent Nonforfeiture] Benefit:

- No benefits will be paid in excess of your new policy limit.
- Benefits will be paid subject to the daily/monthly benefit levels (and other coverage limits) in effect at the time you convert your policy to paid-up status.
- All optional benefit riders will automatically terminate.
- No future inflation adjustments will be made.
- All other applicable policy provisions, conditions, and limitations will remain in effect.]

[*Calculated based on benefit amounts and on premiums paid to date as of [file extract date]. The actual Contingent Nonforfeiture benefit amount may be slightly higher as it will be calculated based on current benefits and premiums paid to date as of the effective date of your paid-up status.]

IMPORTANT DATES

- If you choose an option listed on the enclosed Coverage Change Request Form, you must complete, sign and return the form by [**Month XX, YYYY]**.
- If you choose to make no changes to your coverage, no action is required. Your level of coverage will not change and your new increased premium will become effective on [**Month XX, YYYY]**.

1. **Why do you need to raise premium rates — can you explain further?**
   Forecasting and projecting of future claims experience on LTC insurance policies is complex in its detail and application. Many factors are considered at the time that pricing is established, such as the frequency and severity of particular medical conditions, the expected lifespan of policyholders, the length of time policies are expected to remain inforce, and the cost of care, to name a few. As claims are paid, these factors can change over time.

   We have recently completed another comprehensive claims study, which we conduct every three years and which examines the usage trends for our insured population. Like many carriers in this business, we have seen increased claims, and therefore there is more experience data available to predict future benefit usage by policyholders. As compared to our previous analysis, the new data shows that policyholders are living longer, their claims are lasting longer, and more people are claiming at the older ages. Based on that data, we have determined that there is a need to increase premiums on certain policy series.

2. **What is the policy provision that allows you to raise my premiums?**
   The provision that allows for an increase in premiums can be found on the front page of your policy. Your policy indicates that, while your insurance company cannot change coverage or refuse to renew coverage for reasons other than nonpayment of premiums, the company is allowed to change or increase premiums so long as the increase applies to an entire class of policies. We are required to file premium increases on policy series, along with actuarial justification, with the department of insurance in the state where the policy was purchased.

3. **Have I been singled out for this rate increase because of my age or health?**
   No. No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. Also, your state has not been singled out, as all states are included in our rate increase process.

4. **If I no longer live in the state where I purchased my policy, does the increase still apply?**
   Yes. All LTC insurance policies are regulated by the original state in which they were written at the time of the purchase of the policy. That means that the state where you were residing when you purchased your policy continues to be the applicable state, even if you are now residing elsewhere.

5. **Is the premium rate increase due to the prevailing economic environment?**
   No. We are increasing premium rates solely due to our claims experience, which indicates higher-than-expected claims on your policy series in the future, and not due to poor investment experience.

6. **Is there an alternative to paying higher premiums?**
   Yes. We are offering several benefit reduction alternatives and, in most cases, at least one option that will enable you to keep your premiums at or close to the same level as what you are paying today. The enclosed 'Options Worksheet' outlines your options. To further review these options, please contact one of our customer service representatives.

7. **What is the purpose of the enclosed Coverage Change Request Form?**
   The enclosed Coverage Change Request Form need only be completed and returned to John Hancock should you decide you want to adjust your benefits or cancel your policy. Otherwise, no action is necessary on your part, as the premium rate increase will take place automatically on the policy anniversary date specified in your letter.

8. **Will there be additional premium increases in the future?**
   Premium rates are not guaranteed. We will continue to monitor our claims experience to determine whether future increases will be necessary. We will not need additional increases if our experience does not deteriorate further.

COVERAGE CHANGE REQUEST FORM
Individual LTC Insurance Policy for [First Name] [Last Name]
Policy # [XXXXX]
[Company Name]

[To avoid the premium increase, we are offering you a one-time opportunity to elect your personalized option.]

If you choose to make no changes to your current coverage, no action is required and your new increased premium will be effective on [**Month XX, YYYY]**.

If you choose to change your coverage, you must select an option listed below, sign and return this Coverage Change Request Form by [**Month XX, YYYY]**.

Step 1: Select an option (please choose only one option)

For more details, please see your Options Worksheet. As a reminder, you may have alternative options available to mitigate the premium increase. For more information, please call John Hancock at [**877-606-7754].**

COVERAGE CHANGE OPTIONS	
☐	[Reduce your future annual inflation rate from [5%] to [X.X%].
☐	[Exercise the [Nonforfeiture/Contingent Nonforfeiture] Benefit available on your policy.]
☐	[Cancel your coverage. This change will be effective immediately.]]

Step 2: Review Agreement and Acknowledgement

I understand that my benefits and/or premium for those benefits will change based upon the option(s) I select.

I understand that premium rates are not guaranteed and may be increased again in the future if I am among the group of policyholders whose premiums are determined to be inadequate.

If I select an option(s) to change my coverage, I understand that, within 30 days of the date this change becomes effective, I may cancel the change in my coverage and return to my original coverage at the increased premium level.

I understand the policy change(s) I selected above. By signing below, I agree that any change(s) other than cancelling my policy, will be effective on my next policy anniversary provided this form is received by John Hancock by that date.

Step 3: Sign and Date

Signature ([First Name] [Last Name]) **Date**

Step 4: Return this completed form using the enclosed postage-paid envelope by [Month XX, YYYY].

[Mail
John Hancock
LTC Coverage Election
P.O. Box 111, R-02, Ste 1700
Boston, MA 02117-0111

FAX
John Hancock
LTC Coverage Election
[877-606-7771]]

Reset Form

Health Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number: John Hancock Life Insurance Company (U.S.A.) - NAIC 69447

SERFF Tracking Number: MULF-129480189

Effective Date: upon approval

(Projected) Number of Insureds Affected: 19,188

New Rates

Average Annual Premium Per Member: 2,120

Revised Rates

Average Annual Premium Per Member: 2,850

Average Requested Percentage Rate Change Per Member: 34.5%

Minimum Requested Percentage Rate Change Per Member: 21.6%

Maximum Requested Percentage Rate Change Per Member: 40.8%

Plans Affected
(The Form Number and "Product Name")

Form#	"Product Name"(if applicable)
LTC-VA-91	ProtectCare Advantage LTC
NH-VA-91	ProtectCare Advantage NH
LTC-94 VA	ProtectCare Advantage Plus LTC
NH-94 VA	ProtectCare Advantage Plus NH
LTC-96 VA	Advantage Gold Select
LTC-96 VA 9/96	Advantage Gold Select
LTC-96CL VA	Advantage Classic
LTC-96CL VA 9/96	Advantage Classic
NH-99 VA 4/99	Advantage Gold Facility Only
LTC2000 VA 4/00	Fidelity Advantage Gold Select
LTC-02 VA	Custom Care
BSC-02 VA	Essential Care

Attach a brief narrative to summarize the key information used to develop the rates including the main drivers for new or revised rates.

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

Health Insurance Rate Request Summary

Accurate forecasting and projecting of future claims experience on LTC insurance policies is complex in its detail and application. Many factors are considered at the time that pricing is established, such as the frequency and severity of particular medical conditions, the expected lifespan of policyholders, the length of time policies are expected to remain inforce, and the cost of care, to name a few. As claims are paid, these factors can change over time.

Unfortunately, the most recent detailed review of our pricing assumptions confirms that the expected claims over the life of your policy series are significantly higher today than they were expected to be when the premiums were originally determined. In general, we are seeing more, longer-lasting claims - claim incidence has increased, claim terminations have decreased, claim utilization has increased, and mortality have decreased.

Our decision to increase premiums is solely related to the future claims anticipated on these policies and not to the recent recession, interest rate environment, or any other investment-related reason

As an alternative to paying higher premiums, we are offering several benefit reduction alternatives and, in most cases, at least one option that will enable the policyholder to keep their premiums at or close to the same level as what is being paid before the rate increase.

John Hancock Individual Long Term Care 2013 Morbidity Experience Study

This Study found significant trends leading to cost increases across all morbidity components. Overall morbidity costs are driven by three factors: claim incidence, claim termination rates (continuance) and percentage of benefit used (salvage). Each of these factors, in turn, is driven by underlying dynamics. The following tables highlight separately the major dynamics affecting incidence, continuance, and salvage.

Statistical Methodology

Each contributing factor to overall morbidity costs was analyzed separately (incidence, continuance, and salvage). In addition, each underlying factor that could have driven the incidence, continuance and salvage was considered in the separate analyses. We fit a multiple factor excel model to the data fitting across what we had found to be the most significant contributing factors. For example we fit incidence across: attained age, issue age, duration from issue, marital status, gender, issue year, benefit period and UW Risk Class. The fit was tested for confidence levels using standardized approaches and found to have high confidence level overall, however, some cells could have lower credibility given limited number of claims in some cases.

Data

The data used to analyze morbidity incidence included all claims and exposure of product series newly issued from 1991 through 09/30/2012. This dataset includes 47,937 open and closed John Hancock retail claims. In addition, continuance and salvage were analyzed on all claims incurred before 09/30/2011.

Incidence

The following table for the JH Retail business compares our actual number of claims to our expected number of claims on both our previous and new expected claim basis for durations 10+. While the A/E is 99.7% under previous assumptions across all durations, analysis of incidence assumptions focused on the later durations. Durations from issue 10+ show a previous A/E of 104% and a revised A/E of 100%. While our exposures are enough to give our results high credibility overall, credibility is low at the older issue ages.

Durations 10+

Issue Age	Actual	Previous Expected	New Expected	A/E Previous	A/E New
<50	23	16	23	142.2%	100.2%
50-54	213	178	221	119.9%	96.5%
55-59	780	671	780	116.2%	100.0%
60-64	3,209	2,728	3,209	117.6%	100.0%
65-69	6,967	6,645	6,967	104.9%	100.0%
70-74	7,612	7,515	7,611	101.3%	100.0%
75-79	4,121	4,189	4,114	98.4%	100.2%
80+	655	743	649	88.2%	100.9%
All	23,581	22,686	23,575	103.9%	100.0%

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Continuance

The following tables for John Hancock Retail business compare actual claim terminations to expected claim terminations for both the previous and new expectation. The data for claim terminations is through 9/30/2011, but, measured as of 9/30/2012 to capture late reporting of claim terminations. Claim terminations include both death and recovery from a disabled status.

When claim terminations are less than expected the A/E is less than 100%, and it implies overall longer claims. We look at claim terminations during the Elimination Period (first 5 months on claim), as well as after the EP (Months 6+). Below are tables split the following ways: attained age at claim incurral, product, benefit period and gender.

Overall claim terminations A/E is close to 100% since inception but, the patterns that were emerging were unfavorable.

Claim terminations by incurral age show a deteriorating trend as the incurral age increased. While our exposures are enough to give our results high credibility overall, credibility is low at incurral ages 90 and above.

During EP

Incurral Age	Actual	Previous Expected	New Expected	A/E Previous	A/E New
<70	1,400	878	1,446	159%	97%
70-74	1,512	1,196	1,507	126%	100%
75-79	2,207	2,167	2,161	102%	102%
80-84	2,211	2,528	2,172	87%	102%
85-89	1,033	1,375	1,030	75%	100%
90+	197	229	199	86%	99%
Total	8,560	8,374	8,515	102%	101%

After EP

Incurral Age	Actual	Previous Expected	New Expected	A/E Previous	A/E New
<70	1,461	1,555	1,479	94%	99%
70-74	2,335	2,325	2,327	100%	100%
75-79	4,102	4,111	4,087	100%	100%
80-84	4,531	4,514	4,531	100%	100%
85-89	2,345	2,410	2,380	97%	99%
90+	365	449	450	81%	81%
Total	15,139	15,364	15,254	99%	99%

Similarly the trend by product shows much lower claim terminations after the EP than expected on the Custom care and later block, which is our primary block of business.

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John Hancock Individual Long Term Care 2013 Morbidity Experience Study

Product	Actual	Previous Expected	New Expected	A/E Previous	A/E New
Advantage	6,386	6,477	6,483	99%	99%
Gold Select	7,615	7,552	7,615	101%	100%
Custom Care and Later	1,138	1,335	1,156	85%	98%
Total	15,139	15,364	15,254	99%	99%

Most longer Benefit Periods have lower claim terminations than expected.

After EP

Benefit Period	Actual	Previous Expected	New Expected	A/E Previous	A/E New
1	4	2	2	219%	200%
2	2,351	2,165	2,387	109%	98%
3	5,133	5,345	5,191	96%	99%
4	2,348	2,366	2,352	99%	100%
5	1,613	1,576	1,609	102%	100%
6	1,376	1,494	1,381	92%	100%
10	205	187	206	109%	99%
LifeTime	2,109	2,229	2,126	95%	99%
Total	15,139	15,364	15,254	99%	99%

Terminations for males/females are higher/lower than expected.

During EP

Gender	Actual	Previous Expected	New Expected	A/E Previous	A/E New
Male	3,405	2,926	3,388	116%	101%
Female	5,155	5,448	5,128	95%	101%
Total	8,560	8,374	8,515	102%	101%

After EP

Gender	Actual	Previous Expected	New Expected	A/E Previous	A/E New
Male	6,034	4,655	6,079	130%	99%
Female	9,105	10,709	9,175	85%	99%
Total	15,139	15,364	15,254	99%	99%

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Salvage

The following tables for John Hancock Retail business compare the amount we paid on claims to the maximum amount we could have paid on both our previous and new expected basis. The data used for these tables includes payments from inception through 09/30/2011, using a 09/30/2012 database to capture late payments. The overall A/E under previous assumptions was 101.9% and is now 98.8% under new assumptions. The overall experience as well as the poor experience by inflation type led an increase in the Present Value of Future Benefits.

While our exposures are enough to give our results high credibility overall, credibility is low at incurral ages 90 and above.

It can be seen that results by inflation type show unfavorable results for compound inflation types.

Inflation Type	Actual Paid	Maximum Payable	Ratio	Exp Paid Previous	A/E Previous	Exp Pd New	A/E New
None	1,314,628,746	1,783,795,648	74%	1,305,378,917	100.7%	1,330,407,514	98.8%
Simple	483,536,950	718,194,804	67%	465,758,933	103.8%	489,605,874	98.8%
Compound	285,543,626	477,815,123	60%	273,342,904	104.5%	289,236,846	98.7%
Total	**2,083,709,321**	**2,979,805,576**	**70%**	**2,044,480,754**	**101.9%**	**2,109,250,234**	**98.8%**

Results by incurral Age show a trend of worse A/E's as incurral age increases

Incurral Age	Actual Paid	Maximum Payable	Ratio	Exp Paid Previous	A/E Previous	Exp Pd New	A/E New
<70	211,161,667	332,447,846	64%	211,769,214	99.7%	220,094,140	95.9%
70-74	334,600,492	496,554,518	67%	330,172,156	101.3%	342,105,436	97.8%
75-79	614,446,140	871,641,971	71%	597,307,834	102.9%	615,114,053	99.6%
80-84	611,482,830	853,691,687	72%	600,135,123	101.9%	618,173,322	98.9%
85-89	274,169,131	375,390,953	73%	268,696,250	102.0%	276,273,898	99.2%
90+	37,849,061	50,078,601	76%	36,400,177	104.0%	37,489,385	101.0%
Total	**2,083,709,321**	**2,979,805,576**	**70%**	**2,044,480,754**	**101.9%**	**2,109,250,234**	**98.8%**

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2013 Long Term Care Mortality Study

The results of the Long Term Care mortality experience study are in the table below. The expectations in the table below reflect best estimate assumption as of December 2012. The actual mortality is significantly lower than what was expected, especially in later durations.

Dur	Expos Count	Actual Count	Expected Count	Mort A/E Count	Mort A/E Amount
1-5	768,807	1,939	2,070	93.7%	95.8%
6-10	901,554	9,221	9,938	92.8%	93.1%
11-15	522,999	14,374	15,403	93.3%	93.1%
16	175,168	6,721	7,535	89.2%	88.1%
Total	**2,368,527**	**32,256**	**34,946**	**92.3%**	**92.4%**

Assumption changes were necessary to bring the expectations in line with actual experience. The expected mortality counts and amounts in the table below reflect the new assumptions. The actual to expected (A/E) ratio for the Long Term Care mortality is now 100%, rather than the 92.4% in the table above. The improved mortality has led to an increase in expected claim costs, as policyholders are more likely to live longer and go on claim.

Dur	Expos Count	Actual Count	Expected Count	Mort A/E Count	Mort A/E Amount
1-5	768,807	1,939	2,000	97%	99%
6-10	901,554	9,221	9,171	101%	101%
11-15	522,999	14,374	14,434	100%	99%
16+	175,168	6,721	6,683	101%	100%
Total	**2,368,527**	**32,256**	**32,288**	**100%**	**100%**

Our exposures are enough to give our results high credibility overall.

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2013 Long Term Care Lapse Study

The results of the Long Term Care lapse experience study are in the table below. The expectations in the table below reflect best estimate assumption as of December 2012. The actual lapses are higher than what was expected, especially in earlier durations (1-5). Note that this study excludes policies that were re-rated because a shock in the lapse rate is to be expected following a rate increase and we did not want to reflect that in our lapse assumption.

Non Re-Rate							
Inflation	Dur	Expos Count	Actual Count	Expected Count	Actual Lapse Amount	Lapse A/E Count	Lapse A/E Amount
No	1	16,329	899	637	5.04%	141%	129%
	2	19,292	755	473	3.75%	160%	153%
	3-5	64,512	1,560	844	2.45%	185%	187%
	6-10	109,725	1,529	1,097	1.34%	139%	135%
	11+	147,533	1,709	1,402	1.01%	122%	107%
No Inflation Total		**357,391**	**6,451**	**4,451**	**1.76%**	**145%**	**138%**
Yes	1	126,798	4,784	4,184	3.69%	114%	112%
	2	125,654	3,761	2,450	2.98%	153%	153%
	3-5	305,721	6,337	3,424	2.09%	185%	186%
	6-10	506,860	4,937	4,329	0.98%	114%	115%
	11+	131,927	1,019	1,121	0.71%	91%	84%
Inflation Total		**1,196,959**	**20,837**	**15,509**	**1.76%**	**134%**	**134%**
Total		**1,554,350**	**27,288**	**19,960**	**1.76%**	**137%**	**135%**

Assumption changes were necessary to bring the expectations in line with actual experience. The expected lapse counts and amounts in the table below reflect the new assumptions. The increased lapse assumption results in a reduction of future claim costs. The higher than expected lapses in the early durations were likely caused by the poor economy. As we do not believe this trend will continue into the later policy durations, lapse rates for durations 6+ were left unchanged.

Non Re-Rate							
Inflation	Dur	Expos Count	Actual Count	Expected Count	Actual Lapse Amount	Lapse A/E Count	Lapse A/E Amount
No	1	16,329	899	800	5.04%	112%	103%
	2	19,292	755	675	3.75%	112%	107%
	3-5	64,512	1,560	1,579	2.45%	99%	100%
	6-10	109,725	1,529	1,097	1.34%	139%	135%
	11+	147,534	1,709	1,402	1.01%	122%	107%
No Inflation Total		**357,392**	**6,451**	**5,553**	**1.76%**	**116%**	**109%**
Yes	1	126,798	4,784	4,692	3.69%	102%	100%
	2	125,654	3,761	3,707	2.98%	101%	101%
	3-5	305,721	6,337	6,332	2.09%	100%	101%
	6-10	506,860	4,937	4,329	0.98%	114%	115%
	11+	131,927	1,019	1,121	0.71%	91%	84%
Inflation Total		**1,196,959**	**20,837**	**20,180**	**1.76%**	**103%**	**103%**
Total		**1,554,351**	**27,288**	**25,733**	**1.76%**	**106%**	**104%**

Our exposures are enough to give our results high credibility overall.

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John Hancock 2013 Inforce Rate Increase Filings (LTC-91, NH-91, LTC-94, and NH-94)

State	2008 Filing	2010 Filing		2013 Filing	Cumulative Rate Increases	Notes
	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %		
DC	13.0%	13-Jul-12	10.0%		24.3%	2013 not yet filed
ME	0.0%	9-Jul-13	35.4%	32.2%	79.0%	filing updated with revised implementation date; higher rate increases
PA	13.0%	20-Jan-11	22.0%	37.1%	89.0%	
AK	13.0%	21-Oct-10	30.6%	28.5%	89.7%	
KS	13.0%	11-Oct-11	13.3%	48.5%	90.1%	
OH	13.0%	25-Jan-11	30.6%	30.0%	91.8%	
AL	13.0%	1-Feb-11	30.6%	30.5%	92.6%	
WY	13.0%	11-Mar-11	30.6%	30.6%	92.8%	
WI	13.0%	16-Mar-11	30.6%	30.8%	93.0%	
UT	0.0%	14-Mar-11	47.4%	31.0%	93.0%	
VA	13.0%	1-Dec-11	24.4%	37.9%	93.8%	filing updated with revised implementation date; higher rate increases
MT	13.0%	17-Dec-10	30.6%	31.5%	94.1%	
WA	0.0%	1-Jul-11	44.8%	34.1%	94.2%	
MI	13.0%	12-May-11	30.6%	31.9%	94.7%	
NC	13.0%	2-Jun-11	30.6%	32.1%	94.9%	
AZ	13.0%	28-Feb-11	30.6%	32.1%	95.0%	
NH	13.0%	11-May-11	30.6%	32.6%	95.7%	
ID	13.0%	18-Apr-11	26.8%	36.9%	96.2%	
IL	13.0%	25-Apr-11	30.6%	33.9%	97.6%	
NE	13.0%	25-Aug-11	30.6%	34.0%	97.8%	
SD	13.0%	2-May-11	30.6%	34.3%	98.2%	
NJ	13.0%	21-Jul-11	30.6%	34.4%	98.3%	
IA	13.0%	23-Nov-11	25.0%	41.7%	100.1%	
CO	13.0%	6-May-11	26.5%	40.5%	100.9%	
TN	13.0%	29-Aug-11	30.6%	36.1%	100.9%	
NV	0.0%		0.0%	101.4%	101.4%	
SC	13.0%	12-Sep-11	28.0%	39.5%	101.8%	
MN	13.0%	8-Mar-11	30.6%	37.0%	102.2%	
WV	13.0%	22-May-12	18.6%	51.8%	103.4%	
OR	13.0%	14-Feb-12	30.6%	38.9%	105.0%	
OK	13.0%	26-Aug-11	26.5%	43.7%	105.5%	
RI	13.0%	25-Mar-13	17.0%	56.3%	106.6%	filing updated with revised implementation date; higher rate increases
DE	13.0%	18-May-12	30.6%	40.6%	107.5%	
LA	13.0%	18-Jan-12	30.6%	41.0%	108.1%	filing updated with revised implementation date; higher rate increases
CT	13.0%	31-Jan-12	10.1%	68.2%	109.3%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
GA	11.3%	28-Mar-12	23.6%	52.2%	109.3%	
KY	13.0%	25-Jul-11	18.7%	56.2%	109.5%	filing updated with revised implementation date; higher rate increases
HI	0.0%	18-Nov-11	47.4%	42.6%	110.3%	
TX	11.0%	29-Jul-11	30.9%	44.8%	110.4%	filing updated with revised implementation date; higher rate increases
IN	13.0%			89.5%	114.1%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
ND	13.0%	28-Sep-12	15.0%	65.1%	114.6%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
NM	13.0%		0.0%	92.9%	118.0%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
MO	13.0%	27-Dec-12	30.6%	48.9%	119.8%	
CA	13.0%	3-Oct-12	27.7%	52.3%	119.8%	filing updated with revised implementation date; higher rate increases
MS	13.0%	5-Nov-12	27.8%	53.0%	121.0%	
VT	0.0%		0.0%	127.4%	127.4%	
AR	13.0%	3-May-13	30.6%	54.9%	128.7%	filing updated with revised implementation date; higher rate increases
MD	13.0%	13-Sep-12	26.9%	61.6%	131.7%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
MA	0.0%	8-Nov-12	21.8%	91.5%	133.3%	filing updated with revised implementation date; higher rate increases
FL	13.0%			108.0%	135.0%	
NY	5.2%	6-Jun-13	35.0%	72.9%	145.6%	

John Hancock 2013 Inforce Rate Increase Filings (LTC-96, LTC-96CL, NH-99, and LTC2000)

State	2008 Filing	2010 Filing		2013 Filing	Cumulative Rate Increases	Notes
	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %		
DC	13.0%	13-Jul-12	10.0%		24.3%	2013 not yet filed
WA	0.0%	1-Jul-11	52.5%	36.8%	108.7%	
AK	13.0%	21-Oct-10	41.6%	32.5%	112.0%	
PA	13.0%	20-Jan-11	39.0%	36.4%	114.2%	
OH	13.0%	25-Jan-11	41.6%	33.9%	114.3%	
AL	13.0%	1-Feb-11	41.6%	34.4%	115.0%	
UT	0.0%	14-Mar-11	59.6%	34.9%	115.2%	
MT	13.0%	17-Dec-10	41.6%	34.6%	115.4%	
WY	13.0%	11-Mar-11	41.6%	34.9%	115.8%	
AZ	13.0%	28-Feb-11	41.6%	35.5%	116.8%	
FL	13.0%	15-Feb-12	22.5%	56.9%	117.2%	
MI	13.0%	12-May-11	41.6%	35.8%	117.3%	
NC	13.0%	2-Jun-11	41.6%	36.3%	118.1%	
NH	13.0%	11-May-11	41.6%	36.3%	118.1%	
SD	13.0%	2-May-11	41.6%	37.2%	119.5%	
ID	13.0%	18-Apr-11	40.9%	38.2%	120.1%	
NE	13.0%	25-Aug-11	41.6%	37.6%	120.2%	
CO	13.0%	6-May-11	40.2%	39.3%	120.7%	
NJ	13.0%	21-Jul-11	41.6%	38.1%	121.0%	
NV	0.0%		0.0%	123.0%	123.0%	
SC	13.0%	12-Sep-11	40.0%	41.4%	123.8%	
TN	13.0%	29-Aug-11	41.6%	39.9%	123.9%	
KS	13.0%	11-Oct-11	38.1%	43.9%	124.6%	
IA	13.0%	23-Nov-11	40.0%	42.0%	124.6%	
OR	13.0%	14-Feb-12	41.6%	41.7%	126.7%	
GA	13.0%	28-Mar-12	38.1%	45.8%	127.5%	
DE	13.0%	18-May-12	41.6%	43.1%	129.0%	
WV	13.0%	22-May-12	38.1%	47.1%	129.5%	
HI	0.0%	18-Nov-11	59.6%	44.1%	130.0%	
ND	13.0%	28-Sep-12	13.1%	80.6%	130.8%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
CT	13.0%	31-Jan-12	11.9%	82.9%	131.3%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
IL	13.0%	25-Apr-11	41.6%	45.0%	132.1%	filing updated with revised implementation date; higher rate increases
OK	13.0%	26-Aug-11	45.2%	41.9%	132.8%	
MS	13.0%	5-Nov-12	34.6%	53.9%	134.0%	
WI	13.0%	16-Mar-11	41.6%	46.8%	134.9%	
MN	13.0%	8-Mar-11	41.6%	47.1%	135.3%	filing updated with revised implementation date; higher rate increases
IN	13.0%		0.0%	108.7%	135.8%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
NM	13.0%		0.0%	111.4%	138.8%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
ME	0.0%	9-Jul-13	54.0%	55.1%	138.9%	filing updated with revised implementation date; higher rate increases
TX	13.0%	29-Jul-11	40.6%	51.8%	141.1%	filing updated with revised implementation date; higher rate increases
KY	13.0%	25-Jul-11	38.1%	54.7%	141.3%	filing updated with revised implementation date; higher rate increases
LA	13.0%	18-Jan-12	41.6%	51.0%	141.7%	filing updated with revised implementation date; higher rate increases
MO	13.0%	27-Dec-12	41.6%	52.1%	143.4%	
VT	0.0%		0.0%	146.4%	146.4%	
VA	13.0%	1-Dec-11	46.2%	50.3%	148.3%	filing updated with revised implementation date; higher rate increases
RI	13.0%	25-Mar-13	39.3%	58.5%	149.5%	filing updated with revised implementation date; higher rate increases
CA	13.0%	3-Oct-12	41.7%	58.6%	154.0%	filing updated with revised implementation date; higher rate increases
MD	13.0%	13-Sep-12	31.0%	75.9%	160.4%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
AR	13.0%	3-May-13	41.6%	64.9%	163.8%	filing updated with revised implementation date; higher rate increases
MA	0.0%	8-Nov-12	22.3%	116.8%	165.1%	filing updated with revised implementation date; higher rate increases
NY	7.1%	6-Jun-13	52.1%	71.5%	179.5%	

John Hancock 2013 Inforce Rate Increase Filings (LTC-02, BSC-02)

State	2008 Filing	2010 Filing		2013 Filing	Cumulative Rate Increases	Notes
	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %		
DC	*n/a*	13-Jul-12	10.0%		10.0%	2013 not yet filed
NJ	*n/a*	21-Jul-11	48.3%	16.0%	72.0%	
CA	*n/a*		0.0%	81.9%	81.9%	
AK	*n/a*	21-Oct-10	71.1%	13.2%	93.6%	
MT	*n/a*	17-Dec-10	71.1%	14.1%	95.2%	
NV	*n/a*		0.0%	96.0%	96.0%	
PA	*n/a*	20-Jan-11	67.0%	17.4%	96.1%	
AL	*n/a*	1-Feb-11	71.1%	15.2%	97.2%	
CO	*n/a*	6-May-11	65.7%	19.1%	97.3%	
WI	*n/a*	16-Mar-11	71.1%	15.8%	98.1%	
SD	*n/a*	2-May-11	71.1%	15.8%	98.1%	
UT	*n/a*	14-Mar-11	71.1%	15.8%	98.1%	
WY	*n/a*	11-Mar-11	71.1%	15.8%	98.1%	
AZ	*n/a*	28-Feb-11	71.1%	16.1%	98.6%	
ID	*n/a*	18-Apr-11	69.5%	17.5%	99.3%	
MI	*n/a*	12-May-11	71.1%	16.8%	99.8%	
NH	*n/a*	11-May-11	71.1%	16.8%	99.8%	
FL	*n/a*	15-Feb-12	51.2%	32.2%	99.9%	
WA	*n/a*	1-Jul-11	70.8%	18.1%	101.6%	
TN	*n/a*	29-Aug-11	71.1%	18.3%	102.4%	
NE	*n/a*	25-Aug-11	71.1%	18.3%	102.4%	
SC	*n/a*	12-Sep-11	67.7%	20.7%	102.5%	
OK	*n/a*	26-Aug-11	68.3%	20.5%	102.8%	
KS	*n/a*	11-Oct-11	67.0%	22.5%	104.6%	
HI	*n/a*	18-Nov-11	71.1%	19.6%	104.6%	
MN	*n/a*	8-Mar-11	71.1%	19.7%	104.7%	filing updated with revised implementation date; higher rate increases
ME	*n/a*	9-Jul-13	65.0%	24.4%	105.2%	filing updated with revised implementation date; higher rate increases
IL	*n/a*	25-Apr-11	71.1%	20.2%	105.7%	filing updated with revised implementation date; higher rate increases
IA	*n/a*	23-Nov-11	69.0%	21.9%	106.0%	
OR	*n/a*	14-Feb-12	71.1%	20.9%	106.9%	
NC	*n/a*	2-Jun-11	71.1%	21.4%	107.7%	
GA	*n/a*	28-Mar-12	67.0%	24.6%	108.1%	
DE	*n/a*	18-May-12	71.1%	22.2%	109.2%	
WV	*n/a*	22-May-12	67.0%	25.5%	109.5%	
KY	*n/a*	25-Jul-11	67.0%	26.5%	111.2%	filing updated with revised implementation date; higher rate increases
OH	*n/a*	25-Jan-11	71.1%	24.1%	112.4%	
LA	*n/a*	18-Jan-12	71.1%	25.0%	113.9%	filing updated with revised implementation date; higher rate increases
CT	*n/a*	31-Jan-12	13.3%	89.7%	115.0%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
MS	*n/a*	5-Nov-12	62.2%	33.1%	115.8%	
ND	*n/a*	28-Sep-12	15.0%	89.6%	118.0%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
IN	*n/a*		0.0%	118.6%	118.6%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
NM	*n/a*		0.0%	118.6%	118.6%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
VT	*n/a*		0.0%	118.6%	118.6%	
TX	*n/a*	29-Jul-11	71.1%	28.8%	120.4%	filing updated with revised implementation date; higher rate increases
VA	*n/a*	1-Dec-11	79.1%	23.9%	121.9%	filing updated with revised implementation date; higher rate increases
MO	*n/a*	27-Dec-12	71.1%	31.4%	124.7%	
RI	*n/a*	25-Mar-13	67.7%	34.5%	125.6%	filing updated with revised implementation date; higher rate increases
NY	*n/a*	6-Jun-13	67.0%	38.1%	130.7%	
MA	*n/a*	8-Nov-12	9.8%	115.2%	136.3%	filing updated with revised implementation date; higher rate increases
MD	*n/a*	13-Sep-12	32.3%	79.9%	137.9%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
AR	*n/a*		0.0%	159.6%	159.6%	filing updated with revised implementation date; higher rate increases

John Hancock 2013 Inforce Rate Increase Filings (LTC-03 (2008))

State	2008 Filing	2010 Filing		2013 Filing	Cumulative Rate Increases	Notes
	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %		
DC	*n/a*	*n/a*	*n/a*		0.0%	2013 not yet filed
AK	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
AL	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
AZ	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
CO	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
CT	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
DE	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
GA	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
HI	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
IA	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
ID	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
IN	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
KS	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
MD	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
ME	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
MI	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
MO	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
MS	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
MT	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
ND	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
NE	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
NH	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
NJ	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
NM	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
NV	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
OK	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
OR	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
PA	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
SC	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
SD	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
UT	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
VT	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
WA	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
WI	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
WV	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
WY	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
TX	*n/a*	*n/a*	*n/a*	17.8%	17.8%	filing updated with revised implementation date; higher rate increases
NY	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
AR	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
IL	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
KY	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
LA	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
MA	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
MN	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
RI	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
VA	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
NC	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
OH	*n/a*	*n/a*	*n/a*	21.1%	21.1%	proposed rate increases reflect extra conservatism per state request

John Hancock 2013 Inforce Rate Increase Filings (LTC-03 (2010))

State	2008 Filing	2010 Filing		2013 Filing	Cumulative Rate Increases	Notes
	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %		
DC	*n/a*	*n/a*	*n/a*		0.0%	2013 not yet filed
AK	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
AL	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
AZ	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
CO	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
CT	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
DE	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
GA	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
IA	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
ID	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
IN	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
KS	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
MD	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
ME	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
MI	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
MO	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
MS	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
MT	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
ND	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
NE	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
NH	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
NJ	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
NV	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
OH	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
OK	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
OR	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
PA	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
SC	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
SD	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
TN	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
UT	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
VT	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
WA	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
WI	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
WV	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
WY	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
TX	*n/a*	*n/a*	*n/a*	12.7%	12.7%	
NM	*n/a*	*n/a*	*n/a*	13.9%	13.9%	
NY	*n/a*	*n/a*	*n/a*	14.5%	14.5%	filing updated with revised implementation date; higher rate increases
NC	*n/a*	*n/a*	*n/a*	14.5%	14.5%	filing updated with revised implementation date; higher rate increases
AR	*n/a*	*n/a*	*n/a*	14.5%	14.5%	filing updated with revised implementation date; higher rate increases
IL	*n/a*	*n/a*	*n/a*	14.5%	14.5%	filing updated with revised implementation date; higher rate increases
LA	*n/a*	*n/a*	*n/a*	14.5%	14.5%	filing updated with revised implementation date; higher rate increases
MA	*n/a*	*n/a*	*n/a*	14.5%	14.5%	filing updated with revised implementation date; higher rate increases
MN	*n/a*	*n/a*	*n/a*	14.5%	14.5%	filing updated with revised implementation date; higher rate increases
RI	*n/a*	*n/a*	*n/a*	14.5%	14.5%	filing updated with revised implementation date; higher rate increases
KY	*n/a*	*n/a*	*n/a*	14.5%	14.5%	filing updated with revised implementation date; higher rate increases
VA	*n/a*	*n/a*	*n/a*	14.5%	14.5%	filing updated with revised implementation date; higher rate increases
FL	*n/a*	*n/a*	*n/a*	22.2%	22.2%	

John Hancock Financial Services

Long Term Care
200 Berkeley Street
Boston Massachusetts 02116-5022

(617) 663-3805
(617) 572-0803 fax
jleopold@jhancock.com

Joseph R. Leopold, FSA, MAAA
Actuary, LTC Product & Risk Management

LONG-TERM CARE INSURANCE

September 9, 2014

Janet Houser
Virginia State Corporation Commission
Bureau of Insurance

Re: John Hancock Life Insurance Company (U.S.A.)
2013 Inforce Rate Increase Filing
SERFF ID: MULF-129480189

Dear Ms. Houser,

This letter is in response to your objection dated September 4, 2014 regarding the above filing. Your comments are included below in bold with our responses following.

Thank you for your recent reply to our request for additional information. Before we can continue our review, in addition to the nationwide experience using Virginia approved rates, please provide nationwide experience and projections using the nationwide premium.

Please see the attached exhibit: *VA Pre-RS LR Exhibits - Nationwide Premium.pdf*.

Note that although the lifetime loss ratio at Virginia rate levels is lower than the lifetime loss ratio using actual earned premiums, Virginia is not subsidizing the approval activity in any other state. Our rate increases for a particular policy form do vary by state, but only to reflect the timing and amount of prior rate increases approved by that state. States that capped our prior rate increase filings did so with the understanding that the full amount of the proposed rate increases were justified and that John Hancock would be refiling for the remainder at a later date. For some states, the remainders were filed and approved and in other states we were unable to file for the remainders before we had to begin preparing the current 2013 rate increase filings. In instances where the remainder remains unapproved, it has been included in the current filings.

We have carefully reviewed your request that certain exhibits submitted to the Bureau of Insurance as part of the company's filing be given confidential treatment. As an initial matter, the Commission is not subject to the Virginia Freedom of Information Act. The Commission's policy is to make its records publicly available to the extent such records are not granted confidential status pursuant to a particular statute, legal privilege, protective order, or on the basis of well-established public policy grounds. Although there is no specific law that governs access to life and health insurance filings, they have historically been open to public inspection. Unless the company can provide a legal analysis within the next five (5) business days that supports its request under Virginia law, the Bureau intends to make publicly available all of the information contained in the company's filing.

We have decided that the confidentiality previously requested is not necessary for these exhibits.

We have attached a new exhibit detailing the requested/approved rate increases in other states. The exhibit '*JH Retail 2013 Inforce Rate Increase Filing Summary.pdf*' should replace the exhibit sent on August 25, 2014.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Joseph R. Leopold, FSA, MAAA

Exhibit 1: Nationwide Loss Ratio Exhibit for Virginia Advantage (LTC-91, LTC-94, NH-91, NH-94)

		Historical & Projected Experience							
		Nationwide Rate Increases			Virginia Rate Increases				
		Before Proposed Increase			Before Proposed Increase			With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
Historical Experience	1988	0	258,164	0%	0	258,164	0%	258,164	0%
	1989	0	1,172,070	0%	0	1,172,070	0%	1,172,070	0%
	1990	0	2,689,198	0%	0	2,689,198	0%	2,689,198	0%
	1991	0	5,489,136	0%	0	5,489,136	0%	5,489,136	0%
	1992	241,246	14,108,712	2%	241,246	14,108,712	2%	14,108,712	2%
	1993	2,334,705	27,549,003	8%	2,334,705	27,549,003	8%	27,549,003	8%
	1994	4,437,977	39,413,984	11%	4,437,977	39,413,984	11%	39,413,984	11%
	1995	9,912,371	56,546,947	18%	9,912,371	56,546,947	18%	56,546,947	18%
	1996	15,479,034	86,258,726	18%	15,479,034	86,258,726	18%	86,258,726	18%
	1997	24,380,371	106,478,862	23%	24,380,371	106,478,862	23%	106,478,862	23%
	1998	31,705,699	102,511,461	31%	31,705,699	102,511,461	31%	102,511,461	31%
	1999	34,186,019	97,613,822	35%	34,186,019	97,613,822	35%	97,613,822	35%
	2000	48,176,438	93,487,487	52%	48,176,438	93,487,487	52%	93,487,487	52%
	2001	46,720,567	90,090,743	52%	46,720,567	90,090,743	52%	90,090,743	52%
	2002	47,778,477	86,965,766	55%	47,778,477	86,965,766	55%	86,965,766	55%
	2003	63,412,250	83,641,145	76%	63,412,250	83,641,145	76%	83,641,145	76%
	2004	66,054,190	80,509,771	82%	66,054,190	80,509,771	82%	80,509,771	82%
	2005	73,392,421	77,424,173	95%	73,392,421	77,424,173	95%	77,424,173	95%
	2006	84,561,186	74,094,952	114%	84,561,186	74,094,952	114%	74,094,952	114%
	2007	104,326,351	70,769,115	147%	104,326,351	70,769,115	147%	70,769,115	147%
	2008	105,174,449	67,309,373	156%	105,174,449	67,309,373	156%	67,309,373	156%
	2009	96,829,294	66,907,050	145%	96,829,294	63,625,673	152%	63,625,673	152%
	2010	106,543,941	66,037,727	161%	106,543,941	63,423,464	168%	63,423,464	168%
	2011	100,623,577	61,637,491	163%	100,623,577	62,492,568	161%	62,492,568	161%
	2012	100,893,038	57,449,603	176%	100,893,038	62,333,022	162%	62,333,022	162%
Projected Future Experience	2013	110,954,107	53,209,980	209%	110,954,107	64,403,843	172%	64,403,843	172%
	2014	111,840,516	54,313,096	206%	111,840,516	61,197,050	183%	66,662,553	168%
	2015	109,890,703	54,497,860	202%	109,890,703	55,483,744	198%	70,351,663	156%
	2016	108,213,024	49,013,152	221%	108,213,024	50,034,031	216%	67,913,374	159%
	2017	106,489,027	43,831,265	243%	106,489,027	44,860,313	237%	60,893,139	175%
	2018	103,175,041	38,968,368	265%	103,175,041	39,983,015	258%	54,274,672	190%
	2019	97,746,814	34,439,975	284%	97,746,814	35,422,302	276%	48,085,357	203%
	2020	91,622,943	30,249,748	303%	91,622,943	31,185,524	294%	42,335,201	216%
	2021	86,803,508	26,397,713	329%	86,803,508	27,276,418	318%	37,029,419	234%
	2022	81,865,105	22,887,163	358%	81,865,105	23,701,607	345%	32,177,110	254%
	2023	76,105,122	19,725,706	386%	76,105,122	20,471,782	372%	27,792,866	274%
	2024	69,238,646	16,904,099	410%	69,238,646	17,580,294	394%	23,867,726	290%
	2025	62,650,060	14,403,071	435%	62,650,060	15,009,636	417%	20,377,982	307%
	2026	58,234,226	12,203,220	477%	58,234,226	12,741,969	457%	17,299,463	337%
	2027	53,920,660	10,291,027	524%	53,920,660	10,765,211	501%	14,615,806	369%
	2028	49,320,073	8,644,184	571%	49,320,073	9,058,096	544%	12,298,172	401%
	2029	44,279,748	7,232,970	612%	44,279,748	7,591,465	583%	10,306,992	430%
	2030	39,245,780	6,027,512	651%	39,245,780	6,335,499	619%	8,601,798	456%
	2031	35,504,676	5,001,198	710%	35,504,676	5,263,587	675%	7,146,473	497%
	2032	32,070,942	4,131,772	776%	32,070,942	4,353,454	737%	5,910,782	543%
	2033	28,769,148	3,399,692	846%	28,769,148	3,585,505	802%	4,868,128	591%
	2034	25,259,542	2,785,388	907%	25,259,542	2,939,952	859%	3,991,648	633%
	2035	21,949,273	2,271,085	966%	21,949,273	2,398,616	915%	3,256,663	674%
	2036	19,328,661	1,842,139	1049%	19,328,661	1,946,494	993%	2,642,805	731%
	2037	16,675,570	1,486,050	1122%	16,675,570	1,570,727	1062%	2,132,616	782%
	2038	14,312,874	1,191,555	1201%	14,312,874	1,259,685	1136%	1,710,307	837%
	2039	12,282,861	948,930	1294%	12,282,861	1,003,294	1224%	1,362,197	902%
	2040	10,379,831	750,036	1384%	10,379,831	793,033	1309%	1,076,721	964%
Value as of 12/31/12*:									
	Past	1,590,982,204	2,542,045,385	62.6%	1,590,982,204	2,541,167,623	62.6%	2,541,167,623	62.6%
	Future	1,123,863,483	398,269,780	282.2%	1,123,863,483	424,143,052	265.0%	533,739,378	210.6%
	Lifetime	2,714,845,687	2,940,315,165	92.3%	2,714,845,687	2,965,310,675	91.6%	3,074,907,001	88.3%

*discounted at maximum statutory valuation rates

Exhibit 1: Nationwide Loss Ratio Exhibit for Virginia
Gold Select (LTC-96, LTC-96CL, NH-99, A-3541, A-3542, LTC-2000)

		Historical & Projected Experience							
		Nationwide Rate Increases			Virginia Rate Increases				
		Before Proposed Increase			Before Proposed Increase			With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
Historical Experience	1988	0	28,652	0%	0	28,652	0%	28,652	0%
	1989	0	88,693	0%	0	88,693	0%	88,693	0%
	1990	0	156,650	0%	0	156,650	0%	156,650	0%
	1991	0	243,030	0%	0	243,030	0%	243,030	0%
	1992	0	1,841,638	0%	0	1,841,638	0%	1,841,638	0%
	1993	293	3,456,124	0%	293	3,456,124	0%	3,456,124	0%
	1994	6,954	5,202,449	0%	6,954	5,202,449	0%	5,202,449	0%
	1995	0	7,910,341	0%	0	7,910,341	0%	7,910,341	0%
	1996	0	13,397,795	0%	0	13,397,795	0%	13,397,795	0%
	1997	959,851	38,246,287	3%	959,851	38,246,287	3%	38,246,287	3%
	1998	9,230,610	85,905,600	11%	9,230,610	85,905,600	11%	85,905,600	11%
	1999	18,116,792	140,232,471	13%	18,116,792	140,232,471	13%	140,232,471	13%
	2000	32,076,112	206,758,504	16%	32,076,112	206,758,504	16%	206,758,504	16%
	2001	56,225,806	266,931,237	21%	56,225,806	266,931,237	21%	266,931,237	21%
	2002	83,276,017	320,844,242	26%	83,276,017	320,844,242	26%	320,844,242	26%
	2003	99,903,995	329,207,730	30%	99,903,995	329,207,730	30%	329,207,730	30%
	2004	115,738,678	319,929,346	36%	115,738,678	319,929,346	36%	319,929,346	36%
	2005	148,842,505	311,042,715	48%	148,842,505	311,042,715	48%	311,042,715	48%
	2006	187,275,909	302,463,835	62%	187,275,909	302,463,835	62%	302,463,835	62%
	2007	236,783,900	294,169,881	80%	236,783,900	294,169,881	80%	294,169,881	80%
	2008	249,249,032	285,662,036	87%	249,249,032	285,662,036	87%	285,662,036	87%
	2009	268,346,588	288,528,964	93%	268,346,588	275,443,077	97%	275,443,077	97%
	2010	286,272,009	290,612,478	99%	286,272,009	281,169,811	102%	281,169,811	102%
	2011	299,099,531	277,776,984	108%	299,099,531	283,711,064	105%	283,711,064	105%
	2012	329,737,147	310,374,721	106%	329,737,147	297,052,000	111%	297,052,000	111%
Projected Future Experience	2013	320,768,601	317,155,524	101%	320,768,601	309,618,840	104%	309,618,840	104%
	2014	342,636,588	297,318,941	115%	342,636,588	311,357,177	110%	342,913,684	100%
	2015	359,200,133	277,706,304	129%	359,200,133	292,818,541	123%	381,874,298	94%
	2016	374,903,585	258,464,867	145%	374,903,585	274,443,883	137%	385,765,579	97%
	2017	391,883,539	239,698,746	163%	391,883,539	256,326,650	153%	360,331,522	109%
	2018	406,563,294	221,477,758	184%	406,563,294	238,535,052	170%	335,352,308	121%
	2019	419,463,143	203,868,129	206%	419,463,143	221,138,724	190%	310,924,943	135%
	2020	428,621,459	186,901,500	229%	428,621,459	204,179,260	210%	287,107,192	149%
	2021	434,758,382	170,588,140	255%	434,758,382	187,680,207	232%	263,931,562	165%
	2022	437,856,195	154,954,279	283%	437,856,195	171,681,765	255%	241,454,181	181%
	2023	435,650,229	140,021,727	311%	435,650,229	156,222,526	279%	219,729,515	198%
	2024	430,202,847	125,836,605	342%	430,202,847	141,367,247	304%	198,849,140	216%
	2025	422,492,133	112,439,918	376%	422,492,133	127,178,447	332%	178,901,611	236%
	2026	416,607,511	99,834,860	417%	416,607,511	113,678,757	366%	159,919,542	261%
	2027	407,697,332	88,068,296	463%	407,697,332	100,939,145	404%	142,003,575	287%
	2028	391,959,020	77,178,786	508%	391,959,020	89,024,160	440%	125,245,300	313%
	2029	371,857,888	67,194,153	553%	371,857,888	77,986,514	477%	109,719,528	339%
	2030	348,236,003	58,120,510	599%	348,236,003	67,855,742	513%	95,468,293	365%
	2031	328,345,217	49,950,133	657%	328,345,217	58,646,441	560%	82,512,468	398%
	2032	308,258,091	42,676,301	722%	308,258,091	50,373,467	612%	70,873,261	435%
	2033	284,185,593	36,263,182	784%	284,185,593	43,017,513	661%	60,523,810	470%
	2034	258,046,908	30,651,031	842%	258,046,908	36,528,476	706%	51,393,824	502%
	2035	230,522,764	25,768,306	895%	230,522,764	30,840,222	747%	43,390,389	531%
	2036	208,016,817	21,541,904	966%	208,016,817	25,882,136	804%	36,414,221	571%
	2037	188,005,951	17,908,717	1050%	188,005,951	21,592,569	871%	30,378,621	619%
	2038	167,820,492	14,806,517	1133%	167,820,492	17,908,550	937%	25,195,037	666%
	2039	147,676,818	12,177,210	1213%	147,676,818	14,769,622	1000%	20,778,448	711%
	2040	127,834,137	9,961,577	1283%	127,834,137	12,112,300	1055%	17,039,551	750%
Value as of 12/31/12*:									
	Past	2,938,988,548	5,647,459,724	52.0%	2,938,988,548	5,614,517,133	52.3%	5,614,517,133	52.3%
	Future	5,779,604,670	2,465,695,198	234.4%	5,779,604,670	2,652,710,311	217.9%	3,492,678,265	165.5%
	Lifetime	8,718,593,219	8,113,154,922	107.5%	8,718,593,219	8,267,227,444	105.5%	9,107,195,397	95.7%

*discounted at maximum statutory valuation rates

Exhibit 1: Nationwide Loss Ratio Exhibit for Virginia
Custom Care (LTC-02) and Essential Care (BSC-02)

		Historical & Projected Experience							
		Nationwide Rate Increases			Virginia Rate Increases				
		Before Proposed Increase			Before Proposed Increase			With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
Historical Experience	2003	163,781	4,923,351	3%	163,781	4,923,351	3%	4,923,351	3%
	2004	1,168,680	69,548,278	2%	1,168,680	69,548,278	2%	69,548,278	2%
	2005	3,537,626	76,354,481	5%	3,537,626	76,354,481	5%	76,354,481	5%
	2006	3,852,410	74,764,099	5%	3,852,410	74,764,099	5%	74,764,099	5%
	2007	9,536,813	73,624,496	13%	9,536,813	73,624,496	13%	73,624,496	13%
	2008	10,261,961	72,385,936	14%	10,261,961	72,385,936	14%	72,385,936	14%
	2009	14,615,202	70,811,902	21%	14,615,202	70,811,902	21%	70,811,902	21%
	2010	14,720,108	69,701,472	21%	14,720,108	69,701,472	21%	69,701,472	21%
	2011	19,011,165	68,269,279	28%	19,011,165	68,269,279	28%	68,269,279	28%
	2012	22,941,245	80,202,906	29%	22,941,245	74,184,625	31%	74,184,625	31%
Projected Future Experience	2013	30,498,326	85,193,148	36%	30,498,326	81,933,525	37%	81,933,525	37%
	2014	35,458,744	82,613,200	43%	35,458,744	86,759,278	41%	90,285,087	39%
	2015	39,641,935	79,907,804	50%	39,641,935	84,211,135	47%	94,477,901	42%
	2016	43,300,657	77,130,826	56%	43,300,657	81,572,391	53%	94,832,469	46%
	2017	49,590,503	74,295,591	67%	49,590,503	78,852,409	63%	91,670,337	54%
	2018	55,836,674	71,401,132	78%	55,836,674	76,049,445	73%	88,411,735	63%
	2019	62,645,924	68,451,684	92%	62,645,924	73,164,167	86%	85,057,438	74%
	2020	69,477,397	65,461,978	106%	69,477,397	70,208,301	99%	81,621,078	85%
	2021	76,916,578	62,451,897	123%	76,916,578	67,199,654	114%	78,123,358	98%
	2022	84,597,089	59,421,086	142%	84,597,089	64,137,672	132%	74,563,633	113%
	2023	93,298,633	56,361,015	166%	93,298,633	61,014,783	153%	70,933,099	132%
	2024	102,541,876	53,274,760	192%	102,541,876	57,834,260	177%	67,235,563	153%
	2025	111,232,783	50,158,401	222%	111,232,783	54,592,624	204%	63,466,980	175%
	2026	119,766,874	47,014,576	255%	119,766,874	51,293,277	233%	59,631,305	201%
	2027	121,827,516	43,844,972	278%	121,827,516	47,939,745	254%	55,732,636	219%
	2028	129,793,918	40,650,754	319%	129,793,918	44,535,732	291%	51,775,280	251%
	2029	139,265,269	37,457,718	372%	139,265,269	41,111,350	339%	47,794,245	291%
	2030	146,557,168	34,296,668	427%	146,557,168	37,702,597	389%	43,831,378	334%
	2031	151,806,592	31,204,280	486%	151,806,592	34,351,853	442%	39,935,951	380%
	2032	141,055,239	28,190,490	500%	141,055,239	31,072,438	454%	36,123,447	390%
	2033	141,259,469	25,265,711	559%	141,259,469	27,878,403	507%	32,410,204	436%
	2034	144,169,423	22,481,786	641%	144,169,423	24,829,173	581%	28,865,303	499%
	2035	144,585,072	19,880,389	727%	144,585,072	21,972,942	658%	25,544,774	566%
	2036	143,431,819	17,478,513	821%	143,431,819	19,330,475	742%	22,472,759	638%
	2037	125,416,484	15,270,566	821%	125,416,484	16,897,191	742%	19,643,930	638%
	2038	118,831,894	13,247,776	897%	118,831,894	14,664,807	810%	17,048,659	697%
	2039	112,840,989	11,416,711	988%	112,840,989	12,641,777	893%	14,696,773	768%
	2040	108,419,951	9,774,385	1109%	108,419,951	10,825,674	1002%	12,585,452	861%
	2041	104,165,812	8,318,867	1252%	104,165,812	9,215,036	1130%	10,712,995	972%
	2042	89,963,312	7,036,661	1278%	89,963,312	7,795,401	1154%	9,062,590	993%
	2043	83,323,447	5,911,267	1410%	83,323,447	6,548,864	1272%	7,613,421	1094%
	2044	74,929,960	4,933,058	1519%	74,929,960	5,465,062	1371%	6,353,440	1179%
	2045	67,609,910	4,088,260	1654%	67,609,910	4,528,921	1493%	5,265,124	1284%
	2046	61,160,107	3,364,008	1818%	61,160,107	3,726,329	1641%	4,332,066	1412%
	2047	55,808,072	2,747,834	2031%	55,808,072	3,043,537	1834%	3,538,282	1577%
	2048	50,521,691	2,226,645	2269%	50,521,691	2,466,031	2049%	2,866,898	1762%
	2049	37,699,194	1,784,894	2112%	37,699,194	1,976,615	1907%	2,297,926	1641%
	2050	31,230,603	1,410,305	2214%	31,230,603	1,561,674	2000%	1,815,533	1720%
	2051	26,378,703	1,098,084	2402%	26,378,703	1,215,881	2170%	1,413,530	1866%
	2052	21,244,302	841,987	2523%	21,244,302	932,279	2279%	1,083,826	1960%
	2053	16,754,060	635,902	2635%	16,754,060	704,066	2380%	818,516	2047%
	2054	12,957,643	473,072	2739%	12,957,643	523,761	2474%	608,902	2128%
	2055	9,829,653	346,992	2833%	9,829,653	384,157	2559%	446,604	2201%
Value as of 12/31/12*:									
	Past	111,419,633	808,165,989	13.8%	111,419,633	802,040,571	13.9%	802,040,571	13.9%
	Future	1,580,884,635	877,810,020	180.1%	1,580,884,635	933,639,247	169.3%	1,059,524,931	149.2%
	Lifetime	1,692,304,268	1,685,976,009	100.4%	1,692,304,268	1,735,679,817	97.5%	1,861,565,502	90.9%

*discounted at maximum statutory valuation rates

John Hancock 2013 Inforce Rate Increase Filings

Filing Status in all States as of : **8-Sep-2014**

State	Sub-Block	Status	Requested Avg. RI %	Notes
AK		Filed	19.0%	Filing received; Division not authorized to review rates
AL		Forms Approved	22.8%	
AR		Pending	41.9%	
AZ	Adv-Gold	Forms Approved	35.0%	
AZ	CCI	Approved	16.1%	Approved as filed
AZ	CCIIE-CCII10	Approved	16.5%	Approved as filed
CA	Pre-RS, Non-RWJ	Pending	44.9%	
CA	Post-RS, Non-RWJ	Pending	38.6%	
CA	Pre-RS, RWJ	Not yet filed	104.2%	
CA	Post-RS, RWJ	Not yet filed	19.6%	
CO	Adv	Pending	40.5%	
CO	Gold	Pending	39.3%	
CO	CCI	Pending	19.1%	
CO	CCIIE	Pending	17.6%	
CO	CCII10	Pending	12.5%	
CT		Approved	45.9%	15% cap for all policies, no landing spots w/ exception of CCII10 **
DC	Pre-Bulletin	Not yet filed		
DC	Post-Bulletin	Not yet filed		
DE		Forms Approved	32.0%	
FL	Comp	Pending	31.1%	
FL	NH	Not yet filed		
GA		Pending	31.2%	
HI		Pending	29.4%	
IA		Pending	28.0%	
ID		Forms Approved	20.1%	
IL		Pending	21.5%	
IN	Non-RWJ	Forms Approved	79.5%	
IN	RWJ	Forms Approved	60.9%	
KS		Forms Approved	26.6%	
KY	Adv	Pending	50.8%	
KY	Gold	Pending	45.1%	
KY	CCI	Pending	22.1%	
KY	CCIIE	Pending	18.0%	
KY	CCII10	Pending	12.8%	
LA		Forms Approved	29.7%	
MA		Pending	61.6%	
MD		Pending	71.5%	
ME	Pre-RS	Pending	30.3%	
ME	Post-RS	Approved	16.1%	Approved as filed
MI	Adv-CCII	Approved	26.8%	Approved as filed
MI	CCIIE-CCII10	Approved	16.2%	Approved as filed
MN		Pending	19.7%	
MO	Pre-RS	Forms Approved	32.8%	
MO	Post-RS	Rates on file	17.2%	Rates accepted as filed
MS		Forms Approved	32.5%	
MT	Pre-RS	Approved	20.2%	Full approval granted, rate increases over 20% implemented in two equal annual installments, incl. cost of delay
MT	Post-RS	Approved	15.4%	Approved as filed
NC		Pending	23.3%	
ND	Adv	Approved	65.1%	15% cap for all policies, no landing spots **
ND	Gold	Approved	80.6%	15% cap for all policies, no landing spots **
ND	CCI	Approved	89.6%	15% cap for all policies, no landing spots **
ND	CCII	Approved	20.7%	15% cap for all policies, no landing spots **
ND	CCII07	Approved	3.7%	3.7% cap for all policies, no landing spots **
ND	CCIIE	Approved	17.6%	15% cap for all policies, no landing spots **
ND	CCII10	Approved	12.5%	Approved as filed
NE		Approved	21.8%	Approved as filed
NH		Pending	23.6%	
NJ	Pre-RS	Pending	27.3%	

John Hancock 2013 Inforce Rate Increase Filings

Filing Status in all States as of : **8-Sep-2014**

State	Sub-Block	Status	Requested Avg. RI %	Notes
NJ	Post-RS	Pending	15.2%	
NM	Adv	Approved	92.9%	15% cap for all policies, no landing spots **
NM	Gold	Approved	111.4%	15% cap for all policies, no landing spots **
NM	CCI, Pre-RS	Approved	118.6%	15% cap for all policies, no landing spots **
NM	CCI, Post-RS	Approved	118.6%	15% cap for all policies, no landing spots **
NM	CCII	Approved	39.4%	15% cap for all policies, no landing spots **
NM	CCII07	Approved	27.1%	15% cap for all policies, no landing spots **
NM	CCIIE	Approved	17.6%	15% cap for all policies, no landing spots **
NM	CCII10	Pending	12.5%	
NV		Forms Approved	52.5%	
NY		Not yet filed		
OH	Pre-RS	Pending	30.3%	
OH	Post-RS	Pending	16.1%	
OK		Pending	29.0%	
OR		Pending	26.2%	
PA		Pending	24.8%	
PR		Not yet filed		
RI		Pending	37.0%	
SC		Forms Approved	29.4%	
SD		Approved	16.9%	Approved as filed
TN		Forms Approved	28.5%	
TX	Pre-RS	Pending	39.5%	
TX	Post-RS	Pending	20.6%	
UT		Forms Approved	21.1%	
VA	Pre-RS	Pending	34.5%	
VA	Post-RS	Pending	16.4%	
VT		Pending	75.6%	
WA		Approved	21.2%	Approved as filed
WI		Approved	26.2%	Approved as filed; subject to state regulations
WV		Pending	32.8%	
WY		Filed	20.5%	Filing received; Division not authorized to review rates

*** states that approved capped amounts were done so with the understanding that John Hancock would be re-filing for any unapproved amounts, as well as an additional cost of delay, such that the rate increases requested will be actuarially equivalent among states*

John Hancock Financial Services

Long Term Care
200 Berkeley Street
Boston Massachusetts 02116-5022

(617) 663-3805
(617) 572-0803 fax
jleopold@jhancock.com

Joseph R. Leopold, FSA, MAAA
Actuary, LTC Product & Risk Management

LONG-TERM CARE INSURANCE

November 21, 2014

Janet Houser
Virginia State Corporation Commission
Bureau of Insurance

Re: John Hancock Life Insurance Company (U.S.A.)
2013 Inforce Rate Increase Filing
SERFF ID: MULF-129480189

Dear Ms. Houser,

This letter is in response to your objection dated September 23, 2014 regarding the above filing. Your comments are included below in bold with our responses following.

1. Please provide all loss ratio exhibits in Excel format with working formulas, including the following additional details:
a. the actual interest discount factors used for each year in the calculations
b. separate the premiums between premiums based on the initial premium rates and premiums due to past and future assumed rate increases.

Please find the required loss ratio exhibits in the attached file *'VA Pre-RS LR Exhibits.xls'*.

2. Please expand the analysis of the filing status of rate increase requests by jurisdiction to include both past and current increases, a calculation of the cumulative increase by jurisdiction, and weighted average rate increase approved nationwide.

Please see the attached file '*JH Retail 2013 Inforce Rate Increase Filing Summary.pdf'* which includes the requested information by jurisdiction and product.

3. The sample annual claim costs for the Advantage series are shown at issue ages 57, 67, and 77 for the original assumptions, but at ages 55, 65 and 75 for the revised assumptions. Please provide samples for both sets of assumptions at the same ages so that a valid comparison can be done. Also, please provide the corresponding sample claim costs for the assumptions at the time of each previous rate increase filing for each policy series.

In the tables below we have provided the revised assumptions at issue ages 57, 67 and 77:

Age	Issue Age 57	
	4 year	Lifetime
57	1.51	6.47
62	6.50	17.14
67	16.50	40.87
72	38.85	87.37
77	96.82	210.72
82	234.20	407.23
87	400.01	578.68
92	480.23	593.66
97	476.87	533.11

Age	Issue Age 67	
	4 year	Lifetime
67	5.48	23.76
72	36.14	87.38
77	117.17	256.03
82	255.56	444.70
87	426.31	615.76
92	512.38	627.68
97	493.08	527.99

Age	Issue Age 77	
	4 year	Lifetime
77	31.97	123.46
82	232.53	431.58
87	478.49	687.59
92	520.68	631.25
97	508.17	536.20

However, we recommend comparing the current claims costs to those produced under our prior best estimate assumptions (as opposed to our original assumptions) in order to get a better idea of the magnitude of the assumption change. This can best be seen in the attached exhibit *"2013 vs 2010 Adv Morbidity Assumptions.pdf"*.

4. The documentation of the 2013 Morbidity Experience Study show that the previous salvage factors produced an A/E of 101.9% and the new factors produce an A/E of 98.8%. Please explain why adjustments were made that appear to be larger than necessary based on the experience.

The "A/E New" of 98.8% in the 2013 Summary of the 2013 LTC Morbidity Study includes 2010 and 2011 experience. Since this recent experience is immature, we have removed that experience from our analysis, leading to a revised "A/E new" of 100%.

5. The documentation notes that the lapse study removed all policies which had undergone prior rate increases. Obviously, all of the policies under these policy forms have had previous increases, so please provide details about the characteristics (average duration, type of coverage, average premium by age, etc.) of the policies used in the experience base for future lapse assumptions versus the policies covered by this filing.

We have observed that lapse experience is one and half to four times higher than normal lapse activity within the first two years after policyholders are notified of a rate increase. In order to remove from the lapse study the impact of shock lapses due to past rate increases, we have excluded the policies that have received a notification of rate increase during the study year or prior to the study year. Prospectively, these policies are expected to return to our exposure after shock has expired.

The majority of the policies removed from the study correspond to policies in durations 6 or more, but this does not have a detrimental effect on the lapse rates for policies in those durations since the lapse rates have remained unchanged. However, the study shows that lapses were greater than expected for early durations, hence only lapse rates for durations 1 to 5 were increased, having an immaterial impact on the re-rated products like Advantage, Gold and CCI where the average duration of the policies are greater than 9 as shown in the tables below:

Nationwide policies covered in this filing			
Product	**Average Duration**	**Count**	**Average Premium**
ADV	18	30,370	1,920
GOLD	13	139,391	2,220
CC	9	145,834	2,230
CCII10	2	15,482	2,400
CCIIE	3	59,753	2,360

Virginia policies covered in this filing			
Product	**Average Duration**	**Count**	**Average Premium**
ADV	18	2,267	1,790
GOLD	13	11,162	2,220
CC	10	5,759	2,080
CCII10	2	785	2,340
CCIIE	4	3,117	2,380

Additionally, we would like to mention that in comparison with the impact of morbidity and mortality assumptions, the change in the lapse assumptions has a minimal relative contribution in the rate increases proposed in the current filing.

6. The documentation asserts in several places that certain experience has either high or low credibility, but does not contain any objective measure of credibility. Please provide a quantitative discussion related to the Company's standard of credibility and confidence intervals, as well as the credibility of the past claim experience results by policy series.

This is not simple to quantify because of the large number of heterogeneous dimensions associated with LTC business. For example, CCI has had 4,825 claims nationwide, which may seem sufficient to give this form full credibility. However, much of this experience is at younger attained ages and during the select period, which are not homogeneous dimensions. Using a hypothetical example, if all of the CCI experience was below attained age 85, and if the present value of future benefits from issue shows age 85 to make up 50% of this PV, then the credibility for age "<85" might be 100% (only if "<85" is homogeneous, which it's not), and the age "85+" has 0% credibility. Total credibility might then be defined as a weighted average of cell by cell credibility, or perhaps 50% in this example.

Only one dimension was considered here. Once other dimensions are introduced, it becomes nearly impossible to define what is meant by credibility as a whole. So we have not assigned a credibility factor for Virginia only experience. Rather, our actuarial assumptions are based on nationwide experience.

7. You indicate that the new inflation options were determined to be actuarially equivalent to the requested rate increases in aggregate. Please provide actuarial support for this equivalence, and also include measure of the variation for individual policies or outliers.

The reduced inflation options were calculated in aggregate for each plan across all policyholders with Simple and Compound inflation (all ages and benefits within the given plan). For each plan, the following analysis was done:

A. Determine the impact of the requested rate increases on the present value of future gross premiums.
B. Solve for the reduced inflation percentage (to the nearest tenth of a percent) that reduces the present value of future benefits by the amount actuarially equivalent to the amount calculated in A.

By solving for actuarially equivalent impacts on premiums and benefits, we are ensuring that the company does not profit nor lose from the policyholders' choice to accept the landing spots in lieu of the rate increases.

The tables below show for CCI the expected impacts on future premiums from the proposed rate increases as well as the expected impacts on future benefits at various reduced inflation options. The landing spot of 4.3% was selected as it minimizes the difference between the premium and benefit impact columns:

for those policies that did not previously elect an inflation-reduction option :						
Present Value of Future Benefits				**Present Value of Future Premiums**		
Current Inflation Option	PVFB				PVFP	**Impact**
5.00%	1,545,847,918			w/ Proposed Rate Increase	1,125,432,807	
				w/o Proposed Rate Increase	957,252,866	**168,179,941**
Inflation-Reduction Option	PVFB	**Impact**				
4.40%	1,399,633,460	**146,214,459**				
4.20%	1,354,271,825	**191,576,093**				

Additionally, as it can be observed in the Appendix D provided in our initial filing, there is no variability in the rate increase for policyholders with Simple and Compound inflation option.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Joseph R. Leopold, FSA, MAAA

Annual claim costs for an LTC-91 policy, 100-day EP, $10 daily benefit, with no inflation protection, for four-year and lifetime benefit periods

2010 Claim Costs:

Age	Issue Age 55	
	4 year	Lifetime
55	0.84	3.66
60	3.27	8.77
65	9.53	23.99
70	22.39	54.42
75	55.04	129.81
80	130.82	266.40
85	251.14	424.93
90	360.54	520.41
95	401.79	515.67

Age	Issue Age 65	
	4 year	Lifetime
65	3.36	14.63
70	20.74	52.95
75	65.53	152.35
80	141.95	284.65
85	265.07	443.75
90	371.89	530.88
95	408.12	516.56

Age	Issue Age 75	
	4 year	Lifetime
75	20.77	84.62
80	156.42	330.83
85	315.15	521.09
90	397.53	560.02
95	429.85	543.58

2013 Claim Costs:

Age	Issue Age 55	
	4 year	Lifetime
55	1.29	5.56
60	4.90	12.96
65	14.43	35.88
70	27.86	63.02
75	69.24	152.13
80	163.08	288.71
85	340.60	505.52
90	431.22	553.65
95	487.51	572.06

Age	Issue Age 65	
	4 year	Lifetime
65	4.03	17.45
70	22.71	54.87
75	81.11	177.73
80	176.02	310.85
85	363.70	538.34
90	461.77	590.68
95	510.19	590.74

Age	Issue Age 75	
	4 year	Lifetime
75	20.39	77.91
80	162.23	302.19
85	404.99	590.87
90	472.91	595.00
95	526.70	601.31

2013 / 2010 Claim Costs:

Age	Issue Age 55	
	4 year	Lifetime
55	1.54	1.52
60	1.50	1.48
65	1.51	1.50
70	1.24	1.16
75	1.26	1.17
80	1.25	1.08
85	1.36	1.19
90	1.20	1.06
95	1.21	1.11

Age	Issue Age 65	
	4 year	Lifetime
65	1.20	1.19
70	1.10	1.04
75	1.24	1.17
80	1.24	1.09
85	1.37	1.21
90	1.24	1.11
95	1.25	1.14

Age	Issue Age 75	
	4 year	Lifetime
75	0.98	0.92
80	1.04	0.91
85	1.29	1.13
90	1.19	1.06
95	1.23	1.11

John Hancock 2013 Inforce Rate Increase Filings (LTC-91, NH-91, LTC-94, and NH-94)

State	2012 Annualized Premium	Cumulative Approved Rate Increase	2008 Filing		2010 Filing		2013 Filing				
			Approved Date	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %	2013 Filing Status	Approved Date	Approved Avg. RI%	Notes
AK	79,847	89.7%	8-Jul-08	13.0%	21-Oct-10	30.6%	28.5%	Filed	10-Mar-14	28.5%	Filing received; Division not authorized to review rates
AL	308,382	47.6%	3-Jun-08	13.0%	1-Feb-11	30.6%	30.5%	Pending			
AR	262,806	47.6%	11-Jun-08	13.0%	3-May-13	30.6%	44.5%	Pending			
AZ	658,933	62.8%	31-Jul-08	13.0%	28-Feb-11	30.6%	32.1%	Approved	4-Nov-14	10.3%**	full approval for policies eligible for landing spots, 0% cap for all other policies**
CA	2,907,816	44.3%	26-Sep-08	13.0%	3-Oct-12	27.7%	47.4%	Pending			
CO	389,853	83.1%	29-Jun-09	13.0%	6-May-11	26.5%	40.5%	Approved	3-Oct-14	28.1%**	full approval for policies eligible for landing spots, 25% cap for all other policies**
CT	1,965,695	43.1%	5-Aug-09	13.0%	31-Jan-12	10.1%	68.2%	Approved	30-Jul-14	15.0%**	15% cap for all policies, no landing spots**
DC	288,064	24.3%	12-Apr-10	13.0%	13-Jul-12	10.0%		Not yet filed			
DE	287,232	47.6%	1-Dec-09	13.0%	18-May-12	30.6%	44.5%	Pending			
FL	5,333,120	13.0%	4-Aug-09	13.0%	15-Feb-12	0.0%	108.0%	Pending			
GA	1,147,918	37.6%	21-Jan-09	11.3%	28-Mar-12	23.6%	52.2%	Pending			
HI	685,785	47.4%		0.0%	18-Nov-11	47.4%	42.6%	Pending			
IA	385,160	41.3%	30-Oct-08	13.0%	23-Nov-11	25.0%	41.7%	Pending			
ID	31,926	43.3%	10-Aug-09	13.0%	18-Apr-11	26.8%	36.9%	Pending			
IL	1,152,807	47.6%	2-Jul-08	13.0%	25-Apr-11	30.6%	31.5%	Pending			
IN	511,438	13.0%	30-Dec-08	13.0%		0.0%	89.5%	Pending			
KS	472,464	28.0%	21-Jul-09	13.0%	11-Oct-11	13.3%	48.5%	Pending			
KY	260,570	34.1%	24-Aug-09	13.0%	25-Jul-11	18.7%	50.8%	Pending			
LA	435,932	47.6%	17-Jun-09	13.0%	18-Jan-12	30.6%	37.8%	Pending			
MA	3,259,952	21.8%		0.0%	8-Nov-12	21.8%	81.1%	Pending			
MD	4,390,822	64.9%	10-Sep-08	13.0%	13-Sep-12	26.9%	61.6%	Approved	29-Sep-14	15.0%**	15% cap for all policies, no landing spots**
ME	293,967	35.4%		0.0%	9-Jul-13	35.4%	31.8%	Pending			
MI	1,548,083	94.7%	23-Jul-08	13.0%	12-May-11	30.6%	31.9%	Approved	26-Feb-14	31.9%	Approved as filed
MN	93,345	47.6%	7-Oct-09	13.0%	8-Mar-11	30.6%	34.3%	Pending			
MO	803,167	47.6%	14-Jul-08	13.0%	27-Dec-12	30.6%	48.9%	Pending			
MS	375,681	44.4%	10-Dec-08	13.0%	5-Nov-12	27.8%	53.0%	Pending			
MT	25,416	94.1%	30-Jul-09	13.0%	17-Dec-10	30.6%	31.5%	Approved	19-Aug-14	31.5%	Full approval granted, rate increases over 20% implemented in two equal annual installments, incl. cost of delay
NC	1,572,575	47.6%	13-Aug-08	13.0%	2-Jun-11	30.6%	32.1%	Pending			
ND	19,333	49.4%	21-Jul-08	13.0%	28-Sep-12	15.0%	65.1%	Approved	15-Apr-14	15.0%**	15% cap for all policies, no landing spots**
NE	138,413	97.8%	21-Nov-08	13.0%	25-Aug-11	30.6%	34.0%	Approved	17-Mar-14	34.0%	Approved as filed
NH	383,907	47.6%	21-Oct-08	13.0%	11-May-11	30.6%	32.6%	Pending			
NJ	2,866,478	98.3%	5-Dec-08	13.0%	21-Jul-11	30.6%	34.4%	Approved	17-Oct-14	34.4%	Approved with 15% annual phase-in
NM	268,305	30.0%	11-Dec-09	13.0%		0.0%	92.9%	Approved	3-Jul-14	15.0%**	15% cap for all policies, no landing spots**
NV	55,446	0.0%		0.0%		0.0%	101.4%	Pending			
NY	12,394,247	42.0%	5-Aug-10	5.2%	6-Jun-13	35.0%		Not yet filed			
OH	2,820,378	47.6%	5-Aug-08	13.0%	25-Jan-11	30.6%	30.0%	Pending			
OK	237,828	78.7%	1-Apr-10	13.0%	26-Aug-11	26.5%	43.7%	Approved	11-Sep-14	25.0%**	25% cap for all policies, no landing spots**
OR	565,065	47.6%	1-Oct-09	13.0%	14-Feb-12	30.6%	38.9%	Pending			
PA	3,658,701	37.9%	1-Aug-08	13.0%	20-Jan-11	22.0%	37.1%	Pending			
RI	834,293	32.2%	26-Sep-08	13.0%	25-Mar-13	17.0%	50.5%	Pending			
SC	1,255,610	44.6%	9-Sep-08	13.0%	12-Sep-11	28.0%	39.5%	Pending			
SD	7,925	98.2%	24-Nov-09	13.0%	2-May-11	30.6%	34.3%	Approved	25-Feb-14	34.3%	Approved as filed
TN	1,332,861	47.6%	16-Sep-08	13.0%	29-Aug-11	30.6%	33.6%	Pending			
TX	692,631	45.3%	12-Dec-08	11.0%	29-Jul-11	30.9%	40.8%	Pending			
UT	74,053	93.0%		0.0%	14-Mar-11	47.4%	31.0%	Approved	29-Oct-14	31.0%	Approved as filed
VA	4,296,048	40.3%	17-Jul-09	13.0%	1-Dec-11	24.2%	35.7%	Pending			
VT	161,165	0.0%		0.0%		0.0%	127.4%	Pending			
WA	472,238	94.2%		0.0%	1-Jul-11	44.8%	34.1%	Approved	14-Aug-14	34.1%	Approved as filed
WI	784,219	93.0%	17-Sep-08	13.0%	16-Mar-11	30.6%	30.8%	Approved	7-Jul-14	30.8%	Approved as filed
WV	99,181	34.0%	5-Oct-09	13.0%	22-May-12	18.6%	51.8%	Pending			
WY	8,652	92.8%	8-Jul-08	13.0%	11-Mar-11	30.6%	30.6%	Filed	10-Mar-14	30.6%	Filing received; Division not authorized to review rates
Weighted Average Approved Rate Increase (nationwide) :		45.8%		10.4%		25.6%				5.1%	

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John Hancock 2013 Inforce Rate Increase Filings (LTC-96, LTC-96CL, NH-99, and LTC2000)

State	2012 Annualized Premium	Cumulative Approved Rate Increase	2008 Filing		2010 Filing		2013 Filing				
			Approved Date	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %	2013 Filing Status	Approved Date	Approved Avg. RI%	Notes
AK	156,483	112.0%	8-Jul-08	13.0%	21-Oct-10	41.6%	32.5%	Filed	10-Mar-14	32.5%	Filing received; Division not authorized to review rates
AL	1,925,476	60.0%	3-Jun-08	13.0%	1-Feb-11	41.6%	34.4%	Pending			
AR	902,995	60.0%	11-Jun-08	13.0%	3-May-13	41.6%	47.2%	Pending			
AZ	4,146,311	101.9%	31-Jul-08	13.0%	28-Feb-11	41.6%	35.5%	Approved	4-Nov-14	26.2%**	full approval for policies eligible for landing spots, 7% cap for all other policies**
CA	10,024,755	60.1%	26-Sep-08	13.0%	3-Oct-12	41.7%	47.2%	Pending			
CO	2,660,753	111.5%	29-Jun-09	13.0%	6-May-11	40.2%	39.3%	Approved	3-Oct-14	33.5%**	full approval for policies eligible for landing spots, 25% cap for all other policies**
CT	6,255,805	45.4%	5-Aug-09	13.0%	31-Jan-12	11.9%	82.9%	Approved	30-Jul-14	15.0%**	15% cap for all policies, no landing spots**
DC	1,428,683	24.3%	12-Apr-10	13.0%	13-Jul-12	10.0%		Not yet filed			
DE	498,805	60.0%	1-Dec-09	13.0%	18-May-12	41.6%	47.0%	Pending			
FL	23,634,964	38.4%	4-Aug-09	13.0%	15-Feb-12	22.5%	51.1%	Pending			
GA	5,941,408	56.0%	21-Jan-09	13.0%	28-Mar-12	38.1%	45.8%	Pending			
HI	3,831,427	59.6%		0.0%	18-Nov-11	59.6%	44.1%	Pending			
IA	3,851,874	58.2%	30-Oct-08	13.0%	23-Nov-11	40.0%	42.0%	Pending			
ID	240,716	59.2%	10-Aug-09	13.0%	18-Apr-11	40.9%	38.2%	Pending			
IL	8,061,104	60.0%	2-Jul-08	13.0%	25-Apr-11	41.6%	35.3%	Pending			
IN	6,753,204	13.0%	30-Dec-08	13.0%		0.0%	108.7%	Pending			
KS	2,313,052	56.1%	21-Jul-09	13.0%	11-Oct-11	38.1%	43.9%	Pending			
KY	1,420,995	56.1%	24-Aug-09	13.0%	25-Jul-11	38.1%	45.1%	Pending			
LA	2,512,804	60.0%	17-Jun-09	13.0%	18-Jan-12	41.6%	40.8%	Pending			
MA	11,932,813	22.3%		0.0%	8-Nov-12	22.3%	96.5%	Pending			
MD	13,105,989	70.2%	10-Sep-08	13.0%	13-Sep-12	31.0%	75.9%	Approved	29-Sep-14	15.0%**	15% cap for all policies, no landing spots**
ME	633,842	54.0%		0.0%	9-Jul-13	54.0%	47.5%	Pending			
MI	7,531,438	112.0%	23-Jul-08	13.0%	12-May-11	41.6%	35.8%	Approved	26-Feb-14	32.5%	Approved as filed
MN	2,764,320	60.0%	7-Oct-09	13.0%	8-Mar-11	41.6%	37.2%	Pending			
MO	4,731,546	60.0%	14-Jul-08	13.0%	27-Dec-12	41.6%	52.1%	Pending			
MS	2,687,141	52.0%	10-Dec-08	13.0%	5-Nov-12	34.6%	53.9%	Pending			
MT	218,148	115.4%	30-Jul-09	13.0%	17-Dec-10	41.6%	34.6%	Approved	19-Aug-14	34.6%	Full approval granted, rate increases over 20% implemented in two equal annual installments, incl. cost of delay
NC	7,882,272	60.0%	13-Aug-08	13.0%	2-Jun-11	41.6%	36.3%	Pending			
ND	67,191	46.9%	21-Jul-08	13.0%	28-Sep-12	13.1%	80.6%	Approved	15-Apr-14	15.0%**	15% cap for all policies, no landing spots**
NE	1,288,606	120.2%	21-Nov-08	13.0%	25-Aug-11	41.6%	37.6%	Approved	17-Mar-14	37.6%	Approved as filed
NH	1,236,154	60.0%	21-Oct-08	13.0%	11-May-11	41.6%	36.3%	Pending			
NJ	18,132,196	121.0%	5-Dec-08	13.0%	21-Jul-11	41.6%	38.1%	Approved	17-Oct-14	38.1%	Approved with 15% annual phase-in
NM	385,305	30.0%	11-Dec-09	13.0%		0.0%	111.4%	Approved	11-Jul-14	15.0%**	15% cap for all policies, no landing spots**
NV	405,693	0.0%		0.0%		0.0%	123.0%	Pending			
NY	59,370,685	62.9%	5-Aug-10	7.1%	6-Jun-13	52.1%		Not yet filed			
OH	12,400,618	60.0%	5-Aug-08	13.0%	25-Jan-11	41.6%	33.9%	Pending			
OK	2,063,972	105.0%	1-Apr-10	13.0%	26-Aug-11	45.2%	41.9%	Approved	11-Sep-14	25.0%**	25% cap for all policies, no landing spots**
OR	2,511,224	60.0%	1-Oct-09	13.0%	14-Feb-12	41.6%	41.7%	Pending			
PA	12,167,357	57.1%	1-Aug-08	13.0%	20-Jan-11	39.0%	36.4%	Pending			
RI	2,631,711	57.4%	26-Sep-08	13.0%	25-Mar-13	39.3%	48.1%	Pending			
SC	5,601,265	58.2%	9-Sep-08	13.0%	12-Sep-11	40.0%	41.4%	Pending			
SD	107,427	119.5%	24-Nov-09	13.0%	2-May-11	41.6%	37.2%	Approved	25-Feb-14	37.2%	Approved as filed
TN	7,458,685	60.0%	16-Sep-08	13.0%	29-Aug-11	41.6%	37.3%	Pending			
TX	13,201,906	58.9%	12-Dec-08	13.0%	29-Jul-11	40.6%	39.4%	Pending			
UT	328,816	115.2%		0.0%	14-Mar-11	59.6%	34.9%	Approved	29-Oct-14	34.9%	Approved as filed
VA	24,732,403	65.2%	17-Jul-09	13.0%	1-Dec-11	46.2%	40.5%	Pending			
VT	348,957	0.0%		0.0%		0.0%	146.4%	Pending			
WA	2,872,245	108.7%		0.0%	1-Jul-11	52.5%	36.8%	Approved	14-Aug-14	36.8%	Approved as filed
WI	5,359,215	134.9%	17-Sep-08	13.0%	16-Mar-11	41.6%	46.8%	Approved	7-Jul-14	46.8%	Approved as filed
WV	478,337	56.1%	5-Oct-09	13.0%	22-May-12	38.1%	47.1%	Pending			
WY	177,516	115.8%	8-Jul-08	13.0%	11-Mar-11	41.6%	34.9%	Filed	10-Mar-14	34.9%	Filing received; Division not authorized to review rates
Weighted Average Approved Rate Increase (nationwide) :		64.5%		11.0%		39.5%				6.2%	

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John Hancock 2013 Inforce Rate Increase Filings (LTC-02, BSC-02)

State	2012 Annualized Premium	Cumulative Approved Rate Increase	2008 Filing		2010 Filing		2013 Filing				
			Approved Date	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %	2013 Filing Status	Approved Date	Approved Avg. RI%	Notes
AK	306,940	93.6%	*n/a*	*n/a*	21-Oct-10	71.1%	13.2%	Filed	10-Mar-14	13.2%	Filing received; Division not authorized to review rates
AL	1,814,913	71.1%	*n/a*	*n/a*	1-Feb-11	71.1%	15.2%	Forms Approved			
AR	612,871	0.0%	*n/a*	*n/a*		0.0%	118.6%	Pending			
AZ	5,761,459	98.6%	*n/a*	*n/a*	28-Feb-11	71.1%	16.1%	Approved	29-Apr-14	16.1%	Approved as filed
CA	17,520,630	0.0%	*n/a*	*n/a*		0.0%	70.6%	Pending			
CO	9,651,885	94.7%	n/a	n/a	6-May-11	65.7%	19.1%	Approved	3-Oct-14	17.5%**	full approval for policies eligible for landing spots, 25% cap for all other policies
CT	2,443,556	30.3%	*n/a*	*n/a*	31-Jan-12	13.3%	89.7%	Approved	30-Jul-14	15.0%**	15% cap for all policies, no landing spots**
DC	1,497,015	10.0%	*n/a*	*n/a*	13-Jul-12	10.0%		Not yet filed			
DE	399,826	71.1%	*n/a*	*n/a*	18-May-12	71.1%	26.7%	Pending			
FL	63,999,542	51.2%	*n/a*	*n/a*	15-Feb-12	51.2%	29.4%	Pending			
GA	4,054,313	67.0%	*n/a*	*n/a*	28-Mar-12	67.0%	24.6%	Pending			
HI	3,673,588	71.1%	*n/a*	*n/a*	18-Nov-11	71.1%	19.6%	Pending			
IA	3,653,814	69.0%	*n/a*	*n/a*	23-Nov-11	69.0%	21.9%	Pending			
ID	373,310	69.5%	*n/a*	*n/a*	18-Apr-11	69.5%	17.5%	Pending			
IL	12,978,318	71.1%	*n/a*	*n/a*	25-Apr-11	71.1%	16.3%	Pending			
IN	3,344,271	0.0%	*n/a*	*n/a*		0.0%	118.6%	Pending			
KS	2,855,416	67.0%	*n/a*	*n/a*	11-Oct-11	67.0%	22.5%	Pending			
KY	1,845,876	67.0%	*n/a*	*n/a*	25-Jul-11	67.0%	22.1%	Pending			
LA	1,264,072	71.1%	*n/a*	*n/a*	18-Jan-12	71.1%	20.5%	Pending			
MA	8,646,329	9.8%	*n/a*	*n/a*	8-Nov-12	9.8%	98.5%	Pending			
MD	12,046,881	52.1%	*n/a*	*n/a*	13-Sep-12	32.3%	79.9%	Approved	29-Sep-14	15.0%**	15% cap for all policies, no landing spots**
ME	847,705	65.0%	*n/a*	*n/a*	9-Jul-13	65.0%	20.0%	Pending			
MI	7,103,914	99.8%	*n/a*	*n/a*	12-May-11	71.1%	16.8%	Approved	26-Feb-14	16.8%	Approved as filed
MN	6,987,639	71.1%	*n/a*	*n/a*	8-Mar-11	71.1%	15.8%	Pending			
MO	4,513,627	71.1%	*n/a*	*n/a*	27-Dec-12	71.1%	31.4%	Pending			
MS	1,514,538	62.2%	*n/a*	*n/a*	5-Nov-12	62.2%	33.1%	Pending			
MT	560,568	95.2%	n/a	n/a	17-Dec-10	71.1%	14.1%	Approved	19-Aug-14	14.1%	Full approval granted, rate increases over 20% implemented in two equal annual installments, incl. cost of delay
NC	11,223,214	71.1%	*n/a*	*n/a*	2-Jun-11	71.1%	17.3%	Pending			
ND	485,788	32.2%	*n/a*	*n/a*	28-Sep-12	15.0%	89.6%	Approved	15-Apr-14	15.0%**	15% cap for all policies, no landing spots**
NE	2,586,687	102.4%	*n/a*	*n/a*	25-Aug-11	71.1%	18.3%	Approved	17-Mar-14	18.3%	Approved as filed
NH	1,602,211	71.1%	*n/a*	*n/a*	11-May-11	71.1%	16.8%	Pending			
NJ	19,250,253	51.5%	*n/a*	*n/a*	21-Jul-11	30.6%	16.0%	Approved	17-Oct-14	16.0%	Approved with 15% annual phase-in
NM	879,967	15.0%	*n/a*	*n/a*		0.0%	118.6%	Approved	11-Jul-14	15.0%**	15% cap for all policies, no landing spots**
NV	729,973	0.0%	*n/a*	*n/a*		0.0%	96.0%	Pending			
NY	25,433,659	67.0%	*n/a*	*n/a*	6-Jun-13	67.0%		Not yet filed			
OH	9,167,676	71.1%	*n/a*	*n/a*	25-Jan-11	71.1%	14.7%	Pending			
OK	738,924	100.1%	n/a	n/a	26-Aug-11	68.3%	20.5%	Approved	11-Sep-14	18.9%**	25% cap for all policies; landing spots allowed as eligible policies fall below the 25% cap**
OR	3,429,366	71.1%	*n/a*	*n/a*	14-Feb-12	71.1%	20.9%	Pending			
PA	13,883,139	67.0%	*n/a*	*n/a*	20-Jan-11	67.0%	17.4%	Pending			
RI	1,568,280	67.7%	*n/a*	*n/a*	25-Mar-13	67.7%	29.2%	Pending			
SC	3,757,937	67.7%	*n/a*	*n/a*	12-Sep-11	67.7%	20.7%	Pending			
SD	986,395	98.1%	*n/a*	*n/a*	2-May-11	71.1%	15.8%	Approved	25-Feb-14	15.8%	Approved as filed
TN	6,330,439	71.1%	*n/a*	*n/a*	29-Aug-11	71.1%	18.3%	Pending			
TX	9,576,438	71.1%	*n/a*	*n/a*	29-Jul-11	71.1%	24.3%	Pending			
UT	589,556	98.1%	*n/a*	*n/a*	14-Mar-11	71.1%	15.8%	Approved	29-Oct-14	15.8%	Approved as filed
VA	17,592,096	83.3%	*n/a*	*n/a*	1-Dec-11	83.3%	21.6%	Pending			
VT	585,574	0.0%	*n/a*	*n/a*		0.0%	118.6%	Pending			
WA	6,384,823	101.6%	*n/a*	*n/a*	1-Jul-11	70.8%	18.1%	Approved	14-Aug-14	18.1%	Approved as filed
WI	7,458,521	98.1%	*n/a*	*n/a*	16-Mar-11	71.1%	15.8%	Approved	7-Jul-14	15.8%	Approved as filed
WV	222,256	67.0%	*n/a*	*n/a*	22-May-12	67.0%	25.5%	Pending			
WY	262,907	98.1%	*n/a*	*n/a*	11-Mar-11	71.1%	15.8%	Filed	10-Mar-14	15.8%	Filing received; Division not authorized to review rates
Weighted Average Approved Rate Increase (nationwide) :		61.4%				55.5%				3.9%	

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John Hancock 2013 Inforce Rate Increase Filings (LTC-03 (2008))

State	2012 Annualized Premium	Cumulative Approved Rate Increase	2008 Filing		2010 Filing		2013 Filing				
			Approved Date	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %	2013 Filing Status	Approved Date	Approved Avg. RI%	Notes
AK	315,130	17.6%	n/a	n/a	n/a	n/a	17.6%	Filed	10-Mar-14	17.6%	Filing received; Division not authorized to review rates
AL	1,088,671	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
AR	1,166,017	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
AZ	3,162,207	17.6%	n/a	n/a	n/a	n/a	17.6%	Approved	4-Jun-14	17.6%	Approved as filed
CO	8,251,143	17.6%	n/a	n/a	n/a	n/a	17.6%	Approved	3-Oct-14	17.6%	Approved as filed
CT	4,275,891	15.0%	n/a	n/a	n/a	n/a	17.6%	Approved	30-Jul-14	15.0%**	15% cap for all policies, no landing spots**
DC	445,655	0.0%	n/a	n/a	n/a	n/a		Not yet filed			
DE	313,701	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
GA	3,103,228	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
HI	2,437,560	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
IA	1,921,881	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
ID	611,140	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
IL	7,841,782	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
IN	3,356,889	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
KS	2,416,074	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
KY	1,697,831	0.0%	n/a	n/a	n/a	n/a	18.0%	Pending			
LA	1,037,831	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
MA	4,640,312	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
MD	1,620,984	15.0%	n/a	n/a	n/a	n/a	17.6%	Approved	29-Sep-14	15.0%**	15% cap for all policies, no landing spots**
ME	1,163,169	17.6%	n/a	n/a	n/a	n/a	17.6%	Approved	15-Aug-14	17.6%	Approved as filed
MI	2,893,225	17.6%	n/a	n/a	n/a	n/a	17.6%	Approved	26-Feb-14	17.6%	Approved as filed
MN	5,590,095	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
MO	4,538,327	17.6%	n/a	n/a	n/a	n/a	17.6%	Pending	26-Mar-14	17.6%	Approved as filed
MS	1,108,030	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
MT	497,216	17.6%	n/a	n/a	n/a	n/a	17.6%	Approved	19-Aug-14	17.6%	Approved as filed
NC	5,061,561	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
ND	1,146,603	15.0%	n/a	n/a	n/a	n/a	17.6%	Approved	15-Apr-14	15.0%**	15% cap for all policies, no landing spots**
NE	1,670,603	17.6%	n/a	n/a	n/a	n/a	17.6%	Approved	17-Mar-14	17.6%	Approved as filed
NH	1,096,141	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
NJ	2,602,065	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
NM	1,114,624	15.0%	n/a	n/a	n/a	n/a	17.6%	Approved	11-Jul-14	15.0%**	15% cap for all policies, no landing spots**
NV	610,966	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
NY	10,373,776	0.0%	n/a	n/a	n/a	n/a	18.4%	Pending			
OH	7,369,145	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
OK	1,471,320	17.6%	n/a	n/a	n/a	n/a	17.6%	Approved	11-Sep-14	17.6%	Approved as filed
OR	1,865,476	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
PA	8,487,788	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
RI	1,307,383	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
SC	3,154,917	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
SD	1,002,660	17.6%	n/a	n/a	n/a	n/a	17.6%	Approved	25-Feb-14	17.6%	Approved as filed
TX	9,034,028	0.0%	n/a	n/a	n/a	n/a	17.8%	Pending			
UT	549,902	17.6%	n/a	n/a	n/a	n/a	17.6%	Approved	29-Oct-14	17.6%	Approved as filed
VA	7,413,566	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
VT	182,975	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
WA	6,340,785	17.6%	n/a	n/a	n/a	n/a	17.6%	Approved	14-Aug-14	17.6%	Approved as filed
WI	3,113,504	17.6%	n/a	n/a	n/a	n/a	17.6%	Approved	7-Jul-14	17.6%	Approved as filed
WV	243,177	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
WY	216,475	17.6%	n/a	n/a	n/a	n/a	17.6%	Filed	10-Mar-14	17.6%	Filing received; Division not authorized to review rates

Weighted Average Approved Rate Increase (nationwide) : 5.3% 5.3%

*** states that approved capped amounts were done so with the understanding that John Hancock would be re-filing for any unapproved amounts, as well as an additional cost of delay, such that the rate increases requested will be*

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John Hancock 2013 Inforce Rate Increase Filings (LTC-03 (2010))

State	2012 Annualized Premium	Cumulative Approved Rate Increase	2008 Filing		2010 Filing		2013 Filing				
			Approved Date	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %	2013 Filing Status	Approved Date	Approved Avg. RI%	Notes
AK	88,299	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Filed	10-Mar-14	12.5%	Filing received; Division not authorized to review rates
AL	468,521	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Forms Approved			
AR	380,006	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
AZ	807,217	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	4-Jun-14	12.5%	Approved as filed
CO	403,322	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	3-Oct-14	12.5%	Approved as filed
CT	802,448	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	30-Jul-14	12.5%	Approved as filed
DC	126,949	0.0%	*n/a*	*n/a*	*n/a*	*n/a*		Not yet filed			
DE	207,851	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
FL	2,542,089	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	20.8%	Pending			
GA	1,229,840	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
IA	978,034	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
ID	309,272	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
IL	2,488,794	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
IN	1,831,349	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
KS	600,897	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
KY	495,039	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.8%	Pending			
LA	420,187	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
MA	391,971	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
MD	498,689	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	29-Sep-14	12.5%	Approved as filed
ME	456,399	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	15-Aug-14	12.5%	Approved as filed
MI	1,077,493	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	26-Feb-14	12.5%	Approved as filed
MN	1,380,146	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
MO	321,482	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending	26-Mar-14	12.5%	Approved as filed
MS	388,075	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
MT	359,767	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	19-Aug-14	12.5%	Approved as filed
NC	1,731,250	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
ND	425,206	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	15-Apr-14	12.5%	Approved as filed
NE	630,298	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	17-Mar-14	12.5%	Approved as filed
NH	121,649	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
NJ	2,203,491	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
NM	267,784	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
NV	108,431	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
NY	2,752,583	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	13.1%	Pending			
OH	503,404	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
OK	682,167	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	11-Sep-14	12.5%	Approved as filed
OR	691,011	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
PA	1,241,533	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
RI	63,038	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
SC	560,900	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
SD	381,977	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	25-Feb-14	12.5%	Approved as filed
TN	443,700	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	25-Feb-14	12.5%	Approved as filed
TX	1,347,009	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.7%	Pending			
UT	268,987	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	29-Oct-14	12.5%	Approved as filed
VA	1,835,735	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
VT	58,338	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
WA	872,271	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	14-Aug-14	12.5%	Approved as filed
WI	729,112	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	7-Jul-14	12.5%	Approved as filed
WV	120,278	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
WY	82,802	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Filed	10-Mar-14	12.5%	Filing received; Division not authorized to review rates

Weighted Average Approved Rate Increase (nationwide) : 3.1% 3.1%

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John Hancock Financial Services

Long Term Care
200 Berkeley Street
Boston Massachusetts 02116-5022

(617) 663-3805
(617) 572-0803 fax
jleopold@jhancock.com

Joseph R. Leopold, FSA, MAAA
Actuary, LTC Product & Risk Management

LONG-TERM CARE INSURANCE

March 6, 2015

Janet Houser
Virginia State Corporation Commission
Bureau of Insurance

Re: John Hancock Life Insurance Company (U.S.A.)
2013 Inforce Rate Increase Filing
SERFF ID: MULF-129480189

Dear Ms. Houser,

This letter is in response to your objection dated December 11, 2014 regarding the above filing. Your comments are included below in bold with our responses following.

1. The answer to our previous question related to credibility did not provide the information requested. Please provide the standard that the Company has chosen to represent full credibility and reference to any actuarial literature supporting that measure. Using this standard, please provide calculations of the credibility of past claim experience results for each policy series (Advantage, Gold, CCI).

Credibility formulae are more typically applied for lines of business such as Auto or Group Medical Insurance, which usually have a very short time frame with immediate feedback. Other products such as Life or Long-Term Care Insurance have not traditionally used credibility approaches. Our guidelines recognize this stating, "…there may be situations where this [crediblity] method may not be appropriate for a particular study being conducted. It is up to the Actuary to determine if the suggested approach is suitable." We determined that a credibility approach was not suitable, and instead revised assumptions using confidence intervals across a wide number of attributes to determine if the revised assumptions were reasonable.

In general, our company standard is to assume full credibility when we have 1,082 claims on homogeneous data. The table below shows the claim counts for each form and a credibility percentage as measured against the 1,082 standard. However, please note that we do not consider our data to be homogenous.

Nationwide Claim Counts			
	Advantage	**Gold**	**CCI**
Total Historical Claim Counts	**11,899**	**21,107**	**4,825**
Percent of Standard	**100%**	**100%**	**100%**

2. The document "2013 vs 2010 Adv Morbidity Assumptions.pdf" shows that the 2013 morbidity assumptions are significantly higher than those used in the 2010 rate filing. While the actuarial memorandum includes information showing that the new assumptions have a reasonable fit with the early duration claim experience, there is limited support given for the increases assumed in later duration future experience. Since the increase in projected loss ratio depends largely on the change in the assumption of future morbidity, please provide further support for why the company's expectation of future morbidity has deteriorated significantly since the previous rate increase filing only a couple of years ago. This support should include, but not be limited to, claim counts by duration that were used in the morbidity study.

Our requested increases are due to new data at older attained ages and later policy durations as opposed to any significant unfavorable trends since 2010. For a listing of older attained ages and later policy durations, please see the tables below, which show Actual and Expected Incurred Claims before and after our most recent changes to our Morbidity Assumptions for policies with durations greater than 10 years for ages 51+.

New Incidence Assumptions			
Attained Ages	**Actual Incurred Claims**	**Expected Claims**	**Actual to Expected**
51–55	4	6	98%
56–60	39	33	168%
61–65	153	176	113%
66–70	664	673	116%
71–75	2,508	2,557	113%
76–80	6,012	5,951	106%
81–85	8,081	8,158	102%
86–90	5,002	4,960	99%
91–95	1,070	1,024	100%
96+	45	38	110%
Total	**23,577**	**23,575**	**100%**

Old Incidence Assumptions			
Attained Ages	**Actual Incurred Claims**	**Expected Claims**	**Actual to Expected**
51–55	4	4	98%
56–60	39	23	168%
61–65	153	135	113%
66–70	664	572	116%
71–75	2,508	2,221	113%
76–80	6,012	5,666	106%
81–85	8,081	7,893	102%
86–90	5,002	5,056	99%
91–95	1,070	1,075	100%
96+	45	41	110%
Total	**23,577**	**22,685**	**104%**

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Joseph R. Leopold, FSA, MAAA

John Hancock Financial Services

Long Term Care
200 Berkeley Street
Boston Massachusetts 02116-5022

(617) 663-3805
(617) 572-0803 fax
jleopold@jhancock.com

Joseph R. Leopold, FSA, MAAA
Actuary, LTC Product & Risk Management

LONG-TERM CARE INSURANCE

March 26, 2015

Janet Houser
Virginia State Corporation Commission
Bureau of Insurance

Re: John Hancock Life Insurance Company (U.S.A.)
2013 Inforce Rate Increase Filing
SERFF ID: MULF-129480734
SERFF ID: MULF-129480189

Dear Ms. Houser,

This letter is in regard to our responses sent on March 6, 2015 to your objections dated December 11, 2014 regarding the above filings. We are submitting revised response letters for each objection.

We noted a typographical error on page 2 in each response letters in the 'New Incidence Assumptions' table. While the Actual and Expected Claims are correct, the Actual to Expected ratios were calculated incorrectly. We apologize for any confusion this may have caused.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Joseph R. Leopold, FSA, MAAA

John Hancock Financial Services

Long Term Care
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Boston Massachusetts 02116-5022

(617) 663-3805
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Joseph R. Leopold, FSA, MAAA
Actuary, LTC Product & Risk Management

LONG-TERM CARE INSURANCE

March 6, 2015

Janet Houser
Virginia State Corporation Commission
Bureau of Insurance

Re: John Hancock Life Insurance Company (U.S.A.)
2013 Inforce Rate Increase Filing
SERFF ID: MULF-129480189

Dear Ms. Houser,

This letter is in response to your objection dated December 11, 2014 regarding the above filing. Your comments are included below in bold with our responses following.

1. The answer to our previous question related to credibility did not provide the information requested. Please provide the standard that the Company has chosen to represent full credibility and reference to any actuarial literature supporting that measure. Using this standard, please provide calculations of the credibility of past claim experience results for each policy series (Advantage, Gold, CCI).

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New Incidence Assumptions			
Attained Ages	**Actual Incurred Claims**	**Expected Claims**	**Actual to Expected**
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56–60	39	33	118%
61–65	153	176	87%
66–70	664	673	99%
71–75	2,508	2,557	98%
76–80	6,012	5,951	101%
81–85	8,081	8,158	99%
86–90	5,002	4,960	101%
91–95	1,070	1,024	104%
96+	45	38	118%
Total	**23,577**	**23,575**	**100%**

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Sincerely,

Joseph R. Leopold, FSA, MAAA

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Joseph R. Leopold, FSA, MAAA
Actuary, LTC Product & Risk Management

LONG-TERM CARE INSURANCE

August 17, 2015

Re: John Hancock Life Insurance Company (U.S.A.)
2013 Inforce Rate Increase Filing

This letter is intended to provide additional information and analysis regarding the re-filing of our 2013 inforce rate filing. This filing now reflects past experience as of December 31, 2013. In addition, we have adjusted the assumed implementation date for the proposed rate increases to January 1, 2016.

In addition to the required filing exhibits and certifications, we have also provided side-by-side comparisons of the 2012 and 2013 experience data. Regarding these exhibits, please note the following:

- Loss ratios are shown before the 2013 proposed rate increases
- In order to facilitate comparison between our year-end 2012 experience and our year-end 2013 experience, we have provided lifetime loss ratios as of 12/31/2013. Loss ratios are calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium. All present values are calculated at the maximum statutory valuation interest rates in effect when the policies were issued.
- Historical incurred claims in the 2013 section differ slightly from those shown in the 2012 section mainly due to claims maturing as well as insureds changing their claim status.
- For ease of viewing, we are showing only 43 calendar years of historical experience and projections, however the lifetime loss ratios are calculated based on the full projections for all years
- Future claim and future premium projections will be lower when using year-end 2013 data as compared to year-end 2012 data due to benefit reduction options elected during the 2013 calendar year (e.g. inflation-reduction landing spots).

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Joseph R. Leopold, FSA, MAAA

2013 Year-End Experience Update
Advantage (LTC-91, LTC-94, NH-91, NH-94)

		2012 Experience and Projections			2013 Experience and Projections		
	Calendar Year	*Incurred Claims*	*Earned Premiums**	*Loss Ratio*	*Incurred Claims*	*Earned Premiums**	*Loss Ratio*
	1988	0	258,164	0%	0	258,164	0%
	1989	0	1,172,070	0%	0	1,172,070	0%
	1990	0	2,689,198	0%	0	2,689,198	0%
	1991	0	5,489,136	0%	0	5,489,136	0%
	1992	241,246	14,108,712	2%	243,559	14,108,712	2%
	1993	2,334,705	27,549,003	8%	2,334,297	27,549,003	8%
	1994	4,437,977	39,413,984	11%	4,540,055	39,413,984	12%
	1995	9,912,371	56,546,947	18%	9,853,468	56,546,947	17%
	1996	15,479,034	86,258,726	18%	15,440,127	86,258,726	18%
	1997	24,380,371	106,478,862	23%	24,486,713	106,478,862	23%
	1998	31,705,699	102,511,461	31%	31,759,417	102,509,838	31%
	1999	34,186,019	97,613,822	35%	34,454,989	97,610,166	35%
	2000	48,176,438	93,487,487	52%	47,466,100	93,483,831	51%
	2001	46,720,567	90,090,743	52%	45,759,462	90,087,087	51%
	2002	47,778,477	86,965,766	55%	47,372,579	86,962,110	54%
	2003	63,412,250	83,641,145	76%	63,230,801	83,637,489	76%
	2004	66,054,190	80,509,771	82%	64,141,748	80,506,115	80%
Historical	2005	73,392,421	77,424,173	95%	72,068,969	77,420,517	93%
Experience	2006	84,561,186	74,094,952	114%	82,634,234	74,091,274	112%
	2007	104,326,351	70,769,115	147%	104,110,416	70,759,833	147%
	2008	105,174,449	67,309,373	156%	103,431,066	67,298,115	154%
	2009	96,829,294	63,625,673	152%	94,794,851	63,613,364	149%
	2010	106,543,941	63,423,464	168%	105,417,352	63,406,766	166%
	2011	100,623,577	62,492,568	161%	103,181,171	62,487,688	165%
	2012	100,893,038	62,916,799	160%	100,698,713	62,801,085	160%
	2013	110,959,452	64,954,143	171%	112,292,785	64,654,037	174%
	2014	111,840,516	61,197,050	183%	112,330,266	62,210,008	181%
	2015	109,890,703	55,483,744	198%	110,057,043	56,333,470	195%
	2016	108,213,024	50,034,031	216%	108,470,448	50,740,495	214%
	2017	106,489,027	44,860,313	237%	106,878,604	45,442,343	235%
	2018	103,175,041	39,983,015	258%	103,621,084	40,457,994	256%
Projected	2019	97,746,814	35,422,302	276%	98,194,676	35,806,747	274%
Future	2020	91,622,943	31,185,524	294%	92,006,099	31,494,492	292%
Experience	2021	86,803,508	27,276,418	318%	87,120,676	27,522,656	317%
	2022	81,865,105	23,701,607	345%	82,083,077	23,895,787	344%
	2023	76,105,122	20,471,782	372%	76,216,865	20,623,206	370%
	2024	69,238,646	17,580,294	394%	69,263,456	17,697,190	391%
	2025	62,650,060	15,009,636	417%	62,621,178	15,099,258	415%
	2026	58,234,226	12,741,969	457%	58,146,287	12,810,230	454%
	2027	53,920,660	10,765,211	501%	53,781,354	10,816,858	497%
	2028	49,320,073	9,058,096	544%	49,142,041	9,096,891	540%
	2029	44,279,748	7,591,465	583%	44,077,041	7,620,248	578%
	2030	39,245,780	6,335,499	619%	39,044,322	6,356,526	614%
Present Values as of 12/31/13 (using maximum statutory valuation rates) :							
	Lifetime	**2,845,132,915**	**3,109,933,232**	**91.5%**	**2,833,302,729**	**3,113,731,703**	**91.0%**

** timing of prior rate increases as assumed in the original loss ratio exhibits supporting the certified loss ratio*

2013 Year-End Experience Update
Gold (LTC-96, LTC-96CL, NH-99, A-3541, A-3542, LTC2000)

		2012 Experience and Projections			2013 Experience and Projections		
	Calendar Year	*Incurred Claims*	*Earned Premiums**	*Loss Ratio*	*Incurred Claims*	*Earned Premiums**	*Loss Ratio*
	1988	0	28,652	0%	0	28,652	0%
	1989	0	88,693	0%	0	88,693	0%
	1990	0	156,650	0%	0	156,650	0%
	1991	0	243,030	0%	0	243,030	0%
	1992	0	1,841,638	0%	0	1,841,638	0%
	1993	293	3,456,124	0%	0	3,456,124	0%
	1994	6,954	5,202,449	0%	6,954	5,202,449	0%
	1995	0	7,910,341	0%	0	7,910,341	0%
	1996	0	13,397,795	0%	0	13,397,795	0%
	1997	959,851	38,246,287	3%	959,851	38,246,222	3%
	1998	9,230,610	85,905,600	11%	9,228,721	85,904,883	11%
	1999	18,116,792	140,232,471	13%	17,889,928	140,232,471	13%
	2000	32,076,112	206,758,504	16%	31,602,139	206,758,030	15%
	2001	56,225,806	266,931,237	21%	55,820,701	266,931,170	21%
	2002	83,276,017	320,844,242	26%	81,953,696	320,843,415	26%
	2003	99,903,995	329,207,730	30%	100,321,893	329,206,176	30%
	2004	115,738,678	319,929,346	36%	116,784,285	319,926,395	37%
Historical	2005	148,842,505	311,042,715	48%	147,175,070	311,035,348	47%
Experience	2006	187,275,909	302,463,835	62%	184,885,062	302,451,138	61%
	2007	236,783,900	294,169,881	80%	234,768,763	294,154,203	80%
	2008	249,249,032	285,662,036	87%	251,666,888	285,635,985	88%
	2009	268,346,588	275,443,077	97%	267,977,434	275,384,293	97%
	2010	286,272,009	281,169,811	102%	286,731,850	281,089,995	102%
	2011	299,099,531	283,711,064	105%	298,470,483	283,639,282	105%
	2012	329,737,147	301,647,861	109%	333,814,924	299,238,265	112%
	2013	320,783,302	313,680,501	102%	332,783,632	313,957,386	106%
	2014	342,636,588	311,357,177	110%	341,713,138	304,148,956	112%
	2015	359,200,133	292,818,541	123%	356,851,408	285,532,528	125%
	2016	374,903,585	274,443,883	137%	372,409,034	267,152,646	139%
	2017	391,883,539	256,326,650	153%	389,628,305	249,098,810	156%
	2018	406,563,294	238,535,052	170%	404,390,109	231,433,707	175%
Projected	2019	419,463,143	221,138,724	190%	417,090,933	214,222,741	195%
Future	2020	428,621,459	204,179,260	210%	425,736,682	197,504,194	216%
Experience	2021	434,758,382	187,680,207	232%	431,138,115	181,294,997	238%
	2022	437,856,195	171,681,765	255%	433,567,843	165,625,690	262%
	2023	435,650,229	156,222,526	279%	430,729,187	150,527,368	286%
	2024	430,202,847	141,367,247	304%	424,670,913	136,058,394	312%
	2025	422,492,133	127,178,447	332%	416,365,959	122,273,156	341%
	2026	416,607,511	113,678,757	366%	409,867,134	109,187,538	375%
	2027	407,697,332	100,939,145	404%	400,453,059	96,864,250	413%
	2028	391,959,020	89,024,160	440%	384,435,668	85,360,030	450%
	2029	371,857,888	77,986,514	477%	364,206,065	74,720,824	487%
	2030	348,236,003	67,855,742	513%	340,616,322	64,970,273	524%
Present Values as of 12/31/13 (using maximum statutory valuation rates) :							
	Lifetime	**9,110,944,872**	**8,648,274,817**	**105.3%**	**9,040,902,614**	**8,568,325,277**	**105.5%**

** timing of prior rate increases as assumed in the original loss ratio exhibits supporting the certified loss ratio*

2013 Year-End Experience Update
Custom Care (LTC-02) and Essential Care (BSC-02)
Pre Rate Stability

		2012 Experience and Projections			2013 Experience and Projections		
	Calendar Year	*Incurred Claims*	*Earned Premiums**	*Loss Ratio*	*Incurred Claims*	*Earned Premiums**	*Loss Ratio*
	1988	0	1,261	0%	0	1,261	0%
	1989	0	1,777	0%	0	1,777	0%
	1990	0	1,777	0%	0	1,777	0%
	1991	0	1,777	0%	0	1,777	0%
	1992	0	9,249	0%	0	9,249	0%
	1993	0	18,596	0%	0	18,596	0%
	1994	0	21,392	0%	0	21,392	0%
	1995	0	31,795	0%	0	31,795	0%
	1996	0	60,463	0%	0	60,463	0%
	1997	0	86,185	0%	0	86,185	0%
	1998	0	158,111	0%	0	158,111	0%
	1999	0	279,672	0%	0	279,672	0%
	2000	0	502,430	0%	0	502,430	0%
	2001	0	951,440	0%	0	951,440	0%
	2002	474,901	14,282,425	3%	474,901	14,282,303	3%
	2003	3,733,496	127,545,432	3%	3,567,521	127,544,583	3%
	2004	11,309,973	167,257,905	7%	11,548,544	167,257,905	7%
Historical	2005	13,641,134	162,991,901	8%	12,414,576	162,991,901	8%
Experience	2006	25,987,600	160,162,979	16%	26,746,503	160,162,672	17%
	2007	39,099,121	157,400,639	25%	42,328,822	157,396,496	27%
	2008	34,560,274	154,478,910	22%	35,876,625	154,468,851	23%
	2009	44,350,096	151,579,315	29%	44,298,451	151,562,548	29%
	2010	54,281,997	148,622,517	37%	53,861,363	148,584,452	36%
	2011	57,407,456	145,242,887	40%	58,192,923	145,170,980	40%
	2012	81,498,720	165,421,908	49%	83,861,994	163,873,666	51%
	2013	87,546,499	186,551,698	47%	86,087,547	180,744,140	48%
	2014	99,194,588	194,549,689	51%	98,493,792	185,480,760	53%
	2015	106,977,322	188,094,199	57%	105,913,620	179,142,955	59%
	2016	118,458,607	181,494,064	65%	117,252,142	172,686,777	68%
	2017	132,907,720	174,739,998	76%	131,563,917	166,104,397	79%
	2018	148,170,094	167,826,955	88%	146,642,735	159,389,478	92%
Projected	2019	163,574,318	160,771,089	102%	161,683,606	152,557,068	106%
Future	2020	180,290,577	153,619,931	117%	177,913,662	145,654,897	122%
Experience	2021	196,507,990	146,375,093	134%	193,609,132	138,684,536	140%
	2022	216,288,468	139,003,859	156%	212,671,089	131,612,584	162%
	2023	237,092,360	131,507,593	180%	232,649,671	124,439,291	187%
	2024	255,549,945	123,880,167	206%	250,262,588	117,157,498	214%
	2025	272,243,683	116,150,669	234%	266,087,833	109,794,112	242%
	2026	276,087,701	108,319,760	255%	269,570,400	102,348,277	263%
	2027	288,566,246	100,377,650	287%	281,279,902	94,809,042	297%
	2028	307,072,684	92,401,909	332%	298,778,845	87,248,362	342%
	2029	321,980,870	84,479,878	381%	312,737,194	79,747,175	392%
	2030	330,965,948	76,715,965	431%	320,876,579	72,402,569	443%
Present Values as of 12/31/13 (using maximum statutory valuation rates) :							
	Lifetime	**4,185,941,739**	**4,148,482,785**	**100.9%**	**4,094,586,319**	**4,041,546,153**	**101.3%**

** timing of prior rate increases as assumed in the original loss ratio exhibits supporting the certified loss ratio*

Appendix D

John Hancock Life Insurance Company (U.S.A.)

LTC-VA-91, NH-VA-91

Virginia Mix of Business & Proposed Rate Increase

Indexed Inflation

	Policy Count				Proposed Rate Increase			
Issue	Benefit Period				Benefit Period			
Age	4 Years	6 Years	10 Years	Lifetime	4 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	0.0%	10.4%	27.9%	29.9%
30	0	0	0	0	0.0%	15.6%	29.9%	29.9%
31	0	0	0	0	0.0%	18.7%	29.9%	29.9%
32	0	0	0	0	1.9%	23.9%	29.9%	29.9%
33	0	0	0	0	5.2%	27.9%	29.9%	29.9%
34	0	0	0	0	8.5%	29.9%	29.9%	29.9%
35	0	0	0	0	12.6%	29.9%	29.9%	29.9%
36	0	0	0	0	15.9%	29.9%	29.9%	29.9%
37	0	0	0	0	20.0%	29.9%	29.9%	30.3%
38	0	0	0	0	25.4%	29.9%	29.9%	30.3%
39	0	0	0	0	28.7%	29.9%	30.6%	32.1%
40	0	0	0	1	29.9%	29.9%	32.4%	33.8%
41	0	0	0	2	29.9%	29.9%	34.4%	35.7%
42	0	0	0	1	29.9%	29.9%	36.4%	37.6%
43	0	0	0	2	29.9%	29.9%	37.4%	38.1%
44	0	0	0	1	29.9%	29.9%	37.4%	38.1%
45	0	0	1	0	29.9%	29.9%	36.0%	35.8%
46	0	0	0	1	29.9%	30.3%	37.8%	37.4%
47	0	0	1	3	29.9%	32.1%	39.6%	39.0%
48	0	0	0	1	30.7%	32.3%	40.2%	40.2%
49	0	0	1	1	30.9%	34.0%	40.2%	40.2%
50	0	2	4	2	30.7%	33.5%	40.2%	40.2%
51	0	0	2	3	30.7%	33.1%	40.2%	40.2%
52	0	0	7	12	29.9%	31.7%	40.2%	40.2%
53	0	2	5	6	29.9%	30.8%	40.2%	40.2%
54	0	1	3	5	29.9%	30.3%	40.2%	40.2%
55	0	1	10	3	29.9%	29.9%	40.2%	39.5%
56	3	4	8	4	29.9%	30.3%	40.2%	39.7%
57	0	5	5	3	29.9%	30.7%	40.2%	39.8%
58	1	2	7	6	29.9%	31.8%	40.2%	39.6%
59	1	5	7	7	29.9%	31.5%	40.2%	39.7%
60	2	4	5	7	29.9%	31.9%	40.2%	39.5%
61	1	5	6	6	29.9%	32.0%	40.2%	39.0%
62	1	6	10	4	29.9%	31.9%	40.2%	39.0%
63	1	9	8	3	29.9%	31.6%	40.2%	38.1%
64	1	7	7	6	30.2%	31.2%	40.2%	38.2%
65	3	4	3	2	30.1%	31.4%	40.2%	37.6%
66	1	12	9	4	31.0%	32.3%	40.2%	37.7%
67	3	8	5	3	31.7%	33.5%	40.2%	38.1%
68	0	5	5	3	32.4%	34.1%	40.2%	38.2%
69	2	6	2	0	32.3%	34.7%	40.2%	37.5%
70	6	6	1	1	32.3%	34.7%	40.1%	36.7%
71	3	9	1	2	32.9%	35.2%	38.7%	36.3%
72	2	5	1	2	33.6%	35.8%	37.3%	36.2%
73	1	3	2	0	34.3%	36.0%	36.0%	36.0%
74	2	1	1	0	34.6%	34.6%	34.6%	34.6%
75	2	2	1	0	33.2%	33.2%	33.2%	33.2%
76	1	0	0	0	31.8%	31.8%	31.8%	31.8%
77	0	1	1	0	30.4%	30.4%	30.4%	30.4%
78	0	0	0	0	29.9%	29.9%	29.9%	29.9%
79	0	0	0	1	29.9%	29.9%	29.9%	29.9%
80	0	1	0	0	29.9%	29.9%	29.9%	29.9%
81	0	0	0	0	29.9%	29.9%	29.9%	29.9%
82	0	0	0	0	29.9%	29.9%	29.9%	29.9%
83	0	0	0	0	29.9%	29.9%	29.9%	29.9%
84	0	0	0	0	29.9%	29.9%	29.9%	29.9%
85	0	0	0	0	29.9%	29.9%	29.9%	29.9%
86	0	0	0	0	29.9%	29.9%	29.9%	29.9%
87	0	0	0	0	29.9%	29.9%	29.9%	29.9%
88	0	0	0	0	29.9%	29.9%	29.9%	29.9%
89	0	0	0	0	29.9%	29.9%	29.9%	29.9%
90	0	0	0	0	29.9%	29.9%	29.9%	29.9%
91+	0	0	0	0	29.9%	29.9%	29.9%	29.9%

Appendix D

John Hancock Life Insurance Company (U.S.A.)

LTC-VA-91, NH-VA-91

Virginia Mix of Business & Proposed Rate Increase

5% Simple Inflation

	Policy Count				Proposed Rate Increase			
Issue	Benefit Period				Benefit Period			
Age	4 Years	6 Years	10 Years	Lifetime	4 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	29.9%	29.9%	29.9%	29.9%
30	0	0	0	0	29.9%	29.9%	30.4%	29.9%
31	0	0	0	0	29.9%	29.9%	31.5%	31.7%
32	0	0	0	0	29.9%	29.9%	33.6%	32.7%
33	0	0	0	0	29.9%	29.9%	34.6%	34.6%
34	0	0	0	0	29.9%	29.9%	36.7%	36.6%
35	0	0	0	0	29.9%	29.9%	38.9%	37.5%
36	0	0	0	0	29.9%	29.9%	39.9%	39.5%
37	0	0	0	0	29.9%	29.9%	40.2%	40.2%
38	0	0	0	0	29.9%	29.9%	40.2%	40.2%
39	0	0	0	0	29.9%	31.6%	40.2%	40.2%
40	0	0	1	0	30.4%	32.6%	40.2%	40.2%
41	0	0	1	1	31.6%	33.8%	40.2%	40.2%
42	0	0	0	1	32.8%	35.6%	40.2%	40.2%
43	0	0	0	0	32.9%	35.6%	40.2%	40.2%
44	0	0	1	0	32.9%	35.6%	40.2%	40.2%
45	0	0	2	0	31.5%	33.6%	40.2%	40.2%
46	0	0	0	1	34.0%	35.1%	40.2%	40.2%
47	0	0	0	0	35.6%	37.5%	40.2%	40.2%
48	0	0	2	2	38.2%	40.1%	40.2%	40.2%
49	0	0	1	3	39.9%	40.2%	40.2%	40.2%
50	1	1	3	4	39.7%	40.2%	40.2%	40.2%
51	0	1	0	3	39.9%	40.2%	40.2%	40.2%
52	0	2	2	2	39.1%	40.2%	40.2%	40.2%
53	0	1	1	3	39.1%	40.2%	40.2%	40.2%
54	0	0	3	3	39.1%	40.2%	40.2%	40.2%
55	0	1	0	3	39.0%	40.1%	40.2%	40.2%
56	0	2	3	2	38.8%	40.2%	40.2%	40.2%
57	0	1	2	1	39.4%	40.2%	40.2%	40.2%
58	0	1	2	2	39.0%	40.2%	40.2%	40.2%
59	0	3	5	1	39.1%	39.9%	40.2%	40.2%
60	0	1	0	3	38.9%	39.3%	40.2%	40.2%
61	0	1	2	1	39.1%	39.6%	40.2%	40.2%
62	0	2	0	2	39.7%	39.2%	40.2%	40.2%
63	0	4	2	0	39.3%	39.3%	40.2%	40.2%
64	1	4	4	3	39.8%	38.8%	40.2%	40.2%
65	1	4	1	1	39.6%	38.7%	40.2%	40.2%
66	0	5	4	1	39.6%	39.1%	40.2%	40.2%
67	0	6	2	2	40.0%	40.1%	40.2%	40.2%
68	0	2	2	0	39.5%	40.1%	40.2%	40.2%
69	0	2	1	0	39.0%	39.6%	40.2%	40.2%
70	0	3	0	0	38.1%	39.3%	40.1%	39.4%
71	0	1	0	0	38.7%	38.7%	38.7%	38.7%
72	0	0	0	0	37.3%	37.3%	37.3%	37.3%
73	1	0	0	0	36.0%	36.0%	36.0%	36.0%
74	0	0	0	0	34.6%	34.6%	34.6%	34.6%
75	0	0	0	0	33.2%	33.2%	33.2%	33.2%
76	0	0	0	0	31.8%	31.8%	31.8%	31.8%
77	0	0	0	0	30.4%	30.4%	30.4%	30.4%
78	0	0	0	0	29.9%	29.9%	29.9%	29.9%
79	0	0	0	0	29.9%	29.9%	29.9%	29.9%
80	0	0	0	0	0.0%	0.0%	0.0%	0.0%
81	0	0	0	0	0.0%	0.0%	0.0%	0.0%
82	0	0	0	0	0.0%	0.0%	0.0%	0.0%
83	0	0	0	0	0.0%	0.0%	0.0%	0.0%
84	0	0	0	0	0.0%	0.0%	0.0%	0.0%
85	0	0	0	0	0.0%	0.0%	0.0%	0.0%
86	0	0	0	0	0.0%	0.0%	0.0%	0.0%
87	0	0	0	0	0.0%	0.0%	0.0%	0.0%
88	0	0	0	0	0.0%	0.0%	0.0%	0.0%
89	0	0	0	0	0.0%	0.0%	0.0%	0.0%
90	0	0	0	0	0.0%	0.0%	0.0%	0.0%
91+	0	0	0	0	0.0%	0.0%	0.0%	0.0%

Appendix D

John Hancock Life Insurance Company (U.S.A.)

LTC-VA-91, NH-VA-91

Virginia Mix of Business & Proposed Rate Increase

5% Compound Inflation

	Policy Count				Proposed Rate Increase			
Issue	Benefit Period				Benefit Period			
Age	4 Years	6 Years	10 Years	Lifetime	4 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	40.2%	40.2%	40.2%	40.2%
30	0	0	0	0	40.2%	40.2%	40.2%	40.2%
31	0	0	0	0	40.2%	40.2%	40.2%	40.2%
32	0	0	0	0	40.2%	40.2%	40.2%	40.2%
33	0	0	0	0	40.2%	40.2%	40.2%	40.2%
34	0	0	0	0	40.2%	40.2%	40.2%	40.2%
35	0	0	0	0	40.2%	40.2%	40.2%	40.2%
36	0	0	0	0	40.2%	40.2%	40.2%	40.2%
37	0	0	0	0	40.2%	40.2%	40.2%	40.2%
38	0	0	0	0	40.2%	40.2%	40.2%	40.2%
39	0	0	0	0	40.2%	40.2%	40.2%	40.2%
40	0	0	1	0	40.2%	40.2%	40.2%	40.2%
41	0	0	0	0	40.2%	40.2%	40.2%	40.2%
42	0	1	0	0	40.2%	40.2%	40.2%	40.2%
43	0	0	0	0	40.2%	40.2%	40.2%	40.2%
44	0	0	0	1	40.2%	40.2%	40.2%	40.2%
45	0	0	0	0	40.2%	40.2%	40.2%	40.2%
46	0	0	0	0	40.2%	40.2%	40.2%	40.2%
47	0	0	0	2	40.2%	40.2%	40.2%	40.2%
48	0	0	0	0	40.2%	40.2%	40.2%	40.2%
49	0	0	2	0	40.2%	40.2%	40.2%	40.2%
50	0	2	2	1	40.2%	40.2%	40.2%	40.2%
51	0	0	2	1	40.2%	40.2%	40.2%	40.2%
52	1	0	2	1	40.2%	40.2%	40.2%	40.2%
53	0	1	0	0	40.2%	40.2%	40.2%	40.2%
54	0	1	4	0	40.2%	40.2%	40.2%	40.2%
55	0	0	1	0	40.2%	40.2%	40.2%	40.2%
56	0	0	1	0	40.2%	40.2%	40.2%	40.2%
57	0	0	1	2	40.2%	40.2%	40.2%	40.2%
58	0	1	1	0	40.2%	40.2%	40.2%	40.2%
59	0	2	4	0	40.2%	40.2%	40.2%	40.2%
60	0	1	0	0	40.2%	40.2%	40.2%	40.2%
61	0	2	3	0	40.2%	40.2%	40.2%	40.2%
62	0	0	0	0	40.2%	40.2%	40.2%	40.2%
63	2	0	2	1	40.2%	40.2%	40.2%	40.2%
64	0	0	2	0	40.2%	40.2%	40.2%	40.2%
65	0	1	0	1	40.2%	40.2%	40.2%	40.2%
66	0	2	1	0	40.2%	40.2%	40.2%	40.2%
67	0	0	1	1	40.2%	40.2%	40.2%	40.2%
68	0	0	0	0	40.2%	40.2%	40.2%	40.2%
69	0	0	0	0	39.0%	39.7%	40.2%	40.1%
70	0	1	0	0	37.9%	38.9%	40.1%	38.8%
71	0	0	0	0	38.5%	38.7%	38.7%	38.6%
72	0	0	0	0	37.3%	37.3%	37.3%	37.3%
73	0	0	0	0	36.0%	36.0%	36.0%	36.0%
74	0	0	0	0	34.6%	34.6%	34.6%	34.6%
75	0	0	0	0	33.2%	33.2%	33.2%	33.2%
76	0	0	0	0	31.8%	31.8%	31.8%	31.8%
77	0	0	0	0	30.4%	30.4%	30.4%	30.4%
78	0	0	0	0	29.9%	29.9%	29.9%	29.9%
79	0	0	0	0	29.9%	29.9%	29.9%	29.9%
80	0	0	0	0	0.0%	0.0%	0.0%	0.0%
81	0	0	0	0	0.0%	0.0%	0.0%	0.0%
82	0	0	0	0	0.0%	0.0%	0.0%	0.0%
83	0	0	0	0	0.0%	0.0%	0.0%	0.0%
84	0	0	0	0	0.0%	0.0%	0.0%	0.0%
85	0	0	0	0	0.0%	0.0%	0.0%	0.0%
86	0	0	0	0	0.0%	0.0%	0.0%	0.0%
87	0	0	0	0	0.0%	0.0%	0.0%	0.0%
88	0	0	0	0	0.0%	0.0%	0.0%	0.0%
89	0	0	0	0	0.0%	0.0%	0.0%	0.0%
90	0	0	0	0	0.0%	0.0%	0.0%	0.0%
91+	0	0	0	0	0.0%	0.0%	0.0%	0.0%

Appendix D

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA, NH-94 VA

Virginia Mix of Business & Proposed Rate Increase

Indexed Inflation

	Policy Count				Proposed Rate Increase			
Issue	Benefit Period				Benefit Period			
Age	4 Years	6 Years	10 Years	Lifetime	4 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	0.0%	7.0%	25.6%	29.9%
30	0	0	0	0	0.0%	12.0%	29.9%	29.9%
31	0	0	0	0	0.0%	15.1%	29.9%	29.9%
32	0	0	0	0	0.8%	20.1%	29.9%	29.9%
33	0	0	0	0	4.1%	23.9%	29.9%	29.9%
34	0	0	0	0	7.4%	28.2%	29.9%	29.9%
35	0	0	0	0	11.4%	29.9%	29.9%	29.9%
36	0	0	0	0	14.7%	29.9%	29.9%	29.9%
37	0	0	0	0	18.8%	29.9%	29.9%	29.9%
38	0	0	0	0	24.1%	29.9%	29.9%	29.9%
39	0	0	0	0	27.4%	29.9%	30.0%	31.1%
40	0	0	0	0	29.9%	29.9%	31.8%	32.8%
41	0	0	0	0	29.9%	29.9%	33.7%	34.6%
42	0	0	0	0	29.9%	29.9%	35.7%	36.4%
43	0	0	0	0	29.9%	29.9%	36.8%	37.7%
44	0	0	1	0	29.9%	29.9%	36.8%	37.7%
45	0	1	1	1	29.9%	29.9%	35.4%	35.6%
46	0	0	1	0	29.9%	29.9%	37.2%	37.2%
47	0	1	1	1	29.9%	31.5%	39.0%	38.7%
48	0	0	2	2	30.2%	31.8%	40.2%	40.2%
49	0	0	1	5	30.4%	33.5%	40.2%	40.2%
50	1	3	0	4	30.6%	33.5%	40.2%	40.2%
51	0	3	2	5	30.6%	33.3%	40.2%	40.2%
52	0	1	3	3	29.9%	31.7%	40.2%	40.2%
53	0	1	6	4	29.9%	30.8%	40.2%	40.2%
54	1	3	6	5	29.9%	30.7%	40.2%	40.1%
55	2	4	1	2	29.9%	30.2%	40.2%	39.4%
56	0	4	9	4	29.9%	30.2%	40.2%	40.0%
57	0	5	9	4	29.9%	30.5%	40.2%	39.8%
58	2	1	9	6	29.9%	31.9%	40.2%	39.6%
59	2	5	7	9	29.9%	31.4%	40.2%	39.7%
60	2	4	7	5	29.9%	32.2%	40.2%	39.3%
61	2	3	9	4	29.9%	32.1%	40.2%	39.0%
62	2	11	10	2	29.9%	32.0%	40.2%	38.9%
63	4	6	6	6	29.9%	31.6%	40.2%	38.1%
64	6	7	11	1	30.1%	31.3%	40.2%	38.0%
65	5	9	6	5	30.1%	31.6%	40.2%	37.6%
66	9	15	9	3	31.0%	32.3%	40.2%	37.6%
67	7	10	9	4	31.9%	33.6%	40.2%	38.1%
68	7	9	8	5	32.4%	34.0%	40.2%	38.2%
69	12	15	7	3	32.3%	34.8%	40.2%	37.5%
70	9	13	5	4	32.4%	34.7%	40.1%	36.7%
71	15	9	4	0	32.8%	35.2%	38.7%	36.3%
72	22	10	2	0	33.5%	35.8%	37.3%	36.2%
73	11	6	4	2	34.3%	36.0%	36.0%	36.0%
74	13	3	1	0	34.6%	34.6%	34.6%	34.6%
75	13	3	2	0	33.2%	33.2%	33.2%	33.2%
76	8	3	0	0	31.8%	31.8%	31.8%	31.8%
77	2	0	1	0	30.4%	30.4%	30.4%	30.4%
78	1	4	1	0	29.9%	29.9%	29.9%	29.9%
79	3	1	0	0	29.9%	29.9%	29.9%	29.9%
80	2	0	0	0	29.9%	29.9%	29.9%	29.9%
81	0	0	0	0	29.9%	29.9%	29.9%	29.9%
82	0	0	0	0	29.9%	29.9%	29.9%	29.9%
83	0	0	0	0	29.9%	29.9%	29.9%	29.9%
84	0	0	0	0	29.9%	29.9%	29.9%	29.9%
85	0	0	0	0	29.9%	29.9%	29.9%	29.9%
86	0	0	0	0	29.9%	29.9%	29.9%	29.9%
87	0	0	0	0	29.9%	29.9%	29.9%	29.9%
88	0	0	0	0	29.9%	29.9%	29.9%	29.9%
89	0	0	0	0	29.9%	29.9%	29.9%	29.9%
90	0	0	0	0	29.9%	29.9%	29.9%	29.9%
91+	0	0	0	0	29.9%	29.9%	29.9%	29.9%

Appendix D

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA, NH-94 VA

Virginia Mix of Business & Proposed Rate Increase

5% Simple Inflation

	Policy Count				Proposed Rate Increase			
Issue	Benefit Period				Benefit Period			
Age	4 Years	6 Years	10 Years	Lifetime	4 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	29.9%	29.9%	33.6%	31.3%
30	0	0	0	0	29.9%	29.9%	34.8%	33.5%
31	0	0	0	0	29.9%	29.9%	36.0%	35.7%
32	0	0	0	0	29.9%	29.9%	38.4%	36.8%
33	0	0	0	0	29.9%	29.9%	39.6%	39.0%
34	0	0	0	0	29.9%	29.9%	40.2%	40.2%
35	0	0	0	0	29.9%	30.6%	40.2%	40.2%
36	0	0	0	0	29.9%	33.1%	40.2%	40.2%
37	0	0	0	0	32.5%	34.3%	40.2%	40.2%
38	0	0	0	0	33.9%	35.5%	40.2%	40.2%
39	0	0	0	0	35.2%	38.0%	40.2%	40.2%
40	0	0	0	1	36.5%	39.2%	40.2%	40.2%
41	0	0	0	0	37.9%	40.2%	40.2%	40.2%
42	0	0	0	0	39.4%	40.2%	40.2%	40.2%
43	0	0	0	1	40.2%	40.2%	40.2%	40.2%
44	0	0	1	0	40.2%	40.2%	40.2%	40.2%
45	1	0	0	0	39.0%	40.2%	40.2%	40.2%
46	0	0	0	1	40.2%	40.2%	40.2%	40.2%
47	0	1	0	1	40.2%	40.2%	40.2%	40.2%
48	1	1	2	4	40.2%	40.2%	40.2%	40.2%
49	0	3	2	2	40.2%	40.2%	40.2%	40.2%
50	0	2	5	5	40.2%	40.2%	40.2%	40.2%
51	0	0	6	1	40.2%	40.2%	40.2%	40.2%
52	2	4	4	7	40.2%	40.2%	40.2%	40.2%
53	1	3	10	3	40.2%	40.2%	40.2%	40.2%
54	2	3	7	9	40.2%	40.2%	40.2%	40.2%
55	2	2	6	8	40.2%	40.2%	40.2%	40.2%
56	3	5	9	4	40.2%	40.2%	40.2%	40.2%
57	2	4	5	4	40.2%	40.2%	40.2%	40.2%
58	3	4	9	8	40.2%	40.2%	40.2%	40.2%
59	4	9	10	8	40.2%	40.2%	40.2%	40.2%
60	7	14	8	6	40.2%	40.2%	40.2%	40.2%
61	11	15	17	6	40.2%	40.2%	40.2%	40.2%
62	8	19	13	4	40.2%	40.2%	40.2%	40.2%
63	8	23	9	2	40.2%	40.2%	40.2%	40.2%
64	15	20	7	3	40.2%	40.2%	40.2%	40.2%
65	19	21	9	4	40.2%	40.2%	40.2%	40.2%
66	21	15	5	4	40.2%	40.2%	40.2%	40.2%
67	18	17	6	2	40.2%	40.2%	40.2%	40.2%
68	21	16	3	0	40.2%	40.2%	40.2%	40.2%
69	21	15	5	0	40.2%	40.2%	40.2%	40.2%
70	11	11	2	0	40.1%	40.1%	40.1%	40.1%
71	4	5	0	0	38.7%	38.7%	38.7%	38.7%
72	4	3	1	0	37.3%	37.3%	37.3%	37.3%
73	3	2	0	1	36.0%	36.0%	36.0%	36.0%
74	3	2	0	1	34.6%	34.6%	34.6%	34.6%
75	2	0	0	0	33.2%	33.2%	33.2%	33.2%
76	1	0	1	0	31.8%	31.8%	31.8%	31.8%
77	0	0	0	0	30.4%	30.4%	30.4%	30.4%
78	0	0	0	0	29.9%	29.9%	29.9%	29.9%
79	0	0	0	0	29.9%	29.9%	29.9%	29.9%
80	0	0	0	0	29.9%	29.9%	29.9%	29.9%
81	0	0	0	0	29.9%	29.9%	29.9%	29.9%
82	0	0	0	0	29.9%	29.9%	29.9%	29.9%
83	0	0	0	0	29.9%	29.9%	29.9%	29.9%
84	0	0	0	0	29.9%	29.9%	29.9%	29.9%
85	0	0	0	0	0.0%	0.0%	0.0%	0.0%
86	0	0	0	0	0.0%	0.0%	0.0%	0.0%
87	0	0	0	0	0.0%	0.0%	0.0%	0.0%
88	0	0	0	0	0.0%	0.0%	0.0%	0.0%
89	0	0	0	0	0.0%	0.0%	0.0%	0.0%
90	0	0	0	0	0.0%	0.0%	0.0%	0.0%
91+	0	0	0	0	0.0%	0.0%	0.0%	0.0%

Appendix D

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA, NH-94 VA

Virginia Mix of Business & Proposed Rate Increase

5% Compound Inflation

	Policy Count				Proposed Rate Increase			
Issue	Benefit Period				Benefit Period			
Age	4 Years	6 Years	10 Years	Lifetime	4 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	40.2%	40.2%	40.2%	40.2%
30	0	0	0	0	40.2%	40.2%	40.2%	40.2%
31	0	0	0	0	40.2%	40.2%	40.2%	40.2%
32	0	0	0	0	40.2%	40.2%	40.2%	40.2%
33	0	0	0	0	40.2%	40.2%	40.2%	40.2%
34	0	0	0	0	40.2%	40.2%	40.2%	40.2%
35	0	0	0	0	40.2%	40.2%	40.2%	40.2%
36	0	0	0	0	40.2%	40.2%	40.2%	40.2%
37	0	0	0	0	40.2%	40.2%	40.2%	40.2%
38	0	0	0	0	40.2%	40.2%	40.2%	40.2%
39	0	0	0	0	40.2%	40.2%	40.2%	40.2%
40	0	0	0	0	40.2%	40.2%	40.2%	40.2%
41	0	0	1	0	40.2%	40.2%	40.2%	40.2%
42	0	0	0	1	40.2%	40.2%	40.2%	40.2%
43	0	0	0	0	40.2%	40.2%	40.2%	40.2%
44	0	0	0	0	40.2%	40.2%	40.2%	40.2%
45	0	2	0	1	40.2%	40.2%	40.2%	40.2%
46	0	0	0	1	40.2%	40.2%	40.2%	40.2%
47	0	0	0	0	40.2%	40.2%	40.2%	40.2%
48	0	1	2	0	40.2%	40.2%	40.2%	40.2%
49	1	1	2	0	40.2%	40.2%	40.2%	40.2%
50	0	3	4	2	40.2%	40.2%	40.2%	40.2%
51	0	4	5	2	40.2%	40.2%	40.2%	40.2%
52	1	5	2	1	40.2%	40.2%	40.2%	40.2%
53	4	5	3	2	40.2%	40.2%	40.2%	40.2%
54	2	5	4	1	40.2%	40.2%	40.2%	40.2%
55	4	4	3	2	40.2%	40.2%	40.2%	40.2%
56	3	7	4	0	40.2%	40.2%	40.2%	40.2%
57	2	5	4	1	40.2%	40.2%	40.2%	40.2%
58	2	8	2	2	40.2%	40.2%	40.2%	40.2%
59	6	4	4	0	40.2%	40.2%	40.2%	40.2%
60	7	6	7	0	40.2%	40.2%	40.2%	40.2%
61	5	7	0	0	40.2%	40.2%	40.2%	40.2%
62	5	6	1	0	40.2%	40.2%	40.2%	40.2%
63	5	4	0	1	40.2%	40.2%	40.2%	40.2%
64	6	3	0	2	40.2%	40.2%	40.2%	40.2%
65	8	3	2	1	40.2%	40.2%	40.2%	40.2%
66	3	8	1	0	40.2%	40.2%	40.2%	40.2%
67	2	2	0	0	40.2%	40.2%	40.2%	40.2%
68	4	6	1	2	40.2%	40.2%	40.2%	40.2%
69	0	2	0	0	40.2%	40.2%	40.2%	40.2%
70	0	1	0	0	40.1%	40.1%	40.1%	40.1%
71	0	0	0	0	38.7%	38.7%	38.7%	38.7%
72	0	0	0	0	37.3%	37.3%	37.3%	37.3%
73	0	1	0	0	36.0%	36.0%	36.0%	36.0%
74	1	0	0	0	34.6%	34.6%	34.6%	34.6%
75	0	0	0	0	33.2%	33.2%	33.2%	33.2%
76	0	0	0	0	31.8%	31.8%	31.8%	31.8%
77	0	0	0	0	30.4%	30.4%	30.4%	30.4%
78	0	0	0	0	29.9%	29.9%	29.9%	29.9%
79	0	0	0	0	29.9%	29.9%	29.9%	29.9%
80	0	0	0	0	29.9%	29.9%	29.9%	29.9%
81	0	0	0	0	29.9%	29.9%	29.9%	29.9%
82	0	0	0	0	29.9%	29.9%	29.9%	29.9%
83	0	0	0	0	29.9%	29.9%	29.9%	29.9%
84	0	0	0	0	29.9%	29.9%	29.9%	29.9%
85	0	0	0	0	0.0%	0.0%	0.0%	0.0%
86	0	0	0	0	0.0%	0.0%	0.0%	0.0%
87	0	0	0	0	0.0%	0.0%	0.0%	0.0%
88	0	0	0	0	0.0%	0.0%	0.0%	0.0%
89	0	0	0	0	0.0%	0.0%	0.0%	0.0%
90	0	0	0	0	0.0%	0.0%	0.0%	0.0%
91+	0	0	0	0	0.0%	0.0%	0.0%	0.0%

Appendix D

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA, LTC-96 VA 9/96, NH-99 VA 4/99

Virginia Mix of Business & Proposed Rate Increase

Indexed Inflation

	Policy Count						Proposed Rate Increase					
Issue	Benefit Period						Benefit Period					
Age	2 Years	3 Years	4 Years	6 Years	10 Years	Lifetime	2 Years	3 Years	4 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	0	0	25.7%	14.3%	17.9%	32.4%	30.1%	42.4%
30	0	0	0	0	0	0	32.9%	20.2%	25.0%	38.6%	43.9%	43.9%
31	0	0	0	0	0	0	36.5%	23.1%	29.4%	42.4%	43.9%	43.9%
32	0	0	0	0	0	0	40.1%	27.8%	34.8%	43.9%	43.9%	43.9%
33	0	0	0	0	0	0	42.2%	30.7%	39.2%	43.9%	43.9%	43.9%
34	0	0	0	0	0	0	43.9%	35.4%	43.5%	43.9%	43.9%	43.9%
35	0	0	0	0	0	0	43.9%	38.3%	43.9%	43.9%	43.9%	43.9%
36	0	0	0	0	0	0	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
37	0	0	0	0	0	0	43.9%	43.9%	43.9%	43.9%	43.9%	44.6%
38	0	0	0	0	0	0	43.9%	43.9%	43.9%	43.9%	43.9%	44.6%
39	0	0	0	0	0	1	43.9%	43.9%	44.4%	44.4%	44.5%	45.4%
40	0	0	0	0	0	1	44.9%	44.4%	45.5%	45.4%	45.4%	46.3%
41	0	0	0	0	0	0	45.1%	44.5%	46.7%	46.5%	46.3%	47.2%
42	1	0	0	0	0	0	46.6%	45.8%	46.9%	46.6%	47.3%	48.1%
43	0	0	0	0	0	2	46.8%	45.9%	48.1%	47.7%	48.3%	49.0%
44	0	0	2	0	1	5	46.9%	47.2%	48.2%	46.3%	49.3%	50.0%
45	0	0	0	0	0	0	43.9%	43.9%	45.4%	45.4%	45.5%	46.6%
46	0	0	0	0	0	0	44.9%	44.5%	45.5%	46.3%	46.3%	47.3%
47	1	0	0	2	0	3	45.0%	44.6%	46.5%	47.2%	47.1%	48.1%
48	0	0	0	2	1	5	45.1%	45.7%	47.6%	47.4%	47.9%	48.9%
49	1	0	3	6	0	4	46.4%	45.8%	47.7%	48.3%	49.4%	50.3%
50	0	0	3	6	1	7	45.4%	45.9%	47.7%	47.8%	48.3%	49.1%
51	0	0	1	1	0	9	45.4%	45.5%	47.0%	47.4%	48.6%	49.4%
52	0	1	5	3	4	8	44.5%	44.8%	46.1%	47.1%	48.7%	49.6%
53	1	1	6	9	2	5	45.2%	44.9%	46.1%	46.1%	49.0%	49.5%
54	1	2	4	14	2	10	44.3%	44.3%	45.2%	45.9%	49.3%	49.8%
55	3	2	7	11	5	13	44.1%	44.5%	45.0%	45.7%	49.5%	49.4%
56	2	3	10	19	7	17	44.3%	44.6%	45.5%	46.1%	49.8%	50.1%
57	2	1	13	15	2	14	44.4%	45.1%	45.0%	46.2%	50.5%	50.7%
58	3	3	10	26	5	9	44.6%	44.6%	45.4%	47.1%	50.7%	50.8%
59	1	9	19	21	6	22	45.1%	45.1%	45.8%	47.1%	50.8%	51.3%
60	2	7	20	26	5	15	44.6%	45.3%	45.7%	47.4%	51.2%	51.5%
61	2	11	29	22	9	16	45.1%	45.4%	46.1%	47.4%	51.4%	51.5%
62	5	11	15	31	5	20	45.3%	44.8%	46.0%	47.4%	51.5%	51.7%
63	7	12	37	31	5	23	44.1%	45.7%	46.1%	47.3%	51.7%	51.7%
64	10	10	43	31	4	24	44.5%	45.9%	45.6%	47.2%	51.9%	51.9%
65	10	10	49	35	2	24	42.2%	46.0%	45.8%	47.4%	51.9%	51.9%
66	9	18	44	39	11	21	43.6%	46.2%	44.9%	47.8%	51.4%	51.4%
67	16	19	37	43	7	24	43.1%	45.9%	45.8%	48.8%	50.7%	50.7%
68	9	25	57	23	6	25	43.9%	43.3%	45.4%	49.0%	50.1%	50.1%
69	14	24	49	41	13	26	45.4%	44.5%	45.8%	49.1%	49.4%	49.4%
70	20	24	46	33	11	20	45.8%	42.4%	45.5%	48.8%	48.8%	48.8%
71	14	23	44	34	5	22	44.2%	40.0%	41.6%	48.1%	48.1%	48.1%
72	19	23	38	24	2	12	41.9%	37.1%	38.2%	47.5%	47.5%	47.5%
73	21	23	25	21	2	9	44.6%	37.7%	36.6%	46.8%	46.8%	46.8%
74	20	25	24	11	2	10	46.1%	40.5%	39.3%	46.1%	46.1%	46.1%
75	6	23	21	11	1	8	45.5%	45.4%	43.0%	45.5%	45.5%	45.5%
76	12	15	27	10	2	5	44.8%	44.8%	44.8%	44.8%	44.8%	44.8%
77	7	22	8	8	0	3	44.2%	44.2%	44.2%	44.2%	44.2%	44.2%
78	6	15	14	5	0	4	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
79	4	9	9	6	0	2	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
80	3	10	0	0	0	0	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
81	1	10	0	1	0	0	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
82	1	0	0	0	0	0	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
83	0	4	0	0	0	0	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
84	1	0	0	0	0	0	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
85	0	0	0	0	0	0	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
86	0	0	0	0	0	0	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
87	0	0	0	0	0	0	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
88	0	0	0	0	0	0	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
89	0	0	0	0	0	0	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
90	0	0	0	0	0	0	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
91+	0	0	0	0	0	0	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%

Appendix D

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA, LTC-96 VA 9/96, NH-99 VA 4/99

Virginia Mix of Business & Proposed Rate Increase

5% Simple Inflation

Policy Count

Issue Age	Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	0	0
30	0	0	0	0	0	0
31	0	0	0	0	0	0
32	0	0	0	0	0	0
33	0	0	0	0	0	0
34	0	0	0	0	0	0
35	0	0	0	0	0	0
36	0	0	0	0	0	0
37	0	0	0	0	0	0
38	0	0	0	0	0	0
39	0	0	1	0	0	2
40	0	0	0	0	0	1
41	0	0	2	2	0	1
42	0	0	1	0	0	1
43	0	0	0	0	0	3
44	0	2	2	0	1	4
45	0	0	0	1	0	2
46	0	0	0	1	0	6
47	0	0	3	5	1	5
48	0	0	7	4	0	16
49	0	2	4	7	0	8
50	1	1	6	3	3	13
51	2	4	15	10	2	11
52	1	6	10	15	2	12
53	0	6	24	14	0	22
54	5	5	29	13	3	11
55	3	7	23	15	0	24
56	1	10	19	22	2	22
57	4	14	36	21	2	22
58	0	11	38	20	4	25
59	8	19	52	34	6	31
60	11	27	81	33	7	34
61	10	22	68	42	9	35
62	11	23	76	52	3	35
63	15	37	96	46	4	38
64	13	29	104	49	4	45
65	13	38	89	56	9	29
66	17	35	74	37	8	40
67	16	34	56	55	2	21
68	15	33	61	40	1	24
69	18	36	59	42	2	18
70	14	31	48	17	1	15
71	8	33	38	12	1	12
72	5	29	35	7	1	14
73	3	19	12	8	0	7
74	2	10	13	2	0	2
75	8	6	9	3	0	2
76	3	4	6	2	2	2
77	1	3	1	0	0	0
78	0	2	1	1	0	2
79	0	2	0	0	0	0
80	1	1	0	0	0	0
81	0	0	0	0	0	0
82	0	0	0	0	0	0
83	0	0	0	0	0	0
84	0	0	0	0	0	0
85	0	0	0	0	0	0
86	0	0	0	0	0	0
87	0	0	0	0	0	0
88	0	0	0	0	0	0
89	0	0	0	0	0	0
90	0	0	0	0	0	0
91+	0	0	0	0	0	0

Proposed Rate Increase

Benefit Period					
2 Years	3 Years	4 Years	6 Years	10 Years	Lifetime
43.9%	43.9%	43.9%	43.9%	44.2%	43.9%
43.9%	43.9%	43.9%	43.9%	44.7%	44.9%
43.9%	43.9%	43.9%	43.9%	45.2%	45.9%
43.9%	43.9%	43.9%	43.9%	46.2%	46.4%
44.4%	43.9%	44.2%	43.9%	46.8%	47.4%
44.4%	43.9%	44.9%	44.4%	47.8%	48.4%
45.3%	44.2%	44.9%	45.0%	48.8%	48.9%
46.3%	45.0%	45.6%	46.2%	49.4%	49.9%
47.3%	45.8%	46.9%	46.8%	50.4%	50.9%
47.3%	46.5%	47.6%	47.4%	51.5%	51.9%
48.2%	47.3%	48.3%	48.7%	52.5%	53.4%
49.2%	48.0%	49.0%	49.3%	53.5%	54.4%
50.2%	48.9%	49.8%	50.0%	54.7%	55.4%
50.3%	49.7%	50.6%	51.3%	55.4%	55.4%
51.4%	50.6%	52.0%	52.0%	55.4%	55.4%
52.5%	51.4%	52.8%	52.7%	55.4%	55.4%
48.1%	46.7%	48.5%	48.5%	52.3%	53.0%
48.2%	47.9%	49.7%	49.0%	53.2%	54.2%
49.0%	48.6%	50.3%	50.1%	54.1%	55.1%
49.9%	49.3%	51.5%	51.2%	55.1%	55.4%
50.8%	50.6%	52.2%	51.7%	55.4%	55.4%
50.2%	49.2%	51.6%	51.0%	55.0%	55.4%
49.8%	48.9%	51.1%	51.1%	55.0%	55.4%
50.0%	49.1%	50.5%	50.5%	55.2%	55.4%
49.3%	49.3%	50.4%	50.4%	55.4%	55.4%
49.3%	49.1%	50.4%	50.5%	55.3%	55.4%
49.5%	49.3%	50.1%	50.5%	55.4%	55.1%
49.8%	49.5%	50.2%	50.6%	55.4%	55.4%
49.5%	49.5%	50.6%	50.9%	55.4%	55.4%
49.7%	49.4%	50.5%	50.8%	55.4%	55.4%
49.4%	49.8%	50.8%	50.7%	55.4%	55.4%
49.3%	49.8%	51.1%	50.6%	55.4%	55.4%
49.5%	50.2%	51.3%	50.9%	54.7%	54.7%
49.6%	50.2%	51.6%	50.7%	54.0%	54.0%
50.2%	50.1%	51.0%	51.0%	53.4%	53.4%
50.1%	49.8%	51.1%	50.8%	52.7%	52.7%
49.8%	49.8%	50.8%	50.9%	52.1%	52.1%
49.9%	49.9%	50.5%	51.2%	51.4%	51.4%
50.0%	49.7%	50.7%	50.7%	50.7%	50.7%
49.8%	49.6%	50.1%	50.1%	50.1%	50.1%
49.4%	49.4%	49.4%	49.4%	49.4%	49.4%
48.8%	48.8%	48.8%	48.8%	48.8%	48.8%
48.1%	48.1%	48.1%	48.1%	48.1%	48.1%
47.5%	47.5%	47.5%	47.5%	47.5%	47.5%
46.8%	46.8%	46.8%	46.8%	46.8%	46.8%
46.1%	46.1%	46.1%	46.1%	46.1%	46.1%
45.5%	45.5%	45.5%	45.5%	45.5%	45.5%
44.8%	44.8%	44.8%	44.8%	44.8%	44.8%
44.2%	44.2%	44.2%	44.2%	44.2%	44.2%
43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
43.9%	43.9%	43.9%	43.9%	43.9%	43.9%

Appendix D

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA, LTC-96 VA 9/96, NH-99 VA 4/99

Virginia Mix of Business & Proposed Rate Increase

5% Compound Inflation

	Policy Count						Proposed Rate Increase					
Issue	Benefit Period						Benefit Period					
Age	2 Years	3 Years	4 Years	6 Years	10 Years	Lifetime	2 Years	3 Years	4 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	0	1	53.7%	53.6%	54.1%	54.7%	55.4%	55.4%
30	0	0	0	0	0	0	55.1%	54.6%	55.4%	55.4%	55.4%	55.4%
31	0	0	0	0	0	0	55.4%	55.2%	55.4%	55.4%	55.4%	55.4%
32	0	0	0	0	0	0	55.4%	55.4%	55.4%	55.4%	55.4%	55.4%
33	0	0	0	0	0	0	55.4%	55.4%	55.4%	55.4%	55.4%	55.4%
34	0	0	0	0	0	2	55.4%	55.4%	55.4%	55.4%	55.4%	55.4%
35	0	0	0	0	0	0	55.4%	55.4%	55.4%	55.4%	55.4%	55.4%
36	0	0	0	0	0	1	55.4%	55.4%	55.4%	55.4%	55.4%	55.4%
37	0	0	0	0	0	1	55.4%	55.4%	55.4%	55.4%	55.4%	55.4%
38	0	0	0	0	0	3	55.4%	55.4%	55.4%	55.4%	55.4%	55.4%
39	0	0	0	1	1	0	55.4%	55.4%	55.4%	55.4%	55.4%	55.4%
40	0	0	0	0	3	5	55.4%	55.4%	55.4%	55.4%	55.4%	55.4%
41	0	0	0	2	1	6	55.4%	55.4%	55.4%	55.4%	55.4%	55.4%
42	0	0	1	1	0	6	55.4%	55.4%	55.4%	55.4%	55.4%	55.4%
43	0	0	1	5	0	2	55.4%	55.4%	55.4%	55.4%	55.4%	55.4%
44	0	0	3	6	0	9	55.4%	55.4%	55.4%	55.4%	55.4%	55.4%
45	1	1	4	1	1	7	55.4%	55.4%	55.4%	55.4%	55.4%	55.4%
46	0	0	6	9	0	6	55.4%	55.4%	55.4%	55.4%	55.4%	55.4%
47	0	1	10	13	3	17	55.4%	55.4%	55.4%	55.4%	55.4%	55.4%
48	1	3	10	16	2	16	55.4%	55.4%	55.4%	55.4%	55.4%	55.4%
49	3	6	15	29	3	24	55.4%	55.4%	55.4%	55.4%	55.4%	55.4%
50	2	8	18	32	2	37	55.4%	55.4%	55.4%	55.4%	55.4%	55.4%
51	1	14	23	40	5	34	55.4%	55.4%	55.4%	55.4%	55.4%	55.4%
52	2	13	19	47	7	43	55.4%	55.4%	55.4%	55.4%	55.4%	55.4%
53	3	15	33	68	9	50	55.4%	55.4%	55.4%	55.4%	55.4%	55.4%
54	4	17	43	89	10	50	55.4%	55.4%	55.4%	55.4%	55.4%	55.4%
55	6	30	60	125	11	61	55.3%	55.4%	55.4%	55.4%	55.4%	55.4%
56	6	32	69	116	6	62	55.3%	55.4%	55.4%	55.4%	55.4%	55.4%
57	10	38	79	116	10	56	54.8%	55.4%	55.4%	55.4%	55.4%	55.4%
58	3	35	69	147	10	46	54.9%	55.4%	55.4%	55.4%	55.4%	55.4%
59	16	68	101	153	10	51	54.2%	54.8%	55.4%	55.4%	55.4%	55.4%
60	8	44	93	153	6	44	54.0%	53.9%	54.7%	55.4%	55.4%	55.4%
61	16	40	100	137	7	45	54.2%	54.0%	54.5%	54.7%	54.7%	54.7%
62	14	44	76	120	6	40	53.8%	53.5%	54.0%	54.0%	54.0%	54.0%
63	13	67	69	106	5	34	53.4%	53.4%	53.4%	53.4%	53.4%	53.4%
64	12	57	80	100	5	35	52.7%	52.7%	52.7%	52.7%	52.7%	52.7%
65	7	36	68	80	1	23	52.1%	52.1%	52.1%	52.1%	52.1%	52.1%
66	7	32	63	41	2	17	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%
67	8	20	39	32	1	9	50.7%	50.7%	50.7%	50.7%	50.7%	50.7%
68	2	16	29	17	1	8	50.1%	50.1%	50.1%	50.1%	50.1%	50.1%
69	4	20	22	21	1	5	49.4%	49.4%	49.4%	49.4%	49.4%	49.4%
70	3	3	14	7	1	6	48.8%	48.8%	48.8%	48.8%	48.8%	48.8%
71	2	3	13	3	0	4	48.1%	48.1%	48.1%	48.1%	48.1%	48.1%
72	1	3	6	3	0	2	47.5%	47.5%	47.5%	47.5%	47.5%	47.5%
73	3	1	2	3	0	1	46.8%	46.8%	46.8%	46.8%	46.8%	46.8%
74	0	0	3	2	0	2	46.1%	46.1%	46.1%	46.1%	46.1%	46.1%
75	0	1	0	1	0	0	45.5%	45.5%	45.5%	45.5%	45.5%	45.5%
76	0	2	0	1	0	0	44.8%	44.8%	44.8%	44.8%	44.8%	44.8%
77	0	0	0	1	0	1	44.2%	44.2%	44.2%	44.2%	44.2%	44.2%
78	1	0	0	0	0	0	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
79	0	0	0	0	0	0	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
80	0	0	0	0	0	0	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
81	0	0	0	0	0	0	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
82	0	0	0	0	0	0	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
83	0	0	0	0	0	0	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
84	0	0	0	0	0	0	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
85	0	0	0	0	0	0	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
86	0	0	0	0	0	0	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
87	0	0	0	0	0	0	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
88	0	0	0	0	0	0	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
89	0	0	0	0	0	0	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
90	0	0	0	0	0	0	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
91+	0	0	0	0	0	0	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%

Appendix D

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Virginia Mix of Business & Proposed Rate Increase

Indexed Inflation

	Policy Count				Proposed Rate Increase			
Issue	Benefit Period				Benefit Period			
Age	2/1 Years	2/2 Years	3/3 Years	Lifetime	2/1 Years	2/2 Years	3/3 Years	Lifetime
18-29	0	0	0	0	41.3%	34.5%	43.9%	43.9%
30	0	0	0	0	43.9%	42.6%	43.9%	43.9%
31	0	0	0	0	43.9%	43.9%	43.9%	43.9%
32	0	0	0	0	43.9%	43.9%	43.9%	43.9%
33	0	0	0	0	43.9%	43.9%	43.9%	43.9%
34	0	0	0	0	43.9%	43.9%	43.9%	43.9%
35	0	0	0	0	43.9%	43.9%	43.9%	44.0%
36	0	0	0	0	43.9%	44.1%	44.8%	44.9%
37	0	0	0	0	45.1%	44.1%	44.8%	45.8%
38	0	0	0	0	45.1%	45.3%	46.0%	45.8%
39	0	0	0	0	46.5%	46.6%	47.1%	46.8%
40	0	0	0	0	48.0%	47.8%	48.2%	47.7%
41	0	0	0	0	48.1%	49.2%	49.5%	48.7%
42	0	0	0	0	49.7%	49.4%	49.6%	49.7%
43	0	0	0	0	49.9%	50.8%	50.9%	50.7%
44	0	0	0	0	48.5%	50.9%	48.7%	51.7%
45	0	0	0	0	47.5%	47.9%	47.7%	47.9%
46	0	0	0	0	48.9%	48.0%	48.8%	48.8%
47	0	0	0	0	49.0%	49.2%	49.9%	49.6%
48	0	0	0	0	50.4%	50.4%	50.0%	50.4%
49	0	0	0	0	50.6%	50.6%	51.1%	52.0%
50	0	0	0	0	50.1%	50.2%	50.1%	51.3%
51	0	0	0	0	50.0%	49.6%	49.9%	51.4%
52	0	0	0	0	49.0%	48.6%	48.7%	51.5%
53	0	0	0	0	49.2%	48.4%	47.8%	51.2%
54	0	0	0	0	48.2%	47.5%	47.7%	51.3%
55	0	0	0	0	47.5%	46.9%	47.6%	51.4%
56	0	0	0	0	47.3%	47.6%	47.8%	51.7%
57	0	0	0	0	48.5%	47.5%	48.0%	52.3%
58	0	0	0	0	48.4%	48.1%	49.1%	52.5%
59	0	0	0	0	48.5%	48.2%	48.8%	53.1%
60	0	0	0	1	48.6%	48.0%	48.8%	53.1%
61	0	0	0	0	48.7%	48.3%	49.1%	53.2%
62	0	0	0	1	47.6%	48.1%	49.1%	53.6%
63	0	0	0	0	48.8%	48.4%	48.8%	53.2%
64	0	1	0	0	49.0%	47.8%	48.6%	52.7%
65	0	0	0	0	49.0%	47.9%	48.8%	52.1%
66	0	0	1	0	49.0%	47.0%	49.3%	51.4%
67	0	0	0	0	49.2%	48.3%	50.3%	50.7%
68	0	0	0	0	48.6%	47.6%	50.1%	50.1%
69	0	0	0	0	49.4%	49.1%	49.4%	49.4%
70	0	0	0	0	48.8%	48.8%	48.8%	48.8%
71	0	0	0	0	48.1%	48.1%	48.1%	48.1%
72	0	1	0	0	47.5%	47.5%	47.5%	47.5%
73	0	0	0	0	46.8%	46.8%	46.8%	46.8%
74	0	0	0	0	46.1%	46.1%	46.1%	46.1%
75	0	0	0	0	45.5%	45.5%	45.5%	45.5%
76	0	0	0	0	44.8%	44.8%	44.8%	44.8%
77	0	1	0	0	44.2%	44.2%	44.2%	44.2%
78	0	1	0	0	43.9%	43.9%	43.9%	43.9%
79	0	0	0	0	43.9%	43.9%	43.9%	43.9%
80	0	0	0	0	43.9%	43.9%	43.9%	43.9%
81	0	0	0	0	43.9%	43.9%	43.9%	43.9%
82	0	1	0	0	43.9%	43.9%	43.9%	43.9%
83	0	0	0	0	43.9%	43.9%	43.9%	43.9%
84	0	0	0	0	43.9%	43.9%	43.9%	43.9%
85	0	0	0	0	43.9%	43.9%	43.9%	43.9%
86	0	0	0	0	43.9%	43.9%	43.9%	43.9%
87	0	0	0	0	43.9%	43.9%	43.9%	43.9%
88	0	0	0	0	43.9%	43.9%	43.9%	43.9%
89	0	0	0	0	43.9%	43.9%	43.9%	43.9%
90	0	0	0	0	43.9%	43.9%	43.9%	43.9%
91+	0	0	0	0	43.9%	43.9%	43.9%	43.9%

Appendix D

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Virginia Mix of Business & Proposed Rate Increase

5% Simple Inflation

	Policy Count				Proposed Rate Increase			
Issue	Benefit Period				Benefit Period			
Age	2/1 Years	2/2 Years	3/3 Years	Lifetime	2/1 Years	2/2 Years	3/3 Years	Lifetime
18-29	0	0	0	0	43.9%	43.9%	43.9%	45.1%
30	0	0	0	0	44.3%	44.3%	43.9%	46.2%
31	0	0	0	0	45.3%	45.1%	44.6%	47.3%
32	0	0	0	0	45.3%	45.9%	45.3%	47.8%
33	0	0	0	0	46.2%	46.7%	46.0%	48.9%
34	0	0	0	0	47.2%	47.5%	46.7%	49.9%
35	0	0	0	0	48.1%	47.5%	47.4%	50.5%
36	0	0	0	0	49.1%	48.3%	48.8%	51.6%
37	0	0	0	0	50.0%	49.9%	49.5%	52.6%
38	0	0	0	0	51.0%	50.7%	50.2%	53.7%
39	0	0	0	0	51.9%	51.5%	51.7%	55.3%
40	0	0	0	0	52.9%	52.3%	52.4%	55.4%
41	0	0	0	0	53.9%	53.2%	53.2%	55.4%
42	0	0	0	0	55.0%	54.1%	54.7%	55.4%
43	0	0	0	0	55.4%	55.4%	55.4%	55.4%
44	0	0	0	0	55.4%	55.4%	55.4%	55.4%
45	0	0	0	0	52.1%	51.5%	51.1%	55.0%
46	0	0	0	0	53.7%	52.8%	51.7%	55.4%
47	0	0	0	0	54.6%	53.6%	52.9%	55.4%
48	0	0	0	0	55.4%	55.0%	54.2%	55.4%
49	0	0	0	0	55.4%	55.4%	54.8%	55.4%
50	0	0	0	0	55.3%	54.9%	54.2%	55.4%
51	0	0	0	0	54.9%	55.2%	53.7%	55.4%
52	0	0	0	0	54.6%	54.0%	53.6%	55.4%
53	0	0	0	0	54.4%	53.9%	52.9%	55.4%
54	0	0	0	0	54.1%	54.2%	53.3%	55.4%
55	0	0	0	0	54.0%	53.7%	53.0%	55.4%
56	0	0	0	0	53.8%	53.6%	53.1%	55.4%
57	0	0	0	0	53.7%	53.6%	53.1%	55.4%
58	0	0	0	0	53.6%	53.5%	53.2%	55.4%
59	0	0	0	0	54.0%	53.6%	53.1%	55.4%
60	0	0	0	0	53.5%	53.3%	52.9%	55.4%
61	0	0	0	0	53.6%	53.4%	52.9%	54.7%
62	0	0	0	0	54.0%	53.9%	52.9%	54.0%
63	0	0	0	0	53.4%	53.4%	52.9%	53.4%
64	0	0	0	0	52.7%	52.7%	52.7%	52.7%
65	0	0	0	0	52.1%	52.1%	52.1%	52.1%
66	0	0	0	0	51.4%	51.4%	51.4%	51.4%
67	0	0	0	0	50.7%	50.7%	50.7%	50.7%
68	0	0	0	0	50.1%	50.1%	50.1%	50.1%
69	0	0	0	0	49.4%	49.4%	49.4%	49.4%
70	0	0	0	0	48.8%	48.8%	48.8%	48.8%
71	0	0	1	0	48.1%	48.1%	48.1%	48.1%
72	0	0	0	0	47.5%	47.5%	47.5%	47.5%
73	0	0	0	0	46.8%	46.8%	46.8%	46.8%
74	0	0	0	0	46.1%	46.1%	46.1%	46.1%
75	0	0	0	0	45.5%	45.5%	45.5%	45.5%
76	0	0	0	0	44.8%	44.8%	44.8%	44.8%
77	0	0	0	0	44.2%	44.2%	44.2%	44.2%
78	0	0	0	0	43.9%	43.9%	43.9%	43.9%
79	0	0	0	0	43.9%	43.9%	43.9%	43.9%
80	0	0	0	0	43.9%	0.0%	0.0%	0.0%
81	0	0	0	0	43.9%	0.0%	0.0%	0.0%
82	0	0	0	0	43.9%	0.0%	0.0%	0.0%
83	0	0	0	0	43.9%	0.0%	0.0%	0.0%
84	0	0	0	0	43.9%	0.0%	0.0%	0.0%
85	0	0	0	0	0.0%	0.0%	0.0%	0.0%
86	0	0	0	0	0.0%	0.0%	0.0%	0.0%
87	0	0	0	0	0.0%	0.0%	0.0%	0.0%
88	0	0	0	0	0.0%	0.0%	0.0%	0.0%
89	0	0	0	0	0.0%	0.0%	0.0%	0.0%
90	0	0	0	0	0.0%	0.0%	0.0%	0.0%
91+	0	0	0	0	0.0%	0.0%	0.0%	0.0%

Appendix D

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Virginia Mix of Business & Proposed Rate Increase

5% Compound Inflation

	Policy Count				Proposed Rate Increase			
Issue	Benefit Period				Benefit Period			
Age	2/1 Years	2/2 Years	3/3 Years	Lifetime	2/1 Years	2/2 Years	3/3 Years	Lifetime
18-29	0	0	0	0	55.4%	55.4%	55.4%	55.4%
30	0	0	0	0	55.4%	55.4%	55.4%	55.4%
31	0	0	0	0	55.4%	55.4%	55.4%	55.4%
32	0	0	0	0	55.4%	55.4%	55.4%	55.4%
33	0	0	0	0	55.4%	55.4%	55.4%	55.4%
34	0	0	0	0	55.4%	55.4%	55.4%	55.4%
35	0	0	0	0	55.4%	55.4%	55.4%	55.4%
36	0	0	0	0	55.4%	55.4%	55.4%	55.4%
37	0	0	0	0	55.4%	55.4%	55.4%	55.4%
38	0	0	0	0	55.4%	55.4%	55.4%	55.4%
39	0	0	0	0	55.4%	55.4%	55.4%	55.4%
40	0	0	0	0	55.4%	55.4%	55.4%	55.4%
41	0	0	0	0	55.4%	55.4%	55.4%	55.4%
42	0	0	0	0	55.4%	55.4%	55.4%	55.4%
43	0	0	0	0	55.4%	55.4%	55.4%	55.4%
44	0	0	0	0	55.4%	55.4%	55.4%	55.4%
45	0	0	0	0	55.4%	55.4%	55.4%	55.4%
46	0	0	0	0	55.4%	55.4%	55.4%	55.4%
47	0	0	0	0	55.4%	55.4%	55.4%	55.4%
48	0	0	0	0	55.4%	55.4%	55.4%	55.4%
49	0	0	0	0	55.4%	55.4%	55.4%	55.4%
50	0	0	0	0	55.4%	55.4%	55.4%	55.4%
51	0	0	0	0	55.4%	55.4%	55.4%	55.4%
52	0	0	0	0	55.4%	55.4%	55.4%	55.4%
53	0	0	0	0	55.4%	55.4%	55.4%	55.4%
54	0	0	0	0	55.4%	55.4%	55.4%	55.4%
55	0	0	0	0	55.4%	55.4%	55.4%	55.4%
56	0	0	0	0	55.4%	55.4%	55.4%	55.4%
57	0	0	0	0	55.4%	55.4%	55.4%	55.4%
58	0	0	0	0	55.4%	55.4%	55.4%	55.4%
59	0	0	0	0	55.4%	55.4%	55.4%	55.4%
60	0	0	0	1	55.4%	55.4%	55.4%	55.4%
61	0	0	0	0	54.7%	54.7%	54.7%	54.7%
62	0	0	0	0	54.0%	54.0%	54.0%	54.0%
63	0	0	0	0	53.4%	53.4%	53.4%	53.4%
64	0	0	0	0	52.7%	52.7%	52.7%	52.7%
65	0	0	0	0	52.1%	52.1%	52.1%	52.1%
66	0	0	0	0	51.4%	51.4%	51.4%	51.4%
67	0	0	0	0	50.7%	50.7%	50.7%	50.7%
68	0	0	0	0	50.1%	50.1%	50.1%	50.1%
69	0	0	0	0	49.4%	49.4%	49.4%	49.4%
70	0	0	0	0	48.8%	48.8%	48.8%	48.8%
71	0	0	0	0	48.1%	48.1%	48.1%	48.1%
72	0	0	0	0	47.5%	47.5%	47.5%	47.5%
73	0	0	0	0	46.8%	46.8%	46.8%	46.8%
74	0	0	0	0	46.1%	46.1%	46.1%	46.1%
75	0	0	0	0	45.5%	45.5%	45.5%	45.5%
76	0	0	0	0	44.8%	44.8%	44.8%	44.8%
77	0	0	0	0	44.2%	44.2%	44.2%	44.2%
78	0	0	0	0	43.9%	43.9%	43.9%	43.9%
79	0	0	0	0	43.9%	43.9%	43.9%	43.9%
80	0	0	0	0	43.9%	0.0%	0.0%	0.0%
81	0	0	0	0	43.9%	0.0%	0.0%	0.0%
82	0	0	0	0	43.9%	0.0%	0.0%	0.0%
83	0	0	0	0	43.9%	0.0%	0.0%	0.0%
84	0	0	0	0	43.9%	0.0%	0.0%	0.0%
85	0	0	0	0	0.0%	0.0%	0.0%	0.0%
86	0	0	0	0	0.0%	0.0%	0.0%	0.0%
87	0	0	0	0	0.0%	0.0%	0.0%	0.0%
88	0	0	0	0	0.0%	0.0%	0.0%	0.0%
89	0	0	0	0	0.0%	0.0%	0.0%	0.0%
90	0	0	0	0	0.0%	0.0%	0.0%	0.0%
91+	0	0	0	0	0.0%	0.0%	0.0%	0.0%

Appendix D

John Hancock Life Insurance Company (U.S.A.)

LTC2000 VA 4/00

Virginia Mix of Business & Proposed Rate Increase

Indexed Inflation

	Policy Count			Proposed Rate Increase		
Issue	Benefit Period			Benefit Period		
Age	4 Years	6 Years	Lifetime	4 Years	6 Years	Lifetime
18-29	0	0	0	0.0%	0.0%	0.0%
30	0	0	0	0.0%	0.0%	0.0%
31	0	0	0	0.0%	0.0%	0.0%
32	0	0	0	0.0%	0.0%	0.0%
33	0	0	0	0.0%	0.0%	0.0%
34	0	0	0	0.0%	0.0%	0.0%
35	0	0	0	0.0%	0.0%	0.0%
36	0	0	0	0.0%	0.0%	0.0%
37	0	0	0	0.0%	0.0%	0.0%
38	0	0	0	0.0%	0.0%	0.0%
39	0	0	0	0.0%	0.0%	0.0%
40	0	0	0	47.7%	47.4%	47.6%
41	0	0	0	49.1%	48.6%	48.6%
42	0	0	0	49.2%	48.7%	49.6%
43	0	0	0	50.6%	49.9%	50.6%
44	0	0	0	50.7%	48.1%	51.5%
45	0	0	0	47.8%	47.1%	47.8%
46	0	0	0	48.0%	48.1%	48.6%
47	0	0	0	49.1%	49.2%	49.5%
48	0	0	0	50.3%	49.3%	50.3%
49	0	0	0	50.5%	50.4%	51.8%
50	0	0	0	50.4%	49.8%	50.5%
51	0	0	0	49.2%	49.3%	50.8%
52	0	0	0	48.3%	48.7%	51.0%
53	0	0	0	48.3%	47.7%	50.9%
54	0	0	0	47.6%	47.8%	51.4%
55	0	0	0	47.3%	47.5%	51.0%
56	0	0	0	47.7%	47.9%	51.7%
57	0	0	0	47.0%	47.9%	52.4%
58	0	0	0	47.5%	48.8%	52.5%
59	0	0	0	48.2%	48.8%	52.9%
60	0	0	0	47.9%	49.4%	53.1%
61	0	0	0	48.2%	49.3%	53.1%
62	0	0	0	48.3%	49.3%	53.2%
63	0	0	0	48.3%	49.3%	53.4%
64	0	0	0	48.0%	49.0%	52.7%
65	0	0	0	48.1%	49.2%	52.1%
66	0	0	0	47.3%	49.8%	51.4%
67	0	0	0	48.2%	50.7%	50.7%
68	0	0	0	47.9%	50.1%	50.1%
69	0	0	0	49.4%	49.4%	49.4%
70	0	0	0	48.8%	48.8%	48.8%
71	0	0	0	48.1%	48.1%	48.1%
72	0	0	0	47.5%	47.5%	47.5%
73	0	0	0	46.8%	46.8%	46.8%
74	0	0	0	46.1%	46.1%	46.1%
75	0	0	0	45.5%	45.5%	45.5%
76	0	0	0	44.8%	44.8%	44.8%
77	0	0	0	44.2%	44.2%	44.2%
78	0	0	0	43.9%	43.9%	43.9%
79	0	0	0	43.9%	43.9%	43.9%
80	0	0	0	43.9%	43.9%	43.9%
81	0	0	0	43.9%	43.9%	43.9%
82	0	0	0	43.9%	43.9%	43.9%
83	0	0	0	43.9%	43.9%	43.9%
84	0	0	0	43.9%	43.9%	43.9%
85	0	0	0	43.9%	43.9%	43.9%
86	0	0	0	43.9%	43.9%	43.9%
87	0	0	0	43.9%	43.9%	43.9%
88	0	0	0	43.9%	43.9%	43.9%
89	0	0	0	43.9%	43.9%	43.9%
90	0	0	0	43.9%	43.9%	43.9%
91+	0	0	0	43.9%	43.9%	43.9%

Appendix D

John Hancock Life Insurance Company (U.S.A.)

LTC2000 VA 4/00

Virginia Mix of Business & Proposed Rate Increase

5% Compound Inflation

	Policy Count			Proposed Rate Increase		
Issue	Benefit Period			Benefit Period		
Age	4 Years	6 Years	Lifetime	4 Years	6 Years	Lifetime
18-29	0	0	0	0.0%	0.0%	0.0%
30	0	0	0	0.0%	0.0%	0.0%
31	0	0	0	0.0%	0.0%	0.0%
32	0	0	0	0.0%	0.0%	0.0%
33	0	0	0	0.0%	0.0%	0.0%
34	0	0	0	0.0%	0.0%	0.0%
35	0	0	0	0.0%	0.0%	0.0%
36	0	0	0	0.0%	0.0%	0.0%
37	0	0	0	0.0%	0.0%	0.0%
38	0	0	0	0.0%	0.0%	0.0%
39	0	0	0	0.0%	0.0%	0.0%
40	0	0	0	55.4%	55.4%	55.4%
41	0	0	0	55.4%	55.4%	55.4%
42	0	0	0	55.4%	55.4%	55.4%
43	0	0	0	55.4%	55.4%	55.4%
44	0	0	0	55.4%	55.4%	55.4%
45	0	0	0	55.4%	55.4%	55.4%
46	0	0	0	55.4%	55.4%	55.4%
47	0	0	0	55.4%	55.4%	55.4%
48	0	0	0	55.4%	55.4%	55.4%
49	0	0	0	55.4%	55.4%	55.4%
50	0	0	0	55.4%	55.4%	55.4%
51	0	0	0	55.4%	55.4%	55.4%
52	0	0	0	55.4%	55.4%	55.4%
53	0	1	0	55.4%	55.4%	55.4%
54	0	0	1	55.4%	55.4%	55.4%
55	0	1	0	55.4%	55.4%	55.4%
56	0	0	3	55.4%	55.4%	55.4%
57	0	2	0	55.4%	55.4%	55.4%
58	0	0	0	55.4%	55.4%	55.4%
59	0	0	3	55.4%	55.4%	55.4%
60	0	1	0	55.4%	55.4%	55.4%
61	0	0	0	54.7%	54.7%	54.7%
62	1	0	0	54.0%	54.0%	54.0%
63	0	0	0	53.4%	53.4%	53.4%
64	0	0	0	52.7%	52.7%	52.7%
65	0	0	0	52.1%	52.1%	52.1%
66	0	0	0	51.4%	51.4%	51.4%
67	0	0	0	50.7%	50.7%	50.7%
68	0	0	0	50.1%	50.1%	50.1%
69	0	0	0	49.4%	49.4%	49.4%
70	0	0	0	48.8%	48.8%	48.8%
71	0	0	0	48.1%	48.1%	48.1%
72	0	0	0	47.5%	47.5%	47.5%
73	0	0	0	46.8%	46.8%	46.8%
74	0	0	0	46.1%	46.1%	46.1%
75	0	0	0	45.5%	45.5%	45.5%
76	0	0	0	44.8%	44.8%	44.8%
77	0	0	0	44.2%	44.2%	44.2%
78	0	0	0	43.9%	43.9%	43.9%
79	0	0	0	43.9%	43.9%	43.9%
80	0	0	0	0.0%	0.0%	0.0%
81	0	0	0	0.0%	0.0%	0.0%
82	0	0	0	0.0%	0.0%	0.0%
83	0	0	0	0.0%	0.0%	0.0%
84	0	0	0	0.0%	0.0%	0.0%
85	0	0	0	0.0%	0.0%	0.0%
86	0	0	0	0.0%	0.0%	0.0%
87	0	0	0	0.0%	0.0%	0.0%
88	0	0	0	0.0%	0.0%	0.0%
89	0	0	0	0.0%	0.0%	0.0%
90	0	0	0	0.0%	0.0%	0.0%
91+	0	0	0	0.0%	0.0%	0.0%

Appendix D

John Hancock Life Insurance Company (U.S.A.)
LTC-02 VA, BSC-02 VA (pre-RS)
Virginia Mix of Business & Proposed Rate Increase
Indexed Inflation

Policy Count

Issue Age	Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	0	0	0
30	1	0	0	0	0	0	0
31	0	0	0	0	0	0	0
32	0	0	0	0	0	0	0
33	0	0	0	0	0	0	0
34	0	0	0	0	0	0	0
35	0	0	0	0	0	0	0
36	0	0	0	0	0	0	0
37	0	0	0	0	0	0	0
38	0	0	0	0	0	0	0
39	0	0	0	0	0	0	0
40	0	0	0	0	0	0	0
41	0	0	0	0	0	0	0
42	0	0	0	0	0	0	0
43	0	0	0	0	0	0	0
44	0	0	0	0	0	0	0
45	0	0	0	0	0	0	0
46	0	0	0	0	0	0	0
47	0	0	0	0	0	0	0
48	0	0	0	0	0	0	1
49	0	0	0	0	0	0	1
50	0	0	0	1	0	0	1
51	0	0	0	1	0	0	0
52	0	0	0	0	2	0	3
53	0	0	0	0	0	0	0
54	0	0	0	0	1	0	0
55	1	0	0	0	0	0	1
56	0	1	1	0	0	0	0
57	0	1	1	0	1	0	3
58	1	1	1	2	0	0	2
59	0	1	1	1	0	0	1
60	0	4	3	2	1	0	1
61	0	3	1	2	0	2	2
62	2	2	3	2	2	1	0
63	2	2	4	2	0	2	2
64	1	0	6	0	2	0	4
65	2	2	2	0	0	0	0
66	2	2	1	2	1	0	0
67	2	4	3	3	0	1	3
68	3	7	6	0	1	0	3
69	2	3	2	3	0	0	2
70	1	8	4	2	0	0	2
71	4	5	5	3	0	0	1
72	3	7	7	1	1	0	1
73	5	8	2	2	1	0	0
74	1	1	1	2	1	0	0
75	5	4	3	2	0	0	2
76	2	4	5	0	0	0	1
77	4	5	1	2	1	0	1
78	1	2	0	0	0	0	2
79	3	4	0	0	2	0	1
80	0	4	0	0	0	0	0
81	0	0	0	0	0	0	0
82	0	0	0	0	0	0	0
83	0	0	0	0	0	0	0
84	0	0	0	0	0	0	0
85	0	0	0	0	0	0	0
86	0	0	0	0	0	0	0
87	0	0	0	0	0	0	0
88	0	0	0	0	0	0	0
89	0	0	0	0	0	0	0
90	0	0	0	0	0	0	0
91+	0	0	0	0	0	0	0

Proposed Rate Increase

Issue Age	Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
18-29	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
30	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
31	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
32	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
33	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
34	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
35	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.9%
36	20.8%	20.7%	20.7%	20.7%	20.7%	20.7%	20.9%
37	20.8%	20.7%	20.7%	20.7%	20.7%	20.8%	21.4%
38	21.6%	20.7%	20.7%	20.7%	20.7%	20.8%	21.4%
39	21.6%	20.7%	21.1%	20.7%	20.7%	21.2%	21.8%
40	22.4%	21.2%	21.6%	20.9%	20.9%	21.2%	21.7%
41	21.5%	21.3%	22.3%	21.5%	21.4%	21.6%	22.2%
42	22.3%	21.9%	21.6%	21.5%	21.4%	22.1%	22.6%
43	22.4%	22.0%	22.2%	21.5%	21.4%	22.6%	23.1%
44	22.4%	22.7%	22.3%	21.5%	21.9%	22.5%	23.0%
45	22.5%	21.9%	22.8%	22.0%	21.9%	22.9%	23.4%
46	22.3%	22.6%	22.9%	22.6%	22.4%	23.4%	23.8%
47	22.4%	22.6%	23.5%	23.1%	22.3%	23.3%	23.7%
48	22.4%	23.3%	23.3%	22.5%	22.4%	23.8%	24.1%
49	23.2%	23.3%	23.4%	23.0%	22.9%	24.6%	24.9%
50	23.3%	23.2%	24.0%	23.5%	23.3%	25.1%	24.8%
51	23.1%	23.8%	23.8%	23.4%	23.2%	25.3%	25.6%
52	23.1%	23.1%	23.9%	23.9%	23.2%	25.1%	25.7%
53	23.8%	23.7%	23.7%	23.4%	22.7%	25.4%	25.9%
54	23.0%	23.1%	23.2%	23.3%	22.7%	25.6%	26.1%
55	23.7%	23.0%	23.1%	23.2%	23.1%	25.8%	26.2%
56	23.5%	22.9%	23.4%	23.5%	22.9%	25.5%	26.2%
57	23.4%	23.2%	23.3%	23.8%	23.2%	25.9%	26.1%
58	23.3%	23.1%	23.6%	23.6%	23.3%	25.9%	26.1%
59	23.6%	23.4%	23.4%	23.4%	23.2%	25.9%	26.7%
60	23.5%	23.7%	23.7%	23.6%	23.7%	26.0%	26.5%
61	23.3%	23.5%	23.8%	23.4%	23.5%	26.2%	26.7%
62	23.6%	23.6%	23.6%	23.5%	23.6%	26.1%	26.8%
63	23.7%	23.5%	23.7%	23.6%	23.4%	26.2%	26.6%
64	24.0%	23.6%	24.1%	23.7%	23.5%	26.3%	26.5%
65	24.1%	23.8%	24.2%	23.8%	23.6%	26.1%	26.1%
66	24.2%	23.7%	24.1%	23.7%	23.5%	25.7%	25.7%
67	24.1%	23.9%	24.0%	23.6%	23.5%	25.4%	25.4%
68	24.1%	24.0%	24.0%	23.5%	23.6%	25.0%	25.0%
69	23.7%	23.9%	23.9%	23.5%	23.7%	24.7%	24.7%
70	23.9%	23.9%	23.9%	23.5%	23.8%	24.3%	24.3%
71	23.9%	23.9%	23.9%	23.8%	23.9%	23.9%	23.9%
72	23.6%	23.6%	23.6%	23.6%	23.6%	23.6%	23.6%
73	23.2%	23.2%	23.2%	23.2%	23.2%	23.2%	23.2%
74	22.8%	22.8%	22.8%	22.8%	22.8%	22.8%	22.8%
75	22.5%	22.5%	22.5%	22.5%	22.5%	22.5%	22.5%
76	22.1%	22.1%	22.1%	22.1%	22.1%	22.1%	22.1%
77	21.7%	21.7%	21.7%	21.7%	21.7%	21.7%	21.7%
78	21.4%	21.4%	21.4%	21.4%	21.4%	21.4%	21.4%
79	21.0%	21.0%	21.0%	21.0%	21.0%	21.0%	21.0%
80	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
81	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
82	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
83	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
84	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
85	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
86	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
87	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
88	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
89	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
90	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
91+	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%

Appendix D

John Hancock Life Insurance Company (U.S.A.)
LTC-02 VA, BSC-02 VA (pre-RS)
Virginia Mix of Business & Proposed Rate Increase
5% Simple Inflation

Policy Count

Issue Age	Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	0	0	0
30	0	0	0	0	0	0	0
31	0	0	0	0	0	0	0
32	0	0	0	0	0	0	0
33	0	0	0	0	0	0	0
34	0	0	0	0	0	0	0
35	0	1	0	0	0	0	1
36	0	2	0	0	0	0	0
37	0	0	0	0	0	0	0
38	0	0	0	0	0	0	1
39	0	1	0	0	0	0	2
40	0	1	0	0	0	0	0
41	0	0	0	0	0	0	0
42	0	0	1	0	1	0	0
43	0	0	0	0	0	0	0
44	0	0	1	0	0	0	0
45	0	1	1	1	0	0	1
46	0	0	0	0	0	0	1
47	0	1	1	0	0	0	1
48	0	1	0	1	0	0	1
49	1	2	2	1	0	1	4
50	0	4	2	2	0	0	1
51	0	1	3	0	1	1	4
52	0	2	6	2	2	1	5
53	0	4	1	1	0	1	3
54	0	2	6	3	1	0	9
55	0	5	9	8	3	2	10
56	1	5	12	6	5	1	7
57	0	7	5	3	4	0	6
58	1	9	13	1	2	1	12
59	2	16	6	9	4	0	14
60	2	9	7	8	5	2	5
61	3	11	16	4	8	2	8
62	0	12	12	3	6	1	14
63	4	15	16	7	1	0	14
64	2	16	16	6	8	3	16
65	3	23	11	5	6	2	7
66	1	25	11	5	2	2	11
67	5	24	8	5	9	2	4
68	5	28	11	3	3	0	8
69	5	20	14	9	4	1	3
70	4	18	8	5	1	1	5
71	1	9	13	2	1	1	2
72	3	11	1	3	0	0	4
73	0	16	1	1	1	0	0
74	0	7	1	0	0	0	2
75	2	5	0	1	0	0	0
76	2	3	0	2	0	0	0
77	0	1	0	0	0	0	0
78	0	0	3	0	1	0	0
79	0	0	0	0	0	0	0
80	0	0	0	0	0	0	0
81	0	0	0	0	0	0	0
82	0	0	0	0	0	0	0
83	0	0	0	0	0	0	0
84	0	0	0	0	0	0	0
85	0	0	0	0	0	0	0
86	0	0	0	0	0	0	0
87	0	0	0	0	0	0	0
88	0	0	0	0	0	0	0
89	0	0	0	0	0	0	0
90	0	0	0	0	0	0	0
91+	0	0	0	0	0	0	0

Proposed Rate Increase

Benefit Period						
2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
22.4%	21.4%	21.8%	21.2%	20.7%	23.4%	23.8%
22.2%	21.4%	21.7%	21.1%	20.7%	23.3%	24.0%
22.9%	21.9%	22.1%	21.5%	21.1%	23.6%	24.2%
22.9%	21.9%	22.5%	21.9%	21.4%	23.8%	24.5%
22.7%	21.8%	22.4%	21.8%	21.4%	24.2%	25.2%
22.7%	22.2%	22.8%	22.2%	21.7%	24.8%	25.3%
23.2%	22.7%	22.8%	22.6%	22.0%	24.9%	25.6%
23.8%	23.2%	23.2%	22.5%	22.3%	25.2%	25.7%
24.4%	23.6%	23.5%	22.8%	22.6%	25.3%	26.3%
24.4%	23.4%	23.9%	23.2%	22.9%	25.9%	26.9%
25.0%	23.9%	24.2%	23.4%	23.1%	26.5%	27.3%
24.6%	24.3%	24.6%	23.7%	23.4%	26.6%	27.8%
25.2%	24.8%	24.5%	24.1%	23.7%	27.2%	27.9%
25.3%	24.6%	24.9%	24.3%	23.9%	27.8%	27.9%
25.9%	25.0%	25.7%	24.6%	24.3%	27.9%	27.9%
26.5%	25.5%	25.4%	25.0%	24.6%	27.9%	27.9%
26.1%	25.3%	25.9%	25.2%	24.8%	27.9%	27.9%
26.1%	26.1%	26.6%	25.5%	25.1%	27.9%	27.9%
26.7%	26.6%	26.4%	26.2%	25.7%	27.9%	27.9%
27.3%	27.0%	27.1%	26.9%	26.4%	27.9%	27.9%
27.9%	27.1%	27.5%	26.7%	26.2%	27.9%	27.9%
27.4%	27.6%	27.6%	27.3%	26.8%	27.9%	27.9%
27.9%	27.3%	27.7%	27.4%	26.9%	27.9%	27.9%
27.9%	27.4%	27.4%	27.0%	26.5%	27.9%	27.9%
27.7%	27.5%	27.5%	27.1%	26.6%	27.9%	27.9%
27.4%	27.2%	27.6%	26.7%	26.6%	27.9%	27.9%
27.9%	27.3%	27.7%	26.8%	26.3%	27.9%	27.9%
27.6%	27.4%	27.3%	26.7%	26.2%	27.9%	27.9%
27.3%	27.0%	27.1%	26.6%	26.2%	27.9%	27.9%
27.4%	26.6%	26.8%	26.2%	25.8%	27.9%	27.9%
26.9%	26.5%	26.7%	26.2%	25.6%	27.9%	27.9%
26.5%	26.2%	26.3%	25.9%	25.3%	27.9%	27.9%
26.9%	26.4%	26.5%	25.8%	25.4%	27.6%	27.6%
26.8%	26.2%	26.5%	25.8%	25.3%	27.2%	27.2%
26.8%	26.0%	26.3%	25.8%	25.5%	26.8%	26.8%
26.4%	25.9%	26.2%	25.7%	25.3%	26.5%	26.5%
26.1%	25.9%	26.1%	25.8%	25.5%	26.1%	26.1%
25.7%	25.7%	25.7%	25.5%	25.2%	25.7%	25.7%
25.4%	25.4%	25.4%	25.3%	25.3%	25.4%	25.4%
25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%
24.7%	24.7%	24.7%	24.7%	24.7%	24.7%	24.7%
24.3%	24.3%	24.3%	24.3%	24.3%	24.3%	24.3%
23.9%	23.9%	23.9%	23.9%	23.9%	23.9%	23.9%
23.6%	23.6%	23.6%	23.6%	23.6%	23.6%	23.6%
23.2%	23.2%	23.2%	23.2%	23.2%	23.2%	23.2%
22.8%	22.8%	22.8%	22.8%	22.8%	22.8%	22.8%
22.5%	22.5%	22.5%	22.5%	22.5%	22.5%	22.5%
22.1%	22.1%	22.1%	22.1%	22.1%	22.1%	22.1%
21.7%	21.7%	21.7%	21.7%	21.7%	21.7%	21.7%
21.4%	21.4%	21.4%	21.4%	21.4%	21.4%	21.4%
21.0%	21.0%	21.0%	21.0%	21.0%	21.0%	21.0%
20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%

Appendix D

John Hancock Life Insurance Company (U.S.A.)
LTC-02 VA, BSC-02 VA (pre-RS)
Virginia Mix of Business & Proposed Rate Increase
5% Compound Inflation

Policy Count

Issue Age	Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	0	0	9
30	0	0	0	0	1	0	2
31	0	0	0	0	0	0	3
32	0	0	0	1	0	0	2
33	0	0	0	0	0	0	1
34	0	0	0	0	0	0	7
35	0	0	0	0	0	0	1
36	0	0	0	0	0	0	5
37	1	1	1	0	0	1	5
38	0	1	0	0	0	0	6
39	1	0	0	1	1	0	7
40	0	1	0	2	1	0	11
41	0	0	1	3	1	0	7
42	0	1	0	2	1	0	16
43	0	2	0	5	2	0	14
44	0	5	4	4	9	0	14
45	0	4	6	7	2	3	35
46	3	3	5	8	1	0	14
47	0	5	13	3	3	3	30
48	0	8	8	10	0	2	35
49	0	11	8	17	6	5	54
50	3	16	21	17	11	3	58
51	2	17	21	22	15	5	70
52	3	14	19	28	14	4	66
53	3	23	31	28	24	8	78
54	3	32	35	47	45	9	104
55	5	61	46	51	36	7	128
56	3	48	51	52	27	9	89
57	4	47	50	56	30	8	79
58	7	50	57	59	17	5	94
59	9	69	80	59	27	3	95
60	8	83	62	56	30	6	61
61	6	64	57	43	25	2	61
62	8	49	51	33	21	4	36
63	3	48	38	32	10	2	33
64	2	61	40	21	15	2	30
65	2	51	28	19	11	0	19
66	3	34	24	16	5	1	4
67	2	33	13	8	7	4	4
68	1	16	7	9	4	0	3
69	1	10	4	3	4	1	3
70	1	8	4	4	1	0	1
71	0	10	2	0	0	0	0
72	0	4	1	0	0	0	0
73	0	5	0	1	0	0	0
74	1	1	0	0	0	0	0
75	0	2	0	0	0	0	0
76	0	1	1	0	0	0	1
77	0	0	1	0	0	0	0
78	0	0	0	0	0	0	0
79	0	0	0	0	0	0	0
80	0	0	0	0	0	0	0
81	0	0	0	0	0	0	0
82	0	0	0	0	0	0	0
83	0	0	0	0	0	0	0
84	0	0	0	0	0	0	0
85	0	0	0	0	0	0	0
86	0	0	0	0	0	0	0
87	0	0	0	0	0	0	0
88	0	0	0	0	0	0	0
89	0	0	0	0	0	0	0
90	0	0	0	0	0	0	0
91+	0	0	0	0	0	0	0

Proposed Rate Increase

Benefit Period						
2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
27.9%	27.9%	27.9%	27.9%	27.9%	27.9%	27.9%
27.9%	27.9%	27.9%	27.9%	27.9%	27.9%	27.9%
27.9%	27.9%	27.9%	27.9%	27.9%	27.9%	27.9%
27.9%	27.9%	27.9%	27.9%	27.9%	27.9%	27.9%
27.9%	27.9%	27.9%	27.9%	27.9%	27.9%	27.9%
27.9%	27.9%	27.9%	27.9%	27.9%	27.9%	27.9%
27.9%	27.9%	27.9%	27.9%	27.9%	27.9%	27.9%
27.9%	27.9%	27.9%	27.9%	27.9%	27.9%	27.9%
27.9%	27.9%	27.9%	27.9%	27.9%	27.9%	27.9%
27.9%	27.9%	27.9%	27.9%	27.9%	27.9%	27.9%
27.9%	27.9%	27.9%	27.9%	27.9%	27.9%	27.9%
27.9%	27.9%	27.9%	27.9%	27.9%	27.9%	27.9%
27.9%	27.9%	27.9%	27.9%	27.9%	27.9%	27.9%
27.9%	27.9%	27.9%	27.9%	27.9%	27.9%	27.9%
27.9%	27.9%	27.9%	27.9%	27.9%	27.9%	27.9%
27.9%	27.9%	27.9%	27.9%	27.9%	27.9%	27.9%
27.9%	27.9%	27.9%	27.9%	27.9%	27.9%	27.9%
27.9%	27.9%	27.9%	27.9%	27.9%	27.9%	27.9%
27.9%	27.9%	27.9%	27.9%	27.9%	27.9%	27.9%
27.9%	27.9%	27.9%	27.9%	27.9%	27.9%	27.9%
27.9%	27.9%	27.9%	27.9%	27.9%	27.9%	27.9%
27.9%	27.9%	27.9%	27.9%	27.9%	27.9%	27.9%
27.9%	27.9%	27.9%	27.9%	27.9%	27.9%	27.9%
27.9%	27.9%	27.9%	27.9%	27.9%	27.9%	27.9%
27.9%	27.9%	27.9%	27.9%	27.7%	27.9%	27.9%
27.9%	27.9%	27.9%	27.9%	27.4%	27.9%	27.9%
27.9%	27.9%	27.9%	27.4%	26.9%	27.9%	27.9%
27.6%	27.6%	27.6%	27.2%	26.8%	27.6%	27.6%
27.2%	27.2%	27.2%	27.2%	26.6%	27.2%	27.2%
26.8%	26.8%	26.8%	26.8%	26.2%	26.8%	26.8%
26.5%	26.5%	26.5%	26.5%	26.0%	26.5%	26.5%
26.1%	26.1%	26.1%	26.1%	25.7%	26.1%	26.1%
25.7%	25.7%	25.7%	25.7%	25.4%	25.7%	25.7%
25.4%	25.4%	25.4%	25.4%	25.3%	25.4%	25.4%
25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%
24.7%	24.7%	24.7%	24.7%	24.7%	24.7%	24.7%
24.3%	24.3%	24.3%	24.3%	24.3%	24.3%	24.3%
23.9%	23.9%	23.9%	23.9%	23.9%	23.9%	23.9%
23.6%	23.6%	23.6%	23.6%	23.6%	23.6%	23.6%
23.2%	23.2%	23.2%	23.2%	23.2%	23.2%	23.2%
22.8%	22.8%	22.8%	22.8%	22.8%	22.8%	22.8%
22.5%	22.5%	22.5%	22.5%	22.5%	22.5%	22.5%
22.1%	22.1%	22.1%	22.1%	22.1%	22.1%	22.1%
21.7%	21.7%	21.7%	21.7%	21.7%	21.7%	21.7%
21.4%	21.4%	21.4%	21.4%	21.4%	21.4%	21.4%
21.0%	21.0%	21.0%	21.0%	21.0%	21.0%	21.0%
20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%

John Hancock Financial Services

Long Term Care
200 Berkeley Street
Boston Massachusetts 02116-5022

(617) 663-3805
(617) 572-0803 fax
jleopold@jhancock.com

Joseph R. Leopold, FSA, MAAA
Actuary, LTC Product & Risk Management

LONG-TERM CARE INSURANCE

August 17, 2015

Janet Houser
Virginia State Corporation Commission
Bureau of Insurance

Re: John Hancock Life Insurance Company (U.S.A.)
2013 Inforce Rate Increase Filing
SERFF ID: MULF-129480734

Dear Ms. Houser,

This letter is in response to your objection dated April 2, 2015 regarding the above filing. Your comments are included below in bold with our responses following.

Please note that we have revised our filing to reflect more current experience, as requested below in #2. In addition to reflecting an additional year's worth of experience, we have revised the assumed date of implementation for the proposed rate increases. This delayed implementation combined with the updated experience has led to overall larger rate increases and lower inflation-reduction landing spots.

1. **Please provide a copy of the independent third party peer review of the new morbidity assumptions.**

   Please see the attached file, *Towers Watson Peer Review LTC.pdf*.

2. **Given the time elapsed since the original filing, please update all previously provided projections with actual historical experience through a more recent date.**

   The filing has been updated with data through 12/31/2013. In addition to reflecting an additional year's worth of experience, we have revised the assumed date of implementation for the proposed rate increases. This delayed implementation combined with the updated experience has led to overall larger rate increases and lower inflation-reduction landing spots.

3. **Please provide a projection of anticipated future experience using the actual inforce policies on the projection date, but using the original premium scale and the original pricing assumptions for lapse, mortality and morbidity to project both future premiums and claims.**

   Please see the attached file, *Inforce Business Projected at Original Pricing (Pre-RS).pdf.*

4. **We understand the proposed inflation landing spots are actuarially equivalent to the requested rate increase in aggregate. We remain concerned with policyholder equity. Please provide several examples (including outliers) of the variability in the relative present value of each option available in lieu of increase from the individual policyholder perspective. We are interested in seeing the effect on an individual basis how actuarially equivalent the landing spots may be.**

   Generally, the landing spot is a good option for older policyholders because they have less expected benefit growth before claim than the younger policyholders.

The reduced inflation options were calculated in aggregate for each plan across all policyholders with Simple and Compound inflation (all ages and benefits within the given plan). For each plan the following analysis was done:

A. Determine the impact of the requested rate increases on the present value of future gross premiums (PVFP).
B. Solve for the reduced inflation percentage (to the nearest tenth of a percent) that reduces the present value of future benefits (PVFB) by the amount calculated in A.

By solving for equivalent impacts on premiums and benefits, we do not anticipate that the company will profit nor lose money from the policyholders' choice to accept the landing spots in lieu of the rate increases. Note that our assumption of the portion of policyholders who will choose the inflation-reduction option is based on the policyholder's issue age, benefit period and requested rate increase.

In the section below, the tables provided the reduction in the present value of future benefits paid by the company as well as the reduction of present value of future premiums received by the company assuming a policyholder has chosen a landing spot. For each product and landing spot offering, we have provided two outlier policies and a policy with very little gain or loss.

Advantage:

- 3.4% inflation option for policyholders who previously declined the landing spot and currently have a 5% inflation option.

Reduction in Dollar Amount by Choosing Landing Spot				
Issue Age	Inflation Type	Benefit Period	PV Future Benefits	PV Future Premiums
70	Simple	4 years	235	545
44	Compound	6 years	17,535	1,733
40	Simple	6 years	3,452	3,273

- 3.2% inflation option for policyholders who previously elected the landing spot and currently have a 4.5% inflation benefit (i.e. LTC-94 VA policies).

Reduction in Dollar Amount by Choosing Landing Spot				
Issue Age	Inflation Type	Benefit Period	PV Future Benefits	PV Future Premiums
77	Simple	6 years	152	1,116
56	Compound	Lifetime	13,223	4,569
65	Compound	10 years	1,427	1,430

- 2.2% inflation option for policyholders who previously elected the landing spot and currently have a 3.6% inflation benefit (i.e. NH-94 VA policies).

Reduction in Dollar Amount by Choosing Landing Spot				
Issue Age	Inflation Type	Benefit Period	PV Future Benefits	PV Future Premiums
79	Simple	4 years	162	615
44	Compound	10 years	9,564	2,281
53	Simple	10 years	1,325	1,194

Gold:

- 3.1% inflation option for policyholders that currently have a 5% inflation option.

Reduction in Dollar Amount by Choosing Landing Spot				
Issue Age	Inflation Type	Benefit Period	PV Future Benefits	PV Future Premiums
83	Simple	3 years	96	708
37	Compound	10 years	30,067	12,991
75	Compound	10 years	4,334	4,044

- 1.7% inflation option for policyholders who previously elected the landing spot and currently have a 3.4% inflation benefit (or in the case of a small group of policies, a 2.8% inflation benefit)

Reduction in Dollar Amount by Choosing Landing Spot				
Issue Age	Inflation Type	Benefit Period	PV Future Benefits	PV Future Premiums
82	Simple	3 years	303	1,991
38	Compound	3 years	17,323	7,355
37	Simple	3 years	2,146	2,162

CCI Pre Rate Stability:

- 4.2% inflation option for policyholders that currently have a 5% inflation option.

Reduction in Dollar Amount by Choosing Landing Spot				
Issue Age	Inflation Type	Benefit Period	PV Future Benefits	PV Future Premiums
77	Simple	10 years	269	1,191
36	Compound	Lifetime	14,019	7,051
34	Simple	6 years	1,283	1,115

- 1.7% inflation option for policyholders who previously elected the landing spot and currently have a 2.5% inflation benefit

Reduction in Dollar Amount by Choosing Landing Spot				
Issue Age	Inflation Type	Benefit Period	PV Future Benefits	PV Future Premiums
80	Simple	4 years	70	979
31	Compound	6 years	9,084	3,804
36	Simple	5 years	905	909

5. **Please provide further detail about what the benefit will be for a policyholder the elects the "landing spot". Will it be the amount in effect at the time of the reduction or will it be recalculated?**

   If the policyholder elects the landing spot, all accrued benefits are kept and the new inflation benefit will take effect at the time of election. For example, if a policyholder had a 5% simple inflation policy starting with a $100 daily benefit, their daily benefit would increase by $5 each year, reaching $150 daily benefit after 10 years. If the policyholder then elected a landing spot of 3.4%, their daily benefit would grow by $3.40 each year, reaching $153.40 daily benefit starting in year 11.

6. **After a further review of the policyholder communication package, we have the following concerns:**

   First of all, we apologize for not filing with a policyholder communication package with Virginia specific language that was approved during the 2010 rate increase filing. We have updated our communications package to reflect many of your concerns.

- The last sentence in the first paragraph of the policyholder letter may cause a concern regarding unfair discrimination. The insured may question why this particular series is getting an increase and another series is not. Please clarify or revise the statement to avoid such potential confusion or concern.

We do not believe that this language needs clarification or revision as we have not received any significant number of complaints stemming from this language. We used very similar language during our 2010 rate increase (including in letters to Virginia policyholders) and we have had no issues. We believe that we make it clear throughout the letter that the company is not unfairly discriminating against any policyholders.

- The letter should contain a disclosure that the policy is guaranteed renewable for compliance with the NAIC Model Bulletin. We also ask the sentence stating the rate increase has been filed with the Virginia Insurance Department be rephrased for accuracy as follows or use words of similar import:

"The Virgina State Corporation Commission reviewed the filing with applicable Virginia laws and regulations governing Long Term Care Insurance; and because it was found to be compliant with these laws and regulations, the filing was approved."

Regarding the guaranteed renewable disclosure, we believe that we have sufficiently disclosed this in the communication package. In the final paragraph of page 1, we state *"As a reminder, per the terms of your policy, premium rates are not guaranteed and could be increased again in the future."* Additionally, question number 2 of the FAQ section provides information detailing why rates can increase. We believe that this is sufficient.

> *The provision that allows for an increase in premiums can be found on the front page of your policy. Your policy indicates that, while your insurance company cannot change coverage or refuse to renew coverage for reasons other than nonpayment of premiums, the company is allowed to change or increase premiums so long as the increase applies to an entire class of policies. We are required to file premium increases on policy series, along with actuarial justification, with the department of insurance in the state where the policy was purchased.*

For the second part of the question, we have amended our letter to include the requested language:

Please see the attached documents: *2013 VA PH Communication Pkg.pdf* and *2013 GPO VA PH Communication Pkg.pdf*.

- Please provide a Statement of Variability for the policyholder letter.

Please see the attached documents, *VA Statement of Variability LS Package.pdf* and *VA Statement of Variability Non-LS Package.pdf.*

7. **Please provide us with a sample letter when the insured is not eligible for a landing spot with a statement of variability for both letters.**

   As mentioned above, please see the attached documents: *2013 GPO VA PH Communication Pkg.pdf* and *VA Statement of Variability Non-LS Package.pdf.*

8. **The company may choose to implement this rate increase at one time or over a three year period as noted in the General Information tab in SERFF. If the company chooses to implement the increase at one time, please amend the letter to clearly state the company will not apply another increase for 36 months. If the rate increase will be implemented over a three year period, please amend the policyholder letter accordingly to state the overall rate increase and provide the rate increase for each phase and the implementation schedule. Please attach rate schedules for each phased in period in the Rate/Rule Schedule, correct the Company Rate Information for accuracy, and amend the Actuarial Memorandum accordingly.**

We choose to implement the rate increase at one time and have amended the policyholder communication to reflect the three year rate guarantee. It is in the final sentence of the fourth paragraph of the letter.

9. **The Bureau of Insurance has recently directed long term care policies must be updated via an endorsement for any changes the policyholder has requested. Because this would be a part of the entire contract, such a form would require review and approval; the company can no longer simply send a revised policy schedule page. If the company already has such forms previously approved, please attach a copy of the form and provide the SERFF tracking number and date of approval. If a new form is needed, please attach the form to this filing for review and approval. Please keep in mind, there are several options provided in the policyholder letter to reduce the effect of the rate increase. Please be sure all options are covered in the new form or forms. If the company chooses to include variability in the form, please provide a statement of variability. A Certification of Compliance would be required in accordance with 14VAC5-100-40 3 as well as a readability certification in accordance with 14VAC5-110-60. We are aware the endorsements for the various inflation riders have been filed under SERFF tracking # MULF-129533194.**

   For clarification purposes, the company may include a revised Schedule of Benefits page in addition to the endorsement if the company so chooses.

   We are awaiting the outcome of the discussions between the DOI and ACLI regarding this topic.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Joseph R. Leopold, FSA, MAAA

Actual Inforce Population Projected at Original Pricing Assumptions

Advantage (LTC-91, LTC-94, NH-91, NH-94)

	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio
Historical Experience	2013	113,732,692	47,527,724	239%
	2014	108,418,882	40,589,759	267%
	2015	102,788,806	34,516,946	298%
	2016	96,884,733	29,233,810	331%
	2017	90,803,857	24,632,131	369%
	2018	84,631,261	20,625,217	410%
Projected Future Experience	2019	78,462,492	17,174,097	457%
	2020	72,450,662	14,268,399	508%
	2021	66,759,158	11,825,366	565%
	2022	61,346,209	9,739,143	630%
	2023	56,005,570	7,945,196	705%
	2024	50,630,066	6,431,054	787%
	2025	45,305,118	5,208,628	870%
	2026	40,210,795	4,214,058	954%
	2027	35,402,209	3,380,526	1047%
	2028	30,786,790	2,666,658	1155%
	2029	26,341,120	2,088,220	1261%
	2030	22,280,595	1,661,725	1341%
	2031	18,836,683	1,319,109	1428%
	2032	15,876,000	1,039,652	1527%
	2033	13,230,661	811,766	1630%
	2034	10,899,026	620,680	1756%
	2035	8,851,311	464,377	1906%
	2036	7,109,069	347,602	2045%
	2037	5,728,785	251,746	2276%
	2038	4,611,696	171,296	2692%
	2039	3,625,109	117,129	3095%
	2040	2,870,727	94,541	3036%
	2041	2,493,760	79,636	3131%
	2042	2,312,191	66,543	3475%
	2043	2,116,824	54,012	3919%
	2044	1,902,159	42,902	4434%
	2045	1,676,906	33,789	4963%
	2046	1,449,201	25,863	5603%
	2047	1,227,557	19,290	6364%
	2048	1,020,041	13,826	7378%
	2049	830,534	9,780	8492%
	2050	660,874	6,549	10091%
	2051	511,823	4,016	12745%
	2052	378,861	2,339	16201%
	2053	266,135	1,410	18881%
	2054	181,562	790	22979%
	2055	115,903	356	32515%
	2056	58,322	70	83266%
	2057	15,948	3	495121%
	2058	632	-	-
	2059	10	-	-
	2060	-	-	-
	2061	-	-	-
	2062	-	-	-
	2063	-	-	-

Values as of 12/31/2013 (discounted at Original Pricing Rate)*

Future :	701,403,399	175,362,288	400.0%

Advantage 91 policies: 8.5%
Advantage 94 policies: 7.0%

Actual Inforce Population Projected at Original Pricing Assumptions

Gold (LTC-96, LTC-96CL, NH-99, A-3541, A-3542, LTC2000)

	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio
Historical Experience	2013	201,031,621	206,686,385	97%
	2014	208,933,573	189,852,303	110%
	2015	216,193,554	173,747,546	124%
	2016	222,603,197	158,393,559	141%
	2017	228,078,649	143,812,301	159%
	2018	232,360,704	130,026,278	179%
Projected	2019	235,322,681	117,054,160	201%
Future	2020	236,876,326	104,907,439	226%
Experience	2021	237,027,241	93,592,949	253%
	2022	235,769,362	83,111,293	284%
	2023	232,878,767	73,455,306	317%
	2024	228,305,479	64,608,379	353%
	2025	222,150,573	56,550,328	393%
	2026	214,588,210	49,256,673	436%
	2027	205,766,050	42,698,453	482%
	2028	195,633,251	36,838,633	531%
	2029	184,484,174	31,636,467	583%
	2030	172,571,599	27,049,544	638%
	2031	160,164,379	23,033,477	695%
	2032	147,430,130	19,542,770	754%
	2033	134,533,184	16,527,608	814%
	2034	122,045,598	13,939,536	876%
	2035	110,309,288	11,733,169	940%
	2036	99,438,266	9,864,725	1008%
	2037	89,443,899	8,292,458	1079%
	2038	80,432,531	6,974,518	1153%
	2039	72,716,217	5,873,960	1238%
	2040	66,458,866	4,958,185	1340%
	2041	61,651,941	4,197,550	1469%
	2042	58,089,321	3,565,189	1629%
	2043	55,503,700	3,036,300	1828%
	2044	53,512,763	2,591,430	2065%
	2045	51,786,178	2,214,881	2338%
	2046	50,113,637	1,893,357	2647%
	2047	48,291,680	1,615,695	2989%
	2048	46,215,144	1,372,660	3367%
	2049	43,705,267	1,158,281	3773%
	2050	40,633,838	968,860	4194%
	2051	36,954,283	801,914	4608%
	2052	32,768,047	655,693	4997%
	2053	28,187,420	528,827	5330%
	2054	23,643,579	420,057	5629%
	2055	19,418,150	328,107	5918%
	2056	15,662,253	251,687	6223%
	2057	12,394,590	189,453	6542%
	2058	9,628,727	139,887	6883%
	2059	7,299,573	101,282	7207%
	2060	5,381,132	71,921	7482%
	2061	3,853,300	50,150	7684%
	2062	2,683,596	34,341	7815%
	2063	1,824,954	22,932	7958%

Values as of 12/31/2013 (discounted at Original Pricing Rate of 7.1%)

Future :	2,462,019,747	1,123,699,846	219.1%

Actual Inforce Population Projected at Original Pricing Assumptions

Custom Care (LTC-02) and Essential Care (BSC-02)

Pre Rate Stability

	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio
Historical Experience	2013	52,265,931	111,945,818	47%
	2014	56,950,941	107,285,659	53%
	2015	62,207,101	102,588,217	61%
	2016	67,795,993	97,880,563	69%
	2017	73,717,702	93,175,977	79%
	2018	79,955,924	88,483,110	90%
Projected Future Experience	2019	86,332,481	83,808,255	103%
	2020	92,869,464	79,154,266	117%
	2021	99,466,156	74,529,210	133%
	2022	106,810,999	69,946,006	153%
	2023	113,627,092	65,413,905	174%
	2024	119,758,549	60,948,186	196%
	2025	125,433,281	56,559,255	222%
	2026	130,223,796	52,260,959	249%
	2027	134,449,851	48,079,737	280%
	2028	138,027,002	44,038,860	313%
	2029	140,892,104	40,160,154	351%
	2030	142,791,354	36,455,669	392%
	2031	143,171,274	32,935,161	435%
	2032	142,771,047	29,617,676	482%
	2033	141,391,518	26,519,284	533%
	2034	137,693,244	23,653,416	582%
	2035	132,547,034	21,019,943	631%
	2036	126,755,742	18,610,008	681%
	2037	121,530,679	16,422,997	740%
	2038	116,060,766	14,458,214	803%
	2039	109,378,711	12,713,197	860%
	2040	102,703,449	11,174,410	919%
	2041	96,708,187	9,819,326	985%
	2042	92,238,158	8,631,201	1069%
	2043	89,190,676	7,594,456	1174%
	2044	87,567,529	6,692,929	1308%
	2045	87,160,968	5,907,629	1475%
	2046	87,742,400	5,219,212	1681%
	2047	89,721,073	4,612,401	1945%
	2048	90,196,564	4,072,644	2215%
	2049	89,977,801	3,586,408	2509%
	2050	89,560,010	3,142,887	2850%
	2051	88,040,883	2,734,433	3220%
	2052	85,309,588	2,356,857	3620%
	2053	81,982,320	2,008,912	4081%
	2054	75,736,665	1,691,014	4479%
	2055	67,681,175	1,404,308	4820%
	2056	58,832,884	1,148,589	5122%
	2057	50,332,972	923,178	5452%
	2058	42,264,094	728,272	5803%
	2059	34,845,998	563,943	6179%
	2060	28,041,480	428,372	6546%
	2061	21,945,687	318,184	6897%
	2062	16,649,940	230,578	7221%
	2063	12,205,621	162,817	7497%

Values as of 12/31/2013 (discounted at Original Pricing Rate of 6.5%)

Future :	1,453,371,691	866,623,284	167.7%

TOWERS WATSON

175 Bloor Street East
South Tower
Suite 1701
Toronto, Ontario
M4W 3T6

T +1 416 960.2700
F +1 416 960 2819

towerswatson.com

Private and confidential

June 10, 2015

Mrs. Cindy Forbes
Executive Vice President & Appointed Actuary
The Manufacturers Life Insurance Company
200 Bloor Street East
North Tower 11
Toronto, ON
M4W 1E5

Dear Cindy:

PEER REVIEW OF THE US LONG TERM CARE ASSUMPTIONS

In accordance with our agreement dated July 17, 2012, Towers Watson has been engaged by Manufacturers Life Insurance Company ("Manulife") to perform a peer review of the methods and assumptions used to determine the 2013 Canadian valuation of the US Long Term Care liabilities.

Our full report on the review of the 2013 valuation of the liabilities was provided to you on January 30, 2014. At your request, we are issuing this letter which only covers the review of the mortality and morbidity assumptions used for the John Hancock Retail Long Term Care business ("Retail LTC"). We understand that this letter will be made available to US State Insurance Departments to support Manulife's rate increases for the Retail LTC business.

This letter and the opinions and conclusions herein are subject to the reliances and limitations as stated at the end of this letter and the terms and conditions in our July 17, 2012 agreement.

Scope & Context of Our Reviews

The review of the 2013 valuation included a review of the methods and assumptions for the insurance business units of Manulife, including the US Retail LTC business. Our review covered the methods and assumptions used in the December 31, 2013 valuation of liabilities in the context of a materiality level of $250 million. The methods and assumptions were reviewed for consistency with the Canadian actuarial standards of practice which were in effect at December 31, 2013.

We did not perform a review of the models and systems used to produce the valuation results, nor did we review the accuracy of the calculations.

Summary of Observations and Recommendations

The following outlines our observations and findings for the morbidity and mortality assumptions used in the December 31, 2013 valuation for the Retail LTC business.

Morbidity assumptions

Manulife conducted a comprehensive review of the morbidity assumptions in 2013, increasing policy liabilities for the Retail LTC business by approximately $1.9 billion. This review included analyses of new claim incidence rates, length of stay and salvage savings and it revealed that overall claim experience was developing unfavorably when compared to expectations. The key drivers of the increase in liabilities were higher incidence rates at the oldest attained ages, lower salvage savings and longer lengths of stay.

Manulife's incidence rate assumptions vary by a number of policyholder characteristics and benefit structures. Varying incidence assumptions by these attributes is generally consistent with the LTC industry. The process to update the expected rates included reviewing how many actual claims were incurred compared to expectation. The process to compare experience to expectation cycles through all key attributes ensuring each adjustment selected falls within Manulife's internal standard error. Revised adjustment factors for key policy and benefit attributes were developed for incidence rates based on this experience. This is an appropriate method to review experience. While we agree with the change in incidence rate assumption overall, we recommend continuous monitoring of the emerging experience compared to expectation at granular levels so that assumptions can be validated or modified as proactively as possible. We think this will be especially important as credible experience emerges at the oldest attained ages.

Termination rates were analyzed and updated to reflect recent experience. New factors were developed for termination rates that adjust for recent emerging experience. The updated factors reflect differences among policy and benefit characteristics. Manulife's assumed continuance rates vary by a number of attributes that are generally consistent with the LTC industry. Given the emerging experience, we generally agree with the change in termination rate assumption.

Salvage factors were developed to recognize emerging experience trends. For the Retail block, experience has developed closer to expectation and only minor adjustments were required. The assumption changes are consistent with Manulife views of the salvage experience.

We recommend that Manulife consider setting and monitoring all morbidity assumptions by site of care. Although assumptions may have been stable by site of care over the recent experience period, the projections may include factors (e.g. changes in mix of business) that are not considered in the recent experience. The mix of in force business by age, site of care, coverage, daily benefit, etc. will change over time and may impact the stability of the assumptions.

Mortality assumption

The review of mortality assumptions revealed that experience was developing unfavorably compared to expectation. Revised assumptions for the mortality rates resulted in a $0.7 billion increase to reserves. The change is largely driven by emerging experience in the selection period. Actual experience is indicating a lower mortality rate and thus changes the grading to the ultimate mortality table. The latest mortality experience study supports the changes made to the mortality assumptions.

Mortality and morbidity improvements

Morbidity and mortality improvements were set to offset each other on a valuation basis when they were first implemented. This equivalence may have drifted overtime due to basis changes and the aging of the block. We understand that Manulife will be reviewing the mortality and morbidity improvement assumptions in the near future and we support this initiative.

Reliances and Limitations

In performing our review, Towers Watson relied on data and information supplied by the management of Manulife, including information provided orally. We have not carried out any independent verification of this data and information but reviewed it for reasonableness and consistency with our knowledge of the industry. The accuracy of any conclusions reached must therefore be limited to the accuracy of this data and information.

This letter and the opinions and conclusions it contains are for the internal use of the directors and management of Manulife. With the exception of the specific release referred to below, no distribution, in whole or in part, or reference hereto is to be made to any other party without the prior written consent of Towers Watson.

Towers Watson agrees to release this letter to US State Insurance Departments (the "Recipients") under the following terms and conditions:

- Towers Watson represents and is responsible to Manulife with respect to all matters relating to this letter.
- The Recipient is responsible for its own due diligence with respect to all matters relating to this letter.
- Our letter was prepared for Manulife's internal use and assumes a high level of knowledge relative to the operations of Manulife, the data used in this letter, and the external factors affecting Manulife's business and we would not expect a third party to have such knowledge.
- The Recipient recognizes this letter was not prepared for third-party distribution and agrees that, by accepting this letter (including any information related to our letter that may be subsequently provided to you by or on behalf of Towers Watson), the Recipient will neither reference nor distribute this letter to any other party, will not use this letter for any purpose other than that for which it is being provided to you, will only share the information with the employees of the Recipient with a need to know the information, and will place no reliance on this letter or information contained therein, or related thereto, that would result in the creation of any duty or liability by Towers Watson to the Recipient.
- In the event that the Recipient is required by order of a court of competent jurisdiction, administrative agency or governmental body, or by any law, rule, regulation, subpoena, or any other administrative or legal process to disclose this letter, the Recipient may disclose this letter without liability hereunder, provided that the Recipient gives Towers Watson prompt notice of any such requirement and, at our discretion, either (1) cooperates with us, at our expense, to prohibit such disclosure, or (2) uses all reasonable efforts to obtain confidential treatment of this letter under a protective order or other appropriate mechanism.
- We request that the Recipient treat the report as trade secret confidential information not subject to any Freedom of Information Act or similar laws.
- Towers Watson's consulting staff is available, subject to Manulife's prior consent and at Manulife's expense, to answer any questions regarding this letter.
- The Recipient understands that it is deemed to have accepted these terms and conditions by retaining a copy of this letter.

For the avoidance of doubt, no further distribution of this letter (or any information related to the letter) to other third-parties is authorized at this time.

We are available to expand on any matters covered by this letter.

Sincerely,

Hélène Pouliot, FCIA, FSA, CERA
Director

HP:cj

Direct Dial: (416) 960-2627

[John Hancock Life Insurance Company (U.S.A.)
(Not licensed in New York)]

[Brent Wilkinson
Vice President]

Long-Term Care Insurance
P.O. Box 111, R-02, Suite 1700
Boston, Massachusetts 02117-0111

[First Name] [Last Name] [Date]
[Address1]
[Address2]
[City], [State] [Zip]

Re: Notice of Premium Rate Increase – Long-Term Care Insurance Policy No. [xxx]. **Decision required by [date].**
[Company name]

Dear [First Name] [Last Name],

John Hancock is committed to ensuring long-term care (LTC) insurance benefits will be there for our policyholders when they need them most. To uphold this responsibility, we continuously monitor the experience of our inforce LTC insurance policies. Our most recent analysis shows that policyholders are living longer than expected, LTC claims are lasting longer than expected, and that more policyholders than expected are claiming at older ages. Unfortunately, based on this data, we have determined a need to increase premiums on certain policy series to reflect the future claims expected on these policies, and yours is one of those policies affected.

Options to Minimize the Premium Increase
We sincerely regret having to take this action and understand that a premium increase may not be affordable for some. Therefore, we are offering you personalized options that will enable you to minimize the premium increase by reducing your coverage. Please refer to the enclosed "Options Worksheet" for more information.

About the Premium Increase
Based on your current benefit selections, unless you elect a personalized option as described in your Options Worksheet, your premiums will increase from [current premium] to [new premium], [policy mode]. This new premium will be effective for premiums due on or after [next policy anniversary]. Please note this letter is not a bill.

The Virginia State Corporation Commission reviewed the filing with applicable Virginia laws and regulations governing Long Term Care Insurance; and because it was found to be compliant with these laws and regulations, the filing was approved. No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. Our decision to increase premiums on certain policies is based upon the future claims anticipated on these policies. Please note that the decision to seek a premium increase on these LTC insurance policies has been made by John Hancock, not your insurance agent, nor the Virginia Department of Insurance. As a reminder, per the terms of your policy, premium rates are not guaranteed and could be increased again in the future. However, please be advised that John Hancock will not apply any additional premium rate increase to your policy for at least 36 months from your policy anniversary date of [next policy anniversary date].

Importance of LTC Insurance Coverage
As you decide which of the coverage options described in this letter works best for you, you may wish to consider the value offered by LTC insurance. The need for care can be one of the most significant challenges a person can face – both personally and financially. LTC insurance provides valuable protection that may not be available with your health insurance or from government programs.

John Hancock has seen the difference this insurance has made in the lives of our customers and their family members. We remain committed to delivering on our promise to provide the coverage, support and service, when and where you need care.

Next Steps

The enclosed Options Worksheet details your current coverage and provides options you can elect in order to help minimize the premium increase. Please review it carefully as it is designed to help you make an informed decision.

- If you decide to reduce your coverage as outlined in the "Options Worksheet," simply complete the "Coverage Change Request Form" and return it to John Hancock by [**Month XX, YYYY]**.
- If you choose to make no changes to your coverage, no action is required, and your new increased premium will become effective on [**Month XX, YYYY]**.

For Further Assistance

Again, we sincerely regret having to take this action, but we hope you find that the options provided are helpful. If you have any questions, please visit www.jhinfocenter.com or contact one of our customer service representatives at [877-606-7754]. Our dedicated team is available to help you make a decision that best meets your personal needs.

Sincerely,

[Brent Wilkinson
Vice President, U.S. Insurance Operations]

Enclosures:
Options Worksheet
Frequently Asked Questions
Coverage Change Request Form

Options Worksheet for [First Name] [Last Name]
Policy # [XXXXX]
[Company Name]

YOUR PERSONALIZED OPTION(S) TO REDUCE COVERAGE AND MINIMIZE THE INCREASE

To minimize the premium increase, we are offering you an opportunity to reduce your coverage, as illustrated in the personalized option(s) below. The table also shows your current level of coverage and the new premium you will be charged if you keep this coverage.

As you evaluate what is best for you, we encourage you to consider the current and projected cost of care in your area, as well as how much of that amount you are willing and able to pay from your own savings. Please visit **www.jhinfocenter.com** for current cost of care information specific to your area.

	Keep your current coverage[1]	Personalized Option(s)		
		[Reduce your BP[2]]	[Reduce your [DB/MB][2]]	[Reduce your BP & [DB/MB][2]]
[Daily Benefit (DB)]/[Monthly Benefit (MB)][3]	$[XXX]	$[XXX]	$[XXX]	$[XXX]
Benefit Period (BP)[[4]	[X]-year	[Y]-year	[X]-year	[Z]-year
Elimination Period	[List Here]			
Inflation Option	[List Here]			
Optional Riders	[List Here]			
Current [policy mode] Premium	$[XXX]			
New [policy mode] Premium[5]	**$[XXX]**	**$[XXX]**	**$[XXX]**	**$[XXX]**

[Important: Your policy includes a "Limited Pay" premium provision. Please consider the number of remaining payments on your policy before making the decision to reduce your benefits.]

Please note: Other options to minimize the increase may be available [including [dropping an optional rider] [or] [increasing your elimination period]]. For more information, please call John Hancock at [888-654-6582.]

[1]Assumes no recent changes in your current coverage.
[2]This reduction will also result in a corresponding decrease in your Total Policy Limit.
[3][DB/MB] is the most the coverage will reimburse for the costs of covered long-term care services received on any [day/month].
[[4]BP is used to calculate your Policy Limit by multiplying your [DB/MB] by the number of [days/months] in {X{, Y or Z}} years. The Policy Limit represents the total pool of money available to reimburse the costs of covered long-term care services you receive while insured.]
[5]As of [Month XX, YYYY]. This reduction will also result in a corresponding decrease in your Total Policy Limit.

ALTERNATIVE OPTIONS

[Exercise the Nonforfeiture Benefit, resulting in a paid-up policy with reduced benefits

Your policy includes a Nonforfeiture Benefit, which enables you to discontinue paying premiums and provides you with a paid-up policy with reduced benefits. By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

[Exercise the Contingent Nonforfeiture Benefit, resulting in a paid-up policy with reduced benefits

If you choose to cancel your policy within 120 days of [next policy anniversary date], we will modify your policy limit (lifetime maximum benefit amount) and convert your policy to paid-up status where no further premiums are due. Your new policy limit will be [$XXXX], which represents the sum of all premiums paid.* By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

[The following terms apply if you choose to exercise the [Nonforfeiture][Contingent Nonforfeiture] Benefit:

- No benefits will be paid in excess of your new policy limit.
- Benefits will be paid subject to the daily/monthly benefit levels (and other coverage limits) in effect at the time you convert your policy to paid-up status.
- All optional benefit riders will automatically terminate.
- No future inflation adjustments will be made.
- All other applicable policy provisions, conditions, and limitations will remain in effect.]

[*Calculated based on benefit amounts and on premiums paid to date as of [file extract date]. The actual Contingent Nonforfeiture benefit amount may be slightly higher as it will be calculated based on current benefits and premiums paid to date as of the effective date of your paid-up status.]

IMPORTANT DATES

- If you choose an option listed on the enclosed Coverage Change Request Form, you must complete, sign and return the form by [**Month XX, YYYY]**.
- If you choose to make no changes to your coverage, no action is required. Your level of coverage will not change and your new increased premium will become effective on [**Month XX, YYYY]**.

1. **Why do you need to raise premium rates — can you explain further?**
   When pricing a long-term care insurance product, insurance companies use the best available information at that time to predict how many policyholders might ultimately use the benefit in the future. This involves making certain assumptions about a variety of factors including: particular medical conditions, the expected lifespan of policyholders, the length of time policyholders keep their policies, and the cost of receiving long-term care services. If the actual experience differs in an unfavorable way from the expected experience based on these assumptions, a premium rate increase may become necessary.

   Our most recent comprehensive claims study, which we conduct every three years, examines the usage trends for our insured population. It indicated that, like many carriers in this business, we have seen increased claims. As compared to our previous analysis, the new data shows that policyholders are living longer than expected, their claims are lasting longer than expected, and more people than expected are claiming at the older ages. Based on that data, we have determined that there is a need to increase premiums on certain policy series to reflect future claims expected on these policies.

2. **What is the policy provision that allows you to raise my premiums?**
   The provision that allows for an increase in premiums can be found on the front page of your policy. Your policy indicates that, while your insurance company cannot change coverage or refuse to renew coverage for reasons other than nonpayment of premiums, the company is allowed to change or increase premiums so long as the increase applies to an entire class of policies. We are required to file premium increases on policy series, along with actuarial justification, with the department of insurance in the state where the policy was purchased, and may only implement the rate increase once we are permitted to do so.

3. **Have I been singled out for this rate increase because of my age or health?**
   No, the increase applies to everyone who purchased the same long-term care insurance product you did. No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. Also, your state has not been singled out, as all states are included in our rate increase process.

4. **If I no longer live in the state where I purchased my policy, does the increase still apply?**
   Yes. All LTC insurance policies are regulated by the original state in which they were written at the time of the purchase of the policy. That means that the state where you were residing when you purchased your policy continues to be the applicable state, even if you are now residing elsewhere.

5. **Is the premium rate increase due to the economic environment?**
   No. We are increasing premium rates solely due to our claims experience, which indicates higher-than-expected claims on your policy series in the future.

6. **Is there an alternative to paying higher premiums?**
   Yes. We are offering several benefit reduction alternatives and, in most cases, at least one option that will enable you to keep your premiums at or close to the same level as what you are paying today. The enclosed 'Options Worksheet' outlines your options. To further review these options, please contact one of our customer service representatives.

7. **Do I need to complete and return the enclosed Coverage Change Request Form?**
   The enclosed Coverage Change Request Form need only be completed and returned to John Hancock should you decide you want to adjust your benefits or cancel your policy. Otherwise, no action is necessary on your part, as the premium rate increase will take place automatically on the policy anniversary date specified in your letter.

8. **Will there be additional premium increases in the future?**
   Premium rates are not guaranteed and may be increased in accordance with the terms of your policy. We will continue to monitor our claims experience to determine whether future increases will be necessary.

9. **If I pay premiums through an automatic draft plan and my premium is changing, is there any action I need to take?**
   No. If you have an automatic draft plan established through John Hancock, we will adjust the drafted amount.

10. **If I pay premiums through online banking and my premium is changing, is there any action I need to take?**
    Yes. Please update your online banking payment information with the new premium amount prior to the rate increase effective date.

COVERAGE CHANGE REQUEST FORM
Individual LTC Insurance Policy for [First Name] [Last Name]
Policy # [XXXXX]
[Company Name]

To minimize the premium increase, we are offering you an opportunity to elect a personalized option.

If you choose to make no changes to your current coverage, no action is required and your new increased premium will be effective on [**Month XX, YYYY]**.

If you choose to change your coverage, you must select an option listed below, sign and return this Coverage Change Request Form by [**Month XX, YYYY]**.

Step 1: Select an option (please choose only one option)

For more details, please see your Options Worksheet. As a reminder, you may have alternative options available to mitigate the premium increase. For more information, please call John Hancock at [**877-606-7754].**

COVERAGE CHANGE OPTIONS		New Premium Effective [next anniversary date]
☐	[Reduce your Benefit Period from [X-year] to [X-year].]	**$[XXX][policy mode]**
☐	[Reduce your [Daily/Monthly] Benefit from $[XXX] to $[XXX].]	**$[XXX][policy mode]**
☐	[Reduce your Benefit Period from [X-year] to [X-year] **and** [Daily/Monthly] Benefit from $[XXX] to $[XXX].]	**$[XXX][policy mode]**
☐	[Exercise the [Nonforfeiture/Contingent Nonforfeiture] Benefit available on your policy.]	N/A
☐	[Cancel your policy. This change will be effective immediately.]	N/A

Step 2: Review Agreement and Acknowledgement

I understand that my benefits and/or premium for those benefits will change based upon the option(s) I select.

I understand that premium rates are not guaranteed and may be increased again in the future if I am among the group of policyholders whose premiums are determined to be inadequate.

If I select an option(s) to change my coverage, I understand that, within 30 days of the date this change becomes effective, I may cancel the change in my coverage and return to my original coverage at the increased premium level.

I understand the policy change(s) I selected above. By signing below, I agree that any change(s) other than cancelling my policy, will be effective on my next policy anniversary provided this form is received by John Hancock by that date.

Step 3: Sign and Date

Signature ([First Name] [Last Name]) **Date**

Step 4: Return this completed form using the enclosed postage-paid envelope by [Month XX, YYYY].

[Mail
John Hancock
LTC Coverage Election
P.O. Box 111, R-02, Ste 1700
Boston, MA 02117-0111

FAX
John Hancock
LTC Coverage Election
[877-606-7771]]

John Hancock Life Insurance Company (U.S.A.)
(Not licensed in New York)

[Brent Wilkinson
Vice President]

Long-Term Care Insurance
P.O. Box 111, R-02, Suite 1700
Boston, Massachusetts 02117-0111

[First Name] [Last Name] [Date]
[Address1]
[Address2]
[City], [State] [Zip]

Re: Notice of Premium Rate Increase – Long-Term Care Insurance Policy No. [xxx]. **Decision required by [date].**
[Company name]

Dear [First Name] [Last Name],

John Hancock is committed to ensuring long-term care (LTC) insurance benefits will be there for our policyholders when they need them most. To uphold this responsibility, we continuously monitor the experience of our inforce LTC insurance policies. Our most recent analysis shows that policyholders are living longer, LTC claims are lasting longer, and that more policyholders are claiming at older ages than previously anticipated. Unfortunately, based on this data, we have determined a need to increase premiums on certain policy series to reflect the future claims expected on these policies, and yours is one of those policies affected.

Options to Avoid or Minimize the Premium Increase
We sincerely regret having to take this action and understand that a premium increase may not be affordable for some. **Therefore, <u>we are offering you an option to avoid the premium increase completely</u> by reducing your future annual inflation rate and keeping all other benefits the same.** Please see the enclosed "Options Worksheet" for more information on this as well as additional options that will enable you to minimize the premium increase.

About the Premium Increase
Based on your current benefit selections, unless you elect the option <u>described in the above paragraph</u> or one of the alternative options described in your Options Worksheet, your premiums will increase from [current premium] to [new premium], [policy mode]. This new premium will be effective for premiums due on or after [next policy anniversary]. Please note this letter is not a bill.

The Virginia State Corporation Commission reviewed the filing with applicable Virginia laws and regulations governing Long Term Care Insurance; and because it was found to be compliant with these laws and regulations, the filing was approved. No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. Our decision to increase premiums on certain policies is based upon the future claims anticipated on these policies. Please note that the decision to seek a premium increase on these LTC insurance policies has been made by John Hancock, not your insurance agent, nor the Virginia Department of Insurance. As a reminder, per the terms of your policy, premium rates are not guaranteed and could be increased again in the future. However, please be advised that John Hancock will not apply any additional premium rate increase to your policy for at least 36 months from your policy anniversary date of [next policy anniversary date].

Importance of LTC Insurance Coverage

As you decide which of the coverage options described in this letter works best for you, you may wish to consider the value offered by LTC insurance. The need for care can be one of the most significant challenges a person can face – both personally and financially. LTC insurance provides valuable protection that may not be available with your health insurance or from government programs.

John Hancock has seen the difference this insurance has made in the lives of our customers and their family members. We remain committed to delivering on our promise to provide the coverage, support and service, when and where you need care.

Next Steps

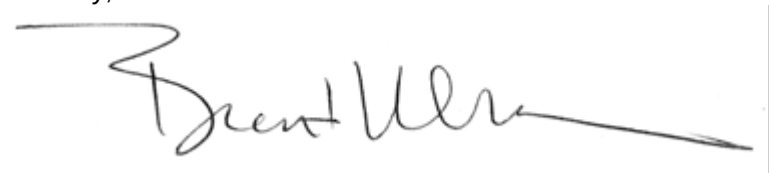
The enclosed Options Worksheet details your current coverage and provides options you can elect in order to help minimize or avoid the premium increase completely. Please review it carefully as it is designed to help you make an informed decision.

- If you decide to reduce your coverage as outlined in the Options Worksheet, simply complete the "Coverage Change Request Form" and return it to John Hancock by [**Month XX, YYYY]**.
- If you choose to make no changes to your coverage, no action is required, and your new increased premium will become effective on [**Month XX, YYYY]**.

For Further Assistance

Again, we sincerely regret having to take this action, but we hope you find that the options provided are helpful. If you have any questions, please visit www.jhinfocenter.com or contact one of our customer service representatives at [888-654-6582], Monday through Friday from 8:00 a.m. – 6:00 p.m. Eastern Time. Our dedicated team is available to help you make a decision that best meets your personal needs.

Sincerely,



[Brent Wilkinson
Vice President, U.S. Insurance Operations]

Enclosures:
Options Worksheet
Frequently Asked Questions
Coverage Change Request Form

{Ed Note: This document represents a scenario when the insured is eligible for a landing spot. It will be altered as needed to represent other situations.}

Options Worksheet for [First Name] [Last Name]
Policy # [XXXXX]
[Company Name]

YOUR PERSONALIZED OPTION TO REDUCE COVERAGE AND AVOID THE INCREASE

To avoid the premium increase we are offering you a one-time opportunity to reduce your future annual inflation rate. The table below shows your current premium and the new premium you will be charged if you keep your current annual inflation rate. The table also shows what your reduced inflation rate will be if you choose the personalized option, which will only be applied to future inflation increases that occur after the rate increase effective date. All other existing benefits and previous inflation increases that have already been applied to your policy through the effective date of the inflation rate reduction will be maintained.

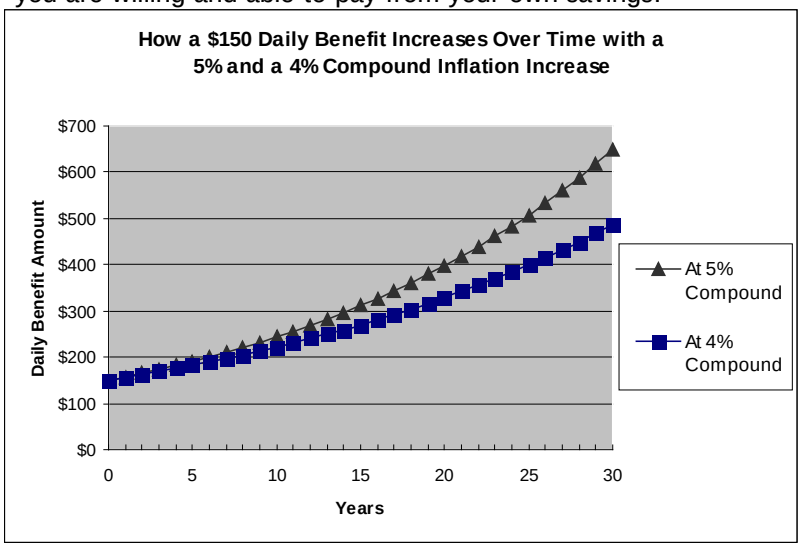
	Keep your current annual inflation rate	Personalized Option: Reduce your future annual inflation rate
[Daily/Monthly] Benefit[1]	[$XXX]	[$XXX]
Benefit Period[2]	[X-year]	[X-year]
Inflation Option[[3]]	[5%]	**[X.X%]**
Elimination Period	[XX]	[XX]
Optional Riders	[List here]	[List here]
Current [policy mode] Premium	[$XX.XX]	
New [policy mode] Premium*	**[$XX.XX]**	**[$XX.XX]**

**As of [Month XX, YYYY]*

Please note: Variations of this personalized option are not available, though other options to help minimize the increase may be. [It is also important to note that your coverage includes a "Limited Pay" premium provision. Please consider the number of remaining payments before making the decision to reduce your benefits.] For more information, please call John Hancock at [**888-654-6582].**

[Information to Consider

The graph below is an example of how a $150 daily benefit amount increases over the next 30 years at [5%] and [4%] [annually compounding rates][simple annual increases].]To help you with your inflation coverage decision, we thought it might be useful to also provide you with the latest trends in the cost of care. The chart to the right shows the national average annual increase over the past [five] years for the cost of care in various care settings. Please visit **www.jhinfocenter.com** for current cost of care information specific to your area. As you evaluate what is best for you, we encourage you to consider the current and projected cost of care in your area, as well as how much of that amount you are willing and able to pay from your own savings.



Trends in the Cost of Care

Long-Term Care Setting	[5]-Year Average Annual Increase
Nursing Home: Private Room	[3.6%]
Nursing Home: Semi-Private Room	[3.6%]
Assisted Living Facility	[2.0%]
Home Health Care Aide	[1.3%]
Adult Day Care	[1.6%]

[The 5-year average annual increases are based on a subset of common providers from our 2008 and 2011 Cost of Care surveys and our 2011 and 2013 Cost of Care surveys]

][1] [Daily/Monthly] Benefit is the most the coverage will reimburse for the costs of covered long-term care services received on [any day/in any month]. Your [Daily/Monthly] Benefit shown above reflects any inflation increase through [next policy anniversary].

[2] Benefit Period is used to calculate your Policy Limit by multiplying your [Daily/Monthly] Benefit by the number of [days/months] in [X-years] [or Y-years]. The Policy Limit represents the total pool of money available to reimburse the costs of covered long-term care services you receive while insured.

[3] A reduction to your future annual inflation rate will apply to your [Daily/Monthly] Benefit. The inflation rate on your Policy Limit will remain at 3%.]

YOUR ALTERNATIVE OPTIONS TO REDUCE COVERAGE AND LOWER PREMIUMS

To help mitigate the premium increase, you may be eligible to reduce other benefits. For example, you may be eligible to:

- Reduce your current [daily/monthly benefit]*
- [Reduce your benefit period*]
- [Increase your elimination period]
- [Drop an optional rider]

* This reduction will also result in a corresponding decrease in your Total Policy Limit.

Please note - in certain instances the ability to reduce your benefits may not be available due to state-regulated minimum benefit requirements or the available plan options. [In addition, certain changes are subject to Partnership regulatory benefit minimum requirements.] [Your policy includes a "Limited Pay" premium provision. Please consider the number of remaining payments on your policy before making the decision to reduce your benefits.] For more information, please call John Hancock at [**888-654-6582].]**

[Exercise the Nonforfeiture Benefit, resulting in a paid-up policy with reduced benefits

Your policy includes a Nonforfeiture Benefit, which enables you to discontinue paying premiums and provides you with a paid-up policy with reduced benefits. By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

[Exercise the Contingent Nonforfeiture Benefit, resulting in a paid-up policy with reduced benefits

If you choose to cancel your policy within 120 days of [next policy anniversary date], we will modify your policy limit (lifetime maximum benefit amount) and convert your policy to paid-up status where no further premiums are due. Your new policy limit will be [$XXXX], which represents the sum of all premiums paid.* By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

[The following terms apply if you choose to exercise the [Nonforfeiture][Contingent Nonforfeiture] Benefit:

- No benefits will be paid in excess of your new policy limit.
- Benefits will be paid subject to the daily/monthly benefit levels (and other coverage limits) in effect at the time you convert your policy to paid-up status.
- All optional benefit riders will automatically terminate.
- No future inflation adjustments will be made.
- All other applicable policy provisions, conditions, and limitations will remain in effect.]

[*Calculated based on benefit amounts and on premiums paid to date as of [file extract date]. The actual Contingent Nonforfeiture benefit amount may be slightly higher as it will be calculated based on current benefits and premiums paid to date as of the effective date of your paid-up status.]

IMPORTANT DATES

- If you choose an option listed on the enclosed Coverage Change Request Form, you must complete, sign and return the form by [**Month XX, YYYY]**.
- If you choose to make no changes to your coverage, no action is required. Your level of coverage will not change and your new increased premium will become effective on [**Month XX, YYYY]**.

1. **Why do you need to raise premium rates — can you explain further?**
   Forecasting and projecting of future claims experience on LTC insurance policies is complex in its detail and application. Many factors are considered at the time that pricing is established, such as the frequency and severity of particular medical conditions, the expected lifespan of policyholders, the length of time policies are expected to remain inforce, and the cost of care, to name a few. As claims are paid, these factors can change over time.

   We have recently completed another comprehensive claims study, which we conduct every three years and which examines the usage trends for our insured population. Like many carriers in this business, we have seen increased claims, and therefore there is more experience data available to predict future benefit usage by policyholders. As compared to our previous analysis, the new data shows that policyholders are living longer, their claims are lasting longer, and more people are claiming at the older ages. Based on that data, we have determined that there is a need to increase premiums on certain policy series.

2. **What is the policy provision that allows you to raise my premiums?**
   The provision that allows for an increase in premiums can be found on the front page of your policy. Your policy indicates that, while your insurance company cannot change coverage or refuse to renew coverage for reasons other than nonpayment of premiums, the company is allowed to change or increase premiums so long as the increase applies to an entire class of policies. We are required to file premium increases on policy series, along with actuarial justification, with the department of insurance in the state where the policy was purchased.

3. **Have I been singled out for this rate increase because of my age or health?**
   No. No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. Also, your state has not been singled out, as all states are included in our rate increase process.

4. **If I no longer live in the state where I purchased my policy, does the increase still apply?**
   Yes. All LTC insurance policies are regulated by the original state in which they were written at the time of the purchase of the policy. That means that the state where you were residing when you purchased your policy continues to be the applicable state, even if you are now residing elsewhere.

5. **Is the premium rate increase due to the prevailing economic environment?**
   No. We are increasing premium rates solely due to our claims experience, which indicates higher-than-expected claims on your policy series in the future, and not due to poor investment experience.

6. **Is there an alternative to paying higher premiums?**
   Yes. We are offering several benefit reduction alternatives and, in most cases, at least one option that will enable you to keep your premiums at or close to the same level as what you are paying today. The enclosed 'Options Worksheet' outlines your options. To further review these options, please contact one of our customer service representatives.

7. **What is the purpose of the enclosed Coverage Change Request Form?**
   The enclosed Coverage Change Request Form need only be completed and returned to John Hancock should you decide you want to adjust your benefits or cancel your policy. Otherwise, no action is necessary on your part, as the premium rate increase will take place automatically on the policy anniversary date specified in your letter.

8. **Will there be additional premium increases in the future?**
   Premium rates are not guaranteed. We will continue to monitor our claims experience to determine whether future increases will be necessary. We will not need additional increases if our experience does not deteriorate further.

9. **If I pay premiums through online banking and my premium is changing, is there any action I need to take?**
   Yes. Please update your online banking payment information with the new premium amount prior to the rate increase effective date.

COVERAGE CHANGE REQUEST FORM
Individual LTC Insurance Policy for [First Name] [Last Name]
Policy # [XXXXX]
[Company Name]

To avoid the premium increase, we are offering you a one-time opportunity to elect your personalized option.

If you choose to make no changes to your current coverage, no action is required and your new increased premium will be effective on [**Month XX, YYYY]**.

If you choose to change your coverage, you must select an option listed below, sign and return this Coverage Change Request Form by [**Month XX, YYYY]**.

Step 1: Select an option (please choose only one option)

For more details, please see your Options Worksheet. [In some instances, certain changes are subject to Partnership regulatory benefit minimum requirements.] As a reminder, you may have alternative options available to mitigate the premium increase. For more information, please call John Hancock at [**888-654-6582**].

COVERAGE CHANGE OPTIONS	
☐	Reduce your future annual inflation rate from [5%] to [X.X%].
☐	[Exercise the [Nonforfeiture/Contingent Nonforfeiture] Benefit available on your policy.]
☐	[Cancel your coverage. This change will be effective immediately.]]

Step 2: Review Agreement and Acknowledgement

I understand that my benefits and/or premium for those benefits will change based upon the option(s) I select.

I understand that premium rates are not guaranteed and may be increased again in the future if I am among the group of policyholders whose premiums are determined to be inadequate.

If I select an option(s) to change my coverage, I understand that, within 30 days of the date this change becomes effective, I may cancel the change in my coverage and return to my original coverage at the increased premium level.

I understand the policy change(s) I selected above. By signing below, I agree that any change(s) other than cancelling my policy, will be effective on my next policy anniversary provided this form is received by John Hancock by that date.

Step 3: Sign and Date

Signature ([First Name] [Last Name]) **Date**

Step 4: Return this completed form using the enclosed postage-paid envelope by [Month XX, YYYY].

[Mail
John Hancock
LTC Coverage Election
P.O. Box 111, R-02, Ste 1700
Boston, MA 02117-0111

FAX
John Hancock
LTC Coverage Election
[877-606-7771]]

Statement of Variability - Landing Spot Eligible Policyholders

Form - JHLTC-1531 1/14 POLICYHOLDER COVER LETTER

Page 1

- Company Name will vary based on the company of the policyholder

  [John Hancock Life Insurance Company (U.S.A.)
  (Not licensed in New York)]
  [John Hancock Life & Health Insurance Company]

- [Brent Wilkinson, Vice President, U.S. Insurance Operations] This may vary due to any personnel or title change.
- Contact Information and Date will vary based on the policyholder and date mailed.

  [First Name] [Last Name] [Date]
  [Address1]
  [Address2]
  [City], [State] [Zip]

- Policy Number [xxx] will vary to reflect each policyholder's unique policy number.
- **"Decision required by [date]"** will be equal to one month prior to the effective date of the rate increase.
- Name will vary based on the policyholder.
  [First Name] [Last Name]
- "…from [current premium] to [new premium], [policy mode]. This new premium will be effective for premiums due on or after [next policy anniversary]." Current premium, new premium, policy mode, and next policy anniversary will vary based on each policyholder's benefits and policy anniversary date.
- ….for at least 36 months from your policy anniversary date of [next policy anniversary date]. Date will vary based on policyholder's anniversary date.

Page 2

- Return to John Hancock by [Month XX, YYYY] Date will vary based on the election deadline date.

- . . and your new increased premium will become effective on [Month XX, YYYY] Date will vary based on rate increase effective date.

- [888-654-6582] Phone number will vary based on the firm of the agent of record.

- [Brent Wilkinson, Vice President, U.S. Insurance Operations] Signatory may vary due to any personnel or title change.

Form - JHLTC-1532 1/14 POLICYHOLDER OPTIONS PACKAGE

Page 3: Options Worksheet

Your Alternative Options to Reduce Coverage and Lower Premiums

- [First Name] [Last Name] will vary based on the policyholder and display First Name and Last Name.
- [Policy #] will vary to reflect each policyholder's unique policy number.
- Company Name will vary based on the company of the policyholder
  [John Hancock Life Insurance Company (U.S.A.)
  [John Hancock Life & Health Insurance Company]

The following table will vary based on the policyholder's benefits and options.

	Keep your current annual inflation rate	**Personalized Option: Reduce your future annual inflation rate**
[Daily/Monthly] Benefit[1]	[$XXX]	[$XXX]
Benefit Period[2]	[X-year]	[X-year]
Inflation Option[3]	[X%]	**[X.X%]**
Elimination Period	[XX]	[XX]
Optional Riders	[List here]	[List here]
Current [policy mode] Premium	[$XX.XX]	
New [policy mode] Premium*	**[$XX.XX]**	**[$XX.XX]**

- As of [Month XX, YYYY] will vary based on policyholder's benefits at the time of the increase.
- The following will be used only when the policy includes a limit payment option:
  [It is also important to note that your coverage includes a "Limited Pay" premium payment provision. Please consider the number of remaining payments before making the decision to reduce your benefits.]
- [888-654-6582] Phone number will vary based on the firm of the agent of record.
- Information to Consider . . .] this section will vary based on policyholder's landing spot options.
- [5%] will vary based on policyholder's current inflation. [4%] will vary based on policyholder's landing spot option.

- [Annually compounding rates] is used for policyholders with compound inflation and [simple annual increases] is used for policyholders with simple inflation.
- The chart to the right shows the nation average annual increase over the past [five] years . . . [5]-Year Average Annual Increase. [3.6%] [2.0%] [1.3%] [1.6%]. These could vary based on changes in the national average in subsequent years.

- [The 5-year average annual increases are based on a subset of common providers from our 2008 and 2011 Cost of Care surveys and our 2011 and 2013 Costs of Care surveys] This could vary based on possible changes in future Costs of Care surveys.
- Footnote [1]: [Daily/Monthly] . . . [any day/any month] will vary based on whether the policyholder has a daily or monthly benefit. [next policy anniversary] will vary based on policyholder's anniversary date.
- Footnote [2]: [daily/monthly] . . . [days/months] will vary based on whether the policyholder has a daily or monthly benefit.[X-years], [Y-years will vary based on policyholder's current benefit option and reduction benefit option. Footnote will not show for policies with a Lifetime Benefit Period
- Footnote [3]: [daily/monthly] will vary based on whether the policyholder has a daily or monthly benefit. Footnote will appear for policyholders who have different inflation rates for their benefit amount increase versus their policy limit.

Page 4: Options Worksheet

Your Alternative Options to Reduce Coverage and Lower Premiums

This section represents a scenario when the policyholder is eligible for alternative personalized options. It will be altered as needed to represent other situations.

- [First Name] [Last Name] will vary based on the policyholder and display First Name and Last Name.
- [Policy #] will vary to reflect each policyholder's unique policy number.
- Company Name will vary based on the company of the policyholder
  [John Hancock Life Insurance Company (U.S.A.)
  [John Hancock Life & Health Insurance Company]

- "daily" or "monthly" will populate "Reduce your current[daily/monthly] benefit"
- "Reduce your benefit period*" will only show if the policyholder does not currently have the minimum benefit period available for the product.
- "Increase your elimination period" will only show if the policyholder does not currently have the maximum elimination period available for the product.
- "Drop an optional rider" will only show if the policyholder has one or more optional riders on their policy.
- [In addition, certain changes are subject to Partnership regulatory benefit minimum requirements] This will be inserted for affected policyholders whose policies are partnership-certified.
- The following will be used only when the policy includes a limit payment option:
  [Your policy includes a "Limited Pay" payment option. Please consider the number of remaining payments on your policy before making the decision to reduce your benefits.]
- [888-654-6582] Phone number will vary based on the firm of the agent of record.

The following will appear only if the policyholder purchased the optional Nonforfeiture Benefit rider:

[Exercise the Nonforfeiture Benefit, resulting in a paid-up policy with reduced benefits

Your policy includes a Nonforfeiture Benefit, which enables you to discontinue paying premiums and provides you with a paid-up policy with reduced benefits. By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

The following will appear only if the policyholder is eligible for the Contingent Nonforfeiture benefit (based on the standard NAIC trigger) and did not purchase the optional Nonforfeiture Benefit rider. The bracketed text will be the effective date of the rate increase and the sum of all premiums paid on the policy:

[Exercise the Contingent Nonforfeiture Benefit, resulting in a paid-up policy with reduced benefits

If you choose to cancel your policy within 120 days of [next policy anniversary date], we will modify your policy limit (lifetime maximum benefit amount) and convert your policy to paid-up status where no further premiums are due. Your new policy limit will be [$XXXX], which represents the sum of all premiums paid.* By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

The following appears if the insured is eligible for either the Nonforfeiture Benefit or the Contingent Nonforfeiture Benefit

"[The following terms apply if you choose to exercise the [Nonforfeiture][Contingent Nonforfeiture] Benefit:

No benefits will be paid in excess of your new policy limit.

Benefits will be paid subject to the daily/monthly benefit levels (and other coverage limits) in effect at the time you convert your policy to paid-up status.

All optional benefit riders will automatically terminate.

No future inflation adjustments will be made.

All other applicable policy provisions, conditions, and limitations will remain in effect.

The following footnote is displayed only if the Contingent Nonforfeiture Benefit is triggered and the policyholder did not purchase the Nonforfeiture benefit. The "file extract date" is the date that the mailing extract was created:

[*Calculated based on benefit amounts and on premiums paid to date as of [file extract date]. The actual Contingent Nonforfeiture benefit amount may be slightly higher as it will be calculated based on current benefits and premiums paid to date as of the effective date of your paid-up status.]

Important Dates

- . . .return form by [Month XX, YYYY] Date will vary based on the election deadline date.

- . . . . and your new increased premium will become effective on [Month XX, YYYY] Date will vary based on rate increase effective date

Form - JHLTC-1533 1/14 FREQUENTLY ASKED QUESTIONS

Page 5

- Company Name will vary based on the company of the policyholder
  [John Hancock Life Insurance Company (U.S.A.)
  [John Hancock Life & Health Insurance Company]

Form - JHLTC-1534 1/14 COVERAGE CHANGE REQUEST FORM

Page 6

- [First Name] [Last Name] will vary based on the policyholder and display First Name and Last Name.

- [Policy #] will vary to reflect each policyholder's unique policy number.

- Company Name will vary based on the company of the policyholder
  [John Hancock Life Insurance Company (U.S.A.)
  [John Hancock Life & Health Insurance Company]

- . . . and your new increased premium will be effective on [Month XX, YYYY] Date will vary based on rate increase effective date.

- . . .return this Coverage Change Request Form by [Month XX, YYYY] Date will vary based on the election deadline date.

- [In some instances, certain changes are subject to Partnership regulatory benefit minimum requirements.] This will be inserted for affected policyholders whose policies are partnership-certified.

- [888-654-6582] Phone number will vary based on the firm of the agent of record.

Coverage Change Options

The following will vary based on the policyholder's current inflation and landing spot offered.

☐ Reduce your future annual inflation rate from [5%] to [X.X%]]

The following will appear only if the policyholder purchased the optional Nonforfeiture Benefit rider:

[☐ Exercise the Nonforfeiture Benefit available on your policy]

The following will appear only if the policyholder is eligible for the Contingent Nonforfeiture benefit (based on the standard NAIC trigger) and did not purchase the optional Nonforfeiture Benefit rider:

[☐ Exercise the Contingent Nonforfeiture Benefit available on your policy]

The following will only appear if the policyholder is not eligible for the Nonforfeiture or Contingent Nonforfeiture Benefits:

[☐ Cancel your policy. This change will be effective immediately.]

Step 3: Sign and Date

Signature ([First Name] [Last Name]) Date

Name will vary based on the policyholder.

Step 4: Return this completed form . . . by [Month XX, YYYY] Date will vary based on the election deadline date.

The following information is bracketed in the event of a contact change:

[Mail	Fax
John Hancock	John Hancock
LTC Coverage Election	LTC Coverage Election
P.O. Box 111, R-02, Ste 1700	[877-606-7771]]
Boston, MA 02117	

Statement of Variability – Non-Landing Spot Eligible Policyholders

Form - JHLTC-1531_GPO 1/14 POLICYHOLDER COVER LETTER

Page 1

- Company Name will vary based on the company of the policyholder

  [John Hancock Life Insurance Company (U.S.A.)
  (Not licensed in New York)]
  [John Hancock Life & Health Insurance Company]

- [Brent Wilkinson, Vice President, U.S. Insurance Operations] This may vary due to any personnel or title change.
- Contact Information and Date will vary based on the policyholder and date mailed.

  [First Name] [Last Name] [Date]
  [Address1]
  [Address2]
  [City], [State] [Zip]

- Policy Number [xxx] will vary to reflect each policyholder's unique policy number.
- **"Decision required by [date]"** will be equal to one month prior to the effective date of the rate increase.
- Name will vary based on the policyholder.
  [First Name] [Last Name]
- "…from [current premium] to [new premium], [policy mode]. This new premium will be effective for premiums due on or after [next policy anniversary]." Current premium, new premium, policy mode, and next policy anniversary will vary based on each policyholder's benefits and policy anniversary date.
- ….for at least 36 months from your policy anniversary date of [next policy anniversary date]. Date will vary based on policyholder's anniversary date.

Page 2

- Return to John Hancock by [Month XX, YYYY] Date will vary based on the election deadline date.

- . . and your new increased premium will become effective on [Month XX, YYYY] Date will vary based on rate increase effective date.

- [888-654-6582] Phone number will vary based on the firm of the agent of record.

- [Brent Wilkinson, Vice President, U.S. Insurance Operations] Signatory may vary due to any personnel or title change.

Form - JHLTC-1532 GPO 1/14 POLICYHOLDER OPTIONS PACKAGE

Page 3: Options Worksheet

- [First Name] [Last Name] will vary based on the policyholder and display First Name and Last Name.
- [Policy #] will vary to reflect each policyholder's unique policy number.
- Company Name will vary based on the company of the policyholder
  [John Hancock Life Insurance Company (U.S.A.)
  [John Hancock Life & Health Insurance Company]
- The following table will vary based on the policyholder's current benefits, the benefit reduction options available to the policyholder, and the associated premiums and policy mode.

	Keep your current coverage[1]	Personalized Option(s)		
		[Reduce your BP[2]]	[Reduce your [DB/MB][2]]	[Reduce your BP & [DB/MB][2]]
[Daily Benefit (DB)]/[Monthly Benefit (MB)][3]	$[XXX]	$[XXX]	$[XXX]	$[XXX]
Benefit Period (BP)[[4]	[X]-year	[Y]-year	[X]-year	[Z]-year
Elimination Period	[List Here]			
Inflation Option	[List Here]			
Optional Riders	[List Here]			
Current [policy mode] Premium	$[XXX]			
New [policy mode] Premium[5]	**$[XXX]**	**$[XXX]**	**$[XXX]**	**$[XXX]**

- The following will be used only when the policy includes a limit payment option:
  [It is also important to note that your coverage includes a "Limited Pay" premium payment provision. Please consider the number of remaining payments before making the decision to reduce your benefits.]
- [Drop an optional rider] will only show if the policyholder has one or more optional riders on their policy.
- [Increase your elimination period] will only show if the policyholder does not currently have the maximum elimination period available for the product.
- [888-654-6582] Phone number will vary based on the firm of the agent of record.
- Footnote [3]: [DB/MB] will vary based on whether the policyholder has a daily or monthly benefit. [day/month] will also vary based on whether the policyholder has a daily or monthly benefit.

- Footnote [4]: [DB/MB] will vary based on whether the policyholder has a daily or monthly benefit. [day/month] will also vary based on whether the policyholder has a daily or monthly benefit.{X{, Y or Z}} years will vary based on the reduction option(s) available to the policyholder.

- Footnote [5]: As of [Month XX, YYYY] will vary based on policyholder's next anniversary date

Page 4: Options Worksheet

- [First Name] [Last Name] will vary based on the policyholder and display First Name and Last Name.

- [Policy #] will vary to reflect each policyholder's unique policy number.

- Company Name will vary based on the company of the policyholder
  [John Hancock Life Insurance Company (U.S.A.)
  [John Hancock Life & Health Insurance Company]

- The following will appear only if the policyholder purchased the optional Nonforfeiture Benefit rider:

  [Exercise the Nonforfeiture Benefit, resulting in a paid-up policy with reduced benefits

  Your policy includes a Nonforfeiture Benefit, which enables you to discontinue paying premiums and provides you with a paid-up policy with reduced benefits. By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

- The following will appear only if the policyholder is eligible for the Contingent Nonforfeiture benefit (based on the standard NAIC trigger) and did not purchase the optional Nonforfeiture Benefit rider. The bracketed text will be the effective date of the rate increase and the sum of all premiums paid on the policy:

  [Exercise the Contingent Nonforfeiture Benefit, resulting in a paid-up policy with reduced benefits

  If you choose to cancel your policy within 120 days of [next policy anniversary date], we will modify your policy limit (lifetime maximum benefit amount) and convert your policy to paid-up status where no further premiums are due. Your new policy limit will be [$XXXX], which represents the sum of all premiums paid.* By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

- The following appears if the insured is eligible for either the Nonforfeiture Benefit or the Contingent Nonforfeiture Benefit

  "[The following terms apply if you choose to exercise the [Nonforfeiture][Contingent Nonforfeiture] Benefit:

  No benefits will be paid in excess of your new policy limit.

  Benefits will be paid subject to the daily/monthly benefit levels (and other coverage limits) in effect at the time you convert your policy to paid-up status.

  All optional benefit riders will automatically terminate.

  No future inflation adjustments will be made.

All other applicable policy provisions, conditions, and limitations will remain in effect.

- The following footnote is displayed only if the Contingent Nonforfeiture Benefit is triggered and the policyholder did not purchase the Nonforfeiture benefit. The “file extract date” is the date that the mailing extract was created:

[*Calculated based on benefit amounts and on premiums paid to date as of [file extract date]. The actual Contingent Nonforfeiture benefit amount may be slightly higher as it will be calculated based on current benefits and premiums paid to date as of the effective date of your paid-up status.]

Important Dates

- . . .return form by [Month XX, YYYY] Date will vary based on the election deadline date.
- . . . . and your new increased premium will become effective on [Month XX, YYYY] Date will vary based on rate increase effective date

Form - JHLTC-1532_GPO 1/14 FREQUENTLY ASKED QUESTIONS

Page 5:

- Company Name will vary based on the company of the policyholder
  [John Hancock Life Insurance Company (U.S.A.)
  [John Hancock Life & Health Insurance Company]

Form - JHLTC-1532_GPO 1/14 COVERAGE CHANGE REQUEST FORM

Page 6

- [First Name] [Last Name] will vary based on the policyholder and display First Name and Last Name.
- [Policy #] will vary to reflect each policyholder’s unique policy number.
- Company Name will vary based on the company of the policyholder
  [John Hancock Life Insurance Company (U.S.A.)
  [John Hancock Life & Health Insurance Company]
- . . . and your new premium will be effective on [Month XX, YYYY] date will vary based on rate increase effective date.
- . . . and return this Coverage Change Request Form by [Month XX, YYYY] date will vary based on election deadline date.
- [888-654-6582] Phone number will vary based on the firm of the agent of record.

Coverage Change Options

- New Premium Effective [next anniversary date]. Date will vary based on policyholder's next policy anniversary date

The following row will appear only if the policyholder is eligible to reduce their benefit period. Values will vary based on current benefit period, reduced benefit period, resulting premium and policy mode:

☐	[Reduce your Benefit Period from [X-year] to [X-year].]	**$[XXX][policy mode]**

The following row will appear only if the policyholder is eligible to reduce their daily or monthly benefit. Values will vary based on current daily/monthly benefit, reduced daily/monthly benefit, resulting premium and policy mode, and whether the policyholder has a daily or monthly benefit:

☐	[Reduce your [Daily/Monthly] Benefit from $[XXX] to $[XXX].]	**$[XXX][policy mode]**

The following row will appear only if the policyholder is eligible to reduce their benefit period AND their daily or monthly benefit. Values will vary based on current and reduced benefit period, current and reduced daily/monthly benefit, resulting premium and policy mode and whether the policyholder has a daily or monthly benefit:

☐	[Reduce your Benefit Period from [X-year] to [X-year] **and** [Daily/Monthly] Benefit from $[XXX] to $[XXX].]	**$[XXX][policy mode]**

The following row will appear only if the policyholder is eligible to exercise either the Nonforfeiture or Contingent Nonforfeiture Benefit. Please note, [Nonforfeiture] will appear if the policyholder purchased the Nonforfeiture Benefit. [Contingent Nonforfeiture] will appear only if the policyholder is eligible for the Contingent Nonforfeiture benefit (based on the standard NAIC trigger) and did not purchase the optional Nonforfeiture Benefit rider:

☐	[Exercise the [Nonforfeiture/Contingent Nonforfeiture] Benefit available on your policy.]	N/A

The following row will appear only if the policyholder is not eligible for the Nonforfeiture or Contingent Nonforfeiture Benefits:

☐	[Cancel your policy. This change will be effective immediately.]	N/A

Step 3: Sign and Date

Signature ([First Name] [Last Name]) Date

Name will vary based on the policyholder.

Step 4: Return this completed form . . . by [Month XX, YYYY] Date will vary based on the election deadline date.

The following information is bracketed in the event of a contact change:

[Mail	Fax
John Hancock	John Hancock
LTC Coverage Election	LTC Coverage Election
P.O. Box 111, R-02, Ste 1700	[877-606-7771]]
Boston, MA 02117	

Statement of Variability - Landing Spot Eligible Policyholders

Form - JHLTC-1531 1/14 POLICYHOLDER COVER LETTER

Page 1

- [Brent Wilkinson, Vice President, U.S. Insurance Operations] This may vary due to any personnel or title change.
- Contact Information and Date will vary based on the policyholder and date mailed.

  [First Name] [Last Name] [Date]
  [Address1]
  [Address2]
  [City], [State] [Zip]

- Policy Number [xxx] will vary to reflect each policyholder's unique policy number.

- **"Decision required by [date]"** will be equal to one month prior to the effective date of the rate increase.

- Name will vary based on the policyholder.
  [First Name] [Last Name]

- "…from [current premium] to [new premium], [policy mode]. This new premium will be effective for premiums due on or after [next policy anniversary]." Current premium, new premium, policy mode, and next policy anniversary will vary based on each policyholder's benefits and policy anniversary date.

- ….for at least 36 months from your policy anniversary date of [next policy anniversary date]. Date will vary based on policyholder's anniversary date.

Page 2

- …and return to John Hancock by [Month XX, YYYY] Date will vary based on the election deadline date.

- …and your new increased premium will become effective on [Month XX, YYYY] Date will vary based on rate increase effective date.

- [888-654-6582] Phone number will vary based on the firm of the agent of record.

- [Brent Wilkinson, Vice President, U.S. Insurance Operations] Signatory may vary due to any personnel or title change.

Form - JHLTC-1532 1/14 POLICYHOLDER OPTIONS PACKAGE

Page 3: Options Worksheet

Your Personalized Option to Reduce Coverage and Avoid the Increase

- [First Name] [Last Name] will vary based on the policyholder and display First Name and Last Name.
- [Policy #] will vary to reflect each policyholder's unique policy number.
- **[Important: Reducing your future annual inflation rate will result in the loss of Partnership status…]** This text will appear if accepting the reduced inflation landing spot will result in a loss of Partnership status.

The following table will vary based on the policyholder's benefits and options.

- [Benefit Period] can range from a minimum of 1 year to a maximum of Lifetime
- [Inflation Option] can include the following: 4.5% Simple or Compound, 4.2% Simple or Compound, 3.9% Simple or Compound, 3.6% Simple or Compound, 3.4% Simple or Compound, 3.1% Simple or Compound, 2.8% Simple or Compound, 2.5% Simple or Compound
- [Elimination Period] can range from a minimum of 30 days to a maximum of 365 days

	Keep your current annual inflation rate	**Personalized Option: Reduce your future annual inflation rate**
[Daily/Monthly] Benefit[1]	[$XXX]	[$XXX]
Benefit Period[2]	[X-year]	[X-year]
Inflation Option[3]	[X%]	**[X.X%]**
Elimination Period	[XX]	[XX]
Optional Riders	[List here]	[List here]
Current [policy mode] Premium	[$XX.XX]	
New [policy mode] Premium*	**[$XX.XX]**	**[$XX.XX]**

- As of [Month XX, YYYY] will vary based on policyholder's benefits at the time of the increase.
- [However, certain changes are subject to Partnership regulatory benefit minimum requirements and may result in a loss of Partnership status] this sentence will appear if the policyholder has Partnership status and accepting the reduced inflation landing spot will not result in a loss of Partnership status.
- The following will be used only when the policy includes a limit payment option:
  [It is also important to note that your coverage includes a "Limited Pay" premium payment provision. Please consider the number of remaining payments before making the decision to reduce your benefits.]
- [888-654-6582] Phone number will vary based on the firm of the agent of record.

- [Information to Consider . . .] this section will vary based on policyholder's landing spot options.
- [5%] will vary based on policyholder's current inflation. [4%] will vary based on policyholder's landing spot option.
- [Annually compounding rates] is used for policyholders with compound inflation and [simple annual increases] is used for policyholders with simple inflation.
- The chart to the right shows the nation average annual increase over the past [five] years . . . [5]-Year Average Annual Increase. [3.6%] [2.0%] [1.3%] [1.6%]. These could vary based on changes in the national average in subsequent years.
- [The 5-year average annual increases are based on a subset of common providers from our 2008 and 2011 Cost of Care surveys and our 2011 and 2013 Costs of Care surveys] This could vary based on possible changes in future Costs of Care surveys.
- Footnote [1]: [Daily/Monthly] . . . [any day/any month] will vary based on whether the policyholder has a daily or monthly benefit. [next policy anniversary] will vary based on policyholder's anniversary date.
- Footnote [2]: [Daily/Monthly] . . . [days/months] will vary based on whether the policyholder has a daily or monthly benefit. [X-years] will vary based on policyholder's current benefit period. Footnote will not show for policies with a Lifetime Benefit Period
- Footnote [3]: [daily/monthly] will vary based on whether the policyholder has a daily or monthly benefit. Footnote will appear for policyholders who have different inflation rates for their benefit amount increase versus their policy limit.

Page 4: Options Worksheet

Your Alternative Options to Reduce Coverage and Lower Premiums

- [First Name] [Last Name] will vary based on the policyholder and display First Name and Last Name.
- [Policy #] will vary to reflect each policyholder's unique policy number.
- "daily" or "monthly" will populate "Reduce your current[daily/monthly] benefit" based on whether the policyholder has a daily or monthly benefit.
- [Reduce your benefit period*"] will only show if the policyholder does not currently have the minimum benefit period available for the product.
- [Increase your elimination period] will only show if the policyholder does not currently have the maximum elimination period available for the product.
- [Drop an optional rider] will only show if the policyholder has one or more optional riders on their policy.
- [Note: our records indicate there is claim activity on your policy….] will only show if the policyholder has prior claim activity
- [You may also want to review the restoration of benefits….] will only show if the policyholder has prior claim activity and the restoration of benefits provision is included in their policy
- [In addition, certain changes are subject to Partnership regulatory benefit minimum requirements] This will be inserted for policyholders whose policies are partnership-certified.
- The following will be used only when the policy includes a limit payment option:
  [Your policy includes a "Limited Pay" payment option. Please consider the number of remaining payments on your policy before making the decision to reduce your benefits.]
- [888-654-6582] Phone number will vary based on the firm of the agent of record.

The following will appear only if the policyholder purchased the optional Nonforfeiture Benefit rider:

[Exercise the Nonforfeiture Benefit, resulting in a paid-up policy with reduced benefits

Your policy includes a Nonforfeiture Benefit, which enables you to discontinue paying premiums and provides you with a paid-up policy with reduced benefits. By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

The following will appear only if the policyholder is eligible for the Contingent Benefit Upon Lapse (based on the standard Virginia regulations triggers) and did not purchase the optional Nonforfeiture Benefit rider. The bracketed text will be the effective date of the rate increase and the sum of all premiums paid on the policy:

[Exercise the Contingent Benefit Upon Lapse, resulting in a paid-up policy with reduced benefits

If you choose to cancel your policy within 120 days of [next policy anniversary date], we will modify your policy limit (lifetime maximum benefit amount) and convert your policy to paid-up status where no further premiums are due. Your new policy limit will be [$XXXX], which represents the sum of all premiums paid.* By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

The following appears if the insured is eligible for either the Nonforfeiture Benefit or the Contingent Benefit Upon Lapse

"[The following terms apply if you choose to exercise the [Nonforfeiture Benefit][Contingent Benefit Upon Lapse]:

- No benefits will be paid in excess of your new policy limit.
- Benefits will be paid subject to the daily/monthly benefit levels (and other coverage limits) in effect at the time you convert your policy to paid-up status.
- All optional benefit riders will automatically terminate.
- No future inflation adjustments will be made.
- All other applicable policy provisions, conditions, and limitations will remain in effect.

The following footnote is displayed only if the Contingent Benefit Upon Lapse is triggered and the policyholder did not purchase the Nonforfeiture benefit. The "file extract date" is the date that the mailing extract was created:

[*Calculated based on benefit amounts and on premiums paid to date as of [file extract date]. The actual Contingent Benefit Upon Lapse amount may be slightly higher as it will be equal to the premiums paid on the policy to date or 30 times the daily nursing home benefit at the time of lapse, whichever is greater; but in no event will the sum of benefits exceed the maximum benefits which would be payable if the policy had remained in premium paying status.]

<u>Important Dates</u>

- . . .return the form by [Month XX, YYYY] Date will vary based on the election deadline date.

- . . . . and your new increased premium will become effective on [Month XX, YYYY] Date will vary based on rate increase effective date

[Important Notice About Shared Care] paragraph will only appear if the policyholder has a Shared Care Remaining Benefit as part of their policy. [$XXX.XX] will display the benefit amount remaining. [If you choose to exercise the….will display if the policyholder is eligible for either the Nonforfeiture or Contingent Benefit Upon Lapse. [Nonforfeiture Benefit][Contingent Benefit Upon Lapse], this amount….] will vary based on which benefit the policyholder is eligible for.

Form - JHLTC-1534 1/14 COVERAGE CHANGE REQUEST FORM

Page 6

- [First Name] [Last Name] will vary based on the policyholder and display First Name and Last Name.
- [Policy #] will vary to reflect each policyholder's unique policy number.
- . . . and your new increased premium will be effective on [Month XX, YYYY] Date will vary based on rate increase effective date.
- . . .return this Coverage Change Request Form by [Month XX, YYYY] Date will vary based on the election deadline date.
- [**In some instances, certain changes are subject to Partnership regulatory benefit minimum requirements and may result in a loss of Partnership status**.] This will be inserted for policyholders whose policies are partnership-certified and will not lose Partnership status by accepting the reduced inflation landing spot.
- [888-654-6582] Phone number will vary based on the firm of the agent of record.

Coverage Change Options

The following will vary based on the policyholder's current inflation and landing spot offered. The asterisk will appear only if accepting the reduced inflation landing spot will result in a loss of Partnership status. Current inflation options can include the following: 4.5% Simple or Compound, 4.2% Simple or Compound, 3.9% Simple or Compound, 3.6% Simple or Compound, 3.4% Simple or Compound, 3.1% Simple or Compound, 2.8% Simple or Compound, 2.5% Simple or Compound

☐ Reduce your future annual inflation rate from [5%] to [X.X%][*]

The following will appear only if the policyholder does not currently have the minimum benefit period available for the product. "daily" or "monthly" will populate "Reduce your current[daily/monthly] benefit" based on whether the policyholder has a daily or monthly benefit.

☐ Reduce your [daily/monthly benefit] from $[XXX] to $_____

The following will only show if the policyholder does not currently have the minimum benefit period available for the product. [X-year will populate with the policyholder's current benefit period. Values can range from a minimum of 1 year to a maximum of Lifetime.]

☐ Reduce your Benefit Period from [X-year] to _____]

The following will only show if the policyholder does not currently have the maximum elimination period available for the product. [X days] will populate with the policyholder's current elimination period Values can range from a minimum of 30 days to a maximum of 365 days.

☐ Increase your Elimination Period from [X-days] to _____]

The following will only show if the policyholder has one or more optional riders on their policy.

☐ Remove the following option rider(s) from your policy: _____]

The following will appear only if the policyholder purchased the optional Nonforfeiture Benefit rider:

[☐ Exercise the Nonforfeiture Benefit available on your policy]

The following will appear only if the policyholder is eligible for the Contingent Benefit Upon Lapse (based on the standard Virginia regulations triggers) and did not purchase the optional Nonforfeiture Benefit rider:

[☐ Exercise the Contingent Benefit Upon Lapse available on your policy]

The following will only appear if the policyholder is not eligible for the Nonforfeiture or Contingent Benefit Upon Lapse benefits:

[☐ Cancel your policy. This change will be effective immediately.]

- **[*Important: Reducing your future annual inflation rate will result in the loss of Partnership status…]** This text will appear if accepting the reduced inflation landing spot will result in a loss of Partnership status.

Step 3: Sign and Date

Signature ([First Name] [Last Name]) Date

Name will vary based on the policyholder.

Step 4: Return this completed form . . . by [Month XX, YYYY] Date will vary based on the election deadline date.

The following information is bracketed in the event of a contact change:

[Mail	Fax
John Hancock	John Hancock
LTC Coverage Election	LTC Coverage Election
P.O. Box 111, R-02, Ste 1700	[877-606-7771]]
Boston, MA 02117	

Statement of Variability – Non-Landing Spot Eligible Policyholders

Form - JHLTC-1531_GPO 1/14 POLICYHOLDER COVER LETTER

Page 1

- [Brent Wilkinson, Vice President, U.S. Insurance Operations] This may vary due to any personnel or title change.
- Contact Information and Date will vary based on the policyholder and date mailed.

  [First Name] [Last Name] [Date]
  [Address1]
  [Address2]
  [City], [State] [Zip]

- Policy Number [xxx] will vary to reflect each policyholder's unique policy number.
- **"Decision required by [date]"** will be equal to one month prior to the effective date of the rate increase.
- Name will vary based on the policyholder.
  [First Name] [Last Name]
- "…from [current premium] to [new premium], [policy mode]. This new premium will be effective for premiums due on or after [next policy anniversary]." Current premium, new premium, policy mode, and next policy anniversary will vary based on each policyholder's benefits and policy anniversary date.
- ….for at least 36 months from your policy anniversary date of [next policy anniversary date]. Date will vary based on policyholder's anniversary date.

Page 2

- Return to John Hancock by [Month XX, YYYY] Date will vary based on the election deadline date.
- . . and your new increased premium will become effective on [Month XX, YYYY] Date will vary based on rate increase effective date.
- [888-654-6582] Phone number will vary based on the firm of the agent of record.
- [Brent Wilkinson, Vice President, U.S. Insurance Operations] Signatory may vary due to any personnel or title change.

Form - JHLTC-1532_GPO 1/14 POLICYHOLDER OPTIONS PACKAGE

Page 3: Options Worksheet

Your Personalized Option(s) To Reduce Coverage and Minimize the Increase

- [First Name] [Last Name] will vary based on the policyholder and display First Name and Last Name.
- [Policy #] will vary to reflect each policyholder's unique policy number.
- The following table will vary based on the policyholder's current benefits, the benefit reduction options available to the policyholder, and the associated premiums and policy mode.
    - Note: [Benefit Period] values can range from a minimum of 1-year to a maximum of Lifetime.

	Keep your current coverage[1]	**Personalized Option(s)**		
		[Reduce your BP[2]]	**[Reduce your [DB/MB][2]]**	**[Reduce your BP & [DB/MB][2]]**
[Daily Benefit (DB)]/[Monthly Benefit (MB)][3]	$[XXX]	$[XXX]	$[XXX]	$[XXX]
Benefit Period (BP)[[4]]	[X]-year	[Y]-year	[X]-year	[Z]-year
Elimination Period	[List Here]			
Inflation Option	[List Here]			
Optional Riders	[List Here]			
Current [policy mode] Premium	$[XXX]			
New [policy mode] Premium[5]	**$[XXX]**	**$[XXX]**	**$[XXX]**	**$[XXX]**

- The following will be used only when the policy includes a limit payment option:
  [It is also important to note that your coverage includes a "Limited Pay" premium payment provision. Please consider the number of remaining payments before making the decision to reduce your benefits.]
- [Drop an optional rider] will only show if the policyholder has one or more optional riders on their policy.
- [Increase your elimination period] will only show if the policyholder does not currently have the maximum elimination period available for the product.
- [**In some instances, certain changes are subject to Partnership regulatory benefit minimum requirements and may result in a loss of Partnership status**.] This will be inserted for policyholders whose policies are partnership-certified
- [888-654-6582] Phone number will vary based on the firm of the agent of record.
- Footnote 2: …[daily/monthly] will vary based on whether the policyholder has a daily or monthly benefit. [Note: our records indicate there is claim activity on your policy….] will only show if the policyholder has prior claim

activity. [You may also want to review the restoration of benefits….] will only show if the policyholder has prior claim activity and the restoration of benefits provision is included in their policy

- Footnote [3]: [Note: The most recent Consumer Price Index (CPI) data has….] will only show if the policyholder has CPI compound as a current inflation type. [DB/MB] will vary based on whether the policyholder has a daily or monthly benefit. [day/month] will also vary based on whether the policyholder has a daily or monthly benefit.

- Footnote [4]: [DB/MB] will vary based on whether the policyholder has a daily or monthly benefit. [day/month] will also vary based on whether the policyholder has a daily or monthly benefit.{X{, Y or Z}} years will vary based on the reduction option(s) available to the policyholder.

- Footnote [5]: As of [Month XX, YYYY] will vary based on policyholder's next anniversary date. [Note, Due to the pending release of CPI data by the U.S. Department of Labor, we are unable to quote [DB/MB] reductions until [Month] 20th.] This sentence will only show if the policyholder has CPI compound as a current inflation type. [DB/MB] will vary based on whether the policyholder has a daily or monthly benefit.[Month] will reflect 2 months prior to the policyholder's anniversary month.

Page 4: Options Worksheet

Alternative Options

- [First Name] [Last Name] will vary based on the policyholder and display First Name and Last Name.

- [Policy #] will vary to reflect each policyholder's unique policy number.

- The following will appear only if the policyholder purchased the optional Nonforfeiture Benefit rider:

  [Exercise the Nonforfeiture Benefit, resulting in a paid-up policy with reduced benefits

  Your policy includes a Nonforfeiture Benefit, which enables you to discontinue paying premiums and provides you with a paid-up policy with reduced benefits. By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

- The following will appear only if the policyholder is eligible for the Contingent Benefit Upon Lapse (based on the standard Virginia regulations triggers) and did not purchase the optional Nonforfeiture Benefit rider. The bracketed text will be the effective date of the rate increase and the sum of all premiums paid on the policy:

  [Exercise the Contingent Benefit Upon Lapse, resulting in a paid-up policy with reduced benefits

  If you choose to cancel your policy within 120 days of [next policy anniversary date], we will modify your policy limit (lifetime maximum benefit amount) and convert your policy to paid-up status where no further premiums are due. Your new policy limit will be [$XXXX], which represents the sum of all premiums paid.* By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

- The following appears if the insured is eligible for either the Nonforfeiture Benefit or the Contingent Benefit Upon Lapse:

  "[The following terms apply if you choose to exercise the [Nonforfeiture Benefit][Contingent Benefit Upon Lapse]:

- No benefits will be paid in excess of your new policy limit.
- Benefits will be paid subject to the daily/monthly benefit levels (and other coverage limits) in effect at the time you convert your policy to paid-up status.
- All optional benefit riders will automatically terminate.
- No future inflation adjustments will be made.
- All other applicable policy provisions, conditions, and limitations will remain in effect.

The following footnote is displayed only if the Contingent Benefit Upon Lapse is triggered and the policyholder did not purchase the Nonforfeiture benefit. The “file extract date” is the date that the mailing extract was created. “30 times the daily benefit” will change to “the monthly benefit” dependent on the policyholder’s benefits:

[*Calculated based on benefit amounts and on premiums paid to date as of [file extract date]. The actual Contingent Benefit Upon Lapse amount may be slightly higher as it will be equal to the premiums paid on the policy to date or 30 times the daily nursing home benefit at the time of lapse, whichever is greater; but in no event will the sum of benefits exceed the maximum benefits which would be payable if the policy had remained in premium paying status.]

Important Dates

- . . .return form by [Month XX, YYYY] Date will vary based on the election deadline date.
- . . . . and your new increased premium will become effective on [Month XX, YYYY] Date will vary based on rate increase effective date

[Important Notice About Shared Care] paragraph will only appear if the policyholder has a Shared Care Remaining Benefit as part of their policy. [$XXX.XX] will display the benefit amount remaining. [If you choose to exercise the….will display if the policyholder is eligible for either the Nonforfeiture Benefit or Contingent Benefit Upon Lapse. [Nonforfeiture Benefit][Contingent Benefit Upon Lapse], this amount….] will vary based on which benefit the policyholder is eligible for.

- [First Name] [Last Name] will vary based on the policyholder and display First Name and Last Name.
- [Policy #] will vary to reflect each policyholder's unique policy number.
- . . . and your new premium will be effective on [Month XX, YYYY] date will vary based on rate increase effective date.
- . . . and return this Coverage Change Request Form by [Month XX, YYYY] date will vary based on election deadline date.
- [**In some instances, certain changes are subject to Partnership regulatory benefit minimum requirements and may result in a loss of Partnership status**] This will be inserted for policyholders whose policies are partnership-certified.
- [888-654-6582] Phone number will vary based on the firm of the agent of record.

Coverage Change Options

- New Premium Effective [next anniversary date]. Date will vary based on policyholder's next policy anniversary date

The following row will appear only if the policyholder is eligible to reduce their benefit period. Values will vary based on current benefit period, reduced benefit period, resulting premium and policy mode. Benefit Period values can range from a minimum of 1-year to a maximum of Lifetime:

☐	[Reduce your Benefit Period from [X-year] to [X-year].]	**$[XXX][policy mode]**

The following row will appear only if the policyholder is eligible to reduce their daily or monthly benefit. Values will vary based on current daily/monthly benefit, reduced daily/monthly benefit, resulting premium and policy mode, and whether the policyholder has a daily or monthly benefit:

☐	[Reduce your [Daily/Monthly] Benefit from $[XXX] to $[XXX].]	**$[XXX][policy mode]**

The following row will appear only if the policyholder is eligible to reduce their benefit period AND their daily or monthly benefit. Values will vary based on current and reduced benefit period, current and reduced daily/monthly benefit, resulting premium and policy mode and whether the policyholder has a daily or monthly benefit. Benefit Period values can range from a minimum of 1-year to a maximum of Lifetime:

☐	[Reduce your Benefit Period from [X-year] to [X-year] **and** [Daily/Monthly] Benefit from $[XXX] to $[XXX].]	**$[XXX][policy mode]**

The following row will appear only if the policyholder is eligible to exercise either the Nonforfeiture Benefit or Contingent Benefit Upon Lapse. Please note, [Nonforfeiture] will appear if the policyholder purchased the Nonforfeiture Benefit. [Contingent Benefit Upon Lapse] will appear only if the policyholder is eligible for the Contingent Benefit Upon Lapse (based on the standard Virginia regulations triggers) and did not purchase the optional Nonforfeiture Benefit rider:

☐	[Exercise the [Nonforfeiture Benefit/Contingent Benefit Upon Lapse] available on your policy.]	N/A

The following row will appear only if the policyholder is not eligible for the Nonforfeiture Benefit or Contingent Benefit Upon Lapse:

☐	[Cancel your policy. This change will be effective immediately.]	N/A

Step 3: Sign and Date

Signature ([First Name] [Last Name]) Date

Name will vary based on the policyholder.

Step 4: Return this completed form . . . by [Month XX, YYYY] Date will vary based on the election deadline date.

The following information is bracketed in the event of a contact change:

[Mail	Fax
John Hancock	John Hancock
LTC Coverage Election	LTC Coverage Election
P.O. Box 111, R-02, Ste 1700	[877-606-7771]]
Boston, MA 02117	

READABILITY CERTIFICATION

I, Marie Roche, an officer of John Hancock Life Insurance Company (U.S.A.),, hereby certify that the following forms have the following readability scores as calculated by the Flesch Reading Ease Test*. I also certify to the best of my knowledge and belief that the policy form(s) is in compliance with Section 38.2-3404 of the Code of Virginia and with the Rules and Regulations for Simplified and Readable Accident and Sickness Insurance Policies pursuant thereto.

Form Number: JHLTC-1531 1/14

Number of Words:	679	
Number of Paragraphs:	21	
Number of Sentences:	30	Score: 41.2

Form Number: JHLTC-1532 1/14

Number of Words:	1179	
Number of Paragraphs:	68	
Number of Sentences:	50	Score: 40.2

Form Number: JHLTC-1533 1/14

Number of Words:	782	
Number of Paragraphs:	25	
Number of Sentences:	41	Score: 46.6

Form Number: JHAN-1534 1/14

Number of Words:	398	
Number of Paragraphs:	24	
Number of Sentences:	19	Score: 41.3

Form Number: JHLTC-1531 GPO 1/14

Number of Words:	670	
Number of Paragraphs:	25	
Number of Sentences:	29	Score: 40.4

Form Number: JHLTC-1532 GPO 1/14

Number of Words:	902	
Number of Paragraphs:	53	
Number of Sentences:	40	Score: 42.8

Form Number: JHLTC-1533 GPO 1/14

Number of Words:	783	
Number of Paragraphs:	25	
Number of Sentences:	41	Score: 46.6

Form Number: JHLTC-1534 GPO 1/14

Number of Words:	381	
Number of Paragraphs:	32	
Number of Sentences:	18	Score: 43.8

Form Number: LTC-CHGEN 9/15

Number of Words:	162
Number of Paragraphs:	10

*Forms were scored using Microsoft Word, which uses syllables in its scoring but does not provide the data for reporting.

Number of Sentences: 8 Score: 43.7

(Signed by Officer of Company)

Marie Roche

Assistant Vice President

Long-Term Care Contract & Legislative Services

Date: April 21, 2016

*Forms were scored using Microsoft Word, which uses syllables in its scoring but does not provide the data for reporting.

John Hancock Life Insurance Company (U.S.A.)

John Hancock Place
Post Office Box 111 B-6-6
Boston, Massachusetts 02117
1-888-877-6075
Direct: (617) 572-0101
Email: mfluet@jhancock.com

Michelle Fluet
Contract Consultant
LTC Contracts and Legislative Services

October 15, 2015

Janet Houser
Virginia State Corporation Commission
Bureau of Insurance
1300 East Main Street
Richmond, Virginia 23219

Re: **John Hancock Life Insurance Company (U.S.A.)**
Company NAIC # 65838; FEIN #: 01-0233346
Individual Long-Term Care Insurance Rate Revision Submission
Revised Actuarial Memo's (See Policy Form List Below)
Pre-rate Stabilization Submission (MULF-129480189)
Your objection dated August 20, 2015

Dear Ms. Houser:

Thank you for your letter.

Please note that we have provided 2 sets of the policyholder communication packages. For policyholders who are eligible for landing spots, the communication package is comprised of JHLTC-1531, JHLTC-1532, JHLTC-1533 and JHLTC-1534 1/14. For policyholders who are not eligible for landing spots, the communication package is comprised of JHLTC-1531 GPO, JHLTC-1532 GPO, JHLTC-1533 GPO, and JHLTC-1534 GPO 1/14.

Objection 1

Regarding the policyholder notifications and the commission's revised requirements for policyholder notifications regarding rate increases pursuant to 14 VAC5-200-75 D:

- As required, we are filing the notice along with this rate filing as per our previous discussion.
- We are providing the notice ***90 days*** prior to the implementation of the premium rate schedule increase.
- Our notice includes at least the following information:

    1. All applicable information identified in 14VAC5-200-75 including A 1 A 2, and A 4 a and b - (Policyholder letter),
    2. A clear explanation of options available to the policyholder as alternatives to paying the increased premium amount (Options Worksheet), including:

        a. An offer to reduce policy benefits provided by the current coverage consistent with the requirements of 14VAC5-200-183 (Options Worksheet);

b. A disclosure stating that all options available to the policyholder may not be of equal value (Policyholder letter page 2);

c. In the case of a partnership policy, a disclosure that some benefit reduction options may result in a loss in partnership status that may reduce policyholder protections (Options Worksheet, second paragraph page 1); and

d. Contact information that will allow the policyholder to contact the insurer for additional options available (located throughout the entire communication package);

3. A clear identification of the driving factors of the premium rate increase (Policyholder letter); and

4. A statement substantially similar to the following:

The rate increase request was reviewed by Virginia's State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings are available for public inspection and may be accessed online through the Virginia Bureau of Insurance's webpage at www.scc.virginia.gov/BOI (Policyholder letter).

Objection 2

1. We note one letter provides for "Options to Minimize the Premium Increase" and the other provides "Options to Avoid or Minimize the Premium Increase." Please explain what determines which letter is sent to a policyholder.

As noted above for policyholders who are eligible for landing spots, the communication package is comprised of JHLTC-1531, JHLTC-1532, JHLTC-1533 and JHLTC-1534 1/14.

For policyholders who are not eligible for landing spots, the communication package is comprised of JHLTC-1531 GPO, JHLTC-1532 GPO, JHLTC-1533 GPO, and JHLTC-1534 GPO 1/14.

2. Policyholder letter JHLTC-1531_GPO 1/14 is 6 pages and consists of one form number. Policyholder letter JH-15311/14 consists of 6 pages but contains the following form numbers: JHLTC-1531 1/14, JHLTC-1532 1/14, and JHLTC-1533 1/14. According to the letters, the enclosures include the Options Worksheet, Frequently Asked Questions, and Coverage Change Request Form.

Only the forms that make up the policyholder letter (which must contain all the information noted in our previous objection) needs to be attached to the Form Schedule in SERFF. Each enclosure should have a separate form number from the policyholder letter and attached to Supporting Documentation. If the enclosures are actually a section of the letter to be mailed as a single document, each form should be attached to the Form Schedule. Please confirm such enclosures will always be sent as a complete package and that changes may not be made to these documents without the company filing the forms with the state for review.

Since our Policyholder Communication Package is made up of several different letters, each has been attached separately to the Form Schedule tab. We confirm that when the notification package is sent, all of the forms will be included for the applicable package and that changes cannot make to the documents without filing them for review.

3. On page 2 of Form JHLTC-1531 1/14 there is a statement this document represents a scenario when the insured is eligible for a landing spot. It will be altered as needed to represent other situations. Please provide more detail as to how the form will the altered and under what type of other situations.

This statement has been removed from the revised form JHLTC-1531 1/14 as we have provided the "GPO" package as a separate form number. This sentence was referencing the changes that would have been made to the letter to account for policyholders who are not eligible for landing spots.

4. In our previous objection letter, there was a concern regarding unfair discrimination in the first paragraph of the policyholder letter. The company declined to make any changes indicating it has not received any significant number of complaints stemming from this language. Although the company may not have received complaints regarding this specific issue, the Bureau of Insurance has had policyholders raise it in phone discussions as part of an overall complaint. Wording that the increase is needed on "certain policy series" and "yours is one of those policies affected" create concern the rate increases are applying to a small group of insureds. And thereby policyholders feel they are being subjected to unfair discrimination. We again request the statement be clarified or revised to avoid such potential confusion or concern by our policyholders.

We have revised the first paragraph to indicate the need to increase premium on this policy series. We hope that this revision adequately addresses the Bureau's concern.

Objection 3

The Statement of Variability for both letters states the company name may vary based on the company of the policyholder. Such variability is not permitted under 14VAC5-100-50 2. We can only review these letters for the company for which this filing has been submitted. In other words, John Hancock Life & Health Insurance Company would need to submit policyholder letters under its own NAIC number.

We have removed John Hancock Life & Health Insurance Company from these letters and revised Statements of Variability have been included on the Supporting Documentation tab.

As found in the Union Security landing spot form filing (MULF-129658254), the Company will continue to change the policy through the use of an updated Policy Schedule Page and a Coverage Confirmation letter. As now required by the State Corporation Commission, we are including on the form schedule tab an endorsement form for your review and approval. This form will be issued in addition to the two other forms (an updated Policy Schedule Page and a Coverage Confirmation letter). A Certificate of Compliance was already included with the filing and the readability certification includes this new endorsement form.

Please do not hesitate to contact me regarding this objection response.

Thank you for your time and consideration in this matter.

Sincerely,

Michelle Fluet

John Hancock Financial Services

Long Term Care
200 Berkeley Street
Boston Massachusetts 02116-5022

(617) 663-3805
(617) 572-0803 fax
jleopold@jhancock.com

Joseph R. Leopold, FSA, MAAA
Actuary, LTC Product & Risk Management

LONG-TERM CARE INSURANCE

October 19, 2015

Janet Houser
Virginia State Corporation Commission
Bureau of Insurance

Re: John Hancock Life Insurance Company (U.S.A.)
2013 Inforce Rate Increase Filing
SERFF ID: MULF-129480189

Dear Ms. Houser,

This letter is in response to your objection dated August 31, 2015 regarding the above filing. Your comments are included below in bold with our responses following.

1. According to the information submitted, the projected present value of future loss on the Advantage block of policies is less under the current premium scale than what is projected under the original pricing assumptions. We therefore conclude that no increase can been justified on this subset of the policy forms.

The previously submitted exhibit '*VA Adv LR Exhibit @ oPr.pdf*' uses our original pricing assumptions and our current inforce population. By using our current inforce population, this exhibit does not recognize any termination experience since issue. This is why you are observing smaller projected loss amounts under our current assumptions as termination experience is being reflected.

We are not aware of any Virginia regulation requiring us to not recognize our termination experience.

2. The Company previously communicated that it uses a confidence interval approach to setting morbidity assumptions rather than a credibility approach. Please describe the confidence intervals on the morbidity assumptions at the late durations and advanced ages which are a significant driver of projected claim costs for LTCI plans.

The confidence intervals on the morbidity assumptions by attained age and by duration from issue are as follows (note that attained ages 75+ are key and that key durations depend on the issue age):

(*actual claims +/- 2 std devs of actual claims = confidence interval*)

Claims at durations 10+

Attained age attribute

Age band	Actual claims		Actual, 2 std dev	2σ/μ	Expected, prior	Expected, revised	A/E prior	A/E revised
50-54	4	+/-	4	97%	3	4	136%	94%
55-59	30	+/-	11	36%	16	24	183%	127%
60-64	108	+/-	21	19%	94	126	115%	86%
65-69	508	+/-	45	9%	438	517	116%	98%
70-74	1,986	+/-	89	4%	1,722	2,022	115%	98%
75-79	5,194	+/-	144	3%	4,947	5,238	105%	99%
80-84	8,134	+/-	180	2%	7,769	8,091	105%	101%
85-89	5,903	+/-	154	3%	5,941	5,871	99%	101%
90-94	1,626	+/-	81	5%	1,665	1,598	98%	102%
95-99	87	+/-	19	21%	90	84	97%	103%

Duration from issue attribute

Duration	Actual claims		Actual, 2 std dev	2σ/μ	Expected, prior	Expected, revised	A/E prior	A/E revised
1	802	+/-	57	7%	869	797	92.2%	100.6%
2	1,266	+/-	71	6%	1,377	1,259	91.9%	100.5%
3	1,785	+/-	85	5%	1,856	1,777	96.2%	100.5%
4	2,184	+/-	93	4%	2,283	2,177	95.7%	100.3%
5	2,772	+/-	105	4%	2,695	2,768	102.9%	100.2%
6	3,100	+/-	111	4%	3,327	3,098	93.2%	100.0%
7	3,535	+/-	119	3%	3,751	3,539	94.2%	99.9%
8	3,939	+/-	126	3%	4,083	3,950	96.5%	99.7%
9	4,309	+/-	131	3%	4,471	4,329	96.4%	99.5%
10	4,127	+/-	128	3%	4,229	4,312	97.6%	95.7%
11	3,937	+/-	125	3%	3,867	3,970	101.8%	99.2%
12	3,673	+/-	121	3%	3,567	3,682	103.0%	99.8%
13	3,192	+/-	113	4%	3,011	3,128	106.0%	102.0%
14	2,681	+/-	104	4%	2,474	2,596	108.4%	103.3%
15	2,120	+/-	92	4%	1,964	2,082	108.0%	101.9%
16	1,495	+/-	77	5%	1,414	1,504	105.7%	99.4%
17	997	+/-	63	6%	917	976	108.7%	102.2%
18	653	+/-	51	8%	582	619	112.2%	105.4%
19	389	+/-	39	10%	392	418	99.1%	93.0%
20	265	+/-	33	12%	219	235	121.0%	112.9%
21	52	+/-	14	28%	50	54	104.0%	97.2%

The table below includes the same information by issue age:

Claims at durations 10+								
Issue Age Attribute								
Age Band	Actual claims		Actual, 2 std dev	2σ/μ	Expected, prior	Expected, revised	A/E prior	A/E revised
<50	23	+/-	10	41%	16	23	142.2%	100.2%
50-54	213	+/-	29	14%	178	221	119.9%	96.5%
55-59	780	+/-	56	7%	671	780	116.2%	100.0%
60-64	3,209	+/-	113	4%	2,728	3,209	117.6%	100.0%
65-69	6,967	+/-	167	2%	6,645	6,967	104.9%	100.0%
70-74	7,612	+/-	174	2%	7,515	7,611	101.3%	100.0%
75-79	4,121	+/-	128	3%	4,189	4,114	98.4%	100.2%
80-84	655	+/-	51	8%	743	649	88.2%	100.9%

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Joseph R. Leopold, FSA, MAAA

John Hancock Financial Services

Long Term Care
200 Berkeley Street
Boston Massachusetts 02116-5022

(617) 663-3805
(617) 572-0803 fax
jleopold@jhancock.com

Joseph R. Leopold, FSA, MAAA
Actuary, LTC Product & Risk Management

LONG-TERM CARE INSURANCE

October 29, 2015

Janet Houser
Virginia State Corporation Commission
Bureau of Insurance

Re: John Hancock Life Insurance Company (U.S.A.)
2013 Inforce Rate Increase Filing
SERFF ID: MULF-129480189

Dear Ms. Houser,

This letter is in response to your objection dated October 29, 2015 regarding the above filing. Your comments are included below in bold with our responses following.

1. **Regarding objection #1 addressed in your October 19, 2015 response, we were unable to locate an exhibit entitled "VA Adv LR Exhibit @ oPr.pdf". The information that we used in our analysis was derived from the exhibit "Inforce Business Projected at Original Pricing (Pre-RS).pdf". This exhibit projected the incurred claims and earned premiums using the actual inforce policies at the projection date and the original premium scale and pricing assumptions going forward from that date. According to the information in that exhibit, the projected present value of future loss on the Advantage block of policies is $701.4M minus $175.4M, or $526M. From Exhibit 1b (Advantage), the projected present value of future loss on this block using current premiums and assumptions is $796.7M minus $331.3M, or $465.5M. This data shows that, while the future claims under current assumptions are projected to be $95M higher than under the original assumptions, the rate increases already implemented on this block are expected to provide an additional $156M of future premium. We therefore conclude that no further increase can been justified on the Advantage policy forms.**

   We apologize for the confusion. The 'Inforce Business Projected at Original Pricing (Pre-RS).pdf' is the file we are referring to as well.

   We continue to argue that by using our actual inforce policies, your comparison does not allow for the recognition of any termination experience since issue (which has been significantly worse than expected). Therefore we would ask that you reconsider your position on the Advantage block.

2. **Regarding objection #2 addressed in your October 19, 2015 response, please explain the apparent anomaly where the claim count in the chart by duration is 47,273 versus 23,580 in both the issue age and attained age charts.**

   The chart by duration includes all policy durations (1-21). The charts by issue age and attained age reflect only durations 10+ as we believe are the key durations that should be reviewed more closely.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Joseph R. Leopold, FSA, MAAA

John Hancock Financial Services

Long Term Care
200 Berkeley Street
Boston Massachusetts 02116-5022

(617) 663-3805
(617) 572-0803 fax
jleopold@jhancock.com

Joseph R. Leopold, FSA, MAAA
Actuary, LTC Product & Risk Management

LONG-TERM CARE INSURANCE

October 30, 2015

Janet Houser
Virginia State Corporation Commission
Bureau of Insurance

Re: John Hancock Life Insurance Company (U.S.A.)
2013 Inforce Rate Increase Filing
SERFF ID: MULF-129480189

Dear Ms. Houser,

This letter is in response to your Note to Filer dated October 30, 2015 regarding the above filing. Your comments are included below in bold with our responses following.

Please provide an updated JH Retail 2013 Inforce Rate Increase Filing Summary.

Please see the attached file '*JH Retail 2013 Inforce Rate Increase Filing Summary.pdf*'.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Joseph R. Leopold, FSA, MAAA

John Hancock Financial Services

Long Term Care
200 Berkeley Street
Boston Massachusetts 02116-5022

(617) 663-3805
(617) 572-0803 fax
jleopold@jhancock.com

Joseph R. Leopold, FSA, MAAA
Actuary, LTC Product & Risk Management

LONG-TERM CARE INSURANCE

November 18, 2015

Janet Houser
Virginia State Corporation Commission
Bureau of Insurance

Re: John Hancock Life Insurance Company (U.S.A.)
2013 Inforce Rate Increase Filing
SERFF ID: MULF-129480189

Dear Ms. Houser,

This letter is in response to my phone call with Bob Grissom on November 16, 2015 regarding the above filing. During that phone call two concerns were raised regarding the proposed rate increases and how they relate to requested rate increases in other states. Those concerns are summarized below in bold with our responses following.

1. **Should the currently-proposed rate increases be approved in full, cumulative rate increases in Virginia would appear to be considerably higher than cumulative rate increases proposed in other states. This does not seem appropriate or fair to Virginia policyholders.**

   When comparing against cumulative rate increases in other states, please note the following:

   - Our initial filings assumed the 2013 rate action would be effective on July 1, 2014. Beginning in June 2015 we began updating open filings to reflect a revised implementation date of January 1, 2016. This revision led to overall larger rate increases (as noted in our August 18, 2015 submission). Therefore, states that approved our filings based on the originally-assumed effective date will see lower rate increases. We have included a comment in the 'Notes' section of the attached '2013 Rate Increase Filing Summary.pdf' exhibit to help identify which states received updated filings.
   - We had previously reported that the rate increases approved in 2010 on the Gold policy series in Virginia averaged to 46.2% (cumulative value of 148.3%). However, this value is not consistent with the other states listed in our summary file as it is based on a Virginia-specific mix of business. As Virginia approved generic rate increases for this policy series, we should have reported a 2010 approval rate based on a nationwide mix of business (i.e. consistent with all other states that approved generic rate increases). The '2013 Rate Increase Filing Summary.pdf' exhibit has been updated to reflect this and now shows a more appropriate Virginia cumulative rate increase (140.5%).
   - The Virginia rate increases for the Custom Care I series (LTC-02, BSC-02) are difficult to compare against other states as Virginia has requested that separate rate increases be calculated for pre- and post-Rate Stability business. As the pre-Rate Stability business required larger rate increases (based on pre-Rate Stability experience) and as Virginia has approximately twice as much pre-Rate Stability business as post-Rate Stability business, the rate increases shown in the summary file are skewed higher as compared to other states.
   - There are a handful of states that refuse to pre-approve rate increases and instead prefer to approve smaller installments one at a time. This heavily skews the comparison as these states will ultimately have rate increases significantly higher than those in Virginia, but are reflected in the summary file with the single, one-time proposal that was most recently filed.

For example, Maryland Custom Care I (CCI) is shown with a cumulative rate increase of approximately 138%. This reflects the amount we would require if Maryland were to approve the current filing all at once. However, as Maryland regulations allow approval of no more than 15%, we expect to continue to file annually for any unapproved amounts, adjusting each filing to ensure ultimate rate increases are actuarially equivalent to the single amount initially requested. This will ultimately result in cumulative Maryland rate increases of approximately 175%.

We have included a comment in the 'Notes' section to help identify those states where we expect ultimate cumulative rate increases to be considerably higher than what is shown in the summary file.

- Those states that refuse to pre-approve rate increases and instead prefer to approve smaller installments one at a time will <u>not have the future inflation-reduction landing spot option made available</u>.

2. Explain how rate increases have been determined such that no state is subsidizing another state. Said differently, how can we be sure proposed amounts in Virginia are not inflated to offset lack of approval in other states.

We understand Virginia's desire not to subsidize other states' experience. We want to assure you that this is not occurring. Our rate increases for a particular policy form do vary by state, but only to reflect the timing and amount of prior rate increases *approved by that state*. For example, if Virginia had approved the 2010 rate increase filing one year later than it actually did, the average proposed rate increases in Virginia would increase yet no other states would be impacted.

While our projected benefits and premiums are based on nationwide data, in order to ensure that states are not subsidizing shortfalls in rate increase approvals by other states we first back out all prior rate increases from our premium data. Then we re-introduce prior rate increases with the amount and timing based on the state in which we are filing. Loss ratio exhibits filed in Virginia would therefore reflect the full approval granted on December 1, 2011. The current proposed rate increases are then determined based on the amounts needed in order to achieve our target loss ratios where our targets reflect the lifetime loss ratios certified to in our prior filing.

In the filing summary we provided with our prior correspondence, you likely noticed that some states did not approve the full amounts requested in either our 2010 or 2013 rate increase filings. In each case, this was done with the understanding that the full amount of the proposed rate increases was justified and that John Hancock would be refiling for the remainder at a later date. For example, the 2010 rate increase filing in North Dakota on the Custom Care I (CCI) policy series was approved with a 15% cap on all policies. The remainder from that filing is now included in the current filing which has led to a proposed average rate increase in North Dakota of 90%. This is in contrast to Virginia where the average proposed rate increase is 24%.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Joseph R. Leopold, FSA, MAAA

John Hancock Financial Services

LTC Coverage Election
PO Box 111, R-02, Ste 1700
Boston MA 02117-0111

1-877-606-7755
1-877-606-7771 (Fax)
1-800-555-5421 (TDD Hearing/Speech Impaired)

I-4C-B0001

March 13, 2014

RE: Individual Long-term Care Insurance Policy
#5

Dear B:

This notice is to acknowledge receipt of your request to make the following change(s) to your long-term care policy.

	Daily Benefit	Benefit Period	Elimination Period	Inflation Option	Optional Riders	Annual Premium
Prior Coverage	$160.00	3 Years	60 Days	Annual Simple Inflation Coverage		$1,843.82
New Coverage	**$165.00**	3 Years	60 Days	**3.4% Simple Inflation Coverage**		$1,843.82

Please review this information carefully and attach this letter along with your new schedule page and Endorsement to your policy. The effective date of this change is **October 17, 2014**.

If you should have any questions, please contact us at **877-606-7755**, Monday – Friday 8:00am to 6:30pm Eastern Time; one of our Customer Service Representatives will be happy to assist you.

Sincerely,

LTC Policyholder Services

Copy: THOMAS

Enclosure: Schedule Page

Enclosure: Reduced Inflation % Endorsement

Insured:	[Jane Hancock]	**Effective Date of Coverage:**	[January 1, 2009]
Policy Number:	[H 9000 000]	**First [Annual] Premium: [***]**	$[XXXXX.XX]
Policy Form:	LTC-03		
Policy Title:	Long-Term Care Insurance Policy		

POLICY SCHEDULE

This Policy Schedule provides You with specific information about the benefits You selected and how much We will pay.

Coverage Limits:

Elimination Period:	[XXX] Dates of Service
Benefit Period:	[XX] Years
Policy Limit*:	$ [XXXXX]
Long-Term Care Benefit Amount*:	$ [XXX] per month/per day
Respite Care Benefit Amount*:	$ [XXX] per day
Care Advisory Services Benefit Amount*:	$ [XXX] per calendar year
International Coverage Benefit Amount*:	$ [XXX] per month/per day
Double Coverage Accident Benefit Amount*:	$ [XXX] per month/per day
[Additional Cash Benefit Amount*	$ [XXX] per month]
Stay At Home Lifetime Benefit Amount*:	$ [XXX]

(The Stay at Home Benefit includes benefits for home modifications, emergency medical response systems, durable medical equipment, caregiver training, home safety check and provider care check.)

*Subject to increases due to inflation coverage, if any.

[Compound Inflation Coverage]

Base Policy Premium:	$ [XXX] Annual Premium

Optional Benefits Selected and Included in this Policy:

[SharedCare Benefit	$ [XXX] Annual Premium]
[Survivorship & Waiver of Premium Benefit	$ [XXX] Annual Premium]
[Waiver of the Home Care Elimination Period	$ [XXX] Annual Premium]
[Additional Cash Benefit	$ [XXX] Annual Premium]
[Enhanced Return of Premium Benefit upon Death	$ [XXX] Annual Premium]
[Restoration of Benefits	$ [XXX] Annual Premium]
[Nonforfeiture Benefit	$ [XXX] Annual Premium]
[FamilyCare Benefit	Included in premiums shown]

Total Policy Annual Premium including Optional Benefits:	$ [XXX] Annual Premium

Total Premium Payment Options (includes all optional benefits):

	Annual	Semi-Annual	Quarterly	Monthly
First Year Premium:	$[XXX.XX]	$[XXX.XX]	$[XXX.XX]	$[XXX.XX]
Total Yearly Cost for First Year Premium:	$[XXX.XX]	$[XXX.XX]	$[XXX.XX]	$[XXX.XX]

Early notification to Our Claims Department will facilitate a timely review of Your claim. Please let Us know immediately or in advance, whenever possible, when You need care or services covered by this Policy. Please call Us at 1-800-377-7311.

[This Schedule replaces any prior Schedule as of MO/DD/YR.]

Statement of Variability – Policy Schedule Page

Forms:

LTC-VA-91
NH-VA-91
LTC-94 VA
NH-94 VA
LTC-96 VA
LTC-96 VA 9/96
LTC-96CL VA
LTC-96CL VA 9/96
NH-99 VA 4/99
LTC2000 VA 4/00
LTC-02 VA
BSC-02 VA
LTC-03 VA

The following date section will vary on each Policy Schedule Page based on the date of the change to the Policy Schedule.

[This Schedule replaces any prior Schedule as of MO/DD/YR.]

INSURED:	Jane Hancock	**DATE OF ISSUE:**	January 1,1996
POLICY NUMBER:	H 9000 000	**FIRST [ANNUAL] PREMIUM:**	$XXXXX.XX
POLICY TITLE:	Long-Term Care Insurance Policy	**POLICY FORM:**	LTC-96 VA 9/96

POLICY SCHEDULE

This Policy Schedule provides You with specific information about the benefits You selected and how much We will pay.

ELIMINATION PERIOD:	XXX Dates of Service
DAILY BENEFIT:	
Nursing Home *	$XXX Per Date of Service
Assisted Care Living Facility *	$XXX Per Date of Service
Home Health Care *	$XXX Per Date of Service

POLICY LIMIT: * $XXXXX

OPTIONAL BENEFITS SELECTED AND INCLUDED IN THIS POLICY

Indexed Inflation Coverage

SharedCare Benefit
The SharedCare Secondary Insured under this Policy is Your Spouse, [John Q. Smith].

* Subject to increases due to inflation coverage, if any.

Early notification to Our Claims Department will facilitate a timely review of Your claim and avoid any delay in Your qualifying for benefits. Please let Us know immediately or in advance, whenever possible, when You need care or services covered by this Policy. Please call Us at 1-800-543-6415.

[This Schedule replaces any prior Schedule as of MO/DD/YR.]

POLICY SCHEDULE - Continued

FEDERAL INCOME TAX TREATMENT OF THIS POLICY

Long-term care insurance was granted favorable federal income tax treatment in the Health Insurance Portability and Accountability Act of 1996. Policies meeting certain criteria outlined in this Act are eligible for this treatment. To the best of Our knowledge, We have designed this Policy to meet the requirements of this new law. This Policy is intended to be a qualified long-term care contract under Section 7702B(b) of the Internal Revenue Code. If, in the future, it is determined that this Policy does not meet these requirements, We will make every reasonable effort to amend the Policy if We are required to do so in order to gain such favorable federal income tax treatment. We will offer you an opportunity to receive these amendments.

PART 1 - GENERAL DEFINITIONS

This part explains the special meaning given to certain words or phrases as they are used in this Policy. Other terms are defined in the part in which they are most frequently used.

1.1	**Date of Service**	Date of Service means a day that **You** are a resident in a **Nursing Home** or an **Assisted Care Living Facility**, or receive **Home Health Care**, that is eligible for benefits under this Policy (including **Dates of Service** during the **Elimination Period**).
1.2	**Elimination Period**	Elimination Period (waiting period) means the number of **Dates of Service** in each **Period of Care** that would otherwise be covered by this Policy, for which **We** will not pay benefits. The **Elimination Period** is shown in the Policy Schedule. The **Elimination Period** starts on the first **Date of Service** in each **Period of Care**. Benefits are not payable during the **Elimination Period**.
1.3	**Immediate Family**	Immediate Family means **You** or **Your** spouse, or the following relatives of **You** or **Your** spouse: parents, grandparents, siblings, children, step-children, grandchildren, and their respective spouses.
1.4	**Medicaid**	Medicaid means the reimbursement system under Title XIX of the Federal Social Security Act, as amended.
1.5	**Medicare**	Medicare means the reimbursement system under Title XVIII of the Federal Social Security Act, as amended.
1.6	**Mental or Nervous Disorder**	Mental or Nervous Disorder means a sickness which is described as a mental or nervous condition in the standard nomenclature of the American Psychiatric Association. This includes neurosis, psychoneurosis, psychopathy, psychosis, and mental or emotional disease or disorder.

INSURED:	Jane Hancock	**DATE OF ISSUE:**	January 1,1996
POLICY NUMBER:	H 9000 000	**FIRST [ANNUAL] PREMIUM:**	$XXXXX.XX
POLICY TITLE:	Long-Term Care Insurance Policy	**POLICY FORM:**	LTC-96CL VA

POLICY SCHEDULE

This Policy Schedule provides You with specific information about the benefits You selected and how much We will pay.

ELIMINATION PERIOD:	XXX Dates of Service
NURSING HOME COVERAGE:	
Daily Benefit*	$XXX Per Date of Service
Policy Limit*	$XXX
HOME HEALTH CARE COVERAGE:**	
Daily Benefit*	$XXX Per Date of Service
Policy Limit*	$XXX

* Subject to increases due to inflation coverage, if any.

** **This Policy includes a coinsurance provision in the Home Health Care Coverage. This means that We will pay 80% of the total actual charges of the provider of Home Health Care or an Assisted Care Living Facility, up to the Home Health Care Daily Benefit.**

OPTIONAL BENEFITS SELECTED AND INCLUDED IN THIS POLICY

Early notification to Our Claims Department will facilitate a timely review of Your claim and avoid any delay in Your qualifying for benefits. Please let Us know immediately or in advance, whenever possible, when You need care or services covered by this Policy. Please call Us at 1-800-543-6415.

[This Schedule replaces any prior Schedule as of MO/DD/YR.]

INSURED:	[Jane Hancock]	**DATE OF ISSUE:**	[January 1,1996]
POLICY NUMBER:	[H 9000 000]	**FIRST [ANNUAL] PREMIUM:**	$[XXXXX.XX]
POLICY TITLE:	Long-Term Care Insurance Policy	**POLICY FORM:**	LTC-96CL VA 9/96

POLICY SCHEDULE

This Policy Schedule provides You with specific information about the benefits You selected and how much We will pay.

ELIMINATION PERIOD: [20, 60, 100,180] Dates of Service

NURSING HOME COVERAGE:

Daily Benefit*	$[50-300] Per Date of Service
Policy Limit*	$[XXXXXX]

HOME HEALTH CARE COVERAGE:**

Daily Benefit*	$[25-300] Per Date of Service
Policy Limit*	$[XXXXXX]

* Subject to increases due to inflation coverage, if any.

**** This Policy includes a coinsurance provision in the Home Health Care Coverage. This means that We will pay 80% of the total actual charges of the provider of Home Health Care or an Assisted Care Living Facility, up to the Home Health Care Daily Benefit**.

OPTIONAL BENEFITS SELECTED AND INCLUDED IN THIS POLICY

[Annual Compound Inflation Coverage]

[Annual Simple Inflation Coverage]

[Indexed Inflation Coverage]

[Nonforfeiture Benefit]

Early notification to Our Claims Department will facilitate a timely review of Your claim and avoid any delay in Your qualifying for benefits. Please let Us know immediately or in advance, whenever possible, when You need care or services covered by this Policy. Please call Us at 1-800-543-6415.

[This Schedule replaces any prior Schedule as of MO/DD/YR.]

POLICY SCHEDULE - Continued

FEDERAL INCOME TAX TREATMENT OF THIS POLICY

Long-term care insurance was granted favorable federal income tax treatment in the Health Insurance Portability and Accountability Act of 1996. Policies meeting certain criteria outlined in this Act are eligible for this treatment. To the best of Our knowledge, We have designed this Policy to meet the requirements of this new law. This Policy is intended to be a qualified long-term care contract under Section 7702B(b) of the Internal Revenue Code. If, in the future, it is determined that this Policy does not meet these requirements, We will make every reasonable effort to amend the Policy if We are required to do so in order to gain such favorable federal income tax treatment. We will offer you an opportunity to receive these amendments.

INSURED:	Jane Hancock	**DATE OF ISSUE:**	January 1,1999
POLICY NUMBER:	H 9000 000	**FIRST [ANNUAL] PREMIUM:**	$XXXXX.XX
POLICY TITLE:	Long-Term Care Facility-Only Insurance Policy	**POLICY FORM:**	NH-99 VA 4/99

POLICY SCHEDULE

This Policy Schedule provides You with specific information about the benefits that You selected and how much We will pay.

ELIMINATION PERIOD: XXX Dates of Service

NURSING HOME DAILY BENEFIT* $XXX Per Date of Service

POLICY LIMIT: * $XXXXX

OPTIONAL BENEFITS SELECTED AND INCLUDED IN THIS POLICY

Indexed Inflation Coverage

SharedCare Benefit
The SharedCare Secondary Insured under this Policy is Your Spouse, [John Q. Smith].

* Subject to increases due to inflation coverage, if any.

Early notification to Our Claims Department will facilitate a timely review of Your claim and avoid any delay in Your qualifying for benefits. Please let Us know immediately or in advance, whenever possible, when You need care or services covered by this Policy. Please call Us at 1-800-543-6415.

[This Schedule replaces any prior Schedule as of MO/DD/YR.

Forms List and Variability Statement

Form #	Form Name	Variability Brackets [ ] indicate items that will be as shown or omitted.
LTC-VA-91	Policy Schedule Page	The following will vary based on the Insured and their benefit selection: - Insured - Policy number - Date of issue - Premium - Your Benefits – Based on insured selection of benefits • Elimination Period • Nursing Home Coverage (Maximum Daily Benefit & Policy Limit) • Home Health Coverage (Maximum Daily Benefit, Policy Limit, & Alternate Plan of Care Benefit) - All premium values will vary based on the insured age and the benefits selected - This *Schedule replaces any prior Schedule as of MO/DD/YR* – Is only applicable if a benefit change has been requested and we produce a new schedule page. Date will vary based on the effective date of the change.
NH-VA-91	Policy Schedule Page	The following will vary based on the Insured and their benefit selection: - Insured - Policy number - Date of issue - Premium - Your Benefits – Based on insured selection of benefits • Elimination Period • Nursing Home Coverage (Maximum Daily Benefit & Policy Limit) - All premium values will vary based on the insured age and the benefits selected - This *Schedule replaces any prior Schedule as of MO/DD/YR* – Is only applicable if a benefit change has been requested and we produce a new schedule page. Date will vary based on the effective date of the change.
LTC-94 VA	Policy Schedule Page	The following will vary based on the Insured and their benefit selection: - Insured - Policy number - Date of issue

		- Initial XXXX Premium = Annual, Semi-Annual, Quarterly or Monthly - Your Benefits – Based on insured selection of benefits • Elimination Period • Nursing Home Coverage (Maximum Daily Benefit & Policy Limit) • Home Health Coverage (Maximum Daily Benefit, Policy Limit, & Alternate Plan of Care Benefit) - Optional Benefits – only Optional riders selected by the insured will display - This *Schedule replaces any prior Schedule as of MO/DD/YR* – Is only applicable if a benefit change has been requested and we produce a new schedule page. Date will vary based on the effective date of the change.
NH-94 VA	Policy Schedule Page	The following will vary based on the Insured and their benefit selection: - Insured - Policy number - Date of issue - Initial XXXX Premium = Annual, Semi-Annual, Quarterly or Monthly - Coverage Limits – Based on insured selection of benefits • Elimination Period • Nursing Home Coverage (Maximum Daily Benefit & Policy Limit) - Optional Benefits – only Optional riders selected by the insured will display - This *Schedule replaces any prior Schedule as of MO/DD/YR* – Is only applicable if a benefit change has been requested and we produce a new schedule page. Date will vary based on the effective date of the change.
LTC-96 VA	Policy Schedule Page	The following will vary based on the Insured and their benefit selection: - Insured - Policy number - Date of issue - First XXXX Premium = Annual, Semi-Annual, Quarterly or Monthly - Coverage Limits – Based on insured selection of benefits • Elimination Period • Daily Benefit (Nursing Home, Assisted Care Living Facility, Home Health Care) • Policy Limit - Optional Benefits – only Optional riders selected by the insured will display - Phone number may change based on location of Administrative Offices

		- This *Schedule replaces any prior Schedule as of MO/DD/YR* – Is only applicable if a benefit change has been requested and we produce a new schedule page. Date will vary based on the effective date of the change.
LTC-96 VA 9/96	Policy Schedule Page	The following will vary based on the Insured and their benefit selection: - Insured - Policy number - Date of issue - First XXXX Premium = Annual, Semi-Annual, Quarterly or Monthly - Coverage Limits – Based on insured selection of benefits • Elimination Period • Daily Benefit (Nursing Home, Assisted Care Living Facility, Home Health Care) • Policy Limit - Optional Benefits – only Optional riders selected by the insured will display • [Simple Inflation Endorsement] • [Compound Inflation Endorsement] • [Indexed Inflation Endorsement] • [Nonforfeiture Benefit Endorsement] • [SharedCare Benefit Rider] • [Spousal Survivorship/Waiver] • [Dependent Spouse Home Care] • [Enhanced Elimination Period] • [Weekly Home Health Care Benefit] • [FlexFund Benefit] • [Restoration of Benefits Rider] - Phone number may change based on location of Administrative Offices - This *Schedule replaces any prior Schedule as of MO/DD/YR* – Is only applicable if a benefit change has been requested and we produce a new schedule page. Date will vary based on the effective date of the change.
LTC-96CL VA	Policy Schedule Page	The following will vary based on the Insured and their benefit selection: - Insured - Policy number - Date of issue

		- First XXXX Premium = Annual, Semi-Annual, Quarterly or Monthly - Coverage Limits – Based on insured selection of benefits - Elimination Period - Nursing Home Coverage (Daily Benefit & Policy Limit) - Optional Benefits – only Optional riders selected by the insured will display • [Annual Compound Inflation Coverage] • [Annual Simple Inflation Coverage] • [Indexed Inflation Coverage] • [Restoration of Benefits] • [SharedCare] • [Nonforfeiture Benefit] - Phone number may change based on location of Administrative Offices - This *Schedule replaces any prior Schedule as of MO/DD/YR* – Is only applicable if a benefit change has been requested and we produce a new schedule page. Date will vary based on the effective date of the change.
LTC-96CL VA 9/96	Policy Schedule Page	The following will vary based on the Insured and their benefit selection: - Insured - Policy number - Date of issue - First XXXX Premium = Annual, Semi-Annual, Quarterly or Monthly - Coverage Limits – Based on insured selection of benefits • Elimination Period • Nursing Home Coverage (Daily Benefit & Policy Limit) • Home Health Coverage (Daily Benefit & Policy Limit) - Optional Benefits – only Optional riders selected by the insured will display: • [Annual Compound Inflation Coverage] • [Annual Simple Inflation Coverage] • [Indexed Inflation Coverage] • [Restoration of Benefits] • [SharedCare] • [Nonforfeiture Benefit] - Phone number may change based on location of Administrative Offices - This *Schedule replaces any prior Schedule as of MO/DD/YR* – Is only

		applicable if a benefit change has been requested and we produce a new schedule page. Date will vary based on the effective date of the change.
NH-99 VA 4/99	Policy Schedule Page	The following will vary based on the Insured and their benefit selection: - Insured - Policy number - Date of issue - First XXXX Premium = Annual, Semi-Annual, Quarterly or Monthly - Coverage Limits – Based on insured selection of benefits • Elimination Period • Nursing Home Daily Benefit • Policy Limit - Optional Benefits – only Optional riders selected by the insured will display • [SharedCare] • [Spousal Survivorshop and Waiver Benefit] • [Restoration of Benefits] • [Nonforfeiture Benefit] - Phone number may change based on location of Administrative Offices - This *Schedule replaces any prior Schedule as of MO/DD/YR* – Is only applicable if a benefit change has been requested and we produce a new schedule page. Date will vary based on the effective date of the change.
LTC2000 VA 4/00	Policy Schedule Page	The following will vary based on the Insured and their benefit selection: - Insured - Policy number - Date of issue - First XXXX Premium = Annual, Semi-Annual, Quarterly or Monthly - Policy Title [X-year] benefit plan - Coverage Limits – Based on insured selection of benefits • Elimination Period • Nursing Home Daily Benefit • Home Health Care Daily Benefit • Policy Limit

		- Inflation Coverage: • [Indexed Inflation Coverage] • [Compound Inflation Coverage] - Optional Benefits – only Optional riders selected by the insured will display - Phone number may change based on location of Administrative Offices - This *Schedule replaces any prior Schedule as of MO/DD/YR* – Is only applicable if a benefit change has been requested and we produce a new schedule page. Date will vary based on the effective date of the change.
LTC-02 VA	Policy Schedule Page	The following will vary based on the Insured and their benefit selection: - Insured - Policy number - Effective date of coverage - First XXXX Premium = Annual, Semi-Annual, Quarterly or Monthly - Coverage Limits - Inflation Coverage: • [Simple Inflation Coverage] • [Compound Inflation Coverage] • [Guaranteed Purchase Option] - Optional Benefits – only Optional riders selected by the insured will display - Total premium payment options (annual, semi-annual, quarterly, monthly) - Phone number may change based on location of Administrative Offices - This *Schedule replaces any prior Schedule as of MO/DD/YR* – Is only applicable if a benefit change has been requested and we produce a new schedule page. Date will vary based on the effective date of the change. - Additional Important Notices may be included based on applicant's selections
BSC-02 VA	Policy Schedule Page	The following will vary based on the Insured and their benefit selection: - Insured - Policy number - Effective date of coverage - First XXXX Premium = Annual, Semi-Annual, Quarterly or Monthly - Coverage Limits

		- Inflation Coverage: • [Simple Inflation Coverage] • [Compound Inflation Coverage] • [Guaranteed Purchase Option] - Optional Benefits – only Optional riders selected by the insured will display - Total premium payment options (annual, semi-annual, quarterly, monthly) - Phone number may change based on location of Administrative Offices - This *Schedule replaces any prior Schedule as of MO/DD/YR* – Is only applicable if a benefit change has been requested and we produce a new schedule page. Date will vary based on the effective date of the change. - Additional Important Notices may be included based on applicant's selections

INSURED:	**[John D. Hancock]**	DATE OF ISSUE:	[April 1, 1991]
POLICY NUMBER:	**[99000000]**	PREMIUM:	$[XXXXX.XX]
POLICY TITLE:	Long-Term Care Insurance Policy		
POLICY FORM:	LTC-91		

YOUR BENEFITS

ELIMINATION PERIOD:	[XXX] Days
NURSING HOME COVERAGE	
MAXIMUM DAILY BENEFIT*:	$[XXX] Per Day **
POLICY LIMIT:	$[XXXXXX] **
HOME HEALTH COVERAGE	
MAXIMUM DAILY BENEFIT:*	$[XXX] Per Day **
POLICY LIMIT:	$[XXXXXX] **
ALTERNATE PLAN OF CARE BENEFIT:	[YES / NO]

* THE DAILY BENEFIT PAID WILL BE THE TOTAL ACTUAL COVERED CHARGES OF THE NURSING HOME OR PROVIDER OF HOME HEALTH CARE SERVICES, INCLUDING AN ADULT DAY CARE CENTER, UP TO THE APPLICABLE MAXIMUM DAILY BENEFIT.

** SUBJECT TO INCREASES DUE TO INFLATION COVERAGE.

Total Annual Premium: $**[XXXXX.XX]**

[This schedule replaces any prior schedule as of XX/XX/XXXX.]

INSURED:	**[John D. Hancock]**	DATE OF ISSUE:	[April 1, 1991]
POLICY NUMBER:	**[99000000]**	PREMIUM:	$[XXXXX.XX]
POLICY TITLE:	Nursing Home Insurance Policy		
POLICY FORM:	NH-91		

YOUR BENEFITS

ELIMINATION PERIOD:	[XXX] Days
NURSING HOME COVERAGE	
MAXIMUM DAILY BENEFIT*:	$[XXX] Per Day **
POLICY LIMIT:	$[XXXXXX] **

* THE DAILY BENEFIT PAID WILL BE THE TOTAL ACTUAL COVERED CHARGES OF THE NURSING HOME UP TO THE MAXIMUM DAILY BENEFIT

** SUBJECT TO INCREASES DUE TO INFLATION COVERAGE.

Total Annual Premium: $**[XXXXX.XX]**

[This schedule replaces any prior schedule as of XX/XX/XXXX.]

INSURED: [xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx] DATE OF ISSUE: [mm/dd/yyyy]

POLICY NUMBER: [xxxxxxxxxx] INITIAL [ANNUAL] PREMIUM: $[xxxxx.xx]

POLICY TITLE: Long-Term Care Insurance Policy

POLICY FORM: LTC-94 VA

YOUR BENEFITS

ELIMINATION PERIOD:	[20] Days
NURSING HOME COVERAGE:	
MAXIMUM DAILY BENEFIT*:	$[100] PER DAY**
POLICY LIMIT:	$[XXXXXX]**
HOME HEALTH COVERAGE:	
MAXIMUM DAILY BENEFIT:*	$[50] per day**
POLICY LIMIT:	$[XXXXXX]**
ALTERNATE PLAN OF CARE BENEFIT:	[YES]

OPTIONAL BENEFITS ELECTED AND INCLUDED IN THIS POLICY:

[ANNUAL INDEXED INFLATION COVERAGE]

[NONFORFEITURE BENEFIT]

[RESTORATION OF BENEFITS]

[ENRICHED HOME CARE BENEFIT]

* THE DAILY BENEFIT PAID WILL BE THE TOTAL ACTUAL COVERED CHARGES OF THE NURSING HOME OR PROVIDER OF HOME HEALTH CARE SERVICES, INCLUDING AN ADULT DAY CARE CENTER, UP TO THE APPLICABLE MAXIMUM DAILY BENEFIT. ANY UNUSED PORTION OF THE MAXIMUM DAILY BENEFIT REMAINS IN THE POLICY LIMIT.

** SUBJECT TO INCREASES DUE TO INFLATION COVERAGE, IF ANY.

[This schedule replaces any prior schedule as of XX/XX/XXXX.]

INSURED: [xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx] DATE OF ISSUE: [mm/dd/yyyy]

POLICY NUMBER: [xxxxxxxxxx] INITIAL [ANNUAL] PREMIUM: $[xxxxx.xx]

POLICY TITLE: Nursing Home Insurance Policy

POLICY FORM: NH-94 VA

YOUR BENEFITS

ELIMINATION PERIOD: [20] Days

NURSING HOME COVERAGE:

MAXIMUM DAILY BENEFIT*: $[100] PER DAY**

POLICY LIMIT: $[XXXXXX]**

OPTIONAL BENEFITS ELECTED AND INCLUDED IN THIS POLICY:

[ANNUAL INDEXED INFLATION COVERAGE]

[NONFORFEITURE BENEFIT]

[RESTORATION OF BENEFITS]

* THE DAILY BENEFIT PAID WILL BE THE TOTAL ACTUAL COVERED CHARGES OF THE NURSING HOME, UP TO THE APPLICABLE MAXIMUM DAILY BENEFIT. ANY UNUSED PORTION OF THE MAXIMUM DAILY BENEFIT REMAINS IN THE POLICY LIMIT.

** SUBJECT TO INCREASES DUE TO INFLATION COVERAGE, IF ANY.

[This schedule replaces any prior schedule as of XX/XX/XXXX.]

INSURED:	Jane Hancock	**DATE OF ISSUE:**	January 1,1996
POLICY NUMBER:	H 9000 000	**FIRST [ANNUAL] PREMIUM:**	$XXXXX.XX
POLICY TITLE:	Long-Term Care Insurance Policy	**POLICY FORM:**	LTC-96 VA

POLICY SCHEDULE

This Policy Schedule provides You with specific information about the benefits You selected and how much We will pay.

ELIMINATION PERIOD:	XXX Dates of Service
DAILY BENEFIT:	
Nursing Home *	$XXX Per Date of Service
Assisted Care Living Facility *	$XXX Per Date of Service
Home Health Care *	$XXX Per Date of Service

POLICY LIMIT: * $XXXXX

OPTIONAL BENEFITS SELECTED AND INCLUDED IN THIS POLICY

* Subject to increases due to inflation coverage, if any.

Early notification to Our Claims Department will facilitate a timely review of Your claim and avoid any delay in Your qualifying for benefits. Please let Us know immediately or in advance, whenever possible, when You need care or services covered by this Policy. Please call Us at 1-800-543-6415.

[This Schedule replaces any prior Schedule as of MO/DD/YR.]

INSURED:	[Jane Hancock]	**DATE OF ISSUE:**	[January 1,1999]
POLICY NUMBER:	[H 9000 000]	**FIRST [ANNUAL] PREMIUM:**	$[XXXXX.XX]
POLICY FORM:	LTC2000 VA 4/00		
POLICY TITLE:	Long-Term Care Insurance Policy ([4-year] Benefit Period Plan)]		

POLICY SCHEDULE

This Policy Schedule provides You with specific information about the benefits You selected and how much We will pay.

ELIMINATION PERIOD:	[XXX] Dates of Service
NURSING HOME DAILY BENEFIT*	$[XXX] Per Date of Service
HOME HEALTH CARE DAILY BENEFIT *	$[XXX] Per Date of Service

POLICY LIMIT: * $[XXXXX]

The Policy Limit is calculated by multiplying the Nursing Home Daily Benefit by the number of days in the Benefit Period as stated in the Policy Title above. For purposes of the Policy Limit calculation 365 days equals a year.

*Subject to increases due to inflation coverage, if any.

[COMPOUND INFLATION COVERAGE]

OPTIONAL BENEFITS SELECTED AND INCLUDED IN THIS POLICY

[SharedCare Benefit] $[XXX] Annual Premium
[The SharedCare Secondary Insured under this Policy is Your Spouse, [John Q. Smith].]

[Weekly Home Health Care Benefit] $[XXX] Annual Premium]

[Nonforfeiture Benefit] $[XXX] Annual Premium]

Early notification to Our Claims Department will facilitate a timely review of Your claim and avoid any delay in Your qualifying for benefits. Please let Us know immediately or in advance, whenever possible, when You need care or services covered by this Policy. Please call Us at 1-800-711-8966.

[This Schedule replaces any prior Schedule as of MO/DD/YR.]

Insured:	[Jane Hancock]	**Effective Date of Coverage:**	[January 1, 2002]
Policy Number:	[H 9000 000]	**First [Annual] Premium: [***]**	[$XXXXX.XX]
Policy Form:	LTC-02 VA		
Policy Title:	Long-Term Care Insurance Policy		

POLICY SCHEDULE

This Policy Schedule provides You with specific information about the benefits You selected and how much We will pay.

Coverage Limits:

Elimination Period:	[XXX] Dates of Service
Benefit Period:	[XX] Years
Policy Limit*:	$[XXXXX]
Long-Term Care Benefit Amount*:	$[XXX] per month/per day
Stay At Home Lifetime Benefit Amount*:	$[XXX]
Respite Care Benefit Amount*:	$[XXX] per day
Care Advisory Services Benefit Amount*:	$[XXX] per calendar year
International Coverage Benefit Amount*:	$[XXX] per month/per day
[Additional Cash Benefit Amount	$[XXX] per month]

*Subject to increases due to inflation coverage, if any.

[Compound Inflation Coverage]

Base Policy Premium:	$[XXX] Annual Premium

Optional Benefits Selected and Included in this Policy:

[SharedCare Benefit	$[XXX] Annual Premium]
[Partner Home Care	$[XXX] Annual Premium]
[Survivorship & Waiver of Premium Benefit	$[XXX] Annual Premium]
[Waiver of the Home Care Elimination Period	$[XXX] Annual Premium]
[Additional Cash Benefit	$[XXX] Annual Premium]
[Nonforfeiture Benefit	$[XXX] Annual Premium]
[Restoration of Benefits	$[XXX] Annual Premium]
[FamilyCare Benefit	Included in premiums shown]

Total Policy Annual Premium including Optional Benefits: $ [XXX] Annual Premium

Total Premium Payment Options (includes all optional benefits):

	Annual	Semi-Annual	Quarterly	Monthly
First Year Premium:	$[XXX.XX]	$[XXX.XX]	$[XXX.XX]	$[XXX.XX]
Total Yearly Cost for First Year Premium:	$[XXX.XX]	$[XXX.XX]	$[XXX.XX]	$[XXX.XX]

If You would like additional information about the costs of our periodic payment, please contact Us at 1-800-377-7311.

Early notification to Our Claims Department will facilitate a timely review of Your claim. Please let Us know immediately or in advance, whenever possible, when You need care or services covered by this Policy. Please call Us at 1-800-377-7311.

[This Schedule replaces any prior Schedule as of MO/DD/YR.]

[* Important Notice.** You have selected the Ten-Year Premium Payment Option. This means that Your Policy is fully paid-up and no further premiums will be due at the end of Your tenth Policy year. Prior to the end of Your tenth Policy year, You must make sure that You pay the premiums when they are due to continue this Policy. However, in the event that We find that the premium rates for this Policy form are inadequate prior to the end of the tenth Policy year, We reserve the right to increase Your premium as of the next premium due date. We will notify You in writing at least 60 days prior to the due date of any new increased premium. ***OR***

[* Important Notice.** You have selected the Paid-Up at Age 65 Payment Option. This means that Your Policy will be paid-up and no further premiums will be due after the Policy anniversary following Your 65th birthday. Prior to this, You must make sure that You pay the premiums when they are due to continue this Policy. However, in the event that We find that the premium rates for this Policy form are inadequate during the premium paying period, We reserve the right to increase Your premium as of the next premium due date. We will notify You in writing at least 60 days prior to the due date of any new increased premium.]

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Insured:	[Jane Hancock]	**Effective Date of Coverage:**	[January 1, 2002]
Policy Number:	[H 9000 000]	**First [Annual] Premium: [***]**	[$XXXXX.XX]
Policy Form:	BSC-02 VA		
Policy Title:	Long-Term Care Insurance Policy		

POLICY SCHEDULE

This Policy Schedule provides You with specific information about the benefits You selected and how much We will pay.

Coverage Limits:

Elimination Period:	[XXX] Dates of Service
Benefit Period:	[XX] Years
Policy Limit*:	$[XXXXX]
Nursing Home Benefit Amount*:	$[XXX] per day
Assisted Living Facility Benefit Amount*:	$[XXX] per day
Home Health Care Benefit Amount*:	$[XXX] per day
International Coverage Benefit Amount*:	
Nursing Home Benefit Amount:	$[XXX] per day
Assisted Living Facility Benefit Amount:	$[XXX] per day
Home Health Care Benefit Amount:	$[XXX] per day

*Subject to increases due to inflation coverage, if any.

[Compound Inflation Coverage]
Base Policy Premium: $[XXX] Annual Premium

Optional Benefits Selected and Included in this Policy:

[SharedCare Benefit	$[XXX] Annual Premium]
[Nonforfeiture Benefit	$[XXX] Annual Premium]

Total Policy Annual Premium including Optional Benefits: $[XXX] Annual Premium

Total Premium Payment Options (includes all optional benefits):

	Annual	Semi-Annual	Quarterly	Monthly
First Year Premium:	$[XXX.XX]	$[XXX.XX]	$[XXX.XX]	$[XXX.XX]
Total Yearly Cost for First Year Premium:	$[XXX.XX]	$[XXX.XX]	$[XXX.XX]	$[XXX.XX]

If You would like additional information about the costs of our periodic payment, please contact Us at 1-800-377-7311.

Early notification to Our Claims Department will facilitate a timely review of Your claim. Please let Us know immediately or in advance, whenever possible, when You need care or services covered by this Policy. Please call Us at 1-800-377-7311.

[This Schedule replaces any prior Schedule as of MO/DD/YR.]

[* Important Notice.** You have selected the Ten-Year Premium Payment Option. This means that Your Policy is fully paid-up and no further premiums will be due at the end of Your tenth Policy year. Prior to the end of Your tenth Policy year, You must make sure that You pay the premiums when they are due to continue this Policy. However, in the event that We find that the premium rates for this Policy form are inadequate prior to the end of the tenth Policy year, We reserve the right to increase Your premium as of the next premium due date. We will notify You in writing at least 60 days prior to the due date of any new increased premium.***]***

[* Important Notice.** You have selected the Paid-Up at Age 65 Payment Option. This means that Your Policy will be paid-up and no further premiums will be due after the Policy anniversary following Your 65th birthday. Prior to this, You must make sure that You pay the premiums when they are due to continue this Policy. However, in the event that We find that the premium rates for this Policy form are inadequate during the premium paying period, We reserve the right to increase Your premium as of the next premium due date. We will notify You in writing at least 60 days prior to the due date of any new increased premium.

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John Hancock Life Insurance Company (U.S.A.)

John Hancock Place
Post Office Box 111 B-6-6
Boston, Massachusetts 02117
1-888-877-6075
Direct: (617) 572-0101
Email: mfluet@jhancock.com

Michelle Fluet
Contract Consultant
LTC Contracts and Legislative Services

February 4, 2016

Janet Houser
Virginia State Corporation Commission
Bureau of Insurance
1300 East Main Street
Richmond, Virginia 23219

Re: **John Hancock Life Insurance Company (U.S.A.)**
Company NAIC # 65838; FEIN #: 01-0233346
Individual Long-Term Care Insurance Rate Revision Submission
Revised Actuarial Memo's (See Policy Form List Below)
Pre-rate Stabilization Submission

Dear Ms. Houser:

We would like to note a change that has been made to our landing spot (5%) communication package since you last reviewed it. We have received feedback from consumer groups on how we speak to the landing spot. The previously submitted 5% package stated that the landing spot is a way for the policyholder to "avoid the premium increase". We have changed that phrasing to state that the landing spot is a way for the policyholder to "keep the premium at its current level".

Throughout the letter you will notice that all references of the landing spot as a method to "avoid" the increase, has been changed to a way to "mitigate" the increase and "keep your premium at its current level".

We hope that the Department will find this revision acceptable.

The Company responds to your concerns cited in your January 21, 2016 objection letter as follows:

1. Pursuant to 14VAC5-200-75 D 2 c, we have included a statement in the Option worksheet (both pages) that for Partnership policies some options may result in a loss of partnership status. In addition we have bolded the partnership statement on the Coverage Change Request Form.

2. The full Options Worksheets has been provided – we apologize for the previous error. The Contingent Benefit Upon Lapse section has been updated to include the phrase "but in no event will the sum of benefits exceed the maximum benefits which would be payable if the policy had remained in premium paying status."

3. Our systems are currently designed around offering one landing spot per rate action: one for the 2010 filing and one for the 2013 filing. While we understand that in your scenario each policyholder is still only able to elect one landing spot as part of the 2013 filing (whether it be to offset all rounds of the phase-in or only some rounds), your proposed structure would require us to handle each round of the phase-in independently and we're simply not set up to do that. Building this kind of functionality could take up to a year to implement. In addition, the addition of any new variables introduces risk into our successful implementation process, leading to a great deal of concern that the quality of our customers' experience could be impacted.

4. The Options Worksheet has been updated to state that a request for a change can be made at any time. For the 5% or landing spot package, this was added only to the second page as the landing spot offer on the first page can only be completed on the policy anniversary. As the inflation reduction offer (landing spot) can only be done on the policy anniversary we are concerned that adding this language to the first page may be misinterpreted and cause confusion as to when the landing spot can be elected and when it can be implemented. For the GPO package, this change was added to both pages as requested. We hope the Department finds this solution acceptable.

5. Depending on the options (and variables) available to a policyholder, there is a small chance that the first page of the options worksheet could extend to 2 pages. In the majority of cases though, the first page will only print as one page. Should page print on two pages, the form number will print on the first page on the lower left hand side of the page as required by 14VAC5-100-50 1. We have provided the revised Option worksheet to show how it would look if page extends to two pages.

6. The Coverage Change Request Form JHLTC-1534 1/14 was expanded to include selection of other benefit change options (reducing the benefit period, daily/monthly benefit or both) as requested.

Thank you for continued review of this submission.

Sincerely,

Michelle Fluet

John Hancock Financial Services

Long Term Care
200 Berkeley Street
Boston Massachusetts 02116-5022

(617) 663-3805
(617) 572-0803 fax
jleopold@jhancock.com

Joseph R. Leopold, FSA, MAAA
Actuary, LTC Product & Risk Management

LONG-TERM CARE INSURANCE

March 16, 2016

Janet Houser
Virginia State Corporation Commission
Bureau of Insurance

Re: John Hancock Life Insurance Company (U.S.A.)
2013 Inforce Rate Increase Filing
SERFF ID: MULF-129480189

Dear Ms. Houser,

This letter is in response to our phone call on March 16, 2016 regarding the above filing. During that phone call you asked John Hancock to help reconcile some of the values listed in the '*2013 Rate Increase Filing Summary*' file to the actual 2010 filings as listed on SERFF. Based on our findings, we are submitting a revised version of that file with the following changes made:

- The 2010 rate increase approved in Virginia on the LTC-91, NH-91, LTC-94, and NH-94 forms has been updated from 24.2% to 24.4%. This now more accurately reflects the different rate increases received on the Comprehensive (24.2%) and Nursing Home-only (35.0%) forms.

- The 2010 rate increase approved in Virginia on the LTC-96 forms has been revised from 41.6% to 46.2%. The 41.6% reflects the generic rate increases requested nationwide, weighted by a nationwide mix of business. The 46.2% similarly reflects the generic rate increases requested nationwide, but reflects a Virginia-only mix of business. While we believe the 41.6% allows for a better comparison to other states, we have updated the exhibit to reflect the 46.2% rate increase as this ties to the average reported in our actual 2010 filing.

Note that we have also updated the 2013 requested rate increases for New York as we have filed for rate increases on additional forms in that state since we last provided this summary to you.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Joseph R. Leopold, FSA, MAAA

John Hancock Financial Services

Long Term Care
200 Berkeley Street
Boston Massachusetts 02116-5022

(617) 663-3805
(617) 572-0803 fax
jleopold@jhancock.com

Joseph R. Leopold, FSA, MAAA
Actuary, LTC Product & Risk Management

LONG-TERM CARE INSURANCE

March 23, 2016

Janet Houser
Virginia State Corporation Commission
Bureau of Insurance

Re: John Hancock Life Insurance Company (U.S.A.)
2013 Inforce Rate Increase Filing
SERFF ID: MULF-129480189

Dear Ms. Houser,

This letter is in response to our phone call on March 23, 2016 regarding the above filing. As discussed during that call, we have removed the Advantage forms (LTC-VA-91, NH-VA-91, LTC-94 VA, and NH-94 VA) from the above filing. All corresponding rate sheets have been removed and the SERFF filing has been updated to reflect the revision.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Joseph R. Leopold, FSA, MAAA

John Hancock Financial Services

Long Term Care
200 Berkeley Street
Boston Massachusetts 02116-5022

(617) 663-3805
(617) 572-0803 fax
jleopold@jhancock.com

Joseph R. Leopold, FSA, MAAA
Actuary, LTC Product & Risk Management

LONG-TERM CARE INSURANCE

March 24, 2016

Janet Houser
Virginia State Corporation Commission
Bureau of Insurance

Re: John Hancock Life Insurance Company (U.S.A.)
2013 Inforce Rate Increase Filing
SERFF ID: MULF-129480189

Dear Ms. Houser,

This letter is in response to your Note to Filer dated March 24, 2016 regarding the above filing. Your comments are included below in bold with our responses following.

Please provide an updated Rate Summary reflecting the withdrawal of the Advantage block of business.

A revised Rate Summary has been submitted.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Joseph R. Leopold, FSA, MAAA

John Hancock Financial Services

Long Term Care
200 Berkeley Street
Boston Massachusetts 02116-5022

(617) 663-3805
(617) 572-0803 fax
jleopold@jhancock.com

Joseph R. Leopold, FSA, MAAA
Actuary, LTC Product & Risk Management

LONG-TERM CARE INSURANCE

March 29, 2016

Janet Houser
Virginia State Corporation Commission
Bureau of Insurance

Re: John Hancock Life Insurance Company (U.S.A.)
2013 Inforce Rate Increase Filing
SERFF ID: MULF-129480189

Dear Ms. Houser,

This letter is in response to our phone call on March 29, 2016 regarding the above filing. During that phone call you requested that we submit exhibits that detail the rate increases for each individual pricing cell. Please see the attached file '*VA (Pre-RS) Appendix D.pdf*' which includes rate increases and policy counts split by policy form, inflation type, issue age, and benefit period.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Joseph R. Leopold, FSA, MAAA

Appendix D

John Hancock Life Insurance Company (U.S.A.)

LTC-VA-91, NH-VA-91

Virginia Mix of Business & Proposed Rate Increases

Indexed Inflation

Age	Benefit Period							
	2 Years		3 Years		5 Years		Lifetime	
	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count
18-29								
30								
31								
32								
33								
34								
35								
36								
37								
38								
39								
40							33.8%	1
41							35.7%	2
42							37.6%	1
43							38.1%	2
44							38.1%	1
45					36.0%	1		
46							37.4%	1
47					39.6%	1	39.0%	3
48							40.2%	1
49					40.2%	1	40.2%	1
50			33.5%	2	40.2%	4	40.2%	2
51					40.2%	2	40.2%	3
52					40.2%	7	40.2%	12
53			30.8%	2	40.2%	5	40.2%	6
54			30.3%	1	40.2%	3	40.2%	5
55			29.9%	1	40.2%	10	39.5%	3
56	29.9%	3	30.3%	4	40.2%	8	39.7%	4
57			30.7%	5	40.2%	5	39.8%	3
58	29.9%	1	31.8%	2	40.2%	7	39.6%	6
59	29.9%	1	31.5%	5	40.2%	7	39.7%	7
60	29.9%	2	31.9%	4	40.2%	5	39.5%	7
61	29.9%	1	32.0%	5	40.2%	6	39.0%	6
62	29.9%	1	31.9%	6	40.2%	10	39.0%	4
63	29.9%	1	31.6%	9	40.2%	8	38.1%	3
64	30.2%	1	31.2%	7	40.2%	7	38.2%	6
65	30.1%	3	31.4%	4	40.2%	3	37.6%	2
66	31.0%	1	32.3%	12	40.2%	9	37.7%	4
67	31.7%	3	33.5%	8	40.2%	5	38.1%	3
68			34.1%	5	40.2%	5	38.2%	3
69	32.3%	2	34.7%	6	40.2%	2		
70	32.3%	6	34.7%	6	40.1%	1	36.7%	1
71	32.9%	3	35.2%	9	38.7%	1	36.3%	2
72	33.6%	2	35.8%	5	37.3%	1	36.2%	2
73	34.3%	1	36.0%	3	36.0%	2		
74	34.6%	2	34.6%	1	34.6%	1		
75	33.2%	2	33.2%	2	33.2%	1		
76	31.8%	1						
77			30.4%	1	30.4%	1		
78								
79							29.9%	1
80			29.9%	1				
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Appendix D

John Hancock Life Insurance Company (U.S.A.)

LTC-VA-91, NH-VA-91

Virginia Mix of Business & Proposed Rate Increases

Simple Inflation

Age	Benefit Period							
	2 Years		3 Years		5 Years		Lifetime	
	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count
18-29								
30								
31								
32								
33								
34								
35								
36								
37								
38								
39								
40					40.2%	1		
41					40.2%	1	40.2%	1
42							40.2%	1
43								
44					40.2%	1		
45					40.2%	2		
46							40.2%	1
47								
48					40.2%	2	40.2%	2
49					40.2%	1	40.2%	3
50	39.7%	1	40.2%	1	40.2%	3	40.2%	4
51			40.2%	1			40.2%	3
52			40.2%	2	40.2%	2	40.2%	2
53			40.2%	1	40.2%	1	40.2%	3
54					40.2%	3	40.2%	3
55			40.1%	1			40.2%	3
56			40.2%	2	40.2%	3	40.2%	2
57			40.2%	1	40.2%	2	40.2%	1
58			40.2%	1	40.2%	2	40.2%	2
59			39.9%	3	40.2%	5	40.2%	1
60			39.3%	1			40.2%	3
61			39.6%	1	40.2%	2	40.2%	1
62			39.2%	2			40.2%	2
63			39.3%	4	40.2%	2		
64	39.8%	1	38.8%	4	40.2%	4	40.2%	3
65	39.6%	1	38.7%	4	40.2%	1	40.2%	1
66			39.1%	5	40.2%	4	40.2%	1
67			40.1%	6	40.2%	2	40.2%	2
68			40.1%	2	40.2%	2		
69			39.6%	2	40.2%	1		
70			39.3%	3				
71			38.7%	1				
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73	36.0%	1						
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Appendix D

John Hancock Life Insurance Company (U.S.A.)

LTC-VA-91, NH-VA-91

Virginia Mix of Business & Proposed Rate Increases

Compound Inflation

Age	Benefit Period							
	2 Years		3 Years		5 Years		Lifetime	
	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count
18-29								
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40					40.2%	1		
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42			40.2%	1				
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44							40.2%	1
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46								
47							40.2%	2
48								
49					40.2%	2		
50			40.2%	2	40.2%	2	40.2%	1
51					40.2%	2	40.2%	1
52	40.2%	1			40.2%	2	40.2%	1
53			40.2%	1				
54			40.2%	1	40.2%	4		
55					40.2%	1		
56					40.2%	1		
57					40.2%	1	40.2%	2
58			40.2%	1	40.2%	1		
59			40.2%	2	40.2%	4		
60			40.2%	1				
61			40.2%	2	40.2%	3		
62								
63	40.2%	2			40.2%	2	40.2%	1
64					40.2%	2		
65			40.2%	1			40.2%	1
66			40.2%	2	40.2%	1		
67					40.2%	1	40.2%	1
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70			38.9%	1				
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Appendix D

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA, NH-94 VA

Virginia Mix of Business & Proposed Rate Increases

Indexed Inflation

Age	Benefit Period							
	2 Years		3 Years		5 Years		Lifetime	
	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count
18-29								
30								
31								
32								
33								
34								
35								
36								
37								
38								
39								
40								
41								
42								
43								
44					36.8%	1		
45			29.9%	1	35.4%	1	35.6%	1
46					37.2%	1		
47			31.5%	1	39.0%	1	38.7%	1
48					40.2%	2	40.2%	2
49					40.2%	1	40.2%	5
50	30.6%	1	33.5%	3			40.2%	4
51			33.3%	3	40.2%	2	40.2%	5
52			31.7%	1	40.2%	3	40.2%	3
53			30.8%	1	40.2%	6	40.2%	4
54	29.9%	1	30.7%	3	40.2%	6	40.1%	5
55	29.9%	2	30.2%	4	40.2%	1	39.4%	2
56			30.2%	4	40.2%	9	40.0%	4
57			30.5%	5	40.2%	9	39.8%	4
58	29.9%	2	31.9%	1	40.2%	9	39.6%	6
59	29.9%	2	31.4%	5	40.2%	7	39.7%	9
60	29.9%	2	32.2%	4	40.2%	7	39.3%	5
61	29.9%	2	32.1%	3	40.2%	9	39.0%	4
62	29.9%	2	32.0%	11	40.2%	10	38.9%	2
63	29.9%	4	31.6%	6	40.2%	6	38.1%	6
64	30.1%	6	31.3%	7	40.2%	11	38.0%	1
65	30.1%	5	31.6%	9	40.2%	6	37.6%	5
66	31.0%	9	32.3%	15	40.2%	9	37.6%	3
67	31.9%	7	33.6%	10	40.2%	9	38.1%	4
68	32.4%	7	34.0%	9	40.2%	8	38.2%	5
69	32.3%	12	34.8%	15	40.2%	7	37.5%	3
70	32.4%	9	34.7%	13	40.1%	5	36.7%	4
71	32.8%	15	35.2%	9	38.7%	4		
72	33.5%	22	35.8%	10	37.3%	2		
73	34.3%	11	36.0%	6	36.0%	4	36.0%	2
74	34.6%	13	34.6%	3	34.6%	1		
75	33.2%	13	33.2%	3	33.2%	2		
76	31.8%	8	31.8%	3				
77	30.4%	2			30.4%	1		
78	29.9%	1	29.9%	4	29.9%	1		
79	29.9%	3	29.9%	1				
80	29.9%	2						
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Appendix D

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA, NH-94 VA

Virginia Mix of Business & Proposed Rate Increases

Simple Inflation

Age	Benefit Period							
	2 Years		3 Years		5 Years		Lifetime	
	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count
18-29								
30								
31								
32								
33								
34								
35								
36								
37								
38								
39								
40							40.2%	1
41								
42								
43							40.2%	1
44					40.2%	1		
45	39.0%	1						
46							40.2%	1
47			40.2%	1			40.2%	1
48	40.2%	1	40.2%	1	40.2%	2	40.2%	4
49			40.2%	3	40.2%	2	40.2%	2
50			40.2%	2	40.2%	5	40.2%	5
51					40.2%	6	40.2%	1
52	40.2%	2	40.2%	4	40.2%	4	40.2%	7
53	40.2%	1	40.2%	3	40.2%	10	40.2%	3
54	40.2%	2	40.2%	3	40.2%	7	40.2%	9
55	40.2%	2	40.2%	2	40.2%	6	40.2%	8
56	40.2%	3	40.2%	5	40.2%	9	40.2%	4
57	40.2%	2	40.2%	4	40.2%	5	40.2%	4
58	40.2%	3	40.2%	4	40.2%	9	40.2%	8
59	40.2%	4	40.2%	9	40.2%	10	40.2%	8
60	40.2%	7	40.2%	14	40.2%	8	40.2%	6
61	40.2%	11	40.2%	15	40.2%	17	40.2%	6
62	40.2%	8	40.2%	19	40.2%	13	40.2%	4
63	40.2%	8	40.2%	23	40.2%	9	40.2%	2
64	40.2%	15	40.2%	20	40.2%	7	40.2%	3
65	40.2%	19	40.2%	21	40.2%	9	40.2%	4
66	40.2%	21	40.2%	15	40.2%	5	40.2%	4
67	40.2%	18	40.2%	17	40.2%	6	40.2%	2
68	40.2%	21	40.2%	16	40.2%	3		
69	40.2%	21	40.2%	15	40.2%	5		
70	40.1%	11	40.1%	11	40.1%	2		
71	38.7%	4	38.7%	5				
72	37.3%	4	37.3%	3	37.3%	1		
73	36.0%	3	36.0%	2			36.0%	1
74	34.6%	3	34.6%	2			34.6%	1
75	33.2%	2						
76	31.8%	1			31.8%	1		
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Appendix D

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA, NH-94 VA

Virginia Mix of Business & Proposed Rate Increases

Compound Inflation

Age	Benefit Period							
	2 Years		3 Years		5 Years		Lifetime	
	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count
18-29								
30								
31								
32								
33								
34								
35								
36								
37								
38								
39								
40								
41					40.2%	1		
42							40.2%	1
43								
44								
45			40.2%	2			40.2%	1
46							40.2%	1
47								
48			40.2%	1	40.2%	2		
49	40.2%	1	40.2%	1	40.2%	2		
50			40.2%	3	40.2%	4	40.2%	2
51			40.2%	4	40.2%	5	40.2%	2
52	40.2%	1	40.2%	5	40.2%	2	40.2%	1
53	40.2%	4	40.2%	5	40.2%	3	40.2%	2
54	40.2%	2	40.2%	5	40.2%	4	40.2%	1
55	40.2%	4	40.2%	4	40.2%	3	40.2%	2
56	40.2%	3	40.2%	7	40.2%	4		
57	40.2%	2	40.2%	5	40.2%	4	40.2%	1
58	40.2%	2	40.2%	8	40.2%	2	40.2%	2
59	40.2%	6	40.2%	4	40.2%	4		
60	40.2%	7	40.2%	6	40.2%	7		
61	40.2%	5	40.2%	7				
62	40.2%	5	40.2%	6	40.2%	1		
63	40.2%	5	40.2%	4			40.2%	1
64	40.2%	6	40.2%	3			40.2%	2
65	40.2%	8	40.2%	3	40.2%	2	40.2%	1
66	40.2%	3	40.2%	8	40.2%	1		
67	40.2%	2	40.2%	2				
68	40.2%	4	40.2%	6	40.2%	1	40.2%	2
69			40.2%	2				
70			40.1%	1				
71								
72								
73			36.0%	1				
74	34.6%	1						
75								
76								
77								
78								
79								
80								
81								
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83								
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89								
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91+								

Appendix D

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA, LTC-96 VA 9/96, NH-99 VA 4/99

Virginia Mix of Business & Proposed Rate Increases

Indexed Inflation

Age	Benefit Period											
	2 Years		3 Years		4 Years		6 Years		10 Years		Lifetime	
	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count
18-29												
30												
31												
32												
33												
34												
35												
36												
37												
38												
39											45.4%	1
40											46.3%	1
41												
42	46.6%	1										
43											49.0%	2
44					48.2%	2			49.3%	1	50.0%	5
45												
46												
47	45.0%	1					47.2%	2			48.1%	3
48							47.4%	2	47.9%	1	48.9%	5
49	46.4%	1			47.7%	3	48.3%	6			50.3%	4
50					47.7%	3	47.8%	6	48.3%	1	49.1%	7
51					47.0%	1	47.4%	1			49.4%	9
52			44.8%	1	46.1%	5	47.1%	3	48.7%	4	49.6%	8
53	45.2%	1	44.9%	1	46.1%	6	46.1%	9	49.0%	2	49.5%	5
54	44.3%	1	44.3%	2	45.2%	4	45.9%	14	49.3%	2	49.8%	10
55	44.1%	3	44.5%	2	45.0%	7	45.7%	11	49.5%	5	49.4%	13
56	44.3%	2	44.6%	3	45.5%	10	46.1%	19	49.8%	7	50.1%	17
57	44.4%	2	45.1%	1	45.0%	13	46.2%	15	50.5%	2	50.7%	14
58	44.6%	3	44.6%	3	45.4%	10	47.1%	26	50.7%	5	50.8%	9
59	45.1%	1	45.1%	9	45.8%	19	47.1%	21	50.8%	6	51.3%	22
60	44.6%	2	45.3%	7	45.7%	20	47.4%	26	51.2%	5	51.5%	15
61	45.1%	2	45.4%	11	46.1%	29	47.4%	22	51.4%	9	51.5%	16
62	45.3%	5	44.8%	11	46.0%	15	47.4%	31	51.5%	5	51.7%	20
63	44.1%	7	45.7%	12	46.1%	37	47.3%	31	51.7%	5	51.7%	23
64	44.5%	10	45.9%	10	45.6%	43	47.2%	31	51.9%	4	51.9%	24
65	42.2%	10	46.0%	10	45.8%	49	47.4%	35	51.9%	2	51.9%	24
66	43.6%	9	46.2%	18	44.9%	44	47.8%	39	51.4%	11	51.4%	21
67	43.1%	16	45.9%	19	45.8%	37	48.8%	43	50.7%	7	50.7%	24
68	43.9%	9	43.3%	25	45.4%	57	49.0%	23	50.1%	6	50.1%	25
69	45.4%	14	44.5%	24	45.8%	49	49.1%	41	49.4%	13	49.4%	26
70	45.8%	20	42.4%	24	45.5%	46	48.8%	33	48.8%	11	48.8%	20
71	44.2%	14	40.0%	23	41.6%	44	48.1%	34	48.1%	5	48.1%	22
72	41.9%	19	37.1%	23	38.2%	38	47.5%	24	47.5%	2	47.5%	12
73	44.6%	21	37.7%	23	36.6%	25	46.8%	21	46.8%	2	46.8%	9
74	46.1%	20	40.5%	25	39.3%	24	46.1%	11	46.1%	2	46.1%	10
75	45.5%	6	45.4%	23	43.0%	21	45.5%	11	45.5%	1	45.5%	8
76	44.8%	12	44.8%	15	44.8%	27	44.8%	10	44.8%	2	44.8%	5
77	44.2%	7	44.2%	22	44.2%	8	44.2%	8			44.2%	3
78	43.9%	6	43.9%	15	43.9%	14	43.9%	5			43.9%	4
79	43.9%	4	43.9%	9	43.9%	9	43.9%	6			43.9%	2
80	43.9%	3	43.9%	10								
81	43.9%	1	43.9%	10			43.9%	1				
82	43.9%	1										
83			43.9%	4								
84	43.9%	1										
85												
86												
87												
88												
89												
90												
91+												

Appendix D

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA, LTC-96 VA 9/96, NH-99 VA 4/99

Virginia Mix of Business & Proposed Rate Increases

Simple Inflation

Age	Benefit Period											
	2 Years		3 Years		4 Years		6 Years		10 Years		Lifetime	
	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count
18-29												
30												
31												
32												
33												
34												
35												
36												
37												
38												
39					48.3%	1					53.4%	2
40											54.4%	1
41					49.8%	2	50.0%	2			55.4%	1
42					50.6%	1					55.4%	1
43											55.4%	3
44			51.4%	2	52.8%	2			55.4%	1	55.4%	4
45							48.5%	1			53.0%	2
46							49.0%	1			54.2%	6
47					50.3%	3	50.1%	5	54.1%	1	55.1%	5
48					51.5%	7	51.2%	4			55.4%	16
49			50.6%	2	52.2%	4	51.7%	7			55.4%	8
50	50.2%	1	49.2%	1	51.6%	6	51.0%	3	55.0%	3	55.4%	13
51	49.8%	2	48.9%	4	51.1%	15	51.1%	10	55.0%	2	55.4%	11
52	50.0%	1	49.1%	6	50.5%	10	50.5%	15	55.2%	2	55.4%	12
53			49.3%	6	50.4%	24	50.4%	14			55.4%	22
54	49.3%	5	49.1%	5	50.4%	29	50.5%	13	55.3%	3	55.4%	11
55	49.5%	3	49.3%	7	50.1%	23	50.5%	15			55.1%	24
56	49.8%	1	49.5%	10	50.2%	19	50.6%	22	55.4%	2	55.4%	22
57	49.5%	4	49.5%	14	50.6%	36	50.9%	21	55.4%	2	55.4%	22
58			49.4%	11	50.5%	38	50.8%	20	55.4%	4	55.4%	25
59	49.4%	8	49.8%	19	50.8%	52	50.7%	34	55.4%	6	55.4%	31
60	49.3%	11	49.8%	27	51.1%	81	50.6%	33	55.4%	7	55.4%	34
61	49.5%	10	50.2%	22	51.3%	68	50.9%	42	54.7%	9	54.7%	35
62	49.6%	11	50.2%	23	51.6%	76	50.7%	52	54.0%	3	54.0%	35
63	50.2%	15	50.1%	37	51.0%	96	51.0%	46	53.4%	4	53.4%	38
64	50.1%	13	49.8%	29	51.1%	104	50.8%	49	52.7%	4	52.7%	45
65	49.8%	13	49.8%	38	50.8%	89	50.9%	56	52.1%	9	52.1%	29
66	49.9%	17	49.9%	35	50.5%	74	51.2%	37	51.4%	8	51.4%	40
67	50.0%	16	49.7%	34	50.7%	56	50.7%	55	50.7%	2	50.7%	21
68	49.8%	15	49.6%	33	50.1%	61	50.1%	40	50.1%	1	50.1%	24
69	49.4%	18	49.4%	36	49.4%	59	49.4%	42	49.4%	2	49.4%	18
70	48.8%	14	48.8%	31	48.8%	48	48.8%	17	48.8%	1	48.8%	15
71	48.1%	8	48.1%	33	48.1%	38	48.1%	12	48.1%	1	48.1%	12
72	47.5%	5	47.5%	29	47.5%	35	47.5%	7	47.5%	1	47.5%	14
73	46.8%	3	46.8%	19	46.8%	12	46.8%	8			46.8%	7
74	46.1%	2	46.1%	10	46.1%	13	46.1%	2			46.1%	2
75	45.5%	8	45.5%	6	45.5%	9	45.5%	3			45.5%	2
76	44.8%	3	44.8%	4	44.8%	6	44.8%	2	44.8%	2	44.8%	2
77	44.2%	1	44.2%	3	44.2%	1						
78			43.9%	2	43.9%	1	43.9%	1			43.9%	2
79			43.9%	2								
80	43.9%	1	43.9%	1								
81												
82												
83												
84												
85												
86												
87												
88												
89												
90												
91+												

Appendix D

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA, LTC-96 VA 9/96, NH-99 VA 4/99

Virginia Mix of Business & Proposed Rate Increases

Compound Inflation

Age	Benefit Period											
	2 Years		3 Years		4 Years		6 Years		10 Years		Lifetime	
	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count
18-29											55.4%	1
30												
31												
32												
33												
34											55.4%	2
35												
36											55.4%	1
37											55.4%	1
38											55.4%	3
39							55.4%	1	55.4%	1		
40									55.4%	3	55.4%	5
41							55.4%	2	55.4%	1	55.4%	6
42					55.4%	1	55.4%	1			55.4%	6
43					55.4%	1	55.4%	5			55.4%	2
44					55.4%	3	55.4%	6			55.4%	9
45	55.4%	1	55.4%	1	55.4%	4	55.4%	1	55.4%	1	55.4%	7
46					55.4%	6	55.4%	9			55.4%	6
47			55.4%	1	55.4%	10	55.4%	13	55.4%	3	55.4%	17
48	55.4%	1	55.4%	3	55.4%	10	55.4%	16	55.4%	2	55.4%	16
49	55.4%	3	55.4%	6	55.4%	15	55.4%	29	55.4%	3	55.4%	24
50	55.4%	2	55.4%	8	55.4%	18	55.4%	32	55.4%	2	55.4%	37
51	55.4%	1	55.4%	14	55.4%	23	55.4%	40	55.4%	5	55.4%	34
52	55.4%	2	55.4%	13	55.4%	19	55.4%	47	55.4%	7	55.4%	43
53	55.4%	3	55.4%	15	55.4%	33	55.4%	68	55.4%	9	55.4%	50
54	55.4%	4	55.4%	17	55.4%	43	55.4%	89	55.4%	10	55.4%	50
55	55.3%	6	55.4%	30	55.4%	60	55.4%	125	55.4%	11	55.4%	61
56	55.3%	6	55.4%	32	55.4%	69	55.4%	116	55.4%	6	55.4%	62
57	54.8%	10	55.4%	38	55.4%	79	55.4%	116	55.4%	10	55.4%	56
58	54.9%	3	55.4%	35	55.4%	69	55.4%	147	55.4%	10	55.4%	46
59	54.2%	16	54.8%	68	55.4%	101	55.4%	153	55.4%	10	55.4%	51
60	54.0%	8	53.9%	44	54.7%	93	55.4%	153	55.4%	6	55.4%	44
61	54.2%	16	54.0%	40	54.5%	100	54.7%	137	54.7%	7	54.7%	45
62	53.8%	14	53.5%	44	54.0%	76	54.0%	120	54.0%	6	54.0%	40
63	53.4%	13	53.4%	67	53.4%	69	53.4%	106	53.4%	5	53.4%	34
64	52.7%	12	52.7%	57	52.7%	80	52.7%	100	52.7%	5	52.7%	35
65	52.1%	7	52.1%	36	52.1%	68	52.1%	80	52.1%	1	52.1%	23
66	51.4%	7	51.4%	32	51.4%	63	51.4%	41	51.4%	2	51.4%	17
67	50.7%	8	50.7%	20	50.7%	39	50.7%	32	50.7%	1	50.7%	9
68	50.1%	2	50.1%	16	50.1%	29	50.1%	17	50.1%	1	50.1%	8
69	49.4%	4	49.4%	20	49.4%	22	49.4%	21	49.4%	1	49.4%	5
70	48.8%	3	48.8%	3	48.8%	14	48.8%	7	48.8%	1	48.8%	6
71	48.1%	2	48.1%	3	48.1%	13	48.1%	3			48.1%	4
72	47.5%	1	47.5%	3	47.5%	6	47.5%	3			47.5%	2
73	46.8%	3	46.8%	1	46.8%	2	46.8%	3			46.8%	1
74					46.1%	3	46.1%	2			46.1%	2
75			45.5%	1			45.5%	1				
76			44.8%	2			44.8%	1				
77							44.2%	1			44.2%	1
78	43.9%	1										
79												
80												
81												
82												
83												
84												
85												
86												
87												
88												
89												
90												
91+												

Appendix D

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Virginia Mix of Business & Proposed Rate Increases

Indexed Inflation

Age	Benefit Period							
	2/1 Years		2/2 Years		3/3 Years		Lifetime	
	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count
18-29								
30								
31								
32								
33								
34								
35								
36								
37								
38								
39								
40								
41								
42								
43								
44								
45								
46								
47								
48								
49								
50								
51								
52								
53								
54								
55								
56								
57								
58								
59								
60							53.1%	1
61								
62							53.6%	1
63								
64			47.8%	1				
65								
66					49.3%	1		
67								
68								
69								
70								
71								
72			47.5%	1				
73								
74								
75								
76								
77			44.2%	1				
78			43.9%	1				
79								
80								
81								
82			43.9%	1				
83								
84								
85								
86								
87								
88								
89								
90								
91+								

Appendix D

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Virginia Mix of Business & Proposed Rate Increases

Simple Inflation

Age	Benefit Period							
	2/1 Years		2/2 Years		3/3 Years		Lifetime	
	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count
18-29								
30								
31								
32								
33								
34								
35								
36								
37								
38								
39								
40								
41								
42								
43								
44								
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58								
59								
60								
61								
62								
63								
64								
65								
66								
67								
68								
69								
70								
71					48.1%	1		
72								
73								
74								
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91+								

Appendix D

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Virginia Mix of Business & Proposed Rate Increases

Compound Inflation

Age	Benefit Period							
	2/1 Years		2/2 Years		3/3 Years		Lifetime	
	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count
18-29								
30								
31								
32								
33								
34								
35								
36								
37								
38								
39								
40								
41								
42								
43								
44								
45								
46								
47								
48								
49								
50								
51								
52								
53								
54								
55								
56								
57								
58								
59								
60							55.4%	1
61								
62								
63								
64								
65								
66								
67								
68								
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72								
73								
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Appendix D

John Hancock Life Insurance Company (U.S.A.)

LTC2000 VA 4/00

Virginia Mix of Business & Proposed Rate Increases

Compound Inflation

Age	Benefit Period					
	4 Years		6 Years		Lifetime	
	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count
18-29						
30						
31						
32						
33						
34						
35						
36						
37						
38						
39						
40						
41						
42						
43						
44						
45						
46						
47						
48						
49						
50						
51						
52						
53			55.4%	1		
54					55.4%	1
55			55.4%	1		
56					55.4%	3
57			55.4%	2		
58						
59					55.4%	3
60			55.4%	1		
61						
62	54.0%	1				
63						
64						
65						
66						
67						
68						
69						
70						
71						
72						
73						
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91+						

Appendix D

John Hancock Life Insurance Company (U.S.A.)

LTC-02 VA, BSC-02 VA

Virginia Mix of Business & Proposed Rate Increases

Indexed Inflation

Age	Benefit Period													
	2 Years		3 Years		4 Years		5 Years		6 Years		10 Years		Lifetime	
	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count
18-29														
30	20.7%	1												
31														
32														
33														
34														
35														
36							20.7%	1						
37														
38														
39														
40														
41														
42														
43														
44							21.5%	1						
45														
46														
47														
48													24.1%	1
49			23.3%	1									24.9%	1
50	23.3%	1					23.5%	2					24.8%	1
51							23.4%	1						
52									23.2%	2			25.7%	3
53							23.4%	1						
54					23.2%	1			22.7%	1				
55	23.7%	1											26.2%	1
56			22.9%	1	23.4%	1	23.5%	2						
57			23.2%	1	23.3%	2	23.8%	2	23.2%	1			26.1%	3
58	23.3%	1	23.1%	1	23.6%	1	23.6%	2					26.1%	2
59			23.4%	2	23.4%	1	23.4%	1			25.9%	1	26.7%	1
60			23.7%	8	23.7%	3	23.6%	2	23.7%	3			26.5%	1
61			23.5%	3	23.8%	2	23.4%	3			26.2%	2	26.7%	2
62	23.6%	2	23.6%	2	23.6%	3	23.5%	2	23.6%	4	26.1%	1		
63	23.7%	2	23.5%	3	23.7%	5	23.6%	5			26.2%	2	26.6%	3
64	24.0%	1	23.6%	1	24.1%	6			23.5%	3			26.5%	4
65	24.1%	4	23.8%	5	24.2%	2							26.1%	1
66	24.2%	2	23.7%	2	24.1%	5	23.7%	3	23.5%	2	25.7%	1		
67	24.1%	3	23.9%	8	24.0%	4	23.6%	4			25.4%	1	25.4%	3
68	24.1%	3	24.0%	10	24.0%	7			23.6%	1	25.0%	1	25.0%	4
69	23.7%	4	23.9%	9	23.9%	5	23.5%	3					24.7%	2
70	23.9%	3	23.9%	13	23.9%	5	23.5%	2					24.3%	2
71	23.9%	5	23.9%	11	23.9%	6	23.8%	3					23.9%	1
72	23.6%	6	23.6%	8	23.6%	11	23.6%	3	23.6%	3			23.6%	1
73	23.2%	8	23.2%	10	23.2%	4	23.2%	2	23.2%	2				
74	22.8%	2	22.8%	5	22.8%	2	22.8%	2	22.8%	1				
75	22.5%	6	22.5%	6	22.5%	4	22.5%	3					22.5%	2
76	22.1%	3	22.1%	7	22.1%	6							22.1%	1
77	21.7%	4	21.7%	9	21.7%	1	21.7%	2	21.7%	2			21.7%	1
78	21.4%	2	21.4%	5	21.4%	1							21.4%	2
79	21.0%	3	21.0%	5	21.0%	1	21.0%	2	21.0%	2			21.0%	1
80	20.7%	1	20.7%	4										
81			20.7%	1										
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Appendix D

John Hancock Life Insurance Company (U.S.A.)

LTC-02 VA, BSC-02 VA

Virginia Mix of Business & Proposed Rate Increases

Simple Inflation

Age	Benefit Period													
	2 Years		3 Years		4 Years		5 Years		6 Years		10 Years		Lifetime	
	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count
18-29									20.7%	1				
30					21.7%	1								
31														
32														
33														
34														
35			22.7%	1									25.6%	1
36			23.2%	2										
37														
38											25.9%	1	26.9%	1
39			23.9%	1									27.3%	2
40			24.3%	2										
41					24.5%	2								
42					24.9%	2	24.3%	1	23.9%	1	27.8%	1		
43					25.7%	1							27.9%	2
44					25.4%	1								
45			25.3%	1	25.9%	1	25.2%	1					27.9%	2
46			26.1%	3			25.5%	1					27.9%	3
47			26.6%	1	26.4%	2	26.2%	1	25.7%	1			27.9%	2
48			27.0%	3			26.9%	1					27.9%	5
49	27.9%	1	27.1%	2	27.5%	2	26.7%	3	26.2%	1	27.9%	2	27.9%	5
50			27.6%	4	27.6%	2	27.3%	2	26.8%	1	27.9%	1	27.9%	4
51			27.3%	2	27.7%	4	27.4%	3	26.9%	4	27.9%	1	27.9%	6
52	27.9%	1	27.4%	4	27.4%	7	27.0%	3	26.5%	2	27.9%	2	27.9%	9
53	27.7%	1	27.5%	5	27.5%	4	27.1%	4	26.6%	3	27.9%	1	27.9%	9
54			27.2%	8	27.6%	9	26.7%	5	26.6%	1			27.9%	10
55	27.9%	1	27.3%	10	27.7%	13	26.8%	11	26.3%	3	27.9%	3	27.9%	12
56	27.6%	1	27.4%	11	27.3%	14	26.7%	7	26.2%	9	27.9%	3	27.9%	9
57	27.3%	1	27.0%	11	27.1%	6	26.6%	4	26.2%	5	27.9%	2	27.9%	10
58	27.4%	2	26.6%	13	26.8%	18	26.2%	3	25.8%	2	27.9%	3	27.9%	15
59	26.9%	2	26.5%	20	26.7%	10	26.2%	13	25.6%	6			27.9%	18
60	26.5%	3	26.2%	16	26.3%	12	25.9%	10	25.3%	6	27.9%	3	27.9%	6
61	26.9%	3	26.4%	18	26.5%	27	25.8%	5	25.4%	11	27.6%	3	27.6%	12
62			26.2%	21	26.5%	18	25.8%	11	25.3%	10	27.2%	2	27.2%	17
63	26.8%	4	26.0%	25	26.3%	21	25.8%	8	25.5%	2	26.8%	1	26.8%	21
64	26.4%	3	25.9%	20	26.2%	26	25.7%	10	25.3%	11	26.5%	3	26.5%	20
65	26.1%	5	25.9%	29	26.1%	15	25.8%	6	25.5%	10	26.1%	2	26.1%	10
66	25.7%	1	25.7%	31	25.7%	13	25.5%	5	25.2%	3	25.7%	2	25.7%	15
67	25.4%	7	25.4%	32	25.4%	14	25.3%	5	25.3%	11	25.4%	2	25.4%	9
68	25.0%	6	25.0%	39	25.0%	17	25.0%	5	25.0%	3			25.0%	12
69	24.7%	7	24.7%	28	24.7%	16	24.7%	12	24.7%	8	24.7%	1	24.7%	4
70	24.3%	4	24.3%	21	24.3%	12	24.3%	8	24.3%	1	24.3%	2	24.3%	5
71	23.9%	2	23.9%	15	23.9%	15	23.9%	3	23.9%	4	23.9%	1	23.9%	3
72	23.6%	4	23.6%	20	23.6%	4	23.6%	3	23.6%	1			23.6%	4
73			23.2%	16	23.2%	2	23.2%	3	23.2%	1			23.2%	3
74	22.8%	1	22.8%	10	22.8%	1	22.8%	1					22.8%	2
75	22.5%	3	22.5%	8	22.5%	1	22.5%	1						
76	22.1%	2	22.1%	3			22.1%	2					22.1%	1
77			21.7%	2	21.7%	1								
78	21.4%	1			21.4%	3			21.4%	1			21.4%	1
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Appendix D

John Hancock Life Insurance Company (U.S.A.)

LTC-02 VA, BSC-02 VA

Virginia Mix of Business & Proposed Rate Increases

Compound Inflation

Age	Benefit Period													
	2 Years		3 Years		4 Years		5 Years		6 Years		10 Years		Lifetime	
	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count
18-29													27.9%	11
30									27.9%	1			27.9%	2
31			27.9%	1									27.9%	3
32							27.9%	1					27.9%	2
33									27.9%	1			27.9%	1
34											27.9%	1	27.9%	7
35			27.9%	1							27.9%	2	27.9%	1
36					27.9%	1			27.9%	2			27.9%	5
37	27.9%	1	27.9%	1	27.9%	2			27.9%	1	27.9%	3	27.9%	5
38			27.9%	1							27.9%	2	27.9%	11
39	27.9%	1	27.9%	1	27.9%	1	27.9%	1	27.9%	1	27.9%	2	27.9%	12
40			27.9%	1			27.9%	4	27.9%	2			27.9%	16
41			27.9%	1	27.9%	2	27.9%	4	27.9%	2	27.9%	2	27.9%	14
42			27.9%	1	27.9%	3	27.9%	3	27.9%	3	27.9%	5	27.9%	26
43			27.9%	2	27.9%	4	27.9%	8	27.9%	2	27.9%	4	27.9%	21
44			27.9%	8	27.9%	7	27.9%	6	27.9%	12	27.9%	4	27.9%	23
45			27.9%	7	27.9%	10	27.9%	10	27.9%	8	27.9%	5	27.9%	43
46	27.9%	3	27.9%	9	27.9%	8	27.9%	11	27.9%	5	27.9%	6	27.9%	29
47			27.9%	7	27.9%	15	27.9%	9	27.9%	9	27.9%	8	27.9%	48
48	27.9%	1	27.9%	12	27.9%	17	27.9%	17	27.9%	4	27.9%	10	27.9%	50
49	27.9%	1	27.9%	23	27.9%	14	27.9%	31	27.9%	14	27.9%	12	27.9%	72
50	27.9%	5	27.9%	24	27.9%	34	27.9%	31	27.9%	16	27.9%	6	27.9%	85
51	27.9%	3	27.9%	31	27.9%	33	27.9%	31	27.9%	29	27.9%	10	27.9%	91
52	27.9%	5	27.9%	30	27.9%	31	27.9%	42	27.9%	21	27.9%	12	27.9%	91
53	27.9%	5	27.9%	35	27.9%	46	27.9%	41	27.9%	41	27.9%	12	27.9%	106
54	27.9%	5	27.9%	55	27.9%	57	27.9%	69	27.9%	61	27.9%	14	27.9%	136
55	27.9%	6	27.9%	91	27.9%	66	27.9%	73	27.9%	54	27.9%	19	27.9%	171
56	27.9%	5	27.9%	80	27.9%	83	27.9%	83	27.9%	50	27.9%	18	27.9%	121
57	27.9%	7	27.9%	84	27.9%	71	27.9%	76	27.9%	51	27.9%	15	27.9%	98
58	27.9%	8	27.9%	76	27.9%	80	27.9%	91	27.7%	31	27.9%	11	27.9%	119
59	27.9%	10	27.9%	103	27.9%	111	27.9%	77	27.4%	42	27.9%	9	27.9%	121
60	27.9%	10	27.9%	101	27.9%	96	27.4%	77	26.9%	40	27.9%	14	27.9%	77
61	27.6%	10	27.6%	91	27.6%	87	27.2%	62	26.8%	31	27.6%	6	27.6%	77
62	27.2%	10	27.2%	62	27.2%	73	27.2%	45	26.6%	30	27.2%	10	27.2%	47
63	26.8%	5	26.8%	68	26.8%	61	26.8%	40	26.2%	16	26.8%	9	26.8%	41
64	26.5%	7	26.5%	78	26.5%	65	26.5%	33	26.0%	24	26.5%	3	26.5%	35
65	26.1%	2	26.1%	67	26.1%	45	26.1%	24	25.7%	17	26.1%	3	26.1%	24
66	25.7%	4	25.7%	42	25.7%	32	25.7%	23	25.4%	5	25.7%	4	25.7%	12
67	25.4%	2	25.4%	44	25.4%	17	25.4%	12	25.3%	8	25.4%	4	25.4%	7
68	25.0%	1	25.0%	18	25.0%	14	25.0%	10	25.0%	5			25.0%	4
69	24.7%	3	24.7%	18	24.7%	7	24.7%	4	24.7%	4	24.7%	1	24.7%	4
70	24.3%	1	24.3%	10	24.3%	5	24.3%	4	24.3%	1			24.3%	1
71			23.9%	11	23.9%	2			23.9%	1			23.9%	2
72			23.6%	5	23.6%	1	23.6%	2					23.6%	1
73			23.2%	5			23.2%	1					23.2%	1
74	22.8%	1	22.8%	1										
75			22.5%	2	22.5%	1								
76			22.1%	2	22.1%	1							22.1%	1
77					21.7%	1								
78									21.4%	1				
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John Hancock Financial Services

Long Term Care
200 Berkeley Street
Boston Massachusetts 02116-5022

(617) 663-3805
(617) 572-0803 fax
jleopold@jhancock.com

Joseph R. Leopold, FSA, MAAA
Actuary, LTC Product & Risk Management

LONG-TERM CARE INSURANCE

March 30, 2016

Janet Houser
Virginia State Corporation Commission
Bureau of Insurance

Re: John Hancock Life Insurance Company (U.S.A.)
2013 Inforce Rate Increase Filing
SERFF ID: MULF-129480189

Dear Ms. Houser,

This letter is in response to our phone call on March 30, 2016 regarding the above filing. Due to the uncertainty surrounding the appropriate rates for the LTC-96 VA 9/96 policies issued on or after October 1, 2003 we have removed those policies from the above filing. Adjustments reflecting this change can be found in the revised '*VA Gold (Pre-RS) Filing Package.pdf*' file.

- The header on page 1 now reflects issue dates only through September 2003
- Policy counts and premiums in Section 14 no longer include the policies issued after October 1, 2003
- Section 16 acknowledges that this filing corresponds to only those policies issued prior to October 1, 2003
- Section 18 now only reflects the future inflation-reduction landing spot options applicable to those policies issued prior to October 1, 2003
- Section 19 now only reflects the prior rate increase history for those policies issued prior to October 1, 2003
- Rate sheets in Appendices B1, B2, C1 and C2 for those policies issued on or after October 1, 2003 have been removed

Due to the very low volume of impacted policies (four policies with a combined annualized premium of $12,771), the proposed rate increases have not been impacted; Exhibits 1, 1b, 1c, Appendix A, and rate sheets in Appendices B1, B2, C1, and C2 for policies issued prior to October 1, 2003 remain the same as originally filed.

We have updated our SERFF filing to reflect the removal of these four policies, have removed the applicable rate sheets from the Rate/Rule Schedule tab, and have submitted a revised Health Insurance Rate Request Summary form.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Joseph R. Leopold, FSA, MAAA

COVERAGE CHANGE REQUEST FORM
Individual LTC Insurance Policy for [First Name] [Last Name]
Policy # [XXXXX]
John Hancock Life Insurance Company (U.S.A.)

We are offering you a one-time opportunity to elect your personalized option.

If you choose to make no changes to your current coverage, no action is required and your new increased premium will be effective on **[Month XX, YYYY]**.

If you choose to change your coverage, you must select an option listed below, sign and return this Coverage Change Request Form by **[Month XX, YYYY]**.

Step 1: Select an option (please choose only one option)

For more details, please see your Options Worksheet. [**In some instances, certain changes are subject to Partnership regulatory benefit minimum requirements and may result in a loss of Partnership status.**] As a reminder, you may have alternative options available to mitigate the premium increase. For more information, please call John Hancock at **[888-654-6582]**.

COVERAGE CHANGE OPTIONS	
☐	Reduce your future annual inflation rate from [5%] to [X.X%].[*]
☐	Reduce your [daily/monthly benefit] from $[XXX] to $_____
☐	[Reduce your Benefit Period from [X-year] to _____]
☐	[Increase your Elimination Period from [X days] to _____]
☐	[Remove the following optional rider(s) from your policy:_____]
☐	[Exercise the [Nonforfeiture Benefit/Contingent Benefit Upon Lapse] available on your policy.]
☐	[Cancel your coverage. This change will be effective immediately.]]

[*Important: Reducing your future annual inflation rate will result in the loss of Partnership status and your policy will no longer qualify for Medicaid Asset Protection. If you wish to retain Partnership status, do not elect this option. Other options to help minimize the increase and retain your Partnership status may be available to you. For more information, please call John Hancock at [888-654-6582].]

Step 2: Review Agreement and Acknowledgement

I understand that my benefits and/or premium for those benefits will change based upon the option(s) I select.

I understand that premium rates are not guaranteed and may be increased again in the future if I am among the group of policyholders whose premiums are determined to be inadequate.

If I select an option(s) to change my coverage, I understand that, within 30 days of the date this change becomes effective, I may cancel the change in my coverage and return to my original coverage at the increased premium level.

I understand the policy change(s) I selected above. By signing below, I agree that any change(s) other than cancelling my policy, will be effective on my next policy anniversary provided this form is received by John Hancock by that date.

Step 3: Sign and Date

_____ _____
Signature ([First Name] [Last Name]) **Date**

Step 4: Return this completed form using the enclosed postage-paid envelope by [Month XX, YYYY].

[Mail
John Hancock
LTC Coverage Election
P.O. Box 111, R-02, Ste 1700
Boston, MA 02117-0111

FAX
John Hancock
LTC Coverage Election
[877-606-7771]]

COVERAGE CHANGE REQUEST FORM
Individual LTC Insurance Policy for [First Name] [Last Name]
Policy # [XXXXX]
John Hancock Life Insurance Company (U.S.A.)

To minimize the premium increase, we are offering you an opportunity to elect a personalized option.

If you choose to make no changes to your current coverage, no action is required and your new increased premium will be effective on **[Month XX, YYYY]**.

If you choose to change your coverage, you must select an option listed below, sign and return this Coverage Change Request Form by **[Month XX, YYYY]**.

Step 1: Select an option (please choose only one option)

For more details, please see your Options Worksheet. [**In some instances, certain changes are subject to Partnership regulatory benefit minimum requirements and may result in a loss of Partnership status.**] As a reminder, you may have alternative options available to mitigate the premium increase. For more information, please call John Hancock at **[888-654-6582].**

COVERAGE CHANGE OPTIONS		New Premium Effective [next anniversary date]
☐	[Reduce your Benefit Period from [X-year] to [X-year].]	**$[XXX][policy mode]**
☐	[Reduce your [Daily/Monthly] Benefit from $[XXX] to $[XXX].]	**$[XXX][policy mode]**
☐	[Reduce your Benefit Period from [X-year] to [X-year] **and** [Daily/Monthly] Benefit from $[XXX] to $[XXX].]	**$[XXX][policy mode]**
☐	[Exercise the [Nonforfeiture Benefit/Contingent Benefit Upon Lapse] available on your policy.]	N/A
☐	[Cancel your policy. This change will be effective immediately.]	N/A

Step 2: Review Agreement and Acknowledgement

I understand that my benefits and/or premium for those benefits will change based upon the option(s) I select.

I understand that premium rates are not guaranteed and may be increased again in the future if I am among the group of policyholders whose premiums are determined to be inadequate.

If I select an option(s) to change my coverage, I understand that, within 30 days of the date this change becomes effective, I may cancel the change in my coverage and return to my original coverage at the increased premium level.

I understand the policy change(s) I selected above. By signing below, I agree that any change(s) other than cancelling my policy, will be effective on my next policy anniversary provided this form is received by John Hancock by that date.

Step 3: Sign and Date

Signature ([First Name] [Last Name]) **Date**

Step 4: Return this completed form using the enclosed postage-paid envelope by [Month XX, YYYY].

[Mail
John Hancock
LTC Coverage Election
P.O. Box 111, R-02, Ste 1700
Boston, MA 02117-0111

FAX
John Hancock
LTC Coverage Election
[877-606-7771]]

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
03/24/2016	Withdrawn 04/21/2016	Supporting Document	2013 Summary	03/30/2016	2013 Summary.pdf VA Pre-RS Rate Summary.pdf (Superceded)
03/24/2016	Withdrawn 03/29/2016	Supporting Document	2013 Summary	03/24/2016	2013 Summary2.pdf (Superceded)
03/23/2016	Withdrawn 04/21/2016	Supporting Document	L&H Actuarial Memorandum	03/30/2016	VA Gold Filing Package.pdf (Superceded) VA CCI (Pre-RS) Filing Package.pdf
02/22/2016	Withdrawn 04/21/2016	Form	Coverage Change Request Form	04/04/2016	JHLTC -1534 1-14 LS_CCRF.pdf (Superceded)
02/22/2016	Withdrawn 04/21/2016	Form	Coverage Change Request Form	04/04/2016	JHLTC-1534_GPO 1-14 Non-LS_CCRF.pdf (Superceded)
02/04/2016	Withdrawn 03/29/2016	Supporting Document	Statements of Variability for Policyholder Communication Packages	02/22/2016	Hancock - VA Statement of Variability LS Package.pdf (Superceded) Hancock - VA Statement of Variability Non-LS Package.pdf (Superceded)
02/04/2016	Withdrawn 03/24/2016	Form	Policyholder Letter	02/22/2016	JHLTC-1531 1-14 Cover Letter.pdf (Superceded)
02/04/2016	Withdrawn 03/24/2016	Form	Frequently Asked Questions	02/22/2016	JHLTC-1533 1-14 FAQ.pdf (Superceded)
02/04/2016	Withdrawn 03/24/2016	Form	Coverage Change Request Form	02/22/2016	JHLTC-1534 1-14 CCRF.pdf (Superceded)
02/04/2016	Withdrawn 03/24/2016	Form	Policyholder Letter	02/22/2016	JHLTC-1531 GPO 1-14 Cover Letter.pdf (Superceded)
02/04/2016	Withdrawn 03/24/2016	Form	Options Worksheet	02/22/2016	JHLTC-1532 GPO 1-14 Options Worksheet.pdf (Superceded)
02/04/2016	Withdrawn 03/24/2016	Form	Frequently Asked Questions	02/22/2016	JHLTC-1533 GPO 1-14 FAQ.pdf (Superceded)
02/04/2016	Withdrawn 03/24/2016	Form	Coverage Change Request Form	02/22/2016	JHLTC-1534 GPO 1-14 CCRF.pdf (Superceded)

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
01/21/2016	Withdrawn 03/24/2016	Form	Options Worksheet	02/22/2016	JHLTC-1532 1-14 Options Worksheet.pdf (Superceded)
12/21/2015	Withdrawn 03/24/2016	Form	Options Worksheet	01/21/2016	JHLTC-1532.pdf (Superceded)
12/21/2015	Withdrawn 03/24/2016	Form	Options Worksheet	02/04/2016	JHLTC-1532_GPO.pdf (Superceded)
12/18/2015	Withdrawn 03/29/2016	Supporting Document	Statements of Variability for Policyholder Communication Packages	02/04/2016	SOV_LS.pdf (Superceded) SOV_GPO.pdf (Superceded)
12/18/2015	Withdrawn 01/21/2016	Form	Options Worksheet	12/21/2015	JHLTC-1532.pdf (Superceded)
12/18/2015	Withdrawn 03/24/2016	Form	Frequently Asked Questions	02/04/2016	JHLTC-1533.pdf (Superceded)
12/18/2015	Withdrawn 03/24/2016	Form	Coverage Change Request Form	02/04/2016	JHLTC-1534.pdf (Superceded)
12/18/2015	Withdrawn 03/24/2016	Form	Policyholder Letter	02/04/2016	JHLTC-1531_GPO.pdf (Superceded)
12/18/2015	Withdrawn 01/21/2016	Form	Options Worksheet	12/21/2015	JHLTC-1532_GPO.pdf (Superceded)
12/18/2015	Withdrawn 03/24/2016	Form	Frequently Asked Questions	02/04/2016	JHLTC-1533_GPO.pdf (Superceded)
12/18/2015	Withdrawn 03/24/2016	Form	Coverage Change Request Form	02/04/2016	JHLTC-1534_GPO.pdf (Superceded)
12/18/2015	Withdrawn 03/24/2016	Form	Policyholder Letter	02/04/2016	JHLTC-1531.pdf (Superceded)
12/18/2015	Withdrawn 01/21/2016	Form	Policy Schedule Page	01/20/2016	LTC-VA-91.pdf (Superceded)
12/18/2015	Withdrawn 01/21/2016	Form	Policy Schedule Page	01/20/2016	NH-VA- 91.pdf (Superceded)
12/18/2015	Withdrawn 01/21/2016	Form	Policy Schedule Page	01/20/2016	LTC-94 VA.pdf (Superceded)
12/18/2015	Withdrawn 01/21/2016	Form	Policy Schedule Page	01/20/2016	NH-94_VA.pdf (Superceded)
12/18/2015	Withdrawn 01/21/2016	Form	Policy Schedule Page	01/20/2016	LTC-96_VA.pdf (Superceded)
12/18/2015	Withdrawn 01/21/2016	Form	Policy Schedule Page	01/20/2016	LTC-96 VA 996.pdf (Superceded)

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
12/18/2015	Withdrawn 01/21/2016	Form	Policy Schedule Page	01/20/2016	LTC-96CL_VA.pdf (Superceded)
12/18/2015	Withdrawn 01/21/2016	Form	Policy Schedule Page	01/20/2016	LTC-96CL_VA_996.pdf (Superceded)
12/18/2015	Withdrawn 01/21/2016	Form	Policy Schedule Page	01/20/2016	NH-99 VA.pdf (Superceded)
12/18/2015	Withdrawn 01/21/2016	Form	Policy Schedule Page	01/20/2016	LTC-2000 VA.pdf (Superceded)
12/18/2015	Withdrawn 01/21/2016	Form	Policy Schedule Page	01/20/2016	LTC02 VA.pdf (Superceded)
12/18/2015	Withdrawn 01/21/2016	Form	Policy Schedule Page	01/20/2016	BSC02 VA.pdf (Superceded)
11/18/2015	Withdrawn 03/29/2016	Supporting Document	PROPRIETARY & CONFIDENTIAL	03/16/2016	JH 2013 Morbidity Study Summary.pdf JH 2013 Termination Study Summary.pdf 2013 Rate Increase Filing Summary.pdf (Superceded)
10/30/2015	Withdrawn 12/15/2015	Supporting Document	PROPRIETARY & CONFIDENTIAL	11/18/2015	JH 2013 Morbidity Study Summary.pdf JH 2013 Termination Study Summary.pdf JH Retail Inforce Rate Increase Filing Summary.pdf (Superceded)
10/15/2015	Withdrawn 03/24/2016	Form	Endorsement	02/19/2016	VA Endorsement.pdf (Superceded)
09/23/2015	Withdrawn 04/21/2016	Supporting Document	Readability Certification	04/21/2016	VA - READABILITY CERTIFICATION.pdf (Superceded)
09/10/2015	Withdrawn 01/21/2016	Supporting Document	Statements of Variability for Policyholder Communication Packages	12/18/2015	Hancock - VA Statement of Variability LS Package.pdf (Superceded) Hancock - VA Statement of Variability Non-LS Package.pdf (Superceded)
09/10/2015	Withdrawn 01/21/2016	Form	Policyholder Letter	12/18/2015	JHLTC-1531 1-14 LS.pdf (Superceded)
09/10/2015	Withdrawn 01/21/2016	Form	Options Worksheet	12/18/2015	JHLTC-1532 1-14 LS.pdf (Superceded)

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
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Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
09/10/2015	Withdrawn 01/21/2016	Form	Frequently Asked Questions	12/18/2015	JHLTC-1533 1-14 LS.pdf (Superceded)
09/10/2015	Withdrawn 01/21/2016	Form	Coverage Change Request Form	12/18/2015	JHLTC-1534 1-14 LS.pdf (Superceded)
09/10/2015	Withdrawn 01/21/2016	Form	Policyholder Letter	12/18/2015	JHLTC-1531 GPO 1-14.pdf (Superceded)
09/10/2015	Withdrawn 01/21/2016	Form	Options Worksheet	12/18/2015	JHLTC-1532 GPO 1-14.pdf (Superceded)
09/10/2015	Withdrawn 01/21/2016	Form	Frequently Asked Questions	12/18/2015	JHLTC-1533 GPO 1-14.pdf (Superceded)
09/10/2015	Withdrawn 01/21/2016	Form	Coverage Change Request Form	12/18/2015	JHLTC-1534 GPO 1-14.pdf (Superceded)
08/18/2015	Withdrawn 03/29/2016	Supporting Document	L&H Actuarial Memorandum	03/23/2016	VA Adv Filing Package.pdf (Superceded) VA Gold Filing Package.pdf VA CCI (Pre-RS) Filing Package.pdf
08/18/2015	Withdrawn 03/28/2016	Rate	Rate Table	03/23/2016	LTC-VA-91.pdf (Superceded)
08/18/2015	Withdrawn 03/28/2016	Rate	Rate Table	03/23/2016	NH-VA-91.pdf (Superceded)
08/18/2015	Withdrawn 03/28/2016	Rate	Rate Table	03/23/2016	LTC-94 VA.pdf (Superceded)
08/18/2015	Withdrawn 03/28/2016	Rate	Rate Table	03/23/2016	NH-94 VA.pdf (Superceded)
08/18/2015	Withdrawn 04/21/2016	Rate	Rate Table	03/30/2016	LTC-96 VA 9-96 (issued prior to 10-1-2003).pdf LTC-96 VA 9-96 (issued on or after 10-1-2003).pdf (Superceded)

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
08/25/2014	Withdrawn 04/03/2015	Supporting Document	Response to 7/9/14 objection	08/25/2014	VA Adv Memo.pdf 2014-07-09 VA (Pre-RS) Response.pdf VA (Pre-RS) LR Exhibits.pdf VA (Pre-RS) LR Exhibits (since inception).pdf VA Gold Memo.pdf VA CCI (Pre-RS) Memo.pdf VA (Pre-RS) LR Exhibits with paid claims.pdf VA (Pre-RS) Rate Summary.pdf (Superceded) 2013 Sample PH Communication Pkg.pdf
08/25/2014	Withdrawn 12/15/2015	Supporting Document	PROPRIETARY & CONFIDENTIAL	10/30/2015	JH 2013 Morbidity Study Summary.pdf JH 2013 Termination Study Summary.pdf JH Retail 2013 Inforce Rate Increase Filing Summary.pdf (Superceded)
05/05/2014	Withdrawn 03/29/2016	Supporting Document	2013 Summary	03/24/2016	2013 Summary.pdf (Superceded)
03/31/2014	Withdrawn 12/15/2015	Rate	Rate Table	08/18/2015	LTC-VA-91.pdf (Superceded)
03/31/2014	Withdrawn 12/15/2015	Rate	Rate Table	08/18/2015	NH-VA-91.pdf (Superceded)
03/31/2014	Withdrawn 12/15/2015	Rate	Rate Table	08/18/2015	LTC-94 VA.pdf (Superceded)
03/31/2014	Withdrawn 12/15/2015	Rate	Rate Table	08/18/2015	NH-94 VA.pdf (Superceded)
03/31/2014	Withdrawn 12/15/2015	Rate	Rate Table	08/18/2015	LTC-96 VA.pdf (Superceded)
03/31/2014	Withdrawn 12/15/2015	Rate	Rate Table	08/18/2015	LTC-96 VA 9-96 (issued prior to 10-1-2003).pdf (Superceded) LTC-96 VA 9-96 (issued on or after 10-1-2003).pdf (Superceded)
03/31/2014	Withdrawn 12/15/2015	Rate	Rate Table	08/18/2015	LTC-96CL VA, LTC-96CL VA 9-96.pdf (Superceded)

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Pre RS/*

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
03/31/2014	Withdrawn 12/15/2015	Rate	Rate Table	08/18/2015	LTC-96CL VA, LTC-96CL VA 9-96.pdf (Superceded)
03/31/2014	Withdrawn 12/15/2015	Rate	Rate Table	08/18/2015	NH-99 VA 4-99.pdf (Superceded)
03/31/2014	Withdrawn 12/15/2015	Rate	Rate Table	08/18/2015	LTC2000 VA 4-00.pdf (Superceded)
03/31/2014	Withdrawn 12/15/2015	Rate	Rate Table	08/18/2015	LTC-02 VA (Pre-RS).pdf (Superceded)
03/31/2014	Withdrawn 12/15/2015	Rate	Rate Table	08/18/2015	BSC-02 VA (Pre-RS).pdf (Superceded)
03/31/2014	Withdrawn 01/21/2016	Supporting Document	Certification of Compliance	12/18/2015	Compliance VA_Cert.pdf (Superceded)
03/31/2014	Withdrawn 08/31/2015	Supporting Document	L&H Actuarial Memorandum	08/18/2015	VA Adv Filing Package.pdf (Superceded) VA Gold Filing Package.pdf (Superceded) VA CCI (Pre-RS) Filing Package.pdf (Superceded)

Reset Form

Health Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number: John Hancock Life Insurance Company (U.S.A.) - NAIC 69447

SERFF Tracking Number: MULF-129480189

Effective Date: upon approval

(Projected) Number of Insureds Affected: 16,497

New Rates

Average Annual Premium Per Member: 2,300

Revised Rates

Average Annual Premium Per Member: 3,270

Average Requested Percentage Rate Change Per Member: 42.2%

Minimum Requested Percentage Rate Change Per Member: 20.2%

Maximum Requested Percentage Rate Change Per Member: 55.4%

Plans Affected
(The Form Number and "Product Name")

Form#	"Product Name"(if applicable)
LTC-96 VA	Advantage Gold Select
LTC-96 VA 9/96	Advantage Gold Select
LTC-96CL VA	Advantage Classic
LTC-96CL VA 9/96	Advantage Classic
NH-99 VA 4/99	Advantage Gold Facility Only
LTC2000 VA 4/00	Fidelity Advantage Gold Select
LTC-02 VA	Custom Care
BSC-02 VA	Essential Care

Attach a brief narrative to summarize the key information used to develop the rates including the main drivers for new or revised rates.

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

Health Insurance Rate Request Summary

Accurate forecasting and projecting of future claims experience on LTC insurance policies is complex in its detail and application. Many factors are considered at the time that pricing is established, such as the frequency and severity of particular medical conditions, the expected lifespan of policyholders, the length of time policies are expected to remain inforce, and the cost of care, to name a few. As claims are paid, these factors can change over time.

Unfortunately, the most recent detailed review of our pricing assumptions confirms that the expected claims over the life of your policy series are significantly higher today than they were expected to be when the premiums were originally determined. In general, we are seeing more, longer-lasting claims - claim incidence has increased, claim terminations have decreased, claim utilization has increased, and mortality have decreased.

Our decision to increase premiums is solely related to the future claims anticipated on these policies and not to the recent recession, interest rate environment, or any other investment-related reason

As an alternative to paying higher premiums, we are offering several benefit reduction alternatives and, in most cases, at least one option that will enable the policyholder to keep their premiums at or close to the same level as what is being paid before the rate increase.

Summary of the John Hancock's 2013 Rate Increase Request on Certain Individual Long-Term Care Insurance Policy Series

In 2013, John Hancock completed our latest comprehensive claims study, which we conduct every three years, and which examines the usage trends for an insured population. Like many carriers in this business, we have seen increased claims, and therefore there is more experience data available to predict future benefit usage by policyholders. As compared to our previous analysis, the new data shows that policyholders are living longer, their claims are lasting longer, and more people are claiming at the older ages. As a result, beginning late in 2013 John Hancock began the nationwide filing of an increase on certain of our individual John Hancock policy series which reflects the future claims expected on those policies by an average of about 25% on roughly half our business nationwide. John Hancock previously requested and implemented rate increases on certain individual long-term care policy series in 2008 and 2010.

Increases will vary by issue age, inflation, benefit period, policy series, and state. No policyholder who is subject to a 2013 increase will pay more in premiums than we currently charge for currently marketed products, subject to differences in benefits. The filing will vary by state based on the amount and timing of prior increases that we were permitted to implement in that state. In this way, policyholders are not subsidizing policyholders in other states.

In Virginia, on our pre-rate stability block of business, we are requesting an average rate increase of 42.2% which ranges from 20.2% to 55.4% This includes our Gold and a portion of the Custom Care I policy forms. On our post-rate stability block, we are requesting an average rate increase of 18.5% which ranges from 13.3% to 19.6%. This includes the remaining portion of the Custom Care I policy forms and the Custom Care II Enhanced products (2008 and 2010).

As with the 2010 rate action, there will be a number of benefit adjustment options to help keep premiums at or close to their current level. For example, policyholders who purchased automatic 5% compound or 5% simple inflation coverage will be offered reduced inflation coverage (subject to state acceptance) which allows them to retain the benefits they have accrued and avoid the increase completely. Customers can also reduce their benefit period, adjust their daily/monthly benefit amount, extend their elimination period, or drop riders from their coverage.

After the rate increase is accepted by the Virginia Insurance Department, affected policyholders will be provided with an extensive and personalized notification communication at least 60 days prior to the effective date, which will describe the increase and options available to mitigate the impact of the rate increase. In addition, customer support will be available through a dedicated customer service team in order to help our policyholders navigate through their choices and respond to any questions.

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase - Gold Policy Series
July 15, 2015

Product Name	Form Number	Issue Date Range
Advantage Gold Select	LTC-96 VA	Sep 1996 - Mar 1998
Advantage Gold Select	LTC-96 VA 9/96	Jan 1997 - Jan 2004
Advantage Classic	LTC-96CL VA	Nov 1996 - May 1997
Advantage Classic	LTC-96CL VA 9/96	Feb 1997 - Nov 1997
Advantage Gold Facility Only	NH-99 VA 4/99	Jan 2000 - Feb 2003
Fidelity Advantage Gold Select	LTC2000 VA 4/00	May 2002 - Dec 2002

1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the above captioned Policy series forms. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an in force rate increase request have been met. This rate filing is not intended to be used for any other purpose.

2. Benefit Description

A brief policy description for each of the policy forms:

LTC-96 VA, LTC-96 VA 9/96
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility or covered services received in a community setting.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in a community setting or in an assisted living facility, the maximum daily amount could be 50%, 80%, or 100% of the nursing home maximum daily amount, as elected at issue. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toiletting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving benefits and will continue to be waived until the insured stops receiving such benefits.

LTC-96CL VA, LTC-96CL VA 9/96
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility or covered services received in a community setting.

For care received in a nursing home, provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in a community setting or in an assisted living facility, provides reimbursement of 80% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount; this maximum daily amount could be 50%, 80%, or 100% of the nursing home maximum daily amount, and is elected at issue. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toiletting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving nursing home benefits and will continue to be waived until the insured stops receiving such benefits.

LTC2000 VA 4/00
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility or covered services received in a community setting.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in a community setting or in an assisted living facility, the maximum daily amount is 150% of the nursing home maximum daily amount. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toiletting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving benefits and will continue to be waived until the insured stops receiving such benefits.

NH-99 VA 4/99
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toiletting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving benefits and will continue to be waived until the insured stops receiving such benefits.

3. Renewability

All policy forms are guaranteed renewable.

4. Applicability

This filing is applicable to in force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders.

5. Actuarial Assumptions

Morbidity

The morbidity assumptions are derived from our own experience, following a comprehensive claim study just recently completed. The study has been peer reviewed both internally as well as by an Independent third party.

Our claims projections include 12 years of future morbidity improvements at 1.1% per year.

Below are currently expected sample annual claim costs for an LTC-96 9/96 policy, 100% HHC, $10 daily benefit, with no inflation protection:

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	1.16	4.19
60	4.40	10.17
65	13.13	28.90
70	28.14	59.61
75	75.83	161.39
80	177.08	299.97
85	361.81	513.14
90	439.44	547.33
95	486.67	540.98

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	3.77	13.54
70	22.95	50.31
75	86.37	178.84
80	189.52	315.63
85	392.22	550.72
90	474.39	586.86
95	505.72	547.15

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	25.25	81.59
80	195.70	324.80
85	469.94	627.28
90	506.74	613.87
95	531.66	552.54

Voluntary Lapses

The voluntary lapse rates are also based on our own experience:

Duration	Inflation Option	
	None/GPO	**All Other**
1	4.90%	3.70%
2	3.50%	2.95%
3	2.90%	2.50%
4	2.35%	1.85%
5	2.05%	1.75%
6	1.00%	0.90%
7	1.00%	0.85%
8	1.00%	0.85%
9	1.00%	0.85%
10	1.00%	0.85%
11+	0.95%	0.85%

Mortality

The mortality rates have also been derived based on our own experience within our individual long-term care block of business.

The base mortality table is the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 19 years of historical improvements based on scale AA. We then apply the following series of adjustment factors (factors for ages not listed above are interpolated):

Policy Duration	Preferred Risk Class (Married)				Pref. Risk Class (Single, Female)				Pref. Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	22.9%	13.1%	13.1%	19.7%	26.6%	15.2%	15.2%	22.8%	27.8%	15.9%	15.9%	23.8%
2	24.9%	15.1%	17.7%	22.9%	28.8%	17.5%	20.5%	26.6%	30.2%	18.3%	21.4%	27.8%
3	26.9%	17.0%	22.3%	26.2%	31.1%	19.7%	25.8%	30.4%	32.5%	20.6%	27.0%	31.7%
4	28.2%	19.0%	26.9%	29.5%	32.6%	22.0%	31.1%	34.2%	34.1%	23.0%	32.5%	35.7%
5	29.5%	21.6%	31.5%	32.8%	34.2%	25.1%	36.4%	38.0%	35.7%	26.2%	38.1%	39.7%
6	30.8%	24.9%	36.1%	36.1%	35.7%	28.8%	41.8%	41.8%	37.3%	30.2%	43.6%	43.6%
7	32.1%	28.8%	38.0%	39.3%	37.2%	33.4%	44.0%	45.5%	38.9%	34.9%	46.0%	47.6%
8	33.4%	33.4%	40.0%	42.6%	38.7%	38.7%	46.3%	49.3%	40.5%	40.5%	48.4%	51.6%
9	34.7%	38.0%	42.0%	45.9%	40.2%	44.0%	48.6%	53.1%	42.1%	46.0%	50.8%	55.6%
10	35.4%	42.6%	43.9%	49.2%	41.0%	49.3%	50.9%	56.9%	42.9%	51.6%	53.2%	59.5%
11	36.1%	44.6%	47.9%	52.4%	41.8%	51.6%	55.4%	60.7%	43.7%	54.0%	57.9%	63.5%
12	37.0%	45.9%	51.8%	55.7%	42.8%	53.1%	60.0%	64.5%	44.8%	55.6%	62.7%	67.5%
13	37.9%	46.5%	53.8%	59.0%	43.8%	53.9%	62.2%	68.3%	45.8%	56.3%	65.1%	71.4%
14	38.8%	47.3%	55.7%	62.3%	44.9%	54.7%	64.5%	72.1%	46.9%	57.2%	67.5%	75.4%
15	39.6%	48.1%	57.7%	65.6%	45.9%	55.7%	66.8%	75.9%	48.0%	58.2%	69.8%	79.4%
16	42.2%	51.1%	61.4%	68.2%	47.5%	57.5%	69.1%	76.8%	49.2%	59.6%	71.6%	79.6%
17	44.8%	54.2%	64.9%	70.9%	49.0%	59.2%	70.9%	77.5%	50.4%	60.9%	72.9%	79.7%
18	47.6%	57.4%	68.6%	73.7%	50.5%	60.9%	72.8%	78.2%	51.5%	62.1%	74.2%	79.7%
19	50.4%	60.7%	72.5%	76.5%	51.9%	62.6%	74.7%	78.8%	52.4%	63.2%	75.5%	79.6%
20	53.4%	64.2%	76.9%	79.3%	53.4%	64.2%	76.9%	79.3%	53.4%	64.2%	76.9%	79.3%
21	56.1%	67.2%	81.4%	81.4%	56.1%	67.2%	81.4%	81.4%	56.1%	67.2%	81.4%	81.4%
22	59.2%	70.3%	83.4%	83.4%	59.2%	70.3%	83.4%	83.4%	59.2%	70.3%	83.4%	83.4%
23	62.4%	73.6%	85.5%	85.5%	62.4%	73.6%	85.5%	85.5%	62.4%	73.6%	85.5%	85.5%
24	66.5%	76.9%	87.5%	87.5%	66.5%	76.9%	87.5%	87.5%	66.5%	76.9%	87.5%	87.5%
25	71.7%	80.2%	89.6%	89.6%	71.7%	80.2%	89.6%	89.6%	71.7%	80.2%	89.6%	89.6%
26	75.3%	81.8%	89.6%	89.6%	75.3%	81.8%	89.6%	89.6%	75.3%	81.8%	89.6%	89.6%
27	78.9%	83.4%	89.6%	89.6%	78.9%	83.4%	89.6%	89.6%	78.9%	83.4%	89.6%	89.6%
28	82.4%	84.9%	89.6%	89.6%	82.4%	84.9%	89.6%	89.6%	82.4%	84.9%	89.6%	89.6%
29	86.0%	86.5%	89.6%	89.6%	86.0%	86.5%	89.6%	89.6%	86.0%	86.5%	89.6%	89.6%
30	89.6%	89.6%	89.6%	89.6%	89.6%	89.6%	89.6%	89.6%	89.6%	89.6%	89.6%	89.6%

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase - Gold Policy Series
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Policy Duration	Standard Risk Class (Married)				Std. Risk Class (Single, Female)				Std. Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	34.1%	19.5%	19.5%	29.2%	39.5%	22.6%	22.6%	33.9%	41.3%	23.6%	23.6%	35.4%
2	38.2%	23.1%	27.1%	35.2%	44.2%	26.8%	31.4%	40.7%	46.3%	28.0%	32.9%	42.6%
3	42.5%	26.9%	35.2%	41.5%	49.2%	31.2%	40.8%	48.0%	51.4%	32.6%	42.7%	50.2%
4	45.9%	30.9%	43.7%	48.0%	53.1%	35.8%	50.7%	55.6%	55.5%	37.5%	53.0%	58.1%
5	49.4%	36.2%	52.7%	54.9%	57.2%	41.9%	61.0%	63.6%	59.8%	43.9%	63.8%	66.4%
6	53.0%	42.9%	62.1%	62.1%	61.4%	49.7%	71.9%	71.9%	64.2%	51.9%	75.1%	75.1%
7	55.3%	49.7%	65.5%	67.7%	64.0%	57.5%	75.8%	78.4%	66.9%	60.1%	79.2%	82.0%
8	57.6%	57.6%	68.8%	73.4%	66.6%	66.6%	79.7%	84.9%	69.7%	69.7%	83.3%	88.8%
9	59.8%	65.5%	72.2%	79.0%	69.3%	75.8%	83.6%	91.5%	72.4%	79.2%	87.4%	95.6%
10	60.9%	73.4%	75.6%	84.6%	70.6%	84.9%	87.6%	98.0%	73.8%	88.8%	91.5%	102.5%
11	62.2%	76.7%	82.4%	90.3%	72.0%	88.9%	95.4%	104.5%	75.3%	92.9%	99.7%	109.3%
12	63.6%	79.0%	89.2%	95.9%	73.7%	91.5%	103.2%	111.1%	77.0%	95.6%	107.9%	116.1%
13	65.2%	80.1%	92.5%	101.6%	75.5%	92.8%	107.2%	117.6%	78.9%	97.0%	112.0%	123.0%
14	66.7%	81.4%	95.9%	107.2%	77.2%	94.2%	111.1%	124.1%	80.8%	98.5%	116.1%	129.8%
15	68.2%	82.8%	99.3%	112.9%	79.0%	95.9%	115.0%	130.7%	82.6%	100.3%	120.2%	136.6%
16	70.5%	85.4%	102.6%	114.0%	79.3%	96.0%	115.5%	128.3%	82.3%	99.6%	119.8%	133.1%
17	72.8%	88.0%	105.4%	115.2%	79.6%	96.2%	115.2%	125.9%	81.8%	98.9%	118.5%	129.5%
18	75.2%	90.7%	108.4%	116.4%	79.8%	96.2%	115.1%	123.6%	81.3%	98.1%	117.3%	125.9%
19	77.5%	93.4%	111.6%	117.6%	79.9%	96.2%	114.9%	121.2%	80.7%	97.2%	116.1%	122.4%
20	79.9%	96.2%	115.2%	118.8%	79.9%	96.2%	115.2%	118.8%	79.9%	96.2%	115.2%	118.8%
21	82.0%	98.1%	118.8%	118.8%	82.0%	98.1%	118.8%	118.8%	82.0%	98.1%	118.8%	118.8%
22	84.3%	100.1%	118.8%	118.8%	84.3%	100.1%	118.8%	118.8%	84.3%	100.1%	118.8%	118.8%
23	86.7%	102.2%	118.8%	118.8%	86.7%	102.2%	118.8%	118.8%	86.7%	102.2%	118.8%	118.8%
24	90.3%	104.3%	118.8%	118.8%	90.3%	104.3%	118.8%	118.8%	90.3%	104.3%	118.8%	118.8%
25	95.0%	106.4%	118.8%	118.8%	95.0%	106.4%	118.8%	118.8%	95.0%	106.4%	118.8%	118.8%
26	99.8%	108.4%	118.8%	118.8%	99.8%	108.4%	118.8%	118.8%	99.8%	108.4%	118.8%	118.8%
27	104.5%	110.5%	118.8%	118.8%	104.5%	110.5%	118.8%	118.8%	104.5%	110.5%	118.8%	118.8%
28	109.3%	112.6%	118.8%	118.8%	109.3%	112.6%	118.8%	118.8%	109.3%	112.6%	118.8%	118.8%
29	114.0%	114.7%	118.8%	118.8%	114.0%	114.7%	118.8%	118.8%	114.0%	114.7%	118.8%	118.8%
30	118.8%	118.8%	118.8%	118.8%	118.8%	118.8%	118.8%	118.8%	118.8%	118.8%	118.8%	118.8%

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase - Gold Policy Series
July 15, 2015

Policy Duration	Substandard 1 Risk Class (Married)				Sub 1 Risk Class (Single, Female)				Sub 1 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	44.5%	25.5%	25.5%	38.2%	51.6%	29.5%	29.5%	44.2%	53.9%	30.8%	30.8%	46.2%
2	50.1%	30.3%	35.6%	46.1%	58.0%	35.1%	41.2%	53.4%	60.6%	36.7%	43.1%	55.8%
3	55.9%	35.5%	46.4%	54.5%	64.7%	41.1%	53.7%	63.2%	67.7%	42.9%	56.1%	66.0%
4	60.6%	40.9%	57.8%	63.4%	70.2%	47.3%	66.9%	73.4%	73.3%	49.5%	69.9%	76.8%
5	65.5%	48.0%	69.8%	72.7%	75.8%	55.6%	80.8%	84.2%	79.2%	58.1%	84.5%	88.0%
6	70.5%	57.0%	82.5%	82.5%	81.6%	66.0%	95.5%	95.5%	85.3%	69.0%	99.9%	99.9%
7	75.7%	68.0%	89.6%	92.7%	87.7%	78.7%	103.8%	107.4%	91.7%	82.3%	108.5%	112.2%
8	81.1%	81.1%	97.0%	103.4%	93.9%	93.9%	112.4%	119.7%	98.2%	98.2%	117.5%	125.2%
9	86.7%	94.9%	104.7%	114.5%	100.4%	109.9%	121.3%	132.6%	105.0%	114.9%	126.8%	138.7%
10	90.8%	109.3%	112.7%	126.1%	105.2%	126.6%	130.5%	146.1%	109.9%	132.3%	136.4%	152.7%
11	95.2%	117.5%	126.1%	138.2%	110.2%	136.0%	146.0%	160.0%	115.2%	142.2%	152.6%	167.3%
12	100.0%	124.1%	140.0%	150.7%	115.7%	143.7%	162.2%	174.5%	121.0%	150.2%	169.5%	182.4%
13	102.4%	125.9%	145.4%	159.5%	118.5%	145.7%	168.3%	184.7%	123.9%	152.4%	176.0%	193.1%
14	104.8%	127.8%	150.7%	168.4%	121.3%	148.0%	174.5%	195.0%	126.9%	154.7%	182.4%	203.9%
15	107.2%	130.1%	156.0%	177.3%	124.1%	150.6%	180.6%	205.3%	129.8%	157.5%	188.8%	214.6%
16	110.8%	134.1%	161.2%	179.1%	124.6%	150.8%	181.4%	201.5%	129.2%	156.4%	188.1%	209.0%
17	114.4%	138.2%	165.6%	181.0%	125.0%	151.1%	181.0%	197.8%	128.5%	155.3%	186.1%	203.4%
18	118.1%	142.4%	170.3%	182.9%	125.3%	151.1%	180.8%	194.1%	127.7%	154.0%	184.2%	197.8%
19	121.8%	146.7%	175.2%	184.7%	125.5%	151.1%	180.5%	190.3%	126.7%	152.6%	182.3%	192.2%
20	125.5%	151.1%	181.0%	186.6%	125.5%	151.1%	181.0%	186.6%	125.5%	151.1%	181.0%	186.6%
21	128.8%	154.1%	186.6%	186.6%	128.8%	154.1%	186.6%	186.6%	128.8%	154.1%	186.6%	186.6%
22	132.5%	157.3%	186.6%	186.6%	132.5%	157.3%	186.6%	186.6%	132.5%	157.3%	186.6%	186.6%
23	136.2%	160.6%	186.6%	186.6%	136.2%	160.6%	186.6%	186.6%	136.2%	160.6%	186.6%	186.6%
24	141.8%	163.8%	186.6%	186.6%	141.8%	163.8%	186.6%	186.6%	141.8%	163.8%	186.6%	186.6%
25	149.3%	167.1%	186.6%	186.6%	149.3%	167.1%	186.6%	186.6%	149.3%	167.1%	186.6%	186.6%
26	156.7%	170.3%	186.6%	186.6%	156.7%	170.3%	186.6%	186.6%	156.7%	170.3%	186.6%	186.6%
27	164.2%	173.6%	186.6%	186.6%	164.2%	173.6%	186.6%	186.6%	164.2%	173.6%	186.6%	186.6%
28	171.7%	176.8%	186.6%	186.6%	171.7%	176.8%	186.6%	186.6%	171.7%	176.8%	186.6%	186.6%
29	179.1%	180.1%	186.6%	186.6%	179.1%	180.1%	186.6%	186.6%	179.1%	180.1%	186.6%	186.6%
30	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%

Policy Duration	Substandard 2 Risk Class (Married)				Sub 2 Risk Class (Single, Female)				Sub 2 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	55.7%	31.8%	31.8%	47.7%	64.5%	36.8%	36.8%	55.3%	67.4%	38.5%	38.5%	57.8%
2	62.6%	37.9%	44.5%	57.7%	72.5%	43.9%	51.5%	66.8%	75.8%	45.9%	53.9%	69.8%
3	69.9%	44.3%	58.0%	68.2%	80.9%	51.3%	67.1%	78.9%	84.6%	53.6%	70.2%	82.5%
4	75.7%	51.1%	72.2%	79.3%	87.7%	59.1%	83.6%	91.8%	91.7%	61.8%	87.4%	95.9%
5	81.8%	60.0%	87.3%	90.9%	94.7%	69.5%	101.1%	105.3%	99.0%	72.6%	105.6%	110.0%
6	88.1%	71.3%	103.1%	103.1%	102.0%	82.5%	119.4%	119.4%	106.7%	86.3%	124.8%	124.8%
7	94.7%	85.0%	112.0%	115.9%	109.6%	98.4%	129.7%	134.2%	114.6%	102.9%	135.6%	140.3%
8	101.4%	101.4%	121.3%	129.3%	117.4%	117.4%	140.5%	149.7%	122.8%	122.8%	146.8%	156.5%
9	108.4%	118.6%	130.9%	143.2%	125.5%	137.4%	151.6%	165.8%	131.2%	143.6%	158.5%	173.3%
10	113.5%	136.6%	140.9%	157.7%	131.4%	158.2%	163.1%	182.6%	137.4%	165.4%	170.5%	190.9%
11	119.0%	146.8%	157.6%	172.7%	137.8%	170.0%	182.5%	200.0%	144.0%	177.7%	190.8%	209.1%
12	125.0%	155.1%	175.1%	188.4%	144.7%	179.6%	202.7%	218.1%	151.3%	187.8%	211.9%	228.0%
13	128.0%	157.3%	181.7%	199.4%	148.2%	182.2%	210.4%	230.9%	154.9%	190.5%	220.0%	241.4%
14	131.0%	159.8%	188.4%	210.5%	151.7%	185.0%	218.1%	243.8%	158.6%	193.4%	228.0%	254.8%
15	134.0%	162.6%	195.0%	221.6%	155.2%	188.3%	225.8%	256.6%	162.2%	196.9%	236.1%	268.2%
16	138.5%	167.6%	201.5%	223.9%	155.8%	188.6%	226.7%	251.9%	161.5%	195.5%	235.1%	261.2%
17	143.0%	172.8%	207.0%	226.3%	156.2%	188.8%	226.2%	247.2%	160.7%	194.2%	232.6%	254.2%
18	147.6%	178.0%	212.9%	228.6%	156.6%	188.9%	225.9%	242.6%	159.6%	192.6%	230.3%	247.2%
19	152.2%	183.4%	219.0%	230.9%	156.8%	188.9%	225.7%	237.9%	158.4%	190.8%	227.9%	240.3%
20	156.9%	188.8%	226.3%	233.3%	156.9%	188.8%	226.3%	233.3%	156.9%	188.8%	226.3%	233.3%
21	160.9%	192.6%	233.3%	233.3%	160.9%	192.6%	233.3%	233.3%	160.9%	192.6%	233.3%	233.3%
22	165.6%	196.6%	233.3%	233.3%	165.6%	196.6%	233.3%	233.3%	165.6%	196.6%	233.3%	233.3%
23	170.3%	200.7%	233.3%	233.3%	170.3%	200.7%	233.3%	233.3%	170.3%	200.7%	233.3%	233.3%
24	177.3%	204.8%	233.3%	233.3%	177.3%	204.8%	233.3%	233.3%	177.3%	204.8%	233.3%	233.3%
25	186.6%	208.8%	233.3%	233.3%	186.6%	208.8%	233.3%	233.3%	186.6%	208.8%	233.3%	233.3%
26	195.9%	212.9%	233.3%	233.3%	195.9%	212.9%	233.3%	233.3%	195.9%	212.9%	233.3%	233.3%
27	205.3%	217.0%	233.3%	233.3%	205.3%	217.0%	233.3%	233.3%	205.3%	217.0%	233.3%	233.3%
28	214.6%	221.0%	233.3%	233.3%	214.6%	221.0%	233.3%	233.3%	214.6%	221.0%	233.3%	233.3%
29	223.9%	225.1%	233.3%	233.3%	223.9%	225.1%	233.3%	233.3%	223.9%	225.1%	233.3%	233.3%
30	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%

We are also projecting 12 years of future mortality improvement based on scale AA, consistent with the 12 years of future morbidity improvement in our future claim projections.

Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

6. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

7. Marketing Method

This product was typically marketed through our traditional agency system and brokers involving a personal contact with each applicant.

8. Underwriting

These policy forms were underwritten using a medical and risk questionnaire. We also utilized Attending Physician Statement and personal interviews depending on the age of the applicant and medical conditions.

9. Premium Classes

The base policy premium rates vary by Issue age, Benefit Period, Inflation Option, Home Health Care maximum benefit percentage, and Underwriting Class, as in the initial rate filing.

All premium factors related to the insured elected benefit design options or any eligible discount remain unchanged from the initial rate filing.

10. Premium Modalization Rules

Frequency	Multiple of Annual Premium
Semiannual	.52
Quarterly	.27
Monthly	.09

11. Issue Age Range

The issue age range is 18-84 for all policy forms.

12. Area Factors

Area factors are not applicable to any of the policy forms or riders.

13. Average Annual Premium

The table below summarizes the average annual premium per policy before and after the requested increase.

	Nationwide	Virginia	
Form	before the rate increase	before the rate increase	after the rate increase
LTC-96 VA	1,930	2,140	3,217
LTC-96 VA 9/96	2,270	2,310	3,472
LTC-96CL VA	1,440	1,850	2,781
LTC-96CL VA 9/96	1,660	2,770	4,164
NH-99 VA 4/99	2,040	2,210	3,322
LTC2000 VA 4/00	2,310	2,200	3,307

14. Number of Policyholders

The table below summarizes, as of 12/31/2013, the number of policies inforce and their 2013 annualized premium that will be affected by this rate increase in your state.

Form	Number of Policies	2013 Annualized Premium
LTC-96 VA	349	745,689
LTC-96 VA 9/96	10,412	24,099,348
LTC-96CL VA	8	14,777
LTC-96CL VA 9/96	2	5,537
NH-99 VA 4/99	38	84,017
LTC2000 VA 4/00	13	28,619

15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2013 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2013 have also been allocated to the calendar year of incurral and included in historic incurred claims.

16. Requested Rate Increase

The Company is requesting an average rate increase of 50.3%, which varies by issue age, benefit period, and inflation option, and ranges from 20.2% to 55.4%. Rate increases were derived as follows:

1. The Company first determined the projected lifetime loss ratio for this form based on nationwide actual experience and projected future experience assuming all prior rate increase requests were approved in full and within three months of the original filing date. We then determined the amount of rate increase (43.9%) that would be needed in order to revert to the lifetime loss ratio certified to in our 2010 inforce rate increase filing for this form.
2. We ensured that the proposed rate increases did not result in premium rates that exceed the most recent traditional LTC rates that have been filed with the Interstate Compact for new business under the ICC12-LTC-12 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using LTC-96 9/96 as an example). After the

application of this restriction the average rate increase for the forms listed in this memo is 43.5%, ranging from 20.2% to 43.9%.

3. Rate increases were adjusted to account for the timing of approvals on prior filings in your State. Adjustments are proportional to the amounts requested in prior filings and were determined such that achieved lifetime loss ratios match those targeted in Step #1 above. After the application of this adjustment, the average rate increase for the forms listed in this memo is 50.3%, ranging from 20.2% to 55.4%.
4. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1** where it can be seen that the sum of past and future projected incurred claims is not less than the sum of the original premium times the original loss ratio and the rate increase premium times the 85% loss ratio requirement.

Note that in **Appendix A** we reflect the proposed premium rates both with and without any additional cost as we believe any cost due to delayed implementation should not be subject to the new business rate restrictions.

Appendix B1 contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did not* elect an inflation reduction option as part of the 2010 rate increase filings. **Appendix B2** contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did* elect an inflation reduction option as part of the 2010 rate increase filings. Please note that the actual rates implemented may vary slightly from those in Appendices B1 and B2 due to implementation rounding algorithms.

17. Analysis Performed

The initial premium schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed.

The original pricing assumptions for morbidity, voluntary termination rates, and mortality were as follows:

<u>Morbidity</u>

Claim assumptions were derived using data published by the National Center for Health Statistics National Nursing Home Survey (1985 and 1995), the National Health Interview Survey (1984), the National Long-Term Care Survey (1982, 1984, 1989, and 1994), Medicare data, and other experience furnished to us by consultants, with adjustments due to the impact of underwriting, inflation options, elected options, anti-selection considerations, and the savings incurred because the maximum daily benefit will not always be paid.

Below are the original sample annual claim costs for an LTC-96 9/96 policy, 100% HHC, $10 daily benefit, with no inflation protection:

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	3.01	5.20
60	12.68	20.80
65	22.37	34.98
70	40.88	61.31
75	76.90	113.36
80	149.16	219.71
85	258.89	385.19
90	366.44	606.53
95	344.93	738.28
100	400.20	792.37

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	6.00	9.34
70	35.69	53.35
75	77.21	113.66
80	149.16	219.71
85	258.86	385.15
90	366.30	606.29
95	344.57	737.50
100	400.77	793.51

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	38.57	56.14
80	153.31	223.16
85	259.91	383.26
90	359.74	595.44
95	337.58	722.54
100	396.27	784.59

Voluntary Terminations

The lapse rates varied by issue age for the first 3 durations as indicated in the table below, then graded to an ultimate rate of 3% by duration 10.

Issue Age	Dur 1	Dur 2	Dur 3
40	12.24%	10.80%	9.12%
45	10.72%	9.48%	8.18%
50	9.56%	8.48%	7.47%
55	9.15%	7.95%	7.08%
60	9.62%	7.95%	7.06%
65	10.18%	8.27%	7.27%
70	10.74%	8.91%	7.73%
75	12.20%	9.55%	8.21%
80	13.28%	9.97%	8.54%

Mortality

The 1983 Group Annuity Mortality Table was used, weighted 40% males and 60% females, with the following selection factors applied:

Duration	Selection Factor
1	50%
2	80%
3+	100%

As part of the inforce management of the business, the Company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates, and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 2010 rate increase filings. In general, we are seeing more, longer-lasting claims - claim incidence has increased, claim terminations have decreased, claim utilization has increased, and mortality have decreased.

The following tables show in aggregate how our new assumptions (Expected) compare to actual experience:

Morbidity

Experience period: Inception through 9/30/2012 for incidence, inception through 9/30/2011 for claim terminations and salvage

The following charts show key experience compared to revised assumptions.

Incidence

Duration	A/E
1-3	101%
4-6	100%
7-9	100%
10+	100%
Total	**100%**

Claim Terminations

Benefit Period	A/E
<10 years	100%
10+ years	100%
Total	**100%**

Salvage

Inflation	A/E
None / GPO	100%
Simple	100%
Compound	100%
Total	**100%**

Voluntary Lapses

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount
1	100%
2	102%
3-5	100%
6-10	118%
11+	96%
Total	**104%**

In the recent study we noted that early duration lapses were greater than expected. As such, lapse rates for durations 1-5 were increased.

Note that the lapse study removed all policies which had undergone prior rate increases.

Mortality

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount
1-5	99%
6-10	101%
11+	99%
Total	**100%**

Exhibit 1 contains nationwide past premium and claims experience and future premium and claim projections and illustrates that the anticipated lifetime loss ratio with the requested rate increase is 95.7%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 69.4%. The lifetime loss ratio as of 12/31/2013 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

In addition, **Exhibit 1** contains the original expected loss ratio projections, adjusted for the actual mix of business issued, with the lifetime loss ratio also calculated as stated above.

Furthermore, **Exhibit 1** demonstrates that that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 58%),
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

18. New inflation options that will allow policyholders to avoid the rate increase

Although this is a closed block of business, we are filing new future inflation options that will allow policyholders that have Compound and Simple Inflation coverage the option to completely avoid the rate increase.

Under these new options, the policyholders get to keep their current accumulated Daily benefit and their current remaining Lifetime Maximum Benefit, but the future indexation rate will be reduced as follows:

- For policyholders that are currently receiving a 5% inflation benefit, the annual inflation rate will be reduced from 5% to a future annual rate of 3.2%
- For policyholders that have previously reduced their inflation rate in order to avoid a rate increase and are currently receiving an inflation benefit of 3.4% (i.e. policies issued before 10/1/2003), the future annual inflation rate will be reduced to 1.8%
- For policyholders that have previously reduced their inflation rate in order to avoid a rate increase and are currently receiving an inflation benefit of 2.8% (i.e. policies issued on or after 10/1/2003), the future annual inflation rate will be reduced to 1.8%

The 3.2% and 1.8% indexation rates were determined to be actuarially equivalent to the requested rate increases in aggregate and therefore these options are only available if the full rate increase requested is accepted.

The premium rate schedules for these options are included in this filing as **Appendices C1** and **C2.**

19. History of Previous Rate Revisions

A 13.0% rate increase on these policy forms (issued prior to October 1, 2003) was accepted by your state on July 17, 2009.

A 46.2% rate increase on these policy forms was accepted by your state on December 01, 2011.

20. Ensuring No Cross-Subsidization Between States

We have ensured no state's rate increase approvals will subsidize other states' experience. Rate increases will vary by state, but only to reflect the timing and amount of prior rate increases approved by that state. This is

accomplished by first backing-out all prior rate increases from our nationwide premium data. We then re-introduce prior rate increases with the amount and timing based on your state's prior approvals (as detailed in Section 19). The current proposed rate increases are then determined based on the amounts needed in order to achieve our target loss ratios where our targets reflect the lifetime loss ratios certified to in our prior filing.

Although some states may have capped our previous inforce rate increase filings, in each case this was done with the understanding that the full amount of the proposed rate increases were justified and that John Hancock would be refiling for the remainder at a later date. In instances where the remainder remains unapproved, it has been included in the current filings.

21. Proposed Effective Date

These rates will be effective on the next policy anniversary date, following at least a 60 day policyholder notification period.

22. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums and filing for increases in long-term care insurance premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

I hereby certify that, to the best of my knowledge and judgement, this rate submission is in compliance with the applicable laws and regulations of the Commonwealth of Virginia and that the premiums are reasonable in relation to the benefits provided.

The preceding Actuarial Memorandum contains:

a) the assumptions on which this certification is based;
b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratios standards and necessary details of this state; and
d) disclosure of the manner, if any, in which reserves have been recognized.

In my opinion, no further rate increases will be necessary as the revised premium rate schedules are sufficient to cover anticipated costs assuming that the underlying assumptions are realized.

I have reviewed and taken into consideration the policy design and coverage provided, and our current underwriting and claims adjudication processes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.

_____
Joseph R. Leopold, FSA, MAAA
Actuary
John Hancock Life Insurance Company

Exhibit 1: Nationwide Loss Ratio Exhibit
Gold (LTC-96, LTC-96CL, NH-99, A-3541, A-3542, LTC2000)

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Earned Premium	Incurred Loss Ratio
	1988	-	-	-	-	28,652	0%	28,652	0%
	1989	-	-	-	-	88,693	0%	88,693	0%
	1990	-	-	-	-	156,650	0%	156,650	0%
	1991	-	-	-	-	243,030	0%	243,030	0%
	1992	-	-	-	-	1,841,638	0%	1,841,638	0%
	1993	-	-	-	-	3,456,124	0%	3,456,124	0%
	1994	-	-	-	6,954	5,202,449	0%	5,202,449	0%
	1995	-	-	-	-	7,910,341	0%	7,910,341	0%
	1996	46,523	507,740	9%	-	13,397,795	0%	13,397,795	0%
	1997	1,883,605	20,957,444	9%	959,851	38,246,222	3%	38,246,222	3%
	1998	6,842,508	65,556,158	10%	9,228,721	85,904,883	11%	85,904,883	11%
	1999	14,704,687	114,182,665	13%	17,889,928	140,232,471	13%	140,232,471	13%
	2000	25,918,419	171,360,973	15%	31,602,139	206,758,030	15%	206,758,030	15%
	2001	37,631,987	219,645,420	17%	55,820,701	266,931,170	21%	266,931,170	21%
	2002	49,898,653	259,751,045	19%	81,953,696	320,843,415	26%	320,843,415	26%
	2003	59,562,641	253,233,083	24%	100,321,893	329,206,176	30%	329,206,176	30%
	2004	67,298,459	229,753,188	29%	116,784,285	319,926,395	37%	319,926,395	37%
	2005	72,669,704	209,369,594	35%	147,175,070	311,035,348	47%	311,035,348	47%
Historical	2006	77,353,484	191,816,110	40%	184,885,062	302,451,138	61%	302,451,138	61%
Experience	2007	82,554,406	176,590,927	47%	234,768,763	294,154,203	80%	294,154,203	80%
	2008	87,826,370	163,258,059	54%	251,666,888	285,635,985	88%	285,635,985	88%
	2009	92,407,052	151,400,475	61%	267,977,434	275,384,293	97%	275,384,293	97%
	2010	97,026,650	140,646,773	69%	286,731,850	281,089,995	102%	281,089,995	102%
	2011	101,964,803	130,677,044	78%	298,470,483	283,639,282	105%	283,639,282	105%
	2012	107,106,387	121,236,700	88%	333,814,924	299,238,265	112%	299,238,265	112%
	2013	112,188,316	112,151,971	100%	332,783,632	313,957,386	106%	313,957,386	106%
	2014	117,118,930	103,386,735	113%	341,713,138	304,148,956	112%	304,148,956	112%
	2015	121,754,306	94,957,671	128%	356,851,408	285,532,528	125%	285,532,528	125%
	2016	125,970,599	86,883,188	145%	372,409,034	267,152,646	139%	334,659,138	111%
	2017	129,700,208	79,180,098	164%	389,628,305	249,098,810	156%	375,419,800	104%
Projected	2018	132,793,992	71,864,025	185%	404,390,109	231,433,707	175%	349,206,175	116%
Future	2019	135,179,074	64,948,256	208%	417,090,933	214,222,741	195%	323,620,724	129%
Experience	2020	136,799,154	58,442,882	234%	425,736,682	197,504,194	216%	298,720,403	143%
	2021	137,634,476	52,355,371	263%	431,138,115	181,294,997	238%	274,531,199	157%
	2022	137,663,110	46,689,178	295%	433,567,843	165,625,690	262%	251,100,189	173%
	2023	136,741,174	41,443,414	330%	430,729,187	150,527,368	286%	228,476,882	189%
	2024	134,827,001	36,613,017	368%	424,670,913	136,058,394	312%	206,752,467	205%
	2025	131,952,950	32,190,787	410%	416,365,959	122,273,156	341%	186,013,257	224%
	2026	128,201,061	28,167,347	455%	409,867,134	109,187,538	375%	166,288,029	246%
	2027	123,640,882	24,530,268	504%	400,453,059	96,864,250	413%	147,676,724	271%
	2028	118,227,080	21,262,729	556%	384,435,668	85,360,030	450%	130,270,956	295%
	2029	112,127,070	18,345,977	611%	364,206,065	74,720,824	487%	114,145,971	319%
	2030	105,484,771	15,759,958	669%	340,616,322	64,970,273	524%	99,343,291	343%
	2031	98,452,945	13,483,372	730%	320,653,709	56,118,417	571%	85,883,817	373%
	2032	91,129,382	11,493,607	793%	300,563,060	48,175,690	624%	73,788,858	407%
	2033	83,606,979	9,765,314	856%	276,706,967	41,120,370	673%	63,030,500	439%
	2034	76,251,757	8,273,656	922%	250,936,732	34,902,112	719%	53,536,366	469%
	2035	69,286,921	6,994,979	991%	223,941,544	29,455,517	760%	45,210,512	495%
	2036	62,786,582	5,906,275	1063%	201,799,358	24,711,437	817%	37,950,617	532%
	2037	56,755,532	4,985,188	1138%	182,120,932	20,609,572	884%	31,667,266	575%
	2038	51,265,630	4,209,003	1218%	162,365,647	17,088,748	950%	26,269,165	618%
	2039	46,532,613	3,557,502	1308%	142,700,812	14,090,292	1013%	21,668,308	659%
	2040	42,677,885	3,012,653	1417%	123,407,667	11,552,810	1068%	17,772,114	694%
Values as of 12/31/2013 (discounted at maximum statutory valuation rates)									
	Past :	1,409,572,328	3,998,936,605	35.2%	3,400,554,956	6,188,705,446	54.9%	6,188,705,446	54.9%
	Future :	1,862,734,400	716,872,335	259.8%	5,640,347,658	2,379,619,832	237.0%	3,255,165,208	173.3%
	Lifetime :	3,272,306,728	4,715,808,940	69.4%	9,040,902,614	8,568,325,277	105.5%	9,443,870,654	95.7%

Total Incurred Claims exceed Total Initial Premiums x max(58%, Original Pricing Loss Ratio) + Increased Premiums x 85%

			Accum Value of Past Initial Prm x 69.4% =	4,128,048,383
			Present Value of Future Initial Prm x 69.4% =	986,626,422
Accum. Value of Past Incurred Claims =	3,400,554,956		Accum Value of Prior Increases x 85% =	203,714,628
Present Value of Future Incurred Claims =	5,640,347,658		Present Value of Future Increases x 85% =	1,558,314,711
Total =	9,040,902,614	>=	Total =	6,876,704,144

Exhibit 1b: Nationwide Loss Ratio Exhibit
Gold (LTC-96, LTC-96CL, NH-99, A-3541, A-3542, LTC2000)

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Earned Premium	Incurred Loss Ratio
	1988	-	-	-	-	28,652	0%	28,652	0%
	1989	-	-	-	-	88,693	0%	88,693	0%
	1990	-	-	-	-	156,650	0%	156,650	0%
	1991	-	-	-	-	243,030	0%	243,030	0%
	1992	-	-	-	-	1,841,638	0%	1,841,638	0%
	1993	-	-	-	-	3,456,124	0%	3,456,124	0%
	1994	-	-	-	6,954	5,202,449	0%	5,202,449	0%
	1995	-	-	-	-	7,910,341	0%	7,910,341	0%
	1996	46,523	507,740	9%	-	13,397,795	0%	13,397,795	0%
	1997	1,883,605	20,957,444	9%	959,851	38,246,222	3%	38,246,222	3%
	1998	6,842,508	65,556,158	10%	9,228,721	85,904,883	11%	85,904,883	11%
	1999	14,704,687	114,182,665	13%	17,889,928	140,232,471	13%	140,232,471	13%
	2000	25,918,419	171,360,973	15%	31,602,139	206,758,030	15%	206,758,030	15%
	2001	37,631,987	219,645,420	17%	55,820,701	266,931,170	21%	266,931,170	21%
	2002	49,898,653	259,751,045	19%	81,953,696	320,843,415	26%	320,843,415	26%
	2003	59,562,641	253,233,083	24%	100,321,893	329,206,176	30%	329,206,176	30%
	2004	67,298,459	229,753,188	29%	116,784,285	319,926,395	37%	319,926,395	37%
	2005	72,669,704	209,369,594	35%	147,175,070	311,035,348	47%	311,035,348	47%
Historical	2006	77,353,484	191,816,110	40%	184,885,062	302,451,138	61%	302,451,138	61%
Experience	2007	82,554,406	176,590,927	47%	234,768,763	294,154,203	80%	294,154,203	80%
	2008	87,826,370	163,258,059	54%	251,666,888	285,635,985	88%	285,635,985	88%
	2009	92,407,052	151,400,475	61%	267,977,434	275,384,293	97%	275,384,293	97%
	2010	97,026,650	140,646,773	69%	286,731,850	281,089,995	102%	281,089,995	102%
	2011	101,964,803	130,677,044	78%	298,470,483	283,639,282	105%	283,639,282	105%
	2012	107,106,387	121,236,700	88%	333,814,924	299,238,265	112%	299,238,265	112%
	2013	112,188,316	112,151,971	100%	332,783,632	313,957,386	106%	313,957,386	106%
	2014	117,118,930	103,386,735	113%	341,713,138	304,148,956	112%	304,148,956	112%
	2015	121,754,306	94,957,671	128%	356,851,408	285,532,528	125%	285,532,528	125%
	2016	125,970,599	86,883,188	145%	372,409,034	267,152,646	139%	334,659,138	111%
	2017	129,700,208	79,180,098	164%	389,628,305	249,098,810	156%	375,419,800	104%
Projected	2018	132,793,992	71,864,025	185%	404,390,109	231,433,707	175%	349,206,175	116%
Future	2019	135,179,074	64,948,256	208%	417,090,933	214,222,741	195%	323,620,724	129%
Experience	2020	136,799,154	58,442,882	234%	425,736,682	197,504,194	216%	298,720,403	143%
	2021	137,634,476	52,355,371	263%	431,138,115	181,294,997	238%	274,531,199	157%
	2022	137,663,110	46,689,178	295%	433,567,843	165,625,690	262%	251,100,189	173%
	2023	136,741,174	41,443,414	330%	430,729,187	150,527,368	286%	228,476,882	189%
	2024	134,827,001	36,613,017	368%	424,670,913	136,058,394	312%	206,752,467	205%
	2025	131,952,950	32,190,787	410%	416,365,959	122,273,156	341%	186,013,257	224%
	2026	128,201,061	28,167,347	455%	409,867,134	109,187,538	375%	166,288,029	246%
	2027	123,640,882	24,530,268	504%	400,453,059	96,864,250	413%	147,676,724	271%
	2028	118,227,080	21,262,729	556%	384,435,668	85,360,030	450%	130,270,956	295%
	2029	112,127,070	18,345,977	611%	364,206,065	74,720,824	487%	114,145,971	319%
	2030	105,484,771	15,759,958	669%	340,616,322	64,970,273	524%	99,343,291	343%
	2031	98,452,945	13,483,372	730%	320,653,709	56,118,417	571%	85,883,817	373%
	2032	91,129,382	11,493,607	793%	300,563,060	48,175,690	624%	73,788,858	407%
	2033	83,606,979	9,765,314	856%	276,706,967	41,120,370	673%	63,030,500	439%
	2034	76,251,757	8,273,656	922%	250,936,732	34,902,112	719%	53,536,366	469%
	2035	69,286,921	6,994,979	991%	223,941,544	29,455,517	760%	45,210,512	495%
	2036	62,786,582	5,906,275	1063%	201,799,358	24,711,437	817%	37,950,617	532%
	2037	56,755,532	4,985,188	1138%	182,120,932	20,609,572	884%	31,667,266	575%
	2038	51,265,630	4,209,003	1218%	162,365,647	17,088,748	950%	26,269,165	618%
	2039	46,532,613	3,557,502	1308%	142,700,812	14,090,292	1013%	21,668,308	659%
	2040	42,677,885	3,012,653	1417%	123,407,667	11,552,810	1068%	17,772,114	694%
Values as of 12/31/2013 (discounted at original pricing interest rates)									
	Past :	1,563,504,502	5,014,644,696	31.2%	3,598,871,445	7,624,121,162	47.2%	7,624,121,162	47.2%
	Future :	1,361,792,805	623,391,518	218.4%	4,100,976,823	2,045,001,264	200.5%	2,757,968,512	148.7%
	Lifetime :	2,925,297,306	5,638,036,213	51.9%	7,699,848,267	9,669,122,426	79.6%	10,382,089,674	74.2%

Net Level Premium Reserves (based on original pricing assumptions and discount rates)	**1,973,714,533**
Future Loss Ratio adjusted for Net Level Premium Reserves	**77.1%**

Exhibit 1c: Nationwide Loss Ratio Exhibit for Virginia
Gold (LTC-96, LTC-96CL, NH-99, A-3541, A-3542, LTC2000)

		Original Assumptions				Historical & Projected Experience				
					Adjusted	Before Proposed Increase			With Proposed Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Expected Incurred Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
	1988	0	0	0%	0	0	28,652	0%	28,652	0%
	1989	0	0	0%	0	0	88,693	0%	88,693	0%
	1990	0	0	0%	0	0	156,650	0%	156,650	0%
	1991	0	0	0%	0	0	243,030	0%	243,030	0%
	1992	0	0	0%	0	0	1,841,638	0%	1,841,638	0%
	1993	0	0	0%	0	0	3,456,124	0%	3,456,124	0%
	1994	0	0	0%	0	6,954	5,202,449	0%	5,202,449	0%
	1995	0	0	0%	0	0	7,910,341	0%	7,910,341	0%
Original	1996	46,523	507,740	9%	1,227,612	0	13,397,795	0%	13,397,795	0%
Pricing	1997	1,883,605	20,957,444	9%	3,437,478	959,851	38,246,222	3%	38,246,222	3%
	1998	6,842,508	65,556,158	10%	8,966,433	9,228,721	85,904,883	11%	85,904,883	11%
	1999	14,704,687	114,182,665	13%	18,059,437	17,889,928	140,232,471	13%	140,232,471	13%
	2000	25,918,419	171,360,973	15%	31,272,239	31,602,139	206,758,030	15%	206,758,030	15%
	2001	37,631,987	219,645,420	17%	45,733,484	55,820,701	266,931,170	21%	266,931,170	21%
	2002	49,898,653	259,751,045	19%	61,634,610	81,953,696	320,843,415	26%	320,843,415	26%
	2003	59,562,641	253,233,083	24%	77,432,178	100,321,893	329,206,176	30%	329,206,176	30%
	2004	67,298,459	229,753,188	29%	93,711,663	116,784,285	319,926,395	37%	319,926,395	37%
	2005	72,669,704	209,369,594	35%	107,956,682	147,175,070	311,035,348	47%	311,035,348	47%
	2006	77,353,484	191,816,110	40%	121,969,156	184,885,062	302,451,138	61%	302,451,138	61%
	2007	82,554,406	176,590,927	47%	137,514,004	234,768,763	294,154,203	80%	294,154,203	80%
	2008				154,343,853	251,666,888	285,635,985	88%	285,635,985	88%
2008 Filing	2009				166,539,854	267,977,434	275,384,293	97%	275,384,293	97%
	2010				178,573,181	286,731,850	281,089,995	102%	281,089,995	102%
	2011				262,238,722	298,470,483	283,639,282	105%	283,639,282	105%
2010 Filing	2012				278,450,347	333,814,924	299,238,265	112%	299,238,265	112%
	2013				293,732,211	332,783,632	313,957,386	106%	313,957,386	106%
	2014					341,713,138	304,148,956	112%	304,148,956	112%
Projected	2015					356,851,408	285,532,528	125%	285,532,528	125%
Future	2016					372,409,034	267,152,646	139%	334,659,138	111%
Experience	2017					389,628,305	249,098,810	156%	375,419,800	104%
	2018					404,390,109	231,433,707	175%	349,206,175	116%
	2019					417,090,933	214,222,741	195%	323,620,724	129%
	2020					425,736,682	197,504,194	216%	298,720,403	143%
	2021					431,138,115	181,294,997	238%	274,531,199	157%
	2022					433,567,843	165,625,690	262%	251,100,189	173%
	2023					430,729,187	150,527,368	286%	228,476,882	189%
	2024					424,670,913	136,058,394	312%	206,752,467	205%
	2025					416,365,959	122,273,156	341%	186,013,257	224%
	2026					409,867,134	109,187,538	375%	166,288,029	246%
	2027					400,453,059	96,864,250	413%	147,676,724	271%
	2028					384,435,668	85,360,030	450%	130,270,956	295%
	2029					364,206,065	74,720,824	487%	114,145,971	319%
	2030					340,616,322	64,970,273	524%	99,343,291	343%
	2031					320,653,709	56,118,417	571%	85,883,817	373%
	2032					300,563,060	48,175,690	624%	73,788,858	407%
	2033					276,706,967	41,120,370	673%	63,030,500	439%
	2034					250,936,732	34,902,112	719%	53,536,366	469%
	2035					223,941,544	29,455,517	760%	45,210,512	495%
	2036					201,799,358	24,711,437	817%	37,950,617	532%
	2037					182,120,932	20,609,572	884%	31,667,266	575%
	2038					162,365,647	17,088,748	950%	26,269,165	618%
	2039					142,700,812	14,090,292	1013%	21,668,308	659%
	2040					123,407,667	11,552,810	1068%	17,772,114	694%
Value as of 12/31/13*:										
	Past				2,517,256,755	3,400,554,956	6,188,705,446	54.9%	6,188,705,446	54.9%
	Future					5,640,347,658	2,379,619,832	237.0%	3,255,165,208	173.3%
	Lifetime					9,040,902,614	8,568,325,277	105.5%	9,443,870,654	95.7%

*discounted at maximum statutory valuation rates

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Pricing Loss Ratio (instead of 58%) + Increased Premiums x 85%

			Accum Value of Past Initial Prm x 69.4% =	4,128,048,383
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 69.4% =	986,626,422
Adjusted Originally Expected Incurred Claims) =	2,517,256,755		Accum Value of Prior Increases x 85% =	203,714,628
Present Value of Future Incurred Claims =	5,640,347,658		Present Value of Future Increases x 85% =	1,558,314,711
TOTAL =	8,157,604,414	> =	TOTAL =	6,876,704,144

Appendix A - Comparison to New Business Rates (Gold Series)

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

Inflation Option: GPO Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	29.83	33.58	37.30	47.87	55.85	65.96
30	31.54	35.30	39.55	50.11	63.78	74.82
31	32.39	36.16	40.93	51.50	64.55	75.27
32	33.24	37.54	42.65	53.74	67.37	78.55
33	33.75	38.40	44.04	55.47	68.64	79.63
34	34.60	39.78	45.42	57.37	70.99	82.36
35	35.46	40.64	47.14	59.62	72.96	84.26
36	36.31	42.36	48.53	61.86	74.99	86.27
37	37.16	43.74	50.25	63.25	81.46	93.38
38	38.53	44.60	52.50	65.49	81.46	93.38
39	39.38	45.98	53.88	68.26	81.46	93.38
40	40.23	47.70	55.61	70.50	83.58	95.26
41	41.89	49.41	57.89	73.24	86.25	97.73
42	43.06	51.13	60.03	76.01	93.92	105.81
43	44.77	52.88	61.84	78.45	96.15	107.74
44	46.85	54.64	64.20	81.29	98.88	110.21
45	48.60	56.43	66.06	84.15	106.74	118.36
46	50.37	58.24	68.84	87.06	109.47	120.79
47	52.53	60.43	70.75	89.99	112.27	123.26
48	54.36	62.83	73.59	93.51	121.06	132.29
49	56.20	64.71	76.10	96.53	128.29	139.37
50	58.44	66.98	78.46	100.13	131.84	142.58
51	61.21	69.44	81.94	105.05	141.60	152.28
52	63.07	72.30	84.90	110.22	147.28	162.30
53	65.90	75.57	88.46	115.82	164.10	179.60
54	68.75	79.07	92.44	121.12	174.64	189.88
55	71.07	82.04	96.09	126.86	185.86	200.83
56	74.48	87.41	102.51	134.97	194.10	213.47
57	78.30	92.83	109.57	142.78	206.65	225.55
58	82.73	98.30	116.12	151.62	214.41	232.37
59	86.63	104.41	123.89	160.56	228.56	250.74
60	91.15	110.96	132.13	170.55	238.14	263.94
61	98.04	120.10	141.41	184.18	257.61	283.12
62	105.19	129.34	151.37	199.52	279.52	309.49
63	113.78	140.24	162.41	215.61	307.20	332.34
64	122.46	151.24	173.56	233.84	338.17	367.96
65	131.82	163.74	186.41	252.85	363.92	393.02
66	144.57	179.29	204.03	274.30	389.40	417.95
67	158.52	197.23	224.24	297.16	415.55	443.37
68	174.46	215.77	246.06	322.62	445.57	477.53
69	191.41	236.90	270.47	350.28	476.22	502.90
70	210.94	259.43	297.29	380.35	510.45	536.69
71	231.27	284.53	323.09	411.39	535.72	569.48
72	253.80	311.02	351.89	445.04	564.35	605.24
73	279.31	340.69	383.29	481.29	596.28	643.97
74	306.83	372.35	417.28	521.55	628.75	682.76
75	336.94	408.00	454.28	564.00	664.20	727.99
76	372.74	472.48	531.48	639.44	756.66	829.35
77	413.51	523.37	589.43	707.63	835.93	919.64
78	456.47	583.11	652.52	780.59	927.44	1018.14
79	506.58	646.48	722.83	864.37	1026.62	1128.08
80	830.53	1067.91	1186.30	1416.13	1691.07	1857.46
81	896.21	1154.53	1281.35	1527.45	1826.91	2006.56
82	966.87	1244.63	1379.24	1645.33	1968.43	2160.36
83	1044.69	1341.19	1488.25	1773.62	2120.36	2329.33
84	1126.09	1444.54	1603.22	1906.36	2280.76	2505.54

LTC-96 9/96 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	29.83	33.58	37.30	47.87	55.85	65.96
30	31.54	35.30	39.55	50.11	61.79	66.67
31	32.39	36.16	40.93	51.50	61.79	66.67
32	33.24	37.54	42.65	52.03	61.79	66.67
33	33.75	38.40	44.04	52.03	61.79	66.67
34	34.15	39.78	45.42	52.03	61.79	66.67
35	34.15	40.64	45.53	52.03	61.79	66.67
36	34.15	42.28	45.53	52.03	61.79	66.67
37	34.15	42.28	45.53	52.03	61.79	69.62
38	34.15	42.28	45.53	52.03	61.79	69.62
39	34.15	42.28	47.12	53.89	64.30	73.49
40	36.55	43.63	50.48	57.25	67.87	77.35
41	36.81	43.92	54.21	61.03	71.87	81.43
42	40.45	47.61	54.57	61.44	75.92	85.53
43	40.74	47.93	58.37	65.28	80.01	89.65
44	41.03	51.70	58.76	69.18	84.15	93.79
45	42.28	53.66	62.64	69.64	88.34	97.96
46	45.10	55.88	63.06	73.62	92.57	102.14
47	45.43	56.25	67.00	77.64	96.85	106.34
48	45.75	60.16	71.00	78.16	101.18	110.57
49	49.63	60.56	71.48	82.26	109.33	118.77
50	49.99	64.55	75.55	86.41	113.78	123.05
51	53.89	68.57	79.66	90.59	122.11	131.32
52	54.23	69.00	80.18	94.82	126.71	139.63
53	58.21	73.09	84.37	95.43	135.21	147.98
54	58.58	73.56	84.91	99.74	143.82	156.37
55	62.63	77.72	89.18	104.10	152.52	164.80
56	66.65	81.83	97.09	112.10	161.21	177.29
57	70.72	89.71	101.33	120.17	173.93	189.83
58	74.82	93.91	109.38	132.09	186.79	202.44
59	82.73	101.93	117.51	140.34	199.78	219.16
60	86.93	110.02	125.71	152.48	212.90	235.97
61	94.96	118.18	137.80	164.73	230.40	253.23
62	103.07	129.34	146.16	177.10	248.12	274.71
63	113.78	138.58	158.46	189.60	270.14	292.25
64	122.46	150.86	173.56	202.21	292.42	318.19
65	131.82	163.25	186.41	218.85	314.98	340.17
66	144.57	178.79	204.03	242.29	330.25	354.72
67	158.52	197.23	224.24	269.64	346.66	365.65
68	174.46	215.77	246.06	296.99	366.08	386.81
69	191.41	236.90	270.47	332.16	388.10	414.87
70	210.94	259.43	297.29	366.95	418.75	448.97
71	231.27	284.53	323.09	396.45	452.79	486.17
72	253.80	311.02	351.89	433.14	493.58	529.84
73	279.31	340.69	383.29	470.13	536.18	575.03
74	304.93	372.35	417.28	508.83	574.31	615.47
75	321.98	408.00	454.28	539.63	609.78	651.15
76	338.46	429.98	485.23	568.12	638.92	683.82
77	357.45	453.43	511.35	594.10	668.57	714.90
78	387.01	489.45	551.24	637.42	717.10	765.89
79	424.41	536.61	604.90	692.71	778.89	832.56
80	469.94	595.15	669.95	762.63	860.20	921.99
81	530.10	669.95	754.50	852.07	972.40	1047.20
82	600.02	757.76	855.32	961.02	1112.24	1203.30
83	678.08	858.57	969.15	1086.22	1271.60	1385.42
84	765.89	969.15	1094.35	1221.19	1448.84	1587.06

LTC-96 9/96 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	29.83	33.58	37.30	47.87	55.85	65.96
30	31.54	35.30	39.55	50.11	61.79	66.67
31	32.39	36.16	40.93	51.50	61.79	66.67
32	33.24	37.54	42.65	52.03	61.79	66.67
33	33.75	38.40	44.04	52.03	61.79	66.67
34	34.15	39.78	45.42	52.03	61.79	66.67
35	34.15	40.64	45.53	52.03	61.79	66.67
36	34.15	42.28	45.53	52.03	61.79	66.67
37	34.15	42.28	45.53	52.03	61.79	69.94
38	34.15	42.28	45.53	52.03	61.79	69.94
39	34.15	42.28	47.29	54.08	64.57	74.26
40	36.81	43.78	51.05	57.85	68.56	78.64
41	37.11	44.10	55.28	62.12	73.08	83.30
42	41.22	48.24	55.69	62.58	77.71	88.03
43	41.55	48.59	60.07	67.00	82.45	92.85
44	41.89	52.89	60.53	70.35	87.30	97.74
45	42.28	53.66	63.29	70.35	89.33	99.79
46	45.41	56.12	63.76	74.84	94.12	104.58
47	45.77	56.53	68.23	79.44	99.01	109.45
48	46.14	60.92	72.82	80.04	104.01	114.38
49	50.49	61.37	73.37	84.79	113.54	124.08
50	50.49	65.45	77.55	88.78	117.26	127.52
51	54.47	69.35	81.40	92.82	126.12	136.32
52	54.47	69.44	81.40	96.92	130.90	145.18
53	58.72	73.62	85.68	96.92	139.98	153.77
54	58.75	73.77	85.68	101.14	149.18	162.73
55	62.71	78.03	89.87	105.43	158.50	171.09
56	66.82	82.24	98.15	113.82	167.81	184.91
57	70.98	90.47	102.11	122.09	181.94	198.84
58	75.18	94.40	110.54	134.99	195.55	212.16
59	83.43	102.78	119.08	143.46	209.33	230.43
60	87.37	111.06	127.28	156.16	223.64	248.45
61	95.76	119.42	139.87	168.74	242.49	266.62
62	104.06	131.05	148.24	181.45	261.22	289.54
63	115.23	140.32	160.86	194.05	284.77	308.05
64	123.93	152.91	176.81	206.79	308.65	335.97
65	133.98	165.63	189.79	224.16	332.47	359.09
66	146.98	181.70	208.24	248.87	347.47	373.21
67	161.90	200.97	229.36	278.74	363.14	383.04
68	178.41	220.60	252.38	307.52	381.82	403.43
69	195.94	241.92	276.79	344.26	403.01	430.80
70	216.12	265.37	303.67	379.37	432.92	464.17
71	237.10	291.20	330.23	408.05	466.04	500.40
72	260.05	318.43	359.61	443.84	505.77	542.93
73	284.93	347.55	391.00	479.58	546.96	586.60
74	309.67	378.14	423.77	516.75	583.24	625.03
75	325.51	412.47	459.26	545.55	616.47	658.30
76	340.62	432.73	488.34	571.76	643.01	688.20
77	358.10	454.26	512.29	595.18	669.79	716.21
78	387.01	489.45	551.24	637.42	717.10	765.89
79	424.41	536.61	604.90	692.71	778.89	832.56
80	469.94	595.15	669.95	762.63	860.20	921.99
81	530.10	669.95	754.50	852.07	972.40	1047.20
82	600.02	757.76	855.32	961.02	1112.24	1203.30
83	678.08	858.57	969.15	1086.22	1271.60	1385.42
84	765.89	969.15	1094.35	1221.19	1448.84	1587.06

LTC-96 9/96 2013 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	26%	14%	18%	32%	30%	42%
30	33%	20%	25%	39%	44%	44%
31	36%	23%	29%	42%	44%	44%
32	40%	28%	35%	44%	44%	44%
33	42%	31%	39%	44%	44%	44%
34	44%	35%	44%	44%	44%	44%
35	44%	38%	44%	44%	44%	44%
36	44%	44%	44%	44%	44%	44%
37	44%	44%	44%	44%	44%	45%
38	44%	44%	44%	44%	44%	45%
39	44%	44%	44%	44%	45%	45%
40	45%	44%	46%	45%	45%	46%
41	45%	44%	47%	46%	46%	47%
42	47%	46%	47%	47%	47%	48%
43	47%	46%	48%	48%	48%	49%
44	47%	47%	48%	46%	49%	50%
45	44%	44%	45%	45%	46%	47%
46	45%	45%	46%	46%	46%	47%
47	45%	45%	47%	47%	47%	48%
48	45%	46%	48%	47%	48%	49%
49	46%	46%	48%	48%	49%	50%
50	45%	46%	48%	48%	48%	49%
51	45%	46%	47%	47%	49%	49%
52	45%	45%	46%	47%	49%	50%
53	45%	45%	46%	46%	49%	50%
54	44%	44%	45%	46%	49%	50%
55	44%	44%	45%	46%	50%	49%
56	44%	45%	45%	46%	50%	50%
57	44%	45%	45%	46%	51%	51%
58	45%	45%	45%	47%	51%	51%
59	45%	45%	46%	47%	51%	51%
60	45%	45%	46%	47%	51%	52%
61	45%	45%	46%	47%	51%	52%
62	45%	45%	46%	47%	51%	52%
63	44%	46%	46%	47%	52%	52%
64	45%	46%	46%	47%	52%	52%
65	42%	46%	46%	47%	52%	52%
66	44%	46%	45%	48%	51%	51%
67	43%	46%	46%	49%	51%	51%
68	44%	43%	45%	49%	50%	50%
69	45%	44%	46%	49%	49%	49%
70	46%	42%	45%	49%	49%	49%
71	44%	40%	42%	48%	48%	48%
72	42%	37%	38%	47%	47%	47%
73	45%	38%	37%	47%	47%	47%
74	46%	41%	39%	46%	46%	46%
75	45%	45%	43%	45%	45%	45%
76	45%	45%	45%	45%	45%	45%
77	44%	44%	44%	44%	44%	44%
78	44%	44%	44%	44%	44%	44%
79	44%	44%	44%	44%	44%	44%
80	44%	44%	44%	44%	44%	44%
81	44%	44%	44%	44%	44%	44%
82	44%	44%	44%	44%	44%	44%
83	44%	44%	44%	44%	44%	44%
84	44%	44%	44%	44%	44%	44%

* Benefit Differences between LTC-96 9/96 and ICC12-LTC-12:

LTC-96 9/96 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit, the stay-at-home or respite benefits or coverage for a skilled family member

LTC-96 9/96 does not have the ability to convert from GPO to 5% Compound inflation option at age 65

LTC-96 9/96 rates are for a 100 service-day EP, ICC12-LTC-12 rates are for a 90 service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-96 9/96

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Gold Series)

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

Inflation Option: 5% Simple Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	75.87	89.11	103.95	133.70	203.65	221.31
30	78.37	91.88	104.88	134.98	203.65	228.20
31	82.21	95.82	108.62	139.51	206.52	237.94
32	82.41	95.82	112.39	143.81	216.76	241.50
33	85.91	99.95	115.92	148.12	220.44	252.00
34	86.12	103.64	119.49	152.19	230.23	262.01
35	89.69	107.35	119.49	156.51	240.31	265.73
36	95.20	110.59	121.18	166.33	243.39	275.34
37	98.56	116.08	129.39	170.19	252.78	284.96
38	98.56	119.50	132.63	173.81	261.72	294.12
39	101.80	122.66	135.63	183.24	270.70	309.63
40	104.77	125.74	138.72	186.62	279.23	318.28
41	108.73	129.82	143.42	193.69	293.34	332.59
42	110.09	133.62	148.14	206.39	307.35	346.71
43	114.05	137.65	157.64	213.65	321.79	361.24
44	120.48	144.05	164.95	220.79	330.02	375.57
45	124.40	147.77	169.74	234.33	351.34	390.79
46	124.95	156.64	179.40	241.86	366.29	412.10
47	129.85	160.57	184.73	252.54	377.16	422.34
48	133.75	164.48	194.44	266.63	393.10	444.65
49	140.38	173.08	199.52	274.41	414.75	459.81
50	144.26	176.94	209.61	288.60	430.82	482.14
51	148.53	180.95	218.92	299.53	448.34	499.03
52	157.73	189.92	223.72	306.85	460.44	509.86
53	165.27	198.87	230.41	317.38	477.34	525.98
54	169.55	203.44	239.65	330.25	489.04	536.35
55	179.05	212.39	249.28	340.46	505.50	551.90
56	184.53	218.51	255.49	354.09	524.54	576.07
57	188.19	228.02	266.71	367.14	536.80	593.13
58	193.36	234.00	272.75	380.72	555.88	617.03
59	201.80	245.13	280.13	389.52	573.82	633.06
60	206.73	251.37	290.93	402.78	592.45	662.02
61	214.39	264.89	304.20	417.86	615.19	676.38
62	221.57	281.23	322.46	423.06	625.51	689.00
63	232.82	295.43	333.02	438.33	646.44	696.36
64	240.38	305.57	355.22	448.14	666.48	708.71
65	251.10	323.87	370.53	462.25	685.76	725.56
66	269.60	352.66	399.21	504.25	737.16	782.35
67	291.56	378.64	430.45	554.42	791.58	837.10
68	315.79	409.73	462.60	607.80	855.31	901.37
69	337.94	441.76	500.85	660.24	917.52	969.05
70	364.49	479.99	536.40	726.12	989.87	1042.05
71	406.27	527.53	581.87	781.62	1046.18	1101.67
72	452.23	580.28	626.89	848.14	1110.91	1179.54
73	502.73	633.06	675.48	912.82	1167.60	1248.07
74	563.08	694.73	731.55	987.84	1236.30	1328.01
75	628.48	762.17	791.45	1065.80	1308.56	1410.76
76	679.69	865.84	1009.04	1228.50	1513.58	1635.29
77	730.11	927.39	1085.78	1317.79	1626.05	1754.30
78	788.10	1000.21	1165.23	1418.02	1749.68	1888.85
79	852.01	1074.00	1253.61	1522.22	1885.45	2035.08
80	1348.73	1700.31	1979.27	2402.36	2981.84	3222.83
81	1429.92	1799.20	2092.76	2545.74	3159.28	3409.54
82	1517.18	1908.29	2221.30	2702.29	3349.08	3613.93
83	1605.75	2021.34	2351.98	2863.32	3552.12	3829.99
84	1699.75	2141.82	2488.38	3031.85	3759.57	4054.34

LTC-96 9/96 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	56.91	71.55	79.68	89.43	112.46	122.21
30	56.91	71.55	79.68	89.43	116.33	130.35
31	56.91	71.55	79.68	89.43	120.21	138.50
32	56.91	71.55	79.68	89.43	127.97	142.57
33	58.76	71.55	81.19	89.43	131.85	150.72
34	58.76	71.55	84.88	92.28	139.60	158.87
35	62.43	73.16	84.88	95.97	147.36	162.94
36	66.10	76.82	88.57	103.36	151.23	171.09
37	69.77	80.48	95.95	107.05	158.99	179.24
38	69.77	84.13	99.64	110.74	166.75	187.38
39	73.45	87.79	103.33	118.12	174.50	199.60
40	77.12	91.45	107.02	121.81	182.26	207.75
41	81.15	95.49	111.17	126.03	190.87	215.85
42	81.50	99.57	115.35	134.00	195.71	215.85
43	85.58	103.67	123.30	138.30	195.71	215.85
44	89.70	107.81	127.56	142.63	195.71	215.85
45	93.85	111.98	131.86	150.77	226.04	251.43
46	94.26	119.92	139.97	155.18	235.03	264.42
47	98.47	124.17	144.35	163.44	244.09	273.33
48	102.70	128.45	152.57	171.75	253.22	276.29
49	106.98	136.55	157.03	176.30	256.14	276.29
50	111.29	140.92	165.37	184.74	275.78	299.31
51	115.61	145.35	173.86	193.29	289.31	313.70
52	123.85	153.66	178.53	201.91	302.97	330.97
53	128.26	162.04	187.14	210.60	316.58	345.36
54	132.71	166.61	195.83	223.29	330.65	362.63
55	141.11	175.12	204.59	232.14	342.48	376.31
56	149.55	183.59	213.30	244.92	356.88	394.29
57	154.10	192.13	226.04	257.79	374.14	408.68
58	162.65	200.72	234.90	270.76	388.53	425.95
59	171.27	213.33	247.82	283.83	405.80	443.22
60	179.96	222.07	260.84	296.99	423.07	460.48
61	192.47	238.44	277.52	317.80	432.14	468.61
62	205.05	254.89	298.30	334.66	445.66	481.21
63	221.73	271.40	315.14	359.68	457.89	495.16
64	234.45	287.98	340.15	380.77	474.01	512.86
65	251.10	308.63	361.22	406.01	491.06	528.84
66	267.61	332.62	385.56	438.51	511.28	550.42
67	283.93	356.61	413.97	458.25	538.98	579.35
68	304.33	384.59	435.16	478.90	571.00	603.23
69	323.42	412.55	461.71	513.01	604.46	646.84
70	338.89	431.70	487.83	550.42	638.92	692.88
71	356.80	450.70	504.95	586.33	673.96	728.21
72	376.73	471.42	523.80	630.58	715.19	769.58
73	398.25	497.32	549.77	676.05	761.53	815.92
74	419.04	525.67	581.79	725.84	811.89	864.27
75	437.10	555.82	627.77	773.47	861.61	915.57
76	454.15	594.02	685.55	821.96	918.67	979.10
77	471.64	638.78	749.65	870.46	984.64	1055.80
78	502.46	704.09	832.56	943.13	1081.35	1165.90
79	544.74	783.77	930.12	1034.19	1200.05	1300.87
80	595.15	865.08	1017.93	1130.13	1323.63	1427.70
81	658.56	949.63	1113.87	1232.57	1453.72	1565.92
82	731.74	1039.07	1214.68	1339.89	1591.94	1717.14
83	813.04	1131.75	1322.01	1453.72	1735.03	1896.01
84	902.48	1227.69	1424.45	1570.80	1886.26	2079.76

LTC-96 9/96 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	56.91	71.55	79.68	89.43	112.65	122.23
30	56.91	71.55	79.68	89.43	116.96	131.28
31	56.91	71.55	79.68	89.43	121.30	140.44
32	56.91	71.55	79.68	89.43	130.05	145.06
33	58.95	71.55	81.35	89.43	134.47	154.39
34	58.95	71.55	85.45	92.59	143.39	163.84
35	63.05	73.33	85.45	96.70	152.42	168.60
36	67.20	77.40	89.59	105.02	156.98	178.21
37	71.40	81.51	97.98	109.23	166.19	187.94
38	71.40	85.66	102.22	113.46	175.50	197.77
39	75.65	89.85	106.50	122.04	184.93	212.74
40	79.95	94.08	110.82	126.37	194.47	222.86
41	84.72	98.80	115.71	131.36	205.19	233.03
42	85.14	103.60	120.69	140.90	211.28	233.03
43	90.04	108.48	130.28	146.11	211.28	233.03
44	95.04	113.45	135.49	151.40	211.28	233.03
45	96.59	114.14	136.05	155.53	239.17	267.30
46	97.07	123.29	145.59	160.70	250.18	283.38
47	101.98	128.23	150.79	170.46	261.41	294.54
48	106.99	133.25	160.67	180.41	272.84	298.27
49	112.09	142.88	166.08	185.91	276.53	298.27
50	116.19	146.07	174.23	193.82	297.11	323.13
51	120.32	150.37	182.57	202.99	311.57	338.67
52	129.10	159.22	186.73	211.17	326.69	357.31
53	133.03	168.15	195.62	220.16	341.77	372.84
54	137.65	172.61	204.61	233.56	356.90	391.49
55	146.61	181.69	213.34	242.75	369.74	405.61
56	155.63	190.74	222.69	256.26	385.27	425.66
57	160.05	199.55	236.51	270.25	403.91	441.20
58	169.19	208.43	245.69	283.65	419.45	459.84
59	177.78	222.06	259.74	297.16	438.09	478.48
60	186.77	231.10	273.92	310.79	456.73	497.12
61	199.95	248.88	291.77	333.21	464.54	503.76
62	213.22	266.08	314.21	350.56	477.05	515.09
63	231.36	283.02	330.75	377.33	488.05	527.77
64	244.47	299.72	357.15	399.01	503.06	544.29
65	261.61	321.25	378.44	425.68	518.91	558.82
66	278.85	346.41	403.33	460.71	537.94	579.12
67	295.91	370.91	433.42	480.05	564.62	606.90
68	316.80	399.81	453.86	499.49	595.55	629.16
69	335.84	428.39	479.44	532.71	627.68	671.68
70	350.36	446.31	504.33	569.05	660.54	716.33
71	367.25	463.89	519.73	603.49	693.69	749.52
72	386.04	483.06	536.74	646.15	732.85	788.59
73	406.26	507.33	560.84	689.65	776.85	832.34
74	425.56	533.84	590.84	737.12	824.51	877.71
75	441.90	561.92	634.66	781.96	871.06	925.62
76	457.06	597.83	689.93	827.23	924.55	985.37
77	472.50	639.95	751.02	872.05	986.45	1057.73
78	502.46	704.09	832.56	943.13	1081.35	1165.90
79	544.74	783.77	930.12	1034.19	1200.05	1300.87
80	595.15	865.08	1017.93	1130.13	1323.63	1427.70
81	658.56	949.63	1113.87	1232.57	1453.72	1565.92
82	731.74	1039.07	1214.68	1339.89	1591.94	1717.14
83	813.04	1131.75	1322.01	1453.72	1735.03	1896.01
84	902.48	1227.69	1424.45	1570.80	1886.26	2079.76

LTC-96 9/96 2013 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	44%	44%	44%	44%	44%	44%
30	44%	44%	44%	44%	45%	45%
31	44%	44%	44%	44%	45%	46%
32	44%	44%	44%	44%	46%	46%
33	44%	44%	44%	44%	47%	47%
34	44%	44%	45%	44%	48%	48%
35	45%	44%	45%	45%	49%	49%
36	46%	45%	46%	46%	49%	50%
37	47%	46%	47%	47%	50%	51%
38	47%	47%	48%	47%	51%	52%
39	48%	47%	48%	49%	52%	53%
40	49%	48%	49%	49%	54%	54%
41	50%	49%	50%	50%	55%	55%
42	50%	50%	51%	51%	55%	55%
43	51%	51%	52%	52%	55%	55%
44	52%	51%	53%	53%	55%	55%
45	48%	47%	48%	48%	52%	53%
46	48%	48%	50%	49%	53%	54%
47	49%	49%	50%	50%	54%	55%
48	50%	49%	52%	51%	55%	55%
49	51%	51%	52%	52%	55%	55%
50	50%	49%	52%	51%	55%	55%
51	50%	49%	51%	51%	55%	55%
52	50%	49%	51%	51%	55%	55%
53	49%	49%	50%	50%	55%	55%
54	49%	49%	50%	51%	55%	55%
55	50%	49%	50%	50%	55%	55%
56	50%	50%	50%	51%	55%	55%
57	49%	49%	51%	51%	55%	55%
58	50%	49%	51%	51%	55%	55%
59	49%	50%	51%	51%	55%	55%
60	49%	50%	51%	51%	55%	55%
61	49%	50%	51%	51%	55%	55%
62	50%	50%	52%	51%	54%	54%
63	50%	50%	51%	51%	53%	53%
64	50%	50%	51%	51%	53%	53%
65	50%	50%	51%	51%	52%	52%
66	50%	50%	51%	51%	51%	51%
67	50%	50%	51%	51%	51%	51%
68	50%	50%	50%	50%	50%	50%
69	49%	49%	49%	49%	49%	49%
70	49%	49%	49%	49%	49%	49%
71	48%	48%	48%	48%	48%	48%
72	47%	47%	47%	47%	47%	47%
73	47%	47%	47%	47%	47%	47%
74	46%	46%	46%	46%	46%	46%
75	45%	45%	45%	45%	45%	45%
76	45%	45%	45%	45%	45%	45%
77	44%	44%	44%	44%	44%	44%
78	44%	44%	44%	44%	44%	44%
79	44%	44%	44%	44%	44%	44%
80	44%	44%	44%	44%	44%	44%
81	44%	44%	44%	44%	44%	44%
82	44%	44%	44%	44%	44%	44%
83	44%	44%	44%	44%	44%	44%
84	44%	44%	44%	44%	44%	44%

* Benefit Differences between LTC-96 9/96 and ICC12-LTC-12:

LTC-96 9/96 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit, the stay-at-home or respite benefits or coverage for a skilled family member

LTC-96 9/96 rates are for a 100 service-day EP, ICC12-LTC-12 rates are for a 90 service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-96 9/96

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options)

ICC12-LTC-12 Simple Inflation rates are approximated by applying the ratio of [LTC-03 Simple Inflation / LTC-03 Compound Inflation] to the ICC12-LTC-12 Compound Inflation rates

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Gold Series)

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

Inflation Option: 5% Compound Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	223.08	283.35	308.46	411.30	591.61	671.82
30	225.53	285.80	311.86	415.25	596.60	681.47
31	226.48	286.36	312.42	416.19	596.60	687.67
32	227.04	287.31	313.36	416.76	600.59	687.67
33	227.42	287.87	313.93	417.70	600.59	689.67
34	227.99	288.44	314.87	418.26	600.59	689.67
35	228.93	289.38	315.44	419.77	604.23	691.41
36	229.49	289.38	316.38	420.33	604.23	697.21
37	230.44	289.95	316.94	421.27	608.07	699.99
38	231.00	290.89	317.89	421.84	608.07	699.99
39	231.38	291.45	318.45	422.78	611.83	701.95
40	231.95	292.02	319.39	423.34	611.83	707.46
41	234.47	294.71	323.71	431.75	620.35	716.06
42	237.01	296.84	328.05	439.84	636.02	725.78
43	239.56	299.55	332.42	448.34	646.14	736.14
44	242.13	302.28	337.19	456.51	662.00	752.29
45	244.71	304.44	341.60	465.68	673.08	763.69
46	247.29	307.19	346.03	474.32	689.69	774.18
47	249.90	309.95	351.45	483.59	692.25	776.16
48	252.51	312.72	355.93	493.29	710.36	794.47
49	255.13	315.32	360.82	502.08	720.84	805.07
50	257.77	318.12	365.93	511.50	738.62	816.64
51	261.37	321.37	369.77	515.34	748.41	825.45
52	264.99	325.04	374.21	519.20	751.39	827.87
53	269.02	328.73	378.68	522.70	754.38	835.03
54	272.68	333.03	382.59	526.60	757.39	837.47
55	276.76	336.77	387.12	529.94	762.71	840.18
56	279.82	341.06	391.39	535.77	772.92	855.12
57	282.70	345.97	396.29	541.04	788.31	869.00
58	285.60	350.32	400.62	547.34	799.09	884.38
59	288.71	355.69	404.97	552.67	802.06	896.90
60	291.63	360.69	409.95	559.04	817.03	910.19
61	296.84	372.69	421.44	564.41	827.90	917.50
62	301.66	384.34	433.97	569.39	835.95	918.61
63	306.51	397.65	446.56	574.79	844.60	919.71
64	312.38	410.01	459.19	580.21	853.26	920.82
65	317.26	423.42	472.89	585.66	861.95	921.94
66	336.25	445.15	498.42	629.07	905.38	975.47
67	355.25	467.49	525.98	675.53	946.07	1026.64
68	375.85	490.85	554.55	725.63	996.53	1088.10
69	398.07	515.22	585.14	779.19	1044.78	1147.26
70	421.10	541.63	616.75	837.00	1098.28	1217.47
71	463.14	589.78	660.53	884.48	1151.42	1266.68
72	509.21	643.42	707.76	934.99	1213.87	1331.04
73	559.73	701.14	758.23	988.35	1272.29	1390.33
74	616.10	763.74	812.55	1044.34	1338.30	1452.80
75	676.92	832.46	870.72	1104.39	1407.98	1519.06
76	726.72	940.32	1110.54	1278.46	1623.64	1759.44
77	779.74	1010.75	1189.87	1371.53	1738.94	1894.71
78	835.98	1084.09	1276.18	1471.30	1865.52	2040.69
79	898.05	1162.62	1371.19	1583.35	2004.15	2197.94
80	1413.59	1831.74	2161.49	2503.40	3160.41	3484.18
81	1497.42	1940.61	2286.21	2649.83	3344.67	3686.77
82	1587.11	2059.38	2425.37	2809.39	3546.88	3912.06
83	1683.06	2181.43	2570.91	2978.42	3761.19	4147.08
84	1783.66	2310.34	2720.69	3154.24	3984.19	4393.88

LTC-96 9/96 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	140.37	174.46	197.13	227.12	282.05	310.83
30	147.96	182.05	207.22	233.12	282.05	310.83
31	149.66	185.84	207.22	233.12	282.05	310.83
32	149.66	187.07	207.22	233.12	282.05	310.83
33	149.66	187.07	207.22	233.12	282.05	310.83
34	149.66	187.07	207.22	233.12	282.05	310.83
35	149.66	187.07	207.22	233.12	282.05	310.83
36	149.66	187.07	207.22	233.12	282.05	310.83
37	149.66	187.07	207.22	233.12	282.05	310.83
38	149.66	187.07	207.22	233.12	282.05	310.83
39	149.66	187.07	207.22	233.12	282.05	310.83
40	149.66	187.07	207.22	233.12	282.05	310.83
41	149.66	187.07	207.22	233.12	282.05	310.83
42	149.66	187.07	207.22	233.12	282.05	310.83
43	149.66	187.07	207.22	233.12	282.05	310.83
44	149.66	187.07	207.22	233.12	282.05	310.83
45	169.80	212.97	236.00	261.90	316.58	351.12
46	169.80	212.97	236.00	261.90	316.58	351.12
47	169.80	212.97	236.00	261.90	316.58	351.12
48	169.80	212.97	236.00	261.90	316.58	351.12
49	169.80	212.97	236.00	261.90	316.58	351.12
50	181.32	227.36	250.39	276.29	330.97	365.51
51	187.07	233.12	256.14	282.05	339.61	374.14
52	195.71	238.88	261.90	287.80	348.24	385.66
53	204.34	244.63	270.53	296.44	356.88	394.29
54	210.10	253.27	279.17	302.19	365.51	402.92
55	218.12	259.02	284.92	307.95	374.14	411.56
56	226.77	270.53	296.44	319.46	385.66	428.83
57	231.49	284.92	313.70	336.73	405.80	448.97
58	240.24	299.31	333.85	354.00	431.70	477.75
59	245.02	309.55	356.88	377.02	457.61	506.53
60	253.87	318.65	367.54	400.05	486.39	538.19
61	266.49	335.48	384.47	415.30	502.29	555.60
62	279.17	348.34	399.18	429.26	519.48	574.17
63	290.18	364.72	409.97	447.25	537.76	593.66
64	297.88	378.17	424.80	466.24	556.90	613.88
65	307.23	387.81	438.18	483.51	576.68	634.60
66	320.47	403.64	452.57	499.05	599.35	653.17
67	330.04	422.64	467.75	517.61	629.21	671.95
68	345.36	442.06	490.42	543.37	660.79	699.94
69	365.80	466.17	521.93	579.92	695.91	742.75
70	384.22	485.67	548.26	621.65	727.42	792.18
71	404.79	507.04	569.63	661.44	761.60	824.19
72	425.08	531.86	592.30	707.13	801.82	862.26
73	444.87	557.55	621.65	753.75	845.06	901.40
74	462.07	585.53	654.75	800.67	890.46	946.58
75	478.47	613.38	696.12	845.42	938.96	994.72
76	493.87	647.56	745.98	889.31	991.19	1055.08
77	508.04	685.11	799.30	930.03	1052.49	1126.96
78	536.61	744.75	874.83	995.16	1144.76	1234.20
79	577.26	817.92	965.89	1082.97	1260.22	1367.54
80	626.04	894.35	1052.08	1174.03	1378.92	1489.49
81	684.58	975.65	1143.14	1271.60	1504.13	1622.83
82	754.50	1060.21	1240.70	1372.41	1635.84	1769.18
83	832.56	1148.02	1338.27	1481.36	1772.43	1938.29
84	917.11	1239.08	1435.83	1593.56	1915.53	2112.28

LTC-96 9/96 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	149.95	186.20	211.06	244.12	304.49	335.56
30	159.42	195.64	223.71	251.67	304.49	335.56
31	161.57	200.41	223.71	251.67	304.49	335.56
32	161.57	201.96	223.71	251.67	304.49	335.56
33	161.57	201.96	223.71	251.67	304.49	335.56
34	161.57	201.96	223.71	251.67	304.49	335.56
35	161.57	201.96	223.71	251.67	304.49	335.56
36	161.57	201.96	223.71	251.67	304.49	335.56
37	161.57	201.96	223.71	251.67	304.49	335.56
38	161.57	201.96	223.71	251.67	304.49	335.56
39	161.57	201.96	223.71	251.67	304.49	335.56
40	161.57	201.96	223.71	251.67	304.49	335.56
41	161.57	201.96	223.71	251.67	304.49	335.56
42	161.57	201.96	223.71	251.67	304.49	335.56
43	161.57	201.96	223.71	251.67	304.49	335.56
44	161.57	201.96	223.71	251.67	304.49	335.56
45	183.31	229.92	254.78	282.74	341.77	379.06
46	183.31	229.92	254.78	282.74	341.77	379.06
47	183.31	229.92	254.78	282.74	341.77	379.06
48	183.31	229.92	254.78	282.74	341.77	379.06
49	183.31	229.92	254.78	282.74	341.77	379.06
50	195.74	245.46	270.31	298.27	357.31	394.59
51	201.96	251.67	276.53	304.49	366.63	403.91
52	211.28	257.88	282.74	310.70	375.95	416.34
53	220.60	264.10	292.06	320.02	385.27	425.66
54	226.81	273.42	301.38	326.24	394.59	434.98
55	235.36	279.63	307.60	332.45	403.91	444.31
56	244.71	292.06	320.02	344.88	416.34	462.95
57	249.10	307.60	338.67	363.52	438.09	484.70
58	258.56	323.13	360.42	382.16	466.05	515.77
59	262.57	332.92	385.27	407.02	494.02	546.84
60	271.67	340.88	395.10	431.88	525.09	581.01
61	285.49	358.97	412.81	446.45	539.96	597.27
62	298.41	371.66	427.29	459.49	556.07	614.60
63	309.29	388.73	436.97	476.70	573.17	632.76
64	316.13	401.35	450.83	494.81	591.02	651.50
65	324.65	409.80	463.03	510.93	609.39	670.59
66	337.17	424.69	476.16	525.07	630.59	687.22
67	345.73	442.74	490.00	542.23	659.13	703.90
68	360.21	461.07	511.50	566.73	689.20	730.02
69	379.85	484.08	541.98	602.20	722.64	771.28
70	397.22	502.10	566.82	642.69	752.04	818.98
71	416.64	521.88	586.30	680.80	783.89	848.32
72	435.58	544.99	606.92	724.59	821.62	883.55
73	453.82	568.76	634.16	768.92	862.06	919.53
74	469.25	594.64	664.93	813.12	904.31	961.30
75	483.72	620.11	703.76	854.70	949.26	1005.63
76	497.03	651.70	750.76	895.00	997.54	1061.84
77	508.97	686.37	800.76	931.73	1054.42	1129.02
78	536.61	744.75	874.83	995.16	1144.76	1234.20
79	577.26	817.92	965.89	1082.97	1260.22	1367.54
80	626.04	894.35	1052.08	1174.03	1378.92	1489.49
81	684.58	975.65	1143.14	1271.60	1504.13	1622.83
82	754.50	1060.21	1240.70	1372.41	1635.84	1769.18
83	832.56	1148.02	1338.27	1481.36	1772.43	1938.29
84	917.11	1239.08	1435.83	1593.56	1915.53	2112.28

LTC-96 9/96 2013 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	54%	54%	54%	55%	55%	55%
30	55%	55%	55%	55%	55%	55%
31	55%	55%	55%	55%	55%	55%
32	55%	55%	55%	55%	55%	55%
33	55%	55%	55%	55%	55%	55%
34	55%	55%	55%	55%	55%	55%
35	55%	55%	55%	55%	55%	55%
36	55%	55%	55%	55%	55%	55%
37	55%	55%	55%	55%	55%	55%
38	55%	55%	55%	55%	55%	55%
39	55%	55%	55%	55%	55%	55%
40	55%	55%	55%	55%	55%	55%
41	55%	55%	55%	55%	55%	55%
42	55%	55%	55%	55%	55%	55%
43	55%	55%	55%	55%	55%	55%
44	55%	55%	55%	55%	55%	55%
45	55%	55%	55%	55%	55%	55%
46	55%	55%	55%	55%	55%	55%
47	55%	55%	55%	55%	55%	55%
48	55%	55%	55%	55%	55%	55%
49	55%	55%	55%	55%	55%	55%
50	55%	55%	55%	55%	55%	55%
51	55%	55%	55%	55%	55%	55%
52	55%	55%	55%	55%	55%	55%
53	55%	55%	55%	55%	55%	55%
54	55%	55%	55%	55%	55%	55%
55	55%	55%	55%	55%	55%	55%
56	55%	55%	55%	55%	55%	55%
57	55%	55%	55%	55%	55%	55%
58	55%	55%	55%	55%	55%	55%
59	54%	55%	55%	55%	55%	55%
60	54%	54%	55%	55%	55%	55%
61	54%	54%	55%	55%	55%	55%
62	54%	54%	54%	54%	54%	54%
63	53%	53%	53%	53%	53%	53%
64	53%	53%	53%	53%	53%	53%
65	52%	52%	52%	52%	52%	52%
66	51%	51%	51%	51%	51%	51%
67	51%	51%	51%	51%	51%	51%
68	50%	50%	50%	50%	50%	50%
69	49%	49%	49%	49%	49%	49%
70	49%	49%	49%	49%	49%	49%
71	48%	48%	48%	48%	48%	48%
72	47%	47%	47%	47%	47%	47%
73	47%	47%	47%	47%	47%	47%
74	46%	46%	46%	46%	46%	46%
75	45%	45%	45%	45%	45%	45%
76	45%	45%	45%	45%	45%	45%
77	44%	44%	44%	44%	44%	44%
78	44%	44%	44%	44%	44%	44%
79	44%	44%	44%	44%	44%	44%
80	44%	44%	44%	44%	44%	44%
81	44%	44%	44%	44%	44%	44%
82	44%	44%	44%	44%	44%	44%
83	44%	44%	44%	44%	44%	44%
84	44%	44%	44%	44%	44%	44%

* Benefit Differences between LTC-96 9/96 and ICC12-LTC-12:

LTC-96 9/96 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit, the stay-at-home or respite benefits or coverage for a skilled family member

LTC-96 9/96 rates are for a 100 service-day EP, ICC12-LTC-12 rates are for a 90 service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-96 9/96

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	29.83	37.30	47.87	65.96	56.91	79.68	89.43	122.23	149.95	216.92	250.15	379.06
30	31.54	39.55	50.11	66.67	56.91	79.68	89.43	131.28	159.42	229.92	257.88	379.06
31	32.39	40.93	51.50	66.67	56.91	79.68	89.43	140.44	161.57	229.92	257.88	379.06
32	33.24	42.65	52.03	66.67	56.91	79.68	89.43	145.06	161.57	229.92	257.88	379.06
33	33.75	44.04	52.03	66.67	58.95	81.35	89.43	154.39	161.57	229.92	257.88	379.06
34	34.15	45.42	52.03	66.67	58.95	85.45	92.59	163.84	161.57	229.92	257.88	379.06
35	34.15	45.53	52.03	66.67	63.05	85.45	96.70	168.60	161.57	229.92	257.88	379.06
36	34.15	45.53	52.03	66.67	67.20	89.59	105.02	178.21	161.57	229.92	257.88	379.06
37	34.15	45.53	52.03	69.94	71.40	97.98	109.23	187.94	161.57	229.92	257.88	379.06
38	34.15	45.53	52.03	69.94	71.40	102.22	113.46	197.77	161.57	229.92	257.88	379.06
39	34.15	47.29	54.08	74.26	75.65	106.50	122.04	212.74	161.57	229.92	257.88	379.06
40	36.81	51.05	57.85	78.64	79.95	110.82	126.37	222.86	161.57	229.92	257.88	379.06
41	37.11	55.28	62.12	83.30	84.72	115.71	131.36	233.03	161.57	229.92	257.88	379.06
42	41.22	55.69	62.58	88.03	85.14	120.69	140.90	233.03	161.57	229.92	257.88	379.06
43	41.55	60.07	67.00	92.85	90.04	130.28	146.11	233.03	161.57	229.92	257.88	379.06
44	41.89	60.53	70.35	97.74	95.04	135.49	151.40	233.03	161.57	229.92	257.88	379.06
45	42.28	63.29	70.35	99.79	96.59	136.05	155.53	267.30	183.31	260.99	295.17	431.88
46	45.41	63.76	74.84	104.58	97.07	145.59	160.70	283.38	183.31	260.99	295.17	431.88
47	45.77	68.23	79.44	109.45	101.98	150.79	170.46	294.54	183.31	260.99	295.17	431.88
48	46.14	72.82	80.04	114.38	106.99	160.67	180.41	298.27	183.31	260.99	295.17	431.88
49	50.49	73.37	84.79	124.08	112.09	166.08	185.91	298.27	183.31	260.99	295.17	431.88
50	50.49	77.55	88.78	127.52	116.19	174.23	193.82	323.13	195.74	276.53	310.70	456.73
51	54.47	81.40	92.82	136.32	120.32	182.57	202.99	338.67	201.96	285.85	320.02	469.16
52	54.47	81.40	96.92	145.18	129.10	186.73	211.17	357.31	211.28	298.27	335.56	484.70
53	58.72	85.68	96.92	153.77	133.03	195.62	220.16	372.84	220.60	310.70	347.99	503.34
54	58.75	85.68	101.14	162.73	137.65	204.61	233.56	391.49	226.81	323.13	360.42	518.87
55	62.71	89.87	105.43	171.09	146.61	213.34	242.75	405.61	235.36	338.67	375.95	537.52
56	66.82	98.15	113.82	184.91	155.63	225.11	256.26	428.77	244.71	347.99	388.38	556.16
57	70.98	102.11	122.09	198.84	160.05	241.44	270.25	447.41	249.10	360.42	400.81	568.59
58	75.18	110.54	134.99	212.16	169.19	250.60	283.65	466.05	258.56	375.95	419.45	587.23
59	83.43	119.08	143.46	230.43	177.78	269.73	297.16	487.80	262.57	391.49	438.09	608.98
60	87.37	127.28	156.16	248.45	186.77	289.14	310.79	512.66	271.67	398.12	456.73	630.73
61	95.76	139.87	168.74	266.62	199.95	307.13	333.21	521.86	285.49	412.81	464.54	636.49
62	104.06	150.12	181.45	289.54	213.22	329.79	350.56	538.51	298.41	427.29	471.19	646.79
63	115.23	162.75	194.05	308.05	231.36	343.38	377.33	550.47	309.29	436.97	485.21	652.62
64	123.93	178.75	206.79	335.97	244.47	364.75	399.01	566.28	316.13	450.83	497.56	665.24
65	133.98	191.73	224.16	359.09	261.61	383.42	425.68	580.11	324.65	463.03	510.93	678.57
66	146.98	210.21	248.87	373.21	278.85	403.33	460.71	594.56	337.17	476.16	525.07	692.37
67	161.90	231.37	278.74	383.04	295.91	433.42	480.05	606.90	345.73	490.00	542.23	706.39
68	178.41	254.43	307.52	403.43	316.80	453.86	499.49	629.16	360.21	511.50	566.73	732.42
69	202.00	278.81	344.26	430.80	340.47	479.44	532.71	671.68	382.16	541.98	602.20	775.91
70	228.36	307.64	379.37	464.17	363.74	515.49	569.05	716.33	406.14	577.97	642.69	825.68
71	253.31	338.00	408.05	504.69	390.87	551.94	614.22	768.85	431.67	616.37	687.24	878.38
72	277.92	369.07	443.84	544.99	414.94	590.41	656.47	821.62	458.29	656.47	732.85	928.96
73	308.35	405.76	479.58	590.56	443.91	630.20	701.54	877.92	483.55	693.61	774.87	982.95
74	338.16	452.75	524.35	642.13	471.15	672.53	748.52	936.60	509.15	733.32	820.71	1037.29
75	365.52	505.72	567.37	700.13	498.27	714.67	794.69	994.72	532.82	769.23	861.97	1087.47
76	392.76	556.12	611.73	755.97	524.84	754.24	839.39	1051.41	554.38	804.63	900.22	1136.57
77	417.79	591.87	651.55	805.74	548.76	790.81	880.34	1100.84	575.29	835.58	933.39	1180.42
78	455.30	645.56	710.60	879.71	587.02	848.82	944.75	1183.79	613.03	889.47	995.16	1256.96
79	504.09	718.73	791.90	980.53	642.30	930.12	1034.19	1300.87	665.07	965.89	1082.97	1367.54
80	561.00	798.41	879.71	1095.98	702.47	1017.93	1133.38	1427.70	721.98	1052.08	1177.28	1489.49
81	621.16	887.84	975.65	1224.44	767.51	1113.87	1239.08	1565.92	785.40	1143.14	1279.73	1622.83
82	687.83	982.15	1081.35	1362.66	837.43	1214.68	1352.90	1717.14	850.44	1240.70	1388.68	1769.18
83	764.26	1089.48	1200.05	1526.89	915.49	1330.14	1481.36	1896.01	926.87	1351.28	1512.26	1938.29
84	850.44	1216.31	1341.52	1731.78	1006.55	1461.85	1629.34	2112.28	1011.42	1478.11	1653.73	2144.80
85+	0	0	0	0	0	0	0	0	0	0	0	0

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	28.41	34.64	43.38	59.53	55.29	74.80	84.56	112.45	144.18	202.26	235.08	351.09
30	30.03	36.72	45.42	60.17	55.29	74.80	84.56	120.78	153.29	214.38	242.35	351.09
31	30.85	38.00	46.67	60.17	55.29	74.80	84.56	129.21	155.35	214.38	242.35	351.09
32	31.66	39.61	47.16	60.17	55.29	74.80	84.56	133.46	155.35	214.38	242.35	351.09
33	32.15	40.89	47.16	60.17	57.27	76.37	84.56	142.04	155.35	214.38	242.35	351.09
34	32.52	42.17	47.16	60.17	57.27	80.22	87.54	150.73	155.35	214.38	242.35	351.09
35	32.52	42.28	47.16	60.17	61.25	80.22	91.42	155.11	155.35	214.38	242.35	351.09
36	32.52	42.28	47.16	60.17	65.28	84.11	99.29	163.96	155.35	214.38	242.35	351.09
37	32.52	42.28	47.16	63.11	69.36	91.98	103.27	172.90	155.35	214.38	242.35	351.09
38	32.52	42.28	47.16	63.11	69.36	95.96	107.28	181.95	155.35	214.38	242.35	351.09
39	32.52	43.91	49.01	67.02	73.49	99.98	115.38	195.72	155.35	214.38	242.35	351.09
40	35.06	47.41	52.42	70.96	77.66	104.04	119.48	205.03	155.35	214.38	242.35	351.09
41	35.34	51.33	56.29	75.17	82.30	108.63	124.19	214.38	155.35	214.38	242.35	351.09
42	39.26	51.72	56.72	79.44	82.71	113.30	133.22	214.38	155.35	214.38	242.35	351.09
43	39.57	55.78	60.72	83.79	87.47	122.30	138.14	214.38	155.35	214.38	242.35	351.09
44	39.89	56.20	63.76	88.20	92.32	127.19	143.14	214.38	155.35	214.38	242.35	351.09
45	40.65	59.67	64.94	91.96	92.30	127.28	142.39	242.24	177.10	248.56	276.53	400.81
46	43.66	60.12	69.08	96.38	92.76	136.19	147.12	256.82	177.10	248.56	276.53	400.81
47	44.01	64.33	73.33	100.86	97.45	141.06	156.05	266.93	177.10	248.56	276.53	400.81
48	44.37	68.66	73.88	105.41	102.23	150.30	165.16	270.31	177.10	248.56	276.53	400.81
49	48.55	69.18	78.26	114.35	107.10	155.37	170.20	270.31	177.10	248.56	276.53	400.81
50	48.69	75.45	82.44	113.86	111.34	166.42	178.72	295.17	186.42	257.88	288.95	422.56
51	52.65	77.33	86.63	124.77	115.60	169.89	190.31	313.81	195.74	270.31	298.27	434.98
52	51.06	75.72	92.80	133.47	124.32	174.45	193.98	326.24	201.96	279.63	310.70	453.63
53	56.94	81.88	89.32	139.79	126.15	183.40	203.04	344.88	211.28	292.06	323.13	466.05
54	58.75	80.33	93.65	150.94	133.06	192.43	213.90	363.52	220.60	304.49	335.56	484.70
55	59.41	84.59	98.03	154.91	141.96	198.96	225.58	374.88	229.17	316.92	351.09	500.23
56	63.48	92.70	106.23	168.10	150.91	213.01	239.01	394.59	238.51	326.24	366.63	515.77
57	67.60	95.07	112.55	183.93	155.41	224.19	252.74	413.23	239.99	338.67	379.06	531.30
58	73.47	101.48	124.92	194.69	164.49	235.86	263.74	428.77	249.44	354.20	391.49	549.94
59	79.88	113.49	133.36	212.51	168.55	249.75	274.87	453.63	253.72	369.74	407.02	568.59
60	83.94	119.90	143.83	227.74	179.85	268.85	288.59	475.38	262.91	373.99	425.66	590.34
61	92.22	130.42	154.33	245.91	190.65	289.21	310.67	482.64	276.66	391.87	431.36	594.25
62	100.47	140.74	169.08	263.45	203.85	309.02	325.69	497.53	289.72	403.88	441.93	602.89
63	109.75	151.40	177.71	284.56	224.13	320.66	349.66	510.75	297.94	414.27	454.00	612.90
64	118.46	169.04	190.57	309.51	237.28	341.95	369.08	522.30	305.13	423.34	464.57	621.26
65	128.40	180.11	207.71	330.05	249.72	361.01	395.63	537.54	314.01	436.42	476.33	633.33
66	139.44	196.45	227.78	344.90	264.55	378.73	427.62	550.80	324.31	447.85	494.18	648.61
67	156.05	215.28	258.67	355.68	283.98	406.18	445.23	567.10	333.30	462.64	507.41	664.11
68	170.48	238.01	287.17	372.22	304.98	425.05	465.87	588.34	348.20	482.68	533.11	686.80
69	191.90	260.63	319.19	398.38	326.58	451.65	495.66	625.36	368.27	514.18	567.46	727.27
70	216.12	285.80	350.36	432.92	350.36	484.25	531.11	669.47	392.76	546.73	606.99	774.35
71	243.18	316.63	382.28	466.04	373.69	519.73	573.42	719.46	418.79	584.16	648.59	826.84
72	267.99	346.36	412.87	503.71	400.49	557.38	615.18	765.88	443.84	621.37	691.56	875.29
73	296.64	381.78	447.88	546.96	426.08	594.53	657.94	816.48	467.69	655.96	733.25	923.50
74	324.87	423.77	486.35	596.54	454.05	632.63	701.03	870.11	492.05	695.33	773.22	972.70
75	350.97	475.34	527.37	645.57	480.09	671.03	743.77	923.80	516.46	727.40	811.05	1020.18
76	377.12	517.89	568.28	695.15	503.98	709.05	783.78	974.95	537.00	759.45	846.34	1061.84
77	401.21	552.08	603.47	741.08	527.21	741.08	820.66	1021.26	555.39	789.16	877.02	1099.18
78	435.79	601.65	658.56	806.54	564.25	795.16	881.34	1094.35	591.89	839.06	933.37	1169.15
79	484.57	669.95	733.36	899.22	616.29	869.95	962.64	1198.42	640.68	908.98	1013.05	1268.35
80	536.61	741.49	811.42	1000.04	671.57				694.34			
81	591.89	822.80	899.22	1110.62	731.74				751.25			
82	653.69	907.35	993.54	1232.57	795.16				814.67			
83	721.98	1004.92	1102.48	1372.41	868.33				882.96			
84	801.66	1118.75	1226.07	1541.53	949.63				959.39			
85+	0.00	0.00	0.00	0.00								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	26.99	30.64	37.40	49.88	50.41	65.04	71.55	94.53	132.64	178.81	204.94	304.49
30	28.53	32.48	39.15	50.41	50.41	65.04	71.55	101.52	141.03	189.53	211.28	304.49
31	29.30	33.62	40.23	50.41	50.41	65.04	71.55	108.61	142.92	189.53	211.28	304.49
32	30.08	35.04	40.65	50.41	50.41	65.04	71.55	112.18	142.92	189.53	211.28	304.49
33	30.54	36.17	40.65	50.41	52.22	66.41	71.55	119.40	142.92	189.53	211.28	304.49
34	30.90	37.31	40.65	50.41	52.22	69.76	74.07	126.70	142.92	189.53	211.28	304.49
35	30.90	37.40	40.65	50.41	55.85	69.76	77.36	130.38	142.92	189.53	211.28	304.49
36	30.90	37.40	40.65	50.41	59.52	73.14	84.02	137.82	142.92	189.53	211.28	304.49
37	30.90	37.40	40.65	52.88	63.24	79.98	87.38	145.34	142.92	189.53	211.28	304.49
38	30.90	37.40	40.65	52.88	63.24	83.45	90.77	152.94	142.92	189.53	211.28	304.49
39	30.90	38.84	42.25	56.15	67.00	86.94	97.63	164.52	142.92	189.53	211.28	304.49
40	33.31	41.94	45.19	59.46	70.81	90.47	101.10	172.34	142.92	189.53	211.28	304.49
41	33.57	45.41	48.53	62.98	75.04	94.46	105.09	180.21	142.92	189.53	211.28	304.49
42	37.29	45.75	48.89	66.56	75.41	98.52	112.72	180.21	142.92	189.53	211.28	304.49
43	37.59	49.35	52.35	70.20	79.75	106.35	116.89	180.21	142.92	189.53	211.28	304.49
44	37.90	49.72	54.96	73.90	84.18	110.60	121.12	180.21	142.92	189.53	211.28	304.49
45	37.40	50.63	55.92	78.27	83.71	111.92	122.67	208.83	161.57	217.49	242.35	351.09
46	40.17	51.01	59.49	82.03	84.13	119.76	126.75	221.39	161.57	217.49	242.35	351.09
47	40.49	54.59	63.14	85.84	88.39	124.04	134.44	230.11	161.57	217.49	242.35	351.09
48	40.82	58.26	63.62	89.71	92.72	132.16	142.29	233.03	161.57	217.49	242.35	351.09
49	44.67	58.69	67.39	97.32	97.14	136.62	146.63	233.03	161.57	217.49	242.35	351.09
50	43.28	64.97	69.76	97.92	101.66	143.02	153.54	254.78	170.89	229.92	251.67	372.84
51	47.21	65.12	74.26	103.98	106.17	147.07	164.93	270.31	177.10	236.13	264.10	385.27
52	45.96	66.25	78.36	112.40	112.36	152.33	169.43	282.74	183.31	248.56	276.53	400.81
53	51.60	70.45	76.02	121.15	112.39	161.39	176.13	298.27	189.53	254.78	285.85	416.34
54	52.04	71.40	80.54	129.71	119.29	165.63	186.85	313.81	198.85	267.20	298.27	428.77
55	54.46	72.25	83.23	131.79	125.67	172.59	193.71	325.71	207.49	276.53	307.60	444.31
56	56.80	79.98	91.06	146.49	134.41	181.54	206.98	347.99	213.73	288.95	320.02	459.84
57	62.53	80.98	95.38	159.08	139.17	194.63	220.21	360.42	218.72	301.38	332.45	472.27
58	64.92	88.80	108.80	169.73	145.69	206.38	228.91	379.06	225.10	310.70	344.88	487.80
59	72.78	96.75	115.18	184.35	152.38	217.28	240.20	394.59	230.12	326.24	360.42	506.45
60	73.66	103.30	125.34	199.27	161.40	233.34	251.59	416.34	236.62	331.76	375.95	525.09
61	81.58	113.41	135.81	212.26	172.05	250.82	273.08	425.33	253.11	347.00	383.10	530.91
62	89.71	121.97	146.40	229.54	185.11	270.07	285.91	436.07	260.75	354.13	389.25	535.58
63	98.77	132.47	155.24	248.01	202.44	280.26	309.41	448.32	269.56	363.20	400.08	544.80
64	103.88	145.72	166.24	267.19	213.31	298.89	326.69	461.82	277.64	376.61	412.34	555.29
65	115.37	156.87	180.97	287.80	225.93	313.71	348.06	473.67	284.73	385.86	425.77	566.81
66	124.37	172.88	200.36	303.71	240.72	332.01	376.71	486.46	293.42	398.95	440.13	581.69
67	138.49	189.12	227.46	313.40	255.34	359.12	395.48	499.95	300.96	410.40	452.69	594.46
68	152.64	209.29	250.99	328.99	274.25	374.62	413.04	523.50	314.58	429.85	475.48	619.56
69	173.72	228.30	282.71	352.05	294.15	398.38	442.38	553.56	333.53	456.28	509.55	655.47
70	195.74	252.06	310.19	379.37	314.65	428.46	473.09	595.83	357.05	488.71	546.73	698.48
71	218.86	277.78	337.18	412.35	337.18	461.74	511.14	642.14	380.13	524.02	586.30	745.23
72	240.20	306.61	365.39	447.97	363.33	493.38	549.12	685.37	402.55	559.44	625.50	792.72
73	265.42	337.51	396.35	485.53	386.44	529.13	588.58	731.27	428.06	590.56	661.91	836.30
74	292.57	374.87	433.15	526.25	410.36	564.24	628.83	778.92	448.35	623.14	701.03	879.61
75	316.42	419.95	469.17	569.19	432.80	598.29	665.57	823.78	469.17	654.66	734.68	918.35
76	338.88	457.06	503.98	611.73	453.58	629.11	702.10	867.20	488.34	682.98	764.66	955.83
77	359.76	487.42	535.50	649.89	474.16	658.18	734.45	905.21	504.00	706.26	792.47	988.10
78	391.89	530.10	585.39	707.35	507.34	705.72	787.02	969.15	534.98	751.25	843.94	1045.57
79	430.91	588.64	647.18	785.40	552.87	770.76	858.57	1058.58	578.89	814.67	913.86	1133.38
80	476.44	652.06	718.73	871.58	600.02				626.04			
81	525.23	721.98	795.16	964.27	652.06				674.82			
82	577.26	796.78	878.09	1065.09	707.35				726.86			
83	637.42	879.71	970.77	1180.54	767.51				785.40			
84	704.09	977.28	1078.09	1317.13	834.18				850.44			
85+	0.00	0.00	0.00	0.00								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	29.83	33.58	37.30	47.87	55.85	65.96	56.91	71.55	79.68	89.43	112.65	122.23	149.95	186.20	211.06	244.12	304.49	335.56
30	31.54	35.30	39.55	50.11	61.79	66.67	56.91	71.55	79.68	89.43	116.96	131.28	159.42	195.64	223.71	251.67	304.49	335.56
31	32.39	36.16	40.93	51.50	61.79	66.67	56.91	71.55	79.68	89.43	121.30	140.44	161.57	200.41	223.71	251.67	304.49	335.56
32	33.24	37.54	42.65	52.03	61.79	66.67	56.91	71.55	79.68	89.43	130.05	145.06	161.57	201.96	223.71	251.67	304.49	335.56
33	33.75	38.40	44.04	52.03	61.79	66.67	58.95	71.55	81.35	89.43	134.47	154.39	161.57	201.96	223.71	251.67	304.49	335.56
34	34.15	39.78	45.42	52.03	61.79	66.67	58.95	71.55	85.45	92.59	143.39	163.84	161.57	201.96	223.71	251.67	304.49	335.56
35	34.15	40.64	45.53	52.03	61.79	66.67	63.05	73.33	85.45	96.70	152.42	168.60	161.57	201.96	223.71	251.67	304.49	335.56
36	34.15	42.28	45.53	52.03	61.79	66.67	67.20	77.40	89.59	105.02	156.98	178.21	161.57	201.96	223.71	251.67	304.49	335.56
37	34.15	42.28	45.53	52.03	61.79	69.94	71.40	81.51	97.98	109.23	166.19	187.94	161.57	201.96	223.71	251.67	304.49	335.56
38	34.15	42.28	45.53	52.03	61.79	69.94	71.40	85.66	102.22	113.46	175.50	197.77	161.57	201.96	223.71	251.67	304.49	335.56
39	34.15	42.28	47.29	54.08	64.57	74.26	75.65	89.85	106.50	122.04	184.93	212.74	161.57	201.96	223.71	251.67	304.49	335.56
40	36.81	43.78	51.05	57.85	68.56	78.64	79.95	94.08	110.82	126.37	194.47	222.86	161.57	201.96	223.71	251.67	304.49	335.56
41	37.11	44.10	55.28	62.12	73.08	83.30	84.72	98.80	115.71	131.36	205.19	233.03	161.57	201.96	223.71	251.67	304.49	335.56
42	41.22	48.24	55.69	62.58	77.71	88.03	85.14	103.60	120.69	140.90	211.28	233.03	161.57	201.96	223.71	251.67	304.49	335.56
43	41.55	48.59	60.07	67.00	82.45	92.85	90.04	108.48	130.28	146.11	211.28	233.03	161.57	201.96	223.71	251.67	304.49	335.56
44	41.89	52.89	60.53	70.35	87.30	97.74	95.04	113.45	135.49	151.40	211.28	233.03	161.57	201.96	223.71	251.67	304.49	335.56
45	42.28	53.66	63.29	70.35	89.33	99.79	96.59	114.14	136.05	155.53	239.17	267.30	183.31	229.92	254.78	282.74	341.77	379.06
46	45.41	56.12	63.76	74.84	94.12	104.58	97.07	123.29	145.59	160.70	250.18	283.38	183.31	229.92	254.78	282.74	341.77	379.06
47	45.77	56.53	68.23	79.44	99.01	109.45	101.98	128.23	150.79	170.46	261.41	294.54	183.31	229.92	254.78	282.74	341.77	379.06
48	46.14	60.92	72.82	80.04	104.01	114.38	106.99	133.25	160.67	180.41	272.84	298.27	183.31	229.92	254.78	282.74	341.77	379.06
49	50.49	61.37	73.37	84.79	113.54	124.08	112.09	142.88	166.08	185.91	276.53	298.27	183.31	229.92	254.78	282.74	341.77	379.06
50	50.49	65.45	77.55	88.78	117.26	127.52	116.19	146.07	174.23	193.82	297.11	323.13	195.74	245.46	270.31	298.27	357.31	394.59
51	54.47	69.35	81.40	92.82	126.12	136.32	120.32	150.37	182.57	202.99	311.57	338.67	201.96	251.67	276.53	304.49	366.63	403.91
52	54.47	69.44	81.40	96.92	130.90	145.18	129.10	159.22	186.73	211.17	326.69	357.31	211.28	257.88	282.74	310.70	375.95	416.34
53	58.72	73.62	85.68	96.92	139.98	153.77	133.03	168.15	195.62	220.16	341.77	372.84	220.60	264.10	292.06	320.02	385.27	425.66
54	58.75	73.77	85.68	101.14	149.18	162.73	137.65	172.61	204.61	233.56	356.90	391.49	226.81	273.42	301.38	326.24	394.59	434.98
55	62.71	78.03	89.87	105.43	158.50	171.09	146.61	181.69	213.34	242.75	369.74	405.61	235.36	279.63	307.60	332.45	403.91	444.31
56	66.82	82.24	98.15	113.82	167.81	184.91	155.63	190.74	222.69	256.26	385.27	425.66	244.71	292.06	320.02	344.88	416.34	462.95
57	70.98	90.47	102.11	122.09	181.94	198.84	160.05	199.55	236.51	270.25	403.91	441.20	249.10	307.60	338.67	363.52	438.09	484.70
58	75.18	94.40	110.54	134.99	195.55	212.16	169.19	208.43	245.69	283.65	419.45	459.84	258.56	323.13	360.42	382.16	466.05	515.77
59	83.43	102.78	119.08	143.46	209.33	230.43	177.78	222.06	259.74	297.16	438.09	478.48	262.57	332.92	385.27	407.02	494.02	546.84
60	87.37	111.06	127.28	156.16	223.64	248.45	186.77	231.10	273.92	310.79	456.73	497.12	271.67	340.88	395.10	431.88	525.09	581.01
61	95.76	119.42	139.87	168.74	242.49	266.62	199.95	248.88	291.77	333.21	464.54	503.76	285.49	358.97	412.81	446.45	539.96	597.27
62	104.06	131.05	148.24	181.45	261.22	289.54	213.22	266.08	314.21	350.56	477.05	515.09	298.41	371.66	427.29	459.49	556.07	614.60
63	115.23	140.32	160.86	194.05	284.77	308.05	231.36	283.02	330.75	377.33	488.05	527.77	309.29	388.73	436.97	476.70	573.17	632.76
64	123.93	152.91	176.81	206.79	308.65	335.97	244.47	299.72	357.15	399.01	503.06	544.29	316.13	401.35	450.83	494.81	591.02	651.50
65	133.98	165.63	189.79	224.16	332.47	359.09	261.61	321.25	378.44	425.68	518.91	558.82	324.65	409.80	463.03	510.93	609.39	670.59
66	146.98	181.70	208.24	248.87	347.47	373.21	278.85	346.41	403.33	460.71	537.94	579.12	337.17	424.69	476.16	525.07	630.59	687.22
67	161.90	200.97	229.36	278.74	363.14	383.04	295.91	370.91	433.42	480.05	564.62	606.90	345.73	442.74	490.00	542.23	659.13	703.90
68	178.41	220.60	252.38	307.52	381.82	403.43	316.80	399.81	453.86	499.49	595.55	629.16	360.21	461.07	511.50	566.73	689.20	730.02
69	195.94	241.92	276.79	344.26	403.01	430.80	335.84	428.39	479.44	532.71	627.68	671.68	379.85	484.08	541.98	602.20	722.64	771.28
70	216.12	265.37	303.67	379.37	432.92	464.17	350.36	446.31	504.33	569.05	660.54	716.33	397.22	502.10	566.82	642.69	752.04	818.98
71	237.10	291.20	330.23	408.05	466.04	500.40	367.25	463.89	519.73	603.49	693.69	749.52	416.64	521.88	586.30	680.80	783.89	848.32
72	260.05	318.43	359.61	443.84	505.77	542.93	386.04	483.06	536.74	646.15	732.85	788.59	435.58	544.99	606.92	724.59	821.62	883.55
73	284.93	347.55	391.00	479.58	546.96	586.60	406.26	507.33	560.84	689.65	776.85	832.34	453.82	568.76	634.16	768.92	862.06	919.53
74	309.67	378.14	423.77	516.75	583.24	625.03	425.56	533.84	590.84	737.12	824.51	877.71	469.25	594.64	664.93	813.12	904.31	961.30
75	325.51	412.47	459.26	545.55	616.47	658.30	441.90	561.92	634.66	781.96	871.06	925.62	483.72	620.11	703.76	854.70	949.26	1005.63
76	340.62	432.73	488.34	571.76	643.01	688.20	457.06	597.83	689.93	827.23	924.55	985.37	497.03	651.70	750.76	895.00	997.54	1061.84
77	358.10	454.26	512.29	595.18	669.79	716.21	472.50	639.95	751.02	872.05	986.45	1057.73	508.97	686.37	800.76	931.73	1054.42	1129.02
78	387.01	489.45	551.24	637.42	717.10	765.89	502.46	704.09	832.56	943.13	1081.35	1165.90	536.61	744.75	874.83	995.16	1144.76	1234.20
79	424.41	536.61	604.90	692.71	778.89	832.56	544.74	783.77	930.12	1034.19	1200.05	1300.87	577.26	817.92	965.89	1082.97	1260.22	1367.54
80	469.94	595.15	669.95	762.63	860.20	921.99	595.15	865.08					626.04	894.35				
81	530.10	669.95	754.50	852.07	972.40	1047.20	658.56	949.63					684.58	975.65				
82	600.02	757.76	855.32	961.02	1112.24	1203.30	731.74	1039.07					754.50	1060.21				
83	678.08	858.57	969.15	1086.22	1271.60	1385.42	813.04	1131.75					832.56	1148.02				
84	765.89	969.15	1094.35	1221.19	1448.84	1587.06	902.48	1227.69					917.11	1239.08				
85+	1050.45	1335.01	1509.01	1671.61	2034.23	2257.00												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	28.41	31.00	34.64	43.38	49.97	59.53	55.29	66.67	74.80	84.56	102.71	112.45	144.18	174.74	202.26	232.06	288.95	320.02
30	30.03	32.59	36.72	45.42	55.29	60.17	55.29	66.67	74.80	84.56	106.64	120.78	153.29	183.60	214.38	239.24	288.95	320.02
31	30.85	33.38	38.00	46.67	55.29	60.17	55.29	66.67	74.80	84.56	110.59	129.21	155.35	188.07	214.38	239.24	288.95	320.02
32	31.66	34.65	39.61	47.16	55.29	60.17	55.29	66.67	74.80	84.56	118.57	133.46	155.35	189.53	214.38	239.24	288.95	320.02
33	32.15	35.45	40.89	47.16	55.29	60.17	57.27	66.67	76.37	84.56	122.60	142.04	155.35	189.53	214.38	239.24	288.95	320.02
34	32.52	36.72	42.17	47.16	55.29	60.17	57.27	66.67	80.22	87.54	130.74	150.73	155.35	189.53	214.38	239.24	288.95	320.02
35	32.52	37.51	42.28	47.16	55.29	60.17	61.25	68.33	80.22	91.42	138.97	155.11	155.35	189.53	214.38	239.24	288.95	320.02
36	32.52	39.03	42.28	47.16	55.29	60.17	65.28	72.13	84.11	99.29	143.13	163.96	155.35	189.53	214.38	239.24	288.95	320.02
37	32.52	39.03	42.28	47.16	55.29	63.11	69.36	75.96	91.98	103.27	151.52	172.90	155.35	189.53	214.38	239.24	288.95	320.02
38	32.52	39.03	42.28	47.16	55.29	63.11	69.36	79.82	95.96	107.28	160.02	181.95	155.35	189.53	214.38	239.24	288.95	320.02
39	32.52	39.03	43.91	49.01	57.77	67.02	73.49	83.73	99.98	115.38	168.61	195.72	155.35	189.53	214.38	239.24	288.95	320.02
40	35.06	40.41	47.41	52.42	61.34	70.96	77.66	87.67	104.04	119.48	177.31	205.03	155.35	189.53	214.38	239.24	288.95	320.02
41	35.34	40.71	51.33	56.29	65.39	75.17	82.30	92.06	108.63	124.19	187.09	214.38	155.35	189.53	214.38	239.24	288.95	320.02
42	39.26	44.53	51.72	56.72	69.53	79.44	82.71	96.53	113.30	133.22	192.64	214.38	155.35	189.53	214.38	239.24	288.95	320.02
43	39.57	44.86	55.78	60.72	73.77	83.79	87.47	101.09	122.30	138.14	192.64	214.38	155.35	189.53	214.38	239.24	288.95	320.02
44	39.89	48.82	56.20	63.76	78.11	88.20	92.32	105.72	127.19	143.14	192.64	214.38	155.35	189.53	214.38	239.24	288.95	320.02
45	40.65	50.41	59.67	64.94	82.04	91.96	92.30	106.27	127.28	142.39	217.67	242.24	177.10	220.60	248.56	270.31	326.24	357.31
46	43.66	52.72	60.12	69.08	86.44	96.38	92.76	114.79	136.19	147.12	227.70	256.82	177.10	220.60	248.56	270.31	326.24	357.31
47	44.01	53.11	64.33	73.33	90.93	100.86	97.45	119.39	141.06	156.05	237.91	266.93	177.10	220.60	248.56	270.31	326.24	357.31
48	44.37	57.23	68.66	73.88	95.52	105.41	102.23	124.06	150.30	165.16	248.32	270.31	177.10	220.60	248.56	270.31	326.24	357.31
49	48.55	57.65	69.18	78.26	104.27	114.35	107.10	133.02	155.37	170.20	251.67	270.31	177.10	220.60	248.56	270.31	326.24	357.31
50	48.69	63.58	75.45	82.44	106.40	113.86	111.34	136.94	166.42	178.72	272.61	295.17	186.42	236.13	257.88	285.85	341.77	375.95
51	52.65	65.70	77.33	86.63	115.06	124.77	115.60	141.39	169.89	190.31	284.08	313.81	195.74	242.35	264.10	292.06	351.09	385.27
52	51.06	65.97	75.72	92.80	119.81	133.47	124.32	150.12	174.45	193.98	302.04	326.24	201.96	248.56	273.42	298.27	357.31	394.59
53	56.94	70.12	81.88	89.32	128.69	139.79	126.15	158.94	183.40	203.04	316.92	344.88	211.28	257.88	279.63	304.49	366.63	407.02
54	57.07	70.42	80.33	93.65	135.41	150.94	133.06	163.52	192.43	213.90	328.97	363.52	220.60	264.10	288.95	313.81	375.95	416.34
55	59.41	72.95	84.59	98.03	144.52	154.91	141.96	172.49	198.96	225.58	344.88	374.88	229.17	270.31	298.27	320.02	388.38	428.77
56	63.48	78.81	92.70	106.23	153.63	168.10	150.91	181.44	208.16	239.01	357.31	394.59	238.51	282.74	307.60	332.45	400.81	444.31
57	67.60	85.15	95.07	112.55	167.19	183.93	155.41	187.95	221.73	252.74	375.95	413.23	239.99	295.17	326.24	347.99	422.56	469.16
58	73.47	89.25	101.48	124.92	178.22	194.69	164.49	196.85	230.95	263.74	394.59	428.77	249.44	310.70	344.88	369.74	447.41	497.12
59	79.88	97.46	113.49	133.36	191.88	212.51	168.55	210.25	247.25	274.87	413.23	453.63	253.72	320.81	363.52	391.49	478.48	528.19
60	83.94	105.69	119.90	143.83	205.85	227.74	179.85	221.67	261.24	288.59	431.88	475.38	262.91	323.40	373.99	413.23	506.45	559.27
61	92.22	113.99	130.42	154.33	221.85	245.91	190.65	239.22	278.98	310.67	440.41	482.64	276.66	341.46	391.87	425.33	518.84	573.14
62	100.47	125.51	140.74	169.08	240.52	263.45	203.85	253.99	303.83	325.69	453.63	494.61	289.72	351.65	403.88	436.07	532.65	588.26
63	109.75	134.78	151.40	177.71	261.26	284.56	224.13	271.03	315.61	349.66	465.35	507.91	297.94	368.87	414.27	451.16	544.80	604.38
64	118.46	145.45	169.04	190.57	284.91	309.51	237.28	285.56	341.95	369.08	478.32	519.55	305.13	379.35	423.34	464.57	560.78	618.51
65	128.40	158.10	180.11	207.71	306.08	330.05	249.72	307.08	361.01	395.63	489.64	532.21	314.01	391.18	436.42	476.33	574.79	633.33
66	139.44	172.14	196.45	227.78	319.16	344.90	264.55	332.18	378.73	427.62	507.05	550.80	324.31	404.09	447.85	494.18	591.99	648.61
67	156.05	191.22	215.28	258.67	333.30	355.68	283.98	354.47	406.18	445.23	529.79	567.10	333.30	422.84	462.64	507.41	616.85	664.11
68	170.48	208.78	238.01	287.17	350.60	372.22	304.98	385.78	425.05	465.87	557.12	588.34	348.20	444.26	482.68	533.11	645.97	686.80
69	189.88	230.12	260.63	319.19	372.90	398.38	326.58	414.50	451.65	495.66	585.99	625.36	368.27	465.55	514.18	567.46	678.63	727.27
70	210.01	253.58	285.80	350.36	401.68	432.92	348.12	432.92	484.25	531.11	615.91	669.47	392.76	488.71	546.73	606.99	711.87	774.35
71	233.05	277.61	312.74	382.28	438.12	466.04	365.10	451.00	502.55	573.42	652.88	704.42	412.35	511.14	569.12	648.59	745.23	807.51
72	254.10	306.99	342.57	412.87	476.87	503.71	383.97	472.74	524.35	615.18	693.63	745.24	433.52	534.67	594.54	691.56	784.46	846.39
73	281.03	336.40	374.40	447.88	517.24	546.96	404.28	495.44	548.95	657.94	739.19	790.72	451.84	558.86	622.27	733.25	828.37	887.83
74	305.87	367.18	409.28	486.35	554.74	592.74	423.66	520.55	577.54	701.03	786.52	837.81	467.35	585.14	653.53	773.22	870.11	929.00
75	321.88	403.39	444.97	521.91	585.56	625.57	438.26	547.37	614.66	743.77	831.06	885.61	481.90	609.20	685.58	811.05	911.07	971.08
76	337.15	422.30	474.44	547.43	613.47	653.44	453.58	578.71	658.65	783.78	877.62	936.71	495.29	634.32	722.95	846.34	952.35	1018.39
77	354.79	441.00	495.71	570.31	638.29	679.74	467.53	615.08	709.58	820.66	928.42	994.73	507.31	664.81	764.29	877.02	996.39	1069.34
78	382.13	474.82	531.73	609.78	681.33	725.23	497.58	671.57	782.15	881.34	1006.55	1082.97	533.36	715.48	827.68	933.37	1071.59	1156.15
79	419.53	520.35	580.51	660.19	738.24	787.02	538.23	744.75	869.95	962.64	1108.99	1198.42	572.38	780.52	908.98	1013.05	1170.78	1268.35
80	465.06	574.01	640.68	723.61	811.42	866.70	587.02	819.55					617.91	852.07				
81	521.97	643.93	718.73	808.16	912.23	975.65	645.56	897.60					674.82	926.87				
82	587.02	726.86	811.42	907.35	1034.19	1110.62	715.48	982.15					739.87	1006.55				
83	660.19	819.55	917.11	1021.18	1174.03	1268.35	791.90	1068.34					813.04	1089.48				
84	741.49	921.99	1032.56	1144.76	1328.51	1440.71	874.83	1159.40					892.72	1177.28				
85+	1006.55	1258.59	1413.07	1556.16	1840.73	2014.72												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	26.99	28.41	30.64	37.40	42.62	49.88	50.41	58.54	65.04	71.55	86.15	94.53	132.64	157.55	178.81	201.92	251.67	276.53
30	28.53	29.87	32.48	39.15	47.16	50.41	50.41	58.54	65.04	71.55	89.44	101.52	141.03	165.54	189.53	208.17	251.67	276.53
31	29.30	30.60	33.62	40.23	47.16	50.41	50.41	58.54	65.04	71.55	92.76	108.61	142.92	169.57	189.53	208.17	251.67	276.53
32	30.08	31.77	35.04	40.65	47.16	50.41	50.41	58.54	65.04	71.55	99.45	112.18	142.92	170.89	189.53	208.17	251.67	276.53
33	30.54	32.49	36.17	40.65	47.16	50.41	52.22	58.54	66.41	71.55	102.83	119.40	142.92	170.89	189.53	208.17	251.67	276.53
34	30.90	33.66	37.31	40.65	47.16	50.41	52.22	58.54	69.76	74.07	109.65	126.70	142.92	170.89	189.53	208.17	251.67	276.53
35	30.90	34.39	37.40	40.65	47.16	50.41	55.85	60.00	69.76	77.36	116.56	130.38	142.92	170.89	189.53	208.17	251.67	276.53
36	30.90	35.77	37.40	40.65	47.16	50.41	59.52	63.33	73.14	84.02	120.05	137.82	142.92	170.89	189.53	208.17	251.67	276.53
37	30.90	35.77	37.40	40.65	47.16	52.88	63.24	66.69	79.98	87.38	127.08	145.34	142.92	170.89	189.53	208.17	251.67	276.53
38	30.90	35.77	37.40	40.65	47.16	52.88	63.24	70.09	83.45	90.77	134.21	152.94	142.92	170.89	189.53	208.17	251.67	276.53
39	30.90	35.77	38.84	42.25	49.28	56.15	67.00	73.52	86.94	97.63	141.42	164.52	142.92	170.89	189.53	208.17	251.67	276.53
40	33.31	37.04	41.94	45.19	52.32	59.46	70.81	76.97	90.47	101.10	148.71	172.34	142.92	170.89	189.53	208.17	251.67	276.53
41	33.57	37.31	45.41	48.53	55.77	62.98	75.04	80.83	94.46	105.09	156.91	180.21	142.92	170.89	189.53	208.17	251.67	276.53
42	37.29	40.81	45.75	48.89	59.31	66.56	75.41	84.76	98.52	112.72	161.57	180.21	142.92	170.89	189.53	208.17	251.67	276.53
43	37.59	41.12	49.35	52.35	62.92	70.20	79.75	88.76	106.35	116.89	161.57	180.21	142.92	170.89	189.53	208.17	251.67	276.53
44	37.90	44.75	49.72	54.96	66.62	73.90	84.18	92.83	110.60	121.12	161.57	180.21	142.92	170.89	189.53	208.17	251.67	276.53
45	37.40	43.90	50.63	55.92	69.28	78.27	83.71	94.46	111.92	122.67	185.43	208.83	161.57	195.74	214.38	236.13	285.85	313.81
46	40.17	45.91	51.01	59.49	72.99	82.03	84.13	102.03	119.76	126.75	193.96	221.39	161.57	195.74	214.38	236.13	285.85	313.81
47	40.49	46.25	54.59	63.14	76.79	85.84	88.39	106.12	124.04	134.44	202.66	230.11	161.57	195.74	214.38	236.13	285.85	313.81
48	40.82	49.84	58.26	63.62	80.66	89.71	92.72	110.28	132.16	142.29	211.53	233.03	161.57	195.74	214.38	236.13	285.85	313.81
49	44.67	50.21	58.69	67.39	88.05	97.32	97.14	118.24	136.62	146.63	214.38	233.03	161.57	195.74	214.38	236.13	285.85	313.81
50	43.28	56.10	64.97	69.76	91.20	97.92	101.66	120.97	143.02	153.54	232.79	254.78	170.89	208.17	226.81	248.56	301.38	332.45
51	47.21	56.57	65.12	74.26	97.36	103.98	106.17	123.44	147.07	164.93	244.37	270.31	177.10	214.38	233.03	254.78	307.60	341.77
52	45.96	57.29	66.25	78.36	102.06	112.40	112.36	131.92	152.33	169.43	258.89	282.74	183.31	220.60	239.24	260.99	316.92	351.09
53	51.60	61.35	70.45	76.02	108.37	121.15	112.39	138.21	161.39	176.13	273.42	298.27	189.53	226.81	245.46	267.20	323.13	360.42
54	52.04	60.36	71.40	80.54	114.75	129.71	119.29	143.08	165.63	186.85	285.52	313.81	198.85	233.03	251.67	273.42	332.45	369.74
55	54.46	64.46	72.25	83.23	121.21	131.79	125.67	149.49	172.59	193.71	298.27	325.71	207.49	239.24	260.99	279.63	341.77	379.06
56	56.80	68.53	79.98	91.06	129.99	146.49	134.41	158.18	181.54	206.98	310.70	347.99	213.73	248.56	270.31	292.06	354.20	394.59
57	62.53	74.50	80.98	95.38	145.06	159.08	139.17	164.74	192.16	220.21	326.24	360.42	218.72	260.99	285.85	307.60	375.95	416.34
58	64.92	77.23	88.80	108.80	153.47	169.73	145.69	173.69	201.47	228.91	341.77	379.06	225.10	276.53	304.49	326.24	397.70	441.20
59	72.78	85.06	96.75	115.18	166.96	184.35	152.38	184.26	214.78	240.20	360.42	394.59	230.12	284.50	323.13	344.88	422.56	469.16
60	73.66	91.36	103.30	125.34	180.43	199.27	161.40	193.37	228.27	251.59	379.06	416.34	236.62	288.43	331.76	366.63	447.41	497.12
61	81.58	99.52	113.41	135.81	196.05	212.26	172.05	210.22	243.15	273.08	386.11	425.33	253.11	303.52	347.00	377.07	458.51	509.79
62	89.71	108.90	121.97	146.40	209.49	229.54	185.11	224.96	262.28	285.91	398.03	433.15	260.75	314.48	354.13	389.25	474.12	523.87
63	98.77	118.16	132.47	155.24	229.91	248.01	202.44	237.45	275.21	309.41	408.60	445.48	269.56	329.15	363.20	400.08	485.21	539.12
64	103.88	128.67	145.72	166.24	247.98	267.19	213.31	252.52	296.36	326.69	420.59	459.07	277.64	338.12	376.61	412.34	500.31	552.54
65	115.37	139.28	156.87	180.97	266.50	287.80	225.93	269.29	313.71	348.06	431.09	471.01	284.73	348.60	385.86	425.77	513.59	566.81
66	124.37	151.10	172.88	200.36	277.98	303.71	240.72	291.84	332.01	376.71	447.85	486.46	293.42	360.34	398.95	440.13	530.21	581.69
67	138.49	167.80	189.12	227.46	288.53	313.40	255.34	314.57	359.12	395.48	467.61	499.95	300.96	378.07	410.40	452.69	554.67	594.46
68	152.64	185.15	209.29	250.99	304.98	328.99	274.25	341.36	374.62	413.04	492.29	523.50	314.58	396.23	429.85	475.48	581.14	619.56
69	171.70	202.58	228.30	282.71	324.26	352.05	294.15	368.18	398.38	442.38	521.13	553.56	333.53	419.22	456.28	509.55	611.46	655.47
70	191.66	224.09	252.06	310.19	352.59	379.37	312.42	383.83	428.46	473.09	548.96	595.83	357.05	439.62	488.71	546.73	640.46	698.48
71	210.75	248.49	275.84	337.18	386.57	412.35	328.59	401.61	446.71	511.14	582.01	627.11	375.84	459.59	511.14	586.30	672.21	728.05
72	230.27	272.67	302.83	365.39	423.20	447.97	346.81	421.13	464.48	549.12	619.31	664.73	394.29	481.00	534.67	625.50	708.08	761.75
73	253.71	299.23	330.14	396.35	457.79	485.53	364.64	441.93	487.51	588.58	659.92	705.50	410.22	503.37	558.86	661.91	747.12	798.65
74	275.47	326.99	362.20	433.15	490.15	522.45	381.86	465.45	514.85	628.83	701.03	746.62	425.56	526.25	587.04	701.03	784.62	835.91
75	290.96	357.96	393.14	465.54	518.27	551.01	394.62	489.18	547.37	665.57	741.95	789.23	438.26	549.19	616.47	734.68	821.97	874.70
76	304.13	375.38	418.83	486.60	542.22	575.24	408.40	517.89	587.40	702.10	783.78	835.92	450.11	573.50	651.70	764.66	860.25	917.60
77	318.32	391.26	436.03	505.66	563.68	596.84	421.10	548.76	631.66	734.45	827.29	885.31	460.89	598.50	688.02	792.47	898.58	961.58
78	341.48	419.53	468.31	539.86	598.40	635.80	447.17	598.40	694.34	787.02	894.35	961.02	482.95	643.93	743.12	843.94	964.27	1035.82
79	374.00	458.56	510.59	583.76	647.18	687.83	482.95	661.82	770.76	858.57	982.15	1058.58	517.09	702.47	814.67	913.86	1050.45	1133.38
80	411.40	505.71	562.63	637.42	708.97	752.88	525.23	726.86					557.75	762.63				
81	460.18	564.25	629.29	708.97	791.90	842.31	575.63	795.16					604.90	827.68				
82	515.47	635.80	708.97	795.16	892.72	951.26	634.17	865.08					660.19	895.97				
83	577.26	715.48	798.41	892.72	1008.17	1078.09	697.59	939.88					721.98	967.52				
84	645.56	801.66	897.60	1001.67	1135.01	1217.94	767.51	1017.93					788.65	1042.32				
85+	869.95	1089.48	1224.44	1356.15	1556.16	1678.12												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	28.41	31.00	35.97	44.88	52.91	62.75	53.66	66.67	76.43	86.18	107.68	118.97	141.29	174.74	199.33	232.06	288.95	316.92
30	30.03	32.59	38.13	46.98	58.54	63.42	53.66	66.67	76.43	86.18	111.80	127.78	150.23	183.60	211.28	239.24	288.95	316.92
31	30.85	33.38	39.47	48.28	58.54	63.42	53.66	66.67	76.43	86.18	115.94	136.70	152.24	188.07	211.28	239.24	288.95	316.92
32	31.66	34.65	41.13	48.78	58.54	63.42	53.66	66.67	76.43	86.18	124.31	141.20	152.24	189.53	211.28	239.24	288.95	316.92
33	32.15	35.45	42.46	48.78	58.54	63.42	55.58	66.67	78.03	86.18	128.53	150.28	152.24	189.53	211.28	239.24	288.95	316.92
34	32.52	36.72	43.80	48.78	58.54	63.42	55.58	66.67	81.97	89.22	137.06	159.47	152.24	189.53	211.28	239.24	288.95	316.92
35	32.52	37.51	43.90	48.78	58.54	63.42	59.45	68.33	81.97	93.18	145.70	164.10	152.24	189.53	211.28	239.24	288.95	316.92
36	32.52	39.03	43.90	48.78	58.54	63.42	63.36	72.13	85.94	101.20	150.06	173.46	152.24	189.53	211.28	239.24	288.95	316.92
37	32.52	39.03	43.90	48.78	58.54	66.53	67.32	75.96	93.98	105.25	158.85	182.92	152.24	189.53	211.28	239.24	288.95	316.92
38	32.52	39.03	43.90	48.78	58.54	66.53	67.32	79.82	98.05	109.34	167.76	192.50	152.24	189.53	211.28	239.24	288.95	316.92
39	32.52	39.03	45.60	50.70	61.17	70.64	71.33	83.73	102.16	117.60	176.77	207.06	152.24	189.53	211.28	239.24	288.95	316.92
40	35.06	40.41	49.23	54.23	64.95	74.80	75.38	87.67	106.30	121.77	185.89	216.91	152.24	189.53	211.28	239.24	288.95	316.92
41	35.34	40.71	53.30	58.24	69.24	79.23	79.88	92.06	110.99	126.58	196.14	226.81	152.24	189.53	211.28	239.24	288.95	316.92
42	39.26	44.53	53.70	58.67	73.62	83.74	80.28	96.53	115.76	135.78	201.96	226.81	152.24	189.53	211.28	239.24	288.95	316.92
43	39.57	44.86	57.93	62.82	78.11	88.32	84.90	101.09	124.96	140.80	201.96	226.81	152.24	189.53	211.28	239.24	288.95	316.92
44	39.89	48.82	58.37	65.95	82.70	92.97	89.61	105.72	129.96	145.90	201.96	226.81	152.24	189.53	211.28	239.24	288.95	316.92
45	40.65	50.41	61.48	68.55	83.86	97.83	92.30	108.24	133.86	148.96	225.74	261.73	180.21	217.49	239.24	267.20	323.13	354.20
46	43.66	52.72	61.94	72.92	88.36	102.53	92.76	116.91	143.24	153.91	236.13	277.48	180.21	217.49	239.24	267.20	323.13	354.20
47	44.01	53.11	66.28	77.40	92.95	107.30	97.45	121.60	148.36	163.25	246.72	288.40	180.21	217.49	239.24	267.20	323.13	354.20
48	44.37	57.23	70.74	77.98	97.64	112.13	102.23	126.36	158.08	172.79	257.51	292.06	180.21	217.49	239.24	267.20	323.13	354.20
49	48.55	57.65	71.27	82.61	106.59	121.65	107.10	135.49	163.40	178.05	260.99	292.06	180.21	217.49	239.24	267.20	323.13	354.20
50	48.69	63.58	75.45	86.67	110.75	125.24	113.76	136.94	171.62	188.78	281.80	316.92	192.64	226.81	248.56	279.63	335.56	379.06
51	52.65	65.70	79.36	90.76	117.27	134.01	117.96	141.39	180.03	200.46	293.24	332.45	198.85	236.13	257.88	285.85	344.88	379.06
52	52.77	65.97	79.50	94.86	124.25	142.84	124.32	150.12	181.82	201.35	308.20	344.88	201.96	242.35	264.10	292.06	351.09	388.38
53	56.94	70.12	83.78	93.12	130.95	149.11	123.85	158.94	190.73	210.37	323.13	357.31	208.17	248.56	273.42	298.27	360.42	397.70
54	57.07	68.74	82.11	95.52	140.00	158.01	130.76	163.52	197.30	218.81	335.18	372.84	214.38	254.78	279.63	307.60	369.74	407.02
55	59.41	72.95	84.59	99.88	146.85	161.85	137.30	170.19	201.35	228.04	347.99	381.02	219.88	264.10	288.95	313.81	379.06	419.45
56	61.81	77.10	90.88	106.23	155.99	175.30	146.20	179.11	210.59	239.01	363.52	400.81	229.22	273.42	301.38	323.13	391.49	434.98
57	67.60	85.15	93.31	112.55	172.10	188.90	150.77	185.63	221.73	252.74	375.95	413.23	230.87	288.95	320.02	338.67	410.13	456.73
58	71.76	87.53	103.29	126.93	180.70	199.68	159.79	192.22	228.49	263.74	391.49	428.77	240.31	301.38	335.56	357.31	434.98	481.59
59	78.11	95.69	111.63	133.36	191.88	215.07	163.93	205.52	239.76	274.87	407.02	444.31	241.92	308.71	357.31	379.06	459.84	509.55
60	80.51	102.11	116.21	143.83	205.85	227.74	172.93	212.24	251.09	286.13	419.45	456.73	251.23	311.74	364.94	397.70	481.59	534.41
61	88.67	108.56	126.64	152.28	221.85	240.74	181.35	227.14	266.18	303.15	425.33	461.53	261.94	326.87	376.92	404.21	491.69	542.97
62	95.09	118.13	133.23	162.90	235.35	258.23	192.14	239.47	283.05	315.75	430.22	465.34	266.54	334.49	386.32	415.59	500.46	553.14
63	102.43	125.55	143.83	171.58	253.42	274.11	207.26	251.84	292.88	337.08	436.97	471.02	275.24	349.01	391.57	425.62	510.75	564.66
64	107.53	134.26	155.44	180.43	271.72	293.64	218.11	261.96	314.09	351.63	442.58	478.32	277.64	351.87	398.60	434.33	519.55	574.53
65	117.23	144.93	164.62	195.37	287.61	311.56	228.31	278.73	328.65	370.59	449.72	486.98	282.07	356.58	401.82	444.40	529.55	582.77
66	126.25	156.84	178.77	213.02	301.14	324.31	240.72	301.33	349.22	399.62	463.29	501.90	288.27	365.49	411.82	458.15	545.66	599.71
67	140.44	173.66	199.18	243.06	313.40	338.27	257.73	321.61	381.41	420.35	487.51	527.31	300.96	380.56	430.30	477.56	569.59	624.31
68	154.62	191.05	223.65	271.34	328.99	355.41	274.25	346.04	403.43	441.86	516.30	559.52	314.58	398.63	451.46	501.89	597.95	655.58
69	169.68	210.45	244.46	300.95	349.74	377.53	291.83	372.82	421.54	467.86	546.61	592.93	328.89	419.22	472.49	528.08	627.68	685.58
70	187.58	231.95	263.97	330.27	374.90	403.91	305.72	388.29	439.62	495.41	573.51	622.61	345.89	437.39	493.18	560.12	653.85	711.87
71	206.70	252.37	287.49	358.66	405.90	435.97	320.00	403.76	453.15	526.17	603.49	652.88	362.95	455.30	511.14	592.75	682.95	738.79
72	226.30	278.39	312.29	390.17	441.77	472.74	338.56	421.13	468.61	561.51	637.89	687.43	379.84	474.80	528.48	629.63	714.27	767.94
73	247.85	302.94	339.36	420.13	475.62	509.31	354.73	441.93	487.51	600.47	675.78	723.34	394.37	495.44	550.93	669.83	749.10	800.63
74	269.77	328.82	369.44	450.25	509.15	543.34	370.46	463.55	514.85	642.13	716.23	763.72	410.36	516.75	577.54	708.63	786.52	835.91
75	283.69	359.78	400.29	474.63	536.46	572.83	383.71	489.18	552.83	680.12	758.32	805.60	421.89	540.10	612.84	743.77	825.60	874.70
76	297.18	377.12	425.78	497.03	559.59	597.83	397.97	519.62	601.30	719.48	804.63	856.77	432.73	566.55	653.44	778.57	868.94	922.81
77	311.68	394.58	445.97	517.26	583.58	623.37	411.16	557.05	653.21	759.31	858.79	920.13	442.66	596.84	697.97	810.71	916.81	981.47
78	336.60	426.03	479.69	554.49	624.42	666.69	437.42	613.03	725.23	819.55	939.88	1014.68	466.69	647.18	761.01	866.70	995.16	1074.84
79	369.12	466.69	526.85	603.28	678.08	725.23	474.82	681.33	809.79	899.22	1043.95	1131.75	502.46	712.22	840.69	941.50	1095.98	1190.29
80	409.77	517.09	583.76	663.44	749.62	801.66	518.72	752.88					544.74	778.89				
81	460.18	582.14	656.94	741.49	847.19	910.61	572.38	827.68					596.77	848.82				
82	521.97	660.19	744.75	835.81	967.52	1047.20	635.80	904.10					656.94	921.99				
83	590.27	748.00	843.94	944.75	1105.74	1204.93	707.35	983.78					725.23	998.42				
84	665.07	843.94	952.89	1063.46	1260.22	1380.55	785.40	1066.71					798.41	1078.09				
85+	913.86	1161.02	1312.25	1453.72	1770.81	1964.31												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	26.99	29.71	33.30	41.88	47.03	56.31	52.03	63.42	71.55	79.68	97.74	107.56	135.53	166.14	190.54	220.01	273.42	301.38
30	28.53	31.23	35.31	43.85	52.03	56.91	52.03	63.42	71.55	79.68	101.48	115.53	144.09	174.57	201.96	226.81	273.42	301.38
31	29.30	31.99	36.54	45.06	52.03	56.91	52.03	63.42	71.55	79.68	105.24	123.59	146.03	178.82	201.96	226.81	273.42	301.38
32	30.08	33.21	38.08	45.53	52.03	56.91	52.03	63.42	71.55	79.68	112.84	127.66	146.03	180.21	201.96	226.81	273.42	301.38
33	30.54	33.97	39.32	45.53	52.03	56.91	53.90	63.42	73.05	79.68	116.67	135.87	146.03	180.21	201.96	226.81	273.42	301.38
34	30.90	35.19	40.55	45.53	52.03	56.91	53.90	63.42	76.73	82.49	124.41	144.18	146.03	180.21	201.96	226.81	273.42	301.38
35	30.90	35.95	40.65	45.53	52.03	56.91	57.65	65.00	76.73	86.15	132.25	148.37	146.03	180.21	201.96	226.81	273.42	301.38
36	30.90	37.40	40.65	45.53	52.03	56.91	61.44	68.61	80.45	93.56	136.21	156.83	146.03	180.21	201.96	226.81	273.42	301.38
37	30.90	37.40	40.65	45.53	52.03	59.70	65.28	72.25	87.98	97.31	144.19	165.38	146.03	180.21	201.96	226.81	273.42	301.38
38	30.90	37.40	40.65	45.53	52.03	59.70	65.28	75.93	91.79	101.09	152.27	174.04	146.03	180.21	201.96	226.81	273.42	301.38
39	30.90	37.40	42.22	47.32	54.37	63.40	69.17	79.64	95.64	108.72	160.45	187.21	146.03	180.21	201.96	226.81	273.42	301.38
40	33.31	38.72	45.58	50.62	57.74	67.13	73.09	83.39	99.51	112.58	168.73	196.11	146.03	180.21	201.96	226.81	273.42	301.38
41	33.57	39.01	49.36	54.35	61.54	71.11	77.46	87.57	103.91	117.03	178.03	205.06	146.03	180.21	201.96	226.81	273.42	301.38
42	37.29	42.67	49.73	54.76	65.44	75.15	77.85	91.82	108.37	125.53	183.31	205.06	146.03	180.21	201.96	226.81	273.42	301.38
43	37.59	42.99	53.64	58.63	69.43	79.26	82.32	96.15	116.99	130.17	183.31	205.06	146.03	180.21	201.96	226.81	273.42	301.38
44	37.90	46.78	54.04	61.56	73.52	83.43	86.89	100.56	121.66	134.88	183.31	205.06	146.03	180.21	201.96	226.81	273.42	301.38
45	39.03	47.16	57.86	63.14	76.57	90.01	90.15	100.37	125.08	138.01	206.92	236.67	173.99	208.17	229.92	254.78	304.49	332.45
46	41.92	49.32	58.29	67.16	80.68	94.33	90.60	108.41	133.85	142.60	216.45	250.91	173.99	208.17	229.92	254.78	304.49	332.45
47	42.25	49.68	62.38	71.29	84.87	98.72	95.18	112.76	138.63	151.25	226.16	260.79	173.99	208.17	229.92	254.78	304.49	332.45
48	42.59	53.53	66.58	71.83	89.15	103.16	99.86	117.17	147.71	160.08	236.05	264.10	173.99	208.17	229.92	254.78	304.49	332.45
49	46.61	53.93	67.08	76.09	97.32	111.91	104.61	125.63	152.69	164.96	239.24	264.10	173.99	208.17	229.92	254.78	304.49	332.45
50	46.89	59.84	73.36	80.32	99.89	111.58	108.92	130.09	163.82	176.20	257.29	288.95	183.31	220.60	242.35	267.20	320.02	357.31
51	50.84	62.05	75.29	84.57	108.42	122.46	113.25	132.41	167.35	185.23	268.80	301.38	192.64	226.81	248.56	273.42	326.24	357.31
52	49.36	62.49	73.82	90.73	113.15	128.79	119.54	141.02	169.53	186.62	283.54	313.81	198.85	233.03	254.78	279.63	335.56	366.63
53	55.16	64.86	78.07	87.42	119.66	135.13	121.56	149.73	176.06	195.70	298.27	329.35	205.06	239.24	264.10	285.85	344.88	379.06
54	53.72	65.39	76.76	89.90	128.52	141.50	126.18	152.17	182.68	204.06	310.35	341.77	211.28	248.56	270.31	295.17	354.20	388.38
55	56.11	69.55	79.30	92.48	135.19	145.66	132.65	160.99	186.97	210.87	323.13	353.37	216.78	254.78	279.63	301.38	363.52	400.81
56	60.14	73.67	85.43	98.65	144.17	158.49	141.48	169.81	196.06	221.76	335.56	369.74	223.02	264.10	292.06	310.70	379.06	419.45
57	64.22	79.82	88.03	104.92	157.35	171.50	146.13	176.35	206.94	235.22	351.09	388.38	224.80	276.53	304.49	326.24	397.70	441.20
58	68.34	82.38	96.04	116.86	165.85	182.21	155.09	182.96	216.21	246.32	366.63	403.91	234.23	288.95	320.02	344.88	419.45	466.05
59	76.33	90.38	106.05	123.26	176.93	197.15	159.31	196.07	229.77	255.06	382.16	419.45	236.02	296.60	338.67	363.52	441.20	490.91
60	77.09	96.73	110.68	131.50	190.60	209.63	166.02	202.81	240.95	266.39	397.70	438.09	242.46	297.17	343.83	382.16	466.05	515.77
61	85.12	103.13	119.08	139.93	203.79	220.03	174.38	217.47	255.94	283.11	401.20	440.41	253.11	312.27	355.98	389.13	470.58	524.87
62	91.50	112.59	125.73	148.46	217.25	237.37	185.11	229.80	272.66	293.37	409.73	447.78	257.85	317.34	365.83	395.10	479.97	532.65
63	98.77	120.01	136.26	157.28	232.52	250.62	200.03	239.85	280.26	311.92	414.27	451.16	263.89	329.15	368.87	400.08	485.21	539.12
64	103.88	128.67	147.66	168.27	250.62	269.83	208.52	250.16	301.43	326.69	420.59	459.07	269.40	335.37	373.86	406.84	492.06	544.29
65	111.65	137.40	156.87	180.97	266.50	287.80	216.42	266.92	313.71	343.05	425.77	463.03	274.09	337.96	380.53	415.13	500.28	550.84
66	120.60	149.19	168.95	198.25	275.40	298.57	231.19	287.09	332.01	371.62	437.55	476.16	280.55	347.47	388.65	424.69	509.62	563.67
67	134.59	163.90	189.12	223.00	286.04	310.91	250.57	307.52	364.07	390.51	455.17	497.46	293.50	363.14	407.92	442.74	532.28	587.00
68	148.67	181.21	209.29	246.47	302.58	326.59	269.52	334.35	384.22	410.64	480.28	523.50	307.38	384.22	429.85	468.27	559.52	614.76
69	165.64	198.65	228.30	275.87	321.94	347.42	287.20	358.92	403.01	435.44	509.55	553.56	324.26	405.33	453.97	495.66	588.30	643.89
70	183.50	220.16	248.09	305.72	350.36	377.13	303.49	377.13	421.77	461.93	537.81	582.44	341.43	424.00	475.32	528.88	618.14	673.93
71	202.65	242.66	271.95	335.03	382.28	410.20	317.85	393.02	438.12	493.96	566.98	614.22	358.66	444.56	496.10	562.68	648.59	702.28
72	222.33	266.95	299.04	367.46	417.00	445.90	336.49	410.81	456.22	532.61	604.86	650.28	377.78	464.48	518.16	600.73	683.31	736.98
73	245.90	291.79	326.45	400.31	451.84	483.55	352.75	432.02	477.60	572.73	644.07	689.65	392.39	487.51	543.00	638.13	721.36	772.88
74	265.97	319.69	356.76	429.36	482.55	516.75	368.56	454.05	503.45	611.74	683.93	729.52	408.46	509.15	568.04	672.53	758.02	809.32
75	280.05	350.69	387.78	454.63	509.18	543.73	381.89	476.45	534.64	647.39	723.77	771.05	420.08	529.19	596.47	705.58	792.87	845.61
76	293.70	366.69	411.88	476.18	533.53	568.28	394.50	502.24	573.50	681.25	764.66	815.06	430.99	552.64	629.11	735.12	828.96	886.31
77	308.37	384.63	431.05	495.71	555.39	591.87	407.84	535.50	616.74	714.55	807.39	865.42	441.00	578.60	664.81	764.29	867.08	931.73
78	333.35	413.03	463.43	530.10	591.89	630.92	432.54	583.76	679.70	767.51	876.46	943.13	465.06	621.16	720.36	813.04	933.37	1006.55
79	365.87	452.05	505.71	575.63	642.30	684.58	468.31	647.18	756.13	837.43	964.27	1042.32	499.21	679.70	790.28	881.34	1019.55	1104.11
80	404.89	499.21	557.75	630.92	707.35	752.88	510.59	712.22					538.23	741.49				
81	453.68	559.37	626.04	702.47	793.53	848.82	562.63	782.15					587.02	806.54				
82	510.59	632.55	705.72	788.65	899.22	965.89	621.16	853.69					643.93	874.83				
83	575.63	712.22	796.78	887.84	1021.18	1102.48	687.83	930.12					707.35	948.01				
84	645.56	801.66	897.60	996.79	1156.15	1253.71	761.01	1008.17					777.27	1024.43				
85+	876.46	1094.35	1229.32	1354.53	1601.69	1752.92												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	25.57	27.12	29.31	35.90	39.68	46.66	47.16	55.29	61.79	66.67	82.83	89.64	126.88	148.96	167.09	189.87	236.13	260.99
30	27.03	28.51	31.07	37.59	43.90	47.16	47.16	55.29	61.79	66.67	86.00	96.27	134.90	156.51	177.10	195.74	236.13	260.99
31	27.76	29.21	32.16	38.62	43.90	47.16	47.16	55.29	61.79	66.67	89.19	102.99	136.71	160.33	177.10	195.74	236.13	260.99
32	28.49	30.32	33.51	39.03	43.90	47.16	47.16	55.29	61.79	66.67	95.62	106.38	136.71	161.57	177.10	195.74	236.13	260.99
33	28.93	31.02	34.60	39.03	43.90	47.16	48.85	55.29	63.09	66.67	98.87	113.22	136.71	161.57	177.10	195.74	236.13	260.99
34	29.27	32.13	35.68	39.03	43.90	47.16	48.85	55.29	66.27	69.02	105.43	120.15	136.71	161.57	177.10	195.74	236.13	260.99
35	29.27	32.83	35.77	39.03	43.90	47.16	52.24	56.66	66.27	72.08	112.08	123.64	136.71	161.57	177.10	195.74	236.13	260.99
36	29.27	34.15	35.77	39.03	43.90	47.16	55.68	59.81	69.48	78.29	115.43	130.69	136.71	161.57	177.10	195.74	236.13	260.99
37	29.27	34.15	35.77	39.03	43.90	49.47	59.16	62.99	75.98	81.42	122.20	137.82	136.71	161.57	177.10	195.74	236.13	260.99
38	29.27	34.15	35.77	39.03	43.90	49.47	59.16	66.20	79.28	84.58	129.04	145.03	136.71	161.57	177.10	195.74	236.13	260.99
39	29.27	34.15	37.16	40.56	45.88	52.53	62.68	69.43	82.59	90.97	135.98	156.01	136.71	161.57	177.10	195.74	236.13	260.99
40	31.55	35.36	40.11	43.39	48.71	55.62	66.24	72.70	85.94	94.20	142.99	163.43	136.71	161.57	177.10	195.74	236.13	260.99
41	31.81	35.62	43.43	46.59	51.93	58.92	70.19	76.34	89.74	97.92	150.88	170.89	136.71	161.57	177.10	195.74	236.13	260.99
42	35.33	38.96	43.76	46.94	55.22	62.27	70.55	80.05	93.60	105.04	155.35	170.89	136.71	161.57	177.10	195.74	236.13	260.99
43	35.62	39.25	47.20	50.25	58.58	65.67	74.61	83.83	101.03	108.92	155.35	170.89	136.71	161.57	177.10	195.74	236.13	260.99
44	35.91	42.72	47.56	52.76	62.03	69.13	78.75	87.67	105.07	112.86	155.35	170.89	136.71	161.57	177.10	195.74	236.13	260.99
45	35.77	42.28	48.82	54.12	63.81	74.35	79.42	88.56	109.72	118.29	174.68	200.48	158.46	186.42	198.85	220.60	267.20	295.17
46	38.42	44.21	49.19	57.57	67.23	77.92	79.81	95.65	117.41	122.23	182.72	212.54	158.46	186.42	198.85	220.60	267.20	295.17
47	38.73	44.54	52.64	61.11	70.72	81.55	83.85	99.49	121.60	129.64	190.91	220.90	158.46	186.42	198.85	220.60	267.20	295.17
48	39.04	48.00	56.17	61.57	74.29	85.22	87.97	103.39	129.57	137.21	199.27	223.71	158.46	186.42	198.85	220.60	267.20	295.17
49	42.73	48.35	56.60	65.22	81.10	92.45	92.16	110.85	133.94	141.40	201.96	223.71	158.46	186.42	198.85	220.60	267.20	295.17
50	41.48	54.23	62.88	67.64	84.69	95.64	99.24	114.12	140.42	148.51	220.54	248.56	167.78	195.74	208.17	233.03	279.63	316.92
51	45.39	54.75	63.08	72.19	90.72	101.67	101.45	116.70	144.53	157.32	229.09	260.99	173.99	201.96	214.38	239.24	288.95	316.92
52	44.26	53.81	64.36	76.30	95.40	110.06	107.58	122.82	147.42	159.61	243.48	273.42	180.21	205.06	220.60	245.46	295.17	326.24
53	49.82	57.85	66.64	74.12	101.60	114.16	107.80	131.30	154.05	166.34	257.88	282.74	186.42	211.28	226.81	251.67	304.49	335.56
54	50.36	57.00	66.05	74.92	107.87	120.28	112.41	134.00	158.33	174.56	266.90	298.27	189.53	217.49	236.13	257.88	313.81	344.88
55	51.16	61.07	68.73	77.68	114.21	124.85	118.69	140.29	163.00	181.45	279.63	307.28	195.10	226.81	245.46	264.10	323.13	357.31
56	53.46	63.39	72.71	83.47	122.90	134.48	124.97	148.87	169.44	192.20	292.06	323.13	201.34	233.03	254.78	273.42	335.56	372.84
57	57.46	70.95	75.70	89.66	135.22	149.13	129.89	155.46	179.84	202.69	304.49	338.67	203.53	245.46	267.20	285.85	351.09	391.49
58	61.51	72.09	83.36	100.74	143.57	157.25	138.65	162.11	186.73	211.49	320.02	351.09	209.89	257.88	282.74	304.49	369.74	413.23
59	67.46	77.97	91.17	107.09	154.50	171.55	140.84	172.45	197.30	222.87	332.45	366.63	212.42	263.31	298.27	320.02	391.49	434.98
60	68.52	84.19	95.92	115.07	165.19	183.75	147.57	179.22	210.51	231.86	347.99	382.16	219.09	265.13	304.62	335.56	413.23	459.84
61	74.48	90.47	103.96	121.41	178.00	194.14	155.78	190.89	220.11	245.53	352.93	386.11	226.62	277.25	317.09	343.88	419.30	467.56
62	78.94	97.83	108.84	129.90	188.80	206.07	166.36	200.77	236.31	256.08	357.05	392.17	231.78	283.03	324.86	351.20	427.29	474.12
63	85.97	105.24	117.33	138.90	203.78	219.29	180.75	211.07	244.91	274.19	363.20	397.25	238.35	295.10	329.15	357.52	434.13	479.53
64	92.95	111.88	128.23	145.97	218.96	238.09	189.35	221.84	260.90	286.79	371.11	404.10	241.91	299.64	332.62	362.86	439.83	486.56
65	100.49	120.46	135.57	158.35	232.20	250.83	197.39	233.85	273.87	302.99	375.21	409.80	247.48	303.36	335.29	369.89	447.06	492.30
66	109.29	131.97	147.34	170.84	239.37	259.96	209.74	251.50	290.20	325.81	386.08	419.54	254.81	311.44	344.90	380.93	458.15	504.48
67	120.94	144.39	164.98	194.01	248.73	268.63	224.32	272.31	317.02	343.25	402.94	440.25	266.14	325.84	360.66	397.97	477.56	527.31
68	134.80	159.54	184.67	214.81	261.75	283.36	241.15	294.60	338.60	362.61	425.05	463.47	278.56	343.40	381.82	420.24	501.89	552.32
69	149.48	177.01	200.02	241.67	282.57	303.42	257.09	319.56	356.69	386.80	451.65	491.02	294.15	363.64	405.33	444.70	530.40	581.35
70	165.15	194.60	218.32	270.02	307.96	330.27	272.25	334.73	372.67	410.61	477.55	517.72	310.19	381.60	426.23	475.32	557.89	606.99
71	184.41	215.49	240.87	298.52	337.18	360.80	285.64	350.06	388.72	442.41	506.84	547.65	326.44	399.46	444.56	508.99	586.30	633.55
72	200.50	238.34	263.08	328.23	369.52	394.29	301.40	367.46	404.62	476.87	538.80	578.02	342.68	419.07	464.48	542.93	617.25	664.73
73	222.48	260.20	287.72	356.72	400.31	426.08	317.08	384.46	424.10	511.29	574.71	614.34	356.72	437.97	485.53	576.69	650.02	695.60
74	239.38	284.98	315.11	381.86	427.46	455.95	332.47	404.66	448.35	547.14	609.84	649.73	370.46	457.85	511.05	609.84	682.03	727.62
75	252.77	310.72	341.32	403.71	450.99	480.09	343.70	425.53	476.45	578.29	645.57	687.40	381.89	478.27	536.46	638.30	714.67	761.95
76	264.16	326.72	363.21	424.04	470.96	500.51	354.53	450.11	510.93	609.99	682.98	726.43	391.02	498.77	566.55	665.60	747.28	797.68
77	276.87	339.87	379.66	441.00	489.08	520.58	366.39	477.47	548.76	638.29	719.52	769.26	399.55	520.58	598.50	691.34	780.87	837.24
78	297.57	365.87	406.52	468.31	520.35	552.87	388.63	520.35	603.28	684.58	778.89	835.81	421.16	559.37	647.18	734.99	839.06	902.48
79	325.22	398.39	443.92	507.34	562.63	598.40	419.53	575.63	669.95	746.37	855.32	920.36	450.43	609.78	708.97	795.16	913.86	985.41
80	357.74	439.04	489.45	554.49	616.29	655.31	456.93	632.55					484.57	663.44				
81	400.02	491.08	547.99	616.29	687.83	731.74	500.83	691.09					526.85	720.36				
82	448.80	552.87	616.29	691.09	775.64	827.68	551.24	752.88					574.01	778.89				
83	502.46	621.16	694.34	777.27	876.46	938.25	606.53	817.92					627.67	842.31				
84	561.00	697.59	780.52	871.58	987.03	1058.58	666.69	884.59					686.21	905.73				
85+	756.13	948.01	1065.09	1178.91	1352.90	1460.22												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	26.40	29.72	33.01	42.36	49.42	58.38	50.37	63.32	70.51	79.15	112.65	122.23	149.95	186.20	211.06	244.12	304.49	335.56
30	27.91	31.24	35.00	44.35	54.68	59.00	51.41	63.32	70.51	79.15	116.96	131.28	159.42	195.64	223.71	251.67	304.49	335.56
31	28.66	32.00	36.22	45.57	54.68	59.00	55.08	63.32	73.81	81.21	121.30	140.44	161.57	200.41	223.71	251.67	304.49	335.56
32	29.42	33.22	37.75	46.05	54.68	59.00	55.08	63.32	77.50	84.90	130.05	145.06	161.57	201.96	223.71	251.67	304.49	335.56
33	29.87	33.98	38.97	46.05	54.68	59.00	58.95	65.84	81.35	88.59	134.47	154.39	161.57	201.96	223.71	251.67	304.49	335.56
34	30.22	35.20	40.19	46.05	54.68	59.00	58.95	69.50	85.45	92.59	143.39	163.84	161.57	201.96	223.71	251.67	304.49	335.56
35	30.22	35.97	40.29	46.05	54.68	61.88	63.05	73.33	85.45	96.70	152.42	168.60	161.57	201.96	223.71	251.67	304.49	335.56
36	30.22	37.41	40.39	47.15	57.15	65.75	67.20	77.40	89.59	105.02	156.98	178.21	161.57	201.96	223.71	251.67	304.49	335.56
37	30.22	37.41	40.39	47.15	60.73	69.94	71.40	81.51	97.98	109.23	166.19	187.94	161.57	201.96	223.71	251.67	304.49	335.56
38	33.22	37.41	43.75	50.52	60.73	69.94	71.40	85.66	102.22	113.46	175.50	197.77	161.57	201.96	223.71	251.67	304.49	335.56
39	33.22	40.27	47.29	54.08	64.57	74.26	75.65	89.85	106.50	122.04	184.93	212.74	161.57	201.96	223.71	251.67	304.49	335.56
40	36.81	43.78	51.05	57.85	68.56	78.64	79.95	94.08	110.82	126.37	194.47	222.86	161.57	201.96	223.71	251.67	304.49	335.56
41	37.11	44.10	55.28	62.12	73.08	83.30	84.72	98.80	115.71	131.36	205.19	233.03	161.57	201.96	223.71	251.67	304.49	335.56
42	41.22	48.24	55.69	62.58	77.71	88.03	85.14	103.60	120.69	140.90	211.28	233.03	161.57	201.96	223.71	251.67	304.49	335.56
43	41.55	48.59	60.07	67.00	82.45	92.85	90.04	108.48	130.28	146.11	211.28	233.03	161.57	201.96	223.71	251.67	304.49	335.56
44	41.89	52.89	60.53	70.35	87.30	97.74	95.04	113.45	135.49	151.40	211.28	233.03	161.57	201.96	223.71	251.67	304.49	335.56
45	41.33	52.04	63.29	70.35	89.33	99.79	96.59	114.14	136.05	155.53	239.17	267.30	183.31	229.92	254.78	282.74	341.77	379.06
46	45.41	56.12	63.76	74.84	94.12	104.58	97.07	123.29	145.59	160.70	250.18	283.38	183.31	229.92	254.78	282.74	341.77	379.06
47	45.77	56.53	68.23	79.44	99.01	109.45	101.98	128.23	150.79	170.46	261.41	294.54	183.31	229.92	254.78	282.74	341.77	379.06
48	46.14	60.92	72.82	80.04	104.01	114.38	106.99	133.25	160.67	180.41	272.84	298.27	183.31	229.92	254.78	282.74	341.77	379.06
49	50.49	61.37	73.37	84.79	113.54	124.08	112.09	142.88	166.08	185.91	276.53	298.27	183.31	229.92	254.78	282.74	341.77	379.06
50	50.49	65.45	77.55	88.78	117.26	127.52	116.19	146.07	174.23	193.82	297.11	323.13	195.74	245.46	270.31	298.27	357.31	394.59
51	54.47	69.35	81.40	92.82	126.12	136.32	120.32	150.37	182.57	202.99	311.57	338.67	201.96	251.67	276.53	304.49	366.63	403.91
52	54.47	69.44	81.40	96.92	130.90	145.18	129.10	159.22	186.73	211.17	326.69	357.31	211.28	257.88	282.74	310.70	375.95	416.34
53	58.72	73.62	85.68	96.92	139.98	153.77	133.03	168.15	195.62	220.16	341.77	372.84	220.60	264.10	292.06	320.02	385.27	425.66
54	58.75	73.77	85.68	101.14	149.18	162.73	137.65	172.61	204.61	233.56	356.90	391.49	226.81	273.42	301.38	326.24	394.59	434.98
55	62.71	78.03	89.87	105.43	158.50	171.09	146.61	181.69	213.34	242.75	369.74	405.61	235.36	279.63	307.60	332.45	403.91	444.31
56	66.82	82.24	98.15	113.82	167.81	184.91	155.63	190.74	222.69	256.26	385.27	425.66	244.71	292.06	320.02	344.88	416.34	462.95
57	70.98	90.47	102.11	122.09	181.94	198.84	160.05	199.55	236.51	270.25	403.91	441.20	249.10	307.60	338.67	363.52	438.09	484.70
58	75.18	94.40	110.54	134.99	195.55	212.16	169.19	208.43	245.69	283.65	419.45	459.84	258.56	323.13	360.42	382.16	466.05	515.77
59	83.43	102.78	119.08	143.46	209.33	230.43	177.78	222.06	259.74	297.16	438.09	478.48	262.57	332.92	385.27	407.02	494.02	546.84
60	87.37	111.06	127.28	156.16	223.64	248.45	186.77	231.10	273.92	310.79	456.73	497.12	271.67	340.88	395.10	431.88	525.09	581.01
61	95.76	119.42	139.87	168.74	242.49	266.62	199.95	248.88	291.77	333.21	464.54	503.76	285.49	358.97	412.81	446.45	539.96	597.27
62	104.06	131.05	148.24	181.45	261.22	289.54	213.22	266.08	314.21	350.56	477.05	515.09	298.41	371.66	427.29	459.49	556.07	614.60
63	115.23	140.32	160.86	194.05	284.77	308.05	231.36	283.02	330.75	377.33	488.05	527.77	309.29	388.73	436.97	476.70	573.17	632.76
64	123.93	152.91	176.81	206.79	308.65	335.97	244.47	299.72	357.15	399.01	503.06	544.29	316.13	401.35	450.83	494.81	591.02	651.50
65	133.98	165.63	189.79	224.16	332.47	359.09	261.61	321.25	378.44	425.68	518.91	558.82	324.65	409.80	463.03	510.93	609.39	670.59
66	146.98	181.70	208.24	248.87	347.47	373.21	278.85	346.41	403.33	460.71	537.94	579.12	337.17	424.69	476.16	525.07	630.59	687.22
67	161.90	200.97	229.36	278.74	363.14	383.04	295.91	370.91	433.42	480.05	564.62	606.90	345.73	442.74	490.00	542.23	659.13	703.90
68	178.41	220.60	252.38	307.52	381.82	403.43	316.80	399.81	453.86	499.49	595.55	629.16	360.21	461.07	511.50	566.73	689.20	730.02
69	195.94	241.92	276.79	344.26	403.01	430.80	335.84	428.39	479.44	532.71	627.68	671.68	379.85	484.08	541.98	602.20	722.64	771.28
70	216.12	265.37	303.67	379.37	432.92	464.17	350.36	446.31	504.33	569.05	660.54	716.33	397.22	502.10	566.82	642.69	752.04	818.98
71	237.10	291.20	330.23	408.05	466.04	500.40	367.25	463.89	519.73	603.49	693.69	749.52	416.64	521.88	586.30	680.80	783.89	848.32
72	260.05	318.43	359.61	443.84	505.77	542.93	386.04	483.06	536.74	646.15	732.85	788.59	435.58	544.99	606.92	724.59	821.62	883.55
73	284.93	347.55	391.00	479.58	546.96	586.60	406.26	507.33	560.84	689.65	776.85	832.34	453.82	568.76	634.16	768.92	862.06	919.53
74	309.67	378.14	423.77	516.75	583.24	625.03	425.56	533.84	590.84	737.12	824.51	877.71	469.25	594.64	664.93	813.12	904.31	961.30
75	325.51	412.47	459.26	545.55	616.47	658.30	441.90	561.92	634.66	781.96	871.06	925.62	483.72	620.11	703.76	854.70	949.26	1005.63
76	340.62	432.73	488.34	571.76	643.01	688.20	457.06	597.83	689.93	827.23	924.55	985.37	497.03	651.70	750.76	895.00	997.54	1061.84
77	358.10	454.26	512.29	595.18	669.79	716.21	472.50	639.95	751.02	872.05	986.45	1057.73	508.97	686.37	800.76	931.73	1054.42	1129.02
78	376.73	476.46	536.61	620.50	698.06	745.55	489.12	685.40	810.45	918.09	1052.64	1134.95	522.36	724.97	851.61	968.74	1114.37	1201.43
79	394.36	498.62	562.08	643.67	723.75	773.61	506.17	728.28	864.27	960.97	1115.09	1208.77	536.39	760.01	897.51	1006.30	1171.00	1270.72
80	415.87	526.68	592.87	674.90	761.24	815.92	526.68	765.55					554.02	791.46				
81	469.12	592.87	667.70	754.04	860.53	926.72	582.80	840.38					605.82	863.41				
82	531.00	670.58	756.92	850.46	984.28	1064.87	647.56	919.53					667.70	938.24				
83	600.07	759.80	857.65	961.26	1125.31	1226.04	719.51	1001.55					736.77	1015.94				
84	677.77	857.65	968.46	1080.70	1282.16	1404.48	798.65	1086.45					811.60	1096.53				
85+	929.60	1181.43	1335.40	1479.30	1800.20	1997.35												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	25.14	27.43	30.65	38.39	44.22	52.68	48.93	59.00	66.19	74.83	102.71	112.45	144.18	174.74	202.26	232.06	288.95	320.02
30	26.58	28.84	32.50	40.19	48.93	53.24	49.94	59.00	66.19	74.83	106.64	120.78	153.29	183.60	214.38	239.24	288.95	320.02
31	27.30	29.54	33.63	41.30	48.93	53.24	53.51	59.00	69.29	76.78	110.59	129.21	155.35	188.07	214.38	239.24	288.95	320.02
32	28.02	30.67	35.05	41.73	48.93	53.24	53.51	59.00	72.76	80.27	118.57	133.46	155.35	189.53	214.38	239.24	288.95	320.02
33	28.45	31.37	36.19	41.73	48.93	53.24	57.27	61.36	76.37	83.76	122.60	142.04	155.35	189.53	214.38	239.24	288.95	320.02
34	28.78	32.50	37.32	41.73	48.93	53.24	57.27	64.76	80.22	87.54	130.74	150.73	155.35	189.53	214.38	239.24	288.95	320.02
35	28.78	33.20	37.41	41.73	48.93	55.85	61.25	68.33	80.22	91.42	138.97	155.11	155.35	189.53	214.38	239.24	288.95	320.02
36	28.78	34.54	37.50	42.73	51.14	59.34	65.28	72.13	84.11	99.29	143.13	163.96	155.35	189.53	214.38	239.24	288.95	320.02
37	28.78	34.54	37.50	42.73	54.33	63.11	69.36	75.96	91.98	103.27	151.52	172.90	155.35	189.53	214.38	239.24	288.95	320.02
38	31.64	34.54	40.63	45.78	54.33	63.11	69.36	79.82	95.96	107.28	160.02	181.95	155.35	189.53	214.38	239.24	288.95	320.02
39	31.64	37.18	43.91	49.01	57.77	67.02	73.49	83.73	99.98	115.38	168.61	195.72	155.35	189.53	214.38	239.24	288.95	320.02
40	35.06	40.41	47.41	52.42	61.34	70.96	77.66	87.67	104.04	119.48	177.31	205.03	155.35	189.53	214.38	239.24	288.95	320.02
41	35.34	40.71	51.33	56.29	65.39	75.17	82.30	92.06	108.63	124.19	187.09	214.38	155.35	189.53	214.38	239.24	288.95	320.02
42	39.26	44.53	51.72	56.72	69.53	79.44	82.71	96.53	113.30	133.22	192.64	214.38	155.35	189.53	214.38	239.24	288.95	320.02
43	39.57	44.86	55.78	60.72	73.77	83.79	87.47	101.09	122.30	138.14	192.64	214.38	155.35	189.53	214.38	239.24	288.95	320.02
44	39.89	48.82	56.20	63.76	78.11	88.20	92.32	105.72	127.19	143.14	192.64	214.38	155.35	189.53	214.38	239.24	288.95	320.02
45	39.74	48.89	59.67	64.94	82.04	91.96	92.30	106.27	127.28	142.39	217.67	242.24	177.10	220.60	248.56	270.31	326.24	357.31
46	43.66	52.72	60.12	69.08	86.44	96.38	92.76	114.79	136.19	147.12	227.70	256.82	177.10	220.60	248.56	270.31	326.24	357.31
47	44.01	53.11	64.33	73.33	90.93	100.86	97.45	119.39	141.06	156.05	237.91	266.93	177.10	220.60	248.56	270.31	326.24	357.31
48	44.37	57.23	68.66	73.88	95.52	105.41	102.23	124.06	150.30	165.16	248.32	270.31	177.10	220.60	248.56	270.31	326.24	357.31
49	48.55	57.65	69.18	78.26	104.27	114.35	107.10	133.02	155.37	170.20	251.67	270.31	177.10	220.60	248.56	270.31	326.24	357.31
50	48.69	63.58	75.45	82.44	106.40	113.86	111.34	136.94	166.42	178.72	272.61	295.17	186.42	236.13	257.88	285.85	341.77	375.95
51	52.65	65.70	77.33	86.63	115.06	124.77	115.60	141.39	169.89	190.31	284.08	313.81	195.74	242.35	264.10	292.06	351.09	385.27
52	51.06	65.97	75.72	92.80	119.81	133.47	124.32	150.12	174.45	193.98	302.04	326.24	201.96	248.56	273.42	298.27	357.31	394.59
53	56.94	70.12	81.88	89.32	128.69	139.79	126.15	158.94	183.40	203.04	316.92	344.88	211.28	257.88	279.63	304.49	366.63	407.02
54	57.07	70.42	80.33	93.65	135.41	150.94	133.06	163.52	192.43	213.90	328.97	363.52	220.60	264.10	288.95	313.81	375.95	416.34
55	59.41	72.95	84.59	98.03	144.52	154.91	141.96	172.49	198.96	225.58	344.88	374.88	229.17	270.31	298.27	320.02	388.38	428.77
56	63.48	78.81	92.70	106.23	153.63	168.10	150.91	181.44	208.16	239.01	357.31	394.59	238.51	282.74	307.60	332.45	400.81	444.31
57	67.60	85.15	95.07	112.55	167.19	183.93	155.41	187.95	221.73	252.74	375.95	413.23	239.99	295.17	326.24	347.99	422.56	469.16
58	73.47	89.25	101.48	124.92	178.22	194.69	164.49	196.85	230.95	263.74	394.59	428.77	249.44	310.70	344.88	369.74	447.41	497.12
59	79.88	97.46	113.49	133.36	191.88	212.51	168.55	210.25	247.25	274.87	413.23	453.63	253.72	320.81	363.52	391.49	478.48	528.19
60	83.94	105.69	119.90	143.83	205.85	227.74	179.85	221.67	261.24	288.59	431.88	475.38	262.91	323.40	373.99	413.23	506.45	559.27
61	92.22	113.99	130.42	154.33	221.85	245.91	190.65	239.22	278.98	310.67	440.41	482.64	276.66	341.46	391.87	425.33	518.84	573.14
62	100.47	125.51	140.74	169.08	240.52	263.45	203.85	253.99	303.83	325.69	453.63	494.61	289.72	351.65	403.88	436.07	532.65	588.26
63	109.75	134.78	151.40	177.71	261.26	284.56	224.13	271.03	315.61	349.66	465.35	507.91	297.94	368.87	414.27	451.16	544.80	604.38
64	118.46	145.45	169.04	190.57	284.91	309.51	237.28	285.56	341.95	369.08	478.32	519.55	305.13	379.35	423.34	464.57	560.78	618.51
65	128.40	158.10	180.11	207.71	306.08	330.05	249.72	307.08	361.01	395.63	489.64	532.21	314.01	391.18	436.42	476.33	574.79	633.33
66	139.44	172.14	196.45	227.78	319.16	344.90	264.55	332.18	378.73	427.62	507.05	550.80	324.31	404.09	447.85	494.18	591.99	648.61
67	156.05	191.22	215.28	258.67	333.30	355.68	283.98	354.47	406.18	445.23	529.79	567.10	333.30	422.84	462.64	507.41	616.85	664.11
68	170.48	208.78	238.01	287.17	350.60	372.22	304.98	385.78	425.05	465.87	557.12	588.34	348.20	444.26	482.68	533.11	645.97	686.80
69	189.88	230.12	260.63	319.19	372.90	398.38	326.58	414.50	451.65	495.66	585.99	625.36	368.27	465.55	514.18	567.46	678.63	727.27
70	210.01	253.58	285.80	350.36	401.68	432.92	348.12	432.92	484.25	531.11	615.91	669.47	392.76	488.71	546.73	606.99	711.87	774.35
71	233.05	277.61	312.74	382.28	438.12	466.04	365.10	451.00	502.55	573.42	652.88	704.42	412.35	511.14	569.12	648.59	745.23	807.51
72	254.10	306.99	342.57	412.87	476.87	503.71	383.97	472.74	524.35	615.18	693.63	745.24	433.52	534.67	594.54	691.56	784.46	846.39
73	281.03	336.40	374.40	447.88	517.24	546.96	404.28	495.44	548.95	657.94	739.19	790.72	451.84	558.86	622.27	733.25	828.37	887.83
74	305.87	367.18	409.28	486.35	554.74	592.74	423.66	520.55	577.54	701.03	786.52	837.81	467.35	585.14	653.53	773.22	870.11	929.00
75	321.88	403.39	444.97	521.91	585.56	625.57	438.26	547.37	614.66	743.77	831.06	885.61	481.90	609.20	685.58	811.05	911.07	971.08
76	337.15	422.30	474.44	547.43	613.47	653.44	453.58	578.71	658.65	783.78	877.62	936.71	495.29	634.32	722.95	846.34	952.35	1018.39
77	354.79	441.00	495.71	570.31	638.29	679.74	467.53	615.08	709.58	820.66	928.42	994.73	507.31	664.81	764.29	877.02	996.39	1069.34
78	371.98	462.21	517.61	593.59	663.24	705.98	484.37	653.74	761.38	857.94	979.82	1054.22	519.20	696.48	805.70	908.59	1043.14	1125.45
79	389.83	483.51	539.41	613.45	685.98	731.31	500.13	692.02	808.37	894.49	1030.48	1113.58	531.86	725.26	844.63	941.33	1087.89	1178.55
80	411.56	507.97	566.97	640.36	718.07	766.99	519.48	725.26					546.82	754.04				
81	461.92	569.85	636.04	715.19	807.29	863.41	571.29	794.33					597.19	820.24				
82	519.48	643.24	718.07	802.97	915.21	982.85	633.17	869.16					654.75	890.75				
83	584.24	725.26	811.60	903.70	1038.97	1122.43	700.80	945.43					719.51	964.14				
84	656.19	815.92	913.77	1013.06	1175.67	1274.96	774.19	1026.02					790.02	1041.84				
85+	890.75	1113.80	1250.50	1377.13	1628.96	1782.94												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	23.89	25.15	27.12	33.09	37.72	44.14	44.61	51.80	57.56	63.32	86.15	94.53	132.64	157.55	178.81	201.92	251.67	276.53
30	25.25	26.43	28.75	34.65	41.73	44.61	45.54	51.80	57.56	63.32	89.44	101.52	141.03	165.54	189.53	208.17	251.67	276.53
31	25.93	27.08	29.75	35.60	41.73	44.61	48.79	51.80	60.25	64.97	92.76	108.61	142.92	169.57	189.53	208.17	251.67	276.53
32	26.62	28.11	31.01	35.98	41.73	44.61	48.79	51.80	63.27	67.92	99.45	112.18	142.92	170.89	189.53	208.17	251.67	276.53
33	27.02	28.76	32.01	35.98	41.73	44.61	52.22	53.87	66.41	70.87	102.83	119.40	142.92	170.89	189.53	208.17	251.67	276.53
34	27.34	29.79	33.02	35.98	41.73	44.61	52.22	56.87	69.76	74.07	109.65	126.70	142.92	170.89	189.53	208.17	251.67	276.53
35	27.34	30.43	33.10	35.98	41.73	46.79	55.85	60.00	69.76	77.36	116.56	130.38	142.92	170.89	189.53	208.17	251.67	276.53
36	27.34	31.66	33.18	36.84	43.62	49.71	59.52	63.33	73.14	84.02	120.05	137.82	142.92	170.89	189.53	208.17	251.67	276.53
37	27.34	31.66	33.18	36.84	46.34	52.88	63.24	66.69	79.98	87.38	127.08	145.34	142.92	170.89	189.53	208.17	251.67	276.53
38	30.06	31.66	35.94	39.47	46.34	52.88	63.24	70.09	83.45	90.77	134.21	152.94	142.92	170.89	189.53	208.17	251.67	276.53
39	30.06	34.08	38.84	42.25	49.28	56.15	67.00	73.52	86.94	97.63	141.42	164.52	142.92	170.89	189.53	208.17	251.67	276.53
40	33.31	37.04	41.94	45.19	52.32	59.46	70.81	76.97	90.47	101.10	148.71	172.34	142.92	170.89	189.53	208.17	251.67	276.53
41	33.57	37.31	45.41	48.53	55.77	62.98	75.04	80.83	94.46	105.09	156.91	180.21	142.92	170.89	189.53	208.17	251.67	276.53
42	37.29	40.81	45.75	48.89	59.31	66.56	75.41	84.76	98.52	112.72	161.57	180.21	142.92	170.89	189.53	208.17	251.67	276.53
43	37.59	41.12	49.35	52.35	62.92	70.20	79.75	88.76	106.35	116.89	161.57	180.21	142.92	170.89	189.53	208.17	251.67	276.53
44	37.90	44.75	49.72	54.96	66.62	73.90	84.18	92.83	110.60	121.12	161.57	180.21	142.92	170.89	189.53	208.17	251.67	276.53
45	36.56	42.58	50.63	55.92	69.28	78.27	83.71	94.46	111.92	122.67	185.43	208.83	161.57	195.74	214.38	236.13	285.85	313.81
46	40.17	45.91	51.01	59.49	72.99	82.03	84.13	102.03	119.76	126.75	193.96	221.39	161.57	195.74	214.38	236.13	285.85	313.81
47	40.49	46.25	54.59	63.14	76.79	85.84	88.39	106.12	124.04	134.44	202.66	230.11	161.57	195.74	214.38	236.13	285.85	313.81
48	40.82	49.84	58.26	63.62	80.66	89.71	92.72	110.28	132.16	142.29	211.53	233.03	161.57	195.74	214.38	236.13	285.85	313.81
49	44.67	50.21	58.69	67.39	88.05	97.32	97.14	118.24	136.62	146.63	214.38	233.03	161.57	195.74	214.38	236.13	285.85	313.81
50	43.28	56.10	64.97	69.76	91.20	97.92	101.66	120.97	143.02	153.54	232.79	254.78	170.89	208.17	226.81	248.56	301.38	332.45
51	47.21	56.57	65.12	74.26	97.36	103.98	106.17	123.44	147.07	164.93	244.37	270.31	177.10	214.38	233.03	254.78	307.60	341.77
52	45.96	57.29	66.25	78.36	102.06	112.40	112.36	131.92	152.33	169.43	258.89	282.74	183.31	220.60	239.24	260.99	316.92	351.09
53	51.60	61.35	70.45	76.02	108.37	121.15	112.39	138.21	161.39	176.13	273.42	298.27	189.53	226.81	245.46	267.20	323.13	360.42
54	52.04	60.36	71.40	80.54	114.75	129.71	119.29	143.08	165.63	186.85	285.52	313.81	198.85	233.03	251.67	273.42	332.45	369.74
55	54.46	64.46	72.25	83.23	121.21	131.79	125.67	149.49	172.59	193.71	298.27	325.71	207.49	239.24	260.99	279.63	341.77	379.06
56	56.80	68.53	79.98	91.06	129.99	146.49	134.41	158.18	181.54	206.98	310.70	347.99	213.73	248.56	270.31	292.06	354.20	394.59
57	62.53	74.50	80.98	95.38	145.06	159.08	139.17	164.74	192.16	220.21	326.24	360.42	218.72	260.99	285.85	307.60	375.95	416.34
58	64.92	77.23	88.80	108.80	153.47	169.73	145.69	173.69	201.47	228.91	341.77	379.06	225.10	276.53	304.49	326.24	397.70	441.20
59	72.78	85.06	96.75	115.18	166.96	184.35	152.38	184.26	214.78	240.20	360.42	394.59	230.12	284.50	323.13	344.88	422.56	469.16
60	73.66	91.36	103.30	125.34	180.43	199.27	161.40	193.37	228.27	251.59	379.06	416.34	236.62	288.43	331.76	366.63	447.41	497.12
61	81.58	99.52	113.41	135.81	196.05	212.26	172.05	210.22	243.15	273.08	386.11	425.33	253.11	303.52	347.00	377.07	458.51	509.79
62	89.71	108.90	121.97	146.40	209.49	229.54	185.11	224.96	262.28	285.91	398.03	433.15	260.75	314.48	354.13	389.25	474.12	523.87
63	98.77	118.16	132.47	155.24	229.91	248.01	202.44	237.45	275.21	309.41	408.60	445.48	269.56	329.15	363.20	400.08	485.21	539.12
64	103.88	128.67	145.72	166.24	247.98	267.19	213.31	252.52	296.36	326.69	420.59	459.07	277.64	338.12	376.61	412.34	500.31	552.54
65	115.37	139.28	156.87	180.97	266.50	287.80	225.93	269.29	313.71	348.06	431.09	471.01	284.73	348.60	385.86	425.77	513.59	566.81
66	124.37	151.10	172.88	200.36	277.98	303.71	240.72	291.84	332.01	376.71	447.85	486.46	293.42	360.34	398.95	440.13	530.21	581.69
67	138.49	167.80	189.12	227.46	288.53	313.40	255.34	314.57	359.12	395.48	467.61	499.95	300.96	378.07	410.40	452.69	554.67	594.46
68	152.64	185.15	209.29	250.99	304.98	328.99	274.25	341.36	374.62	413.04	492.29	523.50	314.58	396.23	429.85	475.48	581.14	619.56
69	171.70	202.58	228.30	282.71	324.26	352.05	294.15	368.18	398.38	442.38	521.13	553.56	333.53	419.22	456.28	509.55	611.46	655.47
70	191.66	224.09	252.06	310.19	352.59	379.37	312.42	383.83	428.46	473.09	548.96	595.83	357.05	439.62	488.71	546.73	640.46	698.48
71	210.75	248.49	275.84	337.18	386.57	412.35	328.59	401.61	446.71	511.14	582.01	627.11	375.84	459.59	511.14	586.30	672.21	728.05
72	230.27	272.67	302.83	365.39	423.20	447.97	346.81	421.13	464.48	549.12	619.31	664.73	394.29	481.00	534.67	625.50	708.08	761.75
73	253.71	299.23	330.14	396.35	457.79	485.53	364.64	441.93	487.51	588.58	659.92	705.50	410.22	503.37	558.86	661.91	747.12	798.65
74	275.47	326.99	362.20	433.15	490.15	522.45	381.86	465.45	514.85	628.83	701.03	746.62	425.56	526.25	587.04	701.03	784.62	835.91
75	290.96	357.96	393.14	465.54	518.27	551.01	394.62	489.18	547.37	665.57	741.95	789.23	438.26	549.19	616.47	734.68	821.97	874.70
76	304.13	375.38	418.83	486.60	542.22	575.24	408.40	517.89	587.40	702.10	783.78	835.92	450.11	573.50	651.70	764.66	860.25	917.60
77	318.32	391.26	436.03	505.66	563.68	596.84	421.10	548.76	631.66	734.45	827.29	885.31	460.89	598.50	688.02	792.47	898.58	961.58
78	332.41	408.39	455.88	525.53	582.51	618.92	435.30	582.51	675.90	766.13	870.60	935.50	470.13	626.83	723.39	821.53	938.67	1008.32
79	347.52	426.09	474.44	542.44	601.36	639.14	448.76	614.96	716.20	797.79	912.62	983.64	480.49	652.74	756.99	849.16	976.08	1053.14
80	364.07	447.53	497.90	564.09	627.41	666.26	464.80	643.24					493.58	674.90				
81	407.24	499.34	556.90	627.41	700.80	745.41	509.41	703.68					535.31	732.46				
82	456.17	562.65	627.41	703.68	790.02	841.82	561.21	765.55					584.24	792.90				
83	510.85	633.17	706.56	790.02	892.19	954.07	617.34	831.75					638.92	856.21				
84	571.29	709.43	794.33	886.43	1004.43	1077.82	679.21	900.82					697.92	922.41				
85+	769.87	964.14	1083.58	1200.14	1377.13	1485.06												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	25.14	27.43	31.83	39.71	46.82	55.53	47.49	59.00	67.63	76.27	107.68	118.97	141.29	174.74	199.33	232.06	288.95	316.92
30	26.58	28.84	33.75	41.58	51.80	56.12	48.47	59.00	67.63	76.27	111.80	127.78	150.23	183.60	211.28	239.24	288.95	316.92
31	27.30	29.54	34.93	42.72	51.80	56.12	51.94	59.00	70.80	78.26	115.94	136.70	152.24	188.07	211.28	239.24	288.95	316.92
32	28.02	30.67	36.40	43.17	51.80	56.12	51.94	59.00	74.34	81.81	124.31	141.20	152.24	189.53	211.28	239.24	288.95	316.92
33	28.45	31.37	37.58	43.17	51.80	56.12	55.58	61.36	78.03	85.37	128.53	150.28	152.24	189.53	211.28	239.24	288.95	316.92
34	28.78	32.50	38.76	43.17	51.80	56.12	55.58	64.76	81.97	89.22	137.06	159.47	152.24	189.53	211.28	239.24	288.95	316.92
35	28.78	33.20	38.85	43.17	51.80	58.86	59.45	68.33	81.97	93.18	145.70	164.10	152.24	189.53	211.28	239.24	288.95	316.92
36	28.78	34.54	38.95	44.20	54.15	62.54	63.36	72.13	85.94	101.20	150.06	173.46	152.24	189.53	211.28	239.24	288.95	316.92
37	28.78	34.54	38.95	44.20	57.53	66.53	67.32	75.96	93.98	105.25	158.85	182.92	152.24	189.53	211.28	239.24	288.95	316.92
38	31.64	34.54	42.19	47.36	57.53	66.53	67.32	79.82	98.05	109.34	167.76	192.50	152.24	189.53	211.28	239.24	288.95	316.92
39	31.64	37.18	45.60	50.70	61.17	70.64	71.33	83.73	102.16	117.60	176.77	207.06	152.24	189.53	211.28	239.24	288.95	316.92
40	35.06	40.41	49.23	54.23	64.95	74.80	75.38	87.67	106.30	121.77	185.89	216.91	152.24	189.53	211.28	239.24	288.95	316.92
41	35.34	40.71	53.30	58.24	69.24	79.23	79.88	92.06	110.99	126.58	196.14	226.81	152.24	189.53	211.28	239.24	288.95	316.92
42	39.26	44.53	53.70	58.67	73.62	83.74	80.28	96.53	115.76	135.78	201.96	226.81	152.24	189.53	211.28	239.24	288.95	316.92
43	39.57	44.86	57.93	62.82	78.11	88.32	84.90	101.09	124.96	140.80	201.96	226.81	152.24	189.53	211.28	239.24	288.95	316.92
44	39.89	48.82	58.37	65.95	82.70	92.97	89.61	105.72	129.96	145.90	201.96	226.81	152.24	189.53	211.28	239.24	288.95	316.92
45	39.74	48.89	61.48	68.55	83.86	97.83	92.30	108.24	133.86	148.96	225.74	261.73	180.21	217.49	239.24	267.20	323.13	354.20
46	43.66	52.72	61.94	72.92	88.36	102.53	92.76	116.91	143.24	153.91	236.13	277.48	180.21	217.49	239.24	267.20	323.13	354.20
47	44.01	53.11	66.28	77.40	92.95	107.30	97.45	121.60	148.36	163.25	246.72	288.40	180.21	217.49	239.24	267.20	323.13	354.20
48	44.37	57.23	70.74	77.98	97.64	112.13	102.23	126.36	158.08	172.79	257.51	292.06	180.21	217.49	239.24	267.20	323.13	354.20
49	48.55	57.65	71.27	82.61	106.59	121.65	107.10	135.49	163.40	178.05	260.99	292.06	180.21	217.49	239.24	267.20	323.13	354.20
50	48.69	63.58	75.45	86.67	110.75	125.24	113.76	136.94	171.62	188.78	281.80	316.92	192.64	226.81	248.56	279.63	335.56	379.06
51	52.65	65.70	79.36	90.76	117.27	134.01	117.96	141.39	180.03	200.46	293.24	332.45	198.85	236.13	257.88	285.85	344.88	379.06
52	52.77	65.97	79.50	94.86	124.25	142.84	124.32	150.12	181.82	201.35	308.20	344.88	201.96	242.35	264.10	292.06	351.09	388.38
53	56.94	70.12	83.78	93.12	130.95	149.11	123.85	158.94	190.73	210.37	323.13	357.31	208.17	248.56	273.42	298.27	360.42	397.70
54	57.07	68.74	82.11	95.52	140.00	158.01	130.76	163.52	197.30	218.81	335.18	372.84	214.38	254.78	279.63	307.60	369.74	407.02
55	59.41	72.95	84.59	99.88	146.85	161.85	137.30	170.19	201.35	228.04	347.99	381.02	219.88	264.10	288.95	313.81	379.06	419.45
56	61.81	77.10	90.88	106.23	155.99	175.30	146.20	179.11	210.59	239.01	363.52	400.81	229.22	273.42	301.38	323.13	391.49	434.98
57	67.60	85.15	93.31	112.55	172.10	188.90	150.77	185.63	221.73	252.74	375.95	413.23	230.87	288.95	320.02	338.67	410.13	456.73
58	71.76	87.53	103.29	126.93	180.70	199.68	159.79	192.22	228.49	263.74	391.49	428.77	240.31	301.38	335.56	357.31	434.98	481.59
59	78.11	95.69	111.63	133.36	191.88	215.07	163.93	205.52	239.76	274.87	407.02	444.31	241.92	308.71	357.31	379.06	459.84	509.55
60	80.51	102.11	116.21	143.83	205.85	227.74	172.93	212.24	251.09	286.13	419.45	456.73	251.23	311.74	364.94	397.70	481.59	534.41
61	88.67	108.56	126.64	152.28	221.85	240.74	181.35	227.14	266.18	303.15	425.33	461.53	261.94	326.87	376.92	404.21	491.69	542.97
62	95.09	118.13	133.23	162.90	235.35	258.23	192.14	239.47	283.05	315.75	430.22	465.34	266.54	334.49	386.32	415.59	500.46	553.14
63	102.43	125.55	143.83	171.58	253.42	274.11	207.26	251.84	292.88	337.08	436.97	471.02	275.24	349.01	391.57	425.62	510.75	564.66
64	107.53	134.26	155.44	180.43	271.72	293.64	218.11	261.96	314.09	351.63	442.58	478.32	277.64	351.87	398.60	434.33	519.55	574.53
65	117.23	144.93	164.62	195.37	287.61	311.56	228.31	278.73	328.65	370.59	449.72	486.98	282.07	356.58	401.82	444.40	529.55	582.77
66	126.25	156.84	178.77	213.02	301.14	324.31	240.72	301.33	349.22	399.62	463.29	501.90	288.27	365.49	411.82	458.15	545.66	599.71
67	140.44	173.66	199.18	243.06	313.40	338.27	257.73	321.61	381.41	420.35	487.51	527.31	300.96	380.56	430.30	477.56	569.59	624.31
68	154.62	191.05	223.65	271.34	328.99	355.41	274.25	346.04	403.43	441.86	516.30	559.52	314.58	398.63	451.46	501.89	597.95	655.58
69	169.68	210.45	244.46	300.95	349.74	377.53	291.83	372.82	421.54	467.86	546.61	592.93	328.89	419.22	472.49	528.08	627.68	685.58
70	187.58	231.95	263.97	330.27	374.90	403.91	305.72	388.29	439.62	495.41	573.51	622.61	345.89	437.39	493.18	560.12	653.85	711.87
71	206.70	252.37	287.49	358.66	405.90	435.97	320.00	403.76	453.15	526.17	603.49	652.88	362.95	455.30	511.14	592.75	682.95	738.79
72	226.30	278.39	312.29	390.17	441.77	472.74	338.56	421.13	468.61	561.51	637.89	687.43	379.84	474.80	528.48	629.63	714.27	767.94
73	247.85	302.94	339.36	420.13	475.62	509.31	354.73	441.93	487.51	600.47	675.78	723.34	394.37	495.44	550.93	669.83	749.10	800.63
74	269.77	328.82	369.44	450.25	509.15	543.34	370.46	463.55	514.85	642.13	716.23	763.72	410.36	516.75	577.54	708.63	786.52	835.91
75	283.69	359.78	400.29	474.63	536.46	572.83	383.71	489.18	552.83	680.12	758.32	805.60	421.89	540.10	612.84	743.77	825.60	874.70
76	297.18	377.12	425.78	497.03	559.59	597.83	397.97	519.62	601.30	719.48	804.63	856.77	432.73	566.55	653.44	778.57	868.94	922.81
77	311.68	394.58	445.97	517.26	583.58	623.37	411.16	557.05	653.21	759.31	858.79	920.13	442.66	596.84	697.97	810.71	916.81	981.47
78	327.66	414.72	466.96	539.77	607.84	648.99	425.80	596.76	705.98	797.79	914.92	987.74	454.30	630.00	740.80	843.69	968.74	1046.31
79	342.99	433.65	489.55	560.57	630.07	673.89	441.20	633.09	752.46	835.56	970.04	1051.63	466.89	661.80	781.17	874.85	1018.39	1106.02
80	362.63	457.61	516.61	587.12	663.38	709.43	459.04	666.26					482.07	689.29				
81	407.24	515.17	581.36	656.19	749.73	805.85	506.53	732.46					528.12	751.16				
82	461.92	584.24	659.07	739.65	856.21	926.72	562.65	800.09					581.36	815.92				
83	522.36	661.95	746.85	836.07	978.53	1066.31	625.97	870.60					641.80	883.55				
84	588.56	746.85	843.26	941.11	1115.23	1221.72	695.04	943.99					706.56	954.07				
85+	808.72	1027.45	1161.28	1286.48	1567.08	1738.33												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	23.89	26.29	29.47	37.07	41.62	49.83	46.05	56.12	63.32	70.51	97.74	107.56	135.53	166.14	190.54	220.01	273.42	301.38
30	25.25	27.64	31.25	38.80	46.05	50.37	47.00	56.12	63.32	70.51	101.48	115.53	144.09	174.57	201.96	226.81	273.42	301.38
31	25.93	28.31	32.34	39.88	46.05	50.37	50.36	56.12	66.28	72.35	105.24	123.59	146.03	178.82	201.96	226.81	273.42	301.38
32	26.62	29.39	33.70	40.29	46.05	50.37	50.36	56.12	69.59	75.64	112.84	127.66	146.03	180.21	201.96	226.81	273.42	301.38
33	27.02	30.06	34.79	40.29	46.05	50.37	53.90	58.36	73.05	78.93	116.67	135.87	146.03	180.21	201.96	226.81	273.42	301.38
34	27.34	31.14	35.89	40.29	46.05	50.37	53.90	61.60	76.73	82.49	124.41	144.18	146.03	180.21	201.96	226.81	273.42	301.38
35	27.34	31.82	35.98	40.29	46.05	52.83	57.65	65.00	76.73	86.15	132.25	148.37	146.03	180.21	201.96	226.81	273.42	301.38
36	27.34	33.10	36.06	41.26	48.13	56.13	61.44	68.61	80.45	93.56	136.21	156.83	146.03	180.21	201.96	226.81	273.42	301.38
37	27.34	33.10	36.06	41.26	51.14	59.70	65.28	72.25	87.98	97.31	144.19	165.38	146.03	180.21	201.96	226.81	273.42	301.38
38	30.06	33.10	39.07	44.20	51.14	59.70	65.28	75.93	91.79	101.09	152.27	174.04	146.03	180.21	201.96	226.81	273.42	301.38
39	30.06	35.63	42.22	47.32	54.37	63.40	69.17	79.64	95.64	108.72	160.45	187.21	146.03	180.21	201.96	226.81	273.42	301.38
40	33.31	38.72	45.58	50.62	57.74	67.13	73.09	83.39	99.51	112.58	168.73	196.11	146.03	180.21	201.96	226.81	273.42	301.38
41	33.57	39.01	49.36	54.35	61.54	71.11	77.46	87.57	103.91	117.03	178.03	205.06	146.03	180.21	201.96	226.81	273.42	301.38
42	37.29	42.67	49.73	54.76	65.44	75.15	77.85	91.82	108.37	125.53	183.31	205.06	146.03	180.21	201.96	226.81	273.42	301.38
43	37.59	42.99	53.64	58.63	69.43	79.26	82.32	96.15	116.99	130.17	183.31	205.06	146.03	180.21	201.96	226.81	273.42	301.38
44	37.90	46.78	54.04	61.56	73.52	83.43	86.89	100.56	121.66	134.88	183.31	205.06	146.03	180.21	201.96	226.81	273.42	301.38
45	38.15	45.73	57.86	63.14	76.57	90.01	90.15	100.37	125.08	138.01	206.92	236.67	173.99	208.17	229.92	254.78	304.49	332.45
46	41.92	49.32	58.29	67.16	80.68	94.33	90.60	108.41	133.85	142.60	216.45	250.91	173.99	208.17	229.92	254.78	304.49	332.45
47	42.25	49.68	62.38	71.29	84.87	98.72	95.18	112.76	138.63	151.25	226.16	260.79	173.99	208.17	229.92	254.78	304.49	332.45
48	42.59	53.53	66.58	71.83	89.15	103.16	99.86	117.17	147.71	160.08	236.05	264.10	173.99	208.17	229.92	254.78	304.49	332.45
49	46.61	53.93	67.08	76.09	97.32	111.91	104.61	125.63	152.69	164.96	239.24	264.10	173.99	208.17	229.92	254.78	304.49	332.45
50	46.89	59.84	73.36	80.32	99.89	111.58	108.92	130.09	163.82	176.20	257.29	288.95	183.31	220.60	242.35	267.20	320.02	357.31
51	50.84	62.05	75.29	84.57	108.42	122.46	113.25	132.41	167.35	185.23	268.80	301.38	192.64	226.81	248.56	273.42	326.24	357.31
52	49.36	62.49	73.82	90.73	113.15	128.79	119.54	141.02	169.53	186.62	283.54	313.81	198.85	233.03	254.78	279.63	335.56	366.63
53	55.16	64.86	78.07	87.42	119.66	135.13	121.56	149.73	176.06	195.70	298.27	329.35	205.06	239.24	264.10	285.85	344.88	379.06
54	53.72	65.39	76.76	89.90	128.52	141.50	126.18	152.17	182.68	204.06	310.35	341.77	211.28	248.56	270.31	295.17	354.20	388.38
55	56.11	69.55	79.30	92.48	135.19	145.66	132.65	160.99	186.97	210.87	323.13	353.37	216.78	254.78	279.63	301.38	363.52	400.81
56	60.14	73.67	85.43	98.65	144.17	158.49	141.48	169.81	196.06	221.76	335.56	369.74	223.02	264.10	292.06	310.70	379.06	419.45
57	64.22	79.82	88.03	104.92	157.35	171.50	146.13	176.35	206.94	235.22	351.09	388.38	224.80	276.53	304.49	326.24	397.70	441.20
58	68.34	82.38	96.04	116.86	165.85	182.21	155.09	182.96	216.21	246.32	366.63	403.91	234.23	288.95	320.02	344.88	419.45	466.05
59	76.33	90.38	106.05	123.26	176.93	197.15	159.31	196.07	229.77	255.06	382.16	419.45	236.02	296.60	338.67	363.52	441.20	490.91
60	77.09	96.73	110.68	131.50	190.60	209.63	166.02	202.81	240.95	266.39	397.70	438.09	242.46	297.17	343.83	382.16	466.05	515.77
61	85.12	103.13	119.08	139.93	203.79	220.03	174.38	217.47	255.94	283.11	401.20	440.41	253.11	312.27	355.98	389.13	470.58	524.87
62	91.50	112.59	125.73	148.46	217.25	237.37	185.11	229.80	272.66	293.37	409.73	447.78	257.85	317.34	365.83	395.10	479.97	532.65
63	98.77	120.01	136.26	157.28	232.52	250.62	200.03	239.85	280.26	311.92	414.27	451.16	263.89	329.15	368.87	400.08	485.21	539.12
64	103.88	128.67	147.66	168.27	250.62	269.83	208.52	250.16	301.43	326.69	420.59	459.07	269.40	335.37	373.86	406.84	492.06	544.29
65	111.65	137.40	156.87	180.97	266.50	287.80	216.42	266.92	313.71	343.05	425.77	463.03	274.09	337.96	380.53	415.13	500.28	550.84
66	120.60	149.19	168.95	198.25	275.40	298.57	231.19	287.09	332.01	371.62	437.55	476.16	280.55	347.47	388.65	424.69	509.62	563.67
67	134.59	163.90	189.12	223.00	286.04	310.91	250.57	307.52	364.07	390.51	455.17	497.46	293.50	363.14	407.92	442.74	532.28	587.00
68	148.67	181.21	209.29	246.47	302.58	326.59	269.52	334.35	384.22	410.64	480.28	523.50	307.38	384.22	429.85	468.27	559.52	614.76
69	165.64	198.65	228.30	275.87	321.94	347.42	287.20	358.92	403.01	435.44	509.55	553.56	324.26	405.33	453.97	495.66	588.30	643.89
70	183.50	220.16	248.09	305.72	350.36	377.13	303.49	377.13	421.77	461.93	537.81	582.44	341.43	424.00	475.32	528.88	618.14	673.93
71	202.65	242.66	271.95	335.03	382.28	410.20	317.85	393.02	438.12	493.96	566.98	614.22	358.66	444.56	496.10	562.68	648.59	702.28
72	222.33	266.95	299.04	367.46	417.00	445.90	336.49	410.81	456.22	532.61	604.86	650.28	377.78	464.48	518.16	600.73	683.31	736.98
73	245.90	291.79	326.45	400.31	451.84	483.55	352.75	432.02	477.60	572.73	644.07	689.65	392.39	487.51	543.00	638.13	721.36	772.88
74	265.97	319.69	356.76	429.36	482.55	516.75	368.56	454.05	503.45	611.74	683.93	729.52	408.46	509.15	568.04	672.53	758.02	809.32
75	280.05	350.69	387.78	454.63	509.18	543.73	381.89	476.45	534.64	647.39	723.77	771.05	420.08	529.19	596.47	705.58	792.87	845.61
76	293.70	366.69	411.88	476.18	533.53	568.28	394.50	502.24	573.50	681.25	764.66	815.06	430.99	552.64	629.11	735.12	828.96	886.31
77	308.37	384.63	431.05	495.71	555.39	591.87	407.84	535.50	616.74	714.55	807.39	865.42	441.00	578.60	664.81	764.29	867.08	931.73
78	324.50	402.06	451.13	516.03	576.18	614.17	421.06	568.27	661.66	747.14	853.19	918.09	452.71	604.67	701.23	791.46	908.59	979.82
79	339.97	420.05	469.91	534.88	596.83	636.12	435.16	601.36	702.60	778.15	896.00	968.53	463.87	631.58	734.33	818.94	947.37	1025.94
80	358.31	441.78	493.58	558.34	625.97	666.26	451.85	630.29					476.31	656.19				
81	401.48	495.02	554.02	621.65	702.24	751.16	497.90	692.16					519.48	713.75				
82	451.85	559.78	624.53	697.92	795.77	854.77	549.70	755.48					569.85	774.19				
83	509.41	630.29	705.12	785.70	903.70	975.65	608.70	823.12					625.97	838.94				
84	571.29	709.43	794.33	882.11	1023.14	1109.48	673.46	892.19					687.85	906.58				
85+	775.63	968.46	1087.89	1198.70	1417.43	1551.26												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	22.63	24.00	25.94	31.77	35.12	41.29	41.73	48.93	54.68	59.00	82.83	89.64	126.88	148.96	167.09	189.87	236.13	260.99
30	23.92	25.23	27.50	33.26	38.85	41.73	42.60	48.93	54.68	59.00	86.00	96.27	134.90	156.51	177.10	195.74	236.13	260.99
31	24.57	25.85	28.46	34.18	38.85	41.73	45.64	48.93	57.24	60.54	89.19	102.99	136.71	160.33	177.10	195.74	236.13	260.99
32	25.21	26.83	29.66	34.54	38.85	41.73	45.64	48.93	60.10	63.29	95.62	106.38	136.71	161.57	177.10	195.74	236.13	260.99
33	25.60	27.45	30.62	34.54	38.85	41.73	48.85	50.88	63.09	66.04	98.87	113.22	136.71	161.57	177.10	195.74	236.13	260.99
34	25.90	28.43	31.58	34.54	38.85	41.73	48.85	53.71	66.27	69.02	105.43	120.15	136.71	161.57	177.10	195.74	236.13	260.99
35	25.90	29.05	31.66	34.54	38.85	43.77	52.24	56.66	66.27	72.08	112.08	123.64	136.71	161.57	177.10	195.74	236.13	260.99
36	25.90	30.22	31.73	35.36	40.61	46.51	55.68	59.81	69.48	78.29	115.43	130.69	136.71	161.57	177.10	195.74	236.13	260.99
37	25.90	30.22	31.73	35.36	43.15	49.47	59.16	62.99	75.98	81.42	122.20	137.82	136.71	161.57	177.10	195.74	236.13	260.99
38	28.48	30.22	34.38	37.89	43.15	49.47	59.16	66.20	79.28	84.58	129.04	145.03	136.71	161.57	177.10	195.74	236.13	260.99
39	28.48	32.53	37.16	40.56	45.88	52.53	62.68	69.43	82.59	90.97	135.98	156.01	136.71	161.57	177.10	195.74	236.13	260.99
40	31.55	35.36	40.11	43.39	48.71	55.62	66.24	72.70	85.94	94.20	142.99	163.43	136.71	161.57	177.10	195.74	236.13	260.99
41	31.81	35.62	43.43	46.59	51.93	58.92	70.19	76.34	89.74	97.92	150.88	170.89	136.71	161.57	177.10	195.74	236.13	260.99
42	35.33	38.96	43.76	46.94	55.22	62.27	70.55	80.05	93.60	105.04	155.35	170.89	136.71	161.57	177.10	195.74	236.13	260.99
43	35.62	39.25	47.20	50.25	58.58	65.67	74.61	83.83	101.03	108.92	155.35	170.89	136.71	161.57	177.10	195.74	236.13	260.99
44	35.91	42.72	47.56	52.76	62.03	69.13	78.75	87.67	105.07	112.86	155.35	170.89	136.71	161.57	177.10	195.74	236.13	260.99
45	34.97	41.00	48.82	54.12	63.81	74.35	79.42	88.56	109.72	118.29	174.68	200.48	158.46	186.42	198.85	220.60	267.20	295.17
46	38.42	44.21	49.19	57.57	67.23	77.92	79.81	95.65	117.41	122.23	182.72	212.54	158.46	186.42	198.85	220.60	267.20	295.17
47	38.73	44.54	52.64	61.11	70.72	81.55	83.85	99.49	121.60	129.64	190.91	220.90	158.46	186.42	198.85	220.60	267.20	295.17
48	39.04	48.00	56.17	61.57	74.29	85.22	87.97	103.39	129.57	137.21	199.27	223.71	158.46	186.42	198.85	220.60	267.20	295.17
49	42.73	48.35	56.60	65.22	81.10	92.45	92.16	110.85	133.94	141.40	201.96	223.71	158.46	186.42	198.85	220.60	267.20	295.17
50	41.48	54.23	62.88	67.64	84.69	95.64	99.24	114.12	140.42	148.51	220.54	248.56	167.78	195.74	208.17	233.03	279.63	316.92
51	45.39	54.75	63.08	72.19	90.72	101.67	101.45	116.70	144.53	157.32	229.09	260.99	173.99	201.96	214.38	239.24	288.95	316.92
52	44.26	53.81	64.36	76.30	95.40	110.06	107.58	122.82	147.42	159.61	243.48	273.42	180.21	205.06	220.60	245.46	295.17	326.24
53	49.82	57.85	66.64	74.12	101.60	114.16	107.80	131.30	154.05	166.34	257.88	282.74	186.42	211.28	226.81	251.67	304.49	335.56
54	50.36	57.00	66.05	74.92	107.87	120.28	112.41	134.00	158.33	174.56	266.90	298.27	189.53	217.49	236.13	257.88	313.81	344.88
55	51.16	61.07	68.73	77.68	114.21	124.85	118.69	140.29	163.00	181.45	279.63	307.28	195.10	226.81	245.46	264.10	323.13	357.31
56	53.46	63.39	72.71	83.47	122.90	134.48	124.97	148.87	169.44	192.20	292.06	323.13	201.34	233.03	254.78	273.42	335.56	372.84
57	57.46	70.95	75.70	89.66	135.22	149.13	129.89	155.46	179.84	202.69	304.49	338.67	203.53	245.46	267.20	285.85	351.09	391.49
58	61.51	72.09	83.36	100.74	143.57	157.25	138.65	162.11	186.73	211.49	320.02	351.09	209.89	257.88	282.74	304.49	369.74	413.23
59	67.46	77.97	91.17	107.09	154.50	171.55	140.84	172.45	197.30	222.87	332.45	366.63	212.42	263.31	298.27	320.02	391.49	434.98
60	68.52	84.19	95.92	115.07	165.19	183.75	147.57	179.22	210.51	231.86	347.99	382.16	219.09	265.13	304.62	335.56	413.23	459.84
61	74.48	90.47	103.96	121.41	178.00	194.14	155.78	190.89	220.11	245.53	352.93	386.11	226.62	277.25	317.09	343.88	419.30	467.56
62	78.94	97.83	108.84	129.90	188.80	206.07	166.36	200.77	236.31	256.08	357.05	392.17	231.78	283.03	324.86	351.20	427.29	474.12
63	85.97	105.24	117.33	138.90	203.78	219.29	180.75	211.07	244.91	274.19	363.20	397.25	238.35	295.10	329.15	357.52	434.13	479.53
64	92.95	111.88	128.23	145.97	218.96	238.09	189.35	221.84	260.90	286.79	371.11	404.10	241.91	299.64	332.62	362.86	439.83	486.56
65	100.49	120.46	135.57	158.35	232.20	250.83	197.39	233.85	273.87	302.99	375.21	409.80	247.48	303.36	335.29	369.89	447.06	492.30
66	109.29	131.97	147.34	170.84	239.37	259.96	209.74	251.50	290.20	325.81	386.08	419.54	254.81	311.44	344.90	380.93	458.15	504.48
67	120.94	144.39	164.98	194.01	248.73	268.63	224.32	272.31	317.02	343.25	402.94	440.25	266.14	325.84	360.66	397.97	477.56	527.31
68	134.80	159.54	184.67	214.81	261.75	283.36	241.15	294.60	338.60	362.61	425.05	463.47	278.56	343.40	381.82	420.24	501.89	552.32
69	149.48	177.01	200.02	241.67	282.57	303.42	257.09	319.56	356.69	386.80	451.65	491.02	294.15	363.64	405.33	444.70	530.40	581.35
70	165.15	194.60	218.32	270.02	307.96	330.27	272.25	334.73	372.67	410.61	477.55	517.72	310.19	381.60	426.23	475.32	557.89	606.99
71	184.41	215.49	240.87	298.52	337.18	360.80	285.64	350.06	388.72	442.41	506.84	547.65	326.44	399.46	444.56	508.99	586.30	633.55
72	200.50	238.34	263.08	328.23	369.52	394.29	301.40	367.46	404.62	476.87	538.80	578.02	342.68	419.07	464.48	542.93	617.25	664.73
73	222.48	260.20	287.72	356.72	400.31	426.08	317.08	384.46	424.10	511.29	574.71	614.34	356.72	437.97	485.53	576.69	650.02	695.60
74	239.38	284.98	315.11	381.86	427.46	455.95	332.47	404.66	448.35	547.14	609.84	649.73	370.46	457.85	511.05	609.84	682.03	727.62
75	252.77	310.72	341.32	403.71	450.99	480.09	343.70	425.53	476.45	578.29	645.57	687.40	381.89	478.27	536.46	638.30	714.67	761.95
76	264.16	326.72	363.21	424.04	470.96	500.51	354.53	450.11	510.93	609.99	682.98	726.43	391.02	498.77	566.55	665.60	747.28	797.68
77	276.87	339.87	379.66	441.00	489.08	520.58	366.39	477.47	548.76	638.29	719.52	769.26	399.55	520.58	598.50	691.34	780.87	837.24
78	289.67	356.16	395.73	455.88	506.53	538.19	378.32	506.53	587.26	666.41	758.22	813.62	409.97	544.52	630.00	715.48	816.78	878.52
79	302.19	370.19	412.49	471.42	522.79	556.03	389.83	534.88	622.52	693.53	794.77	855.21	418.54	566.61	658.78	738.86	849.16	915.64
80	316.58	388.53	433.14	490.70	545.39	579.92	404.36	559.78					428.83	587.12				
81	354.00	434.58	484.95	545.39	608.70	647.56	443.22	611.58					466.24	637.48				
82	397.17	489.26	545.39	611.58	686.41	732.46	487.83	666.26					507.97	689.29				
83	444.65	549.70	614.46	687.85	775.63	830.31	536.75	723.82					555.46	745.41				
84	496.46	617.34	690.73	771.31	873.48	936.80	590.00	782.82					607.26	801.53				
85+	669.14	838.94	942.55	1043.28	1197.26	1292.23												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-99 VA 4/99

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	21.31	24.54	26.64	34.40	39.68	48.27	40.65	52.03	56.91	65.04	81.18	88.01	109.58	134.63	152.43	174.80	220.60	242.35
30	22.53	25.80	28.25	36.02	43.90	48.78	40.65	52.03	56.91	65.04	84.28	94.52	116.50	141.46	161.57	180.21	220.60	242.35
31	23.13	26.43	29.23	37.01	43.90	48.78	40.65	52.03	56.91	65.04	87.40	101.12	118.07	144.91	161.57	180.21	220.60	242.35
32	23.74	27.43	30.47	37.40	43.90	48.78	40.65	52.03	56.91	65.04	93.71	104.45	118.07	146.03	161.57	180.21	220.60	242.35
33	24.11	28.06	31.45	37.40	43.90	48.78	42.11	52.03	58.11	65.04	96.90	111.16	118.07	146.03	161.57	180.21	220.60	242.35
34	24.39	29.07	32.44	37.40	43.90	48.78	42.11	52.03	61.04	67.34	103.32	117.96	118.07	146.03	161.57	180.21	220.60	242.35
35	24.39	29.70	32.52	37.40	43.90	48.78	45.04	53.33	61.04	70.33	109.83	121.39	118.07	146.03	161.57	180.21	220.60	242.35
36	24.39	30.90	32.52	37.40	43.90	48.78	48.00	56.29	64.00	76.38	113.12	128.31	118.07	146.03	161.57	180.21	220.60	242.35
37	24.39	30.90	32.52	37.40	43.90	51.17	51.00	59.28	69.98	79.44	119.75	135.31	118.07	146.03	161.57	180.21	220.60	242.35
38	24.39	30.90	32.52	37.40	43.90	51.17	51.00	62.30	73.02	82.52	126.46	142.40	118.07	146.03	161.57	180.21	220.60	242.35
39	24.39	30.90	33.78	38.87	45.88	54.34	54.04	65.35	76.07	88.75	133.26	153.17	118.07	146.03	161.57	180.21	220.60	242.35
40	26.29	31.99	36.47	41.58	48.71	57.54	57.10	68.42	79.16	91.91	140.13	160.46	118.07	146.03	161.57	180.21	220.60	242.35
41	26.50	32.23	39.48	44.65	51.93	60.95	60.51	71.85	82.65	95.53	147.86	167.78	118.07	146.03	161.57	180.21	220.60	242.35
42	29.44	35.25	39.78	44.98	55.22	64.41	60.82	75.34	86.21	102.47	152.24	167.78	118.07	146.03	161.57	180.21	220.60	242.35
43	29.68	35.51	42.91	48.16	58.58	67.94	64.31	78.90	93.06	106.26	152.24	167.78	118.07	146.03	161.57	180.21	220.60	242.35
44	29.92	38.65	43.23	50.57	62.03	71.52	67.89	82.51	96.78	110.11	152.24	167.78	118.07	146.03	161.57	180.21	220.60	242.35
45	30.90	39.03	45.20	50.51	63.81	72.40	68.69	82.65	98.75	111.72	171.99	192.12	133.60	164.67	183.31	205.06	245.46	273.42
46	33.18	40.81	45.54	53.73	67.23	75.87	69.03	89.28	105.67	115.43	179.91	203.68	133.60	164.67	183.31	205.06	245.46	273.42
47	33.45	41.11	48.74	57.03	70.72	79.40	72.52	92.86	109.44	122.44	187.98	211.70	133.60	164.67	183.31	205.06	245.46	273.42
48	33.72	44.30	52.01	57.46	74.29	82.98	76.08	96.49	116.61	129.59	196.20	214.38	133.60	164.67	183.31	205.06	245.46	273.42
49	36.90	44.63	52.41	60.87	81.10	90.02	79.71	103.46	120.54	133.54	198.85	214.38	133.60	164.67	183.31	205.06	245.46	273.42
50	36.07	46.75	56.59	63.41	84.69	91.09	84.72	104.99	124.82	140.96	214.41	233.03	139.82	177.10	195.74	214.38	257.88	285.85
51	39.94	49.27	59.01	66.01	90.72	99.36	87.29	107.73	131.86	147.17	226.04	245.46	146.03	180.21	198.85	220.60	264.10	292.06
52	39.15	50.34	58.68	70.11	95.40	105.37	93.24	116.00	135.14	152.24	237.31	257.88	152.24	186.42	205.06	223.71	270.31	301.38
53	42.71	52.59	60.93	70.31	101.60	111.83	96.33	122.08	141.83	159.00	245.46	270.31	158.46	189.53	211.28	229.92	279.63	307.60
54	41.97	53.65	62.48	73.05	107.87	117.92	98.65	124.91	148.58	169.64	257.59	282.74	164.67	198.85	217.49	236.13	285.85	313.81
55	44.56	55.98	65.20	75.83	114.21	122.54	104.72	131.09	153.41	174.09	267.20	291.91	170.33	201.96	220.60	239.24	292.06	320.02
56	48.45	59.96	72.71	83.47	122.90	136.88	115.54	139.57	164.60	189.73	282.74	313.81	179.66	214.38	236.13	254.78	307.60	341.77
57	54.08	69.18	77.46	91.57	137.68	151.62	120.61	150.82	179.84	205.19	304.49	335.56	188.34	233.03	257.88	276.53	332.45	366.63
58	58.09	73.80	86.98	104.77	153.47	164.74	131.60	162.11	191.64	221.44	326.24	357.31	200.77	251.67	279.63	298.27	363.52	400.81
59	65.68	81.52	94.89	115.18	166.96	184.35	140.84	177.17	207.29	237.73	347.99	382.16	209.47	266.34	307.60	323.13	394.59	434.98
60	70.24	89.57	103.30	127.39	180.43	201.86	152.18	186.30	220.66	251.59	369.74	400.81	219.09	276.78	319.70	347.99	425.66	469.16
61	78.03	97.71	113.41	137.87	198.63	217.44	162.75	202.97	238.03	270.58	380.08	410.25	232.51	291.85	338.03	365.00	440.41	485.66
62	86.12	107.05	121.97	148.46	214.66	237.37	175.73	217.70	257.08	288.40	392.17	424.37	246.26	305.90	351.20	377.54	456.56	503.39
63	95.11	116.32	132.47	159.33	235.13	253.23	190.39	232.65	272.68	311.92	402.92	436.97	255.37	320.64	360.36	394.41	473.86	522.10
64	102.06	126.80	145.72	172.32	255.89	277.77	203.73	247.80	296.36	331.68	417.84	450.83	261.15	332.62	373.86	409.59	489.31	538.79
65	111.65	137.40	156.87	185.09	277.06	298.36	216.42	266.92	313.71	353.07	431.09	463.03	268.77	340.62	383.19	423.11	505.60	556.16
66	122.48	151.10	172.88	206.69	288.27	308.86	231.19	287.09	334.47	381.80	445.28	481.31	280.55	352.62	396.37	434.98	522.49	571.40
67	134.59	165.85	191.13	231.92	300.96	318.37	245.79	307.52	359.12	397.97	467.61	502.43	286.04	368.12	405.43	450.20	547.20	584.51
68	148.67	183.18	209.29	255.51	316.98	333.79	262.43	332.01	377.02	415.44	494.69	521.10	297.77	381.82	425.05	470.67	571.53	605.15
69	161.60	200.61	230.32	284.99	333.53	356.69	277.94	354.29	398.38	442.38	521.13	558.19	315.00	400.69	449.33	500.29	599.88	639.26
70	179.42	220.16	252.06	314.65	359.28	386.06	290.10	370.44	419.53	473.09	548.96	593.60	330.27	417.30	470.86	533.34	624.84	680.63
71	196.57	242.66	273.89	339.33	386.57	416.64	304.96	386.57	431.67	502.55	577.71	622.81	345.77	433.82	487.51	566.98	652.88	704.42
72	216.38	265.04	299.04	369.52	421.13	452.10	322.04	402.55	447.97	538.80	611.05	658.53	363.33	454.16	505.77	604.86	685.37	736.98
73	238.09	289.93	326.45	400.31	457.79	489.49	338.88	424.10	469.68	576.69	650.02	695.60	378.52	475.62	531.11	642.09	721.36	768.92
74	260.27	316.03	354.95	433.15	488.25	524.35	357.16	446.45	495.85	617.44	691.53	735.22	393.26	497.75	556.64	682.03	758.02	805.52
75	272.78	345.24	384.21	456.45	516.46	551.01	370.98	470.99	532.82	654.66	731.04	776.50	405.53	520.09	589.20	716.49	796.51	843.79
76	285.01	363.21	410.14	479.65	538.74	576.97	382.33	500.51	578.71	693.41	775.09	825.49	417.09	545.69	629.11	750.76	835.92	889.79
77	300.08	381.32	429.39	499.03	562.03	600.16	396.24	537.16	630.00	731.13	827.29	886.97	426.08	575.29	671.45	780.87	883.66	946.66
78	325.22	409.77	461.81	534.98	601.65	642.30	421.16	590.27	697.59	790.28	905.73	977.28	450.43	624.42	733.36	834.18	959.39	1034.19
79	356.11	450.43	507.34	580.51	653.69	697.59	456.93	656.94	780.52	866.70	1006.55	1091.10	484.57	686.21	809.79	907.35	1056.95	1146.39
80	393.51	499.21	561.00	639.05	720.36	772.39	499.21	725.23					525.23	749.62				
81	443.92	561.00	632.55	713.85	814.67	878.09	552.87	796.78					574.01	817.92				
82	502.46	635.80	717.10	804.91	931.75	1008.17	613.03	871.58					632.55	889.47				
83	569.13	720.36	813.04	910.61	1066.71	1161.02	681.33	948.01					697.59	962.64				
84	642.30	813.04	917.11	1024.43	1214.68	1330.14	756.13	1029.31					769.14	1039.07				
85+	881.34	1118.75	1265.09	1401.68	1705.76	1892.76												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-99 VA 4/99

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	19.89	21.96	25.31	32.91	38.21	45.05	39.03	48.78	55.29	61.79	77.86	86.38	100.92	126.04	143.64	168.77	208.17	229.92
30	21.02	23.08	26.83	34.45	42.28	45.53	39.03	48.78	55.29	61.79	80.84	92.77	107.30	132.43	152.24	173.99	208.17	229.92
31	21.59	23.65	27.77	35.40	42.28	45.53	39.03	48.78	55.29	61.79	83.84	99.25	108.75	135.66	152.24	173.99	208.17	229.92
32	22.16	24.55	28.94	35.77	42.28	45.53	39.03	48.78	55.29	61.79	89.89	102.51	108.75	136.71	152.24	173.99	208.17	229.92
33	22.50	25.11	29.88	35.77	42.28	45.53	40.42	48.78	56.45	61.79	92.94	109.11	108.75	136.71	152.24	173.99	208.17	229.92
34	22.77	26.01	30.82	35.77	42.28	45.53	40.42	48.78	59.29	63.97	99.11	115.78	108.75	136.71	152.24	173.99	208.17	229.92
35	22.77	26.57	30.90	35.77	42.28	45.53	43.24	50.00	59.29	66.81	105.35	119.14	108.75	136.71	152.24	173.99	208.17	229.92
36	22.77	27.64	30.90	35.77	42.28	45.53	46.08	52.78	62.17	72.56	108.50	125.94	108.75	136.71	152.24	173.99	208.17	229.92
37	22.77	27.64	30.90	35.77	42.28	47.76	48.96	55.58	67.98	75.47	114.86	132.81	108.75	136.71	152.24	173.99	208.17	229.92
38	22.77	27.64	30.90	35.77	42.28	47.76	48.96	58.41	70.93	78.39	121.30	139.76	108.75	136.71	152.24	173.99	208.17	229.92
39	22.77	27.64	32.09	37.18	44.18	50.72	51.87	61.26	73.90	84.32	127.82	150.33	108.75	136.71	152.24	173.99	208.17	229.92
40	24.54	28.62	34.64	39.77	46.91	53.70	54.82	64.15	76.90	87.31	134.41	157.48	108.75	136.71	152.24	173.99	208.17	229.92
41	24.74	28.83	37.51	42.71	50.00	56.89	58.09	67.36	80.29	90.76	141.82	164.67	108.75	136.71	152.24	173.99	208.17	229.92
42	27.48	31.54	37.79	43.03	53.17	60.12	58.38	70.63	83.74	97.35	146.03	164.67	108.75	136.71	152.24	173.99	208.17	229.92
43	27.70	31.77	40.76	46.06	56.41	63.41	61.74	73.96	90.40	100.95	146.03	164.67	108.75	136.71	152.24	173.99	208.17	229.92
44	27.93	34.58	41.07	48.37	59.73	66.75	65.17	77.35	94.01	104.60	146.03	164.67	108.75	136.71	152.24	173.99	208.17	229.92
45	29.27	35.77	45.20	48.70	60.16	70.44	66.54	78.72	96.55	107.34	163.93	189.34	130.50	158.46	173.99	192.64	233.03	254.78
46	31.44	37.41	45.54	51.81	63.39	73.82	66.87	85.03	103.32	110.91	171.47	200.73	130.50	158.46	173.99	192.64	233.03	254.78
47	31.69	37.69	48.74	55.00	66.68	77.26	70.26	88.44	107.01	117.64	179.17	208.63	130.50	158.46	173.99	192.64	233.03	254.78
48	31.94	40.61	52.01	55.41	70.05	80.74	73.70	91.90	114.02	124.51	187.00	211.28	130.50	158.46	173.99	192.64	233.03	254.78
49	34.96	40.91	52.41	58.70	76.46	87.59	77.21	98.54	117.86	128.30	189.53	211.28	130.50	158.46	173.99	192.64	233.03	254.78
50	34.26	46.75	54.50	63.41	80.35	91.09	82.30	98.14	124.82	135.92	202.16	229.92	139.82	164.67	180.21	201.96	242.35	267.20
51	38.13	47.45	56.98	66.01	84.08	97.04	84.93	100.99	129.32	144.63	210.77	239.24	142.92	170.89	186.42	205.06	248.56	273.42
52	37.45	46.87	56.79	68.05	88.75	103.03	90.85	109.18	130.22	144.87	221.90	248.56	146.03	173.99	189.53	211.28	254.78	279.63
53	40.93	50.84	60.93	66.51	94.82	107.17	89.45	115.17	136.94	151.66	233.03	257.88	149.14	180.21	198.85	214.38	260.99	285.85
54	41.97	50.30	58.91	69.30	100.98	113.20	94.06	118.10	141.28	157.35	242.07	270.31	155.35	183.31	201.96	220.60	267.20	295.17
55	42.91	52.59	61.68	72.13	104.89	117.92	100.07	121.89	146.22	164.28	251.67	276.55	157.94	189.53	208.17	226.81	273.42	301.38
56	45.10	56.54	67.25	77.78	115.81	129.68	108.47	132.59	154.91	174.95	267.20	295.17	170.37	201.96	220.60	239.24	288.95	320.02
57	50.70	63.86	70.42	85.84	130.31	144.16	113.66	141.54	167.53	192.68	285.85	313.81	176.19	217.49	242.35	257.88	310.70	344.88
58	56.38	68.65	79.73	98.73	141.09	154.75	124.55	150.53	176.90	206.51	304.49	335.56	188.60	236.13	260.99	279.63	338.67	375.95
59	62.13	76.20	89.31	107.09	152.01	171.55	131.60	163.00	192.31	220.39	323.13	354.20	191.77	245.15	285.85	301.38	366.63	407.02
60	65.10	82.40	94.08	117.12	167.73	183.75	140.65	172.15	202.90	231.86	338.67	369.74	204.49	253.47	295.57	323.13	388.38	431.88
61	72.71	88.66	103.96	123.47	180.57	196.73	148.80	186.06	217.55	248.03	346.90	377.07	214.85	265.58	308.11	328.80	401.20	443.43
62	78.94	97.83	108.84	134.03	193.97	211.28	156.99	195.93	233.71	258.57	354.13	383.39	220.19	274.46	316.08	342.42	409.73	453.63
63	84.14	103.39	119.23	140.94	209.01	227.12	171.11	208.67	242.38	279.22	360.36	388.73	227.00	289.42	323.47	351.85	422.78	465.35
64	89.30	111.88	128.23	150.02	224.23	243.38	179.76	217.12	260.90	291.78	365.61	395.85	230.91	291.39	329.87	360.11	431.58	475.57
65	96.76	120.46	137.50	162.46	237.48	258.76	190.26	231.49	273.87	307.99	372.55	404.48	234.17	295.38	332.63	369.89	439.08	484.31
66	105.52	130.06	149.30	177.16	249.66	270.25	200.20	249.13	290.20	330.90	383.50	416.96	239.37	303.71	342.32	380.93	453.00	496.75
67	117.04	144.39	164.98	200.70	261.17	281.06	214.77	267.62	317.02	348.22	405.43	437.76	248.73	315.89	358.17	395.48	472.59	517.36
68	128.85	157.57	184.67	226.12	273.76	295.37	226.96	287.58	333.79	367.41	427.45	463.47	261.75	331.39	374.62	415.44	497.09	542.71
69	141.40	175.05	202.04	248.51	289.52	312.68	240.88	310.29	349.74	389.11	453.97	491.02	273.31	347.42	391.43	437.75	521.13	567.46
70	154.96	192.64	218.32	274.48	310.19	334.73	254.40	321.35	365.98	410.61	475.32	517.72	287.87	363.74	408.38	464.17	542.27	591.36
71	172.25	209.66	238.93	298.52	337.18	362.95	266.31	335.03	375.84	438.12	502.55	543.35	302.82	377.98	425.23	493.96	566.98	614.22
72	188.59	232.62	261.19	326.17	367.46	394.29	282.82	350.94	390.17	468.61	532.61	573.89	315.85	396.36	439.71	524.35	594.54	639.95
73	206.87	252.76	284.03	350.77	398.33	426.08	297.26	368.61	408.24	501.38	564.80	604.44	328.97	414.19	459.77	560.84	626.23	669.83
74	226.08	275.84	309.68	378.06	425.56	455.95	309.67	387.56	431.26	537.64	600.34	640.23	343.86	433.15	484.45	592.74	659.23	701.03
75	238.22	301.63	335.96	398.25	449.17	480.09	321.88	410.98	463.72	571.01	636.48	674.67	352.79	452.81	514.64	623.75	692.85	732.86
76	248.52	316.29	356.26	417.09	469.22	500.51	333.67	436.21	503.98	603.04	674.29	717.74	363.21	474.44	547.43	653.44	728.17	773.35
77	261.95	331.58	374.68	434.37	489.08	522.24	344.84	467.53	547.10	636.63	719.52	770.92	371.37	500.68	585.24	679.74	769.26	822.31
78	282.94	357.74	401.64	465.06	523.60	559.37	367.49	513.84	608.16	687.83	788.65	850.44	391.89	543.11	637.42	726.86	834.18	900.85
79	308.96	391.89	442.29	505.71	569.13	608.16	398.39	570.76	678.08	754.50	874.83	948.01	421.16	596.77	704.09	788.65	918.74	998.42
80	343.10	434.16	489.45	556.12	627.67	671.57	434.16	630.92					456.93	653.69				
81	385.38	487.83	551.24	621.16	710.60	762.63	479.69	694.34					500.83	712.22				
82	437.42	552.87	624.42	700.84	811.42	878.09	533.36	757.76					551.24	772.39				
83	494.33	627.67	707.35	791.90	926.87	1009.80	593.52	824.42					608.16	837.43				
84	557.75	707.35	798.41	891.09	1056.95	1157.77	658.56	894.35					669.95	904.10				
85+	765.89	974.02	1100.86	1217.94	1484.61	1647.22												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	28.74	31.93	39.03	58.54	48.78	58.54	68.30	117.08	136.71	164.67	198.85	335.56
30	29.27	33.85	39.03	58.54	50.24	60.18	68.30	125.80	136.71	164.67	198.85	335.56
31	29.27	34.15	39.03	58.54	53.73	63.69	71.78	134.65	136.71	164.67	198.85	335.56
32	29.27	34.15	39.03	58.54	53.73	67.25	75.41	139.11	136.71	164.67	198.85	335.56
33	29.27	34.15	39.03	58.54	57.26	70.84	79.07	148.13	136.71	164.67	198.85	335.56
34	29.27	34.15	39.03	58.54	60.84	74.46	82.76	157.26	136.71	164.67	198.85	335.56
35	29.27	34.15	39.03	58.82	64.46	74.46	86.49	161.87	136.71	164.67	198.85	335.56
36	29.27	34.61	41.75	62.90	68.12	78.12	94.04	171.18	136.71	164.67	198.85	335.56
37	31.86	34.61	41.75	67.02	71.82	85.55	97.86	180.60	136.71	164.67	198.85	335.56
38	31.86	37.82	45.08	67.02	75.56	89.32	101.71	190.13	136.71	164.67	198.85	335.56
39	35.11	41.09	48.46	71.20	79.34	93.12	109.51	204.65	136.71	164.67	198.85	335.56
40	38.41	44.40	51.88	75.43	83.17	96.96	113.46	205.06	136.71	164.67	198.85	335.56
41	38.70	48.12	55.77	79.93	87.44	101.31	118.01	205.06	136.71	164.67	198.85	335.56
42	42.41	48.49	56.20	84.51	91.80	105.74	126.73	205.06	136.71	164.67	198.85	335.56
43	42.73	52.36	60.23	89.17	93.21	111.85	130.50	205.06	136.71	164.67	198.85	335.56
44	45.67	52.76	62.89	93.91	93.21	111.85	130.50	205.06	136.71	164.67	198.85	335.56
45	45.67	55.10	62.89	95.67	101.30	118.80	139.25	257.34	158.46	189.53	226.81	382.16
46	49.50	55.51	66.95	100.30	109.66	127.26	143.94	260.99	158.46	189.53	226.81	382.16
47	49.87	59.47	71.12	105.00	114.19	131.88	152.80	260.99	158.46	189.53	226.81	382.16
48	53.84	63.52	71.67	109.77	118.07	140.66	161.86	260.99	158.46	189.53	226.81	382.16
49	54.25	64.01	75.98	119.16	118.07	142.92	166.86	260.99	158.46	189.53	226.81	382.16
50	57.63	67.48	79.29	122.91	130.17	152.39	174.17	282.74	167.78	201.96	239.24	400.81
51	61.17	70.89	82.99	131.26	133.91	160.50	181.63	298.27	173.99	208.17	251.67	416.34
52	61.17	70.89	86.20	139.65	141.32	163.52	189.64	313.81	183.31	217.49	260.99	431.88
53	64.85	74.50	86.20	147.71	148.82	171.27	196.85	329.35	189.53	226.81	270.31	447.41
54	64.85	74.50	90.05	156.19	152.73	179.57	209.26	347.99	198.85	236.13	285.85	459.84
55	68.17	77.94	93.96	164.72	160.36	187.01	217.09	363.52	208.17	245.46	295.17	475.38
56	71.71	85.22	101.30	177.53	167.96	194.86	229.16	379.06	214.38	254.78	307.60	494.02
57	79.26	88.89	108.71	190.82	175.63	206.53	241.34	394.59	223.71	264.10	316.92	506.45
58	82.88	96.33	120.38	203.78	183.37	214.54	253.63	413.23	233.03	276.53	332.45	525.09
59	90.03	103.58	127.69	221.56	195.36	226.40	265.58	431.88	242.35	285.85	344.88	543.73
60	97.25	110.64	138.71	238.58	202.78	237.91	277.65	453.63	254.78	301.38	360.42	562.37
61	104.54	121.55	150.16	256.12	217.84	253.29	297.10	464.54	259.42	307.69	368.02	567.11
62	114.35	128.76	161.42	278.63	233.44	273.02	312.72	477.05	266.33	313.15	377.54	573.63
63	122.62	139.89	172.51	295.60	241.19	283.75	336.30	488.05	272.40	323.47	385.90	578.85
64	133.74	153.68	183.73	307.88	250.15	291.39	354.61	500.31	280.39	329.87	395.85	593.77
65	144.69	164.75	199.09	319.33	260.78	303.36	364.57	510.93	287.40	337.96	409.80	601.40
66	158.49	180.85	221.19	332.03	267.68	311.44	375.78	527.64	301.14	352.62	419.54	615.15
67	175.98	199.58	247.75	343.25	276.09	320.86	388.02	539.74	308.42	360.66	435.28	631.77
68	192.63	219.28	268.96	355.41	290.57	336.19	403.43	561.93	324.19	377.02	453.86	653.18
69	208.45	240.40	284.89	379.85	305.73	356.69	428.49	592.93	342.79	398.38	481.76	690.21
70	223.16	258.86	307.96	408.38	330.27	381.60	459.70	633.76	365.98	424.00	515.49	731.95
71	242.68	279.19	335.03	440.27	352.21	405.90	493.96	678.65	390.87	453.15	549.79	777.44
72	260.11	299.33	359.20	476.87	375.71	433.52	526.41	722.53	414.94	478.93	580.09	819.55
73	281.41	323.03	388.42	515.26	398.33	459.77	560.84	766.94	435.99	503.37	614.34	860.08
74	303.97	349.56	421.76	554.74	423.66	488.25	594.64	811.22	457.85	530.04	644.03	900.51
75	327.33	376.43	454.63	596.47	445.53	516.46	627.38	854.70	476.45	552.83	672.85	936.53
76	349.31	403.19	486.60	637.80	467.49	542.22	660.39	895.00	495.29	573.50	700.36	971.47
77	371.37	429.39	517.26	676.42	487.42	563.68	688.02	931.73	512.29	593.53	724.50	999.71
78	403.27	466.69	561.00	731.74	520.35	603.28	734.99	991.91	543.11	629.29	769.14	1056.95
79	445.55	513.84	622.79	808.16	565.88	656.94	803.29	1078.09	587.02	679.70	830.93	1139.88
80	492.70	569.13	687.83	892.72	617.91				635.80			
81	544.74	629.29	759.38	983.78	671.57				687.83			
82	600.02	692.71	837.43	1081.35	730.11				743.12			
83	661.82	764.26	923.62	1191.92	793.53				803.29			
84	731.74	845.56	1022.81	1318.75	865.08				873.21			
85+	978.90	1133.38	1372.41	1774.06								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	27.15	30.41	37.40	53.66	45.53	53.66	63.42	108.21	130.50	152.24	186.42	316.92
30	27.64	32.24	37.40	53.66	46.89	55.16	63.42	116.27	130.50	152.24	186.42	316.92
31	27.64	32.52	37.40	53.66	50.15	58.39	66.65	124.45	130.50	152.24	186.42	316.92
32	27.64	32.52	37.40	53.66	50.15	61.65	70.02	128.57	130.50	152.24	186.42	316.92
33	27.64	32.52	37.40	53.66	53.45	64.94	73.42	136.91	130.50	152.24	186.42	316.92
34	27.64	32.52	37.40	53.66	56.78	68.26	76.85	145.35	130.50	152.24	186.42	316.92
35	27.64	32.52	37.40	53.91	60.16	68.26	80.31	149.61	130.50	152.24	186.42	316.92
36	27.64	32.97	40.01	57.65	63.58	71.61	87.32	158.21	130.50	152.24	186.42	316.92
37	30.09	32.97	40.01	61.44	67.03	78.42	90.87	166.91	130.50	152.24	186.42	316.92
38	30.09	36.02	43.20	61.44	70.52	81.87	94.44	175.73	130.50	152.24	186.42	316.92
39	33.16	39.13	46.44	65.27	74.05	85.36	101.69	189.15	130.50	152.24	186.42	316.92
40	36.28	42.28	49.72	69.14	77.62	88.88	105.36	189.53	130.50	152.24	186.42	316.92
41	36.55	45.83	53.45	73.27	81.61	92.87	109.58	189.53	130.50	152.24	186.42	316.92
42	40.05	46.18	53.85	77.47	85.68	96.93	117.67	189.53	130.50	152.24	186.42	316.92
43	40.36	49.86	57.72	81.74	87.00	102.53	121.17	189.53	130.50	152.24	186.42	316.92
44	43.14	50.24	60.27	86.09	87.00	102.53	121.17	189.53	130.50	152.24	186.42	316.92
45	41.52	50.86	60.79	89.29	95.97	111.05	129.12	242.03	149.14	177.10	214.38	363.52
46	45.00	51.24	64.72	93.61	103.89	118.96	133.47	245.46	149.14	177.10	214.38	363.52
47	45.34	54.89	68.75	98.00	108.18	123.28	141.69	245.46	149.14	177.10	214.38	363.52
48	48.94	58.64	69.28	102.45	111.85	131.49	150.08	245.46	149.14	177.10	214.38	363.52
49	49.32	59.08	73.45	111.21	111.85	133.60	154.73	245.46	149.14	177.10	214.38	363.52
50	52.83	62.66	74.48	115.23	120.87	140.20	165.32	267.20	158.46	186.42	226.81	382.16
51	58.72	66.17	78.25	123.53	127.82	151.24	170.10	282.74	167.78	195.74	236.13	397.70
52	56.64	66.46	79.40	131.89	132.30	151.84	181.02	295.17	173.99	201.96	245.46	413.23
53	62.53	67.92	79.89	137.52	139.89	159.66	182.98	313.81	180.21	214.38	257.88	425.66
54	62.69	70.36	83.77	145.95	146.86	170.74	195.12	326.24	189.53	223.71	267.20	441.20
55	64.04	71.94	89.78	157.00	151.62	175.50	205.96	344.88	195.74	229.92	279.63	456.73
56	67.61	78.99	94.97	167.09	156.38	180.53	215.19	357.31	205.06	239.24	292.06	469.16
57	74.86	82.69	102.32	180.07	164.12	192.19	227.31	375.95	214.38	248.56	301.38	484.70
58	80.70	92.05	113.57	192.92	171.91	200.24	239.54	391.49	220.60	257.88	313.81	500.23
59	85.64	97.11	120.97	213.15	186.61	212.07	251.61	410.13	229.92	270.31	326.24	515.77
60	92.83	102.13	127.53	224.54	191.36	220.91	263.77	431.88	242.35	282.74	341.77	537.52
61	100.09	112.87	141.06	242.05	203.51	236.21	280.44	440.41	247.35	286.57	346.90	542.97
62	107.75	120.17	152.33	264.27	221.76	255.60	296.12	453.63	254.62	295.59	357.05	547.29
63	118.16	133.33	161.31	278.71	229.84	266.72	314.07	462.51	258.21	300.77	366.03	558.98
64	129.21	146.99	172.66	291.39	239.16	274.89	332.62	475.57	269.40	310.63	376.61	566.28
65	137.90	153.77	187.91	300.70	244.82	284.73	343.28	489.64	276.75	319.33	385.86	577.45
66	149.43	167.45	207.37	311.44	254.81	293.42	355.19	501.90	288.27	332.03	401.52	591.99
67	168.84	187.98	235.61	323.35	263.65	303.45	365.63	514.87	298.48	343.25	412.89	604.41
68	183.12	205.29	252.15	338.60	276.16	316.98	381.82	535.51	309.78	355.41	432.25	629.16
69	196.87	224.22	268.67	361.32	291.83	335.84	407.64	567.46	331.21	377.53	458.60	662.42
70	214.23	243.24	292.33	388.29	314.65	359.28	435.15	604.75	352.59	401.68	490.94	705.17
71	231.94	264.16	315.70	423.08	339.33	384.43	468.18	648.59	377.98	429.53	521.88	749.52
72	249.79	282.82	340.62	454.16	359.20	408.74	501.64	693.63	398.42	454.16	557.38	792.72
73	269.52	305.19	368.61	489.49	382.48	435.99	533.09	735.23	420.13	479.58	586.60	832.34
74	292.57	330.57	398.96	530.04	406.56	463.55	566.14	780.82	442.65	503.45	617.44	872.01
75	314.60	356.43	430.99	572.83	427.35	489.18	598.29	821.97	461.90	527.37	645.57	907.44
76	335.41	382.33	462.27	611.73	448.37	512.67	629.11	860.25	479.65	547.43	672.56	940.19
77	356.45	406.18	490.74	646.58	469.18	535.50	656.52	895.26	495.71	565.34	696.31	968.21
78	387.01	440.67	534.98	700.84	500.83	572.38	702.47	956.14	525.23	600.02	738.24	1024.43
79	429.29	487.83	591.89	775.64	546.36	624.42	765.89	1039.07	567.50	650.43	800.03	1104.11
80	473.19	538.23	655.31	855.32	593.52				616.29			
81	523.60	595.15	723.61	943.13	647.18				665.07			
82	577.26	656.94	798.41	1037.44	704.09				718.73			
83	635.80	723.61	879.71	1143.14	765.89				778.89			
84	702.47	801.66	974.02	1266.72	834.18				845.56			
85+	941.50	1074.84	1309.00	1705.76								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	23.95	25.85	32.52	47.16	40.65	45.53	55.29	95.79	118.07	133.60	161.57	282.74
30	24.39	27.40	32.52	47.16	41.86	46.80	55.29	102.93	118.07	133.60	161.57	282.74
31	24.39	27.64	32.52	47.16	44.77	49.54	58.11	110.17	118.07	133.60	161.57	282.74
32	24.39	27.64	32.52	47.16	44.77	52.31	61.04	113.82	118.07	133.60	161.57	282.74
33	24.39	27.64	32.52	47.16	47.72	55.10	64.01	121.20	118.07	133.60	161.57	282.74
34	24.39	27.64	32.52	47.16	50.70	57.92	67.00	128.67	118.07	133.60	161.57	282.74
35	24.39	27.64	32.52	47.38	53.71	57.92	70.01	132.44	118.07	133.60	161.57	282.74
36	24.39	28.02	34.79	50.67	56.76	60.76	76.12	140.05	118.07	133.60	161.57	282.74
37	26.55	28.02	34.79	53.99	59.85	66.54	79.22	147.76	118.07	133.60	161.57	282.74
38	26.55	30.62	37.57	53.99	62.97	69.47	82.34	155.56	118.07	133.60	161.57	282.74
39	29.26	33.26	40.38	57.36	66.12	72.43	88.65	167.44	118.07	133.60	161.57	282.74
40	32.01	35.94	43.23	60.76	69.31	75.41	91.85	167.78	118.07	133.60	161.57	282.74
41	32.25	38.96	46.48	64.39	72.87	78.80	95.53	167.78	118.07	133.60	161.57	282.74
42	35.34	39.25	46.83	68.08	76.50	82.24	102.59	167.78	118.07	133.60	161.57	282.74
43	35.61	42.38	50.19	71.83	77.68	87.00	105.64	167.78	118.07	133.60	161.57	282.74
44	38.06	42.71	52.41	75.65	77.68	87.00	105.64	167.78	118.07	133.60	161.57	282.74
45	37.37	44.50	52.41	76.54	85.31	92.97	111.40	214.45	136.71	155.35	189.53	329.35
46	40.50	44.84	55.79	80.24	92.35	99.59	115.15	217.49	136.71	155.35	189.53	329.35
47	40.80	48.03	59.27	84.00	96.16	103.21	122.24	217.49	136.71	155.35	189.53	329.35
48	44.05	51.31	59.72	87.81	99.42	110.08	129.49	217.49	136.71	155.35	189.53	329.35
49	44.38	51.70	63.32	95.32	99.42	111.85	133.49	217.49	136.71	155.35	189.53	329.35
50	48.02	53.02	64.87	102.43	108.47	121.91	141.70	236.13	146.03	164.67	198.85	344.88
51	51.38	56.71	66.39	110.67	112.61	129.63	147.03	251.67	149.14	170.89	208.17	360.42
52	49.84	55.38	70.32	116.37	120.28	131.40	155.16	264.10	158.46	177.10	217.49	372.84
53	57.90	61.35	69.38	122.24	122.03	136.44	160.80	279.63	164.67	186.42	226.81	385.27
54	56.20	60.01	71.21	130.58	129.24	147.19	172.50	292.06	170.89	192.64	236.13	397.70
55	57.84	61.95	77.26	138.98	137.04	152.48	178.13	307.60	177.10	201.96	245.46	410.13
56	59.42	68.59	82.30	146.20	141.90	157.61	190.04	323.13	186.42	208.17	254.78	425.66
57	66.05	70.28	87.40	161.25	149.72	166.37	199.25	335.56	192.64	217.49	264.10	438.09
58	71.98	79.20	99.94	171.18	154.72	174.49	211.36	351.09	201.96	226.81	276.53	453.63
59	74.66	84.16	105.29	187.91	166.20	183.41	220.85	366.63	208.17	236.13	288.95	469.16
60	81.78	87.23	111.87	202.09	174.22	192.59	230.45	385.27	220.60	248.56	301.38	487.80
61	91.20	97.68	122.86	216.72	186.31	204.91	244.34	395.16	226.24	253.39	310.70	494.71
62	94.56	103.01	131.87	235.55	198.42	223.65	260.14	403.88	231.21	257.55	316.08	497.53
63	104.78	115.84	141.15	247.74	207.14	232.67	275.15	417.11	238.35	266.72	326.31	507.91
64	115.61	126.95	152.74	261.15	214.42	241.91	294.14	428.84	244.66	272.15	335.37	516.80
65	124.34	134.00	165.54	268.77	223.53	247.48	303.36	441.74	252.80	282.07	345.94	526.89
66	133.58	145.12	182.02	280.55	231.65	257.39	314.01	453.00	259.96	290.85	357.77	540.51
67	152.19	164.77	206.46	291.01	238.78	266.14	325.84	465.12	271.11	300.96	370.61	552.18
68	166.47	179.63	223.33	304.98	252.15	278.56	341.00	485.08	285.77	316.98	389.03	576.33
69	178.34	196.48	238.56	326.58	268.67	296.47	361.32	514.18	303.42	335.84	412.27	609.15
70	194.15	214.23	258.86	352.59	285.64	316.88	388.29	551.20	325.81	359.28	444.08	649.38
71	210.47	231.94	281.34	382.28	309.26	341.47	418.79	592.75	347.92	384.43	472.48	691.54
72	227.08	249.79	303.46	412.87	332.36	365.39	450.03	633.76	369.52	408.74	503.71	732.85
73	247.72	271.50	328.97	445.89	352.75	388.42	479.58	675.78	390.41	430.04	533.09	770.90
74	265.97	292.57	357.16	484.45	374.26	412.26	511.05	716.23	410.36	454.05	562.34	809.32
75	289.14	318.24	387.34	521.91	396.43	436.44	540.10	754.68	429.17	474.63	589.20	843.79
76	307.60	338.88	415.35	557.86	415.35	458.80	568.28	792.47	446.63	493.56	611.73	875.89
77	326.60	359.76	442.66	591.87	434.37	479.13	593.53	825.63	462.55	512.29	633.31	901.89
78	356.11	393.51	481.32	642.30	463.43	512.22	635.80	881.34	491.08	543.11	673.20	954.51
79	395.14	435.79	533.36	710.60	505.71	559.37	694.34	959.39	531.73	588.64	728.49	1029.31
80	437.42	481.32	590.27	783.77	551.24				575.63			
81	482.95	531.73	652.06	865.08	601.65				622.79			
82	531.73	587.02	720.36	951.26	652.06				673.20			
83	588.64	648.81	795.16	1050.45	710.60				728.49			
84	650.43	717.10	881.34	1164.28	775.64				791.90			
85+	874.83	967.52	1188.67	1574.05								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC2000 VA 4/00

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP
Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	GPO Inflation			5% Compound Inflation		
	Benefit Period			Benefit Period		
	4 Years	6 Years	Life	4 Years	6 Years	Life
40	54.40	61.56	83.31	214.38	239.24	320.02
41	58.96	66.16	88.28	214.38	239.24	320.02
42	59.41	66.66	93.34	214.38	239.24	320.02
43	64.14	71.42	98.49	214.38	239.24	320.02
44	64.63	74.76	103.72	214.38	239.24	320.02
45	67.56	74.76	105.67	242.35	270.31	360.42
46	68.07	79.57	110.78	242.35	270.31	360.42
47	72.91	84.51	115.97	242.35	270.31	360.42
48	77.89	85.15	121.23	242.35	270.31	360.42
49	78.48	90.26	131.59	242.35	270.31	360.42
50	82.90	94.43	135.14	257.88	285.85	375.95
51	86.75	98.66	144.47	264.10	292.06	385.27
52	86.75	102.87	153.85	270.31	295.17	397.70
53	91.31	102.87	162.92	279.63	304.49	407.02
54	91.43	107.57	172.79	288.95	310.70	416.34
55	95.82	112.07	181.59	292.06	316.92	422.56
56	104.62	120.98	196.28	304.49	329.35	441.20
57	108.72	129.72	211.10	323.13	347.99	462.95
58	117.69	143.47	225.19	344.88	363.52	490.91
59	127.03	152.42	244.59	366.63	388.38	521.98
60	135.66	166.18	263.67	388.38	413.23	553.05
61	149.03	179.47	282.90	398.18	425.33	570.12
62	158.12	192.90	307.16	406.81	439.00	585.33
63	171.46	206.49	326.31	417.11	454.00	604.38
64	188.71	219.91	340.87	431.58	472.82	621.26
65	202.39	238.31	353.92	441.74	486.98	638.66
66	222.26	264.84	365.49	455.57	501.90	656.33
67	244.67	295.99	375.58	467.61	517.36	671.57
68	269.43	309.78	393.83	487.48	540.31	696.40
69	294.15	333.53	421.54	516.50	574.40	736.54
70	316.88	361.51	453.01	540.04	613.68	781.05
71	339.33	388.72	489.66	560.53	650.73	809.66
72	363.33	423.20	530.54	580.09	691.56	842.26
73	388.42	455.80	572.73	604.44	733.25	877.92
74	412.26	492.05	611.74	634.53	775.12	917.60
75	432.80	520.09	643.75	671.03	816.51	960.17
76	451.85	543.95	672.56	716.00	853.29	1013.18
77	474.16	567.00	699.63	764.29	888.63	1077.63
78	510.59	606.53	748.00	834.18	949.63	1177.28
79	561.00	660.19	813.04	921.99	1034.19	1305.75
80	621.16	725.23	900.85			
81	699.22	811.42	1024.43			
82	791.90	915.49	1175.66			
83	897.60	1034.19	1354.53			
84	1014.68	1162.65	1551.28			
85+	1398.43	1591.94	2206.60			

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Preferred Rates

Age	GPO Inflation			5% Compound Inflation		
	Benefit Period			Benefit Period		
	4 Years	6 Years	Life	4 Years	6 Years	Life
40	52.31	59.51	79.14	201.96	226.81	301.38
41	56.69	63.95	83.87	201.96	226.81	301.38
42	57.12	64.44	88.68	201.96	226.81	301.38
43	61.67	69.04	93.56	201.96	226.81	301.38
44	62.14	72.26	98.53	201.96	226.81	301.38
45	67.56	72.73	103.56	226.81	254.78	338.67
46	68.07	77.42	108.57	226.81	254.78	338.67
47	72.91	82.23	113.65	226.81	254.78	338.67
48	77.89	82.85	118.81	226.81	254.78	338.67
49	78.48	87.82	128.96	226.81	254.78	338.67
50	80.46	92.07	132.68	236.13	267.20	354.20
51	84.41	96.37	141.98	245.46	273.42	360.42
52	84.58	100.59	151.33	251.67	279.63	369.74
53	89.13	98.67	157.91	260.99	285.85	379.06
54	89.35	103.36	167.63	267.20	292.06	388.38
55	89.70	105.85	171.50	276.53	298.27	400.81
56	96.25	112.49	185.81	288.95	307.60	416.34
57	98.66	119.09	200.27	304.49	323.13	434.98
58	109.43	134.50	211.63	320.02	341.77	459.84
59	120.57	141.21	227.91	341.77	360.42	487.80
60	122.94	154.64	241.23	357.31	379.06	509.55
61	133.91	161.06	254.89	361.98	386.11	518.84
62	142.95	172.24	273.34	368.76	398.03	526.80
63	151.93	183.54	292.26	374.55	405.76	539.12
64	166.24	192.71	299.64	379.35	415.09	547.04
65	175.70	206.23	306.02	383.19	423.11	556.16
66	190.51	227.01	316.58	393.80	437.55	571.40
67	212.35	258.68	330.81	410.40	455.17	596.95
68	238.70	273.76	348.20	429.85	477.88	626.76
69	259.41	291.83	368.27	451.65	504.92	653.15
70	274.48	314.65	394.99	470.86	535.58	678.40
71	294.23	341.47	425.23	487.51	564.83	704.42
72	315.85	371.59	462.42	503.71	600.73	732.85
73	336.90	400.31	497.42	525.17	640.11	764.96
74	359.06	429.36	531.94	550.94	676.33	797.92
75	378.25	450.99	560.10	585.56	709.22	834.69
76	394.50	472.70	583.92	623.90	743.81	881.10
77	412.81	492.39	610.10	666.47	774.24	936.71
78	443.92	528.48	652.06	726.86	827.68	1026.06
79	487.83	574.01	708.97	801.66	899.22	1136.63
80	541.49	630.92	783.77			
81	608.16	705.72	889.47			
82	689.46	795.16	1024.43			
83	782.15	899.22	1177.28			
84	882.96	1013.05	1349.65			
85+	1216.31	1383.80	1920.41			

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	56.91	79.68	89.43	121.98	90.32	128.83	145.07	214.17
30	56.91	79.68	89.43	122.82	91.11	129.90	145.70	214.17
31	56.91	79.68	89.43	123.67	91.28	129.90	145.70	214.17
32	56.91	79.68	89.43	124.09	91.28	129.90	145.70	214.17
33	57.10	79.83	89.43	124.93	91.28	129.90	145.70	214.17
34	57.10	80.22	89.73	125.77	91.28	129.90	145.70	214.17
35	57.48	80.22	90.11	126.19	91.28	129.90	145.70	214.17
36	57.86	80.60	90.87	127.03	91.28	129.90	145.70	214.17
37	58.24	81.36	91.25	127.88	91.28	129.90	145.70	214.17
38	58.24	81.74	91.64	128.72	91.28	129.90	145.70	214.17
39	58.62	82.12	92.40	129.98	91.28	129.90	145.70	214.17
40	59.00	82.50	92.78	130.82	91.28	129.90	145.70	214.17
41	59.42	82.93	93.22	131.66	91.28	129.90	145.70	214.17
42	59.45	83.37	94.04	131.66	91.28	129.90	145.70	214.17
43	59.88	84.19	94.48	131.66	91.28	129.90	145.70	214.17
44	60.30	84.63	94.93	131.66	91.28	129.90	145.70	214.17
45	75.31	104.03	119.10	165.96	103.57	147.46	166.77	244.01
46	75.35	104.86	119.56	167.30	103.57	147.46	166.77	244.01
47	75.79	105.32	120.41	168.22	103.57	147.46	166.77	244.01
48	76.23	106.17	121.27	168.53	103.57	147.46	166.77	244.01
49	76.67	106.63	121.74	168.53	103.57	147.46	166.77	244.01
50	81.49	114.78	131.36	182.57	110.59	156.24	175.55	258.05
51	86.31	122.95	136.62	191.35	114.11	161.50	180.81	265.08
52	91.53	129.26	146.26	201.88	119.37	168.53	189.59	273.85
53	97.82	135.98	152.99	210.66	124.64	175.55	196.61	284.39
54	101.20	142.71	161.59	221.19	128.15	182.57	203.63	293.16
55	106.44	150.91	168.34	231.35	133.35	191.35	212.41	303.70
56	111.69	157.88	176.95	242.26	138.62	196.61	219.43	314.23
57	116.53	166.73	184.11	252.79	143.48	203.63	226.46	321.25
58	121.79	173.48	194.20	263.32	148.76	212.41	236.99	331.78
59	129.97	184.06	204.30	275.61	155.09	221.19	247.52	344.07
60	136.70	194.67	214.41	289.65	161.83	230.74	258.05	356.36
61	145.28	205.15	226.76	302.41	168.97	240.94	269.20	368.84
62	153.87	217.53	240.17	320.27	179.03	254.13	280.24	384.67
63	162.89	232.10	255.88	336.23	188.91	266.91	296.37	398.63
64	172.95	245.86	272.64	355.50	198.46	283.02	312.36	417.63
65	186.21	262.36	289.83	374.59	209.63	298.98	329.91	438.16
66	198.25	278.96	309.22	395.21	224.12	316.51	349.01	460.22
67	210.14	297.94	328.76	415.63	236.78	335.57	371.35	483.77
68	226.83	320.54	352.76	444.35	254.40	361.24	400.25	517.27
69	248.22	349.53	388.37	489.68	278.61	395.12	439.02	565.66
70	274.02	388.34	428.68	539.64	305.96	435.41	484.16	622.01
71	304.61	430.13	478.67	599.18	336.41	480.34	535.58	684.53
72	334.91	476.54	529.86	663.16	369.90	529.86	591.51	749.81
73	371.57	527.50	587.22	734.85	404.75	580.58	648.59	822.77
74	409.54	584.58	650.64	814.12	442.57	637.43	713.39	901.65
75	450.44	646.06	718.40	899.23	481.67	695.38	779.22	983.07
76	494.22	710.24	790.43	990.08	522.04	757.70	847.70	1070.27
77	539.22	777.06	865.03	1081.69	565.28	821.05	917.16	1159.89
78	587.02	848.82	944.75	1183.79	613.03	889.47	995.16	1256.96
79	642.30	930.12	1034.19	1300.87	665.07	965.89	1082.97	1367.54
80	702.47	1017.93	1133.38	1427.70	721.98	1052.08	1177.28	1489.49
81	767.51	1113.87	1239.08	1565.92	785.40	1143.14	1279.73	1622.83
82	837.43	1214.68	1352.90	1717.14	850.44	1240.70	1388.68	1769.18
83	915.49	1330.14	1481.36	1896.01	926.87	1351.28	1512.26	1938.29
84	1006.55	1461.85	1629.34	2112.28	1011.42	1478.11	1653.73	2144.80
85+	0	0	0	0	0	0	0	0

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	55.29	74.80	84.56	112.22	86.85	120.13	136.33	198.37
30	55.29	74.80	84.56	113.00	87.60	121.13	136.93	198.37
31	55.29	74.80	84.56	113.77	87.77	121.13	136.93	198.37
32	55.29	74.80	84.56	114.16	87.77	121.13	136.93	198.37
33	55.47	74.95	84.56	114.93	87.77	121.13	136.93	198.37
34	55.47	75.30	84.83	115.71	87.77	121.13	136.93	198.37
35	55.84	75.30	85.20	116.10	87.77	121.13	136.93	198.37
36	56.21	75.66	85.92	116.87	87.77	121.13	136.93	198.37
37	56.58	76.38	86.28	117.65	87.77	121.13	136.93	198.37
38	56.58	76.74	86.64	118.42	87.77	121.13	136.93	198.37
39	56.95	77.09	87.36	119.58	87.77	121.13	136.93	198.37
40	57.32	77.45	87.72	120.36	87.77	121.13	136.93	198.37
41	57.72	77.86	88.13	121.13	87.77	121.13	136.93	198.37
42	57.76	78.26	88.91	121.13	87.77	121.13	136.93	198.37
43	58.17	79.03	89.33	121.13	87.77	121.13	136.93	198.37
44	58.58	79.45	89.75	121.13	87.77	121.13	136.93	198.37
45	71.96	97.31	109.04	150.40	100.06	140.44	156.24	226.46
46	72.00	98.10	109.45	151.61	100.06	140.44	156.24	226.46
47	72.42	98.52	110.24	152.45	100.06	140.44	156.24	226.46
48	72.84	99.32	111.02	152.73	100.06	140.44	156.24	226.46
49	73.26	99.75	111.45	152.73	100.06	140.44	156.24	226.46
50	78.09	109.64	121.13	166.77	105.33	145.70	163.26	238.74
51	82.92	114.41	128.08	177.30	110.59	152.73	168.53	245.77
52	88.14	120.76	134.35	184.32	114.11	157.99	175.55	256.30
53	92.76	127.48	141.09	194.86	119.37	165.01	182.57	263.32
54	97.82	134.22	147.98	205.39	124.64	172.04	189.59	273.85
55	103.06	140.74	156.43	213.82	129.84	179.06	198.37	282.63
56	108.30	149.39	165.04	222.94	135.11	184.32	207.15	291.41
57	113.15	154.83	172.18	233.48	138.23	191.35	214.17	300.19
58	118.40	163.28	180.57	242.26	143.51	200.12	221.19	310.72
59	123.22	170.43	188.97	256.30	149.86	208.90	229.97	321.25
60	131.64	181.01	199.09	268.59	156.61	216.75	240.50	333.54
61	138.52	193.19	211.42	279.69	163.74	228.72	249.97	344.36
62	147.11	203.83	223.14	295.90	173.81	240.20	262.83	358.56
63	157.80	216.74	237.11	311.97	181.98	253.04	277.31	374.36
64	167.86	230.49	252.19	327.89	191.56	265.76	291.65	390.01
65	177.75	247.03	269.37	347.09	202.76	281.80	307.57	408.95
66	188.08	261.95	287.01	366.12	215.57	297.69	328.48	431.14
67	201.67	279.21	304.91	388.38	228.26	316.84	347.50	454.81
68	218.36	300.19	329.02	415.52	245.92	340.89	376.51	485.05
69	238.09	329.27	361.35	455.91	268.48	374.86	413.69	530.20
70	263.93	364.80	400.10	504.33	295.88	411.87	457.26	583.35
71	291.22	405.03	446.87	560.68	326.37	455.24	505.45	644.36
72	323.25	449.88	496.54	618.17	358.24	501.54	558.19	706.49
73	356.64	497.64	550.72	683.43	391.48	549.06	613.76	773.00
74	394.68	549.91	609.35	756.33	427.70	604.40	672.11	845.50
75	434.00	606.61	672.37	835.12	466.88	657.57	733.19	922.25
76	474.58	667.69	738.06	918.07	505.68	715.15	796.97	999.90
77	518.04	728.19	806.38	1003.50	545.73	775.43	861.77	1080.07
78	564.25	795.16	881.34	1094.35	591.89	839.06	933.37	1169.15
79	616.29	869.95	962.64	1198.42	640.68	908.98	1013.05	1268.35
80	671.57				694.34			
81	731.74				751.25			
82	795.16				814.67			
83	868.33				882.96			
84	949.63				959.39			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	50.41	65.04	71.55	94.33	79.90	106.20	118.85	172.04
30	50.41	65.04	71.55	94.98	80.60	107.08	119.37	172.04
31	50.41	65.04	71.55	95.64	80.75	107.08	119.37	172.04
32	50.41	65.04	71.55	95.96	80.75	107.08	119.37	172.04
33	50.58	65.17	71.55	96.61	80.75	107.08	119.37	172.04
34	50.58	65.48	71.78	97.26	80.75	107.08	119.37	172.04
35	50.91	65.48	72.09	97.59	80.75	107.08	119.37	172.04
36	51.25	65.79	72.70	98.24	80.75	107.08	119.37	172.04
37	51.59	66.42	73.00	98.89	80.75	107.08	119.37	172.04
38	51.59	66.73	73.31	99.54	80.75	107.08	119.37	172.04
39	51.92	67.04	73.92	100.52	80.75	107.08	119.37	172.04
40	52.26	67.35	74.22	101.17	80.75	107.08	119.37	172.04
41	52.63	67.70	74.57	101.82	80.75	107.08	119.37	172.04
42	52.66	68.05	75.23	101.82	80.75	107.08	119.37	172.04
43	53.03	68.72	75.59	101.82	80.75	107.08	119.37	172.04
44	53.41	69.08	75.95	101.82	80.75	107.08	119.37	172.04
45	65.27	85.57	93.94	129.65	91.28	122.88	136.93	198.37
46	65.31	86.26	94.30	130.70	91.28	122.88	136.93	198.37
47	65.68	86.63	94.97	131.42	91.28	122.88	136.93	198.37
48	66.06	87.33	95.65	131.66	91.28	122.88	136.93	198.37
49	66.45	87.71	96.02	131.66	91.28	122.88	136.93	198.37
50	71.30	94.22	104.07	143.95	96.55	129.90	142.19	210.66
51	76.15	99.04	111.00	152.73	100.06	133.42	149.22	217.68
52	79.67	105.45	117.35	159.75	103.57	140.44	156.24	226.46
53	82.64	112.19	122.39	168.53	107.08	143.95	161.50	235.23
54	87.70	115.53	129.27	177.30	112.35	150.97	168.53	242.26
55	91.23	122.08	134.33	185.78	117.56	156.24	173.79	251.03
56	96.46	127.32	142.92	196.61	121.07	163.26	180.81	259.81
57	101.33	134.41	150.01	203.63	125.98	170.28	187.84	266.83
58	104.87	142.87	156.72	214.17	129.51	175.55	194.86	275.61
59	111.40	148.27	165.14	222.94	135.92	184.32	203.63	286.14
60	118.13	157.10	173.57	235.23	140.95	192.28	212.41	296.67
61	125.01	167.54	185.84	246.47	149.81	202.53	222.00	307.65
62	133.58	178.13	195.88	259.35	156.43	210.61	231.50	318.53
63	142.53	189.44	209.82	273.84	164.65	221.84	244.38	332.77
64	150.91	201.47	223.22	289.92	174.30	236.42	258.86	348.60
65	160.82	214.66	236.98	305.86	183.86	249.15	274.93	366.00
66	171.14	229.64	252.85	323.35	195.04	265.18	292.56	386.65
67	181.33	246.86	270.84	342.39	206.11	281.06	310.02	407.12
68	196.36	264.57	291.71	369.72	222.17	303.58	335.80	437.56
69	214.45	290.43	322.51	403.56	243.15	332.64	371.48	477.86
70	237.04	322.77	356.40	448.86	268.98	368.16	411.87	526.19
71	262.77	359.84	398.33	500.43	296.24	408.38	456.91	580.77
72	293.26	398.23	443.22	553.19	324.92	451.55	504.87	639.84
73	323.47	442.90	492.66	612.10	358.30	494.32	554.04	700.01
74	356.70	490.46	546.60	677.06	389.72	541.65	609.35	764.58
75	391.26	540.85	601.68	744.70	424.13	591.81	664.15	830.18
76	427.13	592.41	661.14	816.61	459.85	643.14	720.06	900.07
77	465.91	646.74	721.67	889.47	495.23	693.98	778.69	970.92
78	507.34	705.72	787.02	969.15	534.98	751.25	843.94	1045.57
79	552.87	770.76	858.57	1058.58	578.89	814.67	913.86	1133.38
80	600.02				626.04			
81	652.06				674.82			
82	707.35				726.86			
83	767.51				785.40			
84	834.18				850.44			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	56.91	71.55	79.68	89.43	110.77	121.98	90.32	112.80	125.35	141.57	172.04	189.59
30	56.91	71.55	79.68	89.43	111.17	122.82	91.11	113.59	126.39	142.19	172.04	189.59
31	56.91	71.55	79.68	89.43	111.57	123.67	91.28	113.98	126.39	142.19	172.04	189.59
32	56.91	71.55	79.68	89.43	112.37	124.09	91.28	114.11	126.39	142.19	172.04	189.59
33	57.10	71.55	79.83	89.43	112.77	124.93	91.28	114.11	126.39	142.19	172.04	189.59
34	57.10	71.55	80.22	89.73	113.57	125.77	91.28	114.11	126.39	142.19	172.04	189.59
35	57.48	71.71	80.22	90.11	114.38	126.19	91.28	114.11	126.39	142.19	172.04	189.59
36	57.86	72.09	80.60	90.87	114.78	127.03	91.28	114.11	126.39	142.19	172.04	189.59
37	58.24	72.47	81.36	91.25	115.58	127.88	91.28	114.11	126.39	142.19	172.04	189.59
38	58.24	72.85	81.74	91.64	116.38	128.72	91.28	114.11	126.39	142.19	172.04	189.59
39	58.62	73.23	82.12	92.40	117.18	129.98	91.28	114.11	126.39	142.19	172.04	189.59
40	59.00	73.60	82.50	92.78	117.98	130.82	91.28	114.11	126.39	142.19	172.04	189.59
41	59.42	74.02	82.93	93.22	118.87	131.66	91.28	114.11	126.39	142.19	172.04	189.59
42	59.45	74.44	83.37	94.04	119.37	131.66	91.28	114.11	126.39	142.19	172.04	189.59
43	59.88	74.87	84.19	94.48	119.37	131.66	91.28	114.11	126.39	142.19	172.04	189.59
44	60.30	75.30	84.63	94.93	119.37	131.66	91.28	114.11	126.39	142.19	172.04	189.59
45	75.31	96.14	104.03	119.10	153.13	165.96	103.57	129.90	143.95	159.75	193.10	214.17
46	75.35	96.96	104.86	119.56	154.05	167.30	103.57	129.90	143.95	159.75	193.10	214.17
47	75.79	97.40	105.32	120.41	154.99	168.22	103.57	129.90	143.95	159.75	193.10	214.17
48	76.23	97.84	106.17	121.27	155.93	168.53	103.57	129.90	143.95	159.75	193.10	214.17
49	76.67	98.68	106.63	121.74	156.24	168.53	103.57	129.90	143.95	159.75	193.10	214.17
50	81.49	107.88	114.78	131.36	169.93	182.57	110.59	138.68	152.73	168.53	201.88	222.94
51	86.31	112.71	122.95	136.62	178.62	191.35	114.11	142.19	156.24	172.04	207.15	228.21
52	91.53	117.94	129.26	146.26	185.86	201.88	119.37	145.70	159.75	175.55	212.41	235.23
53	97.82	123.18	135.98	152.99	193.10	210.66	124.64	149.22	165.01	180.81	217.68	240.50
54	101.20	128.03	142.71	161.59	201.85	221.19	128.15	154.48	170.28	184.32	222.94	245.77
55	106.44	133.28	150.91	168.34	208.90	231.35	133.35	157.99	173.79	187.84	228.21	251.03
56	111.69	138.53	156.18	176.95	217.68	240.50	138.62	165.01	180.81	194.86	235.23	261.57
57	116.53	145.25	163.33	184.11	228.21	249.28	143.48	173.79	191.35	205.39	247.52	273.85
58	121.79	151.97	170.08	194.20	236.99	259.81	148.76	182.57	203.63	215.92	263.32	291.41
59	129.97	159.10	177.25	204.30	247.52	270.34	155.09	192.37	217.68	229.97	279.12	308.96
60	136.70	165.84	184.42	214.41	258.05	280.88	161.83	203.52	228.99	244.01	296.67	328.27
61	145.28	174.82	194.90	226.76	269.20	291.92	168.97	214.01	240.94	258.71	312.90	346.11
62	153.87	186.73	207.25	240.17	283.72	306.35	179.03	225.54	254.13	273.27	330.71	365.53
63	162.89	200.10	223.57	255.88	298.10	322.37	188.91	237.44	266.91	291.17	350.10	386.50
64	172.95	214.93	240.74	272.64	315.81	341.69	198.46	251.96	283.02	310.63	371.03	409.00
65	186.21	230.19	258.95	289.83	335.07	360.84	209.63	264.62	298.98	329.91	393.49	433.01
66	198.25	247.25	278.96	309.22	357.57	384.94	224.12	282.29	316.51	349.01	419.16	456.80
67	210.14	267.22	297.94	328.76	386.68	415.63	236.78	303.21	335.57	371.35	451.41	482.07
68	226.83	289.07	320.54	352.76	420.60	444.35	254.40	325.63	361.24	400.25	486.75	515.58
69	244.84	312.37	349.53	388.37	457.60	489.68	276.92	352.91	395.12	439.02	526.83	562.29
70	263.93	336.22	379.93	428.68	497.61	539.64	299.24	378.25	427.00	484.16	566.53	616.97
71	286.20	361.51	405.03	470.30	540.60	584.11	324.69	406.70	456.91	530.55	610.89	661.10
72	311.59	389.90	433.22	521.53	591.51	636.50	351.58	439.89	489.87	584.85	663.16	713.15
73	340.05	424.65	469.44	577.26	650.25	696.70	379.87	476.08	530.82	643.62	721.58	769.68
74	369.91	464.03	513.58	640.73	716.69	762.93	407.89	516.88	577.98	706.78	786.05	835.59
75	399.48	507.97	573.73	706.89	787.44	836.76	437.29	560.58	636.20	772.65	858.13	909.09
76	430.40	562.95	649.69	778.97	870.62	927.89	468.04	613.69	706.97	842.79	939.35	999.90
77	464.28	628.82	737.96	856.88	969.29	1039.34	500.12	674.43	786.84	915.53	1036.08	1109.39
78	502.46	704.09	832.56	943.13	1081.35	1165.90	536.61	744.75	874.83	995.16	1144.76	1234.20
79	544.74	783.77	930.12	1034.19	1200.05	1300.87	577.26	817.92	965.89	1082.97	1260.22	1367.54
80	595.15	865.08					626.04	894.35				
81	658.56	949.63					684.58	975.65				
82	731.74	1039.07					754.50	1060.21				
83	813.04	1131.75					832.56	1148.02				
84	902.48	1227.69					917.11	1239.08				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	55.29	66.67	74.80	84.56	100.99	112.22	86.85	105.86	120.13	134.58	163.26	180.81
30	55.29	66.67	74.80	84.56	101.36	113.00	87.60	106.60	121.13	135.17	163.26	180.81
31	55.29	66.67	74.80	84.56	101.73	113.77	87.77	106.96	121.13	135.17	163.26	180.81
32	55.29	66.67	74.80	84.56	102.46	114.16	87.77	107.08	121.13	135.17	163.26	180.81
33	55.47	66.67	74.95	84.56	102.82	114.93	87.77	107.08	121.13	135.17	163.26	180.81
34	55.47	66.67	75.30	84.83	103.55	115.71	87.77	107.08	121.13	135.17	163.26	180.81
35	55.84	66.82	75.30	85.20	104.28	116.10	87.77	107.08	121.13	135.17	163.26	180.81
36	56.21	67.18	75.66	85.92	104.65	116.87	87.77	107.08	121.13	135.17	163.26	180.81
37	56.58	67.53	76.38	86.28	105.38	117.65	87.77	107.08	121.13	135.17	163.26	180.81
38	56.58	67.88	76.74	86.64	106.11	118.42	87.77	107.08	121.13	135.17	163.26	180.81
39	56.95	68.23	77.09	87.36	106.84	119.58	87.77	107.08	121.13	135.17	163.26	180.81
40	57.32	68.59	77.45	87.72	107.57	120.36	87.77	107.08	121.13	135.17	163.26	180.81
41	57.72	68.98	77.86	88.13	108.38	121.13	87.77	107.08	121.13	135.17	163.26	180.81
42	57.76	69.37	78.26	88.91	108.84	121.13	87.77	107.08	121.13	135.17	163.26	180.81
43	58.17	69.76	79.03	89.33	108.84	121.13	87.77	107.08	121.13	135.17	163.26	180.81
44	58.58	70.16	79.45	89.75	108.84	121.13	87.77	107.08	121.13	135.17	163.26	180.81
45	71.96	89.51	97.31	109.04	139.36	150.40	100.06	124.64	140.44	152.73	184.32	201.88
46	72.00	90.27	98.10	109.45	140.21	151.61	100.06	124.64	140.44	152.73	184.32	201.88
47	72.42	90.68	98.52	110.24	141.06	152.45	100.06	124.64	140.44	152.73	184.32	201.88
48	72.84	91.09	99.32	111.02	141.92	152.73	100.06	124.64	140.44	152.73	184.32	201.88
49	73.26	91.87	99.75	111.45	142.19	152.73	100.06	124.64	140.44	152.73	184.32	201.88
50	78.09	101.14	109.64	121.13	155.92	166.77	105.33	133.42	145.70	161.50	193.10	212.41
51	82.92	105.98	114.41	128.08	162.86	177.30	110.59	136.93	149.22	165.01	198.37	217.68
52	88.14	111.20	120.76	134.35	171.84	184.32	114.11	140.44	154.48	168.53	201.88	222.94
53	92.76	116.43	127.48	141.09	179.06	194.86	119.37	145.70	157.99	172.04	207.15	229.97
54	97.82	121.29	134.22	147.98	186.05	205.39	124.64	149.22	163.26	177.30	212.41	235.23
55	103.06	126.53	140.74	156.43	194.86	213.82	129.84	152.73	168.53	180.81	219.43	242.26
56	108.30	131.77	146.00	165.04	201.88	222.94	135.11	159.75	173.79	187.84	226.46	251.03
57	113.15	136.80	153.12	172.18	212.41	233.48	138.23	166.77	184.32	196.61	238.74	265.08
58	118.40	143.52	159.87	180.57	222.94	242.26	143.51	175.55	194.86	208.90	252.79	280.88
59	123.22	150.64	168.73	188.97	233.48	256.30	149.86	185.38	205.39	221.19	270.34	298.43
60	131.64	159.07	175.89	199.09	244.01	268.59	156.61	193.08	216.75	233.48	286.14	315.98
61	138.52	168.03	186.35	211.42	255.21	279.69	163.74	203.57	228.72	246.47	300.66	332.13
62	147.11	178.24	200.40	223.14	269.79	294.16	173.81	213.40	240.20	259.35	316.79	349.86
63	157.80	191.62	213.33	237.11	284.24	310.24	181.98	225.31	253.04	275.57	332.77	369.16
64	167.86	204.78	230.49	252.19	300.28	326.16	191.56	238.15	265.76	291.65	352.05	388.29
65	177.75	220.03	247.03	269.37	316.17	343.66	202.76	252.59	281.80	307.57	371.15	408.95
66	188.08	237.09	261.95	287.01	337.04	366.12	215.57	268.60	297.69	328.48	393.50	431.14
67	201.67	255.38	279.21	304.91	362.83	388.38	228.26	289.58	316.84	347.50	422.45	454.81
68	218.36	278.93	300.19	329.02	393.47	415.52	245.92	313.76	340.89	376.51	456.22	485.05
69	238.09	302.24	329.27	361.35	427.20	455.91	268.48	339.40	374.86	413.69	494.74	530.20
70	262.25	326.14	364.80	400.10	463.99	504.33	295.88	368.16	411.87	457.26	536.27	583.35
71	284.52	351.47	391.64	446.87	508.80	548.97	321.35	398.33	443.52	505.45	580.77	629.30
72	309.92	381.57	423.22	496.54	559.86	601.51	349.91	431.56	479.88	558.19	633.17	683.16
73	338.40	414.70	459.49	550.72	618.73	661.86	378.21	467.78	520.86	613.76	693.38	743.14
74	368.25	452.47	502.02	609.35	683.67	728.25	406.24	508.62	568.07	672.11	756.33	807.52
75	396.19	494.82	555.65	672.37	751.28	800.59	435.64	550.72	619.76	733.19	823.61	877.86
76	427.13	544.95	620.23	738.06	826.43	882.07	466.40	597.32	680.78	796.97	896.80	958.99
77	459.39	604.38	697.24	806.38	912.27	977.44	498.49	653.25	751.00	861.77	979.06	1050.74
78	497.58	671.57	782.15	881.34	1006.55	1082.97	533.36	715.48	827.68	933.37	1071.59	1156.15
79	538.23	744.75	869.95	962.64	1108.99	1198.42	572.38	780.52	908.98	1013.05	1170.78	1268.35
80	587.02	819.55					617.91	852.07				
81	645.56	897.60					674.82	926.87				
82	715.48	982.15					739.87	1006.55				
83	791.90	1068.34					813.04	1089.48				
84	874.83	1159.40					892.72	1177.28				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	50.41	58.54	65.04	71.55	84.71	94.33	79.90	95.45	106.20	117.10	142.19	156.24
30	50.41	58.54	65.04	71.55	85.01	94.98	80.60	96.11	107.08	117.62	142.19	156.24
31	50.41	58.54	65.04	71.55	85.32	95.64	80.75	96.44	107.08	117.62	142.19	156.24
32	50.41	58.54	65.04	71.55	85.93	95.96	80.75	96.55	107.08	117.62	142.19	156.24
33	50.58	58.54	65.17	71.55	86.24	96.61	80.75	96.55	107.08	117.62	142.19	156.24
34	50.58	58.54	65.48	71.78	86.85	97.26	80.75	96.55	107.08	117.62	142.19	156.24
35	50.91	58.68	65.48	72.09	87.46	97.59	80.75	96.55	107.08	117.62	142.19	156.24
36	51.25	58.98	65.79	72.70	87.77	98.24	80.75	96.55	107.08	117.62	142.19	156.24
37	51.59	59.29	66.42	73.00	88.38	98.89	80.75	96.55	107.08	117.62	142.19	156.24
38	51.59	59.60	66.73	73.31	89.00	99.54	80.75	96.55	107.08	117.62	142.19	156.24
39	51.92	59.91	67.04	73.92	89.61	100.52	80.75	96.55	107.08	117.62	142.19	156.24
40	52.26	60.22	67.35	74.22	90.22	101.17	80.75	96.55	107.08	117.62	142.19	156.24
41	52.63	60.56	67.70	74.57	90.90	101.82	80.75	96.55	107.08	117.62	142.19	156.24
42	52.66	60.91	68.05	75.23	91.28	101.82	80.75	96.55	107.08	117.62	142.19	156.24
43	53.03	61.26	68.72	75.59	91.28	101.82	80.75	96.55	107.08	117.62	142.19	156.24
44	53.41	61.61	69.08	75.95	91.28	101.82	80.75	96.55	107.08	117.62	142.19	156.24
45	65.27	79.56	85.57	93.94	118.72	129.65	91.28	110.59	121.13	133.42	161.50	177.30
46	65.31	80.24	86.26	94.30	119.44	130.70	91.28	110.59	121.13	133.42	161.50	177.30
47	65.68	80.61	86.63	94.97	120.16	131.42	91.28	110.59	121.13	133.42	161.50	177.30
48	66.06	80.97	87.33	95.65	120.89	131.66	91.28	110.59	121.13	133.42	161.50	177.30
49	66.45	81.67	87.71	96.02	121.13	131.66	91.28	110.59	121.13	133.42	161.50	177.30
50	71.30	89.34	94.22	104.07	133.14	143.95	96.55	117.62	128.15	140.44	170.28	187.84
51	76.15	92.52	99.04	111.00	140.09	152.73	100.06	121.13	131.66	143.95	173.79	193.10
52	79.67	97.72	105.45	117.35	147.29	159.75	103.57	124.64	135.17	147.46	179.06	198.37
53	82.64	101.25	112.19	122.39	154.48	168.53	107.08	128.15	138.68	150.97	182.57	203.63
54	87.70	106.13	115.53	129.27	161.48	177.30	112.35	131.66	142.19	154.48	187.84	208.90
55	91.23	109.66	122.08	134.33	168.53	185.78	117.56	135.17	147.46	157.99	193.10	214.17
56	96.46	114.88	127.32	142.92	175.55	196.61	121.07	140.44	152.73	165.01	200.12	222.94
57	101.33	119.91	132.71	150.01	184.32	203.63	125.98	147.46	161.50	173.79	212.41	235.23
58	104.87	126.64	139.47	156.72	193.10	214.17	129.51	156.24	172.04	184.32	224.70	249.28
59	111.40	132.02	146.57	165.14	203.63	222.94	135.92	164.39	182.57	194.86	238.74	265.08
60	118.13	138.76	153.69	173.57	214.17	235.23	140.95	172.21	192.28	207.15	252.79	280.88
61	125.01	147.66	162.41	185.84	223.75	246.47	149.81	180.95	202.53	218.50	265.70	295.42
62	133.58	157.87	172.99	195.88	236.72	257.61	156.43	190.85	210.61	231.50	281.98	311.57
63	142.53	167.88	186.03	209.82	249.58	272.11	164.65	201.05	221.84	244.38	296.37	329.30
64	150.91	181.08	199.76	223.22	264.04	288.20	174.30	212.26	236.42	258.86	314.08	346.87
65	160.82	192.95	214.66	236.98	278.36	304.14	183.86	225.10	249.15	274.93	331.63	366.00
66	171.14	208.30	229.64	252.85	297.69	323.35	195.04	239.52	265.18	292.56	352.44	386.65
67	181.33	226.63	246.86	270.84	320.24	342.39	206.11	258.92	281.06	310.02	379.86	407.12
68	196.36	246.81	264.57	291.71	347.68	369.72	222.17	279.84	303.58	335.80	410.43	437.56
69	214.45	268.47	290.43	322.51	379.92	403.56	243.15	305.63	332.64	371.48	445.78	477.86
70	235.36	289.15	322.77	356.40	413.55	448.86	268.98	331.18	368.16	411.87	482.48	526.19
71	256.07	312.98	348.12	398.33	453.57	488.71	292.89	358.17	398.33	456.91	523.86	567.38
72	279.93	339.91	374.90	443.22	499.87	536.53	318.25	388.23	431.56	504.87	571.52	614.84
73	305.22	369.91	408.07	492.66	552.38	590.53	343.37	421.34	467.78	554.04	625.37	668.50
74	331.92	404.58	447.52	546.60	609.35	648.99	369.91	457.43	510.27	609.35	682.01	726.60
75	356.73	442.22	494.82	601.68	670.72	713.47	396.19	496.47	557.29	664.15	743.06	790.73
76	384.58	487.68	553.14	661.14	738.06	787.15	423.85	540.04	613.69	720.06	810.06	864.07
77	413.78	539.22	620.67	721.67	812.90	869.92	452.88	588.09	676.06	778.69	882.95	944.85
78	447.17	598.40	694.34	787.02	894.35	961.02	482.95	643.93	743.12	843.94	964.27	1035.82
79	482.95	661.82	770.76	858.57	982.15	1058.58	517.09	702.47	814.67	913.86	1050.45	1133.38
80	525.23	726.86					557.75	762.63				
81	575.63	795.16					604.90	827.68				
82	634.17	865.08					660.19	895.97				
83	697.59	939.88					721.98	967.52				
84	767.51	1017.93					788.65	1042.32				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	53.66	66.67	76.43	86.18	105.88	118.73	85.11	105.86	118.39	134.58	163.26	179.06
30	53.66	66.67	76.43	86.18	106.26	119.55	85.85	106.60	119.37	135.17	163.26	179.06
31	53.66	66.67	76.43	86.18	106.65	120.37	86.02	106.96	119.37	135.17	163.26	179.06
32	53.66	66.67	76.43	86.18	107.41	120.78	86.02	107.08	119.37	135.17	163.26	179.06
33	53.84	66.67	76.58	86.18	107.80	121.60	86.02	107.08	119.37	135.17	163.26	179.06
34	53.84	66.67	76.94	86.47	108.56	122.42	86.02	107.08	119.37	135.17	163.26	179.06
35	54.20	66.82	76.94	86.83	109.33	122.83	86.02	107.08	119.37	135.17	163.26	179.06
36	54.56	67.18	77.31	87.57	109.71	123.65	86.02	107.08	119.37	135.17	163.26	179.06
37	54.91	67.53	78.04	87.94	110.48	124.47	86.02	107.08	119.37	135.17	163.26	179.06
38	54.91	67.88	78.41	88.30	111.24	125.29	86.02	107.08	119.37	135.17	163.26	179.06
39	55.27	68.23	78.77	89.04	112.01	126.51	86.02	107.08	119.37	135.17	163.26	179.06
40	55.63	68.59	79.14	89.41	112.78	127.33	86.02	107.08	119.37	135.17	163.26	179.06
41	56.02	68.98	79.55	89.83	113.63	128.15	86.02	107.08	119.37	135.17	163.26	179.06
42	56.06	69.37	79.96	90.62	114.11	128.15	86.02	107.08	119.37	135.17	163.26	179.06
43	56.45	69.76	80.75	91.05	114.11	128.15	86.02	107.08	119.37	135.17	163.26	179.06
44	56.86	70.16	81.17	91.48	114.11	128.15	86.02	107.08	119.37	135.17	163.26	179.06
45	71.96	91.17	102.35	114.07	144.52	162.50	101.82	122.88	135.17	150.97	182.57	200.12
46	72.00	91.94	103.17	114.51	145.40	163.81	101.82	122.88	135.17	150.97	182.57	200.12
47	72.42	92.36	103.62	115.32	146.28	164.71	101.82	122.88	135.17	150.97	182.57	200.12
48	72.84	92.78	104.45	116.15	147.17	165.01	101.82	122.88	135.17	150.97	182.57	200.12
49	73.26	93.57	104.91	116.60	147.46	165.01	101.82	122.88	135.17	150.97	182.57	200.12
50	79.79	101.14	113.07	127.95	161.17	179.06	108.84	128.15	140.44	157.99	189.59	214.17
51	84.62	105.98	121.24	134.91	168.11	187.84	112.35	133.42	145.70	161.50	194.86	214.17
52	88.14	111.20	125.86	139.46	175.34	194.86	114.11	136.93	149.22	165.01	198.37	219.43
53	91.07	116.43	132.58	146.19	182.57	201.88	117.62	140.44	154.48	168.53	203.63	224.70
54	96.14	121.29	137.62	151.38	189.56	210.66	121.13	143.95	157.99	173.79	208.90	229.97
55	99.68	124.85	142.43	158.13	196.61	217.33	124.58	149.22	163.26	177.30	214.17	236.99
56	104.92	130.09	147.69	165.04	205.39	226.46	129.85	154.48	170.28	182.57	221.19	245.77
57	109.77	135.11	153.12	172.18	212.41	233.48	132.98	163.26	180.81	191.35	231.72	258.05
58	115.02	140.15	158.17	180.57	221.19	242.26	138.26	170.28	189.59	201.88	245.77	272.10
59	119.84	147.25	163.61	188.97	229.97	251.03	142.89	178.38	201.88	214.17	259.81	287.90
60	126.57	152.30	169.06	197.39	236.99	258.05	149.65	186.13	211.51	224.70	272.10	301.94
61	131.77	159.54	177.80	206.30	246.47	267.45	155.04	194.87	219.99	234.24	284.93	314.65
62	138.65	168.05	186.70	216.32	255.87	276.76	159.91	202.99	229.76	247.17	297.64	328.97
63	145.92	178.05	197.97	228.58	266.91	287.71	168.12	213.18	239.18	259.97	311.97	344.90
64	154.30	187.85	211.71	240.26	277.84	300.28	174.30	220.89	250.23	272.66	326.16	360.68
65	162.51	199.72	224.88	252.32	290.39	314.45	182.14	230.25	259.46	286.95	341.94	376.31
66	171.14	215.07	241.54	268.22	307.95	333.62	191.62	242.94	273.74	304.53	362.70	398.63
67	183.02	231.71	262.19	287.88	333.87	361.12	206.11	260.62	294.69	327.06	390.08	427.56
68	196.36	250.19	284.93	312.06	364.64	395.16	222.17	281.53	318.84	354.46	422.30	463.00
69	212.76	271.85	307.32	341.09	398.50	432.27	239.77	305.63	344.46	384.99	457.60	499.81
70	230.31	292.51	331.18	373.21	432.05	469.03	260.57	329.50	371.53	421.96	492.57	536.27
71	249.38	314.65	353.15	410.05	470.30	508.80	282.85	354.82	398.33	461.93	532.23	575.74
72	273.26	339.91	378.24	453.22	514.87	554.86	306.59	383.23	426.56	508.20	576.52	619.84
73	296.93	369.91	408.07	502.62	565.65	605.46	330.10	414.70	461.15	560.68	627.03	670.16
74	322.02	402.93	447.52	558.16	622.57	663.85	356.70	449.17	502.02	615.96	683.67	726.60
75	346.87	442.22	499.75	614.83	685.52	728.26	381.39	488.25	554.00	672.37	746.34	790.73
76	374.76	489.31	566.23	677.51	757.70	806.79	407.49	533.50	615.32	733.15	818.25	868.98
77	404.01	547.36	641.85	746.11	843.85	904.13	434.96	586.46	685.83	796.61	900.87	964.40
78	437.42	613.03	725.23	819.55	939.88	1014.68	466.69	647.18	761.01	866.70	995.16	1074.84
79	474.82	681.33	809.79	899.22	1043.95	1131.75	502.46	712.22	840.69	941.50	1095.98	1190.29
80	518.72	752.88					544.74	778.89				
81	572.38	827.68					596.77	848.82				
82	635.80	904.10					656.94	921.99				
83	707.35	983.78					725.23	998.42				
84	785.40	1066.71					798.41	1078.09				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	52.03	63.42	71.55	79.68	96.11	107.34	81.64	100.65	113.16	127.59	154.48	170.28
30	52.03	63.42	71.55	79.68	96.46	108.09	82.35	101.35	114.11	128.15	154.48	170.28
31	52.03	63.42	71.55	79.68	96.80	108.83	82.51	101.70	114.11	128.15	154.48	170.28
32	52.03	63.42	71.55	79.68	97.50	109.20	82.51	101.82	114.11	128.15	154.48	170.28
33	52.21	63.42	71.69	79.68	97.85	109.94	82.51	101.82	114.11	128.15	154.48	170.28
34	52.21	63.42	72.03	79.94	98.54	110.68	82.51	101.82	114.11	128.15	154.48	170.28
35	52.56	63.57	72.03	80.28	99.24	111.05	82.51	101.82	114.11	128.15	154.48	170.28
36	52.90	63.90	72.37	80.96	99.59	111.79	82.51	101.82	114.11	128.15	154.48	170.28
37	53.25	64.24	73.06	81.30	100.28	112.53	82.51	101.82	114.11	128.15	154.48	170.28
38	53.25	64.57	73.40	81.64	100.98	113.27	82.51	101.82	114.11	128.15	154.48	170.28
39	53.60	64.91	73.74	82.32	101.67	114.38	82.51	101.82	114.11	128.15	154.48	170.28
40	53.94	65.24	74.09	82.66	102.37	115.12	82.51	101.82	114.11	128.15	154.48	170.28
41	54.32	65.61	74.47	83.05	103.14	115.86	82.51	101.82	114.11	128.15	154.48	170.28
42	54.36	65.98	74.86	83.78	103.57	115.86	82.51	101.82	114.11	128.15	154.48	170.28
43	54.74	66.36	75.60	84.18	103.57	115.86	82.51	101.82	114.11	128.15	154.48	170.28
44	55.13	66.74	75.99	84.58	103.57	115.86	82.51	101.82	114.11	128.15	154.48	170.28
45	70.29	84.54	95.64	105.68	132.48	146.94	98.31	117.62	129.90	143.95	172.04	187.84
46	70.33	85.26	96.41	106.09	133.28	148.13	98.31	117.62	129.90	143.95	172.04	187.84
47	70.74	85.64	96.82	106.84	134.09	148.94	98.31	117.62	129.90	143.95	172.04	187.84
48	71.14	86.03	97.60	107.61	134.91	149.22	98.31	117.62	129.90	143.95	172.04	187.84
49	71.56	86.77	98.03	108.02	135.17	149.22	98.31	117.62	129.90	143.95	172.04	187.84
50	76.39	96.08	107.93	119.42	147.16	163.26	103.57	124.64	136.93	150.97	180.81	201.88
51	81.23	99.25	112.70	124.66	154.10	170.28	108.84	128.15	140.44	154.48	184.32	201.88
52	84.75	104.46	117.36	129.25	161.31	177.30	112.35	131.66	143.95	157.99	189.59	207.15
53	89.39	109.68	122.38	135.99	168.53	186.08	115.86	135.17	149.22	161.50	194.86	214.17
54	92.76	112.87	127.42	141.18	175.52	193.10	119.37	140.44	152.73	166.77	200.12	219.43
55	96.30	118.10	132.26	146.23	182.57	201.56	122.82	143.95	157.99	170.28	205.39	226.46
56	101.53	123.33	137.51	153.13	189.59	208.90	126.34	149.22	165.01	175.55	214.17	236.99
57	106.40	128.36	142.92	160.24	198.37	219.43	129.48	156.24	172.04	184.32	224.70	249.28
58	111.64	133.39	149.67	168.65	207.15	228.21	134.76	163.26	180.81	194.86	236.99	263.32
59	116.47	140.48	156.80	175.35	215.92	236.99	139.40	171.39	191.35	205.39	249.28	277.36
60	121.51	145.53	162.23	183.78	224.70	247.52	144.43	177.43	199.27	215.92	263.32	291.41
61	126.70	152.76	170.96	192.66	232.49	255.21	149.81	186.17	207.77	225.50	272.69	304.16
62	133.58	161.26	179.85	200.99	243.68	266.31	154.70	192.58	217.57	234.98	285.46	316.79
63	140.83	169.57	189.44	211.53	253.04	275.57	161.18	201.05	225.31	244.38	296.37	329.30
64	147.52	179.39	203.17	223.22	264.04	288.20	169.12	210.54	234.70	255.41	308.91	341.69
65	154.05	191.26	214.66	233.57	274.93	298.98	176.98	218.22	245.72	268.05	323.04	355.69
66	164.36	204.91	229.64	249.43	290.85	316.51	186.48	230.97	258.34	282.29	338.75	374.68
67	177.94	221.56	250.27	267.44	311.73	340.68	201.00	248.70	279.36	303.21	364.53	402.01
68	192.97	241.74	271.36	290.01	339.20	369.72	217.09	271.36	303.58	330.72	395.16	434.17
69	209.38	261.72	293.81	317.45	371.48	403.56	236.40	295.50	330.96	361.35	428.89	469.42
70	228.63	284.11	317.73	347.99	405.15	438.77	257.21	319.41	358.08	398.42	465.67	507.70
71	247.70	306.28	341.43	384.95	441.85	478.67	279.50	346.45	386.62	438.50	505.45	547.29
72	271.60	331.58	368.24	429.89	488.21	524.87	304.92	374.90	418.23	484.88	551.53	594.85
73	295.27	361.62	399.77	479.39	539.11	577.26	328.44	408.07	454.51	534.13	603.80	646.93
74	320.37	394.68	437.61	531.74	594.49	634.12	355.04	442.57	493.76	584.58	658.90	703.48
75	345.23	430.71	483.32	585.24	654.28	697.03	379.75	478.38	539.21	637.85	716.75	764.43
76	371.48	472.95	540.04	641.51	720.06	767.52	405.85	520.41	592.41	692.24	780.61	834.61
77	400.75	526.19	606.01	702.12	793.35	850.37	433.33	568.54	653.25	751.00	852.00	915.53
78	432.54	583.76	679.70	767.51	876.46	943.13	465.06	621.16	720.36	813.04	933.37	1006.55
79	468.31	647.18	756.13	837.43	964.27	1042.32	499.21	679.70	790.28	881.34	1019.55	1104.11
80	510.59	712.22					538.23	741.49				
81	562.63	782.15					587.02	806.54				
82	621.16	853.69					643.93	874.83				
83	687.83	930.12					707.35	948.01				
84	761.01	1008.17					777.27	1024.43				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	47.16	55.29	61.79	66.67	81.45	89.45	76.43	90.24	99.24	110.11	133.42	147.46
30	47.16	55.29	61.79	66.67	81.74	90.07	77.09	90.87	100.06	110.59	133.42	147.46
31	47.16	55.29	61.79	66.67	82.04	90.69	77.24	91.18	100.06	110.59	133.42	147.46
32	47.16	55.29	61.79	66.67	82.63	91.00	77.24	91.28	100.06	110.59	133.42	147.46
33	47.31	55.29	61.91	66.67	82.92	91.61	77.24	91.28	100.06	110.59	133.42	147.46
34	47.31	55.29	62.21	66.89	83.51	92.23	77.24	91.28	100.06	110.59	133.42	147.46
35	47.63	55.42	62.21	67.17	84.10	92.54	77.24	91.28	100.06	110.59	133.42	147.46
36	47.94	55.71	62.50	67.74	84.39	93.16	77.24	91.28	100.06	110.59	133.42	147.46
37	48.26	56.00	63.10	68.03	84.98	93.78	77.24	91.28	100.06	110.59	133.42	147.46
38	48.26	56.29	63.39	68.31	85.57	94.39	77.24	91.28	100.06	110.59	133.42	147.46
39	48.57	56.58	63.69	68.88	86.16	95.32	77.24	91.28	100.06	110.59	133.42	147.46
40	48.89	56.88	63.98	69.16	86.75	95.94	77.24	91.28	100.06	110.59	133.42	147.46
41	49.23	57.20	64.32	69.49	87.41	96.55	77.24	91.28	100.06	110.59	133.42	147.46
42	49.26	57.52	64.65	70.10	87.77	96.55	77.24	91.28	100.06	110.59	133.42	147.46
43	49.61	57.85	65.29	70.43	87.77	96.55	77.24	91.28	100.06	110.59	133.42	147.46
44	49.96	58.18	65.63	70.77	87.77	96.55	77.24	91.28	100.06	110.59	133.42	147.46
45	61.92	74.59	83.89	90.58	111.83	124.47	89.53	105.33	112.35	124.64	150.97	166.77
46	61.96	75.23	84.57	90.93	112.51	125.47	89.53	105.33	112.35	124.64	150.97	166.77
47	62.31	75.57	84.93	91.58	113.20	126.16	89.53	105.33	112.35	124.64	150.97	166.77
48	62.67	75.91	85.62	92.23	113.88	126.39	89.53	105.33	112.35	124.64	150.97	166.77
49	63.04	76.56	85.99	92.59	114.11	126.39	89.53	105.33	112.35	124.64	150.97	166.77
50	69.60	84.28	92.51	100.65	126.13	140.44	94.80	110.59	117.62	131.66	157.99	179.06
51	72.77	87.48	97.33	105.88	131.34	147.46	98.31	114.11	121.13	135.17	163.26	179.06
52	76.28	90.98	102.05	110.54	138.52	154.48	101.82	115.86	124.64	138.68	166.77	184.32
53	79.27	96.18	107.09	115.59	145.70	159.75	105.33	119.37	128.15	142.19	172.04	189.59
54	82.64	99.39	110.43	120.77	150.95	168.53	107.08	122.88	133.42	145.70	177.30	194.86
55	86.17	102.91	115.30	125.83	157.99	175.27	110.54	128.15	138.68	149.22	182.57	201.88
56	89.69	108.12	118.84	132.71	165.01	182.57	114.06	131.66	143.95	154.48	189.59	210.66
57	94.58	113.16	124.20	138.08	172.04	191.35	117.24	138.68	150.97	161.50	198.37	221.19
58	99.80	118.20	129.26	144.80	180.81	198.37	120.76	145.70	159.75	172.04	208.90	233.48
59	102.96	123.56	134.64	153.22	187.84	207.15	125.46	152.15	168.53	180.81	221.19	245.77
60	108.01	128.61	141.73	159.95	196.61	215.92	130.51	158.29	176.55	189.59	233.48	259.81
61	113.18	134.09	147.03	167.09	204.52	223.75	134.13	165.29	185.07	199.28	242.98	270.95
62	120.05	140.89	155.87	175.44	212.35	233.24	139.05	171.76	193.21	208.87	254.13	281.98
63	127.25	149.22	165.55	185.94	221.84	242.64	145.59	180.25	201.05	218.38	265.17	292.90
64	133.95	159.08	175.86	195.96	232.97	253.68	151.86	188.10	208.81	227.80	276.12	305.45
65	140.50	167.56	187.40	206.29	242.28	264.62	159.80	195.89	216.50	238.84	288.67	317.88
66	149.11	179.51	200.72	218.68	256.63	278.87	169.37	207.01	229.25	253.21	304.53	335.33
67	159.30	196.19	217.92	235.07	275.95	301.51	182.27	223.15	247.00	272.55	327.06	361.12
68	172.66	213.00	239.13	256.09	300.19	327.32	196.73	242.53	269.66	296.80	354.46	390.08
69	187.43	233.01	260.04	281.99	329.27	357.97	214.45	265.10	295.50	324.20	386.68	423.83
70	205.10	252.17	280.75	309.32	359.76	390.02	233.67	287.47	321.09	358.08	420.28	457.26
71	222.60	272.81	302.94	344.78	394.99	426.79	254.40	311.30	346.45	396.66	456.91	493.73
72	243.27	296.59	326.58	384.90	434.89	466.55	276.60	338.25	374.90	438.22	498.21	536.53
73	265.41	321.81	354.98	427.97	481.05	514.23	298.58	366.60	406.41	482.71	544.09	582.24
74	288.99	351.74	389.72	475.59	530.09	564.77	322.02	397.98	444.22	530.09	592.84	632.47
75	310.70	384.68	430.71	522.77	583.60	621.41	345.23	432.35	484.96	577.02	646.06	688.81
76	333.84	423.85	481.13	574.41	643.14	684.05	368.21	469.67	533.50	626.78	703.69	751.15
77	360.02	469.17	539.22	627.19	707.01	755.88	392.60	511.52	588.09	679.32	767.29	822.67
78	388.63	520.35	603.28	684.58	778.89	835.81	421.16	559.37	647.18	734.99	839.06	902.48
79	419.53	575.63	669.95	746.37	855.32	920.36	450.43	609.78	708.97	795.16	913.86	985.41
80	456.93	632.55					484.57	663.44				
81	500.83	691.09					526.85	720.36				
82	551.24	752.88					574.01	778.89				
83	606.53	817.92					627.67	842.31				
84	666.69	884.59					686.21	905.73				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	50.37	63.32	70.51	79.15	98.03	107.95	79.93	99.83	110.93	125.29	152.24	167.78
30	50.37	63.32	70.51	79.15	98.38	108.69	80.63	100.52	111.85	125.83	152.24	167.78
31	50.37	63.32	70.51	79.15	98.73	109.44	80.78	100.87	111.85	125.83	152.24	167.78
32	50.37	63.32	70.51	79.15	99.44	109.81	80.78	100.98	111.85	125.83	152.24	167.78
33	50.53	63.32	70.65	79.15	99.80	110.56	80.78	100.98	111.85	125.83	152.24	167.78
34	50.53	63.32	70.99	79.41	100.51	111.30	80.78	100.98	111.85	125.83	152.24	167.78
35	50.87	63.46	70.99	79.74	101.22	111.67	80.78	100.98	111.85	125.83	152.24	167.78
36	51.21	63.80	71.32	80.42	101.57	112.42	80.78	100.98	111.85	125.83	152.24	167.78
37	51.54	64.13	72.00	80.76	102.28	113.16	80.78	100.98	111.85	125.83	152.24	167.78
38	51.54	64.47	72.34	81.09	102.99	113.91	80.78	100.98	111.85	125.83	152.24	167.78
39	51.88	64.80	72.68	81.77	103.70	115.03	80.78	100.98	111.85	125.83	152.24	167.78
40	52.21	65.14	73.01	82.11	104.41	115.77	80.78	100.98	111.85	125.83	152.24	167.78
41	52.58	65.51	73.39	82.49	105.20	116.51	80.78	100.98	111.85	125.83	152.24	167.78
42	52.61	65.88	73.77	83.22	105.64	116.51	80.78	100.98	111.85	125.83	152.24	167.78
43	52.99	66.25	74.50	83.61	105.64	116.51	80.78	100.98	111.85	125.83	152.24	167.78
44	53.36	66.63	74.89	84.01	105.64	116.51	80.78	100.98	111.85	125.83	152.24	167.78
45	66.65	85.08	92.06	105.40	135.51	146.86	91.66	114.96	127.39	141.37	170.89	189.53
46	66.68	85.80	92.80	105.80	136.33	148.05	91.66	114.96	127.39	141.37	170.89	189.53
47	67.07	86.19	93.20	106.56	137.16	148.87	91.66	114.96	127.39	141.37	170.89	189.53
48	67.46	86.58	93.95	107.32	138.00	149.14	91.66	114.96	127.39	141.37	170.89	189.53
49	67.85	87.33	94.36	107.74	138.26	149.14	91.66	114.96	127.39	141.37	170.89	189.53
50	72.11	95.47	101.57	116.25	150.38	161.57	97.87	122.73	135.16	149.14	178.65	197.30
51	76.38	99.74	108.80	120.90	158.07	169.33	100.98	125.83	138.26	152.24	183.31	201.96
52	81.00	104.37	114.39	129.43	164.48	178.65	105.64	128.94	141.37	155.35	187.98	208.17
53	86.57	109.01	120.34	135.39	170.89	186.42	110.30	132.05	146.03	160.01	192.64	212.83
54	89.55	113.30	126.29	143.00	178.62	195.74	113.41	136.71	150.69	163.12	197.30	217.49
55	94.19	117.95	133.55	148.97	184.87	204.74	118.01	139.82	153.80	166.23	201.96	222.15
56	98.84	122.59	138.22	156.59	192.64	212.83	122.67	146.03	160.01	172.44	208.17	231.47
57	103.12	128.54	144.54	162.93	201.96	220.60	126.98	153.80	169.33	181.76	219.05	242.35
58	107.78	134.48	150.51	171.86	209.72	229.92	131.65	161.57	180.21	191.08	233.03	257.88
59	115.02	140.80	156.86	180.79	219.05	239.24	137.25	170.24	192.64	203.51	247.01	273.42
60	120.97	146.76	163.21	189.74	228.37	248.56	143.22	180.11	202.64	215.94	262.54	290.51
61	128.57	154.71	172.47	200.67	238.23	258.34	149.53	189.39	213.22	228.95	276.90	306.29
62	136.17	165.24	183.41	212.54	251.08	271.10	158.43	199.60	224.89	241.84	292.67	323.47
63	144.15	177.08	197.85	226.44	263.81	285.28	167.18	210.13	236.20	257.67	309.82	342.03
64	153.05	190.21	213.04	241.27	279.48	302.38	175.63	222.97	250.46	274.89	328.35	361.94
65	164.79	203.71	229.16	256.48	296.52	319.33	185.51	234.17	264.59	291.96	348.22	383.19
66	175.44	218.80	246.87	273.65	316.43	340.66	198.34	249.82	280.10	308.86	370.94	404.25
67	185.96	236.48	263.66	290.94	342.19	367.82	209.54	268.33	296.97	328.62	399.47	426.61
68	200.73	255.81	283.66	312.18	372.22	393.23	225.13	288.17	319.69	354.21	430.75	456.26
69	216.67	276.44	309.32	343.69	404.95	433.34	245.06	312.31	349.66	388.52	466.22	497.60
70	233.57	297.54	336.22	379.37	440.36	477.55	264.81	334.73	377.88	428.46	501.36	545.99
71	253.27	319.92	358.43	416.20	478.40	516.91	287.34	359.91	404.35	469.52	540.61	585.05
72	275.74	345.04	383.38	461.53	523.46	563.28	311.13	389.28	433.52	517.57	586.87	631.11
73	300.93	375.80	415.43	510.85	575.44	616.55	336.16	421.31	469.75	569.57	638.57	681.14
74	327.35	410.65	454.49	567.02	634.24	675.16	360.96	457.41	511.49	625.47	695.62	739.46
75	353.52	449.53	507.73	625.57	696.85	740.50	386.98	496.09	563.01	683.76	759.41	804.51
76	380.88	498.19	574.95	689.36	770.46	821.14	414.19	543.08	625.63	745.84	831.28	884.87
77	410.87	556.47	653.07	758.31	857.78	919.77	442.58	596.84	696.31	810.20	916.89	981.76
78	444.65	623.09	736.77	834.63	956.94	1031.77	474.87	659.07	774.19	880.68	1013.06	1092.21
79	482.07	693.60	823.12	915.21	1061.99	1151.21	510.85	723.82	854.77	958.38	1115.23	1210.21
80	526.68	765.55					554.02	791.46				
81	582.80	840.38					605.82	863.41				
82	647.56	919.53					667.70	938.24				
83	719.51	1001.55					736.77	1015.94				
84	798.65	1086.45					811.60	1096.53				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	48.93	59.00	66.19	74.83	89.38	99.31	76.86	93.68	106.31	119.10	144.48	160.01
30	48.93	59.00	66.19	74.83	89.70	100.00	77.53	94.33	107.19	119.62	144.48	160.01
31	48.93	59.00	66.19	74.83	90.02	100.68	77.68	94.66	107.19	119.62	144.48	160.01
32	48.93	59.00	66.19	74.83	90.67	101.03	77.68	94.76	107.19	119.62	144.48	160.01
33	49.09	59.00	66.32	74.83	90.99	101.71	77.68	94.76	107.19	119.62	144.48	160.01
34	49.09	59.00	66.64	75.07	91.64	102.40	77.68	94.76	107.19	119.62	144.48	160.01
35	49.42	59.14	66.64	75.39	92.29	102.74	77.68	94.76	107.19	119.62	144.48	160.01
36	49.74	59.45	66.96	76.03	92.61	103.43	77.68	94.76	107.19	119.62	144.48	160.01
37	50.07	59.76	67.59	76.35	93.26	104.11	77.68	94.76	107.19	119.62	144.48	160.01
38	50.07	60.07	67.91	76.67	93.90	104.80	77.68	94.76	107.19	119.62	144.48	160.01
39	50.40	60.38	68.23	77.31	94.55	105.83	77.68	94.76	107.19	119.62	144.48	160.01
40	50.72	60.70	68.54	77.63	95.20	106.51	77.68	94.76	107.19	119.62	144.48	160.01
41	51.08	61.04	68.90	77.99	95.91	107.19	77.68	94.76	107.19	119.62	144.48	160.01
42	51.11	61.39	69.26	78.68	96.32	107.19	77.68	94.76	107.19	119.62	144.48	160.01
43	51.47	61.74	69.94	79.05	96.32	107.19	77.68	94.76	107.19	119.62	144.48	160.01
44	51.84	62.09	70.31	79.43	96.32	107.19	77.68	94.76	107.19	119.62	144.48	160.01
45	63.68	79.21	86.12	96.49	123.33	133.10	88.55	110.30	124.28	135.16	163.12	178.65
46	63.72	79.89	86.81	96.86	124.08	134.17	88.55	110.30	124.28	135.16	163.12	178.65
47	64.09	80.25	87.19	97.55	124.83	134.91	88.55	110.30	124.28	135.16	163.12	178.65
48	64.46	80.61	87.89	98.25	125.59	135.16	88.55	110.30	124.28	135.16	163.12	178.65
49	64.83	81.30	88.27	98.63	125.83	135.16	88.55	110.30	124.28	135.16	163.12	178.65
50	69.11	89.50	97.03	107.19	137.98	147.58	93.21	118.07	128.94	142.92	170.89	187.98
51	73.38	93.79	101.25	113.35	144.12	156.90	97.87	121.17	132.05	146.03	175.55	192.64
52	78.00	98.41	106.86	118.90	152.07	163.12	100.98	124.28	136.71	149.14	178.65	197.30
53	82.09	103.04	112.82	124.86	158.46	172.44	105.64	128.94	139.82	152.24	183.31	203.51
54	86.57	107.34	118.78	130.96	164.65	181.76	110.30	132.05	144.48	156.90	187.98	208.17
55	91.20	111.98	124.54	138.44	172.44	189.23	114.91	135.16	149.14	160.01	194.19	214.38
56	95.84	116.61	129.20	146.05	178.65	197.30	119.57	141.37	153.80	166.23	200.40	222.15
57	100.13	121.06	135.51	152.37	187.98	206.62	122.33	147.58	163.12	173.99	211.28	234.58
58	104.78	127.01	141.48	159.80	197.30	214.38	127.00	155.35	172.44	184.87	223.71	248.56
59	109.04	133.31	149.31	167.23	206.62	226.81	132.62	164.05	181.76	195.74	239.24	264.10
60	116.49	140.77	155.65	176.19	215.94	237.69	138.60	170.87	191.82	206.62	253.22	279.63
61	122.59	148.70	164.91	187.09	225.85	247.51	144.91	180.15	202.41	218.12	266.07	293.92
62	130.18	157.73	177.34	197.47	238.75	260.32	153.82	188.85	212.57	229.51	280.34	309.61
63	139.64	169.57	188.79	209.83	251.54	274.55	161.05	199.39	223.93	243.87	294.48	326.69
64	148.55	181.22	203.98	223.18	265.73	288.64	169.52	210.75	235.19	258.10	311.55	343.62
65	157.30	194.72	218.61	238.38	279.79	304.12	179.43	223.53	249.38	272.19	328.45	361.91
66	166.44	209.81	231.82	253.99	298.26	324.00	190.77	237.70	263.44	290.69	348.23	381.54
67	178.47	226.00	247.09	269.83	321.09	343.70	202.00	256.27	280.39	307.52	373.85	402.49
68	193.24	246.84	265.65	291.17	348.20	367.71	217.63	277.66	301.67	333.19	403.73	429.25
69	210.69	267.47	291.39	319.78	378.06	403.46	237.59	300.35	331.73	366.10	437.83	469.21
70	232.08	288.62	322.83	354.07	410.61	446.31	261.84	325.81	364.49	404.66	474.58	516.23
71	251.79	311.04	346.58	395.46	450.26	485.81	284.38	352.51	392.50	447.30	513.95	556.90
72	274.27	337.67	374.54	439.42	495.45	532.31	309.65	381.91	424.67	493.97	560.33	604.56
73	299.47	366.99	406.63	487.37	547.55	585.72	334.70	413.97	460.94	543.15	613.61	657.65
74	325.89	400.42	444.26	539.25	605.01	644.47	359.50	450.11	502.72	594.78	669.31	714.62
75	350.61	437.90	491.72	595.02	664.85	708.49	385.52	487.36	548.46	648.84	728.86	776.87
76	377.99	482.26	548.88	653.15	731.35	780.59	412.74	528.60	602.46	705.29	793.63	848.66
77	406.54	534.85	617.02	713.61	807.32	864.99	441.14	578.10	664.60	762.63	866.43	929.86
78	440.34	594.31	692.16	779.94	890.75	958.38	472.00	633.17	732.46	825.99	948.31	1023.14
79	476.31	659.07	769.87	851.90	981.41	1060.55	506.53	690.73	804.41	896.50	1036.09	1122.43
80	519.48	725.26					546.82	754.04				
81	571.29	794.33					597.19	820.24				
82	633.17	869.16					654.75	890.75				
83	700.80	945.43					719.51	964.14				
84	774.19	1026.02					790.02	1041.84				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	44.61	51.80	57.56	63.32	74.96	83.48	70.71	84.47	93.98	103.63	125.83	138.26
30	44.61	51.80	57.56	63.32	75.23	84.06	71.32	85.05	94.76	104.09	125.83	138.26
31	44.61	51.80	57.56	63.32	75.50	84.63	71.46	85.35	94.76	104.09	125.83	138.26
32	44.61	51.80	57.56	63.32	76.05	84.92	71.46	85.44	94.76	104.09	125.83	138.26
33	44.76	51.80	57.67	63.32	76.32	85.50	71.46	85.44	94.76	104.09	125.83	138.26
34	44.76	51.80	57.95	63.52	76.86	86.07	71.46	85.44	94.76	104.09	125.83	138.26
35	45.06	51.93	57.95	63.79	77.40	86.36	71.46	85.44	94.76	104.09	125.83	138.26
36	45.35	52.20	58.22	64.34	77.67	86.94	71.46	85.44	94.76	104.09	125.83	138.26
37	45.65	52.47	58.78	64.61	78.21	87.51	71.46	85.44	94.76	104.09	125.83	138.26
38	45.65	52.75	59.05	64.88	78.76	88.09	71.46	85.44	94.76	104.09	125.83	138.26
39	45.95	53.02	59.33	65.42	79.30	88.95	71.46	85.44	94.76	104.09	125.83	138.26
40	46.25	53.29	59.60	65.69	79.84	89.53	71.46	85.44	94.76	104.09	125.83	138.26
41	46.57	53.60	59.91	65.99	80.44	90.10	71.46	85.44	94.76	104.09	125.83	138.26
42	46.60	53.90	60.22	66.58	80.78	90.10	71.46	85.44	94.76	104.09	125.83	138.26
43	46.93	54.21	60.82	66.89	80.78	90.10	71.46	85.44	94.76	104.09	125.83	138.26
44	47.27	54.52	61.14	67.21	80.78	90.10	71.46	85.44	94.76	104.09	125.83	138.26
45	57.76	70.41	75.72	83.13	105.06	114.74	80.78	97.87	107.19	118.07	142.92	156.90
46	57.79	71.01	76.34	83.45	105.70	115.67	80.78	97.87	107.19	118.07	142.92	156.90
47	58.13	71.33	76.66	84.05	106.34	116.30	80.78	97.87	107.19	118.07	142.92	156.90
48	58.46	71.66	77.28	84.65	106.99	116.51	80.78	97.87	107.19	118.07	142.92	156.90
49	58.80	72.27	77.62	84.97	107.19	116.51	80.78	97.87	107.19	118.07	142.92	156.90
50	63.10	79.06	83.38	92.09	117.82	127.39	85.44	104.09	113.41	124.28	150.69	166.23
51	67.39	81.88	87.65	98.23	123.98	135.16	88.55	107.19	116.51	127.39	153.80	170.89
52	70.50	86.48	93.32	103.85	130.34	141.37	91.66	110.30	119.62	130.50	158.46	175.55
53	73.13	89.60	99.28	108.31	136.71	149.14	94.76	113.41	122.73	133.60	161.57	180.21
54	77.61	93.92	102.24	114.40	142.90	156.90	99.42	116.51	125.83	136.71	166.23	184.87
55	80.74	97.05	108.04	118.88	149.14	164.41	104.04	119.62	130.50	139.82	170.89	189.53
56	85.36	101.66	112.68	126.48	155.35	173.99	107.15	124.28	135.16	146.03	177.10	197.30
57	89.67	106.12	117.44	132.76	163.12	180.21	111.49	130.50	142.92	153.80	187.98	208.17
58	92.81	112.07	123.42	138.69	170.89	189.53	114.61	138.26	152.24	163.12	198.85	220.60
59	98.59	116.83	129.71	146.14	180.21	197.30	120.28	145.48	161.57	172.44	211.28	234.58
60	104.54	122.80	136.01	153.60	189.53	208.17	124.74	152.40	170.16	183.31	223.71	248.56
61	110.63	130.68	143.73	164.46	198.01	218.12	132.57	160.13	179.23	193.37	235.13	261.43
62	118.21	139.71	153.09	173.35	209.49	227.97	138.44	168.89	186.38	204.87	249.54	275.72
63	126.13	148.56	164.62	185.68	220.86	240.80	145.71	177.92	196.32	216.26	262.28	291.42
64	133.55	160.25	176.78	197.54	233.66	255.04	154.25	187.84	209.23	229.08	277.95	306.97
65	142.32	170.75	189.96	209.71	246.34	269.15	162.71	199.20	220.49	243.30	293.48	323.89
66	151.45	184.34	203.22	223.76	263.44	286.15	172.60	211.96	234.67	258.90	311.89	342.17
67	160.47	200.56	218.46	239.68	283.40	303.00	182.40	229.13	248.73	274.36	336.16	360.28
68	173.77	218.41	234.14	258.15	307.68	327.19	196.61	247.64	268.66	297.17	363.21	387.22
69	189.77	237.59	257.02	285.41	336.22	357.14	215.18	270.47	294.37	328.74	394.49	422.88
70	208.28	255.89	285.64	315.39	365.98	397.22	238.03	293.08	325.81	364.49	426.97	465.65
71	226.61	276.97	308.07	352.51	401.39	432.49	259.20	316.96	352.51	404.35	463.59	502.10
72	247.72	300.81	331.77	392.23	442.36	474.80	281.64	343.57	381.91	446.79	505.77	544.11
73	270.11	327.36	361.12	435.99	488.83	522.60	303.87	372.86	413.97	490.30	553.42	591.59
74	293.74	358.04	396.04	483.72	539.25	574.32	327.35	404.80	451.57	539.25	603.55	643.01
75	315.69	391.34	437.90	532.46	593.56	631.39	350.61	439.35	493.18	587.74	657.57	699.76
76	340.33	431.57	489.50	585.08	653.15	696.60	375.09	477.91	543.08	637.22	716.87	764.66
77	366.18	477.18	549.27	638.65	719.38	769.84	400.78	520.43	598.28	689.11	781.37	836.15
78	395.73	529.56	614.46	696.48	791.46	850.46	427.39	569.85	657.63	746.85	853.33	916.65
79	427.39	585.68	682.09	759.80	869.16	936.80	457.61	621.65	720.95	808.72	929.60	1002.99
80	464.80	643.24					493.58	674.90				
81	509.41	703.68					535.31	732.46				
82	561.21	765.55					584.24	792.90				
83	617.34	831.75					638.92	856.21				
84	679.21	900.82					697.92	922.41				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	47.49	59.00	67.63	76.27	93.70	105.07	75.32	93.68	104.77	119.10	144.48	158.46
30	47.49	59.00	67.63	76.27	94.04	105.80	75.98	94.33	105.64	119.62	144.48	158.46
31	47.49	59.00	67.63	76.27	94.38	106.52	76.12	94.66	105.64	119.62	144.48	158.46
32	47.49	59.00	67.63	76.27	95.06	106.88	76.12	94.76	105.64	119.62	144.48	158.46
33	47.65	59.00	67.77	76.27	95.40	107.61	76.12	94.76	105.64	119.62	144.48	158.46
34	47.65	59.00	68.09	76.52	96.07	108.33	76.12	94.76	105.64	119.62	144.48	158.46
35	47.96	59.14	68.09	76.84	96.75	108.70	76.12	94.76	105.64	119.62	144.48	158.46
36	48.28	59.45	68.41	77.49	97.09	109.42	76.12	94.76	105.64	119.62	144.48	158.46
37	48.60	59.76	69.06	77.82	97.77	110.15	76.12	94.76	105.64	119.62	144.48	158.46
38	48.60	60.07	69.39	78.15	98.45	110.87	76.12	94.76	105.64	119.62	144.48	158.46
39	48.91	60.38	69.71	78.80	99.12	111.96	76.12	94.76	105.64	119.62	144.48	158.46
40	49.23	60.70	70.03	79.12	99.80	112.69	76.12	94.76	105.64	119.62	144.48	158.46
41	49.58	61.04	70.40	79.49	100.56	113.41	76.12	94.76	105.64	119.62	144.48	158.46
42	49.61	61.39	70.76	80.20	100.98	113.41	76.12	94.76	105.64	119.62	144.48	158.46
43	49.96	61.74	71.46	80.57	100.98	113.41	76.12	94.76	105.64	119.62	144.48	158.46
44	50.31	62.09	71.83	80.96	100.98	113.41	76.12	94.76	105.64	119.62	144.48	158.46
45	63.68	80.68	90.57	100.95	127.90	143.80	90.10	108.75	119.62	133.60	161.57	177.10
46	63.72	81.37	91.30	101.33	128.67	144.97	90.10	108.75	119.62	133.60	161.57	177.10
47	64.09	81.74	91.70	102.06	129.45	145.76	90.10	108.75	119.62	133.60	161.57	177.10
48	64.46	82.11	92.44	102.78	130.24	146.03	90.10	108.75	119.62	133.60	161.57	177.10
49	64.83	82.81	92.84	103.18	130.50	146.03	90.10	108.75	119.62	133.60	161.57	177.10
50	70.61	89.50	100.06	113.23	142.63	158.46	96.32	113.41	124.28	139.82	167.78	189.53
51	74.88	93.79	107.29	119.39	148.77	166.23	99.42	118.07	128.94	142.92	172.44	189.53
52	78.00	98.41	111.38	123.41	155.17	172.44	100.98	121.17	132.05	146.03	175.55	194.19
53	80.60	103.04	117.33	129.37	161.57	178.65	104.09	124.28	136.71	149.14	180.21	198.85
54	85.08	107.34	121.78	133.97	167.75	186.42	107.19	127.39	139.82	153.80	184.87	203.51
55	88.21	110.48	126.05	139.94	173.99	192.33	110.25	132.05	144.48	156.90	189.53	209.72
56	92.85	115.12	130.70	146.05	181.76	200.40	114.91	136.71	150.69	161.57	195.74	217.49
57	97.15	119.57	135.51	152.37	187.98	206.62	117.68	144.48	160.01	169.33	205.06	228.37
58	101.79	124.02	139.98	159.80	195.74	214.38	122.35	150.69	167.78	178.65	217.49	240.79
59	106.05	130.31	144.79	167.23	203.51	222.15	126.45	157.86	178.65	189.53	229.92	254.78
60	112.01	134.78	149.61	174.68	209.72	228.37	132.44	164.71	187.17	198.85	240.79	267.20
61	116.61	141.19	157.35	182.57	218.12	236.68	137.20	172.45	194.68	207.29	252.15	278.45
62	122.70	148.72	165.22	191.44	226.43	244.92	141.51	179.64	203.33	218.73	263.40	291.13
63	129.13	157.57	175.20	202.29	236.20	254.61	148.78	188.65	211.66	230.07	276.08	305.22
64	136.55	166.24	187.36	212.62	245.88	265.73	154.25	195.48	221.44	241.30	288.64	319.18
65	143.81	176.75	199.01	223.29	256.98	278.27	161.18	203.76	229.61	253.94	302.60	333.01
66	151.45	190.33	213.75	237.36	272.53	295.24	169.57	214.99	242.24	269.50	320.97	352.77
67	161.97	205.05	232.02	254.76	295.46	319.58	182.40	230.64	260.79	289.43	345.21	378.37
68	173.77	221.41	252.15	276.16	322.69	349.70	196.61	249.14	282.16	313.68	373.72	409.74
69	188.28	240.57	271.96	301.85	352.65	382.54	212.19	270.47	304.84	340.70	404.95	442.31
70	203.82	258.86	293.08	330.27	382.34	415.07	230.59	291.59	328.78	373.41	435.90	474.58
71	220.69	278.45	312.52	362.88	416.20	450.26	250.31	314.00	352.51	408.79	471.00	509.51
72	241.83	300.81	334.72	401.08	455.64	491.02	271.32	339.15	377.48	449.74	510.19	548.53
73	262.77	327.36	361.12	444.79	500.58	535.81	292.13	366.99	408.09	496.17	554.89	593.06
74	284.97	356.58	396.04	493.95	550.94	587.48	315.66	397.50	444.26	545.10	605.01	643.01
75	306.96	391.34	442.26	544.10	606.65	644.48	337.51	432.08	490.27	595.02	660.48	699.76
76	331.64	433.02	501.09	599.57	670.53	713.98	360.61	472.12	544.53	648.80	724.11	769.01
77	357.53	484.39	568.01	660.27	746.77	800.11	384.92	518.99	606.93	704.96	797.23	853.45
78	387.09	542.51	641.80	725.26	831.75	897.94	413.00	572.73	673.46	766.99	880.68	951.19
79	420.19	602.95	716.63	795.77	923.85	1001.55	444.65	630.29	743.97	833.19	969.89	1053.36
80	459.04	666.26					482.07	689.29				
81	506.53	732.46					528.12	751.16				
82	562.65	800.09					581.36	815.92				
83	625.97	870.60					641.80	883.55				
84	695.04	943.99					706.56	954.07				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	46.05	56.12	63.32	70.51	85.05	94.99	72.25	89.07	100.15	112.91	136.71	150.69
30	46.05	56.12	63.32	70.51	85.36	95.65	72.87	89.69	100.98	113.41	136.71	150.69
31	46.05	56.12	63.32	70.51	85.67	96.31	73.02	90.00	100.98	113.41	136.71	150.69
32	46.05	56.12	63.32	70.51	86.28	96.63	73.02	90.10	100.98	113.41	136.71	150.69
33	46.20	56.12	63.44	70.51	86.59	97.29	73.02	90.10	100.98	113.41	136.71	150.69
34	46.20	56.12	63.74	70.74	87.21	97.95	73.02	90.10	100.98	113.41	136.71	150.69
35	46.51	56.25	63.74	71.04	87.82	98.27	73.02	90.10	100.98	113.41	136.71	150.69
36	46.82	56.55	64.05	71.65	88.13	98.93	73.02	90.10	100.98	113.41	136.71	150.69
37	47.12	56.85	64.65	71.95	88.74	99.58	73.02	90.10	100.98	113.41	136.71	150.69
38	47.12	57.14	64.96	72.25	89.36	100.24	73.02	90.10	100.98	113.41	136.71	150.69
39	47.43	57.44	65.26	72.85	89.97	101.22	73.02	90.10	100.98	113.41	136.71	150.69
40	47.74	57.73	65.56	73.15	90.59	101.88	73.02	90.10	100.98	113.41	136.71	150.69
41	48.07	58.06	65.90	73.49	91.27	102.53	73.02	90.10	100.98	113.41	136.71	150.69
42	48.10	58.39	66.25	74.14	91.66	102.53	73.02	90.10	100.98	113.41	136.71	150.69
43	48.45	58.73	66.90	74.49	91.66	102.53	73.02	90.10	100.98	113.41	136.71	150.69
44	48.79	59.06	67.25	74.85	91.66	102.53	73.02	90.10	100.98	113.41	136.71	150.69
45	62.20	74.81	84.63	93.52	117.24	130.04	87.00	104.09	114.96	127.39	152.24	166.23
46	62.24	75.45	85.32	93.88	117.95	131.09	87.00	104.09	114.96	127.39	152.24	166.23
47	62.60	75.79	85.68	94.55	118.67	131.81	87.00	104.09	114.96	127.39	152.24	166.23
48	62.96	76.13	86.38	95.23	119.39	132.05	87.00	104.09	114.96	127.39	152.24	166.23
49	63.32	76.79	86.75	95.60	119.62	132.05	87.00	104.09	114.96	127.39	152.24	166.23
50	67.61	85.03	95.51	105.68	130.23	144.48	91.66	110.30	121.17	133.60	160.01	178.65
51	71.89	87.83	99.73	110.32	136.37	150.69	96.32	113.41	124.28	136.71	163.12	178.65
52	75.00	92.45	103.85	114.38	142.76	156.90	99.42	116.51	127.39	139.82	167.78	183.31
53	79.10	97.06	108.31	120.34	149.14	164.67	102.53	119.62	132.05	142.92	172.44	189.53
54	82.09	99.88	112.76	124.94	155.33	170.89	105.64	124.28	135.16	147.58	177.10	194.19
55	85.22	104.51	117.04	129.41	161.57	178.37	108.69	127.39	139.82	150.69	181.76	200.40
56	89.85	109.14	121.69	135.51	167.78	184.87	111.80	132.05	146.03	155.35	189.53	209.72
57	94.16	113.59	126.47	141.81	175.55	194.19	114.59	138.26	152.24	163.12	198.85	220.60
58	98.80	118.05	132.45	149.24	183.31	201.96	119.26	144.48	160.01	172.44	209.72	233.03
59	103.07	124.32	138.76	155.18	191.08	209.72	123.37	151.67	169.33	181.76	220.60	245.46
60	107.53	128.79	143.56	162.63	198.85	219.05	127.82	157.02	176.35	191.08	233.03	257.88
61	112.12	135.18	151.29	170.50	205.74	225.85	132.57	164.75	183.87	199.55	241.32	269.17
62	118.21	142.71	159.16	177.87	215.65	235.67	136.90	170.42	192.54	207.95	252.62	280.34
63	124.63	150.06	167.64	187.19	223.93	243.87	142.64	177.92	199.39	216.26	262.28	291.42
64	130.54	158.75	179.80	197.54	233.66	255.04	149.66	186.32	207.70	226.02	273.37	302.38
65	136.32	169.26	189.96	206.70	243.30	264.59	156.62	193.12	217.45	237.22	285.87	314.77
66	145.45	181.34	203.22	220.73	257.39	280.10	165.03	204.39	228.62	249.82	299.78	331.57
67	157.47	196.07	221.48	236.67	275.86	301.49	177.88	220.09	247.22	268.33	322.59	355.76
68	170.77	213.93	240.14	256.65	300.17	327.19	192.11	240.14	268.66	292.67	349.70	384.22
69	185.29	231.61	260.01	280.93	328.74	357.14	209.20	261.50	292.88	319.78	379.55	415.41
70	202.33	251.42	281.18	307.96	358.54	388.29	227.62	282.66	316.88	352.59	412.10	449.29
71	219.21	271.05	302.15	340.66	391.02	423.60	247.35	306.59	342.14	388.06	447.30	484.33
72	240.35	293.43	325.87	380.43	432.04	464.48	269.84	331.77	370.11	429.09	488.08	526.41
73	261.30	320.02	353.78	424.24	477.09	510.85	290.66	361.12	402.22	472.69	534.34	572.51
74	283.51	349.27	387.27	470.57	526.10	561.17	314.20	391.65	436.95	517.33	583.09	622.55
75	305.51	381.16	427.71	517.91	579.01	616.84	336.06	423.35	477.18	564.46	634.30	676.48
76	328.75	418.54	477.91	567.70	637.22	679.22	359.16	460.54	524.26	612.60	690.80	738.59
77	354.64	465.65	536.29	621.35	702.08	752.54	383.48	503.13	578.10	664.60	753.98	810.20
78	382.78	516.61	601.51	679.21	775.63	834.63	411.56	549.70	637.48	719.51	825.99	890.75
79	414.44	572.73	669.14	741.09	853.33	922.41	441.78	601.51	699.36	779.94	902.26	977.09
80	451.85	630.29					476.31	656.19				
81	497.90	692.16					519.48	713.75				
82	549.70	755.48					569.85	774.19				
83	608.70	823.12					625.97	838.94				
84	673.46	892.19					687.85	906.58				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	41.73	48.93	54.68	59.00	72.08	79.16	67.64	79.86	87.82	97.44	118.07	130.50
30	41.73	48.93	54.68	59.00	72.34	79.71	68.22	80.42	88.55	97.87	118.07	130.50
31	41.73	48.93	54.68	59.00	72.60	80.26	68.35	80.69	88.55	97.87	118.07	130.50
32	41.73	48.93	54.68	59.00	73.12	80.53	68.35	80.78	88.55	97.87	118.07	130.50
33	41.87	48.93	54.79	59.00	73.38	81.07	68.35	80.78	88.55	97.87	118.07	130.50
34	41.87	48.93	55.05	59.19	73.90	81.62	68.35	80.78	88.55	97.87	118.07	130.50
35	42.15	49.04	55.05	59.45	74.42	81.89	68.35	80.78	88.55	97.87	118.07	130.50
36	42.43	49.30	55.31	59.95	74.69	82.44	68.35	80.78	88.55	97.87	118.07	130.50
37	42.71	49.56	55.84	60.20	75.21	82.99	68.35	80.78	88.55	97.87	118.07	130.50
38	42.71	49.82	56.10	60.45	75.73	83.53	68.35	80.78	88.55	97.87	118.07	130.50
39	42.98	50.07	56.36	60.96	76.25	84.35	68.35	80.78	88.55	97.87	118.07	130.50
40	43.26	50.33	56.62	61.21	76.77	84.90	68.35	80.78	88.55	97.87	118.07	130.50
41	43.57	50.62	56.92	61.49	77.35	85.44	68.35	80.78	88.55	97.87	118.07	130.50
42	43.59	50.91	57.21	62.04	77.68	85.44	68.35	80.78	88.55	97.87	118.07	130.50
43	43.90	51.20	57.78	62.33	77.68	85.44	68.35	80.78	88.55	97.87	118.07	130.50
44	44.22	51.49	58.08	62.63	77.68	85.44	68.35	80.78	88.55	97.87	118.07	130.50
45	54.80	66.01	74.24	80.16	98.97	110.15	79.23	93.21	99.42	110.30	133.60	147.58
46	54.83	66.57	74.84	80.47	99.57	111.04	79.23	93.21	99.42	110.30	133.60	147.58
47	55.15	66.87	75.16	81.04	100.17	111.65	79.23	93.21	99.42	110.30	133.60	147.58
48	55.46	67.18	75.77	81.62	100.78	111.85	79.23	93.21	99.42	110.30	133.60	147.58
49	55.79	67.75	76.10	81.94	100.98	111.85	79.23	93.21	99.42	110.30	133.60	147.58
50	61.60	74.58	81.87	89.07	111.62	124.28	83.89	97.87	104.09	116.51	139.82	158.46
51	64.40	77.41	86.13	93.70	116.23	130.50	87.00	100.98	107.19	119.62	144.48	158.46
52	67.50	80.52	90.31	97.83	122.58	136.71	90.10	102.53	110.30	122.73	147.58	163.12
53	70.15	85.12	94.77	102.29	128.94	141.37	93.21	105.64	113.41	125.83	152.24	167.78
54	73.14	87.96	97.73	106.87	133.58	149.14	94.76	108.75	118.07	128.94	156.90	172.44
55	76.25	91.07	102.04	111.35	139.82	155.10	97.82	113.41	122.73	132.05	161.57	178.65
56	79.37	95.68	105.16	117.44	146.03	161.57	100.93	116.51	127.39	136.71	167.78	186.42
57	83.69	100.14	109.91	122.20	152.24	169.33	103.75	122.73	133.60	142.92	175.55	195.74
58	88.32	104.60	114.39	128.14	160.01	175.55	106.87	128.94	141.37	152.24	184.87	206.62
59	91.12	109.34	119.15	135.60	166.23	183.31	111.03	134.65	149.14	160.01	195.74	217.49
60	95.58	113.81	125.43	141.55	173.99	191.08	115.50	140.08	156.24	167.78	206.62	229.92
61	100.16	118.66	130.11	147.87	180.99	198.01	118.70	146.28	163.78	176.35	215.02	239.77
62	106.24	124.68	137.93	155.26	187.92	206.41	123.05	152.00	170.98	184.84	224.89	249.54
63	112.61	132.06	146.50	164.55	196.32	214.73	128.84	159.51	177.92	193.26	234.67	259.21
64	118.54	140.78	155.63	173.41	206.17	224.50	134.39	166.46	184.79	201.59	244.35	270.31
65	124.34	148.29	165.84	182.56	214.41	234.17	141.42	173.35	191.60	211.37	255.46	281.31
66	131.95	158.86	177.63	193.52	227.10	246.79	149.89	183.20	202.88	224.08	269.50	296.75
67	140.97	173.62	192.85	208.03	244.21	266.82	161.30	197.48	218.58	241.19	289.43	319.58
68	152.80	188.49	211.62	226.63	265.65	289.67	174.10	214.62	238.64	262.65	313.68	345.20
69	165.87	206.21	230.12	249.55	291.39	316.79	189.77	234.60	261.50	286.90	342.19	375.07
70	181.50	223.16	248.45	273.74	318.37	345.15	206.79	254.40	284.15	316.88	371.93	404.66
71	196.99	241.42	268.08	305.11	349.55	377.69	225.13	275.49	306.59	351.03	404.35	436.93
72	215.28	262.47	289.01	340.62	384.86	412.87	244.77	299.33	331.77	387.81	440.89	474.80
73	234.87	284.79	314.14	378.74	425.71	455.07	264.23	324.42	359.65	427.18	481.49	515.26
74	255.74	311.28	344.89	420.88	469.11	499.79	284.97	352.19	393.11	469.11	524.64	559.71
75	274.96	340.42	381.16	462.63	516.46	549.92	305.51	382.61	429.17	510.64	571.74	609.56
76	295.44	375.09	425.78	508.33	569.15	605.36	325.85	415.64	472.12	554.67	622.74	664.74
77	318.60	415.19	477.18	555.03	625.67	668.92	347.44	452.68	520.43	601.17	679.01	728.03
78	343.92	460.48	533.87	605.82	689.29	739.65	372.70	495.02	572.73	650.43	742.53	798.65
79	371.27	509.41	592.87	660.51	756.92	814.48	398.61	539.63	627.41	703.68	808.72	872.04
80	404.36	559.78					428.83	587.12				
81	443.22	611.58					466.24	637.48				
82	487.83	666.26					507.97	689.29				
83	536.75	723.82					555.46	745.41				
84	590.00	782.82					607.26	801.53				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-99 VA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	40.65	52.03	56.91	65.04	79.82	87.83	66.01	81.57	90.53	101.37	124.64	136.93
30	40.65	52.03	56.91	65.04	80.11	88.43	66.58	82.13	91.28	101.82	124.64	136.93
31	40.65	52.03	56.91	65.04	80.40	89.04	66.71	82.42	91.28	101.82	124.64	136.93
32	40.65	52.03	56.91	65.04	80.97	89.34	66.71	82.51	91.28	101.82	124.64	136.93
33	40.79	52.03	57.02	65.04	81.26	89.95	66.71	82.51	91.28	101.82	124.64	136.93
34	40.79	52.03	57.30	65.26	81.84	90.56	66.71	82.51	91.28	101.82	124.64	136.93
35	41.06	52.16	57.30	65.53	82.42	90.86	66.71	82.51	91.28	101.82	124.64	136.93
36	41.33	52.43	57.57	66.09	82.71	91.46	66.71	82.51	91.28	101.82	124.64	136.93
37	41.60	52.71	58.11	66.37	83.28	92.07	66.71	82.51	91.28	101.82	124.64	136.93
38	41.60	52.98	58.39	66.64	83.86	92.68	66.71	82.51	91.28	101.82	124.64	136.93
39	41.87	53.26	58.66	67.20	84.44	93.59	66.71	82.51	91.28	101.82	124.64	136.93
40	42.14	53.53	58.93	67.48	85.02	94.19	66.71	82.51	91.28	101.82	124.64	136.93
41	42.44	53.83	59.24	67.79	85.66	94.80	66.71	82.51	91.28	101.82	124.64	136.93
42	42.47	54.14	59.55	68.39	86.02	94.80	66.71	82.51	91.28	101.82	124.64	136.93
43	42.77	54.45	60.13	68.72	86.02	94.80	66.71	82.51	91.28	101.82	124.64	136.93
44	43.07	54.76	60.45	69.04	86.02	94.80	66.71	82.51	91.28	101.82	124.64	136.93
45	53.55	69.62	75.50	85.55	110.11	119.28	75.49	93.04	103.57	115.86	138.68	154.48
46	53.58	70.21	76.11	85.88	110.78	120.25	75.49	93.04	103.57	115.86	138.68	154.48
47	53.89	70.53	76.44	86.49	111.45	120.91	75.49	93.04	103.57	115.86	138.68	154.48
48	54.20	70.85	77.06	87.11	112.13	121.13	75.49	93.04	103.57	115.86	138.68	154.48
49	54.52	71.46	77.39	87.45	112.35	121.13	75.49	93.04	103.57	115.86	138.68	154.48
50	59.42	77.54	82.23	95.54	122.63	131.66	79.00	100.06	110.59	121.13	145.70	161.50
51	62.62	80.75	88.79	99.05	129.59	138.68	82.51	101.82	112.35	124.64	149.22	165.01
52	66.11	85.93	93.54	105.44	135.01	145.70	86.02	105.33	115.86	126.39	152.73	170.28
53	70.84	89.43	98.59	110.49	138.68	152.73	89.53	107.08	119.37	129.90	157.99	173.79
54	72.52	92.65	103.64	117.36	145.68	159.75	93.04	112.35	122.88	133.42	161.50	177.30
55	76.03	96.17	108.52	120.73	150.97	166.50	96.51	114.11	124.64	135.17	165.01	180.81
56	82.92	101.37	115.44	131.01	159.75	177.30	101.77	121.13	133.42	143.95	173.79	193.10
57	87.82	109.78	124.20	139.79	172.04	189.59	108.49	131.66	145.70	156.24	187.84	207.15
58	94.72	118.20	132.66	151.61	184.32	201.88	115.51	142.19	157.99	168.53	205.39	226.46
59	102.96	126.94	141.46	163.44	196.61	215.92	123.72	153.90	173.79	182.57	222.94	245.77
60	111.38	133.69	148.56	173.57	208.90	226.46	130.51	165.25	185.29	196.61	240.50	265.08
61	118.25	142.57	158.99	184.14	220.25	237.73	137.62	173.99	197.29	211.51	255.21	281.43
62	126.82	152.78	169.57	197.59	233.24	252.39	147.74	185.64	208.87	224.54	271.53	299.38
63	134.04	164.49	184.32	211.53	246.11	266.91	155.98	195.85	220.11	240.91	289.44	318.90
64	144.12	177.70	199.76	226.63	262.31	283.02	163.94	208.81	234.70	257.13	307.18	338.24
65	154.05	191.26	214.66	240.39	278.36	298.98	173.55	219.94	247.43	273.21	326.48	359.12
66	164.36	204.91	231.34	256.26	295.98	319.93	186.48	234.39	263.47	289.13	347.30	379.81
67	174.55	221.56	246.86	272.55	320.24	344.09	195.89	252.11	277.66	308.32	374.75	400.30
68	187.89	240.05	266.27	293.41	349.37	368.03	210.30	269.66	300.19	332.41	403.64	427.39
69	202.63	258.34	290.43	322.51	379.92	406.94	229.64	292.12	327.58	364.73	437.33	466.04
70	218.54	279.06	316.05	356.40	413.55	447.18	248.80	314.37	354.71	401.79	470.71	512.74
71	237.66	301.26	336.41	391.64	450.22	485.37	269.46	338.08	379.92	441.85	508.80	548.97
72	259.93	324.92	361.57	434.89	493.21	531.53	293.26	366.57	408.23	488.21	553.19	594.85
73	283.66	354.98	393.14	482.71	544.09	582.24	316.83	398.11	444.56	537.45	603.80	643.62
74	310.46	388.07	431.01	536.69	601.10	639.08	341.83	432.66	483.85	592.84	658.90	700.18
75	335.36	425.78	481.67	591.81	660.86	701.96	366.60	470.16	532.63	647.71	720.04	762.78
76	360.03	471.31	544.95	652.96	729.88	777.33	392.76	513.86	592.41	706.97	787.15	837.89
77	389.34	527.81	619.04	718.41	812.90	871.55	418.67	565.28	659.77	767.29	868.29	930.19
78	421.16	590.27	697.59	790.28	905.73	977.28	450.43	624.42	733.36	834.18	959.39	1034.19
79	456.93	656.94	780.52	866.70	1006.55	1091.10	484.57	686.21	809.79	907.35	1056.95	1146.39
80	499.21	725.23					525.23	749.62				
81	552.87	796.78					574.01	817.92				
82	613.03	871.58					632.55	889.47				
83	681.33	948.01					697.59	962.64				
84	756.13	1029.31					769.14	1039.07				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-99 VA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	39.03	48.78	55.29	61.79	76.56	86.20	60.80	76.36	85.31	97.88	117.62	129.90
30	39.03	48.78	55.29	61.79	76.84	86.80	61.32	76.89	86.02	98.31	117.62	129.90
31	39.03	48.78	55.29	61.79	77.11	87.39	61.44	77.15	86.02	98.31	117.62	129.90
32	39.03	48.78	55.29	61.79	77.67	87.69	61.44	77.24	86.02	98.31	117.62	129.90
33	39.16	48.78	55.40	61.79	77.95	88.28	61.44	77.24	86.02	98.31	117.62	129.90
34	39.16	48.78	55.66	61.99	78.50	88.88	61.44	77.24	86.02	98.31	117.62	129.90
35	39.42	48.90	55.66	62.26	79.05	89.18	61.44	77.24	86.02	98.31	117.62	129.90
36	39.68	49.15	55.92	62.79	79.33	89.77	61.44	77.24	86.02	98.31	117.62	129.90
37	39.94	49.41	56.45	63.05	79.88	90.37	61.44	77.24	86.02	98.31	117.62	129.90
38	39.94	49.67	56.72	63.31	80.44	90.96	61.44	77.24	86.02	98.31	117.62	129.90
39	40.20	49.93	56.98	63.84	80.99	91.85	61.44	77.24	86.02	98.31	117.62	129.90
40	40.46	50.18	57.25	64.10	81.55	92.45	61.44	77.24	86.02	98.31	117.62	129.90
41	40.74	50.47	57.55	64.40	82.16	93.04	61.44	77.24	86.02	98.31	117.62	129.90
42	40.77	50.76	57.85	64.97	82.51	93.04	61.44	77.24	86.02	98.31	117.62	129.90
43	41.06	51.05	58.42	65.28	82.51	93.04	61.44	77.24	86.02	98.31	117.62	129.90
44	41.35	51.34	58.72	65.59	82.51	93.04	61.44	77.24	86.02	98.31	117.62	129.90
45	51.88	66.30	73.82	82.20	104.95	117.55	73.73	89.53	98.31	108.84	131.66	143.95
46	51.91	66.87	74.42	82.51	105.59	118.50	73.73	89.53	98.31	108.84	131.66	143.95
47	52.21	67.17	74.74	83.10	106.23	119.16	73.73	89.53	98.31	108.84	131.66	143.95
48	52.51	67.48	75.34	83.69	106.88	119.37	73.73	89.53	98.31	108.84	131.66	143.95
49	52.82	68.05	75.67	84.02	107.08	119.37	73.73	89.53	98.31	108.84	131.66	143.95
50	57.72	72.48	82.23	92.12	115.62	129.90	79.00	93.04	101.82	114.11	136.93	150.97
51	60.92	75.70	87.09	97.34	120.83	135.17	80.75	96.55	105.33	115.86	140.44	154.48
52	64.41	80.87	90.14	100.34	126.25	140.44	82.51	98.31	107.08	119.37	143.95	157.99
53	65.78	84.37	95.19	105.39	131.66	145.70	84.26	101.82	112.35	121.13	147.46	161.50
54	69.15	87.60	98.54	108.86	136.90	152.73	87.77	103.57	114.11	124.64	150.97	166.77
55	72.65	89.42	103.43	113.92	142.19	157.74	89.49	107.08	117.62	128.15	154.48	170.28
56	77.84	96.30	108.65	120.80	150.97	166.77	96.51	114.11	124.64	135.17	163.26	180.81
57	82.75	103.02	115.69	131.26	161.50	177.30	101.49	122.88	136.93	145.70	175.55	194.86
58	89.65	109.75	122.46	141.39	172.04	189.59	108.51	133.42	147.46	157.99	191.35	212.41
59	96.21	116.79	131.23	151.52	182.57	200.12	113.27	141.66	161.50	170.28	207.15	229.97
60	102.95	123.53	136.61	159.95	191.35	208.90	121.81	151.34	171.30	182.57	219.43	244.01
61	108.12	130.69	145.32	168.79	201.02	218.50	127.16	158.33	179.83	190.54	232.49	256.96
62	113.29	137.50	154.15	177.15	210.61	228.02	132.10	166.56	187.98	203.65	243.68	269.79
63	120.47	147.53	163.84	189.35	220.11	237.44	138.65	176.78	197.58	214.91	258.24	284.24
64	127.17	155.70	175.86	199.37	229.52	248.50	144.96	182.93	207.09	226.07	270.94	298.55
65	135.42	165.87	187.40	209.70	240.56	261.18	151.21	190.73	214.79	238.84	283.52	312.73
66	142.33	177.82	200.72	222.09	254.92	277.16	159.11	201.88	227.54	253.21	301.11	330.20
67	152.52	192.81	217.92	238.48	277.66	299.80	170.34	216.33	245.29	270.84	323.65	354.31
68	162.50	207.93	235.74	259.49	301.88	327.32	184.86	234.05	264.57	293.41	351.07	383.29
69	175.61	226.26	254.97	283.68	330.96	357.97	199.25	253.28	285.36	319.14	379.92	413.69
70	191.65	242.08	275.70	309.32	358.08	390.02	216.86	274.02	307.64	349.67	408.51	445.49
71	207.54	261.09	292.89	341.43	391.64	423.44	235.99	294.57	331.39	384.95	441.85	478.67
72	228.27	283.26	314.92	378.24	429.89	463.21	254.93	319.92	354.91	423.22	479.88	516.53
73	248.82	308.54	341.71	419.68	472.76	505.93	275.36	346.69	384.84	469.44	524.18	560.68
74	269.17	336.88	374.86	467.34	521.83	556.51	298.90	376.51	421.10	515.23	573.02	609.35
75	290.98	371.53	419.20	516.19	575.38	609.90	318.92	409.34	465.23	563.87	626.34	662.50
76	314.21	410.76	474.58	567.86	634.96	675.87	342.03	446.76	515.50	615.32	685.69	728.24
77	338.84	459.39	537.59	625.56	707.01	757.51	364.91	491.98	575.06	667.91	755.88	808.01
78	367.49	513.84	608.16	687.83	788.65	850.44	391.89	543.11	637.42	726.86	834.18	900.85
79	398.39	570.76	678.08	754.50	874.83	948.01	421.16	596.77	704.09	788.65	918.74	998.42
80	434.16	630.92					456.93	653.69				
81	479.69	694.34					500.83	712.22				
82	533.36	757.76					551.24	772.39				
83	593.52	824.42					608.16	837.43				
84	658.56	894.35					669.95	904.10				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	48.78	58.54	68.30	108.23	77.24	93.04	112.35	189.59
30	48.92	58.69	68.30	109.03	77.24	93.04	112.35	189.59
31	49.24	59.02	68.62	109.83	77.24	93.04	112.35	189.59
32	49.24	59.34	68.96	110.23	77.24	93.04	112.35	189.59
33	49.57	59.67	69.29	111.03	77.24	93.04	112.35	189.59
34	49.89	60.00	69.63	111.83	77.24	93.04	112.35	189.59
35	50.21	60.00	69.96	112.23	77.24	93.04	112.35	189.59
36	50.54	60.32	70.63	113.03	77.24	93.04	112.35	189.59
37	50.86	60.98	70.97	113.83	77.24	93.04	112.35	189.59
38	51.18	61.30	71.31	114.63	77.24	93.04	112.35	189.59
39	51.51	61.63	71.98	115.83	77.24	93.04	112.35	189.59
40	51.83	61.96	72.31	115.86	77.24	93.04	112.35	189.59
41	52.19	62.32	72.70	115.86	77.24	93.04	112.35	189.59
42	52.55	62.69	73.42	115.86	77.24	93.04	112.35	189.59
43	52.66	63.20	73.73	115.86	77.24	93.04	112.35	189.59
44	52.66	63.20	73.73	115.86	77.24	93.04	112.35	189.59
45	65.31	78.73	93.90	147.16	89.53	107.08	128.15	215.92
46	66.01	79.45	94.30	147.46	89.53	107.08	128.15	215.92
47	66.39	79.84	95.05	147.46	89.53	107.08	128.15	215.92
48	66.71	80.57	95.81	147.46	89.53	107.08	128.15	215.92
49	66.71	80.75	96.22	147.46	89.53	107.08	128.15	215.92
50	73.70	87.53	102.82	159.75	94.80	114.11	135.17	226.46
51	77.01	91.20	109.43	168.53	98.31	117.62	142.19	235.23
52	82.12	97.44	114.59	177.30	103.57	122.88	147.46	244.01
53	87.24	102.58	122.67	186.08	107.08	128.15	152.73	252.79
54	90.56	106.26	128.19	196.61	112.35	133.42	161.50	259.81
55	95.68	112.87	134.83	205.39	117.62	138.68	166.77	268.59
56	100.81	118.01	141.83	214.17	121.13	143.95	173.79	279.12
57	105.94	124.97	148.83	222.94	126.39	149.22	179.06	286.14
58	111.07	130.13	155.84	233.48	131.66	156.24	187.84	296.67
59	116.56	137.11	164.32	244.01	136.93	161.50	194.86	307.21
60	123.16	145.55	172.80	256.30	143.95	170.28	203.63	317.74
61	131.90	154.31	184.90	269.20	150.33	178.30	213.26	328.63
62	139.19	163.44	195.18	283.72	158.39	186.24	224.54	341.16
63	147.32	173.32	209.12	298.10	166.38	197.58	235.71	353.57
64	157.04	182.93	222.62	314.08	176.02	207.09	248.50	372.76
65	168.39	195.89	235.41	329.91	185.58	218.22	264.62	388.33
66	177.93	207.01	249.78	350.73	200.17	234.39	278.87	408.89
67	189.08	219.74	265.73	369.64	211.22	247.00	298.10	432.67
68	205.21	237.44	284.93	396.86	228.96	266.27	320.54	461.31
69	222.89	260.04	312.38	432.27	249.90	290.43	351.22	503.19
70	248.80	287.47	346.31	477.44	275.70	319.41	388.34	551.40
71	274.48	316.32	384.95	528.88	304.61	353.15	428.46	605.87
72	303.26	349.91	424.89	583.18	334.91	386.57	468.21	661.50
73	333.42	384.84	469.44	641.96	364.94	421.34	514.23	719.92
74	368.25	424.40	516.88	705.13	397.98	460.73	559.81	782.75
75	402.76	466.88	567.16	772.65	430.71	499.75	608.25	846.62
76	440.22	510.59	621.87	842.79	466.40	540.04	659.51	914.80
77	478.94	553.88	676.06	915.53	503.38	583.20	711.90	982.32
78	520.35	603.28	734.99	991.91	543.11	629.29	769.14	1056.95
79	565.88	656.94	803.29	1078.09	587.02	679.70	830.93	1139.88
80	617.91				635.80			
81	671.57				687.83			
82	730.11				743.12			
83	793.53				803.29			
84	865.08				873.21			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	45.53	53.66	63.42	100.03	73.73	86.02	105.33	179.06
30	45.66	53.80	63.42	100.77	73.73	86.02	105.33	179.06
31	45.96	54.10	63.72	101.51	73.73	86.02	105.33	179.06
32	45.96	54.40	64.03	101.88	73.73	86.02	105.33	179.06
33	46.26	54.70	64.34	102.62	73.73	86.02	105.33	179.06
34	46.56	55.00	64.65	103.36	73.73	86.02	105.33	179.06
35	46.87	55.00	64.97	103.73	73.73	86.02	105.33	179.06
36	47.17	55.30	65.59	104.47	73.73	86.02	105.33	179.06
37	47.47	55.90	65.90	105.20	73.73	86.02	105.33	179.06
38	47.77	56.20	66.21	105.94	73.73	86.02	105.33	179.06
39	48.07	56.49	66.84	107.05	73.73	86.02	105.33	179.06
40	48.38	56.79	67.15	107.08	73.73	86.02	105.33	179.06
41	48.71	57.13	67.50	107.08	73.73	86.02	105.33	179.06
42	49.05	57.47	68.18	107.08	73.73	86.02	105.33	179.06
43	49.15	57.93	68.46	107.08	73.73	86.02	105.33	179.06
44	49.15	57.93	68.46	107.08	73.73	86.02	105.33	179.06
45	61.87	73.60	87.07	138.40	84.26	100.06	121.13	205.39
46	62.54	74.27	87.44	138.68	84.26	100.06	121.13	205.39
47	62.90	74.63	88.14	138.68	84.26	100.06	121.13	205.39
48	63.20	75.31	88.84	138.68	84.26	100.06	121.13	205.39
49	63.20	75.49	89.22	138.68	84.26	100.06	121.13	205.39
50	68.44	80.53	97.59	150.97	89.53	105.33	128.15	215.92
51	73.51	85.94	102.48	159.75	94.80	110.59	133.42	224.70
52	76.88	90.48	109.38	166.77	98.31	114.11	138.68	233.48
53	82.00	95.62	114.03	177.30	101.82	121.13	145.70	240.50
54	87.07	101.04	119.53	184.32	107.08	126.39	150.97	249.28
55	90.46	105.92	127.92	194.86	110.59	129.90	157.99	258.05
56	93.85	109.34	133.18	201.88	115.86	135.17	165.01	265.08
57	98.99	116.30	140.17	212.41	121.13	140.44	170.28	273.85
58	104.13	121.46	147.18	221.19	124.64	145.70	177.30	282.63
59	111.34	128.43	155.67	231.72	129.90	152.73	184.32	291.41
60	116.23	135.15	164.16	244.01	136.93	159.75	193.10	303.70
61	123.23	143.91	174.53	255.21	143.34	166.06	201.02	314.65
62	132.23	153.01	184.82	269.79	151.43	175.80	212.35	325.49
63	140.39	162.92	195.30	282.51	157.72	183.72	223.58	341.43
64	150.14	172.57	208.81	298.55	169.12	195.01	236.42	355.50
65	158.08	183.86	221.66	316.17	178.70	206.19	249.15	372.87
66	169.37	195.04	236.10	333.62	191.62	220.70	266.89	393.50
67	180.56	207.82	250.40	352.61	204.41	235.07	282.77	413.93
68	195.04	223.87	269.66	378.20	218.78	251.01	305.28	444.35
69	212.76	244.84	297.18	413.69	241.46	275.23	334.33	482.92
70	237.04	270.66	327.82	455.58	265.62	302.60	369.84	531.23
71	264.44	299.59	364.86	505.45	294.57	334.73	406.70	584.11
72	289.93	329.92	404.90	559.86	321.58	366.57	449.88	639.84
73	320.15	364.94	446.22	615.42	351.67	401.43	491.01	696.70
74	353.39	402.93	492.11	678.71	384.77	437.61	536.69	757.98
75	386.32	442.22	540.85	743.06	417.56	476.74	583.60	820.32
76	422.22	482.77	592.41	810.06	451.67	515.50	633.32	885.34
77	461.02	526.19	645.11	879.69	487.09	555.51	684.20	951.37
78	500.83	572.38	702.47	956.14	525.23	600.02	738.24	1024.43
79	546.36	624.42	765.89	1039.07	567.50	650.43	800.03	1104.11
80	593.52				616.29			
81	647.18				665.07			
82	704.09				718.73			
83	765.89				778.89			
84	834.18				845.56			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	40.65	45.53	55.29	88.55	66.71	75.49	91.28	159.75
30	40.77	45.65	55.29	89.20	66.71	75.49	91.28	159.75
31	41.04	45.90	55.55	89.86	66.71	75.49	91.28	159.75
32	41.04	46.16	55.82	90.19	66.71	75.49	91.28	159.75
33	41.30	46.41	56.09	90.84	66.71	75.49	91.28	159.75
34	41.57	46.66	56.36	91.50	66.71	75.49	91.28	159.75
35	41.84	46.66	56.64	91.82	66.71	75.49	91.28	159.75
36	42.11	46.92	57.18	92.48	66.71	75.49	91.28	159.75
37	42.38	47.43	57.45	93.13	66.71	75.49	91.28	159.75
38	42.65	47.68	57.72	93.79	66.71	75.49	91.28	159.75
39	42.92	47.93	58.27	94.77	66.71	75.49	91.28	159.75
40	43.19	48.19	58.54	94.80	66.71	75.49	91.28	159.75
41	43.49	48.47	58.85	94.80	66.71	75.49	91.28	159.75
42	43.79	48.76	59.44	94.80	66.71	75.49	91.28	159.75
43	43.89	49.15	59.69	94.80	66.71	75.49	91.28	159.75
44	43.89	49.15	59.69	94.80	66.71	75.49	91.28	159.75
45	55.00	61.62	75.12	122.63	77.24	87.77	107.08	186.08
46	55.59	62.18	75.44	122.88	77.24	87.77	107.08	186.08
47	55.91	62.48	76.04	122.88	77.24	87.77	107.08	186.08
48	56.18	63.05	76.65	122.88	77.24	87.77	107.08	186.08
49	56.18	63.20	76.98	122.88	77.24	87.77	107.08	186.08
50	61.42	70.02	83.65	133.42	82.51	93.04	112.35	194.86
51	64.76	73.66	88.59	142.19	84.26	96.55	117.62	203.63
52	69.89	78.30	93.75	149.22	89.53	100.06	122.88	210.66
53	71.53	81.72	100.21	157.99	93.04	105.33	128.15	217.68
54	76.62	87.10	105.67	165.01	96.55	108.84	133.42	224.70
55	81.77	92.03	110.63	173.79	100.06	114.11	138.68	231.72
56	85.16	95.45	117.61	182.57	105.33	117.62	143.95	240.50
57	90.31	100.67	122.87	189.59	108.84	122.88	149.22	247.52
58	93.72	105.84	129.87	198.37	114.11	128.15	156.24	256.30
59	99.16	111.07	136.64	207.15	117.62	133.42	163.26	265.08
60	105.82	117.83	143.43	217.68	124.64	140.44	170.28	275.61
61	112.81	124.84	152.07	228.99	131.10	146.83	180.05	286.68
62	118.31	133.88	162.36	240.20	137.51	153.17	187.98	295.90
63	126.52	142.12	171.10	254.77	145.59	162.92	199.31	310.24
64	134.61	151.86	184.65	269.21	153.59	170.85	210.54	324.44
65	144.34	159.80	195.89	285.24	163.24	182.14	223.38	340.22
66	153.98	171.09	208.72	301.11	172.80	193.33	237.81	359.28
67	163.53	182.27	223.15	318.54	185.67	206.11	253.81	378.16
68	178.08	196.73	240.83	342.59	201.82	223.87	274.75	407.04
69	195.87	216.13	263.41	374.86	221.20	244.84	300.56	444.09
70	215.18	238.72	292.51	415.23	245.44	270.66	334.54	489.20
71	241.01	266.11	326.37	461.93	271.14	299.59	368.21	538.92
72	268.26	294.92	363.24	511.54	298.26	329.92	406.56	591.51
73	295.27	325.13	401.43	565.65	326.78	359.96	446.22	645.27
74	325.32	358.35	444.22	622.57	356.70	394.68	488.80	703.48
75	358.38	394.54	488.25	682.23	387.97	429.07	532.63	762.78
76	391.12	432.03	535.13	746.24	420.58	464.76	576.05	824.79
77	426.81	470.80	583.20	811.27	454.51	503.38	622.30	886.21
78	463.43	512.22	635.80	881.34	491.08	543.11	673.20	954.51
79	505.71	559.37	694.34	959.39	531.73	588.64	728.49	1029.31
80	551.24				575.63			
81	601.65				622.79			
82	652.06				673.20			
83	710.60				728.49			
84	775.64				791.90			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC2000 VA 4/00

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP
Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	3.4% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	121.13	135.17	180.81
41	121.13	135.17	180.81
42	121.13	135.17	180.81
43	121.13	135.17	180.81
44	121.13	135.17	180.81
45	136.93	152.73	203.63
46	136.93	152.73	203.63
47	136.93	152.73	203.63
48	136.93	152.73	203.63
49	136.93	152.73	203.63
50	145.70	161.50	212.41
51	149.22	165.01	217.68
52	152.73	166.77	224.70
53	157.99	172.04	229.97
54	163.26	175.55	235.23
55	165.01	179.06	238.74
56	172.04	186.08	249.28
57	182.57	196.61	261.57
58	194.86	205.39	277.36
59	207.15	219.43	294.92
60	219.43	233.48	312.47
61	230.74	246.47	330.38
62	241.94	261.09	348.12
63	254.77	277.31	369.16
64	270.94	296.83	390.01
65	285.24	314.45	412.39
66	302.82	333.62	436.27
67	320.24	354.31	459.92
68	344.28	381.60	491.84
69	376.55	418.76	536.96
70	406.83	462.31	588.39
71	436.83	507.12	630.98
72	468.21	558.19	679.83
73	505.93	613.76	734.85
74	551.56	673.76	797.61
75	606.61	738.12	868.00
76	674.24	803.52	954.08
77	751.00	873.18	1058.89
78	834.18	949.63	1177.28
79	921.99	1034.19	1305.75
80			
81			
82			
83			
84			
85+			

Preferred Rates

Age	3.4% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	114.11	128.15	170.28
41	114.11	128.15	170.28
42	114.11	128.15	170.28
43	114.11	128.15	170.28
44	114.11	128.15	170.28
45	128.15	143.95	191.35
46	128.15	143.95	191.35
47	128.15	143.95	191.35
48	128.15	143.95	191.35
49	128.15	143.95	191.35
50	133.42	150.97	200.12
51	138.68	154.48	203.63
52	142.19	157.99	208.90
53	147.46	161.50	214.17
54	150.97	165.01	219.43
55	156.24	168.53	226.46
56	163.26	173.79	235.23
57	172.04	182.57	245.77
58	180.81	193.10	259.81
59	193.10	203.63	275.61
60	201.88	214.17	287.90
61	209.76	223.75	300.66
62	219.32	236.72	313.31
63	228.78	247.84	329.30
64	238.15	260.58	343.42
65	247.43	273.21	359.12
66	261.76	290.85	379.81
67	281.06	311.73	408.82
68	303.58	337.50	442.65
69	329.27	368.10	476.17
70	354.71	403.47	511.06
71	379.92	440.18	548.97
72	406.56	484.88	591.51
73	439.58	535.79	640.30
74	478.90	587.89	693.57
75	529.35	641.13	754.56
76	587.50	700.42	829.70
77	654.88	760.77	920.42
78	726.86	827.68	1026.06
79	801.66	899.22	1136.63
80			
81			
82			
83			
84			
85+			

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.2% Simple Inflation				3.2% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	39.55	55.37	62.15	84.92	97.55	140.79	161.72	244.00
30	39.55	55.37	62.15	90.59	102.82	148.00	166.00	244.00
31	39.55	55.37	62.15	96.25	104.00	148.00	166.00	244.00
32	39.55	55.37	62.15	99.08	104.00	148.00	166.00	244.00
33	40.83	56.42	62.15	104.74	104.00	148.00	166.00	244.00
34	40.83	58.99	64.13	110.40	104.00	148.00	166.00	244.00
35	43.38	58.99	66.69	113.23	104.00	148.00	166.00	244.00
36	45.93	61.55	71.82	118.89	104.00	148.00	166.00	244.00
37	48.49	66.68	74.39	124.55	104.00	148.00	166.00	244.00
38	48.49	69.24	76.95	130.22	104.00	148.00	166.00	244.00
39	51.04	71.81	82.08	138.71	104.00	148.00	166.00	244.00
40	53.59	74.37	84.65	144.37	104.00	148.00	166.00	244.00
41	56.39	77.26	87.58	150.00	104.00	148.00	166.00	244.00
42	56.64	80.16	93.12	150.00	104.00	148.00	166.00	244.00
43	59.47	85.69	96.11	150.00	104.00	148.00	166.00	244.00
44	62.33	88.65	99.12	150.00	104.00	148.00	166.00	244.00
45	65.22	91.63	104.77	174.73	118.00	168.00	190.00	278.00
46	65.51	97.27	107.84	183.75	118.00	168.00	190.00	278.00
47	68.43	100.31	113.57	189.94	118.00	168.00	190.00	278.00
48	71.37	106.03	119.35	192.00	118.00	168.00	190.00	278.00
49	74.34	109.13	122.52	192.00	118.00	168.00	190.00	278.00
50	77.34	114.92	128.38	208.00	126.00	178.00	200.00	294.00
51	80.34	120.82	134.32	218.00	130.00	184.00	206.00	302.00
52	86.06	124.06	140.31	230.00	136.00	192.00	216.00	312.00
53	89.13	130.05	146.35	240.00	142.00	200.00	224.00	324.00
54	92.22	136.09	155.17	252.00	146.00	208.00	232.00	334.00
55	98.06	142.18	161.32	261.51	151.57	218.00	242.00	346.00
56	103.92	149.84	170.20	276.00	157.59	224.00	250.00	358.00
57	107.09	160.35	179.14	288.00	160.87	232.00	258.00	366.00
58	113.03	166.50	188.15	300.00	166.95	242.00	270.00	378.00
59	119.02	178.84	197.24	314.00	170.27	252.00	282.00	392.00
60	125.05	191.33	206.39	330.00	176.42	257.36	294.00	406.00
61	133.75	203.00	220.84	337.35	185.19	267.18	300.30	411.45
62	142.49	217.58	232.56	349.60	194.00	277.40	305.90	419.90
63	154.08	227.36	249.95	358.90	201.65	284.90	316.35	425.50
64	162.93	241.41	264.61	370.80	207.00	295.20	325.80	435.60
65	174.63	254.32	282.15	381.50	213.50	304.50	336.00	446.25
66	185.97	267.94	304.73	392.70	222.70	314.50	346.80	457.30
67	197.31	287.67	318.45	402.60	229.35	325.05	359.70	468.60
68	211.48	302.40	332.80	419.20	240.00	340.80	377.60	488.00
69	227.85	320.85	356.50	449.50	255.75	362.70	403.00	519.25
70	244.50	346.50	382.50	481.50	273.00	388.50	432.00	555.00
71	263.90	372.65	414.70	519.10	291.45	416.15	464.00	593.05
72	281.40	400.40	445.20	557.20	310.80	445.20	497.00	630.00
73	302.40	429.30	477.90	598.05	329.40	472.50	527.85	669.60
74	322.40	460.20	512.20	640.90	348.40	501.80	561.60	709.80
75	342.50	491.25	546.25	683.75	366.25	528.75	592.50	747.50
76	362.40	520.80	579.60	726.00	382.80	555.60	621.60	784.80
77	380.65	548.55	610.65	763.60	399.05	579.60	647.45	818.80
78	407.93	589.86	656.53	822.64	426.01	618.11	691.56	873.49
79	446.35	646.36	718.68	904.00	462.17	671.22	752.58	950.33
80	488.16	707.38	787.61	992.14	501.72	731.11	818.12	1035.08
81	533.36	774.05	861.06	1088.19	545.79	794.39	889.31	1127.74
82	581.95	844.11	940.16	1193.28	590.99	862.19	965.02	1229.44
83	636.19	924.34	1029.43	1317.58	644.10	939.03	1050.90	1346.96
84	699.47	1015.87	1132.26	1467.87	702.86	1027.17	1149.21	1490.47
85+	0	0	0	0	0	0	0	0

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.2% Simple Inflation				3.2% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	38.42	51.98	58.76	78.13	93.79	131.28	151.98	226.00
30	38.42	51.98	58.76	83.34	98.86	138.00	156.00	226.00
31	38.42	51.98	58.76	88.55	100.00	138.00	156.00	226.00
32	38.42	51.98	58.76	91.15	100.00	138.00	156.00	226.00
33	39.66	52.97	58.76	96.36	100.00	138.00	156.00	226.00
34	39.66	55.37	60.63	101.57	100.00	138.00	156.00	226.00
35	42.14	55.37	63.06	104.17	100.00	138.00	156.00	226.00
36	44.62	57.78	67.91	109.38	100.00	138.00	156.00	226.00
37	47.10	62.60	70.33	114.59	100.00	138.00	156.00	226.00
38	47.10	65.00	72.76	119.80	100.00	138.00	156.00	226.00
39	49.58	67.41	77.61	127.61	100.00	138.00	156.00	226.00
40	52.06	69.82	80.03	132.82	100.00	138.00	156.00	226.00
41	54.78	72.53	82.80	138.00	100.00	138.00	156.00	226.00
42	55.02	75.25	88.04	138.00	100.00	138.00	156.00	226.00
43	57.78	80.44	90.87	138.00	100.00	138.00	156.00	226.00
44	60.55	83.22	93.71	138.00	100.00	138.00	156.00	226.00
45	62.32	85.72	95.92	158.34	114.00	160.00	178.00	258.00
46	62.59	90.99	98.73	166.52	114.00	160.00	178.00	258.00
47	65.39	93.84	103.98	172.13	114.00	160.00	178.00	258.00
48	68.20	99.19	109.27	174.00	114.00	160.00	178.00	258.00
49	71.04	102.08	112.16	174.00	114.00	160.00	178.00	258.00
50	74.11	109.78	118.38	190.00	120.00	166.00	186.00	272.00
51	77.19	112.43	125.93	202.00	126.00	174.00	192.00	280.00
52	82.88	115.90	128.89	210.00	130.00	180.00	200.00	292.00
53	84.52	121.92	134.97	222.00	136.00	188.00	208.00	300.00
54	89.15	127.99	142.10	234.00	142.00	196.00	216.00	312.00
55	94.95	132.59	149.91	241.70	147.59	204.00	226.00	322.00
56	100.77	141.78	158.74	254.00	153.60	210.00	236.00	332.00
57	103.98	148.90	167.53	266.00	154.98	218.00	244.00	342.00
58	109.89	156.71	174.95	276.00	161.05	228.00	252.00	354.00
59	112.84	165.59	182.44	292.00	164.53	238.00	262.00	366.00
60	120.42	177.91	191.65	306.00	170.73	241.77	274.00	380.00
61	127.53	191.16	205.90	312.00	179.46	253.62	278.85	384.15
62	136.23	203.87	216.07	323.00	188.35	262.20	286.90	391.40
63	149.27	212.31	231.62	333.00	194.25	270.10	296.00	399.60
64	158.13	226.32	244.76	342.00	199.80	277.20	304.20	406.80
65	166.69	239.46	262.23	353.50	206.50	287.00	313.25	416.50
66	176.43	251.60	282.84	363.80	214.20	295.80	326.40	428.40
67	189.35	269.59	295.35	376.20	221.10	306.90	336.60	440.55
68	203.59	283.20	310.40	392.00	232.00	321.60	355.20	457.60
69	218.55	302.25	331.70	418.50	246.45	344.10	379.75	486.70
70	235.50	325.50	357.00	450.00	264.00	367.50	408.00	520.50
71	252.30	350.90	387.15	485.75	282.75	394.40	437.90	558.25
72	271.60	378.00	417.20	519.40	301.00	421.40	469.00	593.60
73	290.25	405.00	448.20	556.20	318.60	446.85	499.50	629.10
74	310.70	432.90	479.70	595.40	336.70	475.80	529.10	665.60
75	330.00	461.25	511.25	635.00	355.00	500.00	557.50	701.25
76	348.00	489.60	541.20	673.20	370.80	524.40	584.40	733.20
77	365.70	514.05	569.25	708.40	385.25	547.40	608.35	762.45
78	392.11	552.57	612.46	760.49	411.32	583.08	648.62	812.47
79	428.27	604.55	668.96	832.81	445.22	631.67	703.99	881.40
80	466.69				482.51			
81	508.50				522.06			
82	552.57				566.13			
83	603.42				613.59			
84	659.92				666.70			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.2% Simple Inflation				3.2% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	35.03	45.20	49.72	65.67	86.29	116.06	132.50	196.00
30	35.03	45.20	49.72	70.05	90.95	122.00	136.00	196.00
31	35.03	45.20	49.72	74.43	92.00	122.00	136.00	196.00
32	35.03	45.20	49.72	76.62	92.00	122.00	136.00	196.00
33	36.16	46.06	49.72	81.00	92.00	122.00	136.00	196.00
34	36.16	48.15	51.30	85.38	92.00	122.00	136.00	196.00
35	38.42	48.15	53.36	87.57	92.00	122.00	136.00	196.00
36	40.69	50.25	57.46	91.94	92.00	122.00	136.00	196.00
37	42.95	54.43	59.51	96.32	92.00	122.00	136.00	196.00
38	42.95	56.53	61.56	100.70	92.00	122.00	136.00	196.00
39	45.21	58.62	65.67	107.27	92.00	122.00	136.00	196.00
40	47.47	60.71	67.72	111.65	92.00	122.00	136.00	196.00
41	49.95	63.07	70.06	116.00	92.00	122.00	136.00	196.00
42	50.17	65.44	74.50	116.00	92.00	122.00	136.00	196.00
43	52.68	69.95	76.89	116.00	92.00	122.00	136.00	196.00
44	55.21	72.36	79.29	116.00	92.00	122.00	136.00	196.00
45	56.52	75.37	82.64	136.50	104.00	140.00	156.00	226.00
46	56.77	80.01	85.06	143.56	104.00	140.00	156.00	226.00
47	59.30	82.51	89.58	148.39	104.00	140.00	156.00	226.00
48	61.86	87.21	94.14	150.00	104.00	140.00	156.00	226.00
49	64.43	89.76	96.63	150.00	104.00	140.00	156.00	226.00
50	67.67	94.34	101.70	164.00	110.00	148.00	162.00	240.00
51	70.89	97.32	109.14	174.00	114.00	152.00	170.00	248.00
52	74.91	101.21	112.58	182.00	118.00	160.00	178.00	258.00
53	75.30	107.29	117.08	192.00	122.00	164.00	184.00	268.00
54	79.92	110.16	124.13	202.00	128.00	172.00	192.00	276.00
55	84.05	115.02	128.73	210.00	133.62	178.00	198.00	286.00
56	89.75	120.84	137.47	224.00	137.64	186.00	206.00	296.00
57	93.12	129.26	145.97	232.00	141.25	194.00	214.00	304.00
58	97.33	137.12	151.84	244.00	145.34	200.00	222.00	314.00
59	102.02	144.06	159.43	254.00	149.23	210.00	232.00	326.00
60	108.07	154.41	167.08	268.00	153.65	214.47	242.00	338.00
61	115.09	165.79	180.99	274.95	164.19	224.58	247.65	343.20
62	123.70	178.17	189.68	283.10	169.52	229.90	252.70	347.70
63	134.82	185.56	204.96	292.30	175.75	236.80	260.85	355.20
64	142.16	197.82	216.65	302.40	181.80	246.60	270.00	363.60
65	150.82	208.08	230.70	311.50	187.25	253.75	280.00	372.75
66	160.53	220.56	249.17	321.30	193.80	263.50	290.70	384.20
67	170.26	238.36	262.35	331.65	199.65	272.25	300.30	394.35
68	183.07	249.60	275.20	348.80	209.60	286.40	316.80	412.80
69	196.85	266.60	296.05	370.45	223.20	305.35	341.00	438.65
70	211.50	288.00	318.00	400.50	240.00	328.50	367.50	469.50
71	227.65	311.75	345.10	433.55	256.65	353.80	395.85	503.15
72	246.40	334.60	372.40	464.80	273.00	379.40	424.20	537.60
73	263.25	360.45	400.95	498.15	291.60	402.30	450.90	569.70
74	280.80	386.10	430.30	533.00	306.80	426.40	479.70	601.90
75	297.50	411.25	457.50	566.25	322.50	450.00	505.00	631.25
76	313.20	434.40	484.80	598.80	337.20	471.60	528.00	660.00
77	328.90	456.55	509.45	627.90	349.60	489.90	549.70	685.40
78	352.56	490.42	546.92	673.48	371.77	522.06	586.47	726.59
79	384.20	535.62	596.64	735.63	402.28	566.13	635.06	787.61
80	416.97				435.05			
81	453.13				468.95			
82	491.55				505.11			
83	533.36				545.79			
84	579.69				590.99			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.2% Simple Inflation						3.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	39.55	49.72	55.37	62.15	78.15	84.92	97.55	121.24	136.99	157.83	196.00	216.00
30	39.55	49.72	55.37	62.15	80.84	90.59	102.82	126.51	144.00	162.00	196.00	216.00
31	39.55	49.72	55.37	62.15	83.54	96.25	104.00	129.15	144.00	162.00	196.00	216.00
32	39.55	49.72	55.37	62.15	88.93	99.08	104.00	130.00	144.00	162.00	196.00	216.00
33	40.83	49.72	56.42	62.15	91.62	104.74	104.00	130.00	144.00	162.00	196.00	216.00
34	40.83	49.72	58.99	64.13	97.01	110.40	104.00	130.00	144.00	162.00	196.00	216.00
35	43.38	50.84	58.99	66.69	102.40	113.23	104.00	130.00	144.00	162.00	196.00	216.00
36	45.93	53.38	61.55	71.82	105.10	118.89	104.00	130.00	144.00	162.00	196.00	216.00
37	48.49	55.92	66.68	74.39	110.49	124.55	104.00	130.00	144.00	162.00	196.00	216.00
38	48.49	58.47	69.24	76.95	115.88	130.22	104.00	130.00	144.00	162.00	196.00	216.00
39	51.04	61.01	71.81	82.08	121.26	138.71	104.00	130.00	144.00	162.00	196.00	216.00
40	53.59	63.55	74.37	84.65	126.65	144.37	104.00	130.00	144.00	162.00	196.00	216.00
41	56.39	66.36	77.26	87.58	132.64	150.00	104.00	130.00	144.00	162.00	196.00	216.00
42	56.64	69.19	80.16	93.12	136.00	150.00	104.00	130.00	144.00	162.00	196.00	216.00
43	59.47	72.04	85.69	96.11	136.00	150.00	104.00	130.00	144.00	162.00	196.00	216.00
44	62.33	74.92	88.65	99.12	136.00	150.00	104.00	130.00	144.00	162.00	196.00	216.00
45	65.22	77.81	91.63	104.77	157.08	174.73	118.00	148.00	164.00	182.00	220.00	244.00
46	65.51	83.34	97.27	107.84	163.33	183.75	118.00	148.00	164.00	182.00	220.00	244.00
47	68.43	86.29	100.31	113.57	169.62	189.94	118.00	148.00	164.00	182.00	220.00	244.00
48	71.37	89.26	106.03	119.35	175.97	192.00	118.00	148.00	164.00	182.00	220.00	244.00
49	74.34	94.89	109.13	122.52	178.00	192.00	118.00	148.00	164.00	182.00	220.00	244.00
50	77.34	97.92	114.92	128.38	191.64	208.00	126.00	158.00	174.00	192.00	230.00	254.00
51	80.34	101.01	120.82	134.32	201.05	218.00	130.00	162.00	178.00	196.00	236.00	260.00
52	86.06	106.78	124.06	140.31	210.54	230.00	136.00	166.00	182.00	200.00	242.00	268.00
53	89.13	112.60	130.05	146.35	220.00	240.00	142.00	170.00	188.00	206.00	248.00	274.00
54	92.22	115.78	136.09	155.17	229.78	252.00	146.00	176.00	194.00	210.00	254.00	280.00
55	98.06	121.69	142.18	161.32	238.00	261.51	151.57	180.00	198.00	214.00	260.00	286.00
56	103.92	127.58	148.23	170.20	248.00	274.00	157.59	188.00	206.00	222.00	268.00	298.00
57	107.09	133.51	157.08	179.14	260.00	284.00	160.87	198.00	218.00	234.00	282.00	312.00
58	113.03	139.49	163.24	188.15	270.00	296.00	166.95	208.00	232.00	246.00	300.00	332.00
59	119.02	148.25	172.21	197.24	282.00	308.00	170.27	215.11	248.00	262.00	318.00	352.00
60	125.05	154.32	181.26	206.39	294.00	320.00	176.42	221.44	255.41	278.00	338.00	374.00
61	133.75	165.70	192.85	220.84	300.30	325.65	185.19	233.14	267.18	288.60	349.05	386.10
62	142.49	177.13	207.30	232.56	309.70	334.40	194.00	242.07	277.40	298.30	361.00	399.00
63	154.08	188.60	219.00	249.95	318.20	344.10	201.65	253.45	284.90	310.80	373.70	412.55
64	162.93	200.12	236.38	264.61	329.40	356.40	207.00	262.80	295.20	324.00	387.00	426.60
65	174.63	214.48	251.02	282.15	341.25	367.50	213.50	269.50	304.50	336.00	400.75	441.00
66	185.97	231.15	267.94	304.73	355.30	382.50	222.70	280.50	314.50	346.80	416.50	453.90
67	197.31	247.81	287.67	318.45	374.55	402.60	229.35	293.70	325.05	359.70	437.25	466.95
68	211.48	267.26	302.40	332.80	396.80	419.20	240.00	307.20	340.80	377.60	459.20	486.40
69	224.75	286.69	320.85	356.50	420.05	449.50	254.20	323.95	362.70	403.00	483.60	516.15
70	235.50	300.00	339.00	382.50	444.00	481.50	267.00	337.50	381.00	432.00	505.50	550.50
71	247.95	313.20	350.90	407.45	468.35	506.05	281.30	352.35	395.85	459.65	529.25	572.75
72	261.80	327.60	364.00	438.20	497.00	534.80	295.40	369.60	411.60	491.40	557.20	599.20
73	276.75	345.60	382.05	469.80	529.20	567.00	309.15	387.45	432.00	523.80	587.25	626.40
74	291.20	365.30	404.30	504.40	564.20	600.60	321.10	406.90	455.00	556.40	618.80	657.80
75	303.75	386.25	436.25	537.50	598.75	636.25	332.50	426.25	483.75	587.50	652.50	691.25
76	315.60	412.80	476.40	571.20	638.40	680.40	343.20	450.00	518.40	618.00	688.80	733.20
77	327.75	443.90	520.95	604.90	684.25	733.70	353.05	476.10	555.45	646.30	731.40	783.15
78	349.17	489.29	578.56	655.40	751.45	810.21	372.90	517.54	607.94	691.56	795.52	857.67
79	378.55	544.66	646.36	718.68	833.94	904.00	401.15	568.39	671.22	752.58	875.75	950.33
80	413.58	601.16					435.05	621.50				
81	457.65	659.92					475.73	678.00				
82	508.50	722.07					524.32	736.76				
83	565.00	786.48					578.56	797.78				
84	627.15	853.15					637.32	861.06				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.2% Simple Inflation						3.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	38.42	46.33	51.98	58.76	71.25	78.13	93.79	113.78	131.28	150.03	186.00	206.00
30	38.42	46.33	51.98	58.76	73.71	83.34	98.86	118.73	138.00	154.00	186.00	206.00
31	38.42	46.33	51.98	58.76	76.17	88.55	100.00	121.20	138.00	154.00	186.00	206.00
32	38.42	46.33	51.98	58.76	81.08	91.15	100.00	122.00	138.00	154.00	186.00	206.00
33	39.66	46.33	52.97	58.76	83.54	96.36	100.00	122.00	138.00	154.00	186.00	206.00
34	39.66	46.33	55.37	60.63	88.45	101.57	100.00	122.00	138.00	154.00	186.00	206.00
35	42.14	47.37	55.37	63.06	93.37	104.17	100.00	122.00	138.00	154.00	186.00	206.00
36	44.62	49.74	57.78	67.91	95.82	109.38	100.00	122.00	138.00	154.00	186.00	206.00
37	47.10	52.11	62.60	70.33	100.74	114.59	100.00	122.00	138.00	154.00	186.00	206.00
38	47.10	54.48	65.00	72.76	105.65	119.80	100.00	122.00	138.00	154.00	186.00	206.00
39	49.58	56.85	67.41	77.61	110.57	127.61	100.00	122.00	138.00	154.00	186.00	206.00
40	52.06	59.22	69.82	80.03	115.48	132.82	100.00	122.00	138.00	154.00	186.00	206.00
41	54.78	61.84	72.53	82.80	120.93	138.00	100.00	122.00	138.00	154.00	186.00	206.00
42	55.02	64.47	75.25	88.04	124.00	138.00	100.00	122.00	138.00	154.00	186.00	206.00
43	57.78	67.13	80.44	90.87	124.00	138.00	100.00	122.00	138.00	154.00	186.00	206.00
44	60.55	69.81	83.22	93.71	124.00	138.00	100.00	122.00	138.00	154.00	186.00	206.00
45	62.32	72.45	85.72	95.92	142.96	158.34	114.00	142.00	160.00	174.00	210.00	230.00
46	62.59	77.59	90.99	98.73	148.64	166.52	114.00	142.00	160.00	174.00	210.00	230.00
47	65.39	80.34	93.84	103.98	154.37	172.13	114.00	142.00	160.00	174.00	210.00	230.00
48	68.20	83.11	99.19	109.27	160.15	174.00	114.00	142.00	160.00	174.00	210.00	230.00
49	71.04	88.35	102.08	112.16	162.00	174.00	114.00	142.00	160.00	174.00	210.00	230.00
50	74.11	91.80	109.78	118.38	175.84	190.00	120.00	152.00	166.00	184.00	220.00	242.00
51	77.19	94.98	112.43	125.93	183.31	202.00	126.00	156.00	170.00	188.00	226.00	248.00
52	82.88	100.68	115.90	128.89	194.65	210.00	130.00	160.00	176.00	192.00	230.00	254.00
53	84.52	106.43	121.92	134.97	204.00	222.00	136.00	166.00	180.00	196.00	236.00	262.00
54	89.15	109.69	127.99	142.10	211.79	234.00	142.00	170.00	186.00	202.00	242.00	268.00
55	94.95	115.53	132.59	149.91	222.00	241.70	147.59	174.00	192.00	206.00	250.00	276.00
56	100.77	121.36	138.56	158.74	230.00	254.00	153.60	182.00	198.00	214.00	258.00	286.00
57	103.98	125.75	147.26	167.53	242.00	266.00	154.98	190.00	210.00	224.00	272.00	302.00
58	109.89	131.74	153.44	174.95	254.00	276.00	161.05	200.00	222.00	238.00	288.00	320.00
59	112.84	140.36	163.94	182.44	266.00	292.00	164.53	207.29	234.00	252.00	308.00	340.00
60	120.42	148.02	172.87	191.65	278.00	306.00	170.73	210.08	241.77	266.00	326.00	360.00
61	127.53	159.26	184.39	205.90	284.70	312.00	179.46	221.76	253.62	274.95	335.40	370.50
62	136.23	169.07	200.44	216.07	294.50	321.10	188.35	229.03	262.20	283.10	345.80	381.90
63	149.27	180.61	208.97	231.62	303.40	331.15	194.25	240.50	270.10	294.15	355.20	394.05
64	158.13	190.67	226.32	244.76	313.20	340.20	199.80	248.40	277.20	304.20	367.20	405.00
65	166.69	205.01	239.46	262.23	322.00	350.00	206.50	257.25	287.00	313.25	378.00	416.50
66	176.43	221.65	251.60	282.84	334.90	363.80	214.20	266.90	295.80	326.40	391.00	428.40
67	189.35	236.83	269.59	295.35	351.45	376.20	221.10	280.50	306.90	336.60	409.20	440.55
68	203.59	257.88	283.20	310.40	371.20	392.00	232.00	296.00	321.60	355.20	430.40	457.60
69	218.55	277.39	302.25	331.70	392.15	418.50	246.45	311.55	344.10	379.75	454.15	486.70
70	234.00	291.00	325.50	357.00	414.00	450.00	264.00	328.50	367.50	408.00	478.50	520.50
71	246.50	304.50	339.30	387.15	440.80	475.60	278.40	345.10	384.25	437.90	503.15	545.20
72	260.40	320.60	355.60	417.20	470.40	505.40	294.00	362.60	403.20	469.00	532.00	574.00
73	275.40	337.50	373.95	448.20	503.55	538.65	307.80	380.70	423.90	499.50	564.30	604.80
74	289.90	356.20	395.20	479.70	538.20	573.30	319.80	400.40	447.20	529.10	595.40	635.70
75	301.25	376.25	422.50	511.25	571.25	608.75	331.25	418.75	471.25	557.50	626.25	667.50
76	313.20	399.60	454.80	541.20	606.00	646.80	342.00	438.00	499.20	584.40	657.60	703.20
77	324.30	426.65	492.20	569.25	644.00	690.00	351.90	461.15	530.15	608.35	691.15	741.75
78	345.78	466.69	543.53	612.46	699.47	752.58	370.64	497.20	575.17	648.62	744.67	803.43
79	374.03	517.54	604.55	668.96	770.66	832.81	397.76	542.40	631.67	703.99	813.60	881.40
80	407.93	569.52					429.40	592.12				
81	448.61	623.76					468.95	644.10				
82	497.20	682.52					514.15	699.47				
83	550.31	742.41					565.00	757.10				
84	607.94	805.69					620.37	818.12				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.2% Simple Inflation						3.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	35.03	40.68	45.20	49.72	59.76	65.67	86.29	102.59	116.06	130.55	162.00	178.00
30	35.03	40.68	45.20	49.72	61.82	70.05	90.95	107.05	122.00	134.00	162.00	178.00
31	35.03	40.68	45.20	49.72	63.88	74.43	92.00	109.28	122.00	134.00	162.00	178.00
32	35.03	40.68	45.20	49.72	68.00	76.62	92.00	110.00	122.00	134.00	162.00	178.00
33	36.16	40.68	46.06	49.72	70.06	81.00	92.00	110.00	122.00	134.00	162.00	178.00
34	36.16	40.68	48.15	51.30	74.19	85.38	92.00	110.00	122.00	134.00	162.00	178.00
35	38.42	41.60	48.15	53.36	78.31	87.57	92.00	110.00	122.00	134.00	162.00	178.00
36	40.69	43.68	50.25	57.46	80.37	91.94	92.00	110.00	122.00	134.00	162.00	178.00
37	42.95	45.76	54.43	59.51	84.49	96.32	92.00	110.00	122.00	134.00	162.00	178.00
38	42.95	47.84	56.53	61.56	88.61	100.70	92.00	110.00	122.00	134.00	162.00	178.00
39	45.21	49.92	58.62	65.67	92.73	107.27	92.00	110.00	122.00	134.00	162.00	178.00
40	47.47	52.00	60.71	67.72	96.85	111.65	92.00	110.00	122.00	134.00	162.00	178.00
41	49.95	54.29	63.07	70.06	101.43	116.00	92.00	110.00	122.00	134.00	162.00	178.00
42	50.17	56.61	65.44	74.50	104.00	116.00	92.00	110.00	122.00	134.00	162.00	178.00
43	52.68	58.94	69.95	76.89	104.00	116.00	92.00	110.00	122.00	134.00	162.00	178.00
44	55.21	61.30	72.36	79.29	104.00	116.00	92.00	110.00	122.00	134.00	162.00	178.00
45	56.52	64.40	75.37	82.64	121.78	136.50	104.00	126.00	138.00	152.00	184.00	202.00
46	56.77	68.97	80.01	85.06	126.62	143.56	104.00	126.00	138.00	152.00	184.00	202.00
47	59.30	71.41	82.51	89.58	131.50	148.39	104.00	126.00	138.00	152.00	184.00	202.00
48	61.86	73.87	87.21	94.14	136.43	150.00	104.00	126.00	138.00	152.00	184.00	202.00
49	64.43	78.53	89.76	96.63	138.00	150.00	104.00	126.00	138.00	152.00	184.00	202.00
50	67.67	81.09	94.34	101.70	150.15	164.00	110.00	134.00	146.00	160.00	194.00	214.00
51	70.89	82.92	97.32	109.14	157.69	174.00	114.00	138.00	150.00	164.00	198.00	220.00
52	74.91	88.48	101.21	112.58	166.84	182.00	118.00	142.00	154.00	168.00	204.00	226.00
53	75.30	92.55	107.29	117.08	176.00	192.00	122.00	146.00	158.00	172.00	208.00	232.00
54	79.92	95.98	110.16	124.13	183.82	202.00	128.00	150.00	162.00	176.00	214.00	238.00
55	84.05	100.13	115.02	128.73	192.00	210.00	133.62	154.00	168.00	180.00	220.00	244.00
56	89.75	105.80	120.84	137.47	200.00	224.00	137.64	160.00	174.00	188.00	228.00	254.00
57	93.12	110.23	127.63	145.97	210.00	232.00	141.25	168.00	184.00	198.00	242.00	268.00
58	97.33	116.24	133.85	151.84	220.00	244.00	145.34	178.00	196.00	210.00	256.00	284.00
59	102.02	123.02	142.41	159.43	232.00	254.00	149.23	183.82	208.00	222.00	272.00	302.00
60	108.07	129.13	151.05	167.08	244.00	268.00	153.65	187.37	214.47	236.00	288.00	320.00
61	115.09	139.96	160.71	180.99	249.60	274.95	164.19	197.12	224.58	243.75	296.40	329.55
62	123.70	149.75	173.03	189.68	258.40	281.20	169.52	204.83	229.90	252.70	307.80	340.10
63	134.82	158.23	182.22	204.96	266.40	290.45	175.75	214.60	236.80	260.85	316.35	351.50
64	142.16	168.61	196.14	216.65	275.40	300.60	181.80	221.40	246.60	270.00	327.60	361.80
65	150.82	179.78	208.08	230.70	283.50	309.75	187.25	229.25	253.75	280.00	337.75	372.75
66	160.53	194.73	220.56	249.17	295.80	321.30	193.80	238.00	263.50	290.70	350.20	384.20
67	170.26	210.17	238.36	262.35	310.20	331.65	199.65	250.80	272.25	300.30	367.95	394.35
68	183.07	228.18	249.60	275.20	328.00	348.80	209.60	264.00	286.40	316.80	387.20	412.80
69	196.85	246.40	266.60	296.05	348.75	370.45	223.20	280.55	305.35	341.00	409.20	438.65
70	210.00	258.00	288.00	318.00	369.00	400.50	240.00	295.50	328.50	367.50	430.50	469.50
71	221.85	271.15	301.60	345.10	392.95	423.40	253.75	310.30	345.10	395.85	453.85	491.55
72	235.20	285.60	315.00	372.40	420.00	450.80	267.40	326.20	362.60	424.20	480.20	516.60
73	248.40	301.05	332.10	400.95	449.55	480.60	279.45	342.90	380.70	450.90	508.95	544.05
74	261.30	318.50	352.30	430.30	479.70	510.90	291.20	360.10	401.70	479.70	536.90	572.00
75	271.25	336.25	376.25	457.50	510.00	542.50	301.25	377.50	423.75	505.00	565.00	601.25
76	282.00	357.60	405.60	484.80	541.20	577.20	310.80	396.00	450.00	528.00	594.00	633.60
77	292.10	380.65	438.15	509.45	573.85	614.10	319.70	415.15	477.25	549.70	623.30	667.00
78	310.75	415.84	482.51	546.92	621.50	667.83	335.61	447.48	516.41	586.47	670.09	719.81
79	335.61	459.91	535.62	596.64	682.52	735.63	359.34	488.16	566.13	635.06	729.98	787.61
80	364.99	505.11					387.59	529.97				
81	400.02	552.57					420.36	575.17				
82	440.70	601.16					458.78	622.63				
83	484.77	653.14					501.72	672.35				
84	533.36	707.38					548.05	724.33				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.2% Simple Inflation						3.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	37.29	46.33	53.11	59.89	74.70	82.66	91.92	113.78	129.38	150.03	186.00	204.00
30	37.29	46.33	53.11	59.89	77.28	88.17	96.89	118.73	136.00	154.00	186.00	204.00
31	37.29	46.33	53.11	59.89	79.85	93.68	98.00	121.20	136.00	154.00	186.00	204.00
32	37.29	46.33	53.11	59.89	85.00	96.44	98.00	122.00	136.00	154.00	186.00	204.00
33	38.50	46.33	54.12	59.89	87.58	101.95	98.00	122.00	136.00	154.00	186.00	204.00
34	38.50	46.33	56.58	61.80	92.73	107.46	98.00	122.00	136.00	154.00	186.00	204.00
35	40.90	47.37	56.58	64.27	97.88	110.21	98.00	122.00	136.00	154.00	186.00	204.00
36	43.31	49.74	59.04	69.21	100.46	115.72	98.00	122.00	136.00	154.00	186.00	204.00
37	45.72	52.11	63.96	71.68	105.61	121.23	98.00	122.00	136.00	154.00	186.00	204.00
38	45.72	54.48	66.42	74.16	110.76	126.74	98.00	122.00	136.00	154.00	186.00	204.00
39	48.12	56.85	68.88	79.10	115.91	135.01	98.00	122.00	136.00	154.00	186.00	204.00
40	50.53	59.22	71.34	81.57	121.07	140.52	98.00	122.00	136.00	154.00	186.00	204.00
41	53.17	61.84	74.10	84.40	126.79	146.00	98.00	122.00	136.00	154.00	186.00	204.00
42	53.40	64.47	76.89	89.73	130.00	146.00	98.00	122.00	136.00	154.00	186.00	204.00
43	56.08	67.13	82.19	92.61	130.00	146.00	98.00	122.00	136.00	154.00	186.00	204.00
44	58.77	69.81	85.03	95.51	130.00	146.00	98.00	122.00	136.00	154.00	186.00	204.00
45	62.32	73.79	90.15	100.34	148.26	171.09	116.00	140.00	154.00	172.00	208.00	228.00
46	62.59	79.03	95.70	103.28	154.15	179.92	116.00	140.00	154.00	172.00	208.00	228.00
47	65.39	81.83	98.69	108.78	160.09	185.98	116.00	140.00	154.00	172.00	208.00	228.00
48	68.20	84.65	104.32	114.31	166.08	188.00	116.00	140.00	154.00	172.00	208.00	228.00
49	71.04	89.99	107.37	117.34	168.00	188.00	116.00	140.00	154.00	172.00	208.00	228.00
50	75.73	91.80	113.21	125.05	181.77	204.00	124.00	146.00	160.00	180.00	216.00	244.00
51	78.77	94.98	119.14	132.64	189.22	214.00	128.00	152.00	166.00	184.00	222.00	244.00
52	82.88	100.68	120.80	133.78	198.62	222.00	130.00	156.00	170.00	188.00	226.00	250.00
53	82.98	106.43	126.80	139.85	208.00	230.00	134.00	160.00	176.00	192.00	232.00	256.00
54	87.61	109.69	131.23	145.37	215.79	240.00	138.00	164.00	180.00	198.00	238.00	262.00
55	91.83	113.99	134.19	151.54	224.00	245.66	141.60	170.00	186.00	202.00	244.00	270.00
56	97.62	119.80	140.17	158.74	234.00	258.00	147.61	176.00	194.00	208.00	252.00	280.00
57	100.88	124.20	147.26	167.53	242.00	266.00	149.10	186.00	206.00	218.00	264.00	294.00
58	106.75	128.64	151.81	174.95	252.00	276.00	155.16	194.00	216.00	230.00	280.00	310.00
59	109.74	137.21	158.97	182.44	262.00	286.00	156.88	199.47	230.00	244.00	296.00	328.00
60	115.79	141.72	166.16	190.01	270.00	294.00	163.14	202.51	235.92	256.00	310.00	344.00
61	121.31	151.22	175.94	200.92	274.95	298.35	169.92	212.29	243.94	261.30	317.85	351.00
62	128.40	159.41	186.74	209.47	279.30	302.10	173.28	217.86	250.80	269.80	324.90	359.10
63	138.03	167.82	193.92	223.29	284.90	307.10	179.45	227.55	255.30	277.50	333.00	368.15
64	145.35	174.91	207.88	233.18	289.80	313.20	181.80	230.40	261.00	284.40	340.20	376.20
65	152.40	186.09	217.99	245.63	295.75	320.25	185.50	234.50	264.25	292.25	348.25	383.25
66	160.53	201.07	231.99	264.32	306.00	331.50	190.40	241.40	272.00	302.60	360.40	396.10
67	171.85	214.88	253.15	278.85	323.40	349.80	199.65	252.45	285.45	316.80	377.85	414.15
68	183.07	231.31	268.80	294.40	344.00	372.80	209.60	265.60	300.80	334.40	398.40	436.80
69	195.30	249.50	282.10	313.10	365.80	396.80	220.10	280.55	316.20	353.40	420.05	458.80
70	205.50	261.00	295.50	333.00	385.50	418.50	232.50	294.00	331.50	376.50	439.50	478.50
71	216.05	272.60	305.95	355.25	407.45	440.80	245.05	307.40	345.10	400.20	461.10	498.80
72	229.60	285.60	317.80	380.80	432.60	466.20	257.60	322.00	358.40	427.00	484.40	520.80
73	241.65	301.05	332.10	409.05	460.35	492.75	268.65	337.50	375.30	456.30	510.30	545.40
74	253.50	317.20	352.30	439.40	490.10	522.60	280.80	353.60	395.20	484.90	538.20	572.00
75	263.75	336.25	380.00	467.50	521.25	553.75	290.00	371.25	421.25	511.25	567.50	601.25
76	274.80	358.80	415.20	496.80	555.60	591.60	298.80	391.20	451.20	537.60	600.00	637.20
77	285.20	386.40	453.10	526.70	595.70	638.25	307.05	414.00	484.15	562.35	635.95	680.80
78	303.97	426.01	503.98	569.52	653.14	705.12	324.31	449.74	528.84	602.29	691.56	746.93
79	329.96	473.47	562.74	624.89	725.46	786.48	349.17	494.94	584.21	654.27	761.62	827.16
80	360.47	523.19					378.55	541.27				
81	397.76	575.17					414.71	589.86				
82	441.83	628.28					456.52	640.71				
83	491.55	683.65					503.98	693.82				
84	545.79	741.28					554.83	749.19				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.2% Simple Inflation						3.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	36.16	44.07	49.72	55.37	67.81	74.73	88.17	108.18	123.67	142.24	176.00	194.00
30	36.16	44.07	49.72	55.37	70.14	79.72	92.93	112.89	130.00	146.00	176.00	194.00
31	36.16	44.07	49.72	55.37	72.48	84.70	94.00	115.24	130.00	146.00	176.00	194.00
32	36.16	44.07	49.72	55.37	77.16	87.19	94.00	116.00	130.00	146.00	176.00	194.00
33	37.33	44.07	50.66	55.37	79.50	92.17	94.00	116.00	130.00	146.00	176.00	194.00
34	37.33	44.07	52.97	57.13	84.17	97.15	94.00	116.00	130.00	146.00	176.00	194.00
35	39.66	45.06	52.97	59.42	88.85	99.64	94.00	116.00	130.00	146.00	176.00	194.00
36	42.00	47.32	55.27	63.99	91.19	104.63	94.00	116.00	130.00	146.00	176.00	194.00
37	44.33	49.57	59.88	66.27	95.86	109.61	94.00	116.00	130.00	146.00	176.00	194.00
38	44.33	51.82	62.18	68.56	100.54	114.59	94.00	116.00	130.00	146.00	176.00	194.00
39	46.66	54.08	64.48	73.13	105.22	122.06	94.00	116.00	130.00	146.00	176.00	194.00
40	49.00	56.33	66.78	75.42	109.89	127.05	94.00	116.00	130.00	146.00	176.00	194.00
41	51.56	58.82	69.37	78.03	115.08	132.00	94.00	116.00	130.00	146.00	176.00	194.00
42	51.78	61.33	71.98	82.96	118.00	132.00	94.00	116.00	130.00	146.00	176.00	194.00
43	54.38	63.86	76.94	85.62	118.00	132.00	94.00	116.00	130.00	146.00	176.00	194.00
44	56.99	66.40	79.60	88.31	118.00	132.00	94.00	116.00	130.00	146.00	176.00	194.00
45	60.87	68.42	84.24	92.97	135.90	154.70	112.00	134.00	148.00	164.00	196.00	214.00
46	61.14	73.28	89.42	95.69	141.30	162.70	112.00	134.00	148.00	164.00	196.00	214.00
47	63.86	75.87	92.22	100.78	146.75	168.18	112.00	134.00	148.00	164.00	196.00	214.00
48	66.61	78.49	97.47	105.91	152.24	170.00	112.00	134.00	148.00	164.00	196.00	214.00
49	69.39	83.44	100.32	108.71	154.00	170.00	112.00	134.00	148.00	164.00	196.00	214.00
50	72.50	87.21	108.06	116.71	165.96	186.00	118.00	142.00	156.00	172.00	206.00	230.00
51	75.62	88.95	110.75	122.57	173.45	194.00	124.00	146.00	160.00	176.00	210.00	230.00
52	79.69	94.58	112.64	124.00	182.73	202.00	128.00	150.00	164.00	180.00	216.00	236.00
53	81.45	100.26	117.04	130.09	192.00	212.00	132.00	154.00	170.00	184.00	222.00	244.00
54	84.54	102.07	121.51	135.57	199.80	220.00	136.00	160.00	174.00	190.00	228.00	250.00
55	88.72	107.83	124.60	140.14	208.00	227.83	139.61	164.00	180.00	194.00	234.00	258.00
56	94.48	113.58	130.50	147.29	216.00	238.00	143.62	170.00	188.00	200.00	244.00	270.00
57	97.77	117.99	137.45	155.92	226.00	250.00	145.17	178.00	196.00	210.00	256.00	284.00
58	103.61	122.44	143.65	163.40	236.00	260.00	151.23	186.00	206.00	222.00	270.00	300.00
59	106.65	130.90	152.34	169.29	246.00	270.00	153.05	191.64	218.00	234.00	284.00	316.00
60	111.16	135.43	159.44	176.90	256.00	282.00	157.45	193.05	222.27	246.00	300.00	332.00
61	116.64	144.79	169.17	187.63	259.35	284.70	164.19	202.81	230.39	251.55	304.20	339.30
62	123.70	152.97	179.89	194.63	266.00	290.70	167.63	206.69	237.50	256.50	311.60	345.80
63	133.22	159.83	185.56	206.63	270.10	294.15	172.05	214.60	240.50	260.85	316.35	351.50
64	138.97	167.03	199.50	216.65	275.40	300.60	176.40	219.60	244.80	266.40	322.20	356.40
65	144.47	178.20	208.08	227.38	280.00	304.50	180.25	222.25	250.25	273.00	329.00	362.25
66	154.18	191.57	220.56	245.80	289.00	314.50	185.30	229.50	256.70	280.50	336.60	372.30
67	167.08	205.47	241.65	259.05	301.95	330.00	194.70	240.90	270.60	293.70	353.10	389.40
68	179.92	223.50	256.00	273.60	320.00	348.80	204.80	256.00	286.40	312.00	372.80	409.60
69	192.20	240.20	269.70	291.40	341.00	370.45	217.00	271.25	303.80	331.70	393.70	430.90
70	204.00	253.50	283.50	310.50	361.50	391.50	229.50	285.00	319.50	355.50	415.50	453.00
71	214.60	265.35	295.80	333.50	382.80	414.70	242.15	300.15	334.95	379.90	437.90	474.15
72	228.20	278.60	309.40	361.20	410.20	441.00	256.20	315.00	351.40	407.40	463.40	499.80
73	240.30	294.30	325.35	390.15	438.75	469.80	267.30	332.10	369.90	434.70	491.40	526.50
74	252.20	310.70	344.50	418.60	468.00	499.20	279.50	348.40	388.70	460.20	518.70	553.80
75	262.50	327.50	367.50	445.00	497.50	530.00	288.75	363.75	410.00	485.00	545.00	581.25
76	272.40	346.80	396.00	470.40	528.00	562.80	297.60	381.60	434.40	507.60	572.40	612.00
77	282.90	371.45	427.80	495.65	560.05	600.30	305.90	401.35	461.15	530.15	601.45	646.30
78	300.58	405.67	472.34	533.36	609.07	655.40	323.18	431.66	500.59	565.00	648.62	699.47
79	325.44	449.74	525.45	581.95	670.09	724.33	346.91	472.34	549.18	612.46	708.51	767.27
80	354.82	494.94					374.03	515.28				
81	390.98	543.53					407.93	560.48				
82	431.66	593.25					447.48	607.94				
83	477.99	646.36					491.55	658.79				
84	528.84	700.60					540.14	711.90				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.2% Simple Inflation						3.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	32.77	38.42	42.94	46.33	57.46	62.28	82.54	96.99	108.45	122.76	152.00	168.00
30	32.77	38.42	42.94	46.33	59.44	66.43	87.00	101.21	114.00	126.00	152.00	168.00
31	32.77	38.42	42.94	46.33	61.43	70.58	88.00	103.32	114.00	126.00	152.00	168.00
32	32.77	38.42	42.94	46.33	65.39	72.66	88.00	104.00	114.00	126.00	152.00	168.00
33	33.83	38.42	43.76	46.33	67.37	76.81	88.00	104.00	114.00	126.00	152.00	168.00
34	33.83	38.42	45.74	47.81	71.33	80.96	88.00	104.00	114.00	126.00	152.00	168.00
35	35.95	39.29	45.74	49.72	75.30	83.04	88.00	104.00	114.00	126.00	152.00	168.00
36	38.06	41.25	47.73	53.54	77.28	87.19	88.00	104.00	114.00	126.00	152.00	168.00
37	40.17	43.21	51.71	55.45	81.24	91.34	88.00	104.00	114.00	126.00	152.00	168.00
38	40.17	45.18	53.70	57.37	85.20	95.49	88.00	104.00	114.00	126.00	152.00	168.00
39	42.29	47.14	55.69	61.19	89.17	101.72	88.00	104.00	114.00	126.00	152.00	168.00
40	44.40	49.11	57.68	63.10	93.13	105.87	88.00	104.00	114.00	126.00	152.00	168.00
41	46.72	51.28	59.91	65.29	97.53	110.00	88.00	104.00	114.00	126.00	152.00	168.00
42	46.93	53.47	62.17	69.42	100.00	110.00	88.00	104.00	114.00	126.00	152.00	168.00
43	49.28	55.67	66.45	71.64	100.00	110.00	88.00	104.00	114.00	126.00	152.00	168.00
44	51.65	57.89	68.75	73.89	100.00	110.00	88.00	104.00	114.00	126.00	152.00	168.00
45	53.62	60.37	73.90	79.69	114.72	131.04	102.00	120.00	128.00	142.00	172.00	190.00
46	53.86	64.66	78.44	82.02	119.28	137.81	102.00	120.00	128.00	142.00	172.00	190.00
47	56.26	66.95	80.89	86.38	123.88	142.46	102.00	120.00	128.00	142.00	172.00	190.00
48	58.68	69.26	85.50	90.78	128.52	144.00	102.00	120.00	128.00	142.00	172.00	190.00
49	61.13	73.63	88.00	93.18	130.00	144.00	102.00	120.00	128.00	142.00	172.00	190.00
50	66.06	76.50	92.62	98.37	142.25	160.00	108.00	126.00	134.00	150.00	180.00	204.00
51	67.74	78.39	95.65	104.10	147.83	168.00	112.00	130.00	138.00	154.00	186.00	204.00
52	71.72	82.37	97.95	106.05	156.91	176.00	116.00	132.00	142.00	158.00	190.00	210.00
53	72.23	87.92	102.41	110.58	166.00	182.00	120.00	136.00	146.00	162.00	196.00	216.00
54	75.31	89.88	105.30	115.97	171.83	192.00	122.00	140.00	152.00	166.00	202.00	222.00
55	79.38	93.96	108.63	120.58	180.00	198.11	125.65	146.00	158.00	170.00	208.00	230.00
56	83.45	99.58	112.78	127.65	188.00	208.00	129.66	150.00	164.00	176.00	216.00	240.00
57	86.91	104.02	119.45	134.36	196.00	218.00	131.44	158.00	172.00	184.00	226.00	252.00
58	92.62	108.49	124.06	140.29	206.00	226.00	135.52	166.00	182.00	196.00	238.00	266.00
59	94.29	115.13	130.82	147.93	214.00	236.00	137.75	170.13	192.00	206.00	252.00	280.00
60	98.81	119.68	139.30	153.97	224.00	246.00	142.27	172.23	196.92	216.00	266.00	296.00
61	104.20	127.09	145.49	162.73	228.15	249.60	147.01	180.06	205.22	222.30	271.05	302.25
62	111.18	133.65	155.90	169.89	231.80	254.60	150.68	184.34	210.90	228.00	277.40	307.80
63	120.38	140.65	162.16	181.63	236.80	259.00	155.40	192.40	214.60	233.10	283.05	312.65
64	126.19	148.12	172.67	190.18	243.00	264.60	158.40	196.20	217.80	237.60	288.00	318.60
65	131.77	156.13	181.66	200.82	246.75	269.50	162.75	199.50	220.50	243.25	294.00	323.75
66	139.87	167.82	192.78	215.50	255.00	277.10	168.30	205.70	227.80	251.60	302.60	333.20
67	149.57	181.94	210.41	227.70	267.30	292.05	176.55	216.15	239.25	264.00	316.80	349.80
68	160.98	196.93	225.60	241.60	283.20	308.80	185.60	228.80	254.40	280.00	334.40	368.00
69	172.05	213.86	238.70	258.85	302.25	328.60	196.85	243.35	271.25	297.60	354.95	389.05
70	183.00	225.00	250.50	276.00	321.00	348.00	208.50	256.50	286.50	319.50	375.00	408.00
71	192.85	236.35	262.45	298.70	342.20	369.75	220.40	269.70	300.15	343.65	395.85	427.75
72	204.40	249.20	274.40	323.40	365.40	392.00	232.40	284.20	315.00	368.20	418.60	450.80
73	216.00	261.90	288.90	348.30	391.50	418.50	243.00	298.35	330.75	392.85	442.80	473.85
74	227.50	276.90	306.80	374.40	417.30	444.60	253.50	313.30	349.70	417.30	466.70	497.90
75	236.25	292.50	327.50	397.50	443.75	472.50	262.50	328.75	368.75	438.75	491.25	523.75
76	244.80	310.80	352.80	421.20	471.60	501.60	270.00	344.40	391.20	459.60	516.00	550.80
77	254.15	331.20	380.65	442.75	499.10	533.60	277.15	361.10	415.15	479.55	541.65	580.75
78	270.07	361.60	419.23	475.73	541.27	580.82	292.67	388.72	449.74	510.76	583.08	627.15
79	291.54	400.02	465.56	518.67	594.38	639.58	313.01	423.75	492.68	552.57	635.06	684.78
80	317.53	439.57					336.74	461.04				
81	348.04	480.25					366.12	500.59				
82	383.07	523.19					398.89	541.27				
83	421.49	568.39					436.18	585.34				
84	463.30	614.72					476.86	629.41				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.2% Simple Inflation						3.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	35.00	44.00	49.00	55.00	78.15	84.92	97.55	121.24	136.99	157.83	196.00	216.00
30	35.73	44.00	49.00	55.00	80.84	90.59	102.82	126.51	144.00	162.00	196.00	216.00
31	38.28	44.00	51.29	56.43	83.54	96.25	104.00	129.15	144.00	162.00	196.00	216.00
32	38.28	44.00	53.86	59.00	88.93	99.08	104.00	130.00	144.00	162.00	196.00	216.00
33	40.83	45.76	56.42	61.56	91.62	104.74	104.00	130.00	144.00	162.00	196.00	216.00
34	40.83	48.30	58.99	64.13	97.01	110.40	104.00	130.00	144.00	162.00	196.00	216.00
35	43.38	50.84	58.99	66.69	102.40	113.23	104.00	130.00	144.00	162.00	196.00	216.00
36	45.93	53.38	61.55	71.82	105.10	118.89	104.00	130.00	144.00	162.00	196.00	216.00
37	48.49	55.92	66.68	74.39	110.49	124.55	104.00	130.00	144.00	162.00	196.00	216.00
38	48.49	58.47	69.24	76.95	115.88	130.22	104.00	130.00	144.00	162.00	196.00	216.00
39	51.04	61.01	71.81	82.08	121.26	138.71	104.00	130.00	144.00	162.00	196.00	216.00
40	53.59	63.55	74.37	84.65	126.65	144.37	104.00	130.00	144.00	162.00	196.00	216.00
41	56.39	66.36	77.26	87.58	132.64	150.00	104.00	130.00	144.00	162.00	196.00	216.00
42	56.64	69.19	80.16	93.12	136.00	150.00	104.00	130.00	144.00	162.00	196.00	216.00
43	59.47	72.04	85.69	96.11	136.00	150.00	104.00	130.00	144.00	162.00	196.00	216.00
44	62.33	74.92	88.65	99.12	136.00	150.00	104.00	130.00	144.00	162.00	196.00	216.00
45	65.22	77.81	91.63	104.77	157.08	174.73	118.00	148.00	164.00	182.00	220.00	244.00
46	65.51	83.34	97.27	107.84	163.33	183.75	118.00	148.00	164.00	182.00	220.00	244.00
47	68.43	86.29	100.31	113.57	169.62	189.94	118.00	148.00	164.00	182.00	220.00	244.00
48	71.37	89.26	106.03	119.35	175.97	192.00	118.00	148.00	164.00	182.00	220.00	244.00
49	74.34	94.89	109.13	122.52	178.00	192.00	118.00	148.00	164.00	182.00	220.00	244.00
50	77.34	97.92	114.92	128.38	191.64	208.00	126.00	158.00	174.00	192.00	230.00	254.00
51	80.34	101.01	120.82	134.32	201.05	218.00	130.00	162.00	178.00	196.00	236.00	260.00
52	86.06	106.78	124.06	140.31	210.54	230.00	136.00	166.00	182.00	200.00	242.00	268.00
53	89.13	112.60	130.05	146.35	220.00	240.00	142.00	170.00	188.00	206.00	248.00	274.00
54	92.22	115.78	136.09	155.17	229.78	252.00	146.00	176.00	194.00	210.00	254.00	280.00
55	98.06	121.69	142.18	161.32	238.00	261.51	151.57	180.00	198.00	214.00	260.00	286.00
56	103.92	127.58	148.23	170.20	248.00	274.00	157.59	188.00	206.00	222.00	268.00	298.00
57	107.09	133.51	157.08	179.14	260.00	284.00	160.87	198.00	218.00	234.00	282.00	312.00
58	113.03	139.49	163.24	188.15	270.00	296.00	166.95	208.00	232.00	246.00	300.00	332.00
59	119.02	148.25	172.21	197.24	282.00	308.00	170.27	215.11	248.00	262.00	318.00	352.00
60	125.05	154.32	181.26	206.39	294.00	320.00	176.42	221.44	255.41	278.00	338.00	374.00
61	133.75	165.70	192.85	220.84	300.30	325.65	185.19	233.14	267.18	288.60	349.05	386.10
62	142.49	177.13	207.30	232.56	309.70	334.40	194.00	242.07	277.40	298.30	361.00	399.00
63	154.08	188.60	219.00	249.95	318.20	344.10	201.65	253.45	284.90	310.80	373.70	412.55
64	162.93	200.12	236.38	264.61	329.40	356.40	207.00	262.80	295.20	324.00	387.00	426.60
65	174.63	214.48	251.02	282.15	341.25	367.50	213.50	269.50	304.50	336.00	400.75	441.00
66	185.97	231.15	267.94	304.73	355.30	382.50	222.70	280.50	314.50	346.80	416.50	453.90
67	197.31	247.81	287.67	318.45	374.55	402.60	229.35	293.70	325.05	359.70	437.25	466.95
68	211.48	267.26	302.40	332.80	396.80	419.20	240.00	307.20	340.80	377.60	459.20	486.40
69	224.75	286.69	320.85	356.50	420.05	449.50	254.20	323.95	362.70	403.00	483.60	516.15
70	235.50	300.00	339.00	382.50	444.00	481.50	267.00	337.50	381.00	432.00	505.50	550.50
71	247.95	313.20	350.90	407.45	468.35	506.05	281.30	352.35	395.85	459.65	529.25	572.75
72	261.80	327.60	364.00	438.20	497.00	534.80	295.40	369.60	411.60	491.40	557.20	599.20
73	276.75	345.60	382.05	469.80	529.20	567.00	309.15	387.45	432.00	523.80	587.25	626.40
74	291.20	365.30	404.30	504.40	564.20	600.60	321.10	406.90	455.00	556.40	618.80	657.80
75	303.75	386.25	436.25	537.50	598.75	636.25	332.50	426.25	483.75	587.50	652.50	691.25
76	315.60	412.80	476.40	571.20	638.40	680.40	343.20	450.00	518.40	618.00	688.80	733.20
77	327.75	443.90	520.95	604.90	684.25	733.70	353.05	476.10	555.45	646.30	731.40	783.15
78	339.90	476.30	563.20	638.00	731.50	788.70	363.00	503.80	591.80	673.20	774.40	834.90
79	351.75	506.10	600.60	667.80	774.90	840.00	372.75	528.15	623.70	699.30	813.75	883.05
80	366.00	532.00					385.00	550.00				
81	405.00	584.00					421.00	600.00				
82	450.00	639.00					464.00	652.00				
83	500.00	696.00					512.00	706.00				
84	555.00	755.00					564.00	762.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.2% Simple Inflation						3.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	34.00	41.00	46.00	52.00	71.25	78.13	93.79	113.78	131.28	150.03	186.00	206.00
30	34.71	41.00	46.00	52.00	73.71	83.34	98.86	118.73	138.00	154.00	186.00	206.00
31	37.19	41.00	48.15	53.36	76.17	88.55	100.00	121.20	138.00	154.00	186.00	206.00
32	37.19	41.00	50.56	55.78	81.08	91.15	100.00	122.00	138.00	154.00	186.00	206.00
33	39.66	42.64	52.97	58.21	83.54	96.36	100.00	122.00	138.00	154.00	186.00	206.00
34	39.66	45.01	55.37	60.63	88.45	101.57	100.00	122.00	138.00	154.00	186.00	206.00
35	42.14	47.37	55.37	63.06	93.37	104.17	100.00	122.00	138.00	154.00	186.00	206.00
36	44.62	49.74	57.78	67.91	95.82	109.38	100.00	122.00	138.00	154.00	186.00	206.00
37	47.10	52.11	62.60	70.33	100.74	114.59	100.00	122.00	138.00	154.00	186.00	206.00
38	47.10	54.48	65.00	72.76	105.65	119.80	100.00	122.00	138.00	154.00	186.00	206.00
39	49.58	56.85	67.41	77.61	110.57	127.61	100.00	122.00	138.00	154.00	186.00	206.00
40	52.06	59.22	69.82	80.03	115.48	132.82	100.00	122.00	138.00	154.00	186.00	206.00
41	54.78	61.84	72.53	82.80	120.93	138.00	100.00	122.00	138.00	154.00	186.00	206.00
42	55.02	64.47	75.25	88.04	124.00	138.00	100.00	122.00	138.00	154.00	186.00	206.00
43	57.78	67.13	80.44	90.87	124.00	138.00	100.00	122.00	138.00	154.00	186.00	206.00
44	60.55	69.81	83.22	93.71	124.00	138.00	100.00	122.00	138.00	154.00	186.00	206.00
45	62.32	72.45	85.72	95.92	142.96	158.34	114.00	142.00	160.00	174.00	210.00	230.00
46	62.59	77.59	90.99	98.73	148.64	166.52	114.00	142.00	160.00	174.00	210.00	230.00
47	65.39	80.34	93.84	103.98	154.37	172.13	114.00	142.00	160.00	174.00	210.00	230.00
48	68.20	83.11	99.19	109.27	160.15	174.00	114.00	142.00	160.00	174.00	210.00	230.00
49	71.04	88.35	102.08	112.16	162.00	174.00	114.00	142.00	160.00	174.00	210.00	230.00
50	74.11	91.80	109.78	118.38	175.84	190.00	120.00	152.00	166.00	184.00	220.00	242.00
51	77.19	94.98	112.43	125.93	183.31	202.00	126.00	156.00	170.00	188.00	226.00	248.00
52	82.88	100.68	115.90	128.89	194.65	210.00	130.00	160.00	176.00	192.00	230.00	254.00
53	84.52	106.43	121.92	134.97	204.00	222.00	136.00	166.00	180.00	196.00	236.00	262.00
54	89.15	109.69	127.99	142.10	211.79	234.00	142.00	170.00	186.00	202.00	242.00	268.00
55	94.95	115.53	132.59	149.91	222.00	241.70	147.59	174.00	192.00	206.00	250.00	276.00
56	100.77	121.36	138.56	158.74	230.00	254.00	153.60	182.00	198.00	214.00	258.00	286.00
57	103.98	125.75	147.26	167.53	242.00	266.00	154.98	190.00	210.00	224.00	272.00	302.00
58	109.89	131.74	153.44	174.95	254.00	276.00	161.05	200.00	222.00	238.00	288.00	320.00
59	112.84	140.36	163.94	182.44	266.00	292.00	164.53	207.29	234.00	252.00	308.00	340.00
60	120.42	148.02	172.87	191.65	278.00	306.00	170.73	210.08	241.77	266.00	326.00	360.00
61	127.53	159.26	184.39	205.90	284.70	312.00	179.46	221.76	253.62	274.95	335.40	370.50
62	136.23	169.07	200.44	216.07	294.50	321.10	188.35	229.03	262.20	283.10	345.80	381.90
63	149.27	180.61	208.97	231.62	303.40	331.15	194.25	240.50	270.10	294.15	355.20	394.05
64	158.13	190.67	226.32	244.76	313.20	340.20	199.80	248.40	277.20	304.20	367.20	405.00
65	166.69	205.01	239.46	262.23	322.00	350.00	206.50	257.25	287.00	313.25	378.00	416.50
66	176.43	221.65	251.60	282.84	334.90	363.80	214.20	266.90	295.80	326.40	391.00	428.40
67	189.35	236.83	269.59	295.35	351.45	376.20	221.10	280.50	306.90	336.60	409.20	440.55
68	203.59	257.88	283.20	310.40	371.20	392.00	232.00	296.00	321.60	355.20	430.40	457.60
69	218.55	277.39	302.25	331.70	392.15	418.50	246.45	311.55	344.10	379.75	454.15	486.70
70	234.00	291.00	325.50	357.00	414.00	450.00	264.00	328.50	367.50	408.00	478.50	520.50
71	246.50	304.50	339.30	387.15	440.80	475.60	278.40	345.10	384.25	437.90	503.15	545.20
72	260.40	320.60	355.60	417.20	470.40	505.40	294.00	362.60	403.20	469.00	532.00	574.00
73	275.40	337.50	373.95	448.20	503.55	538.65	307.80	380.70	423.90	499.50	564.30	604.80
74	289.90	356.20	395.20	479.70	538.20	573.30	319.80	400.40	447.20	529.10	595.40	635.70
75	301.25	376.25	422.50	511.25	571.25	608.75	331.25	418.75	471.25	557.50	626.25	667.50
76	313.20	399.60	454.80	541.20	606.00	646.80	342.00	438.00	499.20	584.40	657.60	703.20
77	324.30	426.65	492.20	569.25	644.00	690.00	351.90	461.15	530.15	608.35	691.15	741.75
78	336.60	454.30	529.10	596.20	680.90	732.60	360.80	484.00	559.90	631.40	724.90	782.10
79	347.55	480.90	561.75	621.60	716.10	773.85	369.60	504.00	586.95	654.15	756.00	819.00
80	361.00	504.00					380.00	524.00				
81	397.00	552.00					415.00	570.00				
82	440.00	604.00					455.00	619.00				
83	487.00	657.00					500.00	670.00				
84	538.00	713.00					549.00	724.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.2% Simple Inflation						3.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	31.00	36.00	40.00	44.00	59.76	65.67	86.29	102.59	116.06	130.55	162.00	178.00
30	31.64	36.00	40.00	44.00	61.82	70.05	90.95	107.05	122.00	134.00	162.00	178.00
31	33.90	36.00	41.87	45.15	63.88	74.43	92.00	109.28	122.00	134.00	162.00	178.00
32	33.90	36.00	43.96	47.20	68.00	76.62	92.00	110.00	122.00	134.00	162.00	178.00
33	36.16	37.44	46.06	49.25	70.06	81.00	92.00	110.00	122.00	134.00	162.00	178.00
34	36.16	39.52	48.15	51.30	74.19	85.38	92.00	110.00	122.00	134.00	162.00	178.00
35	38.42	41.60	48.15	53.36	78.31	87.57	92.00	110.00	122.00	134.00	162.00	178.00
36	40.69	43.68	50.25	57.46	80.37	91.94	92.00	110.00	122.00	134.00	162.00	178.00
37	42.95	45.76	54.43	59.51	84.49	96.32	92.00	110.00	122.00	134.00	162.00	178.00
38	42.95	47.84	56.53	61.56	88.61	100.70	92.00	110.00	122.00	134.00	162.00	178.00
39	45.21	49.92	58.62	65.67	92.73	107.27	92.00	110.00	122.00	134.00	162.00	178.00
40	47.47	52.00	60.71	67.72	96.85	111.65	92.00	110.00	122.00	134.00	162.00	178.00
41	49.95	54.29	63.07	70.06	101.43	116.00	92.00	110.00	122.00	134.00	162.00	178.00
42	50.17	56.61	65.44	74.50	104.00	116.00	92.00	110.00	122.00	134.00	162.00	178.00
43	52.68	58.94	69.95	76.89	104.00	116.00	92.00	110.00	122.00	134.00	162.00	178.00
44	55.21	61.30	72.36	79.29	104.00	116.00	92.00	110.00	122.00	134.00	162.00	178.00
45	56.52	64.40	75.37	82.64	121.78	136.50	104.00	126.00	138.00	152.00	184.00	202.00
46	56.77	68.97	80.01	85.06	126.62	143.56	104.00	126.00	138.00	152.00	184.00	202.00
47	59.30	71.41	82.51	89.58	131.50	148.39	104.00	126.00	138.00	152.00	184.00	202.00
48	61.86	73.87	87.21	94.14	136.43	150.00	104.00	126.00	138.00	152.00	184.00	202.00
49	64.43	78.53	89.76	96.63	138.00	150.00	104.00	126.00	138.00	152.00	184.00	202.00
50	67.67	81.09	94.34	101.70	150.15	164.00	110.00	134.00	146.00	160.00	194.00	214.00
51	70.89	82.92	97.32	109.14	157.69	174.00	114.00	138.00	150.00	164.00	198.00	220.00
52	74.91	88.48	101.21	112.58	166.84	182.00	118.00	142.00	154.00	168.00	204.00	226.00
53	75.30	92.55	107.29	117.08	176.00	192.00	122.00	146.00	158.00	172.00	208.00	232.00
54	79.92	95.98	110.16	124.13	183.82	202.00	128.00	150.00	162.00	176.00	214.00	238.00
55	84.05	100.13	115.02	128.73	192.00	210.00	133.62	154.00	168.00	180.00	220.00	244.00
56	89.75	105.80	120.84	137.47	200.00	224.00	137.64	160.00	174.00	188.00	228.00	254.00
57	93.12	110.23	127.63	145.97	210.00	232.00	141.25	168.00	184.00	198.00	242.00	268.00
58	97.33	116.24	133.85	151.84	220.00	244.00	145.34	178.00	196.00	210.00	256.00	284.00
59	102.02	123.02	142.41	159.43	232.00	254.00	149.23	183.82	208.00	222.00	272.00	302.00
60	108.07	129.13	151.05	167.08	244.00	268.00	153.65	187.37	214.47	236.00	288.00	320.00
61	115.09	139.96	160.71	180.99	249.60	274.95	164.19	197.12	224.58	243.75	296.40	329.55
62	123.70	149.75	173.03	189.68	258.40	281.20	169.52	204.83	229.90	252.70	307.80	340.10
63	134.82	158.23	182.22	204.96	266.40	290.45	175.75	214.60	236.80	260.85	316.35	351.50
64	142.16	168.61	196.14	216.65	275.40	300.60	181.80	221.40	246.60	270.00	327.60	361.80
65	150.82	179.78	208.08	230.70	283.50	309.75	187.25	229.25	253.75	280.00	337.75	372.75
66	160.53	194.73	220.56	249.17	295.80	321.30	193.80	238.00	263.50	290.70	350.20	384.20
67	170.26	210.17	238.36	262.35	310.20	331.65	199.65	250.80	272.25	300.30	367.95	394.35
68	183.07	228.18	249.60	275.20	328.00	348.80	209.60	264.00	286.40	316.80	387.20	412.80
69	196.85	246.40	266.60	296.05	348.75	370.45	223.20	280.55	305.35	341.00	409.20	438.65
70	210.00	258.00	288.00	318.00	369.00	400.50	240.00	295.50	328.50	367.50	430.50	469.50
71	221.85	271.15	301.60	345.10	392.95	423.40	253.75	310.30	345.10	395.85	453.85	491.55
72	235.20	285.60	315.00	372.40	420.00	450.80	267.40	326.20	362.60	424.20	480.20	516.60
73	248.40	301.05	332.10	400.95	449.55	480.60	279.45	342.90	380.70	450.90	508.95	544.05
74	261.30	318.50	352.30	430.30	479.70	510.90	291.20	360.10	401.70	479.70	536.90	572.00
75	271.25	336.25	376.25	457.50	510.00	542.50	301.25	377.50	423.75	505.00	565.00	601.25
76	282.00	357.60	405.60	484.80	541.20	577.20	310.80	396.00	450.00	528.00	594.00	633.60
77	292.10	380.65	438.15	509.45	573.85	614.10	319.70	415.15	477.25	549.70	623.30	667.00
78	302.50	404.80	469.70	532.40	605.00	650.10	326.70	435.60	502.70	570.90	652.30	700.70
79	311.85	427.35	497.70	554.40	634.20	683.55	333.90	453.60	526.05	590.10	678.30	731.85
80	323.00	447.00					343.00	469.00				
81	354.00	489.00					372.00	509.00				
82	390.00	532.00					406.00	551.00				
83	429.00	578.00					444.00	595.00				
84	472.00	626.00					485.00	641.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.2% Simple Inflation						3.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	33.00	41.00	47.00	53.00	74.70	82.66	91.92	113.78	129.38	150.03	186.00	204.00
30	33.69	41.00	47.00	53.00	77.28	88.17	96.89	118.73	136.00	154.00	186.00	204.00
31	36.09	41.00	49.20	54.38	79.85	93.68	98.00	121.20	136.00	154.00	186.00	204.00
32	36.09	41.00	51.66	56.85	85.00	96.44	98.00	122.00	136.00	154.00	186.00	204.00
33	38.50	42.64	54.12	59.33	87.58	101.95	98.00	122.00	136.00	154.00	186.00	204.00
34	38.50	45.01	56.58	61.80	92.73	107.46	98.00	122.00	136.00	154.00	186.00	204.00
35	40.90	47.37	56.58	64.27	97.88	110.21	98.00	122.00	136.00	154.00	186.00	204.00
36	43.31	49.74	59.04	69.21	100.46	115.72	98.00	122.00	136.00	154.00	186.00	204.00
37	45.72	52.11	63.96	71.68	105.61	121.23	98.00	122.00	136.00	154.00	186.00	204.00
38	45.72	54.48	66.42	74.16	110.76	126.74	98.00	122.00	136.00	154.00	186.00	204.00
39	48.12	56.85	68.88	79.10	115.91	135.01	98.00	122.00	136.00	154.00	186.00	204.00
40	50.53	59.22	71.34	81.57	121.07	140.52	98.00	122.00	136.00	154.00	186.00	204.00
41	53.17	61.84	74.10	84.40	126.79	146.00	98.00	122.00	136.00	154.00	186.00	204.00
42	53.40	64.47	76.89	89.73	130.00	146.00	98.00	122.00	136.00	154.00	186.00	204.00
43	56.08	67.13	82.19	92.61	130.00	146.00	98.00	122.00	136.00	154.00	186.00	204.00
44	58.77	69.81	85.03	95.51	130.00	146.00	98.00	122.00	136.00	154.00	186.00	204.00
45	62.32	73.79	90.15	100.34	148.26	171.09	116.00	140.00	154.00	172.00	208.00	228.00
46	62.59	79.03	95.70	103.28	154.15	179.92	116.00	140.00	154.00	172.00	208.00	228.00
47	65.39	81.83	98.69	108.78	160.09	185.98	116.00	140.00	154.00	172.00	208.00	228.00
48	68.20	84.65	104.32	114.31	166.08	188.00	116.00	140.00	154.00	172.00	208.00	228.00
49	71.04	89.99	107.37	117.34	168.00	188.00	116.00	140.00	154.00	172.00	208.00	228.00
50	75.73	91.80	113.21	125.05	181.77	204.00	124.00	146.00	160.00	180.00	216.00	244.00
51	78.77	94.98	119.14	132.64	189.22	214.00	128.00	152.00	166.00	184.00	222.00	244.00
52	82.88	100.68	120.80	133.78	198.62	222.00	130.00	156.00	170.00	188.00	226.00	250.00
53	82.98	106.43	126.80	139.85	208.00	230.00	134.00	160.00	176.00	192.00	232.00	256.00
54	87.61	109.69	131.23	145.37	215.79	240.00	138.00	164.00	180.00	198.00	238.00	262.00
55	91.83	113.99	134.19	151.54	224.00	245.66	141.60	170.00	186.00	202.00	244.00	270.00
56	97.62	119.80	140.17	158.74	234.00	258.00	147.61	176.00	194.00	208.00	252.00	280.00
57	100.88	124.20	147.26	167.53	242.00	266.00	149.10	186.00	206.00	218.00	264.00	294.00
58	106.75	128.64	151.81	174.95	252.00	276.00	155.16	194.00	216.00	230.00	280.00	310.00
59	109.74	137.21	158.97	182.44	262.00	286.00	156.88	199.47	230.00	244.00	296.00	328.00
60	115.79	141.72	166.16	190.01	270.00	294.00	163.14	202.51	235.92	256.00	310.00	344.00
61	121.31	151.22	175.94	200.92	274.95	298.35	169.92	212.29	243.94	261.30	317.85	351.00
62	128.40	159.41	186.74	209.47	279.30	302.10	173.28	217.86	250.80	269.80	324.90	359.10
63	138.03	167.82	193.92	223.29	284.90	307.10	179.45	227.55	255.30	277.50	333.00	368.15
64	145.35	174.91	207.88	233.18	289.80	313.20	181.80	230.40	261.00	284.40	340.20	376.20
65	152.40	186.09	217.99	245.63	295.75	320.25	185.50	234.50	264.25	292.25	348.25	383.25
66	160.53	201.07	231.99	264.32	306.00	331.50	190.40	241.40	272.00	302.60	360.40	396.10
67	171.85	214.88	253.15	278.85	323.40	349.80	199.65	252.45	285.45	316.80	377.85	414.15
68	183.07	231.31	268.80	294.40	344.00	372.80	209.60	265.60	300.80	334.40	398.40	436.80
69	195.30	249.50	282.10	313.10	365.80	396.80	220.10	280.55	316.20	353.40	420.05	458.80
70	205.50	261.00	295.50	333.00	385.50	418.50	232.50	294.00	331.50	376.50	439.50	478.50
71	216.05	272.60	305.95	355.25	407.45	440.80	245.05	307.40	345.10	400.20	461.10	498.80
72	229.60	285.60	317.80	380.80	432.60	466.20	257.60	322.00	358.40	427.00	484.40	520.80
73	241.65	301.05	332.10	409.05	460.35	492.75	268.65	337.50	375.30	456.30	510.30	545.40
74	253.50	317.20	352.30	439.40	490.10	522.60	280.80	353.60	395.20	484.90	538.20	572.00
75	263.75	336.25	380.00	467.50	521.25	553.75	290.00	371.25	421.25	511.25	567.50	601.25
76	274.80	358.80	415.20	496.80	555.60	591.60	298.80	391.20	451.20	537.60	600.00	637.20
77	285.20	386.40	453.10	526.70	595.70	638.25	307.05	414.00	484.15	562.35	635.95	680.80
78	295.90	414.70	490.60	554.40	635.80	686.40	315.70	437.80	514.80	586.30	673.20	727.10
79	306.60	439.95	522.90	580.65	674.10	730.80	324.45	459.90	542.85	607.95	707.70	768.60
80	319.00	463.00					335.00	479.00				
81	352.00	509.00					367.00	522.00				
82	391.00	556.00					404.00	567.00				
83	435.00	605.00					446.00	614.00				
84	483.00	656.00					491.00	663.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.2% Simple Inflation						3.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	32.00	39.00	44.00	49.00	67.81	74.73	88.17	108.18	123.67	142.24	176.00	194.00
30	32.66	39.00	44.00	49.00	70.14	79.72	92.93	112.89	130.00	146.00	176.00	194.00
31	35.00	39.00	46.06	50.28	72.48	84.70	94.00	115.24	130.00	146.00	176.00	194.00
32	35.00	39.00	48.36	52.56	77.16	87.19	94.00	116.00	130.00	146.00	176.00	194.00
33	37.33	40.56	50.66	54.85	79.50	92.17	94.00	116.00	130.00	146.00	176.00	194.00
34	37.33	42.81	52.97	57.13	84.17	97.15	94.00	116.00	130.00	146.00	176.00	194.00
35	39.66	45.06	52.97	59.42	88.85	99.64	94.00	116.00	130.00	146.00	176.00	194.00
36	42.00	47.32	55.27	63.99	91.19	104.63	94.00	116.00	130.00	146.00	176.00	194.00
37	44.33	49.57	59.88	66.27	95.86	109.61	94.00	116.00	130.00	146.00	176.00	194.00
38	44.33	51.82	62.18	68.56	100.54	114.59	94.00	116.00	130.00	146.00	176.00	194.00
39	46.66	54.08	64.48	73.13	105.22	122.06	94.00	116.00	130.00	146.00	176.00	194.00
40	49.00	56.33	66.78	75.42	109.89	127.05	94.00	116.00	130.00	146.00	176.00	194.00
41	51.56	58.82	69.37	78.03	115.08	132.00	94.00	116.00	130.00	146.00	176.00	194.00
42	51.78	61.33	71.98	82.96	118.00	132.00	94.00	116.00	130.00	146.00	176.00	194.00
43	54.38	63.86	76.94	85.62	118.00	132.00	94.00	116.00	130.00	146.00	176.00	194.00
44	56.99	66.40	79.60	88.31	118.00	132.00	94.00	116.00	130.00	146.00	176.00	194.00
45	60.87	68.42	84.24	92.97	135.90	154.70	112.00	134.00	148.00	164.00	196.00	214.00
46	61.14	73.28	89.42	95.69	141.30	162.70	112.00	134.00	148.00	164.00	196.00	214.00
47	63.86	75.87	92.22	100.78	146.75	168.18	112.00	134.00	148.00	164.00	196.00	214.00
48	66.61	78.49	97.47	105.91	152.24	170.00	112.00	134.00	148.00	164.00	196.00	214.00
49	69.39	83.44	100.32	108.71	154.00	170.00	112.00	134.00	148.00	164.00	196.00	214.00
50	72.50	87.21	108.06	116.71	165.96	186.00	118.00	142.00	156.00	172.00	206.00	230.00
51	75.62	88.95	110.75	122.57	173.45	194.00	124.00	146.00	160.00	176.00	210.00	230.00
52	79.69	94.58	112.64	124.00	182.73	202.00	128.00	150.00	164.00	180.00	216.00	236.00
53	81.45	100.26	117.04	130.09	192.00	212.00	132.00	154.00	170.00	184.00	222.00	244.00
54	84.54	102.07	121.51	135.57	199.80	220.00	136.00	160.00	174.00	190.00	228.00	250.00
55	88.72	107.83	124.60	140.14	208.00	227.83	139.61	164.00	180.00	194.00	234.00	258.00
56	94.48	113.58	130.50	147.29	216.00	238.00	143.62	170.00	188.00	200.00	244.00	270.00
57	97.77	117.99	137.45	155.92	226.00	250.00	145.17	178.00	196.00	210.00	256.00	284.00
58	103.61	122.44	143.65	163.40	236.00	260.00	151.23	186.00	206.00	222.00	270.00	300.00
59	106.65	130.90	152.34	169.29	246.00	270.00	153.05	191.64	218.00	234.00	284.00	316.00
60	111.16	135.43	159.44	176.90	256.00	282.00	157.45	193.05	222.27	246.00	300.00	332.00
61	116.64	144.79	169.17	187.63	259.35	284.70	164.19	202.81	230.39	251.55	304.20	339.30
62	123.70	152.97	179.89	194.63	266.00	290.70	167.63	206.69	237.50	256.50	311.60	345.80
63	133.22	159.83	185.56	206.63	270.10	294.15	172.05	214.60	240.50	260.85	316.35	351.50
64	138.97	167.03	199.50	216.65	275.40	300.60	176.40	219.60	244.80	266.40	322.20	356.40
65	144.47	178.20	208.08	227.38	280.00	304.50	180.25	222.25	250.25	273.00	329.00	362.25
66	154.18	191.57	220.56	245.80	289.00	314.50	185.30	229.50	256.70	280.50	336.60	372.30
67	167.08	205.47	241.65	259.05	301.95	330.00	194.70	240.90	270.60	293.70	353.10	389.40
68	179.92	223.50	256.00	273.60	320.00	348.80	204.80	256.00	286.40	312.00	372.80	409.60
69	192.20	240.20	269.70	291.40	341.00	370.45	217.00	271.25	303.80	331.70	393.70	430.90
70	204.00	253.50	283.50	310.50	361.50	391.50	229.50	285.00	319.50	355.50	415.50	453.00
71	214.60	265.35	295.80	333.50	382.80	414.70	242.15	300.15	334.95	379.90	437.90	474.15
72	228.20	278.60	309.40	361.20	410.20	441.00	256.20	315.00	351.40	407.40	463.40	499.80
73	240.30	294.30	325.35	390.15	438.75	469.80	267.30	332.10	369.90	434.70	491.40	526.50
74	252.20	310.70	344.50	418.60	468.00	499.20	279.50	348.40	388.70	460.20	518.70	553.80
75	262.50	327.50	367.50	445.00	497.50	530.00	288.75	363.75	410.00	485.00	545.00	581.25
76	272.40	346.80	396.00	470.40	528.00	562.80	297.60	381.60	434.40	507.60	572.40	612.00
77	282.90	371.45	427.80	495.65	560.05	600.30	305.90	401.35	461.15	530.15	601.45	646.30
78	292.60	394.90	459.80	519.20	592.90	638.00	314.60	420.20	487.30	550.00	631.40	680.90
79	302.40	417.90	488.25	540.75	622.65	673.05	322.35	438.90	510.30	569.10	658.35	712.95
80	314.00	438.00					331.00	456.00				
81	346.00	481.00					361.00	496.00				
82	382.00	525.00					396.00	538.00				
83	423.00	572.00					435.00	583.00				
84	468.00	620.00					478.00	630.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.2% Simple Inflation						3.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	29.00	34.00	38.00	41.00	57.46	62.28	82.54	96.99	108.45	122.76	152.00	168.00
30	29.60	34.00	38.00	41.00	59.44	66.43	87.00	101.21	114.00	126.00	152.00	168.00
31	31.72	34.00	39.78	42.07	61.43	70.58	88.00	103.32	114.00	126.00	152.00	168.00
32	31.72	34.00	41.77	43.98	65.39	72.66	88.00	104.00	114.00	126.00	152.00	168.00
33	33.83	35.36	43.76	45.89	67.37	76.81	88.00	104.00	114.00	126.00	152.00	168.00
34	33.83	37.32	45.74	47.81	71.33	80.96	88.00	104.00	114.00	126.00	152.00	168.00
35	35.95	39.29	45.74	49.72	75.30	83.04	88.00	104.00	114.00	126.00	152.00	168.00
36	38.06	41.25	47.73	53.54	77.28	87.19	88.00	104.00	114.00	126.00	152.00	168.00
37	40.17	43.21	51.71	55.45	81.24	91.34	88.00	104.00	114.00	126.00	152.00	168.00
38	40.17	45.18	53.70	57.37	85.20	95.49	88.00	104.00	114.00	126.00	152.00	168.00
39	42.29	47.14	55.69	61.19	89.17	101.72	88.00	104.00	114.00	126.00	152.00	168.00
40	44.40	49.11	57.68	63.10	93.13	105.87	88.00	104.00	114.00	126.00	152.00	168.00
41	46.72	51.28	59.91	65.29	97.53	110.00	88.00	104.00	114.00	126.00	152.00	168.00
42	46.93	53.47	62.17	69.42	100.00	110.00	88.00	104.00	114.00	126.00	152.00	168.00
43	49.28	55.67	66.45	71.64	100.00	110.00	88.00	104.00	114.00	126.00	152.00	168.00
44	51.65	57.89	68.75	73.89	100.00	110.00	88.00	104.00	114.00	126.00	152.00	168.00
45	53.62	60.37	73.90	79.69	114.72	131.04	102.00	120.00	128.00	142.00	172.00	190.00
46	53.86	64.66	78.44	82.02	119.28	137.81	102.00	120.00	128.00	142.00	172.00	190.00
47	56.26	66.95	80.89	86.38	123.88	142.46	102.00	120.00	128.00	142.00	172.00	190.00
48	58.68	69.26	85.50	90.78	128.52	144.00	102.00	120.00	128.00	142.00	172.00	190.00
49	61.13	73.63	88.00	93.18	130.00	144.00	102.00	120.00	128.00	142.00	172.00	190.00
50	66.06	76.50	92.62	98.37	142.25	160.00	108.00	126.00	134.00	150.00	180.00	204.00
51	67.74	78.39	95.65	104.10	147.83	168.00	112.00	130.00	138.00	154.00	186.00	204.00
52	71.72	82.37	97.95	106.05	156.91	176.00	116.00	132.00	142.00	158.00	190.00	210.00
53	72.23	87.92	102.41	110.58	166.00	182.00	120.00	136.00	146.00	162.00	196.00	216.00
54	75.31	89.88	105.30	115.97	171.83	192.00	122.00	140.00	152.00	166.00	202.00	222.00
55	79.38	93.96	108.63	120.58	180.00	198.11	125.65	146.00	158.00	170.00	208.00	230.00
56	83.45	99.58	112.78	127.65	188.00	208.00	129.66	150.00	164.00	176.00	216.00	240.00
57	86.91	104.02	119.45	134.36	196.00	218.00	131.44	158.00	172.00	184.00	226.00	252.00
58	92.62	108.49	124.06	140.29	206.00	226.00	135.52	166.00	182.00	196.00	238.00	266.00
59	94.29	115.13	130.82	147.93	214.00	236.00	137.75	170.13	192.00	206.00	252.00	280.00
60	98.81	119.68	139.30	153.97	224.00	246.00	142.27	172.23	196.92	216.00	266.00	296.00
61	104.20	127.09	145.49	162.73	228.15	249.60	147.01	180.06	205.22	222.30	271.05	302.25
62	111.18	133.65	155.90	169.89	231.80	254.60	150.68	184.34	210.90	228.00	277.40	307.80
63	120.38	140.65	162.16	181.63	236.80	259.00	155.40	192.40	214.60	233.10	283.05	312.65
64	126.19	148.12	172.67	190.18	243.00	264.60	158.40	196.20	217.80	237.60	288.00	318.60
65	131.77	156.13	181.66	200.82	246.75	269.50	162.75	199.50	220.50	243.25	294.00	323.75
66	139.87	167.82	192.78	215.50	255.00	277.10	168.30	205.70	227.80	251.60	302.60	333.20
67	149.57	181.94	210.41	227.70	267.30	292.05	176.55	216.15	239.25	264.00	316.80	349.80
68	160.98	196.93	225.60	241.60	283.20	308.80	185.60	228.80	254.40	280.00	334.40	368.00
69	172.05	213.86	238.70	258.85	302.25	328.60	196.85	243.35	271.25	297.60	354.95	389.05
70	183.00	225.00	250.50	276.00	321.00	348.00	208.50	256.50	286.50	319.50	375.00	408.00
71	192.85	236.35	262.45	298.70	342.20	369.75	220.40	269.70	300.15	343.65	395.85	427.75
72	204.40	249.20	274.40	323.40	365.40	392.00	232.40	284.20	315.00	368.20	418.60	450.80
73	216.00	261.90	288.90	348.30	391.50	418.50	243.00	298.35	330.75	392.85	442.80	473.85
74	227.50	276.90	306.80	374.40	417.30	444.60	253.50	313.30	349.70	417.30	466.70	497.90
75	236.25	292.50	327.50	397.50	443.75	472.50	262.50	328.75	368.75	438.75	491.25	523.75
76	244.80	310.80	352.80	421.20	471.60	501.60	270.00	344.40	391.20	459.60	516.00	550.80
77	254.15	331.20	380.65	442.75	499.10	533.60	277.15	361.10	415.15	479.55	541.65	580.75
78	262.90	352.00	408.10	463.10	526.90	565.40	284.90	378.40	437.80	497.20	567.60	610.50
79	270.90	371.70	432.60	481.95	552.30	594.30	290.85	393.75	457.80	513.45	590.10	636.30
80	281.00	389.00					298.00	408.00				
81	308.00	425.00					324.00	443.00				
82	339.00	463.00					353.00	479.00				
83	373.00	503.00					386.00	518.00				
84	410.00	544.00					422.00	557.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-99 VA 4/99

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	3.2% Simple Inflation						3.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	28.25	36.16	39.55	45.20	56.31	61.15	71.28	87.67	98.94	113.01	142.00	156.00
30	28.25	36.16	39.55	45.20	58.25	65.22	75.14	91.48	104.00	116.00	142.00	156.00
31	28.25	36.16	39.55	45.20	60.20	69.30	76.00	93.38	104.00	116.00	142.00	156.00
32	28.25	36.16	39.55	45.20	64.08	71.34	76.00	94.00	104.00	116.00	142.00	156.00
33	29.16	36.16	40.30	45.20	66.02	75.41	76.00	94.00	104.00	116.00	142.00	156.00
34	29.16	36.16	42.13	46.64	69.91	79.49	76.00	94.00	104.00	116.00	142.00	156.00
35	30.99	36.98	42.13	48.50	73.79	81.53	76.00	94.00	104.00	116.00	142.00	156.00
36	32.81	38.82	43.96	52.24	75.73	85.60	76.00	94.00	104.00	116.00	142.00	156.00
37	34.63	40.67	47.63	54.10	79.61	89.68	76.00	94.00	104.00	116.00	142.00	156.00
38	34.63	42.52	49.46	55.97	83.50	93.76	76.00	94.00	104.00	116.00	142.00	156.00
39	36.46	44.37	51.29	59.70	87.38	99.87	76.00	94.00	104.00	116.00	142.00	156.00
40	38.28	46.22	53.12	61.56	91.27	103.95	76.00	94.00	104.00	116.00	142.00	156.00
41	40.28	48.26	55.18	63.69	95.58	108.00	76.00	94.00	104.00	116.00	142.00	156.00
42	40.46	50.32	57.26	67.72	98.00	108.00	76.00	94.00	104.00	116.00	142.00	156.00
43	42.48	52.40	61.20	69.90	98.00	108.00	76.00	94.00	104.00	116.00	142.00	156.00
44	44.52	54.49	63.32	72.09	98.00	108.00	76.00	94.00	104.00	116.00	142.00	156.00
45	46.38	56.35	66.51	75.26	112.96	125.58	86.00	106.00	118.00	132.00	158.00	176.00
46	46.58	60.35	70.60	77.46	117.45	132.07	86.00	106.00	118.00	132.00	158.00	176.00
47	48.66	62.48	72.81	81.58	121.97	136.52	86.00	106.00	118.00	132.00	158.00	176.00
48	50.75	64.64	76.95	85.73	126.54	138.00	86.00	106.00	118.00	132.00	158.00	176.00
49	52.87	68.72	79.20	88.01	128.00	138.00	86.00	106.00	118.00	132.00	158.00	176.00
50	56.39	70.38	82.33	93.37	138.30	150.00	90.00	114.00	126.00	138.00	166.00	184.00
51	58.29	72.36	87.26	97.38	145.86	158.00	94.00	116.00	128.00	142.00	170.00	188.00
52	62.16	77.80	89.78	101.15	152.94	166.00	98.00	120.00	132.00	144.00	174.00	194.00
53	64.54	81.75	94.29	105.70	158.00	174.00	102.00	122.00	136.00	148.00	180.00	198.00
54	66.09	83.79	98.82	112.70	165.84	182.00	106.00	128.00	140.00	152.00	184.00	202.00
55	70.04	87.80	102.24	115.69	172.00	188.21	109.69	130.00	142.00	154.00	188.00	206.00
56	77.15	93.35	109.56	126.01	182.00	202.00	115.70	138.00	152.00	164.00	198.00	220.00
57	80.70	100.91	119.45	136.01	196.00	216.00	121.63	150.00	166.00	178.00	214.00	236.00
58	87.91	108.49	127.32	146.89	210.00	230.00	129.63	162.00	180.00	192.00	234.00	258.00
59	94.29	118.29	137.44	157.79	224.00	246.00	135.83	172.09	198.00	208.00	254.00	280.00
60	101.90	124.40	146.02	167.08	238.00	258.00	142.27	179.80	206.67	224.00	274.00	302.00
61	108.87	135.13	157.33	179.33	245.70	265.20	150.83	189.54	218.77	235.95	284.70	313.95
62	117.44	144.92	169.61	191.33	254.60	275.50	160.10	199.24	228.00	245.10	296.40	326.80
63	126.80	155.03	180.55	206.63	262.70	284.90	166.50	209.05	234.95	257.15	308.95	340.40
64	135.77	165.45	196.14	219.95	273.60	295.20	171.00	217.80	244.80	268.20	320.40	352.80
65	144.47	178.20	208.08	234.02	283.50	304.50	176.75	224.00	252.00	278.25	332.50	365.75
66	154.18	191.57	222.19	252.54	294.10	317.90	185.30	232.90	261.80	287.30	345.10	377.40
67	163.89	205.47	238.36	264.00	310.20	333.30	189.75	244.20	268.95	298.65	363.00	387.75
68	175.18	221.93	251.20	276.80	329.60	347.20	198.40	254.40	283.20	313.60	380.80	403.20
69	186.00	237.10	266.60	296.05	348.75	373.55	210.80	268.15	300.70	334.80	401.45	427.80
70	195.00	249.00	282.00	318.00	369.00	399.00	222.00	280.50	316.50	358.50	420.00	457.50
71	205.90	261.00	291.45	339.30	390.05	420.50	233.45	292.90	329.15	382.80	440.80	475.60
72	218.40	273.00	303.80	365.40	414.40	446.60	246.40	308.00	343.00	410.20	464.80	499.80
73	230.85	288.90	319.95	392.85	442.80	473.85	257.85	324.00	361.80	437.40	491.40	523.80
74	244.40	305.50	339.30	422.50	473.20	503.10	269.10	340.60	380.90	466.70	518.70	551.20
75	255.00	323.75	366.25	450.00	502.50	533.75	278.75	357.50	405.00	492.50	547.50	580.00
76	264.00	345.60	399.60	478.80	535.20	570.00	288.00	376.80	434.40	518.40	577.20	614.40
77	274.85	372.60	437.00	507.15	573.85	615.25	295.55	399.05	465.75	541.65	612.95	656.65
78	292.67	410.19	484.77	549.18	629.41	679.13	313.01	433.92	509.63	579.69	666.70	718.68
79	317.53	456.52	542.40	602.29	699.47	758.23	336.74	476.86	562.74	630.54	734.50	796.65
80	346.91	503.98					364.99	520.93				
81	384.20	553.70					398.89	568.39				
82	426.01	605.68					439.57	618.11				
83	473.47	658.79					484.77	668.96				
84	525.45	715.29					534.49	722.07				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-99 VA 4/99

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	3.2% Simple Inflation						3.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	27.12	33.90	38.42	42.94	54.01	60.01	65.66	82.07	93.23	109.12	134.00	148.00
30	27.12	33.90	38.42	42.94	55.88	64.01	69.20	85.64	98.00	112.00	134.00	148.00
31	27.12	33.90	38.42	42.94	57.74	68.01	70.00	87.42	98.00	112.00	134.00	148.00
32	27.12	33.90	38.42	42.94	61.46	70.01	70.00	88.00	98.00	112.00	134.00	148.00
33	28.00	33.90	39.15	42.94	63.33	74.02	70.00	88.00	98.00	112.00	134.00	148.00
34	28.00	33.90	40.93	44.31	67.05	78.02	70.00	88.00	98.00	112.00	134.00	148.00
35	29.75	34.66	40.93	46.08	70.78	80.02	70.00	88.00	98.00	112.00	134.00	148.00
36	31.50	36.40	42.71	49.62	72.64	84.02	70.00	88.00	98.00	112.00	134.00	148.00
37	33.25	38.13	46.27	51.40	76.37	88.02	70.00	88.00	98.00	112.00	134.00	148.00
38	33.25	39.86	48.05	53.17	80.09	92.02	70.00	88.00	98.00	112.00	134.00	148.00
39	35.00	41.60	49.83	56.71	83.82	98.02	70.00	88.00	98.00	112.00	134.00	148.00
40	36.75	43.33	51.61	58.49	87.54	102.02	70.00	88.00	98.00	112.00	134.00	148.00
41	38.67	45.25	53.61	60.51	91.68	106.00	70.00	88.00	98.00	112.00	134.00	148.00
42	38.84	47.18	55.62	64.34	94.00	106.00	70.00	88.00	98.00	112.00	134.00	148.00
43	40.78	49.12	59.46	66.40	94.00	106.00	70.00	88.00	98.00	112.00	134.00	148.00
44	42.74	51.08	61.51	68.48	94.00	106.00	70.00	88.00	98.00	112.00	134.00	148.00
45	44.93	53.66	65.03	72.31	107.66	123.76	84.00	102.00	112.00	124.00	150.00	164.00
46	45.13	57.47	69.03	74.43	111.94	130.16	84.00	102.00	112.00	124.00	150.00	164.00
47	47.14	59.51	71.19	78.38	116.26	134.54	84.00	102.00	112.00	124.00	150.00	164.00
48	49.17	61.56	75.24	82.37	120.61	136.00	84.00	102.00	112.00	124.00	150.00	164.00
49	51.21	65.44	77.44	84.55	122.00	136.00	84.00	102.00	112.00	124.00	150.00	164.00
50	54.78	65.79	82.33	90.03	130.40	148.00	90.00	106.00	116.00	130.00	156.00	172.00
51	56.71	67.84	85.58	95.70	136.00	154.00	92.00	110.00	120.00	132.00	160.00	176.00
52	60.56	73.22	86.52	96.26	143.01	160.00	94.00	112.00	122.00	136.00	164.00	180.00
53	59.93	77.13	91.03	100.82	150.00	166.00	96.00	116.00	128.00	138.00	168.00	184.00
54	63.02	79.22	93.96	104.53	155.85	174.00	100.00	118.00	130.00	142.00	172.00	190.00
55	66.93	81.64	97.45	109.18	162.00	178.30	101.71	122.00	134.00	146.00	176.00	194.00
56	72.43	88.68	103.11	116.19	172.00	190.00	109.71	130.00	142.00	154.00	186.00	206.00
57	76.05	94.70	111.27	127.72	184.00	202.00	113.78	140.00	156.00	166.00	200.00	222.00
58	83.20	100.74	117.53	136.99	196.00	216.00	121.77	152.00	168.00	180.00	218.00	242.00
59	88.10	108.82	127.51	146.28	208.00	228.00	124.36	158.40	184.00	194.00	236.00	262.00
60	94.18	114.95	134.27	153.97	218.00	238.00	132.79	164.66	191.07	208.00	250.00	278.00
61	99.54	123.87	143.79	164.39	224.25	243.75	139.37	172.48	199.41	212.55	259.35	286.65
62	104.91	130.43	154.19	171.54	229.90	248.90	143.15	178.76	205.20	222.30	266.00	294.50
63	113.96	139.05	160.49	184.96	234.95	253.45	148.00	188.70	210.90	229.40	275.65	303.40
64	119.80	144.97	172.67	193.49	239.40	259.20	151.20	190.80	216.00	235.80	282.60	311.40
65	127.00	154.55	181.66	204.14	245.00	266.00	154.00	194.25	218.75	243.25	288.75	318.50
66	133.51	166.24	192.78	218.87	253.30	275.40	158.10	200.60	226.10	251.60	299.20	328.10
67	143.21	178.80	210.41	231.00	268.95	290.40	165.00	209.55	237.60	262.35	313.50	343.20
68	151.51	192.24	222.40	244.80	284.80	308.80	174.40	220.80	249.60	276.80	331.20	361.60
69	161.20	207.66	234.05	260.40	303.80	328.60	182.90	232.50	261.95	292.95	348.75	379.75
70	171.00	216.00	246.00	276.00	319.50	348.00	193.50	244.50	274.50	312.00	364.50	397.50
71	179.80	226.20	253.75	295.80	339.30	366.85	204.45	255.20	287.10	333.50	382.80	414.70
72	191.80	238.00	264.60	317.80	361.20	389.20	214.20	268.80	298.20	355.60	403.20	434.00
73	202.50	251.10	278.10	341.55	384.75	411.75	224.10	282.15	313.20	382.05	426.60	456.30
74	211.90	265.20	295.10	367.90	410.80	438.10	235.30	296.40	331.50	405.60	451.10	479.70
75	221.25	282.50	318.75	392.50	437.50	463.75	242.50	311.25	353.75	428.75	476.25	503.75
76	230.40	301.20	348.00	416.40	465.60	495.60	250.80	327.60	378.00	451.20	502.80	534.00
77	239.20	324.30	379.50	441.60	499.10	534.75	257.60	347.30	405.95	471.50	533.60	570.40
78	255.38	357.08	422.62	477.99	548.05	590.99	272.33	377.42	442.96	505.11	579.69	626.02
79	276.85	396.63	471.21	524.32	607.94	658.79	292.67	414.71	489.29	548.05	638.45	693.82
80	301.71	438.44					317.53	454.26				
81	333.35	482.51					348.04	494.94				
82	370.64	526.58					383.07	536.75				
83	412.45	572.91					422.62	581.95				
84	457.65	621.50					465.56	628.28				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.2% Simple Inflation				3.2% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	33.90	40.68	47.46	80.68	88.00	106.00	128.00	216.00
30	34.81	41.71	47.46	86.06	88.00	106.00	128.00	216.00
31	36.99	43.90	49.64	91.43	88.00	106.00	128.00	216.00
32	36.99	46.10	51.90	94.12	88.00	106.00	128.00	216.00
33	39.17	48.29	54.16	99.50	88.00	106.00	128.00	216.00
34	41.34	50.49	56.41	104.88	88.00	106.00	128.00	216.00
35	43.52	50.49	58.67	107.57	88.00	106.00	128.00	216.00
36	45.69	52.68	63.18	112.95	88.00	106.00	128.00	216.00
37	47.87	57.07	65.44	118.33	88.00	106.00	128.00	216.00
38	50.04	59.27	67.70	123.71	88.00	106.00	128.00	216.00
39	52.22	61.46	72.21	131.77	88.00	106.00	128.00	216.00
40	54.40	63.66	74.47	132.00	88.00	106.00	128.00	216.00
41	56.80	66.13	77.04	132.00	88.00	106.00	128.00	216.00
42	59.22	68.61	81.92	132.00	88.00	106.00	128.00	216.00
43	60.00	72.00	84.00	132.00	88.00	106.00	128.00	216.00
44	60.00	72.00	84.00	132.00	88.00	106.00	128.00	216.00
45	66.60	78.43	92.17	165.99	102.00	122.00	146.00	246.00
46	71.33	83.26	94.87	168.00	102.00	122.00	146.00	246.00
47	73.86	85.86	99.91	168.00	102.00	122.00	146.00	246.00
48	76.00	90.75	105.00	168.00	102.00	122.00	146.00	246.00
49	76.00	92.00	107.78	168.00	102.00	122.00	146.00	246.00
50	83.82	98.37	112.94	182.00	108.00	130.00	154.00	258.00
51	86.46	103.41	118.16	192.00	112.00	134.00	162.00	268.00
52	91.40	106.19	123.43	202.00	118.00	140.00	168.00	278.00
53	96.38	111.32	128.75	212.00	122.00	146.00	174.00	288.00
54	99.10	116.48	136.50	224.00	128.00	152.00	184.00	296.00
55	104.16	121.69	141.91	234.00	134.00	158.00	190.00	306.00
56	109.20	126.88	149.72	244.00	138.00	164.00	198.00	318.00
57	114.28	134.45	157.59	254.00	144.00	170.00	204.00	326.00
58	119.39	139.72	165.52	266.00	150.00	178.00	214.00	338.00
59	126.90	147.41	173.51	278.00	156.00	184.00	222.00	350.00
60	132.09	155.15	181.56	292.00	164.00	194.00	232.00	362.00
61	141.83	165.07	194.28	300.30	167.70	198.90	237.90	366.60
62	151.61	177.44	204.58	309.70	172.90	203.30	245.10	372.40
63	157.25	185.00	219.88	318.20	177.60	210.90	251.60	377.40
64	163.80	190.80	232.20	327.60	183.60	216.00	259.20	388.80
65	171.50	199.50	239.75	336.00	189.00	222.25	269.50	395.50
66	176.80	205.70	248.20	348.50	198.90	232.90	277.10	406.30
67	183.15	212.85	257.40	358.05	204.60	239.25	288.75	419.10
68	193.60	224.00	268.80	374.40	216.00	251.20	302.40	435.20
69	204.60	238.70	286.75	396.80	229.40	266.60	322.40	461.90
70	222.00	256.50	309.00	426.00	246.00	285.00	346.50	492.00
71	237.80	274.05	333.50	458.20	263.90	305.95	371.20	524.90
72	254.80	294.00	357.00	490.00	281.40	324.80	393.40	555.80
73	271.35	313.20	382.05	522.45	297.00	342.90	418.50	585.90
74	289.90	334.10	406.90	555.10	313.30	362.70	440.70	616.20
75	306.25	355.00	431.25	587.50	327.50	380.00	462.50	643.75
76	322.80	374.40	456.00	618.00	342.00	396.00	483.60	670.80
77	338.10	391.00	477.25	646.30	355.35	411.70	502.55	693.45
78	361.60	419.23	510.76	689.30	377.42	437.31	534.49	734.50
79	393.24	456.52	558.22	749.19	407.93	472.34	577.43	792.13
80	429.40				441.83			
81	466.69				477.99			
82	507.37				516.41			
83	551.44				558.22			
84	601.16				606.81			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.2% Simple Inflation				3.2% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	31.64	37.29	44.07	74.57	84.00	98.00	120.00	204.00
30	32.49	38.23	44.07	79.54	84.00	98.00	120.00	204.00
31	34.52	40.24	46.10	84.51	84.00	98.00	120.00	204.00
32	34.52	42.26	48.19	86.99	84.00	98.00	120.00	204.00
33	36.55	44.27	50.29	91.96	84.00	98.00	120.00	204.00
34	38.59	46.28	52.38	96.94	84.00	98.00	120.00	204.00
35	40.62	46.28	54.48	99.42	84.00	98.00	120.00	204.00
36	42.65	48.29	58.67	104.39	84.00	98.00	120.00	204.00
37	44.68	52.32	60.77	109.36	84.00	98.00	120.00	204.00
38	46.71	54.33	62.86	114.33	84.00	98.00	120.00	204.00
39	48.74	56.34	67.05	121.79	84.00	98.00	120.00	204.00
40	50.77	58.35	69.15	122.00	84.00	98.00	120.00	204.00
41	53.01	60.62	71.54	122.00	84.00	98.00	120.00	204.00
42	55.28	62.90	76.07	122.00	84.00	98.00	120.00	204.00
43	56.00	66.00	78.00	122.00	84.00	98.00	120.00	204.00
44	56.00	66.00	78.00	122.00	84.00	98.00	120.00	204.00
45	63.10	73.32	85.46	156.11	96.00	114.00	138.00	234.00
46	67.58	77.83	87.97	158.00	96.00	114.00	138.00	234.00
47	69.97	80.26	92.65	158.00	96.00	114.00	138.00	234.00
48	72.00	84.83	97.36	158.00	96.00	114.00	138.00	234.00
49	72.00	86.00	99.94	158.00	96.00	114.00	138.00	234.00
50	77.83	90.50	107.19	172.00	102.00	120.00	146.00	246.00
51	82.53	97.45	110.66	182.00	108.00	126.00	152.00	256.00
52	85.57	98.61	117.82	190.00	112.00	130.00	158.00	266.00
53	90.60	103.77	119.68	202.00	116.00	138.00	166.00	274.00
54	95.29	110.75	127.28	210.00	122.00	144.00	172.00	284.00
55	98.48	114.21	134.64	222.00	126.00	148.00	180.00	294.00
56	101.67	117.55	140.59	230.00	132.00	154.00	188.00	302.00
57	106.79	125.12	148.43	242.00	138.00	160.00	194.00	312.00
58	111.93	130.41	156.32	252.00	142.00	166.00	202.00	322.00
59	121.21	138.08	164.38	264.00	148.00	174.00	210.00	332.00
60	124.65	144.07	172.48	278.00	156.00	182.00	220.00	346.00
61	132.50	153.94	183.38	284.70	159.90	185.25	224.25	351.00
62	144.03	166.11	193.72	294.50	165.30	191.90	231.80	355.30
63	149.85	173.90	205.34	301.55	168.35	196.10	238.65	364.45
64	156.60	180.00	217.80	311.40	176.40	203.40	246.60	370.80
65	161.00	187.25	225.75	322.00	182.00	210.00	253.75	379.75
66	168.30	193.80	234.60	331.50	190.40	219.30	265.20	391.00
67	174.90	201.30	242.55	341.55	198.00	227.70	273.90	400.95
68	184.00	211.20	254.40	356.80	206.40	236.80	288.00	419.20
69	195.30	224.75	272.80	379.75	221.65	252.65	306.90	443.30
70	211.50	241.50	292.50	406.50	237.00	270.00	330.00	474.00
71	229.10	259.55	316.10	437.90	255.20	290.00	352.35	506.05
72	243.60	277.20	340.20	470.40	270.20	308.00	378.00	537.60
73	260.55	297.00	363.15	500.85	286.20	326.70	399.60	567.00
74	278.20	317.20	387.40	534.30	302.90	344.50	422.50	596.70
75	293.75	336.25	411.25	565.00	317.50	362.50	443.75	623.75
76	309.60	354.00	434.40	594.00	331.20	378.00	464.40	649.20
77	325.45	371.45	455.40	621.00	343.85	392.15	483.00	671.60
78	348.04	397.76	488.16	664.44	364.99	416.97	513.02	711.90
79	379.68	433.92	532.23	722.07	394.37	452.00	555.96	767.27
80	412.45				428.27			
81	449.74				462.17			
82	489.29				499.46			
83	532.23				541.27			
84	579.69				587.60			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.2% Simple Inflation				3.2% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	28.25	31.64	38.42	66.01	76.00	86.00	104.00	182.00
30	29.01	32.44	38.42	70.41	76.00	86.00	104.00	182.00
31	30.82	34.15	40.19	74.81	76.00	86.00	104.00	182.00
32	30.82	35.85	42.02	77.01	76.00	86.00	104.00	182.00
33	32.64	37.56	43.84	81.41	76.00	86.00	104.00	182.00
34	34.45	39.27	45.67	85.81	76.00	86.00	104.00	182.00
35	36.26	39.27	47.50	88.01	76.00	86.00	104.00	182.00
36	38.08	40.98	51.15	92.41	76.00	86.00	104.00	182.00
37	39.89	44.39	52.98	96.81	76.00	86.00	104.00	182.00
38	41.70	46.10	54.80	101.21	76.00	86.00	104.00	182.00
39	43.52	47.81	58.46	107.81	76.00	86.00	104.00	182.00
40	45.33	49.51	60.28	108.00	76.00	86.00	104.00	182.00
41	47.33	51.43	62.37	108.00	76.00	86.00	104.00	182.00
42	49.35	53.37	66.31	108.00	76.00	86.00	104.00	182.00
43	50.00	56.00	68.00	108.00	76.00	86.00	104.00	182.00
44	50.00	56.00	68.00	108.00	76.00	86.00	104.00	182.00
45	56.09	61.38	73.73	138.32	88.00	100.00	122.00	212.00
46	60.07	65.16	75.89	140.00	88.00	100.00	122.00	212.00
47	62.20	67.19	79.93	140.00	88.00	100.00	122.00	212.00
48	64.00	71.02	84.00	140.00	88.00	100.00	122.00	212.00
49	64.00	72.00	86.22	140.00	88.00	100.00	122.00	212.00
50	69.85	78.69	91.88	152.00	94.00	106.00	128.00	222.00
51	72.70	83.53	95.65	162.00	96.00	110.00	134.00	232.00
52	77.79	85.33	100.99	170.00	102.00	114.00	140.00	240.00
53	79.03	88.67	105.17	180.00	106.00	120.00	146.00	248.00
54	83.86	95.48	112.52	188.00	110.00	124.00	152.00	256.00
55	89.01	99.23	116.44	198.00	114.00	130.00	158.00	264.00
56	92.26	102.62	124.16	208.00	120.00	134.00	164.00	274.00
57	97.42	108.31	130.10	216.00	124.00	140.00	170.00	282.00
58	100.74	113.64	137.93	226.00	130.00	146.00	178.00	292.00
59	107.96	119.42	144.29	236.00	134.00	152.00	186.00	302.00
60	113.49	125.60	150.69	248.00	142.00	160.00	194.00	314.00
61	121.30	133.54	159.78	255.45	146.25	163.80	200.85	319.80
62	128.87	145.35	170.19	262.20	150.10	167.20	205.20	323.00
63	135.05	151.70	179.90	271.95	155.40	173.90	212.75	331.15
64	140.40	158.40	192.60	280.80	160.20	178.20	219.60	338.40
65	147.00	162.75	199.50	290.50	166.25	185.50	227.50	346.50
66	153.00	170.00	207.40	299.20	171.70	192.10	236.30	357.00
67	158.40	176.55	216.15	308.55	179.85	199.65	245.85	366.30
68	168.00	185.60	227.20	323.20	190.40	211.20	259.20	384.00
69	179.80	198.40	241.80	344.10	203.05	224.75	275.90	407.65
70	192.00	213.00	261.00	370.50	219.00	241.50	298.50	436.50
71	208.80	230.55	282.75	400.20	234.90	259.55	319.00	466.90
72	225.40	247.80	305.20	429.80	250.60	277.20	341.60	497.00
73	240.30	264.60	326.70	460.35	265.95	292.95	363.15	525.15
74	256.10	282.10	349.70	490.10	280.80	310.70	384.80	553.80
75	272.50	300.00	371.25	518.75	295.00	326.25	405.00	580.00
76	286.80	316.80	392.40	547.20	308.40	340.80	422.40	604.80
77	301.30	332.35	411.70	572.70	320.85	355.35	439.30	625.60
78	322.05	355.95	441.83	612.46	341.26	377.42	467.82	663.31
79	351.43	388.72	482.51	666.70	369.51	409.06	506.24	715.29
80	383.07				400.02			
81	418.10				432.79			
82	453.13				467.82			
83	493.81				506.24			
84	539.01				550.31			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC2000 VA 4/00

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP
Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	3.2% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	138.00	154.00	206.00
41	138.00	154.00	206.00
42	138.00	154.00	206.00
43	138.00	154.00	206.00
44	138.00	154.00	206.00
45	156.00	174.00	232.00
46	156.00	174.00	232.00
47	156.00	174.00	232.00
48	156.00	174.00	232.00
49	156.00	174.00	232.00
50	166.00	184.00	242.00
51	170.00	188.00	248.00
52	174.00	190.00	256.00
53	180.00	196.00	262.00
54	186.00	200.00	268.00
55	188.00	204.00	272.00
56	196.00	212.00	284.00
57	208.00	224.00	298.00
58	222.00	234.00	316.00
59	236.00	250.00	336.00
60	250.00	266.00	356.00
61	257.40	274.95	368.55
62	264.10	285.00	380.00
63	271.95	296.00	394.05
64	282.60	309.60	406.80
65	290.50	320.25	420.00
66	300.90	331.50	433.50
67	310.20	343.20	445.50
68	324.80	360.00	464.00
69	345.65	384.40	492.90
70	363.00	412.50	525.00
71	378.45	439.35	546.65
72	393.40	469.00	571.20
73	411.75	499.50	598.05
74	434.20	530.40	627.90
75	461.25	561.25	660.00
76	494.40	589.20	699.60
77	530.15	616.40	747.50
78	579.69	659.92	818.12
79	640.71	718.68	907.39
80			
81			
82			
83			
84			
85+			

Preferred Rates

Age	3.2% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	130.00	146.00	194.00
41	130.00	146.00	194.00
42	130.00	146.00	194.00
43	130.00	146.00	194.00
44	130.00	146.00	194.00
45	146.00	164.00	218.00
46	146.00	164.00	218.00
47	146.00	164.00	218.00
48	146.00	164.00	218.00
49	146.00	164.00	218.00
50	152.00	172.00	228.00
51	158.00	176.00	232.00
52	162.00	180.00	238.00
53	168.00	184.00	244.00
54	172.00	188.00	250.00
55	178.00	192.00	258.00
56	186.00	198.00	268.00
57	196.00	208.00	280.00
58	206.00	220.00	296.00
59	220.00	232.00	314.00
60	230.00	244.00	328.00
61	234.00	249.60	335.40
62	239.40	258.40	342.00
63	244.20	264.55	351.50
64	248.40	271.80	358.20
65	252.00	278.25	365.75
66	260.10	289.00	377.40
67	272.25	301.95	396.00
68	286.40	318.40	417.60
69	302.25	337.90	437.10
70	316.50	360.00	456.00
71	329.15	381.35	475.60
72	341.60	407.40	497.00
73	357.75	436.05	521.10
74	377.00	462.80	546.00
75	402.50	487.50	573.75
76	430.80	513.60	608.40
77	462.30	537.05	649.75
78	505.11	575.17	713.03
79	557.09	624.89	789.87
80			
81			
82			
83			
84			
85+			

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	1.8% Simple Inflation				1.8% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
30	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
31	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
32	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
33	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
34	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
35	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
36	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
37	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
38	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
39	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
40	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
41	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
42	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
43	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
44	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
45	50.85	70.06	80.23	108.48	66.67	94.92	107.35	157.07
46	50.85	70.06	80.23	108.48	66.67	94.92	107.35	157.07
47	50.85	70.06	80.23	108.48	66.67	94.92	107.35	157.07
48	50.85	70.06	80.23	108.48	66.67	94.92	107.35	157.07
49	50.85	70.06	80.23	108.48	66.67	94.92	107.35	157.07
50	54.24	75.71	87.01	117.52	71.19	100.57	113.00	166.11
51	57.63	81.36	90.40	123.17	73.45	103.96	116.39	170.63
52	61.02	85.88	97.18	129.95	76.84	108.48	122.04	176.28
53	65.54	90.40	101.70	135.60	80.23	113.00	126.56	183.06
54	67.80	94.92	107.35	142.38	82.49	117.52	131.08	188.71
55	71.19	100.57	111.87	149.16	85.88	123.17	136.73	195.49
56	74.58	105.09	117.52	155.94	89.27	126.56	141.25	202.27
57	77.97	110.74	122.04	162.72	92.66	131.08	145.77	206.79
58	81.36	115.26	128.82	169.50	96.05	136.73	152.55	213.57
59	87.01	122.04	135.60	177.41	100.57	142.38	159.33	221.48
60	91.53	128.82	142.38	186.45	105.09	149.16	166.11	229.39
61	97.18	135.60	150.29	195.49	109.61	155.94	174.02	238.43
62	102.83	143.51	159.33	207.92	116.39	164.98	181.93	249.73
63	108.48	153.68	169.50	219.22	123.17	174.02	193.23	259.90
64	115.26	162.72	180.80	232.78	129.95	185.32	204.53	273.46
65	124.30	174.02	192.10	246.34	137.86	196.62	216.96	288.15
66	132.21	185.32	204.53	261.03	148.03	209.05	230.52	303.97
67	140.12	197.75	218.09	275.72	157.07	222.61	246.34	320.92
68	151.42	213.57	235.04	296.06	169.50	240.69	266.68	344.65
69	166.11	233.91	259.90	327.70	186.45	264.42	293.80	378.55
70	184.19	261.03	288.15	362.73	205.66	292.67	325.44	418.10
71	205.66	290.41	323.18	404.54	227.13	324.31	361.60	462.17
72	227.13	323.18	359.34	449.74	250.86	359.34	401.15	508.50
73	253.12	359.34	400.02	500.59	275.72	395.50	441.83	560.48
74	280.24	400.02	445.22	557.09	302.84	436.18	488.16	616.98
75	309.62	444.09	493.81	618.11	331.09	477.99	535.62	675.74
76	341.26	490.42	545.79	683.65	360.47	523.19	585.34	739.02
77	374.03	539.01	600.03	750.32	392.11	569.52	636.19	804.56
78	407.93	589.86	656.53	822.64	426.01	618.11	691.56	873.49
79	446.35	646.36	718.68	904.00	462.17	671.22	752.58	950.33
80	488.16	707.38	787.61	992.14	501.72	731.11	818.12	1035.08
81	533.36	774.05	861.06	1088.19	545.79	794.39	889.31	1127.74
82	581.95	844.11	940.16	1193.28	590.99	862.19	965.02	1229.44
83	636.19	924.34	1029.43	1317.58	644.10	939.03	1050.90	1346.96
84	699.47	1015.87	1132.26	1467.87	702.86	1027.17	1149.21	1490.47
85+	0	0	0	0	0	0	0	0

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio
Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	1.8% Simple Inflation				1.8% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
30	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
31	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
32	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
33	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
34	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
35	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
36	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
37	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
38	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
39	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
40	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
41	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
42	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
43	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
44	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
45	48.59	65.54	73.45	98.31	64.41	90.40	100.57	145.77
46	48.59	65.54	73.45	98.31	64.41	90.40	100.57	145.77
47	48.59	65.54	73.45	98.31	64.41	90.40	100.57	145.77
48	48.59	65.54	73.45	98.31	64.41	90.40	100.57	145.77
49	48.59	65.54	73.45	98.31	64.41	90.40	100.57	145.77
50	51.98	72.32	80.23	107.35	67.80	93.79	105.09	153.68
51	55.37	75.71	84.75	114.13	71.19	98.31	108.48	158.20
52	58.76	80.23	89.27	118.65	73.45	101.70	113.00	164.98
53	62.15	84.75	93.79	125.43	76.84	106.22	117.52	169.50
54	65.54	89.27	98.31	132.21	80.23	110.74	122.04	176.28
55	68.93	93.79	103.96	137.86	83.62	115.26	127.69	181.93
56	72.32	99.44	109.61	143.51	87.01	118.65	133.34	187.58
57	75.71	102.83	114.13	150.29	89.27	123.17	137.86	193.23
58	79.10	108.48	119.78	155.94	92.66	128.82	142.38	200.01
59	82.49	113.00	125.43	164.98	97.18	134.47	148.03	206.79
60	88.14	119.78	132.21	172.89	101.70	140.12	154.81	214.70
61	92.66	127.69	140.12	180.80	106.22	148.03	161.59	222.61
62	98.31	134.47	148.03	192.10	113.00	155.94	170.63	232.78
63	105.09	143.51	157.07	203.40	118.65	164.98	180.80	244.08
64	111.87	152.55	167.24	214.70	125.43	174.02	190.97	255.38
65	118.65	163.85	178.54	228.26	133.34	185.32	202.27	268.94
66	125.43	174.02	189.84	241.82	142.38	196.62	216.96	284.76
67	134.47	185.32	202.27	257.64	151.42	210.18	230.52	301.71
68	145.77	200.01	219.22	276.85	163.85	227.13	250.86	323.18
69	159.33	220.35	241.82	305.10	179.67	250.86	276.85	354.82
70	177.41	245.21	268.94	339.00	198.88	276.85	307.36	392.11
71	196.62	273.46	301.71	378.55	220.35	307.36	341.26	435.05
72	219.22	305.10	336.74	419.23	242.95	340.13	378.55	479.12
73	242.95	339.00	375.16	465.56	266.68	374.03	418.10	526.58
74	270.07	376.29	416.97	517.54	292.67	413.58	459.91	578.56
75	298.32	416.97	462.17	574.04	320.92	452.00	503.98	633.93
76	327.70	461.04	509.63	633.93	349.17	493.81	550.31	690.43
77	359.34	505.11	559.35	696.08	378.55	537.88	597.77	749.19
78	392.11	552.57	612.46	760.49	411.32	583.08	648.62	812.47
79	428.27	604.55	668.96	832.81	445.22	631.67	703.99	881.40
80	466.69				482.51			
81	508.50				522.06			
82	552.57				566.13			
83	603.42				613.59			
84	659.92				666.70			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	1.8% Simple Inflation				1.8% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
30	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
31	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
32	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
33	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
34	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
35	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
36	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
37	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
38	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
39	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
40	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
41	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
42	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
43	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
44	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
45	44.07	57.63	63.28	84.75	58.76	79.10	88.14	127.69
46	44.07	57.63	63.28	84.75	58.76	79.10	88.14	127.69
47	44.07	57.63	63.28	84.75	58.76	79.10	88.14	127.69
48	44.07	57.63	63.28	84.75	58.76	79.10	88.14	127.69
49	44.07	57.63	63.28	84.75	58.76	79.10	88.14	127.69
50	47.46	62.15	68.93	92.66	62.15	83.62	91.53	135.60
51	50.85	65.54	73.45	98.31	64.41	85.88	96.05	140.12
52	53.11	70.06	77.97	102.83	66.67	90.40	100.57	145.77
53	55.37	74.58	81.36	108.48	68.93	92.66	103.96	151.42
54	58.76	76.84	85.88	114.13	72.32	97.18	108.48	155.94
55	61.02	81.36	89.27	119.78	75.71	100.57	111.87	161.59
56	64.41	84.75	94.92	126.56	77.97	105.09	116.39	167.24
57	67.80	89.27	99.44	131.08	81.36	109.61	120.91	171.76
58	70.06	94.92	103.96	137.86	83.62	113.00	125.43	177.41
59	74.58	98.31	109.61	143.51	88.14	118.65	131.08	184.19
60	79.10	103.96	115.26	151.42	91.53	124.30	136.73	190.97
61	83.62	110.74	123.17	159.33	97.18	131.08	143.51	198.88
62	89.27	117.52	129.95	168.37	101.70	136.73	150.29	206.79
63	94.92	125.43	138.99	178.54	107.35	144.64	159.33	216.96
64	100.57	133.34	148.03	189.84	114.13	154.81	169.50	228.26
65	107.35	142.38	157.07	201.14	120.91	163.85	180.80	240.69
66	114.13	152.55	167.24	213.57	128.82	175.15	193.23	255.38
67	120.91	163.85	179.67	227.13	136.73	186.45	205.66	270.07
68	131.08	176.28	194.36	246.34	148.03	202.27	223.74	291.54
69	143.51	194.36	215.83	270.07	162.72	222.61	248.60	319.79
70	159.33	216.96	239.56	301.71	180.80	247.47	276.85	353.69
71	177.41	242.95	268.94	337.87	200.01	275.72	308.49	392.11
72	198.88	270.07	300.58	375.16	220.35	306.23	342.39	433.92
73	220.35	301.71	335.61	416.97	244.08	336.74	377.42	476.86
74	244.08	335.61	374.03	463.30	266.68	370.64	416.97	523.19
75	268.94	371.77	413.58	511.89	291.54	406.80	456.52	570.65
76	294.93	409.06	456.52	563.87	317.53	444.09	497.20	621.50
77	323.18	448.61	500.59	616.98	343.52	481.38	540.14	673.48
78	352.56	490.42	546.92	673.48	371.77	522.06	586.47	726.59
79	384.20	535.62	596.64	735.63	402.28	566.13	635.06	787.61
80	416.97				435.05			
81	453.13				468.95			
82	491.55				505.11			
83	533.36				545.79			
84	579.69				590.99			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	1.8% Simple Inflation						1.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
30	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
31	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
32	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
33	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
34	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
35	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
36	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
37	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
38	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
39	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
40	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
41	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
42	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
43	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
44	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
45	50.85	65.54	70.06	80.23	100.57	108.48	66.67	83.62	92.66	102.83	124.30	137.86
46	50.85	65.54	70.06	80.23	100.57	108.48	66.67	83.62	92.66	102.83	124.30	137.86
47	50.85	65.54	70.06	80.23	100.57	108.48	66.67	83.62	92.66	102.83	124.30	137.86
48	50.85	65.54	70.06	80.23	100.57	108.48	66.67	83.62	92.66	102.83	124.30	137.86
49	50.85	65.54	70.06	80.23	100.57	108.48	66.67	83.62	92.66	102.83	124.30	137.86
50	54.24	72.32	75.71	87.01	109.61	117.52	71.19	89.27	98.31	108.48	129.95	143.51
51	57.63	75.71	81.36	90.40	115.26	123.17	73.45	91.53	100.57	110.74	133.34	146.90
52	61.02	79.10	85.88	97.18	119.78	129.95	76.84	93.79	102.83	113.00	136.73	151.42
53	65.54	82.49	90.40	101.70	124.30	135.60	80.23	96.05	106.22	116.39	140.12	154.81
54	67.80	85.88	94.92	107.35	129.95	142.38	82.49	99.44	109.61	118.65	143.51	158.20
55	71.19	89.27	100.57	111.87	134.47	149.16	85.88	101.70	111.87	120.91	146.90	161.59
56	74.58	92.66	103.96	117.52	140.12	154.81	89.27	106.22	116.39	125.43	151.42	168.37
57	77.97	97.18	108.48	122.04	146.90	160.46	92.66	111.87	123.17	132.21	159.33	176.28
58	81.36	101.70	113.00	128.82	152.55	167.24	96.05	117.52	131.08	138.99	169.50	187.58
59	87.01	106.22	117.52	135.60	159.33	174.02	100.57	124.30	140.12	148.03	179.67	198.88
60	91.53	110.74	122.04	142.38	166.11	180.80	105.09	132.21	148.03	157.07	190.97	211.31
61	97.18	116.39	128.82	150.29	174.02	188.71	109.61	138.99	155.94	167.24	202.27	223.74
62	102.83	124.30	136.73	159.33	184.19	198.88	116.39	146.90	164.98	177.41	214.70	237.30
63	108.48	133.34	148.03	169.50	194.36	210.18	123.17	154.81	174.02	189.84	228.26	251.99
64	115.26	143.51	159.33	180.80	206.79	223.74	129.95	164.98	185.32	203.40	242.95	267.81
65	124.30	153.68	171.76	192.10	220.35	237.30	137.86	174.02	196.62	216.96	258.77	284.76
66	132.21	164.98	185.32	204.53	236.17	254.25	148.03	186.45	209.05	230.52	276.85	301.71
67	140.12	178.54	197.75	218.09	256.51	275.72	157.07	201.14	222.61	246.34	299.45	319.79
68	151.42	193.23	213.57	235.04	280.24	296.06	169.50	216.96	240.69	266.68	324.31	343.52
69	163.85	209.05	233.91	259.90	306.23	327.70	185.32	236.17	264.42	293.80	352.56	376.29
70	177.41	226.00	255.38	288.15	334.48	362.73	201.14	254.25	287.02	325.44	380.81	414.71
71	193.23	244.08	273.46	317.53	364.99	394.37	219.22	274.59	308.49	358.21	412.45	446.35
72	211.31	264.42	293.80	353.69	401.15	431.66	238.43	298.32	332.22	396.63	449.74	483.64
73	231.65	289.28	319.79	393.24	442.96	474.60	258.77	324.31	361.60	438.44	491.55	524.32
74	253.12	317.53	351.43	438.44	490.42	522.06	279.11	353.69	395.50	483.64	537.88	571.78
75	274.59	349.17	394.37	485.90	541.27	575.17	300.58	385.33	437.31	531.10	589.86	624.89
76	297.19	388.72	448.61	537.88	601.16	640.71	323.18	423.75	488.16	581.95	648.62	690.43
77	322.05	436.18	511.89	594.38	672.35	720.94	346.91	467.82	545.79	635.06	718.68	769.53
78	349.17	489.29	578.56	655.40	751.45	810.21	372.90	517.54	607.94	691.56	795.52	857.67
79	378.55	544.66	646.36	718.68	833.94	904.00	401.15	568.39	671.22	752.58	875.75	950.33
80	413.58	601.16					435.05	621.50				
81	457.65	659.92					475.73	678.00				
82	508.50	722.07					524.32	736.76				
83	565.00	786.48					578.56	797.78				
84	627.15	853.15					637.32	861.06				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	1.8% Simple Inflation						1.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
30	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
31	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
32	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
33	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
34	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
35	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
36	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
37	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
38	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
39	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
40	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
41	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
42	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
43	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
44	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
45	48.59	61.02	65.54	73.45	91.53	98.31	64.41	80.23	90.40	98.31	118.65	129.95
46	48.59	61.02	65.54	73.45	91.53	98.31	64.41	80.23	90.40	98.31	118.65	129.95
47	48.59	61.02	65.54	73.45	91.53	98.31	64.41	80.23	90.40	98.31	118.65	129.95
48	48.59	61.02	65.54	73.45	91.53	98.31	64.41	80.23	90.40	98.31	118.65	129.95
49	48.59	61.02	65.54	73.45	91.53	98.31	64.41	80.23	90.40	98.31	118.65	129.95
50	51.98	67.80	72.32	80.23	100.57	107.35	67.80	85.88	93.79	103.96	124.30	136.73
51	55.37	71.19	75.71	84.75	105.09	114.13	71.19	88.14	96.05	106.22	127.69	140.12
52	58.76	74.58	80.23	89.27	110.74	118.65	73.45	90.40	99.44	108.48	129.95	143.51
53	62.15	77.97	84.75	93.79	115.26	125.43	76.84	93.79	101.70	110.74	133.34	148.03
54	65.54	81.36	89.27	98.31	119.78	132.21	80.23	96.05	105.09	114.13	136.73	151.42
55	68.93	84.75	93.79	103.96	125.43	137.86	83.62	98.31	108.48	116.39	141.25	155.94
56	72.32	88.14	97.18	109.61	129.95	143.51	87.01	102.83	111.87	120.91	145.77	161.59
57	75.71	91.53	101.70	114.13	136.73	150.29	89.27	107.35	118.65	126.56	153.68	170.63
58	79.10	96.05	106.22	119.78	143.51	155.94	92.66	113.00	125.43	134.47	162.72	180.80
59	82.49	100.57	111.87	125.43	150.29	164.98	97.18	119.78	132.21	142.38	174.02	192.10
60	88.14	106.22	116.39	132.21	157.07	172.89	101.70	125.43	140.12	150.29	184.19	203.40
61	92.66	111.87	123.17	140.12	164.98	180.80	106.22	132.21	148.03	159.33	194.36	214.70
62	98.31	118.65	132.21	148.03	175.15	190.97	113.00	138.99	155.94	168.37	205.66	227.13
63	105.09	127.69	141.25	157.07	185.32	202.27	118.65	146.90	164.98	179.67	216.96	240.69
64	111.87	136.73	152.55	167.24	196.62	213.57	125.43	155.94	174.02	190.97	230.52	254.25
65	118.65	146.90	163.85	178.54	207.92	226.00	133.34	166.11	185.32	202.27	244.08	268.94
66	125.43	158.20	174.02	189.84	222.61	241.82	142.38	177.41	196.62	216.96	259.90	284.76
67	134.47	170.63	185.32	202.27	240.69	257.64	151.42	192.10	210.18	230.52	280.24	301.71
68	145.77	186.45	200.01	219.22	262.16	276.85	163.85	209.05	227.13	250.86	303.97	323.18
69	159.33	202.27	220.35	241.82	285.89	305.10	179.67	227.13	250.86	276.85	331.09	354.82
70	176.28	219.22	245.21	268.94	311.88	339.00	198.88	247.47	276.85	307.36	360.47	392.11
71	192.10	237.30	264.42	301.71	343.52	370.64	216.96	268.94	299.45	341.26	392.11	424.88
72	210.18	258.77	287.02	336.74	379.68	407.93	237.30	292.67	325.44	378.55	429.40	463.30
73	230.52	282.50	313.01	375.16	421.49	450.87	257.64	318.66	354.82	418.10	472.34	506.24
74	251.99	309.62	343.52	416.97	467.82	498.33	277.98	348.04	388.72	459.91	517.54	552.57
75	272.33	340.13	381.94	462.17	516.41	550.31	299.45	378.55	426.01	503.98	566.13	603.42
76	294.93	376.29	428.27	509.63	570.65	609.07	322.05	412.45	470.08	550.31	619.24	662.18
77	318.66	419.23	483.64	559.35	632.80	678.00	345.78	453.13	520.93	597.77	679.13	728.85
78	345.78	466.69	543.53	612.46	699.47	752.58	370.64	497.20	575.17	648.62	744.67	803.43
79	374.03	517.54	604.55	668.96	770.66	832.81	397.76	542.40	631.67	703.99	813.60	881.40
80	407.93	569.52					429.40	592.12				
81	448.61	623.76					468.95	644.10				
82	497.20	682.52					514.15	699.47				
83	550.31	742.41					565.00	757.10				
84	607.94	805.69					620.37	818.12				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	1.8% Simple Inflation						1.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
30	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
31	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
32	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
33	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
34	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
35	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
36	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
37	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
38	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
39	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
40	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
41	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
42	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
43	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
44	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
45	44.07	54.24	57.63	63.28	77.97	84.75	58.76	71.19	77.97	85.88	103.96	114.13
46	44.07	54.24	57.63	63.28	77.97	84.75	58.76	71.19	77.97	85.88	103.96	114.13
47	44.07	54.24	57.63	63.28	77.97	84.75	58.76	71.19	77.97	85.88	103.96	114.13
48	44.07	54.24	57.63	63.28	77.97	84.75	58.76	71.19	77.97	85.88	103.96	114.13
49	44.07	54.24	57.63	63.28	77.97	84.75	58.76	71.19	77.97	85.88	103.96	114.13
50	47.46	59.89	62.15	68.93	85.88	92.66	62.15	75.71	82.49	90.40	109.61	120.91
51	50.85	62.15	65.54	73.45	90.40	98.31	64.41	77.97	84.75	92.66	111.87	124.30
52	53.11	65.54	70.06	77.97	94.92	102.83	66.67	80.23	87.01	94.92	115.26	127.69
53	55.37	67.80	74.58	81.36	99.44	108.48	68.93	82.49	89.27	97.18	117.52	131.08
54	58.76	71.19	76.84	85.88	103.96	114.13	72.32	84.75	91.53	99.44	120.91	134.47
55	61.02	73.45	81.36	89.27	108.48	119.78	75.71	87.01	94.92	101.70	124.30	137.86
56	64.41	76.84	84.75	94.92	113.00	126.56	77.97	90.40	98.31	106.22	128.82	143.51
57	67.80	80.23	88.14	99.44	118.65	131.08	81.36	94.92	103.96	111.87	136.73	151.42
58	70.06	84.75	92.66	103.96	124.30	137.86	83.62	100.57	110.74	118.65	144.64	160.46
59	74.58	88.14	97.18	109.61	131.08	143.51	88.14	106.22	117.52	125.43	153.68	170.63
60	79.10	92.66	101.70	115.26	137.86	151.42	91.53	111.87	124.30	133.34	162.72	180.80
61	83.62	98.31	107.35	123.17	144.64	159.33	97.18	117.52	131.08	141.25	171.76	190.97
62	89.27	105.09	114.13	129.95	153.68	167.24	101.70	124.30	136.73	150.29	183.06	202.27
63	94.92	111.87	123.17	138.99	162.72	177.41	107.35	131.08	144.64	159.33	193.23	214.70
64	100.57	120.91	132.21	148.03	172.89	188.71	114.13	138.99	154.81	169.50	205.66	227.13
65	107.35	128.82	142.38	157.07	183.06	200.01	120.91	148.03	163.85	180.80	218.09	240.69
66	114.13	138.99	152.55	167.24	196.62	213.57	128.82	158.20	175.15	193.23	232.78	255.38
67	120.91	151.42	163.85	179.67	212.44	227.13	136.73	171.76	186.45	205.66	251.99	270.07
68	131.08	164.98	176.28	194.36	231.65	246.34	148.03	186.45	202.27	223.74	273.46	291.54
69	143.51	179.67	194.36	215.83	254.25	270.07	162.72	204.53	222.61	248.60	298.32	319.79
70	158.20	194.36	216.96	239.56	277.98	301.71	180.80	222.61	247.47	276.85	324.31	353.69
71	172.89	211.31	235.04	268.94	306.23	329.96	197.75	241.82	268.94	308.49	353.69	383.07
72	189.84	230.52	254.25	300.58	339.00	363.86	215.83	263.29	292.67	342.39	387.59	416.97
73	207.92	251.99	277.98	335.61	376.29	402.28	233.91	287.02	318.66	377.42	426.01	455.39
74	227.13	276.85	306.23	374.03	416.97	444.09	253.12	313.01	349.17	416.97	466.69	497.20
75	245.21	303.97	340.13	413.58	461.04	490.42	272.33	341.26	383.07	456.52	510.76	543.53
76	265.55	336.74	381.94	456.52	509.63	543.53	292.67	372.90	423.75	497.20	559.35	596.64
77	287.02	374.03	430.53	500.59	563.87	603.42	314.14	407.93	468.95	540.14	612.46	655.40
78	310.75	415.84	482.51	546.92	621.50	667.83	335.61	447.48	516.41	586.47	670.09	719.81
79	335.61	459.91	535.62	596.64	682.52	735.63	359.34	488.16	566.13	635.06	729.98	787.61
80	364.99	505.11					387.59	529.97				
81	400.02	552.57					420.36	575.17				
82	440.70	601.16					458.78	622.63				
83	484.77	653.14					501.72	672.35				
84	533.36	707.38					548.05	724.33				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	1.8% Simple Inflation						1.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
30	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
31	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
32	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
33	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
34	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
35	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
36	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
37	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
38	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
39	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
40	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
41	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
42	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
43	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
44	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
45	48.59	62.15	68.93	76.84	94.92	106.22	65.54	79.10	87.01	97.18	117.52	128.82
46	48.59	62.15	68.93	76.84	94.92	106.22	65.54	79.10	87.01	97.18	117.52	128.82
47	48.59	62.15	68.93	76.84	94.92	106.22	65.54	79.10	87.01	97.18	117.52	128.82
48	48.59	62.15	68.93	76.84	94.92	106.22	65.54	79.10	87.01	97.18	117.52	128.82
49	48.59	62.15	68.93	76.84	94.92	106.22	65.54	79.10	87.01	97.18	117.52	128.82
50	53.11	67.80	74.58	84.75	103.96	115.26	70.06	82.49	90.40	101.70	122.04	137.86
51	56.50	71.19	80.23	89.27	108.48	120.91	72.32	85.88	93.79	103.96	125.43	137.86
52	58.76	74.58	83.62	92.66	113.00	125.43	73.45	88.14	96.05	106.22	127.69	141.25
53	61.02	77.97	88.14	97.18	117.52	129.95	75.71	90.40	99.44	108.48	131.08	144.64
54	64.41	81.36	91.53	100.57	122.04	135.60	77.97	92.66	101.70	111.87	134.47	148.03
55	66.67	83.62	94.92	105.09	126.56	140.12	80.23	96.05	105.09	114.13	137.86	152.55
56	70.06	87.01	98.31	109.61	132.21	145.77	83.62	99.44	109.61	117.52	142.38	158.20
57	73.45	90.40	101.70	114.13	136.73	150.29	85.88	105.09	116.39	123.17	149.16	166.11
58	76.84	93.79	105.09	119.78	142.38	155.94	89.27	109.61	122.04	129.95	158.20	175.15
59	80.23	98.31	108.48	125.43	148.03	161.59	92.66	115.26	129.95	137.86	167.24	185.32
60	84.75	101.70	111.87	131.08	152.55	166.11	97.18	120.91	136.73	144.64	175.15	194.36
61	88.14	106.22	117.52	136.73	159.33	172.89	100.57	126.56	142.38	151.42	184.19	203.40
62	92.66	111.87	123.17	143.51	166.11	179.67	103.96	132.21	149.16	160.46	193.23	213.57
63	97.18	118.65	131.08	151.42	174.02	187.58	109.61	138.99	155.94	169.50	203.40	224.87
64	102.83	125.43	140.12	159.33	181.93	196.62	114.13	144.64	163.85	178.54	213.57	236.17
65	108.48	133.34	149.16	167.24	190.97	206.79	119.78	151.42	170.63	188.71	224.87	247.47
66	114.13	143.51	160.46	177.41	203.40	220.35	126.56	160.46	180.80	201.14	239.56	263.29
67	122.04	154.81	174.02	190.97	221.48	239.56	136.73	172.89	195.49	216.96	258.77	283.63
68	131.08	167.24	189.84	207.92	242.95	263.29	148.03	187.58	212.44	236.17	281.37	308.49
69	142.38	181.93	205.66	228.26	266.68	289.28	160.46	204.53	230.52	257.64	306.23	334.48
70	154.81	196.62	222.61	250.86	290.41	315.27	175.15	221.48	249.73	283.63	331.09	360.47
71	168.37	212.44	238.43	276.85	317.53	343.52	190.97	239.56	268.94	311.88	359.34	388.72
72	185.32	230.52	256.51	307.36	349.17	376.29	207.92	259.90	289.28	344.65	390.98	420.36
73	202.27	251.99	277.98	342.39	385.33	412.45	224.87	282.50	314.14	381.94	427.14	456.52
74	220.35	275.72	306.23	381.94	426.01	454.26	244.08	307.36	343.52	421.49	467.82	497.20
75	238.43	303.97	343.52	422.62	471.21	500.59	262.16	335.61	380.81	462.17	513.02	543.53
76	258.77	337.87	390.98	467.82	523.19	557.09	281.37	368.38	424.88	506.24	565.00	600.03
77	280.24	379.68	445.22	517.54	585.34	627.15	301.71	406.80	475.73	552.57	624.89	668.96
78	303.97	426.01	503.98	569.52	653.14	705.12	324.31	449.74	528.84	602.29	691.56	746.93
79	329.96	473.47	562.74	624.89	725.46	786.48	349.17	494.94	584.21	654.27	761.62	827.16
80	360.47	523.19					378.55	541.27				
81	397.76	575.17					414.71	589.86				
82	441.83	628.28					456.52	640.71				
83	491.55	683.65					503.98	693.82				
84	545.79	741.28					554.83	749.19				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	1.8% Simple Inflation						1.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
30	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
31	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
32	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
33	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
34	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
35	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
36	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
37	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
38	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
39	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
40	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
41	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
42	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
43	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
44	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
45	47.46	57.63	64.41	71.19	87.01	96.05	63.28	75.71	83.62	92.66	110.74	120.91
46	47.46	57.63	64.41	71.19	87.01	96.05	63.28	75.71	83.62	92.66	110.74	120.91
47	47.46	57.63	64.41	71.19	87.01	96.05	63.28	75.71	83.62	92.66	110.74	120.91
48	47.46	57.63	64.41	71.19	87.01	96.05	63.28	75.71	83.62	92.66	110.74	120.91
49	47.46	57.63	64.41	71.19	87.01	96.05	63.28	75.71	83.62	92.66	110.74	120.91
50	50.85	64.41	71.19	79.10	94.92	105.09	66.67	80.23	88.14	97.18	116.39	129.95
51	54.24	66.67	74.58	82.49	99.44	109.61	70.06	82.49	90.40	99.44	118.65	129.95
52	56.50	70.06	77.97	85.88	103.96	114.13	72.32	84.75	92.66	101.70	122.04	133.34
53	59.89	73.45	81.36	90.40	108.48	119.78	74.58	87.01	96.05	103.96	125.43	137.86
54	62.15	75.71	84.75	93.79	113.00	124.30	76.84	90.40	98.31	107.35	128.82	141.25
55	64.41	79.10	88.14	97.18	117.52	129.95	79.10	92.66	101.70	109.61	132.21	145.77
56	67.80	82.49	91.53	101.70	122.04	134.47	81.36	96.05	106.22	113.00	137.86	152.55
57	71.19	85.88	94.92	106.22	127.69	141.25	83.62	100.57	110.74	118.65	144.64	160.46
58	74.58	89.27	99.44	111.87	133.34	146.90	87.01	105.09	116.39	125.43	152.55	169.50
59	77.97	93.79	103.96	116.39	138.99	152.55	90.40	110.74	123.17	132.21	160.46	178.54
60	81.36	97.18	107.35	122.04	144.64	159.33	93.79	115.26	128.82	138.99	169.50	187.58
61	84.75	101.70	113.00	127.69	150.29	164.98	97.18	120.91	134.47	145.77	176.28	196.62
62	89.27	107.35	118.65	133.34	158.20	172.89	100.57	125.43	141.25	152.55	185.32	205.66
63	93.79	113.00	125.43	140.12	164.98	179.67	105.09	131.08	146.90	159.33	193.23	214.70
64	98.31	119.78	134.47	148.03	172.89	188.71	110.74	137.86	153.68	167.24	202.27	223.74
65	102.83	127.69	142.38	154.81	180.80	196.62	116.39	143.51	161.59	176.28	212.44	233.91
66	109.61	136.73	152.55	164.98	192.10	209.05	123.17	152.55	170.63	186.45	223.74	247.47
67	118.65	148.03	166.11	177.41	206.79	226.00	133.34	164.98	185.32	201.14	241.82	266.68
68	128.82	161.59	180.80	193.23	226.00	246.34	144.64	180.80	202.27	220.35	263.29	289.28
69	140.12	175.15	196.62	212.44	248.60	270.07	158.20	197.75	221.48	241.82	287.02	314.14
70	153.68	190.97	213.57	233.91	272.33	294.93	172.89	214.70	240.69	267.81	313.01	341.26
71	167.24	206.79	230.52	259.90	298.32	323.18	188.71	233.91	261.03	296.06	341.26	369.51
72	184.19	224.87	249.73	291.54	331.09	355.95	206.79	254.25	283.63	328.83	374.03	403.41
73	201.14	246.34	272.33	326.57	367.25	393.24	223.74	277.98	309.62	363.86	411.32	440.70
74	219.22	270.07	299.45	363.86	406.80	433.92	242.95	302.84	337.87	400.02	450.87	481.38
75	237.30	296.06	332.22	402.28	449.74	479.12	261.03	328.83	370.64	438.44	492.68	525.45
76	256.51	326.57	372.90	442.96	497.20	529.97	280.24	359.34	409.06	477.99	539.01	576.30
77	277.98	364.99	420.36	487.03	550.31	589.86	300.58	394.37	453.13	520.93	590.99	635.06
78	300.58	405.67	472.34	533.36	609.07	655.40	323.18	431.66	500.59	565.00	648.62	699.47
79	325.44	449.74	525.45	581.95	670.09	724.33	346.91	472.34	549.18	612.46	708.51	767.27
80	354.82	494.94					374.03	515.28				
81	390.98	543.53					407.93	560.48				
82	431.66	593.25					447.48	607.94				
83	477.99	646.36					491.55	658.79				
84	528.84	700.60					540.14	711.90				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	1.8% Simple Inflation						1.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
30	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
31	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
32	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
33	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
34	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
35	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
36	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
37	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
38	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
39	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
40	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
41	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
42	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
43	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
44	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
45	41.81	50.85	56.50	61.02	73.45	81.36	57.63	67.80	72.32	80.23	97.18	107.35
46	41.81	50.85	56.50	61.02	73.45	81.36	57.63	67.80	72.32	80.23	97.18	107.35
47	41.81	50.85	56.50	61.02	73.45	81.36	57.63	67.80	72.32	80.23	97.18	107.35
48	41.81	50.85	56.50	61.02	73.45	81.36	57.63	67.80	72.32	80.23	97.18	107.35
49	41.81	50.85	56.50	61.02	73.45	81.36	57.63	67.80	72.32	80.23	97.18	107.35
50	46.33	56.50	61.02	66.67	81.36	90.40	61.02	71.19	75.71	84.75	101.70	115.26
51	48.59	58.76	64.41	70.06	84.75	94.92	63.28	73.45	77.97	87.01	105.09	115.26
52	50.85	61.02	67.80	73.45	89.27	99.44	65.54	74.58	80.23	89.27	107.35	118.65
53	53.11	64.41	71.19	76.84	93.79	102.83	67.80	76.84	82.49	91.53	110.74	122.04
54	55.37	66.67	73.45	80.23	97.18	108.48	68.93	79.10	85.88	93.79	114.13	125.43
55	57.63	68.93	76.84	83.62	101.70	113.00	71.19	82.49	89.27	96.05	117.52	129.95
56	59.89	72.32	79.10	88.14	106.22	117.52	73.45	84.75	92.66	99.44	122.04	135.60
57	63.28	75.71	82.49	91.53	110.74	123.17	75.71	89.27	97.18	103.96	127.69	142.38
58	66.67	79.10	85.88	96.05	116.39	127.69	77.97	93.79	102.83	110.74	134.47	150.29
59	68.93	82.49	89.27	101.70	120.91	133.34	81.36	98.31	108.48	116.39	142.38	158.20
60	72.32	85.88	93.79	106.22	126.56	138.99	84.75	102.83	114.13	122.04	150.29	167.24
61	75.71	89.27	97.18	110.74	132.21	144.64	87.01	107.35	119.78	128.82	157.07	175.15
62	80.23	93.79	102.83	116.39	137.86	151.42	90.40	111.87	125.43	135.60	164.98	183.06
63	84.75	99.44	109.61	123.17	144.64	158.20	94.92	117.52	131.08	142.38	172.89	190.97
64	89.27	106.22	116.39	129.95	152.55	166.11	99.44	123.17	136.73	149.16	180.80	200.01
65	93.79	111.87	124.30	136.73	159.33	174.02	105.09	128.82	142.38	157.07	189.84	209.05
66	99.44	119.78	133.34	144.64	169.50	184.19	111.87	136.73	151.42	167.24	201.14	221.48
67	106.22	131.08	144.64	155.94	183.06	200.01	120.91	148.03	163.85	180.80	216.96	239.56
68	115.26	142.38	159.33	170.63	200.01	218.09	131.08	161.59	179.67	197.75	236.17	259.90
69	125.43	155.94	174.02	188.71	220.35	239.56	143.51	177.41	197.75	216.96	258.77	283.63
70	137.86	169.50	188.71	207.92	241.82	262.16	157.07	193.23	215.83	240.69	282.50	307.36
71	150.29	184.19	204.53	232.78	266.68	288.15	171.76	210.18	233.91	267.81	308.49	333.35
72	164.98	201.14	221.48	261.03	294.93	316.40	187.58	229.39	254.25	297.19	337.87	363.86
73	180.80	219.22	241.82	291.54	327.70	350.30	203.40	249.73	276.85	328.83	370.64	396.63
74	197.75	240.69	266.68	325.44	362.73	386.46	220.35	272.33	303.97	362.73	405.67	432.79
75	213.57	264.42	296.06	359.34	401.15	427.14	237.30	297.19	333.35	396.63	444.09	473.47
76	230.52	292.67	332.22	396.63	444.09	472.34	254.25	324.31	368.38	432.79	485.90	518.67
77	249.73	325.44	374.03	435.05	490.42	524.32	272.33	354.82	407.93	471.21	532.23	570.65
78	270.07	361.60	419.23	475.73	541.27	580.82	292.67	388.72	449.74	510.76	583.08	627.15
79	291.54	400.02	465.56	518.67	594.38	639.58	313.01	423.75	492.68	552.57	635.06	684.78
80	317.53	439.57					336.74	461.04				
81	348.04	480.25					366.12	500.59				
82	383.07	523.19					398.89	541.27				
83	421.49	568.39					436.18	585.34				
84	463.30	614.72					476.86	629.41				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	1.8% Simple Inflation						1.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
30	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
31	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
32	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
33	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
34	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
35	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
36	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
37	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
38	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
39	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
40	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
41	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
42	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
43	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
44	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
45	45.00	58.00	62.00	71.00	89.00	96.00	59.00	74.00	82.00	91.00	110.00	122.00
46	45.00	58.00	62.00	71.00	89.00	96.00	59.00	74.00	82.00	91.00	110.00	122.00
47	45.00	58.00	62.00	71.00	89.00	96.00	59.00	74.00	82.00	91.00	110.00	122.00
48	45.00	58.00	62.00	71.00	89.00	96.00	59.00	74.00	82.00	91.00	110.00	122.00
49	45.00	58.00	62.00	71.00	89.00	96.00	59.00	74.00	82.00	91.00	110.00	122.00
50	48.00	64.00	67.00	77.00	97.00	104.00	63.00	79.00	87.00	96.00	115.00	127.00
51	51.00	67.00	72.00	80.00	102.00	109.00	65.00	81.00	89.00	98.00	118.00	130.00
52	54.00	70.00	76.00	86.00	106.00	115.00	68.00	83.00	91.00	100.00	121.00	134.00
53	58.00	73.00	80.00	90.00	110.00	120.00	71.00	85.00	94.00	103.00	124.00	137.00
54	60.00	76.00	84.00	95.00	115.00	126.00	73.00	88.00	97.00	105.00	127.00	140.00
55	63.00	79.00	89.00	99.00	119.00	132.00	76.00	90.00	99.00	107.00	130.00	143.00
56	66.00	82.00	92.00	104.00	124.00	137.00	79.00	94.00	103.00	111.00	134.00	149.00
57	69.00	86.00	96.00	108.00	130.00	142.00	82.00	99.00	109.00	117.00	141.00	156.00
58	72.00	90.00	100.00	114.00	135.00	148.00	85.00	104.00	116.00	123.00	150.00	166.00
59	77.00	94.00	104.00	120.00	141.00	154.00	89.00	110.00	124.00	131.00	159.00	176.00
60	81.00	98.00	108.00	126.00	147.00	160.00	93.00	117.00	131.00	139.00	169.00	187.00
61	86.00	103.00	114.00	133.00	154.00	167.00	97.00	123.00	138.00	148.00	179.00	198.00
62	91.00	110.00	121.00	141.00	163.00	176.00	103.00	130.00	146.00	157.00	190.00	210.00
63	96.00	118.00	131.00	150.00	172.00	186.00	109.00	137.00	154.00	168.00	202.00	223.00
64	102.00	127.00	141.00	160.00	183.00	198.00	115.00	146.00	164.00	180.00	215.00	237.00
65	110.00	136.00	152.00	170.00	195.00	210.00	122.00	154.00	174.00	192.00	229.00	252.00
66	117.00	146.00	164.00	181.00	209.00	225.00	131.00	165.00	185.00	204.00	245.00	267.00
67	124.00	158.00	175.00	193.00	227.00	244.00	139.00	178.00	197.00	218.00	265.00	283.00
68	134.00	171.00	189.00	208.00	248.00	262.00	150.00	192.00	213.00	236.00	287.00	304.00
69	145.00	185.00	207.00	230.00	271.00	290.00	164.00	209.00	234.00	260.00	312.00	333.00
70	157.00	200.00	226.00	255.00	296.00	321.00	178.00	225.00	254.00	288.00	337.00	367.00
71	171.00	216.00	242.00	281.00	323.00	349.00	194.00	243.00	273.00	317.00	365.00	395.00
72	187.00	234.00	260.00	313.00	355.00	382.00	211.00	264.00	294.00	351.00	398.00	428.00
73	205.00	256.00	283.00	348.00	392.00	420.00	229.00	287.00	320.00	388.00	435.00	464.00
74	224.00	281.00	311.00	388.00	434.00	462.00	247.00	313.00	350.00	428.00	476.00	506.00
75	243.00	309.00	349.00	430.00	479.00	509.00	266.00	341.00	387.00	470.00	522.00	553.00
76	263.00	344.00	397.00	476.00	532.00	567.00	286.00	375.00	432.00	515.00	574.00	611.00
77	285.00	386.00	453.00	526.00	595.00	638.00	307.00	414.00	483.00	562.00	636.00	681.00
78	309.00	433.00	512.00	580.00	665.00	717.00	330.00	458.00	538.00	612.00	704.00	759.00
79	335.00	482.00	572.00	636.00	738.00	800.00	355.00	503.00	594.00	666.00	775.00	841.00
80	366.00	532.00					385.00	550.00				
81	405.00	584.00					421.00	600.00				
82	450.00	639.00					464.00	652.00				
83	500.00	696.00					512.00	706.00				
84	555.00	755.00					564.00	762.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	1.8% Simple Inflation						1.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
30	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
31	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
32	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
33	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
34	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
35	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
36	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
37	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
38	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
39	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
40	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
41	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
42	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
43	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
44	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
45	43.00	54.00	58.00	65.00	81.00	87.00	57.00	71.00	80.00	87.00	105.00	115.00
46	43.00	54.00	58.00	65.00	81.00	87.00	57.00	71.00	80.00	87.00	105.00	115.00
47	43.00	54.00	58.00	65.00	81.00	87.00	57.00	71.00	80.00	87.00	105.00	115.00
48	43.00	54.00	58.00	65.00	81.00	87.00	57.00	71.00	80.00	87.00	105.00	115.00
49	43.00	54.00	58.00	65.00	81.00	87.00	57.00	71.00	80.00	87.00	105.00	115.00
50	46.00	60.00	64.00	71.00	89.00	95.00	60.00	76.00	83.00	92.00	110.00	121.00
51	49.00	63.00	67.00	75.00	93.00	101.00	63.00	78.00	85.00	94.00	113.00	124.00
52	52.00	66.00	71.00	79.00	98.00	105.00	65.00	80.00	88.00	96.00	115.00	127.00
53	55.00	69.00	75.00	83.00	102.00	111.00	68.00	83.00	90.00	98.00	118.00	131.00
54	58.00	72.00	79.00	87.00	106.00	117.00	71.00	85.00	93.00	101.00	121.00	134.00
55	61.00	75.00	83.00	92.00	111.00	122.00	74.00	87.00	96.00	103.00	125.00	138.00
56	64.00	78.00	86.00	97.00	115.00	127.00	77.00	91.00	99.00	107.00	129.00	143.00
57	67.00	81.00	90.00	101.00	121.00	133.00	79.00	95.00	105.00	112.00	136.00	151.00
58	70.00	85.00	94.00	106.00	127.00	138.00	82.00	100.00	111.00	119.00	144.00	160.00
59	73.00	89.00	99.00	111.00	133.00	146.00	86.00	106.00	117.00	126.00	154.00	170.00
60	78.00	94.00	103.00	117.00	139.00	153.00	90.00	111.00	124.00	133.00	163.00	180.00
61	82.00	99.00	109.00	124.00	146.00	160.00	94.00	117.00	131.00	141.00	172.00	190.00
62	87.00	105.00	117.00	131.00	155.00	169.00	100.00	123.00	138.00	149.00	182.00	201.00
63	93.00	113.00	125.00	139.00	164.00	179.00	105.00	130.00	146.00	159.00	192.00	213.00
64	99.00	121.00	135.00	148.00	174.00	189.00	111.00	138.00	154.00	169.00	204.00	225.00
65	105.00	130.00	145.00	158.00	184.00	200.00	118.00	147.00	164.00	179.00	216.00	238.00
66	111.00	140.00	154.00	168.00	197.00	214.00	126.00	157.00	174.00	192.00	230.00	252.00
67	119.00	151.00	164.00	179.00	213.00	228.00	134.00	170.00	186.00	204.00	248.00	267.00
68	129.00	165.00	177.00	194.00	232.00	245.00	145.00	185.00	201.00	222.00	269.00	286.00
69	141.00	179.00	195.00	214.00	253.00	270.00	159.00	201.00	222.00	245.00	293.00	314.00
70	156.00	194.00	217.00	238.00	276.00	300.00	176.00	219.00	245.00	272.00	319.00	347.00
71	170.00	210.00	234.00	267.00	304.00	328.00	192.00	238.00	265.00	302.00	347.00	376.00
72	186.00	229.00	254.00	298.00	336.00	361.00	210.00	259.00	288.00	335.00	380.00	410.00
73	204.00	250.00	277.00	332.00	373.00	399.00	228.00	282.00	314.00	370.00	418.00	448.00
74	223.00	274.00	304.00	369.00	414.00	441.00	246.00	308.00	344.00	407.00	458.00	489.00
75	241.00	301.00	338.00	409.00	457.00	487.00	265.00	335.00	377.00	446.00	501.00	534.00
76	261.00	333.00	379.00	451.00	505.00	539.00	285.00	365.00	416.00	487.00	548.00	586.00
77	282.00	371.00	428.00	495.00	560.00	600.00	306.00	401.00	461.00	529.00	601.00	645.00
78	306.00	413.00	481.00	542.00	619.00	666.00	328.00	440.00	509.00	574.00	659.00	711.00
79	331.00	458.00	535.00	592.00	682.00	737.00	352.00	480.00	559.00	623.00	720.00	780.00
80	361.00	504.00					380.00	524.00				
81	397.00	552.00					415.00	570.00				
82	440.00	604.00					455.00	619.00				
83	487.00	657.00					500.00	670.00				
84	538.00	713.00					549.00	724.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	1.8% Simple Inflation						1.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
30	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
31	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
32	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
33	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
34	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
35	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
36	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
37	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
38	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
39	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
40	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
41	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
42	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
43	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
44	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
45	39.00	48.00	51.00	56.00	69.00	75.00	52.00	63.00	69.00	76.00	92.00	101.00
46	39.00	48.00	51.00	56.00	69.00	75.00	52.00	63.00	69.00	76.00	92.00	101.00
47	39.00	48.00	51.00	56.00	69.00	75.00	52.00	63.00	69.00	76.00	92.00	101.00
48	39.00	48.00	51.00	56.00	69.00	75.00	52.00	63.00	69.00	76.00	92.00	101.00
49	39.00	48.00	51.00	56.00	69.00	75.00	52.00	63.00	69.00	76.00	92.00	101.00
50	42.00	53.00	55.00	61.00	76.00	82.00	55.00	67.00	73.00	80.00	97.00	107.00
51	45.00	55.00	58.00	65.00	80.00	87.00	57.00	69.00	75.00	82.00	99.00	110.00
52	47.00	58.00	62.00	69.00	84.00	91.00	59.00	71.00	77.00	84.00	102.00	113.00
53	49.00	60.00	66.00	72.00	88.00	96.00	61.00	73.00	79.00	86.00	104.00	116.00
54	52.00	63.00	68.00	76.00	92.00	101.00	64.00	75.00	81.00	88.00	107.00	119.00
55	54.00	65.00	72.00	79.00	96.00	106.00	67.00	77.00	84.00	90.00	110.00	122.00
56	57.00	68.00	75.00	84.00	100.00	112.00	69.00	80.00	87.00	94.00	114.00	127.00
57	60.00	71.00	78.00	88.00	105.00	116.00	72.00	84.00	92.00	99.00	121.00	134.00
58	62.00	75.00	82.00	92.00	110.00	122.00	74.00	89.00	98.00	105.00	128.00	142.00
59	66.00	78.00	86.00	97.00	116.00	127.00	78.00	94.00	104.00	111.00	136.00	151.00
60	70.00	82.00	90.00	102.00	122.00	134.00	81.00	99.00	110.00	118.00	144.00	160.00
61	74.00	87.00	95.00	109.00	128.00	141.00	86.00	104.00	116.00	125.00	152.00	169.00
62	79.00	93.00	101.00	115.00	136.00	148.00	90.00	110.00	121.00	133.00	162.00	179.00
63	84.00	99.00	109.00	123.00	144.00	157.00	95.00	116.00	128.00	141.00	171.00	190.00
64	89.00	107.00	117.00	131.00	153.00	167.00	101.00	123.00	137.00	150.00	182.00	201.00
65	95.00	114.00	126.00	139.00	162.00	177.00	107.00	131.00	145.00	160.00	193.00	213.00
66	101.00	123.00	135.00	148.00	174.00	189.00	114.00	140.00	155.00	171.00	206.00	226.00
67	107.00	134.00	145.00	159.00	188.00	201.00	121.00	152.00	165.00	182.00	223.00	239.00
68	116.00	146.00	156.00	172.00	205.00	218.00	131.00	165.00	179.00	198.00	242.00	258.00
69	127.00	159.00	172.00	191.00	225.00	239.00	144.00	181.00	197.00	220.00	264.00	283.00
70	140.00	172.00	192.00	212.00	246.00	267.00	160.00	197.00	219.00	245.00	287.00	313.00
71	153.00	187.00	208.00	238.00	271.00	292.00	175.00	214.00	238.00	273.00	313.00	339.00
72	168.00	204.00	225.00	266.00	300.00	322.00	191.00	233.00	259.00	303.00	343.00	369.00
73	184.00	223.00	246.00	297.00	333.00	356.00	207.00	254.00	282.00	334.00	377.00	403.00
74	201.00	245.00	271.00	331.00	369.00	393.00	224.00	277.00	309.00	369.00	413.00	440.00
75	217.00	269.00	301.00	366.00	408.00	434.00	241.00	302.00	339.00	404.00	452.00	481.00
76	235.00	298.00	338.00	404.00	451.00	481.00	259.00	330.00	375.00	440.00	495.00	528.00
77	254.00	331.00	381.00	443.00	499.00	534.00	278.00	361.00	415.00	478.00	542.00	580.00
78	275.00	368.00	427.00	484.00	550.00	591.00	297.00	396.00	457.00	519.00	593.00	637.00
79	297.00	407.00	474.00	528.00	604.00	651.00	318.00	432.00	501.00	562.00	646.00	697.00
80	323.00	447.00					343.00	469.00				
81	354.00	489.00					372.00	509.00				
82	390.00	532.00					406.00	551.00				
83	429.00	578.00					444.00	595.00				
84	472.00	626.00					485.00	641.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	1.8% Simple Inflation						1.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
30	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
31	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
32	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
33	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
34	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
35	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
36	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
37	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
38	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
39	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
40	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
41	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
42	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
43	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
44	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
45	43.00	55.00	61.00	68.00	84.00	94.00	58.00	70.00	77.00	86.00	104.00	114.00
46	43.00	55.00	61.00	68.00	84.00	94.00	58.00	70.00	77.00	86.00	104.00	114.00
47	43.00	55.00	61.00	68.00	84.00	94.00	58.00	70.00	77.00	86.00	104.00	114.00
48	43.00	55.00	61.00	68.00	84.00	94.00	58.00	70.00	77.00	86.00	104.00	114.00
49	43.00	55.00	61.00	68.00	84.00	94.00	58.00	70.00	77.00	86.00	104.00	114.00
50	47.00	60.00	66.00	75.00	92.00	102.00	62.00	73.00	80.00	90.00	108.00	122.00
51	50.00	63.00	71.00	79.00	96.00	107.00	64.00	76.00	83.00	92.00	111.00	122.00
52	52.00	66.00	74.00	82.00	100.00	111.00	65.00	78.00	85.00	94.00	113.00	125.00
53	54.00	69.00	78.00	86.00	104.00	115.00	67.00	80.00	88.00	96.00	116.00	128.00
54	57.00	72.00	81.00	89.00	108.00	120.00	69.00	82.00	90.00	99.00	119.00	131.00
55	59.00	74.00	84.00	93.00	112.00	124.00	71.00	85.00	93.00	101.00	122.00	135.00
56	62.00	77.00	87.00	97.00	117.00	129.00	74.00	88.00	97.00	104.00	126.00	140.00
57	65.00	80.00	90.00	101.00	121.00	133.00	76.00	93.00	103.00	109.00	132.00	147.00
58	68.00	83.00	93.00	106.00	126.00	138.00	79.00	97.00	108.00	115.00	140.00	155.00
59	71.00	87.00	96.00	111.00	131.00	143.00	82.00	102.00	115.00	122.00	148.00	164.00
60	75.00	90.00	99.00	116.00	135.00	147.00	86.00	107.00	121.00	128.00	155.00	172.00
61	78.00	94.00	104.00	121.00	141.00	153.00	89.00	112.00	126.00	134.00	163.00	180.00
62	82.00	99.00	109.00	127.00	147.00	159.00	92.00	117.00	132.00	142.00	171.00	189.00
63	86.00	105.00	116.00	134.00	154.00	166.00	97.00	123.00	138.00	150.00	180.00	199.00
64	91.00	111.00	124.00	141.00	161.00	174.00	101.00	128.00	145.00	158.00	189.00	209.00
65	96.00	118.00	132.00	148.00	169.00	183.00	106.00	134.00	151.00	167.00	199.00	219.00
66	101.00	127.00	142.00	157.00	180.00	195.00	112.00	142.00	160.00	178.00	212.00	233.00
67	108.00	137.00	154.00	169.00	196.00	212.00	121.00	153.00	173.00	192.00	229.00	251.00
68	116.00	148.00	168.00	184.00	215.00	233.00	131.00	166.00	188.00	209.00	249.00	273.00
69	126.00	161.00	182.00	202.00	236.00	256.00	142.00	181.00	204.00	228.00	271.00	296.00
70	137.00	174.00	197.00	222.00	257.00	279.00	155.00	196.00	221.00	251.00	293.00	319.00
71	149.00	188.00	211.00	245.00	281.00	304.00	169.00	212.00	238.00	276.00	318.00	344.00
72	164.00	204.00	227.00	272.00	309.00	333.00	184.00	230.00	256.00	305.00	346.00	372.00
73	179.00	223.00	246.00	303.00	341.00	365.00	199.00	250.00	278.00	338.00	378.00	404.00
74	195.00	244.00	271.00	338.00	377.00	402.00	216.00	272.00	304.00	373.00	414.00	440.00
75	211.00	269.00	304.00	374.00	417.00	443.00	232.00	297.00	337.00	409.00	454.00	481.00
76	229.00	299.00	346.00	414.00	463.00	493.00	249.00	326.00	376.00	448.00	500.00	531.00
77	248.00	336.00	394.00	458.00	518.00	555.00	267.00	360.00	421.00	489.00	553.00	592.00
78	269.00	377.00	446.00	504.00	578.00	624.00	287.00	398.00	468.00	533.00	612.00	661.00
79	292.00	419.00	498.00	553.00	642.00	696.00	309.00	438.00	517.00	579.00	674.00	732.00
80	319.00	463.00					335.00	479.00				
81	352.00	509.00					367.00	522.00				
82	391.00	556.00					404.00	567.00				
83	435.00	605.00					446.00	614.00				
84	483.00	656.00					491.00	663.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	1.8% Simple Inflation						1.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
30	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
31	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
32	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
33	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
34	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
35	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
36	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
37	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
38	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
39	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
40	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
41	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
42	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
43	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
44	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
45	42.00	51.00	57.00	63.00	77.00	85.00	56.00	67.00	74.00	82.00	98.00	107.00
46	42.00	51.00	57.00	63.00	77.00	85.00	56.00	67.00	74.00	82.00	98.00	107.00
47	42.00	51.00	57.00	63.00	77.00	85.00	56.00	67.00	74.00	82.00	98.00	107.00
48	42.00	51.00	57.00	63.00	77.00	85.00	56.00	67.00	74.00	82.00	98.00	107.00
49	42.00	51.00	57.00	63.00	77.00	85.00	56.00	67.00	74.00	82.00	98.00	107.00
50	45.00	57.00	63.00	70.00	84.00	93.00	59.00	71.00	78.00	86.00	103.00	115.00
51	48.00	59.00	66.00	73.00	88.00	97.00	62.00	73.00	80.00	88.00	105.00	115.00
52	50.00	62.00	69.00	76.00	92.00	101.00	64.00	75.00	82.00	90.00	108.00	118.00
53	53.00	65.00	72.00	80.00	96.00	106.00	66.00	77.00	85.00	92.00	111.00	122.00
54	55.00	67.00	75.00	83.00	100.00	110.00	68.00	80.00	87.00	95.00	114.00	125.00
55	57.00	70.00	78.00	86.00	104.00	115.00	70.00	82.00	90.00	97.00	117.00	129.00
56	60.00	73.00	81.00	90.00	108.00	119.00	72.00	85.00	94.00	100.00	122.00	135.00
57	63.00	76.00	84.00	94.00	113.00	125.00	74.00	89.00	98.00	105.00	128.00	142.00
58	66.00	79.00	88.00	99.00	118.00	130.00	77.00	93.00	103.00	111.00	135.00	150.00
59	69.00	83.00	92.00	103.00	123.00	135.00	80.00	98.00	109.00	117.00	142.00	158.00
60	72.00	86.00	95.00	108.00	128.00	141.00	83.00	102.00	114.00	123.00	150.00	166.00
61	75.00	90.00	100.00	113.00	133.00	146.00	86.00	107.00	119.00	129.00	156.00	174.00
62	79.00	95.00	105.00	118.00	140.00	153.00	89.00	111.00	125.00	135.00	164.00	182.00
63	83.00	100.00	111.00	124.00	146.00	159.00	93.00	116.00	130.00	141.00	171.00	190.00
64	87.00	106.00	119.00	131.00	153.00	167.00	98.00	122.00	136.00	148.00	179.00	198.00
65	91.00	113.00	126.00	137.00	160.00	174.00	103.00	127.00	143.00	156.00	188.00	207.00
66	97.00	121.00	135.00	146.00	170.00	185.00	109.00	135.00	151.00	165.00	198.00	219.00
67	105.00	131.00	147.00	157.00	183.00	200.00	118.00	146.00	164.00	178.00	214.00	236.00
68	114.00	143.00	160.00	171.00	200.00	218.00	128.00	160.00	179.00	195.00	233.00	256.00
69	124.00	155.00	174.00	188.00	220.00	239.00	140.00	175.00	196.00	214.00	254.00	278.00
70	136.00	169.00	189.00	207.00	241.00	261.00	153.00	190.00	213.00	237.00	277.00	302.00
71	148.00	183.00	204.00	230.00	264.00	286.00	167.00	207.00	231.00	262.00	302.00	327.00
72	163.00	199.00	221.00	258.00	293.00	315.00	183.00	225.00	251.00	291.00	331.00	357.00
73	178.00	218.00	241.00	289.00	325.00	348.00	198.00	246.00	274.00	322.00	364.00	390.00
74	194.00	239.00	265.00	322.00	360.00	384.00	215.00	268.00	299.00	354.00	399.00	426.00
75	210.00	262.00	294.00	356.00	398.00	424.00	231.00	291.00	328.00	388.00	436.00	465.00
76	227.00	289.00	330.00	392.00	440.00	469.00	248.00	318.00	362.00	423.00	477.00	510.00
77	246.00	323.00	372.00	431.00	487.00	522.00	266.00	349.00	401.00	461.00	523.00	562.00
78	266.00	359.00	418.00	472.00	539.00	580.00	286.00	382.00	443.00	500.00	574.00	619.00
79	288.00	398.00	465.00	515.00	593.00	641.00	307.00	418.00	486.00	542.00	627.00	679.00
80	314.00	438.00					331.00	456.00				
81	346.00	481.00					361.00	496.00				
82	382.00	525.00					396.00	538.00				
83	423.00	572.00					435.00	583.00				
84	468.00	620.00					478.00	630.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	1.8% Simple Inflation						1.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
30	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
31	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
32	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
33	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
34	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
35	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
36	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
37	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
38	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
39	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
40	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
41	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
42	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
43	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
44	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
45	37.00	45.00	50.00	54.00	65.00	72.00	51.00	60.00	64.00	71.00	86.00	95.00
46	37.00	45.00	50.00	54.00	65.00	72.00	51.00	60.00	64.00	71.00	86.00	95.00
47	37.00	45.00	50.00	54.00	65.00	72.00	51.00	60.00	64.00	71.00	86.00	95.00
48	37.00	45.00	50.00	54.00	65.00	72.00	51.00	60.00	64.00	71.00	86.00	95.00
49	37.00	45.00	50.00	54.00	65.00	72.00	51.00	60.00	64.00	71.00	86.00	95.00
50	41.00	50.00	54.00	59.00	72.00	80.00	54.00	63.00	67.00	75.00	90.00	102.00
51	43.00	52.00	57.00	62.00	75.00	84.00	56.00	65.00	69.00	77.00	93.00	102.00
52	45.00	54.00	60.00	65.00	79.00	88.00	58.00	66.00	71.00	79.00	95.00	105.00
53	47.00	57.00	63.00	68.00	83.00	91.00	60.00	68.00	73.00	81.00	98.00	108.00
54	49.00	59.00	65.00	71.00	86.00	96.00	61.00	70.00	76.00	83.00	101.00	111.00
55	51.00	61.00	68.00	74.00	90.00	100.00	63.00	73.00	79.00	85.00	104.00	115.00
56	53.00	64.00	70.00	78.00	94.00	104.00	65.00	75.00	82.00	88.00	108.00	120.00
57	56.00	67.00	73.00	81.00	98.00	109.00	67.00	79.00	86.00	92.00	113.00	126.00
58	59.00	70.00	76.00	85.00	103.00	113.00	69.00	83.00	91.00	98.00	119.00	133.00
59	61.00	73.00	79.00	90.00	107.00	118.00	72.00	87.00	96.00	103.00	126.00	140.00
60	64.00	76.00	83.00	94.00	112.00	123.00	75.00	91.00	101.00	108.00	133.00	148.00
61	67.00	79.00	86.00	98.00	117.00	128.00	77.00	95.00	106.00	114.00	139.00	155.00
62	71.00	83.00	91.00	103.00	122.00	134.00	80.00	99.00	111.00	120.00	146.00	162.00
63	75.00	88.00	97.00	109.00	128.00	140.00	84.00	104.00	116.00	126.00	153.00	169.00
64	79.00	94.00	103.00	115.00	135.00	147.00	88.00	109.00	121.00	132.00	160.00	177.00
65	83.00	99.00	110.00	121.00	141.00	154.00	93.00	114.00	126.00	139.00	168.00	185.00
66	88.00	106.00	118.00	128.00	150.00	163.00	99.00	121.00	134.00	148.00	178.00	196.00
67	94.00	116.00	128.00	138.00	162.00	177.00	107.00	131.00	145.00	160.00	192.00	212.00
68	102.00	126.00	141.00	151.00	177.00	193.00	116.00	143.00	159.00	175.00	209.00	230.00
69	111.00	138.00	154.00	167.00	195.00	212.00	127.00	157.00	175.00	192.00	229.00	251.00
70	122.00	150.00	167.00	184.00	214.00	232.00	139.00	171.00	191.00	213.00	250.00	272.00
71	133.00	163.00	181.00	206.00	236.00	255.00	152.00	186.00	207.00	237.00	273.00	295.00
72	146.00	178.00	196.00	231.00	261.00	280.00	166.00	203.00	225.00	263.00	299.00	322.00
73	160.00	194.00	214.00	258.00	290.00	310.00	180.00	221.00	245.00	291.00	328.00	351.00
74	175.00	213.00	236.00	288.00	321.00	342.00	195.00	241.00	269.00	321.00	359.00	383.00
75	189.00	234.00	262.00	318.00	355.00	378.00	210.00	263.00	295.00	351.00	393.00	419.00
76	204.00	259.00	294.00	351.00	393.00	418.00	225.00	287.00	326.00	383.00	430.00	459.00
77	221.00	288.00	331.00	385.00	434.00	464.00	241.00	314.00	361.00	417.00	471.00	505.00
78	239.00	320.00	371.00	421.00	479.00	514.00	259.00	344.00	398.00	452.00	516.00	555.00
79	258.00	354.00	412.00	459.00	526.00	566.00	277.00	375.00	436.00	489.00	562.00	606.00
80	281.00	389.00					298.00	408.00				
81	308.00	425.00					324.00	443.00				
82	339.00	463.00					353.00	479.00				
83	373.00	503.00					386.00	518.00				
84	410.00	544.00					422.00	557.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-99 VA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	1.8% Simple Inflation						1.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
30	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
31	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
32	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
33	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
34	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
35	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
36	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
37	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
38	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
39	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
40	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
41	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
42	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
43	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
44	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
45	36.16	47.46	50.85	57.63	72.32	77.97	48.59	59.89	66.67	74.58	89.27	99.44
46	36.16	47.46	50.85	57.63	72.32	77.97	48.59	59.89	66.67	74.58	89.27	99.44
47	36.16	47.46	50.85	57.63	72.32	77.97	48.59	59.89	66.67	74.58	89.27	99.44
48	36.16	47.46	50.85	57.63	72.32	77.97	48.59	59.89	66.67	74.58	89.27	99.44
49	36.16	47.46	50.85	57.63	72.32	77.97	48.59	59.89	66.67	74.58	89.27	99.44
50	39.55	51.98	54.24	63.28	79.10	84.75	50.85	64.41	71.19	77.97	93.79	103.96
51	41.81	54.24	58.76	65.54	83.62	89.27	53.11	65.54	72.32	80.23	96.05	106.22
52	44.07	57.63	62.15	70.06	87.01	93.79	55.37	67.80	74.58	81.36	98.31	109.61
53	47.46	59.89	65.54	73.45	89.27	98.31	57.63	68.93	76.84	83.62	101.70	111.87
54	48.59	62.15	68.93	77.97	93.79	102.83	59.89	72.32	79.10	85.88	103.96	114.13
55	50.85	64.41	72.32	80.23	97.18	107.35	62.15	73.45	80.23	87.01	106.22	116.39
56	55.37	67.80	76.84	87.01	102.83	114.13	65.54	77.97	85.88	92.66	111.87	124.30
57	58.76	73.45	82.49	92.66	110.74	122.04	70.06	84.75	93.79	100.57	120.91	133.34
58	63.28	79.10	88.14	100.57	118.65	129.95	74.58	91.53	101.70	108.48	132.21	145.77
59	68.93	84.75	93.79	108.48	126.56	138.99	80.23	99.44	111.87	117.52	143.51	158.20
60	74.58	89.27	98.31	115.26	134.47	145.77	84.75	107.35	119.78	126.56	154.81	170.63
61	79.10	94.92	105.09	122.04	142.38	153.68	89.27	113.00	127.69	136.73	164.98	181.93
62	84.75	101.70	111.87	131.08	151.42	163.85	96.05	120.91	135.60	145.77	176.28	194.36
63	89.27	109.61	122.04	140.12	160.46	174.02	101.70	127.69	143.51	157.07	188.71	207.92
64	96.05	118.65	132.21	150.29	171.76	185.32	107.35	136.73	153.68	168.37	201.14	221.48
65	102.83	127.69	142.38	159.33	183.06	196.62	114.13	144.64	162.72	179.67	214.70	236.17
66	109.61	136.73	153.68	169.50	195.49	211.31	123.17	154.81	174.02	190.97	229.39	250.86
67	116.39	148.03	163.85	180.80	212.44	228.26	129.95	167.24	184.19	204.53	248.60	265.55
68	125.43	160.46	177.41	195.49	232.78	245.21	140.12	179.67	200.01	221.48	268.94	284.76
69	135.60	172.89	194.36	215.83	254.25	272.33	153.68	195.49	219.22	244.08	292.67	311.88
70	146.90	187.58	212.44	239.56	277.98	300.58	167.24	211.31	238.43	270.07	316.40	344.65
71	160.46	203.40	227.13	264.42	303.97	327.70	181.93	228.26	256.51	298.32	343.52	370.64
72	176.28	220.35	245.21	294.93	334.48	360.47	198.88	248.60	276.85	331.09	375.16	403.41
73	193.23	241.82	267.81	328.83	370.64	396.63	215.83	271.20	302.84	366.12	411.32	438.44
74	212.44	265.55	294.93	367.25	411.32	437.31	233.91	296.06	331.09	405.67	450.87	479.12
75	230.52	292.67	331.09	406.80	454.26	482.51	251.99	323.18	366.12	445.22	494.94	524.32
76	248.60	325.44	376.29	450.87	503.98	536.75	271.20	354.82	409.06	488.16	543.53	578.56
77	270.07	366.12	429.40	498.33	563.87	604.55	290.41	392.11	457.65	532.23	602.29	645.23
78	292.67	410.19	484.77	549.18	629.41	679.13	313.01	433.92	509.63	579.69	666.70	718.68
79	317.53	456.52	542.40	602.29	699.47	758.23	336.74	476.86	562.74	630.54	734.50	796.65
80	346.91	503.98					364.99	520.93				
81	384.20	553.70					398.89	568.39				
82	426.01	605.68					439.57	618.11				
83	473.47	658.79					484.77	668.96				
84	525.45	715.29					534.49	722.07				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-99 VA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	1.8% Simple Inflation						1.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
30	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
31	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
32	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
33	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
34	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
35	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
36	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
37	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
38	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
39	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
40	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
41	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
42	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
43	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
44	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
45	35.03	45.20	49.72	55.37	68.93	76.84	47.46	57.63	63.28	70.06	84.75	92.66
46	35.03	45.20	49.72	55.37	68.93	76.84	47.46	57.63	63.28	70.06	84.75	92.66
47	35.03	45.20	49.72	55.37	68.93	76.84	47.46	57.63	63.28	70.06	84.75	92.66
48	35.03	45.20	49.72	55.37	68.93	76.84	47.46	57.63	63.28	70.06	84.75	92.66
49	35.03	45.20	49.72	55.37	68.93	76.84	47.46	57.63	63.28	70.06	84.75	92.66
50	38.42	48.59	54.24	61.02	74.58	83.62	50.85	59.89	65.54	73.45	88.14	97.18
51	40.68	50.85	57.63	64.41	77.97	87.01	51.98	62.15	67.80	74.58	90.40	99.44
52	42.94	54.24	59.89	66.67	81.36	90.40	53.11	63.28	68.93	76.84	92.66	101.70
53	44.07	56.50	63.28	70.06	84.75	93.79	54.24	65.54	72.32	77.97	94.92	103.96
54	46.33	58.76	65.54	72.32	88.14	98.31	56.50	66.67	73.45	80.23	97.18	107.35
55	48.59	59.89	68.93	75.71	91.53	101.70	57.63	68.93	75.71	82.49	99.44	109.61
56	51.98	64.41	72.32	80.23	97.18	107.35	62.15	73.45	80.23	87.01	105.09	116.39
57	55.37	68.93	76.84	87.01	103.96	114.13	65.54	79.10	88.14	93.79	113.00	125.43
58	59.89	73.45	81.36	93.79	110.74	122.04	70.06	85.88	94.92	101.70	123.17	136.73
59	64.41	77.97	87.01	100.57	117.52	128.82	73.45	91.53	103.96	109.61	133.34	148.03
60	68.93	82.49	90.40	106.22	123.17	134.47	79.10	98.31	110.74	117.52	141.25	157.07
61	72.32	87.01	96.05	111.87	129.95	141.25	82.49	102.83	116.39	123.17	150.29	166.11
62	75.71	91.53	101.70	117.52	136.73	148.03	85.88	108.48	122.04	132.21	158.20	175.15
63	80.23	98.31	108.48	125.43	143.51	154.81	90.40	115.26	128.82	140.12	168.37	185.32
64	84.75	103.96	116.39	132.21	150.29	162.72	94.92	119.78	135.60	148.03	177.41	195.49
65	90.40	110.74	124.30	138.99	158.20	171.76	99.44	125.43	141.25	157.07	186.45	205.66
66	94.92	118.65	133.34	146.90	168.37	183.06	105.09	133.34	150.29	167.24	198.88	218.09
67	101.70	128.82	144.64	158.20	184.19	198.88	113.00	143.51	162.72	179.67	214.70	235.04
68	108.48	138.99	157.07	172.89	201.14	218.09	123.17	155.94	176.28	195.49	233.91	255.38
69	117.52	151.42	170.63	189.84	221.48	239.56	133.34	169.50	190.97	213.57	254.25	276.85
70	128.82	162.72	185.32	207.92	240.69	262.16	145.77	184.19	206.79	235.04	274.59	299.45
71	140.12	176.28	197.75	230.52	264.42	285.89	159.33	198.88	223.74	259.90	298.32	323.18
72	154.81	192.10	213.57	256.51	291.54	314.14	172.89	216.96	240.69	287.02	325.44	350.30
73	169.50	210.18	232.78	285.89	322.05	344.65	187.58	236.17	262.16	319.79	357.08	381.94
74	184.19	230.52	256.51	319.79	357.08	380.81	204.53	257.64	288.15	352.56	392.11	416.97
75	200.01	255.38	288.15	354.82	395.50	419.23	219.22	281.37	319.79	387.59	430.53	455.39
76	216.96	283.63	327.70	392.11	438.44	466.69	236.17	308.49	355.95	424.88	473.47	502.85
77	235.04	318.66	372.90	433.92	490.42	525.45	253.12	341.26	398.89	463.30	524.32	560.48
78	255.38	357.08	422.62	477.99	548.05	590.99	272.33	377.42	442.96	505.11	579.69	626.02
79	276.85	396.63	471.21	524.32	607.94	658.79	292.67	414.71	489.29	548.05	638.45	693.82
80	301.71	438.44					317.53	454.26				
81	333.35	482.51					348.04	494.94				
82	370.64	526.58					383.07	536.75				
83	412.45	572.91					422.62	581.95				
84	457.65	621.50					465.56	628.28				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	1.8% Simple Inflation				1.8% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
30	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
31	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
32	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
33	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
34	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
35	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
36	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
37	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
38	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
39	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
40	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
41	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
42	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
43	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
44	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
45	42.94	51.98	62.15	94.92	57.63	68.93	82.49	138.99
46	42.94	51.98	62.15	94.92	57.63	68.93	82.49	138.99
47	42.94	51.98	62.15	94.92	57.63	68.93	82.49	138.99
48	42.94	51.98	62.15	94.92	57.63	68.93	82.49	138.99
49	42.94	51.98	62.15	94.92	57.63	68.93	82.49	138.99
50	47.46	56.50	66.67	102.83	61.02	73.45	87.01	145.77
51	49.72	58.76	71.19	108.48	63.28	75.71	91.53	151.42
52	53.11	63.28	74.58	114.13	66.67	79.10	94.92	157.07
53	56.50	66.67	80.23	119.78	68.93	82.49	98.31	162.72
54	58.76	68.93	83.62	126.56	72.32	85.88	103.96	167.24
55	62.15	73.45	88.14	132.21	75.71	89.27	107.35	172.89
56	65.54	76.84	92.66	137.86	77.97	92.66	111.87	179.67
57	68.93	81.36	97.18	143.51	81.36	96.05	115.26	184.19
58	72.32	84.75	101.70	150.29	84.75	100.57	120.91	190.97
59	75.71	89.27	107.35	157.07	88.14	103.96	125.43	197.75
60	80.23	94.92	113.00	164.98	92.66	109.61	131.08	204.53
61	85.88	100.57	120.91	174.02	97.18	115.26	137.86	212.44
62	90.40	106.22	127.69	184.19	102.83	120.91	145.77	221.48
63	96.05	113.00	136.73	194.36	108.48	128.82	153.68	230.52
64	102.83	119.78	145.77	205.66	115.26	135.60	162.72	244.08
65	110.74	128.82	154.81	216.96	122.04	143.51	174.02	255.38
66	117.52	136.73	164.98	231.65	132.21	154.81	184.19	270.07
67	125.43	145.77	176.28	245.21	140.12	163.85	197.75	287.02
68	136.73	158.20	189.84	264.42	152.55	177.41	213.57	307.36
69	149.16	174.02	209.05	289.28	167.24	194.36	235.04	336.74
70	167.24	193.23	232.78	320.92	185.32	214.70	261.03	370.64
71	185.32	213.57	259.90	357.08	205.66	238.43	289.28	409.06
72	205.66	237.30	288.15	395.50	227.13	262.16	317.53	448.61
73	227.13	262.16	319.79	437.31	248.60	287.02	350.30	490.42
74	251.99	290.41	353.69	482.51	272.33	315.27	383.07	535.62
75	276.85	320.92	389.85	531.10	296.06	343.52	418.10	581.95
76	303.97	352.56	429.40	581.95	322.05	372.90	455.39	631.67
77	332.22	384.20	468.95	635.06	349.17	404.54	493.81	681.39
78	361.60	419.23	510.76	689.30	377.42	437.31	534.49	734.50
79	393.24	456.52	558.22	749.19	407.93	472.34	577.43	792.13
80	429.40				441.83			
81	466.69				477.99			
82	507.37				516.41			
83	551.44				558.22			
84	601.16				606.81			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	1.8% Simple Inflation				1.8% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
30	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
31	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
32	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
33	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
34	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
35	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
36	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
37	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
38	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
39	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
40	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
41	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
42	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
43	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
44	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
45	40.68	48.59	57.63	89.27	54.24	64.41	77.97	132.21
46	40.68	48.59	57.63	89.27	54.24	64.41	77.97	132.21
47	40.68	48.59	57.63	89.27	54.24	64.41	77.97	132.21
48	40.68	48.59	57.63	89.27	54.24	64.41	77.97	132.21
49	40.68	48.59	57.63	89.27	54.24	64.41	77.97	132.21
50	44.07	51.98	63.28	97.18	57.63	67.80	82.49	138.99
51	47.46	55.37	66.67	102.83	61.02	71.19	85.88	144.64
52	49.72	58.76	71.19	107.35	63.28	73.45	89.27	150.29
53	53.11	62.15	74.58	114.13	65.54	77.97	93.79	154.81
54	56.50	65.54	77.97	118.65	68.93	81.36	97.18	160.46
55	58.76	68.93	83.62	125.43	71.19	83.62	101.70	166.11
56	61.02	71.19	87.01	129.95	74.58	87.01	106.22	170.63
57	64.41	75.71	91.53	136.73	77.97	90.40	109.61	176.28
58	67.80	79.10	96.05	142.38	80.23	93.79	114.13	181.93
59	72.32	83.62	101.70	149.16	83.62	98.31	118.65	187.58
60	75.71	88.14	107.35	157.07	88.14	102.83	124.30	195.49
61	80.23	93.79	114.13	164.98	92.66	107.35	129.95	203.40
62	85.88	99.44	120.91	175.15	98.31	114.13	137.86	211.31
63	91.53	106.22	127.69	184.19	102.83	119.78	145.77	222.61
64	98.31	113.00	136.73	195.49	110.74	127.69	154.81	232.78
65	103.96	120.91	145.77	207.92	117.52	135.60	163.85	245.21
66	111.87	128.82	155.94	220.35	126.56	145.77	176.28	259.90
67	119.78	137.86	166.11	233.91	135.60	155.94	187.58	274.59
68	129.95	149.16	179.67	251.99	145.77	167.24	203.40	296.06
69	142.38	163.85	198.88	276.85	161.59	184.19	223.74	323.18
70	159.33	181.93	220.35	306.23	178.54	203.40	248.60	357.08
71	178.54	202.27	246.34	341.26	198.88	226.00	274.59	394.37
72	196.62	223.74	274.59	379.68	218.09	248.60	305.10	433.92
73	218.09	248.60	303.97	419.23	239.56	273.46	334.48	474.60
74	241.82	275.72	336.74	464.43	263.29	299.45	367.25	518.67
75	265.55	303.97	371.77	510.76	287.02	327.70	401.15	563.87
76	291.54	333.35	409.06	559.35	311.88	355.95	437.31	611.33
77	319.79	364.99	447.48	610.20	337.87	385.33	474.60	659.92
78	348.04	397.76	488.16	664.44	364.99	416.97	513.02	711.90
79	379.68	433.92	532.23	722.07	394.37	452.00	555.96	767.27
80	412.45				428.27			
81	449.74				462.17			
82	489.29				499.46			
83	532.23				541.27			
84	579.69				587.60			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	1.8% Simple Inflation				1.8% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
30	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
31	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
32	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
33	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
34	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
35	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
36	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
37	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
38	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
39	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
40	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
41	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
42	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
43	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
44	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
45	36.16	40.68	49.72	79.10	49.72	56.50	68.93	119.78
46	36.16	40.68	49.72	79.10	49.72	56.50	68.93	119.78
47	36.16	40.68	49.72	79.10	49.72	56.50	68.93	119.78
48	36.16	40.68	49.72	79.10	49.72	56.50	68.93	119.78
49	36.16	40.68	49.72	79.10	49.72	56.50	68.93	119.78
50	39.55	45.20	54.24	85.88	53.11	59.89	72.32	125.43
51	41.81	47.46	57.63	91.53	54.24	62.15	75.71	131.08
52	45.20	50.85	61.02	96.05	57.63	64.41	79.10	135.60
53	46.33	53.11	65.54	101.70	59.89	67.80	82.49	140.12
54	49.72	56.50	68.93	106.22	62.15	70.06	85.88	144.64
55	53.11	59.89	72.32	111.87	64.41	73.45	89.27	149.16
56	55.37	62.15	76.84	117.52	67.80	75.71	92.66	154.81
57	58.76	65.54	80.23	122.04	70.06	79.10	96.05	159.33
58	61.02	68.93	84.75	127.69	73.45	82.49	100.57	164.98
59	64.41	72.32	89.27	133.34	75.71	85.88	105.09	170.63
60	68.93	76.84	93.79	140.12	80.23	90.40	109.61	177.41
61	73.45	81.36	99.44	148.03	84.75	94.92	116.39	185.32
62	76.84	87.01	106.22	155.94	89.27	99.44	122.04	192.10
63	82.49	92.66	111.87	166.11	94.92	106.22	129.95	202.27
64	88.14	99.44	120.91	176.28	100.57	111.87	137.86	212.44
65	94.92	105.09	128.82	187.58	107.35	119.78	146.90	223.74
66	101.70	113.00	137.86	198.88	114.13	127.69	157.07	237.30
67	108.48	120.91	148.03	211.31	123.17	136.73	168.37	250.86
68	118.65	131.08	160.46	228.26	134.47	149.16	183.06	271.20
69	131.08	144.64	176.28	250.86	148.03	163.85	201.14	297.19
70	144.64	160.46	196.62	279.11	164.98	181.93	224.87	328.83
71	162.72	179.67	220.35	311.88	183.06	202.27	248.60	363.86
72	181.93	200.01	246.34	346.91	202.27	223.74	275.72	401.15
73	201.14	221.48	273.46	385.33	222.61	245.21	303.97	439.57
74	222.61	245.21	303.97	426.01	244.08	270.07	334.48	481.38
75	246.34	271.20	335.61	468.95	266.68	294.93	366.12	524.32
76	270.07	298.32	369.51	515.28	290.41	320.92	397.76	569.52
77	296.06	326.57	404.54	562.74	315.27	349.17	431.66	614.72
78	322.05	355.95	441.83	612.46	341.26	377.42	467.82	663.31
79	351.43	388.72	482.51	666.70	369.51	409.06	506.24	715.29
80	383.07				400.02			
81	418.10				432.79			
82	453.13				467.82			
83	493.81				506.24			
84	539.01				550.31			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC2000 VA 4/00

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP
Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	1.8% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	77.97	87.01	116.39
41	77.97	87.01	116.39
42	77.97	87.01	116.39
43	77.97	87.01	116.39
44	77.97	87.01	116.39
45	88.14	98.31	131.08
46	88.14	98.31	131.08
47	88.14	98.31	131.08
48	88.14	98.31	131.08
49	88.14	98.31	131.08
50	93.79	103.96	136.73
51	96.05	106.22	140.12
52	98.31	107.35	144.64
53	101.70	110.74	148.03
54	105.09	113.00	151.42
55	106.22	115.26	153.68
56	110.74	119.78	160.46
57	117.52	126.56	168.37
58	125.43	132.21	178.54
59	133.34	141.25	189.84
60	141.25	150.29	201.14
61	149.16	159.33	213.57
62	157.07	169.50	226.00
63	166.11	180.80	240.69
64	177.41	194.36	255.38
65	187.58	206.79	271.20
66	200.01	220.35	288.15
67	212.44	235.04	305.10
68	229.39	254.25	327.70
69	251.99	280.24	359.34
70	273.46	310.75	395.50
71	294.93	342.39	426.01
72	317.53	378.55	461.04
73	344.65	418.10	500.59
74	377.42	461.04	545.79
75	416.97	507.37	596.64
76	465.56	554.83	658.79
77	520.93	605.68	734.50
78	579.69	659.92	818.12
79	640.71	718.68	907.39
80			
81			
82			
83			
84			
85+			

Preferred Rates

Age	1.8% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	73.45	82.49	109.61
41	73.45	82.49	109.61
42	73.45	82.49	109.61
43	73.45	82.49	109.61
44	73.45	82.49	109.61
45	82.49	92.66	123.17
46	82.49	92.66	123.17
47	82.49	92.66	123.17
48	82.49	92.66	123.17
49	82.49	92.66	123.17
50	85.88	97.18	128.82
51	89.27	99.44	131.08
52	91.53	101.70	134.47
53	94.92	103.96	137.86
54	97.18	106.22	141.25
55	100.57	108.48	145.77
56	105.09	111.87	151.42
57	110.74	117.52	158.20
58	116.39	124.30	167.24
59	124.30	131.08	177.41
60	129.95	137.86	185.32
61	135.60	144.64	194.36
62	142.38	153.68	203.40
63	149.16	161.59	214.70
64	155.94	170.63	224.87
65	162.72	179.67	236.17
66	172.89	192.10	250.86
67	186.45	206.79	271.20
68	202.27	224.87	294.93
69	220.35	246.34	318.66
70	238.43	271.20	343.52
71	256.51	297.19	370.64
72	275.72	328.83	401.15
73	299.45	364.99	436.18
74	327.70	402.28	474.60
75	363.86	440.70	518.67
76	405.67	483.64	572.91
77	454.26	527.71	638.45
78	505.11	575.17	713.03
79	557.09	624.89	789.87
80			
81			
82			
83			
84			
85+			

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

COVERAGE CHANGE REQUEST FORM
Individual LTC Insurance Policy for [First Name] [Last Name]
Policy # [XXXXX]
John Hancock Life Insurance Company (U.S.A.)

We are offering you a one-time opportunity to elect your personalized option.

If you choose to make no changes to your current coverage, no action is required and your new increased premium will be effective on **[Month XX, YYYY]**.

If you choose to change your coverage, you must select an option listed below, sign and return this Coverage Change Request Form by **[Month XX, YYYY]**.

Step 1: Select an option (please choose only one option)

For more details, please see your Options Worksheet. [**In some instances, certain changes are subject to Partnership regulatory benefit minimum requirements and may result in a loss of Partnership status.**] As a reminder, you may have alternative options available to mitigate the premium increase. For more information, please call John Hancock at **[888-654-6582]**.

COVERAGE CHANGE OPTIONS	
☐	Reduce your future annual inflation rate from [5%] to [X.X%].[*]
☐	Reduce your [daily/monthly benefit] from $[XXX] to $_____
☐	[Reduce your Benefit Period from [X-year] to _____]
☐	[Increase your Elimination Period from [X days] to _____]
☐	[Remove the following optional rider(s) from your policy:_____]
☐	[Exercise the [Nonforfeiture Benefit/Contingent Benefit Upon Lapse] available on your policy.]
☐	[Cancel your coverage. This change will be effective immediately.]]

[*Important: Reducing your future annual inflation rate will result in the loss of Partnership status and your policy will no longer qualify for Medicaid Asset Protection. If you wish to retain Partnership status, do not elect this option. Other options to help minimize the increase and retain your Partnership status may be available to you. For more information, please call John Hancock at [888-654-6582].]

Step 2: Review Agreement and Acknowledgement

I understand that my benefits and/or premium for those benefits will change based upon the option(s) I select.

I understand that premium rates are not guaranteed and may be increased again in the future if I am among the group of policyholders whose premiums are determined to be inadequate.

If I select an option(s) to change my coverage, I understand that, within 30 days of the date this change becomes effective, I may cancel the change in my coverage and return to my original coverage at the increased premium level.

I understand the policy change(s) I selected above. By signing below, I agree that any change(s) other than cancelling my policy, will be effective on my next policy anniversary provided this form is received by John Hancock by that date.

Step 3: Sign and Date

_____ _____
Signature ([First Name] [Last Name]) **Date**

Step 4: Return this completed form using the enclosed postage-paid envelope by [Month XX, YYYY].

[Mail
John Hancock
LTC Coverage Election
P.O. Box 111, R-02, Ste 1700
Boston, MA 02117-0111

FAX
John Hancock
LTC Coverage Election
[877-606-7771]]

COVERAGE CHANGE REQUEST FORM
Individual LTC Insurance Policy for [First Name] [Last Name]
Policy # [XXXXX]
John Hancock Life Insurance Company (U.S.A.)

To minimize the premium increase, we are offering you an opportunity to elect a personalized option.

If you choose to make no changes to your current coverage, no action is required and your new increased premium will be effective on **[Month XX, YYYY]**.

If you choose to change your coverage, you must select an option listed below, sign and return this Coverage Change Request Form by **[Month XX, YYYY]**.

Step 1: Select an option (please choose only one option)

For more details, please see your Options Worksheet. [**In some instances, certain changes are subject to Partnership regulatory benefit minimum requirements and may result in a loss of Partnership status.**] As a reminder, you may have alternative options available to mitigate the premium increase. For more information, please call John Hancock at **[888-654-6582].**

COVERAGE CHANGE OPTIONS		New Premium Effective [next anniversary date]
☐	[Reduce your Benefit Period from [X-year] to [X-year].]	**$[XXX][policy mode]**
☐	[Reduce your [Daily/Monthly] Benefit from $[XXX] to $[XXX].]	**$[XXX][policy mode]**
☐	[Reduce your Benefit Period from [X-year] to [X-year] **and** [Daily/Monthly] Benefit from $[XXX] to $[XXX].]	**$[XXX][policy mode]**
☐	[Exercise the [Nonforfeiture Benefit/Contingent Benefit Upon Lapse] available on your policy.]	N/A
☐	[Cancel your policy. This change will be effective immediately.]	N/A

Step 2: Review Agreement and Acknowledgement

I understand that my benefits and/or premium for those benefits will change based upon the option(s) I select.

I understand that premium rates are not guaranteed and may be increased again in the future if I am among the group of policyholders whose premiums are determined to be inadequate.

If I select an option(s) to change my coverage, I understand that, within 30 days of the date this change becomes effective, I may cancel the change in my coverage and return to my original coverage at the increased premium level.

I understand the policy change(s) I selected above. By signing below, I agree that any change(s) other than cancelling my policy, will be effective on my next policy anniversary provided this form is received by John Hancock by that date.

Step 3: Sign and Date

Signature ([First Name] [Last Name]) **Date**

Step 4: Return this completed form using the enclosed postage-paid envelope by [Month XX, YYYY].

[Mail
John Hancock
LTC Coverage Election
P.O. Box 111, R-02, Ste 1700
Boston, MA 02117-0111

FAX
John Hancock
LTC Coverage Election
[877-606-7771]]

Statement of Variability - Landing Spot Eligible Policyholders

Form - JHLTC-1531 1/14 POLICYHOLDER COVER LETTER

Page 1

- [Brent Wilkinson, Vice President, U.S. Insurance Operations] This may vary due to any personnel or title change.
- Contact Information and Date will vary based on the policyholder and date mailed.

  [First Name] [Last Name] [Date]
  [Address1]
  [Address2]
  [City], [State] [Zip]

- Policy Number [xxx] will vary to reflect each policyholder's unique policy number.

- **"Decision required by [date]"** will be equal to one month prior to the effective date of the rate increase.

- Name will vary based on the policyholder.
  [First Name] [Last Name]

- "…from [current premium] to [new premium], [policy mode]. This new premium will be effective for premiums due on or after [next policy anniversary]." Current premium, new premium, policy mode, and next policy anniversary will vary based on each policyholder's benefits and policy anniversary date.

- ….for at least 36 months from your policy anniversary date of [next policy anniversary date]. Date will vary based on policyholder's anniversary date.

Page 2

- …and return to John Hancock by [Month XX, YYYY] Date will vary based on the election deadline date.

- …and your new increased premium will become effective on [Month XX, YYYY] Date will vary based on rate increase effective date.

- [888-654-6582] Phone number will vary based on the firm of the agent of record.

- [Brent Wilkinson, Vice President, U.S. Insurance Operations] Signatory may vary due to any personnel or title change.

Form - JHLTC-1532 1/14 POLICYHOLDER OPTIONS PACKAGE

Page 3: Options Worksheet

Your Personalized Option to Reduce Coverage and Avoid the Increase

- [First Name] [Last Name] will vary based on the policyholder and display First Name and Last Name.
- [Policy #] will vary to reflect each policyholder's unique policy number.
- **[Important: Reducing your future annual inflation rate will result in the loss of Partnership status…]** This text will appear if accepting the reduced inflation landing spot will result in a loss of Partnership status.

The following table will vary based on the policyholder's benefits and options.

	Keep your current annual inflation rate	**Personalized Option: Reduce your future annual inflation rate**
[Daily/Monthly] Benefit[1]	[$XXX]	[$XXX]
Benefit Period[2]	[X-year]	[X-year]
Inflation Option[3]	[X%]	**[X.X%]**
Elimination Period	[XX]	[XX]
Optional Riders	[List here]	[List here]
Current [policy mode] Premium	[$XX.XX]	
New [policy mode] Premium*	**[$XX.XX]**	**[$XX.XX]**

- As of [Month XX, YYYY] will vary based on policyholder's benefits at the time of the increase.
- [However, certain changes are subject to Partnership regulatory benefit minimum requirements and may result in a loss of Partnership status] this sentence will appear if the policyholder has Partnership status and accepting the reduced inflation landing spot will not result in a loss of Partnership status.
- The following will be used only when the policy includes a limit payment option:
  [It is also important to note that your coverage includes a "Limited Pay" premium payment provision. Please consider the number of remaining payments before making the decision to reduce your benefits.]
- [888-654-6582] Phone number will vary based on the firm of the agent of record.
- [Information to Consider . . .] this section will vary based on policyholder's landing spot options.
- [5%] will vary based on policyholder's current inflation. [4%] will vary based on policyholder's landing spot option.
- [Annually compounding rates] is used for policyholders with compound inflation and [simple annual increases] is used for policyholders with simple inflation.

- The chart to the right shows the nation average annual increase over the past [five] years . . . [5]-Year Average Annual Increase. [3.6%] [2.0%] [1.3%] [1.6%]. These could vary based on changes in the national average in subsequent years.
- [The 5-year average annual increases are based on a subset of common providers from our 2008 and 2011 Cost of Care surveys and our 2011 and 2013 Costs of Care surveys] This could vary based on possible changes in future Costs of Care surveys.
- Footnote [1]: [Daily/Monthly] . . . [any day/any month] will vary based on whether the policyholder has a daily or monthly benefit. [next policy anniversary] will vary based on policyholder's anniversary date.
- Footnote [2]: [Daily/Monthly] . . . [days/months] will vary based on whether the policyholder has a daily or monthly benefit. [X-years] will vary based on policyholder's current benefit period. Footnote will not show for policies with a Lifetime Benefit Period
- Footnote [3]: [daily/monthly] will vary based on whether the policyholder has a daily or monthly benefit. Footnote will appear for policyholders who have different inflation rates for their benefit amount increase versus their policy limit.

Page 4: Options Worksheet

Your Alternative Options to Reduce Coverage and Lower Premiums

- [First Name] [Last Name] will vary based on the policyholder and display First Name and Last Name.
- [Policy #] will vary to reflect each policyholder's unique policy number.
- "daily" or "monthly" will populate "Reduce your current[daily/monthly] benefit" based on whether the policyholder has a daily or monthly benefit.
- [Reduce your benefit period*"] will only show if the policyholder does not currently have the minimum benefit period available for the product.
- [Increase your elimination period] will only show if the policyholder does not currently have the maximum elimination period available for the product.
- [Drop an optional rider] will only show if the policyholder has one or more optional riders on their policy.
- [Note: our records indicate there is claim activity on your policy….] will only show if the policyholder has prior claim activity
- [You may also want to review the restoration of benefits….] will only show if the policyholder has prior claim activity and the restoration of benefits provision is included in their policy
- [In addition, certain changes are subject to Partnership regulatory benefit minimum requirements] This will be inserted for policyholders whose policies are partnership-certified.
- The following will be used only when the policy includes a limit payment option:
  [Your policy includes a "Limited Pay" payment option. Please consider the number of remaining payments on your policy before making the decision to reduce your benefits.]
- [888-654-6582] Phone number will vary based on the firm of the agent of record.

The following will appear only if the policyholder purchased the optional Nonforfeiture Benefit rider:

[Exercise the Nonforfeiture Benefit, resulting in a paid-up policy with reduced benefits

Your policy includes a Nonforfeiture Benefit, which enables you to discontinue paying premiums and provides you with a paid-up policy with reduced benefits. By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

The following will appear only if the policyholder is eligible for the Contingent Benefit Upon Lapse (based on the standard Virginia regulations triggers) and did not purchase the optional Nonforfeiture Benefit rider. The bracketed text will be the effective date of the rate increase and the sum of all premiums paid on the policy:

[Exercise the Contingent Benefit Upon Lapse, resulting in a paid-up policy with reduced benefits

If you choose to cancel your policy within 120 days of [next policy anniversary date], we will modify your policy limit (lifetime maximum benefit amount) and convert your policy to paid-up status where no further premiums are due. Your new policy limit will be [$XXXX], which represents the sum of all premiums paid.* By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

The following appears if the insured is eligible for either the Nonforfeiture Benefit or the Contingent Benefit Upon Lapse

"[The following terms apply if you choose to exercise the [Nonforfeiture Benefit][Contingent Benefit Upon Lapse]:

- No benefits will be paid in excess of your new policy limit.
- Benefits will be paid subject to the daily/monthly benefit levels (and other coverage limits) in effect at the time you convert your policy to paid-up status.
- All optional benefit riders will automatically terminate.
- No future inflation adjustments will be made.
- All other applicable policy provisions, conditions, and limitations will remain in effect.

The following footnote is displayed only if the Contingent Benefit Upon Lapse is triggered and the policyholder did not purchase the Nonforfeiture benefit. The "file extract date" is the date that the mailing extract was created:

[*Calculated based on benefit amounts and on premiums paid to date as of [file extract date]. The actual Contingent Benefit Upon Lapse amount may be slightly higher as it will be equal to the premiums paid on the policy to date or 30 times the daily nursing home benefit at the time of lapse, whichever is greater; but in no event will the sum of benefits exceed the maximum benefits which would be payable if the policy had remained in premium paying status.]

Important Dates

- . . .return the form by [Month XX, YYYY] Date will vary based on the election deadline date.
- . . . . and your new increased premium will become effective on [Month XX, YYYY] Date will vary based on rate increase effective date

[Important Notice About Shared Care] paragraph will only appear if the policyholder has a Shared Care Remaining Benefit as part of their policy. [$XXX.XX] will display the benefit amount remaining. [If you choose to exercise the….will display if the policyholder is eligible for either the Nonforfeiture or Contingent Benefit Upon Lapse. [Nonforfeiture Benefit][Contingent Benefit Upon Lapse], this amount….] will vary based on which benefit the policyholder is eligible for.

Form - JHLTC-1534 1/14 COVERAGE CHANGE REQUEST FORM

Page 6

- [First Name] [Last Name] will vary based on the policyholder and display First Name and Last Name.
- [Policy #] will vary to reflect each policyholder's unique policy number.
- . . . and your new increased premium will be effective on [Month XX, YYYY] Date will vary based on rate increase effective date.
- . . .return this Coverage Change Request Form by [Month XX, YYYY] Date will vary based on the election deadline date.
- [**In some instances, certain changes are subject to Partnership regulatory benefit minimum requirements and may result in a loss of Partnership status**.] This will be inserted for policyholders whose policies are partnership-certified and will not lose Partnership status by accepting the reduced inflation landing spot.
- [888-654-6582] Phone number will vary based on the firm of the agent of record.

Coverage Change Options

The following will vary based on the policyholder's current inflation and landing spot offered. The asterisk will appear only if accepting the reduced inflation landing spot will result in a loss of Partnership status

☐ Reduce your future annual inflation rate from [5%] to [X.X%][*]

The following will appear only if the policyholder does not currently have the minimum benefit period available for the product. "daily" or "monthly" will populate "Reduce your current[daily/monthly] benefit" based on whether the policyholder has a daily or monthly benefit.

☐ Reduce your [daily/monthly benefit] from $[XXX] to $_____

The following will only show if the policyholder does not currently have the minimum benefit period available for the product. [X-year will populate with the policyholder's current benefit period]

☐ Reduce your Benefit Period from [X-year] to _____]

The following will only show if the policyholder does not currently have the maximum elimination period available for the product. [X days] will populate with the policyholder's current elimination period.

☐ Increase your Elimination Period from [X-days] to _____]

The following will only show if the policyholder has one or more optional riders on their policy.

☐ Remove the following option rider(s) from your policy: _____]

The following will appear only if the policyholder purchased the optional Nonforfeiture Benefit rider:

[☐ Exercise the Nonforfeiture Benefit available on your policy]

The following will appear only if the policyholder is eligible for the Contingent Benefit Upon Lapse (based on the standard Virginia regulations triggers) and did not purchase the optional Nonforfeiture Benefit rider:

[☐ Exercise the Contingent Benefit Upon Lapse available on your policy]

The following will only appear if the policyholder is not eligible for the Nonforfeiture or Contingent Benefit Upon Lapse benefits:

[☐ Cancel your policy. This change will be effective immediately.]

- **[*Important: Reducing your future annual inflation rate will result in the loss of Partnership status…]** This text will appear if accepting the reduced inflation landing spot will result in a loss of Partnership status.

Step 3: Sign and Date

Signature ([First Name] [Last Name]) Date

Name will vary based on the policyholder.

Step 4: Return this completed form . . . by [Month XX, YYYY] Date will vary based on the election deadline date.

The following information is bracketed in the event of a contact change:

[Mail	Fax
John Hancock	John Hancock
LTC Coverage Election	LTC Coverage Election
P.O. Box 111, R-02, Ste 1700	[877-606-7771]]
Boston, MA 02117	

Statement of Variability – Non-Landing Spot Eligible Policyholders

Form - JHLTC-1531_GPO 1/14 POLICYHOLDER COVER LETTER

Page 1

- [Brent Wilkinson, Vice President, U.S. Insurance Operations] This may vary due to any personnel or title change.
- Contact Information and Date will vary based on the policyholder and date mailed.

  [First Name] [Last Name] [Date]
  [Address1]
  [Address2]
  [City], [State] [Zip]

- Policy Number [xxx] will vary to reflect each policyholder's unique policy number.
- **"Decision required by [date]"** will be equal to one month prior to the effective date of the rate increase.
- Name will vary based on the policyholder.
  [First Name] [Last Name]
- "…from [current premium] to [new premium], [policy mode]. This new premium will be effective for premiums due on or after [next policy anniversary]." Current premium, new premium, policy mode, and next policy anniversary will vary based on each policyholder's benefits and policy anniversary date.
- ….for at least 36 months from your policy anniversary date of [next policy anniversary date]. Date will vary based on policyholder's anniversary date.

Page 2

- Return to John Hancock by [Month XX, YYYY] Date will vary based on the election deadline date.
- . . and your new increased premium will become effective on [Month XX, YYYY] Date will vary based on rate increase effective date.
- [888-654-6582] Phone number will vary based on the firm of the agent of record.
- [Brent Wilkinson, Vice President, U.S. Insurance Operations] Signatory may vary due to any personnel or title change.

Form - JHLTC-1532_GPO 1/14 POLICYHOLDER OPTIONS PACKAGE

Page 3: Options Worksheet

Your Personalized Option(s) To Reduce Coverage and Minimize the Increase

- [First Name] [Last Name] will vary based on the policyholder and display First Name and Last Name.
- [Policy #] will vary to reflect each policyholder's unique policy number.
- The following table will vary based on the policyholder's current benefits, the benefit reduction options available to the policyholder, and the associated premiums and policy mode.

	Keep your current coverage[1]	**Personalized Option(s)**		
		[Reduce your BP[2]]	**[Reduce your [DB/MB][2]]**	**[Reduce your BP & [DB/MB][2]]**
[Daily Benefit (DB)]/[Monthly Benefit (MB)][3]	$[XXX]	$[XXX]	$[XXX]	$[XXX]
Benefit Period (BP)[[4]]	[X]-year	[Y]-year	[X]-year	[Z]-year
Elimination Period	[List Here]			
Inflation Option	[List Here]			
Optional Riders	[List Here]			
Current [policy mode] Premium	$[XXX]			
New [policy mode] Premium[5]	**$[XXX]**	**$[XXX]**	**$[XXX]**	**$[XXX]**

- The following will be used only when the policy includes a limit payment option:
  [It is also important to note that your coverage includes a "Limited Pay" premium payment provision. Please consider the number of remaining payments before making the decision to reduce your benefits.]
- [Drop an optional rider] will only show if the policyholder has one or more optional riders on their policy.
- [Increase your elimination period] will only show if the policyholder does not currently have the maximum elimination period available for the product.
- [**In some instances, certain changes are subject to Partnership regulatory benefit minimum requirements and may result in a loss of Partnership status**.] This will be inserted for policyholders whose policies are partnership-certified
- [888-654-6582] Phone number will vary based on the firm of the agent of record.
- Footnote 2: …[daily/monthly] will vary based on whether the policyholder has a daily or monthly benefit. [Note: our records indicate there is claim activity on your policy….] will only show if the policyholder has prior claim

activity. [You may also want to review the restoration of benefits….] will only show if the policyholder has prior claim activity and the restoration of benefits provision is included in their policy

- Footnote [3]: [Note: The most recent Consumer Price Index (CPI) data has….] will only show if the policyholder has CPI compound as a current inflation type. [DB/MB] will vary based on whether the policyholder has a daily or monthly benefit. [day/month] will also vary based on whether the policyholder has a daily or monthly benefit.

- Footnote [4]: [DB/MB] will vary based on whether the policyholder has a daily or monthly benefit. [day/month] will also vary based on whether the policyholder has a daily or monthly benefit.{X{, Y or Z}} years will vary based on the reduction option(s) available to the policyholder.

- Footnote [5]: As of [Month XX, YYYY] will vary based on policyholder's next anniversary date. [Note, Due to the pending release of CPI data by the U.S. Department of Labor, we are unable to quote [DB/MB] reductions until [Month] 20th.] This sentence will only show if the policyholder has CPI compound as a current inflation type. [DB/MB] will vary based on whether the policyholder has a daily or monthly benefit.[Month] will reflect 2 months prior to the policyholder's anniversary month.

Page 4: Options Worksheet

Alternative Options

- [First Name] [Last Name] will vary based on the policyholder and display First Name and Last Name.

- [Policy #] will vary to reflect each policyholder's unique policy number.

- The following will appear only if the policyholder purchased the optional Nonforfeiture Benefit rider:

  [Exercise the Nonforfeiture Benefit, resulting in a paid-up policy with reduced benefits

  Your policy includes a Nonforfeiture Benefit, which enables you to discontinue paying premiums and provides you with a paid-up policy with reduced benefits. By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

- The following will appear only if the policyholder is eligible for the Contingent Benefit Upon Lapse (based on the standard Virginia regulations triggers) and did not purchase the optional Nonforfeiture Benefit rider. The bracketed text will be the effective date of the rate increase and the sum of all premiums paid on the policy:

  [Exercise the Contingent Benefit Upon Lapse, resulting in a paid-up policy with reduced benefits

  If you choose to cancel your policy within 120 days of [next policy anniversary date], we will modify your policy limit (lifetime maximum benefit amount) and convert your policy to paid-up status where no further premiums are due. Your new policy limit will be [$XXXX], which represents the sum of all premiums paid.* By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

- The following appears if the insured is eligible for either the Nonforfeiture Benefit or the Contingent Benefit Upon Lapse:

  "[The following terms apply if you choose to exercise the [Nonforfeiture Benefit][Contingent Benefit Upon Lapse]:

- No benefits will be paid in excess of your new policy limit.
- Benefits will be paid subject to the daily/monthly benefit levels (and other coverage limits) in effect at the time you convert your policy to paid-up status.
- All optional benefit riders will automatically terminate.
- No future inflation adjustments will be made.
- All other applicable policy provisions, conditions, and limitations will remain in effect.

The following footnote is displayed only if the Contingent Benefit Upon Lapse is triggered and the policyholder did not purchase the Nonforfeiture benefit. The “file extract date” is the date that the mailing extract was created. “30 times the daily benefit” will change to “the monthly benefit” dependent on the policyholder’s benefits:

[*Calculated based on benefit amounts and on premiums paid to date as of [file extract date]. The actual Contingent Benefit Upon Lapse amount may be slightly higher as it will be equal to the premiums paid on the policy to date or 30 times the daily nursing home benefit at the time of lapse, whichever is greater; but in no event will the sum of benefits exceed the maximum benefits which would be payable if the policy had remained in premium paying status.]

Important Dates

- . . .return form by [Month XX, YYYY] Date will vary based on the election deadline date.
- . . . . and your new increased premium will become effective on [Month XX, YYYY] Date will vary based on rate increase effective date

[Important Notice About Shared Care] paragraph will only appear if the policyholder has a Shared Care Remaining Benefit as part of their policy. [$XXX.XX] will display the benefit amount remaining. [If you choose to exercise the….will display if the policyholder is eligible for either the Nonforfeiture Benefit or Contingent Benefit Upon Lapse. [Nonforfeiture Benefit][Contingent Benefit Upon Lapse], this amount….] will vary based on which benefit the policyholder is eligible for.

Form - JHLTC-1534_GPO 1/14 COVERAGE CHANGE REQUEST FORM

Page 6

- [First Name] [Last Name] will vary based on the policyholder and display First Name and Last Name.
- [Policy #] will vary to reflect each policyholder's unique policy number.
- . . . and your new premium will be effective on [Month XX, YYYY] date will vary based on rate increase effective date.
- . . . and return this Coverage Change Request Form by [Month XX, YYYY] date will vary based on election deadline date.
- [**In some instances, certain changes are subject to Partnership regulatory benefit minimum requirements and may result in a loss of Partnership status**] This will be inserted for policyholders whose policies are partnership-certified.
- [888-654-6582] Phone number will vary based on the firm of the agent of record.

Coverage Change Options

- New Premium Effective [next anniversary date]. Date will vary based on policyholder's next policy anniversary date

The following row will appear only if the policyholder is eligible to reduce their benefit period. Values will vary based on current benefit period, reduced benefit period, resulting premium and policy mode:

☐	[Reduce your Benefit Period from [X-year] to [X-year].]	**$[XXX][policy mode]**

The following row will appear only if the policyholder is eligible to reduce their daily or monthly benefit. Values will vary based on current daily/monthly benefit, reduced daily/monthly benefit, resulting premium and policy mode, and whether the policyholder has a daily or monthly benefit:

☐	[Reduce your [Daily/Monthly] Benefit from $[XXX] to $[XXX].]	**$[XXX][policy mode]**

The following row will appear only if the policyholder is eligible to reduce their benefit period AND their daily or monthly benefit. Values will vary based on current and reduced benefit period, current and reduced daily/monthly benefit, resulting premium and policy mode and whether the policyholder has a daily or monthly benefit:

☐	[Reduce your Benefit Period from [X-year] to [X-year] **and** [Daily/Monthly] Benefit from $[XXX] to $[XXX].]	**$[XXX][policy mode]**

The following row will appear only if the policyholder is eligible to exercise either the Nonforfeiture Benefit or Contingent Benefit Upon Lapse. Please note, [Nonforfeiture] will appear if the policyholder purchased the Nonforfeiture Benefit. [Contingent Benefit Upon Lapse] will appear only if the policyholder is eligible for the Contingent Benefit Upon Lapse (based on the standard Virginia regulations triggers) and did not purchase the optional Nonforfeiture Benefit rider:

☐	[Exercise the [Nonforfeiture Benefit/Contingent Benefit Upon Lapse] available on your policy.]	N/A

The following row will appear only if the policyholder is not eligible for the Nonforfeiture Benefit or Contingent Benefit Upon Lapse:

☐	[Cancel your policy. This change will be effective immediately.]	N/A

Step 3: Sign and Date

Signature ([First Name] [Last Name]) Date

Name will vary based on the policyholder.

Step 4: Return this completed form . . . by [Month XX, YYYY] Date will vary based on the election deadline date.

The following information is bracketed in the event of a contact change:

[Mail
John Hancock
LTC Coverage Election
P.O. Box 111, R-02, Ste 1700
Boston, MA 02117

Fax
John Hancock
LTC Coverage Election
[877-606-7771]]

John Hancock Life Insurance Company (U.S.A.)
(Not licensed in New York)

[Brent Wilkinson
Vice President]

Long-Term Care Insurance
P.O. Box 111, R-02, Suite 1700
Boston, Massachusetts 02117-0111

[First Name] [Last Name] [Date]
[Address1]
[Address2]
[City], [State] [Zip]

Re: Notice of Premium Rate Increase – Long-Term Care Insurance Policy No. [xxx]. **Decision required by [date].** John Hancock Life Insurance Company, U.S.A.

Dear [First Name] [Last Name],

John Hancock is committed to ensuring long-term care (LTC) insurance benefits will be there for our policyholders when they need them most. To uphold this responsibility, we continuously monitor the experience of our inforce LTC insurance policies. Our most recent analysis shows that policyholders are living longer than expected, LTC claims are lasting longer than expected, and that more policyholders than expected are claiming at older ages than previously anticipated. Unfortunately, based on this data, we have determined a need to increase premiums on this policy series to reflect that future claims are expected to be significantly higher on these policies than originally expected or priced.

Options to Mitigate the Premium Increase
We sincerely regret having to take this action and understand that a premium increase may not be affordable for some. **Therefore, <u>we are offering you an option to keep your premium at its current level</u> by reducing your future annual inflation rate and keeping all other benefits the same.** Please see the enclosed "Options Worksheet" for more information on this as well as additional options that will enable you to minimize the premium increase.

About the Premium Increase
Based on your current benefit selections, unless you elect the option <u>described in the above paragraph</u> or one of the alternative options described in your Options Worksheet, your premiums will increase from [current premium] to [new premium], [policy mode]. This new premium will be effective for premiums due on or after [next policy anniversary]. Please note this letter is not a bill.

The rate increase request was reviewed by Virginia's State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings are available for public inspection and may be accessed online through the Virginia Bureau of Insurance's webpage at www.scc.virginia.gov/BOI. No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. Our decision to increase premiums on certain policies is based upon the future claims anticipated on these policies. Please note that the decision to seek a premium increase on these LTC insurance policies has been made by John Hancock, not your insurance agent, nor the Virginia Bureau of Insurance. As a reminder, per the terms of your policy, premium rates are not guaranteed and could be increased again in the future, at which time similar benefit reduction options may be available to you. However, please be advised that John Hancock will not apply any additional premium rate increase to your policy for at least 36 months from your policy anniversary date of [next policy anniversary date].

Importance of LTC Insurance Coverage

As you decide which of the coverage options described in this letter works best for you, you may wish to consider the value offered by LTC insurance. The need for care can be one of the most significant challenges a person can face – both personally and financially. LTC insurance provides valuable protection that may not be available with your health insurance or from government programs.

John Hancock has seen the difference this insurance has made in the lives of our customers and their family members. We remain committed to delivering on our promise to provide the coverage, support and service, when and where you need care.

Next Steps

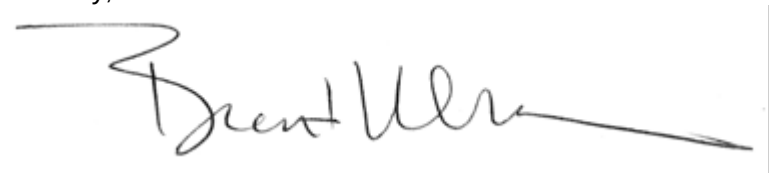
The enclosed Options Worksheet details your current coverage and provides options you can elect in order to help mitigate the premium increase. **Please be advised that all of the options available to you may not be of equal value, so please review this information carefully**.

- If you decide to reduce your coverage as outlined in the Options Worksheet, simply complete the "Coverage Change Request Form" and return it to John Hancock by **[Month XX, YYYY]**.
- If you choose to make no changes to your coverage, no action is required, and your new increased premium will become effective on **[Month XX, YYYY]**.

For Further Assistance

Again, we sincerely regret having to take this action, but we hope you find that the options provided are helpful. If you have any questions, please visit www.jhinfocenter.com or contact one of our customer service representatives at [888-654-6582], Monday through Friday from 8:00 a.m. – 6:00 p.m. Eastern Time. The TTY number for the hearing impaired is 800-555-5421. Our dedicated team is available to help you make a decision that best meets your personal needs.

Sincerely,



[Brent Wilkinson
Vice President, U.S. Insurance Operations]

Enclosures:
Options Worksheet
Frequently Asked Questions
Coverage Change Request Form

1. **Why do you need to raise premium rates — can you explain further?**
   When pricing a long-term care insurance product, insurance companies use the best available information at that time to predict how many policyholders might ultimately use the benefit in the future. This involves making certain assumptions about a variety of factors including: particular medical conditions, the expected lifespan of policyholders, the length of time policyholders keep their policies, and the cost of receiving long-term care services. If the actual experience differs in an unfavorable way from the expected experience based on these assumptions, a premium rate increase may become necessary.

   Our most recent comprehensive claims study, which we conduct every three years, examines the usage trends for our insured population. It indicated that, like many carriers in this business, we have seen increased claims. As compared to our previous analysis, the new data shows that policyholders are living longer than expected, their claims are lasting longer than expected, and more people than expected are claiming at the older ages. Based on that data, we have determined that there is a need to increase premiums on certain policy series to reflect that future claims are significantly higher on these policies than originally expected or priced.

2. **What is the policy provision that allows you to raise my premiums?**
   The provision that allows for an increase in premiums can be found on the front page of your policy. Your policy indicates that, while your insurance company cannot change coverage or refuse to renew coverage for reasons other than nonpayment of premiums, the company is allowed to change or increase premiums so long as the increase applies to an entire class of policies. We are required to file premium increases on policy series, along with actuarial justification, with the department of insurance in the state where the policy was purchased, and may only implement the rate increase once we are permitted to do so.

3. **Have I been singled out for this rate increase because of my age or health?**
   No, the increase applies to everyone who purchased the same long-term care insurance product you did. No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. Also, your state has not been singled out, as all states are included in our rate increase process.

4. **If I no longer live in the state where I purchased my policy, does the increase still apply?**
   Yes. All LTC insurance policies are regulated by the original state in which they were written at the time of the purchase of the policy. That means that the state where you were residing when you purchased your policy continues to be the applicable state, even if you are now residing elsewhere.

5. **Is the premium rate increase due to the economic environment?**
   No. We are increasing premium rates solely due to our claims experience, which indicates higher-than-expected claims on your policy series in the future.

6. **Is there an alternative to paying higher premiums?**
   Yes. We are offering several benefit reduction alternatives and, in most cases, at least one option that will enable you to keep your premiums at or close to the same level as what you are paying today. The enclosed 'Options Worksheet' outlines your options. To further review these options, please contact one of our customer service representatives.

7. **Do I need to complete and return the enclosed Coverage Change Request Form?**
   The enclosed Coverage Change Request Form need only be completed and returned to John Hancock should you decide you want to adjust your benefits or cancel your policy. Otherwise, no action is necessary on your part, as the premium rate increase will take place automatically on the policy anniversary date specified in your letter.

8. **Will there be additional premium increases in the future?**
   Premium rates are not guaranteed and may be increased in accordance with the terms of your policy. We will continue to monitor our claims experience to determine whether future increases will be necessary.

9. **If I pay premiums through an automatic draft plan and my premium is changing, is there any action I need to take?**
   No. If you have an automatic draft plan established through John Hancock, we will adjust the drafted amount.

10. **If I pay premiums through online banking and my premium is changing, is there any action I need to take?**
    Yes. Please update your online banking payment information with the new premium amount prior to the rate increase effective date.

COVERAGE CHANGE REQUEST FORM
Individual LTC Insurance Policy for [First Name] [Last Name]
Policy # [XXXXX]
John Hancock Life Insurance Company (U.S.A.)

We are offering you a one-time opportunity to elect your personalized option.

If you choose to make no changes to your current coverage, no action is required and your new increased premium will be effective on **[Month XX, YYYY]**.

If you choose to change your coverage, you must select an option listed below, sign and return this Coverage Change Request Form by **[Month XX, YYYY]**.

Step 1: Select an option (please choose only one option)

For more details, please see your Options Worksheet. [**In some instances, certain changes are subject to Partnership regulatory benefit minimum requirements and may result in a loss of Partnership status.**] As a reminder, you may have alternative options available to mitigate the premium increase. For more information, please call John Hancock at **[888-654-6582]**.

COVERAGE CHANGE OPTIONS	
☐	Reduce your future annual inflation rate from [5%] to [X.X%].[*]
☐	Reduce your [daily/monthly benefit] from $[XXX] to $_____
☐	[Reduce your Benefit Period from [X-year] to _____]
☐	[Increase your Elimination Period from [X days] to _____]
☐	[Remove the following optional rider(s) from your policy:_____]
☐	[Exercise the [Nonforfeiture Benefit/Contingent Benefit Upon Lapse] available on your policy.]
☐	[Cancel your coverage. This change will be effective immediately.]]

[*Important: Reducing your future annual inflation rate will result in the loss of Partnership status and your policy will no longer qualify for Medicaid Asset Protection. If you wish to retain Partnership status, do not elect this option. Other options to help minimize the increase and retain your Partnership status may be available to you. For more information, please call John Hancock at [888-654-6582].]

Step 2: Review Agreement and Acknowledgement

I understand that my benefits and/or premium for those benefits will change based upon the option(s) I select.

I understand that premium rates are not guaranteed and may be increased again in the future if I am among the group of policyholders whose premiums are determined to be inadequate.

If I select an option(s) to change my coverage, I understand that, within 30 days of the date this change becomes effective, I may cancel the change in my coverage and return to my original coverage at the increased premium level.

I understand the policy change(s) I selected above. By signing below, I agree that any change(s) other than cancelling my policy, will be effective on my next policy anniversary provided this form is received by John Hancock by that date.

Step 3: Sign and Date

_____ _____
Signature ([First Name] [Last Name]) **Date**

Step 4: Return this completed form using the enclosed postage-paid envelope by [Month XX, YYYY].

[Mail
John Hancock
LTC Coverage Election
P.O. Box 111, R-02, Ste 1700
Boston, MA 02117-0111

FAX
John Hancock
LTC Coverage Election
[877-606-7771]]

John Hancock Life Insurance Company (U.S.A.)
(Not licensed in New York)

[Brent Wilkinson
Vice President]

Long-Term Care Insurance
P.O. Box 111, R-02, Suite 1700
Boston, Massachusetts 02117-0111

[First Name] [Last Name] [Date]
[Address1]
[Address2]
[City], [State] [Zip]

Re: Notice of Premium Rate Increase – Long-Term Care Insurance Policy No. [xxx]. **Decision required by [date].** John Hancock Life Insurance Company (U.S.A.)

Dear [First Name] [Last Name],

John Hancock is committed to ensuring long-term care (LTC) insurance benefits will be there for our policyholders when they need them most. To uphold this responsibility, we continuously monitor the experience of our inforce LTC insurance policies. Our most recent analysis shows that policyholders are living longer than expected, LTC claims are lasting longer than expected, and that more policyholders than expected are claiming at older ages than previously anticipated. Unfortunately, based on this data, we have determined a need to increase premiums on this policy series to reflect that future claims are expected to be significantly higher on these policies than originally expected or priced.

Options to Minimize the Premium Increase
We sincerely regret having to take this action and understand that a premium increase may not be affordable for some. Therefore, we are offering you personalized options that will enable you to minimize the premium increase by reducing your coverage. Please refer to the enclosed "Options Worksheet" for more information.

About the Premium Increase
Based on your current benefit selections, unless you elect a personalized option as described in your Options Worksheet, your premiums will increase from [current premium] to [new premium], [policy mode]. This new premium will be effective for premiums due on or after [next policy anniversary]. Please note this letter is not a bill.

The rate increase request was reviewed by Virginia's State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings are available for public inspection and may be accessed online through the Virginia Bureau of Insurance's webpage at www.scc.virginia.gov/BOI. No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. Our decision to increase premiums on certain policies is based upon the future claims anticipated on these policies. Please note that the decision to seek a premium increase on these LTC insurance policies has been made by John Hancock, not your insurance agent, nor the Virginia Bureau of Insurance. As a reminder, per the terms of your policy, premium rates are not guaranteed and could be increased again in the future, at which time similar benefit reduction options may be available to you. However, please be advised that John Hancock will not apply any additional premium rate increase to your policy for at least 36 months from your policy anniversary date of [next policy anniversary date].

Importance of LTC Insurance Coverage
As you decide which of the coverage options described in this letter works best for you, you may wish to consider the value offered by LTC insurance. The need for care can be one of the most significant challenges a person can face – both personally and financially. LTC insurance provides valuable protection that may not be available with your health insurance or from government programs.

John Hancock has seen the difference this insurance has made in the lives of our customers and their family members. We remain committed to delivering on our promise to provide the coverage, support and service, when and where you need care.

Next Steps

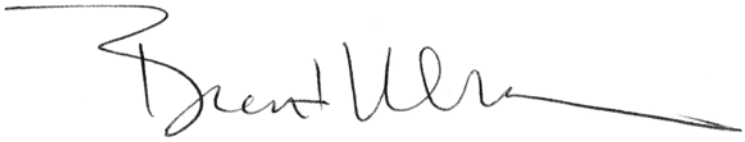
The enclosed Options Worksheet details your current coverage and provides options you can elect in order to help minimize the premium increase. **Please be advised that all of the options available to you may not be of equal value, so please review this information carefully.**

- If you decide to reduce your coverage as outlined in the "Options Worksheet," simply complete the "Coverage Change Request Form" and return it to John Hancock by **[Month XX, YYYY]**.
- If you choose to make no changes to your coverage, no action is required, and your new increased premium will become effective on **[Month XX, YYYY]**.

For Further Assistance

Again, we sincerely regret having to take this action, but we hope you find that the options provided are helpful. If you have any questions, please visit www.jhinfocenter.com or contact one of our customer service representatives at [888-654-6582], Monday through Friday from 8:00 a.m. – 6:00 p.m. Eastern Time. The TTY number for the hearing impaired is 800-555-5421. Our dedicated team is available to help you make a decision that best meets your personal needs.

Sincerely,



[Brent Wilkinson
Vice President, U.S. Insurance Operations]

Enclosures:
Options Worksheet
Frequently Asked Questions
Coverage Change Request Form

YOUR PERSONALIZED OPTION(S) TO REDUCE COVERAGE AND MINIMIZE THE INCREASE

To minimize the premium increase, we are offering you an opportunity to reduce your coverage, as illustrated in the personalized option(s) below. The table also shows your current level of coverage and the new premium you will be charged if you keep this coverage. Please be advised these benefits can be reduced upon your request at any time.

As you evaluate what is best for you, we encourage you to consider the current and projected cost of care in your area, as well as how much of that amount you are willing and able to pay from your own savings. Please visit **www.jhinfocenter.com** for current cost of care information specific to your area.

	Keep your current coverage[1]	Personalized Option(s)		
		[Reduce your BP[2]]	[Reduce your [DB/MB][2]]	[Reduce your BP & [DB/MB][2]]
[Daily Benefit (DB)]/[Monthly Benefit (MB)][3]	$[XXX]	$[XXX]	$[XXX]	$[XXX]
Benefit Period (BP)[[4]	[X]-year	[Y]-year	[X]-year	[Z]-year
Elimination Period	[List Here]			
Inflation Option	[List Here]			
Optional Riders	[List Here]			
Current [policy mode] Premium	$[XXX]			
New [policy mode] Premium[5]	**$[XXX]**	**$[XXX]**	**$[XXX]**	**$[XXX]**

[Important: Your policy includes a "Limited Pay" premium provision. Please consider the number of remaining payments on your policy before making the decision to reduce your benefits.]

Please note: Other options to minimize the increase may be available [including [dropping an optional rider] [or] [increasing your elimination period]]. [**In some instances, certain changes are subject to Partnership regulatory benefit minimum requirements and may result in a loss of Partnership status.]** Please note that, as the insured, you have the right to a revised premium rate or rate schedule upon request. For more information, please call John Hancock at **[888-654-6582].**

[1]Assumes no recent changes in your current coverage.
[2]This reduction will also result in a corresponding decrease in your Total Policy Limit. In some instances, [daily/monthly] reduction elections may be rounded to the nearest dollar – and will be illustrated in your election confirmation statement. [Note: our records indicate there is claim activity on your policy; please consider your current policy limit before making the decision to reduce your benefits.][You may also want to review the restoration of benefits provision in your policy before making your decision.]
[3] [Note: The most recent Consumer Price Index (CPI) data has yet to be released by the U.S. Department of Labor. As a result, your [DB/MB] amount illustrated above is effective as of the date of this mailing – and does not reflect any CPI changes effective as of your upcoming policy anniversary.] [DB/MB] is the most the coverage will reimburse for the costs of covered long-term care services received on any [day/month].
[[4]BP is used to calculate your Policy Limit by multiplying your [DB/MB] by the number of [days/months] in {X{, Y or Z}} years. The Policy Limit represents the total pool of money available to reimburse the costs of covered long-term care services you receive while insured.]
[5]As of [Month XX, YYYY]. [Note: Due to the pending release of CPI data by the U.S. Department of Labor, we are unable to quote [DB/MB] reductions until [Month] 20th.] This reduction will also result in a corresponding decrease in your Total Policy Limit.

ALTERNATIVE OPTIONS

[Exercise the Nonforfeiture Benefit, resulting in a paid-up policy with reduced benefits

Your policy includes a Nonforfeiture Benefit, which enables you to discontinue paying premiums and provides you with a paid-up policy with reduced benefits. By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

[Exercise the Contingent Benefit Upon Lapse, resulting in a paid-up policy with reduced benefits

If you choose to cancel your policy within 120 days of [next policy anniversary date], we will modify your policy limit (lifetime maximum benefit amount) and convert your policy to paid-up status where no further premiums are due. Your new policy limit will be [$XXXX], which represents the sum of all premiums paid.* By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

[The following terms apply if you choose to exercise the [Nonforfeiture Benefit][Contingent Benefit Upon Lapse]:

- No benefits will be paid in excess of your new policy limit.
- Benefits will be paid subject to the daily/monthly benefit levels (and other coverage limits) in effect at the time you convert your policy to paid-up status.
- All optional benefit riders will automatically terminate.
- No future inflation adjustments will be made.
- All other applicable policy provisions, conditions, and limitations will remain in effect.]

[*Calculated based on benefit amounts and on premiums paid to date as of [file extract date]. The actual Contingent Benefit Upon Lapse amount may be slightly higher as it will be equal to the premiums paid on the policy to date or 30 times the daily nursing home benefit at the time of lapse, whichever is greater; but in no event will the sum of benefits exceed the maximum benefits which would be payable if the policy had remained in premium paying status.]

IMPORTANT DATES

- If you choose an option listed on the enclosed Coverage Change Request Form, you must complete, sign and return the form by **[Month XX, YYYY]**.
- If you choose to make no changes to your coverage, no action is required. Your level of coverage will not change and your new increased premium will become effective on **[Month XX, YYYY]**.

[Important Notice About SharedCare

You have a "Shared Care Remaining Benefit," in the amount of [$XXX.XX], as part of your coverage. This amount is not reflected under your current coverage shown on this Options Worksheet. If you choose to reduce your benefits or make no changes to your coverage, this amount will still be available to you. [If you choose to exercise the [Nonforfeiture Benefit][Contingent Benefit Upon Lapse], this amount will no longer be available to you.] Before making your decision, please consider the impact on this SharedCare Remaining Benefit amount.]

1. **Why do you need to raise premium rates — can you explain further?**
   When pricing a long-term care insurance product, insurance companies use the best available information at that time to predict how many policyholders might ultimately use the benefit in the future. This involves making certain assumptions about a variety of factors including: particular medical conditions, the expected lifespan of policyholders, the length of time policyholders keep their policies, and the cost of receiving long-term care services. If the actual experience differs in an unfavorable way from the expected experience based on these assumptions, a premium rate increase may become necessary.

   Our most recent comprehensive claims study, which we conduct every three years, examines the usage trends for our insured population. It indicated that, like many carriers in this business, we have seen increased claims. As compared to our previous analysis, the new data shows that policyholders are living longer than expected, their claims are lasting longer than expected, and more people than expected are claiming at the older ages. Based on that data, we have determined that there is a need to increase premiums on certain policy series to reflect that future claims are expected to be significantly higher than originally expected or priced.

2. **What is the policy provision that allows you to raise my premiums?**
   The provision that allows for an increase in premiums can be found on the front page of your policy. Your policy indicates that, while your insurance company cannot change coverage or refuse to renew coverage for reasons other than nonpayment of premiums, the company is allowed to change or increase premiums so long as the increase applies to an entire class of policies. We are required to file premium increases on policy series, along with actuarial justification, with the department of insurance in the state where the policy was purchased, and may only implement the rate increase once we are permitted to do so.

3. **Have I been singled out for this rate increase because of my age or health?**
   No, the increase applies to everyone who purchased the same long-term care insurance product you did. No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. Also, your state has not been singled out, as all states are included in our rate increase process.

4. **If I no longer live in the state where I purchased my policy, does the increase still apply?**
   Yes. All LTC insurance policies are regulated by the original state in which they were written at the time of the purchase of the policy. That means that the state where you were residing when you purchased your policy continues to be the applicable state, even if you are now residing elsewhere.

5. **Is the premium rate increase due to the economic environment?**
   No. We are increasing premium rates solely due to our claims experience, which indicates higher-than-expected claims on your policy series in the future.

6. **Is there an alternative to paying higher premiums?**
   Yes. We are offering several benefit reduction alternatives and, in most cases, at least one option that will enable you to keep your premiums at or close to the same level as what you are paying today. The enclosed 'Options Worksheet' outlines your options. To further review these options, please contact one of our customer service representatives.

7. **Do I need to complete and return the enclosed Coverage Change Request Form?**
   The enclosed Coverage Change Request Form need only be completed and returned to John Hancock should you decide you want to adjust your benefits or cancel your policy. Otherwise, no action is necessary on your part, as the premium rate increase will take place automatically on the policy anniversary date specified in your letter.

8. **Will there be additional premium increases in the future?**
   Premium rates are not guaranteed and may be increased in accordance with the terms of your policy. We will continue to monitor our claims experience to determine whether future increases will be necessary.

9. **If I pay premiums through an automatic draft plan and my premium is changing, is there any action I need to take?**
   No. If you have an automatic draft plan established through John Hancock, we will adjust the drafted amount.

10. **If I pay premiums through online banking and my premium is changing, is there any action I need to take?**
    Yes. Please update your online banking payment information with the new premium amount prior to the rate increase effective date.

COVERAGE CHANGE REQUEST FORM
Individual LTC Insurance Policy for [First Name] [Last Name]
Policy # [XXXXX]
John Hancock Life Insurance Company (U.S.A.)

To minimize the premium increase, we are offering you an opportunity to elect a personalized option.

If you choose to make no changes to your current coverage, no action is required and your new increased premium will be effective on **[Month XX, YYYY]**.

If you choose to change your coverage, you must select an option listed below, sign and return this Coverage Change Request Form by **[Month XX, YYYY]**.

Step 1: Select an option (please choose only one option)

For more details, please see your Options Worksheet. [**In some instances, certain changes are subject to Partnership regulatory benefit minimum requirements and may result in a loss of Partnership status.**] As a reminder, you may have alternative options available to mitigate the premium increase. For more information, please call John Hancock at **[888-654-6582].**

COVERAGE CHANGE OPTIONS		New Premium Effective [next anniversary date]
☐	[Reduce your Benefit Period from [X-year] to [X-year].]	**$[XXX][policy mode]**
☐	[Reduce your [Daily/Monthly] Benefit from $[XXX] to $[XXX].]	**$[XXX][policy mode]**
☐	[Reduce your Benefit Period from [X-year] to [X-year] **and** [Daily/Monthly] Benefit from $[XXX] to $[XXX].]	**$[XXX][policy mode]**
☐	[Exercise the [Nonforfeiture Benefit/Contingent Benefit Upon Lapse] available on your policy.]	N/A
☐	[Cancel your policy. This change will be effective immediately.]	N/A

Step 2: Review Agreement and Acknowledgement

I understand that my benefits and/or premium for those benefits will change based upon the option(s) I select.

I understand that premium rates are not guaranteed and may be increased again in the future if I am among the group of policyholders whose premiums are determined to be inadequate.

If I select an option(s) to change my coverage, I understand that, within 30 days of the date this change becomes effective, I may cancel the change in my coverage and return to my original coverage at the increased premium level.

I understand the policy change(s) I selected above. By signing below, I agree that any change(s) other than cancelling my policy, will be effective on my next policy anniversary provided this form is received by John Hancock by that date.

Step 3: Sign and Date

Signature ([First Name] [Last Name]) **Date**

Step 4: Return this completed form using the enclosed postage-paid envelope by [Month XX, YYYY].

[Mail
John Hancock
LTC Coverage Election
P.O. Box 111, R-02, Ste 1700
Boston, MA 02117-0111

FAX
John Hancock
LTC Coverage Election
[877-606-7771]]

YOUR PERSONALIZED OPTION

To keep your premium at its current level, we are offering you a one-time opportunity to reduce your future annual inflation rate. The table below shows your current premium and the new premium you will be charged if you keep your current annual inflation rate. The table also shows what your reduced inflation rate will be if you choose the personalized option, which will only be applied to future inflation increases that occur after the rate increase effective date. All other existing benefits and previous inflation increases that have already been applied to your policy through the effective date of the inflation rate reduction will be maintained.

[**Important: Reducing your future annual inflation rate will result in the loss of Partnership status and your policy will no longer qualify for Medicaid Asset Protection. If you wish to retain Partnership status, do not elect this option.** Other options to help minimize the increase and retain your Partnership status may be available to you. For more information, please call John Hancock at [888-654-6582].]

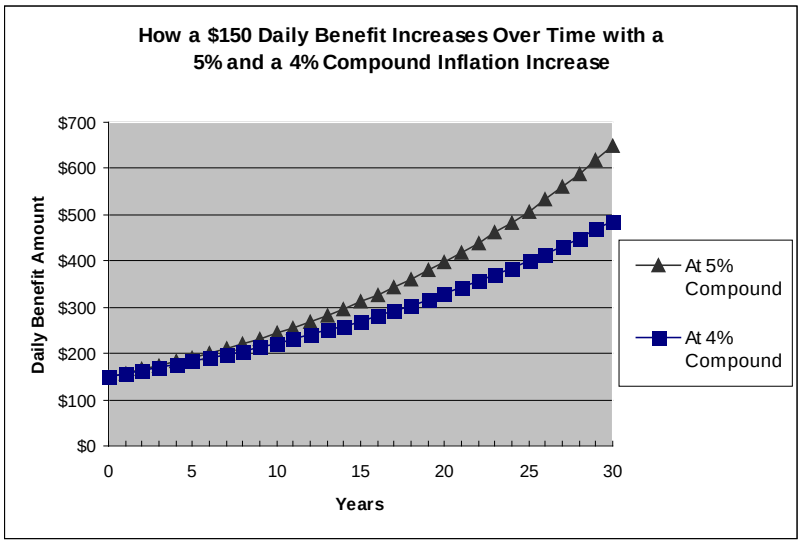
	Keep your current annual inflation rate	**Personalized Option: Reduce your future annual inflation rate**
[Daily/Monthly] Benefit[1]	[$XXX]	[$XXX]
Benefit Period[2]	[X-year]	[X-year]
Inflation Option[[3]]	[5%]	**[X.X%]**
Elimination Period	[XX]	[XX]
Optional Riders	[List here]	[List here]
Current [policy mode] Premium	[$XX.XX]	
New [policy mode] Premium*	**[$XX.XX]**	**[$XX.XX]**

**As of [Month XX, YYYY]*

Please note: Variations of this personalized option are not available, though other options to help minimize the increase may be. [However, certain changes are subject to Partnership regulatory benefit minimum requirements and may result in a loss of Partnership status.] [It is also important to note that your coverage includes a "Limited Pay" premium provision. Please consider the number of remaining payments before making the decision to reduce your benefits.] Please note that, as the insured, you have the right to a revised premium rate or rate schedule upon request. For more information, please call John Hancock at **[888-654-6582].**

[Information to Consider

The graph below is an example of how a $150 daily benefit amount increases over the next 30 years at [5%] and [4%] [annually compounding rates][simple annual increases].]To help you with your inflation coverage decision, we thought it might be useful to also provide you with the latest trends in the cost of care. The chart to the right shows the national average annual increase over the past [five] years for the cost of care in various care settings. Please visit **www.jhinfocenter.com** for current cost of care information specific to your area. As you evaluate what is best for you, we encourage you to consider the current and projected cost of care in your area, as well as how much of that amount you are willing and able to pay from your own savings.



Trends in the Cost of Care

Long-Term Care Setting	[5]-Year Average Annual Increase
Nursing Home: Private Room	[3.6%]
Nursing Home: Semi-Private Room	[3.6%]
Assisted Living Facility	[2.0%]
Home Health Care Aide	[1.3%]
Adult Day Care	[1.6%]

[The 5-year average annual increases are based on a subset of common providers from our 2008 and 2011 Cost of Care surveys and our 2011 and 2013 Cost of Care surveys]

]1 [Daily/Monthly] Benefit is the most the coverage will reimburse for the costs of covered long-term care services received on [any day/in any month]. Your [Daily/Monthly] Benefit shown above reflects any inflation increase through [next policy anniversary].

2 Benefit Period is used to calculate your Policy Limit by multiplying your [Daily/Monthly] Benefit by the number of [days/months] in [X-years]. The Policy Limit represents the total pool of money available to reimburse the costs of covered long-term care services you receive while insured.

[3A reduction to your future annual inflation rate will apply to your [Daily/Monthly] Benefit. The inflation rate on your Policy Limit will remain at 3%.]

YOUR ALTERNATIVE OPTIONS TO REDUCE COVERAGE AND LOWER PREMIUMS

To help mitigate the premium increase, you may be eligible to reduce other benefits. These benefits can be reduced upon your request at any time. For example, you may be eligible to:

- Reduce your current [daily/monthly benefit]*
- [Reduce your benefit period*]
- [Increase your elimination period]
- [Drop an optional rider]

* This reduction will also result in a corresponding decrease in your Total Policy Limit. [Note: our records indicate there is claim activity on your policy; please consider your current policy limit before making the decision to reduce your benefits.] [You may also want to review the restoration of benefits provision in your policy before making your decision.]

Please note - in certain instances the ability to reduce your benefits may not be available due to state-regulated minimum benefit requirements or the available plan options. [In addition, certain changes are subject to Partnership regulatory benefit minimum requirements and may result in a loss of Partnership status.] [Your policy includes a "Limited Pay" premium provision. Please consider the number of remaining payments on your policy before making the decision to reduce your benefits.] For more information, please call John Hancock at **[888-654-6582].**

[Exercise the Nonforfeiture Benefit, resulting in a paid-up policy with reduced benefits

Your policy includes a Nonforfeiture Benefit, which enables you to discontinue paying premiums and provides you with a paid-up policy with reduced benefits. By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

[Exercise the Contingent Benefit Upon Lapse, resulting in a paid-up policy with reduced benefits

If you choose to cancel your policy within 120 days of [next policy anniversary date], we will modify your policy limit (lifetime maximum benefit amount) and convert your policy to paid-up status where no further premiums are due. Your new policy limit will be [$XXXX], which represents the sum of all premiums paid.* By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

[The following terms apply if you choose to exercise the [Nonforfeiture Benefit][Contingent Benefit Upon Lapse]:

- No benefits will be paid in excess of your new policy limit.
- Benefits will be paid subject to the daily/monthly benefit levels (and other coverage limits) in effect at the time you convert your policy to paid-up status.
- All optional benefit riders will automatically terminate.
- No future inflation adjustments will be made.
- All other applicable policy provisions, conditions, and limitations will remain in effect.]

[*Calculated based on benefit amounts and on premiums paid to date as of [file extract date]. The actual Contingent Benefit Upon Lapse amount may be slightly higher as it will be equal to the premiums paid on the policy to date or 30 times the daily nursing home benefit at the time of lapse, whichever is greater; but in no event will the sum of benefits exceed the maximum benefits which would be payable if the policy had remained in premium paying status.]

IMPORTANT DATES

- If you choose an option listed on the enclosed Coverage Change Request Form, you must complete, sign and return the form by **[Month XX, YYYY]**.
- If you choose to make no changes to your coverage, no action is required. Your level of coverage will not change and your new increased premium will become effective on **[Month XX, YYYY]**.

[Important Notice About SharedCare

You have a "Shared Care Remaining Benefit," in the amount of [$XXX.XX], as part of your coverage. This amount is not reflected under your current coverage shown on this Options Worksheet. If you choose to reduce your benefits or make no changes to your coverage, this amount will still be available to you. [If you choose to exercise the [Nonforfeiture Benefit][Contingent Benefit Upon Lapse], this amount will no longer be available to you.] Before making your decision, please consider the impact on this SharedCare Remaining Benefit amount.]

Options Worksheet for [First Name] [Last Name]
Policy # [XXXXX]
John Hancock Life Insurance Company (U.S.A.)

YOUR PERSONALIZED OPTION TO REDUCE COVERAGE AND AVOID THE INCREASE

To avoid the premium increase we are offering you a one-time opportunity to reduce your future annual inflation rate. The table below shows your current premium and the new premium you will be charged if you keep your current annual inflation rate. The table also shows what your reduced inflation rate will be if you choose the personalized option, which will only be applied to future inflation increases that occur after the rate increase effective date. All other existing benefits and previous inflation increases that have already been applied to your policy through the effective date of the inflation rate reduction will be maintained.

[**Important: Reducing your future annual inflation rate will result in the loss of Partnership status and your policy will no longer qualify for Medicaid Asset Protection. If you wish to retain Partnership status, do not elect this option.** Other options to help minimize the increase and retain your Partnership status may be available to you. For more information, please call John Hancock at [888-654-6582].]

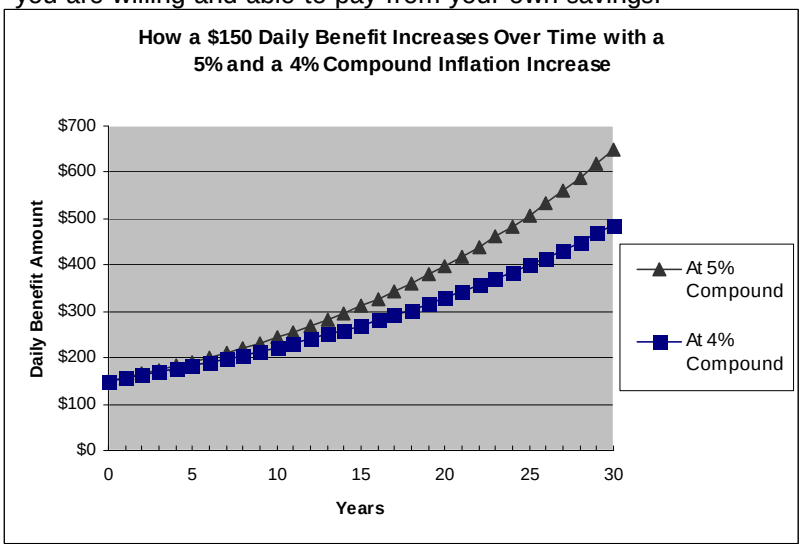
	Keep your current annual inflation rate	Personalized Option: Reduce your future annual inflation rate
[Daily/Monthly] Benefit[1]	[$XXX]	[$XXX]
Benefit Period[2]	[X-year]	[X-year]
Inflation Option[[3]]	[5%]	**[X.X%]**
Elimination Period	[XX]	[XX]
Optional Riders	[List here]	[List here]
Current [policy mode] Premium	[$XX.XX]	
New [policy mode] Premium*	**[$XX.XX]**	**[$XX.XX]**

**As of [Month XX, YYYY]*

Please note: Variations of this personalized option are not available, though other options to help minimize the increase may be. [It is also important to note that your coverage includes a "Limited Pay" premium provision. Please consider the number of remaining payments before making the decision to reduce your benefits.] Please note that, as the insured, you have the right to a revised premium rate or rate schedule upon request. For more information, please call John Hancock at **[888-654-6582].**

[Information to Consider

The graph below is an example of how a $150 daily benefit amount increases over the next 30 years at [5%] and [4%] [annually compounding rates][simple annual increases].]To help you with your inflation coverage decision, we thought it might be useful to also provide you with the latest trends in the cost of care. The chart to the right shows the national average annual increase over the past [five] years for the cost of care in various care settings. Please visit **www.jhinfocenter.com** for current cost of care information specific to your area. As you evaluate what is best for you, we encourage you to consider the current and projected cost of care in your area, as well as how much of that amount you are willing and able to pay from your own savings.



Trends in the Cost of Care

Long-Term Care Setting	[5]-Year Average Annual Increase
Nursing Home: Private Room	[3.6%]
Nursing Home: Semi-Private Room	[3.6%]
Assisted Living Facility	[2.0%]
Home Health Care Aide	[1.3%]
Adult Day Care	[1.6%]

[The 5-year average annual increases are based on a subset of common providers from our 2008 and 2011 Cost of Care surveys and our 2011 and 2013 Cost of Care surveys]

][1] [Daily/Monthly] Benefit is the most the coverage will reimburse for the costs of covered long-term care services received on [any day/in any month]. Your [Daily/Monthly] Benefit shown above reflects any inflation increase through [next policy anniversary].

[2] Benefit Period is used to calculate your Policy Limit by multiplying your [Daily/Monthly] Benefit by the number of [days/months] in [X-years]. The Policy Limit represents the total pool of money available to reimburse the costs of covered long-term care services you receive while insured.

[3] A reduction to your future annual inflation rate will apply to your [Daily/Monthly] Benefit. The inflation rate on your Policy Limit will remain at 3%.]

Options Worksheet for [First Name] [Last Name]
Policy # [XXXXX]
John Hancock Life Insurance Company (U.S.A.)

YOUR PERSONALIZED OPTION(S) TO REDUCE COVERAGE AND MINIMIZE THE INCREASE

To minimize the premium increase, we are offering you an opportunity to reduce your coverage, as illustrated in the personalized option(s) below. The table also shows your current level of coverage and the new premium you will be charged if you keep this coverage. Please be advised these benefits can be reduced upon your request on any future policy anniversary.

As you evaluate what is best for you, we encourage you to consider the current and projected cost of care in your area, as well as how much of that amount you are willing and able to pay from your own savings. Please visit **www.jhinfocenter.com** for current cost of care information specific to your area.

	Keep your current coverage[1]	**Personalized Option(s)**		
		[Reduce your BP[2]]	**[Reduce your [DB/MB][2]]**	**[Reduce your BP & [DB/MB][2]]**
[Daily Benefit (DB)]/[Monthly Benefit (MB)][3]	$[XXX]	$[XXX]	$[XXX]	$[XXX]
Benefit Period (BP)[[4]]	[X]-year	[Y]-year	[X]-year	[Z]-year
Elimination Period	[List Here]			
Inflation Option	[List Here]			
Optional Riders	[List Here]			
Current [policy mode] Premium	$[XXX]			
New [policy mode] Premium[5]	**$[XXX]**	**$[XXX]**	**$[XXX]**	**$[XXX]**

[Important: Your policy includes a "Limited Pay" premium provision. Please consider the number of remaining payments on your policy before making the decision to reduce your benefits.]

Please note: Other options to minimize the increase may be available [including [dropping an optional rider] [or] [increasing your elimination period]]. Please note that, as the insured, you have the right to a revised premium rate or rate schedule upon request. For more information, please call John Hancock at **[888-654-6582].**

[1]Assumes no recent changes in your current coverage.
[2]This reduction will also result in a corresponding decrease in your Total Policy Limit. In some instances, [daily/monthly] reduction elections may be rounded to the nearest dollar – and will be illustrated in your election confirmation statement. [Note: our records indicate there is claim activity on your policy; please consider your current policy limit before making the decision to reduce your benefits.][You may also want to review the restoration of benefits provision in your policy before making your decision.]
[3] [Note: The most recent Consumer Price Index (CPI) data has yet to be released by the U.S. Department of Labor. As a result, your [DB/MB] amount illustrated above is effective as of the date of this mailing – and does not reflect any CPI changes effective as of your upcoming policy anniversary.] [DB/MB] is the most the coverage will reimburse for the costs of covered long-term care services received on any [day/month].
[[4]BP is used to calculate your Policy Limit by multiplying your [DB/MB] by the number of [days/months] in {X{, Y or Z}} years. The Policy Limit represents the total pool of money available to reimburse the costs of covered long-term care services you receive while insured.]
[5]As of [Month XX, YYYY]. [Note: Due to the pending release of CPI data by the U.S. Department of Labor, we are unable to quote [DB/MB] reductions until [Month] 20th.] This reduction will also result in a corresponding decrease in your Total Policy Limit.

Statement of Variability - Landing Spot Eligible Policyholders

Form - JHLTC-1531 1/14 POLICYHOLDER COVER LETTER

Page 1

- [Brent Wilkinson, Vice President, U.S. Insurance Operations] This may vary due to any personnel or title change.
- Contact Information and Date will vary based on the policyholder and date mailed.

  [First Name] [Last Name] [Date]
  [Address1]
  [Address2]
  [City], [State] [Zip]

- Policy Number [xxx] will vary to reflect each policyholder's unique policy number.

- **"Decision required by [date]"** will be equal to one month prior to the effective date of the rate increase.

- Name will vary based on the policyholder.
  [First Name] [Last Name]

- "…from [current premium] to [new premium], [policy mode]. This new premium will be effective for premiums due on or after [next policy anniversary]." Current premium, new premium, policy mode, and next policy anniversary will vary based on each policyholder's benefits and policy anniversary date.

- ….for at least 36 months from your policy anniversary date of [next policy anniversary date]. Date will vary based on policyholder's anniversary date.

Page 2

- …and return to John Hancock by [Month XX, YYYY] Date will vary based on the election deadline date.

- …and your new increased premium will become effective on [Month XX, YYYY] Date will vary based on rate increase effective date.

- [888-654-6582] Phone number will vary based on the firm of the agent of record.

- [Brent Wilkinson, Vice President, U.S. Insurance Operations] Signatory may vary due to any personnel or title change.

Form - JHLTC-1532 1/14 POLICYHOLDER OPTIONS PACKAGE

Page 3: Options Worksheet

Your Personalized Option to Reduce Coverage and Avoid the Increase

- [First Name] [Last Name] will vary based on the policyholder and display First Name and Last Name.
- [Policy #] will vary to reflect each policyholder's unique policy number.
- [**Important: Reducing your future annual inflation rate will result in the loss of Partnership status…]** This text will appear if accepting the reduced inflation landing spot will result in a loss of Partnership status.

The following table will vary based on the policyholder's benefits and options.

	Keep your current annual inflation rate	**Personalized Option: Reduce your future annual inflation rate**
[Daily/Monthly] Benefit[1]	[$XXX]	[$XXX]
Benefit Period[2]	[X-year]	[X-year]
Inflation Option[3]	[X%]	**[X.X%]**
Elimination Period	[XX]	[XX]
Optional Riders	[List here]	[List here]
Current [policy mode] Premium	[$XX.XX]	
New [policy mode] Premium*	**[$XX.XX]**	**[$XX.XX]**

- As of [Month XX, YYYY] will vary based on policyholder's benefits at the time of the increase.
- The following will be used only when the policy includes a limit payment option:
  [It is also important to note that your coverage includes a "Limited Pay" premium payment provision. Please consider the number of remaining payments before making the decision to reduce your benefits.]
- [888-654-6582] Phone number will vary based on the firm of the agent of record.
- [Information to Consider . . .] this section will vary based on policyholder's landing spot options.
- [5%] will vary based on policyholder's current inflation. [4%] will vary based on policyholder's landing spot option.
- [Annually compounding rates] is used for policyholders with compound inflation and [simple annual increases] is used for policyholders with simple inflation.
- The chart to the right shows the nation average annual increase over the past [five] years . . . [5]-Year Average Annual Increase. [3.6%] [2.0%] [1.3%] [1.6%]. These could vary based on changes in the national average in subsequent years.

- [The 5-year average annual increases are based on a subset of common providers from our 2008 and 2011 Cost of Care surveys and our 2011 and 2013 Costs of Care surveys] This could vary based on possible changes in future Costs of Care surveys.
- Footnote [1]: [Daily/Monthly] . . . [any day/any month] will vary based on whether the policyholder has a daily or monthly benefit. [next policy anniversary] will vary based on policyholder's anniversary date.
- Footnote [2]: [Daily/Monthly] . . . [days/months] will vary based on whether the policyholder has a daily or monthly benefit. [X-years] will vary based on policyholder's current benefit period. Footnote will not show for policies with a Lifetime Benefit Period
- Footnote [3]: [daily/monthly] will vary based on whether the policyholder has a daily or monthly benefit. Footnote will appear for policyholders who have different inflation rates for their benefit amount increase versus their policy limit.

Page 4: Options Worksheet

Your Alternative Options to Reduce Coverage and Lower Premiums

- [First Name] [Last Name] will vary based on the policyholder and display First Name and Last Name.
- [Policy #] will vary to reflect each policyholder's unique policy number.
- "daily" or "monthly" will populate "Reduce your current[daily/monthly] benefit" based on whether the policyholder has a daily or monthly benefit.
- [Reduce your benefit period*"] will only show if the policyholder does not currently have the minimum benefit period available for the product.
- [Increase your elimination period] will only show if the policyholder does not currently have the maximum elimination period available for the product.
- [Drop an optional rider] will only show if the policyholder has one or more optional riders on their policy.
- [Note: our records indicate there is claim activity on your policy….] will only show if the policyholder has prior claim activity
- [You may also want to review the restoration of benefits….] will only show if the policyholder has prior claim activity and the restoration of benefits provision is included in their policy
- [In addition, certain changes are subject to Partnership regulatory benefit minimum requirements] This will be inserted for policyholders whose policies are partnership-certified.
- The following will be used only when the policy includes a limit payment option:
  [Your policy includes a "Limited Pay" payment option. Please consider the number of remaining payments on your policy before making the decision to reduce your benefits.]
- [888-654-6582] Phone number will vary based on the firm of the agent of record.

The following will appear only if the policyholder purchased the optional Nonforfeiture Benefit rider:

[Exercise the Nonforfeiture Benefit, resulting in a paid-up policy with reduced benefits

Your policy includes a Nonforfeiture Benefit, which enables you to discontinue paying premiums and provides you with a paid-up policy with reduced benefits. By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

The following will appear only if the policyholder is eligible for the Contingent Benefit Upon Lapse (based on the standard Virginia regulations triggers) and did not purchase the optional Nonforfeiture Benefit rider. The bracketed text will be the effective date of the rate increase and the sum of all premiums paid on the policy:

[Exercise the Contingent Benefit Upon Lapse, resulting in a paid-up policy with reduced benefits

If you choose to cancel your policy within 120 days of [next policy anniversary date], we will modify your policy limit (lifetime maximum benefit amount) and convert your policy to paid-up status where no further premiums are due. Your new policy limit will be [$XXXX], which represents the sum of all premiums paid.* By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

The following appears if the insured is eligible for either the Nonforfeiture Benefit or the Contingent Benefit Upon Lapse

"[The following terms apply if you choose to exercise the [Nonforfeiture Benefit][Contingent Benefit Upon Lapse]:

- No benefits will be paid in excess of your new policy limit.
- Benefits will be paid subject to the daily/monthly benefit levels (and other coverage limits) in effect at the time you convert your policy to paid-up status.
- All optional benefit riders will automatically terminate.
- No future inflation adjustments will be made.
- All other applicable policy provisions, conditions, and limitations will remain in effect.

The following footnote is displayed only if the Contingent Benefit Upon Lapse is triggered and the policyholder did not purchase the Nonforfeiture benefit. The "file extract date" is the date that the mailing extract was created. "30 times the daily benefit" will change to "the monthly benefit" dependent on the policyholder's benefits:

[*Calculated based on benefit amounts and on premiums paid to date as of [file extract date]. The actual Contingent Benefit Upon Lapse amount may be slightly higher as it will be calculated based on current benefits and premiums paid to date as of the effective date of your paid-up status. The benefit amount shall not be less than [30 times the daily] benefit at the time of lapse.]

Important Dates

- . . .return the form by [Month XX, YYYY] Date will vary based on the election deadline date.
- . . . . and your new increased premium will become effective on [Month XX, YYYY] Date will vary based on rate increase effective date

[Important Notice About Shared Care] paragraph will only appear if the policyholder has a Shared Care Remaining Benefit as part of their policy. [$XXX.XX] will display the benefit amount remaining. [If you choose to exercise the….will display if the policyholder is eligible for either the Nonforfeiture or Contingent

Benefit Upon Lapse. [Nonforfeiture Benefit][Contingent Benefit Upon Lapse], this amount….] will vary based on which benefit the policyholder is eligible for.

Form - JHLTC-1534 1/14 COVERAGE CHANGE REQUEST FORM

Page 6

- [First Name] [Last Name] will vary based on the policyholder and display First Name and Last Name.
- [Policy #] will vary to reflect each policyholder's unique policy number.
- . . . and your new increased premium will be effective on [Month XX, YYYY] Date will vary based on rate increase effective date.
- . . .return this Coverage Change Request Form by [Month XX, YYYY] Date will vary based on the election deadline date.
- [In some instances, certain changes are subject to Partnership regulatory benefit minimum requirements.] This will be inserted for policyholders whose policies are partnership-certified and will not lose Partnership status by accepting the reduced inflation landing spot.
- [888-654-6582] Phone number will vary based on the firm of the agent of record.

Coverage Change Options

The following will vary based on the policyholder's current inflation and landing spot offered. The asterisk will appear only if accepting the reduced inflation landing spot will result in a loss of Partnership status

☐ Reduce your future annual inflation rate from [5%] to [X.X%][*]

The following will appear only if the policyholder purchased the optional Nonforfeiture Benefit rider:

[☐ Exercise the Nonforfeiture Benefit available on your policy]

The following will appear only if the policyholder is eligible for the Contingent Benefit Upon Lapse (based on the standard Virginia regulations triggers) and did not purchase the optional Nonforfeiture Benefit rider:

[☐ Exercise the Contingent Benefit Upon Lapse available on your policy]

The following will only appear if the policyholder is not eligible for the Nonforfeiture or Contingent Benefit Upon Lapse benefits:

[☐ Cancel your policy. This change will be effective immediately.]

- **[*Important: Reducing your future annual inflation rate will result in the loss of Partnership status…]** This text will appear if accepting the reduced inflation landing spot will result in a loss of Partnership status.

Step 3: Sign and Date

Signature ([First Name] [Last Name]) Date

Name will vary based on the policyholder.

Step 4: Return this completed form . . . by [Month XX, YYYY] Date will vary based on the election deadline date.

The following information is bracketed in the event of a contact change:

[Mail	Fax
John Hancock	John Hancock
LTC Coverage Election	LTC Coverage Election
P.O. Box 111, R-02, Ste 1700	[877-606-7771]]
Boston, MA 02117	

Statement of Variability – Non-Landing Spot Eligible Policyholders

Form - JHLTC-1531_GPO 1/14 POLICYHOLDER COVER LETTER

Page 1

- [Brent Wilkinson, Vice President, U.S. Insurance Operations] This may vary due to any personnel or title change.
- Contact Information and Date will vary based on the policyholder and date mailed.

  [First Name] [Last Name] [Date]
  [Address1]
  [Address2]
  [City], [State] [Zip]

- Policy Number [xxx] will vary to reflect each policyholder's unique policy number.
- **"Decision required by [date]"** will be equal to one month prior to the effective date of the rate increase.
- Name will vary based on the policyholder.
  [First Name] [Last Name]
- "…from [current premium] to [new premium], [policy mode]. This new premium will be effective for premiums due on or after [next policy anniversary]." Current premium, new premium, policy mode, and next policy anniversary will vary based on each policyholder's benefits and policy anniversary date.
- ….for at least 36 months from your policy anniversary date of [next policy anniversary date]. Date will vary based on policyholder's anniversary date.

Page 2

- Return to John Hancock by [Month XX, YYYY] Date will vary based on the election deadline date.
- . . and your new increased premium will become effective on [Month XX, YYYY] Date will vary based on rate increase effective date.
- [888-654-6582] Phone number will vary based on the firm of the agent of record.
- [Brent Wilkinson, Vice President, U.S. Insurance Operations] Signatory may vary due to any personnel or title change.

Form - JHLTC-1532_GPO 1/14 POLICYHOLDER OPTIONS PACKAGE

Page 3: Options Worksheet

Your Personalized Option(s) To Reduce Coverage and Minimize the Increase

- [First Name] [Last Name] will vary based on the policyholder and display First Name and Last Name.
- [Policy #] will vary to reflect each policyholder's unique policy number.
- The following table will vary based on the policyholder's current benefits, the benefit reduction options available to the policyholder, and the associated premiums and policy mode.

	Keep your current coverage[1]	**Personalized Option(s)**		
		[Reduce your BP[2]]	**[Reduce your [DB/MB][2]]**	**[Reduce your BP & [DB/MB][2]]**
[Daily Benefit (DB)]/[Monthly Benefit (MB)][3]	$[XXX]	$[XXX]	$[XXX]	$[XXX]
Benefit Period (BP)[[4]]	[X]-year	[Y]-year	[X]-year	[Z]-year
Elimination Period	[List Here]			
Inflation Option	[List Here]			
Optional Riders	[List Here]			
Current [policy mode] Premium	$[XXX]			
New [policy mode] Premium[5]	**$[XXX]**	**$[XXX]**	**$[XXX]**	**$[XXX]**

- The following will be used only when the policy includes a limit payment option:
  [It is also important to note that your coverage includes a "Limited Pay" premium payment provision. Please consider the number of remaining payments before making the decision to reduce your benefits.]
- [Drop an optional rider] will only show if the policyholder has one or more optional riders on their policy.
- [Increase your elimination period] will only show if the policyholder does not currently have the maximum elimination period available for the product.
- [888-654-6582] Phone number will vary based on the firm of the agent of record.
- Footnote 2: …[daily/monthly] will vary based on whether the policyholder has a daily or monthly benefit. [Note: our records indicate there is claim activity on your policy….] will only show if the policyholder has prior claim activity. [You may also want to review the restoration of benefits….] will only show if the policyholder has prior claim activity and the restoration of benefits provision is included in their policy

- Footnote [3]: [Note: The most recent Consumer Price Index (CPI) data has….] will only show if the policyholder has CPI compound as a current inflation type. [DB/MB] will vary based on whether the policyholder has a daily or monthly benefit. [day/month] will also vary based on whether the policyholder has a daily or monthly benefit.

- Footnote [4]: [DB/MB] will vary based on whether the policyholder has a daily or monthly benefit. [day/month] will also vary based on whether the policyholder has a daily or monthly benefit.{X{, Y or Z}} years will vary based on the reduction option(s) available to the policyholder.

- Footnote [5]: As of [Month XX, YYYY] will vary based on policyholder's next anniversary date. [Note, Due to the pending release of CPI data by the U.S. Department of Labor, we are unable to quote [DB/MB] reductions until [Month] 20th.] This sentence will only show if the policyholder has CPI compound as a current inflation type. [DB/MB] will vary based on whether the policyholder has a daily or monthly benefit.[Month] will reflect 2 months prior to the policyholder's anniversary month.

Page 4: Options Worksheet

Alternative Options

- [First Name] [Last Name] will vary based on the policyholder and display First Name and Last Name.

- [Policy #] will vary to reflect each policyholder's unique policy number.

- The following will appear only if the policyholder purchased the optional Nonforfeiture Benefit rider:

  [Exercise the Nonforfeiture Benefit, resulting in a paid-up policy with reduced benefits

  Your policy includes a Nonforfeiture Benefit, which enables you to discontinue paying premiums and provides you with a paid-up policy with reduced benefits. By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

- The following will appear only if the policyholder is eligible for the Contingent Benefit Upon Lapse (based on the standard Virginia regulations triggers) and did not purchase the optional Nonforfeiture Benefit rider. The bracketed text will be the effective date of the rate increase and the sum of all premiums paid on the policy:

  [Exercise the Contingent Benefit Upon Lapse, resulting in a paid-up policy with reduced benefits

  If you choose to cancel your policy within 120 days of [next policy anniversary date], we will modify your policy limit (lifetime maximum benefit amount) and convert your policy to paid-up status where no further premiums are due. Your new policy limit will be [$XXXX], which represents the sum of all premiums paid.* By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

- The following appears if the insured is eligible for either the Nonforfeiture Benefit or the Contingent Benefit Upon Lapse:

  "[The following terms apply if you choose to exercise the [Nonforfeiture Benefit][Contingent Benefit Upon Lapse]:

- No benefits will be paid in excess of your new policy limit.

- Benefits will be paid subject to the daily/monthly benefit levels (and other coverage limits) in effect at the time you convert your policy to paid-up status.
- All optional benefit riders will automatically terminate.
- No future inflation adjustments will be made.
- All other applicable policy provisions, conditions, and limitations will remain in effect.

The following footnote is displayed only if the Contingent Benefit Upon Lapse is triggered and the policyholder did not purchase the Nonforfeiture benefit. The "file extract date" is the date that the mailing extract was created. "30 times the daily benefit" will change to "the monthly benefit" dependent on the policyholder's benefits:

[*Calculated based on benefit amounts and on premiums paid to date as of [file extract date]. The actual Contingent Benefit Upon Lapse amount may be slightly higher as it will be calculated based on current benefits and premiums paid to date as of the effective date of your paid-up status. The benefit amount shall not be less than [30 times the daily] benefit at the time of lapse.]

Important Dates

- . . .return form by [Month XX, YYYY] Date will vary based on the election deadline date.
- . . . . and your new increased premium will become effective on [Month XX, YYYY] Date will vary based on rate increase effective date

[Important Notice About Shared Care] paragraph will only appear if the policyholder has a Shared Care Remaining Benefit as part of their policy. [$XXX.XX] will display the benefit amount remaining. [If you choose to exercise the….will display if the policyholder is eligible for either the Nonforfeiture Benefit or Contingent Benefit Upon Lapse. [Nonforfeiture Benefit][Contingent Benefit Upon Lapse], this amount….] will vary based on which benefit the policyholder is eligible for.

- [First Name] [Last Name] will vary based on the policyholder and display First Name and Last Name.
- [Policy #] will vary to reflect each policyholder's unique policy number.
- . . . and your new premium will be effective on [Month XX, YYYY] date will vary based on rate increase effective date.
- . . . and return this Coverage Change Request Form by [Month XX, YYYY] date will vary based on election deadline date.
- [In some instances, certain changes are subject to Partnership regulatory benefit minimum requirements.] This will be inserted for policyholders whose policies are partnership-certified.
- [888-654-6582] Phone number will vary based on the firm of the agent of record.

Coverage Change Options

- New Premium Effective [next anniversary date]. Date will vary based on policyholder's next policy anniversary date

The following row will appear only if the policyholder is eligible to reduce their benefit period. Values will vary based on current benefit period, reduced benefit period, resulting premium and policy mode:

☐	[Reduce your Benefit Period from [X-year] to [X-year].]	**$[XXX][policy mode]**

The following row will appear only if the policyholder is eligible to reduce their daily or monthly benefit. Values will vary based on current daily/monthly benefit, reduced daily/monthly benefit, resulting premium and policy mode, and whether the policyholder has a daily or monthly benefit:

☐	[Reduce your [Daily/Monthly] Benefit from $[XXX] to $[XXX].]	**$[XXX][policy mode]**

The following row will appear only if the policyholder is eligible to reduce their benefit period AND their daily or monthly benefit. Values will vary based on current and reduced benefit period, current and reduced daily/monthly benefit, resulting premium and policy mode and whether the policyholder has a daily or monthly benefit:

☐	[Reduce your Benefit Period from [X-year] to [X-year] **and** [Daily/Monthly] Benefit from $[XXX] to $[XXX].]	**$[XXX][policy mode]**

The following row will appear only if the policyholder is eligible to exercise either the Nonforfeiture Benefit or Contingent Benefit Upon Lapse. Please note, [Nonforfeiture] will appear if the policyholder purchased the Nonforfeiture Benefit. [Contingent Benefit Upon Lapse] will appear only if the policyholder is eligible for the Contingent Benefit Upon Lapse (based on the standard Virginia regulations triggers) and did not purchase the optional Nonforfeiture Benefit rider:

☐	[Exercise the [Nonforfeiture Benefit/Contingent Benefit Upon Lapse] available on your policy.]	N/A

The following row will appear only if the policyholder is not eligible for the Nonforfeiture Benefit or Contingent Benefit Upon Lapse:

☐	[Cancel your policy. This change will be effective immediately.]	N/A

Step 3: Sign and Date

Signature ([First Name] [Last Name]) Date

Name will vary based on the policyholder.

Step 4: Return this completed form . . . by [Month XX, YYYY] Date will vary based on the election deadline date.

The following information is bracketed in the event of a contact change:

[Mail
John Hancock
LTC Coverage Election
P.O. Box 111, R-02, Ste 1700
Boston, MA 02117

Fax
John Hancock
LTC Coverage Election
[877-606-7771]]

Options Worksheet for [First Name] [Last Name]
Policy # [XXXXX]
John Hancock Life Insurance Company (U.S.A.)

YOUR PERSONALIZED OPTION TO REDUCE COVERAGE AND AVOID THE INCREASE

To avoid the premium increase we are offering you a one-time opportunity to reduce your future annual inflation rate. The table below shows your current premium and the new premium you will be charged if you keep your current annual inflation rate. The table also shows what your reduced inflation rate will be if you choose the personalized option, which will only be applied to future inflation increases that occur after the rate increase effective date. All other existing benefits and previous inflation increases that have already been applied to your policy through the effective date of the inflation rate reduction will be maintained.

[**Important: Reducing your future annual inflation rate will result in the loss of Partnership status and your policy will no longer qualify for Medicaid Asset Protection. If you wish to retain Partnership status, do <u>not</u> elect this option.** Other options to help minimize the increase and retain your Partnership status may be available to you. For more information, please call John Hancock at [888-654-6582].]

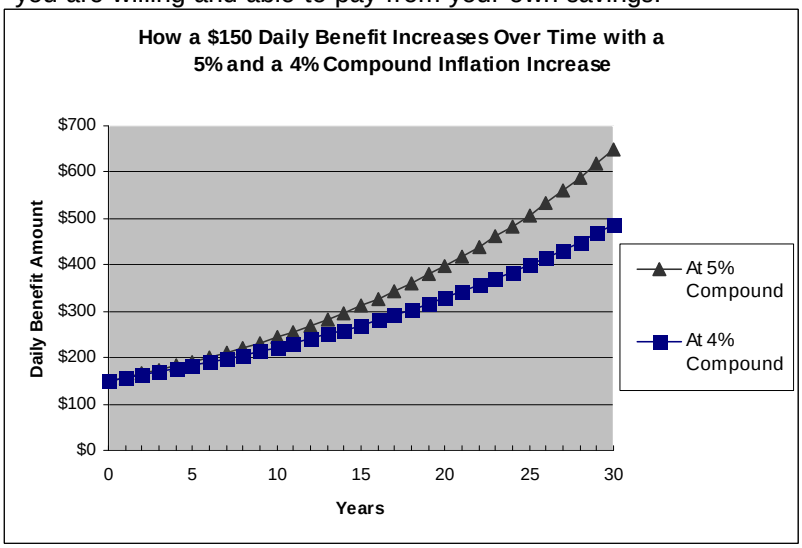
	Keep your current annual inflation rate	Personalized Option: Reduce your future annual inflation rate
[Daily/Monthly] Benefit[1]	[$XXX]	[$XXX]
Benefit Period[2]	[X-year]	[X-year]
Inflation Option[[3]]	[5%]	**[X.X%]**
Elimination Period	[XX]	[XX]
Optional Riders	[List here]	[List here]
Current [policy mode] Premium	[$XX.XX]	
New [policy mode] Premium*	**[$XX.XX]**	**[$XX.XX]**

**As of [Month XX, YYYY]*

Please note: Variations of this personalized option are not available, though other options to help minimize the increase may be. [It is also important to note that your coverage includes a "Limited Pay" premium provision. Please consider the number of remaining payments before making the decision to reduce your benefits.] For more information, or to request a revised policy schedule page, please call John Hancock at **[888-654-6582].**

[Information to Consider

The graph below is an example of how a $150 daily benefit amount increases over the next 30 years at [5%] and [4%] [annually compounding rates][simple annual increases].]To help you with your inflation coverage decision, we thought it might be useful to also provide you with the latest trends in the cost of care. The chart to the right shows the national average annual increase over the past [five] years for the cost of care in various care settings. Please visit **www.jhinfocenter.com** for current cost of care information specific to your area. As you evaluate what is best for you, we encourage you to consider the current and projected cost of care in your area, as well as how much of that amount you are willing and able to pay from your own savings.



Trends in the Cost of Care

Long-Term Care Setting	[5]-Year Average Annual Increase
Nursing Home: Private Room	[3.6%]
Nursing Home: Semi-Private Room	[3.6%]
Assisted Living Facility	[2.0%]
Home Health Care Aide	[1.3%]
Adult Day Care	[1.6%]

[The 5-year average annual increases are based on a subset of common providers from our 2008 and 2011 Cost of Care surveys and our 2011 and 2013 Cost of Care surveys]

][1] [Daily/Monthly] Benefit is the most the coverage will reimburse for the costs of covered long-term care services received on [any day/in any month]. Your [Daily/Monthly] Benefit shown above reflects any inflation increase through [next policy anniversary].

[2] Benefit Period is used to calculate your Policy Limit by multiplying your [Daily/Monthly] Benefit by the number of [days/months] in [X-years]. The Policy Limit represents the total pool of money available to reimburse the costs of covered long-term care services you receive while insured.
[3] A reduction to your future annual inflation rate will apply to your [Daily/Monthly] Benefit. The inflation rate on your Policy Limit will remain at 3%.]

YOUR ALTERNATIVE OPTIONS TO REDUCE COVERAGE AND LOWER PREMIUMS

To help mitigate the premium increase, you may be eligible to reduce other benefits. These benefits can be reduced upon your request on any future policy anniversary. For example, you may be eligible to:

- Reduce your current [daily/monthly benefit]*
- [Reduce your benefit period*]
- [Increase your elimination period]
- [Drop an optional rider]

* This reduction will also result in a corresponding decrease in your Total Policy Limit. [Note: our records indicate there is claim activity on your policy; please consider your current policy limit before making the decision to reduce your benefits.] [You may also want to review the restoration of benefits provision in your policy before making your decision.]

Please note - in certain instances the ability to reduce your benefits may not be available due to state-regulated minimum benefit requirements or the available plan options. [In addition, certain changes are subject to Partnership regulatory benefit minimum requirements.] [Your policy includes a "Limited Pay" premium provision. Please consider the number of remaining payments on your policy before making the decision to reduce your benefits.] For more information, please call John Hancock at **[888-654-6582].**

[Exercise the Nonforfeiture Benefit, resulting in a paid-up policy with reduced benefits

Your policy includes a Nonforfeiture Benefit, which enables you to discontinue paying premiums and provides you with a paid-up policy with reduced benefits. By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

[Exercise the Contingent Benefit Upon Lapse, resulting in a paid-up policy with reduced benefits

If you choose to cancel your policy within 120 days of [next policy anniversary date], we will modify your policy limit (lifetime maximum benefit amount) and convert your policy to paid-up status where no further premiums are due. Your new policy limit will be [$XXXX], which represents the sum of all premiums paid.* By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

[The following terms apply if you choose to exercise the [Nonforfeiture Benefit][Contingent Benefit Upon Lapse]:

- No benefits will be paid in excess of your new policy limit.
- Benefits will be paid subject to the daily/monthly benefit levels (and other coverage limits) in effect at the time you convert your policy to paid-up status.
- All optional benefit riders will automatically terminate.
- No future inflation adjustments will be made.
- All other applicable policy provisions, conditions, and limitations will remain in effect.]

[*Calculated based on benefit amounts and on premiums paid to date as of [file extract date]. The actual Contingent Benefit Upon Lapse amount may be slightly higher as it will be calculated based on current benefits and premiums paid to date as of the effective date of your paid-up status. The benefit amount shall not be less than [30 times the daily] benefit at the time of lapse.]

IMPORTANT DATES

- If you choose an option listed on the enclosed Coverage Change Request Form, you must complete, sign and return the form by **[Month XX, YYYY]**.
- If you choose to make no changes to your coverage, no action is required. Your level of coverage will not change and your new increased premium will become effective on **[Month XX, YYYY]**.

[Important Notice About SharedCare

You have a "Shared Care Remaining Benefit," in the amount of [$XXX.XX], as part of your coverage. This amount is not reflected under your current coverage shown on this Options Worksheet. If you choose to reduce your benefits or make no changes to your coverage, this amount will still be available to you. [If you choose to exercise the [Nonforfeiture Benefit][Contingent Benefit Upon Lapse], this amount will no longer be available to you.] Before making your decision, please consider the impact on this SharedCare Remaining Benefit amount.]

1. **Why do you need to raise premium rates — can you explain further?**
   When pricing a long-term care insurance product, insurance companies use the best available information at that time to predict how many policyholders might ultimately use the benefit in the future. This involves making certain assumptions about a variety of factors including: particular medical conditions, the expected lifespan of policyholders, the length of time policyholders keep their policies, and the cost of receiving long-term care services. If the actual experience differs in an unfavorable way from the expected experience based on these assumptions, a premium rate increase may become necessary.

   Our most recent comprehensive claims study, which we conduct every three years, examines the usage trends for our insured population. It indicated that, like many carriers in this business, we have seen increased claims. As compared to our previous analysis, the new data shows that policyholders are living longer than expected, their claims are lasting longer than expected, and more people than expected are claiming at the older ages. Based on that data, we have determined that there is a need to increase premiums on certain policy series to reflect that future claims are significantly higher on these policies than originally expected or priced.

2. **What is the policy provision that allows you to raise my premiums?**
   The provision that allows for an increase in premiums can be found on the front page of your policy. Your policy indicates that, while your insurance company cannot change coverage or refuse to renew coverage for reasons other than nonpayment of premiums, the company is allowed to change or increase premiums so long as the increase applies to an entire class of policies. We are required to file premium increases on policy series, along with actuarial justification, with the department of insurance in the state where the policy was purchased, and may only implement the rate increase once we are permitted to do so.

3. **Have I been singled out for this rate increase because of my age or health?**
   No, the increase applies to everyone who purchased the same long-term care insurance product you did. No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. Also, your state has not been singled out, as all states are included in our rate increase process.

4. **If I no longer live in the state where I purchased my policy, does the increase still apply?**
   Yes. All LTC insurance policies are regulated by the original state in which they were written at the time of the purchase of the policy. That means that the state where you were residing when you purchased your policy continues to be the applicable state, even if you are now residing elsewhere.

5. **Is the premium rate increase due to the economic environment?**
   No. We are increasing premium rates solely due to our claims experience, which indicates higher-than-expected claims on your policy series in the future.

6. **Is there an alternative to paying higher premiums?**
   Yes. We are offering several benefit reduction alternatives and, in most cases, at least one option that will enable you to keep your premiums at or close to the same level as what you are paying today. The enclosed 'Options Worksheet' outlines your options. To further review these options, please contact one of our customer service representatives.

7. **Do I need to complete and return the enclosed Coverage Change Request Form?**
   The enclosed Coverage Change Request Form need only be completed and returned to John Hancock should you decide you want to adjust your benefits or cancel your policy. Otherwise, no action is necessary on your part, as the premium rate increase will take place automatically on the policy anniversary date specified in your letter.

8. **Will there be additional premium increases in the future?**
   Premium rates are not guaranteed and may be increased in accordance with the terms of your policy. We will continue to monitor our claims experience to determine whether future increases will be necessary.

9. **If I pay premiums through an automatic draft plan and my premium is changing, is there any action I need to take?**
   No. If you have an automatic draft plan established through John Hancock, we will adjust the drafted amount.

10. **If I pay premiums through online banking and my premium is changing, is there any action I need to take?**
    Yes. Please update your online banking payment information with the new premium amount prior to the rate increase effective date.

COVERAGE CHANGE REQUEST FORM
Individual LTC Insurance Policy for [First Name] [Last Name]
Policy # [XXXXX]
John Hancock Life Insurance Company (U.S.A.)

To avoid the premium increase, we are offering you a one-time opportunity to elect your personalized option.

If you choose to make no changes to your current coverage, no action is required and your new increased premium will be effective on **[Month XX, YYYY]**.

If you choose to change your coverage, you must select an option listed below, sign and return this Coverage Change Request Form by **[Month XX, YYYY]**.

Step 1: Select an option (please choose only one option)

For more details, please see your Options Worksheet. [In some instances, certain changes are subject to Partnership regulatory benefit minimum requirements.] As a reminder, you may have alternative options available to mitigate the premium increase. For more information, please call John Hancock at **[888-654-6582]**.

COVERAGE CHANGE OPTIONS	
☐	Reduce your future annual inflation rate from [5%] to [X.X%].[*]
☐	[Exercise the [Nonforfeiture Benefit/Contingent Benefit Upon Lapse] available on your policy.]
☐	[Cancel your coverage. This change will be effective immediately.]]

[Important: Reducing your future annual inflation rate will result in the loss of Partnership status and your policy will no longer qualify for Medicaid Asset Protection. If you wish to retain Partnership status, do not elect this option. Other options to help minimize the increase and retain your Partnership status may be available to you. For more information, please call John Hancock at [888-654-6582].]

Step 2: Review Agreement and Acknowledgement

I understand that my benefits and/or premium for those benefits will change based upon the option(s) I select.

I understand that premium rates are not guaranteed and may be increased again in the future if I am among the group of policyholders whose premiums are determined to be inadequate.

If I select an option(s) to change my coverage, I understand that, within 30 days of the date this change becomes effective, I may cancel the change in my coverage and return to my original coverage at the increased premium level.

I understand the policy change(s) I selected above. By signing below, I agree that any change(s) other than cancelling my policy, will be effective on my next policy anniversary provided this form is received by John Hancock by that date.

Step 3: Sign and Date

Signature ([First Name] [Last Name]) **Date**

Step 4: Return this completed form using the enclosed postage-paid envelope by [Month XX, YYYY].

[Mail
John Hancock
LTC Coverage Election
P.O. Box 111, R-02, Ste 1700
Boston, MA 02117-0111

FAX
John Hancock
LTC Coverage Election
[877-606-7771]]

John Hancock Life Insurance Company (U.S.A.)
(Not licensed in New York)

[Brent Wilkinson
Vice President]

Long-Term Care Insurance
P.O. Box 111, R-02, Suite 1700
Boston, Massachusetts 02117-0111

[First Name] [Last Name] [Date]
[Address1]
[Address2]
[City], [State] [Zip]

Re: Notice of Premium Rate Increase – Long-Term Care Insurance Policy No. [xxx]. **Decision required by [date].** John Hancock Life Insurance Company (U.S.A.)

Dear [First Name] [Last Name],

John Hancock is committed to ensuring long-term care (LTC) insurance benefits will be there for our policyholders when they need them most. To uphold this responsibility, we continuously monitor the experience of our inforce LTC insurance policies. Our most recent analysis shows that policyholders are living longer than expected, LTC claims are lasting longer than expected, and that more policyholders than expected are claiming at older ages than previously anticipated. Unfortunately, based on this data, we have determined a need to increase premiums on this policy series to reflect that future claims are expected to be significantly higher on these policies than originally expected or priced.

Options to Minimize the Premium Increase
We sincerely regret having to take this action and understand that a premium increase may not be affordable for some. Therefore, we are offering you personalized options that will enable you to minimize the premium increase by reducing your coverage. Please refer to the enclosed "Options Worksheet" for more information.

About the Premium Increase
Based on your current benefit selections, unless you elect a personalized option as described in your Options Worksheet, your premiums will increase from [current premium] to [new premium], [policy mode]. This new premium will be effective for premiums due on or after [next policy anniversary]. Please note this letter is not a bill.

The rate increase request was reviewed by Virginia's State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings are available for public inspection and may be accessed online through the Virginia Bureau of Insurance's webpage at www.scc.virginia.gov/BOI. No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. Our decision to increase premiums on certain policies is based upon the future claims anticipated on these policies. Please note that the decision to seek a premium increase on these LTC insurance policies has been made by John Hancock, not your insurance agent, nor the Virginia Bureau of Insurance. As a reminder, per the terms of your policy, premium rates are not guaranteed and could be increased again in the future, at which time similar benefit reduction options may be available to you. However, please be advised that John Hancock will not apply any additional premium rate increase to your policy for at least 36 months from your policy anniversary date of [next policy anniversary date].

Importance of LTC Insurance Coverage
As you decide which of the coverage options described in this letter works best for you, you may wish to consider the value offered by LTC insurance. The need for care can be one of the most significant challenges a person can face – both personally and financially. LTC insurance provides valuable protection that may not be available with your health insurance or from government programs.

John Hancock has seen the difference this insurance has made in the lives of our customers and their family members. We remain committed to delivering on our promise to provide the coverage, support and service, when and where you need care.

Next Steps

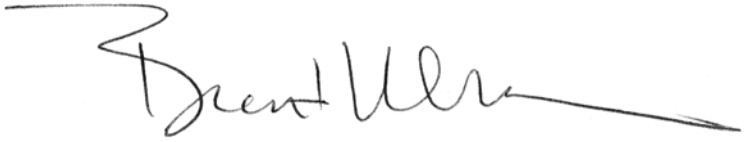
The enclosed Options Worksheet details your current coverage and provides options you can elect in order to help minimize the premium increase. **Please be advised that all of the options available to you may not be of equal value, so please review this information carefully.**

- If you decide to reduce your coverage as outlined in the "Options Worksheet," simply complete the "Coverage Change Request Form" and return it to John Hancock by **[Month XX, YYYY]**.
- If you choose to make no changes to your coverage, no action is required, and your new increased premium will become effective on **[Month XX, YYYY]**.

For Further Assistance

Again, we sincerely regret having to take this action, but we hope you find that the options provided are helpful. If you have any questions, please visit www.jhinfocenter.com or contact one of our customer service representatives at [888-654-6582], Monday through Friday from 8:00 a.m. – 6:00 p.m. Eastern Time. The TTY number for the hearing impaired is 800-555-5421. Our dedicated team is available to help you make a decision that best meets your personal needs.

Sincerely,



[Brent Wilkinson
Vice President, U.S. Insurance Operations]

Enclosures:
Options Worksheet
Frequently Asked Questions
Coverage Change Request Form

Options Worksheet for [First Name] [Last Name]
Policy # [XXXXX]
John Hancock Life Insurance Company (U.S.A.)

YOUR PERSONALIZED OPTION(S) TO REDUCE COVERAGE AND MINIMIZE THE INCREASE

To minimize the premium increase, we are offering you an opportunity to reduce your coverage, as illustrated in the personalized option(s) below. The table also shows your current level of coverage and the new premium you will be charged if you keep this coverage. Please be advised these benefits can be reduced upon your request on any future policy anniversary.

As you evaluate what is best for you, we encourage you to consider the current and projected cost of care in your area, as well as how much of that amount you are willing and able to pay from your own savings. Please visit **www.jhinfocenter.com** for current cost of care information specific to your area.

	Keep your current coverage[1]	**Personalized Option(s)**		
		[Reduce your BP[2]]	**[Reduce your [DB/MB][2]]**	**[Reduce your BP & [DB/MB][2]]**
[Daily Benefit (DB)]/[Monthly Benefit (MB)][3]	$[XXX]	$[XXX]	$[XXX]	$[XXX]
Benefit Period (BP)[[4]]	[X]-year	[Y]-year	[X]-year	[Z]-year
Elimination Period	[List Here]			
Inflation Option	[List Here]			
Optional Riders	[List Here]			
Current [policy mode] Premium	$[XXX]			
New [policy mode] Premium[5]	**$[XXX]**	**$[XXX]**	**$[XXX]**	**$[XXX]**

[Important: Your policy includes a "Limited Pay" premium provision. Please consider the number of remaining payments on your policy before making the decision to reduce your benefits.]

Please note: Other options to minimize the increase may be available [including [dropping an optional rider] [or] [increasing your elimination period]]. For more information, or to request a revised policy schedule page, please call John Hancock at [888-654-6582.]

[1]Assumes no recent changes in your current coverage.
[2]This reduction will also result in a corresponding decrease in your Total Policy Limit. In some instances, [daily/monthly] reduction elections may be rounded to the nearest dollar – and will be illustrated in your election confirmation statement. [Note: our records indicate there is claim activity on your policy; please consider your current policy limit before making the decision to reduce your benefits.][You may also want to review the restoration of benefits provision in your policy before making your decision.]
[3] [Note: The most recent Consumer Price Index (CPI) data has yet to be released by the U.S. Department of Labor. As a result, your [DB/MB] amount illustrated above is effective as of the date of this mailing – and does not reflect any CPI changes effective as of your upcoming policy anniversary.] [DB/MB] is the most the coverage will reimburse for the costs of covered long-term care services received on any [day/month].
[[4]BP is used to calculate your Policy Limit by multiplying your [DB/MB] by the number of [days/months] in {X{, Y or Z}} years. The Policy Limit represents the total pool of money available to reimburse the costs of covered long-term care services you receive while insured.]
[5]As of [Month XX, YYYY]. [Note: Due to the pending release of CPI data by the U.S. Department of Labor, we are unable to quote [DB/MB] reductions until [Month] 20th.] This reduction will also result in a corresponding decrease in your Total Policy Limit.

ALTERNATIVE OPTIONS

[Exercise the Nonforfeiture Benefit, resulting in a paid-up policy with reduced benefits

Your policy includes a Nonforfeiture Benefit, which enables you to discontinue paying premiums and provides you with a paid-up policy with reduced benefits. By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

[Exercise the Contingent Benefit Upon Lapse, resulting in a paid-up policy with reduced benefits

If you choose to cancel your policy within 120 days of [next policy anniversary date], we will modify your policy limit (lifetime maximum benefit amount) and convert your policy to paid-up status where no further premiums are due. Your new policy limit will be [$XXXX], which represents the sum of all premiums paid.* By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

[The following terms apply if you choose to exercise the [Nonforfeiture Benefit][Contingent Benefit Upon Lapse]:

- No benefits will be paid in excess of your new policy limit.
- Benefits will be paid subject to the daily/monthly benefit levels (and other coverage limits) in effect at the time you convert your policy to paid-up status.
- All optional benefit riders will automatically terminate.
- No future inflation adjustments will be made.
- All other applicable policy provisions, conditions, and limitations will remain in effect.]

[*Calculated based on benefit amounts and on premiums paid to date as of [file extract date]. The actual Contingent Benefit Upon Lapse amount may be slightly higher as it will be calculated based on current benefits and premiums paid to date as of the effective date of your paid-up status. The benefit amount shall not be less than [30 times the daily] benefit at the time of lapse.]

IMPORTANT DATES

- If you choose an option listed on the enclosed Coverage Change Request Form, you must complete, sign and return the form by **[Month XX, YYYY]**.
- If you choose to make no changes to your coverage, no action is required. Your level of coverage will not change and your new increased premium will become effective on **[Month XX, YYYY]**.

[Important Notice About SharedCare

You have a "Shared Care Remaining Benefit," in the amount of [$XXX.XX], as part of your coverage. This amount is not reflected under your current coverage shown on this Options Worksheet. If you choose to reduce your benefits or make no changes to your coverage, this amount will still be available to you. [If you choose to exercise the [Nonforfeiture Benefit][Contingent Benefit Upon Lapse], this amount will no longer be available to you.] Before making your decision, please consider the impact on this SharedCare Remaining Benefit amount.]

1. **Why do you need to raise premium rates — can you explain further?**
When pricing a long-term care insurance product, insurance companies use the best available information at that time to predict how many policyholders might ultimately use the benefit in the future. This involves making certain assumptions about a variety of factors including: particular medical conditions, the expected lifespan of policyholders, the length of time policyholders keep their policies, and the cost of receiving long-term care services. If the actual experience differs in an unfavorable way from the expected experience based on these assumptions, a premium rate increase may become necessary.

Our most recent comprehensive claims study, which we conduct every three years, examines the usage trends for our insured population. It indicated that, like many carriers in this business, we have seen increased claims. As compared to our previous analysis, the new data shows that policyholders are living longer than expected, their claims are lasting longer than expected, and more people than expected are claiming at the older ages. Based on that data, we have determined that there is a need to increase premiums on certain policy series to reflect that future claims are expected to be significantly higher than originally expected or priced.

2. **What is the policy provision that allows you to raise my premiums?**
The provision that allows for an increase in premiums can be found on the front page of your policy. Your policy indicates that, while your insurance company cannot change coverage or refuse to renew coverage for reasons other than nonpayment of premiums, the company is allowed to change or increase premiums so long as the increase applies to an entire class of policies. We are required to file premium increases on policy series, along with actuarial justification, with the department of insurance in the state where the policy was purchased, and may only implement the rate increase once we are permitted to do so.

3. **Have I been singled out for this rate increase because of my age or health?**
No, the increase applies to everyone who purchased the same long-term care insurance product you did. No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. Also, your state has not been singled out, as all states are included in our rate increase process.

4. **If I no longer live in the state where I purchased my policy, does the increase still apply?**
Yes. All LTC insurance policies are regulated by the original state in which they were written at the time of the purchase of the policy. That means that the state where you were residing when you purchased your policy continues to be the applicable state, even if you are now residing elsewhere.

5. **Is the premium rate increase due to the economic environment?**
No. We are increasing premium rates solely due to our claims experience, which indicates higher-than-expected claims on your policy series in the future.

6. **Is there an alternative to paying higher premiums?**
Yes. We are offering several benefit reduction alternatives and, in most cases, at least one option that will enable you to keep your premiums at or close to the same level as what you are paying today. The enclosed 'Options Worksheet' outlines your options. To further review these options, please contact one of our customer service representatives.

7. **Do I need to complete and return the enclosed Coverage Change Request Form?**
The enclosed Coverage Change Request Form need only be completed and returned to John Hancock should you decide you want to adjust your benefits or cancel your policy. Otherwise, no action is necessary on your part, as the premium rate increase will take place automatically on the policy anniversary date specified in your letter.

8. **Will there be additional premium increases in the future?**
Premium rates are not guaranteed and may be increased in accordance with the terms of your policy. We will continue to monitor our claims experience to determine whether future increases will be necessary.

9. **If I pay premiums through an automatic draft plan and my premium is changing, is there any action I need to take?**
No. If you have an automatic draft plan established through John Hancock, we will adjust the drafted amount.

10. **If I pay premiums through online banking and my premium is changing, is there any action I need to take?**
Yes. Please update your online banking payment information with the new premium amount prior to the rate increase effective date.

COVERAGE CHANGE REQUEST FORM
Individual LTC Insurance Policy for [First Name] [Last Name]
Policy # [XXXXX]
John Hancock Life Insurance Company (U.S.A.)

To minimize the premium increase, we are offering you an opportunity to elect a personalized option.

If you choose to make no changes to your current coverage, no action is required and your new increased premium will be effective on **[Month XX, YYYY]**.

If you choose to change your coverage, you must select an option listed below, sign and return this Coverage Change Request Form by **[Month XX, YYYY]**.

Step 1: Select an option (please choose only one option)

For more details, please see your Options Worksheet. [**In some instances, certain changes are subject to Partnership regulatory benefit minimum requirements.**] As a reminder, you may have alternative options available to mitigate the premium increase. For more information, please call John Hancock at **[888-654-6582].**

COVERAGE CHANGE OPTIONS		New Premium Effective [next anniversary date]
☐	[Reduce your Benefit Period from [X-year] to [X-year].]	**$[XXX][policy mode]**
☐	[Reduce your [Daily/Monthly] Benefit from $[XXX] to $[XXX].]	**$[XXX][policy mode]**
☐	[Reduce your Benefit Period from [X-year] to [X-year] **and** [Daily/Monthly] Benefit from $[XXX] to $[XXX].]	**$[XXX][policy mode]**
☐	[Exercise the [Nonforfeiture Benefit/Contingent Benefit Upon Lapse] available on your policy.]	N/A
☐	[Cancel your policy. This change will be effective immediately.]	N/A

Step 2: Review Agreement and Acknowledgement

I understand that my benefits and/or premium for those benefits will change based upon the option(s) I select.

I understand that premium rates are not guaranteed and may be increased again in the future if I am among the group of policyholders whose premiums are determined to be inadequate.

If I select an option(s) to change my coverage, I understand that, within 30 days of the date this change becomes effective, I may cancel the change in my coverage and return to my original coverage at the increased premium level.

I understand the policy change(s) I selected above. By signing below, I agree that any change(s) other than cancelling my policy, will be effective on my next policy anniversary provided this form is received by John Hancock by that date.

Step 3: Sign and Date

Signature ([First Name] [Last Name]) **Date**

Step 4: Return this completed form using the enclosed postage-paid envelope by [Month XX, YYYY].

[Mail
John Hancock
LTC Coverage Election
P.O. Box 111, R-02, Ste 1700
Boston, MA 02117-0111

FAX
John Hancock
LTC Coverage Election
[877-606-7771]]

John Hancock Life Insurance Company (U.S.A.)
(Not licensed in New York)

[Brent Wilkinson
Vice President]

Long-Term Care Insurance
P.O. Box 111, R-02, Suite 1700
Boston, Massachusetts 02117-0111

[First Name] [Last Name] [Date]
[Address1]
[Address2]
[City], [State] [Zip]

Re: Notice of Premium Rate Increase – Long-Term Care Insurance Policy No. [xxx]. **Decision required by [date].** John Hancock Life Insurance Company, U.S.A.

Dear [First Name] [Last Name],

John Hancock is committed to ensuring long-term care (LTC) insurance benefits will be there for our policyholders when they need them most. To uphold this responsibility, we continuously monitor the experience of our inforce LTC insurance policies. Our most recent analysis shows that policyholders are living longer than expected, LTC claims are lasting longer than expected, and that more policyholders than expected are claiming at older ages than previously anticipated. Unfortunately, based on this data, we have determined a need to increase premiums on this policy series to reflect that future claims are expected to be significantly higher on these policies than originally expected or priced.

Options to Avoid or Minimize the Premium Increase
We sincerely regret having to take this action and understand that a premium increase may not be affordable for some. **Therefore, <u>we are offering you an option to avoid the premium increase completely</u> by reducing your future annual inflation rate and keeping all other benefits the same.** Please see the enclosed "Options Worksheet" for more information on this as well as additional options that will enable you to minimize the premium increase.

About the Premium Increase
Based on your current benefit selections, unless you elect the option <u>described in the above paragraph</u> or one of the alternative options described in your Options Worksheet, your premiums will increase from [current premium] to [new premium], [policy mode]. This new premium will be effective for premiums due on or after [next policy anniversary]. Please note this letter is not a bill.

The rate increase request was reviewed by Virginia's State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings are available for public inspection and may be accessed online through the Virginia Bureau of Insurance's webpage at www.scc.virginia.gov/BOI. No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. Our decision to increase premiums on certain policies is based upon the future claims anticipated on these policies. Please note that the decision to seek a premium increase on these LTC insurance policies has been made by John Hancock, not your insurance agent, nor the Virginia Bureau of Insurance. As a reminder, per the terms of your policy, premium rates are not guaranteed and could be increased again in the future, at which time similar benefit reduction options may be available to you. However, please be advised that John Hancock will not apply any additional premium rate increase to your policy for at least 36 months from your policy anniversary date of [next policy anniversary date].

Importance of LTC Insurance Coverage

As you decide which of the coverage options described in this letter works best for you, you may wish to consider the value offered by LTC insurance. The need for care can be one of the most significant challenges a person can face – both personally and financially. LTC insurance provides valuable protection that may not be available with your health insurance or from government programs.

John Hancock has seen the difference this insurance has made in the lives of our customers and their family members. We remain committed to delivering on our promise to provide the coverage, support and service, when and where you need care.

Next Steps

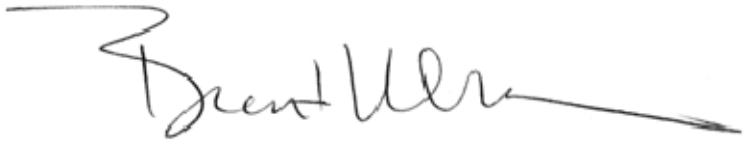
The enclosed Options Worksheet details your current coverage and provides options you can elect in order to help minimize or avoid the premium increase completely. **Please be advised that all of the options available to you may not be of equal value, so please review this information carefully**.

- If you decide to reduce your coverage as outlined in the Options Worksheet, simply complete the "Coverage Change Request Form" and return it to John Hancock by **[Month XX, YYYY]**.
- If you choose to make no changes to your coverage, no action is required, and your new increased premium will become effective on **[Month XX, YYYY]**.

For Further Assistance

Again, we sincerely regret having to take this action, but we hope you find that the options provided are helpful. If you have any questions, please visit www.jhinfocenter.com or contact one of our customer service representatives at [888-654-6582], Monday through Friday from 8:00 a.m. – 6:00 p.m. Eastern Time. The TTY number for the hearing impaired is 800-555-5421. Our dedicated team is available to help you make a decision that best meets your personal needs.

Sincerely,



[Brent Wilkinson
Vice President, U.S. Insurance Operations]

Enclosures:
Options Worksheet
Frequently Asked Questions
Coverage Change Request Form

INSURED:	**[John D. Hancock]**	DATE OF ISSUE:	[April 1, 1991]
POLICY NUMBER:	**[99000000]**	PREMIUM:	$[XXXXX.XX]
POLICY TITLE:	Long-Term Care Insurance Policy		
POLICY FORM:	LTC-91		

YOUR BENEFITS

ELIMINATION PERIOD:	[XXX] Days
NURSING HOME COVERAGE	
MAXIMUM DAILY BENEFIT*:	$[XXX] Per Day **
POLICY LIMIT:	$[XXXXXX] **
HOME HEALTH COVERAGE	
MAXIMUM DAILY BENEFIT:*	$[XXX] Per Day **
POLICY LIMIT:	$[XXXXXX] **
ALTERNATE PLAN OF CARE BENEFIT:	[YES / NO]

* THE DAILY BENEFIT PAID WILL BE THE TOTAL ACTUAL COVERED CHARGES OF THE NURSING HOME OR PROVIDER OF HOME HEALTH CARE SERVICES, INCLUDING AN ADULT DAY CARE CENTER, UP TO THE APPLICABLE MAXIMUM DAILY BENEFIT.

** SUBJECT TO INCREASES DUE TO INFLATION COVERAGE.

Total Annual Premium: $**[XXXXX.XX]**

[This schedule replaces any prior schedule as of XX/XX/XXXX.]

INSURED:	**[John D. Hancock]**	DATE OF ISSUE:	[April 1, 1991]
POLICY NUMBER:	**[99000000]**	PREMIUM:	$[XXXXX.XX]
POLICY TITLE:	Nursing Home Insurance Policy		
POLICY FORM:	NH-91		

YOUR BENEFITS

ELIMINATION PERIOD:	[XXX] Days
NURSING HOME COVERAGE	
MAXIMUM DAILY BENEFIT*:	$[XXX] Per Day **
POLICY LIMIT:	$[XXXXXX] **

* THE DAILY BENEFIT PAID WILL BE THE TOTAL ACTUAL COVERED CHARGES OF THE NURSING HOME UP TO THE MAXIMUM DAILY BENEFIT

** SUBJECT TO INCREASES DUE TO INFLATION COVERAGE.

Total Annual Premium: $**[XXXXX.XX]**

[This schedule replaces any prior schedule as of XX/XX/XXXX.]

INSURED: [xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx] DATE OF ISSUE: [mm/dd/yyyy]

POLICY NUMBER: [xxxxxxxxxx] INITIAL [ANNUAL] PREMIUM: $[xxxxx.xx]

POLICY TITLE: Long-Term Care Insurance Policy

POLICY FORM: LTC-94 VA

YOUR BENEFITS

ELIMINATION PERIOD:	[20] Days
NURSING HOME COVERAGE:	
MAXIMUM DAILY BENEFIT*:	$[100] PER DAY**
POLICY LIMIT:	$[XXXXXX]**
HOME HEALTH COVERAGE:	
MAXIMUM DAILY BENEFIT:*	$[50] per day**
POLICY LIMIT:	$[XXXXXX]**
ALTERNATE PLAN OF CARE BENEFIT:	[YES]

OPTIONAL BENEFITS ELECTED AND INCLUDED IN THIS POLICY:

[ANNUAL INDEXED INFLATION COVERAGE]

[NONFORFEITURE BENEFIT]

[RESTORATION OF BENEFITS]

[ENRICHED HOME CARE BENEFIT]

* THE DAILY BENEFIT PAID WILL BE THE TOTAL ACTUAL COVERED CHARGES OF THE NURSING HOME OR PROVIDER OF HOME HEALTH CARE SERVICES, INCLUDING AN ADULT DAY CARE CENTER, UP TO THE APPLICABLE MAXIMUM DAILY BENEFIT. ANY UNUSED PORTION OF THE MAXIMUM DAILY BENEFIT REMAINS IN THE POLICY LIMIT.

** SUBJECT TO INCREASES DUE TO INFLATION COVERAGE, IF ANY.

[This schedule replaces any prior schedule as of XX/XX/XXXX.]

INSURED: [xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx] DATE OF ISSUE: [mm/dd/yyyy]

POLICY NUMBER: [xxxxxxxxxx] INITIAL [ANNUAL] PREMIUM: $[xxxxx.xx]

POLICY TITLE: Nursing Home Insurance Policy

POLICY FORM: NH-94 VA

YOUR BENEFITS

ELIMINATION PERIOD: [20] Days

NURSING HOME COVERAGE:

MAXIMUM DAILY BENEFIT*: $[100] PER DAY**

POLICY LIMIT: $[XXXXXX]**

OPTIONAL BENEFITS ELECTED AND INCLUDED IN THIS POLICY:

[ANNUAL INDEXED INFLATION COVERAGE]

[NONFORFEITURE BENEFIT]

[RESTORATION OF BENEFITS]

* THE DAILY BENEFIT PAID WILL BE THE TOTAL ACTUAL COVERED CHARGES OF THE NURSING HOME, UP TO THE APPLICABLE MAXIMUM DAILY BENEFIT. ANY UNUSED PORTION OF THE MAXIMUM DAILY BENEFIT REMAINS IN THE POLICY LIMIT.

** SUBJECT TO INCREASES DUE TO INFLATION COVERAGE, IF ANY.

[This schedule replaces any prior schedule as of XX/XX/XXXX.]

INSURED:	Jane Hancock	**DATE OF ISSUE:**	January 1,1996
POLICY NUMBER:	H 9000 000	**FIRST [ANNUAL] PREMIUM:**	$XXXXX.XX
POLICY TITLE:	Long-Term Care Insurance Policy	**POLICY FORM:**	LTC-96 VA

POLICY SCHEDULE

This Policy Schedule provides You with specific information about the benefits You selected and how much We will pay.

ELIMINATION PERIOD:	XXX Dates of Service
DAILY BENEFIT:	
Nursing Home *	$XXX Per Date of Service
Assisted Care Living Facility *	$XXX Per Date of Service
Home Health Care *	$XXX Per Date of Service

POLICY LIMIT: * $XXXXX

OPTIONAL BENEFITS SELECTED AND INCLUDED IN THIS POLICY

* Subject to increases due to inflation coverage, if any.

Early notification to Our Claims Department will facilitate a timely review of Your claim and avoid any delay in Your qualifying for benefits. Please let Us know immediately or in advance, whenever possible, when You need care or services covered by this Policy. Please call Us at 1-800-543-6415.

[This Schedule replaces any prior Schedule as of MO/DD/YR.]

INSURED:	Jane Hancock	**DATE OF ISSUE:**	January 1,1996
POLICY NUMBER:	H 9000 000	**FIRST [ANNUAL] PREMIUM:**	$XXXXX.XX
POLICY TITLE:	Long-Term Care Insurance Policy	**POLICY FORM:**	LTC-96 VA 9/96

POLICY SCHEDULE

This Policy Schedule provides You with specific information about the benefits You selected and how much We will pay.

ELIMINATION PERIOD:	XXX Dates of Service
DAILY BENEFIT:	
Nursing Home *	$XXX Per Date of Service
Assisted Care Living Facility *	$XXX Per Date of Service
Home Health Care *	$XXX Per Date of Service

POLICY LIMIT: * $XXXXX

OPTIONAL BENEFITS SELECTED AND INCLUDED IN THIS POLICY

Indexed Inflation Coverage

SharedCare Benefit
The SharedCare Secondary Insured under this Policy is Your Spouse, [John Q. Smith].

* Subject to increases due to inflation coverage, if any.

Early notification to Our Claims Department will facilitate a timely review of Your claim and avoid any delay in Your qualifying for benefits. Please let Us know immediately or in advance, whenever possible, when You need care or services covered by this Policy. Please call Us at 1-800-543-6415.

[This Schedule replaces any prior Schedule as of MO/DD/YR.]

POLICY SCHEDULE - Continued

FEDERAL INCOME TAX TREATMENT OF THIS POLICY

Long-term care insurance was granted favorable federal income tax treatment in the Health Insurance Portability and Accountability Act of 1996. Policies meeting certain criteria outlined in this Act are eligible for this treatment. To the best of Our knowledge, We have designed this Policy to meet the requirements of this new law. This Policy is intended to be a qualified long-term care contract under Section 7702B(b) of the Internal Revenue Code. If, in the future, it is determined that this Policy does not meet these requirements, We will make every reasonable effort to amend the Policy if We are required to do so in order to gain such favorable federal income tax treatment. We will offer you an opportunity to receive these amendments.

PART 1 - GENERAL DEFINITIONS

This part explains the special meaning given to certain words or phrases as they are used in this Policy. Other terms are defined in the part in which they are most frequently used.

1.1	**Date of Service**	Date of Service means a day that **You** are a resident in a **Nursing Home** or an **Assisted Care Living Facility**, or receive **Home Health Care**, that is eligible for benefits under this Policy (including **Dates of Service** during the **Elimination Period**).
1.2	**Elimination Period**	Elimination Period (waiting period) means the number of **Dates of Service** in each **Period of Care** that would otherwise be covered by this Policy, for which **We** will not pay benefits. The **Elimination Period** is shown in the Policy Schedule. The **Elimination Period** starts on the first **Date of Service** in each **Period of Care**. Benefits are not payable during the **Elimination Period**.
1.3	**Immediate Family**	Immediate Family means **You** or **Your** spouse, or the following relatives of **You** or **Your** spouse: parents, grandparents, siblings, children, step-children, grandchildren, and their respective spouses.
1.4	**Medicaid**	Medicaid means the reimbursement system under Title XIX of the Federal Social Security Act, as amended.
1.5	**Medicare**	Medicare means the reimbursement system under Title XVIII of the Federal Social Security Act, as amended.
1.6	**Mental or Nervous Disorder**	Mental or Nervous Disorder means a sickness which is described as a mental or nervous condition in the standard nomenclature of the American Psychiatric Association. This includes neurosis, psychoneurosis, psychopathy, psychosis, and mental or emotional disease or disorder.

INSURED:	Jane Hancock	**DATE OF ISSUE:**	January 1,1996
POLICY NUMBER:	H 9000 000	**FIRST [ANNUAL] PREMIUM:**	$XXXXX.XX
POLICY TITLE:	Long-Term Care Insurance Policy	**POLICY FORM:**	LTC-96CL VA

POLICY SCHEDULE

This Policy Schedule provides You with specific information about the benefits You selected and how much We will pay.

ELIMINATION PERIOD:	XXX Dates of Service
NURSING HOME COVERAGE:	
Daily Benefit*	$XXX Per Date of Service
Policy Limit*	$XXX
HOME HEALTH CARE COVERAGE:**	
Daily Benefit*	$XXX Per Date of Service
Policy Limit*	$XXX

* Subject to increases due to inflation coverage, if any.

** **This Policy includes a coinsurance provision in the Home Health Care Coverage. This means that We will pay 80% of the total actual charges of the provider of Home Health Care or an Assisted Care Living Facility, up to the Home Health Care Daily Benefit.**

OPTIONAL BENEFITS SELECTED AND INCLUDED IN THIS POLICY

Early notification to Our Claims Department will facilitate a timely review of Your claim and avoid any delay in Your qualifying for benefits. Please let Us know immediately or in advance, whenever possible, when You need care or services covered by this Policy. Please call Us at 1-800-543-6415.

[This Schedule replaces any prior Schedule as of MO/DD/YR.]

INSURED:	[Jane Hancock]	**DATE OF ISSUE:**	[January 1,1996]
POLICY NUMBER:	[H 9000 000]	**FIRST [ANNUAL] PREMIUM:**	$[XXXXX.XX]
POLICY TITLE:	Long-Term Care Insurance Policy	**POLICY FORM:**	LTC-96CL VA 9/96

POLICY SCHEDULE

This Policy Schedule provides You with specific information about the benefits You selected and how much We will pay.

ELIMINATION PERIOD: [20, 60, 100,180] Dates of Service

NURSING HOME COVERAGE:

Daily Benefit*	$[50-300] Per Date of Service
Policy Limit*	$[XXXXXX]

HOME HEALTH CARE COVERAGE:**

Daily Benefit*	$[25-300] Per Date of Service
Policy Limit*	$[XXXXXX]

* Subject to increases due to inflation coverage, if any.

**** This Policy includes a coinsurance provision in the Home Health Care Coverage. This means that We will pay 80% of the total actual charges of the provider of Home Health Care or an Assisted Care Living Facility, up to the Home Health Care Daily Benefit**.

OPTIONAL BENEFITS SELECTED AND INCLUDED IN THIS POLICY

[Annual Compound Inflation Coverage]

[Annual Simple Inflation Coverage]

[Indexed Inflation Coverage]

[Nonforfeiture Benefit]

Early notification to Our Claims Department will facilitate a timely review of Your claim and avoid any delay in Your qualifying for benefits. Please let Us know immediately or in advance, whenever possible, when You need care or services covered by this Policy. Please call Us at 1-800-543-6415.

[This Schedule replaces any prior Schedule as of MO/DD/YR.]

POLICY SCHEDULE - Continued

FEDERAL INCOME TAX TREATMENT OF THIS POLICY

Long-term care insurance was granted favorable federal income tax treatment in the Health Insurance Portability and Accountability Act of 1996. Policies meeting certain criteria outlined in this Act are eligible for this treatment. To the best of Our knowledge, We have designed this Policy to meet the requirements of this new law. This Policy is intended to be a qualified long-term care contract under Section 7702B(b) of the Internal Revenue Code. If, in the future, it is determined that this Policy does not meet these requirements, We will make every reasonable effort to amend the Policy if We are required to do so in order to gain such favorable federal income tax treatment. We will offer you an opportunity to receive these amendments.

INSURED:	Jane Hancock	**DATE OF ISSUE:**	January 1,1999
POLICY NUMBER:	H 9000 000	**FIRST [ANNUAL] PREMIUM:**	$XXXXX.XX
POLICY TITLE:	Long-Term Care Facility-Only Insurance Policy	**POLICY FORM:**	NH-99 VA 4/99

POLICY SCHEDULE

This Policy Schedule provides You with specific information about the benefits that You selected and how much We will pay.

ELIMINATION PERIOD: XXX Dates of Service

NURSING HOME DAILY BENEFIT* $XXX Per Date of Service

POLICY LIMIT: * $XXXXX

OPTIONAL BENEFITS SELECTED AND INCLUDED IN THIS POLICY

Indexed Inflation Coverage

SharedCare Benefit
The SharedCare Secondary Insured under this Policy is Your Spouse, [John Q. Smith].

* Subject to increases due to inflation coverage, if any.

Early notification to Our Claims Department will facilitate a timely review of Your claim and avoid any delay in Your qualifying for benefits. Please let Us know immediately or in advance, whenever possible, when You need care or services covered by this Policy. Please call Us at 1-800-543-6415.

[This Schedule replaces any prior Schedule as of MO/DD/YR.

INSURED:	[Jane Hancock]	**DATE OF ISSUE:**	[January 1,1999]
POLICY NUMBER:	[H 9000 000]	**FIRST [ANNUAL] PREMIUM:**	$[XXXXX.XX]
POLICY FORM:	LTC2000 VA 4/00		
POLICY TITLE:	Long-Term Care Insurance Policy ([4-year] Benefit Period Plan)]		

POLICY SCHEDULE

This Policy Schedule provides You with specific information about the benefits You selected and how much We will pay.

ELIMINATION PERIOD:	[XXX] Dates of Service
NURSING HOME DAILY BENEFIT*	$[XXX] Per Date of Service
HOME HEALTH CARE DAILY BENEFIT *	$[XXX] Per Date of Service

POLICY LIMIT: * $[XXXXX]

The Policy Limit is calculated by multiplying the Nursing Home Daily Benefit by the number of days in the Benefit Period as stated in the Policy Title above. For purposes of the Policy Limit calculation 365 days equals a year.

*Subject to increases due to inflation coverage, if any.

[COMPOUND INFLATION COVERAGE]

OPTIONAL BENEFITS SELECTED AND INCLUDED IN THIS POLICY

[SharedCare Benefit] $[XXX] Annual Premium
[The SharedCare Secondary Insured under this Policy is Your Spouse, [John Q. Smith].]

[Weekly Home Health Care Benefit] $[XXX] Annual Premium]

[Nonforfeiture Benefit] $[XXX] Annual Premium]

Early notification to Our Claims Department will facilitate a timely review of Your claim and avoid any delay in Your qualifying for benefits. Please let Us know immediately or in advance, whenever possible, when You need care or services covered by this Policy. Please call Us at 1-800-711-8966.

[This Schedule replaces any prior Schedule as of MO/DD/YR.]

Insured:	[Jane Hancock]	**Effective Date of Coverage:**	[January 1, 2002]
Policy Number:	[H 9000 000]	**First [Annual] Premium: [***]**	[$XXXXX.XX]
Policy Form:	LTC-02 VA		
Policy Title:	Long-Term Care Insurance Policy		

POLICY SCHEDULE

This Policy Schedule provides You with specific information about the benefits You selected and how much We will pay.

Coverage Limits:

Elimination Period:	[XXX] Dates of Service
Benefit Period:	[XX] Years
Policy Limit*:	$[XXXXX]
Long-Term Care Benefit Amount*:	$[XXX] per month/per day
Stay At Home Lifetime Benefit Amount*:	$[XXX]
Respite Care Benefit Amount*:	$[XXX] per day
Care Advisory Services Benefit Amount*:	$[XXX] per calendar year
International Coverage Benefit Amount*:	$[XXX] per month/per day
[Additional Cash Benefit Amount	$[XXX] per month]

*Subject to increases due to inflation coverage, if any.

[Compound Inflation Coverage]

Base Policy Premium:	$[XXX] Annual Premium

Optional Benefits Selected and Included in this Policy:

[SharedCare Benefit	$[XXX] Annual Premium]
[Partner Home Care	$[XXX] Annual Premium]
[Survivorship & Waiver of Premium Benefit	$[XXX] Annual Premium]
[Waiver of the Home Care Elimination Period	$[XXX] Annual Premium]
[Additional Cash Benefit	$[XXX] Annual Premium]
[Nonforfeiture Benefit	$[XXX] Annual Premium]
[Restoration of Benefits	$[XXX] Annual Premium]
[FamilyCare Benefit	Included in premiums shown]

Total Policy Annual Premium including Optional Benefits: $ [XXX] Annual Premium

Total Premium Payment Options (includes all optional benefits):

	Annual	Semi-Annual	Quarterly	Monthly
First Year Premium:	$[XXX.XX]	$[XXX.XX]	$[XXX.XX]	$[XXX.XX]
Total Yearly Cost for First Year Premium:	$[XXX.XX]	$[XXX.XX]	$[XXX.XX]	$[XXX.XX]

If You would like additional information about the costs of our periodic payment, please contact Us at 1-800-377-7311.

Early notification to Our Claims Department will facilitate a timely review of Your claim. Please let Us know immediately or in advance, whenever possible, when You need care or services covered by this Policy. Please call Us at 1-800-377-7311.

[This Schedule replaces any prior Schedule as of MO/DD/YR.]

[* Important Notice.** You have selected the Ten-Year Premium Payment Option. This means that Your Policy is fully paid-up and no further premiums will be due at the end of Your tenth Policy year. Prior to the end of Your tenth Policy year, You must make sure that You pay the premiums when they are due to continue this Policy. However, in the event that We find that the premium rates for this Policy form are inadequate prior to the end of the tenth Policy year, We reserve the right to increase Your premium as of the next premium due date. We will notify You in writing at least 60 days prior to the due date of any new increased premium. ***OR***

[* Important Notice.** You have selected the Paid-Up at Age 65 Payment Option. This means that Your Policy will be paid-up and no further premiums will be due after the Policy anniversary following Your 65th birthday. Prior to this, You must make sure that You pay the premiums when they are due to continue this Policy. However, in the event that We find that the premium rates for this Policy form are inadequate during the premium paying period, We reserve the right to increase Your premium as of the next premium due date. We will notify You in writing at least 60 days prior to the due date of any new increased premium.]

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Insured:	[Jane Hancock]	**Effective Date of Coverage:**	[January 1, 2002]
Policy Number:	[H 9000 000]	**First [Annual] Premium: [***]**	[$XXXXX.XX]
Policy Form:	BSC-02 VA		
Policy Title:	Long-Term Care Insurance Policy		

POLICY SCHEDULE

This Policy Schedule provides You with specific information about the benefits You selected and how much We will pay.

Coverage Limits:

Elimination Period:	[XXX] Dates of Service
Benefit Period:	[XX] Years
Policy Limit*:	$[XXXXX]
Nursing Home Benefit Amount*:	$[XXX] per day
Assisted Living Facility Benefit Amount*:	$[XXX] per day
Home Health Care Benefit Amount*:	$[XXX] per day
International Coverage Benefit Amount*:	
Nursing Home Benefit Amount:	$[XXX] per day
Assisted Living Facility Benefit Amount:	$[XXX] per day
Home Health Care Benefit Amount:	$[XXX] per day

*Subject to increases due to inflation coverage, if any.

[Compound Inflation Coverage]
Base Policy Premium: $[XXX] Annual Premium

Optional Benefits Selected and Included in this Policy:

[SharedCare Benefit	$[XXX] Annual Premium]
[Nonforfeiture Benefit	$[XXX] Annual Premium]

Total Policy Annual Premium including Optional Benefits: $[XXX] Annual Premium

Total Premium Payment Options (includes all optional benefits):

	Annual	Semi-Annual	Quarterly	Monthly
First Year Premium:	$[XXX.XX]	$[XXX.XX]	$[XXX.XX]	$[XXX.XX]
Total Yearly Cost for First Year Premium:	$[XXX.XX]	$[XXX.XX]	$[XXX.XX]	$[XXX.XX]

If You would like additional information about the costs of our periodic payment, please contact Us at 1-800-377-7311.

Early notification to Our Claims Department will facilitate a timely review of Your claim. Please let Us know immediately or in advance, whenever possible, when You need care or services covered by this Policy. Please call Us at 1-800-377-7311.

[This Schedule replaces any prior Schedule as of MO/DD/YR.]

[* Important Notice.** You have selected the Ten-Year Premium Payment Option. This means that Your Policy is fully paid-up and no further premiums will be due at the end of Your tenth Policy year. Prior to the end of Your tenth Policy year, You must make sure that You pay the premiums when they are due to continue this Policy. However, in the event that We find that the premium rates for this Policy form are inadequate prior to the end of the tenth Policy year, We reserve the right to increase Your premium as of the next premium due date. We will notify You in writing at least 60 days prior to the due date of any new increased premium.***]***

[* Important Notice.** You have selected the Paid-Up at Age 65 Payment Option. This means that Your Policy will be paid-up and no further premiums will be due after the Policy anniversary following Your 65th birthday. Prior to this, You must make sure that You pay the premiums when they are due to continue this Policy. However, in the event that We find that the premium rates for this Policy form are inadequate during the premium paying period, We reserve the right to increase Your premium as of the next premium due date. We will notify You in writing at least 60 days prior to the due date of any new increased premium.

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John Hancock 2013 Inforce Rate Increase Filings (LTC-91, NH-91, LTC-94, and NH-94)

State	2008 Filing	2010 Filing		2013 Filing	Cumulative Rate Increases	Notes
	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %		
DC	13.0%	13-Jul-12	10.0%		24.3%	2013 not yet filed
NY	5.2%	6-Jun-13	35.0%		42.0%	2013 not yet filed
ME	0.0%	9-Jul-13	35.4%	32.2%	79.0%	filing updated with revised implementation date; higher rate increases
PA	13.0%	20-Jan-11	22.0%	37.1%	89.0%	
AK	13.0%	21-Oct-10	30.6%	28.5%	89.7%	
KS	13.0%	11-Oct-11	13.3%	48.5%	90.1%	
OH	13.0%	25-Jan-11	30.6%	30.0%	91.8%	
AL	13.0%	1-Feb-11	30.6%	30.5%	92.6%	
WY	13.0%	11-Mar-11	30.6%	30.6%	92.8%	
WI	13.0%	16-Mar-11	30.6%	30.8%	93.0%	
UT	0.0%	14-Mar-11	47.4%	31.0%	93.0%	
VA	13.0%	1-Dec-11	24.2%	37.9%	93.5%	
MT	13.0%	17-Dec-10	30.6%	31.5%	94.1%	
WA	0.0%	1-Jul-11	44.8%	34.1%	94.2%	
MI	13.0%	12-May-11	30.6%	31.9%	94.7%	
NC	13.0%	2-Jun-11	30.6%	32.1%	94.9%	
AZ	13.0%	28-Feb-11	30.6%	32.1%	95.0%	
NH	13.0%	11-May-11	30.6%	32.6%	95.7%	
ID	13.0%	18-Apr-11	26.8%	36.9%	96.2%	
IL	13.0%	25-Apr-11	30.6%	33.9%	97.6%	
NE	13.0%	25-Aug-11	30.6%	34.0%	97.8%	
SD	13.0%	2-May-11	30.6%	34.3%	98.2%	
NJ	13.0%	21-Jul-11	30.6%	34.4%	98.3%	
IA	13.0%	23-Nov-11	25.0%	41.7%	100.1%	
CO	13.0%	6-May-11	26.5%	40.5%	100.9%	
TN	13.0%	29-Aug-11	30.6%	36.1%	100.9%	
NV	0.0%		0.0%	101.4%	101.4%	
SC	13.0%	12-Sep-11	28.0%	39.5%	101.8%	
MN	13.0%	8-Mar-11	30.6%	37.0%	102.2%	
WV	13.0%	22-May-12	18.6%	51.8%	103.4%	
OR	13.0%	14-Feb-12	30.6%	38.9%	105.0%	
OK	13.0%	26-Aug-11	26.5%	43.7%	105.5%	
RI	13.0%	25-Mar-13	17.0%	56.3%	106.6%	filing updated with revised implementation date; higher rate increases
DE	13.0%	18-May-12	30.6%	40.6%	107.5%	
LA	13.0%	18-Jan-12	30.6%	41.0%	108.1%	filing updated with revised implementation date; higher rate increases
CT	13.0%	31-Jan-12	10.1%	68.2%	109.3%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
GA	11.3%	28-Mar-12	23.6%	52.2%	109.3%	
KY	13.0%	25-Jul-11	18.7%	56.2%	109.5%	filing updated with revised implementation date; higher rate increases
HI	0.0%	18-Nov-11	47.4%	42.6%	110.3%	
TX	11.0%	29-Jul-11	30.9%	44.8%	110.4%	filing updated with revised implementation date; higher rate increases
IN	13.0%			89.5%	114.1%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
ND	13.0%	28-Sep-12	15.0%	65.1%	114.6%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
NM	13.0%		0.0%	92.9%	118.0%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
MO	13.0%	27-Dec-12	30.6%	48.9%	119.8%	
CA	13.0%	3-Oct-12	27.7%	52.3%	119.8%	filing updated with revised implementation date; higher rate increases
MS	13.0%	5-Nov-12	27.8%	53.0%	121.0%	
VT	0.0%		0.0%	127.4%	127.4%	
AR	13.0%	3-May-13	30.6%	54.9%	128.7%	filing updated with revised implementation date; higher rate increases
MD	13.0%	13-Sep-12	26.9%	61.6%	131.7%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
MA	0.0%	8-Nov-12	21.8%	91.5%	133.3%	filing updated with revised implementation date; higher rate increases
FL	13.0%			108.0%	135.0%	

John Hancock 2013 Inforce Rate Increase Filings (LTC-96, LTC-96CL, NH-99, and LTC2000)

State	2008 Filing	2010 Filing		2013 Filing	Cumulative Rate Increases	Notes
	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %		
DC	13.0%	13-Jul-12	10.0%		24.3%	2013 not yet filed
NY	7.1%	6-Jun-13	52.1%		62.9%	2013 not yet filed
WA	0.0%	1-Jul-11	52.5%	36.8%	108.7%	
AK	13.0%	21-Oct-10	41.6%	32.5%	112.0%	
PA	13.0%	20-Jan-11	39.0%	36.4%	114.2%	
OH	13.0%	25-Jan-11	41.6%	33.9%	114.3%	
AL	13.0%	1-Feb-11	41.6%	34.4%	115.0%	
UT	0.0%	14-Mar-11	59.6%	34.9%	115.2%	
MT	13.0%	17-Dec-10	41.6%	34.6%	115.4%	
WY	13.0%	11-Mar-11	41.6%	34.9%	115.8%	
AZ	13.0%	28-Feb-11	41.6%	35.5%	116.8%	
FL	13.0%	15-Feb-12	22.5%	56.9%	117.2%	
MI	13.0%	12-May-11	41.6%	35.8%	117.3%	
NC	13.0%	2-Jun-11	41.6%	36.3%	118.1%	
NH	13.0%	11-May-11	41.6%	36.3%	118.1%	
SD	13.0%	2-May-11	41.6%	37.2%	119.5%	
ID	13.0%	18-Apr-11	40.9%	38.2%	120.1%	
NE	13.0%	25-Aug-11	41.6%	37.6%	120.2%	
CO	13.0%	6-May-11	40.2%	39.3%	120.7%	
NJ	13.0%	21-Jul-11	41.6%	38.1%	121.0%	
NV	0.0%		0.0%	123.0%	123.0%	
SC	13.0%	12-Sep-11	40.0%	41.4%	123.8%	
TN	13.0%	29-Aug-11	41.6%	39.9%	123.9%	
KS	13.0%	11-Oct-11	38.1%	43.9%	124.6%	
IA	13.0%	23-Nov-11	40.0%	42.0%	124.6%	
OR	13.0%	14-Feb-12	41.6%	41.7%	126.7%	
GA	13.0%	28-Mar-12	38.1%	45.8%	127.5%	
DE	13.0%	18-May-12	41.6%	43.1%	129.0%	
WV	13.0%	22-May-12	38.1%	47.1%	129.5%	
HI	0.0%	18-Nov-11	59.6%	44.1%	130.0%	
ND	13.0%	28-Sep-12	13.1%	80.6%	130.8%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
CT	13.0%	31-Jan-12	11.9%	82.9%	131.3%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
IL	13.0%	25-Apr-11	41.6%	45.0%	132.1%	filing updated with revised implementation date; higher rate increases
OK	13.0%	26-Aug-11	45.2%	41.9%	132.8%	
MS	13.0%	5-Nov-12	34.6%	53.9%	134.0%	
WI	13.0%	16-Mar-11	41.6%	46.8%	134.9%	
MN	13.0%	8-Mar-11	41.6%	47.1%	135.3%	filing updated with revised implementation date; higher rate increases
IN	13.0%		0.0%	108.7%	135.8%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
NM	13.0%		0.0%	111.4%	138.8%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
ME	0.0%	9-Jul-13	54.0%	55.1%	138.9%	filing updated with revised implementation date; higher rate increases
VA	13.0%	1-Dec-11	41.6%	50.3%	140.5%	filing updated with revised implementation date; higher rate increases
TX	13.0%	29-Jul-11	40.6%	51.8%	141.1%	filing updated with revised implementation date; higher rate increases
KY	13.0%	25-Jul-11	38.1%	54.7%	141.3%	filing updated with revised implementation date; higher rate increases
LA	13.0%	18-Jan-12	41.6%	51.0%	141.7%	filing updated with revised implementation date; higher rate increases
MO	13.0%	27-Dec-12	41.6%	52.1%	143.4%	
VT	0.0%		0.0%	146.4%	146.4%	
RI	13.0%	25-Mar-13	39.3%	58.5%	149.5%	filing updated with revised implementation date; higher rate increases
CA	13.0%	3-Oct-12	41.7%	58.6%	154.0%	filing updated with revised implementation date; higher rate increases
MD	13.0%	13-Sep-12	31.0%	75.9%	160.4%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
AR	13.0%	3-May-13	41.6%	64.9%	163.8%	filing updated with revised implementation date; higher rate increases
MA	0.0%	8-Nov-12	22.3%	116.8%	165.1%	filing updated with revised implementation date; higher rate increases

John Hancock 2013 Inforce Rate Increase Filings (LTC-02, BSC-02)

State	2008 Filing	2010 Filing		2013 Filing	Cumulative Rate Increases	Notes
	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %		
DC	*n/a*	13-Jul-12	10.0%		10.0%	2013 not yet filed
NY	*n/a*	6-Jun-13	67.0%		67.0%	2013 not yet filed
NJ	*n/a*	21-Jul-11	48.3%	16.0%	72.0%	
CA	*n/a*		0.0%	81.9%	81.9%	
AK	*n/a*	21-Oct-10	71.1%	13.2%	93.6%	
MT	*n/a*	17-Dec-10	71.1%	14.1%	95.2%	
NV	*n/a*		0.0%	96.0%	96.0%	
PA	*n/a*	20-Jan-11	67.0%	17.4%	96.1%	
AL	*n/a*	1-Feb-11	71.1%	15.2%	97.2%	
CO	*n/a*	6-May-11	65.7%	19.1%	97.3%	
WI	*n/a*	16-Mar-11	71.1%	15.8%	98.1%	
SD	*n/a*	2-May-11	71.1%	15.8%	98.1%	
UT	*n/a*	14-Mar-11	71.1%	15.8%	98.1%	
WY	*n/a*	11-Mar-11	71.1%	15.8%	98.1%	
AZ	*n/a*	28-Feb-11	71.1%	16.1%	98.6%	
ID	*n/a*	18-Apr-11	69.5%	17.5%	99.3%	
MI	*n/a*	12-May-11	71.1%	16.8%	99.8%	
NH	*n/a*	11-May-11	71.1%	16.8%	99.8%	
FL	*n/a*	15-Feb-12	51.2%	32.2%	99.9%	
WA	*n/a*	1-Jul-11	70.8%	18.1%	101.6%	
TN	*n/a*	29-Aug-11	71.1%	18.3%	102.4%	
NE	*n/a*	25-Aug-11	71.1%	18.3%	102.4%	
SC	*n/a*	12-Sep-11	67.7%	20.7%	102.5%	
OK	*n/a*	26-Aug-11	68.3%	20.5%	102.8%	
KS	*n/a*	11-Oct-11	67.0%	22.5%	104.6%	
HI	*n/a*	18-Nov-11	71.1%	19.6%	104.6%	
MN	*n/a*	8-Mar-11	71.1%	19.7%	104.7%	filing updated with revised implementation date; higher rate increases
ME	*n/a*	9-Jul-13	65.0%	24.4%	105.2%	filing updated with revised implementation date; higher rate increases
IL	*n/a*	25-Apr-11	71.1%	20.2%	105.7%	filing updated with revised implementation date; higher rate increases
IA	*n/a*	23-Nov-11	69.0%	21.9%	106.0%	
OR	*n/a*	14-Feb-12	71.1%	20.9%	106.9%	
NC	*n/a*	2-Jun-11	71.1%	21.4%	107.7%	
GA	*n/a*	28-Mar-12	67.0%	24.6%	108.1%	
DE	*n/a*	18-May-12	71.1%	22.2%	109.2%	
WV	*n/a*	22-May-12	67.0%	25.5%	109.5%	
KY	*n/a*	25-Jul-11	67.0%	26.5%	111.2%	filing updated with revised implementation date; higher rate increases
OH	*n/a*	25-Jan-11	71.1%	24.1%	112.4%	
LA	*n/a*	18-Jan-12	71.1%	25.0%	113.9%	filing updated with revised implementation date; higher rate increases
CT	*n/a*	31-Jan-12	13.3%	89.7%	115.0%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
MS	*n/a*	5-Nov-12	62.2%	33.1%	115.8%	
ND	*n/a*	28-Sep-12	15.0%	89.6%	118.0%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
IN	*n/a*		0.0%	118.6%	118.6%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
NM	*n/a*		0.0%	118.6%	118.6%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
VT	*n/a*		0.0%	118.6%	118.6%	
TX	*n/a*	29-Jul-11	71.1%	28.8%	120.4%	filing updated with revised implementation date; higher rate increases
VA	*n/a*	1-Dec-11	79.1%	23.9%	121.9%	filing updated with revised implementation date; higher rate increases
MO	*n/a*	27-Dec-12	71.1%	31.4%	124.7%	
RI	*n/a*	25-Mar-13	67.7%	34.5%	125.6%	filing updated with revised implementation date; higher rate increases
MA	*n/a*	8-Nov-12	9.8%	115.2%	136.3%	filing updated with revised implementation date; higher rate increases
MD	*n/a*	13-Sep-12	32.3%	107.0%	137.9%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
AR	*n/a*		0.0%	159.6%	159.6%	filing updated with revised implementation date; higher rate increases

John Hancock 2013 Inforce Rate Increase Filings (LTC-03 (2008))

State	2008 Filing	2010 Filing		2013 Filing	Cumulative Rate Increases	Notes
	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %		
DC	*n/a*	*n/a*	*n/a*		0.0%	2013 not yet filed
AK	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
AL	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
AZ	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
CO	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
CT	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
DE	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
GA	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
HI	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
IA	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
ID	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
IN	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
KS	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
MD	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
ME	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
MI	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
MO	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
MS	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
MT	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
ND	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
NE	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
NH	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
NJ	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
NM	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
NV	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
OK	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
OR	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
PA	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
SC	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
SD	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
UT	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
VT	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
WA	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
WI	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
WV	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
WY	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
TX	*n/a*	*n/a*	*n/a*	17.8%	17.8%	filing updated with revised implementation date; higher rate increases
NY	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
AR	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
IL	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
KY	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
LA	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
MA	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
MN	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
RI	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
VA	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
NC	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
OH	*n/a*	*n/a*	*n/a*	21.1%	21.1%	proposed rate increases reflect extra conservatism per state request

John Hancock 2013 Inforce Rate Increase Filings (LTC-03 (2010))

State	2008 Filing	2010 Filing		2013 Filing	Cumulative Rate Increases	Notes
	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %		
DC	*n/a*	*n/a*	*n/a*		0.0%	2013 not yet filed
AK	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
AL	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
AZ	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
CO	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
CT	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
DE	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
GA	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
IA	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
ID	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
IN	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
KS	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
MD	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
ME	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
MI	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
MO	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
MS	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
MT	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
ND	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
NE	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
NH	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
NJ	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
NV	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
OH	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
OK	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
OR	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
PA	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
SC	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
SD	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
TN	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
UT	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
VT	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
WA	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
WI	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
WV	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
WY	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
TX	*n/a*	*n/a*	*n/a*	12.7%	12.7%	
NY	*n/a*	*n/a*	*n/a*	13.1%	13.1%	filing updated with revised implementation date; higher rate increases
NM	*n/a*	*n/a*	*n/a*	13.9%	13.9%	
NC	*n/a*	*n/a*	*n/a*	14.5%	14.5%	filing updated with revised implementation date; higher rate increases
AR	*n/a*	*n/a*	*n/a*	14.5%	14.5%	filing updated with revised implementation date; higher rate increases
IL	*n/a*	*n/a*	*n/a*	14.5%	14.5%	filing updated with revised implementation date; higher rate increases
LA	*n/a*	*n/a*	*n/a*	14.5%	14.5%	filing updated with revised implementation date; higher rate increases
MA	*n/a*	*n/a*	*n/a*	14.5%	14.5%	filing updated with revised implementation date; higher rate increases
MN	*n/a*	*n/a*	*n/a*	14.5%	14.5%	filing updated with revised implementation date; higher rate increases
RI	*n/a*	*n/a*	*n/a*	14.5%	14.5%	filing updated with revised implementation date; higher rate increases
KY	*n/a*	*n/a*	*n/a*	14.5%	14.5%	filing updated with revised implementation date; higher rate increases
VA	*n/a*	*n/a*	*n/a*	14.5%	14.5%	filing updated with revised implementation date; higher rate increases
FL	*n/a*	*n/a*	*n/a*	22.2%	22.2%	

John Hancock 2013 Inforce Rate Increase Filings (LTC-91, NH-91, LTC-94, and NH-94)

State	2012 Annualized Premium	Cumulative Approved Rate Increases	2008 Filing		2010 Filing		2013 Filing				
			Approved Date	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %	2013 Filing Status	Approved Date	Approved Avg. RI%	Notes
AK	78,318	89.7%	8-Jul-08	13.0%	21-Oct-10	30.6%	28.5%	Filed	10-Mar-14	28.5%	Filing received; Division not authorized to review rates
AL	287,226	92.6%	3-Jun-08	13.0%	1-Feb-11	30.6%	30.5%	Approved	31-Dec-14	30.5%	Approved as filed
AR	250,701	128.7%	11-Jun-08	13.0%	3-May-13	30.6%	54.9%	Approved	14-Jul-15	54.9%	Approved as filed; rates to be phased-in in three equal, annual installments
AZ	622,615	62.8%	31-Jul-08	13.0%	28-Feb-11	30.6%	32.1%	Approved	4-Nov-14	10.3%**	full approval for policies eligible for landing spots, 0% cap for all other policies**
CA	2,335,746	44.3%	26-Sep-08	13.0%	3-Oct-12	27.7%	52.3%	Pending			
CO	311,335	83.1%	29-Jun-09	13.0%	6-May-11	26.5%	40.5%	Approved	3-Oct-14	28.1%**	full approval for policies eligible for landing spots, 25% cap for all other policies**
CT	1,798,411	57.4%	5-Aug-09	13.0%	31-Jan-12	10.1%	68.2%	Approved	30-Jul-14	26.5%**	first round: capped at 15% for all policies, no landing spots** secound round: capped at 10% for all policies, no landing spots**
DC	281,381	24.3%	12-Apr-10	13.0%	13-Jul-12	10.0%		Not yet filed			
DE	261,926	84.5%	1-Dec-09	13.0%	18-May-12	30.6%	40.6%	Approved	3-Mar-15	25.0%**	25% cap for all policies, no landing spots**
FL	5,071,897	13.0%	4-Aug-09	13.0%	15-Feb-12	0.0%	108.0%	Pending			
GA	1,101,929	54.1%	21-Jan-09	11.3%	28-Mar-12	23.6%	52.2%	Approved	9-Mar-15	12.0%**	12% cap for all policies, no landing spots**
HI	645,883	47.4%		0.0%	18-Nov-11	47.4%	42.6%	Pending			
IA	308,273	76.7%	30-Oct-08	13.0%	23-Nov-11	25.0%	41.7%	Approved	9-Feb-15	25.1%	15% cap for policies not eligible for landing spots; all other policies phased-in over three years in 15% increments
ID	28,097	96.2%	10-Aug-09	13.0%	18-Apr-11	26.8%	36.9%	Approved	15-Jan-15	36.9%	Approved as filed
IL	937,519	47.6%	2-Jul-08	13.0%	25-Apr-11	30.6%	33.9%	Pending			
IN	365,533	24.3%	30-Dec-08	13.0%		0.0%	89.5%	Approved	13-Aug-15	10.0%**	10% cap for all policies, no landing spots**
KS	472,464	28.0%	21-Jul-09	13.0%	11-Oct-11	13.3%	48.5%	Pending			
KY	245,547	54.2%	24-Aug-09	13.0%	25-Jul-11	18.7%	56.2%	Approved	2-Aug-15	15.0%**	15% cap for all policies, no landing spots**
LA	431,536	47.6%	17-Jun-09	13.0%	18-Jan-12	30.6%	41.0%	Pending			
MA	3,200,717	21.8%		0.0%	8-Nov-12	21.8%	91.5%	Pending			
MD	4,205,527	89.7%	10-Sep-08	13.0%	13-Sep-12	26.9%	61.6%	Approved	29-Sep-14	32.3%**	first round: capped at 15% for all policies, no landing spots** secound round: capped at 15% for all policies, no landing spots**
ME	287,041	35.4%		0.0%	9-Jul-13	35.4%	32.2%	Pending			
MI	1,330,188	94.7%	23-Jul-08	13.0%	12-May-11	30.6%	31.9%	Approved	26-Feb-14	31.9%	Approved as filed
MN	88,021	47.6%	7-Oct-09	13.0%	8-Mar-11	30.6%	37.0%	Pending			
MO	701,698	119.8%	14-Jul-08	13.0%	27-Dec-12	30.6%	48.9%	Rates on file	3-Dec-14	48.9%	Rates accepted as filed, rates to be phased-in with annual installments of no more than 25%
MS	373,415	80.5%	10-Dec-08	13.0%	5-Nov-12	27.8%	53.0%	Approved	13-Jan-15	25.0%**	25% cap for all policies, no landing spots**
MT	23,687	94.1%	30-Jul-09	13.0%	17-Dec-10	30.6%	31.5%	Approved	19-Aug-14	31.5%	Full approval granted, rate increases over 20% implemented in two equal annual installments, incl. cost of delay
NC	1,497,545	66.0%	13-Aug-08	13.0%	2-Jun-11	30.6%	32.1%	Approved	12-Feb-15	12.5%**	12.5% cap for all policies, no landing spots**
ND	16,403	71.9%	21-Jul-08	13.0%	28-Sep-12	15.0%	65.1%	Approved	15-Apr-14	32.3%**	first round: capped at 15% for all policies, no landing spots** secound round: capped at 15% for all policies, no landing spots**
NE	122,806	97.8%	21-Nov-08	13.0%	25-Aug-11	30.6%	34.0%	Approved	17-Mar-14	34.0%	Approved as filed
NH	360,763	83.7%	21-Oct-08	13.0%	11-May-11	30.6%	32.6%	Approved	9-Jun-15	24.5%**	Approved as filed, subject to attained age caps under NHCAR INS Part 3601.19
NJ	2,866,478	98.3%	5-Dec-08	13.0%	21-Jul-11	30.6%	34.4%	Approved	17-Oct-14	34.4%	Approved with 15% annual phase-in
NM	240,739	49.5%	11-Dec-09	13.0%		0.0%	92.9%	Approved	3-Jul-14	32.3%**	first round: capped at 15% for all policies, no landing spots** secound round: capped at 15% for all policies, no landing spots**
NV	52,400	101.4%		0.0%		0.0%	101.4%	Approved	30-Jan-15	101.4%	Approved with a staggered approach; rate increases phased-in over 1-3 years based on size of rate increase
NY	11,344,894	42.0%	5-Aug-10	5.2%	6-Jun-13	35.0%		Not yet filed			
OH	2,307,086	69.7%	5-Aug-08	13.0%	25-Jan-11	30.6%	30.0%	Approved	10-Sep-15	15.0%**	15% cap for all policies, no landing spots**
OK	217,535	78.7%	1-Apr-10	13.0%	26-Aug-11	26.5%	43.7%	Approved	11-Sep-14	25.0%**	25% cap for all policies, no landing spots**
OR	385,073	91.9%	1-Oct-09	13.0%	14-Feb-12	30.6%	38.9%	Approved	16-Jan-15	30.0%**	30% cap for all policies, no landing spots**
PA	3,209,246	65.4%	1-Aug-08	13.0%	20-Jan-11	22.0%	37.1%	Approved	4-Feb-15	20.0%**	20% cap for all policies, no landing spots**
RI	783,244	32.2%	26-Sep-08	13.0%	25-Mar-13	17.0%	56.3%	Pending			
SC	1,239,506	73.6%	9-Sep-08	13.0%	12-Sep-11	28.0%	39.5%	Approved	18-Dec-14	20.0%**	20% cap for all policies, no landing spots**
SD	4,717	98.2%	24-Nov-09	13.0%	2-May-11	30.6%	34.3%	Approved	25-Feb-14	34.3%	Approved as filed
TN	1,300,046	100.9%	16-Sep-08	13.0%	29-Aug-11	30.6%	36.1%	Approved	29-Oct-15	36.1%	Approved with staggered approach; rate increases phased-in over 2 years in annual installment of no more than 20%
TX	615,918	45.3%	12-Dec-08	11.0%	29-Jul-11	30.9%	44.8%	Pending			
UT	73,696	93.0%		0.0%	14-Mar-11	47.4%	31.0%	Approved	29-Oct-14	31.0%	Approved as filed
VA	4,065,283	40.3%	17-Jul-09	13.0%	1-Dec-11	24.2%	37.9%	Pending			
VT	134,201	0.0%		0.0%		0.0%	127.4%	Pending			
WA	472,238	94.2%		0.0%	1-Jul-11	44.8%	34.1%	Approved	14-Aug-14	34.1%	Approved as filed
WI	759,836	93.0%	17-Sep-08	13.0%	16-Mar-11	30.6%	30.8%	Approved	7-Jul-14	30.8%	Approved as filed
WV	87,449	34.0%	5-Oct-09	13.0%	22-May-12	18.6%	51.8%	Pending			
WY	1,482	92.8%	8-Jul-08	13.0%	11-Mar-11	30.6%	30.6%	Filed	10-Mar-14	30.6%	Filing received; Division not authorized to review rates
Weighted Average Approved Rate Increase (nationwide) :		56.0%		10.3%		25.5%				12.4%	

*** states that approved capped amounts were done so with the understanding that John Hancock would be re-filing for any unapproved amounts, as well as an additional cost of delay, such that the rate increases requested will be actuarially equivalent among states*

John Hancock 2013 Inforce Rate Increase Filings (LTC-96, LTC-96CL, NH-99, and LTC2000)

State	2012 Annualized Premium	Cumulative Approved Rate Increases	2008 Filing		2010 Filing		2013 Filing				
			Approved Date	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %	2013 Filing Status	Approved Date	Approved Avg. RI%	Notes
AK	156,483	112.0%	8-Jul-08	13.0%	21-Oct-10	41.6%	32.5%	Filed	10-Mar-14	32.5%	Filing received; Division not authorized to review rates
AL	1,925,476	115.0%	3-Jun-08	13.0%	1-Feb-11	41.6%	34.4%	Approved	31-Dec-14	34.4%	Approved as filed
AR	902,995	163.8%	11-Jun-08	13.0%	3-May-13	41.6%	64.9%	Approved	14-Jul-15	64.9%	Approved as filed; rates to be phased-in in three equal, annual installments
AZ	4,146,311	101.9%	31-Jul-08	13.0%	28-Feb-11	41.6%	35.5%	Approved	4-Nov-14	26.2%**	full approval for policies eligible for landing spots, 7% cap for all other policies**
CA	10,839,287	60.1%	26-Sep-08	13.0%	3-Oct-12	41.7%	58.6%	Pending			
CO	2,660,753	111.5%	29-Jun-09	13.0%	6-May-11	40.2%	39.3%	Approved	3-Oct-14	33.5%**	full approval for policies eligible for landing spots, 25% cap for all other policies**
CT	6,255,805	60.0%	5-Aug-09	13.0%	31-Jan-12	11.9%	82.9%	Approved	30-Jul-14	26.5%**	first round: capped at 15% for all policies, no landing spots** secound round: capped at 10% for all policies, no landing spots**
DC	1,428,683	24.3%	12-Apr-10	13.0%	13-Jul-12	10.0%		Not yet filed			
DE	498,805	100.0%	1-Dec-09	13.0%	18-May-12	41.6%	43.1%	Approved	3-Mar-15	25.0%**	25% cap for all policies, no landing spots**
FL	23,571,996	73.3%	4-Aug-09	13.0%	15-Feb-12	22.5%	56.9%	Approved	21-Sep-15	25.2%**	half of proposed rate increases approved, no landing spots**
GA	5,941,408	74.8%	21-Jan-09	13.0%	28-Mar-12	38.1%	45.8%	Approved	9-Mar-15	12.0%**	12% cap for all policies, no landing spots**
HI	3,831,427	59.6%		0.0%	18-Nov-11	59.6%	44.1%	Pending			
IA	3,851,874	116.6%	30-Oct-08	13.0%	23-Nov-11	40.0%	42.0%	Approved	9-Feb-15	36.9%	15% cap for policies not eligible for landing spots; all other policies phased-in over three years in 15% increments
ID	240,716	120.1%	10-Aug-09	13.0%	18-Apr-11	40.9%	38.2%	Approved	15-Jan-15	38.2%	Approved as filed
IL	8,061,104	60.0%	2-Jul-08	13.0%	25-Apr-11	41.6%	45.0%	Pending			
IN	6,753,204	31.3%	30-Dec-08	13.0%		0.0%	108.7%	Approved	10-Aug-15	16.2%**	16.2% cap for all policies, no landing spots**
KS	2,313,052	56.1%	21-Jul-09	13.0%	11-Oct-11	38.1%	43.9%	Pending			
KY	1,420,995	87.3%	24-Aug-09	13.0%	25-Jul-11	38.1%	54.7%	Approved	10-Aug-15	20.0%**	20% cap for all policies, no landing spots**
LA	2,512,804	60.0%	17-Jun-09	13.0%	18-Jan-12	41.6%	51.0%	Pending			
MA	11,932,813	22.3%		0.0%	8-Nov-12	22.3%	116.8%	Pending			
MD	13,105,989	95.8%	10-Sep-08	13.0%	13-Sep-12	31.0%	75.9%	Approved	29-Sep-14	32.3%**	first round: capped at 15% for all policies, no landing spots** secound round: capped at 15% for all policies, no landing spots**
ME	633,842	54.0%		0.0%	9-Jul-13	54.0%	55.1%	Pending			
MI	7,531,438	112.0%	23-Jul-08	13.0%	12-May-11	41.6%	35.8%	Approved	26-Feb-14	32.5%	Approved as filed
MN	2,764,320	60.0%	7-Oct-09	13.0%	8-Mar-11	41.6%	47.1%	Pending			
MO	4,731,546	126.6%	14-Jul-08	13.0%	27-Dec-12	41.6%	52.1%	Rates on file	3-Dec-14	41.6%	Rates accepted as filed, rates to be phased-in with annual installments of no more than 25%
MS	2,687,141	90.1%	10-Dec-08	13.0%	5-Nov-12	34.6%	53.9%	Approved	13-Jan-15	25.0%**	25% cap for all policies, no landing spots**
MT	218,148	115.4%	30-Jul-09	13.0%	17-Dec-10	41.6%	34.6%	Approved	19-Aug-14	34.6%	Full approval granted, rate increases over 20% implemented in two equal annual installments, incl. cost of delay
NC	7,882,272	118.1%	13-Aug-08	13.0%	2-Jun-11	41.6%	36.3%	Approved	18-Nov-14	36.3%	Approved as filed
ND	67,191	69.0%	21-Jul-08	13.0%	28-Sep-12	13.1%	80.6%	Approved	15-Apr-14	32.3%**	first round: capped at 15% for all policies, no landing spots** secound round: capped at 15% for all policies, no landing spots**
NE	1,288,606	120.2%	21-Nov-08	13.0%	25-Aug-11	41.6%	37.6%	Approved	17-Mar-14	37.6%	Approved as filed
NH	1,236,154	103.5%	21-Oct-08	13.0%	11-May-11	41.6%	36.3%	Approved	9-Jun-15	27.2%**	Approved as filed, subject to attained age caps under NHCAR INS F
NJ	18,132,196	121.0%	5-Dec-08	13.0%	21-Jul-11	41.6%	38.1%	Approved	17-Oct-14	38.1%	Approved with 15% annual phase-in
NM	385,305	49.5%	11-Dec-09	13.0%		0.0%	111.4%	Approved	11-Jul-14	32.3%**	first round: capped at 15% for all policies, no landing spots** secound round: capped at 15% for all policies, no landing spots**
NV	405,693	123.0%		0.0%		0.0%	123.0%	Approved	30-Jan-15	123.0%	Approved with a staggered approach; rate increases phased-in over 1-3 years based on size of rate increase
NY	59,370,685	62.9%	5-Aug-10	7.1%	6-Jun-13	52.1%		Not yet filed			
OH	12,400,618	84.0%	5-Aug-08	13.0%	25-Jan-11	41.6%	33.9%	Approved	10-Sep-15	15.0%**	15% cap for all policies, no landing spots**
OK	2,063,972	105.0%	1-Apr-10	13.0%	26-Aug-11	45.2%	41.9%	Approved	11-Sep-14	25.0%**	25% cap for all policies, no landing spots**
OR	2,511,224	108.0%	1-Oct-09	13.0%	14-Feb-12	41.6%	41.7%	Approved	16-Jan-15	30.0%**	30% cap for all policies**
PA	12,167,357	88.5%	1-Aug-08	13.0%	20-Jan-11	39.0%	36.4%	Approved	4-Feb-15	20.0%**	20% cap for all policies, no landing spots**
RI	2,631,711	57.4%	26-Sep-08	13.0%	25-Mar-13	39.3%	58.5%	Pending			
SC	5,601,265	89.8%	9-Sep-08	13.0%	12-Sep-11	40.0%	41.4%	Approved	18-Dec-14	20.0%**	20% cap for all policies, no landing spots**
SD	107,427	119.5%	24-Nov-09	13.0%	2-May-11	41.6%	37.2%	Approved	25-Feb-14	37.2%	Approved as filed
TN	7,458,685	123.9%	16-Sep-08	13.0%	29-Aug-11	41.6%	39.9%	Approved	29-Oct-15	39.9%	Approved with staggered approach; rate increases phased-in over 2 years in annual installment of no more than 20%
TX	13,201,906	58.9%	12-Dec-08	13.0%	29-Jul-11	40.6%	51.8%	Pending			
UT	328,816	115.2%		0.0%	14-Mar-11	59.6%	34.9%	Approved	29-Oct-14	34.9%	Approved as filed
VA	24,732,403	65.2%	17-Jul-09	13.0%	1-Dec-11	46.2%	50.3%	Pending			
VT	348,957	0.0%		0.0%		0.0%	146.4%	Pending			
WA	2,872,245	108.7%		0.0%	1-Jul-11	52.5%	36.8%	Approved	14-Aug-14	36.8%	Approved as filed
WI	5,359,215	134.9%	17-Sep-08	13.0%	16-Mar-11	41.6%	46.8%	Approved	7-Jul-14	46.8%	Approved as filed
WV	478,337	56.1%	5-Oct-09	13.0%	22-May-12	38.1%	47.1%	Pending			
WY	177,516	115.8%	8-Jul-08	13.0%	11-Mar-11	41.6%	34.9%	Filed	10-Mar-14	34.9%	Filing received; Division not authorized to review rates
Weighted Average Approved Rate Increase (nationwide) :		78.7%		11.0%		39.5%				15.6%	

*** states that approved capped amounts were done so with the understanding that John Hancock would be re-filing for any unapproved amounts, as well as an additional cost of delay, such that the rate increases requested will be actuarially equivalent among states*

John Hancock 2013 Inforce Rate Increase Filings (LTC-02, BSC-02)

State	2012 Annualized Premium	Cumulative Approved Rate Increases	2008 Filing		2010 Filing		2013 Filing				
			Approved Date	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %	2013 Filing Status	Approved Date	Approved Avg. RI%	Notes
AK	306,940	93.6%	*n/a*	*n/a*	21-Oct-10	71.1%	13.2%	Filed	10-Mar-14	13.2%	Filing received; Division not authorized to review rates
AL	1,814,913	97.2%	*n/a*	*n/a*	1-Feb-11	71.1%	15.2%	Approved	31-Dec-14	15.2%	Approved as filed
AR	612,871	159.6%	*n/a*	*n/a*		0.0%	159.6%	Approved	14-Jul-15	159.6%	Approved as filed; rates to be phased-in in three equal, annual installments
AZ	5,761,459	98.6%	*n/a*	*n/a*	28-Feb-11	71.1%	16.1%	Approved	29-Apr-14	16.1%	Approved as filed
CA	10,251,300	0.0%	*n/a*	*n/a*		0.0%	81.9%	Pending			
CO	9,651,885	94.7%	*n/a*	*n/a*	6-May-11	65.7%	19.1%	Approved	3-Oct-14	17.5%	full approval for policies eligible for landing spots, 25% cap for all other policies
CT	2,443,556	43.3%	*n/a*	*n/a*	31-Jan-12	13.3%	89.7%	Approved	30-Jul-14	26.5%**	first round: capped at 15% for all policies, no landing spots** secound round: capped at 10% for all policies, no landing spots**
DC	1,497,015	10.0%	*n/a*	*n/a*	13-Jul-12	10.0%		Not yet filed			
DE	399,826	109.2%	*n/a*	*n/a*	18-May-12	71.1%	22.2%	Approved	3-Mar-15	22.2%	Approved as filed
FL	14,151,699	73.4%	*n/a*	*n/a*	15-Feb-12	51.2%	32.2%	Approved	21-Sep-15	14.7%**	half of proposed rate increases approved, no landing spots**
GA	4,054,313	87.0%	*n/a*	*n/a*	28-Mar-12	67.0%	24.6%	Approved	9-Mar-15	12.0%**	12% cap for all policies, no landing spots**
HI	3,673,588	71.1%	*n/a*	*n/a*	18-Nov-11	71.1%	19.6%	Pending			
IA	3,653,814	103.6%	*n/a*	*n/a*	23-Nov-11	69.0%	21.9%	Approved	9-Feb-15	20.5%	15% cap for policies not eligible for landing spots; all other policies phased-in over three years in 15% increments
ID	373,310	99.3%	*n/a*	*n/a*	18-Apr-11	69.5%	17.5%	Approved	15-Jan-15	17.5%	Approved as filed
IL	12,978,318	71.1%	*n/a*	*n/a*	25-Apr-11	71.1%	20.2%	Pending			
IN	3,344,271	19.4%	*n/a*	*n/a*		0.0%	118.6%	Approved	10-Aug-15	19.4%**	19.4% cap for all policies, no landing spots**
KS	2,855,416	67.0%	*n/a*	*n/a*	11-Oct-11	67.0%	22.5%	Pending			
KY	1,845,876	102.7%	*n/a*	*n/a*	25-Jul-11	67.0%	26.5%	Approved	6-Aug-15	21.4%**	full approval for policies eligible for landing spots, 15% cap for all other policies
LA	1,264,072	71.1%	*n/a*	*n/a*	18-Jan-12	71.1%	25.0%	Pending			
MA	8,646,329	9.8%	*n/a*	*n/a*	8-Nov-12	9.8%	115.2%	Pending			
MD	12,046,881	75.0%	*n/a*	*n/a*	13-Sep-12	32.3%	79.9%	Approved	29-Sep-14	32.3%**	first round: capped at 15% for all policies, no landing spots** secound round: capped at 15% for all policies, no landing spots**
ME	847,705	65.0%	*n/a*	*n/a*	9-Jul-13	65.0%	24.4%	Pending			
MI	7,103,914	99.8%	*n/a*	*n/a*	12-May-11	71.1%	16.8%	Approved	26-Feb-14	16.8%	Approved as filed
MN	6,987,639	71.1%	*n/a*	*n/a*	8-Mar-11	71.1%	19.7%	Pending			
MO	4,513,627	192.8%	*n/a*	*n/a*	27-Dec-12	71.1%	31.4%	Rates on file	3-Dec-14	71.1%	Rates accepted as filed, rates to be phased-in with annual installments of no more than 25%
MS	1,514,538	102.5%	*n/a*	*n/a*	5-Nov-12	62.2%	33.1%	Approved	13-Jan-15	24.9%**	25% cap for all policies, no landing spots**
MT	560,568	95.2%	*n/a*	*n/a*	17-Dec-10	71.1%	14.1%	Approved	19-Aug-14	14.1%	Full approval granted, rate increases over 20% implemented in two equal annual installments, incl. cost of delay
NC	11,223,214	71.1%	*n/a*	*n/a*	2-Jun-11	71.1%	21.4%	Pending			
ND	485,788	52.1%	*n/a*	*n/a*	28-Sep-12	15.0%	89.6%	Approved	15-Apr-14	32.3%**	first round: capped at 15% for all policies, no landing spots** secound round: capped at 15% for all policies, no landing spots**
NE	2,586,687	102.4%	*n/a*	*n/a*	25-Aug-11	71.1%	18.3%	Approved	17-Mar-14	18.3%	Approved as filed
NH	1,602,211	96.9%	*n/a*	*n/a*	11-May-11	71.1%	16.8%	Approved	9-Jun-15	15.1%**	Approved as filed, subject to attained age caps under NHCAR INS F
NJ	19,250,253	51.5%	*n/a*	*n/a*	21-Jul-11	30.6%	16.0%	Approved	17-Oct-14	16.0%	Approved with 15% annual phase-in
NM	879,967	26.5%	*n/a*	*n/a*		0.0%	118.6%	Approved	11-Jul-14	26.5%**	first round: capped at 15% for all policies, no landing spots** secound round: capped at 10% for all policies, no landing spots**
NV	729,973	96.0%	*n/a*	*n/a*		0.0%	96.0%	Approved	30-Jan-15	96.0%	Approved with a staggered approach; rate increases phased-in over 1-3 years based on size of rate increase
NY	25,433,659	67.0%	*n/a*	*n/a*	6-Jun-13	67.0%		Not yet filed			
OH	2,860,860	96.8%	*n/a*	*n/a*	25-Jan-11	71.1%	24.1%	Approved	10-Sep-15	15.0%**	15% cap for all policies, no landing spots**
OK	738,924	100.1%	*n/a*	*n/a*	26-Aug-11	68.3%	20.5%	Approved	11-Sep-14	18.9%**	25% cap for all policies; landing spots allowed as eligible policies fall below the 25% cap**
OR	3,429,366	106.9%	*n/a*	*n/a*	14-Feb-12	71.1%	20.9%	Approved	16-Jan-15	20.9%	Approved as filed
PA	13,883,139	93.6%	*n/a*	*n/a*	20-Jan-11	67.0%	17.4%	Approved	4-Feb-15	15.9%**	20% cap for all policies; no landing spots**
RI	1,568,280	67.7%	*n/a*	*n/a*	25-Mar-13	67.7%	34.5%	Pending			
SC	3,757,937	101.3%	*n/a*	*n/a*	12-Sep-11	67.7%	20.7%	Approved	18-Dec-14	20.0%	Approved with 20% cap for all policies
SD	986,395	98.1%	*n/a*	*n/a*	2-May-11	71.1%	15.8%	Approved	25-Feb-14	15.8%	Approved as filed
TN	6,330,439	102.4%	*n/a*	*n/a*	29-Aug-11	71.1%	18.3%	Approved	29-Oct-15	18.3%	Approved as filed
TX	9,576,438	71.1%	*n/a*	*n/a*	29-Jul-11	71.1%	28.8%	Pending			
UT	589,556	98.1%	*n/a*	*n/a*	14-Mar-11	71.1%	15.8%	Approved	29-Oct-14	15.8%	Approved as filed
VA	17,592,096	83.3%	*n/a*	*n/a*	1-Dec-11	83.3%	23.9%	Pending			
VT	585,574	0.0%	*n/a*	*n/a*		0.0%	118.6%	Pending			
WA	6,384,823	101.6%	*n/a*	*n/a*	1-Jul-11	70.8%	18.1%	Approved	14-Aug-14	18.1%	Approved as filed
WI	7,458,521	98.1%	*n/a*	*n/a*	16-Mar-11	71.1%	15.8%	Approved	7-Jul-14	15.8%	Approved as filed
WV	222,256	67.0%	*n/a*	*n/a*	22-May-12	67.0%	25.5%	Pending			
WY	262,907	98.1%	*n/a*	*n/a*	11-Mar-11	71.1%	15.8%	Filed	10-Mar-14	15.8%	Filing received; Division not authorized to review rates
Weighted Average Approved Rate Increase (nationwide) :		75.4%		0.0%		57.5%				11.7%	

*** states that approved capped amounts were done so with the understanding that John Hancock would be re-filing for any unapproved amounts, as well as an additional cost of delay, such that the rate increases requested will be actuarially equivalent among states*

John Hancock 2013 Inforce Rate Increase Filings (LTC-03 (2008))

State	2012 Annualized Premium	Cumulative Approved Rate Increases	2008 Filing		2010 Filing		2013 Filing				
			Approved Date	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %	2013 Filing Status	Approved Date	Approved Avg. RI%	Notes
AK	315,130	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Filed	10-Mar-14	17.6%	Filing received; Division not authorized to review rates
AL	1,088,671	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	31-Dec-14	17.6%	Approved as filed
AR	1,166,017	19.6%	*n/a*	*n/a*	*n/a*	*n/a*	19.6%	Approved	14-Jul-15	19.6%	Approved as filed
AZ	3,162,207	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	4-Jun-14	17.6%	Approved as filed
CO	8,251,143	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	3-Oct-14	17.6%	Approved as filed
CT	4,275,891	15.0%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	30-Jul-14	15.0%**	15% cap for all policies, no landing spots**
DC	445,655	0.0%	*n/a*	*n/a*	*n/a*	*n/a*		Not yet filed			
DE	313,701	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	2-Dec-14	17.6%	Approved as filed
GA	3,103,228	12.0%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	9-Mar-15	12.0%**	12% cap for all policies, no landing spots**
HI	2,437,560	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Pending			
IA	1,921,881	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	9-Feb-15	17.6%	Approved as filed
ID	611,140	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	15-Jan-15	17.6%	Approved as filed
IL	7,841,782	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	19.6%	Pending			
IN	3,356,889	6.4%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	10-Aug-15	6.4%**	6.4% cap for all policies, no landing spots**
KS	2,416,074	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Pending			
KY	1,697,831	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	19.6%	Pending			
LA	1,037,831	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	19.6%	Pending			
MA	4,640,312	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	19.6%	Pending			
MD	1,620,984	15.0%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	29-Sep-14	15.0%**	15% cap for all policies, no landing spots**
ME	1,163,169	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	15-Aug-14	17.6%	Approved as filed
MI	2,893,225	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	26-Feb-14	17.6%	Approved as filed
MN	5,590,095	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	19.6%	Pending			
MO	4,538,327	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Rates on file	26-Mar-14	17.6%	Approved as filed
MS	1,108,030	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	13-Jan-15	17.6%	Approved as filed
MT	497,216	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	19-Aug-14	17.6%	Approved as filed
NC	5,061,561	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	19.6%	Pending			
ND	1,146,603	15.0%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	15-Apr-14	15.0%**	15% cap for all policies, no landing spots**
NE	1,670,603	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	17-Mar-14	17.6%	Approved as filed
NH	1,096,141	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	9-Jun-15	17.6%	Approved as filed, subject to attained age caps under NHCAR INS Pa
NJ	2,602,065	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Pending			
NM	1,114,624	16.2%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	11-Jul-14	16.2%**	first round: capped at 15% for all policies, no landing spots** secound round: capped at 1% for all policies, no landing spots**
NV	610,966	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	30-Jan-15	17.6%	Approved as filed
NY	10,373,776	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	18.4%	Pending			
OH	7,369,145	15.0%	*n/a*	*n/a*	*n/a*	*n/a*	21.1%	Approved	10-Sep-15	15.0%**	15% cap for all policies, no landing spots**
OK	1,471,320	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	11-Sep-14	17.6%	Approved as filed
OR	1,865,476	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	16-Jan-15	17.6%	Approved as filed
PA	8,487,788	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	3-Dec-14	17.6%	Approved as filed
RI	1,307,383	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	19.6%	Pending			
SC	3,154,917	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	18-Dec-14	17.6%	Approved with 20% cap for all policies
SD	1,002,660	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	25-Feb-14	17.6%	Approved as filed
TX	9,034,028	17.8%	*n/a*	*n/a*	*n/a*	*n/a*	17.8%	Approved	1-Dec-14	17.8%	Approved as filed
UT	549,902	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	29-Oct-14	17.6%	Approved as filed
VA	7,413,566	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	19.6%	Pending			
VT	182,975	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Pending			
WA	6,340,785	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	14-Aug-14	17.6%	Approved as filed
WI	3,113,504	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	7-Jul-14	17.6%	Approved as filed
WV	243,177	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Pending			
WY	216,475	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Filed	10-Mar-14	17.6%	Filing received; Division not authorized to review rates
Weighted Average Approved Rate Increase (nationwide) :		10.3%		0.0%		0.0%				10.3%	

*** states that approved capped amounts were done so with the understanding that John Hancock would be re-filing for any unapproved amounts, as well as an additional cost of delay, such that the rate increases requested will be actuarially equivalent among states*

John Hancock 2013 Inforce Rate Increase Filings (LTC-03 (2010))

State	2012 Annualized Premium	Cumulative Approved Rate Increases	2008 Filing		2010 Filing		2013 Filing				
			Approved Date	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %	2013 Filing Status	Approved Date	Approved Avg. RI%	Notes
AK	88,299	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Filed	10-Mar-14	12.5%	Filing received; Division not authorized to review rates
AL	468,521	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	31-Dec-14	12.5%	Approved as filed
AR	380,006	14.5%	*n/a*	*n/a*	*n/a*	*n/a*	14.5%	Approved	14-Jul-15	14.5%	Approved as filed
AZ	807,217	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	4-Jun-14	12.5%	Approved as filed
CO	403,322	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	3-Oct-14	12.5%	Approved as filed
CT	802,448	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	30-Jul-14	12.5%	Approved as filed
DC	126,949	0.0%	*n/a*	*n/a*	*n/a*	*n/a*		Not yet filed			
DE	207,851	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	2-Dec-14	12.5%	Approved as filed
FL	2,542,089	10.5%	*n/a*	*n/a*	*n/a*	*n/a*	22.2%	Approved	21-Sep-15	10.5%**	half of proposed rate increases approved, no landing spots**
GA	1,229,840	12.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	9-Mar-15	12.0%**	12% cap for all policies, no landing spots**
IA	978,034	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	9-Feb-15	12.5%	Approved as filed
ID	309,272	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	15-Jan-15	12.5%	Approved as filed
IL	2,488,794	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	14.5%	Pending			
IN	1,831,349	5.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	10-Aug-15	5.0%**	5% cap for all policies, no landing spots**
KS	600,897	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
KY	495,039	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	14.5%	Pending			
LA	420,187	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	14.5%	Pending			
MA	391,971	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	14.5%	Pending			
MD	498,689	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	29-Sep-14	12.5%	Approved as filed
ME	456,399	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	15-Aug-14	12.5%	Approved as filed
MI	1,077,493	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	26-Feb-14	12.5%	Approved as filed
MN	1,380,146	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	14.5%	Pending			
MO	321,482	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Rates on file	26-Mar-14	12.5%	Approved as filed
MS	388,075	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	13-Jan-15	12.5%	Approved as filed
MT	359,767	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	19-Aug-14	12.5%	Approved as filed
NC	1,731,250	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	14.5%	Pending			
ND	425,206	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	15-Apr-14	12.5%	Approved as filed
NE	630,298	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	17-Mar-14	12.5%	Approved as filed
NH	121,649	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	9-Jun-15	12.5%	Approved as filed, subject to attained age caps under NHCAR INS Pa
NJ	2,203,491	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
NM	267,784	5.0%	*n/a*	*n/a*	*n/a*	*n/a*	13.9%	Approved	14-Aug-15	5.0%**	5% cap for all policies, no landing spots**
NV	108,431	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	30-Jan-15	12.5%	Approved as filed
NY	2,752,583	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	13.1%	Pending			
OH	503,404	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	10-Sep-15	12.5%	Approved as filed
OK	682,167	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	11-Sep-14	12.5%	Approved as filed
OR	691,011	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	16-Jan-15	12.5%	Approved as filed
PA	1,241,533	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	3-Dec-14	12.5%	Approved as filed
RI	63,038	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	14.5%	Pending			
SC	560,900	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	18-Dec-14	12.5%	Approved with 20% cap for all policies
SD	381,977	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	25-Feb-14	12.5%	Approved as filed
TN	443,700	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	29-Oct-15	12.5%	Approved as filed
TX	1,347,009	12.7%	*n/a*	*n/a*	*n/a*	*n/a*	12.7%	Approved	1-Dec-14	12.7%	Approved as filed
UT	268,987	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	29-Oct-14	12.5%	Approved as filed
VA	1,835,735	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	14.5%	Pending			
VT	58,338	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
WA	872,271	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	14-Aug-14	12.5%	Approved as filed
WI	729,112	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	7-Jul-14	12.5%	Approved as filed
WV	120,278	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
WY	82,802	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Filed	10-Mar-14	12.5%	Filing received; Division not authorized to review rates
Weighted Average Approved Rate Increase (nationwide) :		7.0%		0.0%		0.0%				7.0%	

*** states that approved capped amounts were done so with the understanding that John Hancock would be re-filing for any unapproved amounts, as well as an additional cost of delay, such that the rate increases requested will be actuarially equivalent among states*

John Hancock Life Insurance Company (U.S.A.)

POLICY CHANGE ENDORSEMENT

This Endorsement is part of, and attached to Your Policy and is subject to all the provisions of Your Policy unless otherwise provided below. This Endorsement is effective as of the Endorsement Date. The Endorsement Date is the date shown on the updated Schedule Page accompanying this endorsement.

You have elected to make a change to Your Policy. The requested change is reflected in an updated Policy Schedule which accompanies this Endorsement. The new updated Policy Schedule replaces the existing Policy Schedule. Please attach this Endorsement and the updated Policy Schedule to Your Policy.

The change(s) You requested will not alter any other existing terms, conditions or limitation of Your Policy.

TERMINATION

This Endorsement will terminate when

- the Policy terminates; or
- a later Policy Change Endorsement and Policy Schedule are added to Your Policy in response to a request made by You to change or remove a Policy feature; or
- the Policy is continued under the provisions of any nonforfeiture benefit.

Signed for the Company at Boston, Massachusetts:

Secretary

READABILITY CERTIFICATION

I, Marie Roche, an officer of John Hancock Life Insurance Company (U.S.A.),, hereby certify that the following forms have the following readability scores as calculated by the Flesch Reading Ease Test*.

Form Number: JHLTC-1531 1/14

Number of Words:	679	
Number of Paragraphs:	21	
Number of Sentences:	30	Score: 41.2

Form Number: JHLTC-1532 1/14

Number of Words:	1179	
Number of Paragraphs:	68	
Number of Sentences:	50	Score: 40.2

Form Number: JHLTC-1533 1/14

Number of Words:	782	
Number of Paragraphs:	25	
Number of Sentences:	41	Score: 46.6

Form Number: JHAN-1534 1/14

Number of Words:	398	
Number of Paragraphs:	24	
Number of Sentences:	19	Score: 41.3

Form Number: JHLTC-1531 GPO 1/14

Number of Words:	670	
Number of Paragraphs:	25	
Number of Sentences:	29	Score: 40.4

Form Number: JHLTC-1532 GPO 1/14

Number of Words:	902	
Number of Paragraphs:	53	
Number of Sentences:	40	Score: 42.8

Form Number: JHLTC-1533 GPO 1/14

Number of Words:	783	
Number of Paragraphs:	25	
Number of Sentences:	41	Score: 46.6

Form Number: JHLTC-1534 GPO 1/14

Number of Words:	381	
Number of Paragraphs:	32	
Number of Sentences:	18	Score: 43.8

Form Number: LTC-CHGEN 9/15

Number of Words:	162	
Number of Paragraphs:	10	
Number of Sentences:	8	Score: 43.7

*Forms were scored using Microsoft Word, which uses syllables in its scoring but does not provide the data for reporting.

(Signed by Officer of Company)

Marie Roche

Assistant Vice President

Long-Term Care Contract & Legislative Services

Date October 15, 2015

*Forms were scored using Microsoft Word, which uses syllables in its scoring but does not provide the data for reporting.

Statement of Variability - Landing Spot Eligible Policyholders

Form - JHLTC-1531 1/14 POLICYHOLDER COVER LETTER

Page 1

- [Brent Wilkinson, Vice President, U.S. Insurance Operations] This may vary due to any personnel or title change.
- Contact Information and Date will vary based on the policyholder and date mailed.

  [First Name] [Last Name] [Date]
  [Address1]
  [Address2]
  [City], [State] [Zip]

- Policy Number [xxx] will vary to reflect each policyholder's unique policy number.

- **"Decision required by [date]"** will be equal to one month prior to the effective date of the rate increase.

- Name will vary based on the policyholder.
  [First Name] [Last Name]

- "…from [current premium] to [new premium], [policy mode]. This new premium will be effective for premiums due on or after [next policy anniversary]." Current premium, new premium, policy mode, and next policy anniversary will vary based on each policyholder's benefits and policy anniversary date.

- ….for at least 36 months from your policy anniversary date of [next policy anniversary date]. Date will vary based on policyholder's anniversary date.

Page 2

- …and return to John Hancock by [Month XX, YYYY] Date will vary based on the election deadline date.

- …and your new increased premium will become effective on [Month XX, YYYY] Date will vary based on rate increase effective date.

- [888-654-6582] Phone number will vary based on the firm of the agent of record.

- [Brent Wilkinson, Vice President, U.S. Insurance Operations] Signatory may vary due to any personnel or title change.

Form - JHLTC-1532 1/14 POLICYHOLDER OPTIONS PACKAGE

Page 3: Options Worksheet

Your Personalized Option to Reduce Coverage and Avoid the Increase

- [First Name] [Last Name] will vary based on the policyholder and display First Name and Last Name.
- [Policy #] will vary to reflect each policyholder's unique policy number.
- [**Important: Reducing your future annual inflation rate will result in the loss of Partnership status…]** This text will appear if accepting the reduced inflation landing spot will result in a loss of Partnership status.

The following table will vary based on the policyholder's benefits and options.

	Keep your current annual inflation rate	**Personalized Option: Reduce your future annual inflation rate**
[Daily/Monthly] Benefit[1]	[$XXX]	[$XXX]
Benefit Period[2]	[X-year]	[X-year]
Inflation Option[3]	[X%]	**[X.X%]**
Elimination Period	[XX]	[XX]
Optional Riders	[List here]	[List here]
Current [policy mode] Premium	[$XX.XX]	
New [policy mode] Premium*	**[$XX.XX]**	**[$XX.XX]**

- As of [Month XX, YYYY] will vary based on policyholder's benefits at the time of the increase.
- The following will be used only when the policy includes a limit payment option:
  [It is also important to note that your coverage includes a "Limited Pay" premium payment provision. Please consider the number of remaining payments before making the decision to reduce your benefits.]
- [888-654-6582] Phone number will vary based on the firm of the agent of record.
- [Information to Consider . . .] this section will vary based on policyholder's landing spot options.
- [5%] will vary based on policyholder's current inflation. [4%] will vary based on policyholder's landing spot option.
- [Annually compounding rates] is used for policyholders with compound inflation and [simple annual increases] is used for policyholders with simple inflation.
- The chart to the right shows the nation average annual increase over the past [five] years . . . [5]-Year Average Annual Increase. [3.6%] [2.0%] [1.3%] [1.6%]. These could vary based on changes in the national average in subsequent years.

- [The 5-year average annual increases are based on a subset of common providers from our 2008 and 2011 Cost of Care surveys and our 2011 and 2013 Costs of Care surveys] This could vary based on possible changes in future Costs of Care surveys.
- Footnote [1]: [Daily/Monthly] . . . [any day/any month] will vary based on whether the policyholder has a daily or monthly benefit. [next policy anniversary] will vary based on policyholder's anniversary date.
- Footnote [2]: [Daily/Monthly] . . . [days/months] will vary based on whether the policyholder has a daily or monthly benefit. [X-years] will vary based on policyholder's current benefit period. Footnote will not show for policies with a Lifetime Benefit Period
- Footnote [3]: [daily/monthly] will vary based on whether the policyholder has a daily or monthly benefit. Footnote will appear for policyholders who have different inflation rates for their benefit amount increase versus their policy limit.

Page 4: Options Worksheet

Your Alternative Options to Reduce Coverage and Lower Premiums

- [First Name] [Last Name] will vary based on the policyholder and display First Name and Last Name.
- [Policy #] will vary to reflect each policyholder's unique policy number.
- "daily" or "monthly" will populate "Reduce your current[daily/monthly] benefit" based on whether the policyholder has a daily or monthly benefit.
- [Reduce your benefit period*"] will only show if the policyholder does not currently have the minimum benefit period available for the product.
- [Increase your elimination period] will only show if the policyholder does not currently have the maximum elimination period available for the product.
- [Drop an optional rider] will only show if the policyholder has one or more optional riders on their policy.
- [Note: our records indicate there is claim activity on your policy….] will only show if the policyholder has prior claim activity
- [You may also want to review the restoration of benefits….] will only show if the policyholder has prior claim activity and the restoration of benefits provision is included in their policy
- [In addition, certain changes are subject to Partnership regulatory benefit minimum requirements] This will be inserted for policyholders whose policies are partnership-certified.
- The following will be used only when the policy includes a limit payment option:
  [Your policy includes a "Limited Pay" payment option. Please consider the number of remaining payments on your policy before making the decision to reduce your benefits.]
- [888-654-6582] Phone number will vary based on the firm of the agent of record.

The following will appear only if the policyholder purchased the optional Nonforfeiture Benefit rider:

[Exercise the Nonforfeiture Benefit, resulting in a paid-up policy with reduced benefits

Your policy includes a Nonforfeiture Benefit, which enables you to discontinue paying premiums and provides you with a paid-up policy with reduced benefits. By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

The following will appear only if the policyholder is eligible for the Contingent Nonforfeiture benefit (based on the standard NAIC trigger) and did not purchase the optional Nonforfeiture Benefit rider. The bracketed text will be the effective date of the rate increase and the sum of all premiums paid on the policy:

[Exercise the Contingent Nonforfeiture Benefit, resulting in a paid-up policy with reduced benefits

If you choose to cancel your policy within 120 days of [next policy anniversary date], we will modify your policy limit (lifetime maximum benefit amount) and convert your policy to paid-up status where no further premiums are due. Your new policy limit will be [$XXXX], which represents the sum of all premiums paid.* By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

The following appears if the insured is eligible for either the Nonforfeiture Benefit or the Contingent Nonforfeiture Benefit

"[The following terms apply if you choose to exercise the [Nonforfeiture][Contingent Nonforfeiture] Benefit:

- No benefits will be paid in excess of your new policy limit.
- Benefits will be paid subject to the daily/monthly benefit levels (and other coverage limits) in effect at the time you convert your policy to paid-up status.
- All optional benefit riders will automatically terminate.
- No future inflation adjustments will be made.
- All other applicable policy provisions, conditions, and limitations will remain in effect.

The following footnote is displayed only if the Contingent Nonforfeiture Benefit is triggered and the policyholder did not purchase the Nonforfeiture benefit. The "file extract date" is the date that the mailing extract was created:

[*Calculated based on benefit amounts and on premiums paid to date as of [file extract date]. The actual Contingent Nonforfeiture benefit amount may be slightly higher as it will be calculated based on current benefits and premiums paid to date as of the effective date of your paid-up status.]

Important Dates

- . . .return the form by [Month XX, YYYY] Date will vary based on the election deadline date.
- . . . . and your new increased premium will become effective on [Month XX, YYYY] Date will vary based on rate increase effective date

[Important Notice About Shared Care] paragraph will only appear if the policyholder has a Shared Care Remaining Benefit as part of their policy. [$XXX.XX] will display the benefit amount remaining. [If you choose to exercise the….will display if the policyholder is eligible for either the Nonforfeiture or Contingent Nonforfeiture Benefit. [Nonforfeiture][Contingent Nonforfeiture] Benefits, this amount….] will vary based on which benefit the policyholder is eligible for.

- [First Name] [Last Name] will vary based on the policyholder and display First Name and Last Name.
- [Policy #] will vary to reflect each policyholder's unique policy number.
- . . . and your new increased premium will be effective on [Month XX, YYYY] Date will vary based on rate increase effective date.
- . . .return this Coverage Change Request Form by [Month XX, YYYY] Date will vary based on the election deadline date.
- [In some instances, certain changes are subject to Partnership regulatory benefit minimum requirements.] This will be inserted for policyholders whose policies are partnership-certified and will not lose Partnership status by accepting the reduced inflation landing spot.
- [888-654-6582] Phone number will vary based on the firm of the agent of record.

Coverage Change Options

The following will vary based on the policyholder's current inflation and landing spot offered. The asterisk will appear only if accepting the reduced inflation landing spot will result in a loss of Partnership status

☐ Reduce your future annual inflation rate from [5%] to [X.X%][*]

The following will appear only if the policyholder purchased the optional Nonforfeiture Benefit rider:

[☐ Exercise the Nonforfeiture Benefit available on your policy]

The following will appear only if the policyholder is eligible for the Contingent Nonforfeiture benefit (based on the standard NAIC trigger) and did not purchase the optional Nonforfeiture Benefit rider:

[☐ Exercise the Contingent Nonforfeiture Benefit available on your policy]

The following will only appear if the policyholder is not eligible for the Nonforfeiture or Contingent Nonforfeiture Benefits:

[☐ Cancel your policy. This change will be effective immediately.]

- **[*Important: Reducing your future annual inflation rate will result in the loss of Partnership status…]** This text will appear if accepting the reduced inflation landing spot will result in a loss of Partnership status.

Step 3: Sign and Date

Signature ([First Name] [Last Name]) Date

Name will vary based on the policyholder.

Step 4: Return this completed form . . . by [Month XX, YYYY] Date will vary based on the election deadline date.

The following information is bracketed in the event of a contact change:

[Mail	Fax
John Hancock	John Hancock
LTC Coverage Election	LTC Coverage Election
P.O. Box 111, R-02, Ste 1700	[877-606-7771]]
Boston, MA 02117	

Statement of Variability – Non-Landing Spot Eligible Policyholders

Form - JHLTC-1531_GPO 1/14 POLICYHOLDER COVER LETTER

Page 1

- [Brent Wilkinson, Vice President, U.S. Insurance Operations] This may vary due to any personnel or title change.
- Contact Information and Date will vary based on the policyholder and date mailed.

  [First Name] [Last Name] [Date]
  [Address1]
  [Address2]
  [City], [State] [Zip]

- Policy Number [xxx] will vary to reflect each policyholder's unique policy number.
- **"Decision required by [date]"** will be equal to one month prior to the effective date of the rate increase.
- Name will vary based on the policyholder.
  [First Name] [Last Name]
- "…from [current premium] to [new premium], [policy mode]. This new premium will be effective for premiums due on or after [next policy anniversary]." Current premium, new premium, policy mode, and next policy anniversary will vary based on each policyholder's benefits and policy anniversary date.
- ….for at least 36 months from your policy anniversary date of [next policy anniversary date]. Date will vary based on policyholder's anniversary date.

Page 2

- Return to John Hancock by [Month XX, YYYY] Date will vary based on the election deadline date.
- . . and your new increased premium will become effective on [Month XX, YYYY] Date will vary based on rate increase effective date.
- [888-654-6582] Phone number will vary based on the firm of the agent of record.
- [Brent Wilkinson, Vice President, U.S. Insurance Operations] Signatory may vary due to any personnel or title change.

Form - JHLTC-1532_GPO 1/14 POLICYHOLDER OPTIONS PACKAGE

Page 3: Options Worksheet

Your Personalized Option(s) To Reduce Coverage and Minimize the Increase

- [First Name] [Last Name] will vary based on the policyholder and display First Name and Last Name.
- [Policy #] will vary to reflect each policyholder's unique policy number.
- The following table will vary based on the policyholder's current benefits, the benefit reduction options available to the policyholder, and the associated premiums and policy mode.

	Keep your current coverage[1]	**Personalized Option(s)**		
		[Reduce your BP[2]]	**[Reduce your [DB/MB][2]]**	**[Reduce your BP & [DB/MB][2]]**
[Daily Benefit (DB)]/[Monthly Benefit (MB)][3]	$[XXX]	$[XXX]	$[XXX]	$[XXX]
Benefit Period (BP)[[4]]	[X]-year	[Y]-year	[X]-year	[Z]-year
Elimination Period	[List Here]			
Inflation Option	[List Here]			
Optional Riders	[List Here]			
Current [policy mode] Premium	$[XXX]			
New [policy mode] Premium[5]	**$[XXX]**	**$[XXX]**	**$[XXX]**	**$[XXX]**

- The following will be used only when the policy includes a limit payment option:
  [It is also important to note that your coverage includes a "Limited Pay" premium payment provision. Please consider the number of remaining payments before making the decision to reduce your benefits.]
- [Drop an optional rider] will only show if the policyholder has one or more optional riders on their policy.
- [Increase your elimination period] will only show if the policyholder does not currently have the maximum elimination period available for the product.
- [888-654-6582] Phone number will vary based on the firm of the agent of record.
- Footnote 2: …[daily/monthly] will vary based on whether the policyholder has a daily or monthly benefit. [Note: our records indicate there is claim activity on your policy….] will only show if the policyholder has prior claim activity. [You may also want to review the restoration of benefits….] will only show if the policyholder has prior claim activity and the restoration of benefits provision is included in their policy

- Footnote [3]: [Note: The most recent Consumer Price Index (CPI) data has….] will only show if the policyholder has CPI compound as a current inflation type. [DB/MB] will vary based on whether the policyholder has a daily or monthly benefit. [day/month] will also vary based on whether the policyholder has a daily or monthly benefit.

- Footnote [4]: [DB/MB] will vary based on whether the policyholder has a daily or monthly benefit. [day/month] will also vary based on whether the policyholder has a daily or monthly benefit.{X{, Y or Z}} years will vary based on the reduction option(s) available to the policyholder.

- Footnote [5]: As of [Month XX, YYYY] will vary based on policyholder's next anniversary date. [Note, Due to the pending release of CPI data by the U.S. Department of Labor, we are unable to quote [DB/MB] reductions until [Month] 20th.] This sentence will only show if the policyholder has CPI compound as a current inflation type. [DB/MB] will vary based on whether the policyholder has a daily or monthly benefit.[Month] will reflect 2 months prior to the policyholder's anniversary month.

Page 4: Options Worksheet

Alternative Options

- [First Name] [Last Name] will vary based on the policyholder and display First Name and Last Name.

- [Policy #] will vary to reflect each policyholder's unique policy number.

- The following will appear only if the policyholder purchased the optional Nonforfeiture Benefit rider:

  [Exercise the Nonforfeiture Benefit, resulting in a paid-up policy with reduced benefits

  Your policy includes a Nonforfeiture Benefit, which enables you to discontinue paying premiums and provides you with a paid-up policy with reduced benefits. By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

- The following will appear only if the policyholder is eligible for the Contingent Nonforfeiture benefit (based on the standard NAIC trigger) and did not purchase the optional Nonforfeiture Benefit rider. The bracketed text will be the effective date of the rate increase and the sum of all premiums paid on the policy:

  [Exercise the Contingent Nonforfeiture Benefit, resulting in a paid-up policy with reduced benefits

  If you choose to cancel your policy within 120 days of [next policy anniversary date], we will modify your policy limit (lifetime maximum benefit amount) and convert your policy to paid-up status where no further premiums are due. Your new policy limit will be [$XXXX], which represents the sum of all premiums paid.* By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

- The following appears if the insured is eligible for either the Nonforfeiture Benefit or the Contingent Nonforfeiture Benefit

  "[The following terms apply if you choose to exercise the [Nonforfeiture][Contingent Nonforfeiture] Benefit:

- No benefits will be paid in excess of your new policy limit.

- Benefits will be paid subject to the daily/monthly benefit levels (and other coverage limits) in effect at the time you convert your policy to paid-up status.
- All optional benefit riders will automatically terminate.
- No future inflation adjustments will be made.
- All other applicable policy provisions, conditions, and limitations will remain in effect.

The following footnote is displayed only if the Contingent Nonforfeiture Benefit is triggered and the policyholder did not purchase the Nonforfeiture benefit. The "file extract date" is the date that the mailing extract was created:

[*Calculated based on benefit amounts and on premiums paid to date as of [file extract date]. The actual Contingent Nonforfeiture benefit amount may be slightly higher as it will be calculated based on current benefits and premiums paid to date as of the effective date of your paid-up status.]

Important Dates

- . . .return form by [Month XX, YYYY] Date will vary based on the election deadline date.
- . . . . and your new increased premium will become effective on [Month XX, YYYY] Date will vary based on rate increase effective date

[Important Notice About Shared Care] paragraph will only appear if the policyholder has a Shared Care Remaining Benefit as part of their policy. [$XXX.XX] will display the benefit amount remaining. [If you choose to exercise the….will display if the policyholder is eligible for either the Nonforfeiture or Contingent Nonforfeiture Benefit. [Nonforfeiture][Contingent Nonforfeiture] Benefits, this amount….] will vary based on which benefit the policyholder is eligible for.

Form - JHLTC-1534_GPO 1/14 COVERAGE CHANGE REQUEST FORM

Page 6

- [First Name] [Last Name] will vary based on the policyholder and display First Name and Last Name.
- [Policy #] will vary to reflect each policyholder's unique policy number.
- . . . and your new premium will be effective on [Month XX, YYYY] date will vary based on rate increase effective date.
- . . . and return this Coverage Change Request Form by [Month XX, YYYY] date will vary based on election deadline date.
- [In some instances, certain changes are subject to Partnership regulatory benefit minimum requirements.] This will be inserted for policyholders whose policies are partnership-certified.
- [888-654-6582] Phone number will vary based on the firm of the agent of record.

Coverage Change Options

- New Premium Effective [next anniversary date]. Date will vary based on policyholder's next policy anniversary date

The following row will appear only if the policyholder is eligible to reduce their benefit period. Values will vary based on current benefit period, reduced benefit period, resulting premium and policy mode:

☐	[Reduce your Benefit Period from [X-year] to [X-year].]	**$[XXX][policy mode]**

The following row will appear only if the policyholder is eligible to reduce their daily or monthly benefit. Values will vary based on current daily/monthly benefit, reduced daily/monthly benefit, resulting premium and policy mode, and whether the policyholder has a daily or monthly benefit:

☐	[Reduce your [Daily/Monthly] Benefit from $[XXX] to $[XXX].]	**$[XXX][policy mode]**

The following row will appear only if the policyholder is eligible to reduce their benefit period AND their daily or monthly benefit. Values will vary based on current and reduced benefit period, current and reduced daily/monthly benefit, resulting premium and policy mode and whether the policyholder has a daily or monthly benefit:

☐	[Reduce your Benefit Period from [X-year] to [X-year] **and** [Daily/Monthly] Benefit from $[XXX] to $[XXX].]	**$[XXX][policy mode]**

The following row will appear only if the policyholder is eligible to exercise either the Nonforfeiture or Contingent Nonforfeiture Benefit. Please note, [Nonforfeiture] will appear if the policyholder purchased the Nonforfeiture Benefit. [Contingent Nonforfeiture] will appear only if the policyholder is eligible for the Contingent Nonforfeiture benefit (based on the standard NAIC trigger) and did not purchase the optional Nonforfeiture Benefit rider:

☐	[Exercise the [Nonforfeiture/Contingent Nonforfeiture] Benefit available on your policy.]	N/A

The following row will appear only if the policyholder is not eligible for the Nonforfeiture or Contingent Nonforfeiture Benefits:

☐	[Cancel your policy. This change will be effective immediately.]	N/A

Step 3: Sign and Date

Signature ([First Name] [Last Name]) Date

Name will vary based on the policyholder.

Step 4: Return this completed form . . . by [Month XX, YYYY] Date will vary based on the election deadline date.

The following information is bracketed in the event of a contact change:

[Mail	Fax
John Hancock	John Hancock
LTC Coverage Election	LTC Coverage Election
P.O. Box 111, R-02, Ste 1700	[877-606-7771]]
Boston, MA 02117	

John Hancock Life Insurance Company (U.S.A.)
(Not licensed in New York)

[Brent Wilkinson
Vice President]

Long-Term Care Insurance
P.O. Box 111, R-02, Suite 1700
Boston, Massachusetts 02117-0111

[First Name] [Last Name] [Date]
[Address1]
[Address2]
[City], [State] [Zip]

Re: Notice of Premium Rate Increase – Long-Term Care Insurance Policy No. [xxx]. **Decision required by [date].** John Hancock Life Insurance Company, U.S.A.

Dear [First Name] [Last Name],

John Hancock is committed to ensuring long-term care (LTC) insurance benefits will be there for our policyholders when they need them most. To uphold this responsibility, we continuously monitor the experience of our inforce LTC insurance policies. Our most recent analysis shows that policyholders are living longer than expected, LTC claims are lasting longer than expected, and that more policyholders than expected are claiming at older ages than previously anticipated. Unfortunately, based on this data, we have determined a need to increase premiums on this policy series to reflect the future claims expected on these policies.

Options to Avoid or Minimize the Premium Increase
We sincerely regret having to take this action and understand that a premium increase may not be affordable for some. **Therefore, <u>we are offering you an option to avoid the premium increase completely</u> by reducing your future annual inflation rate and keeping all other benefits the same.** Please see the enclosed "Options Worksheet" for more information on this as well as additional options that will enable you to minimize the premium increase.

About the Premium Increase
Based on your current benefit selections, unless you elect the option <u>described in the above paragraph</u> or one of the alternative options described in your Options Worksheet, your premiums will increase from [current premium] to [new premium], [policy mode]. This new premium will be effective for premiums due on or after [next policy anniversary]. Please note this letter is not a bill.

The rate increase request was reviewed by Virginia's State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings are available for public inspection and may be accessed online through the Virginia Bureau of Insurance's webpage at www.scc.virginia.gov/BOI. No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. Our decision to increase premiums on certain policies is based upon the future claims anticipated on these policies. Please note that the decision to seek a premium increase on these LTC insurance policies has been made by John Hancock, not your insurance agent, nor the Virginia Department of Insurance. As a reminder, per the terms of your policy, premium rates are not guaranteed and could be increased again in the future, at which time similar benefit reduction options may be available to you. However, please be advised that John Hancock will not apply any additional premium rate increase to your policy for at least 36 months from your policy anniversary date of [next policy anniversary date].

Importance of LTC Insurance Coverage

As you decide which of the coverage options described in this letter works best for you, you may wish to consider the value offered by LTC insurance. The need for care can be one of the most significant challenges a person can face – both personally and financially. LTC insurance provides valuable protection that may not be available with your health insurance or from government programs.

John Hancock has seen the difference this insurance has made in the lives of our customers and their family members. We remain committed to delivering on our promise to provide the coverage, support and service, when and where you need care.

Next Steps

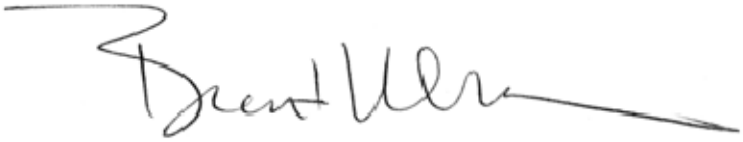
The enclosed Options Worksheet details your current coverage and provides options you can elect in order to help minimize or avoid the premium increase completely. Please be advised that all of the options available to you may not be of equal value, so please review this information carefully.

- If you decide to reduce your coverage as outlined in the Options Worksheet, simply complete the "Coverage Change Request Form" and return it to John Hancock by **[Month XX, YYYY]**.
- If you choose to make no changes to your coverage, no action is required, and your new increased premium will become effective on **[Month XX, YYYY]**.

For Further Assistance

Again, we sincerely regret having to take this action, but we hope you find that the options provided are helpful. If you have any questions, please visit www.jhinfocenter.com or contact one of our customer service representatives at [888-654-6582], Monday through Friday from 8:00 a.m. – 6:00 p.m. Eastern Time. The TTY number for the hearing impaired is 800-555-5421. Our dedicated team is available to help you make a decision that best meets your personal needs.

Sincerely,



[Brent Wilkinson
Vice President, U.S. Insurance Operations]

Enclosures:
Options Worksheet
Frequently Asked Questions
Coverage Change Request Form

Options Worksheet for [First Name] [Last Name]
Policy # [XXXXX]
John Hancock Life Insurance Company (U.S.A.)

YOUR PERSONALIZED OPTION TO REDUCE COVERAGE AND AVOID THE INCREASE

To avoid the premium increase we are offering you a one-time opportunity to reduce your future annual inflation rate. The table below shows your current premium and the new premium you will be charged if you keep your current annual inflation rate. The table also shows what your reduced inflation rate will be if you choose the personalized option, which will only be applied to future inflation increases that occur after the rate increase effective date. All other existing benefits and previous inflation increases that have already been applied to your policy through the effective date of the inflation rate reduction will be maintained.

[**Important: Reducing your future annual inflation rate will result in the loss of Partnership status and your policy will no longer qualify for Medicaid Asset Protection. If you wish to retain Partnership status, do not elect this option.** Other options to help minimize the increase and retain your Partnership status may be available to you. For more information, please call John Hancock at [888-654-6582].]

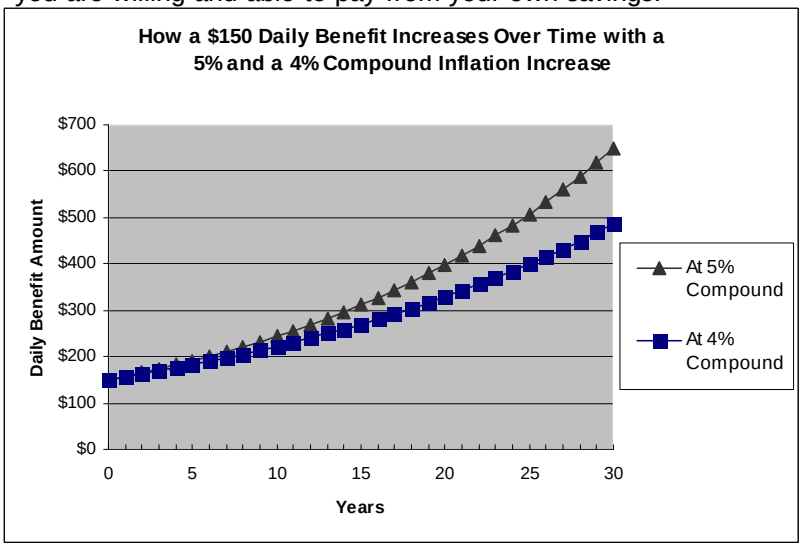
	Keep your current annual inflation rate	Personalized Option: Reduce your future annual inflation rate
[Daily/Monthly] Benefit[1]	[$XXX]	[$XXX]
Benefit Period[2]	[X-year]	[X-year]
Inflation Option[[3]]	[5%]	**[X.X%]**
Elimination Period	[XX]	[XX]
Optional Riders	[List here]	[List here]
Current [policy mode] Premium	[$XX.XX]	
New [policy mode] Premium*	**[$XX.XX]**	**[$XX.XX]**

**As of [Month XX, YYYY]*

Please note: Variations of this personalized option are not available, though other options to help minimize the increase may be. [It is also important to note that your coverage includes a "Limited Pay" premium provision. Please consider the number of remaining payments before making the decision to reduce your benefits.] For more information, or to request a revised policy schedule page, please call John Hancock at **[888-654-6582].**

[Information to Consider

The graph below is an example of how a $150 daily benefit amount increases over the next 30 years at [5%] and [4%] [annually compounding rates][simple annual increases].]To help you with your inflation coverage decision, we thought it might be useful to also provide you with the latest trends in the cost of care. The chart to the right shows the national average annual increase over the past [five] years for the cost of care in various care settings. Please visit **www.jhinfocenter.com** for current cost of care information specific to your area. As you evaluate what is best for you, we encourage you to consider the current and projected cost of care in your area, as well as how much of that amount you are willing and able to pay from your own savings.



Trends in the Cost of Care

Long-Term Care Setting	[5]-Year Average Annual Increase
Nursing Home: Private Room	[3.6%]
Nursing Home: Semi-Private Room	[3.6%]
Assisted Living Facility	[2.0%]
Home Health Care Aide	[1.3%]
Adult Day Care	[1.6%]

[The 5-year average annual increases are based on a subset of common providers from our 2008 and 2011 Cost of Care surveys and our 2011 and 2013 Cost of Care surveys]

][1] [Daily/Monthly] Benefit is the most the coverage will reimburse for the costs of covered long-term care services received on [any day/in any month]. Your [Daily/Monthly] Benefit shown above reflects any inflation increase through [next policy anniversary].

[2] Benefit Period is used to calculate your Policy Limit by multiplying your [Daily/Monthly] Benefit by the number of [days/months] in [X-years]. The Policy Limit represents the total pool of money available to reimburse the costs of covered long-term care services you receive while insured.
[3] A reduction to your future annual inflation rate will apply to your [Daily/Monthly] Benefit. The inflation rate on your Policy Limit will remain at 3%.]

YOUR ALTERNATIVE OPTIONS TO REDUCE COVERAGE AND LOWER PREMIUMS

To help mitigate the premium increase, you may be eligible to reduce other benefits. For example, you may be eligible to:

- Reduce your current [daily/monthly benefit]*
- [Reduce your benefit period*]
- [Increase your elimination period]
- [Drop an optional rider]

* This reduction will also result in a corresponding decrease in your Total Policy Limit. [Note: our records indicate there is claim activity on your policy; please consider your current policy limit before making the decision to reduce your benefits.] [You may also want to review the restoration of benefits provision in your policy before making your decision.]

Please note - in certain instances the ability to reduce your benefits may not be available due to state-regulated minimum benefit requirements or the available plan options. [In addition, certain changes are subject to Partnership regulatory benefit minimum requirements.] [Your policy includes a "Limited Pay" premium provision. Please consider the number of remaining payments on your policy before making the decision to reduce your benefits.] For more information, please call John Hancock at **[888-654-6582].]**

[Exercise the Nonforfeiture Benefit, resulting in a paid-up policy with reduced benefits

Your policy includes a Nonforfeiture Benefit, which enables you to discontinue paying premiums and provides you with a paid-up policy with reduced benefits. By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

[Exercise the Contingent Nonforfeiture Benefit, resulting in a paid-up policy with reduced benefits

If you choose to cancel your policy within 120 days of [next policy anniversary date], we will modify your policy limit (lifetime maximum benefit amount) and convert your policy to paid-up status where no further premiums are due. Your new policy limit will be [$XXXX], which represents the sum of all premiums paid.* By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

[The following terms apply if you choose to exercise the [Nonforfeiture][Contingent Nonforfeiture] Benefit:

- No benefits will be paid in excess of your new policy limit.
- Benefits will be paid subject to the daily/monthly benefit levels (and other coverage limits) in effect at the time you convert your policy to paid-up status.
- All optional benefit riders will automatically terminate.
- No future inflation adjustments will be made.
- All other applicable policy provisions, conditions, and limitations will remain in effect.]

[*Calculated based on benefit amounts and on premiums paid to date as of [file extract date]. The actual Contingent Nonforfeiture benefit amount may be slightly higher as it will be calculated based on current benefits and premiums paid to date as of the effective date of your paid-up status.]

IMPORTANT DATES

- If you choose an option listed on the enclosed Coverage Change Request Form, you must complete, sign and return the form by **[Month XX, YYYY]**.
- If you choose to make no changes to your coverage, no action is required. Your level of coverage will not change and your new increased premium will become effective on **[Month XX, YYYY]**.

[Important Notice About SharedCare

You have a "Shared Care Remaining Benefit," in the amount of [$XXX.XX], as part of your coverage. This amount is not reflected under your current coverage shown on this Options Worksheet. If you choose to reduce your benefits or make no changes to your coverage, this amount will still be available to you. [If you choose to exercise the [Nonforfeiture][Contingent Nonforfeiture] Benefit, this amount will no longer be available to you.] Before making your decision, please consider the impact on this SharedCare Remaining Benefit amount.]

1. **Why do you need to raise premium rates — can you explain further?**
   When pricing a long-term care insurance product, insurance companies use the best available information at that time to predict how many policyholders might ultimately use the benefit in the future. This involves making certain assumptions about a variety of factors including: particular medical conditions, the expected lifespan of policyholders, the length of time policyholders keep their policies, and the cost of receiving long-term care services. If the actual experience differs in an unfavorable way from the expected experience based on these assumptions, a premium rate increase may become necessary.

   Our most recent comprehensive claims study, which we conduct every three years, examines the usage trends for our insured population. It indicated that, like many carriers in this business, we have seen increased claims. As compared to our previous analysis, the new data shows that policyholders are living longer than expected, their claims are lasting longer than expected, and more people than expected are claiming at the older ages. Based on that data, we have determined that there is a need to increase premiums on certain policy series to reflect future claims expected on these policies.

2. **What is the policy provision that allows you to raise my premiums?**
   The provision that allows for an increase in premiums can be found on the front page of your policy. Your policy indicates that, while your insurance company cannot change coverage or refuse to renew coverage for reasons other than nonpayment of premiums, the company is allowed to change or increase premiums so long as the increase applies to an entire class of policies. We are required to file premium increases on policy series, along with actuarial justification, with the department of insurance in the state where the policy was purchased, and may only implement the rate increase once we are permitted to do so.

3. **Have I been singled out for this rate increase because of my age or health?**
   No, the increase applies to everyone who purchased the same long-term care insurance product you did. No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. Also, your state has not been singled out, as all states are included in our rate increase process.

4. **If I no longer live in the state where I purchased my policy, does the increase still apply?**
   Yes. All LTC insurance policies are regulated by the original state in which they were written at the time of the purchase of the policy. That means that the state where you were residing when you purchased your policy continues to be the applicable state, even if you are now residing elsewhere.

5. **Is the premium rate increase due to the economic environment?**
   No. We are increasing premium rates solely due to our claims experience, which indicates higher-than-expected claims on your policy series in the future.

6. **Is there an alternative to paying higher premiums?**
   Yes. We are offering several benefit reduction alternatives and, in most cases, at least one option that will enable you to keep your premiums at or close to the same level as what you are paying today. The enclosed 'Options Worksheet' outlines your options. To further review these options, please contact one of our customer service representatives.

7. **Do I need to complete and return the enclosed Coverage Change Request Form?**
   The enclosed Coverage Change Request Form need only be completed and returned to John Hancock should you decide you want to adjust your benefits or cancel your policy. Otherwise, no action is necessary on your part, as the premium rate increase will take place automatically on the policy anniversary date specified in your letter.

8. **Will there be additional premium increases in the future?**
   Premium rates are not guaranteed and may be increased in accordance with the terms of your policy. We will continue to monitor our claims experience to determine whether future increases will be necessary.

9. **If I pay premiums through an automatic draft plan and my premium is changing, is there any action I need to take?**
   No. If you have an automatic draft plan established through John Hancock, we will adjust the drafted amount.

10. **If I pay premiums through online banking and my premium is changing, is there any action I need to take?**
    Yes. Please update your online banking payment information with the new premium amount prior to the rate increase effective date.

COVERAGE CHANGE REQUEST FORM
Individual LTC Insurance Policy for [First Name] [Last Name]
Policy # [XXXXX]
John Hancock Life Insurance Company (U.S.A.)

To avoid the premium increase, we are offering you a one-time opportunity to elect your personalized option.

If you choose to make no changes to your current coverage, no action is required and your new increased premium will be effective on **[Month XX, YYYY]**.

If you choose to change your coverage, you must select an option listed below, sign and return this Coverage Change Request Form by **[Month XX, YYYY]**.

Step 1: Select an option (please choose only one option)

For more details, please see your Options Worksheet. [In some instances, certain changes are subject to Partnership regulatory benefit minimum requirements.] As a reminder, you may have alternative options available to mitigate the premium increase. For more information, please call John Hancock at **[888-654-6582]**.

COVERAGE CHANGE OPTIONS	
☐	Reduce your future annual inflation rate from [5%] to [X.X%].[*]
☐	[Exercise the [Nonforfeiture/Contingent Nonforfeiture] Benefit available on your policy.]
☐	[Cancel your coverage. This change will be effective immediately.]]

[*Important: Reducing your future annual inflation rate will result in the loss of Partnership status and your policy will no longer qualify for Medicaid Asset Protection. If you wish to retain Partnership status, do not elect this option.]

Step 2: Review Agreement and Acknowledgement

I understand that my benefits and/or premium for those benefits will change based upon the option(s) I select.

I understand that premium rates are not guaranteed and may be increased again in the future if I am among the group of policyholders whose premiums are determined to be inadequate.

If I select an option(s) to change my coverage, I understand that, within 30 days of the date this change becomes effective, I may cancel the change in my coverage and return to my original coverage at the increased premium level.

I understand the policy change(s) I selected above. By signing below, I agree that any change(s) other than cancelling my policy, will be effective on my next policy anniversary provided this form is received by John Hancock by that date.

Step 3: Sign and Date

Signature ([First Name] [Last Name]) **Date**

Step 4: Return this completed form using the enclosed postage-paid envelope by [Month XX, YYYY].

[Mail
John Hancock
LTC Coverage Election
P.O. Box 111, R-02, Ste 1700
Boston, MA 02117-0111

FAX
John Hancock
LTC Coverage Election
[877-606-7771]]

John Hancock Life Insurance Company (U.S.A.)
(Not licensed in New York)

[Brent Wilkinson
Vice President]

Long-Term Care Insurance
P.O. Box 111, R-02, Suite 1700
Boston, Massachusetts 02117-0111

[First Name] [Last Name] [Date]
[Address1]
[Address2]
[City], [State] [Zip]

Re: Notice of Premium Rate Increase – Long-Term Care Insurance Policy No. [xxx]. **Decision required by [date].** John Hancock Life Insurance Company (U.S.A.)

Dear [First Name] [Last Name],

John Hancock is committed to ensuring long-term care (LTC) insurance benefits will be there for our policyholders when they need them most. To uphold this responsibility, we continuously monitor the experience of our inforce LTC insurance policies. Our most recent analysis shows that policyholders are living longer than expected, LTC claims are lasting longer than expected, and that more policyholders than expected are claiming at older ages. Unfortunately, based on this data, we have determined a need to increase premiums on this policy series to reflect the future claims expected on these policies.

Options to Minimize the Premium Increase
We sincerely regret having to take this action and understand that a premium increase may not be affordable for some. Therefore, we are offering you personalized options that will enable you to minimize the premium increase by reducing your coverage. Please refer to the enclosed "Options Worksheet" for more information.

About the Premium Increase
Based on your current benefit selections, unless you elect a personalized option as described in your Options Worksheet, your premiums will increase from [current premium] to [new premium], [policy mode]. This new premium will be effective for premiums due on or after [next policy anniversary]. Please note this letter is not a bill.

The rate increase request was reviewed by Virginia's State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings are available for public inspection and may be accessed online through the Virginia Bureau of Insurance's webpage at www.scc.virginia.gov/BOI. No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. Our decision to increase premiums on certain policies is based upon the future claims anticipated on these policies. Please note that the decision to seek a premium increase on these LTC insurance policies has been made by John Hancock, not your insurance agent, nor the Virginia Department of Insurance. As a reminder, per the terms of your policy, premium rates are not guaranteed and could be increased again in the future, at which time similar benefit reduction options may be available to you. However, please be advised that John Hancock will not apply any additional premium rate increase to your policy for at least 36 months from your policy anniversary date of [next policy anniversary date].

Importance of LTC Insurance Coverage
As you decide which of the coverage options described in this letter works best for you, you may wish to consider the value offered by LTC insurance. The need for care can be one of the most significant challenges a person can face – both personally and financially. LTC insurance provides valuable protection that may not be available with your health insurance or from government programs.

John Hancock has seen the difference this insurance has made in the lives of our customers and their family members. We remain committed to delivering on our promise to provide the coverage, support and service, when and where you need care.

Next Steps

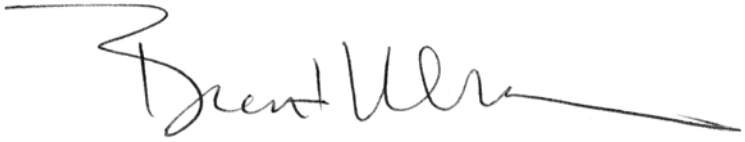
The enclosed Options Worksheet details your current coverage and provides options you can elect in order to help minimize the premium increase. Please be advised that all of the options available to you may not be of equal value, so please review this information carefully.

- If you decide to reduce your coverage as outlined in the "Options Worksheet," simply complete the "Coverage Change Request Form" and return it to John Hancock by **[Month XX, YYYY]**.
- If you choose to make no changes to your coverage, no action is required, and your new increased premium will become effective on **[Month XX, YYYY]**.

For Further Assistance

Again, we sincerely regret having to take this action, but we hope you find that the options provided are helpful. If you have any questions, please visit www.jhinfocenter.com or contact one of our customer service representatives at [888-654-6582], Monday through Friday from 8:00 a.m. – 6:00 p.m. Eastern Time. The TTY number for the hearing impaired is 800-555-5421. Our dedicated team is available to help you make a decision that best meets your personal needs.

Sincerely,



[Brent Wilkinson
Vice President, U.S. Insurance Operations]

Enclosures:
Options Worksheet
Frequently Asked Questions
Coverage Change Request Form

Options Worksheet for [First Name] [Last Name]
Policy # [XXXXX]
John Hancock Life Insurance Company (U.S.A.)

YOUR PERSONALIZED OPTION(S) TO REDUCE COVERAGE AND MINIMIZE THE INCREASE

To minimize the premium increase, we are offering you an opportunity to reduce your coverage, as illustrated in the personalized option(s) below. The table also shows your current level of coverage and the new premium you will be charged if you keep this coverage.

As you evaluate what is best for you, we encourage you to consider the current and projected cost of care in your area, as well as how much of that amount you are willing and able to pay from your own savings. Please visit **www.jhinfocenter.com** for current cost of care information specific to your area.

	Keep your current coverage[1]	**Personalized Option(s)**		
		[Reduce your BP[2]]	**[Reduce your [DB/MB][2]]**	**[Reduce your BP & [DB/MB][2]]**
[Daily Benefit (DB)]/[Monthly Benefit (MB)][3]	$[XXX]	$[XXX]	$[XXX]	$[XXX]
Benefit Period (BP)[[4]]	[X]-year	[Y]-year	[X]-year	[Z]-year
Elimination Period	[List Here]			
Inflation Option	[List Here]			
Optional Riders	[List Here]			
Current [policy mode] Premium	$[XXX]			
New [policy mode] Premium[5]	**$[XXX]**	**$[XXX]**	**$[XXX]**	**$[XXX]**

[Important: Your policy includes a "Limited Pay" premium provision. Please consider the number of remaining payments on your policy before making the decision to reduce your benefits.]

Please note: Other options to minimize the increase may be available [including [dropping an optional rider] [or] [increasing your elimination period]]. For more information, or to request a revised policy schedule page, please call John Hancock at [888-654-6582.]

[1]Assumes no recent changes in your current coverage.
[2]This reduction will also result in a corresponding decrease in your Total Policy Limit. In some instances, [daily/monthly] reduction elections may be rounded to the nearest dollar – and will be illustrated in your election confirmation statement. [Note: our records indicate there is claim activity on your policy; please consider your current policy limit before making the decision to reduce your benefits.][You may also want to review the restoration of benefits provision in your policy before making your decision.]
[3] [Note: The most recent Consumer Price Index (CPI) data has yet to be released by the U.S. Department of Labor. As a result, your [DB/MB] amount illustrated above is effective as of the date of this mailing – and does not reflect any CPI changes effective as of your upcoming policy anniversary.] [DB/MB] is the most the coverage will reimburse for the costs of covered long-term care services received on any [day/month].
[[4]BP is used to calculate your Policy Limit by multiplying your [DB/MB] by the number of [days/months] in {X{, Y or Z}} years. The Policy Limit represents the total pool of money available to reimburse the costs of covered long-term care services you receive while insured.]
[5]As of [Month XX, YYYY]. [Note: Due to the pending release of CPI data by the U.S. Department of Labor, we are unable to quote [DB/MB] reductions until [Month] 20th.] This reduction will also result in a corresponding decrease in your Total Policy Limit.

ALTERNATIVE OPTIONS

[Exercise the Nonforfeiture Benefit, resulting in a paid-up policy with reduced benefits

Your policy includes a Nonforfeiture Benefit, which enables you to discontinue paying premiums and provides you with a paid-up policy with reduced benefits. By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

[Exercise the Contingent Nonforfeiture Benefit, resulting in a paid-up policy with reduced benefits

If you choose to cancel your policy within 120 days of [next policy anniversary date], we will modify your policy limit (lifetime maximum benefit amount) and convert your policy to paid-up status where no further premiums are due. Your new policy limit will be [$XXXX], which represents the sum of all premiums paid.* By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

[The following terms apply if you choose to exercise the [Nonforfeiture][Contingent Nonforfeiture] Benefit:

- No benefits will be paid in excess of your new policy limit.
- Benefits will be paid subject to the daily/monthly benefit levels (and other coverage limits) in effect at the time you convert your policy to paid-up status.
- All optional benefit riders will automatically terminate.
- No future inflation adjustments will be made.
- All other applicable policy provisions, conditions, and limitations will remain in effect.]

[*Calculated based on benefit amounts and on premiums paid to date as of [file extract date]. The actual Contingent Nonforfeiture benefit amount may be slightly higher as it will be calculated based on current benefits and premiums paid to date as of the effective date of your paid-up status.]

IMPORTANT DATES

- If you choose an option listed on the enclosed Coverage Change Request Form, you must complete, sign and return the form by **[Month XX, YYYY]**.
- If you choose to make no changes to your coverage, no action is required. Your level of coverage will not change and your new increased premium will become effective on **[Month XX, YYYY]**.

[Important Notice About SharedCare

You have a "Shared Care Remaining Benefit," in the amount of [$XXX.XX], as part of your coverage. This amount is not reflected under your current coverage shown on this Options Worksheet. If you choose to reduce your benefits or make no changes to your coverage, this amount will still be available to you. [If you choose to exercise the [Nonforfeiture][Contingent Nonforfeiture] Benefit, this amount will no longer be available to you.] Before making your decision, please consider the impact on this SharedCare Remaining Benefit amount.]

1. **Why do you need to raise premium rates — can you explain further?**
   When pricing a long-term care insurance product, insurance companies use the best available information at that time to predict how many policyholders might ultimately use the benefit in the future. This involves making certain assumptions about a variety of factors including: particular medical conditions, the expected lifespan of policyholders, the length of time policyholders keep their policies, and the cost of receiving long-term care services. If the actual experience differs in an unfavorable way from the expected experience based on these assumptions, a premium rate increase may become necessary.

   Our most recent comprehensive claims study, which we conduct every three years, examines the usage trends for our insured population. It indicated that, like many carriers in this business, we have seen increased claims. As compared to our previous analysis, the new data shows that policyholders are living longer than expected, their claims are lasting longer than expected, and more people than expected are claiming at the older ages. Based on that data, we have determined that there is a need to increase premiums on certain policy series to reflect future claims expected on these policies.

2. **What is the policy provision that allows you to raise my premiums?**
   The provision that allows for an increase in premiums can be found on the front page of your policy. Your policy indicates that, while your insurance company cannot change coverage or refuse to renew coverage for reasons other than nonpayment of premiums, the company is allowed to change or increase premiums so long as the increase applies to an entire class of policies. We are required to file premium increases on policy series, along with actuarial justification, with the department of insurance in the state where the policy was purchased, and may only implement the rate increase once we are permitted to do so.

3. **Have I been singled out for this rate increase because of my age or health?**
   No, the increase applies to everyone who purchased the same long-term care insurance product you did. No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. Also, your state has not been singled out, as all states are included in our rate increase process.

4. **If I no longer live in the state where I purchased my policy, does the increase still apply?**
   Yes. All LTC insurance policies are regulated by the original state in which they were written at the time of the purchase of the policy. That means that the state where you were residing when you purchased your policy continues to be the applicable state, even if you are now residing elsewhere.

5. **Is the premium rate increase due to the economic environment?**
   No. We are increasing premium rates solely due to our claims experience, which indicates higher-than-expected claims on your policy series in the future.

6. **Is there an alternative to paying higher premiums?**
   Yes. We are offering several benefit reduction alternatives and, in most cases, at least one option that will enable you to keep your premiums at or close to the same level as what you are paying today. The enclosed 'Options Worksheet' outlines your options. To further review these options, please contact one of our customer service representatives.

7. **Do I need to complete and return the enclosed Coverage Change Request Form?**
   The enclosed Coverage Change Request Form need only be completed and returned to John Hancock should you decide you want to adjust your benefits or cancel your policy. Otherwise, no action is necessary on your part, as the premium rate increase will take place automatically on the policy anniversary date specified in your letter.

8. **Will there be additional premium increases in the future?**
   Premium rates are not guaranteed and may be increased in accordance with the terms of your policy. We will continue to monitor our claims experience to determine whether future increases will be necessary.

9. **If I pay premiums through an automatic draft plan and my premium is changing, is there any action I need to take?**
   No. If you have an automatic draft plan established through John Hancock, we will adjust the drafted amount.

10. **If I pay premiums through online banking and my premium is changing, is there any action I need to take?**
    Yes. Please update your online banking payment information with the new premium amount prior to the rate increase effective date.

COVERAGE CHANGE REQUEST FORM
Individual LTC Insurance Policy for [First Name] [Last Name]
Policy # [XXXXX]
John Hancock Life Insurance Company (U.S.A.)

To minimize the premium increase, we are offering you an opportunity to elect a personalized option.

If you choose to make no changes to your current coverage, no action is required and your new increased premium will be effective on **[Month XX, YYYY]**.

If you choose to change your coverage, you must select an option listed below, sign and return this Coverage Change Request Form by **[Month XX, YYYY]**.

Step 1: Select an option (please choose only one option)

For more details, please see your Options Worksheet. [**In some instances, certain changes are subject to Partnership regulatory benefit minimum requirements.**] As a reminder, you may have alternative options available to mitigate the premium increase. For more information, please call John Hancock at **[888-654-6582].**

COVERAGE CHANGE OPTIONS		New Premium Effective [next anniversary date]
☐	[Reduce your Benefit Period from [X-year] to [X-year].]	**$[XXX][policy mode]**
☐	[Reduce your [Daily/Monthly] Benefit from $[XXX] to $[XXX].]	**$[XXX][policy mode]**
☐	[Reduce your Benefit Period from [X-year] to [X-year] **and** [Daily/Monthly] Benefit from $[XXX] to $[XXX].]	**$[XXX][policy mode]**
☐	[Exercise the [Nonforfeiture/Contingent Nonforfeiture] Benefit available on your policy.]	N/A
☐	[Cancel your policy. This change will be effective immediately.]	N/A

Step 2: Review Agreement and Acknowledgement

I understand that my benefits and/or premium for those benefits will change based upon the option(s) I select.

I understand that premium rates are not guaranteed and may be increased again in the future if I am among the group of policyholders whose premiums are determined to be inadequate.

If I select an option(s) to change my coverage, I understand that, within 30 days of the date this change becomes effective, I may cancel the change in my coverage and return to my original coverage at the increased premium level.

I understand the policy change(s) I selected above. By signing below, I agree that any change(s) other than cancelling my policy, will be effective on my next policy anniversary provided this form is received by John Hancock by that date.

Step 3: Sign and Date

Signature ([First Name] [Last Name]) **Date**

Step 4: Return this completed form using the enclosed postage-paid envelope by [Month XX, YYYY].

[Mail
John Hancock
LTC Coverage Election
P.O. Box 111, R-02, Ste 1700
Boston, MA 02117-0111

FAX
John Hancock
LTC Coverage Election
[877-606-7771]]

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase - Advantage Policy Series
July 15, 2015

Product Name	Form Number	Issue Date Range
ProtectCare Advantage LTC	LTC-VA-91	Oct 1991 - May 1994
ProtectCare Advantage NH	NH-VA-91	Oct 1991 - Dec 1993
ProtectCare Advantage Plus LTC	LTC-94 VA	Jan 1994 - Dec 1997
ProtectCare Advantage Plus NH	NH-94 VA	Mar 1994 - Mar 1999

1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the above captioned policy series forms. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an in force rate increase request have been met. This rate filing is not intended to be used for any other purpose.

2. Benefit Description(s)

A brief policy description for each of the policy forms:

LTC-VA-91, LTC-94 VA
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility or covered services received in a community setting.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the nursing home or home health maximum daily amounts. There are separate pools for nursing home/assistance living facilities and home health care. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of five activities of daily living (ADLs) of dressing, eating, toileting, transferring, and maintaining continence.

Premiums are waived after the insured has received 90 days of benefits and will continue to be waived until the insured stops receiving such benefits or the policy limit is reached.

NH-VA-91, NH-94 VA
Individually underwritten long-term care policies that provide facility-only long-term care coverage for care received in a nursing home or assisted care living facility.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amounts. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of five activities of daily living (ADLs) of dressing, eating, toileting, transferring, and maintaining continence.

Premiums are waived after the insured has received 90 days of benefits and will continue to be waived until the insured stops receiving such benefits or the policy limit is reached.

3. Renewability

All policy forms are guaranteed renewable.

4. Applicability

This filing is applicable to in force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders.

5. Actuarial Assumptions

Morbidity

The morbidity assumptions are derived from our own experience, following a comprehensive claim study just recently completed. The study has been peer reviewed both internally as well as by an Independent third party.

Our claims projections include 12 years of future morbidity improvements at 1.1% per year.

Below are currently expected sample annual claim costs for an LTC-91 policy, 100-day EP, $10 daily benefit, with Indexed Inflation option:

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	1.29	5.56
60	4.90	12.96
65	14.43	35.88
70	27.86	63.02
75	69.24	152.13
80	163.08	288.71
85	340.60	505.52
90	431.22	553.65
95	487.51	572.06

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	4.03	17.45
70	22.71	54.87
75	81.11	177.73
80	176.02	310.85
85	363.70	538.34
90	461.77	590.68
95	510.19	590.74

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	20.39	77.91
80	162.23	302.19
85	404.99	590.87
90	472.91	595.00
95	526.70	601.31

Voluntary Lapses

The voluntary lapse rates are based on our own experience:

Duration	Inflation Option	
	None/GPO	**All Other**
1	4.90%	3.70%
2	3.50%	2.95%
3	2.90%	2.50%
4	2.35%	1.85%
5	2.05%	1.75%
6	1.00%	0.90%
7	1.00%	0.85%
8	1.00%	0.85%
9	1.00%	0.85%
10	1.00%	0.85%
11+	0.95%	0.85%

Mortality

The mortality rates have been derived based on our own experience within our individual long-term care block of business.

The base mortality table is the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 19 years of historical improvements based on scale AA. We then apply the following series of adjustment factors (factors for ages not listed above are interpolated):

Policy Duration	Standard Risk Class (Married)				Standard Risk Class (Single, Female)				Standard Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	33.3%	19.0%	19.0%	28.5%	38.5%	22.0%	22.0%	33.0%	40.3%	23.0%	23.0%	34.5%
2	36.1%	21.9%	25.7%	33.3%	41.8%	25.3%	29.7%	38.5%	43.7%	26.5%	31.1%	40.3%
3	39.0%	24.7%	32.3%	38.0%	45.1%	28.6%	37.4%	44.0%	47.2%	29.9%	39.1%	46.0%
4	40.9%	27.6%	39.0%	42.8%	47.3%	31.9%	45.1%	49.5%	49.5%	33.4%	47.2%	51.8%
5	42.8%	31.4%	45.6%	47.5%	49.5%	36.3%	52.8%	55.0%	51.8%	38.0%	55.2%	57.5%
6	44.7%	36.1%	52.3%	52.3%	51.7%	41.8%	60.5%	60.5%	54.1%	43.7%	63.3%	63.3%
7	46.6%	41.8%	55.1%	57.0%	53.9%	48.4%	63.8%	66.0%	56.4%	50.6%	66.7%	69.0%
8	48.5%	48.5%	58.0%	61.8%	56.1%	56.1%	67.1%	71.5%	58.7%	58.7%	70.2%	74.8%
9	50.4%	55.1%	60.8%	66.5%	58.3%	63.8%	70.4%	77.0%	61.0%	66.7%	73.6%	80.5%
10	51.3%	61.8%	63.7%	71.3%	59.4%	71.5%	73.7%	82.5%	62.1%	74.8%	77.1%	86.3%
11	52.3%	64.6%	69.4%	76.0%	60.6%	74.8%	80.3%	88.0%	63.4%	78.2%	84.0%	92.0%
12	53.6%	66.5%	75.1%	80.8%	62.0%	77.0%	86.9%	93.5%	64.8%	80.5%	90.9%	97.8%
13	54.9%	67.5%	77.9%	85.5%	63.5%	78.1%	90.2%	99.0%	66.4%	81.7%	94.3%	103.5%
14	56.2%	68.5%	80.8%	90.3%	65.0%	79.3%	93.5%	104.5%	68.0%	82.9%	97.8%	109.3%
15	57.4%	69.7%	83.6%	95.0%	66.5%	80.7%	96.8%	110.0%	69.5%	84.4%	101.2%	115.0%
16	59.4%	71.9%	86.4%	96.0%	66.8%	80.8%	97.2%	108.0%	69.3%	83.8%	100.8%	112.0%
17	61.3%	74.1%	88.8%	97.0%	67.0%	80.9%	97.0%	106.0%	68.9%	83.2%	99.7%	109.0%
18	63.3%	76.3%	91.3%	98.0%	67.1%	81.0%	96.9%	104.0%	68.4%	82.6%	98.7%	106.0%
19	65.3%	78.6%	93.9%	99.0%	67.2%	81.0%	96.8%	102.0%	67.9%	81.8%	97.7%	103.0%
20	67.3%	81.0%	97.0%	100.0%	67.3%	81.0%	97.0%	100.0%	67.3%	81.0%	97.0%	100.0%
21	69.0%	82.6%	100.0%	100.0%	69.0%	82.6%	100.0%	100.0%	69.0%	82.6%	100.0%	100.0%
22	71.0%	84.3%	100.0%	100.0%	71.0%	84.3%	100.0%	100.0%	71.0%	84.3%	100.0%	100.0%
23	73.0%	86.0%	100.0%	100.0%	73.0%	86.0%	100.0%	100.0%	73.0%	86.0%	100.0%	100.0%
24	76.0%	87.8%	100.0%	100.0%	76.0%	87.8%	100.0%	100.0%	76.0%	87.8%	100.0%	100.0%
25	80.0%	89.5%	100.0%	100.0%	80.0%	89.5%	100.0%	100.0%	80.0%	89.5%	100.0%	100.0%
26	84.0%	91.3%	100.0%	100.0%	84.0%	91.3%	100.0%	100.0%	84.0%	91.3%	100.0%	100.0%
27	88.0%	93.0%	100.0%	100.0%	88.0%	93.0%	100.0%	100.0%	88.0%	93.0%	100.0%	100.0%
28	92.0%	94.8%	100.0%	100.0%	92.0%	94.8%	100.0%	100.0%	92.0%	94.8%	100.0%	100.0%
29	96.0%	96.5%	100.0%	100.0%	96.0%	96.5%	100.0%	100.0%	96.0%	96.5%	100.0%	100.0%
30	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase - Advantage Policy Series
July 15, 2015

Policy Duration	Substandard 1 Risk Class (Married)				Sub 1 Risk Class (Single, Female)				Sub 1 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	44.5%	25.5%	25.5%	38.2%	51.6%	29.5%	29.5%	44.2%	53.9%	30.8%	30.8%	46.2%
2	50.1%	30.3%	35.6%	46.1%	58.0%	35.1%	41.2%	53.4%	60.6%	36.7%	43.1%	55.8%
3	55.9%	35.5%	46.4%	54.5%	64.7%	41.1%	53.7%	63.2%	67.7%	42.9%	56.1%	66.0%
4	60.6%	40.9%	57.8%	63.4%	70.2%	47.3%	66.9%	73.4%	73.3%	49.5%	69.9%	76.8%
5	65.5%	48.0%	69.8%	72.7%	75.8%	55.6%	80.8%	84.2%	79.2%	58.1%	84.5%	88.0%
6	70.5%	57.0%	82.5%	82.5%	81.6%	66.0%	95.5%	95.5%	85.3%	69.0%	99.9%	99.9%
7	75.7%	68.0%	89.6%	92.7%	87.7%	78.7%	103.8%	107.4%	91.7%	82.3%	108.5%	112.2%
8	81.1%	81.1%	97.0%	103.4%	93.9%	93.9%	112.4%	119.7%	98.2%	98.2%	117.5%	125.2%
9	86.7%	94.9%	104.7%	114.5%	100.4%	109.9%	121.3%	132.6%	105.0%	114.9%	126.8%	138.7%
10	90.8%	109.3%	112.7%	126.1%	105.2%	126.6%	130.5%	146.1%	109.9%	132.3%	136.4%	152.7%
11	95.2%	117.5%	126.1%	138.2%	110.2%	136.0%	146.0%	160.0%	115.2%	142.2%	152.6%	167.3%
12	100.0%	124.1%	140.0%	150.7%	115.7%	143.7%	162.2%	174.5%	121.0%	150.2%	169.5%	182.4%
13	102.4%	125.9%	145.4%	159.5%	118.5%	145.7%	168.3%	184.7%	123.9%	152.4%	176.0%	193.1%
14	104.8%	127.8%	150.7%	168.4%	121.3%	148.0%	174.5%	195.0%	126.9%	154.7%	182.4%	203.9%
15	107.2%	130.1%	156.0%	177.3%	124.1%	150.6%	180.6%	205.3%	129.8%	157.5%	188.8%	214.6%
16	110.8%	134.1%	161.2%	179.1%	124.6%	150.8%	181.4%	201.5%	129.2%	156.4%	188.1%	209.0%
17	114.4%	138.2%	165.6%	181.0%	125.0%	151.1%	181.0%	197.8%	128.5%	155.3%	186.1%	203.4%
18	118.1%	142.4%	170.3%	182.9%	125.3%	151.1%	180.8%	194.1%	127.7%	154.0%	184.2%	197.8%
19	121.8%	146.7%	175.2%	184.7%	125.5%	151.1%	180.5%	190.3%	126.7%	152.6%	182.3%	192.2%
20	125.5%	151.1%	181.0%	186.6%	125.5%	151.1%	181.0%	186.6%	125.5%	151.1%	181.0%	186.6%
21	128.8%	154.1%	186.6%	186.6%	128.8%	154.1%	186.6%	186.6%	128.8%	154.1%	186.6%	186.6%
22	132.5%	157.3%	186.6%	186.6%	132.5%	157.3%	186.6%	186.6%	132.5%	157.3%	186.6%	186.6%
23	136.2%	160.6%	186.6%	186.6%	136.2%	160.6%	186.6%	186.6%	136.2%	160.6%	186.6%	186.6%
24	141.8%	163.8%	186.6%	186.6%	141.8%	163.8%	186.6%	186.6%	141.8%	163.8%	186.6%	186.6%
25	149.3%	167.1%	186.6%	186.6%	149.3%	167.1%	186.6%	186.6%	149.3%	167.1%	186.6%	186.6%
26	156.7%	170.3%	186.6%	186.6%	156.7%	170.3%	186.6%	186.6%	156.7%	170.3%	186.6%	186.6%
27	164.2%	173.6%	186.6%	186.6%	164.2%	173.6%	186.6%	186.6%	164.2%	173.6%	186.6%	186.6%
28	171.7%	176.8%	186.6%	186.6%	171.7%	176.8%	186.6%	186.6%	171.7%	176.8%	186.6%	186.6%
29	179.1%	180.1%	186.6%	186.6%	179.1%	180.1%	186.6%	186.6%	179.1%	180.1%	186.6%	186.6%
30	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%

Policy Duration	Substandard 2 Risk Class (Married)				Sub 2 Risk Class (Single, Female)				Sub 2 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	55.7%	31.8%	31.8%	47.7%	64.5%	36.8%	36.8%	55.3%	67.4%	38.5%	38.5%	57.8%
2	62.6%	37.9%	44.5%	57.7%	72.5%	43.9%	51.5%	66.8%	75.8%	45.9%	53.9%	69.8%
3	69.9%	44.3%	58.0%	68.2%	80.9%	51.3%	67.1%	78.9%	84.6%	53.6%	70.2%	82.5%
4	75.7%	51.1%	72.2%	79.3%	87.7%	59.1%	83.6%	91.8%	91.7%	61.8%	87.4%	95.9%
5	81.8%	60.0%	87.3%	90.9%	94.7%	69.5%	101.1%	105.3%	99.0%	72.6%	105.6%	110.0%
6	88.1%	71.3%	103.1%	103.1%	102.0%	82.5%	119.4%	119.4%	106.7%	86.3%	124.8%	124.8%
7	94.7%	85.0%	112.0%	115.9%	109.6%	98.4%	129.7%	134.2%	114.6%	102.9%	135.6%	140.3%
8	101.4%	101.4%	121.3%	129.3%	117.4%	117.4%	140.5%	149.7%	122.8%	122.8%	146.8%	156.5%
9	108.4%	118.6%	130.9%	143.2%	125.5%	137.4%	151.6%	165.8%	131.2%	143.6%	158.5%	173.3%
10	113.5%	136.6%	140.9%	157.7%	131.4%	158.2%	163.1%	182.6%	137.4%	165.4%	170.5%	190.9%
11	119.0%	146.8%	157.6%	172.7%	137.8%	170.0%	182.5%	200.0%	144.0%	177.7%	190.8%	209.1%
12	125.0%	155.1%	175.1%	188.4%	144.7%	179.6%	202.7%	218.1%	151.3%	187.8%	211.9%	228.0%
13	128.0%	157.3%	181.7%	199.4%	148.2%	182.2%	210.4%	230.9%	154.9%	190.5%	220.0%	241.4%
14	131.0%	159.8%	188.4%	210.5%	151.7%	185.0%	218.1%	243.8%	158.6%	193.4%	228.0%	254.8%
15	134.0%	162.6%	195.0%	221.6%	155.2%	188.3%	225.8%	256.6%	162.2%	196.9%	236.1%	268.2%
16	138.5%	167.6%	201.5%	223.9%	155.8%	188.6%	226.7%	251.9%	161.5%	195.5%	235.1%	261.2%
17	143.0%	172.8%	207.0%	226.3%	156.2%	188.8%	226.2%	247.2%	160.7%	194.2%	232.6%	254.2%
18	147.6%	178.0%	212.9%	228.6%	156.6%	188.9%	225.9%	242.6%	159.6%	192.6%	230.3%	247.2%
19	152.2%	183.4%	219.0%	230.9%	156.8%	188.9%	225.7%	237.9%	158.4%	190.8%	227.9%	240.3%
20	156.9%	188.8%	226.3%	233.3%	156.9%	188.8%	226.3%	233.3%	156.9%	188.8%	226.3%	233.3%
21	160.9%	192.6%	233.3%	233.3%	160.9%	192.6%	233.3%	233.3%	160.9%	192.6%	233.3%	233.3%
22	165.6%	196.6%	233.3%	233.3%	165.6%	196.6%	233.3%	233.3%	165.6%	196.6%	233.3%	233.3%
23	170.3%	200.7%	233.3%	233.3%	170.3%	200.7%	233.3%	233.3%	170.3%	200.7%	233.3%	233.3%
24	177.3%	204.8%	233.3%	233.3%	177.3%	204.8%	233.3%	233.3%	177.3%	204.8%	233.3%	233.3%
25	186.6%	208.8%	233.3%	233.3%	186.6%	208.8%	233.3%	233.3%	186.6%	208.8%	233.3%	233.3%
26	195.9%	212.9%	233.3%	233.3%	195.9%	212.9%	233.3%	233.3%	195.9%	212.9%	233.3%	233.3%
27	205.3%	217.0%	233.3%	233.3%	205.3%	217.0%	233.3%	233.3%	205.3%	217.0%	233.3%	233.3%
28	214.6%	221.0%	233.3%	233.3%	214.6%	221.0%	233.3%	233.3%	214.6%	221.0%	233.3%	233.3%
29	223.9%	225.1%	233.3%	233.3%	223.9%	225.1%	233.3%	233.3%	223.9%	225.1%	233.3%	233.3%
30	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%

We are also projecting 12 years of future mortality improvement based on scale AA, consistent with the 12 years of future morbidity improvement in our future claim projections.

Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

6. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

7. Marketing Method

This product was typically marketed through our traditional agency system and brokers involving a personal contact with each applicant.

8. Underwriting

These policy forms were underwritten using a medical and risk questionnaire. We also utilized Attending Physician Statement and personal interviews depending on the age of the applicant and medical conditions.

9. Premium Classes

The base policy premium rates vary by issue age, benefit period, inflation option, home health care maximum benefit percentage, and underwriting class, as in the initial rate filing.

All premium factors related to the insured elected benefit design options or any eligible discount remain unchanged from the initial rate filing.

10. Premium Modalization Rules

Frequency	Multiple of Annual Premium	Plus
Annual	1.0000	$0.00
Semiannual	0.5120	$0.60
Quarterly	0.2610	$0.90
Premiumatic	0.0865	$0.80

11. Issue Age Range

The issue age range is 18-84 for all policy forms.

12. Area Factors

Area factors are not applicable to any of the policy forms or riders.

13. Average Annual Premium

The table below summarizes the average annual premium per policy before and after the requested increase.

	Nationwide	Virginia	
Form	before the rate increase	before the rate increase	after the rate increase
LTC-VA-91	1,850	1,680	2,317
NH-VA-91	1,250	1,330	1,834
LTC-94 VA	2,040	1,960	2,703
NH-94 VA	1,470	1,330	1,834

14. Number of Policyholders

The table below summarizes, as of 12/31/2013, the number of policies inforce and their 2013 annualized premium that will be affected by this rate increase in your state.

Form	Number of Policies	2013 Annualized Premium
LTC-VA-91	588	989,801
NH-VA-91	5	6,657
LTC-94 VA	1,510	2,952,865
NH-94 VA	33	43,746

15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2013 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2013 have also been allocated to the calendar year of incurral and included in historic incurred claims.

16. Requested Rate Increase

The Company is requesting an average rate increase of 37.9%, which varies by issue age, benefit period, and inflation option, and ranges from 29.9% to 40.2%. Rate increases were derived as follows:

1. The Company first determined the projected lifetime loss ratio for this form based on nationwide actual experience and projected future experience assuming all prior rate increase requests were approved in full and within three months of the original filing date. We then determined the amount of rate increase (29.9%) that would be needed in order to revert to the lifetime loss ratio certified to in our 2010 inforce rate increase filing for this form.
2. We ensured that the proposed rate increases did not result in premium rates that exceed the most recent traditional LTC rates that have been filed with the Interstate Compact for new business under the ICC12-LTC-12 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using LTC-91 as an example). After the application of this restriction the average rate increase for the forms listed in this memo is 29.9%, ranging from 29.9% to 29.9%.
3. Rate increases were adjusted to account for the timing of approvals on prior filings in your State. Adjustments are proportional to the amounts requested in prior filings and were determined such that achieved lifetime loss ratios match those targeted in Step #1 above. After the application of this adjustment, the average rate increase for the forms listed in this memo is 37.9%, ranging from 29.9% to 40.2%.
4. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1** where it can be seen that the sum of past and future projected incurred claims is not less than the sum of the original premium times the original loss ratio and the rate increase premium times the 85% loss ratio requirement.

Note that in **Appendix A** we reflect the proposed premium rates both with and without any additional cost as we believe any cost due to delayed implementation should not be subject to the new business rate restrictions.

Appendix B1 contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did not* elect an inflation reduction option as part of the 2010 rate increase filings. **Appendix B2** contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did* elect an inflation reduction option as part of the 2010 rate increase filings. Please note that the actual rates implemented may vary slightly from those in Appendices B1 and B2 due to implementation rounding algorithms.

17. Analysis Performed

The initial premium schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed.

The original pricing assumptions for morbidity, voluntary termination rates, and mortality were as follows:

Morbidity

Claim assumptions were derived using data published by the National Center for Health Statistics National Nursing Home Survey (1977 and 1985), the National Health Interview Survey (1979 and 1984), the National Long-Term Care Survey (1982), Medicare data; and other experience furnished to us by consultants, with adjustments due to the impact of underwriting, inflation options, elected options, anti-selection considerations, and the saving incurred because the maximum daily benefit will not always be paid.

Below are original sample annual claim costs for an LTC-91 policy, 100-day EP, $10 daily benefit, with Indexed Inflation option:

Issue Age 57		
Age	**2 yr**	**Lifetime**
57	5.38	9.93
62	18.00	33.37
67	29.49	57.85
72	49.43	102.15
77	100.99	206.39
82	182.06	356.84
87	301.50	544.69
92	423.62	675.99
97	496.68	711.02

Issue Age 67		
Age	**2 yr**	**Lifetime**
67	15.60	30.63
72	52.00	107.53
77	106.31	217.25
82	191.64	375.62
87	317.36	573.36
92	445.92	711.57
97	522.82	748.45

Issue Age 77		
Age	**2 yr**	**Lifetime**
77	56.10	115.50
82	198.37	388.00
87	328.35	592.25
92	461.34	735.27
97	541.45	774.35

Voluntary Terminations

Duration	Issue Age					
	45	57	67	72	77	82
1	11.6%	11.6%	13.0%	13.7%	16.2%	16.7%
2	9.3%	9.3%	10.0%	10.8%	11.5%	11.8%
3	8.8%	8.8%	9.3%	9.9%	10.5%	10.7%
4	8.3%	8.3%	8.7%	9.1%	9.5%	9.6%
5	7.9%	7.9%	8.1%	8.3%	8.5%	8.5%
6	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%
7	5.8%	5.8%	5.8%	5.8%	5.8%	5.8%
8	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%
9	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%
10+	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%

Mortality

The 1983 Group Annuity Mortality Table was used, weighted 40% males and 60% females.

As part of the inforce management of the business, the Company monitors the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 2010 rate increase filings. In general, we are seeing more, longer-lasting claims - claim incidence has increased, claim terminations have decreased, claim utilization has increased, and mortality rates have decreased.

The following tables show in aggregate how our new assumptions (Expected) compare to actual experience:

Morbidity

Experience period: Inception through 9/30/2012 for incidence, inception through 9/30/2011 for claim terminations and salvage

The following charts show key experience compared to revised assumptions.

Incidence

Duration	A/E
1-3	101%
4-6	100%
7-9	100%
10+	100%
Total	**100%**

Claim Terminations

Benefit Period	A/E
<10 years	100%
10+ years	100%
Total	**100%**

Salvage

Inflation	A/E
None / GPO	100%
Simple	100%
Compound	100%
Total	**100%**

Voluntary Lapses

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount
1	100%
2	102%
3-5	100%
6-10	118%
11+	96%
Total	**104%**

In the recent study we noted that early duration lapses were greater than expected. As such, lapse rates for durations 1-5 were increased.

Note that the lapse study removed all policies which had undergone prior rate increases.

Mortality

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount
1-5	99%
6-10	101%
11+	99%
Total	**100%**

Exhibit 1 contains nationwide past premium and claims experience as well as future premium and claim projections. It illustrates that the anticipated lifetime loss ratio with the requested rate increase is 88.3%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 67.3%. The lifetime loss ratio as of 12/31/2013 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

Exhibit 1 also contains the original expected loss ratio projections, adjusted for the actual mix of business issued, with the lifetime loss ratio also calculated as stated above.

Furthermore, **Exhibit 1** demonstrates that that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 58%),
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

18. New inflation options that will allow policyholders to avoid the rate increase

Although this is a closed block of business, we are filing new future inflation options that will allow policyholders that have Compound and Simple inflation coverage the option to completely avoid the rate increase. This option is not available to policyholders that have limited coverage, where benefit increases cease after 20 years or at attained age 85.

Under these new options, the policyholders get to keep their current accumulated Daily benefit and their current remaining Lifetime Maximum Benefit, but the future indexation rate will be reduced as follows:

- For policyholders that are currently receiving a 5% inflation benefit, the annual inflation rate will be reduced from 5% to a future annual rate of 3.7%
- For policyholders that have previously reduced their inflation rate in order to avoid a rate increase and are currently receiving an inflation benefit of 4.5% (i.e. those with policy forms LTC-94 VA), the future annual inflation rate will be reduced to 3.4%
- For policyholders that have previously reduced their inflation rate in order to avoid a rate increase and are currently receiving an inflation benefit of 3.6% (i.e. those with policy forms NH-94 VA), the future annual inflation rate will be reduced to 2.4%

The 3.7%, 3.4%, and 2.4% indexation rates were determined to be actuarially equivalent to the requested rate increases in aggregate and therefore these options are only available if the full rate increase requested is accepted.

The premium rate schedules for these options are included in this filing as **Appendices C1** and **C2.**

19. History of Previous Rate Revisions

A 13.0% rate increase on these policy forms was accepted by your state on July 17, 2009.

A 24.2% rate increase on these policy forms was accepted by your state on December 01, 2011.

20. Ensuring No Cross-Subsidization Between States

We have ensured no state's rate increase approvals will subsidize other states' experience. Rate increases will vary by state, but only to reflect the timing and amount of prior rate increases approved by that state. This is accomplished by first backing-out all prior rate increases from our nationwide premium data. We then re-introduce prior rate increases with the amount and timing based on your state's prior approvals (as detailed in Section 19). The current proposed rate increases are then determined based on the amounts needed in order to achieve our target loss ratios where our targets reflect the lifetime loss ratios certified to in our prior filing.

Although some states may have capped our previous inforce rate increase filings, in each case this was done with the understanding that the full amount of the proposed rate increases were justified and that John Hancock would be refiling for the remainder at a later date. In instances where the remainder remains unapproved, it has been included in the current filings.

21. Proposed Effective Date

These rates will be effective on the next policy anniversary date, following at least a 60 day policyholder notification period.

22. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums and filing for increases in long-term care insurance premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

I hereby certify that, to the best of my knowledge and judgement, this rate submission is in compliance with the applicable laws and regulations of the Commonwealth of Virginia and that the premiums are reasonable in relation to the benefits provided.

The preceding Actuarial Memorandum contains:

a) the assumptions on which this certification is based;
b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratios standards and necessary details of this state; and
d) disclosure of the manner, if any, in which reserves have been recognized.

In my opinion, no further rate increases will be necessary as the revised premium rate schedules are sufficient to cover anticipated costs assuming that the underlying assumptions are realized.

I have reviewed and taken into consideration the policy design and coverage provided, and our current underwriting and claims adjudication processes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.

_____

Joseph R. Leopold, FSA, MAAA
Actuary
John Hancock Life Insurance Company

Exhibit 1: Nationwide Loss Ratio Exhibit
Advantage (LTC-91, LTC-94, NH-91, NH-94)

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Earned Premium	Incurred Loss Ratio
	1988	-	-	-	-	258,164	0%	258,164	0%
	1989	-	-	-	-	1,172,070	0%	1,172,070	0%
	1990	-	-	-	-	2,689,198	0%	2,689,198	0%
	1991	8,655	112,996	8%	-	5,489,136	0%	5,489,136	0%
	1992	690,018	8,806,570	8%	243,559	14,108,712	2%	14,108,712	2%
	1993	2,789,351	22,955,541	12%	2,334,297	27,549,003	8%	27,549,003	8%
	1994	6,055,651	34,864,930	17%	4,540,055	39,413,984	12%	39,413,984	12%
	1995	10,579,753	51,968,912	20%	9,853,468	56,546,947	17%	56,546,947	17%
	1996	17,375,216	82,002,617	21%	15,440,127	86,258,726	18%	86,258,726	18%
	1997	25,450,971	99,309,496	26%	24,486,713	106,478,862	23%	106,478,862	23%
	1998	31,660,190	88,848,511	36%	31,759,417	102,509,838	31%	102,509,838	31%
	1999	35,282,870	78,339,734	45%	34,454,989	97,610,166	35%	97,610,166	35%
	2000	37,142,443	69,345,863	54%	47,466,100	93,483,831	51%	93,483,831	51%
	2001	37,714,233	61,616,390	61%	45,759,462	90,087,087	51%	90,087,087	51%
	2002	37,898,630	54,926,042	69%	47,372,579	86,962,110	54%	86,962,110	54%
	2003	38,124,886	49,060,541	78%	63,230,801	83,637,489	76%	83,637,489	76%
	2004	38,367,085	43,831,315	88%	64,141,748	80,506,115	80%	80,506,115	80%
	2005	38,503,466	39,101,772	98%	72,068,969	77,420,517	93%	77,420,517	93%
Historical	2006	38,427,103	34,793,492	110%	82,634,234	74,091,274	112%	74,091,274	112%
Experience	2007	38,097,885	30,855,916	123%	104,110,416	70,759,833	147%	70,759,833	147%
	2008	37,538,952	27,259,094	138%	103,431,066	67,298,115	154%	67,298,115	154%
	2009	36,799,221	23,985,475	153%	94,794,851	63,613,364	149%	63,613,364	149%
	2010	35,925,504	21,018,615	171%	105,417,352	63,406,766	166%	63,406,766	166%
	2011	34,948,107	18,344,202	191%	103,181,171	62,487,688	165%	62,487,688	165%
	2012	33,900,617	15,943,600	213%	100,698,713	62,801,085	160%	62,801,085	160%
	2013	32,817,987	13,795,253	238%	112,292,785	64,654,037	174%	64,654,037	174%
	2014	31,690,289	11,884,168	267%	112,330,266	62,210,008	181%	62,210,008	181%
	2015	30,476,739	10,202,664	299%	110,057,043	56,333,470	195%	56,333,470	195%
	2016	29,155,292	8,725,256	334%	108,470,448	50,740,495	214%	60,432,376	179%
	2017	27,726,515	7,425,595	373%	106,878,604	45,442,343	235%	62,834,016	170%
Projected	2018	26,210,983	6,282,905	417%	103,621,084	40,457,994	256%	55,969,515	185%
Future	2019	24,649,285	5,290,432	466%	98,194,676	35,806,747	274%	49,558,545	198%
Experience	2020	23,096,673	4,448,929	519%	92,006,099	31,494,492	292%	43,610,164	211%
	2021	21,593,486	3,726,034	580%	87,120,676	27,522,656	317%	38,127,374	228%
	2022	20,115,806	3,099,908	649%	82,083,077	23,895,787	344%	33,117,384	248%
	2023	18,603,133	2,554,742	728%	76,216,865	20,623,206	370%	28,593,873	267%
	2024	17,029,270	2,090,150	815%	69,263,456	17,697,190	391%	24,546,935	282%
	2025	15,428,659	1,712,886	901%	62,621,178	15,099,258	415%	20,951,641	299%
	2026	13,856,153	1,398,214	991%	58,146,287	12,810,230	454%	17,782,029	327%
	2027	12,318,008	1,130,058	1090%	53,781,354	10,816,858	497%	15,020,268	358%
	2028	10,799,587	899,002	1201%	49,142,041	9,096,891	540%	12,636,029	389%
	2029	9,316,401	709,635	1313%	44,077,041	7,620,248	578%	10,588,066	416%
	2030	7,943,944	568,112	1398%	39,044,322	6,356,526	614%	8,834,554	442%
	2031	6,758,159	452,838	1492%	35,295,552	5,278,643	669%	7,338,216	481%
	2032	5,724,693	358,046	1599%	31,856,128	4,363,962	730%	6,067,890	525%
	2033	4,793,811	281,000	1706%	28,545,737	3,592,577	795%	4,996,159	571%
	2034	3,970,223	217,225	1828%	25,042,894	2,944,433	851%	4,095,357	611%
	2035	3,253,080	164,965	1972%	21,754,574	2,401,211	906%	3,340,153	651%
	2036	2,644,296	124,401	2126%	19,142,550	1,947,739	983%	2,709,565	706%
	2037	2,149,442	90,382	2378%	16,505,803	1,571,080	1051%	2,185,683	755%
	2038	1,738,299	61,536	2825%	14,154,662	1,259,477	1124%	1,752,221	808%
	2039	1,371,030	42,081	3258%	12,137,248	1,002,726	1210%	1,395,033	870%
	2040	1,088,312	34,124	3189%	10,246,541	792,282	1293%	1,102,247	930%
Values as of 12/31/2013 (discounted at maximum statutory valuation rates)									
	Past :	994,115,851	1,809,593,624	54.9%	1,765,968,917	2,730,784,688	64.7%	2,730,784,688	64.7%
	Future :	264,097,401	59,465,904	444.1%	1,067,333,811	382,947,015	278.7%	478,289,933	223.2%
	Lifetime :	1,258,213,252	1,869,059,528	67.3%	2,833,302,729	3,113,731,703	91.0%	3,209,074,621	88.3%

Total Incurred Claims exceed Total Initial Premiums x max(58%, Original Pricing Loss Ratio) + Increased Premiums x 85%

			Accum Value of Past Initial Prm x 67.3% =	1,809,424,669
			Present Value of Future Initial Prm x 67.3% =	180,809,004
Accum. Value of Past Incurred Claims =	1,765,968,917		Accum Value of Prior Increases x 85% =	36,471,565
Present Value of Future Incurred Claims =	1,067,333,811		Present Value of Future Increases x 85% =	178,245,420
Total =	2,833,302,729	>=	Total =	2,204,950,658

Exhibit 1b: Nationwide Loss Ratio Exhibit
Advantage (LTC-91, LTC-94, NH-91, NH-94)

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Earned Premium	Incurred Loss Ratio
	1988	-	-	-	-	258,164	0%	258,164	0%
	1989	-	-	-	-	1,172,070	0%	1,172,070	0%
	1990	-	-	-	-	2,689,198	0%	2,689,198	0%
	1991	8,655	112,996	8%	-	5,489,136	0%	5,489,136	0%
	1992	690,018	8,806,570	8%	243,559	14,108,712	2%	14,108,712	2%
	1993	2,789,351	22,955,541	12%	2,334,297	27,549,003	8%	27,549,003	8%
	1994	6,055,651	34,864,930	17%	4,540,055	39,413,984	12%	39,413,984	12%
	1995	10,579,753	51,968,912	20%	9,853,468	56,546,947	17%	56,546,947	17%
	1996	17,375,216	82,002,617	21%	15,440,127	86,258,726	18%	86,258,726	18%
	1997	25,450,971	99,309,496	26%	24,486,713	106,478,862	23%	106,478,862	23%
	1998	31,660,190	88,848,511	36%	31,759,417	102,509,838	31%	102,509,838	31%
	1999	35,282,870	78,339,734	45%	34,454,989	97,610,166	35%	97,610,166	35%
	2000	37,142,443	69,345,863	54%	47,466,100	93,483,831	51%	93,483,831	51%
	2001	37,714,233	61,616,390	61%	45,759,462	90,087,087	51%	90,087,087	51%
	2002	37,898,630	54,926,042	69%	47,372,579	86,962,110	54%	86,962,110	54%
	2003	38,124,886	49,060,541	78%	63,230,801	83,637,489	76%	83,637,489	76%
	2004	38,367,085	43,831,315	88%	64,141,748	80,506,115	80%	80,506,115	80%
	2005	38,503,466	39,101,772	98%	72,068,969	77,420,517	93%	77,420,517	93%
Historical	2006	38,427,103	34,793,492	110%	82,634,234	74,091,274	112%	74,091,274	112%
Experience	2007	38,097,885	30,855,916	123%	104,110,416	70,759,833	147%	70,759,833	147%
	2008	37,538,952	27,259,094	138%	103,431,066	67,298,115	154%	67,298,115	154%
	2009	36,799,221	23,985,475	153%	94,794,851	63,613,364	149%	63,613,364	149%
	2010	35,925,504	21,018,615	171%	105,417,352	63,406,766	166%	63,406,766	166%
	2011	34,948,107	18,344,202	191%	103,181,171	62,487,688	165%	62,487,688	165%
	2012	33,900,617	15,943,600	213%	100,698,713	62,801,085	160%	62,801,085	160%
	2013	32,817,987	13,795,253	238%	112,292,785	64,654,037	174%	64,654,037	174%
	2014	31,690,289	11,884,168	267%	112,330,266	62,210,008	181%	62,210,008	181%
	2015	30,476,739	10,202,664	299%	110,057,043	56,333,470	195%	56,333,470	195%
	2016	29,155,292	8,725,256	334%	108,470,448	50,740,495	214%	60,404,433	180%
	2017	27,726,515	7,425,595	373%	106,878,604	45,442,343	235%	62,795,727	170%
Projected	2018	26,210,983	6,282,905	417%	103,621,084	40,457,994	256%	55,945,527	185%
Future	2019	24,649,285	5,290,432	466%	98,194,676	35,806,747	274%	49,545,987	198%
Experience	2020	23,096,673	4,448,929	519%	92,006,099	31,494,492	292%	43,606,520	211%
	2021	21,593,486	3,726,034	580%	87,120,676	27,522,656	317%	38,130,491	228%
	2022	20,115,806	3,099,908	649%	82,083,077	23,895,787	344%	33,125,428	248%
	2023	18,603,133	2,554,742	728%	76,216,865	20,623,206	370%	28,605,290	266%
	2024	17,029,270	2,090,150	815%	69,263,456	17,697,190	391%	24,560,460	282%
	2025	15,428,659	1,712,886	901%	62,621,178	15,099,258	415%	20,966,251	299%
	2026	13,856,153	1,398,214	991%	58,146,287	12,810,230	454%	17,796,920	327%
	2027	12,318,008	1,130,058	1090%	53,781,354	10,816,858	497%	15,034,829	358%
	2028	10,799,587	899,002	1201%	49,142,041	9,096,891	540%	12,649,827	388%
	2029	9,316,401	709,635	1313%	44,077,041	7,620,248	578%	10,600,825	416%
	2030	7,943,944	568,112	1398%	39,044,322	6,356,526	614%	8,846,103	441%
	2031	6,758,159	452,838	1492%	35,295,552	5,278,643	669%	7,348,472	480%
	2032	5,724,693	358,046	1599%	31,856,128	4,363,962	730%	6,076,840	524%
	2033	4,793,811	281,000	1706%	28,545,737	3,592,577	795%	5,003,850	570%
	2034	3,970,223	217,225	1828%	25,042,894	2,944,433	851%	4,101,877	611%
	2035	3,253,080	164,965	1972%	21,754,574	2,401,211	906%	3,345,606	650%
	2036	2,644,296	124,401	2126%	19,142,550	1,947,739	983%	2,714,068	705%
	2037	2,149,442	90,382	2378%	16,505,803	1,571,080	1051%	2,189,354	754%
	2038	1,738,299	61,536	2825%	14,154,662	1,259,477	1124%	1,755,180	806%
	2039	1,371,030	42,081	3258%	12,137,248	1,002,726	1210%	1,397,393	869%
	2040	1,088,312	34,124	3189%	10,246,541	792,282	1293%	1,104,110	928%
Values as of 12/31/2013 (discounted at maximum statutory valuation rates)									
	Past :	1,248,356,605	2,465,957,548	50.6%	1,894,926,611	3,508,832,718	54.0%	3,508,832,718	54.0%
	Future :	211,304,657	54,012,237	391.2%	796,740,695	331,274,343	240.5%	413,752,237	192.6%
	Lifetime :	1,459,661,262	2,519,969,785	57.9%	2,691,667,305	3,840,107,061	70.1%	3,922,584,955	68.6%

*discounted at original pricing interest rates

Net Level Premium Reserves (based on original pricing assumptions and discount rates)	**512,150,469**
Future Loss Ratio adjusted for Net Level Premium Reserves	**68.8%**

Exhibit 1c: Nationwide Loss Ratio Exhibit for Virginia
Advantage (LTC-91, LTC-94, NH-91, NH-94)

		Original Assumptions				Historical & Projected Experience				
						Before Proposed Increase			With Proposed Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Adjusted Expected Incurred Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
	1988	0	0	0%	0	0	258,164	0%	258,164	0%
	1989	0	0	0%	0	0	1,172,070	0%	1,172,070	0%
	1990	0	0	0%	0	0	2,689,198	0%	2,689,198	0%
	1991	8,655	112,996	8%	420,438	0	5,489,136	0%	5,489,136	0%
	1992	690,018	8,806,570	8%	1,105,455	243,559	14,108,712	2%	14,108,712	2%
	1993	2,789,351	22,955,541	12%	3,347,507	2,334,297	27,549,003	8%	27,549,003	8%
	1994	6,055,651	34,864,930	17%	6,845,771	4,540,055	39,413,984	12%	39,413,984	12%
	1995	10,579,753	51,968,912	20%	11,511,742	9,853,468	56,546,947	17%	56,546,947	17%
Original	1996	17,375,216	82,002,617	21%	18,277,026	15,440,127	86,258,726	18%	86,258,726	18%
Pricing	1997	25,450,971	99,309,496	26%	27,288,331	24,486,713	106,478,862	23%	106,478,862	23%
	1998	31,660,190	88,848,511	36%	36,528,254	31,759,417	102,509,838	31%	102,509,838	31%
	1999	35,282,870	78,339,734	45%	43,961,941	34,454,989	97,610,166	35%	97,610,166	35%
	2000	37,142,443	69,345,863	54%	50,071,016	47,466,100	93,483,831	51%	93,483,831	51%
	2001	37,714,233	61,616,390	61%	55,140,611	45,759,462	90,087,087	51%	90,087,087	51%
	2002	37,898,630	54,926,042	69%	60,003,318	47,372,579	86,962,110	54%	86,962,110	54%
	2003	38,124,886	49,060,541	78%	64,994,588	63,230,801	83,637,489	76%	83,637,489	76%
	2004	38,367,085	43,831,315	88%	70,469,821	64,141,748	80,506,115	80%	80,506,115	80%
	2005	38,503,466	39,101,772	98%	76,235,885	72,068,969	77,420,517	93%	77,420,517	93%
	2006	38,427,103	34,793,492	110%	81,828,894	82,634,234	74,091,274	112%	74,091,274	112%
	2007	38,097,885	30,855,916	123%	87,367,362	104,110,416	70,759,833	147%	70,759,833	147%
	2008				76,582,788	103,431,066	67,298,115	154%	67,298,115	154%
2008 Filing	2009				75,622,687	94,794,851	63,613,364	149%	63,613,364	149%
	2010				77,258,557	105,417,352	63,406,766	166%	63,406,766	166%
	2011				114,144,710	103,181,171	62,487,688	165%	62,487,688	165%
2010 Filing	2012				115,527,307	100,698,713	62,801,085	160%	62,801,085	160%
	2013				115,680,000	112,292,785	64,654,037	174%	64,654,037	174%
	2014					112,330,266	62,210,008	181%	62,210,008	181%
Projected	2015					110,057,043	56,333,470	195%	56,333,470	195%
Future	2016					108,470,448	50,740,495	214%	60,404,433	180%
Experience	2017					106,878,604	45,442,343	235%	62,795,727	170%
	2018					103,621,084	40,457,994	256%	55,945,527	185%
	2019					98,194,676	35,806,747	274%	49,545,987	198%
	2020					92,006,099	31,494,492	292%	43,606,520	211%
	2021					87,120,676	27,522,656	317%	38,130,491	228%
	2022					82,083,077	23,895,787	344%	33,125,428	248%
	2023					76,216,865	20,623,206	370%	28,605,290	266%
	2024					69,263,456	17,697,190	391%	24,560,460	282%
	2025					62,621,178	15,099,258	415%	20,966,251	299%
	2026					58,146,287	12,810,230	454%	17,796,920	327%
	2027					53,781,354	10,816,858	497%	15,034,829	358%
	2028					49,142,041	9,096,891	540%	12,649,827	388%
	2029					44,077,041	7,620,248	578%	10,600,825	416%
	2030					39,044,322	6,356,526	614%	8,846,103	441%
	2031					35,295,552	5,278,643	669%	7,348,472	480%
	2032					31,856,128	4,363,962	730%	6,076,840	524%
	2033					28,545,737	3,592,577	795%	5,003,850	570%
	2034					25,042,894	2,944,433	851%	4,101,877	611%
	2035					21,754,574	2,401,211	906%	3,345,606	650%
	2036					19,142,550	1,947,739	983%	2,714,068	705%
	2037					16,505,803	1,571,080	1051%	2,189,354	754%
	2038					14,154,662	1,259,477	1124%	1,755,180	806%
	2039					12,137,248	1,002,726	1210%	1,397,393	869%
	2040					10,246,541	792,282	1293%	1,104,110	928%
Value as of 12/31/13*:										
	Past				1,840,197,852	1,765,968,917	2,730,784,688	64.7%	2,730,784,688	64.7%
	Future					1,067,333,811	382,947,015	278.7%	478,289,936	223.2%
	Lifetime					2,833,302,729	3,113,731,703	91.0%	3,209,074,624	88.3%

*discounted at maximum statutory valuation rates

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Pricing Loss Ratio (instead of 58%) + Increased Premiums x 85%

			Accum Value of Past Initial Prm x 67.3% =	1,809,424,669
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 67.3% =	180,809,004
Adjusted Originally Expected Incurred Claims) =	1,765,968,917		Accum Value of Prior Increases x 85% =	36,471,565
Present Value of Future Incurred Claims =	1,067,333,811		Present Value of Future Increases x 85% =	178,245,423
TOTAL =	2,833,302,729	> =	TOTAL =	2,204,950,660

Appendix A - Comparison to New Business Rates (Advantage Series)

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

Inflation Option: GPO Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 4	6	10	Life
18-29	35.00	44.76	52.18	61.46
30	37.11	46.86	59.60	69.71
31	38.40	48.15	60.31	70.13
32	40.02	50.25	62.94	73.19
33	41.32	51.87	64.13	74.20
34	42.62	53.64	66.33	76.74
35	44.24	55.74	68.17	78.52
36	45.53	57.84	70.07	80.38
37	47.15	59.14	76.11	87.01
38	49.26	61.24	76.11	87.01
39	50.56	63.82	76.11	87.01
40	52.18	65.92	78.09	88.76
41	54.32	68.48	80.59	91.06
42	56.33	71.07	87.76	98.60
43	58.03	73.36	89.84	100.39
44	60.25	76.01	92.39	102.69
45	61.99	78.69	99.74	110.29
46	64.60	81.41	102.30	112.55
47	66.39	84.15	104.91	114.86
48	69.06	87.45	113.13	123.27
49	71.41	90.26	119.89	129.87
50	73.62	93.63	123.21	132.87
51	76.89	98.24	132.33	141.90
52	79.66	103.07	137.64	151.24
53	83.01	108.31	153.36	167.36
54	86.74	113.26	163.22	176.95
55	90.16	118.63	173.71	187.15
56	96.19	126.22	181.41	198.94
57	102.82	133.53	193.15	210.20
58	108.97	141.81	200.40	216.56
59	116.27	150.18	213.63	233.68
60	124.01	159.54	222.59	245.99
61	132.72	172.28	240.78	263.85
62	142.06	186.62	261.25	288.41
63	152.43	201.66	287.11	309.69
64	162.89	218.71	316.04	342.86
65	174.95	236.48	340.10	366.19
66	191.56	256.65	363.96	389.45
67	210.63	278.15	388.45	413.18
68	231.21	302.11	416.56	445.05
69	254.26	328.16	445.27	468.74
70	279.59	356.48	477.33	500.28
71	304.02	385.79	501.01	530.91
72	331.30	417.58	527.83	564.31
73	361.06	451.85	557.73	600.48
74	393.30	489.92	588.16	636.72
75	428.39	530.09	621.38	678.99
76	501.53	601.39	707.88	773.43
77	556.57	665.97	782.03	857.54
78	616.55	735.13	867.64	949.29
79	683.43	814.57	960.43	1051.68
80	1122.37	1335.44	1582.05	1731.47
81	1212.29	1440.42	1709.13	1870.45
82	1304.91	1551.58	1841.53	2013.82
83	1408.04	1672.56	1983.67	2171.33
84	1516.81	1797.73	2133.72	2335.58

LTC-91 (w/ FlexCare Rider) Rates after Requested Rate Increases *excluding additional rate increase due to cost of delay :*

Issue Age	Benefit Period 4	6	10	Life
18-29	39.29	44.76	52.18	57.70
30	39.29	46.86	53.00	57.70
31	39.29	48.15	53.00	57.70
32	40.02	50.25	53.00	57.70
33	41.32	51.87	53.00	57.70
34	42.62	52.67	53.00	57.70
35	44.24	52.67	53.00	57.70
36	45.53	52.67	53.00	57.70
37	47.15	52.67	53.00	58.55
38	49.26	52.67	53.00	58.55
39	50.56	52.67	54.22	61.80
40	51.02	52.67	57.23	65.05
41	51.02	52.67	60.61	68.48
42	51.02	52.67	64.02	71.93
43	51.02	52.67	65.78	72.99
44	51.02	52.67	65.78	72.99
45	58.65	61.25	74.50	82.38
46	58.65	62.13	78.07	85.90
47	58.65	65.52	81.68	89.43
48	60.13	65.96	82.92	92.01
49	60.54	69.42	82.92	92.01
50	63.99	72.93	88.82	99.08
51	67.47	76.46	94.70	106.32
52	69.44	80.03	101.06	114.18
53	73.38	80.54	107.89	122.61
54	77.56	84.18	115.12	131.52
55	81.96	88.07	122.76	138.61
56	86.55	94.61	130.75	149.11
57	91.32	101.43	139.07	159.67
58	96.66	111.50	148.39	170.27
59	102.94	118.47	159.37	184.34
60	110.10	128.73	171.93	198.48
61	118.10	139.07	186.02	212.98
62	126.89	149.51	201.53	231.05
63	136.44	160.05	218.40	245.78
64	148.03	170.69	236.54	267.58
65	158.66	184.73	255.89	286.05
66	175.25	204.60	276.37	310.47
67	191.86	227.79	297.88	338.37
68	211.79	251.01	324.16	369.77
69	231.73	280.84	357.67	401.16
70	255.00	310.71	395.69	436.04
71	284.94	347.24	423.16	477.85
72	318.22	387.11	449.14	523.13
73	354.85	425.28	474.55	568.58
74	392.95	450.49	502.75	600.53
75	417.07	479.12	535.16	637.39
76	444.07	511.58	572.84	681.28
77	474.00	548.02	616.54	733.68
78	521.98	605.94	685.13	815.85
79	587.37	684.50	776.62	924.00
80	614.90	726.85	834.02	998.48
81	693.50	821.29	942.66	1125.05
82	775.89	920.03	1055.42	1255.52
83	860.58	1021.17	1170.12	1387.34
84	947.75	1124.99	1286.98	1520.86

LTC-91 (w/ FlexCare Rider) Rates after Requested Rate Increases *including additional rate increase due to cost of delay :*

Issue Age	Benefit Period 4	6	10	Life
18-29	39.29	44.76	52.18	57.70
30	39.29	46.86	53.00	57.70
31	39.29	48.15	53.00	57.70
32	40.02	50.25	53.00	57.70
33	41.32	51.87	53.00	57.70
34	42.62	52.67	53.00	57.70
35	44.24	52.67	53.00	57.70
36	45.53	52.67	53.00	57.70
37	47.15	52.67	53.00	58.75
38	49.26	52.67	53.00	58.75
39	50.56	52.67	54.52	62.85
40	51.02	52.67	58.33	67.04
41	51.02	52.67	62.70	71.56
42	51.02	52.67	67.22	76.19
43	51.02	52.67	69.60	77.63
44	51.02	52.67	69.60	77.63
45	58.65	61.25	77.99	86.16
46	58.65	62.34	82.81	90.89
47	58.65	66.62	87.78	95.73
48	60.50	67.18	89.50	99.31
49	61.00	71.65	89.50	99.31
50	64.39	74.95	95.87	106.94
51	67.89	78.35	102.21	114.76
52	69.44	81.14	109.08	123.24
53	73.38	81.14	116.45	132.34
54	77.56	84.47	124.26	141.93
55	81.96	88.07	132.50	148.85
56	86.55	94.91	141.13	160.37
57	91.32	102.04	150.10	171.83
58	96.66	113.12	160.16	182.98
59	102.94	120.00	172.01	198.33
60	110.10	130.76	185.58	213.19
61	118.10	141.36	200.78	228.00
62	126.89	151.84	217.52	247.21
63	136.44	162.20	235.73	261.35
64	148.35	172.48	255.31	284.73
65	158.91	186.85	276.20	303.13
66	176.76	208.44	298.30	329.23
67	194.54	234.19	321.52	359.70
68	215.87	259.12	349.89	393.34
69	236.12	291.27	386.06	424.58
70	259.80	322.36	426.84	458.94
71	291.48	361.53	451.97	501.63
72	327.26	404.83	474.94	548.58
73	366.88	445.19	496.76	595.19
74	407.16	466.79	520.93	622.25
75	427.72	491.36	548.82	653.66
76	450.68	519.20	581.37	691.42
77	476.01	550.35	619.16	736.80
78	521.98	605.94	685.13	815.85
79	587.37	684.50	776.62	924.00
80	614.90	726.85	834.02	998.48
81	693.50	821.29	942.66	1125.05
82	775.89	920.03	1055.42	1255.52
83	860.58	1021.17	1170.12	1387.34
84	947.75	1124.99	1286.98	1520.86

LTC-91 (w/ FlexCare Rider) 2013 Rate Increases (%) :

Issue Age	Benefit Period 4	6	10	Life
18-29	0%	10%	28%	30%
30	0%	16%	30%	30%
31	0%	19%	30%	30%
32	2%	24%	30%	30%
33	5%	28%	30%	30%
34	8%	30%	30%	30%
35	13%	30%	30%	30%
36	16%	30%	30%	30%
37	20%	30%	30%	30%
38	25%	30%	30%	30%
39	29%	30%	31%	32%
40	30%	30%	32%	34%
41	30%	30%	34%	36%
42	30%	30%	36%	38%
43	30%	30%	37%	38%
44	30%	30%	37%	38%
45	30%	30%	36%	36%
46	30%	30%	38%	37%
47	30%	32%	40%	39%
48	31%	32%	40%	40%
49	31%	34%	40%	40%
50	31%	33%	40%	40%
51	31%	33%	40%	40%
52	30%	32%	40%	40%
53	30%	31%	40%	40%
54	30%	30%	40%	40%
55	30%	30%	40%	39%
56	30%	30%	40%	40%
57	30%	31%	40%	40%
58	30%	32%	40%	40%
59	30%	32%	40%	40%
60	30%	32%	40%	40%
61	30%	32%	40%	39%
62	30%	32%	40%	39%
63	30%	32%	40%	38%
64	30%	31%	40%	38%
65	30%	31%	40%	38%
66	31%	32%	40%	38%
67	32%	34%	40%	38%
68	32%	34%	40%	38%
69	32%	35%	40%	37%
70	32%	35%	40%	37%
71	33%	35%	39%	36%
72	34%	36%	37%	36%
73	34%	36%	36%	36%
74	35%	35%	35%	35%
75	33%	33%	33%	33%
76	32%	32%	32%	32%
77	30%	30%	30%	30%
78	30%	30%	30%	30%
79	30%	30%	30%	30%
80	30%	30%	30%	30%
81	30%	30%	30%	30%
82	30%	30%	30%	30%
83	30%	30%	30%	30%
84	30%	30%	30%	30%

* Benefit Differences between LTC-91 (w/ FlexCare Rider) and ICC12-LTC-12:

LTC-91 is a two-pool policy, but with the addition of the FlexCare Rider, it becomes a one-pool policy. In this case, Benefit Periods 2, 3, and 5 become equivalent to ICC12-LTC-12 Benefit Periods 4, 6, and 10, respectively

LTC-91 has a 2 of 5 ADL trigger, ICC12-LTC-12 has a 2 of 6 ADL trigger

LTC-91 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit, the stay-at-home or respite benefits or coverage for a skilled family member

LTC-91 does not have the ability to convert from GPO to 5% Compound inflation option at age 65

LTC-91 rates are for a 100 service-day EP, ICC12-LTC-12 rates are for a 90 service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-91

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Advantage Series)

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

Inflation Option: 5% Simple Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 4	6	10	Life
18-29	71.43	91.81	141.74	153.66
30	72.06	92.69	141.74	158.44
31	74.64	95.81	143.73	165.21
32	77.23	98.75	150.85	167.68
33	79.65	101.72	153.42	174.97
34	82.11	104.51	160.23	181.92
35	82.11	107.48	167.25	184.50
36	83.27	114.22	169.39	191.18
37	88.91	116.87	175.92	197.86
38	91.13	119.36	182.15	204.22
39	93.20	125.83	188.39	214.99
40	95.32	128.16	194.33	221.00
41	98.55	133.01	204.15	230.93
42	101.79	141.74	213.91	240.74
43	108.33	146.73	223.97	250.83
44	113.35	151.64	229.70	260.78
45	116.65	160.94	244.54	271.36
46	124.98	168.35	258.26	289.82
47	130.45	178.15	269.38	300.83
48	139.20	190.62	284.41	320.78
49	144.79	198.83	303.98	335.97
50	154.20	211.93	319.86	356.80
51	163.26	222.92	337.19	374.03
52	169.12	231.45	350.80	387.05
53	176.55	242.58	368.29	404.29
54	186.13	255.79	382.11	417.42
55	196.24	267.21	399.99	434.90
56	203.87	281.61	420.32	459.63
57	215.72	295.88	435.60	479.16
58	223.38	310.56	456.34	504.24
59	232.31	321.62	476.55	523.34
60	244.30	336.64	497.76	553.63
61	258.66	353.50	522.88	572.16
62	277.63	362.26	537.83	589.55
63	288.23	377.22	558.50	598.70
64	309.06	387.60	578.59	612.23
65	324.08	401.82	598.20	629.79
66	351.13	440.73	646.23	682.44
67	380.74	487.24	697.38	733.81
68	407.95	532.43	750.95	787.43
69	440.35	576.51	802.81	843.65
70	470.19	632.00	863.15	904.09
71	508.67	678.33	909.23	952.64
72	546.55	733.93	962.27	1016.58
73	585.11	784.70	1004.54	1068.45
74	629.60	843.61	1056.44	1129.30
75	676.76	904.21	1110.63	1191.66
76	857.30	1035.43	1275.74	1371.71
77	916.61	1103.43	1361.04	1461.30
78	967.79	1168.86	1441.60	1548.86
79	1024.38	1235.20	1529.14	1642.77

LTC-91 (w/ FlexCare Rider) Rates after Requested Rate Increases *excluding additional rate increase due to cost of delay :*

Issue Age	Benefit Period 4	6	10	Life
18-29	65.35	69.35	71.86	81.97
30	65.35	69.35	73.07	81.97
31	65.35	69.35	75.51	86.79
32	65.35	69.35	80.38	89.34
33	65.35	69.35	82.81	94.45
34	65.35	69.35	87.69	99.56
35	65.35	69.35	92.56	102.11
36	65.35	69.35	94.99	107.21
37	65.35	69.35	95.58	109.02
38	65.35	69.35	95.58	109.02
39	65.35	73.21	95.58	109.02
40	66.37	75.50	95.58	109.02
41	68.95	78.11	95.58	109.02
42	71.54	81.98	95.58	109.02
43	71.73	81.98	95.58	109.02
44	71.73	81.98	95.58	109.02
45	81.78	93.45	116.48	135.08
46	88.00	97.49	116.48	135.08
47	92.00	104.05	116.48	135.08
48	98.58	110.82	116.48	135.08
49	102.85	111.13	116.48	135.08
50	109.80	119.86	126.06	146.83
51	117.01	127.64	134.97	158.24
52	121.81	136.08	144.64	170.67
53	129.42	145.13	155.04	184.08
54	137.27	154.75	166.11	198.45
55	145.36	164.44	177.85	213.74
56	153.61	175.63	190.24	229.91
57	165.00	186.85	203.21	246.94
58	173.62	199.18	217.48	265.56
59	185.48	211.51	233.71	286.54
60	197.68	224.03	251.86	309.87
61	212.97	242.64	271.91	335.53
62	231.80	258.63	293.80	363.52
63	246.17	279.36	317.45	393.81
64	267.10	297.23	342.83	426.44
65	285.13	318.53	369.94	461.36
66	306.07	345.91	398.68	498.57
67	330.47	380.03	429.03	538.08
68	352.08	410.92	464.56	583.69
69	376.78	441.61	507.40	637.53
70	401.33	478.48	554.23	684.48
71	443.18	513.71	584.78	732.62
72	462.65	537.25	612.54	765.89
73	480.66	558.83	637.25	794.34
74	499.89	581.72	662.94	822.64
75	522.06	608.40	693.35	856.11
76	548.62	640.79	731.62	899.18
77	580.64	680.37	780.16	955.34
78	636.99	749.56	864.26	1057.32
79	715.95	846.37	980.61	1201.62

LTC-91 (w/ FlexCare Rider) Rates after Requested Rate Increases *including additional rate increase due to cost of delay :*

Issue Age	Benefit Period 4	6	10	Life
18-29	65.35	69.35	71.86	81.97
30	65.35	69.35	73.37	81.97
31	65.35	69.35	76.43	88.02
32	65.35	69.35	82.67	91.28
33	65.35	69.35	85.85	97.91
34	65.35	69.35	92.33	104.69
35	65.35	69.35	98.97	108.14
36	65.35	69.35	102.34	115.15
37	65.35	69.35	103.17	117.67
38	65.35	69.35	103.17	117.67
39	65.35	74.19	103.17	117.67
40	66.62	77.11	103.17	117.67
41	69.86	80.48	103.17	117.67
42	73.17	85.57	103.17	117.67
43	73.41	85.57	103.17	117.67
44	73.41	85.57	103.17	117.67
45	82.78	96.12	125.73	145.80
46	90.77	101.40	125.73	145.80
47	96.03	110.19	125.73	145.80
48	104.90	119.52	125.73	145.80
49	110.80	119.95	125.73	145.80
50	118.07	129.37	136.07	158.48
51	126.03	137.77	145.68	170.80
52	130.46	146.88	156.12	184.21
53	138.65	156.64	167.34	198.69
54	147.02	167.03	179.29	214.19
55	155.58	177.33	191.97	230.70
56	164.22	189.57	205.34	248.16
57	177.08	201.68	219.34	266.54
58	185.83	214.99	234.73	286.64
59	198.61	227.76	252.26	309.28
60	211.47	240.29	271.85	334.46
61	228.17	260.79	293.49	362.15
62	249.41	277.17	317.11	392.37
63	264.05	299.68	342.64	425.07
64	287.43	317.76	370.04	460.28
65	306.40	340.16	399.30	497.97
66	329.06	370.55	430.31	538.13
67	356.20	409.91	463.08	580.78
68	378.31	443.43	501.43	630.01
69	403.11	474.69	547.67	688.13
70	426.68	513.19	597.86	734.88
71	473.35	548.69	624.59	782.50
72	489.23	568.12	647.73	809.89
73	503.16	584.98	667.08	831.52
74	517.97	602.76	686.92	852.39
75	535.39	623.93	711.06	877.97
76	556.79	650.33	742.52	912.57
77	583.11	683.26	783.48	959.40
78	636.99	749.56	864.26	1057.32
79	715.95	846.37	980.61	1201.62

LTC-91 (w/ FlexCare Rider) 2013 Rate Increases (%) :

Issue Age	Benefit Period 4	6	10	Life
18-29	30%	30%	30%	30%
30	30%	30%	30%	30%
31	30%	30%	31%	32%
32	30%	30%	34%	33%
33	30%	30%	35%	35%
34	30%	30%	37%	37%
35	30%	30%	39%	38%
36	30%	30%	40%	39%
37	30%	30%	40%	40%
38	30%	30%	40%	40%
39	30%	32%	40%	40%
40	30%	33%	40%	40%
41	32%	34%	40%	40%
42	33%	36%	40%	40%
43	33%	36%	40%	40%
44	33%	36%	40%	40%
45	31%	34%	40%	40%
46	34%	35%	40%	40%
47	36%	38%	40%	40%
48	38%	40%	40%	40%
49	40%	40%	40%	40%
50	40%	40%	40%	40%
51	40%	40%	40%	40%
52	39%	40%	40%	40%
53	39%	40%	40%	40%
54	39%	40%	40%	40%
55	39%	40%	40%	40%
56	39%	40%	40%	40%
57	39%	40%	40%	40%
58	39%	40%	40%	40%
59	39%	40%	40%	40%
60	39%	39%	40%	40%
61	39%	40%	40%	40%
62	40%	39%	40%	40%
63	39%	39%	40%	40%
64	40%	39%	40%	40%
65	40%	39%	40%	40%
66	40%	39%	40%	40%
67	40%	40%	40%	40%
68	40%	40%	40%	40%
69	39%	40%	40%	40%
70	38%	39%	40%	39%
71	39%	39%	39%	39%
72	37%	37%	37%	37%
73	36%	36%	36%	36%
74	35%	35%	35%	35%
75	33%	33%	33%	33%
76	32%	32%	32%	32%
77	30%	30%	30%	30%
78	30%	30%	30%	30%
79	30%	30%	30%	30%

* Benefit Differences between LTC-91 (w/ FlexCare Rider) and ICC12-LTC-12:

LTC-91 is a two-pool policy, but with the addition of the FlexCare Rider, it becomes a one-pool policy. In this case, Benefit Periods 2, 3, and 5 become equivalent to ICC12-LTC-12 Benefit Periods 4, 6, and 10, respectively

LTC-91 has a 2 of 5 ADL trigger, ICC12-LTC-12 has a 2 of 6 ADL trigger

LTC-91 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit, the stay-at-home or respite benefits or coverage for a skilled family member

LTC-91 rates are for a 100 service-day EP, ICC12-LTC-12 rates are for a 90 service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-91

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options)

ICC12-LTC-12 Simple Inflation rates are approximated by applying the ratio of [LTC-03 Simple Inflation / LTC-03 Compound Inflation] to the ICC12-LTC-12 Compound Inflation rates

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Advantage Series)

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

Inflation Option: 5% Compound Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 4	6	10	Life
18-29	254.73	336.41	488.68	551.67
30	257.53	339.64	492.80	559.59
31	258.00	340.41	492.80	564.68
32	258.78	340.87	496.09	564.68
33	259.24	341.64	496.09	566.33
34	260.02	342.10	496.09	566.33
35	260.49	343.33	499.10	567.75
36	261.27	343.80	499.10	572.52
37	261.73	344.57	502.27	574.80
38	262.51	345.03	502.27	574.80
39	262.98	345.80	505.38	576.41
40	263.76	346.26	505.38	580.93
41	267.33	353.15	512.42	588.00
42	270.92	359.76	525.37	595.98
43	274.52	366.73	533.73	604.49
44	278.46	373.42	546.83	617.76
45	282.11	380.93	555.98	627.12
46	285.69	387.90	569.52	635.53
47	290.09	395.38	571.45	636.95
48	293.72	403.21	586.21	651.78
49	297.68	410.29	594.67	660.26
50	301.82	417.88	609.14	669.53
51	304.92	420.92	617.03	676.56
52	308.51	423.98	619.30	678.33
53	312.09	426.67	621.47	683.87
54	315.20	429.70	623.64	685.55
55	318.81	432.27	627.72	687.44
56	322.23	436.86	635.81	699.33
57	326.14	440.99	648.16	710.35
58	329.55	445.90	656.61	722.48
59	332.96	450.01	658.65	732.27
60	336.89	454.96	670.53	742.67
61	346.16	459.08	679.02	748.14
62	356.28	462.89	685.18	748.54
63	366.26	466.78	691.52	748.60
64	376.25	470.68	697.85	748.65
65	387.09	474.58	704.19	748.71
66	407.76	509.45	738.95	791.42
67	430.05	546.74	771.42	832.14
68	452.73	586.34	810.88	880.19
69	476.99	628.59	848.37	926.19
70	502.00	674.14	889.97	980.91
71	537.03	711.39	931.24	1018.62
72	574.78	750.99	979.86	1068.35
73	612.41	789.41	1021.06	1109.63
74	652.71	829.48	1067.80	1152.94
75	695.63	872.27	1116.88	1198.71
76	882.54	1004.35	1280.31	1380.28
77	940.58	1071.69	1363.10	1477.71
78	993.52	1133.17	1440.92	1568.58
79	1051.31	1201.99	1525.34	1665.05

LTC-91 (w/ FlexCare Rider) Rates after Requested Rate Increases *excluding additional rate increase due to cost of delay :*

Issue Age	Benefit Period 4	6	10	Life
18-29	136.00	150.93	164.59	203.17
30	136.00	150.93	164.59	203.17
31	136.00	150.93	164.59	203.17
32	136.00	150.93	164.59	203.17
33	136.00	150.93	164.59	203.17
34	136.00	150.93	164.59	203.17
35	136.00	150.93	164.59	203.17
36	136.00	150.93	164.59	203.17
37	136.00	150.93	164.59	203.17
38	136.00	150.93	164.59	203.17
39	136.00	150.93	164.59	203.17
40	136.00	150.93	164.59	203.17
41	136.00	150.93	164.59	203.17
42	136.00	150.93	164.59	203.17
43	136.00	150.93	164.59	203.17
44	136.00	150.93	164.59	203.17
45	150.97	168.07	183.83	228.41
46	150.97	168.07	183.83	228.41
47	150.97	168.07	183.83	228.41
48	150.97	168.07	183.83	228.41
49	150.97	168.07	183.83	228.41
50	157.98	176.04	192.67	239.72
51	164.15	183.28	201.02	250.66
52	170.84	191.12	210.11	262.56
53	178.01	199.55	219.85	275.38
54	185.61	208.52	230.23	289.09
55	193.65	218.01	241.24	303.62
56	202.12	227.98	252.83	318.98
57	210.95	238.40	264.95	335.12
58	220.66	249.85	278.27	352.71
59	231.68	262.93	293.47	372.43
60	244.06	277.57	310.47	394.38
61	257.71	293.76	329.33	418.55
62	272.67	311.49	349.98	445.03
63	288.85	330.70	372.39	473.85
64	306.28	351.40	396.59	505.04
65	324.91	373.56	422.52	538.66
66	344.72	397.12	450.17	574.76
67	365.69	422.09	479.53	613.38
68	390.39	451.53	514.14	658.13
69	408.13	481.50	556.03	709.47
70	428.47	510.38	601.64	742.64
71	469.88	549.38	629.23	797.68
72	489.17	570.14	653.74	828.49
73	504.00	587.84	673.75	850.47
74	519.30	605.96	693.39	870.55
75	537.83	628.14	718.22	895.95
76	561.89	657.47	752.79	932.76
77	593.21	696.28	800.77	985.87
78	651.10	767.59	888.10	1090.89
79	732.99	868.37	1010.10	1243.87

LTC-91 (w/ FlexCare Rider) Rates after Requested Rate Increases *including additional rate increase due to cost of delay :*

Issue Age	Benefit Period 4	6	10	Life
18-29	146.80	162.90	177.65	219.29
30	146.80	162.90	177.65	219.29
31	146.80	162.90	177.65	219.29
32	146.80	162.90	177.65	219.29
33	146.80	162.90	177.65	219.29
34	146.80	162.90	177.65	219.29
35	146.80	162.90	177.65	219.29
36	146.80	162.90	177.65	219.29
37	146.80	162.90	177.65	219.29
38	146.80	162.90	177.65	219.29
39	146.80	162.90	177.65	219.29
40	146.80	162.90	177.65	219.29
41	146.80	162.90	177.65	219.29
42	146.80	162.90	177.65	219.29
43	146.80	162.90	177.65	219.29
44	146.80	162.90	177.65	219.29
45	162.95	181.41	198.41	246.54
46	162.95	181.41	198.41	246.54
47	162.95	181.41	198.41	246.54
48	162.95	181.41	198.41	246.54
49	162.95	181.41	198.41	246.54
50	170.52	190.01	207.96	258.75
51	177.18	197.82	216.98	270.55
52	184.40	206.29	226.78	283.39
53	192.13	215.38	237.30	297.23
54	200.34	225.07	248.50	312.03
55	209.02	235.31	260.38	327.72
56	218.16	246.07	272.89	344.30
57	227.69	257.32	285.98	361.72
58	238.17	269.68	300.36	380.70
59	250.06	283.79	316.76	401.99
60	263.43	299.59	335.11	425.68
61	278.16	317.07	355.47	451.77
62	294.31	336.21	377.76	480.35
63	311.77	356.94	401.94	511.45
64	330.59	379.28	428.07	545.12
65	350.69	403.20	456.05	581.41
66	372.08	428.64	485.89	620.37
67	394.71	455.58	517.58	662.06
68	421.37	487.37	554.94	710.36
69	436.74	517.91	600.15	765.34
70	454.83	545.69	649.00	793.53
71	501.21	586.78	672.07	851.31
72	517.27	602.90	691.30	876.09
73	527.59	615.35	705.29	890.28
74	538.08	627.88	718.47	902.03
75	551.56	644.18	736.56	918.82
76	570.25	667.26	764.00	946.66
77	595.73	699.25	804.18	990.06
78	651.10	767.59	888.10	1090.89
79	732.99	868.37	1010.10	1243.87

LTC-91 (w/ FlexCare Rider) 2013 Rate Increases (%) :

Issue Age	Benefit Period 4	6	10	Life
18-29	40%	40%	40%	40%
30	40%	40%	40%	40%
31	40%	40%	40%	40%
32	40%	40%	40%	40%
33	40%	40%	40%	40%
34	40%	40%	40%	40%
35	40%	40%	40%	40%
36	40%	40%	40%	40%
37	40%	40%	40%	40%
38	40%	40%	40%	40%
39	40%	40%	40%	40%
40	40%	40%	40%	40%
41	40%	40%	40%	40%
42	40%	40%	40%	40%
43	40%	40%	40%	40%
44	40%	40%	40%	40%
45	40%	40%	40%	40%
46	40%	40%	40%	40%
47	40%	40%	40%	40%
48	40%	40%	40%	40%
49	40%	40%	40%	40%
50	40%	40%	40%	40%
51	40%	40%	40%	40%
52	40%	40%	40%	40%
53	40%	40%	40%	40%
54	40%	40%	40%	40%
55	40%	40%	40%	40%
56	40%	40%	40%	40%
57	40%	40%	40%	40%
58	40%	40%	40%	40%
59	40%	40%	40%	40%
60	40%	40%	40%	40%
61	40%	40%	40%	40%
62	40%	40%	40%	40%
63	40%	40%	40%	40%
64	40%	40%	40%	40%
65	40%	40%	40%	40%
66	40%	40%	40%	40%
67	40%	40%	40%	40%
68	40%	40%	40%	40%
69	39%	40%	40%	40%
70	38%	39%	40%	39%
71	39%	39%	39%	39%
72	37%	37%	37%	37%
73	36%	36%	36%	36%
74	35%	35%	35%	35%
75	33%	33%	33%	33%
76	32%	32%	32%	32%
77	30%	30%	30%	30%
78	30%	30%	30%	30%
79	30%	30%	30%	30%

* Benefit Differences between LTC-91 (w/ FlexCare Rider) and ICC12-LTC-12:

LTC-91 is a two-pool policy, but with the addition of the FlexCare Rider, it becomes a one-pool policy. In this case, Benefit Periods 2, 3, and 5 become equivalent to ICC12-LTC-12 Benefit Periods 4, 6, and 10, respectively

LTC-91 has a 2 of 5 ADL trigger, ICC12-LTC-12 has a 2 of 6 ADL trigger

LTC-91 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit, the stay-at-home or respite benefits or coverage for a skilled family member

LTC-91 rates are for a 100 service-day EP, ICC12-LTC-12 rates are for a 90 service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-91

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-VA-91

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	260.24	7.73	43.03	10.76	371.53	17.98	89.99	22.50	682.01	60.45	220.05	55.01
30	260.24	7.73	43.03	10.76	371.53	17.98	89.99	22.50	682.01	60.45	220.05	55.01
31	260.24	7.73	43.03	10.76	371.53	17.98	89.99	22.50	682.01	60.45	220.05	55.01
32	265.13	7.87	43.84	10.96	371.53	17.98	89.99	22.50	682.01	60.45	220.05	55.01
33	273.71	8.13	45.26	11.31	371.53	17.98	89.99	22.50	682.01	60.45	220.05	55.01
34	282.30	8.38	46.68	11.67	371.53	17.98	89.99	22.50	682.01	60.45	220.05	55.01
35	293.03	8.70	48.45	12.11	371.53	17.98	89.99	22.50	682.01	60.45	220.05	55.01
36	301.62	8.96	49.87	12.47	371.53	17.98	89.99	22.50	682.01	60.45	220.05	55.01
37	312.35	9.28	51.65	12.91	371.53	17.98	89.99	22.50	682.01	60.45	220.05	55.01
38	326.31	9.69	53.95	13.49	371.53	17.98	89.99	22.50	682.01	60.45	220.05	55.01
39	334.90	9.95	55.37	13.84	371.53	17.98	89.99	22.50	682.01	60.45	220.05	55.01
40	337.98	10.04	55.89	13.97	378.72	18.33	91.73	22.93	682.01	60.45	220.05	55.01
41	337.98	10.04	55.89	13.97	397.12	19.22	96.19	24.05	682.01	60.45	220.05	55.01
42	337.98	10.04	55.89	13.97	415.95	20.13	100.75	25.19	682.01	60.45	220.05	55.01
43	337.98	10.04	55.89	13.97	417.35	20.19	101.09	25.27	682.01	60.45	220.05	55.01
44	337.98	10.04	55.89	13.97	417.35	20.19	101.09	25.27	682.01	60.45	220.05	55.01
45	347.80	13.37	81.60	20.40	417.92	25.48	134.83	33.71	709.56	67.93	268.00	67.00
46	347.80	13.37	81.60	20.40	458.25	27.94	147.84	36.96	709.56	67.93	268.00	67.00
47	347.80	13.37	81.60	20.40	484.80	29.56	156.41	39.10	709.56	67.93	268.00	67.00
48	358.73	13.79	84.16	21.04	529.56	32.29	170.85	42.71	709.56	67.93	268.00	67.00
49	361.72	13.90	84.86	21.22	559.38	34.10	180.47	45.12	709.56	67.93	268.00	67.00
50	363.29	15.19	97.92	24.48	566.83	37.20	204.69	51.17	720.58	70.92	291.93	72.98
51	372.01	17.35	105.30	26.32	589.40	41.95	220.08	55.02	738.32	75.07	304.83	76.21
52	369.65	19.11	109.48	27.37	595.04	45.72	229.00	57.25	757.88	79.64	318.31	79.58
53	379.87	21.59	117.35	29.34	617.37	50.95	244.17	61.04	779.11	84.59	332.47	83.12
54	390.84	24.23	125.57	31.39	639.86	56.44	259.33	64.83	801.97	89.90	347.05	86.76
55	402.48	27.02	134.08	33.52	662.59	62.15	274.52	68.63	826.29	95.55	362.22	90.55
56	414.72	29.95	142.88	35.72	685.29	68.04	289.62	72.41	851.99	101.51	377.98	94.49
57	427.49	33.01	151.98	38.00	724.94	75.83	311.97	77.99	878.98	107.79	394.16	98.54
58	442.15	36.47	161.79	40.45	747.01	82.19	326.42	81.60	909.19	114.76	411.35	102.84
59	460.02	40.64	172.59	43.15	784.66	90.79	346.90	86.73	944.61	122.83	430.15	107.54
60	481.01	45.48	184.44	46.11	822.18	99.86	366.61	91.65	985.15	132.00	450.37	112.59
61	504.93	50.95	197.18	49.30	874.01	111.16	391.87	97.97	1030.76	142.22	472.03	118.01
62	531.67	57.04	210.80	52.70	942.67	125.18	423.82	105.96	1081.37	153.51	495.04	123.76
63	561.10	63.71	225.18	56.30	986.07	136.26	443.51	110.88	1136.89	165.83	519.31	129.83
64	599.69	71.72	242.95	60.74	1061.86	152.18	476.81	119.20	1197.25	179.19	544.76	136.19
65	632.53	79.30	258.02	64.50	1121.23	166.13	501.83	125.46	1262.40	193.56	571.39	142.85
66	693.83	90.77	284.46	71.11	1194.10	182.37	531.98	133.00	1332.26	208.90	599.12	149.78
67	754.14	102.52	310.14	77.53	1283.19	201.42	568.29	142.07	1406.74	225.25	627.86	156.96
68	827.27	117.14	339.34	84.83	1354.70	218.59	593.77	148.44	1496.41	244.80	660.22	165.06
69	895.59	132.46	363.85	90.96	1437.32	238.41	620.21	155.05	1547.80	258.79	671.83	167.96
70	976.69	150.38	391.76	97.94	1517.03	257.99	643.11	160.78	1610.30	274.66	686.39	171.60
71	1088.01	173.35	430.76	107.69	1679.84	291.73	699.64	174.91	1774.34	307.75	742.78	185.70
72	1214.65	198.82	475.43	118.86	1734.47	306.22	711.01	177.75	1832.18	321.93	754.61	188.65
73	1356.04	226.68	525.82	131.46	1785.31	318.45	721.81	180.45	1874.25	331.08	761.01	190.25
74	1499.50	255.56	576.47	144.12	1841.42	330.94	734.69	183.67	1920.53	339.67	769.26	192.31
75	1568.57	273.05	597.35	149.34	1905.11	346.04	749.59	187.40	1974.68	351.35	779.56	194.89
76	1643.54	293.34	619.07	154.77	1977.81	365.62	766.17	191.54	2039.32	369.02	792.11	198.03
77	1722.98	316.73	640.64	160.16	2060.28	391.04	784.09	196.02	2116.11	394.85	806.89	201.72
78	1873.21	356.06	686.24	171.56	2233.28	438.04	833.99	208.50	2289.04	444.41	855.95	213.99
79	2090.95	410.85	754.63	188.66	2490.91	504.80	913.71	228.43	2551.49	514.77	936.84	234.21
80		472.40		207.69								
81		538.82		228.41								
82		608.28		250.51								
83		679.25		273.95								
84		751.88		298.86								
85		826.84		325.27								
86		826.84		325.27								
87+		826.84		325.27								

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-VA-91

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	253.28	6.05	29.15	7.29	355.74	14.18	61.87	15.47	632.39	48.73	156.59	39.15
30	253.28	6.05	29.15	7.29	355.74	14.18	61.87	15.47	632.39	48.73	156.59	39.15
31	253.28	6.05	29.15	7.29	355.74	14.18	61.87	15.47	632.39	48.73	156.59	39.15
32	258.03	6.16	29.70	7.43	355.74	14.18	61.87	15.47	632.39	48.73	156.59	39.15
33	266.39	6.36	30.66	7.67	355.74	14.18	61.87	15.47	632.39	48.73	156.59	39.15
34	274.75	6.56	31.63	7.91	355.74	14.18	61.87	15.47	632.39	48.73	156.59	39.15
35	285.20	6.81	32.83	8.21	355.74	14.18	61.87	15.47	632.39	48.73	156.59	39.15
36	293.55	7.01	33.79	8.45	355.74	14.18	61.87	15.47	632.39	48.73	156.59	39.15
37	304.00	7.26	34.99	8.75	355.74	14.18	61.87	15.47	632.39	48.73	156.59	39.15
38	317.58	7.58	36.56	9.14	355.74	14.18	61.87	15.47	632.39	48.73	156.59	39.15
39	325.94	7.78	37.52	9.38	355.74	14.18	61.87	15.47	632.39	48.73	156.59	39.15
40	328.94	7.85	37.86	9.47	362.63	14.45	63.07	15.77	632.39	48.73	156.59	39.15
41	328.94	7.85	37.86	9.47	380.24	15.15	66.13	16.53	632.39	48.73	156.59	39.15
42	328.94	7.85	37.86	9.47	398.27	15.87	69.27	17.32	632.39	48.73	156.59	39.15
43	328.94	7.85	37.86	9.47	399.61	15.93	69.50	17.38	632.39	48.73	156.59	39.15
44	328.94	7.85	37.86	9.47	399.61	15.93	69.50	17.38	632.39	48.73	156.59	39.15
45	335.49	10.41	55.53	13.88	395.24	20.08	93.11	23.28	652.93	54.63	190.30	47.57
46	335.49	10.41	55.53	13.88	433.38	22.02	102.10	25.53	652.93	54.63	190.30	47.57
47	335.49	10.41	55.53	13.88	458.48	23.29	108.01	27.00	652.93	54.63	190.30	47.57
48	346.03	10.73	57.28	14.32	500.82	25.44	117.99	29.50	652.93	54.63	190.30	47.57
49	348.92	10.82	57.76	14.44	529.01	26.87	124.63	31.16	652.93	54.63	190.30	47.57
50	349.21	11.81	66.94	16.73	533.59	29.29	142.10	35.52	661.15	57.01	207.57	51.89
51	356.13	13.53	72.20	18.05	552.31	33.12	153.20	38.30	675.50	60.38	216.93	54.23
52	352.39	14.95	75.32	18.83	555.04	36.19	159.83	39.96	691.36	64.11	226.79	56.70
53	360.63	16.95	80.95	20.24	573.25	40.45	170.85	42.71	708.66	68.14	237.15	59.29
54	369.48	19.09	86.82	21.71	591.48	44.92	181.95	45.49	727.33	72.48	247.86	61.96
55	378.90	21.35	92.93	23.23	609.83	49.59	193.16	48.29	747.26	77.09	259.07	64.77
56	388.85	23.72	99.27	24.82	628.10	54.41	204.31	51.08	768.37	82.00	270.70	67.67
57	399.24	26.20	105.78	26.45	661.78	60.77	220.58	55.15	790.57	87.14	282.66	70.67
58	411.20	29.01	112.83	28.21	679.12	65.99	231.42	57.85	815.46	92.87	295.47	73.87
59	425.82	32.39	120.75	30.19	710.25	73.03	246.65	61.66	844.62	99.47	309.46	77.37
60	442.99	36.31	129.44	32.36	740.82	80.45	261.37	65.34	878.03	106.97	324.72	81.18
61	462.58	40.75	138.83	34.71	783.93	89.69	280.28	70.07	915.62	115.33	340.98	85.25
62	484.52	45.69	148.87	37.22	841.70	101.11	304.05	76.01	957.36	124.58	358.43	89.61
63	508.67	51.09	159.55	39.89	876.63	110.18	319.21	79.80	1003.18	134.65	376.88	94.22
64	540.92	57.58	172.73	43.18	940.08	123.19	344.32	86.08	1053.07	145.59	396.35	99.09
65	567.82	63.72	184.04	46.01	988.79	134.61	363.54	90.89	1106.99	157.34	416.75	104.19
66	620.04	73.02	203.50	50.87	1049.20	147.89	386.60	96.65	1164.85	169.92	438.07	109.52
67	671.08	82.54	222.53	55.63	1123.67	163.48	414.24	103.56	1226.64	183.32	460.23	115.06
68	732.50	94.35	244.32	61.08	1181.82	177.48	434.32	108.58	1300.76	199.29	485.35	121.34
69	788.28	106.68	263.11	65.78	1248.45	193.58	455.41	113.85	1340.43	210.64	495.51	123.88
70	854.47	121.11	284.65	71.16	1311.90	209.43	473.98	118.50	1389.26	223.48	507.97	126.99
71	946.56	139.56	314.39	78.60	1446.84	236.76	517.65	129.41	1525.34	250.30	551.55	137.89
72	1051.66	160.09	348.39	87.10	1488.69	248.49	527.81	131.95	1570.17	261.75	561.96	140.49
73	1168.68	182.46	386.70	96.67	1527.20	258.25	537.39	134.35	1601.39	268.95	568.15	142.04
74	1286.00	205.54	425.39	106.35	1569.58	268.08	548.48	137.12	1635.55	275.50	575.56	143.89
75	1338.70	219.45	442.32	110.58	1617.98	280.03	561.06	140.27	1676.02	284.58	584.63	146.16
76	1396.22	235.66	460.02	115.00	1673.87	295.74	575.17	143.79	1725.22	298.73	595.73	148.93
77	1457.57	254.52	477.81	119.45	1738.06	316.43	590.72	147.68	1784.72	319.90	608.84	152.21
78	1577.70	286.04	513.77	128.44	1877.43	354.46	630.64	157.66	1924.15	360.17	648.20	162.05
79	1752.60	329.59	566.78	141.69	2085.79	408.01	693.22	173.31	2136.64	416.72	711.83	177.96
80		378.25		156.44								
81		430.59		172.45								
82		485.19		189.49								
83		540.86		207.47								
84		597.65		226.48								
85		656.14		246.55								
86		656.14		246.55								
87+		656.14		246.55								

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-VA-91

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	295.41	10.50	51.33	12.83	389.48	22.28	97.98	24.49	747.97	76.02	242.55	60.64
30	309.27	10.99	53.74	13.44	389.48	22.28	97.98	24.49	747.97	76.02	242.55	60.64
31	317.80	11.30	55.23	13.81	389.48	22.28	97.98	24.49	747.97	76.02	242.55	60.64
32	331.67	11.79	57.64	14.41	389.48	22.28	97.98	24.49	747.97	76.02	242.55	60.64
33	342.33	12.17	59.49	14.87	389.48	22.28	97.98	24.49	747.97	76.02	242.55	60.64
34	347.61	12.36	60.41	15.10	389.48	22.28	97.98	24.49	747.97	76.02	242.55	60.64
35	347.61	12.36	60.41	15.10	389.48	22.28	97.98	24.49	747.97	76.02	242.55	60.64
36	347.61	12.36	60.41	15.10	389.48	22.28	97.98	24.49	747.97	76.02	242.55	60.64
37	347.61	12.36	60.41	15.10	389.48	22.28	97.98	24.49	747.97	76.02	242.55	60.64
38	347.61	12.36	60.41	15.10	389.48	22.28	97.98	24.49	747.97	76.02	242.55	60.64
39	347.61	12.36	60.41	15.10	416.65	23.83	104.81	26.20	747.97	76.02	242.55	60.64
40	347.61	12.36	60.41	15.10	433.04	24.77	108.93	27.23	747.97	76.02	242.55	60.64
41	347.61	12.36	60.41	15.10	452.01	25.85	113.71	28.43	747.97	76.02	242.55	60.64
42	347.61	12.36	60.41	15.10	480.56	27.49	120.89	30.22	747.97	76.02	242.55	60.64
43	347.61	12.36	60.41	15.10	480.56	27.49	120.89	30.22	747.97	76.02	242.55	60.64
44	347.61	12.36	60.41	15.10	480.56	27.49	120.89	30.22	747.97	76.02	242.55	60.64
45	360.66	16.45	87.82	21.95	479.55	34.12	158.36	39.59	783.81	85.31	294.46	73.62
46	367.06	16.74	89.38	22.34	505.89	35.99	167.06	41.76	783.81	85.31	294.46	73.62
47	392.26	17.89	95.52	23.88	549.77	39.12	181.55	45.39	783.81	85.31	294.46	73.62
48	395.56	18.04	96.32	24.08	596.30	42.43	196.91	49.23	783.81	85.31	294.46	73.62
49	421.87	19.24	102.73	25.68	598.47	42.58	197.63	49.41	783.81	85.31	294.46	73.62
50	419.32	20.74	116.93	29.23	614.21	46.82	226.11	56.53	798.14	89.02	320.50	80.13
51	425.46	23.40	123.98	30.99	637.80	52.48	241.45	60.36	820.58	94.24	334.58	83.64
52	428.03	25.97	129.90	32.47	663.74	58.68	257.55	64.39	845.27	99.99	349.33	87.33
53	416.27	27.65	131.15	32.79	691.91	65.40	274.32	68.58	872.07	106.21	364.75	91.19
54	422.02	30.44	137.61	34.40	722.16	72.63	291.85	72.96	900.87	112.89	380.76	95.19
55	429.04	33.39	144.41	36.10	751.51	79.99	308.87	77.22	931.48	119.99	397.36	99.34
56	451.39	37.62	156.40	39.10	788.43	88.41	328.93	82.23	963.85	127.51	414.64	103.66
57	474.43	42.09	168.91	42.23	824.18	96.94	348.48	87.12	997.77	135.41	432.42	108.11
58	514.40	48.53	187.62	46.91	864.19	106.42	369.21	92.30	1035.73	144.20	451.38	112.85
59	533.87	53.69	198.64	49.66	901.66	116.19	387.78	96.95	1080.25	154.37	471.95	117.99
60	569.67	60.97	215.42	53.86	938.07	126.26	404.62	101.16	1131.20	165.92	494.20	123.55
61	603.83	68.61	231.18	57.80	1005.49	140.99	433.75	108.44	1188.48	178.83	517.96	129.49
62	636.85	76.51	246.15	61.54	1056.80	153.94	454.69	113.67	1252.01	193.08	543.24	135.81
63	669.03	84.58	260.29	65.07	1131.49	170.69	484.54	121.14	1321.66	208.65	569.88	142.47
64	700.82	92.82	273.77	68.44	1189.57	185.27	506.15	126.54	1397.36	225.52	597.86	149.46
65	749.09	103.47	293.14	73.29	1263.90	202.60	533.52	133.38	1479.01	243.66	627.10	156.77
66	825.74	118.46	323.24	80.81	1368.06	225.12	572.31	143.08	1566.48	263.07	657.52	164.38
67	917.91	136.22	358.81	89.70	1505.03	253.56	623.42	155.86	1659.72	283.72	689.13	172.28
68	1006.20	154.77	390.28	97.57	1621.56	279.68	661.82	165.45	1772.18	308.45	724.61	181.15
69	1122.34	179.30	428.61	107.15	1732.44	305.84	692.63	173.16	1883.04	333.76	754.22	188.56
70	1234.52	204.19	462.66	115.66	1871.61	337.37	731.41	182.85	1986.10	357.81	777.66	194.42
71	1378.09	234.64	506.93	126.73	2001.54	367.02	765.05	191.26	2139.36	390.63	819.43	204.86
72	1537.88	267.81	556.53	139.13	2073.97	385.34	777.22	194.31	2202.68	406.28	827.14	206.78
73	1688.20	298.94	602.51	150.63	2141.46	400.79	788.69	197.17	2259.11	417.86	833.69	208.42
74	1768.56	317.92	622.86	155.72	2216.01	416.62	802.49	200.62	2321.15	428.80	842.17	210.54
75	1858.39	339.82	645.44	161.36	2300.71	435.90	818.45	204.61	2393.66	443.72	853.01	213.25
76	1956.38	365.43	668.99	167.25	2397.61	460.97	836.40	209.10	2480.16	466.25	866.45	216.61
77	2060.92	395.21	692.47	173.12	2507.76	493.56	856.08	214.02	2582.90	499.15	882.48	220.62
78	2252.33	445.29	742.36	185.59	2731.99	554.20	911.36	227.84	2807.51	563.02	936.78	234.20
79	2527.58	515.12	817.32	204.33	3065.08	641.02	1000.12	250.03	3148.07	654.77	1027.12	256.78
80		593.68		225.27								
81		678.49		248.08								
82		767.08		272.41								
83		857.49		298.18								
84		949.93		325.57								
85		1045.29		354.59								
86		1045.29		354.59								
87+		1045.29		354.59								

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-VA-91

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	286.69	8.39	35.67	8.92	371.44	17.95	69.15	17.29	690.26	62.39	177.23	44.31
30	300.15	8.79	37.34	9.34	371.44	17.95	69.15	17.29	690.26	62.39	177.23	44.31
31	308.43	9.03	38.37	9.59	371.44	17.95	69.15	17.29	690.26	62.39	177.23	44.31
32	321.88	9.42	40.05	10.01	371.44	17.95	69.15	17.29	690.26	62.39	177.23	44.31
33	332.23	9.73	41.34	10.33	371.44	17.95	69.15	17.29	690.26	62.39	177.23	44.31
34	337.35	9.88	41.97	10.49	371.44	17.95	69.15	17.29	690.26	62.39	177.23	44.31
35	337.35	9.88	41.97	10.49	371.44	17.95	69.15	17.29	690.26	62.39	177.23	44.31
36	337.35	9.88	41.97	10.49	371.44	17.95	69.15	17.29	690.26	62.39	177.23	44.31
37	337.35	9.88	41.97	10.49	371.44	17.95	69.15	17.29	690.26	62.39	177.23	44.31
38	337.35	9.88	41.97	10.49	371.44	17.95	69.15	17.29	690.26	62.39	177.23	44.31
39	337.35	9.88	41.97	10.49	397.36	19.20	73.98	18.49	690.26	62.39	177.23	44.31
40	337.35	9.88	41.97	10.49	412.98	19.96	76.89	19.22	690.26	62.39	177.23	44.31
41	337.35	9.88	41.97	10.49	431.08	20.83	80.26	20.06	690.26	62.39	177.23	44.31
42	337.35	9.88	41.97	10.49	458.30	22.15	85.32	21.33	690.26	62.39	177.23	44.31
43	337.35	9.88	41.97	10.49	458.30	22.15	85.32	21.33	690.26	62.39	177.23	44.31
44	337.35	9.88	41.97	10.49	458.30	22.15	85.32	21.33	690.26	62.39	177.23	44.31
45	346.74	13.11	61.29	15.32	451.59	27.47	112.23	28.06	718.14	69.91	214.65	53.66
46	352.90	13.34	62.37	15.59	476.39	28.98	118.40	29.60	718.14	69.91	214.65	53.66
47	377.13	14.25	66.66	16.66	517.72	31.49	128.67	32.17	718.14	69.91	214.65	53.66
48	380.30	14.37	67.22	16.80	561.54	34.16	139.56	34.89	718.14	69.91	214.65	53.66
49	405.60	15.33	71.69	17.92	563.58	34.28	140.07	35.02	718.14	69.91	214.65	53.66
50	401.71	16.50	82.01	20.50	575.69	37.67	160.97	40.24	729.31	72.90	233.95	58.49
51	405.81	18.67	87.23	21.81	595.03	42.33	172.34	43.09	747.76	77.22	244.40	61.10
52	406.48	20.79	91.65	22.91	616.38	47.45	184.40	46.10	768.16	81.96	255.44	63.86
53	393.57	22.20	92.76	23.19	639.64	53.01	196.95	49.24	790.34	87.12	266.99	66.75
54	397.26	24.50	97.58	24.39	664.67	58.97	210.10	52.53	814.21	92.66	279.12	69.78
55	402.14	26.92	102.61	25.65	688.75	65.09	222.90	55.73	839.71	98.58	291.68	72.92
56	421.36	30.39	111.43	27.86	719.70	72.06	238.00	59.50	866.65	104.84	304.74	76.19
57	441.12	34.07	120.60	30.15	749.49	79.16	252.74	63.19	894.99	111.41	318.23	79.56
58	476.29	39.36	134.26	33.57	782.84	87.04	268.50	67.13	926.70	118.72	332.64	83.16
59	491.98	43.58	142.58	35.64	813.39	95.15	282.77	70.69	963.80	127.17	348.48	87.12
60	522.32	49.58	155.05	38.76	842.61	103.51	296.01	74.00	1006.26	136.76	365.59	91.40
61	550.80	55.85	166.96	41.74	899.33	115.70	318.26	79.56	1054.00	147.46	383.96	95.99
62	577.95	62.33	178.34	44.59	941.27	126.43	334.71	83.68	1106.97	159.28	403.60	100.90
63	604.13	68.98	189.23	47.31	1003.82	140.31	357.75	89.44	1165.10	172.18	424.33	106.08
64	629.84	75.76	199.66	49.91	1051.40	152.39	374.86	93.72	1228.35	186.17	446.24	111.56
65	670.21	84.53	214.44	53.61	1113.25	166.79	396.44	99.11	1296.63	201.23	469.25	117.31
66	735.73	96.83	237.11	59.28	1201.18	185.44	426.48	106.62	1369.93	217.37	493.18	123.30
67	814.74	111.44	263.99	66.00	1317.66	209.03	465.95	116.49	1448.16	234.54	518.13	129.53
68	889.09	126.63	288.12	72.03	1415.02	230.64	496.30	124.07	1542.11	255.02	546.36	136.59
69	986.25	146.65	317.70	79.42	1505.84	252.13	521.23	130.31	1633.11	275.83	570.38	142.59
70	1078.79	166.94	344.44	86.11	1620.36	277.97	552.57	138.14	1716.50	295.50	590.07	147.52
71	1198.15	191.75	379.02	94.75	1726.57	302.27	580.00	145.00	1843.00	322.40	623.69	155.92
72	1331.40	218.81	417.74	104.44	1783.53	317.24	591.18	147.80	1892.28	335.14	631.41	157.85
73	1455.31	244.03	453.92	113.48	1835.67	329.54	601.70	150.43	1935.04	344.09	637.97	159.49
74	1517.34	259.05	470.94	117.74	1892.59	341.78	613.91	153.48	1981.27	352.05	646.03	161.51
75	1586.95	276.48	489.80	122.45	1957.73	356.91	627.99	157.00	2036.05	363.41	655.96	163.99
76	1663.55	297.17	509.62	127.41	2033.55	377.22	643.88	160.97	2103.11	381.68	668.23	167.06
77	1746.27	321.61	529.59	132.40	2121.49	404.39	661.40	165.35	2184.98	409.49	682.93	170.73
78	1901.14	362.36	569.89	142.47	2304.37	454.32	706.72	176.68	2368.37	462.49	727.62	181.91
79	2123.47	418.38	629.53	157.38	2575.18	524.60	778.22	194.56	2645.59	536.94	800.47	200.12
80		480.84		173.98								
81		547.87		192.03								
82		617.60		211.26								
83		688.44		231.54								
84		760.52		252.98								
85		834.53		275.61								
86		834.53		275.61								
87+		834.53		275.61								

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-VA-91

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	355.18	15.30	62.30	15.58	414.15	28.16	104.02	26.01	840.11	97.76	262.27	65.57
30	360.76	15.54	63.28	15.82	422.82	28.75	106.20	26.55	840.11	97.76	262.27	65.57
31	360.76	15.54	63.28	15.82	440.46	29.95	110.63	27.66	840.11	97.76	262.27	65.57
32	360.76	15.54	63.28	15.82	476.43	32.40	119.66	29.92	840.11	97.76	262.27	65.57
33	360.76	15.54	63.28	15.82	494.75	33.64	124.27	31.07	840.11	97.76	262.27	65.57
34	360.76	15.54	63.28	15.82	532.09	36.18	133.65	33.41	840.11	97.76	262.27	65.57
35	360.76	15.54	63.28	15.82	570.35	38.78	143.25	35.81	840.11	97.76	262.27	65.57
36	360.76	15.54	63.28	15.82	589.82	40.11	148.14	37.04	840.11	97.76	262.27	65.57
37	360.76	15.54	63.28	15.82	594.57	40.43	149.34	37.33	840.11	97.76	262.27	65.57
38	360.76	15.54	63.28	15.82	594.57	40.43	149.34	37.33	840.11	97.76	262.27	65.57
39	371.11	15.99	65.10	16.27	594.57	40.43	149.34	37.33	840.11	97.76	262.27	65.57
40	397.05	17.10	69.65	17.41	594.57	40.43	149.34	37.33	840.11	97.76	262.27	65.57
41	426.78	18.39	74.86	18.72	594.57	40.43	149.34	37.33	840.11	97.76	262.27	65.57
42	457.57	19.71	80.26	20.07	594.57	40.43	149.34	37.33	840.11	97.76	262.27	65.57
43	473.74	20.41	83.10	20.78	594.57	40.43	149.34	37.33	840.11	97.76	262.27	65.57
44	473.74	20.41	83.10	20.78	594.57	40.43	149.34	37.33	840.11	97.76	262.27	65.57
45	473.38	25.91	114.87	28.72	646.06	53.87	209.68	52.42	888.15	109.69	317.72	79.43
46	502.61	27.51	121.96	30.49	646.06	53.87	209.68	52.42	888.15	109.69	317.72	79.43
47	532.77	29.16	129.28	32.32	646.06	53.87	209.68	52.42	888.15	109.69	317.72	79.43
48	543.20	29.73	131.81	32.95	646.06	53.87	209.68	52.42	888.15	109.69	317.72	79.43
49	543.20	29.73	131.81	32.95	646.06	53.87	209.68	52.42	888.15	109.69	317.72	79.43
50	553.32	32.68	153.05	38.26	666.67	59.25	239.85	59.96	907.34	114.47	345.53	86.38
51	572.72	37.42	164.59	41.15	697.09	66.52	256.20	64.05	936.54	121.21	360.53	90.13
52	594.11	42.60	176.81	44.20	730.51	74.48	273.31	68.33	968.61	128.65	376.29	94.07
53	617.26	48.18	189.54	47.38	766.79	83.14	291.26	72.81	1003.39	136.70	392.81	98.20
54	642.06	54.15	202.85	50.71	805.74	92.41	309.97	77.49	1040.71	145.33	409.92	102.48
55	668.31	60.47	216.67	54.17	847.21	102.29	329.44	82.36	1080.40	154.56	427.79	106.95
56	695.87	67.08	230.92	57.73	891.03	112.74	349.66	87.42	1122.31	164.30	446.24	111.56
57	724.57	73.97	245.75	61.44	937.05	123.74	370.56	92.64	1166.26	174.54	465.29	116.32
58	757.45	81.81	261.68	65.42	988.50	135.96	392.81	98.20	1215.35	185.91	485.60	121.40
59	797.46	91.23	279.38	69.84	1048.59	150.07	416.91	104.23	1272.76	199.08	507.68	126.92
60	844.30	102.16	298.68	74.67	1117.12	166.07	442.87	110.72	1338.37	214.00	531.45	132.86
61	897.65	114.55	319.41	79.85	1193.88	183.87	470.43	117.61	1412.09	230.69	556.81	139.20
62	957.15	128.31	341.66	85.41	1278.66	203.46	499.67	124.92	1493.80	249.10	583.78	145.95
63	1022.50	143.40	365.08	91.27	1371.26	224.79	530.35	132.59	1583.40	269.24	612.27	153.07
64	1093.42	159.70	389.69	97.42	1471.44	247.81	562.54	140.64	1680.78	291.07	642.19	160.55
65	1169.52	177.17	415.31	103.83	1579.02	272.49	596.00	149.00	1785.86	314.58	673.45	168.36
66	1250.53	195.75	441.86	110.47	1693.78	298.76	630.72	157.68	1898.49	339.76	705.98	176.50
67	1336.12	215.35	469.25	117.31	1815.52	326.61	666.54	166.64	2018.61	366.58	739.78	184.94
68	1443.36	239.85	500.43	125.11	1961.38	359.75	706.40	176.60	2163.50	398.69	777.70	194.43
69	1583.80	271.77	537.51	134.38	2141.90	400.35	752.00	188.00	2343.34	438.07	821.52	205.38
70	1744.23	308.07	577.65	144.41	2340.90	444.84	799.65	199.91	2540.81	480.98	867.23	216.81
71	1842.06	333.16	595.85	148.96	2450.08	471.83	815.25	203.81	2639.51	504.71	878.09	219.52
72	1932.33	355.85	612.33	153.08	2546.22	495.24	827.83	206.96	2723.99	524.68	885.66	221.42
73	2021.94	376.84	629.82	157.46	2634.51	514.45	839.49	209.87	2797.91	538.82	891.84	222.96
74	2123.96	399.83	650.99	162.75	2731.02	533.78	853.65	213.41	2877.96	551.66	899.90	224.98
75	2238.73	426.79	674.67	168.67	2841.48	557.78	870.13	217.53	2972.22	569.85	910.55	227.64
76	2365.93	459.20	699.55	174.89	2969.95	590.03	888.97	222.24	3086.75	598.69	924.09	231.02
77	2504.62	498.04	724.57	181.14	3118.88	633.15	909.84	227.46	3225.60	642.17	940.74	235.18
78	2751.61	563.06	777.58	194.39	3415.76	713.65	969.48	242.37	3523.93	727.23	999.30	249.82
79	3101.99	652.73	857.12	214.28	3854.63	828.83	1065.87	266.47	3975.55	849.65	1097.80	274.45
80		753.05		236.54								
81		860.80		260.80								
82		972.74		286.65								
83		1086.27		313.97								
84		1201.69		342.93								
85		1320.14		373.57								
86		1320.14		373.57								
87+		1320.14		373.57								

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-VA-91

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	343.57	12.48	43.98	11.00	393.22	23.14	74.49	18.62	771.76	81.60	194.93	48.73
30	348.97	12.68	44.67	11.17	401.46	23.63	76.05	19.01	771.76	81.60	194.93	48.73
31	348.97	12.68	44.67	11.17	418.20	24.61	79.23	19.81	771.76	81.60	194.93	48.73
32	348.97	12.68	44.67	11.17	452.35	26.62	85.70	21.42	771.76	81.60	194.93	48.73
33	348.97	12.68	44.67	11.17	469.75	27.65	88.99	22.25	771.76	81.60	194.93	48.73
34	348.97	12.68	44.67	11.17	505.21	29.73	95.71	23.93	771.76	81.60	194.93	48.73
35	348.97	12.68	44.67	11.17	541.53	31.87	102.59	25.65	771.76	81.60	194.93	48.73
36	348.97	12.68	44.67	11.17	560.01	32.96	106.09	26.52	771.76	81.60	194.93	48.73
37	348.97	12.68	44.67	11.17	564.52	33.23	106.95	26.74	771.76	81.60	194.93	48.73
38	348.97	12.68	44.67	11.17	564.52	33.23	106.95	26.74	771.76	81.60	194.93	48.73
39	358.98	13.04	45.95	11.49	564.52	33.23	106.95	26.74	771.76	81.60	194.93	48.73
40	384.08	13.96	49.17	12.29	564.52	33.23	106.95	26.74	771.76	81.60	194.93	48.73
41	412.84	15.00	52.85	13.21	564.52	33.23	106.95	26.74	771.76	81.60	194.93	48.73
42	442.62	16.08	56.66	14.17	564.52	33.23	106.95	26.74	771.76	81.60	194.93	48.73
43	458.27	16.65	58.66	14.67	564.52	33.23	106.95	26.74	771.76	81.60	194.93	48.73
44	458.27	16.65	58.66	14.67	564.52	33.23	106.95	26.74	771.76	81.60	194.93	48.73
45	453.46	21.10	81.38	20.34	605.63	44.22	150.77	37.69	810.55	91.50	235.47	58.87
46	481.45	22.40	86.40	21.60	605.63	44.22	150.77	37.69	810.55	91.50	235.47	58.87
47	510.35	23.74	91.58	22.90	605.63	44.22	150.77	37.69	810.55	91.50	235.47	58.87
48	520.34	24.21	93.38	23.34	605.63	44.22	150.77	37.69	810.55	91.50	235.47	58.87
49	520.34	24.21	93.38	23.34	605.63	44.22	150.77	37.69	810.55	91.50	235.47	58.87
50	528.08	26.61	108.97	27.24	622.06	48.63	173.36	43.34	826.08	95.46	256.45	64.11
51	544.11	30.53	117.57	29.39	647.43	54.70	185.66	46.42	850.49	101.13	267.83	66.96
52	561.81	34.83	126.58	31.65	675.37	61.37	198.64	49.66	877.38	107.37	279.88	69.97
53	581.04	39.48	136.11	34.03	705.77	68.62	212.29	53.07	906.62	114.15	292.44	73.11
54	601.69	44.46	145.97	36.49	738.49	76.42	226.53	56.63	938.06	121.42	305.59	76.40
55	623.62	49.70	156.33	39.08	773.40	84.72	241.45	60.36	971.56	129.20	319.32	79.83
56	646.67	55.24	167.04	41.76	810.38	93.55	256.96	64.24	1007.00	137.43	333.57	83.39
57	670.71	60.99	178.16	44.54	849.27	102.82	273.06	68.26	1044.22	146.09	348.31	87.08
58	698.27	67.53	190.21	47.55	892.74	113.12	290.25	72.56	1085.75	155.70	364.07	91.02
59	731.75	75.39	203.61	50.90	943.37	124.98	309.04	77.26	1134.17	166.78	381.35	95.34
60	770.94	84.49	218.36	54.59	1001.05	138.40	329.27	82.32	1189.43	179.30	399.98	99.99
61	815.56	94.79	234.37	58.59	1065.65	153.32	351.01	87.75	1251.48	193.31	420.03	105.01
62	865.39	106.25	251.48	62.87	1137.01	169.75	374.10	93.53	1320.29	208.75	441.44	110.36
63	920.17	118.79	269.68	67.42	1215.03	187.64	398.37	99.59	1395.80	225.63	464.03	116.01
64	979.67	132.36	288.81	72.20	1299.54	206.94	423.91	105.98	1478.02	243.96	487.96	121.99
65	1043.61	146.94	308.79	77.20	1390.41	227.67	450.63	112.66	1566.84	263.72	512.99	128.25
66	1111.77	162.42	329.60	82.40	1487.52	249.77	478.35	119.59	1662.24	284.92	539.12	134.78
67	1183.91	178.79	351.01	87.75	1590.71	273.24	507.09	126.77	1764.20	307.55	566.34	141.58
68	1273.75	199.14	375.62	93.90	1713.67	301.01	539.20	134.80	1886.44	334.45	597.10	149.27
69	1390.62	225.48	405.20	101.30	1864.74	334.77	576.20	144.05	2037.02	367.21	632.83	158.21
70	1523.66	255.37	437.61	109.40	2030.53	371.62	615.14	153.78	2201.53	402.77	670.36	167.59
71	1601.76	275.96	453.44	113.36	2118.16	393.83	629.56	157.39	2280.18	422.23	680.97	170.24
72	1674.02	294.63	467.98	116.99	2195.18	413.11	641.48	160.37	2347.15	438.58	688.93	172.23
73	1744.67	311.50	483.29	120.82	2263.97	428.15	652.58	163.14	2403.46	449.06	695.60	173.90
74	1824.00	329.52	501.52	125.38	2337.42	442.52	665.62	166.40	2462.47	457.37	703.69	175.92
75	1913.56	350.89	521.84	130.46	2422.30	460.95	680.66	170.17	2533.28	470.52	714.03	178.51
76	2014.22	377.22	543.41	135.85	2523.72	487.22	697.91	174.48	2622.80	494.11	727.01	181.75
77	2126.06	409.73	565.34	141.34	2645.08	524.19	717.25	179.31	2735.92	532.39	742.93	185.73
78	2327.66	463.37	609.22	152.30	2889.40	591.62	767.42	191.86	2981.84	604.64	792.37	198.09
79	2611.16	535.66	673.97	168.49	3246.53	685.25	846.73	211.68	3349.79	704.51	873.62	218.40
80		615.41		186.53								
81		700.28		206.12								
82		787.87		226.96								
83		876.21		248.90								
84		965.47		272.01								
85		1056.48		296.38								
86		1056.48		296.38								
87+		1056.48		296.38								

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-VA-91

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	390.56	22.73	64.98	16.25	468.89	41.25	110.19	27.55	1038.66	144.58	294.97	73.74
30	390.56	22.73	64.98	16.25	468.89	41.25	110.19	27.55	1038.66	144.58	294.97	73.74
31	390.56	22.73	64.98	16.25	503.52	44.30	118.32	29.58	1038.66	144.58	294.97	73.74
32	390.56	22.73	64.98	16.25	522.15	45.94	122.70	30.68	1038.66	144.58	294.97	73.74
33	390.56	22.73	64.98	16.25	560.08	49.28	131.61	32.90	1038.66	144.58	294.97	73.74
34	390.56	22.73	64.98	16.25	598.88	52.69	140.73	35.18	1038.66	144.58	294.97	73.74
35	390.56	22.73	64.98	16.25	618.61	54.43	145.37	36.34	1038.66	144.58	294.97	73.74
36	390.56	22.73	64.98	16.25	658.73	57.96	154.80	38.70	1038.66	144.58	294.97	73.74
37	397.65	23.15	66.16	16.54	673.16	59.23	158.19	39.55	1038.66	144.58	294.97	73.74
38	397.65	23.15	66.16	16.54	673.16	59.23	158.19	39.55	1038.66	144.58	294.97	73.74
39	425.41	24.76	70.78	17.70	673.16	59.23	158.19	39.55	1038.66	144.58	294.97	73.74
40	453.77	26.41	75.50	18.88	673.16	59.23	158.19	39.55	1038.66	144.58	294.97	73.74
41	484.32	28.19	80.58	20.15	673.16	59.23	158.19	39.55	1038.66	144.58	294.97	73.74
42	515.70	30.02	85.80	21.45	673.16	59.23	158.19	39.55	1038.66	144.58	294.97	73.74
43	525.46	30.58	87.43	21.86	673.16	59.23	158.19	39.55	1038.66	144.58	294.97	73.74
44	525.46	30.58	87.43	21.86	673.16	59.23	158.19	39.55	1038.66	144.58	294.97	73.74
45	522.27	38.00	116.91	29.23	752.12	78.99	221.82	55.45	1117.12	163.16	355.65	88.91
46	550.95	40.09	123.33	30.83	752.12	78.99	221.82	55.45	1117.12	163.16	355.65	88.91
47	580.29	42.22	129.90	32.48	752.12	78.99	221.82	55.45	1117.12	163.16	355.65	88.91
48	601.99	43.80	134.76	33.69	752.12	78.99	221.82	55.45	1117.12	163.16	355.65	88.91
49	601.99	43.80	134.76	33.69	752.12	78.99	221.82	55.45	1117.12	163.16	355.65	88.91
50	618.50	48.27	156.42	39.10	783.71	86.91	254.01	63.50	1148.52	170.60	385.90	96.48
51	645.81	54.88	168.22	42.05	827.61	97.34	271.54	67.88	1191.62	180.52	402.33	100.58
52	675.75	62.09	180.60	45.15	875.86	108.80	289.91	72.48	1238.86	191.39	419.53	104.88
53	708.11	69.89	193.67	48.42	928.24	121.27	309.29	77.32	1290.06	203.21	437.48	109.37
54	742.31	78.17	207.12	51.78	984.54	134.67	329.52	82.38	1345.01	215.92	456.19	114.05
55	762.12	85.09	216.51	54.13	1044.56	148.98	350.76	87.69	1403.47	229.46	475.74	118.93
56	804.93	94.75	232.35	58.09	1108.13	164.17	372.75	93.19	1465.25	243.85	496.05	124.01
57	846.71	104.54	247.97	61.99	1175.02	180.18	395.76	98.94	1530.16	259.00	517.03	129.26
58	886.05	114.57	262.46	65.61	1249.18	197.86	420.12	105.03	1601.82	275.65	539.28	134.82
59	944.61	127.93	281.69	70.42	1334.62	218.00	446.50	111.62	1684.11	294.59	563.30	140.83
60	999.99	141.63	299.05	74.76	1431.24	240.63	474.56	118.64	1777.15	315.83	589.01	147.25
61	1054.55	155.74	315.17	78.79	1538.95	265.74	504.48	126.12	1881.11	339.42	616.31	154.08
62	1129.17	173.34	336.27	84.07	1657.63	293.28	536.00	134.00	1996.06	365.44	645.22	161.30
63	1180.37	187.68	349.61	87.40	1787.20	323.28	569.12	142.28	2122.20	393.91	675.64	168.91
64	1273.45	209.01	374.38	93.60	1927.57	355.73	603.76	150.94	2259.61	424.86	707.58	176.90
65	1344.03	226.95	391.70	97.93	2078.61	390.58	639.74	159.94	2408.45	458.34	740.87	185.22
66	1448.73	250.92	418.01	104.50	2240.25	427.85	677.08	169.27	2568.85	494.41	775.68	193.92
67	1572.25	278.57	448.88	112.22	2412.41	467.52	715.67	178.92	2740.94	533.09	811.75	202.94
68	1710.38	310.19	480.18	120.05	2615.77	514.00	758.06	189.52	2945.01	578.49	851.78	212.95
69	1840.06	341.71	504.08	126.02	2862.30	569.62	805.85	201.46	3184.24	631.07	894.95	223.74
70	1985.27	376.50	529.43	132.36	3066.29	616.76	837.61	209.40	3316.66	662.13	904.84	226.21
71	2168.26	418.18	563.52	140.88	3276.47	664.54	869.72	217.43	3575.37	717.76	948.22	237.05
72	2371.05	462.93	602.43	150.61	3402.87	694.26	880.82	220.20	3696.23	744.84	956.11	239.03
73	2579.10	506.82	643.26	160.81	3515.96	717.92	890.52	222.63	3787.10	761.49	958.50	239.62
74	2708.00	534.41	664.29	166.07	3636.47	740.95	902.14	225.54	3881.84	775.69	962.25	240.56
75	2852.42	567.05	688.06	172.01	3772.59	769.28	916.21	229.05	3991.33	795.57	968.35	242.09
76	3013.28	607.21	713.47	178.37	3930.29	807.61	932.88	233.22	4123.81	827.57	977.49	244.37
77	3190.53	656.67	739.51	184.88	4113.40	859.44	952.14	238.03	4284.90	876.57	990.17	247.54
78	3505.70	740.49	794.90	198.72	4500.42	964.08	1014.50	253.63	4671.01	985.56	1050.49	262.62
79	3950.35	855.52	878.31	219.58	5089.67	1119.87	1118.99	279.75	5284.33	1153.00	1157.97	289.49
80		983.42		243.02								
81		1120.05		268.57								
82		1261.26		295.76								
83		1403.78		324.39								
84		1548.02		354.62								
85		1695.43		386.54								
86		1695.43		386.54								
87+		1695.43		386.54								

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-VA-91

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	375.02	18.98	46.14	11.54	441.02	34.58	79.48	19.87	945.05	122.45	221.82	55.45
30	375.02	18.98	46.14	11.54	441.02	34.58	79.48	19.87	945.05	122.45	221.82	55.45
31	375.02	18.98	46.14	11.54	473.59	37.13	85.35	21.34	945.05	122.45	221.82	55.45
32	375.02	18.98	46.14	11.54	491.12	38.50	88.51	22.13	945.05	122.45	221.82	55.45
33	375.02	18.98	46.14	11.54	526.79	41.30	94.94	23.74	945.05	122.45	221.82	55.45
34	375.02	18.98	46.14	11.54	563.29	44.16	101.52	25.38	945.05	122.45	221.82	55.45
35	375.02	18.98	46.14	11.54	581.85	45.62	104.86	26.22	945.05	122.45	221.82	55.45
36	375.02	18.98	46.14	11.54	619.58	48.57	111.66	27.92	945.05	122.45	221.82	55.45
37	381.83	19.32	46.98	11.74	633.15	49.64	114.11	28.53	945.05	122.45	221.82	55.45
38	381.83	19.32	46.98	11.74	633.15	49.64	114.11	28.53	945.05	122.45	221.82	55.45
39	408.48	20.67	50.26	12.56	633.15	49.64	114.11	28.53	945.05	122.45	221.82	55.45
40	435.71	22.05	53.61	13.40	633.15	49.64	114.11	28.53	945.05	122.45	221.82	55.45
41	465.05	23.53	57.22	14.30	633.15	49.64	114.11	28.53	945.05	122.45	221.82	55.45
42	495.18	25.06	60.92	15.23	633.15	49.64	114.11	28.53	945.05	122.45	221.82	55.45
43	504.55	25.53	62.08	15.52	633.15	49.64	114.11	28.53	945.05	122.45	221.82	55.45
44	504.55	25.53	62.08	15.52	633.15	49.64	114.11	28.53	945.05	122.45	221.82	55.45
45	496.12	31.71	83.50	20.87	698.33	66.18	160.80	40.20	1010.79	138.23	266.73	66.68
46	523.35	33.46	88.08	22.02	698.33	66.18	160.80	40.20	1010.79	138.23	266.73	66.68
47	551.23	35.24	92.77	23.19	698.33	66.18	160.80	40.20	1010.79	138.23	266.73	66.68
48	571.84	36.55	96.24	24.06	698.33	66.18	160.80	40.20	1010.79	138.23	266.73	66.68
49	571.84	36.55	96.24	24.06	698.33	66.18	160.80	40.20	1010.79	138.23	266.73	66.68
50	585.19	40.28	112.42	28.11	724.40	72.81	185.15	46.29	1037.08	144.55	289.91	72.48
51	608.03	45.83	121.27	30.32	761.44	81.62	198.55	49.64	1073.53	152.96	302.47	75.62
52	633.13	51.89	130.63	32.66	802.18	91.31	212.71	53.18	1113.58	162.19	315.78	78.95
53	660.30	58.45	140.49	35.12	846.53	101.87	227.63	56.91	1157.03	172.24	329.77	82.44
54	689.05	65.41	150.69	37.67	894.32	113.25	243.31	60.83	1203.76	183.05	344.44	86.11
55	704.38	71.25	157.91	39.48	945.37	125.40	259.82	64.96	1253.57	194.59	359.69	89.92
56	740.93	79.39	169.97	42.49	999.54	138.34	277.02	69.25	1306.30	206.86	375.62	93.90
57	776.46	87.66	181.84	45.46	1056.66	152.01	294.97	73.74	1361.82	219.81	392.14	98.03
58	809.30	96.10	193.02	48.25	1119.84	167.06	314.10	78.52	1422.90	233.99	409.75	102.44
59	858.94	107.32	207.82	51.96	1192.26	184.12	334.91	83.73	1492.62	250.01	428.80	107.20
60	905.02	118.78	221.34	55.34	1273.94	203.21	357.33	89.33	1571.20	267.94	449.36	112.34
61	949.89	130.60	234.15	58.54	1364.88	224.36	381.18	95.30	1658.85	287.80	471.27	117.82
62	1012.45	145.31	250.80	62.70	1465.08	247.56	406.55	101.64	1755.81	309.69	494.62	123.65
63	1053.79	157.32	261.75	65.44	1574.58	272.84	433.18	108.29	1862.29	333.65	519.31	129.83
64	1132.35	175.17	281.26	70.32	1693.34	300.19	461.24	115.31	1978.51	359.73	545.35	136.34
65	1190.82	190.20	295.33	73.83	1821.42	329.63	490.49	122.62	2104.69	388.03	572.57	143.14
66	1279.45	210.33	316.27	79.07	1958.77	361.17	520.91	130.23	2241.05	418.56	601.14	150.29
67	1384.63	233.58	340.74	85.18	2105.45	394.81	552.52	138.13	2387.82	451.40	630.89	157.72
68	1500.87	259.96	365.86	91.47	2277.31	433.92	587.41	146.85	2560.35	489.62	664.10	166.02
69	1607.10	286.00	385.93	96.48	2483.41	480.21	627.10	156.77	2759.93	533.31	700.24	175.06
70	1725.64	314.58	407.48	101.87	2650.67	519.02	654.51	163.63	2865.09	558.51	710.59	177.65
71	1876.76	348.93	435.88	108.97	2822.89	558.28	682.42	170.60	3078.88	604.34	747.32	186.83
72	2045.45	385.93	468.16	117.04	2923.68	582.51	693.62	173.41	3174.51	626.23	755.92	188.98
73	2216.43	421.45	502.01	125.50	3010.23	600.29	703.46	175.86	3241.35	637.46	759.84	189.96
74	2315.80	442.48	520.56	130.14	3098.66	615.99	714.81	178.70	3306.90	644.64	764.71	191.18
75	2427.38	467.74	541.35	135.34	3199.64	636.46	728.28	182.07	3384.41	657.24	771.63	192.91
76	2553.82	500.18	563.84	140.96	3321.35	667.16	744.28	186.07	3484.20	682.85	781.48	195.37
77	2696.55	541.88	587.30	146.83	3469.50	712.23	763.03	190.76	3613.79	727.30	794.83	198.71
78	2952.31	611.16	634.17	158.54	3784.88	799.97	816.67	204.17	3928.35	820.34	846.91	211.73
79	3307.92	703.14	703.32	175.83	4256.41	925.01	904.14	226.04	4419.28	955.18	937.07	234.27
80		803.35		195.13								
81		908.95		216.10								
82		1017.17		238.35								
83		1125.70		261.64								
84		1234.80		286.06								
85		1345.41		311.70								
86		1345.41		311.70								
87+		1345.41		311.70								

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	230.30	6.84	328.79	15.91	682.01	60.45
30	230.30	6.84	328.79	15.91	682.01	60.45
31	230.30	6.84	328.79	15.91	682.01	60.45
32	234.62	6.97	328.79	15.91	682.01	60.45
33	242.22	7.19	328.79	15.91	682.01	60.45
34	249.82	7.42	328.79	15.91	682.01	60.45
35	259.32	7.70	328.79	15.91	682.01	60.45
36	266.92	7.93	328.79	15.91	682.01	60.45
37	276.42	8.21	338.28	16.37	682.01	60.45
38	288.77	8.58	351.29	17.00	682.01	60.45
39	296.37	8.80	364.30	17.63	682.01	60.45
40	299.10	8.88	378.72	18.33	682.01	60.45
41	304.11	9.03	397.12	19.22	682.01	60.45
42	306.15	9.09	415.95	20.13	682.01	60.45
43	311.74	9.26	417.35	20.19	682.01	60.45
44	311.74	9.26	417.35	20.19	682.01	60.45
45	314.54	12.09	417.92	25.48	709.56	67.93
46	316.65	12.17	458.25	27.94	709.56	67.93
47	336.48	12.93	484.80	29.56	709.56	67.93
48	358.73	13.79	529.56	32.29	709.56	67.93
49	361.72	13.90	559.38	34.10	709.56	67.93
50	363.29	15.19	566.83	37.20	720.58	70.92
51	372.01	17.35	589.40	41.95	738.32	75.07
52	361.48	18.69	595.04	45.72	757.88	79.64
53	369.87	21.02	617.37	50.95	779.11	84.59
54	362.37	22.46	639.86	56.44	801.97	89.90
55	370.88	24.90	662.59	62.15	826.29	95.55
56	394.01	28.46	685.29	68.04	851.99	101.51
57	401.72	31.02	724.94	75.83	878.98	107.79
58	423.76	34.95	747.01	82.19	909.19	114.76
59	444.78	39.29	784.66	90.79	944.61	122.83
60	465.21	43.99	822.18	99.86	985.15	132.00
61	499.04	50.36	874.01	111.16	1030.76	142.22
62	518.74	55.66	942.67	125.18	1081.37	153.51
63	551.98	62.67	986.07	136.26	1136.89	165.83
64	599.69	71.72	1061.86	152.18	1197.25	179.19
65	632.53	79.30	1121.23	166.13	1262.40	193.56
66	693.83	90.77	1194.10	182.37	1332.26	208.90
67	754.14	102.52	1283.19	201.42	1406.74	225.25
68	827.27	117.14	1354.70	218.59	1496.41	244.80
69	895.59	132.46	1437.32	238.41	1547.80	258.79
70	976.69	150.38	1517.03	257.99	1610.30	274.66
71	1088.01	173.35	1679.84	291.73	1774.34	307.75
72	1214.65	198.82	1734.47	306.22	1832.18	321.93
73	1356.04	226.68	1785.31	318.45	1874.25	331.08
74	1499.50	255.56	1841.42	330.94	1920.53	339.67
75	1568.57	273.05	1905.11	346.04	1974.68	351.35
76	1643.54	293.34	1977.81	365.62	2039.32	369.02
77	1722.98	316.73	2060.28	391.04	2116.11	394.85
78	1823.48	346.61	2173.99	426.41	2228.27	432.61
79	1942.92	381.76	2314.56	469.06	2370.85	478.32
80		418.05				
81		476.83				
82		538.30				
83		601.11				
84		665.38				
85		731.72				
86		731.72				
87+		731.72				

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	224.14	5.35	314.81	12.55	632.39	48.73
30	224.14	5.35	314.81	12.55	632.39	48.73
31	224.14	5.35	314.81	12.55	632.39	48.73
32	228.35	5.45	314.81	12.55	632.39	48.73
33	235.74	5.63	314.81	12.55	632.39	48.73
34	243.14	5.80	314.81	12.55	632.39	48.73
35	252.39	6.02	314.81	12.55	632.39	48.73
36	259.78	6.20	314.81	12.55	632.39	48.73
37	269.03	6.42	323.90	12.91	632.39	48.73
38	281.04	6.71	336.36	13.40	632.39	48.73
39	288.44	6.88	348.82	13.90	632.39	48.73
40	291.10	6.95	362.63	14.45	632.39	48.73
41	295.98	7.06	380.24	15.15	632.39	48.73
42	297.96	7.11	398.27	15.87	632.39	48.73
43	303.41	7.24	399.61	15.93	632.39	48.73
44	303.41	7.24	399.61	15.93	632.39	48.73
45	303.41	9.41	395.24	20.08	652.93	54.63
46	305.44	9.47	433.38	22.02	652.93	54.63
47	324.57	10.07	458.48	23.29	652.93	54.63
48	346.03	10.73	500.82	25.44	652.93	54.63
49	348.92	10.82	529.01	26.87	652.93	54.63
50	349.21	11.81	533.59	29.29	661.15	57.01
51	356.13	13.53	552.31	33.12	675.50	60.38
52	344.60	14.62	555.04	36.19	691.36	64.11
53	351.13	16.50	573.25	40.45	708.66	68.14
54	342.55	17.70	591.48	44.92	727.33	72.48
55	349.15	19.68	609.83	49.59	747.26	77.09
56	369.43	22.53	628.10	54.41	768.37	82.00
57	375.18	24.62	661.78	60.77	790.57	87.14
58	394.09	27.81	679.12	65.99	815.46	92.87
59	411.71	31.32	710.25	73.03	844.62	99.47
60	428.44	35.12	740.82	80.45	878.03	106.97
61	457.18	40.28	783.93	89.69	915.62	115.33
62	472.73	44.57	841.70	101.11	957.36	124.58
63	500.41	50.26	876.63	110.18	1003.18	134.65
64	540.92	57.58	940.08	123.19	1053.07	145.59
65	567.82	63.72	988.79	134.61	1106.99	157.34
66	620.04	73.02	1049.20	147.89	1164.85	169.92
67	671.08	82.54	1123.67	163.48	1226.64	183.32
68	732.50	94.35	1181.82	177.48	1300.76	199.29
69	788.28	106.68	1248.45	193.58	1340.43	210.64
70	854.47	121.11	1311.90	209.43	1389.26	223.48
71	946.56	139.56	1446.84	236.76	1525.34	250.30
72	1051.66	160.09	1488.69	248.49	1570.17	261.75
73	1168.68	182.46	1527.20	258.25	1601.39	268.95
74	1286.00	205.54	1569.58	268.08	1635.55	275.50
75	1338.70	219.45	1617.98	280.03	1676.02	284.58
76	1396.22	235.66	1673.87	295.74	1725.22	298.73
77	1457.57	254.52	1738.06	316.43	1784.72	319.90
78	1535.81	278.45	1827.59	345.05	1873.06	350.61
79	1628.52	306.25	1938.12	379.13	1985.37	387.21
80		334.74				
81		381.05				
82		429.37				
83		478.64				
84		528.90				
85		580.65				
86		580.65				
87+		580.65				

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	261.42	9.29	344.67	19.71	747.97	76.02
30	273.69	9.73	344.67	19.71	747.97	76.02
31	281.24	10.00	344.67	19.71	747.97	76.02
32	293.51	10.43	344.67	19.71	747.97	76.02
33	302.95	10.77	344.67	19.71	747.97	76.02
34	307.62	10.94	344.67	19.71	747.97	76.02
35	307.62	10.94	344.67	19.71	747.97	76.02
36	307.62	10.94	359.76	20.58	747.97	76.02
37	307.62	10.94	372.61	21.31	747.97	76.02
38	307.62	10.94	385.45	22.05	747.97	76.02
39	307.62	10.94	416.65	23.83	747.97	76.02
40	318.90	11.34	433.04	24.77	747.97	76.02
41	339.92	12.08	452.01	25.85	747.97	76.02
42	342.20	12.16	480.56	27.49	747.97	76.02
43	342.83	12.19	480.56	27.49	747.97	76.02
44	342.83	12.19	480.56	27.49	747.97	76.02
45	346.06	15.79	479.55	34.12	783.81	85.31
46	367.06	16.74	505.89	35.99	783.81	85.31
47	392.26	17.89	549.77	39.12	783.81	85.31
48	395.56	18.04	596.30	42.43	783.81	85.31
49	421.87	19.24	598.47	42.58	783.81	85.31
50	419.32	20.74	614.21	46.82	798.14	89.02
51	425.46	23.40	637.80	52.48	820.58	94.24
52	428.03	25.97	663.74	58.68	845.27	99.99
53	416.27	27.65	691.91	65.40	872.07	106.21
54	422.02	30.44	722.16	72.63	900.87	112.89
55	428.04	33.31	751.51	79.99	931.48	119.99
56	451.39	37.62	788.43	88.41	963.85	127.51
57	474.43	42.09	824.18	96.94	997.77	135.41
58	514.40	48.53	864.19	106.42	1035.73	144.20
59	533.87	53.69	901.66	116.19	1080.25	154.37
60	569.67	60.97	938.07	126.26	1131.20	165.92
61	603.83	68.61	1005.49	140.99	1188.48	178.83
62	636.85	76.51	1056.80	153.94	1252.01	193.08
63	669.03	84.58	1131.49	170.69	1321.66	208.65
64	700.82	92.82	1189.57	185.27	1397.36	225.52
65	749.09	103.47	1263.90	202.60	1479.01	243.66
66	825.74	118.46	1368.06	225.12	1566.48	263.07
67	917.91	136.22	1505.03	253.56	1659.72	283.72
68	1006.20	154.77	1621.56	279.68	1772.18	308.45
69	1122.34	179.30	1732.44	305.84	1883.04	333.76
70	1234.52	204.19	1871.61	337.37	1986.10	357.81
71	1378.09	234.64	2001.54	367.02	2139.36	390.63
72	1537.88	267.81	2073.97	385.34	2202.68	406.28
73	1688.20	298.94	2141.46	400.79	2259.11	417.86
74	1768.56	317.92	2216.01	416.62	2321.15	428.80
75	1858.39	339.82	2300.71	435.90	2393.66	443.72
76	1956.38	365.43	2397.61	460.97	2480.16	466.25
77	2060.92	395.21	2507.76	493.56	2582.90	499.15
78	2192.53	433.47	2659.46	539.49	2732.97	548.07
79	2348.64	478.65	2848.08	595.64	2925.20	608.42
80		525.38				
81		600.43				
82		678.84				
83		758.84				
84		840.65				
85		925.04				
86		925.04				
87+		925.04				

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
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John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

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Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	253.71	7.43	328.71	15.88	690.26	62.39
30	265.62	7.78	328.71	15.88	690.26	62.39
31	272.94	7.99	328.71	15.88	690.26	62.39
32	284.85	8.34	328.71	15.88	690.26	62.39
33	294.01	8.61	328.71	15.88	690.26	62.39
34	298.54	8.74	328.71	15.88	690.26	62.39
35	298.54	8.74	328.71	15.88	690.26	62.39
36	298.54	8.74	343.10	16.58	690.26	62.39
37	298.54	8.74	355.35	17.17	690.26	62.39
38	298.54	8.74	367.60	17.76	690.26	62.39
39	298.54	8.74	397.36	19.20	690.26	62.39
40	309.49	9.06	412.98	19.96	690.26	62.39
41	329.89	9.66	431.08	20.83	690.26	62.39
42	332.10	9.72	458.30	22.15	690.26	62.39
43	332.71	9.74	458.30	22.15	690.26	62.39
44	332.71	9.74	458.30	22.15	690.26	62.39
45	332.71	12.58	451.59	27.47	718.14	69.91
46	352.90	13.34	476.39	28.98	718.14	69.91
47	377.13	14.25	517.72	31.49	718.14	69.91
48	380.30	14.37	561.54	34.16	718.14	69.91
49	405.60	15.33	563.58	34.28	718.14	69.91
50	401.71	16.50	575.69	37.67	729.31	72.90
51	405.81	18.67	595.03	42.33	747.76	77.22
52	406.48	20.79	616.38	47.45	768.16	81.96
53	393.57	22.20	639.64	53.01	790.34	87.12
54	397.26	24.50	664.67	58.97	814.21	92.66
55	401.20	26.85	688.75	65.09	839.71	98.58
56	421.36	30.39	719.70	72.06	866.65	104.84
57	441.12	34.07	749.49	79.16	894.99	111.41
58	476.29	39.36	782.84	87.04	926.70	118.72
59	491.98	43.58	813.39	95.15	963.80	127.17
60	522.32	49.58	842.61	103.51	1006.26	136.76
61	550.80	55.85	899.33	115.70	1054.00	147.46
62	577.95	62.33	941.27	126.43	1106.97	159.28
63	604.13	68.98	1003.82	140.31	1165.10	172.18
64	629.84	75.76	1051.40	152.39	1228.35	186.17
65	670.21	84.53	1113.25	166.79	1296.63	201.23
66	735.73	96.83	1201.18	185.44	1369.93	217.37
67	814.74	111.44	1317.66	209.03	1448.16	234.54
68	889.09	126.63	1415.02	230.64	1542.11	255.02
69	986.25	146.65	1505.84	252.13	1633.11	275.83
70	1078.79	166.94	1620.36	277.97	1716.50	295.50
71	1198.15	191.75	1726.57	302.27	1843.00	322.40
72	1331.40	218.81	1783.53	317.24	1892.28	335.14
73	1455.31	244.03	1835.67	329.54	1935.04	344.09
74	1517.34	259.05	1892.59	341.78	1981.27	352.05
75	1586.95	276.48	1957.73	356.91	2036.05	363.41
76	1663.55	297.17	2033.55	377.22	2103.11	381.68
77	1746.27	321.61	2121.49	404.39	2184.98	409.49
78	1850.66	352.74	2243.19	442.25	2305.49	450.21
79	1973.14	388.76	2392.86	487.46	2458.29	498.93
80		425.52				
81		484.84				
82		546.55				
83		609.24				
84		673.03				
85		738.53				
86		738.53				
87+		738.53				

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	314.31	13.54	407.08	27.68	840.11	97.76
30	319.26	13.75	422.82	28.75	840.11	97.76
31	319.26	13.75	440.46	29.95	840.11	97.76
32	319.26	13.75	476.43	32.40	840.11	97.76
33	319.26	13.75	494.75	33.64	840.11	97.76
34	319.26	13.75	532.09	36.18	840.11	97.76
35	319.26	13.75	570.35	38.78	840.11	97.76
36	328.06	14.13	589.82	40.11	840.11	97.76
37	348.56	15.02	594.57	40.43	840.11	97.76
38	348.56	15.02	594.57	40.43	840.11	97.76
39	371.11	15.99	594.57	40.43	840.11	97.76
40	397.05	17.10	594.57	40.43	840.11	97.76
41	426.78	18.39	594.57	40.43	840.11	97.76
42	457.57	19.71	594.57	40.43	840.11	97.76
43	473.74	20.41	594.57	40.43	840.11	97.76
44	473.74	20.41	594.57	40.43	840.11	97.76
45	473.38	25.91	646.06	53.87	888.15	109.69
46	502.61	27.51	646.06	53.87	888.15	109.69
47	532.77	29.16	646.06	53.87	888.15	109.69
48	543.20	29.73	646.06	53.87	888.15	109.69
49	543.20	29.73	646.06	53.87	888.15	109.69
50	553.32	32.68	666.67	59.25	907.34	114.47
51	572.72	37.42	697.09	66.52	936.54	121.21
52	594.11	42.60	730.51	74.48	968.61	128.65
53	617.26	48.18	766.79	83.14	1003.39	136.70
54	642.06	54.15	805.74	92.41	1040.71	145.33
55	668.31	60.47	847.21	102.29	1080.40	154.56
56	695.87	67.08	891.03	112.74	1122.31	164.30
57	724.57	73.97	937.05	123.74	1166.26	174.54
58	757.45	81.81	988.50	135.96	1215.35	185.91
59	797.46	91.23	1048.59	150.07	1272.76	199.08
60	844.30	102.16	1117.12	166.07	1338.37	214.00
61	897.65	114.55	1193.88	183.87	1412.09	230.69
62	957.15	128.31	1278.66	203.46	1493.80	249.10
63	1022.50	143.40	1371.26	224.79	1583.40	269.24
64	1093.42	159.70	1471.44	247.81	1680.78	291.07
65	1169.52	177.17	1579.02	272.49	1785.86	314.58
66	1250.53	195.75	1693.78	298.76	1898.49	339.76
67	1336.12	215.35	1815.52	326.61	2018.61	366.58
68	1443.36	239.85	1961.38	359.75	2163.50	398.69
69	1583.80	271.77	2141.90	400.35	2343.34	438.07
70	1744.23	308.07	2340.90	444.84	2540.81	480.98
71	1842.06	333.16	2450.08	471.83	2639.51	504.71
72	1932.33	355.85	2546.22	495.24	2723.99	524.68
73	2021.94	376.84	2634.51	514.45	2797.91	538.82
74	2123.96	399.83	2731.02	533.78	2877.96	551.66
75	2238.73	426.79	2841.48	557.78	2972.22	569.85
76	2365.93	459.20	2969.95	590.03	3086.75	598.69
77	2504.62	498.04	3118.88	633.15	3225.60	642.17
78	2678.56	548.11	3325.07	694.70	3430.38	707.92
79	2882.38	606.52	3581.74	770.15	3694.09	789.50
80		666.42				
81		761.77				
82		860.83				
83		961.30				
84		1063.44				
85		1168.26				
86		1168.26				
87+		1168.26				

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	304.05	11.05	386.51	22.75	771.76	81.60
30	308.83	11.22	401.46	23.63	771.76	81.60
31	308.83	11.22	418.20	24.61	771.76	81.60
32	308.83	11.22	452.35	26.62	771.76	81.60
33	308.83	11.22	469.75	27.65	771.76	81.60
34	308.83	11.22	505.21	29.73	771.76	81.60
35	308.83	11.22	541.53	31.87	771.76	81.60
36	317.34	11.53	560.01	32.96	771.76	81.60
37	337.17	12.25	564.52	33.23	771.76	81.60
38	337.17	12.25	564.52	33.23	771.76	81.60
39	358.98	13.04	564.52	33.23	771.76	81.60
40	384.08	13.96	564.52	33.23	771.76	81.60
41	412.84	15.00	564.52	33.23	771.76	81.60
42	442.62	16.08	564.52	33.23	771.76	81.60
43	458.27	16.65	564.52	33.23	771.76	81.60
44	458.27	16.65	564.52	33.23	771.76	81.60
45	453.46	21.10	605.63	44.22	810.55	91.50
46	481.45	22.40	605.63	44.22	810.55	91.50
47	510.35	23.74	605.63	44.22	810.55	91.50
48	520.34	24.21	605.63	44.22	810.55	91.50
49	520.34	24.21	605.63	44.22	810.55	91.50
50	528.08	26.61	622.06	48.63	826.08	95.46
51	544.11	30.53	647.43	54.70	850.49	101.13
52	561.81	34.83	675.37	61.37	877.38	107.37
53	581.04	39.48	705.77	68.62	906.62	114.15
54	601.69	44.46	738.49	76.42	938.06	121.42
55	623.62	49.70	773.40	84.72	971.56	129.20
56	646.67	55.24	810.38	93.55	1007.00	137.43
57	670.71	60.99	849.27	102.82	1044.22	146.09
58	698.27	67.53	892.74	113.12	1085.75	155.70
59	731.75	75.39	943.37	124.98	1134.17	166.78
60	770.94	84.49	1001.05	138.40	1189.43	179.30
61	815.56	94.79	1065.65	153.32	1251.48	193.31
62	865.39	106.25	1137.01	169.75	1320.29	208.75
63	920.17	118.79	1215.03	187.64	1395.80	225.63
64	979.67	132.36	1299.54	206.94	1478.02	243.96
65	1043.61	146.94	1390.41	227.67	1566.84	263.72
66	1111.77	162.42	1487.52	249.77	1662.24	284.92
67	1183.91	178.79	1590.71	273.24	1764.20	307.55
68	1273.75	199.14	1713.67	301.01	1886.44	334.45
69	1390.62	225.48	1864.74	334.77	2037.02	367.21
70	1523.66	255.37	2030.53	371.62	2201.53	402.77
71	1601.76	275.96	2118.16	393.83	2280.18	422.23
72	1674.02	294.63	2195.18	413.11	2347.15	438.58
73	1744.67	311.50	2263.97	428.15	2403.46	449.06
74	1824.00	329.52	2337.42	442.52	2462.47	457.37
75	1913.56	350.89	2422.30	460.95	2533.28	470.52
76	2014.22	377.22	2523.72	487.22	2622.80	494.11
77	2126.06	409.73	2645.08	524.19	2735.92	532.39
78	2265.86	451.07	2812.69	575.92	2902.68	588.59
79	2426.30	497.74	3016.69	636.74	3112.64	654.63
80		544.61				
81		619.72				
82		697.23				
83		775.41				
84		854.40				
85		934.93				
86		934.93				
87+		934.93				

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	345.63	20.12	438.08	38.54	1038.66	144.58
30	345.63	20.12	467.29	41.11	1038.66	144.58
31	345.63	20.12	503.52	44.30	1038.66	144.58
32	345.63	20.12	522.15	45.94	1038.66	144.58
33	345.63	20.12	560.08	49.28	1038.66	144.58
34	345.63	20.12	598.88	52.69	1038.66	144.58
35	352.23	20.50	618.61	54.43	1038.66	144.58
36	374.25	21.78	658.73	57.96	1038.66	144.58
37	397.65	23.15	673.16	59.23	1038.66	144.58
38	397.65	23.15	673.16	59.23	1038.66	144.58
39	425.41	24.76	673.16	59.23	1038.66	144.58
40	453.77	26.41	673.16	59.23	1038.66	144.58
41	484.32	28.19	673.16	59.23	1038.66	144.58
42	515.70	30.02	673.16	59.23	1038.66	144.58
43	525.46	30.58	673.16	59.23	1038.66	144.58
44	525.46	30.58	673.16	59.23	1038.66	144.58
45	522.27	38.00	752.12	78.99	1117.12	163.16
46	550.95	40.09	752.12	78.99	1117.12	163.16
47	580.29	42.22	752.12	78.99	1117.12	163.16
48	601.99	43.80	752.12	78.99	1117.12	163.16
49	601.99	43.80	752.12	78.99	1117.12	163.16
50	618.50	48.27	783.71	86.91	1148.52	170.60
51	645.81	54.88	827.61	97.34	1191.62	180.52
52	675.75	62.09	875.86	108.80	1238.86	191.39
53	708.11	69.89	928.24	121.27	1290.06	203.21
54	742.31	78.17	984.54	134.67	1345.01	215.92
55	762.12	85.09	1044.56	148.98	1403.47	229.46
56	804.93	94.75	1108.13	164.17	1465.25	243.85
57	846.71	104.54	1175.02	180.18	1530.16	259.00
58	886.05	114.57	1249.18	197.86	1601.82	275.65
59	944.61	127.93	1334.62	218.00	1684.11	294.59
60	999.99	141.63	1431.24	240.63	1777.15	315.83
61	1054.55	155.74	1538.95	265.74	1881.11	339.42
62	1129.17	173.34	1657.63	293.28	1996.06	365.44
63	1180.37	187.68	1787.20	323.28	2122.20	393.91
64	1273.45	209.01	1927.57	355.73	2259.61	424.86
65	1344.03	226.95	2078.61	390.58	2408.45	458.34
66	1448.73	250.92	2240.25	427.85	2568.85	494.41
67	1572.25	278.57	2412.41	467.52	2740.94	533.09
68	1710.38	310.19	2615.77	514.00	2945.01	578.49
69	1840.06	341.71	2862.30	569.62	3184.24	631.07
70	1985.27	376.50	3066.29	616.76	3316.66	662.13
71	2168.26	418.18	3276.47	664.54	3575.37	717.76
72	2371.05	462.93	3402.87	694.26	3696.23	744.84
73	2579.10	506.82	3515.96	717.92	3787.10	761.49
74	2708.00	534.41	3636.47	740.95	3881.84	775.69
75	2852.42	567.05	3772.59	769.28	3991.33	795.57
76	3013.28	607.21	3930.29	807.61	4123.81	827.57
77	3190.53	656.67	4113.40	859.44	4284.90	876.57
78	3412.63	720.83	4380.94	938.48	4547.01	959.40
79	3670.68	794.95	4729.34	1040.59	4910.22	1071.37
80		870.28				
81		991.19				
82		1116.16				
83		1242.28				
84		1369.93				
85		1500.38				
86		1500.38				
87+		1500.38				

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	331.88	16.79	412.04	32.30	945.05	122.45
30	331.88	16.79	439.51	34.46	945.05	122.45
31	331.88	16.79	473.59	37.13	945.05	122.45
32	331.88	16.79	491.12	38.50	945.05	122.45
33	331.88	16.79	526.79	41.30	945.05	122.45
34	331.88	16.79	563.29	44.16	945.05	122.45
35	338.22	17.11	581.85	45.62	945.05	122.45
36	359.35	18.18	619.58	48.57	945.05	122.45
37	381.83	19.32	633.15	49.64	945.05	122.45
38	381.83	19.32	633.15	49.64	945.05	122.45
39	408.48	20.67	633.15	49.64	945.05	122.45
40	435.71	22.05	633.15	49.64	945.05	122.45
41	465.05	23.53	633.15	49.64	945.05	122.45
42	495.18	25.06	633.15	49.64	945.05	122.45
43	504.55	25.53	633.15	49.64	945.05	122.45
44	504.55	25.53	633.15	49.64	945.05	122.45
45	496.12	31.71	698.33	66.18	1010.79	138.23
46	523.35	33.46	698.33	66.18	1010.79	138.23
47	551.23	35.24	698.33	66.18	1010.79	138.23
48	571.84	36.55	698.33	66.18	1010.79	138.23
49	571.84	36.55	698.33	66.18	1010.79	138.23
50	585.19	40.28	724.40	72.81	1037.08	144.55
51	608.03	45.83	761.44	81.62	1073.53	152.96
52	633.13	51.89	802.18	91.31	1113.58	162.19
53	660.30	58.45	846.53	101.87	1157.03	172.24
54	689.05	65.41	894.32	113.25	1203.76	183.05
55	704.38	71.25	945.37	125.40	1253.57	194.59
56	740.93	79.39	999.54	138.34	1306.30	206.86
57	776.46	87.66	1056.66	152.01	1361.82	219.81
58	809.30	96.10	1119.84	167.06	1422.90	233.99
59	858.94	107.32	1192.26	184.12	1492.62	250.01
60	905.02	118.78	1273.94	203.21	1571.20	267.94
61	949.89	130.60	1364.88	224.36	1658.85	287.80
62	1012.45	145.31	1465.08	247.56	1755.81	309.69
63	1053.79	157.32	1574.58	272.84	1862.29	333.65
64	1132.35	175.17	1693.34	300.19	1978.51	359.73
65	1190.82	190.20	1821.42	329.63	2104.69	388.03
66	1279.45	210.33	1958.77	361.17	2241.05	418.56
67	1384.63	233.58	2105.45	394.81	2387.82	451.40
68	1500.87	259.96	2277.31	433.92	2560.35	489.62
69	1607.10	286.00	2483.41	480.21	2759.93	533.31
70	1725.64	314.58	2650.67	519.02	2865.09	558.51
71	1876.76	348.93	2822.89	558.28	3078.88	604.34
72	2045.45	385.93	2923.68	582.51	3174.51	626.23
73	2216.43	421.45	3010.23	600.29	3241.35	637.46
74	2315.80	442.48	3098.66	615.99	3306.90	644.64
75	2427.38	467.74	3199.64	636.46	3384.41	657.24
76	2553.82	500.18	3321.35	667.16	3484.20	682.85
77	2696.55	541.88	3469.50	712.23	3613.79	727.30
78	2873.93	594.93	3684.40	778.73	3824.06	798.56
79	3073.73	653.36	3955.07	859.52	4106.41	887.56
80		710.93				
81		804.38				
82		900.15				
83		996.20				
84		1092.74				
85		1190.63				
86		1190.63				
87+		1190.63				

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	259.90	7.91	45.20	11.30	391.84	23.48	105.67	26.42	699.49	65.31	235.97	58.99
30	259.90	7.91	45.20	11.30	391.84	23.48	105.67	26.42	699.49	65.31	235.97	58.99
31	259.90	7.91	45.20	11.30	391.84	23.48	105.67	26.42	699.49	65.31	235.97	58.99
32	262.05	7.98	45.57	11.39	391.84	23.48	105.67	26.42	699.49	65.31	235.97	58.99
33	270.54	8.23	47.05	11.76	391.84	23.48	105.67	26.42	699.49	65.31	235.97	58.99
34	279.03	8.49	48.53	12.13	391.84	23.48	105.67	26.42	699.49	65.31	235.97	58.99
35	289.64	8.82	50.37	12.59	391.84	23.48	105.67	26.42	699.49	65.31	235.97	58.99
36	298.13	9.07	51.85	12.96	392.87	23.54	105.94	26.49	699.49	65.31	235.97	58.99
37	308.74	9.40	53.69	13.42	434.15	26.02	117.08	29.27	699.49	65.31	235.97	58.99
38	322.53	9.82	56.09	14.02	455.29	27.28	122.77	30.69	699.49	65.31	235.97	58.99
39	331.02	10.07	57.57	14.39	476.75	28.57	128.56	32.14	699.49	65.31	235.97	58.99
40	337.54	10.27	58.70	14.68	498.54	29.87	134.44	33.61	699.49	65.31	235.97	58.99
41	337.54	10.27	58.70	14.68	523.44	31.37	141.15	35.29	699.49	65.31	235.97	58.99
42	337.54	10.27	58.70	14.68	548.95	32.90	148.03	37.01	699.49	65.31	235.97	58.99
43	337.54	10.27	58.70	14.68	562.54	33.71	151.70	37.92	699.49	65.31	235.97	58.99
44	337.54	10.27	58.70	14.68	562.54	33.71	151.70	37.92	699.49	65.31	235.97	58.99
45	347.81	13.21	82.18	20.55	571.66	40.54	194.61	48.65	728.99	71.63	278.11	69.53
46	347.81	13.21	82.18	20.55	594.15	42.14	202.26	50.57	728.99	71.63	278.11	69.53
47	347.81	13.21	82.18	20.55	594.15	42.14	202.26	50.57	728.99	71.63	278.11	69.53
48	352.19	13.37	83.22	20.80	594.15	42.14	202.26	50.57	728.99	71.63	278.11	69.53
49	355.12	13.49	83.91	20.98	594.15	42.14	202.26	50.57	728.99	71.63	278.11	69.53
50	363.06	15.13	96.82	24.20	606.79	44.25	219.12	54.78	739.52	75.85	303.39	75.85
51	369.70	16.60	102.61	25.65	625.75	50.57	235.97	58.99	758.49	80.06	311.82	77.96
52	369.83	19.08	111.54	27.88	646.82	54.78	252.83	63.21	779.56	84.28	328.68	82.17
53	380.10	22.01	117.41	29.35	667.89	58.99	269.68	67.42	800.62	90.60	345.53	86.38
54	390.37	24.95	123.28	30.82	691.07	65.31	278.11	69.53	825.91	94.81	353.96	88.49
55	402.11	26.42	135.02	33.75	716.35	71.63	294.97	73.74	851.19	101.13	370.82	92.70
56	415.32	29.35	140.89	35.22	741.63	77.96	311.82	77.96	878.58	107.45	387.67	96.92
57	427.06	32.29	152.63	38.16	769.02	84.28	328.68	82.17	905.97	113.77	404.53	101.13
58	441.74	36.69	164.37	41.09	800.62	90.60	353.96	88.49	937.57	122.20	421.38	105.35
59	459.35	41.09	170.24	42.56	836.44	99.02	370.82	92.70	975.50	130.63	446.66	111.67
60	481.36	45.49	181.98	45.49	878.58	109.56	387.67	96.92	1017.64	139.06	463.52	115.88
61	504.84	51.36	199.59	49.90	927.04	120.09	412.95	103.24	1066.09	149.59	488.80	122.20
62	531.26	57.24	211.33	52.83	977.60	132.74	438.24	109.56	1120.87	162.23	514.09	128.52
63	560.61	63.11	223.07	55.77	1036.60	145.38	463.52	115.88	1177.76	174.87	539.37	134.84
64	598.90	71.16	243.12	60.78	1097.70	160.12	488.80	122.20	1243.07	189.62	564.65	141.16
65	634.27	80.03	260.82	65.21	1165.12	174.87	522.51	130.63	1310.50	204.37	589.93	147.48
66	694.35	90.43	282.03	70.51	1234.65	189.62	547.80	136.95	1384.24	221.23	623.64	155.91
67	759.67	103.09	310.85	77.71	1310.50	206.48	581.51	145.38	1462.19	238.08	648.93	162.23
68	828.02	116.44	342.85	85.71	1401.09	227.55	615.22	153.80	1554.90	259.15	682.64	170.66
69	893.75	132.05	360.72	90.18	1516.97	252.83	657.35	164.34	1670.78	284.43	724.78	181.19
70	978.89	150.23	394.14	98.53	1645.44	281.60	697.68	174.42	1800.95	313.12	764.93	191.23
71	1085.73	172.21	426.42	106.61	1713.69	299.70	716.05	179.01	1864.55	327.85	780.41	195.10
72	1210.87	198.45	470.89	117.72	1774.63	315.32	730.62	182.65	1920.75	342.24	792.14	198.04
73	1356.44	226.94	526.64	131.66	1833.52	330.36	741.48	185.37	1973.01	352.39	800.22	200.05
74	1499.25	255.42	573.81	143.45	1899.87	344.64	755.75	188.94	2032.83	363.88	811.73	202.93
75	1568.30	273.04	599.35	149.84	1974.53	361.28	779.16	194.79	2099.40	377.92	832.43	208.11
76	1643.38	292.61	620.02	155.01	2056.20	382.77	797.17	199.29	2176.41	398.59	847.79	211.95
77	1723.39	316.48	641.96	160.49	2146.36	410.97	815.95	203.99	2261.85	427.47	863.94	215.99
78	1872.62	356.62	686.82	171.71	2324.63	459.35	868.80	217.20	2440.57	479.90	915.76	228.94
79	2091.29	410.92	757.27	189.32	2581.46	526.86	950.99	237.75	2701.80	550.34	997.95	249.49
80	2334.91	472.56	833.58	208.40	2866.17	600.24	1039.04	259.76	2989.44	628.12	1086.00	271.50
81	2599.07	538.60	915.76	228.94	3171.42	679.49	1132.96	283.24	3297.63	708.84	1179.93	294.98
82	2879.37	607.57	1003.82	250.95	3494.29	760.20	1232.76	308.19	3620.50	791.02	1279.72	319.93
83	3171.42	679.49	1097.74	274.44	3825.96	840.92	1338.42	334.61	3952.17	873.20	1385.39	346.35
84	3478.14	751.40	1197.54	299.38	4167.90	923.10	1449.96	362.49	4292.65	955.39	1496.92	374.23
85+		986.21	1532.14	383.04								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	253.12	5.65	31.64	7.91	372.76	19.08	76.31	19.08	646.82	52.67	168.55	42.14
30	253.12	5.65	31.64	7.91	372.76	19.08	76.31	19.08	646.82	52.67	168.55	42.14
31	253.12	5.65	31.64	7.91	372.76	19.08	76.31	19.08	646.82	52.67	168.55	42.14
32	255.22	5.70	31.90	7.98	372.76	19.08	76.31	19.08	646.82	52.67	168.55	42.14
33	263.48	5.88	32.94	8.23	372.76	19.08	76.31	19.08	646.82	52.67	168.55	42.14
34	271.75	6.07	33.97	8.49	372.76	19.08	76.31	19.08	646.82	52.67	168.55	42.14
35	282.08	6.30	35.26	8.82	372.76	19.08	76.31	19.08	646.82	52.67	168.55	42.14
36	290.35	6.48	36.29	9.07	373.74	19.13	76.51	19.13	646.82	52.67	168.55	42.14
37	300.68	6.71	37.59	9.40	413.01	21.14	84.55	21.14	646.82	52.67	168.55	42.14
38	314.11	7.01	39.26	9.82	433.12	22.17	88.67	22.17	646.82	52.67	168.55	42.14
39	322.38	7.20	40.30	10.07	453.53	23.21	92.85	23.21	646.82	52.67	168.55	42.14
40	328.74	7.34	41.09	10.27	474.26	24.27	97.09	24.27	646.82	52.67	168.55	42.14
41	328.74	7.34	41.09	10.27	497.95	25.49	101.94	25.49	646.82	52.67	168.55	42.14
42	328.74	7.34	41.09	10.27	522.22	26.73	106.91	26.73	646.82	52.67	168.55	42.14
43	328.74	7.34	41.09	10.27	535.15	27.39	109.56	27.39	646.82	52.67	168.55	42.14
44	328.74	7.34	41.09	10.27	535.15	27.39	109.56	27.39	646.82	52.67	168.55	42.14
45	336.07	10.27	58.70	14.68	537.20	32.43	137.85	34.46	670.00	58.99	202.26	50.57
46	336.07	10.27	58.70	14.68	558.33	33.71	143.27	35.82	670.00	58.99	202.26	50.57
47	336.07	10.27	58.70	14.68	558.33	33.71	143.27	35.82	670.00	58.99	202.26	50.57
48	340.30	10.40	59.44	14.86	558.33	33.71	143.27	35.82	670.00	58.99	202.26	50.57
49	343.14	10.49	59.94	14.98	558.33	33.71	143.27	35.82	670.00	58.99	202.26	50.57
50	347.94	12.10	66.56	16.64	568.86	35.82	160.12	40.03	678.42	61.10	210.69	52.67
51	354.61	13.58	72.43	18.11	583.61	40.03	168.55	42.14	693.17	65.31	227.55	56.89
52	352.22	14.68	76.31	19.08	600.47	44.25	176.98	44.25	710.03	69.53	235.97	58.99
53	361.02	17.61	82.18	20.55	617.32	48.46	185.41	46.35	728.99	73.74	244.40	61.10
54	369.83	19.08	88.05	22.01	636.29	52.67	202.26	50.57	747.95	77.96	252.83	63.21
55	378.63	22.01	93.92	23.48	657.35	56.89	210.69	52.67	769.02	82.17	269.68	67.42
56	388.91	23.48	99.79	24.95	678.42	63.21	219.12	54.78	790.09	86.38	278.11	69.53
57	399.18	26.42	105.67	26.42	701.60	67.42	235.97	58.99	813.27	92.70	294.97	73.74
58	410.92	29.35	111.54	27.88	726.88	73.74	252.83	63.21	840.66	99.02	303.39	75.85
59	425.60	32.29	123.28	30.82	756.38	80.06	261.26	65.31	870.15	105.35	320.25	80.06
60	443.21	36.69	129.15	32.29	790.09	88.49	278.11	69.53	905.97	113.77	337.11	84.28
61	462.28	41.09	140.89	35.22	830.12	96.92	294.97	73.74	946.00	122.20	353.96	88.49
62	484.30	45.49	146.76	36.69	872.26	107.45	311.82	77.96	990.25	132.74	370.82	92.70
63	509.25	51.36	158.50	39.62	920.72	117.99	337.11	84.28	1038.70	143.27	387.67	96.92
64	541.09	57.81	171.96	42.99	971.28	128.52	353.96	88.49	1091.38	153.80	412.95	103.24
65	569.07	63.72	183.76	45.94	1026.06	141.16	379.24	94.81	1148.26	166.45	429.81	107.45
66	619.24	73.57	202.33	50.58	1085.06	153.80	396.10	99.02	1209.36	181.19	455.09	113.77
67	675.62	82.47	222.03	55.51	1148.26	168.55	421.38	105.35	1274.68	193.84	480.37	120.09
68	732.60	93.80	245.82	61.45	1222.01	185.41	446.66	111.67	1350.53	210.69	505.66	126.41
69	787.46	106.28	264.10	66.02	1316.82	206.48	480.37	120.09	1447.44	231.76	539.37	134.84
70	856.12	121.15	284.30	71.07	1422.69	229.06	512.76	128.19	1555.08	254.28	571.60	142.90
71	944.68	139.41	314.89	78.72	1476.35	243.38	531.00	132.75	1603.07	267.51	579.28	144.82
72	1047.74	159.77	349.81	87.45	1522.76	255.72	538.35	134.59	1645.81	278.79	592.18	148.05
73	1169.35	181.90	388.05	97.01	1569.23	267.96	550.61	137.65	1686.69	288.15	602.00	150.50
74	1285.82	204.68	426.86	106.71	1619.96	279.91	566.81	141.70	1731.93	295.65	615.80	153.95
75	1338.55	219.76	439.52	109.88	1676.52	293.02	586.03	146.51	1783.07	306.34	625.99	156.50
76	1396.63	235.67	461.85	115.46	1741.44	310.01	601.04	150.26	1842.67	324.25	639.00	159.75
77	1457.90	254.98	479.97	119.99	1811.88	332.98	617.96	154.49	1910.87	347.98	653.96	163.49
78	1577.64	286.18	516.59	129.15	1954.80	372.76	657.47	164.37	2054.60	391.84	698.56	174.64
79	1752.28	330.20	569.42	142.35	2163.20	427.06	722.05	180.51	2265.93	447.61	763.14	190.78
80	1947.47	378.63	628.12	157.03	2393.61	485.77	792.49	198.12	2497.81	509.25	827.71	206.93
81	2157.33	430.00	692.69	173.17	2638.69	548.87	868.80	217.20	2745.83	573.82	904.02	226.01
82	2381.87	485.77	757.27	189.32	2896.99	611.98	945.12	236.28	3005.59	638.39	986.21	246.55
83	2613.74	541.53	827.71	206.93	3162.62	676.55	1027.30	256.82	3271.22	702.97	1062.52	265.63
84	2855.89	597.30	904.02	226.01	3435.58	741.12	1109.48	277.37	3542.72	767.54	1150.58	287.64
85+		780.75	1162.32	290.58								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	286.43	9.67	53.18	13.29	416.79	29.35	117.41	29.35	771.13	82.17	261.26	65.31
30	299.87	10.12	55.67	13.92	416.79	29.35	117.41	29.35	771.13	82.17	261.26	65.31
31	308.14	10.40	57.21	14.30	416.79	29.35	117.41	29.35	771.13	82.17	261.26	65.31
32	321.58	10.86	59.70	14.93	416.79	29.35	117.41	29.35	771.13	82.17	261.26	65.31
33	331.92	11.20	61.62	15.41	416.79	29.35	117.41	29.35	771.13	82.17	261.26	65.31
34	343.30	11.59	63.73	15.93	416.79	29.35	117.41	29.35	771.13	82.17	261.26	65.31
35	347.81	11.74	64.57	16.14	429.36	30.24	120.95	30.24	771.13	82.17	261.26	65.31
36	347.81	11.74	64.57	16.14	471.10	33.18	132.70	33.18	771.13	82.17	261.26	65.31
37	347.81	11.74	64.57	16.14	492.43	34.68	138.71	34.68	771.13	82.17	261.26	65.31
38	347.81	11.74	64.57	16.14	514.08	36.20	144.81	36.20	771.13	82.17	261.26	65.31
39	347.81	11.74	64.57	16.14	558.30	39.32	157.27	39.32	771.13	82.17	261.26	65.31
40	347.81	11.74	64.57	16.14	580.88	40.91	163.63	40.91	771.13	82.17	261.26	65.31
41	347.81	11.74	64.57	16.14	598.36	42.14	168.55	42.14	771.13	82.17	261.26	65.31
42	347.81	11.74	64.57	16.14	598.36	42.14	168.55	42.14	771.13	82.17	261.26	65.31
43	347.81	11.74	64.57	16.14	598.36	42.14	168.55	42.14	771.13	82.17	261.26	65.31
44	347.81	11.74	64.57	16.14	598.36	42.14	168.55	42.14	771.13	82.17	261.26	65.31
45	361.02	16.14	93.92	23.48	638.39	52.67	219.12	54.78	809.05	90.60	311.82	77.96
46	361.02	16.14	93.92	23.48	638.39	52.67	219.12	54.78	809.05	90.60	311.82	77.96
47	385.21	17.22	100.22	25.05	638.39	52.67	219.12	54.78	809.05	90.60	311.82	77.96
48	388.45	17.37	101.06	25.26	638.39	52.67	219.12	54.78	809.05	90.60	311.82	77.96
49	414.22	18.52	107.76	26.94	638.39	52.67	219.12	54.78	809.05	90.60	311.82	77.96
50	419.51	20.22	114.57	28.64	653.14	56.89	244.40	61.10	823.80	94.81	328.68	82.17
51	429.86	23.42	127.12	31.78	678.42	61.10	261.26	65.31	849.08	101.13	345.53	86.38
52	429.53	25.93	129.67	32.42	703.71	67.42	278.11	69.53	874.37	107.45	362.39	90.60
53	415.68	27.41	133.99	33.50	731.10	73.74	286.54	71.63	901.76	113.77	379.24	94.81
54	428.81	30.30	139.40	34.85	760.59	82.17	303.39	75.85	933.36	120.09	396.10	99.02
55	434.23	34.20	148.71	37.18	792.20	88.49	328.68	82.17	964.96	128.52	412.95	103.24
56	450.69	37.19	154.69	38.67	823.80	96.92	345.53	86.38	998.67	134.84	429.81	107.45
57	470.35	42.08	168.30	42.08	859.62	105.35	362.39	90.60	1034.49	143.27	446.66	111.67
58	516.55	49.12	190.14	47.54	897.54	113.77	379.24	94.81	1074.52	153.80	463.52	115.88
59	530.81	52.93	199.25	49.81	943.89	124.31	404.53	101.13	1120.87	164.34	488.80	122.20
60	575.32	60.90	217.95	54.49	996.57	136.95	429.81	107.45	1175.65	176.98	514.09	128.52
61	606.56	68.82	230.46	57.62	1055.56	151.70	455.09	113.77	1236.75	189.62	539.37	134.84
62	639.02	76.49	248.60	62.15	1120.87	166.45	480.37	120.09	1304.18	204.37	564.65	141.16
63	669.42	84.86	257.71	64.43	1192.51	183.30	505.66	126.41	1377.92	221.23	589.93	147.48
64	702.99	93.11	273.13	68.28	1270.46	200.16	539.37	134.84	1457.98	240.19	623.64	155.91
65	755.63	105.04	294.73	73.68	1352.63	219.12	573.08	143.27	1544.36	259.15	648.93	162.23
66	824.09	119.11	321.91	80.48	1441.12	240.19	598.36	149.59	1637.07	280.22	682.64	170.66
67	920.29	136.78	357.99	89.50	1535.93	261.26	632.07	158.02	1733.98	301.29	716.35	179.09
68	1002.95	154.30	390.89	97.72	1649.71	286.54	674.21	168.55	1851.97	326.57	750.06	187.51
69	1127.79	180.02	430.64	107.66	1795.08	318.14	716.35	179.09	1999.45	360.28	800.62	200.16
70	1232.09	203.88	464.01	116.00	1956.46	355.15	764.93	191.23	2164.50	395.07	848.99	212.25
71	1377.96	234.43	508.24	127.06	2047.58	378.14	780.41	195.10	2248.72	416.35	860.87	215.22
72	1538.21	268.55	555.36	138.84	2128.40	397.99	799.83	199.96	2322.59	434.52	869.05	217.26
73	1688.53	299.16	602.00	150.50	2207.94	416.63	814.90	203.72	2395.14	447.83	880.97	220.24
74	1768.67	318.39	622.79	155.70	2295.24	433.86	832.72	208.18	2473.68	460.10	895.70	223.93
75	1857.99	339.63	645.97	161.49	2394.08	456.17	852.41	213.10	2563.89	479.48	912.35	228.09
76	1956.55	365.37	670.64	167.66	2503.82	484.00	873.09	218.27	2668.32	506.14	930.04	232.51
77	2060.86	394.47	689.95	172.49	2626.33	520.47	893.94	223.49	2786.82	544.46	953.94	238.48
78	2252.72	444.67	739.66	184.91	2858.83	584.09	956.86	239.21	3021.73	613.44	1009.69	252.42
79	2527.16	515.12	815.97	203.99	3193.43	672.15	1044.91	261.23	3362.21	707.37	1097.74	274.44
80	2835.35	594.37	904.02	226.01	3564.73	769.01	1144.71	286.18	3739.37	808.63	1197.54	299.38
81	3171.42	678.02	992.08	248.02	3963.91	871.74	1250.37	312.59	4144.42	915.76	1309.07	327.27
82	3525.11	767.54	1091.87	272.97	4383.64	978.87	1361.91	340.48	4568.55	1024.36	1420.61	355.15
83	3896.40	857.06	1191.67	297.92	4816.57	1084.54	1479.31	369.83	5002.95	1131.50	1538.01	384.50
84	4282.37	949.52	1303.20	325.80	5261.24	1191.67	1602.59	400.65	5449.09	1240.10	1661.29	415.32
85+		1247.44	1673.03	418.26								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	277.97	8.46	38.67	9.67	393.31	23.48	82.18	20.55	712.13	67.42	193.84	48.46
30	291.01	8.86	40.49	10.12	393.31	23.48	82.18	20.55	712.13	67.42	193.84	48.46
31	299.04	9.10	41.61	10.40	393.31	23.48	82.18	20.55	712.13	67.42	193.84	48.46
32	312.08	9.50	43.42	10.86	393.31	23.48	82.18	20.55	712.13	67.42	193.84	48.46
33	322.12	9.80	44.82	11.20	393.31	23.48	82.18	20.55	712.13	67.42	193.84	48.46
34	333.16	10.14	46.35	11.59	393.31	23.48	82.18	20.55	712.13	67.42	193.84	48.46
35	337.54	10.27	46.96	11.74	405.17	24.19	84.66	21.17	712.13	67.42	193.84	48.46
36	337.54	10.27	46.96	11.74	444.56	26.54	92.89	23.22	712.13	67.42	193.84	48.46
37	337.54	10.27	46.96	11.74	464.69	27.74	97.10	24.27	712.13	67.42	193.84	48.46
38	337.54	10.27	46.96	11.74	485.12	28.96	101.37	25.34	712.13	67.42	193.84	48.46
39	337.54	10.27	46.96	11.74	526.85	31.45	110.09	27.52	712.13	67.42	193.84	48.46
40	337.54	10.27	46.96	11.74	548.15	32.73	114.54	28.63	712.13	67.42	193.84	48.46
41	337.54	10.27	46.96	11.74	564.65	33.71	117.99	29.50	712.13	67.42	193.84	48.46
42	337.54	10.27	46.96	11.74	564.65	33.71	117.99	29.50	712.13	67.42	193.84	48.46
43	337.54	10.27	46.96	11.74	564.65	33.71	117.99	29.50	712.13	67.42	193.84	48.46
44	337.54	10.27	46.96	11.74	564.65	33.71	117.99	29.50	712.13	67.42	193.84	48.46
45	346.35	13.21	64.57	16.14	596.25	42.14	160.12	40.03	741.63	75.85	227.55	56.89
46	346.35	13.21	64.57	16.14	596.25	42.14	160.12	40.03	741.63	75.85	227.55	56.89
47	369.55	14.09	68.90	17.22	596.25	42.14	160.12	40.03	741.63	75.85	227.55	56.89
48	372.66	14.21	69.48	17.37	596.25	42.14	160.12	40.03	741.63	75.85	227.55	56.89
49	397.38	15.15	74.09	18.52	596.25	42.14	160.12	40.03	741.63	75.85	227.55	56.89
50	402.66	16.85	80.87	20.22	608.90	46.35	176.98	44.25	752.17	77.96	244.40	61.10
51	409.79	18.40	86.98	21.74	627.86	50.57	185.41	46.35	771.13	82.17	252.83	63.21
52	406.83	21.07	90.77	22.69	648.93	54.78	193.84	48.46	794.30	88.49	261.26	65.31
53	392.84	22.84	91.36	22.84	672.10	61.10	210.69	52.67	817.48	92.70	278.11	69.53
54	403.05	24.24	96.97	24.24	697.39	67.42	219.12	54.78	842.76	99.02	286.54	71.63
55	407.46	26.77	101.12	25.28	722.67	73.74	235.97	58.99	868.05	105.35	303.39	75.85
56	420.94	29.75	113.04	28.26	750.06	80.06	252.83	63.21	897.54	111.67	311.82	77.96
57	437.29	34.56	120.22	30.05	779.56	86.38	261.26	65.31	927.04	117.99	328.68	82.17
58	478.52	39.61	133.10	33.27	811.16	94.81	278.11	69.53	960.75	126.41	345.53	86.38
59	488.79	43.59	143.21	35.80	849.08	103.24	294.97	73.74	998.67	134.84	362.39	90.60
60	527.25	49.68	153.85	38.46	893.33	113.77	311.82	77.96	1045.03	145.38	379.24	94.81
61	552.15	56.02	166.44	41.61	941.79	124.31	337.11	84.28	1095.59	158.02	396.10	99.02
62	580.06	62.15	178.48	44.62	996.57	136.95	353.96	88.49	1152.48	170.66	421.38	105.35
63	604.99	69.14	188.57	47.14	1057.67	149.59	379.24	94.81	1215.68	183.30	438.24	109.56
64	631.61	76.04	198.64	49.66	1122.98	164.34	396.10	99.02	1283.11	198.05	463.52	115.88
65	675.68	84.66	213.21	53.30	1192.51	181.19	421.38	105.35	1354.74	214.90	488.80	122.20
66	733.95	96.57	238.21	59.55	1266.25	198.05	446.66	111.67	1430.59	231.76	514.09	128.52
67	817.29	111.45	263.42	65.86	1344.21	214.90	471.95	117.99	1512.76	248.61	539.37	134.84
68	886.37	126.87	288.03	72.01	1441.12	235.97	505.66	126.41	1611.78	271.79	573.08	143.27
69	990.12	146.49	317.69	79.42	1561.22	263.36	539.37	134.84	1733.98	299.18	606.79	151.70
70	1077.42	166.97	344.49	86.12	1693.77	294.20	580.00	145.00	1872.40	327.83	647.25	161.81
71	1199.01	191.48	379.39	94.85	1765.99	311.76	595.37	148.84	1936.96	343.95	659.73	164.93
72	1331.77	219.22	416.52	104.13	1832.31	328.78	607.57	151.89	1997.66	359.54	669.09	167.27
73	1455.44	244.10	455.17	113.79	1894.09	343.21	624.02	156.01	2053.77	370.74	675.41	168.85
74	1516.75	258.91	468.84	117.21	1961.10	356.88	636.79	159.20	2115.05	379.62	692.77	173.19
75	1586.62	276.37	492.80	123.20	2039.46	374.59	652.63	163.16	2184.30	392.91	705.90	176.48
76	1663.94	297.36	512.47	128.12	2125.80	397.00	676.96	169.24	2266.57	415.99	721.25	180.31
77	1745.88	320.98	527.97	131.99	2224.35	427.47	695.95	173.99	2362.34	448.47	743.95	185.99
78	1900.50	362.49	569.42	142.35	2414.15	481.36	745.53	186.38	2555.04	506.31	786.62	196.65
79	2123.58	418.26	628.12	157.03	2687.12	551.81	815.97	203.99	2832.41	582.63	862.93	215.73
80	2370.13	481.36	698.56	174.64	2986.51	629.59	892.28	223.07	3136.20	663.34	939.25	234.81
81	2638.69	547.40	769.01	192.25	3306.44	711.77	980.34	245.08	3462.00	748.46	1027.30	256.82
82	2920.47	617.85	845.32	211.33	3642.51	795.42	1068.39	267.10	3801.01	833.58	1121.22	280.31
83	3213.98	688.29	927.50	231.88	3987.39	879.08	1162.32	290.58	4147.36	918.70	1215.15	303.79
84	3519.24	760.20	1009.69	252.42	4341.08	964.19	1262.11	315.53	4501.04	1003.82	1309.07	327.27
85+		990.61	1297.33	324.33								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	349.02	15.61	68.10	17.03	517.06	42.24	141.94	35.48	874.37	105.35	286.54	71.63
30	361.02	16.14	70.44	17.61	539.72	44.09	148.16	37.04	874.37	105.35	286.54	71.63
31	361.02	16.14	70.44	17.61	562.69	45.97	154.46	38.62	874.37	105.35	286.54	71.63
32	361.02	16.14	70.44	17.61	609.61	49.80	167.34	41.84	874.37	105.35	286.54	71.63
33	361.02	16.14	70.44	17.61	633.55	51.76	173.92	43.48	874.37	105.35	286.54	71.63
34	361.02	16.14	70.44	17.61	644.71	52.67	176.98	44.25	874.37	105.35	286.54	71.63
35	361.02	16.14	70.44	17.61	644.71	52.67	176.98	44.25	874.37	105.35	286.54	71.63
36	361.02	16.14	70.44	17.61	644.71	52.67	176.98	44.25	874.37	105.35	286.54	71.63
37	361.02	16.14	70.44	17.61	644.71	52.67	176.98	44.25	874.37	105.35	286.54	71.63
38	361.02	16.14	70.44	17.61	644.71	52.67	176.98	44.25	874.37	105.35	286.54	71.63
39	363.07	16.23	70.84	17.71	644.71	52.67	176.98	44.25	874.37	105.35	286.54	71.63
40	388.37	17.37	75.78	18.95	644.71	52.67	176.98	44.25	874.37	105.35	286.54	71.63
41	417.37	18.66	81.44	20.36	644.71	52.67	176.98	44.25	874.37	105.35	286.54	71.63
42	447.39	20.01	87.30	21.82	644.71	52.67	176.98	44.25	874.37	105.35	286.54	71.63
43	464.71	20.78	90.67	22.67	644.71	52.67	176.98	44.25	874.37	105.35	286.54	71.63
44	464.71	20.78	90.67	22.67	644.71	52.67	176.98	44.25	874.37	105.35	286.54	71.63
45	464.85	25.22	115.31	28.83	697.39	67.42	235.97	58.99	924.93	117.99	337.11	84.28
46	493.47	26.78	122.41	30.60	697.39	67.42	235.97	58.99	924.93	117.99	337.11	84.28
47	523.01	28.38	129.74	32.43	697.39	67.42	235.97	58.99	924.93	117.99	337.11	84.28
48	543.58	29.50	134.84	33.71	697.39	67.42	235.97	58.99	924.93	117.99	337.11	84.28
49	543.58	29.50	134.84	33.71	697.39	67.42	235.97	58.99	924.93	117.99	337.11	84.28
50	554.12	33.71	151.70	37.92	720.56	71.63	261.26	65.31	946.00	124.31	362.39	90.60
51	573.08	37.92	168.55	42.14	750.06	80.06	278.11	69.53	975.50	130.63	370.82	92.70
52	594.15	42.14	176.98	44.25	783.77	86.38	294.97	73.74	1009.21	139.06	387.67	96.92
53	617.32	48.46	185.41	46.35	819.59	94.81	311.82	77.96	1047.13	147.48	404.53	101.13
54	642.61	54.78	202.26	50.57	857.51	105.35	328.68	82.17	1087.16	155.91	421.38	105.35
55	667.89	61.10	219.12	54.78	897.54	113.77	345.53	86.38	1129.30	166.45	446.66	111.67
56	695.28	67.42	227.55	56.89	939.68	124.31	362.39	90.60	1171.44	176.98	463.52	115.88
57	724.78	73.74	244.40	61.10	983.93	134.84	387.67	96.92	1217.79	187.51	480.37	120.09
58	758.49	82.17	261.26	65.31	1034.49	147.48	404.53	101.13	1270.46	198.05	505.66	126.41
59	798.52	90.60	278.11	69.53	1091.38	160.12	429.81	107.45	1331.56	212.80	530.94	132.74
60	844.87	101.13	294.97	73.74	1160.91	176.98	455.09	113.77	1403.20	229.65	556.22	139.06
61	897.54	113.77	320.25	80.06	1236.75	193.84	480.37	120.09	1481.16	246.51	581.51	145.38
62	956.54	128.52	345.53	86.38	1321.03	212.80	514.09	128.52	1569.65	267.58	606.79	151.70
63	1021.85	143.27	362.39	90.60	1413.73	233.87	539.37	134.84	1666.56	288.65	640.50	160.12
64	1093.48	160.12	387.67	96.92	1512.76	257.04	573.08	143.27	1769.80	311.82	674.21	168.55
65	1169.33	176.98	412.95	103.24	1620.21	282.33	606.79	151.70	1881.47	337.11	707.92	176.98
66	1251.50	195.94	438.24	109.56	1733.98	307.61	640.50	160.12	2001.56	364.49	741.63	185.41
67	1335.78	214.90	471.95	117.99	1854.08	335.00	682.64	170.66	2127.98	391.88	775.34	193.84
68	1443.23	240.19	497.23	124.31	2001.56	368.71	716.35	179.09	2279.67	425.60	817.48	204.37
69	1584.39	271.79	539.37	134.84	2186.97	410.85	766.91	191.73	2473.51	467.73	859.62	214.90
70	1744.21	308.91	580.00	145.00	2395.66	458.12	815.37	203.84	2687.76	514.86	916.24	229.06
71	1842.42	333.89	595.37	148.84	2518.24	488.76	836.73	209.18	2801.85	543.07	925.23	231.31
72	1932.29	355.70	615.26	153.81	2626.38	513.35	853.67	213.42	2903.24	565.27	938.27	234.57
73	2022.56	376.25	631.36	157.84	2731.01	535.92	866.29	216.57	2998.98	581.81	954.39	238.60
74	2123.80	400.62	650.78	162.70	2848.06	558.07	888.71	222.18	3105.22	598.30	965.68	241.42
75	2239.25	426.21	672.61	168.15	2978.45	586.03	912.35	228.09	3226.51	621.00	985.60	246.40
76	2366.21	458.69	702.27	175.57	3128.59	624.77	936.36	234.09	3369.01	656.40	1005.96	251.49
77	2504.83	497.97	725.95	181.49	3298.28	673.46	959.94	239.98	3536.77	710.95	1031.93	257.98
78	2751.70	563.55	774.88	193.72	3611.69	760.20	1021.43	255.36	3858.24	807.16	1091.87	272.97
79	3102.45	653.07	857.06	214.27	4056.37	877.61	1121.22	280.31	4317.59	933.38	1191.67	297.92
80	3492.82	752.86	945.12	236.28	4549.47	1008.22	1232.76	308.19	4823.91	1071.33	1303.20	325.80
81	3916.95	861.46	1044.91	261.23	5079.26	1144.71	1350.17	337.54	5366.91	1213.68	1420.61	355.15
82	4363.09	973.00	1144.71	286.18	5634.01	1285.59	1473.44	368.36	5933.39	1358.97	1549.76	387.44
83	4826.84	1086.00	1256.24	314.06	6203.42	1426.48	1602.59	400.65	6511.61	1502.79	1678.90	419.73
84	5306.74	1201.94	1373.65	343.41	6786.05	1567.37	1737.60	434.40	7101.58	1646.61	1813.92	453.48
85+		1570.30	1761.09	440.27								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	337.67	12.77	45.40	11.35	486.65	35.48	108.14	27.04	802.73	88.49	210.69	52.67
30	349.28	13.21	46.96	11.74	507.97	37.04	112.88	28.22	802.73	88.49	210.69	52.67
31	349.28	13.21	46.96	11.74	529.59	38.62	117.69	29.42	802.73	88.49	210.69	52.67
32	349.28	13.21	46.96	11.74	573.75	41.84	127.50	31.88	802.73	88.49	210.69	52.67
33	349.28	13.21	46.96	11.74	596.28	43.48	132.51	33.13	802.73	88.49	210.69	52.67
34	349.28	13.21	46.96	11.74	606.79	44.25	134.84	33.71	802.73	88.49	210.69	52.67
35	349.28	13.21	46.96	11.74	606.79	44.25	134.84	33.71	802.73	88.49	210.69	52.67
36	349.28	13.21	46.96	11.74	606.79	44.25	134.84	33.71	802.73	88.49	210.69	52.67
37	349.28	13.21	46.96	11.74	606.79	44.25	134.84	33.71	802.73	88.49	210.69	52.67
38	349.28	13.21	46.96	11.74	606.79	44.25	134.84	33.71	802.73	88.49	210.69	52.67
39	351.26	13.28	47.23	11.81	606.79	44.25	134.84	33.71	802.73	88.49	210.69	52.67
40	375.74	14.21	50.52	12.63	606.79	44.25	134.84	33.71	802.73	88.49	210.69	52.67
41	403.80	15.27	54.29	13.57	606.79	44.25	134.84	33.71	802.73	88.49	210.69	52.67
42	432.84	16.37	58.20	14.55	606.79	44.25	134.84	33.71	802.73	88.49	210.69	52.67
43	449.60	17.00	60.45	15.11	606.79	44.25	134.84	33.71	802.73	88.49	210.69	52.67
44	449.60	17.00	60.45	15.11	606.79	44.25	134.84	33.71	802.73	88.49	210.69	52.67
45	445.03	19.82	86.48	21.62	651.03	54.78	176.98	44.25	842.76	99.02	252.83	63.21
46	472.43	21.04	91.81	22.95	651.03	54.78	176.98	44.25	842.76	99.02	252.83	63.21
47	500.71	22.30	97.30	24.33	651.03	54.78	176.98	44.25	842.76	99.02	252.83	63.21
48	520.41	23.18	101.13	25.28	651.03	54.78	176.98	44.25	842.76	99.02	252.83	63.21
49	520.41	23.18	101.13	25.28	651.03	54.78	176.98	44.25	842.76	99.02	252.83	63.21
50	528.83	27.39	109.56	27.39	667.89	58.99	185.41	46.35	859.62	103.24	269.68	67.42
51	543.58	29.50	117.99	29.50	693.17	65.31	202.26	50.57	884.90	109.56	278.11	69.53
52	562.54	35.82	126.41	31.60	720.56	71.63	210.69	52.67	914.40	115.88	294.97	73.74
53	581.51	40.03	134.84	33.71	750.06	80.06	227.55	56.89	946.00	124.31	303.39	75.85
54	602.58	44.25	143.27	35.82	781.66	86.38	244.40	61.10	979.71	130.63	320.25	80.06
55	623.64	50.57	160.12	40.03	817.48	94.81	252.83	63.21	1013.42	139.06	337.11	84.28
56	646.82	54.78	168.55	42.14	853.30	103.24	269.68	67.42	1051.35	147.48	345.53	86.38
57	670.00	61.10	176.98	44.25	889.11	111.67	286.54	71.63	1091.38	158.02	362.39	90.60
58	697.39	67.42	193.84	48.46	931.25	122.20	303.39	75.85	1135.62	166.45	379.24	94.81
59	731.10	75.85	202.26	50.57	981.82	134.84	320.25	80.06	1186.19	179.09	396.10	99.02
60	771.13	84.28	219.12	54.78	1038.70	147.48	337.11	84.28	1247.29	191.73	421.38	105.35
61	815.37	94.81	235.97	58.99	1101.91	162.23	362.39	90.60	1314.71	208.58	438.24	109.56
62	865.94	105.35	252.83	63.21	1173.55	179.09	387.67	96.92	1388.45	225.44	463.52	115.88
63	920.72	117.99	269.68	67.42	1251.50	195.94	412.95	103.24	1470.62	242.29	488.80	122.20
64	979.71	132.74	286.54	71.63	1335.78	214.90	438.24	109.56	1557.00	263.36	514.09	128.52
65	1042.92	147.48	311.82	77.96	1426.38	235.97	463.52	115.88	1651.81	284.43	539.37	134.84
66	1112.45	162.23	328.68	82.17	1523.29	259.15	488.80	122.20	1752.95	305.50	564.65	141.16
67	1184.08	179.09	353.96	88.49	1624.42	282.33	514.09	128.52	1860.40	330.78	598.36	149.59
68	1274.68	200.16	379.24	94.81	1748.73	309.72	547.80	136.95	1991.03	358.17	632.07	158.02
69	1390.56	225.44	404.53	101.13	1904.64	345.53	589.93	147.48	2151.15	393.99	665.78	166.45
70	1523.56	256.38	437.10	109.28	2080.44	384.57	630.44	157.61	2330.52	432.90	706.09	176.52
71	1601.06	275.56	450.55	112.64	2178.32	408.31	643.64	160.91	2423.71	454.57	724.10	181.02
72	1674.65	294.17	469.13	117.28	2266.84	430.68	661.40	165.35	2507.17	474.90	738.31	184.58
73	1745.43	312.01	484.53	121.13	2349.26	447.83	675.41	168.85	2580.51	488.21	748.83	187.21
74	1824.65	328.89	503.83	125.96	2440.44	463.60	692.77	173.19	2662.62	496.84	762.75	190.69
75	1912.93	351.29	519.44	129.86	2542.25	486.14	712.56	178.14	2757.02	514.44	779.16	194.79
76	2013.50	376.44	544.10	136.03	2661.99	517.21	740.23	185.06	2870.77	544.10	797.17	199.29
77	2125.36	409.47	563.96	140.99	2801.82	559.46	761.95	190.49	3008.80	593.96	821.95	205.49
78	2327.57	463.75	610.51	152.63	3061.35	632.52	815.97	203.99	3274.15	676.55	874.67	218.67
79	2610.81	535.66	675.08	168.77	3422.38	729.38	892.28	223.07	3648.38	779.28	956.86	239.21
80	2924.87	614.91	745.53	186.38	3820.09	832.11	986.21	246.55	4056.37	889.35	1044.91	261.23
81	3260.94	700.03	821.84	205.46	4242.75	940.71	1080.13	270.03	4489.30	1000.88	1144.71	286.18
82	3614.63	788.09	909.89	227.47	4681.55	1050.78	1179.93	294.98	4938.38	1113.89	1244.50	311.13
83	3978.59	876.14	997.95	249.49	5130.63	1159.38	1285.59	321.40	5393.32	1225.42	1350.17	337.54
84	4352.82	965.66	1086.00	271.50	5587.04	1269.45	1397.13	349.28	5854.14	1336.96	1461.70	365.43
85+		1247.44	1397.13	349.28								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	390.37	22.01	70.44	17.61	553.08	57.48	142.93	35.73	1114.55	162.23	328.68	82.17
30	390.37	22.01	70.44	17.61	599.74	62.33	154.99	38.75	1114.55	162.23	328.68	82.17
31	390.37	22.01	70.44	17.61	647.62	67.31	167.36	41.84	1114.55	162.23	328.68	82.17
32	390.37	22.01	70.44	17.61	672.03	69.85	173.67	43.42	1114.55	162.23	328.68	82.17
33	390.37	22.01	70.44	17.61	721.74	75.01	186.52	46.63	1114.55	162.23	328.68	82.17
34	390.37	22.01	70.44	17.61	750.06	77.96	193.84	48.46	1114.55	162.23	328.68	82.17
35	390.37	22.01	70.44	17.61	750.06	77.96	193.84	48.46	1114.55	162.23	328.68	82.17
36	390.37	22.01	70.44	17.61	750.06	77.96	193.84	48.46	1114.55	162.23	328.68	82.17
37	390.37	22.01	70.44	17.61	750.06	77.96	193.84	48.46	1114.55	162.23	328.68	82.17
38	390.37	22.01	70.44	17.61	750.06	77.96	193.84	48.46	1114.55	162.23	328.68	82.17
39	409.19	23.07	73.84	18.46	750.06	77.96	193.84	48.46	1114.55	162.23	328.68	82.17
40	436.33	24.61	78.74	19.68	750.06	77.96	193.84	48.46	1114.55	162.23	328.68	82.17
41	465.57	26.25	84.01	21.00	750.06	77.96	193.84	48.46	1114.55	162.23	328.68	82.17
42	495.58	27.95	89.43	22.36	750.06	77.96	193.84	48.46	1114.55	162.23	328.68	82.17
43	518.45	29.24	93.55	23.39	750.06	77.96	193.84	48.46	1114.55	162.23	328.68	82.17
44	518.45	29.24	93.55	23.39	750.06	77.96	193.84	48.46	1114.55	162.23	328.68	82.17
45	518.30	38.06	123.23	30.81	834.33	99.02	252.83	63.21	1198.83	183.30	387.67	96.92
46	546.72	40.14	129.99	32.50	834.33	99.02	252.83	63.21	1198.83	183.30	387.67	96.92
47	575.81	42.28	136.91	34.23	834.33	99.02	252.83	63.21	1198.83	183.30	387.67	96.92
48	602.58	44.25	143.27	35.82	834.33	99.02	252.83	63.21	1198.83	183.30	387.67	96.92
49	602.58	44.25	143.27	35.82	834.33	99.02	252.83	63.21	1198.83	183.30	387.67	96.92
50	619.43	48.46	160.12	40.03	868.05	107.45	278.11	69.53	1232.54	189.62	412.95	103.24
51	646.82	54.78	168.55	42.14	912.29	117.99	294.97	73.74	1281.00	202.26	429.81	107.45
52	676.32	61.10	176.98	44.25	962.86	128.52	320.25	80.06	1331.56	212.80	446.66	111.67
53	707.92	69.53	193.84	48.46	1013.42	141.16	337.11	84.28	1388.45	225.44	463.52	115.88
54	742.60	77.84	210.37	52.59	1070.31	155.91	353.96	88.49	1449.55	240.19	488.80	122.20
55	760.72	84.30	213.82	53.46	1129.30	168.55	379.24	94.81	1512.76	254.94	505.66	126.41
56	814.08	96.51	234.99	58.75	1190.40	183.30	396.10	99.02	1580.18	269.68	530.94	132.74
57	846.25	103.96	249.51	62.38	1255.72	200.16	421.38	105.35	1649.71	286.54	547.80	136.95
58	886.52	113.66	264.51	66.13	1327.35	217.01	438.24	109.56	1727.66	305.50	573.08	143.27
59	943.12	128.51	281.90	70.47	1411.63	235.97	471.95	117.99	1820.37	326.57	598.36	149.59
60	994.70	141.51	295.33	73.83	1510.65	259.15	497.23	124.31	1927.82	349.75	632.07	158.02
61	1053.82	156.35	316.76	79.19	1618.10	284.43	522.51	130.63	2045.81	377.14	657.35	164.34
62	1126.35	173.91	331.64	82.91	1740.30	311.82	556.22	139.06	2176.43	406.63	691.07	172.77
63	1182.15	187.49	347.34	86.84	1870.93	343.43	589.93	147.48	2319.70	440.34	724.78	181.19
64	1266.03	208.38	369.59	92.40	2014.20	375.03	623.64	155.91	2475.62	474.05	766.91	191.73
65	1343.96	227.23	388.43	97.11	2165.90	410.85	665.78	166.45	2642.06	511.98	800.62	200.16
66	1444.53	250.46	419.38	104.84	2328.13	448.77	699.49	174.87	2816.93	552.01	842.76	210.69
67	1571.74	277.71	449.07	112.27	2498.79	488.80	741.63	185.41	3004.45	594.15	876.47	219.12
68	1711.08	310.21	482.10	120.53	2707.37	535.15	783.77	195.94	3229.89	644.71	927.04	231.76
69	1840.04	341.75	502.00	125.50	2970.74	596.25	834.33	208.58	3514.32	707.92	977.60	244.40
70	1987.81	376.84	527.57	131.89	3265.67	661.96	891.02	222.75	3828.86	775.44	1033.92	258.48
71	2162.04	417.20	563.69	140.92	3437.44	703.98	909.14	227.29	3998.62	814.61	1053.96	263.49
72	2370.47	462.62	599.56	149.89	3595.40	738.31	930.58	232.64	4151.06	847.90	1069.01	267.25
73	2578.68	506.56	646.05	161.51	3744.13	769.02	947.04	236.76	4292.90	871.80	1079.19	269.80
74	2708.10	533.57	664.78	166.20	3908.21	799.49	965.68	241.42	4448.78	892.21	1098.64	274.66
75	2851.92	567.72	685.93	171.48	4093.91	837.43	992.26	248.07	4629.99	924.00	1118.79	279.70
76	3013.13	607.37	714.93	178.73	4305.37	888.91	1018.61	254.65	4841.56	974.32	1138.82	284.70
77	3190.29	656.96	737.95	184.49	4546.20	958.44	1049.93	262.48	5092.16	1054.43	1169.92	292.48
78	3506.03	741.12	792.49	198.12	4991.21	1080.13	1121.22	280.31	5572.37	1197.54	1244.50	311.13
79	3950.70	855.59	880.54	220.14	5625.20	1248.90	1232.76	308.19	6262.13	1389.79	1361.91	340.48
80	4445.27	983.27	974.47	243.62	6332.57	1436.75	1356.04	339.01	7031.13	1599.65	1491.05	372.76
81	4978.00	1119.76	1074.26	268.57	7094.24	1636.34	1491.05	372.76	7858.84	1821.26	1631.94	407.98
82	5538.61	1260.64	1185.80	296.45	7892.60	1840.33	1631.94	407.98	8721.78	2044.33	1784.57	446.14
83	6116.84	1404.47	1297.33	324.33	8711.50	2044.33	1778.70	444.67	9602.32	2265.93	1937.19	484.30
84	6714.14	1548.29	1420.61	355.15	9550.95	2249.79	1931.32	482.83	10503.41	2486.07	2095.69	523.92
85+		2004.70	1825.66	456.41								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	375.70	19.08	52.83	13.21	515.79	48.16	105.64	26.41	1013.42	139.06	252.83	63.21
30	375.70	19.08	52.83	13.21	559.31	52.22	114.56	28.64	1013.42	139.06	252.83	63.21
31	375.70	19.08	52.83	13.21	603.96	56.39	123.70	30.93	1013.42	139.06	252.83	63.21
32	375.70	19.08	52.83	13.21	626.72	58.52	128.36	32.09	1013.42	139.06	252.83	63.21
33	375.70	19.08	52.83	13.21	673.09	62.85	137.86	34.47	1013.42	139.06	252.83	63.21
34	375.70	19.08	52.83	13.21	699.49	65.31	143.27	35.82	1013.42	139.06	252.83	63.21
35	375.70	19.08	52.83	13.21	699.49	65.31	143.27	35.82	1013.42	139.06	252.83	63.21
36	375.70	19.08	52.83	13.21	699.49	65.31	143.27	35.82	1013.42	139.06	252.83	63.21
37	375.70	19.08	52.83	13.21	699.49	65.31	143.27	35.82	1013.42	139.06	252.83	63.21
38	375.70	19.08	52.83	13.21	699.49	65.31	143.27	35.82	1013.42	139.06	252.83	63.21
39	393.80	20.00	55.38	13.84	699.49	65.31	143.27	35.82	1013.42	139.06	252.83	63.21
40	419.93	21.32	59.05	14.76	699.49	65.31	143.27	35.82	1013.42	139.06	252.83	63.21
41	448.06	22.75	63.01	15.75	699.49	65.31	143.27	35.82	1013.42	139.06	252.83	63.21
42	476.95	24.22	67.07	16.77	699.49	65.31	143.27	35.82	1013.42	139.06	252.83	63.21
43	498.96	25.34	70.17	17.54	699.49	65.31	143.27	35.82	1013.42	139.06	252.83	63.21
44	498.96	25.34	70.17	17.54	699.49	65.31	143.27	35.82	1013.42	139.06	252.83	63.21
45	491.12	30.81	86.99	21.75	769.02	84.28	185.41	46.35	1085.06	155.91	294.97	73.74
46	518.05	32.50	91.76	22.94	769.02	84.28	185.41	46.35	1085.06	155.91	294.97	73.74
47	545.61	34.23	96.64	24.16	769.02	84.28	185.41	46.35	1085.06	155.91	294.97	73.74
48	570.97	35.82	101.13	25.28	769.02	84.28	185.41	46.35	1085.06	155.91	294.97	73.74
49	570.97	35.82	101.13	25.28	769.02	84.28	185.41	46.35	1085.06	155.91	294.97	73.74
50	585.72	40.03	109.56	27.39	798.52	90.60	210.69	52.67	1112.45	162.23	311.82	77.96
51	608.90	46.35	117.99	29.50	836.44	99.02	219.12	54.78	1152.48	170.66	328.68	82.17
52	634.18	52.67	134.84	33.71	876.47	109.56	235.97	58.99	1196.72	181.19	337.11	84.28
53	659.46	58.99	143.27	35.82	920.72	120.09	252.83	63.21	1245.18	193.84	353.96	88.49
54	687.90	65.21	151.46	37.87	969.18	130.63	261.26	65.31	1295.75	204.37	370.82	92.70
55	703.15	71.96	156.26	39.06	1019.74	143.27	278.11	69.53	1350.53	217.01	387.67	96.92
56	749.04	79.73	167.85	41.96	1072.42	155.91	294.97	73.74	1407.41	229.65	404.53	101.13
57	775.56	87.33	182.97	45.74	1127.19	168.55	311.82	77.96	1468.51	244.40	421.38	105.35
58	810.06	97.12	190.12	47.53	1188.30	183.30	328.68	82.17	1535.93	261.26	438.24	109.56
59	856.06	107.78	207.28	51.82	1259.93	200.16	353.96	88.49	1613.89	278.11	463.52	115.88
60	900.36	118.95	221.50	55.38	1342.10	219.12	379.24	94.81	1704.49	299.18	480.37	120.09
61	950.27	129.95	235.54	58.88	1434.80	240.19	396.10	99.02	1805.62	322.36	505.66	126.41
62	1009.06	145.60	250.75	62.69	1538.04	265.47	421.38	105.35	1917.28	347.64	539.37	134.84
63	1053.87	157.88	260.51	65.13	1649.71	290.75	455.09	113.77	2037.38	375.03	564.65	141.16
64	1124.49	174.96	283.09	70.77	1769.80	318.14	480.37	120.09	2170.11	404.53	589.93	147.48
65	1190.53	190.33	295.21	73.80	1898.32	347.64	505.66	126.41	2311.28	436.13	623.64	155.91
66	1275.61	209.69	318.42	79.60	2037.38	379.24	539.37	134.84	2460.87	469.84	657.35	164.34
67	1384.63	234.38	338.77	84.69	2182.76	412.95	573.08	143.27	2620.99	505.66	691.07	172.77
68	1501.64	260.81	363.55	90.89	2357.63	452.98	606.79	151.70	2812.72	547.80	724.78	181.19
69	1608.34	285.76	386.16	96.54	2578.85	503.55	648.93	162.23	3050.80	600.47	775.34	193.84
70	1727.79	314.66	406.98	101.75	2824.36	558.99	697.68	174.42	3314.00	657.76	823.77	205.94
71	1870.93	348.60	437.60	109.40	2964.77	591.34	716.05	179.01	3451.52	689.90	836.73	209.18
72	2044.78	386.75	466.32	116.58	3093.59	621.02	738.31	184.58	3574.26	717.16	853.67	213.42
73	2217.11	422.13	499.22	124.80	3210.04	644.21	748.83	187.21	3685.40	732.31	866.29	216.57
74	2316.23	442.60	517.83	129.46	3336.15	666.53	769.75	192.44	3801.49	743.50	881.71	220.43
75	2427.38	467.83	539.42	134.85	3479.57	694.25	792.48	198.12	3937.41	762.51	899.03	224.76
76	2554.43	499.81	563.08	140.77	3647.38	737.07	816.15	204.04	4104.49	806.66	923.71	230.93
77	2696.82	541.46	587.96	146.99	3844.25	797.95	845.94	211.49	4312.22	881.94	947.94	236.98
78	2952.75	610.51	633.99	158.50	4208.99	901.09	909.89	227.47	4706.50	1008.22	1015.56	253.89
79	3307.91	702.97	704.43	176.11	4716.77	1037.57	1003.82	250.95	5259.78	1163.78	1115.35	278.84
80	3698.28	802.76	780.75	195.19	5272.98	1184.33	1103.61	275.90	5864.41	1326.68	1221.02	305.25
81	4113.60	908.43	862.93	215.73	5864.41	1336.96	1215.15	303.79	6504.28	1493.99	1338.42	334.61
82	4548.00	1017.03	950.99	237.75	6479.33	1492.52	1332.55	333.14	7166.15	1661.29	1467.57	366.89
83	4994.14	1125.63	1044.91	261.23	7104.51	1646.61	1455.83	363.96	7835.36	1827.13	1590.85	397.71
84	5449.09	1234.23	1144.71	286.18	7739.97	1800.71	1579.11	394.78	8511.91	1991.49	1719.99	430.00
85+		1574.70	1467.57	366.89								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	230.00	7.00	346.76	20.78	699.49	65.31
30	230.00	7.00	346.76	20.78	699.49	65.31
31	230.00	7.00	346.76	20.78	699.49	65.31
32	231.91	7.06	346.76	20.78	699.49	65.31
33	239.42	7.29	359.95	21.57	699.49	65.31
34	246.93	7.52	376.31	22.55	699.49	65.31
35	256.32	7.80	376.31	22.55	699.49	65.31
36	263.83	8.03	392.87	23.54	699.49	65.31
37	273.22	8.32	434.15	26.02	699.49	65.31
38	285.42	8.69	455.29	27.28	699.49	65.31
39	292.93	8.92	476.75	28.57	699.49	65.31
40	298.71	9.09	498.54	29.87	699.49	65.31
41	300.59	9.15	523.44	31.37	699.49	65.31
42	302.60	9.21	548.95	32.90	699.49	65.31
43	307.49	9.36	562.54	33.71	699.49	65.31
44	307.49	9.36	562.54	33.71	699.49	65.31
45	309.93	11.77	571.66	40.54	728.99	71.63
46	312.00	11.85	594.15	42.14	728.99	71.63
47	331.54	12.59	594.15	42.14	728.99	71.63
48	352.19	13.37	594.15	42.14	728.99	71.63
49	355.12	13.49	594.15	42.14	728.99	71.63
50	363.06	15.13	606.79	44.25	739.52	75.85
51	369.70	16.60	625.75	50.57	758.49	80.06
52	361.32	18.64	646.82	54.78	779.56	84.28
53	365.71	21.18	667.89	58.99	800.62	90.60
54	360.16	23.02	691.07	65.31	825.91	94.81
55	367.22	24.12	716.35	71.63	851.19	101.13
56	394.65	27.89	741.63	77.96	878.58	107.45
57	400.79	30.30	769.02	84.28	905.97	113.77
58	424.04	35.22	800.62	90.60	937.57	122.20
59	441.44	39.49	836.44	99.02	975.50	130.63
60	464.63	43.91	878.58	109.56	1017.64	139.06
61	495.57	50.42	927.04	120.09	1066.09	149.59
62	521.50	56.18	977.60	132.74	1120.87	162.23
63	551.66	62.10	1036.60	145.38	1177.76	174.87
64	598.90	71.16	1097.70	160.12	1243.07	189.62
65	634.27	80.03	1165.12	174.87	1310.50	204.37
66	694.35	90.43	1234.65	189.62	1384.24	221.23
67	759.67	103.09	1310.50	206.48	1462.19	238.08
68	828.02	116.44	1401.09	227.55	1554.90	259.15
69	893.75	132.05	1516.97	252.83	1670.78	284.43
70	978.89	150.23	1645.44	281.60	1800.95	313.12
71	1085.73	172.21	1713.69	299.70	1864.55	327.85
72	1210.87	198.45	1774.63	315.32	1920.75	342.24
73	1356.44	226.94	1833.52	330.36	1973.01	352.39
74	1499.25	255.42	1899.87	344.64	2032.83	363.88
75	1568.30	273.04	1974.53	361.28	2099.40	377.92
76	1643.38	292.61	2056.20	382.77	2176.41	398.59
77	1723.39	316.48	2146.36	410.97	2261.85	427.47
78	1822.91	347.15	2262.92	447.15	2375.78	467.16
79	1943.23	381.83	2398.70	489.56	2510.52	511.38
80	2066.29	418.19	2536.43	531.18	2645.52	555.86
81	2300.06	476.64	2806.57	601.31	2918.26	627.29
82	2548.12	537.68	3092.29	672.75	3203.98	700.02
83	2806.57	601.31	3385.80	744.18	3497.49	772.75
84	3078.00	664.95	3688.41	816.90	3798.80	845.48
85+		872.75				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	224.00	5.00	329.88	16.88	646.82	52.67
30	224.00	5.00	329.88	16.88	646.82	52.67
31	224.00	5.00	329.88	16.88	646.82	52.67
32	225.86	5.04	329.88	16.88	646.82	52.67
33	233.17	5.20	342.42	17.53	646.82	52.67
34	240.49	5.37	357.99	18.32	646.82	52.67
35	249.63	5.57	357.99	18.32	646.82	52.67
36	256.95	5.74	373.74	19.13	646.82	52.67
37	266.09	5.94	413.01	21.14	646.82	52.67
38	277.98	6.20	433.12	22.17	646.82	52.67
39	285.29	6.37	453.53	23.21	646.82	52.67
40	290.92	6.49	474.26	24.27	646.82	52.67
41	292.75	6.53	497.95	25.49	646.82	52.67
42	294.71	6.58	522.22	26.73	646.82	52.67
43	299.46	6.68	535.15	27.39	646.82	52.67
44	299.46	6.68	535.15	27.39	646.82	52.67
45	299.46	9.15	537.20	32.43	670.00	58.99
46	301.47	9.22	558.33	33.71	670.00	58.99
47	320.35	9.79	558.33	33.71	670.00	58.99
48	340.30	10.40	558.33	33.71	670.00	58.99
49	343.14	10.49	558.33	33.71	670.00	58.99
50	347.94	12.10	568.86	35.82	678.42	61.10
51	354.61	13.58	583.61	40.03	693.17	65.31
52	344.11	14.34	600.47	44.25	710.03	69.53
53	347.36	16.94	617.32	48.46	728.99	73.74
54	341.21	17.60	636.29	52.67	747.95	77.96
55	345.77	20.10	657.35	56.89	769.02	82.17
56	369.55	22.31	678.42	63.21	790.09	86.38
57	374.62	24.79	701.60	67.42	813.27	92.70
58	394.45	28.18	726.88	73.74	840.66	99.02
59	409.00	31.03	756.38	80.06	870.15	105.35
60	427.80	35.41	790.09	88.49	905.97	113.77
61	453.79	40.34	830.12	96.92	946.00	122.20
62	475.40	44.66	872.26	107.45	990.25	132.74
63	501.12	50.55	920.72	117.99	1038.70	143.27
64	541.09	57.81	971.28	128.52	1091.38	153.80
65	569.07	63.72	1026.06	141.16	1148.26	166.45
66	619.24	73.57	1085.06	153.80	1209.36	181.19
67	675.62	82.47	1148.26	168.55	1274.68	193.84
68	732.60	93.80	1222.01	185.41	1350.53	210.69
69	787.46	106.28	1316.82	206.48	1447.44	231.76
70	856.12	121.15	1422.69	229.06	1555.08	254.28
71	944.68	139.41	1476.35	243.38	1603.07	267.51
72	1047.74	159.77	1522.76	255.72	1645.81	278.79
73	1169.35	181.90	1569.23	267.96	1686.69	288.15
74	1285.82	204.68	1619.96	279.91	1731.93	295.65
75	1338.55	219.76	1676.52	293.02	1783.07	306.34
76	1396.63	235.67	1741.44	310.01	1842.67	324.25
77	1457.90	254.98	1811.88	332.98	1910.87	347.98
78	1535.75	278.58	1902.91	362.87	2000.05	381.44
79	1628.22	306.83	2010.05	396.83	2105.51	415.92
80	1723.42	335.07	2118.24	429.88	2210.45	450.66
81	1909.14	380.53	2335.13	485.73	2429.93	507.81
82	2107.85	429.88	2563.70	541.57	2659.81	564.95
83	2313.05	479.23	2798.78	598.72	2894.88	622.09
84	2527.34	528.59	3040.34	655.86	3135.15	679.24
85+		690.93				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	253.47	8.56	368.84	25.97	771.13	82.17
30	265.37	8.96	368.84	25.97	771.13	82.17
31	272.69	9.20	368.84	25.97	771.13	82.17
32	284.59	9.61	377.62	26.59	771.13	82.17
33	293.74	9.92	394.04	27.75	771.13	82.17
34	303.80	10.25	410.46	28.91	771.13	82.17
35	307.80	10.39	429.36	30.24	771.13	82.17
36	307.80	10.39	471.10	33.18	771.13	82.17
37	307.80	10.39	492.43	34.68	771.13	82.17
38	307.80	10.39	514.08	36.20	771.13	82.17
39	307.80	10.39	558.30	39.32	771.13	82.17
40	309.20	10.44	580.88	40.91	771.13	82.17
41	329.59	11.13	598.36	42.14	771.13	82.17
42	331.80	11.20	598.36	42.14	771.13	82.17
43	337.25	11.38	598.36	42.14	771.13	82.17
44	337.25	11.38	598.36	42.14	771.13	82.17
45	341.15	15.25	638.39	52.67	809.05	90.60
46	360.61	16.13	638.39	52.67	809.05	90.60
47	385.21	17.22	638.39	52.67	809.05	90.60
48	388.45	17.37	638.39	52.67	809.05	90.60
49	414.22	18.52	638.39	52.67	809.05	90.60
50	419.51	20.22	653.14	56.89	823.80	94.81
51	429.86	23.42	678.42	61.10	849.08	101.13
52	429.53	25.93	703.71	67.42	874.37	107.45
53	415.68	27.41	731.10	73.74	901.76	113.77
54	428.81	30.30	760.59	82.17	933.36	120.09
55	434.23	34.20	792.20	88.49	964.96	128.52
56	450.69	37.19	823.80	96.92	998.67	134.84
57	470.35	42.08	859.62	105.35	1034.49	143.27
58	516.55	49.12	897.54	113.77	1074.52	153.80
59	530.81	52.93	943.89	124.31	1120.87	164.34
60	575.32	60.90	996.57	136.95	1175.65	176.98
61	606.56	68.82	1055.56	151.70	1236.75	189.62
62	639.02	76.49	1120.87	166.45	1304.18	204.37
63	669.42	84.86	1192.51	183.30	1377.92	221.23
64	702.99	93.11	1270.46	200.16	1457.98	240.19
65	755.63	105.04	1352.63	219.12	1544.36	259.15
66	824.09	119.11	1441.12	240.19	1637.07	280.22
67	920.29	136.78	1535.93	261.26	1733.98	301.29
68	1002.95	154.30	1649.71	286.54	1851.97	326.57
69	1127.79	180.02	1795.08	318.14	1999.45	360.28
70	1232.09	203.88	1956.46	355.15	2164.50	395.07
71	1377.96	234.43	2047.58	378.14	2248.72	416.35
72	1538.21	268.55	2128.40	397.99	2322.59	434.52
73	1688.53	299.16	2207.94	416.63	2395.14	447.83
74	1768.67	318.39	2295.24	433.86	2473.68	460.10
75	1857.99	339.63	2394.08	456.17	2563.89	479.48
76	1956.55	365.37	2503.82	484.00	2668.32	506.14
77	2060.86	394.47	2626.33	520.47	2786.82	544.46
78	2192.91	432.87	2782.93	568.59	2941.51	597.16
79	2348.24	478.65	2967.35	624.56	3124.17	657.29
80	2509.16	525.99	3154.63	680.54	3309.18	715.60
81	2806.57	600.02	3507.88	771.45	3667.63	810.41
82	3119.56	679.24	3879.32	866.26	4042.96	906.52
83	3448.14	758.46	4262.45	959.77	4427.39	1001.33
84	3789.71	840.28	4655.97	1054.57	4822.21	1097.43
85+		1103.93				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	245.99	7.49	348.06	20.78	712.13	67.42
30	257.53	7.84	348.06	20.78	712.13	67.42
31	264.64	8.05	348.06	20.78	712.13	67.42
32	276.18	8.41	356.35	21.27	712.13	67.42
33	285.06	8.68	371.84	22.20	712.13	67.42
34	294.83	8.97	387.34	23.12	712.13	67.42
35	298.71	9.09	405.17	24.19	712.13	67.42
36	298.71	9.09	444.56	26.54	712.13	67.42
37	298.71	9.09	464.69	27.74	712.13	67.42
38	298.71	9.09	485.12	28.96	712.13	67.42
39	298.71	9.09	526.85	31.45	712.13	67.42
40	300.07	9.13	548.15	32.73	712.13	67.42
41	319.85	9.73	564.65	33.71	712.13	67.42
42	322.00	9.80	564.65	33.71	712.13	67.42
43	327.28	9.96	564.65	33.71	712.13	67.42
44	327.28	9.96	564.65	33.71	712.13	67.42
45	327.28	12.48	596.25	42.14	741.63	75.85
46	345.95	13.19	596.25	42.14	741.63	75.85
47	369.55	14.09	596.25	42.14	741.63	75.85
48	372.66	14.21	596.25	42.14	741.63	75.85
49	397.38	15.15	596.25	42.14	741.63	75.85
50	402.66	16.85	608.90	46.35	752.17	77.96
51	409.79	18.40	627.86	50.57	771.13	82.17
52	406.83	21.07	648.93	54.78	794.30	88.49
53	392.84	22.84	672.10	61.10	817.48	92.70
54	403.05	24.24	697.39	67.42	842.76	99.02
55	407.46	26.77	722.67	73.74	868.05	105.35
56	420.94	29.75	750.06	80.06	897.54	111.67
57	437.29	34.56	779.56	86.38	927.04	117.99
58	478.52	39.61	811.16	94.81	960.75	126.41
59	488.79	43.59	849.08	103.24	998.67	134.84
60	527.25	49.68	893.33	113.77	1045.03	145.38
61	552.15	56.02	941.79	124.31	1095.59	158.02
62	580.06	62.15	996.57	136.95	1152.48	170.66
63	604.99	69.14	1057.67	149.59	1215.68	183.30
64	631.61	76.04	1122.98	164.34	1283.11	198.05
65	675.68	84.66	1192.51	181.19	1354.74	214.90
66	733.95	96.57	1266.25	198.05	1430.59	231.76
67	817.29	111.45	1344.21	214.90	1512.76	248.61
68	886.37	126.87	1441.12	235.97	1611.78	271.79
69	990.12	146.49	1561.22	263.36	1733.98	299.18
70	1077.42	166.97	1693.77	294.20	1872.40	327.83
71	1199.01	191.48	1765.99	311.76	1936.96	343.95
72	1331.77	219.22	1832.31	328.78	1997.66	359.54
73	1455.44	244.10	1894.09	343.21	2053.77	370.74
74	1516.75	258.91	1961.10	356.88	2115.05	379.62
75	1586.62	276.37	2039.46	374.59	2184.30	392.91
76	1663.94	297.36	2125.80	397.00	2266.57	415.99
77	1745.88	320.98	2224.35	427.47	2362.34	448.47
78	1850.05	352.87	2350.06	468.58	2487.21	492.87
79	1973.23	388.65	2496.88	512.74	2631.89	541.38
80	2097.46	425.99	2642.93	557.16	2775.40	587.03
81	2335.13	484.43	2926.05	629.89	3063.72	662.36
82	2584.48	546.77	3223.46	703.91	3363.73	737.68
83	2844.23	609.11	3528.66	777.94	3670.23	813.01
84	3114.37	672.75	3841.66	853.27	3983.22	888.34
85+		876.65				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	308.87	13.81	517.06	42.24	874.37	105.35
30	319.49	14.29	539.72	44.09	874.37	105.35
31	319.49	14.29	562.69	45.97	874.37	105.35
32	319.49	14.29	609.61	49.80	874.37	105.35
33	319.49	14.29	633.55	51.76	874.37	105.35
34	319.49	14.29	644.71	52.67	874.37	105.35
35	319.49	14.29	644.71	52.67	874.37	105.35
36	322.37	14.42	644.71	52.67	874.37	105.35
37	342.52	15.32	644.71	52.67	874.37	105.35
38	342.52	15.32	644.71	52.67	874.37	105.35
39	363.07	16.23	644.71	52.67	874.37	105.35
40	388.37	17.37	644.71	52.67	874.37	105.35
41	417.37	18.66	644.71	52.67	874.37	105.35
42	447.39	20.01	644.71	52.67	874.37	105.35
43	464.71	20.78	644.71	52.67	874.37	105.35
44	464.71	20.78	644.71	52.67	874.37	105.35
45	464.85	25.22	697.39	67.42	924.93	117.99
46	493.47	26.78	697.39	67.42	924.93	117.99
47	523.01	28.38	697.39	67.42	924.93	117.99
48	543.58	29.50	697.39	67.42	924.93	117.99
49	543.58	29.50	697.39	67.42	924.93	117.99
50	554.12	33.71	720.56	71.63	946.00	124.31
51	573.08	37.92	750.06	80.06	975.50	130.63
52	594.15	42.14	783.77	86.38	1009.21	139.06
53	617.32	48.46	819.59	94.81	1047.13	147.48
54	642.61	54.78	857.51	105.35	1087.16	155.91
55	667.89	61.10	897.54	113.77	1129.30	166.45
56	695.28	67.42	939.68	124.31	1171.44	176.98
57	724.78	73.74	983.93	134.84	1217.79	187.51
58	758.49	82.17	1034.49	147.48	1270.46	198.05
59	798.52	90.60	1091.38	160.12	1331.56	212.80
60	844.87	101.13	1160.91	176.98	1403.20	229.65
61	897.54	113.77	1236.75	193.84	1481.16	246.51
62	956.54	128.52	1321.03	212.80	1569.65	267.58
63	1021.85	143.27	1413.73	233.87	1666.56	288.65
64	1093.48	160.12	1512.76	257.04	1769.80	311.82
65	1169.33	176.98	1620.21	282.33	1881.47	337.11
66	1251.50	195.94	1733.98	307.61	2001.56	364.49
67	1335.78	214.90	1854.08	335.00	2127.98	391.88
68	1443.23	240.19	2001.56	368.71	2279.67	425.60
69	1584.39	271.79	2186.97	410.85	2473.51	467.73
70	1744.21	308.91	2395.66	458.12	2687.76	514.86
71	1842.42	333.89	2518.24	488.76	2801.85	543.07
72	1932.29	355.70	2626.38	513.35	2903.24	565.27
73	2022.56	376.25	2731.01	535.92	2998.98	581.81
74	2123.80	400.62	2848.06	558.07	3105.22	598.30
75	2239.25	426.21	2978.45	586.03	3226.51	621.00
76	2366.21	458.69	3128.59	624.77	3369.01	656.40
77	2504.83	497.97	3298.28	673.46	3536.77	710.95
78	2678.64	548.59	3515.81	740.02	3755.81	785.74
79	2882.80	606.83	3769.19	815.48	4011.92	867.30
80	3090.99	666.25	4026.08	892.23	4268.94	948.08
81	3466.33	762.36	4494.92	1013.01	4749.48	1074.05
82	3861.14	861.06	4985.85	1137.69	5250.79	1202.63
83	4271.54	961.06	5489.76	1262.37	5762.49	1329.91
84	4696.23	1063.66	6005.35	1387.05	6284.58	1457.18
85+		1389.65				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	298.82	11.30	486.65	35.48	802.73	88.49
30	309.10	11.69	507.97	37.04	802.73	88.49
31	309.10	11.69	529.59	38.62	802.73	88.49
32	309.10	11.69	573.75	41.84	802.73	88.49
33	309.10	11.69	596.28	43.48	802.73	88.49
34	309.10	11.69	606.79	44.25	802.73	88.49
35	309.10	11.69	606.79	44.25	802.73	88.49
36	311.89	11.79	606.79	44.25	802.73	88.49
37	331.38	12.53	606.79	44.25	802.73	88.49
38	331.38	12.53	606.79	44.25	802.73	88.49
39	351.26	13.28	606.79	44.25	802.73	88.49
40	375.74	14.21	606.79	44.25	802.73	88.49
41	403.80	15.27	606.79	44.25	802.73	88.49
42	432.84	16.37	606.79	44.25	802.73	88.49
43	449.60	17.00	606.79	44.25	802.73	88.49
44	449.60	17.00	606.79	44.25	802.73	88.49
45	445.03	19.82	651.03	54.78	842.76	99.02
46	472.43	21.04	651.03	54.78	842.76	99.02
47	500.71	22.30	651.03	54.78	842.76	99.02
48	520.41	23.18	651.03	54.78	842.76	99.02
49	520.41	23.18	651.03	54.78	842.76	99.02
50	528.83	27.39	667.89	58.99	859.62	103.24
51	543.58	29.50	693.17	65.31	884.90	109.56
52	562.54	35.82	720.56	71.63	914.40	115.88
53	581.51	40.03	750.06	80.06	946.00	124.31
54	602.58	44.25	781.66	86.38	979.71	130.63
55	623.64	50.57	817.48	94.81	1013.42	139.06
56	646.82	54.78	853.30	103.24	1051.35	147.48
57	670.00	61.10	889.11	111.67	1091.38	158.02
58	697.39	67.42	931.25	122.20	1135.62	166.45
59	731.10	75.85	981.82	134.84	1186.19	179.09
60	771.13	84.28	1038.70	147.48	1247.29	191.73
61	815.37	94.81	1101.91	162.23	1314.71	208.58
62	865.94	105.35	1173.55	179.09	1388.45	225.44
63	920.72	117.99	1251.50	195.94	1470.62	242.29
64	979.71	132.74	1335.78	214.90	1557.00	263.36
65	1042.92	147.48	1426.38	235.97	1651.81	284.43
66	1112.45	162.23	1523.29	259.15	1752.95	305.50
67	1184.08	179.09	1624.42	282.33	1860.40	330.78
68	1274.68	200.16	1748.73	309.72	1991.03	358.17
69	1390.56	225.44	1904.64	345.53	2151.15	393.99
70	1523.56	256.38	2080.44	384.57	2330.52	432.90
71	1601.06	275.56	2178.32	408.31	2423.71	454.57
72	1674.65	294.17	2266.84	430.68	2507.17	474.90
73	1745.43	312.01	2349.26	447.83	2580.51	488.21
74	1824.65	328.89	2440.44	463.60	2662.62	496.84
75	1912.93	351.29	2542.25	486.14	2757.02	514.44
76	2013.50	376.44	2661.99	517.21	2870.77	544.10
77	2125.36	409.47	2801.82	559.46	3008.80	593.96
78	2265.77	451.44	2980.08	615.73	3187.23	658.59
79	2425.97	497.74	3180.08	677.75	3390.09	724.11
80	2588.38	544.17	3380.61	736.38	3589.71	787.03
81	2885.79	619.50	3754.64	832.49	3972.83	885.74
82	3198.79	697.42	4142.97	929.89	4370.25	985.74
83	3520.87	775.35	4540.38	1026.00	4772.85	1084.44
84	3852.05	854.57	4944.29	1123.41	5180.66	1183.15
85+		1103.93				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	345.46	19.48	553.08	57.48	1114.55	162.23
30	345.46	19.48	599.74	62.33	1114.55	162.23
31	345.46	19.48	647.62	67.31	1114.55	162.23
32	345.46	19.48	672.03	69.85	1114.55	162.23
33	345.46	19.48	721.74	75.01	1114.55	162.23
34	345.46	19.48	750.06	77.96	1114.55	162.23
35	345.46	19.48	750.06	77.96	1114.55	162.23
36	362.75	20.46	750.06	77.96	1114.55	162.23
37	384.09	21.66	750.06	77.96	1114.55	162.23
38	384.09	21.66	750.06	77.96	1114.55	162.23
39	409.19	23.07	750.06	77.96	1114.55	162.23
40	436.33	24.61	750.06	77.96	1114.55	162.23
41	465.57	26.25	750.06	77.96	1114.55	162.23
42	495.58	27.95	750.06	77.96	1114.55	162.23
43	518.45	29.24	750.06	77.96	1114.55	162.23
44	518.45	29.24	750.06	77.96	1114.55	162.23
45	518.30	38.06	834.33	99.02	1198.83	183.30
46	546.72	40.14	834.33	99.02	1198.83	183.30
47	575.81	42.28	834.33	99.02	1198.83	183.30
48	602.58	44.25	834.33	99.02	1198.83	183.30
49	602.58	44.25	834.33	99.02	1198.83	183.30
50	619.43	48.46	868.05	107.45	1232.54	189.62
51	646.82	54.78	912.29	117.99	1281.00	202.26
52	676.32	61.10	962.86	128.52	1331.56	212.80
53	707.92	69.53	1013.42	141.16	1388.45	225.44
54	742.60	77.84	1070.31	155.91	1449.55	240.19
55	760.72	84.30	1129.30	168.55	1512.76	254.94
56	814.08	96.51	1190.40	183.30	1580.18	269.68
57	846.25	103.96	1255.72	200.16	1649.71	286.54
58	886.52	113.66	1327.35	217.01	1727.66	305.50
59	943.12	128.51	1411.63	235.97	1820.37	326.57
60	994.70	141.51	1510.65	259.15	1927.82	349.75
61	1053.82	156.35	1618.10	284.43	2045.81	377.14
62	1126.35	173.91	1740.30	311.82	2176.43	406.63
63	1182.15	187.49	1870.93	343.43	2319.70	440.34
64	1266.03	208.38	2014.20	375.03	2475.62	474.05
65	1343.96	227.23	2165.90	410.85	2642.06	511.98
66	1444.53	250.46	2328.13	448.77	2816.93	552.01
67	1571.74	277.71	2498.79	488.80	3004.45	594.15
68	1711.08	310.21	2707.37	535.15	3229.89	644.71
69	1840.04	341.75	2970.74	596.25	3514.32	707.92
70	1987.81	376.84	3265.67	661.96	3828.86	775.44
71	2162.04	417.20	3437.44	703.98	3998.62	814.61
72	2370.47	462.62	3595.40	738.31	4151.06	847.90
73	2578.68	506.56	3744.13	769.02	4292.90	871.80
74	2708.10	533.57	3908.21	799.49	4448.78	892.21
75	2851.92	567.72	4093.91	837.43	4629.99	924.00
76	3013.13	607.37	4305.37	888.91	4841.56	974.32
77	3190.29	656.96	4546.20	958.44	5092.16	1054.43
78	3412.95	721.45	4858.70	1051.46	5424.43	1165.75
79	3671.01	795.02	5226.96	1160.49	5818.79	1291.40
80	3933.87	870.15	5604.04	1271.46	6222.24	1415.62
81	4405.31	990.94	6278.09	1448.09	6954.73	1611.73
82	4901.43	1115.61	6984.60	1628.61	7718.39	1809.14
83	5413.13	1242.89	7709.29	1809.14	8497.63	2005.25
84	5941.72	1370.17	8452.17	1990.96	9295.05	2200.06
85+		1774.07				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	332.48	16.88	515.79	48.16	1013.42	139.06
30	332.48	16.88	559.31	52.22	1013.42	139.06
31	332.48	16.88	603.96	56.39	1013.42	139.06
32	332.48	16.88	626.72	58.52	1013.42	139.06
33	332.48	16.88	673.09	62.85	1013.42	139.06
34	332.48	16.88	699.49	65.31	1013.42	139.06
35	332.48	16.88	699.49	65.31	1013.42	139.06
36	349.11	17.73	699.49	65.31	1013.42	139.06
37	369.65	18.77	699.49	65.31	1013.42	139.06
38	369.65	18.77	699.49	65.31	1013.42	139.06
39	393.80	20.00	699.49	65.31	1013.42	139.06
40	419.93	21.32	699.49	65.31	1013.42	139.06
41	448.06	22.75	699.49	65.31	1013.42	139.06
42	476.95	24.22	699.49	65.31	1013.42	139.06
43	498.96	25.34	699.49	65.31	1013.42	139.06
44	498.96	25.34	699.49	65.31	1013.42	139.06
45	491.12	30.81	769.02	84.28	1085.06	155.91
46	518.05	32.50	769.02	84.28	1085.06	155.91
47	545.61	34.23	769.02	84.28	1085.06	155.91
48	570.97	35.82	769.02	84.28	1085.06	155.91
49	570.97	35.82	769.02	84.28	1085.06	155.91
50	585.72	40.03	798.52	90.60	1112.45	162.23
51	608.90	46.35	836.44	99.02	1152.48	170.66
52	634.18	52.67	876.47	109.56	1196.72	181.19
53	659.46	58.99	920.72	120.09	1245.18	193.84
54	687.90	65.21	969.18	130.63	1295.75	204.37
55	703.15	71.96	1019.74	143.27	1350.53	217.01
56	749.04	79.73	1072.42	155.91	1407.41	229.65
57	775.56	87.33	1127.19	168.55	1468.51	244.40
58	810.06	97.12	1188.30	183.30	1535.93	261.26
59	856.06	107.78	1259.93	200.16	1613.89	278.11
60	900.36	118.95	1342.10	219.12	1704.49	299.18
61	950.27	129.95	1434.80	240.19	1805.62	322.36
62	1009.06	145.60	1538.04	265.47	1917.28	347.64
63	1053.87	157.88	1649.71	290.75	2037.38	375.03
64	1124.49	174.96	1769.80	318.14	2170.11	404.53
65	1190.53	190.33	1898.32	347.64	2311.28	436.13
66	1275.61	209.69	2037.38	379.24	2460.87	469.84
67	1384.63	234.38	2182.76	412.95	2620.99	505.66
68	1501.64	260.81	2357.63	452.98	2812.72	547.80
69	1608.34	285.76	2578.85	503.55	3050.80	600.47
70	1727.79	314.66	2824.36	558.99	3314.00	657.76
71	1870.93	348.60	2964.77	591.34	3451.52	689.90
72	2044.78	386.75	3093.59	621.02	3574.26	717.16
73	2217.11	422.13	3210.04	644.21	3685.40	732.31
74	2316.23	442.60	3336.15	666.53	3801.49	743.50
75	2427.38	467.83	3479.57	694.25	3937.41	762.51
76	2554.43	499.81	3647.38	737.07	4104.49	806.66
77	2696.82	541.46	3844.25	797.95	4312.22	881.94
78	2874.36	594.30	4097.25	877.17	4581.55	981.45
79	3073.72	653.20	4382.84	964.12	4887.40	1081.39
80	3272.81	710.41	4666.36	1048.08	5189.75	1174.06
81	3640.36	803.92	5189.75	1183.15	5756.00	1322.11
82	4024.78	900.02	5733.92	1320.81	6341.73	1470.17
83	4419.60	996.13	6287.18	1457.18	6933.95	1616.93
84	4822.21	1092.24	6849.53	1593.55	7532.67	1762.38
85+		1393.54				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 20 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	391.84	23.48	105.67	26.42	525.90	49.11	177.41	44.35
30	391.84	23.48	105.67	26.42	525.90	49.11	177.41	44.35
31	391.84	23.48	105.67	26.42	525.90	49.11	177.41	44.35
32	391.84	23.48	105.67	26.42	525.90	49.11	177.41	44.35
33	391.84	23.48	105.67	26.42	525.90	49.11	177.41	44.35
34	391.84	23.48	105.67	26.42	525.90	49.11	177.41	44.35
35	391.84	23.48	105.67	26.42	525.90	49.11	177.41	44.35
36	392.04	23.49	105.72	26.43	525.90	49.11	177.41	44.35
37	399.91	23.96	107.84	26.96	525.90	49.11	177.41	44.35
38	403.84	24.20	108.90	27.23	525.90	49.11	177.41	44.35
39	407.78	24.44	109.96	27.49	525.90	49.11	177.41	44.35
40	411.71	24.67	111.02	27.76	525.90	49.11	177.41	44.35
41	416.13	24.94	112.22	28.05	525.90	49.11	177.41	44.35
42	420.59	25.20	113.42	28.35	525.90	49.11	177.41	44.35
43	422.94	25.34	114.05	28.51	525.90	49.11	177.41	44.35
44	422.94	25.34	114.05	28.51	525.90	49.11	177.41	44.35
45	442.81	31.40	150.74	37.69	548.08	53.86	209.09	52.27
46	446.70	31.68	152.07	38.02	548.08	53.86	209.09	52.27
47	446.70	31.68	152.07	38.02	548.08	53.86	209.09	52.27
48	446.70	31.68	152.07	38.02	548.08	53.86	209.09	52.27
49	446.70	31.68	152.07	38.02	548.08	53.86	209.09	52.27
50	456.20	33.26	164.74	41.18	556.00	57.03	228.10	57.03
51	470.46	38.02	177.41	44.35	570.25	60.19	234.44	58.61
52	486.30	41.18	190.08	47.52	586.09	63.36	247.11	61.78
53	502.14	44.35	202.76	50.69	601.93	68.11	259.78	64.95
54	519.56	49.11	209.09	52.27	620.94	71.28	266.12	66.53
55	538.57	53.86	221.76	55.44	639.95	76.03	278.79	69.70
56	557.58	58.61	234.44	58.61	660.54	80.79	291.46	72.87
57	578.17	63.36	247.11	61.78	681.13	85.54	304.13	76.03
58	601.93	68.11	266.12	66.53	704.90	91.87	316.81	79.20
59	628.86	74.45	278.79	69.70	733.41	98.21	335.82	83.95
60	660.54	82.37	291.46	72.87	765.09	104.55	348.49	87.12
61	696.98	90.29	310.47	77.62	801.52	112.47	367.50	91.87
62	734.99	99.79	329.48	82.37	842.71	121.97	386.50	96.63
63	779.35	109.30	348.49	87.12	885.48	131.47	405.51	101.38
64	825.28	120.39	367.50	91.87	934.58	142.56	424.52	106.13
65	875.97	131.47	392.84	98.21	985.27	153.65	443.53	110.88
66	928.24	142.56	411.85	102.96	1040.71	166.32	468.87	117.22
67	985.27	155.24	437.19	109.30	1099.32	179.00	487.88	121.97
68	1053.38	171.08	462.54	115.63	1169.02	194.84	513.23	128.31
69	1140.51	190.08	494.22	123.55	1256.14	213.84	544.91	136.23
70	1239.57	212.14	525.59	131.40	1356.72	235.88	576.25	144.06
71	1335.50	233.56	558.03	139.51	1453.06	255.50	608.18	152.05
72	1432.38	254.51	589.71	147.43	1550.32	276.23	639.37	159.84
73	1534.73	276.53	620.65	155.16	1651.48	294.96	669.81	167.45
74	1651.43	299.57	656.92	164.23	1767.00	316.30	705.58	176.40
75	1784.98	326.59	704.36	176.09	1897.85	341.64	752.52	188.13
76	1936.26	360.44	750.67	187.67	2049.45	375.34	798.33	199.58
77	2109.03	403.83	801.76	200.44	2222.51	420.04	848.92	212.23
78	2324.63	459.35	868.80	217.20	2440.57	479.90	915.76	228.94
79	2581.46	526.86	950.99	237.75	2701.80	550.34	997.95	249.49
80	2866.17	600.24	1039.04	259.76	2989.44	628.12	1086.00	271.50
81	3171.42	679.49	1132.96	283.24	3297.63	708.84	1179.93	294.98
82	3494.29	760.20	1232.76	308.19	3620.50	791.02	1279.72	319.93
83	3825.96	840.92	1338.42	334.61	3952.17	873.20	1385.39	346.35
84	4167.90	923.10	1449.96	362.49	4292.65	955.39	1496.92	374.23
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 100 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	372.76	19.08	76.31	19.08	486.30	39.60	126.72	31.68
30	372.76	19.08	76.31	19.08	486.30	39.60	126.72	31.68
31	372.76	19.08	76.31	19.08	486.30	39.60	126.72	31.68
32	372.76	19.08	76.31	19.08	486.30	39.60	126.72	31.68
33	372.76	19.08	76.31	19.08	486.30	39.60	126.72	31.68
34	372.76	19.08	76.31	19.08	486.30	39.60	126.72	31.68
35	372.76	19.08	76.31	19.08	486.30	39.60	126.72	31.68
36	372.95	19.09	76.35	19.09	486.30	39.60	126.72	31.68
37	380.44	19.47	77.88	19.47	486.30	39.60	126.72	31.68
38	384.18	19.66	78.65	19.66	486.30	39.60	126.72	31.68
39	387.92	19.85	79.42	19.85	486.30	39.60	126.72	31.68
40	391.66	20.05	80.18	20.05	486.30	39.60	126.72	31.68
41	395.87	20.26	81.04	20.26	486.30	39.60	126.72	31.68
42	400.11	20.48	81.91	20.48	486.30	39.60	126.72	31.68
43	402.34	20.59	82.37	20.59	486.30	39.60	126.72	31.68
44	402.34	20.59	82.37	20.59	486.30	39.60	126.72	31.68
45	416.11	25.12	106.78	26.69	503.72	44.35	152.07	38.02
46	419.77	25.34	107.71	26.93	503.72	44.35	152.07	38.02
47	419.77	25.34	107.71	26.93	503.72	44.35	152.07	38.02
48	419.77	25.34	107.71	26.93	503.72	44.35	152.07	38.02
49	419.77	25.34	107.71	26.93	503.72	44.35	152.07	38.02
50	427.69	26.93	120.39	30.10	510.06	45.94	158.40	39.60
51	438.78	30.10	126.72	31.68	521.15	49.11	171.08	42.77
52	451.45	33.26	133.06	33.26	533.82	52.27	177.41	44.35
53	464.12	36.43	139.40	34.85	548.08	55.44	183.75	45.94
54	478.38	39.60	152.07	38.02	562.33	58.61	190.08	47.52
55	494.22	42.77	158.40	39.60	578.17	61.78	202.76	50.69
56	510.06	47.52	164.74	41.18	594.01	64.95	209.09	52.27
57	527.48	50.69	177.41	44.35	611.44	69.70	221.76	55.44
58	546.49	55.44	190.08	47.52	632.03	74.45	228.10	57.03
59	568.67	60.19	196.42	49.11	654.21	79.20	240.77	60.19
60	594.01	66.53	209.09	52.27	681.13	85.54	253.45	63.36
61	624.11	72.87	221.76	55.44	711.23	91.87	266.12	66.53
62	655.79	80.79	234.44	58.61	744.50	99.79	278.79	69.70
63	692.22	88.71	253.45	63.36	780.93	107.71	291.46	72.87
64	730.24	96.63	266.12	66.53	820.53	115.63	310.47	77.62
65	771.42	106.13	285.13	71.28	863.30	125.14	323.14	80.79
66	815.78	115.63	297.80	74.45	909.24	136.23	342.15	85.54
67	863.30	126.72	316.81	79.20	958.34	145.73	361.16	90.29
68	918.74	139.40	335.82	83.95	1015.37	158.40	380.17	95.04
69	990.02	155.24	361.16	90.29	1088.23	174.24	405.51	101.38
70	1071.76	172.56	386.28	96.57	1171.49	191.55	430.60	107.65
71	1150.53	189.67	413.82	103.45	1249.29	208.48	451.44	112.86
72	1229.08	206.40	434.52	108.63	1328.40	225.02	477.98	119.49
73	1313.50	224.29	460.88	115.22	1411.83	241.19	503.89	125.97
74	1408.12	243.30	492.69	123.17	1505.44	256.99	535.27	133.82
75	1515.57	264.89	529.77	132.44	1611.90	276.93	565.89	141.47
76	1639.86	291.93	565.98	141.50	1735.18	305.33	601.73	150.43
77	1780.37	327.19	607.21	151.80	1877.64	341.93	642.58	160.65
78	1954.80	372.76	657.47	164.37	2054.60	391.84	698.56	174.64
79	2163.20	427.06	722.05	180.51	2265.93	447.61	763.14	190.78
80	2393.61	485.77	792.49	198.12	2497.81	509.25	827.71	206.93
81	2638.69	548.87	868.80	217.20	2745.83	573.82	904.02	226.01
82	2896.99	611.98	945.12	236.28	3005.59	638.39	986.21	246.55
83	3162.62	676.55	1027.30	256.82	3271.22	702.97	1062.52	265.63
84	3435.58	741.12	1109.48	277.37	3542.72	767.54	1150.58	287.64
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 20 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	416.79	29.35	117.41	29.35	579.76	61.78	196.42	49.11
30	416.79	29.35	117.41	29.35	579.76	61.78	196.42	49.11
31	416.79	29.35	117.41	29.35	579.76	61.78	196.42	49.11
32	416.79	29.35	117.41	29.35	579.76	61.78	196.42	49.11
33	416.79	29.35	117.41	29.35	579.76	61.78	196.42	49.11
34	416.79	29.35	117.41	29.35	579.76	61.78	196.42	49.11
35	419.22	29.52	118.09	29.52	579.76	61.78	196.42	49.11
36	427.11	30.08	120.31	30.08	579.76	61.78	196.42	49.11
37	431.06	30.36	121.42	30.36	579.76	61.78	196.42	49.11
38	435.00	30.63	122.54	30.63	579.76	61.78	196.42	49.11
39	442.90	31.19	124.76	31.19	579.76	61.78	196.42	49.11
40	446.85	31.47	125.87	31.47	579.76	61.78	196.42	49.11
41	449.87	31.68	126.72	31.68	579.76	61.78	196.42	49.11
42	449.87	31.68	126.72	31.68	579.76	61.78	196.42	49.11
43	449.87	31.68	126.72	31.68	579.76	61.78	196.42	49.11
44	449.87	31.68	126.72	31.68	579.76	61.78	196.42	49.11
45	479.96	39.60	164.74	41.18	608.27	68.11	234.44	58.61
46	479.96	39.60	164.74	41.18	608.27	68.11	234.44	58.61
47	479.96	39.60	164.74	41.18	608.27	68.11	234.44	58.61
48	479.96	39.60	164.74	41.18	608.27	68.11	234.44	58.61
49	479.96	39.60	164.74	41.18	608.27	68.11	234.44	58.61
50	491.05	42.77	183.75	45.94	619.36	71.28	247.11	61.78
51	510.06	45.94	196.42	49.11	638.37	76.03	259.78	64.95
52	529.07	50.69	209.09	52.27	657.37	80.79	272.45	68.11
53	549.66	55.44	215.43	53.86	677.97	85.54	285.13	71.28
54	571.84	61.78	228.10	57.03	701.73	90.29	297.80	74.45
55	595.60	66.53	247.11	61.78	725.49	96.63	310.47	77.62
56	619.36	72.87	259.78	64.95	750.83	101.38	323.14	80.79
57	646.29	79.20	272.45	68.11	777.76	107.71	335.82	83.95
58	674.80	85.54	285.13	71.28	807.86	115.63	348.49	87.12
59	709.65	93.46	304.13	76.03	842.71	123.55	367.50	91.87
60	749.25	102.96	323.14	80.79	883.89	133.06	386.50	96.63
61	793.60	114.05	342.15	85.54	929.83	142.56	405.51	101.38
62	842.71	125.14	361.16	90.29	980.52	153.65	424.52	106.13
63	896.56	137.81	380.17	95.04	1035.96	166.32	443.53	110.88
64	955.17	150.48	405.51	101.38	1096.15	180.58	468.87	117.22
65	1016.95	164.74	430.86	107.71	1161.10	194.84	487.88	121.97
66	1083.48	180.58	449.87	112.47	1230.80	210.68	513.23	128.31
67	1154.76	196.42	475.21	118.80	1303.66	226.52	538.57	134.64
68	1240.30	215.43	506.89	126.72	1392.37	245.53	563.92	140.98
69	1349.60	239.19	538.57	134.64	1503.25	270.87	601.93	150.48
70	1473.86	267.54	576.25	144.06	1630.59	297.62	639.57	159.89
71	1595.70	294.69	608.18	152.05	1752.45	324.47	670.88	167.72
72	1717.93	321.24	645.58	161.39	1874.66	350.72	701.45	175.36
73	1848.12	348.73	682.10	170.53	2004.82	374.85	737.41	184.35
74	1995.09	377.12	723.83	180.96	2150.20	399.93	778.57	194.64
75	2164.25	412.38	770.58	192.65	2317.76	433.45	824.76	206.19
76	2357.76	455.76	822.16	205.54	2512.66	476.62	875.78	218.95
77	2580.65	511.41	878.39	219.60	2738.35	535.00	937.35	234.34
78	2858.83	584.09	956.86	239.21	3021.73	613.44	1009.69	252.42
79	3193.43	672.15	1044.91	261.23	3362.21	707.37	1097.74	274.44
80	3564.73	769.01	1144.71	286.18	3739.37	808.63	1197.54	299.38
81	3963.91	871.74	1250.37	312.59	4144.42	915.76	1309.07	327.27
82	4383.64	978.87	1361.91	340.48	4568.55	1024.36	1420.61	355.15
83	4816.57	1084.54	1479.31	369.83	5002.95	1131.50	1538.01	384.50
84	5261.24	1191.67	1602.59	400.65	5449.09	1240.10	1661.29	415.32
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 100 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	393.31	23.48	82.18	20.55	535.40	50.69	145.73	36.43
30	393.31	23.48	82.18	20.55	535.40	50.69	145.73	36.43
31	393.31	23.48	82.18	20.55	535.40	50.69	145.73	36.43
32	393.31	23.48	82.18	20.55	535.40	50.69	145.73	36.43
33	393.31	23.48	82.18	20.55	535.40	50.69	145.73	36.43
34	393.31	23.48	82.18	20.55	535.40	50.69	145.73	36.43
35	395.60	23.62	82.66	20.67	535.40	50.69	145.73	36.43
36	403.05	24.06	84.22	21.05	535.40	50.69	145.73	36.43
37	406.77	24.28	85.00	21.25	535.40	50.69	145.73	36.43
38	410.50	24.51	85.78	21.44	535.40	50.69	145.73	36.43
39	417.95	24.95	87.33	21.83	535.40	50.69	145.73	36.43
40	421.67	25.17	88.11	22.03	535.40	50.69	145.73	36.43
41	424.52	25.34	88.71	22.18	535.40	50.69	145.73	36.43
42	424.52	25.34	88.71	22.18	535.40	50.69	145.73	36.43
43	424.52	25.34	88.71	22.18	535.40	50.69	145.73	36.43
44	424.52	25.34	88.71	22.18	535.40	50.69	145.73	36.43
45	448.28	31.68	120.39	30.10	557.58	57.03	171.08	42.77
46	448.28	31.68	120.39	30.10	557.58	57.03	171.08	42.77
47	448.28	31.68	120.39	30.10	557.58	57.03	171.08	42.77
48	448.28	31.68	120.39	30.10	557.58	57.03	171.08	42.77
49	448.28	31.68	120.39	30.10	557.58	57.03	171.08	42.77
50	457.79	34.85	133.06	33.26	565.50	58.61	183.75	45.94
51	472.04	38.02	139.40	34.85	579.76	61.78	190.08	47.52
52	487.88	41.18	145.73	36.43	597.18	66.53	196.42	49.11
53	505.31	45.94	158.40	39.60	614.61	69.70	209.09	52.27
54	524.32	50.69	164.74	41.18	633.61	74.45	215.43	53.86
55	543.32	55.44	177.41	44.35	652.62	79.20	228.10	57.03
56	563.92	60.19	190.08	47.52	674.80	83.95	234.44	58.61
57	586.09	64.95	196.42	49.11	696.98	88.71	247.11	61.78
58	609.85	71.28	209.09	52.27	722.32	95.04	259.78	64.95
59	638.37	77.62	221.76	55.44	750.83	101.38	272.45	68.11
60	671.63	85.54	234.44	58.61	785.68	109.30	285.13	71.28
61	708.06	93.46	253.45	63.36	823.70	118.80	297.80	74.45
62	749.25	102.96	266.12	66.53	866.47	128.31	316.81	79.20
63	795.19	112.47	285.13	71.28	913.99	137.81	329.48	82.37
64	844.29	123.55	297.80	74.45	964.68	148.90	348.49	87.12
65	896.56	136.23	316.81	79.20	1018.53	161.57	367.50	91.87
66	952.00	148.90	335.82	83.95	1075.56	174.24	386.50	96.63
67	1010.61	161.57	354.82	88.71	1137.34	186.92	405.51	101.38
68	1083.48	177.41	380.17	95.04	1211.79	204.34	430.86	107.71
69	1173.77	198.00	405.51	101.38	1303.66	224.93	456.20	114.05
70	1275.98	221.63	436.94	109.23	1410.54	246.96	487.59	121.90
71	1376.25	242.96	463.98	115.99	1509.49	268.04	514.14	128.53
72	1478.94	265.37	490.39	122.60	1612.40	290.20	540.05	135.01
73	1585.42	287.28	522.33	130.58	1719.08	310.33	565.34	141.34
74	1704.65	310.21	553.52	138.38	1838.47	329.98	602.18	150.54
75	1843.67	338.63	589.98	147.49	1974.61	355.19	638.14	159.53
76	2001.79	373.85	637.48	159.37	2134.35	391.72	679.18	169.79
77	2185.67	420.04	683.85	170.96	2321.26	440.67	731.01	182.75
78	2414.15	481.36	745.53	186.38	2555.04	506.31	786.62	196.65
79	2687.12	551.81	815.97	203.99	2832.41	582.63	862.93	215.73
80	2986.51	629.59	892.28	223.07	3136.20	663.34	939.25	234.81
81	3306.44	711.77	980.34	245.08	3462.00	748.46	1027.30	256.82
82	3642.51	795.42	1068.39	267.10	3801.01	833.58	1121.22	280.31
83	3987.39	879.08	1162.32	290.58	4147.36	918.70	1215.15	303.79
84	4341.08	964.19	1262.11	315.53	4501.04	1003.82	1309.07	327.27
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 20 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	461.96	37.74	126.81	31.70	657.37	79.20	215.43	53.86
30	466.12	38.08	127.96	31.99	657.37	79.20	215.43	53.86
31	470.29	38.42	129.10	32.27	657.37	79.20	215.43	53.86
32	478.62	39.10	131.39	32.85	657.37	79.20	215.43	53.86
33	482.79	39.44	132.53	33.13	657.37	79.20	215.43	53.86
34	484.71	39.60	133.06	33.26	657.37	79.20	215.43	53.86
35	484.71	39.60	133.06	33.26	657.37	79.20	215.43	53.86
36	484.71	39.60	133.06	33.26	657.37	79.20	215.43	53.86
37	484.71	39.60	133.06	33.26	657.37	79.20	215.43	53.86
38	484.71	39.60	133.06	33.26	657.37	79.20	215.43	53.86
39	484.71	39.60	133.06	33.26	657.37	79.20	215.43	53.86
40	484.71	39.60	133.06	33.26	657.37	79.20	215.43	53.86
41	484.71	39.60	133.06	33.26	657.37	79.20	215.43	53.86
42	484.71	39.60	133.06	33.26	657.37	79.20	215.43	53.86
43	484.71	39.60	133.06	33.26	657.37	79.20	215.43	53.86
44	484.71	39.60	133.06	33.26	657.37	79.20	215.43	53.86
45	524.32	50.69	177.41	44.35	695.39	88.71	253.45	63.36
46	524.32	50.69	177.41	44.35	695.39	88.71	253.45	63.36
47	524.32	50.69	177.41	44.35	695.39	88.71	253.45	63.36
48	524.32	50.69	177.41	44.35	695.39	88.71	253.45	63.36
49	524.32	50.69	177.41	44.35	695.39	88.71	253.45	63.36
50	541.74	53.86	196.42	49.11	711.23	93.46	272.45	68.11
51	563.92	60.19	209.09	52.27	733.41	98.21	278.79	69.70
52	589.26	64.95	221.76	55.44	758.75	104.55	291.46	72.87
53	616.19	71.28	234.44	58.61	787.27	110.88	304.13	76.03
54	644.70	79.20	247.11	61.78	817.36	117.22	316.81	79.20
55	674.80	85.54	259.78	64.95	849.04	125.14	335.82	83.95
56	706.48	93.46	272.45	68.11	880.72	133.06	348.49	87.12
57	739.74	101.38	291.46	72.87	915.57	140.98	361.16	90.29
58	777.76	110.88	304.13	76.03	955.17	148.90	380.17	95.04
59	820.53	120.39	323.14	80.79	1001.11	159.99	399.18	99.79
60	872.80	133.06	342.15	85.54	1054.97	172.66	418.19	104.55
61	929.83	145.73	361.16	90.29	1113.58	185.33	437.19	109.30
62	993.19	159.99	386.50	96.63	1180.11	201.17	456.20	114.05
63	1062.89	175.83	405.51	101.38	1252.97	217.01	481.55	120.39
64	1137.34	193.25	430.86	107.71	1330.59	234.44	506.89	126.72
65	1218.12	212.26	456.20	114.05	1414.54	253.45	532.24	133.06
66	1303.66	231.27	481.55	120.39	1504.83	274.04	557.58	139.40
67	1393.95	251.86	513.23	128.31	1599.88	294.63	582.92	145.73
68	1504.83	277.21	538.57	134.64	1713.93	319.98	614.61	153.65
69	1644.23	308.89	576.59	144.15	1859.66	351.66	646.29	161.57
70	1804.73	345.12	614.24	153.56	2024.78	387.86	690.23	172.56
71	1962.49	380.90	652.07	163.02	2183.51	423.22	721.04	180.26
72	2119.86	414.35	689.03	172.26	2343.33	456.25	757.31	189.33
73	2285.96	448.59	725.12	181.28	2510.25	487.00	798.86	199.71
74	2475.62	485.09	772.49	193.12	2699.16	520.06	839.40	209.85
75	2692.52	529.77	824.76	206.19	2916.77	561.38	890.98	222.75
76	2946.09	588.32	881.74	220.44	3172.48	618.11	947.28	236.82
77	3240.92	661.74	943.24	235.81	3475.26	698.59	1013.99	253.50
78	3611.69	760.20	1021.43	255.36	3858.24	807.16	1091.87	272.97
79	4056.37	877.61	1121.22	280.31	4317.59	933.38	1191.67	297.92
80	4549.47	1008.22	1232.76	308.19	4823.91	1071.33	1303.20	325.80
81	5079.26	1144.71	1350.17	337.54	5366.91	1213.68	1420.61	355.15
82	5634.01	1285.59	1473.44	368.36	5933.39	1358.97	1549.76	387.44
83	6203.42	1426.48	1602.59	400.65	6511.61	1502.79	1678.90	419.73
84	6786.05	1567.37	1737.60	434.40	7101.58	1646.61	1813.92	453.48
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 100 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	434.78	31.70	96.62	24.15	603.52	66.53	158.40	39.60
30	438.70	31.99	97.49	24.37	603.52	66.53	158.40	39.60
31	442.63	32.27	98.36	24.59	603.52	66.53	158.40	39.60
32	450.47	32.85	100.10	25.03	603.52	66.53	158.40	39.60
33	454.39	33.13	100.98	25.24	603.52	66.53	158.40	39.60
34	456.20	33.26	101.38	25.34	603.52	66.53	158.40	39.60
35	456.20	33.26	101.38	25.34	603.52	66.53	158.40	39.60
36	456.20	33.26	101.38	25.34	603.52	66.53	158.40	39.60
37	456.20	33.26	101.38	25.34	603.52	66.53	158.40	39.60
38	456.20	33.26	101.38	25.34	603.52	66.53	158.40	39.60
39	456.20	33.26	101.38	25.34	603.52	66.53	158.40	39.60
40	456.20	33.26	101.38	25.34	603.52	66.53	158.40	39.60
41	456.20	33.26	101.38	25.34	603.52	66.53	158.40	39.60
42	456.20	33.26	101.38	25.34	603.52	66.53	158.40	39.60
43	456.20	33.26	101.38	25.34	603.52	66.53	158.40	39.60
44	456.20	33.26	101.38	25.34	603.52	66.53	158.40	39.60
45	489.47	41.18	133.06	33.26	633.61	74.45	190.08	47.52
46	489.47	41.18	133.06	33.26	633.61	74.45	190.08	47.52
47	489.47	41.18	133.06	33.26	633.61	74.45	190.08	47.52
48	489.47	41.18	133.06	33.26	633.61	74.45	190.08	47.52
49	489.47	41.18	133.06	33.26	633.61	74.45	190.08	47.52
50	502.14	44.35	139.40	34.85	646.29	77.62	202.76	50.69
51	521.15	49.11	152.07	38.02	665.29	82.37	209.09	52.27
52	541.74	53.86	158.40	39.60	687.47	87.12	221.76	55.44
53	563.92	60.19	171.08	42.77	711.23	93.46	228.10	57.03
54	587.68	64.95	183.75	45.94	736.58	98.21	240.77	60.19
55	614.61	71.28	190.08	47.52	761.92	104.55	253.45	63.36
56	641.53	77.62	202.76	50.69	790.43	110.88	259.78	64.95
57	668.46	83.95	215.43	53.86	820.53	118.80	272.45	68.11
58	700.14	91.87	228.10	57.03	853.79	125.14	285.13	71.28
59	738.16	101.38	240.77	60.19	891.81	134.64	297.80	74.45
60	780.93	110.88	253.45	63.36	937.75	144.15	316.81	79.20
61	828.45	121.97	272.45	68.11	988.44	156.82	329.48	82.37
62	882.31	134.64	291.46	72.87	1043.88	169.49	348.49	87.12
63	940.92	147.32	310.47	77.62	1105.66	182.16	367.50	91.87
64	1004.28	161.57	329.48	82.37	1170.60	198.00	386.50	96.63
65	1072.39	177.41	348.49	87.12	1241.88	213.84	405.51	101.38
66	1145.26	194.84	367.50	91.87	1317.92	229.69	424.52	106.13
67	1221.29	212.26	386.50	96.63	1398.70	248.69	449.87	112.47
68	1314.75	232.85	411.85	102.96	1496.91	269.29	475.21	118.80
69	1431.97	259.78	443.53	110.88	1617.30	296.21	500.55	125.14
70	1567.27	289.71	474.93	118.73	1755.66	326.12	531.92	132.98
71	1697.59	318.20	501.60	125.40	1888.82	354.25	564.30	141.07
72	1829.66	347.62	533.84	133.46	2023.64	383.31	595.92	148.98
73	1966.42	374.85	565.34	141.34	2159.99	408.65	626.80	156.70
74	2121.31	402.97	602.18	150.54	2314.43	431.86	663.00	165.75
75	2298.20	439.47	644.16	161.04	2492.35	465.06	704.36	176.09
76	2506.71	487.04	697.05	174.26	2703.31	512.36	750.67	187.67
77	2753.09	549.73	748.70	187.17	2956.47	583.63	807.65	201.91
78	3061.35	632.52	815.97	203.99	3274.15	676.55	874.67	218.67
79	3422.38	729.38	892.28	223.07	3648.38	779.28	956.86	239.21
80	3820.09	832.11	986.21	246.55	4056.37	889.35	1044.91	261.23
81	4242.75	940.71	1080.13	270.03	4489.30	1000.88	1144.71	286.18
82	4681.55	1050.78	1179.93	294.98	4938.38	1113.89	1244.50	311.13
83	5130.63	1159.38	1285.59	321.40	5393.32	1225.42	1350.17	337.54
84	5587.04	1269.45	1397.13	349.28	5854.14	1336.96	1461.70	365.43
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 20 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	528.34	54.91	136.54	34.13	837.95	121.97	247.11	61.78
30	537.10	55.82	138.80	34.70	837.95	121.97	247.11	61.78
31	545.87	56.73	141.07	35.27	837.95	121.97	247.11	61.78
32	550.25	57.19	142.20	35.55	837.95	121.97	247.11	61.78
33	559.02	58.10	144.47	36.12	837.95	121.97	247.11	61.78
34	563.92	58.61	145.73	36.43	837.95	121.97	247.11	61.78
35	563.92	58.61	145.73	36.43	837.95	121.97	247.11	61.78
36	563.92	58.61	145.73	36.43	837.95	121.97	247.11	61.78
37	563.92	58.61	145.73	36.43	837.95	121.97	247.11	61.78
38	563.92	58.61	145.73	36.43	837.95	121.97	247.11	61.78
39	563.92	58.61	145.73	36.43	837.95	121.97	247.11	61.78
40	563.92	58.61	145.73	36.43	837.95	121.97	247.11	61.78
41	563.92	58.61	145.73	36.43	837.95	121.97	247.11	61.78
42	563.92	58.61	145.73	36.43	837.95	121.97	247.11	61.78
43	563.92	58.61	145.73	36.43	837.95	121.97	247.11	61.78
44	563.92	58.61	145.73	36.43	837.95	121.97	247.11	61.78
45	627.28	74.45	190.08	47.52	901.32	137.81	291.46	72.87
46	627.28	74.45	190.08	47.52	901.32	137.81	291.46	72.87
47	627.28	74.45	190.08	47.52	901.32	137.81	291.46	72.87
48	627.28	74.45	190.08	47.52	901.32	137.81	291.46	72.87
49	627.28	74.45	190.08	47.52	901.32	137.81	291.46	72.87
50	652.62	80.79	209.09	52.27	926.66	142.56	310.47	77.62
51	685.89	88.71	221.76	55.44	963.09	152.07	323.14	80.79
52	723.90	96.63	240.77	60.19	1001.11	159.99	335.82	83.95
53	761.92	106.13	253.45	63.36	1043.88	169.49	348.49	87.12
54	804.69	117.22	266.12	66.53	1089.82	180.58	367.50	91.87
55	849.04	126.72	285.13	71.28	1137.34	191.67	380.17	95.04
56	894.98	137.81	297.80	74.45	1188.03	202.76	399.18	99.79
57	944.08	150.48	316.81	79.20	1240.30	215.43	411.85	102.96
58	997.94	163.16	329.48	82.37	1298.91	229.69	430.86	107.71
59	1061.30	177.41	354.82	88.71	1368.61	245.53	449.87	112.47
60	1135.75	194.84	373.83	93.46	1449.39	262.95	475.21	118.80
61	1216.54	213.84	392.84	98.21	1538.10	283.54	494.22	123.55
62	1308.41	234.44	418.19	104.55	1636.31	305.72	519.56	129.89
63	1406.62	258.20	443.53	110.88	1744.02	331.06	544.91	136.23
64	1514.34	281.96	468.87	117.22	1861.24	356.41	576.59	144.15
65	1628.39	308.89	500.55	125.14	1986.38	384.92	601.93	150.48
66	1750.36	337.40	525.90	131.47	2117.85	415.02	633.61	158.40
67	1878.67	367.50	557.58	139.40	2258.83	446.70	658.96	164.74
68	2035.48	402.34	589.26	147.32	2428.33	484.71	696.98	174.24
69	2233.49	448.28	627.28	156.82	2642.17	532.24	734.99	183.75
70	2460.13	498.68	671.23	167.81	2884.40	584.16	778.88	194.72
71	2678.83	548.62	708.50	177.13	3116.16	634.83	821.36	205.34
72	2902.01	595.92	751.11	187.78	3350.50	684.38	862.84	215.71
73	3133.98	643.69	792.71	198.18	3593.32	729.72	903.32	225.83
74	3397.13	694.94	839.40	209.85	3867.02	775.53	954.97	238.74
75	3700.89	757.03	897.00	224.25	4185.51	835.30	1011.39	252.85
76	4054.22	837.06	959.19	239.80	4559.14	917.49	1072.39	268.10
77	4467.14	941.77	1031.67	257.92	5003.60	1036.09	1149.58	287.39
78	4991.21	1080.13	1121.22	280.31	5572.37	1197.54	1244.50	311.13
79	5625.20	1248.90	1232.76	308.19	6262.13	1389.79	1361.91	340.48
80	6332.57	1436.75	1356.04	339.01	7031.13	1599.65	1491.05	372.76
81	7094.24	1636.34	1491.05	372.76	7858.84	1821.26	1631.94	407.98
82	7892.60	1840.33	1631.94	407.98	8721.78	2044.33	1784.57	446.14
83	8711.50	2044.33	1778.70	444.67	9602.32	2265.93	1937.19	484.30
84	9550.95	2249.79	1931.32	482.83	10503.41	2486.07	2095.69	523.92
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 100 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	492.72	46.01	100.92	25.23	761.92	104.55	190.08	47.52
30	500.89	46.77	102.59	25.65	761.92	104.55	190.08	47.52
31	509.07	47.53	104.27	26.07	761.92	104.55	190.08	47.52
32	513.16	47.92	105.10	26.28	761.92	104.55	190.08	47.52
33	521.33	48.68	106.78	26.69	761.92	104.55	190.08	47.52
34	525.90	49.11	107.71	26.93	761.92	104.55	190.08	47.52
35	525.90	49.11	107.71	26.93	761.92	104.55	190.08	47.52
36	525.90	49.11	107.71	26.93	761.92	104.55	190.08	47.52
37	525.90	49.11	107.71	26.93	761.92	104.55	190.08	47.52
38	525.90	49.11	107.71	26.93	761.92	104.55	190.08	47.52
39	525.90	49.11	107.71	26.93	761.92	104.55	190.08	47.52
40	525.90	49.11	107.71	26.93	761.92	104.55	190.08	47.52
41	525.90	49.11	107.71	26.93	761.92	104.55	190.08	47.52
42	525.90	49.11	107.71	26.93	761.92	104.55	190.08	47.52
43	525.90	49.11	107.71	26.93	761.92	104.55	190.08	47.52
44	525.90	49.11	107.71	26.93	761.92	104.55	190.08	47.52
45	578.17	63.36	139.40	34.85	815.78	117.22	221.76	55.44
46	578.17	63.36	139.40	34.85	815.78	117.22	221.76	55.44
47	578.17	63.36	139.40	34.85	815.78	117.22	221.76	55.44
48	578.17	63.36	139.40	34.85	815.78	117.22	221.76	55.44
49	578.17	63.36	139.40	34.85	815.78	117.22	221.76	55.44
50	600.35	68.11	158.40	39.60	836.37	121.97	234.44	58.61
51	628.86	74.45	164.74	41.18	866.47	128.31	247.11	61.78
52	658.96	82.37	177.41	44.35	899.73	136.23	253.45	63.36
53	692.22	90.29	190.08	47.52	936.16	145.73	266.12	66.53
54	728.66	98.21	196.42	49.11	974.18	153.65	278.79	69.70
55	766.67	107.71	209.09	52.27	1015.37	163.16	291.46	72.87
56	806.27	117.22	221.76	55.44	1058.14	172.66	304.13	76.03
57	847.46	126.72	234.44	58.61	1104.07	183.75	316.81	79.20
58	893.40	137.81	247.11	61.78	1154.76	196.42	329.48	82.37
59	947.25	150.48	266.12	66.53	1213.37	209.09	348.49	87.12
60	1009.03	164.74	285.13	71.28	1281.48	224.93	361.16	90.29
61	1078.73	180.58	297.80	74.45	1357.52	242.36	380.17	95.04
62	1156.35	199.59	316.81	79.20	1441.47	261.37	405.51	101.38
63	1240.30	218.60	342.15	85.54	1531.76	281.96	424.52	106.13
64	1330.59	239.19	361.16	90.29	1631.56	304.13	443.53	110.88
65	1427.22	261.37	380.17	95.04	1737.69	327.90	468.87	117.22
66	1531.76	285.13	405.51	101.38	1850.15	353.24	494.22	123.55
67	1641.06	310.47	430.86	107.71	1970.54	380.17	519.56	129.89
68	1772.53	340.57	456.20	114.05	2114.69	411.85	544.91	136.23
69	1938.86	378.58	487.88	121.97	2293.68	451.45	582.92	145.73
70	2127.68	421.10	525.59	131.40	2496.55	495.51	620.57	155.14
71	2310.47	460.84	558.03	139.51	2689.81	537.65	652.07	163.02
72	2496.97	501.26	595.92	148.98	2884.93	578.85	689.03	172.26
73	2686.92	539.23	626.80	156.70	3084.82	612.97	725.12	181.28
74	2899.88	579.37	669.09	167.27	3304.37	646.28	766.41	191.60
75	3145.53	627.60	716.40	179.10	3559.42	689.31	812.72	203.18
76	3434.62	694.07	768.54	192.14	3865.06	759.61	869.83	217.46
77	3777.39	784.07	831.23	207.81	4237.22	866.60	931.45	232.86
78	4208.99	901.09	909.89	227.47	4706.50	1008.22	1015.56	253.89
79	4716.77	1037.57	1003.82	250.95	5259.78	1163.78	1115.35	278.84
80	5272.98	1184.33	1103.61	275.90	5864.41	1326.68	1221.02	305.25
81	5864.41	1336.96	1215.15	303.79	6504.28	1493.99	1338.42	334.61
82	6479.33	1492.52	1332.55	333.14	7166.15	1661.29	1467.57	366.89
83	7104.51	1646.61	1455.83	363.96	7835.36	1827.13	1590.85	397.71
84	7739.97	1800.71	1579.11	394.78	8511.91	1991.49	1719.99	430.00
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 20 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	346.76	20.78	465.40	43.46
30	346.76	20.78	465.40	43.46
31	346.76	20.78	465.40	43.46
32	346.76	20.78	465.40	43.46
33	346.76	20.78	465.40	43.46
34	346.76	20.78	465.40	43.46
35	346.76	20.78	465.40	43.46
36	346.94	20.79	465.40	43.46
37	353.90	21.21	465.40	43.46
38	357.38	21.42	465.40	43.46
39	360.86	21.62	465.40	43.46
40	364.34	21.83	465.40	43.46
41	368.26	22.07	465.40	43.46
42	372.21	22.30	465.40	43.46
43	374.28	22.43	465.40	43.46
44	374.28	22.43	465.40	43.46
45	391.87	27.79	485.02	47.66
46	395.31	28.04	485.02	47.66
47	395.31	28.04	485.02	47.66
48	395.31	28.04	485.02	47.66
49	395.31	28.04	485.02	47.66
50	403.72	29.44	492.03	50.46
51	416.33	33.64	504.65	53.27
52	430.35	36.45	518.67	56.07
53	444.37	39.25	532.68	60.28
54	459.79	43.46	549.51	63.08
55	476.61	47.66	566.33	67.29
56	493.43	51.87	584.55	71.49
57	511.66	56.07	602.77	75.70
58	532.68	60.28	623.80	81.30
59	556.51	65.88	649.03	86.91
60	584.55	72.89	677.07	92.52
61	616.79	79.90	709.31	99.53
62	650.44	88.31	745.76	107.94
63	689.69	96.72	783.61	116.35
64	730.34	106.54	827.06	126.16
65	775.20	116.35	871.92	135.97
66	821.46	126.16	920.98	147.19
67	871.92	137.38	972.85	158.40
68	932.20	151.39	1034.53	172.42
69	1009.30	168.22	1111.63	189.24
70	1096.96	187.73	1200.63	208.74
71	1181.86	206.69	1285.89	226.11
72	1267.59	225.23	1371.97	244.45
73	1358.17	244.71	1461.49	261.03
74	1461.44	265.10	1563.71	279.91
75	1579.63	289.02	1679.52	302.34
76	1713.50	318.97	1813.67	332.16
77	1866.40	357.37	1966.83	371.71
78	2057.20	406.50	2159.80	424.69
79	2284.48	466.25	2390.97	487.03
80	2536.43	531.18	2645.52	555.86
81	2806.57	601.31	2918.26	627.29
82	3092.29	672.75	3203.98	700.02
83	3385.80	744.18	3497.49	772.75
84	3688.41	816.90	3798.80	845.48
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 100 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	329.88	16.88	430.35	35.05
30	329.88	16.88	430.35	35.05
31	329.88	16.88	430.35	35.05
32	329.88	16.88	430.35	35.05
33	329.88	16.88	430.35	35.05
34	329.88	16.88	430.35	35.05
35	329.88	16.88	430.35	35.05
36	330.05	16.89	430.35	35.05
37	336.67	17.23	430.35	35.05
38	339.98	17.40	430.35	35.05
39	343.29	17.57	430.35	35.05
40	346.60	17.74	430.35	35.05
41	350.33	17.93	430.35	35.05
42	354.08	18.12	430.35	35.05
43	356.06	18.22	430.35	35.05
44	356.06	18.22	430.35	35.05
45	368.24	22.23	445.77	39.25
46	371.48	22.43	445.77	39.25
47	371.48	22.43	445.77	39.25
48	371.48	22.43	445.77	39.25
49	371.48	22.43	445.77	39.25
50	378.49	23.83	451.38	40.65
51	388.30	26.63	461.19	43.46
52	399.51	29.44	472.41	46.26
53	410.73	32.24	485.02	49.06
54	423.34	35.05	497.64	51.87
55	437.36	37.85	511.66	54.67
56	451.38	42.05	525.68	57.47
57	466.80	44.86	541.10	61.68
58	483.62	49.06	559.32	65.88
59	503.25	53.27	578.94	70.09
60	525.68	58.88	602.77	75.70
61	552.31	64.48	629.41	81.30
62	580.35	71.49	658.85	88.31
63	612.59	78.50	691.09	95.32
64	646.23	85.51	726.13	102.33
65	682.68	93.92	763.98	110.74
66	721.93	102.33	804.63	120.55
67	763.98	112.14	848.09	128.97
68	813.04	123.36	898.55	140.18
69	876.13	137.38	963.04	154.20
70	948.46	152.71	1036.72	169.52
71	1018.17	167.85	1105.56	184.49
72	1087.69	182.65	1175.58	199.13
73	1162.39	198.49	1249.40	213.45
74	1246.13	215.31	1332.25	227.42
75	1341.22	234.41	1426.46	245.07
76	1451.20	258.34	1535.56	270.21
77	1575.55	289.55	1661.63	302.59
78	1729.92	329.88	1818.23	346.76
79	1914.34	377.93	2005.25	396.11
80	2118.24	429.88	2210.45	450.66
81	2335.13	485.73	2429.93	507.81
82	2563.70	541.57	2659.81	564.95
83	2798.78	598.72	2894.88	622.09
84	3040.34	655.86	3135.15	679.24
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	368.84	25.97	513.06	54.67
30	368.84	25.97	513.06	54.67
31	368.84	25.97	513.06	54.67
32	368.84	25.97	513.06	54.67
33	368.84	25.97	513.06	54.67
34	368.84	25.97	513.06	54.67
35	370.99	26.13	513.06	54.67
36	377.97	26.62	513.06	54.67
37	381.47	26.86	513.06	54.67
38	384.96	27.11	513.06	54.67
39	391.95	27.60	513.06	54.67
40	395.44	27.85	513.06	54.67
41	398.11	28.04	513.06	54.67
42	398.11	28.04	513.06	54.67
43	398.11	28.04	513.06	54.67
44	398.11	28.04	513.06	54.67
45	424.75	35.05	538.29	60.28
46	424.75	35.05	538.29	60.28
47	424.75	35.05	538.29	60.28
48	424.75	35.05	538.29	60.28
49	424.75	35.05	538.29	60.28
50	434.56	37.85	548.10	63.08
51	451.38	40.65	564.93	67.29
52	468.20	44.86	581.75	71.49
53	486.42	49.06	599.97	75.70
54	506.05	54.67	621.00	79.90
55	527.08	58.88	642.02	85.51
56	548.10	64.48	664.45	89.72
57	571.93	70.09	688.28	95.32
58	597.17	75.70	714.92	102.33
59	628.01	82.71	745.76	109.34
60	663.05	91.12	782.20	117.75
61	702.30	100.93	822.86	126.16
62	745.76	110.74	867.71	135.97
63	793.42	121.96	916.78	147.19
64	845.29	133.17	970.05	159.81
65	899.96	145.79	1027.52	172.42
66	958.83	159.81	1089.20	186.44
67	1021.91	173.82	1153.68	200.46
68	1097.61	190.64	1232.18	217.28
69	1194.33	211.67	1330.31	239.71
70	1304.30	236.76	1443.00	263.38
71	1412.12	260.79	1550.84	287.14
72	1520.29	284.28	1659.00	310.37
73	1635.51	308.61	1774.18	331.72
74	1765.57	333.74	1902.83	353.92
75	1915.26	364.94	2051.12	383.59
76	2086.52	403.33	2223.60	421.78
77	2283.76	452.58	2423.32	473.45
78	2529.94	516.90	2674.10	542.87
79	2826.05	594.82	2975.40	625.99
80	3154.63	680.54	3309.18	715.60
81	3507.88	771.45	3667.63	810.41
82	3879.32	866.26	4042.96	906.52
83	4262.45	959.77	4427.39	1001.33
84	4655.97	1054.57	4822.21	1097.43
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 100 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	348.06	20.78	473.81	44.86
30	348.06	20.78	473.81	44.86
31	348.06	20.78	473.81	44.86
32	348.06	20.78	473.81	44.86
33	348.06	20.78	473.81	44.86
34	348.06	20.78	473.81	44.86
35	350.09	20.90	473.81	44.86
36	356.68	21.29	473.81	44.86
37	359.98	21.49	473.81	44.86
38	363.27	21.69	473.81	44.86
39	369.86	22.08	473.81	44.86
40	373.16	22.28	473.81	44.86
41	375.68	22.43	473.81	44.86
42	375.68	22.43	473.81	44.86
43	375.68	22.43	473.81	44.86
44	375.68	22.43	473.81	44.86
45	396.71	28.04	493.43	50.46
46	396.71	28.04	493.43	50.46
47	396.71	28.04	493.43	50.46
48	396.71	28.04	493.43	50.46
49	396.71	28.04	493.43	50.46
50	405.12	30.84	500.44	51.87
51	417.74	33.64	513.06	54.67
52	431.75	36.45	528.48	58.88
53	447.17	40.65	543.90	61.68
54	464.00	44.86	560.72	65.88
55	480.82	49.06	577.54	70.09
56	499.04	53.27	597.17	74.30
57	518.67	57.47	616.79	78.50
58	539.69	63.08	639.22	84.11
59	564.93	68.69	664.45	89.72
60	594.36	75.70	695.29	96.72
61	626.60	82.71	728.94	105.14
62	663.05	91.12	766.78	113.55
63	703.70	99.53	808.84	121.96
64	747.16	109.34	853.70	131.77
65	793.42	120.55	901.36	142.98
66	842.48	131.77	951.82	154.20
67	894.35	142.98	1006.49	165.41
68	958.83	157.00	1072.38	180.83
69	1038.73	175.23	1153.68	199.06
70	1129.18	196.14	1248.27	218.55
71	1217.92	215.01	1335.83	237.20
72	1308.79	234.84	1426.90	256.81
73	1403.03	254.23	1521.31	274.62
74	1508.54	274.52	1626.96	292.02
75	1631.57	299.68	1747.44	314.33
76	1771.50	330.84	1888.81	346.65
77	1934.22	371.71	2054.21	389.97
78	2136.42	425.99	2261.10	448.06
79	2377.98	488.32	2506.56	515.60
80	2642.93	557.16	2775.40	587.03
81	2926.05	629.89	3063.72	662.36
82	3223.46	703.91	3363.73	737.68
83	3528.66	777.94	3670.23	813.01
84	3841.66	853.27	3983.22	888.34
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 20 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	408.81	33.40	581.75	70.09
30	412.50	33.70	581.75	70.09
31	416.19	34.00	581.75	70.09
32	423.56	34.60	581.75	70.09
33	427.25	34.91	581.75	70.09
34	428.95	35.05	581.75	70.09
35	428.95	35.05	581.75	70.09
36	428.95	35.05	581.75	70.09
37	428.95	35.05	581.75	70.09
38	428.95	35.05	581.75	70.09
39	428.95	35.05	581.75	70.09
40	428.95	35.05	581.75	70.09
41	428.95	35.05	581.75	70.09
42	428.95	35.05	581.75	70.09
43	428.95	35.05	581.75	70.09
44	428.95	35.05	581.75	70.09
45	464.00	44.86	615.39	78.50
46	464.00	44.86	615.39	78.50
47	464.00	44.86	615.39	78.50
48	464.00	44.86	615.39	78.50
49	464.00	44.86	615.39	78.50
50	479.42	47.66	629.41	82.71
51	499.04	53.27	649.03	86.91
52	521.47	57.47	671.46	92.52
53	545.30	63.08	696.69	98.13
54	570.53	70.09	723.33	103.73
55	597.17	75.70	751.37	110.74
56	625.20	82.71	779.40	117.75
57	654.64	89.72	810.24	124.76
58	688.28	98.13	845.29	131.77
59	726.13	106.54	885.94	141.58
60	772.39	117.75	933.60	152.80
61	822.86	128.97	985.47	164.01
62	878.93	141.58	1044.34	178.03
63	940.61	155.60	1108.82	192.05
64	1006.49	171.02	1177.51	207.47
65	1077.98	187.84	1251.81	224.29
66	1153.68	204.66	1331.71	242.51
67	1233.58	222.89	1415.82	260.73
68	1331.71	245.32	1516.75	283.16
69	1455.07	273.35	1645.71	311.20
70	1597.11	305.41	1791.84	343.24
71	1736.72	337.08	1932.31	374.53
72	1875.98	366.68	2073.74	403.76
73	2022.97	396.98	2221.46	430.97
74	2190.81	429.28	2388.63	460.23
75	2382.76	468.83	2581.21	496.80
76	2607.16	520.64	2807.51	547.00
77	2868.07	585.61	3075.45	618.22
78	3196.19	672.75	3414.38	714.30
79	3589.71	776.64	3820.88	826.00
80	4026.08	892.23	4268.94	948.08
81	4494.92	1013.01	4749.48	1074.05
82	4985.85	1137.69	5250.79	1202.63
83	5489.76	1262.37	5762.49	1329.91
84	6005.35	1387.05	6284.58	1457.18
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 100 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	384.76	28.06	534.09	58.88
30	388.23	28.31	534.09	58.88
31	391.70	28.56	534.09	58.88
32	398.65	29.07	534.09	58.88
33	402.12	29.32	534.09	58.88
34	403.72	29.44	534.09	58.88
35	403.72	29.44	534.09	58.88
36	403.72	29.44	534.09	58.88
37	403.72	29.44	534.09	58.88
38	403.72	29.44	534.09	58.88
39	403.72	29.44	534.09	58.88
40	403.72	29.44	534.09	58.88
41	403.72	29.44	534.09	58.88
42	403.72	29.44	534.09	58.88
43	403.72	29.44	534.09	58.88
44	403.72	29.44	534.09	58.88
45	433.16	36.45	560.72	65.88
46	433.16	36.45	560.72	65.88
47	433.16	36.45	560.72	65.88
48	433.16	36.45	560.72	65.88
49	433.16	36.45	560.72	65.88
50	444.37	39.25	571.93	68.69
51	461.19	43.46	588.76	72.89
52	479.42	47.66	608.38	77.10
53	499.04	53.27	629.41	82.71
54	520.07	57.47	651.84	86.91
55	543.90	63.08	674.27	92.52
56	567.73	68.69	699.50	98.13
57	591.56	74.30	726.13	105.14
58	619.60	81.30	755.57	110.74
59	653.24	89.72	789.21	119.15
60	691.09	98.13	829.87	127.56
61	733.14	107.94	874.72	138.78
62	780.80	119.15	923.79	149.99
63	832.67	130.37	978.46	161.21
64	888.74	142.98	1035.93	175.23
65	949.02	157.00	1099.01	189.24
66	1013.50	172.42	1166.30	203.26
67	1080.79	187.84	1237.79	220.08
68	1163.49	206.06	1324.70	238.31
69	1267.23	229.90	1431.24	262.14
70	1386.96	256.38	1553.68	288.60
71	1502.29	281.59	1671.52	313.50
72	1619.17	307.63	1790.84	339.22
73	1740.19	331.72	1911.49	361.63
74	1877.26	356.61	2048.17	382.18
75	2033.80	388.91	2205.62	411.56
76	2218.32	431.01	2392.31	453.42
77	2436.36	486.49	2616.35	516.49
78	2709.16	559.76	2897.48	598.72
79	3028.65	645.47	3228.66	689.63
80	3380.61	736.38	3589.71	787.03
81	3754.64	832.49	3972.83	885.74
82	4142.97	929.89	4370.25	985.74
83	4540.38	1026.00	4772.85	1084.44
84	4944.29	1123.41	5180.66	1183.15
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 20 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	467.56	48.59	741.55	107.94
30	475.31	49.40	741.55	107.94
31	483.07	50.21	741.55	107.94
32	486.95	50.61	741.55	107.94
33	494.71	51.42	741.55	107.94
34	499.04	51.87	741.55	107.94
35	499.04	51.87	741.55	107.94
36	499.04	51.87	741.55	107.94
37	499.04	51.87	741.55	107.94
38	499.04	51.87	741.55	107.94
39	499.04	51.87	741.55	107.94
40	499.04	51.87	741.55	107.94
41	499.04	51.87	741.55	107.94
42	499.04	51.87	741.55	107.94
43	499.04	51.87	741.55	107.94
44	499.04	51.87	741.55	107.94
45	555.11	65.88	797.62	121.96
46	555.11	65.88	797.62	121.96
47	555.11	65.88	797.62	121.96
48	555.11	65.88	797.62	121.96
49	555.11	65.88	797.62	121.96
50	577.54	71.49	820.05	126.16
51	606.98	78.50	852.29	134.57
52	640.62	85.51	885.94	141.58
53	674.27	93.92	923.79	149.99
54	712.11	103.73	964.44	159.81
55	751.37	112.14	1006.49	169.62
56	792.02	121.96	1051.35	179.43
57	835.47	133.17	1097.61	190.64
58	883.13	144.39	1149.48	203.26
59	939.21	157.00	1211.16	217.28
60	1005.09	172.42	1282.65	232.70
61	1076.58	189.24	1361.15	250.92
62	1157.89	207.47	1448.06	270.55
63	1244.80	228.49	1543.38	292.98
64	1340.12	249.52	1647.12	315.41
65	1441.05	273.35	1757.86	340.64
66	1548.99	298.58	1874.21	367.27
67	1662.54	325.22	1998.97	395.31
68	1801.31	356.06	2148.96	428.95
69	1976.54	396.71	2338.20	471.01
70	2177.11	441.31	2552.57	516.96
71	2370.65	485.50	2757.67	561.80
72	2568.15	527.36	2965.04	605.64
73	2773.43	569.64	3179.93	645.77
74	3006.31	614.99	3422.14	686.31
75	3275.13	669.94	3704.00	739.20
76	3587.81	740.76	4034.64	811.94
77	3953.22	833.42	4427.97	916.90
78	4417.00	955.87	4931.30	1059.77
79	4978.05	1105.22	5541.70	1229.90
80	5604.04	1271.46	6222.24	1415.62
81	6278.09	1448.09	6954.73	1611.73
82	6984.60	1628.61	7718.39	1809.14
83	7709.29	1809.14	8497.63	2005.25
84	8452.17	1990.96	9295.05	2200.06
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 100 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	436.03	40.71	674.27	92.52
30	443.27	41.39	674.27	92.52
31	450.50	42.07	674.27	92.52
32	454.12	42.40	674.27	92.52
33	461.36	43.08	674.27	92.52
34	465.40	43.46	674.27	92.52
35	465.40	43.46	674.27	92.52
36	465.40	43.46	674.27	92.52
37	465.40	43.46	674.27	92.52
38	465.40	43.46	674.27	92.52
39	465.40	43.46	674.27	92.52
40	465.40	43.46	674.27	92.52
41	465.40	43.46	674.27	92.52
42	465.40	43.46	674.27	92.52
43	465.40	43.46	674.27	92.52
44	465.40	43.46	674.27	92.52
45	511.66	56.07	721.93	103.73
46	511.66	56.07	721.93	103.73
47	511.66	56.07	721.93	103.73
48	511.66	56.07	721.93	103.73
49	511.66	56.07	721.93	103.73
50	531.28	60.28	740.15	107.94
51	556.51	65.88	766.78	113.55
52	583.15	72.89	796.22	120.55
53	612.59	79.90	828.46	128.97
54	644.83	86.91	862.11	135.97
55	678.47	95.32	898.55	144.39
56	713.52	103.73	936.40	152.80
57	749.96	112.14	977.06	162.61
58	790.62	121.96	1021.91	173.82
59	838.28	133.17	1073.78	185.04
60	892.95	145.79	1134.06	199.06
61	954.63	159.81	1201.34	214.48
62	1023.31	176.63	1275.64	231.30
63	1097.61	193.45	1355.54	249.52
64	1177.51	211.67	1443.85	269.15
65	1263.02	231.30	1537.78	290.17
66	1355.54	252.32	1637.30	312.60
67	1452.27	274.75	1743.84	336.43
68	1568.61	301.39	1871.40	364.47
69	1715.80	335.03	2029.81	399.51
70	1882.91	372.66	2209.33	438.50
71	2044.67	407.82	2380.36	475.79
72	2209.70	443.59	2553.04	512.26
73	2377.81	477.19	2729.93	542.45
74	2566.27	512.72	2924.23	571.93
75	2783.66	555.40	3149.93	610.01
76	3039.49	614.22	3420.41	672.22
77	3342.82	693.87	3749.75	766.91
78	3724.77	797.42	4165.04	892.23
79	4174.14	918.21	4654.67	1029.90
80	4666.36	1048.08	5189.75	1174.06
81	5189.75	1183.15	5756.00	1322.11
82	5733.92	1320.81	6341.73	1470.17
83	6287.18	1457.18	6933.95	1616.93
84	6849.53	1593.55	7532.67	1762.38
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 20 Days

Age	3.7% Simple Inflation				3.7% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	301.71	18.08	81.36	20.34	499.00	46.59	168.34	42.08
30	301.71	18.08	81.36	20.34	499.00	46.59	168.34	42.08
31	301.71	18.08	81.36	20.34	499.00	46.59	168.34	42.08
32	301.71	18.08	81.36	20.34	499.00	46.59	168.34	42.08
33	301.71	18.08	81.36	20.34	499.00	46.59	168.34	42.08
34	301.71	18.08	81.36	20.34	499.00	46.59	168.34	42.08
35	301.71	18.08	81.36	20.34	499.00	46.59	168.34	42.08
36	302.35	18.12	81.53	20.38	499.00	46.59	168.34	42.08
37	327.55	19.63	88.33	22.08	499.00	46.59	168.34	42.08
38	340.14	20.38	91.72	22.93	499.00	46.59	168.34	42.08
39	352.74	21.14	95.12	23.78	499.00	46.59	168.34	42.08
40	365.34	21.89	98.52	24.63	499.00	46.59	168.34	42.08
41	379.51	22.74	102.34	25.58	499.00	46.59	168.34	42.08
42	393.79	23.60	106.19	26.55	499.00	46.59	168.34	42.08
43	401.30	24.05	108.22	27.05	499.00	46.59	168.34	42.08
44	401.30	24.05	108.22	27.05	499.00	46.59	168.34	42.08
45	411.39	29.18	140.05	35.01	520.04	51.10	198.40	49.60
46	423.85	30.06	144.29	36.07	520.04	51.10	198.40	49.60
47	423.85	30.06	144.29	36.07	520.04	51.10	198.40	49.60
48	423.85	30.06	144.29	36.07	520.04	51.10	198.40	49.60
49	423.85	30.06	144.29	36.07	520.04	51.10	198.40	49.60
50	432.86	31.56	156.31	39.08	527.55	54.11	216.43	54.11
51	446.39	36.07	168.34	42.08	541.08	57.11	222.44	55.61
52	461.42	39.08	180.36	45.09	556.11	60.12	234.47	58.62
53	476.45	42.08	192.38	48.10	571.14	64.63	246.49	61.62
54	492.98	46.59	198.40	49.60	589.18	67.64	252.50	63.13
55	511.02	51.10	210.42	52.61	607.21	72.14	264.53	66.13
56	529.06	55.61	222.44	55.61	626.75	76.65	276.55	69.14
57	548.60	60.12	234.47	58.62	646.29	81.16	288.58	72.14
58	571.14	64.63	252.50	63.13	668.84	87.17	300.60	75.15
59	596.69	70.64	264.53	66.13	695.89	93.19	318.64	79.66
60	626.75	78.16	276.55	69.14	725.95	99.20	330.66	82.67
61	661.32	85.67	294.59	73.65	760.52	106.71	348.70	87.17
62	697.39	94.69	312.62	78.16	799.60	115.73	366.73	91.68
63	739.48	103.71	330.66	82.67	840.18	124.75	384.77	96.19
64	783.06	114.23	348.70	87.17	886.77	135.27	402.80	100.70
65	831.16	124.75	372.74	93.19	934.87	145.79	420.84	105.21
66	880.76	135.27	390.78	97.70	987.47	157.82	444.89	111.22
67	934.87	147.29	414.83	103.71	1043.08	169.84	462.92	115.73
68	999.50	162.32	438.88	109.72	1109.21	184.87	486.97	121.74
69	1082.16	180.36	468.94	117.23	1191.88	202.91	517.03	129.26
70	1174.50	201.00	498.00	124.50	1285.50	223.50	546.00	136.50
71	1235.40	216.05	516.20	129.05	1344.15	236.35	562.60	140.65
72	1292.20	229.60	532.00	133.00	1398.60	249.20	576.80	144.20
73	1348.65	243.00	545.40	136.35	1451.25	259.20	588.60	147.15
74	1411.80	256.10	561.60	140.40	1510.60	270.40	603.20	150.80
75	1482.50	271.25	585.00	146.25	1576.25	283.75	625.00	156.25
76	1560.00	290.40	604.80	151.20	1651.20	302.40	643.20	160.80
77	1645.65	315.10	625.60	156.40	1734.20	327.75	662.40	165.60
78	1789.92	353.69	668.96	167.24	1879.19	369.51	705.12	176.28
79	1987.67	405.67	732.24	183.06	2080.33	423.75	768.40	192.10
80	2206.89	462.17	800.04	200.01	2301.81	483.64	836.20	209.05
81	2441.93	523.19	872.36	218.09	2539.11	545.79	908.52	227.13
82	2690.53	585.34	949.20	237.30	2787.71	609.07	985.36	246.34
83	2945.91	647.49	1030.56	257.64	3043.09	672.35	1066.72	266.68
84	3209.20	710.77	1116.44	279.11	3305.25	735.63	1152.60	288.15
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	3.7% Simple Inflation				3.7% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	287.02	14.69	58.76	14.69	461.42	37.58	120.24	30.06
30	287.02	14.69	58.76	14.69	461.42	37.58	120.24	30.06
31	287.02	14.69	58.76	14.69	461.42	37.58	120.24	30.06
32	287.02	14.69	58.76	14.69	461.42	37.58	120.24	30.06
33	287.02	14.69	58.76	14.69	461.42	37.58	120.24	30.06
34	287.02	14.69	58.76	14.69	461.42	37.58	120.24	30.06
35	287.02	14.69	58.76	14.69	461.42	37.58	120.24	30.06
36	287.63	14.72	58.88	14.72	461.42	37.58	120.24	30.06
37	311.60	15.95	63.79	15.95	461.42	37.58	120.24	30.06
38	323.58	16.56	66.25	16.56	461.42	37.58	120.24	30.06
39	335.57	17.17	68.70	17.17	461.42	37.58	120.24	30.06
40	347.55	17.79	71.15	17.79	461.42	37.58	120.24	30.06
41	361.03	18.48	73.91	18.48	461.42	37.58	120.24	30.06
42	374.62	19.17	76.69	19.17	461.42	37.58	120.24	30.06
43	381.76	19.54	78.16	19.54	461.42	37.58	120.24	30.06
44	381.76	19.54	78.16	19.54	461.42	37.58	120.24	30.06
45	386.59	23.34	99.20	24.80	477.95	42.08	144.29	36.07
46	398.30	24.05	102.20	25.55	477.95	42.08	144.29	36.07
47	398.30	24.05	102.20	25.55	477.95	42.08	144.29	36.07
48	398.30	24.05	102.20	25.55	477.95	42.08	144.29	36.07
49	398.30	24.05	102.20	25.55	477.95	42.08	144.29	36.07
50	405.81	25.55	114.23	28.56	483.97	43.59	150.30	37.58
51	416.33	28.56	120.24	30.06	494.49	46.59	162.32	40.58
52	428.36	31.56	126.25	31.56	506.51	49.60	168.34	42.08
53	440.38	34.57	132.26	33.07	520.04	52.61	174.35	43.59
54	453.91	37.58	144.29	36.07	533.57	55.61	180.36	45.09
55	468.94	40.58	150.30	37.58	548.60	58.62	192.38	48.10
56	483.97	45.09	156.31	39.08	563.63	61.62	198.40	49.60
57	500.50	48.10	168.34	42.08	580.16	66.13	210.42	52.61
58	518.54	52.61	180.36	45.09	599.70	70.64	216.43	54.11
59	539.58	57.11	186.37	46.59	620.74	75.15	228.46	57.11
60	563.63	63.13	198.40	49.60	646.29	81.16	240.48	60.12
61	592.18	69.14	210.42	52.61	674.85	87.17	252.50	63.13
62	622.24	76.65	222.44	55.61	706.41	94.69	264.53	66.13
63	656.81	84.17	240.48	60.12	740.98	102.20	276.55	69.14
64	692.88	91.68	252.50	63.13	778.55	109.72	294.59	73.65
65	731.96	100.70	270.54	67.64	819.14	118.74	306.61	76.65
66	774.05	109.72	282.56	70.64	862.72	129.26	324.65	81.16
67	819.14	120.24	300.60	75.15	909.32	138.28	342.68	85.67
68	871.74	132.26	318.64	79.66	963.42	150.30	360.72	90.18
69	939.38	147.29	342.68	85.67	1032.56	165.33	384.77	96.19
70	1015.50	163.50	366.00	91.50	1110.00	181.50	408.00	102.00
71	1064.30	175.45	382.80	95.70	1155.65	192.85	417.60	104.40
72	1108.80	186.20	392.00	98.00	1198.40	203.00	431.20	107.80
73	1154.25	197.10	405.00	101.25	1240.65	211.95	442.80	110.70
74	1203.80	208.00	421.20	105.30	1287.00	219.70	457.60	114.40
75	1258.75	220.00	440.00	110.00	1338.75	230.00	470.00	117.50
76	1321.20	235.20	456.00	114.00	1398.00	246.00	484.80	121.20
77	1389.20	255.30	473.80	118.45	1465.10	266.80	501.40	125.35
78	1505.16	287.02	506.24	126.56	1582.00	301.71	537.88	134.47
79	1665.62	328.83	555.96	138.99	1744.72	344.65	587.60	146.90
80	1843.03	374.03	610.20	152.55	1923.26	392.11	637.32	159.33
81	2031.74	422.62	668.96	167.24	2114.23	441.83	696.08	174.02
82	2230.62	471.21	727.72	181.93	2314.24	491.55	759.36	189.84
83	2435.15	520.93	791.00	197.75	2518.77	541.27	818.12	204.53
84	2645.33	570.65	854.28	213.57	2727.82	590.99	885.92	221.48
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 20 Days

Age	3.7% Simple Inflation				3.7% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	320.92	22.60	90.40	22.60	550.10	58.62	186.37	46.59
30	320.92	22.60	90.40	22.60	550.10	58.62	186.37	46.59
31	320.92	22.60	90.40	22.60	550.10	58.62	186.37	46.59
32	320.92	22.60	90.40	22.60	550.10	58.62	186.37	46.59
33	320.92	22.60	90.40	22.60	550.10	58.62	186.37	46.59
34	320.92	22.60	90.40	22.60	550.10	58.62	186.37	46.59
35	328.69	23.15	92.59	23.15	550.10	58.62	186.37	46.59
36	353.97	24.93	99.71	24.93	550.10	58.62	186.37	46.59
37	366.61	25.82	103.27	25.82	550.10	58.62	186.37	46.59
38	379.26	26.71	106.83	26.71	550.10	58.62	186.37	46.59
39	404.54	28.49	113.95	28.49	550.10	58.62	186.37	46.59
40	417.18	29.38	117.52	29.38	550.10	58.62	186.37	46.59
41	426.85	30.06	120.24	30.06	550.10	58.62	186.37	46.59
42	426.85	30.06	120.24	30.06	550.10	58.62	186.37	46.59
43	426.85	30.06	120.24	30.06	550.10	58.62	186.37	46.59
44	426.85	30.06	120.24	30.06	550.10	58.62	186.37	46.59
45	455.41	37.58	156.31	39.08	577.15	64.63	222.44	55.61
46	455.41	37.58	156.31	39.08	577.15	64.63	222.44	55.61
47	455.41	37.58	156.31	39.08	577.15	64.63	222.44	55.61
48	455.41	37.58	156.31	39.08	577.15	64.63	222.44	55.61
49	455.41	37.58	156.31	39.08	577.15	64.63	222.44	55.61
50	465.93	40.58	174.35	43.59	587.67	67.64	234.47	58.62
51	483.97	43.59	186.37	46.59	605.71	72.14	246.49	61.62
52	502.00	48.10	198.40	49.60	623.75	76.65	258.52	64.63
53	521.54	52.61	204.41	51.10	643.28	81.16	270.54	67.64
54	542.58	58.62	216.43	54.11	665.83	85.67	282.56	70.64
55	565.13	63.13	234.47	58.62	688.37	91.68	294.59	73.65
56	587.67	69.14	246.49	61.62	712.42	96.19	306.61	76.65
57	613.22	75.15	258.52	64.63	737.97	102.20	318.64	79.66
58	640.28	81.16	270.54	67.64	766.53	109.72	330.66	82.67
59	673.34	88.68	288.58	72.14	799.60	117.23	348.70	87.17
60	710.92	97.70	306.61	76.65	838.67	126.25	366.73	91.68
61	753.00	108.22	324.65	81.16	882.26	135.27	384.77	96.19
62	799.60	118.74	342.68	85.67	930.36	145.79	402.80	100.70
63	850.70	130.76	360.72	90.18	982.96	157.82	420.84	105.21
64	906.31	142.79	384.77	96.19	1040.08	171.34	444.89	111.22
65	964.93	156.31	408.82	102.20	1101.70	184.87	462.92	115.73
66	1028.05	171.34	426.85	106.71	1167.83	199.90	486.97	121.74
67	1095.69	186.37	450.90	112.73	1236.97	214.93	511.02	127.76
68	1176.85	204.41	480.96	120.24	1321.14	232.97	535.07	133.77
69	1280.56	226.95	511.02	127.76	1426.35	257.01	571.14	142.79
70	1396.50	253.50	546.00	136.50	1545.00	282.00	606.00	151.50
71	1476.10	272.60	562.60	140.65	1621.10	300.15	620.60	155.15
72	1549.80	289.80	582.40	145.60	1691.20	316.40	632.80	158.20
73	1624.05	306.45	599.40	149.85	1761.75	329.40	648.00	162.00
74	1705.60	322.40	618.80	154.70	1838.20	341.90	665.60	166.40
75	1797.50	342.50	640.00	160.00	1925.00	360.00	685.00	171.25
76	1899.60	367.20	662.40	165.60	2024.40	384.00	705.60	176.40
77	2013.65	399.05	685.40	171.35	2136.70	417.45	731.40	182.85
78	2201.24	449.74	736.76	184.19	2326.67	472.34	777.44	194.36
79	2458.88	517.54	804.56	201.14	2588.83	544.66	845.24	211.31
80	2744.77	592.12	881.40	220.35	2879.24	622.63	922.08	230.52
81	3052.13	671.22	962.76	240.69	3191.12	705.12	1007.96	251.99
82	3375.31	753.71	1048.64	262.16	3517.69	788.74	1093.84	273.46
83	3708.66	835.07	1139.04	284.76	3852.17	871.23	1184.24	296.06
84	4051.05	917.56	1233.96	308.49	4195.69	954.85	1279.16	319.79
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	3.7% Simple Inflation				3.7% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	302.84	18.08	63.28	15.82	508.01	48.10	138.28	34.57
30	302.84	18.08	63.28	15.82	508.01	48.10	138.28	34.57
31	302.84	18.08	63.28	15.82	508.01	48.10	138.28	34.57
32	302.84	18.08	63.28	15.82	508.01	48.10	138.28	34.57
33	302.84	18.08	63.28	15.82	508.01	48.10	138.28	34.57
34	302.84	18.08	63.28	15.82	508.01	48.10	138.28	34.57
35	310.17	18.52	64.81	16.20	508.01	48.10	138.28	34.57
36	334.03	19.94	69.80	17.45	508.01	48.10	138.28	34.57
37	345.96	20.65	72.29	18.07	508.01	48.10	138.28	34.57
38	357.89	21.37	74.78	18.70	508.01	48.10	138.28	34.57
39	381.75	22.79	79.77	19.94	508.01	48.10	138.28	34.57
40	393.68	23.50	82.26	20.57	508.01	48.10	138.28	34.57
41	402.80	24.05	84.17	21.04	508.01	48.10	138.28	34.57
42	402.80	24.05	84.17	21.04	508.01	48.10	138.28	34.57
43	402.80	24.05	84.17	21.04	508.01	48.10	138.28	34.57
44	402.80	24.05	84.17	21.04	508.01	48.10	138.28	34.57
45	425.35	30.06	114.23	28.56	529.06	54.11	162.32	40.58
46	425.35	30.06	114.23	28.56	529.06	54.11	162.32	40.58
47	425.35	30.06	114.23	28.56	529.06	54.11	162.32	40.58
48	425.35	30.06	114.23	28.56	529.06	54.11	162.32	40.58
49	425.35	30.06	114.23	28.56	529.06	54.11	162.32	40.58
50	434.37	33.07	126.25	31.56	536.57	55.61	174.35	43.59
51	447.89	36.07	132.26	33.07	550.10	58.62	180.36	45.09
52	462.92	39.08	138.28	34.57	566.63	63.13	186.37	46.59
53	479.46	43.59	150.30	37.58	583.16	66.13	198.40	49.60
54	497.49	48.10	156.31	39.08	601.20	70.64	204.41	51.10
55	515.53	52.61	168.34	42.08	619.24	75.15	216.43	54.11
56	535.07	57.11	180.36	45.09	640.28	79.66	222.44	55.61
57	556.11	61.62	186.37	46.59	661.32	84.17	234.47	58.62
58	578.66	67.64	198.40	49.60	685.37	90.18	246.49	61.62
59	605.71	73.65	210.42	52.61	712.42	96.19	258.52	64.63
60	637.27	81.16	222.44	55.61	745.49	103.71	270.54	67.64
61	671.84	88.68	240.48	60.12	781.56	112.73	282.56	70.64
62	710.92	97.70	252.50	63.13	822.14	121.74	300.60	75.15
63	754.51	106.71	270.54	67.64	867.23	130.76	312.62	78.16
64	801.10	117.23	282.56	70.64	915.33	141.28	330.66	82.67
65	850.70	129.26	300.60	75.15	966.43	153.31	348.70	87.17
66	903.30	141.28	318.64	79.66	1020.54	165.33	366.73	91.68
67	958.91	153.31	336.67	84.17	1079.15	177.35	384.77	96.19
68	1028.05	168.34	360.72	90.18	1149.80	193.89	408.82	102.20
69	1113.72	187.88	384.77	96.19	1236.97	213.43	432.86	108.22
70	1209.00	210.00	414.00	103.50	1336.50	234.00	462.00	115.50
71	1273.10	224.75	429.20	107.30	1396.35	247.95	475.60	118.90
72	1334.20	239.40	442.40	110.60	1454.60	261.80	487.20	121.80
73	1393.20	252.45	459.00	114.75	1510.65	272.70	496.80	124.20
74	1457.30	265.20	473.20	118.30	1571.70	282.10	514.80	128.70
75	1531.25	281.25	490.00	122.50	1640.00	295.00	530.00	132.50
76	1612.80	301.20	513.60	128.40	1719.60	315.60	547.20	136.80
77	1705.45	327.75	533.60	133.40	1811.25	343.85	570.40	142.60
78	1858.85	370.64	574.04	143.51	1967.33	389.85	605.68	151.42
79	2069.03	424.88	628.28	157.07	2180.90	448.61	664.44	166.11
80	2299.55	484.77	687.04	171.76	2414.81	510.76	723.20	180.80
81	2545.89	548.05	754.84	188.71	2665.67	576.30	791.00	197.75
82	2804.66	612.46	822.64	205.66	2926.70	641.84	863.32	215.83
83	3070.21	676.87	894.96	223.74	3193.38	707.38	935.64	233.91
84	3342.54	742.41	971.80	242.95	3465.71	772.92	1007.96	251.99
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 20 Days

Age	3.7% Simple Inflation				3.7% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	387.03	31.62	106.24	26.56	623.75	75.15	204.41	51.10
30	400.37	32.71	109.91	27.48	623.75	75.15	204.41	51.10
31	413.72	33.80	113.57	28.39	623.75	75.15	204.41	51.10
32	440.41	35.98	120.90	30.22	623.75	75.15	204.41	51.10
33	453.76	37.07	124.56	31.14	623.75	75.15	204.41	51.10
34	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
35	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
36	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
37	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
38	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
39	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
40	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
41	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
42	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
43	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
44	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
45	497.49	48.10	168.34	42.08	659.82	84.17	240.48	60.12
46	497.49	48.10	168.34	42.08	659.82	84.17	240.48	60.12
47	497.49	48.10	168.34	42.08	659.82	84.17	240.48	60.12
48	497.49	48.10	168.34	42.08	659.82	84.17	240.48	60.12
49	497.49	48.10	168.34	42.08	659.82	84.17	240.48	60.12
50	514.03	51.10	186.37	46.59	674.85	88.68	258.52	64.63
51	535.07	57.11	198.40	49.60	695.89	93.19	264.53	66.13
52	559.12	61.62	210.42	52.61	719.94	99.20	276.55	69.14
53	584.67	67.64	222.44	55.61	746.99	105.21	288.58	72.14
54	611.72	75.15	234.47	58.62	775.55	111.22	300.60	75.15
55	640.28	81.16	246.49	61.62	805.61	118.74	318.64	79.66
56	670.34	88.68	258.52	64.63	835.67	126.25	330.66	82.67
57	701.90	96.19	276.55	69.14	868.73	133.77	342.68	85.67
58	737.97	105.21	288.58	72.14	906.31	141.28	360.72	90.18
59	778.55	114.23	306.61	76.65	949.90	151.80	378.76	94.69
60	828.15	126.25	324.65	81.16	1001.00	163.83	396.79	99.20
61	882.26	138.28	342.68	85.67	1056.61	175.85	414.83	103.71
62	942.38	151.80	366.73	91.68	1119.74	190.88	432.86	108.22
63	1008.51	166.83	384.77	96.19	1188.87	205.91	456.91	114.23
64	1079.15	183.37	408.82	102.20	1262.52	222.44	480.96	120.24
65	1155.81	201.40	432.86	108.22	1342.18	240.48	505.01	126.25
66	1236.97	219.44	456.91	114.23	1427.85	260.02	529.06	132.26
67	1322.64	238.98	486.97	121.74	1518.03	279.56	553.10	138.28
68	1427.85	263.03	511.02	127.76	1626.25	303.61	583.16	145.79
69	1560.11	293.09	547.09	136.77	1764.52	333.67	613.22	153.31
70	1710.00	327.00	582.00	145.50	1918.50	367.50	654.00	163.50
71	1815.40	352.35	603.20	150.80	2019.85	391.50	667.00	166.75
72	1912.40	373.80	621.60	155.40	2114.00	411.60	683.20	170.80
73	2008.80	394.20	637.20	159.30	2205.90	427.95	702.00	175.50
74	2116.40	414.70	660.40	165.10	2307.50	444.60	717.60	179.40
75	2236.25	440.00	685.00	171.25	2422.50	466.25	740.00	185.00
76	2373.60	474.00	710.40	177.60	2556.00	498.00	763.20	190.80
77	2528.85	516.35	736.00	184.00	2711.70	545.10	791.20	197.80
78	2780.93	585.34	786.48	196.62	2970.77	621.50	840.72	210.18
79	3123.32	675.74	863.32	215.83	3324.46	718.68	917.56	229.39
80	3503.00	776.31	949.20	237.30	3714.31	824.90	1003.44	250.86
81	3910.93	881.40	1039.60	259.90	4132.41	934.51	1093.84	273.46
82	4338.07	989.88	1134.52	283.63	4568.59	1046.38	1193.28	298.32
83	4776.51	1098.36	1233.96	308.49	5013.81	1157.12	1292.72	323.18
84	5225.12	1206.84	1337.92	334.48	5468.07	1267.86	1396.68	349.17
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	3.7% Simple Inflation				3.7% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	364.26	26.56	80.95	20.24	572.64	63.13	150.30	37.58
30	376.82	27.48	83.74	20.93	572.64	63.13	150.30	37.58
31	389.38	28.39	86.53	21.63	572.64	63.13	150.30	37.58
32	414.50	30.22	92.11	23.03	572.64	63.13	150.30	37.58
33	427.06	31.14	94.90	23.73	572.64	63.13	150.30	37.58
34	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
35	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
36	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
37	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
38	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
39	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
40	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
41	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
42	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
43	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
44	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
45	464.43	39.08	126.25	31.56	601.20	70.64	180.36	45.09
46	464.43	39.08	126.25	31.56	601.20	70.64	180.36	45.09
47	464.43	39.08	126.25	31.56	601.20	70.64	180.36	45.09
48	464.43	39.08	126.25	31.56	601.20	70.64	180.36	45.09
49	464.43	39.08	126.25	31.56	601.20	70.64	180.36	45.09
50	476.45	42.08	132.26	33.07	613.22	73.65	192.38	48.10
51	494.49	46.59	144.29	36.07	631.26	78.16	198.40	49.60
52	514.03	51.10	150.30	37.58	652.30	82.67	210.42	52.61
53	535.07	57.11	162.32	40.58	674.85	88.68	216.43	54.11
54	557.61	61.62	174.35	43.59	698.90	93.19	228.46	57.11
55	583.16	67.64	180.36	45.09	722.94	99.20	240.48	60.12
56	608.72	73.65	192.38	48.10	750.00	105.21	246.49	61.62
57	634.27	79.66	204.41	51.10	778.55	112.73	258.52	64.63
58	664.33	87.17	216.43	54.11	810.12	118.74	270.54	67.64
59	700.40	96.19	228.46	57.11	846.19	127.76	282.56	70.64
60	740.98	105.21	240.48	60.12	889.78	136.77	300.60	75.15
61	786.07	115.73	258.52	64.63	937.87	148.80	312.62	78.16
62	837.17	127.76	276.55	69.14	990.48	160.82	330.66	82.67
63	892.78	139.78	294.59	73.65	1049.09	172.85	348.70	87.17
64	952.90	153.31	312.62	78.16	1110.72	187.88	366.73	91.68
65	1017.53	168.34	330.66	82.67	1178.35	202.91	384.77	96.19
66	1086.67	184.87	348.70	87.17	1250.50	217.94	402.80	100.70
67	1158.81	201.40	366.73	91.68	1327.15	235.97	426.85	106.71
68	1247.49	220.94	390.78	97.70	1420.34	255.51	450.90	112.73
69	1358.71	246.49	420.84	105.21	1534.56	281.06	474.95	118.74
70	1485.00	274.50	450.00	112.50	1663.50	309.00	504.00	126.00
71	1570.35	294.35	464.00	116.00	1747.25	327.70	522.00	130.50
72	1650.60	313.60	481.60	120.40	1825.60	345.80	537.60	134.40
73	1728.00	329.40	496.80	124.20	1898.10	359.10	550.80	137.70
74	1813.50	344.50	514.80	128.70	1978.60	369.20	566.80	141.70
75	1908.75	365.00	535.00	133.75	2070.00	386.25	585.00	146.25
76	2019.60	392.40	561.60	140.40	2178.00	412.80	604.80	151.20
77	2148.20	428.95	584.20	146.05	2306.90	455.40	630.20	157.55
78	2357.18	487.03	628.28	157.07	2521.03	520.93	673.48	168.37
79	2635.16	561.61	687.04	171.76	2809.18	600.03	736.76	184.19
80	2941.39	640.71	759.36	189.84	3123.32	684.78	804.56	201.14
81	3266.83	724.33	831.68	207.92	3456.67	770.66	881.40	220.35
82	3604.70	809.08	908.52	227.13	3802.45	857.67	958.24	239.56
83	3950.48	892.70	989.88	247.47	4152.75	943.55	1039.60	259.90
84	4301.91	977.45	1075.76	268.94	4507.57	1029.43	1125.48	281.37
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 20 Days

Age	3.7% Simple Inflation				3.7% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	421.12	43.77	108.83	27.21	795.09	115.73	234.47	58.62
30	449.19	46.69	116.08	29.02	795.09	115.73	234.47	58.62
31	477.27	49.60	123.34	30.83	795.09	115.73	234.47	58.62
32	491.31	51.06	126.97	31.74	795.09	115.73	234.47	58.62
33	519.38	53.98	134.22	33.56	795.09	115.73	234.47	58.62
34	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
35	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
36	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
37	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
38	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
39	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
40	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
41	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
42	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
43	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
44	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
45	595.19	70.64	180.36	45.09	855.21	130.76	276.55	69.14
46	595.19	70.64	180.36	45.09	855.21	130.76	276.55	69.14
47	595.19	70.64	180.36	45.09	855.21	130.76	276.55	69.14
48	595.19	70.64	180.36	45.09	855.21	130.76	276.55	69.14
49	595.19	70.64	180.36	45.09	855.21	130.76	276.55	69.14
50	619.24	76.65	198.40	49.60	879.26	135.27	294.59	73.65
51	650.80	84.17	210.42	52.61	913.82	144.29	306.61	76.65
52	686.87	91.68	228.46	57.11	949.90	151.80	318.64	79.66
53	722.94	100.70	240.48	60.12	990.48	160.82	330.66	82.67
54	763.52	111.22	252.50	63.13	1034.06	171.34	348.70	87.17
55	805.61	120.24	270.54	67.64	1079.15	181.86	360.72	90.18
56	849.20	130.76	282.56	70.64	1127.25	192.38	378.76	94.69
57	895.79	142.79	300.60	75.15	1176.85	204.41	390.78	97.70
58	946.89	154.81	312.62	78.16	1232.46	217.94	408.82	102.20
59	1007.01	168.34	336.67	84.17	1298.59	232.97	426.85	106.71
60	1077.65	184.87	354.71	88.68	1375.25	249.50	450.90	112.73
61	1154.30	202.91	372.74	93.19	1459.41	269.04	468.94	117.23
62	1241.48	222.44	396.79	99.20	1552.60	290.08	492.98	123.25
63	1334.66	244.99	420.84	105.21	1654.80	314.13	517.03	129.26
64	1436.87	267.53	444.89	111.22	1766.03	338.18	547.09	136.77
65	1545.08	293.09	474.95	118.74	1884.76	365.23	571.14	142.79
66	1660.82	320.14	499.00	124.75	2009.51	393.79	601.20	150.30
67	1782.56	348.70	529.06	132.26	2143.28	423.85	625.25	156.31
68	1931.36	381.76	559.12	139.78	2304.10	459.92	661.32	165.33
69	2119.23	425.35	595.19	148.80	2507.00	505.01	697.39	174.35
70	2331.00	472.50	636.00	159.00	2733.00	553.50	738.00	184.50
71	2478.05	507.50	655.40	163.85	2882.60	587.25	759.80	189.95
72	2618.00	537.60	677.60	169.40	3022.60	617.40	778.40	194.60
73	2754.00	565.65	696.60	174.15	3157.65	641.25	793.80	198.45
74	2904.20	594.10	717.60	179.40	3305.90	663.00	816.40	204.10
75	3073.75	628.75	745.00	186.25	3476.25	693.75	840.00	210.00
76	3266.40	674.40	772.80	193.20	3673.20	739.20	864.00	216.00
77	3485.65	734.85	805.00	201.25	3904.25	808.45	897.00	224.25
78	3843.13	831.68	863.32	215.83	4290.61	922.08	958.24	239.56
79	4331.29	961.63	949.20	237.30	4821.71	1070.11	1048.64	262.16
80	4875.95	1106.27	1044.12	261.03	5413.83	1231.70	1148.08	287.02
81	5462.42	1259.95	1148.08	287.02	6051.15	1402.33	1256.56	314.14
82	6077.14	1417.02	1256.56	314.14	6715.59	1574.09	1374.08	343.52
83	6707.68	1574.09	1369.56	342.39	7393.59	1744.72	1491.60	372.90
84	7354.04	1732.29	1487.08	371.77	8087.41	1914.22	1613.64	403.41
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 100 Days

Age	3.7% Simple Inflation				3.7% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	392.73	36.67	80.44	20.11	722.94	99.20	180.36	45.09
30	418.91	39.12	85.80	21.45	722.94	99.20	180.36	45.09
31	445.09	41.56	91.16	22.79	722.94	99.20	180.36	45.09
32	458.18	42.78	93.84	23.46	722.94	99.20	180.36	45.09
33	484.37	45.23	99.21	24.80	722.94	99.20	180.36	45.09
34	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
35	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
36	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
37	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
38	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
39	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
40	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
41	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
42	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
43	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
44	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
45	548.60	60.12	132.26	33.07	774.05	111.22	210.42	52.61
46	548.60	60.12	132.26	33.07	774.05	111.22	210.42	52.61
47	548.60	60.12	132.26	33.07	774.05	111.22	210.42	52.61
48	548.60	60.12	132.26	33.07	774.05	111.22	210.42	52.61
49	548.60	60.12	132.26	33.07	774.05	111.22	210.42	52.61
50	569.64	64.63	150.30	37.58	793.58	115.73	222.44	55.61
51	596.69	70.64	156.31	39.08	822.14	121.74	234.47	58.62
52	625.25	78.16	168.34	42.08	853.70	129.26	240.48	60.12
53	656.81	85.67	180.36	45.09	888.27	138.28	252.50	63.13
54	691.38	93.19	186.37	46.59	924.35	145.79	264.53	66.13
55	727.45	102.20	198.40	49.60	963.42	154.81	276.55	69.14
56	765.03	111.22	210.42	52.61	1004.00	163.83	288.58	72.14
57	804.11	120.24	222.44	55.61	1047.59	174.35	300.60	75.15
58	847.69	130.76	234.47	58.62	1095.69	186.37	312.62	78.16
59	898.79	142.79	252.50	63.13	1151.30	198.40	330.66	82.67
60	957.41	156.31	270.54	67.64	1215.93	213.43	342.68	85.67
61	1023.54	171.34	282.56	70.64	1288.07	229.96	360.72	90.18
62	1097.19	189.38	300.60	75.15	1367.73	248.00	384.77	96.19
63	1176.85	207.41	324.65	81.16	1453.40	267.53	402.80	100.70
64	1262.52	226.95	342.68	85.67	1548.09	288.58	420.84	105.21
65	1354.20	248.00	360.72	90.18	1648.79	311.12	444.89	111.22
66	1453.40	270.54	384.77	96.19	1755.50	335.17	468.94	117.23
67	1557.11	294.59	408.82	102.20	1869.73	360.72	492.98	123.25
68	1681.86	323.15	432.86	108.22	2006.51	390.78	517.03	129.26
69	1839.67	359.22	462.92	115.73	2176.34	428.36	553.10	138.28
70	2016.00	399.00	498.00	124.50	2365.50	469.50	588.00	147.00
71	2137.30	426.30	516.20	129.05	2488.20	497.35	603.20	150.80
72	2252.60	452.20	537.60	134.40	2602.60	522.20	621.60	155.40
73	2361.15	473.85	550.80	137.70	2710.80	538.65	637.20	159.30
74	2479.10	495.30	572.00	143.00	2824.90	552.50	655.20	163.80
75	2612.50	521.25	595.00	148.75	2956.25	572.50	675.00	168.75
76	2767.20	559.20	619.20	154.80	3114.00	612.00	700.80	175.20
77	2947.45	611.80	648.60	162.15	3306.25	676.20	726.80	181.70
78	3240.84	693.82	700.60	175.15	3623.91	776.31	781.96	195.49
79	3631.82	798.91	772.92	193.23	4049.92	896.09	858.80	214.70
80	4060.09	911.91	849.76	212.44	4515.48	1021.52	940.16	235.04
81	4515.48	1029.43	935.64	233.91	5008.16	1150.34	1030.56	257.64
82	4988.95	1149.21	1026.04	256.51	5517.79	1279.16	1130.00	282.50
83	5470.33	1267.86	1120.96	280.24	6033.07	1406.85	1224.92	306.23
84	5959.62	1386.51	1215.88	303.97	6554.00	1533.41	1324.36	331.09
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 20 Days

Age	3.7% Simple Inflation		3.7% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	267.00	16.00	499.00	46.59
30	267.00	16.00	499.00	46.59
31	267.00	16.00	499.00	46.59
32	267.00	16.00	499.00	46.59
33	277.15	16.61	499.00	46.59
34	289.75	17.36	499.00	46.59
35	289.75	17.36	499.00	46.59
36	302.35	18.12	499.00	46.59
37	327.55	19.63	499.00	46.59
38	340.14	20.38	499.00	46.59
39	352.74	21.14	499.00	46.59
40	365.34	21.89	499.00	46.59
41	379.51	22.74	499.00	46.59
42	393.79	23.60	499.00	46.59
43	401.30	24.05	499.00	46.59
44	401.30	24.05	499.00	46.59
45	411.39	29.18	520.04	51.10
46	423.85	30.06	520.04	51.10
47	423.85	30.06	520.04	51.10
48	423.85	30.06	520.04	51.10
49	423.85	30.06	520.04	51.10
50	432.86	31.56	527.55	54.11
51	446.39	36.07	541.08	57.11
52	461.42	39.08	556.11	60.12
53	476.45	42.08	571.14	64.63
54	492.98	46.59	589.18	67.64
55	511.02	51.10	607.21	72.14
56	529.06	55.61	626.75	76.65
57	548.60	60.12	646.29	81.16
58	571.14	64.63	668.84	87.17
59	596.69	70.64	695.89	93.19
60	626.75	78.16	725.95	99.20
61	661.32	85.67	760.52	106.71
62	697.39	94.69	799.60	115.73
63	739.48	103.71	840.18	124.75
64	783.06	114.23	886.77	135.27
65	831.16	124.75	934.87	145.79
66	880.76	135.27	987.47	157.82
67	934.87	147.29	1043.08	169.84
68	999.50	162.32	1109.21	184.87
69	1082.16	180.36	1191.88	202.91
70	1174.50	201.00	1285.50	223.50
71	1235.40	216.05	1344.15	236.35
72	1292.20	229.60	1398.60	249.20
73	1348.65	243.00	1451.25	259.20
74	1411.80	256.10	1510.60	270.40
75	1482.50	271.25	1576.25	283.75
76	1560.00	290.40	1651.20	302.40
77	1645.65	315.10	1734.20	327.75
78	1742.40	344.30	1829.30	359.70
79	1846.95	376.95	1933.05	393.75
80	1953.00	409.00	2037.00	428.00
81	2161.00	463.00	2247.00	483.00
82	2381.00	518.00	2467.00	539.00
83	2607.00	573.00	2693.00	595.00
84	2840.00	629.00	2925.00	651.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	3.7% Simple Inflation		3.7% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	254.00	13.00	461.42	37.58
30	254.00	13.00	461.42	37.58
31	254.00	13.00	461.42	37.58
32	254.00	13.00	461.42	37.58
33	263.66	13.49	461.42	37.58
34	275.64	14.11	461.42	37.58
35	275.64	14.11	461.42	37.58
36	287.63	14.72	461.42	37.58
37	311.60	15.95	461.42	37.58
38	323.58	16.56	461.42	37.58
39	335.57	17.17	461.42	37.58
40	347.55	17.79	461.42	37.58
41	361.03	18.48	461.42	37.58
42	374.62	19.17	461.42	37.58
43	381.76	19.54	461.42	37.58
44	381.76	19.54	461.42	37.58
45	386.59	23.34	477.95	42.08
46	398.30	24.05	477.95	42.08
47	398.30	24.05	477.95	42.08
48	398.30	24.05	477.95	42.08
49	398.30	24.05	477.95	42.08
50	405.81	25.55	483.97	43.59
51	416.33	28.56	494.49	46.59
52	428.36	31.56	506.51	49.60
53	440.38	34.57	520.04	52.61
54	453.91	37.58	533.57	55.61
55	468.94	40.58	548.60	58.62
56	483.97	45.09	563.63	61.62
57	500.50	48.10	580.16	66.13
58	518.54	52.61	599.70	70.64
59	539.58	57.11	620.74	75.15
60	563.63	63.13	646.29	81.16
61	592.18	69.14	674.85	87.17
62	622.24	76.65	706.41	94.69
63	656.81	84.17	740.98	102.20
64	692.88	91.68	778.55	109.72
65	731.96	100.70	819.14	118.74
66	774.05	109.72	862.72	129.26
67	819.14	120.24	909.32	138.28
68	871.74	132.26	963.42	150.30
69	939.38	147.29	1032.56	165.33
70	1015.50	163.50	1110.00	181.50
71	1064.30	175.45	1155.65	192.85
72	1108.80	186.20	1198.40	203.00
73	1154.25	197.10	1240.65	211.95
74	1203.80	208.00	1287.00	219.70
75	1258.75	220.00	1338.75	230.00
76	1321.20	235.20	1398.00	246.00
77	1389.20	255.30	1465.10	266.80
78	1465.20	279.40	1540.00	293.70
79	1547.70	305.55	1621.20	320.25
80	1631.00	331.00	1702.00	347.00
81	1798.00	374.00	1871.00	391.00
82	1974.00	417.00	2048.00	435.00
83	2155.00	461.00	2229.00	479.00
84	2341.00	505.00	2414.00	523.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	3.7% Simple Inflation		3.7% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	284.00	20.00	550.10	58.62
30	284.00	20.00	550.10	58.62
31	284.00	20.00	550.10	58.62
32	290.76	20.48	550.10	58.62
33	303.40	21.37	550.10	58.62
34	316.05	22.26	550.10	58.62
35	328.69	23.15	550.10	58.62
36	353.97	24.93	550.10	58.62
37	366.61	25.82	550.10	58.62
38	379.26	26.71	550.10	58.62
39	404.54	28.49	550.10	58.62
40	417.18	29.38	550.10	58.62
41	426.85	30.06	550.10	58.62
42	426.85	30.06	550.10	58.62
43	426.85	30.06	550.10	58.62
44	426.85	30.06	550.10	58.62
45	455.41	37.58	577.15	64.63
46	455.41	37.58	577.15	64.63
47	455.41	37.58	577.15	64.63
48	455.41	37.58	577.15	64.63
49	455.41	37.58	577.15	64.63
50	465.93	40.58	587.67	67.64
51	483.97	43.59	605.71	72.14
52	502.00	48.10	623.75	76.65
53	521.54	52.61	643.28	81.16
54	542.58	58.62	665.83	85.67
55	565.13	63.13	688.37	91.68
56	587.67	69.14	712.42	96.19
57	613.22	75.15	737.97	102.20
58	640.28	81.16	766.53	109.72
59	673.34	88.68	799.60	117.23
60	710.92	97.70	838.67	126.25
61	753.00	108.22	882.26	135.27
62	799.60	118.74	930.36	145.79
63	850.70	130.76	982.96	157.82
64	906.31	142.79	1040.08	171.34
65	964.93	156.31	1101.70	184.87
66	1028.05	171.34	1167.83	199.90
67	1095.69	186.37	1236.97	214.93
68	1176.85	204.41	1321.14	232.97
69	1280.56	226.95	1426.35	257.01
70	1396.50	253.50	1545.00	282.00
71	1476.10	272.60	1621.10	300.15
72	1549.80	289.80	1691.20	316.40
73	1624.05	306.45	1761.75	329.40
74	1705.60	322.40	1838.20	341.90
75	1797.50	342.50	1925.00	360.00
76	1899.60	367.20	2024.40	384.00
77	2013.65	399.05	2136.70	417.45
78	2142.80	437.80	2264.90	459.80
79	2284.80	480.90	2405.55	506.10
80	2429.00	524.00	2548.00	551.00
81	2701.00	594.00	2824.00	624.00
82	2987.00	667.00	3113.00	698.00
83	3282.00	739.00	3409.00	771.00
84	3585.00	812.00	3713.00	845.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	3.7% Simple Inflation		3.7% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	268.00	16.00	508.01	48.10
30	268.00	16.00	508.01	48.10
31	268.00	16.00	508.01	48.10
32	274.38	16.38	508.01	48.10
33	286.31	17.09	508.01	48.10
34	298.24	17.81	508.01	48.10
35	310.17	18.52	508.01	48.10
36	334.03	19.94	508.01	48.10
37	345.96	20.65	508.01	48.10
38	357.89	21.37	508.01	48.10
39	381.75	22.79	508.01	48.10
40	393.68	23.50	508.01	48.10
41	402.80	24.05	508.01	48.10
42	402.80	24.05	508.01	48.10
43	402.80	24.05	508.01	48.10
44	402.80	24.05	508.01	48.10
45	425.35	30.06	529.06	54.11
46	425.35	30.06	529.06	54.11
47	425.35	30.06	529.06	54.11
48	425.35	30.06	529.06	54.11
49	425.35	30.06	529.06	54.11
50	434.37	33.07	536.57	55.61
51	447.89	36.07	550.10	58.62
52	462.92	39.08	566.63	63.13
53	479.46	43.59	583.16	66.13
54	497.49	48.10	601.20	70.64
55	515.53	52.61	619.24	75.15
56	535.07	57.11	640.28	79.66
57	556.11	61.62	661.32	84.17
58	578.66	67.64	685.37	90.18
59	605.71	73.65	712.42	96.19
60	637.27	81.16	745.49	103.71
61	671.84	88.68	781.56	112.73
62	710.92	97.70	822.14	121.74
63	754.51	106.71	867.23	130.76
64	801.10	117.23	915.33	141.28
65	850.70	129.26	966.43	153.31
66	903.30	141.28	1020.54	165.33
67	958.91	153.31	1079.15	177.35
68	1028.05	168.34	1149.80	193.89
69	1113.72	187.88	1236.97	213.43
70	1209.00	210.00	1336.50	234.00
71	1273.10	224.75	1396.35	247.95
72	1334.20	239.40	1454.60	261.80
73	1393.20	252.45	1510.65	272.70
74	1457.30	265.20	1571.70	282.10
75	1531.25	281.25	1640.00	295.00
76	1612.80	301.20	1719.60	315.60
77	1705.45	327.75	1811.25	343.85
78	1809.50	360.80	1915.10	379.50
79	1922.55	394.80	2026.50	416.85
80	2035.00	429.00	2137.00	452.00
81	2253.00	485.00	2359.00	510.00
82	2482.00	542.00	2590.00	568.00
83	2717.00	599.00	2826.00	626.00
84	2958.00	657.00	3067.00	684.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	3.7% Simple Inflation		3.7% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	387.03	31.62	623.75	75.15
30	400.37	32.71	623.75	75.15
31	413.72	33.80	623.75	75.15
32	440.41	35.98	623.75	75.15
33	453.76	37.07	623.75	75.15
34	459.92	37.58	623.75	75.15
35	459.92	37.58	623.75	75.15
36	459.92	37.58	623.75	75.15
37	459.92	37.58	623.75	75.15
38	459.92	37.58	623.75	75.15
39	459.92	37.58	623.75	75.15
40	459.92	37.58	623.75	75.15
41	459.92	37.58	623.75	75.15
42	459.92	37.58	623.75	75.15
43	459.92	37.58	623.75	75.15
44	459.92	37.58	623.75	75.15
45	497.49	48.10	659.82	84.17
46	497.49	48.10	659.82	84.17
47	497.49	48.10	659.82	84.17
48	497.49	48.10	659.82	84.17
49	497.49	48.10	659.82	84.17
50	514.03	51.10	674.85	88.68
51	535.07	57.11	695.89	93.19
52	559.12	61.62	719.94	99.20
53	584.67	67.64	746.99	105.21
54	611.72	75.15	775.55	111.22
55	640.28	81.16	805.61	118.74
56	670.34	88.68	835.67	126.25
57	701.90	96.19	868.73	133.77
58	737.97	105.21	906.31	141.28
59	778.55	114.23	949.90	151.80
60	828.15	126.25	1001.00	163.83
61	882.26	138.28	1056.61	175.85
62	942.38	151.80	1119.74	190.88
63	1008.51	166.83	1188.87	205.91
64	1079.15	183.37	1262.52	222.44
65	1155.81	201.40	1342.18	240.48
66	1236.97	219.44	1427.85	260.02
67	1322.64	238.98	1518.03	279.56
68	1427.85	263.03	1626.25	303.61
69	1560.11	293.09	1764.52	333.67
70	1710.00	327.00	1918.50	367.50
71	1815.40	352.35	2019.85	391.50
72	1912.40	373.80	2114.00	411.60
73	2008.80	394.20	2205.90	427.95
74	2116.40	414.70	2307.50	444.60
75	2236.25	440.00	2422.50	466.25
76	2373.60	474.00	2556.00	498.00
77	2528.85	516.35	2711.70	545.10
78	2707.10	569.80	2891.90	605.00
79	2902.20	627.90	3089.10	667.80
80	3100.00	687.00	3287.00	730.00
81	3461.00	780.00	3657.00	827.00
82	3839.00	876.00	4043.00	926.00
83	4227.00	972.00	4437.00	1024.00
84	4624.00	1068.00	4839.00	1122.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	3.7% Simple Inflation		3.7% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	364.26	26.56	572.64	63.13
30	376.82	27.48	572.64	63.13
31	389.38	28.39	572.64	63.13
32	414.50	30.22	572.64	63.13
33	427.06	31.14	572.64	63.13
34	432.86	31.56	572.64	63.13
35	432.86	31.56	572.64	63.13
36	432.86	31.56	572.64	63.13
37	432.86	31.56	572.64	63.13
38	432.86	31.56	572.64	63.13
39	432.86	31.56	572.64	63.13
40	432.86	31.56	572.64	63.13
41	432.86	31.56	572.64	63.13
42	432.86	31.56	572.64	63.13
43	432.86	31.56	572.64	63.13
44	432.86	31.56	572.64	63.13
45	464.43	39.08	601.20	70.64
46	464.43	39.08	601.20	70.64
47	464.43	39.08	601.20	70.64
48	464.43	39.08	601.20	70.64
49	464.43	39.08	601.20	70.64
50	476.45	42.08	613.22	73.65
51	494.49	46.59	631.26	78.16
52	514.03	51.10	652.30	82.67
53	535.07	57.11	674.85	88.68
54	557.61	61.62	698.90	93.19
55	583.16	67.64	722.94	99.20
56	608.72	73.65	750.00	105.21
57	634.27	79.66	778.55	112.73
58	664.33	87.17	810.12	118.74
59	700.40	96.19	846.19	127.76
60	740.98	105.21	889.78	136.77
61	786.07	115.73	937.87	148.80
62	837.17	127.76	990.48	160.82
63	892.78	139.78	1049.09	172.85
64	952.90	153.31	1110.72	187.88
65	1017.53	168.34	1178.35	202.91
66	1086.67	184.87	1250.50	217.94
67	1158.81	201.40	1327.15	235.97
68	1247.49	220.94	1420.34	255.51
69	1358.71	246.49	1534.56	281.06
70	1485.00	274.50	1663.50	309.00
71	1570.35	294.35	1747.25	327.70
72	1650.60	313.60	1825.60	345.80
73	1728.00	329.40	1898.10	359.10
74	1813.50	344.50	1978.60	369.20
75	1908.75	365.00	2070.00	386.25
76	2019.60	392.40	2178.00	412.80
77	2148.20	428.95	2306.90	455.40
78	2294.60	474.10	2454.10	507.10
79	2448.60	521.85	2610.30	557.55
80	2603.00	567.00	2764.00	606.00
81	2891.00	641.00	3059.00	682.00
82	3190.00	716.00	3365.00	759.00
83	3496.00	790.00	3675.00	835.00
84	3807.00	865.00	3989.00	911.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	3.7% Simple Inflation		3.7% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	421.12	43.77	795.09	115.73
30	449.19	46.69	795.09	115.73
31	477.27	49.60	795.09	115.73
32	491.31	51.06	795.09	115.73
33	519.38	53.98	795.09	115.73
34	535.07	55.61	795.09	115.73
35	535.07	55.61	795.09	115.73
36	535.07	55.61	795.09	115.73
37	535.07	55.61	795.09	115.73
38	535.07	55.61	795.09	115.73
39	535.07	55.61	795.09	115.73
40	535.07	55.61	795.09	115.73
41	535.07	55.61	795.09	115.73
42	535.07	55.61	795.09	115.73
43	535.07	55.61	795.09	115.73
44	535.07	55.61	795.09	115.73
45	595.19	70.64	855.21	130.76
46	595.19	70.64	855.21	130.76
47	595.19	70.64	855.21	130.76
48	595.19	70.64	855.21	130.76
49	595.19	70.64	855.21	130.76
50	619.24	76.65	879.26	135.27
51	650.80	84.17	913.82	144.29
52	686.87	91.68	949.90	151.80
53	722.94	100.70	990.48	160.82
54	763.52	111.22	1034.06	171.34
55	805.61	120.24	1079.15	181.86
56	849.20	130.76	1127.25	192.38
57	895.79	142.79	1176.85	204.41
58	946.89	154.81	1232.46	217.94
59	1007.01	168.34	1298.59	232.97
60	1077.65	184.87	1375.25	249.50
61	1154.30	202.91	1459.41	269.04
62	1241.48	222.44	1552.60	290.08
63	1334.66	244.99	1654.80	314.13
64	1436.87	267.53	1766.03	338.18
65	1545.08	293.09	1884.76	365.23
66	1660.82	320.14	2009.51	393.79
67	1782.56	348.70	2143.28	423.85
68	1931.36	381.76	2304.10	459.92
69	2119.23	425.35	2507.00	505.01
70	2331.00	472.50	2733.00	553.50
71	2478.05	507.50	2882.60	587.25
72	2618.00	537.60	3022.60	617.40
73	2754.00	565.65	3157.65	641.25
74	2904.20	594.10	3305.90	663.00
75	3073.75	628.75	3476.25	693.75
76	3266.40	674.40	3673.20	739.20
77	3485.65	734.85	3904.25	808.45
78	3741.10	809.60	4176.70	897.60
79	4024.65	893.55	4480.35	994.35
80	4315.00	979.00	4791.00	1090.00
81	4834.00	1115.00	5355.00	1241.00
82	5378.00	1254.00	5943.00	1393.00
83	5936.00	1393.00	6543.00	1544.00
84	6508.00	1533.00	7157.00	1694.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	3.7% Simple Inflation		3.7% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	392.73	36.67	722.94	99.20
30	418.91	39.12	722.94	99.20
31	445.09	41.56	722.94	99.20
32	458.18	42.78	722.94	99.20
33	484.37	45.23	722.94	99.20
34	499.00	46.59	722.94	99.20
35	499.00	46.59	722.94	99.20
36	499.00	46.59	722.94	99.20
37	499.00	46.59	722.94	99.20
38	499.00	46.59	722.94	99.20
39	499.00	46.59	722.94	99.20
40	499.00	46.59	722.94	99.20
41	499.00	46.59	722.94	99.20
42	499.00	46.59	722.94	99.20
43	499.00	46.59	722.94	99.20
44	499.00	46.59	722.94	99.20
45	548.60	60.12	774.05	111.22
46	548.60	60.12	774.05	111.22
47	548.60	60.12	774.05	111.22
48	548.60	60.12	774.05	111.22
49	548.60	60.12	774.05	111.22
50	569.64	64.63	793.58	115.73
51	596.69	70.64	822.14	121.74
52	625.25	78.16	853.70	129.26
53	656.81	85.67	888.27	138.28
54	691.38	93.19	924.35	145.79
55	727.45	102.20	963.42	154.81
56	765.03	111.22	1004.00	163.83
57	804.11	120.24	1047.59	174.35
58	847.69	130.76	1095.69	186.37
59	898.79	142.79	1151.30	198.40
60	957.41	156.31	1215.93	213.43
61	1023.54	171.34	1288.07	229.96
62	1097.19	189.38	1367.73	248.00
63	1176.85	207.41	1453.40	267.53
64	1262.52	226.95	1548.09	288.58
65	1354.20	248.00	1648.79	311.12
66	1453.40	270.54	1755.50	335.17
67	1557.11	294.59	1869.73	360.72
68	1681.86	323.15	2006.51	390.78
69	1839.67	359.22	2176.34	428.36
70	2016.00	399.00	2365.50	469.50
71	2137.30	426.30	2488.20	497.35
72	2252.60	452.20	2602.60	522.20
73	2361.15	473.85	2710.80	538.65
74	2479.10	495.30	2824.90	552.50
75	2612.50	521.25	2956.25	572.50
76	2767.20	559.20	3114.00	612.00
77	2947.45	611.80	3306.25	676.20
78	3154.80	675.40	3527.70	755.70
79	3374.70	742.35	3763.20	832.65
80	3593.00	807.00	3996.00	904.00
81	3996.00	911.00	4432.00	1018.00
82	4415.00	1017.00	4883.00	1132.00
83	4841.00	1122.00	5339.00	1245.00
84	5274.00	1227.00	5800.00	1357.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 20 Days

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
30	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
31	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
32	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
33	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
34	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
35	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
36	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
37	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
38	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
39	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
40	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
41	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
42	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
43	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
44	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
45	318.66	22.60	108.48	27.12	390.98	38.42	149.16	37.29
46	318.66	22.60	108.48	27.12	390.98	38.42	149.16	37.29
47	318.66	22.60	108.48	27.12	390.98	38.42	149.16	37.29
48	318.66	22.60	108.48	27.12	390.98	38.42	149.16	37.29
49	318.66	22.60	108.48	27.12	390.98	38.42	149.16	37.29
50	325.44	23.73	117.52	29.38	396.63	40.68	162.72	40.68
51	335.61	27.12	126.56	31.64	406.80	42.94	167.24	41.81
52	346.91	29.38	135.60	33.90	418.10	45.20	176.28	44.07
53	358.21	31.64	144.64	36.16	429.40	48.59	185.32	46.33
54	370.64	35.03	149.16	37.29	442.96	50.85	189.84	47.46
55	384.20	38.42	158.20	39.55	456.52	54.24	198.88	49.72
56	397.76	41.81	167.24	41.81	471.21	57.63	207.92	51.98
57	412.45	45.20	176.28	44.07	485.90	61.02	216.96	54.24
58	429.40	48.59	189.84	47.46	502.85	65.54	226.00	56.50
59	448.61	53.11	198.88	49.72	523.19	70.06	239.56	59.89
60	471.21	58.76	207.92	51.98	545.79	74.58	248.60	62.15
61	497.20	64.41	221.48	55.37	571.78	80.23	262.16	65.54
62	524.32	71.19	235.04	58.76	601.16	87.01	275.72	68.93
63	555.96	77.97	248.60	62.15	631.67	93.79	289.28	72.32
64	588.73	85.88	262.16	65.54	666.70	101.70	302.84	75.71
65	624.89	93.79	280.24	70.06	702.86	109.61	316.40	79.10
66	662.18	101.70	293.80	73.45	742.41	118.65	334.48	83.62
67	702.86	110.74	311.88	77.97	784.22	127.69	348.04	87.01
68	751.45	122.04	329.96	82.49	833.94	138.99	366.12	91.53
69	813.60	135.60	352.56	88.14	896.09	152.55	388.72	97.18
70	884.79	151.42	375.16	93.79	968.41	168.37	411.32	102.83
71	962.76	168.37	402.28	100.57	1047.51	184.19	438.44	109.61
72	1042.99	185.32	429.40	107.35	1128.87	201.14	465.56	116.39
73	1128.87	203.40	456.52	114.13	1214.75	216.96	492.68	123.17
74	1227.18	222.61	488.16	122.04	1313.06	235.04	524.32	131.08
75	1340.18	245.21	528.84	132.21	1424.93	256.51	565.00	141.25
76	1469.00	273.46	569.52	142.38	1554.88	284.76	605.68	151.42
77	1617.03	309.62	614.72	153.68	1704.04	322.05	650.88	162.72
78	1789.92	353.69	668.96	167.24	1879.19	369.51	705.12	176.28
79	1987.67	405.67	732.24	183.06	2080.33	423.75	768.40	192.10
80	2206.89	462.17	800.04	200.01	2301.81	483.64	836.20	209.05
81	2441.93	523.19	872.36	218.09	2539.11	545.79	908.52	227.13
82	2690.53	585.34	949.20	237.30	2787.71	609.07	985.36	246.34
83	2945.91	647.49	1030.56	257.64	3043.09	672.35	1066.72	266.68
84	3209.20	710.77	1116.44	279.11	3305.25	735.63	1152.60	288.15
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 100 Days

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
30	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
31	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
32	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
33	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
34	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
35	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
36	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
37	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
38	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
39	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
40	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
41	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
42	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
43	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
44	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
45	299.45	18.08	76.84	19.21	359.34	31.64	108.48	27.12
46	299.45	18.08	76.84	19.21	359.34	31.64	108.48	27.12
47	299.45	18.08	76.84	19.21	359.34	31.64	108.48	27.12
48	299.45	18.08	76.84	19.21	359.34	31.64	108.48	27.12
49	299.45	18.08	76.84	19.21	359.34	31.64	108.48	27.12
50	305.10	19.21	85.88	21.47	363.86	32.77	113.00	28.25
51	313.01	21.47	90.40	22.60	371.77	35.03	122.04	30.51
52	322.05	23.73	94.92	23.73	380.81	37.29	126.56	31.64
53	331.09	25.99	99.44	24.86	390.98	39.55	131.08	32.77
54	341.26	28.25	108.48	27.12	401.15	41.81	135.60	33.90
55	352.56	30.51	113.00	28.25	412.45	44.07	144.64	36.16
56	363.86	33.90	117.52	29.38	423.75	46.33	149.16	37.29
57	376.29	36.16	126.56	31.64	436.18	49.72	158.20	39.55
58	389.85	39.55	135.60	33.90	450.87	53.11	162.72	40.68
59	405.67	42.94	140.12	35.03	466.69	56.50	171.76	42.94
60	423.75	47.46	149.16	37.29	485.90	61.02	180.80	45.20
61	445.22	51.98	158.20	39.55	507.37	65.54	189.84	47.46
62	467.82	57.63	167.24	41.81	531.10	71.19	198.88	49.72
63	493.81	63.28	180.80	45.20	557.09	76.84	207.92	51.98
64	520.93	68.93	189.84	47.46	585.34	82.49	221.48	55.37
65	550.31	75.71	203.40	50.85	615.85	89.27	230.52	57.63
66	581.95	82.49	212.44	53.11	648.62	97.18	244.08	61.02
67	615.85	90.40	226.00	56.50	683.65	103.96	257.64	64.41
68	655.40	99.44	239.56	59.89	724.33	113.00	271.20	67.80
69	706.25	110.74	257.64	64.41	776.31	124.30	289.28	72.32
70	765.01	123.17	275.72	68.93	836.20	136.73	307.36	76.84
71	829.42	136.73	298.32	74.58	900.61	150.29	325.44	81.36
72	894.96	150.29	316.40	79.10	967.28	163.85	348.04	87.01
73	966.15	164.98	339.00	84.75	1038.47	177.41	370.64	92.66
74	1046.38	180.80	366.12	91.53	1118.70	190.97	397.76	99.44
75	1137.91	198.88	397.76	99.44	1210.23	207.92	424.88	106.22
76	1244.13	221.48	429.40	107.35	1316.45	231.65	456.52	114.13
77	1365.04	250.86	465.56	116.39	1439.62	262.16	492.68	123.17
78	1505.16	287.02	506.24	126.56	1582.00	301.71	537.88	134.47
79	1665.62	328.83	555.96	138.99	1744.72	344.65	587.60	146.90
80	1843.03	374.03	610.20	152.55	1923.26	392.11	637.32	159.33
81	2031.74	422.62	668.96	167.24	2114.23	441.83	696.08	174.02
82	2230.62	471.21	727.72	181.93	2314.24	491.55	759.36	189.84
83	2435.15	520.93	791.00	197.75	2518.77	541.27	818.12	204.53
84	2645.33	570.65	854.28	213.57	2727.82	590.99	885.92	221.48
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 20 Days

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
30	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
31	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
32	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
33	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
34	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
35	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
36	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
37	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
38	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
39	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
40	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
41	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
42	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
43	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
44	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
45	342.39	28.25	117.52	29.38	433.92	48.59	167.24	41.81
46	342.39	28.25	117.52	29.38	433.92	48.59	167.24	41.81
47	342.39	28.25	117.52	29.38	433.92	48.59	167.24	41.81
48	342.39	28.25	117.52	29.38	433.92	48.59	167.24	41.81
49	342.39	28.25	117.52	29.38	433.92	48.59	167.24	41.81
50	350.30	30.51	131.08	32.77	441.83	50.85	176.28	44.07
51	363.86	32.77	140.12	35.03	455.39	54.24	185.32	46.33
52	377.42	36.16	149.16	37.29	468.95	57.63	194.36	48.59
53	392.11	39.55	153.68	38.42	483.64	61.02	203.40	50.85
54	407.93	44.07	162.72	40.68	500.59	64.41	212.44	53.11
55	424.88	47.46	176.28	44.07	517.54	68.93	221.48	55.37
56	441.83	51.98	185.32	46.33	535.62	72.32	230.52	57.63
57	461.04	56.50	194.36	48.59	554.83	76.84	239.56	59.89
58	481.38	61.02	203.40	50.85	576.30	82.49	248.60	62.15
59	506.24	66.67	216.96	54.24	601.16	88.14	262.16	65.54
60	534.49	73.45	230.52	57.63	630.54	94.92	275.72	68.93
61	566.13	81.36	244.08	61.02	663.31	101.70	289.28	72.32
62	601.16	89.27	257.64	64.41	699.47	109.61	302.84	75.71
63	639.58	98.31	271.20	67.80	739.02	118.65	316.40	79.10
64	681.39	107.35	289.28	72.32	781.96	128.82	334.48	83.62
65	725.46	117.52	307.36	76.84	828.29	138.99	348.04	87.01
66	772.92	128.82	320.92	80.23	878.01	150.29	366.12	91.53
67	823.77	140.12	339.00	84.75	929.99	161.59	384.20	96.05
68	884.79	153.68	361.60	90.40	993.27	175.15	402.28	100.57
69	962.76	170.63	384.20	96.05	1072.37	193.23	429.40	107.35
70	1052.03	190.97	411.32	102.83	1163.90	212.44	456.52	114.13
71	1150.34	212.44	438.44	109.61	1263.34	233.91	483.64	120.91
72	1250.91	233.91	470.08	117.52	1365.04	255.38	510.76	127.69
73	1359.39	256.51	501.72	125.43	1474.65	275.72	542.40	135.60
74	1482.56	280.24	537.88	134.47	1597.82	297.19	578.56	144.64
75	1624.94	309.62	578.56	144.64	1740.20	325.44	619.24	154.81
76	1788.79	345.78	623.76	155.94	1906.31	361.60	664.44	166.11
77	1978.63	392.11	673.48	168.37	2099.54	410.19	718.68	179.67
78	2201.24	449.74	736.76	184.19	2326.67	472.34	777.44	194.36
79	2458.88	517.54	804.56	201.14	2588.83	544.66	845.24	211.31
80	2744.77	592.12	881.40	220.35	2879.24	622.63	922.08	230.52
81	3052.13	671.22	962.76	240.69	3191.12	705.12	1007.96	251.99
82	3375.31	753.71	1048.64	262.16	3517.69	788.74	1093.84	273.46
83	3708.66	835.07	1139.04	284.76	3852.17	871.23	1184.24	296.06
84	4051.05	917.56	1233.96	308.49	4195.69	954.85	1279.16	319.79
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 100 Days

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
30	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
31	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
32	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
33	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
34	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
35	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
36	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
37	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
38	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
39	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
40	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
41	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
42	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
43	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
44	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
45	319.79	22.60	85.88	21.47	397.76	40.68	122.04	30.51
46	319.79	22.60	85.88	21.47	397.76	40.68	122.04	30.51
47	319.79	22.60	85.88	21.47	397.76	40.68	122.04	30.51
48	319.79	22.60	85.88	21.47	397.76	40.68	122.04	30.51
49	319.79	22.60	85.88	21.47	397.76	40.68	122.04	30.51
50	326.57	24.86	94.92	23.73	403.41	41.81	131.08	32.77
51	336.74	27.12	99.44	24.86	413.58	44.07	135.60	33.90
52	348.04	29.38	103.96	25.99	426.01	47.46	140.12	35.03
53	360.47	32.77	113.00	28.25	438.44	49.72	149.16	37.29
54	374.03	36.16	117.52	29.38	452.00	53.11	153.68	38.42
55	387.59	39.55	126.56	31.64	465.56	56.50	162.72	40.68
56	402.28	42.94	135.60	33.90	481.38	59.89	167.24	41.81
57	418.10	46.33	140.12	35.03	497.20	63.28	176.28	44.07
58	435.05	50.85	149.16	37.29	515.28	67.80	185.32	46.33
59	455.39	55.37	158.20	39.55	535.62	72.32	194.36	48.59
60	479.12	61.02	167.24	41.81	560.48	77.97	203.40	50.85
61	505.11	66.67	180.80	45.20	587.60	84.75	212.44	53.11
62	534.49	73.45	189.84	47.46	618.11	91.53	226.00	56.50
63	567.26	80.23	203.40	50.85	652.01	98.31	235.04	58.76
64	602.29	88.14	212.44	53.11	688.17	106.22	248.60	62.15
65	639.58	97.18	226.00	56.50	726.59	115.26	262.16	65.54
66	679.13	106.22	239.56	59.89	767.27	124.30	275.72	68.93
67	720.94	115.26	253.12	63.28	811.34	133.34	289.28	72.32
68	772.92	126.56	271.20	67.80	864.45	145.77	307.36	76.84
69	837.33	141.25	289.28	72.32	929.99	160.46	325.44	81.36
70	910.78	158.20	311.88	77.97	1006.83	176.28	348.04	87.01
71	992.14	175.15	334.48	83.62	1088.19	193.23	370.64	92.66
72	1076.89	193.23	357.08	89.27	1174.07	211.31	393.24	98.31
73	1166.16	211.31	384.20	96.05	1264.47	228.26	415.84	103.96
74	1266.73	230.52	411.32	102.83	1366.17	245.21	447.48	111.87
75	1384.25	254.25	442.96	110.74	1482.56	266.68	479.12	119.78
76	1518.72	283.63	483.64	120.91	1619.29	297.19	515.28	128.82
77	1675.79	322.05	524.32	131.08	1779.75	337.87	560.48	140.12
78	1858.85	370.64	574.04	143.51	1967.33	389.85	605.68	151.42
79	2069.03	424.88	628.28	157.07	2180.90	448.61	664.44	166.11
80	2299.55	484.77	687.04	171.76	2414.81	510.76	723.20	180.80
81	2545.89	548.05	754.84	188.71	2665.67	576.30	791.00	197.75
82	2804.66	612.46	822.64	205.66	2926.70	641.84	863.32	215.83
83	3070.21	676.87	894.96	223.74	3193.38	707.38	935.64	233.91
84	3342.54	742.41	971.80	242.95	3465.71	772.92	1007.96	251.99
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 20 Days

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
30	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
31	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
32	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
33	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
34	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
35	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
36	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
37	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
38	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
39	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
40	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
41	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
42	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
43	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
44	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
45	374.03	36.16	126.56	31.64	496.07	63.28	180.80	45.20
46	374.03	36.16	126.56	31.64	496.07	63.28	180.80	45.20
47	374.03	36.16	126.56	31.64	496.07	63.28	180.80	45.20
48	374.03	36.16	126.56	31.64	496.07	63.28	180.80	45.20
49	374.03	36.16	126.56	31.64	496.07	63.28	180.80	45.20
50	386.46	38.42	140.12	35.03	507.37	66.67	194.36	48.59
51	402.28	42.94	149.16	37.29	523.19	70.06	198.88	49.72
52	420.36	46.33	158.20	39.55	541.27	74.58	207.92	51.98
53	439.57	50.85	167.24	41.81	561.61	79.10	216.96	54.24
54	459.91	56.50	176.28	44.07	583.08	83.62	226.00	56.50
55	481.38	61.02	185.32	46.33	605.68	89.27	239.56	59.89
56	503.98	66.67	194.36	48.59	628.28	94.92	248.60	62.15
57	527.71	72.32	207.92	51.98	653.14	100.57	257.64	64.41
58	554.83	79.10	216.96	54.24	681.39	106.22	271.20	67.80
59	585.34	85.88	230.52	57.63	714.16	114.13	284.76	71.19
60	622.63	94.92	244.08	61.02	752.58	123.17	298.32	74.58
61	663.31	103.96	257.64	64.41	794.39	132.21	311.88	77.97
62	708.51	114.13	275.72	68.93	841.85	143.51	325.44	81.36
63	758.23	125.43	289.28	72.32	893.83	154.81	343.52	85.88
64	811.34	137.86	307.36	76.84	949.20	167.24	361.60	90.40
65	868.97	151.42	325.44	81.36	1009.09	180.80	379.68	94.92
66	929.99	164.98	343.52	85.88	1073.50	195.49	397.76	99.44
67	994.40	179.67	366.12	91.53	1141.30	210.18	415.84	103.96
68	1073.50	197.75	384.20	96.05	1222.66	228.26	438.44	109.61
69	1172.94	220.35	411.32	102.83	1326.62	250.86	461.04	115.26
70	1288.20	246.34	438.44	109.61	1445.27	276.85	492.68	123.17
71	1414.76	274.59	470.08	117.52	1574.09	305.10	519.80	129.95
72	1543.58	301.71	501.72	125.43	1706.30	332.22	551.44	137.86
73	1681.44	329.96	533.36	133.34	1846.42	358.21	587.60	146.90
74	1839.64	360.47	574.04	143.51	2005.75	386.46	623.76	155.94
75	2021.57	397.76	619.24	154.81	2189.94	421.49	668.96	167.24
76	2235.14	446.35	668.96	167.24	2406.90	468.95	718.68	179.67
77	2484.87	507.37	723.20	180.80	2664.54	535.62	777.44	194.36
78	2780.93	585.34	786.48	196.62	2970.77	621.50	840.72	210.18
79	3123.32	675.74	863.32	215.83	3324.46	718.68	917.56	229.39
80	3503.00	776.31	949.20	237.30	3714.31	824.90	1003.44	250.86
81	3910.93	881.40	1039.60	259.90	4132.41	934.51	1093.84	273.46
82	4338.07	989.88	1134.52	283.63	4568.59	1046.38	1193.28	298.32
83	4776.51	1098.36	1233.96	308.49	5013.81	1157.12	1292.72	323.18
84	5225.12	1206.84	1337.92	334.48	5468.07	1267.86	1396.68	349.17
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
30	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
31	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
32	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
33	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
34	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
35	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
36	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
37	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
38	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
39	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
40	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
41	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
42	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
43	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
44	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
45	349.17	29.38	94.92	23.73	452.00	53.11	135.60	33.90
46	349.17	29.38	94.92	23.73	452.00	53.11	135.60	33.90
47	349.17	29.38	94.92	23.73	452.00	53.11	135.60	33.90
48	349.17	29.38	94.92	23.73	452.00	53.11	135.60	33.90
49	349.17	29.38	94.92	23.73	452.00	53.11	135.60	33.90
50	358.21	31.64	99.44	24.86	461.04	55.37	144.64	36.16
51	371.77	35.03	108.48	27.12	474.60	58.76	149.16	37.29
52	386.46	38.42	113.00	28.25	490.42	62.15	158.20	39.55
53	402.28	42.94	122.04	30.51	507.37	66.67	162.72	40.68
54	419.23	46.33	131.08	32.77	525.45	70.06	171.76	42.94
55	438.44	50.85	135.60	33.90	543.53	74.58	180.80	45.20
56	457.65	55.37	144.64	36.16	563.87	79.10	185.32	46.33
57	476.86	59.89	153.68	38.42	585.34	84.75	194.36	48.59
58	499.46	65.54	162.72	40.68	609.07	89.27	203.40	50.85
59	526.58	72.32	171.76	42.94	636.19	96.05	212.44	53.11
60	557.09	79.10	180.80	45.20	668.96	102.83	226.00	56.50
61	590.99	87.01	194.36	48.59	705.12	111.87	235.04	58.76
62	629.41	96.05	207.92	51.98	744.67	120.91	248.60	62.15
63	671.22	105.09	221.48	55.37	788.74	129.95	262.16	65.54
64	716.42	115.26	235.04	58.76	835.07	141.25	275.72	68.93
65	765.01	126.56	248.60	62.15	885.92	152.55	289.28	72.32
66	816.99	138.99	262.16	65.54	940.16	163.85	302.84	75.71
67	871.23	151.42	275.72	68.93	997.79	177.41	320.92	80.23
68	937.90	166.11	293.80	73.45	1067.85	192.10	339.00	84.75
69	1021.52	185.32	316.40	79.10	1153.73	211.31	357.08	89.27
70	1118.70	206.79	339.00	84.75	1253.17	232.78	379.68	94.92
71	1223.79	229.39	361.60	90.40	1361.65	255.38	406.80	101.70
72	1332.27	253.12	388.72	97.18	1473.52	279.11	433.92	108.48
73	1446.40	275.72	415.84	103.96	1588.78	300.58	461.04	115.26
74	1576.35	299.45	447.48	111.87	1719.86	320.92	492.68	123.17
75	1725.51	329.96	483.64	120.91	1871.28	349.17	528.84	132.21
76	1901.79	369.51	528.84	132.21	2050.95	388.72	569.52	142.38
77	2110.84	421.49	574.04	143.51	2266.78	447.48	619.24	154.81
78	2357.18	487.03	628.28	157.07	2521.03	520.93	673.48	168.37
79	2635.16	561.61	687.04	171.76	2809.18	600.03	736.76	184.19
80	2941.39	640.71	759.36	189.84	3123.32	684.78	804.56	201.14
81	3266.83	724.33	831.68	207.92	3456.67	770.66	881.40	220.35
82	3604.70	809.08	908.52	227.13	3802.45	857.67	958.24	239.56
83	3950.48	892.70	989.88	247.47	4152.75	943.55	1039.60	259.90
84	4301.91	977.45	1075.76	268.94	4507.57	1029.43	1125.48	281.37
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 20 Days

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
30	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
31	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
32	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
33	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
34	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
35	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
36	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
37	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
38	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
39	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
40	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
41	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
42	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
43	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
44	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
45	447.48	53.11	135.60	33.90	642.97	98.31	207.92	51.98
46	447.48	53.11	135.60	33.90	642.97	98.31	207.92	51.98
47	447.48	53.11	135.60	33.90	642.97	98.31	207.92	51.98
48	447.48	53.11	135.60	33.90	642.97	98.31	207.92	51.98
49	447.48	53.11	135.60	33.90	642.97	98.31	207.92	51.98
50	465.56	57.63	149.16	37.29	661.05	101.70	221.48	55.37
51	489.29	63.28	158.20	39.55	687.04	108.48	230.52	57.63
52	516.41	68.93	171.76	42.94	714.16	114.13	239.56	59.89
53	543.53	75.71	180.80	45.20	744.67	120.91	248.60	62.15
54	574.04	83.62	189.84	47.46	777.44	128.82	262.16	65.54
55	605.68	90.40	203.40	50.85	811.34	136.73	271.20	67.80
56	638.45	98.31	212.44	53.11	847.50	144.64	284.76	71.19
57	673.48	107.35	226.00	56.50	884.79	153.68	293.80	73.45
58	711.90	116.39	235.04	58.76	926.60	163.85	307.36	76.84
59	757.10	126.56	253.12	63.28	976.32	175.15	320.92	80.23
60	810.21	138.99	266.68	66.67	1033.95	187.58	339.00	84.75
61	867.84	152.55	280.24	70.06	1097.23	202.27	352.56	88.14
62	933.38	167.24	298.32	74.58	1167.29	218.09	370.64	92.66
63	1003.44	184.19	316.40	79.10	1244.13	236.17	388.72	97.18
64	1080.28	201.14	334.48	83.62	1327.75	254.25	411.32	102.83
65	1161.64	220.35	357.08	89.27	1417.02	274.59	429.40	107.35
66	1248.65	240.69	375.16	93.79	1510.81	296.06	452.00	113.00
67	1340.18	262.16	397.76	99.44	1611.38	318.66	470.08	117.52
68	1452.05	287.02	420.36	105.09	1732.29	345.78	497.20	124.30
69	1593.30	319.79	447.48	111.87	1884.84	379.68	524.32	131.08
70	1756.02	355.95	479.12	119.78	2058.86	416.97	555.96	138.99
71	1931.17	395.50	510.76	127.69	2246.44	457.65	592.12	148.03
72	2113.10	433.92	546.92	136.73	2439.67	498.33	628.28	157.07
73	2305.20	473.47	583.08	145.77	2643.07	536.75	664.44	166.11
74	2524.42	516.41	623.76	155.94	2873.59	576.30	709.64	177.41
75	2778.67	568.39	673.48	168.37	3142.53	627.15	759.36	189.84
76	3075.86	635.06	727.72	181.93	3458.93	696.08	813.60	203.40
77	3425.03	722.07	791.00	197.75	3836.35	794.39	881.40	220.35
78	3843.13	831.68	863.32	215.83	4290.61	922.08	958.24	239.56
79	4331.29	961.63	949.20	237.30	4821.71	1070.11	1048.64	262.16
80	4875.95	1106.27	1044.12	261.03	5413.83	1231.70	1148.08	287.02
81	5462.42	1259.95	1148.08	287.02	6051.15	1402.33	1256.56	314.14
82	6077.14	1417.02	1256.56	314.14	6715.59	1574.09	1374.08	343.52
83	6707.68	1574.09	1369.56	342.39	7393.59	1744.72	1491.60	372.90
84	7354.04	1732.29	1487.08	371.77	8087.41	1914.22	1613.64	403.41
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 100 Days

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
30	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
31	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
32	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
33	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
34	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
35	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
36	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
37	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
38	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
39	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
40	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
41	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
42	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
43	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
44	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
45	412.45	45.20	99.44	24.86	581.95	83.62	158.20	39.55
46	412.45	45.20	99.44	24.86	581.95	83.62	158.20	39.55
47	412.45	45.20	99.44	24.86	581.95	83.62	158.20	39.55
48	412.45	45.20	99.44	24.86	581.95	83.62	158.20	39.55
49	412.45	45.20	99.44	24.86	581.95	83.62	158.20	39.55
50	428.27	48.59	113.00	28.25	596.64	87.01	167.24	41.81
51	448.61	53.11	117.52	29.38	618.11	91.53	176.28	44.07
52	470.08	58.76	126.56	31.64	641.84	97.18	180.80	45.20
53	493.81	64.41	135.60	33.90	667.83	103.96	189.84	47.46
54	519.80	70.06	140.12	35.03	694.95	109.61	198.88	49.72
55	546.92	76.84	149.16	37.29	724.33	116.39	207.92	51.98
56	575.17	83.62	158.20	39.55	754.84	123.17	216.96	54.24
57	604.55	90.40	167.24	41.81	787.61	131.08	226.00	56.50
58	637.32	98.31	176.28	44.07	823.77	140.12	235.04	58.76
59	675.74	107.35	189.84	47.46	865.58	149.16	248.60	62.15
60	719.81	117.52	203.40	50.85	914.17	160.46	257.64	64.41
61	769.53	128.82	212.44	53.11	968.41	172.89	271.20	67.80
62	824.90	142.38	226.00	56.50	1028.30	186.45	289.28	72.32
63	884.79	155.94	244.08	61.02	1092.71	201.14	302.84	75.71
64	949.20	170.63	257.64	64.41	1163.90	216.96	316.40	79.10
65	1018.13	186.45	271.20	67.80	1239.61	233.91	334.48	83.62
66	1092.71	203.40	289.28	72.32	1319.84	251.99	352.56	88.14
67	1170.68	221.48	307.36	76.84	1405.72	271.20	370.64	92.66
68	1264.47	242.95	325.44	81.36	1508.55	293.80	388.72	97.18
69	1383.12	270.07	348.04	87.01	1636.24	322.05	415.84	103.96
70	1518.72	300.58	375.16	93.79	1782.01	353.69	442.96	110.74
71	1665.62	332.22	402.28	100.57	1939.08	387.59	470.08	117.52
72	1818.17	364.99	433.92	108.48	2100.67	421.49	501.72	125.43
73	1976.37	396.63	461.04	115.26	2269.04	450.87	533.36	133.34
74	2154.91	430.53	497.20	124.30	2455.49	480.25	569.52	142.38
75	2361.70	471.21	537.88	134.47	2672.45	517.54	610.20	152.55
76	2605.78	526.58	583.08	145.77	2932.35	576.30	659.92	164.98
77	2896.19	601.16	637.32	159.33	3248.75	664.44	714.16	178.54
78	3240.84	693.82	700.60	175.15	3623.91	776.31	781.96	195.49
79	3631.82	798.91	772.92	193.23	4049.92	896.09	858.80	214.70
80	4060.09	911.91	849.76	212.44	4515.48	1021.52	940.16	235.04
81	4515.48	1029.43	935.64	233.91	5008.16	1150.34	1030.56	257.64
82	4988.95	1149.21	1026.04	256.51	5517.79	1279.16	1130.00	282.50
83	5470.33	1267.86	1120.96	280.24	6033.07	1406.85	1224.92	306.23
84	5959.62	1386.51	1215.88	303.97	6554.00	1533.41	1324.36	331.09
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	2.4% Simple Inflation		2.4% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	267.00	16.00	332.00	31.00
30	267.00	16.00	332.00	31.00
31	267.00	16.00	332.00	31.00
32	267.00	16.00	332.00	31.00
33	267.00	16.00	332.00	31.00
34	267.00	16.00	332.00	31.00
35	267.00	16.00	332.00	31.00
36	267.00	16.00	332.00	31.00
37	267.00	16.00	332.00	31.00
38	267.00	16.00	332.00	31.00
39	267.00	16.00	332.00	31.00
40	267.00	16.00	332.00	31.00
41	267.00	16.00	332.00	31.00
42	267.00	16.00	332.00	31.00
43	267.00	16.00	332.00	31.00
44	267.00	16.00	332.00	31.00
45	282.00	20.00	346.00	34.00
46	282.00	20.00	346.00	34.00
47	282.00	20.00	346.00	34.00
48	282.00	20.00	346.00	34.00
49	282.00	20.00	346.00	34.00
50	288.00	21.00	351.00	36.00
51	297.00	24.00	360.00	38.00
52	307.00	26.00	370.00	40.00
53	317.00	28.00	380.00	43.00
54	328.00	31.00	392.00	45.00
55	340.00	34.00	404.00	48.00
56	352.00	37.00	417.00	51.00
57	365.00	40.00	430.00	54.00
58	380.00	43.00	445.00	58.00
59	397.00	47.00	463.00	62.00
60	417.00	52.00	483.00	66.00
61	440.00	57.00	506.00	71.00
62	464.00	63.00	532.00	77.00
63	492.00	69.00	559.00	83.00
64	521.00	76.00	590.00	90.00
65	553.00	83.00	622.00	97.00
66	586.00	90.00	657.00	105.00
67	622.00	98.00	694.00	113.00
68	665.00	108.00	738.00	123.00
69	720.00	120.00	793.00	135.00
70	783.00	134.00	857.00	149.00
71	852.00	149.00	927.00	163.00
72	923.00	164.00	999.00	178.00
73	999.00	180.00	1075.00	192.00
74	1086.00	197.00	1162.00	208.00
75	1186.00	217.00	1261.00	227.00
76	1300.00	242.00	1376.00	252.00
77	1431.00	274.00	1508.00	285.00
78	1584.00	313.00	1663.00	327.00
79	1759.00	359.00	1841.00	375.00
80	1953.00	409.00	2037.00	428.00
81	2161.00	463.00	2247.00	483.00
82	2381.00	518.00	2467.00	539.00
83	2607.00	573.00	2693.00	595.00
84	2840.00	629.00	2925.00	651.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	2.4% Simple Inflation		2.4% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	254.00	13.00	307.00	25.00
30	254.00	13.00	307.00	25.00
31	254.00	13.00	307.00	25.00
32	254.00	13.00	307.00	25.00
33	254.00	13.00	307.00	25.00
34	254.00	13.00	307.00	25.00
35	254.00	13.00	307.00	25.00
36	254.00	13.00	307.00	25.00
37	254.00	13.00	307.00	25.00
38	254.00	13.00	307.00	25.00
39	254.00	13.00	307.00	25.00
40	254.00	13.00	307.00	25.00
41	254.00	13.00	307.00	25.00
42	254.00	13.00	307.00	25.00
43	254.00	13.00	307.00	25.00
44	254.00	13.00	307.00	25.00
45	265.00	16.00	318.00	28.00
46	265.00	16.00	318.00	28.00
47	265.00	16.00	318.00	28.00
48	265.00	16.00	318.00	28.00
49	265.00	16.00	318.00	28.00
50	270.00	17.00	322.00	29.00
51	277.00	19.00	329.00	31.00
52	285.00	21.00	337.00	33.00
53	293.00	23.00	346.00	35.00
54	302.00	25.00	355.00	37.00
55	312.00	27.00	365.00	39.00
56	322.00	30.00	375.00	41.00
57	333.00	32.00	386.00	44.00
58	345.00	35.00	399.00	47.00
59	359.00	38.00	413.00	50.00
60	375.00	42.00	430.00	54.00
61	394.00	46.00	449.00	58.00
62	414.00	51.00	470.00	63.00
63	437.00	56.00	493.00	68.00
64	461.00	61.00	518.00	73.00
65	487.00	67.00	545.00	79.00
66	515.00	73.00	574.00	86.00
67	545.00	80.00	605.00	92.00
68	580.00	88.00	641.00	100.00
69	625.00	98.00	687.00	110.00
70	677.00	109.00	740.00	121.00
71	734.00	121.00	797.00	133.00
72	792.00	133.00	856.00	145.00
73	855.00	146.00	919.00	157.00
74	926.00	160.00	990.00	169.00
75	1007.00	176.00	1071.00	184.00
76	1101.00	196.00	1165.00	205.00
77	1208.00	222.00	1274.00	232.00
78	1332.00	254.00	1400.00	267.00
79	1474.00	291.00	1544.00	305.00
80	1631.00	331.00	1702.00	347.00
81	1798.00	374.00	1871.00	391.00
82	1974.00	417.00	2048.00	435.00
83	2155.00	461.00	2229.00	479.00
84	2341.00	505.00	2414.00	523.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 20 Days

Age	2.4% Simple Inflation		2.4% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	284.00	20.00	366.00	39.00
30	284.00	20.00	366.00	39.00
31	284.00	20.00	366.00	39.00
32	284.00	20.00	366.00	39.00
33	284.00	20.00	366.00	39.00
34	284.00	20.00	366.00	39.00
35	284.00	20.00	366.00	39.00
36	284.00	20.00	366.00	39.00
37	284.00	20.00	366.00	39.00
38	284.00	20.00	366.00	39.00
39	284.00	20.00	366.00	39.00
40	284.00	20.00	366.00	39.00
41	284.00	20.00	366.00	39.00
42	284.00	20.00	366.00	39.00
43	284.00	20.00	366.00	39.00
44	284.00	20.00	366.00	39.00
45	303.00	25.00	384.00	43.00
46	303.00	25.00	384.00	43.00
47	303.00	25.00	384.00	43.00
48	303.00	25.00	384.00	43.00
49	303.00	25.00	384.00	43.00
50	310.00	27.00	391.00	45.00
51	322.00	29.00	403.00	48.00
52	334.00	32.00	415.00	51.00
53	347.00	35.00	428.00	54.00
54	361.00	39.00	443.00	57.00
55	376.00	42.00	458.00	61.00
56	391.00	46.00	474.00	64.00
57	408.00	50.00	491.00	68.00
58	426.00	54.00	510.00	73.00
59	448.00	59.00	532.00	78.00
60	473.00	65.00	558.00	84.00
61	501.00	72.00	587.00	90.00
62	532.00	79.00	619.00	97.00
63	566.00	87.00	654.00	105.00
64	603.00	95.00	692.00	114.00
65	642.00	104.00	733.00	123.00
66	684.00	114.00	777.00	133.00
67	729.00	124.00	823.00	143.00
68	783.00	136.00	879.00	155.00
69	852.00	151.00	949.00	171.00
70	931.00	169.00	1030.00	188.00
71	1018.00	188.00	1118.00	207.00
72	1107.00	207.00	1208.00	226.00
73	1203.00	227.00	1305.00	244.00
74	1312.00	248.00	1414.00	263.00
75	1438.00	274.00	1540.00	288.00
76	1583.00	306.00	1687.00	320.00
77	1751.00	347.00	1858.00	363.00
78	1948.00	398.00	2059.00	418.00
79	2176.00	458.00	2291.00	482.00
80	2429.00	524.00	2548.00	551.00
81	2701.00	594.00	2824.00	624.00
82	2987.00	667.00	3113.00	698.00
83	3282.00	739.00	3409.00	771.00
84	3585.00	812.00	3713.00	845.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 100 Days

Age	2.4% Simple Inflation		2.4% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	268.00	16.00	338.00	32.00
30	268.00	16.00	338.00	32.00
31	268.00	16.00	338.00	32.00
32	268.00	16.00	338.00	32.00
33	268.00	16.00	338.00	32.00
34	268.00	16.00	338.00	32.00
35	268.00	16.00	338.00	32.00
36	268.00	16.00	338.00	32.00
37	268.00	16.00	338.00	32.00
38	268.00	16.00	338.00	32.00
39	268.00	16.00	338.00	32.00
40	268.00	16.00	338.00	32.00
41	268.00	16.00	338.00	32.00
42	268.00	16.00	338.00	32.00
43	268.00	16.00	338.00	32.00
44	268.00	16.00	338.00	32.00
45	283.00	20.00	352.00	36.00
46	283.00	20.00	352.00	36.00
47	283.00	20.00	352.00	36.00
48	283.00	20.00	352.00	36.00
49	283.00	20.00	352.00	36.00
50	289.00	22.00	357.00	37.00
51	298.00	24.00	366.00	39.00
52	308.00	26.00	377.00	42.00
53	319.00	29.00	388.00	44.00
54	331.00	32.00	400.00	47.00
55	343.00	35.00	412.00	50.00
56	356.00	38.00	426.00	53.00
57	370.00	41.00	440.00	56.00
58	385.00	45.00	456.00	60.00
59	403.00	49.00	474.00	64.00
60	424.00	54.00	496.00	69.00
61	447.00	59.00	520.00	75.00
62	473.00	65.00	547.00	81.00
63	502.00	71.00	577.00	87.00
64	533.00	78.00	609.00	94.00
65	566.00	86.00	643.00	102.00
66	601.00	94.00	679.00	110.00
67	638.00	102.00	718.00	118.00
68	684.00	112.00	765.00	129.00
69	741.00	125.00	823.00	142.00
70	806.00	140.00	891.00	156.00
71	878.00	155.00	963.00	171.00
72	953.00	171.00	1039.00	187.00
73	1032.00	187.00	1119.00	202.00
74	1121.00	204.00	1209.00	217.00
75	1225.00	225.00	1312.00	236.00
76	1344.00	251.00	1433.00	263.00
77	1483.00	285.00	1575.00	299.00
78	1645.00	328.00	1741.00	345.00
79	1831.00	376.00	1930.00	397.00
80	2035.00	429.00	2137.00	452.00
81	2253.00	485.00	2359.00	510.00
82	2482.00	542.00	2590.00	568.00
83	2717.00	599.00	2826.00	626.00
84	2958.00	657.00	3067.00	684.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	2.4% Simple Inflation		2.4% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	306.00	25.00	415.00	50.00
30	306.00	25.00	415.00	50.00
31	306.00	25.00	415.00	50.00
32	306.00	25.00	415.00	50.00
33	306.00	25.00	415.00	50.00
34	306.00	25.00	415.00	50.00
35	306.00	25.00	415.00	50.00
36	306.00	25.00	415.00	50.00
37	306.00	25.00	415.00	50.00
38	306.00	25.00	415.00	50.00
39	306.00	25.00	415.00	50.00
40	306.00	25.00	415.00	50.00
41	306.00	25.00	415.00	50.00
42	306.00	25.00	415.00	50.00
43	306.00	25.00	415.00	50.00
44	306.00	25.00	415.00	50.00
45	331.00	32.00	439.00	56.00
46	331.00	32.00	439.00	56.00
47	331.00	32.00	439.00	56.00
48	331.00	32.00	439.00	56.00
49	331.00	32.00	439.00	56.00
50	342.00	34.00	449.00	59.00
51	356.00	38.00	463.00	62.00
52	372.00	41.00	479.00	66.00
53	389.00	45.00	497.00	70.00
54	407.00	50.00	516.00	74.00
55	426.00	54.00	536.00	79.00
56	446.00	59.00	556.00	84.00
57	467.00	64.00	578.00	89.00
58	491.00	70.00	603.00	94.00
59	518.00	76.00	632.00	101.00
60	551.00	84.00	666.00	109.00
61	587.00	92.00	703.00	117.00
62	627.00	101.00	745.00	127.00
63	671.00	111.00	791.00	137.00
64	718.00	122.00	840.00	148.00
65	769.00	134.00	893.00	160.00
66	823.00	146.00	950.00	173.00
67	880.00	159.00	1010.00	186.00
68	950.00	175.00	1082.00	202.00
69	1038.00	195.00	1174.00	222.00
70	1140.00	218.00	1279.00	245.00
71	1252.00	243.00	1393.00	270.00
72	1366.00	267.00	1510.00	294.00
73	1488.00	292.00	1634.00	317.00
74	1628.00	319.00	1775.00	342.00
75	1789.00	352.00	1938.00	373.00
76	1978.00	395.00	2130.00	415.00
77	2199.00	449.00	2358.00	474.00
78	2461.00	518.00	2629.00	550.00
79	2764.00	598.00	2942.00	636.00
80	3100.00	687.00	3287.00	730.00
81	3461.00	780.00	3657.00	827.00
82	3839.00	876.00	4043.00	926.00
83	4227.00	972.00	4437.00	1024.00
84	4624.00	1068.00	4839.00	1122.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	2.4% Simple Inflation		2.4% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	288.00	21.00	381.00	42.00
30	288.00	21.00	381.00	42.00
31	288.00	21.00	381.00	42.00
32	288.00	21.00	381.00	42.00
33	288.00	21.00	381.00	42.00
34	288.00	21.00	381.00	42.00
35	288.00	21.00	381.00	42.00
36	288.00	21.00	381.00	42.00
37	288.00	21.00	381.00	42.00
38	288.00	21.00	381.00	42.00
39	288.00	21.00	381.00	42.00
40	288.00	21.00	381.00	42.00
41	288.00	21.00	381.00	42.00
42	288.00	21.00	381.00	42.00
43	288.00	21.00	381.00	42.00
44	288.00	21.00	381.00	42.00
45	309.00	26.00	400.00	47.00
46	309.00	26.00	400.00	47.00
47	309.00	26.00	400.00	47.00
48	309.00	26.00	400.00	47.00
49	309.00	26.00	400.00	47.00
50	317.00	28.00	408.00	49.00
51	329.00	31.00	420.00	52.00
52	342.00	34.00	434.00	55.00
53	356.00	38.00	449.00	59.00
54	371.00	41.00	465.00	62.00
55	388.00	45.00	481.00	66.00
56	405.00	49.00	499.00	70.00
57	422.00	53.00	518.00	75.00
58	442.00	58.00	539.00	79.00
59	466.00	64.00	563.00	85.00
60	493.00	70.00	592.00	91.00
61	523.00	77.00	624.00	99.00
62	557.00	85.00	659.00	107.00
63	594.00	93.00	698.00	115.00
64	634.00	102.00	739.00	125.00
65	677.00	112.00	784.00	135.00
66	723.00	123.00	832.00	145.00
67	771.00	134.00	883.00	157.00
68	830.00	147.00	945.00	170.00
69	904.00	164.00	1021.00	187.00
70	990.00	183.00	1109.00	206.00
71	1083.00	203.00	1205.00	226.00
72	1179.00	224.00	1304.00	247.00
73	1280.00	244.00	1406.00	266.00
74	1395.00	265.00	1522.00	284.00
75	1527.00	292.00	1656.00	309.00
76	1683.00	327.00	1815.00	344.00
77	1868.00	373.00	2006.00	396.00
78	2086.00	431.00	2231.00	461.00
79	2332.00	497.00	2486.00	531.00
80	2603.00	567.00	2764.00	606.00
81	2891.00	641.00	3059.00	682.00
82	3190.00	716.00	3365.00	759.00
83	3496.00	790.00	3675.00	835.00
84	3807.00	865.00	3989.00	911.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	2.4% Simple Inflation		2.4% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	356.00	37.00	529.00	77.00
30	356.00	37.00	529.00	77.00
31	356.00	37.00	529.00	77.00
32	356.00	37.00	529.00	77.00
33	356.00	37.00	529.00	77.00
34	356.00	37.00	529.00	77.00
35	356.00	37.00	529.00	77.00
36	356.00	37.00	529.00	77.00
37	356.00	37.00	529.00	77.00
38	356.00	37.00	529.00	77.00
39	356.00	37.00	529.00	77.00
40	356.00	37.00	529.00	77.00
41	356.00	37.00	529.00	77.00
42	356.00	37.00	529.00	77.00
43	356.00	37.00	529.00	77.00
44	356.00	37.00	529.00	77.00
45	396.00	47.00	569.00	87.00
46	396.00	47.00	569.00	87.00
47	396.00	47.00	569.00	87.00
48	396.00	47.00	569.00	87.00
49	396.00	47.00	569.00	87.00
50	412.00	51.00	585.00	90.00
51	433.00	56.00	608.00	96.00
52	457.00	61.00	632.00	101.00
53	481.00	67.00	659.00	107.00
54	508.00	74.00	688.00	114.00
55	536.00	80.00	718.00	121.00
56	565.00	87.00	750.00	128.00
57	596.00	95.00	783.00	136.00
58	630.00	103.00	820.00	145.00
59	670.00	112.00	864.00	155.00
60	717.00	123.00	915.00	166.00
61	768.00	135.00	971.00	179.00
62	826.00	148.00	1033.00	193.00
63	888.00	163.00	1101.00	209.00
64	956.00	178.00	1175.00	225.00
65	1028.00	195.00	1254.00	243.00
66	1105.00	213.00	1337.00	262.00
67	1186.00	232.00	1426.00	282.00
68	1285.00	254.00	1533.00	306.00
69	1410.00	283.00	1668.00	336.00
70	1554.00	315.00	1822.00	369.00
71	1709.00	350.00	1988.00	405.00
72	1870.00	384.00	2159.00	441.00
73	2040.00	419.00	2339.00	475.00
74	2234.00	457.00	2543.00	510.00
75	2459.00	503.00	2781.00	555.00
76	2722.00	562.00	3061.00	616.00
77	3031.00	639.00	3395.00	703.00
78	3401.00	736.00	3797.00	816.00
79	3833.00	851.00	4267.00	947.00
80	4315.00	979.00	4791.00	1090.00
81	4834.00	1115.00	5355.00	1241.00
82	5378.00	1254.00	5943.00	1393.00
83	5936.00	1393.00	6543.00	1544.00
84	6508.00	1533.00	7157.00	1694.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	2.4% Simple Inflation		2.4% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	332.00	31.00	481.00	66.00
30	332.00	31.00	481.00	66.00
31	332.00	31.00	481.00	66.00
32	332.00	31.00	481.00	66.00
33	332.00	31.00	481.00	66.00
34	332.00	31.00	481.00	66.00
35	332.00	31.00	481.00	66.00
36	332.00	31.00	481.00	66.00
37	332.00	31.00	481.00	66.00
38	332.00	31.00	481.00	66.00
39	332.00	31.00	481.00	66.00
40	332.00	31.00	481.00	66.00
41	332.00	31.00	481.00	66.00
42	332.00	31.00	481.00	66.00
43	332.00	31.00	481.00	66.00
44	332.00	31.00	481.00	66.00
45	365.00	40.00	515.00	74.00
46	365.00	40.00	515.00	74.00
47	365.00	40.00	515.00	74.00
48	365.00	40.00	515.00	74.00
49	365.00	40.00	515.00	74.00
50	379.00	43.00	528.00	77.00
51	397.00	47.00	547.00	81.00
52	416.00	52.00	568.00	86.00
53	437.00	57.00	591.00	92.00
54	460.00	62.00	615.00	97.00
55	484.00	68.00	641.00	103.00
56	509.00	74.00	668.00	109.00
57	535.00	80.00	697.00	116.00
58	564.00	87.00	729.00	124.00
59	598.00	95.00	766.00	132.00
60	637.00	104.00	809.00	142.00
61	681.00	114.00	857.00	153.00
62	730.00	126.00	910.00	165.00
63	783.00	138.00	967.00	178.00
64	840.00	151.00	1030.00	192.00
65	901.00	165.00	1097.00	207.00
66	967.00	180.00	1168.00	223.00
67	1036.00	196.00	1244.00	240.00
68	1119.00	215.00	1335.00	260.00
69	1224.00	239.00	1448.00	285.00
70	1344.00	266.00	1577.00	313.00
71	1474.00	294.00	1716.00	343.00
72	1609.00	323.00	1859.00	373.00
73	1749.00	351.00	2008.00	399.00
74	1907.00	381.00	2173.00	425.00
75	2090.00	417.00	2365.00	458.00
76	2306.00	466.00	2595.00	510.00
77	2563.00	532.00	2875.00	588.00
78	2868.00	614.00	3207.00	687.00
79	3214.00	707.00	3584.00	793.00
80	3593.00	807.00	3996.00	904.00
81	3996.00	911.00	4432.00	1018.00
82	4415.00	1017.00	4883.00	1132.00
83	4841.00	1122.00	5339.00	1245.00
84	5274.00	1227.00	5800.00	1357.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-VA-91

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	260.24	7.73	43.03	10.76	371.53	17.98	89.99	22.50	682.01	60.45	220.05	55.01
30	260.24	7.73	43.03	10.76	371.53	17.98	89.99	22.50	682.01	60.45	220.05	55.01
31	260.24	7.73	43.03	10.76	371.53	17.98	89.99	22.50	682.01	60.45	220.05	55.01
32	265.13	7.87	43.84	10.96	371.53	17.98	89.99	22.50	682.01	60.45	220.05	55.01
33	273.71	8.13	45.26	11.31	371.53	17.98	89.99	22.50	682.01	60.45	220.05	55.01
34	282.30	8.38	46.68	11.67	371.53	17.98	89.99	22.50	682.01	60.45	220.05	55.01
35	293.03	8.70	48.45	12.11	371.53	17.98	89.99	22.50	682.01	60.45	220.05	55.01
36	301.62	8.96	49.87	12.47	371.53	17.98	89.99	22.50	682.01	60.45	220.05	55.01
37	312.35	9.28	51.65	12.91	371.53	17.98	89.99	22.50	682.01	60.45	220.05	55.01
38	326.31	9.69	53.95	13.49	371.53	17.98	89.99	22.50	682.01	60.45	220.05	55.01
39	334.90	9.95	55.37	13.84	371.53	17.98	89.99	22.50	682.01	60.45	220.05	55.01
40	337.98	10.04	55.89	13.97	378.72	18.33	91.73	22.93	682.01	60.45	220.05	55.01
41	337.98	10.04	55.89	13.97	397.12	19.22	96.19	24.05	682.01	60.45	220.05	55.01
42	337.98	10.04	55.89	13.97	415.95	20.13	100.75	25.19	682.01	60.45	220.05	55.01
43	337.98	10.04	55.89	13.97	417.35	20.19	101.09	25.27	682.01	60.45	220.05	55.01
44	337.98	10.04	55.89	13.97	417.35	20.19	101.09	25.27	682.01	60.45	220.05	55.01
45	347.80	13.37	81.60	20.40	417.92	25.48	134.83	33.71	709.56	67.93	268.00	67.00
46	347.80	13.37	81.60	20.40	458.25	27.94	147.84	36.96	709.56	67.93	268.00	67.00
47	347.80	13.37	81.60	20.40	484.80	29.56	156.41	39.10	709.56	67.93	268.00	67.00
48	358.73	13.79	84.16	21.04	529.56	32.29	170.85	42.71	709.56	67.93	268.00	67.00
49	361.72	13.90	84.86	21.22	559.38	34.10	180.47	45.12	709.56	67.93	268.00	67.00
50	363.29	15.19	97.92	24.48	566.83	37.20	204.69	51.17	720.58	70.92	291.93	72.98
51	372.01	17.35	105.30	26.32	589.40	41.95	220.08	55.02	738.32	75.07	304.83	76.21
52	369.65	19.11	109.48	27.37	595.04	45.72	229.00	57.25	757.88	79.64	318.31	79.58
53	379.87	21.59	117.35	29.34	617.37	50.95	244.17	61.04	779.11	84.59	332.47	83.12
54	390.84	24.23	125.57	31.39	639.86	56.44	259.33	64.83	801.97	89.90	347.05	86.76
55	402.48	27.02	134.08	33.52	662.59	62.15	274.52	68.63	826.29	95.55	362.22	90.55
56	414.72	29.95	142.88	35.72	685.29	68.04	289.62	72.41	851.99	101.51	377.98	94.49
57	427.49	33.01	151.98	38.00	724.94	75.83	311.97	77.99	878.98	107.79	394.16	98.54
58	442.15	36.47	161.79	40.45	747.01	82.19	326.42	81.60	909.19	114.76	411.35	102.84
59	460.02	40.64	172.59	43.15	784.66	90.79	346.90	86.73	944.61	122.83	430.15	107.54
60	481.01	45.48	184.44	46.11	822.18	99.86	366.61	91.65	985.15	132.00	450.37	112.59
61	504.93	50.95	197.18	49.30	874.01	111.16	391.87	97.97	1030.76	142.22	472.03	118.01
62	531.67	57.04	210.80	52.70	942.67	125.18	423.82	105.96	1081.37	153.51	495.04	123.76
63	561.10	63.71	225.18	56.30	986.07	136.26	443.51	110.88	1136.89	165.83	519.31	129.83
64	599.69	71.72	242.95	60.74	1061.86	152.18	476.81	119.20	1197.25	179.19	544.76	136.19
65	632.53	79.30	258.02	64.50	1121.23	166.13	501.83	125.46	1262.40	193.56	571.39	142.85
66	693.83	90.77	284.46	71.11	1194.10	182.37	531.98	133.00	1332.26	208.90	599.12	149.78
67	754.14	102.52	310.14	77.53	1283.19	201.42	568.29	142.07	1406.74	225.25	627.86	156.96
68	827.27	117.14	339.34	84.83	1354.70	218.59	593.77	148.44	1496.41	244.80	660.22	165.06
69	895.59	132.46	363.85	90.96	1437.32	238.41	620.21	155.05	1547.80	258.79	671.83	167.96
70	976.69	150.38	391.76	97.94	1517.03	257.99	643.11	160.78	1610.30	274.66	686.39	171.60
71	1088.01	173.35	430.76	107.69	1679.84	291.73	699.64	174.91	1774.34	307.75	742.78	185.70
72	1214.65	198.82	475.43	118.86	1734.47	306.22	711.01	177.75	1832.18	321.93	754.61	188.65
73	1356.04	226.68	525.82	131.46	1785.31	318.45	721.81	180.45	1874.25	331.08	761.01	190.25
74	1499.50	255.56	576.47	144.12	1841.42	330.94	734.69	183.67	1920.53	339.67	769.26	192.31
75	1568.57	273.05	597.35	149.34	1905.11	346.04	749.59	187.40	1974.68	351.35	779.56	194.89
76	1643.54	293.34	619.07	154.77	1977.81	365.62	766.17	191.54	2039.32	369.02	792.11	198.03
77	1722.98	316.73	640.64	160.16	2060.28	391.04	784.09	196.02	2116.11	394.85	806.89	201.72
78	1873.21	356.06	686.24	171.56	2233.28	438.04	833.99	208.50	2289.04	444.41	855.95	213.99
79	2090.95	410.85	754.63	188.66	2490.91	504.80	913.71	228.43	2551.49	514.77	936.84	234.21
80		472.40		207.69								
81		538.82		228.41								
82		608.28		250.51								
83		679.25		273.95								
84		751.88		298.86								
85		826.84		325.27								
86		826.84		325.27								
87+		826.84		325.27								

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-VA-91

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	253.28	6.05	29.15	7.29	355.74	14.18	61.87	15.47	632.39	48.73	156.59	39.15
30	253.28	6.05	29.15	7.29	355.74	14.18	61.87	15.47	632.39	48.73	156.59	39.15
31	253.28	6.05	29.15	7.29	355.74	14.18	61.87	15.47	632.39	48.73	156.59	39.15
32	258.03	6.16	29.70	7.43	355.74	14.18	61.87	15.47	632.39	48.73	156.59	39.15
33	266.39	6.36	30.66	7.67	355.74	14.18	61.87	15.47	632.39	48.73	156.59	39.15
34	274.75	6.56	31.63	7.91	355.74	14.18	61.87	15.47	632.39	48.73	156.59	39.15
35	285.20	6.81	32.83	8.21	355.74	14.18	61.87	15.47	632.39	48.73	156.59	39.15
36	293.55	7.01	33.79	8.45	355.74	14.18	61.87	15.47	632.39	48.73	156.59	39.15
37	304.00	7.26	34.99	8.75	355.74	14.18	61.87	15.47	632.39	48.73	156.59	39.15
38	317.58	7.58	36.56	9.14	355.74	14.18	61.87	15.47	632.39	48.73	156.59	39.15
39	325.94	7.78	37.52	9.38	355.74	14.18	61.87	15.47	632.39	48.73	156.59	39.15
40	328.94	7.85	37.86	9.47	362.63	14.45	63.07	15.77	632.39	48.73	156.59	39.15
41	328.94	7.85	37.86	9.47	380.24	15.15	66.13	16.53	632.39	48.73	156.59	39.15
42	328.94	7.85	37.86	9.47	398.27	15.87	69.27	17.32	632.39	48.73	156.59	39.15
43	328.94	7.85	37.86	9.47	399.61	15.93	69.50	17.38	632.39	48.73	156.59	39.15
44	328.94	7.85	37.86	9.47	399.61	15.93	69.50	17.38	632.39	48.73	156.59	39.15
45	335.49	10.41	55.53	13.88	395.24	20.08	93.11	23.28	652.93	54.63	190.30	47.57
46	335.49	10.41	55.53	13.88	433.38	22.02	102.10	25.53	652.93	54.63	190.30	47.57
47	335.49	10.41	55.53	13.88	458.48	23.29	108.01	27.00	652.93	54.63	190.30	47.57
48	346.03	10.73	57.28	14.32	500.82	25.44	117.99	29.50	652.93	54.63	190.30	47.57
49	348.92	10.82	57.76	14.44	529.01	26.87	124.63	31.16	652.93	54.63	190.30	47.57
50	349.21	11.81	66.94	16.73	533.59	29.29	142.10	35.52	661.15	57.01	207.57	51.89
51	356.13	13.53	72.20	18.05	552.31	33.12	153.20	38.30	675.50	60.38	216.93	54.23
52	352.39	14.95	75.32	18.83	555.04	36.19	159.83	39.96	691.36	64.11	226.79	56.70
53	360.63	16.95	80.95	20.24	573.25	40.45	170.85	42.71	708.66	68.14	237.15	59.29
54	369.48	19.09	86.82	21.71	591.48	44.92	181.95	45.49	727.33	72.48	247.86	61.96
55	378.90	21.35	92.93	23.23	609.83	49.59	193.16	48.29	747.26	77.09	259.07	64.77
56	388.85	23.72	99.27	24.82	628.10	54.41	204.31	51.08	768.37	82.00	270.70	67.67
57	399.24	26.20	105.78	26.45	661.78	60.77	220.58	55.15	790.57	87.14	282.66	70.67
58	411.20	29.01	112.83	28.21	679.12	65.99	231.42	57.85	815.46	92.87	295.47	73.87
59	425.82	32.39	120.75	30.19	710.25	73.03	246.65	61.66	844.62	99.47	309.46	77.37
60	442.99	36.31	129.44	32.36	740.82	80.45	261.37	65.34	878.03	106.97	324.72	81.18
61	462.58	40.75	138.83	34.71	783.93	89.69	280.28	70.07	915.62	115.33	340.98	85.25
62	484.52	45.69	148.87	37.22	841.70	101.11	304.05	76.01	957.36	124.58	358.43	89.61
63	508.67	51.09	159.55	39.89	876.63	110.18	319.21	79.80	1003.18	134.65	376.88	94.22
64	540.92	57.58	172.73	43.18	940.08	123.19	344.32	86.08	1053.07	145.59	396.35	99.09
65	567.82	63.72	184.04	46.01	988.79	134.61	363.54	90.89	1106.99	157.34	416.75	104.19
66	620.04	73.02	203.50	50.87	1049.20	147.89	386.60	96.65	1164.85	169.92	438.07	109.52
67	671.08	82.54	222.53	55.63	1123.67	163.48	414.24	103.56	1226.64	183.32	460.23	115.06
68	732.50	94.35	244.32	61.08	1181.82	177.48	434.32	108.58	1300.76	199.29	485.35	121.34
69	788.28	106.68	263.11	65.78	1248.45	193.58	455.41	113.85	1340.43	210.64	495.51	123.88
70	854.47	121.11	284.65	71.16	1311.90	209.43	473.98	118.50	1389.26	223.48	507.97	126.99
71	946.56	139.56	314.39	78.60	1446.84	236.76	517.65	129.41	1525.34	250.30	551.55	137.89
72	1051.66	160.09	348.39	87.10	1488.69	248.49	527.81	131.95	1570.17	261.75	561.96	140.49
73	1168.68	182.46	386.70	96.67	1527.20	258.25	537.39	134.35	1601.39	268.95	568.15	142.04
74	1286.00	205.54	425.39	106.35	1569.58	268.08	548.48	137.12	1635.55	275.50	575.56	143.89
75	1338.70	219.45	442.32	110.58	1617.98	280.03	561.06	140.27	1676.02	284.58	584.63	146.16
76	1396.22	235.66	460.02	115.00	1673.87	295.74	575.17	143.79	1725.22	298.73	595.73	148.93
77	1457.57	254.52	477.81	119.45	1738.06	316.43	590.72	147.68	1784.72	319.90	608.84	152.21
78	1577.70	286.04	513.77	128.44	1877.43	354.46	630.64	157.66	1924.15	360.17	648.20	162.05
79	1752.60	329.59	566.78	141.69	2085.79	408.01	693.22	173.31	2136.64	416.72	711.83	177.96
80		378.25		156.44								
81		430.59		172.45								
82		485.19		189.49								
83		540.86		207.47								
84		597.65		226.48								
85		656.14		246.55								
86		656.14		246.55								
87+		656.14		246.55								

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-VA-91

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	295.41	10.50	51.33	12.83	389.48	22.28	97.98	24.49	747.97	76.02	242.55	60.64
30	309.27	10.99	53.74	13.44	389.48	22.28	97.98	24.49	747.97	76.02	242.55	60.64
31	317.80	11.30	55.23	13.81	389.48	22.28	97.98	24.49	747.97	76.02	242.55	60.64
32	331.67	11.79	57.64	14.41	389.48	22.28	97.98	24.49	747.97	76.02	242.55	60.64
33	342.33	12.17	59.49	14.87	389.48	22.28	97.98	24.49	747.97	76.02	242.55	60.64
34	347.61	12.36	60.41	15.10	389.48	22.28	97.98	24.49	747.97	76.02	242.55	60.64
35	347.61	12.36	60.41	15.10	389.48	22.28	97.98	24.49	747.97	76.02	242.55	60.64
36	347.61	12.36	60.41	15.10	389.48	22.28	97.98	24.49	747.97	76.02	242.55	60.64
37	347.61	12.36	60.41	15.10	389.48	22.28	97.98	24.49	747.97	76.02	242.55	60.64
38	347.61	12.36	60.41	15.10	389.48	22.28	97.98	24.49	747.97	76.02	242.55	60.64
39	347.61	12.36	60.41	15.10	416.65	23.83	104.81	26.20	747.97	76.02	242.55	60.64
40	347.61	12.36	60.41	15.10	433.04	24.77	108.93	27.23	747.97	76.02	242.55	60.64
41	347.61	12.36	60.41	15.10	452.01	25.85	113.71	28.43	747.97	76.02	242.55	60.64
42	347.61	12.36	60.41	15.10	480.56	27.49	120.89	30.22	747.97	76.02	242.55	60.64
43	347.61	12.36	60.41	15.10	480.56	27.49	120.89	30.22	747.97	76.02	242.55	60.64
44	347.61	12.36	60.41	15.10	480.56	27.49	120.89	30.22	747.97	76.02	242.55	60.64
45	360.66	16.45	87.82	21.95	479.55	34.12	158.36	39.59	783.81	85.31	294.46	73.62
46	367.06	16.74	89.38	22.34	505.89	35.99	167.06	41.76	783.81	85.31	294.46	73.62
47	392.26	17.89	95.52	23.88	549.77	39.12	181.55	45.39	783.81	85.31	294.46	73.62
48	395.56	18.04	96.32	24.08	596.30	42.43	196.91	49.23	783.81	85.31	294.46	73.62
49	421.87	19.24	102.73	25.68	598.47	42.58	197.63	49.41	783.81	85.31	294.46	73.62
50	419.32	20.74	116.93	29.23	614.21	46.82	226.11	56.53	798.14	89.02	320.50	80.13
51	425.46	23.40	123.98	30.99	637.80	52.48	241.45	60.36	820.58	94.24	334.58	83.64
52	428.03	25.97	129.90	32.47	663.74	58.68	257.55	64.39	845.27	99.99	349.33	87.33
53	416.27	27.65	131.15	32.79	691.91	65.40	274.32	68.58	872.07	106.21	364.75	91.19
54	422.02	30.44	137.61	34.40	722.16	72.63	291.85	72.96	900.87	112.89	380.76	95.19
55	429.04	33.39	144.41	36.10	751.51	79.99	308.87	77.22	931.48	119.99	397.36	99.34
56	451.39	37.62	156.40	39.10	788.43	88.41	328.93	82.23	963.85	127.51	414.64	103.66
57	474.43	42.09	168.91	42.23	824.18	96.94	348.48	87.12	997.77	135.41	432.42	108.11
58	514.40	48.53	187.62	46.91	864.19	106.42	369.21	92.30	1035.73	144.20	451.38	112.85
59	533.87	53.69	198.64	49.66	901.66	116.19	387.78	96.95	1080.25	154.37	471.95	117.99
60	569.67	60.97	215.42	53.86	938.07	126.26	404.62	101.16	1131.20	165.92	494.20	123.55
61	603.83	68.61	231.18	57.80	1005.49	140.99	433.75	108.44	1188.48	178.83	517.96	129.49
62	636.85	76.51	246.15	61.54	1056.80	153.94	454.69	113.67	1252.01	193.08	543.24	135.81
63	669.03	84.58	260.29	65.07	1131.49	170.69	484.54	121.14	1321.66	208.65	569.88	142.47
64	700.82	92.82	273.77	68.44	1189.57	185.27	506.15	126.54	1397.36	225.52	597.86	149.46
65	749.09	103.47	293.14	73.29	1263.90	202.60	533.52	133.38	1479.01	243.66	627.10	156.77
66	825.74	118.46	323.24	80.81	1368.06	225.12	572.31	143.08	1566.48	263.07	657.52	164.38
67	917.91	136.22	358.81	89.70	1505.03	253.56	623.42	155.86	1659.72	283.72	689.13	172.28
68	1006.20	154.77	390.28	97.57	1621.56	279.68	661.82	165.45	1772.18	308.45	724.61	181.15
69	1122.34	179.30	428.61	107.15	1732.44	305.84	692.63	173.16	1883.04	333.76	754.22	188.56
70	1234.52	204.19	462.66	115.66	1871.61	337.37	731.41	182.85	1986.10	357.81	777.66	194.42
71	1378.09	234.64	506.93	126.73	2001.54	367.02	765.05	191.26	2139.36	390.63	819.43	204.86
72	1537.88	267.81	556.53	139.13	2073.97	385.34	777.22	194.31	2202.68	406.28	827.14	206.78
73	1688.20	298.94	602.51	150.63	2141.46	400.79	788.69	197.17	2259.11	417.86	833.69	208.42
74	1768.56	317.92	622.86	155.72	2216.01	416.62	802.49	200.62	2321.15	428.80	842.17	210.54
75	1858.39	339.82	645.44	161.36	2300.71	435.90	818.45	204.61	2393.66	443.72	853.01	213.25
76	1956.38	365.43	668.99	167.25	2397.61	460.97	836.40	209.10	2480.16	466.25	866.45	216.61
77	2060.92	395.21	692.47	173.12	2507.76	493.56	856.08	214.02	2582.90	499.15	882.48	220.62
78	2252.33	445.29	742.36	185.59	2731.99	554.20	911.36	227.84	2807.51	563.02	936.78	234.20
79	2527.58	515.12	817.32	204.33	3065.08	641.02	1000.12	250.03	3148.07	654.77	1027.12	256.78
80		593.68		225.27								
81		678.49		248.08								
82		767.08		272.41								
83		857.49		298.18								
84		949.93		325.57								
85		1045.29		354.59								
86		1045.29		354.59								
87+		1045.29		354.59								

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-VA-91

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	286.69	8.39	35.67	8.92	371.44	17.95	69.15	17.29	690.26	62.39	177.23	44.31
30	300.15	8.79	37.34	9.34	371.44	17.95	69.15	17.29	690.26	62.39	177.23	44.31
31	308.43	9.03	38.37	9.59	371.44	17.95	69.15	17.29	690.26	62.39	177.23	44.31
32	321.88	9.42	40.05	10.01	371.44	17.95	69.15	17.29	690.26	62.39	177.23	44.31
33	332.23	9.73	41.34	10.33	371.44	17.95	69.15	17.29	690.26	62.39	177.23	44.31
34	337.35	9.88	41.97	10.49	371.44	17.95	69.15	17.29	690.26	62.39	177.23	44.31
35	337.35	9.88	41.97	10.49	371.44	17.95	69.15	17.29	690.26	62.39	177.23	44.31
36	337.35	9.88	41.97	10.49	371.44	17.95	69.15	17.29	690.26	62.39	177.23	44.31
37	337.35	9.88	41.97	10.49	371.44	17.95	69.15	17.29	690.26	62.39	177.23	44.31
38	337.35	9.88	41.97	10.49	371.44	17.95	69.15	17.29	690.26	62.39	177.23	44.31
39	337.35	9.88	41.97	10.49	397.36	19.20	73.98	18.49	690.26	62.39	177.23	44.31
40	337.35	9.88	41.97	10.49	412.98	19.96	76.89	19.22	690.26	62.39	177.23	44.31
41	337.35	9.88	41.97	10.49	431.08	20.83	80.26	20.06	690.26	62.39	177.23	44.31
42	337.35	9.88	41.97	10.49	458.30	22.15	85.32	21.33	690.26	62.39	177.23	44.31
43	337.35	9.88	41.97	10.49	458.30	22.15	85.32	21.33	690.26	62.39	177.23	44.31
44	337.35	9.88	41.97	10.49	458.30	22.15	85.32	21.33	690.26	62.39	177.23	44.31
45	346.74	13.11	61.29	15.32	451.59	27.47	112.23	28.06	718.14	69.91	214.65	53.66
46	352.90	13.34	62.37	15.59	476.39	28.98	118.40	29.60	718.14	69.91	214.65	53.66
47	377.13	14.25	66.66	16.66	517.72	31.49	128.67	32.17	718.14	69.91	214.65	53.66
48	380.30	14.37	67.22	16.80	561.54	34.16	139.56	34.89	718.14	69.91	214.65	53.66
49	405.60	15.33	71.69	17.92	563.58	34.28	140.07	35.02	718.14	69.91	214.65	53.66
50	401.71	16.50	82.01	20.50	575.69	37.67	160.97	40.24	729.31	72.90	233.95	58.49
51	405.81	18.67	87.23	21.81	595.03	42.33	172.34	43.09	747.76	77.22	244.40	61.10
52	406.48	20.79	91.65	22.91	616.38	47.45	184.40	46.10	768.16	81.96	255.44	63.86
53	393.57	22.20	92.76	23.19	639.64	53.01	196.95	49.24	790.34	87.12	266.99	66.75
54	397.26	24.50	97.58	24.39	664.67	58.97	210.10	52.53	814.21	92.66	279.12	69.78
55	402.14	26.92	102.61	25.65	688.75	65.09	222.90	55.73	839.71	98.58	291.68	72.92
56	421.36	30.39	111.43	27.86	719.70	72.06	238.00	59.50	866.65	104.84	304.74	76.19
57	441.12	34.07	120.60	30.15	749.49	79.16	252.74	63.19	894.99	111.41	318.23	79.56
58	476.29	39.36	134.26	33.57	782.84	87.04	268.50	67.13	926.70	118.72	332.64	83.16
59	491.98	43.58	142.58	35.64	813.39	95.15	282.77	70.69	963.80	127.17	348.48	87.12
60	522.32	49.58	155.05	38.76	842.61	103.51	296.01	74.00	1006.26	136.76	365.59	91.40
61	550.80	55.85	166.96	41.74	899.33	115.70	318.26	79.56	1054.00	147.46	383.96	95.99
62	577.95	62.33	178.34	44.59	941.27	126.43	334.71	83.68	1106.97	159.28	403.60	100.90
63	604.13	68.98	189.23	47.31	1003.82	140.31	357.75	89.44	1165.10	172.18	424.33	106.08
64	629.84	75.76	199.66	49.91	1051.40	152.39	374.86	93.72	1228.35	186.17	446.24	111.56
65	670.21	84.53	214.44	53.61	1113.25	166.79	396.44	99.11	1296.63	201.23	469.25	117.31
66	735.73	96.83	237.11	59.28	1201.18	185.44	426.48	106.62	1369.93	217.37	493.18	123.30
67	814.74	111.44	263.99	66.00	1317.66	209.03	465.95	116.49	1448.16	234.54	518.13	129.53
68	889.09	126.63	288.12	72.03	1415.02	230.64	496.30	124.07	1542.11	255.02	546.36	136.59
69	986.25	146.65	317.70	79.42	1505.84	252.13	521.23	130.31	1633.11	275.83	570.38	142.59
70	1078.79	166.94	344.44	86.11	1620.36	277.97	552.57	138.14	1716.50	295.50	590.07	147.52
71	1198.15	191.75	379.02	94.75	1726.57	302.27	580.00	145.00	1843.00	322.40	623.69	155.92
72	1331.40	218.81	417.74	104.44	1783.53	317.24	591.18	147.80	1892.28	335.14	631.41	157.85
73	1455.31	244.03	453.92	113.48	1835.67	329.54	601.70	150.43	1935.04	344.09	637.97	159.49
74	1517.34	259.05	470.94	117.74	1892.59	341.78	613.91	153.48	1981.27	352.05	646.03	161.51
75	1586.95	276.48	489.80	122.45	1957.73	356.91	627.99	157.00	2036.05	363.41	655.96	163.99
76	1663.55	297.17	509.62	127.41	2033.55	377.22	643.88	160.97	2103.11	381.68	668.23	167.06
77	1746.27	321.61	529.59	132.40	2121.49	404.39	661.40	165.35	2184.98	409.49	682.93	170.73
78	1901.14	362.36	569.89	142.47	2304.37	454.32	706.72	176.68	2368.37	462.49	727.62	181.91
79	2123.47	418.38	629.53	157.38	2575.18	524.60	778.22	194.56	2645.59	536.94	800.47	200.12
80		480.84		173.98								
81		547.87		192.03								
82		617.60		211.26								
83		688.44		231.54								
84		760.52		252.98								
85		834.53		275.61								
86		834.53		275.61								
87+		834.53		275.61								

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-VA-91

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	355.18	15.30	62.30	15.58	414.15	28.16	104.02	26.01	840.11	97.76	262.27	65.57
30	360.76	15.54	63.28	15.82	422.82	28.75	106.20	26.55	840.11	97.76	262.27	65.57
31	360.76	15.54	63.28	15.82	440.46	29.95	110.63	27.66	840.11	97.76	262.27	65.57
32	360.76	15.54	63.28	15.82	476.43	32.40	119.66	29.92	840.11	97.76	262.27	65.57
33	360.76	15.54	63.28	15.82	494.75	33.64	124.27	31.07	840.11	97.76	262.27	65.57
34	360.76	15.54	63.28	15.82	532.09	36.18	133.65	33.41	840.11	97.76	262.27	65.57
35	360.76	15.54	63.28	15.82	570.35	38.78	143.25	35.81	840.11	97.76	262.27	65.57
36	360.76	15.54	63.28	15.82	589.82	40.11	148.14	37.04	840.11	97.76	262.27	65.57
37	360.76	15.54	63.28	15.82	594.57	40.43	149.34	37.33	840.11	97.76	262.27	65.57
38	360.76	15.54	63.28	15.82	594.57	40.43	149.34	37.33	840.11	97.76	262.27	65.57
39	371.11	15.99	65.10	16.27	594.57	40.43	149.34	37.33	840.11	97.76	262.27	65.57
40	397.05	17.10	69.65	17.41	594.57	40.43	149.34	37.33	840.11	97.76	262.27	65.57
41	426.78	18.39	74.86	18.72	594.57	40.43	149.34	37.33	840.11	97.76	262.27	65.57
42	457.57	19.71	80.26	20.07	594.57	40.43	149.34	37.33	840.11	97.76	262.27	65.57
43	473.74	20.41	83.10	20.78	594.57	40.43	149.34	37.33	840.11	97.76	262.27	65.57
44	473.74	20.41	83.10	20.78	594.57	40.43	149.34	37.33	840.11	97.76	262.27	65.57
45	473.38	25.91	114.87	28.72	646.06	53.87	209.68	52.42	888.15	109.69	317.72	79.43
46	502.61	27.51	121.96	30.49	646.06	53.87	209.68	52.42	888.15	109.69	317.72	79.43
47	532.77	29.16	129.28	32.32	646.06	53.87	209.68	52.42	888.15	109.69	317.72	79.43
48	543.20	29.73	131.81	32.95	646.06	53.87	209.68	52.42	888.15	109.69	317.72	79.43
49	543.20	29.73	131.81	32.95	646.06	53.87	209.68	52.42	888.15	109.69	317.72	79.43
50	553.32	32.68	153.05	38.26	666.67	59.25	239.85	59.96	907.34	114.47	345.53	86.38
51	572.72	37.42	164.59	41.15	697.09	66.52	256.20	64.05	936.54	121.21	360.53	90.13
52	594.11	42.60	176.81	44.20	730.51	74.48	273.31	68.33	968.61	128.65	376.29	94.07
53	617.26	48.18	189.54	47.38	766.79	83.14	291.26	72.81	1003.39	136.70	392.81	98.20
54	642.06	54.15	202.85	50.71	805.74	92.41	309.97	77.49	1040.71	145.33	409.92	102.48
55	668.31	60.47	216.67	54.17	847.21	102.29	329.44	82.36	1080.40	154.56	427.79	106.95
56	695.87	67.08	230.92	57.73	891.03	112.74	349.66	87.42	1122.31	164.30	446.24	111.56
57	724.57	73.97	245.75	61.44	937.05	123.74	370.56	92.64	1166.26	174.54	465.29	116.32
58	757.45	81.81	261.68	65.42	988.50	135.96	392.81	98.20	1215.35	185.91	485.60	121.40
59	797.46	91.23	279.38	69.84	1048.59	150.07	416.91	104.23	1272.76	199.08	507.68	126.92
60	844.30	102.16	298.68	74.67	1117.12	166.07	442.87	110.72	1338.37	214.00	531.45	132.86
61	897.65	114.55	319.41	79.85	1193.88	183.87	470.43	117.61	1412.09	230.69	556.81	139.20
62	957.15	128.31	341.66	85.41	1278.66	203.46	499.67	124.92	1493.80	249.10	583.78	145.95
63	1022.50	143.40	365.08	91.27	1371.26	224.79	530.35	132.59	1583.40	269.24	612.27	153.07
64	1093.42	159.70	389.69	97.42	1471.44	247.81	562.54	140.64	1680.78	291.07	642.19	160.55
65	1169.52	177.17	415.31	103.83	1579.02	272.49	596.00	149.00	1785.86	314.58	673.45	168.36
66	1250.53	195.75	441.86	110.47	1693.78	298.76	630.72	157.68	1898.49	339.76	705.98	176.50
67	1336.12	215.35	469.25	117.31	1815.52	326.61	666.54	166.64	2018.61	366.58	739.78	184.94
68	1443.36	239.85	500.43	125.11	1961.38	359.75	706.40	176.60	2163.50	398.69	777.70	194.43
69	1583.80	271.77	537.51	134.38	2141.90	400.35	752.00	188.00	2343.34	438.07	821.52	205.38
70	1744.23	308.07	577.65	144.41	2340.90	444.84	799.65	199.91	2540.81	480.98	867.23	216.81
71	1842.06	333.16	595.85	148.96	2450.08	471.83	815.25	203.81	2639.51	504.71	878.09	219.52
72	1932.33	355.85	612.33	153.08	2546.22	495.24	827.83	206.96	2723.99	524.68	885.66	221.42
73	2021.94	376.84	629.82	157.46	2634.51	514.45	839.49	209.87	2797.91	538.82	891.84	222.96
74	2123.96	399.83	650.99	162.75	2731.02	533.78	853.65	213.41	2877.96	551.66	899.90	224.98
75	2238.73	426.79	674.67	168.67	2841.48	557.78	870.13	217.53	2972.22	569.85	910.55	227.64
76	2365.93	459.20	699.55	174.89	2969.95	590.03	888.97	222.24	3086.75	598.69	924.09	231.02
77	2504.62	498.04	724.57	181.14	3118.88	633.15	909.84	227.46	3225.60	642.17	940.74	235.18
78	2751.61	563.06	777.58	194.39	3415.76	713.65	969.48	242.37	3523.93	727.23	999.30	249.82
79	3101.99	652.73	857.12	214.28	3854.63	828.83	1065.87	266.47	3975.55	849.65	1097.80	274.45
80		753.05		236.54								
81		860.80		260.80								
82		972.74		286.65								
83		1086.27		313.97								
84		1201.69		342.93								
85		1320.14		373.57								
86		1320.14		373.57								
87+		1320.14		373.57								

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-VA-91

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	343.57	12.48	43.98	11.00	393.22	23.14	74.49	18.62	771.76	81.60	194.93	48.73
30	348.97	12.68	44.67	11.17	401.46	23.63	76.05	19.01	771.76	81.60	194.93	48.73
31	348.97	12.68	44.67	11.17	418.20	24.61	79.23	19.81	771.76	81.60	194.93	48.73
32	348.97	12.68	44.67	11.17	452.35	26.62	85.70	21.42	771.76	81.60	194.93	48.73
33	348.97	12.68	44.67	11.17	469.75	27.65	88.99	22.25	771.76	81.60	194.93	48.73
34	348.97	12.68	44.67	11.17	505.21	29.73	95.71	23.93	771.76	81.60	194.93	48.73
35	348.97	12.68	44.67	11.17	541.53	31.87	102.59	25.65	771.76	81.60	194.93	48.73
36	348.97	12.68	44.67	11.17	560.01	32.96	106.09	26.52	771.76	81.60	194.93	48.73
37	348.97	12.68	44.67	11.17	564.52	33.23	106.95	26.74	771.76	81.60	194.93	48.73
38	348.97	12.68	44.67	11.17	564.52	33.23	106.95	26.74	771.76	81.60	194.93	48.73
39	358.98	13.04	45.95	11.49	564.52	33.23	106.95	26.74	771.76	81.60	194.93	48.73
40	384.08	13.96	49.17	12.29	564.52	33.23	106.95	26.74	771.76	81.60	194.93	48.73
41	412.84	15.00	52.85	13.21	564.52	33.23	106.95	26.74	771.76	81.60	194.93	48.73
42	442.62	16.08	56.66	14.17	564.52	33.23	106.95	26.74	771.76	81.60	194.93	48.73
43	458.27	16.65	58.66	14.67	564.52	33.23	106.95	26.74	771.76	81.60	194.93	48.73
44	458.27	16.65	58.66	14.67	564.52	33.23	106.95	26.74	771.76	81.60	194.93	48.73
45	453.46	21.10	81.38	20.34	605.63	44.22	150.77	37.69	810.55	91.50	235.47	58.87
46	481.45	22.40	86.40	21.60	605.63	44.22	150.77	37.69	810.55	91.50	235.47	58.87
47	510.35	23.74	91.58	22.90	605.63	44.22	150.77	37.69	810.55	91.50	235.47	58.87
48	520.34	24.21	93.38	23.34	605.63	44.22	150.77	37.69	810.55	91.50	235.47	58.87
49	520.34	24.21	93.38	23.34	605.63	44.22	150.77	37.69	810.55	91.50	235.47	58.87
50	528.08	26.61	108.97	27.24	622.06	48.63	173.36	43.34	826.08	95.46	256.45	64.11
51	544.11	30.53	117.57	29.39	647.43	54.70	185.66	46.42	850.49	101.13	267.83	66.96
52	561.81	34.83	126.58	31.65	675.37	61.37	198.64	49.66	877.38	107.37	279.88	69.97
53	581.04	39.48	136.11	34.03	705.77	68.62	212.29	53.07	906.62	114.15	292.44	73.11
54	601.69	44.46	145.97	36.49	738.49	76.42	226.53	56.63	938.06	121.42	305.59	76.40
55	623.62	49.70	156.33	39.08	773.40	84.72	241.45	60.36	971.56	129.20	319.32	79.83
56	646.67	55.24	167.04	41.76	810.38	93.55	256.96	64.24	1007.00	137.43	333.57	83.39
57	670.71	60.99	178.16	44.54	849.27	102.82	273.06	68.26	1044.22	146.09	348.31	87.08
58	698.27	67.53	190.21	47.55	892.74	113.12	290.25	72.56	1085.75	155.70	364.07	91.02
59	731.75	75.39	203.61	50.90	943.37	124.98	309.04	77.26	1134.17	166.78	381.35	95.34
60	770.94	84.49	218.36	54.59	1001.05	138.40	329.27	82.32	1189.43	179.30	399.98	99.99
61	815.56	94.79	234.37	58.59	1065.65	153.32	351.01	87.75	1251.48	193.31	420.03	105.01
62	865.39	106.25	251.48	62.87	1137.01	169.75	374.10	93.53	1320.29	208.75	441.44	110.36
63	920.17	118.79	269.68	67.42	1215.03	187.64	398.37	99.59	1395.80	225.63	464.03	116.01
64	979.67	132.36	288.81	72.20	1299.54	206.94	423.91	105.98	1478.02	243.96	487.96	121.99
65	1043.61	146.94	308.79	77.20	1390.41	227.67	450.63	112.66	1566.84	263.72	512.99	128.25
66	1111.77	162.42	329.60	82.40	1487.52	249.77	478.35	119.59	1662.24	284.92	539.12	134.78
67	1183.91	178.79	351.01	87.75	1590.71	273.24	507.09	126.77	1764.20	307.55	566.34	141.58
68	1273.75	199.14	375.62	93.90	1713.67	301.01	539.20	134.80	1886.44	334.45	597.10	149.27
69	1390.62	225.48	405.20	101.30	1864.74	334.77	576.20	144.05	2037.02	367.21	632.83	158.21
70	1523.66	255.37	437.61	109.40	2030.53	371.62	615.14	153.78	2201.53	402.77	670.36	167.59
71	1601.76	275.96	453.44	113.36	2118.16	393.83	629.56	157.39	2280.18	422.23	680.97	170.24
72	1674.02	294.63	467.98	116.99	2195.18	413.11	641.48	160.37	2347.15	438.58	688.93	172.23
73	1744.67	311.50	483.29	120.82	2263.97	428.15	652.58	163.14	2403.46	449.06	695.60	173.90
74	1824.00	329.52	501.52	125.38	2337.42	442.52	665.62	166.40	2462.47	457.37	703.69	175.92
75	1913.56	350.89	521.84	130.46	2422.30	460.95	680.66	170.17	2533.28	470.52	714.03	178.51
76	2014.22	377.22	543.41	135.85	2523.72	487.22	697.91	174.48	2622.80	494.11	727.01	181.75
77	2126.06	409.73	565.34	141.34	2645.08	524.19	717.25	179.31	2735.92	532.39	742.93	185.73
78	2327.66	463.37	609.22	152.30	2889.40	591.62	767.42	191.86	2981.84	604.64	792.37	198.09
79	2611.16	535.66	673.97	168.49	3246.53	685.25	846.73	211.68	3349.79	704.51	873.62	218.40
80		615.41		186.53								
81		700.28		206.12								
82		787.87		226.96								
83		876.21		248.90								
84		965.47		272.01								
85		1056.48		296.38								
86		1056.48		296.38								
87+		1056.48		296.38								

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-VA-91

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	390.56	22.73	64.98	16.25	468.89	41.25	110.19	27.55	1038.66	144.58	294.97	73.74
30	390.56	22.73	64.98	16.25	468.89	41.25	110.19	27.55	1038.66	144.58	294.97	73.74
31	390.56	22.73	64.98	16.25	503.52	44.30	118.32	29.58	1038.66	144.58	294.97	73.74
32	390.56	22.73	64.98	16.25	522.15	45.94	122.70	30.68	1038.66	144.58	294.97	73.74
33	390.56	22.73	64.98	16.25	560.08	49.28	131.61	32.90	1038.66	144.58	294.97	73.74
34	390.56	22.73	64.98	16.25	598.88	52.69	140.73	35.18	1038.66	144.58	294.97	73.74
35	390.56	22.73	64.98	16.25	618.61	54.43	145.37	36.34	1038.66	144.58	294.97	73.74
36	390.56	22.73	64.98	16.25	658.73	57.96	154.80	38.70	1038.66	144.58	294.97	73.74
37	397.65	23.15	66.16	16.54	673.16	59.23	158.19	39.55	1038.66	144.58	294.97	73.74
38	397.65	23.15	66.16	16.54	673.16	59.23	158.19	39.55	1038.66	144.58	294.97	73.74
39	425.41	24.76	70.78	17.70	673.16	59.23	158.19	39.55	1038.66	144.58	294.97	73.74
40	453.77	26.41	75.50	18.88	673.16	59.23	158.19	39.55	1038.66	144.58	294.97	73.74
41	484.32	28.19	80.58	20.15	673.16	59.23	158.19	39.55	1038.66	144.58	294.97	73.74
42	515.70	30.02	85.80	21.45	673.16	59.23	158.19	39.55	1038.66	144.58	294.97	73.74
43	525.46	30.58	87.43	21.86	673.16	59.23	158.19	39.55	1038.66	144.58	294.97	73.74
44	525.46	30.58	87.43	21.86	673.16	59.23	158.19	39.55	1038.66	144.58	294.97	73.74
45	522.27	38.00	116.91	29.23	752.12	78.99	221.82	55.45	1117.12	163.16	355.65	88.91
46	550.95	40.09	123.33	30.83	752.12	78.99	221.82	55.45	1117.12	163.16	355.65	88.91
47	580.29	42.22	129.90	32.48	752.12	78.99	221.82	55.45	1117.12	163.16	355.65	88.91
48	601.99	43.80	134.76	33.69	752.12	78.99	221.82	55.45	1117.12	163.16	355.65	88.91
49	601.99	43.80	134.76	33.69	752.12	78.99	221.82	55.45	1117.12	163.16	355.65	88.91
50	618.50	48.27	156.42	39.10	783.71	86.91	254.01	63.50	1148.52	170.60	385.90	96.48
51	645.81	54.88	168.22	42.05	827.61	97.34	271.54	67.88	1191.62	180.52	402.33	100.58
52	675.75	62.09	180.60	45.15	875.86	108.80	289.91	72.48	1238.86	191.39	419.53	104.88
53	708.11	69.89	193.67	48.42	928.24	121.27	309.29	77.32	1290.06	203.21	437.48	109.37
54	742.31	78.17	207.12	51.78	984.54	134.67	329.52	82.38	1345.01	215.92	456.19	114.05
55	762.12	85.09	216.51	54.13	1044.56	148.98	350.76	87.69	1403.47	229.46	475.74	118.93
56	804.93	94.75	232.35	58.09	1108.13	164.17	372.75	93.19	1465.25	243.85	496.05	124.01
57	846.71	104.54	247.97	61.99	1175.02	180.18	395.76	98.94	1530.16	259.00	517.03	129.26
58	886.05	114.57	262.46	65.61	1249.18	197.86	420.12	105.03	1601.82	275.65	539.28	134.82
59	944.61	127.93	281.69	70.42	1334.62	218.00	446.50	111.62	1684.11	294.59	563.30	140.83
60	999.99	141.63	299.05	74.76	1431.24	240.63	474.56	118.64	1777.15	315.83	589.01	147.25
61	1054.55	155.74	315.17	78.79	1538.95	265.74	504.48	126.12	1881.11	339.42	616.31	154.08
62	1129.17	173.34	336.27	84.07	1657.63	293.28	536.00	134.00	1996.06	365.44	645.22	161.30
63	1180.37	187.68	349.61	87.40	1787.20	323.28	569.12	142.28	2122.20	393.91	675.64	168.91
64	1273.45	209.01	374.38	93.60	1927.57	355.73	603.76	150.94	2259.61	424.86	707.58	176.90
65	1344.03	226.95	391.70	97.93	2078.61	390.58	639.74	159.94	2408.45	458.34	740.87	185.22
66	1448.73	250.92	418.01	104.50	2240.25	427.85	677.08	169.27	2568.85	494.41	775.68	193.92
67	1572.25	278.57	448.88	112.22	2412.41	467.52	715.67	178.92	2740.94	533.09	811.75	202.94
68	1710.38	310.19	480.18	120.05	2615.77	514.00	758.06	189.52	2945.01	578.49	851.78	212.95
69	1840.06	341.71	504.08	126.02	2862.30	569.62	805.85	201.46	3184.24	631.07	894.95	223.74
70	1985.27	376.50	529.43	132.36	3066.29	616.76	837.61	209.40	3316.66	662.13	904.84	226.21
71	2168.26	418.18	563.52	140.88	3276.47	664.54	869.72	217.43	3575.37	717.76	948.22	237.05
72	2371.05	462.93	602.43	150.61	3402.87	694.26	880.82	220.20	3696.23	744.84	956.11	239.03
73	2579.10	506.82	643.26	160.81	3515.96	717.92	890.52	222.63	3787.10	761.49	958.50	239.62
74	2708.00	534.41	664.29	166.07	3636.47	740.95	902.14	225.54	3881.84	775.69	962.25	240.56
75	2852.42	567.05	688.06	172.01	3772.59	769.28	916.21	229.05	3991.33	795.57	968.35	242.09
76	3013.28	607.21	713.47	178.37	3930.29	807.61	932.88	233.22	4123.81	827.57	977.49	244.37
77	3190.53	656.67	739.51	184.88	4113.40	859.44	952.14	238.03	4284.90	876.57	990.17	247.54
78	3505.70	740.49	794.90	198.72	4500.42	964.08	1014.50	253.63	4671.01	985.56	1050.49	262.62
79	3950.35	855.52	878.31	219.58	5089.67	1119.87	1118.99	279.75	5284.33	1153.00	1157.97	289.49
80		983.42		243.02								
81		1120.05		268.57								
82		1261.26		295.76								
83		1403.78		324.39								
84		1548.02		354.62								
85		1695.43		386.54								
86		1695.43		386.54								
87+		1695.43		386.54								

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-VA-91

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	375.02	18.98	46.14	11.54	441.02	34.58	79.48	19.87	945.05	122.45	221.82	55.45
30	375.02	18.98	46.14	11.54	441.02	34.58	79.48	19.87	945.05	122.45	221.82	55.45
31	375.02	18.98	46.14	11.54	473.59	37.13	85.35	21.34	945.05	122.45	221.82	55.45
32	375.02	18.98	46.14	11.54	491.12	38.50	88.51	22.13	945.05	122.45	221.82	55.45
33	375.02	18.98	46.14	11.54	526.79	41.30	94.94	23.74	945.05	122.45	221.82	55.45
34	375.02	18.98	46.14	11.54	563.29	44.16	101.52	25.38	945.05	122.45	221.82	55.45
35	375.02	18.98	46.14	11.54	581.85	45.62	104.86	26.22	945.05	122.45	221.82	55.45
36	375.02	18.98	46.14	11.54	619.58	48.57	111.66	27.92	945.05	122.45	221.82	55.45
37	381.83	19.32	46.98	11.74	633.15	49.64	114.11	28.53	945.05	122.45	221.82	55.45
38	381.83	19.32	46.98	11.74	633.15	49.64	114.11	28.53	945.05	122.45	221.82	55.45
39	408.48	20.67	50.26	12.56	633.15	49.64	114.11	28.53	945.05	122.45	221.82	55.45
40	435.71	22.05	53.61	13.40	633.15	49.64	114.11	28.53	945.05	122.45	221.82	55.45
41	465.05	23.53	57.22	14.30	633.15	49.64	114.11	28.53	945.05	122.45	221.82	55.45
42	495.18	25.06	60.92	15.23	633.15	49.64	114.11	28.53	945.05	122.45	221.82	55.45
43	504.55	25.53	62.08	15.52	633.15	49.64	114.11	28.53	945.05	122.45	221.82	55.45
44	504.55	25.53	62.08	15.52	633.15	49.64	114.11	28.53	945.05	122.45	221.82	55.45
45	496.12	31.71	83.50	20.87	698.33	66.18	160.80	40.20	1010.79	138.23	266.73	66.68
46	523.35	33.46	88.08	22.02	698.33	66.18	160.80	40.20	1010.79	138.23	266.73	66.68
47	551.23	35.24	92.77	23.19	698.33	66.18	160.80	40.20	1010.79	138.23	266.73	66.68
48	571.84	36.55	96.24	24.06	698.33	66.18	160.80	40.20	1010.79	138.23	266.73	66.68
49	571.84	36.55	96.24	24.06	698.33	66.18	160.80	40.20	1010.79	138.23	266.73	66.68
50	585.19	40.28	112.42	28.11	724.40	72.81	185.15	46.29	1037.08	144.55	289.91	72.48
51	608.03	45.83	121.27	30.32	761.44	81.62	198.55	49.64	1073.53	152.96	302.47	75.62
52	633.13	51.89	130.63	32.66	802.18	91.31	212.71	53.18	1113.58	162.19	315.78	78.95
53	660.30	58.45	140.49	35.12	846.53	101.87	227.63	56.91	1157.03	172.24	329.77	82.44
54	689.05	65.41	150.69	37.67	894.32	113.25	243.31	60.83	1203.76	183.05	344.44	86.11
55	704.38	71.25	157.91	39.48	945.37	125.40	259.82	64.96	1253.57	194.59	359.69	89.92
56	740.93	79.39	169.97	42.49	999.54	138.34	277.02	69.25	1306.30	206.86	375.62	93.90
57	776.46	87.66	181.84	45.46	1056.66	152.01	294.97	73.74	1361.82	219.81	392.14	98.03
58	809.30	96.10	193.02	48.25	1119.84	167.06	314.10	78.52	1422.90	233.99	409.75	102.44
59	858.94	107.32	207.82	51.96	1192.26	184.12	334.91	83.73	1492.62	250.01	428.80	107.20
60	905.02	118.78	221.34	55.34	1273.94	203.21	357.33	89.33	1571.20	267.94	449.36	112.34
61	949.89	130.60	234.15	58.54	1364.88	224.36	381.18	95.30	1658.85	287.80	471.27	117.82
62	1012.45	145.31	250.80	62.70	1465.08	247.56	406.55	101.64	1755.81	309.69	494.62	123.65
63	1053.79	157.32	261.75	65.44	1574.58	272.84	433.18	108.29	1862.29	333.65	519.31	129.83
64	1132.35	175.17	281.26	70.32	1693.34	300.19	461.24	115.31	1978.51	359.73	545.35	136.34
65	1190.82	190.20	295.33	73.83	1821.42	329.63	490.49	122.62	2104.69	388.03	572.57	143.14
66	1279.45	210.33	316.27	79.07	1958.77	361.17	520.91	130.23	2241.05	418.56	601.14	150.29
67	1384.63	233.58	340.74	85.18	2105.45	394.81	552.52	138.13	2387.82	451.40	630.89	157.72
68	1500.87	259.96	365.86	91.47	2277.31	433.92	587.41	146.85	2560.35	489.62	664.10	166.02
69	1607.10	286.00	385.93	96.48	2483.41	480.21	627.10	156.77	2759.93	533.31	700.24	175.06
70	1725.64	314.58	407.48	101.87	2650.67	519.02	654.51	163.63	2865.09	558.51	710.59	177.65
71	1876.76	348.93	435.88	108.97	2822.89	558.28	682.42	170.60	3078.88	604.34	747.32	186.83
72	2045.45	385.93	468.16	117.04	2923.68	582.51	693.62	173.41	3174.51	626.23	755.92	188.98
73	2216.43	421.45	502.01	125.50	3010.23	600.29	703.46	175.86	3241.35	637.46	759.84	189.96
74	2315.80	442.48	520.56	130.14	3098.66	615.99	714.81	178.70	3306.90	644.64	764.71	191.18
75	2427.38	467.74	541.35	135.34	3199.64	636.46	728.28	182.07	3384.41	657.24	771.63	192.91
76	2553.82	500.18	563.84	140.96	3321.35	667.16	744.28	186.07	3484.20	682.85	781.48	195.37
77	2696.55	541.88	587.30	146.83	3469.50	712.23	763.03	190.76	3613.79	727.30	794.83	198.71
78	2952.31	611.16	634.17	158.54	3784.88	799.97	816.67	204.17	3928.35	820.34	846.91	211.73
79	3307.92	703.14	703.32	175.83	4256.41	925.01	904.14	226.04	4419.28	955.18	937.07	234.27
80		803.35		195.13								
81		908.95		216.10								
82		1017.17		238.35								
83		1125.70		261.64								
84		1234.80		286.06								
85		1345.41		311.70								
86		1345.41		311.70								
87+		1345.41		311.70								

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	230.30	6.84	328.79	15.91	682.01	60.45
30	230.30	6.84	328.79	15.91	682.01	60.45
31	230.30	6.84	328.79	15.91	682.01	60.45
32	234.62	6.97	328.79	15.91	682.01	60.45
33	242.22	7.19	328.79	15.91	682.01	60.45
34	249.82	7.42	328.79	15.91	682.01	60.45
35	259.32	7.70	328.79	15.91	682.01	60.45
36	266.92	7.93	328.79	15.91	682.01	60.45
37	276.42	8.21	338.28	16.37	682.01	60.45
38	288.77	8.58	351.29	17.00	682.01	60.45
39	296.37	8.80	364.30	17.63	682.01	60.45
40	299.10	8.88	378.72	18.33	682.01	60.45
41	304.11	9.03	397.12	19.22	682.01	60.45
42	306.15	9.09	415.95	20.13	682.01	60.45
43	311.74	9.26	417.35	20.19	682.01	60.45
44	311.74	9.26	417.35	20.19	682.01	60.45
45	314.54	12.09	417.92	25.48	709.56	67.93
46	316.65	12.17	458.25	27.94	709.56	67.93
47	336.48	12.93	484.80	29.56	709.56	67.93
48	358.73	13.79	529.56	32.29	709.56	67.93
49	361.72	13.90	559.38	34.10	709.56	67.93
50	363.29	15.19	566.83	37.20	720.58	70.92
51	372.01	17.35	589.40	41.95	738.32	75.07
52	361.48	18.69	595.04	45.72	757.88	79.64
53	369.87	21.02	617.37	50.95	779.11	84.59
54	362.37	22.46	639.86	56.44	801.97	89.90
55	370.88	24.90	662.59	62.15	826.29	95.55
56	394.01	28.46	685.29	68.04	851.99	101.51
57	401.72	31.02	724.94	75.83	878.98	107.79
58	423.76	34.95	747.01	82.19	909.19	114.76
59	444.78	39.29	784.66	90.79	944.61	122.83
60	465.21	43.99	822.18	99.86	985.15	132.00
61	499.04	50.36	874.01	111.16	1030.76	142.22
62	518.74	55.66	942.67	125.18	1081.37	153.51
63	551.98	62.67	986.07	136.26	1136.89	165.83
64	599.69	71.72	1061.86	152.18	1197.25	179.19
65	632.53	79.30	1121.23	166.13	1262.40	193.56
66	693.83	90.77	1194.10	182.37	1332.26	208.90
67	754.14	102.52	1283.19	201.42	1406.74	225.25
68	827.27	117.14	1354.70	218.59	1496.41	244.80
69	895.59	132.46	1437.32	238.41	1547.80	258.79
70	976.69	150.38	1517.03	257.99	1610.30	274.66
71	1088.01	173.35	1679.84	291.73	1774.34	307.75
72	1214.65	198.82	1734.47	306.22	1832.18	321.93
73	1356.04	226.68	1785.31	318.45	1874.25	331.08
74	1499.50	255.56	1841.42	330.94	1920.53	339.67
75	1568.57	273.05	1905.11	346.04	1974.68	351.35
76	1643.54	293.34	1977.81	365.62	2039.32	369.02
77	1722.98	316.73	2060.28	391.04	2116.11	394.85
78	1823.48	346.61	2173.99	426.41	2228.27	432.61
79	1942.92	381.76	2314.56	469.06	2370.85	478.32
80		418.05				
81		476.83				
82		538.30				
83		601.11				
84		665.38				
85		731.72				
86		731.72				
87+		731.72				

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	224.14	5.35	314.81	12.55	632.39	48.73
30	224.14	5.35	314.81	12.55	632.39	48.73
31	224.14	5.35	314.81	12.55	632.39	48.73
32	228.35	5.45	314.81	12.55	632.39	48.73
33	235.74	5.63	314.81	12.55	632.39	48.73
34	243.14	5.80	314.81	12.55	632.39	48.73
35	252.39	6.02	314.81	12.55	632.39	48.73
36	259.78	6.20	314.81	12.55	632.39	48.73
37	269.03	6.42	323.90	12.91	632.39	48.73
38	281.04	6.71	336.36	13.40	632.39	48.73
39	288.44	6.88	348.82	13.90	632.39	48.73
40	291.10	6.95	362.63	14.45	632.39	48.73
41	295.98	7.06	380.24	15.15	632.39	48.73
42	297.96	7.11	398.27	15.87	632.39	48.73
43	303.41	7.24	399.61	15.93	632.39	48.73
44	303.41	7.24	399.61	15.93	632.39	48.73
45	303.41	9.41	395.24	20.08	652.93	54.63
46	305.44	9.47	433.38	22.02	652.93	54.63
47	324.57	10.07	458.48	23.29	652.93	54.63
48	346.03	10.73	500.82	25.44	652.93	54.63
49	348.92	10.82	529.01	26.87	652.93	54.63
50	349.21	11.81	533.59	29.29	661.15	57.01
51	356.13	13.53	552.31	33.12	675.50	60.38
52	344.60	14.62	555.04	36.19	691.36	64.11
53	351.13	16.50	573.25	40.45	708.66	68.14
54	342.55	17.70	591.48	44.92	727.33	72.48
55	349.15	19.68	609.83	49.59	747.26	77.09
56	369.43	22.53	628.10	54.41	768.37	82.00
57	375.18	24.62	661.78	60.77	790.57	87.14
58	394.09	27.81	679.12	65.99	815.46	92.87
59	411.71	31.32	710.25	73.03	844.62	99.47
60	428.44	35.12	740.82	80.45	878.03	106.97
61	457.18	40.28	783.93	89.69	915.62	115.33
62	472.73	44.57	841.70	101.11	957.36	124.58
63	500.41	50.26	876.63	110.18	1003.18	134.65
64	540.92	57.58	940.08	123.19	1053.07	145.59
65	567.82	63.72	988.79	134.61	1106.99	157.34
66	620.04	73.02	1049.20	147.89	1164.85	169.92
67	671.08	82.54	1123.67	163.48	1226.64	183.32
68	732.50	94.35	1181.82	177.48	1300.76	199.29
69	788.28	106.68	1248.45	193.58	1340.43	210.64
70	854.47	121.11	1311.90	209.43	1389.26	223.48
71	946.56	139.56	1446.84	236.76	1525.34	250.30
72	1051.66	160.09	1488.69	248.49	1570.17	261.75
73	1168.68	182.46	1527.20	258.25	1601.39	268.95
74	1286.00	205.54	1569.58	268.08	1635.55	275.50
75	1338.70	219.45	1617.98	280.03	1676.02	284.58
76	1396.22	235.66	1673.87	295.74	1725.22	298.73
77	1457.57	254.52	1738.06	316.43	1784.72	319.90
78	1535.81	278.45	1827.59	345.05	1873.06	350.61
79	1628.52	306.25	1938.12	379.13	1985.37	387.21
80		334.74				
81		381.05				
82		429.37				
83		478.64				
84		528.90				
85		580.65				
86		580.65				
87+		580.65				

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	261.42	9.29	344.67	19.71	747.97	76.02
30	273.69	9.73	344.67	19.71	747.97	76.02
31	281.24	10.00	344.67	19.71	747.97	76.02
32	293.51	10.43	344.67	19.71	747.97	76.02
33	302.95	10.77	344.67	19.71	747.97	76.02
34	307.62	10.94	344.67	19.71	747.97	76.02
35	307.62	10.94	344.67	19.71	747.97	76.02
36	307.62	10.94	359.76	20.58	747.97	76.02
37	307.62	10.94	372.61	21.31	747.97	76.02
38	307.62	10.94	385.45	22.05	747.97	76.02
39	307.62	10.94	416.65	23.83	747.97	76.02
40	318.90	11.34	433.04	24.77	747.97	76.02
41	339.92	12.08	452.01	25.85	747.97	76.02
42	342.20	12.16	480.56	27.49	747.97	76.02
43	342.83	12.19	480.56	27.49	747.97	76.02
44	342.83	12.19	480.56	27.49	747.97	76.02
45	346.06	15.79	479.55	34.12	783.81	85.31
46	367.06	16.74	505.89	35.99	783.81	85.31
47	392.26	17.89	549.77	39.12	783.81	85.31
48	395.56	18.04	596.30	42.43	783.81	85.31
49	421.87	19.24	598.47	42.58	783.81	85.31
50	419.32	20.74	614.21	46.82	798.14	89.02
51	425.46	23.40	637.80	52.48	820.58	94.24
52	428.03	25.97	663.74	58.68	845.27	99.99
53	416.27	27.65	691.91	65.40	872.07	106.21
54	422.02	30.44	722.16	72.63	900.87	112.89
55	428.04	33.31	751.51	79.99	931.48	119.99
56	451.39	37.62	788.43	88.41	963.85	127.51
57	474.43	42.09	824.18	96.94	997.77	135.41
58	514.40	48.53	864.19	106.42	1035.73	144.20
59	533.87	53.69	901.66	116.19	1080.25	154.37
60	569.67	60.97	938.07	126.26	1131.20	165.92
61	603.83	68.61	1005.49	140.99	1188.48	178.83
62	636.85	76.51	1056.80	153.94	1252.01	193.08
63	669.03	84.58	1131.49	170.69	1321.66	208.65
64	700.82	92.82	1189.57	185.27	1397.36	225.52
65	749.09	103.47	1263.90	202.60	1479.01	243.66
66	825.74	118.46	1368.06	225.12	1566.48	263.07
67	917.91	136.22	1505.03	253.56	1659.72	283.72
68	1006.20	154.77	1621.56	279.68	1772.18	308.45
69	1122.34	179.30	1732.44	305.84	1883.04	333.76
70	1234.52	204.19	1871.61	337.37	1986.10	357.81
71	1378.09	234.64	2001.54	367.02	2139.36	390.63
72	1537.88	267.81	2073.97	385.34	2202.68	406.28
73	1688.20	298.94	2141.46	400.79	2259.11	417.86
74	1768.56	317.92	2216.01	416.62	2321.15	428.80
75	1858.39	339.82	2300.71	435.90	2393.66	443.72
76	1956.38	365.43	2397.61	460.97	2480.16	466.25
77	2060.92	395.21	2507.76	493.56	2582.90	499.15
78	2192.53	433.47	2659.46	539.49	2732.97	548.07
79	2348.64	478.65	2848.08	595.64	2925.20	608.42
80		525.38				
81		600.43				
82		678.84				
83		758.84				
84		840.65				
85		925.04				
86		925.04				
87+		925.04				

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John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

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Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	253.71	7.43	328.71	15.88	690.26	62.39
30	265.62	7.78	328.71	15.88	690.26	62.39
31	272.94	7.99	328.71	15.88	690.26	62.39
32	284.85	8.34	328.71	15.88	690.26	62.39
33	294.01	8.61	328.71	15.88	690.26	62.39
34	298.54	8.74	328.71	15.88	690.26	62.39
35	298.54	8.74	328.71	15.88	690.26	62.39
36	298.54	8.74	343.10	16.58	690.26	62.39
37	298.54	8.74	355.35	17.17	690.26	62.39
38	298.54	8.74	367.60	17.76	690.26	62.39
39	298.54	8.74	397.36	19.20	690.26	62.39
40	309.49	9.06	412.98	19.96	690.26	62.39
41	329.89	9.66	431.08	20.83	690.26	62.39
42	332.10	9.72	458.30	22.15	690.26	62.39
43	332.71	9.74	458.30	22.15	690.26	62.39
44	332.71	9.74	458.30	22.15	690.26	62.39
45	332.71	12.58	451.59	27.47	718.14	69.91
46	352.90	13.34	476.39	28.98	718.14	69.91
47	377.13	14.25	517.72	31.49	718.14	69.91
48	380.30	14.37	561.54	34.16	718.14	69.91
49	405.60	15.33	563.58	34.28	718.14	69.91
50	401.71	16.50	575.69	37.67	729.31	72.90
51	405.81	18.67	595.03	42.33	747.76	77.22
52	406.48	20.79	616.38	47.45	768.16	81.96
53	393.57	22.20	639.64	53.01	790.34	87.12
54	397.26	24.50	664.67	58.97	814.21	92.66
55	401.20	26.85	688.75	65.09	839.71	98.58
56	421.36	30.39	719.70	72.06	866.65	104.84
57	441.12	34.07	749.49	79.16	894.99	111.41
58	476.29	39.36	782.84	87.04	926.70	118.72
59	491.98	43.58	813.39	95.15	963.80	127.17
60	522.32	49.58	842.61	103.51	1006.26	136.76
61	550.80	55.85	899.33	115.70	1054.00	147.46
62	577.95	62.33	941.27	126.43	1106.97	159.28
63	604.13	68.98	1003.82	140.31	1165.10	172.18
64	629.84	75.76	1051.40	152.39	1228.35	186.17
65	670.21	84.53	1113.25	166.79	1296.63	201.23
66	735.73	96.83	1201.18	185.44	1369.93	217.37
67	814.74	111.44	1317.66	209.03	1448.16	234.54
68	889.09	126.63	1415.02	230.64	1542.11	255.02
69	986.25	146.65	1505.84	252.13	1633.11	275.83
70	1078.79	166.94	1620.36	277.97	1716.50	295.50
71	1198.15	191.75	1726.57	302.27	1843.00	322.40
72	1331.40	218.81	1783.53	317.24	1892.28	335.14
73	1455.31	244.03	1835.67	329.54	1935.04	344.09
74	1517.34	259.05	1892.59	341.78	1981.27	352.05
75	1586.95	276.48	1957.73	356.91	2036.05	363.41
76	1663.55	297.17	2033.55	377.22	2103.11	381.68
77	1746.27	321.61	2121.49	404.39	2184.98	409.49
78	1850.66	352.74	2243.19	442.25	2305.49	450.21
79	1973.14	388.76	2392.86	487.46	2458.29	498.93
80		425.52				
81		484.84				
82		546.55				
83		609.24				
84		673.03				
85		738.53				
86		738.53				
87+		738.53				

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	314.31	13.54	407.08	27.68	840.11	97.76
30	319.26	13.75	422.82	28.75	840.11	97.76
31	319.26	13.75	440.46	29.95	840.11	97.76
32	319.26	13.75	476.43	32.40	840.11	97.76
33	319.26	13.75	494.75	33.64	840.11	97.76
34	319.26	13.75	532.09	36.18	840.11	97.76
35	319.26	13.75	570.35	38.78	840.11	97.76
36	328.06	14.13	589.82	40.11	840.11	97.76
37	348.56	15.02	594.57	40.43	840.11	97.76
38	348.56	15.02	594.57	40.43	840.11	97.76
39	371.11	15.99	594.57	40.43	840.11	97.76
40	397.05	17.10	594.57	40.43	840.11	97.76
41	426.78	18.39	594.57	40.43	840.11	97.76
42	457.57	19.71	594.57	40.43	840.11	97.76
43	473.74	20.41	594.57	40.43	840.11	97.76
44	473.74	20.41	594.57	40.43	840.11	97.76
45	473.38	25.91	646.06	53.87	888.15	109.69
46	502.61	27.51	646.06	53.87	888.15	109.69
47	532.77	29.16	646.06	53.87	888.15	109.69
48	543.20	29.73	646.06	53.87	888.15	109.69
49	543.20	29.73	646.06	53.87	888.15	109.69
50	553.32	32.68	666.67	59.25	907.34	114.47
51	572.72	37.42	697.09	66.52	936.54	121.21
52	594.11	42.60	730.51	74.48	968.61	128.65
53	617.26	48.18	766.79	83.14	1003.39	136.70
54	642.06	54.15	805.74	92.41	1040.71	145.33
55	668.31	60.47	847.21	102.29	1080.40	154.56
56	695.87	67.08	891.03	112.74	1122.31	164.30
57	724.57	73.97	937.05	123.74	1166.26	174.54
58	757.45	81.81	988.50	135.96	1215.35	185.91
59	797.46	91.23	1048.59	150.07	1272.76	199.08
60	844.30	102.16	1117.12	166.07	1338.37	214.00
61	897.65	114.55	1193.88	183.87	1412.09	230.69
62	957.15	128.31	1278.66	203.46	1493.80	249.10
63	1022.50	143.40	1371.26	224.79	1583.40	269.24
64	1093.42	159.70	1471.44	247.81	1680.78	291.07
65	1169.52	177.17	1579.02	272.49	1785.86	314.58
66	1250.53	195.75	1693.78	298.76	1898.49	339.76
67	1336.12	215.35	1815.52	326.61	2018.61	366.58
68	1443.36	239.85	1961.38	359.75	2163.50	398.69
69	1583.80	271.77	2141.90	400.35	2343.34	438.07
70	1744.23	308.07	2340.90	444.84	2540.81	480.98
71	1842.06	333.16	2450.08	471.83	2639.51	504.71
72	1932.33	355.85	2546.22	495.24	2723.99	524.68
73	2021.94	376.84	2634.51	514.45	2797.91	538.82
74	2123.96	399.83	2731.02	533.78	2877.96	551.66
75	2238.73	426.79	2841.48	557.78	2972.22	569.85
76	2365.93	459.20	2969.95	590.03	3086.75	598.69
77	2504.62	498.04	3118.88	633.15	3225.60	642.17
78	2678.56	548.11	3325.07	694.70	3430.38	707.92
79	2882.38	606.52	3581.74	770.15	3694.09	789.50
80		666.42				
81		761.77				
82		860.83				
83		961.30				
84		1063.44				
85		1168.26				
86		1168.26				
87+		1168.26				

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	304.05	11.05	386.51	22.75	771.76	81.60
30	308.83	11.22	401.46	23.63	771.76	81.60
31	308.83	11.22	418.20	24.61	771.76	81.60
32	308.83	11.22	452.35	26.62	771.76	81.60
33	308.83	11.22	469.75	27.65	771.76	81.60
34	308.83	11.22	505.21	29.73	771.76	81.60
35	308.83	11.22	541.53	31.87	771.76	81.60
36	317.34	11.53	560.01	32.96	771.76	81.60
37	337.17	12.25	564.52	33.23	771.76	81.60
38	337.17	12.25	564.52	33.23	771.76	81.60
39	358.98	13.04	564.52	33.23	771.76	81.60
40	384.08	13.96	564.52	33.23	771.76	81.60
41	412.84	15.00	564.52	33.23	771.76	81.60
42	442.62	16.08	564.52	33.23	771.76	81.60
43	458.27	16.65	564.52	33.23	771.76	81.60
44	458.27	16.65	564.52	33.23	771.76	81.60
45	453.46	21.10	605.63	44.22	810.55	91.50
46	481.45	22.40	605.63	44.22	810.55	91.50
47	510.35	23.74	605.63	44.22	810.55	91.50
48	520.34	24.21	605.63	44.22	810.55	91.50
49	520.34	24.21	605.63	44.22	810.55	91.50
50	528.08	26.61	622.06	48.63	826.08	95.46
51	544.11	30.53	647.43	54.70	850.49	101.13
52	561.81	34.83	675.37	61.37	877.38	107.37
53	581.04	39.48	705.77	68.62	906.62	114.15
54	601.69	44.46	738.49	76.42	938.06	121.42
55	623.62	49.70	773.40	84.72	971.56	129.20
56	646.67	55.24	810.38	93.55	1007.00	137.43
57	670.71	60.99	849.27	102.82	1044.22	146.09
58	698.27	67.53	892.74	113.12	1085.75	155.70
59	731.75	75.39	943.37	124.98	1134.17	166.78
60	770.94	84.49	1001.05	138.40	1189.43	179.30
61	815.56	94.79	1065.65	153.32	1251.48	193.31
62	865.39	106.25	1137.01	169.75	1320.29	208.75
63	920.17	118.79	1215.03	187.64	1395.80	225.63
64	979.67	132.36	1299.54	206.94	1478.02	243.96
65	1043.61	146.94	1390.41	227.67	1566.84	263.72
66	1111.77	162.42	1487.52	249.77	1662.24	284.92
67	1183.91	178.79	1590.71	273.24	1764.20	307.55
68	1273.75	199.14	1713.67	301.01	1886.44	334.45
69	1390.62	225.48	1864.74	334.77	2037.02	367.21
70	1523.66	255.37	2030.53	371.62	2201.53	402.77
71	1601.76	275.96	2118.16	393.83	2280.18	422.23
72	1674.02	294.63	2195.18	413.11	2347.15	438.58
73	1744.67	311.50	2263.97	428.15	2403.46	449.06
74	1824.00	329.52	2337.42	442.52	2462.47	457.37
75	1913.56	350.89	2422.30	460.95	2533.28	470.52
76	2014.22	377.22	2523.72	487.22	2622.80	494.11
77	2126.06	409.73	2645.08	524.19	2735.92	532.39
78	2265.86	451.07	2812.69	575.92	2902.68	588.59
79	2426.30	497.74	3016.69	636.74	3112.64	654.63
80		544.61				
81		619.72				
82		697.23				
83		775.41				
84		854.40				
85		934.93				
86		934.93				
87+		934.93				

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	345.63	20.12	438.08	38.54	1038.66	144.58
30	345.63	20.12	467.29	41.11	1038.66	144.58
31	345.63	20.12	503.52	44.30	1038.66	144.58
32	345.63	20.12	522.15	45.94	1038.66	144.58
33	345.63	20.12	560.08	49.28	1038.66	144.58
34	345.63	20.12	598.88	52.69	1038.66	144.58
35	352.23	20.50	618.61	54.43	1038.66	144.58
36	374.25	21.78	658.73	57.96	1038.66	144.58
37	397.65	23.15	673.16	59.23	1038.66	144.58
38	397.65	23.15	673.16	59.23	1038.66	144.58
39	425.41	24.76	673.16	59.23	1038.66	144.58
40	453.77	26.41	673.16	59.23	1038.66	144.58
41	484.32	28.19	673.16	59.23	1038.66	144.58
42	515.70	30.02	673.16	59.23	1038.66	144.58
43	525.46	30.58	673.16	59.23	1038.66	144.58
44	525.46	30.58	673.16	59.23	1038.66	144.58
45	522.27	38.00	752.12	78.99	1117.12	163.16
46	550.95	40.09	752.12	78.99	1117.12	163.16
47	580.29	42.22	752.12	78.99	1117.12	163.16
48	601.99	43.80	752.12	78.99	1117.12	163.16
49	601.99	43.80	752.12	78.99	1117.12	163.16
50	618.50	48.27	783.71	86.91	1148.52	170.60
51	645.81	54.88	827.61	97.34	1191.62	180.52
52	675.75	62.09	875.86	108.80	1238.86	191.39
53	708.11	69.89	928.24	121.27	1290.06	203.21
54	742.31	78.17	984.54	134.67	1345.01	215.92
55	762.12	85.09	1044.56	148.98	1403.47	229.46
56	804.93	94.75	1108.13	164.17	1465.25	243.85
57	846.71	104.54	1175.02	180.18	1530.16	259.00
58	886.05	114.57	1249.18	197.86	1601.82	275.65
59	944.61	127.93	1334.62	218.00	1684.11	294.59
60	999.99	141.63	1431.24	240.63	1777.15	315.83
61	1054.55	155.74	1538.95	265.74	1881.11	339.42
62	1129.17	173.34	1657.63	293.28	1996.06	365.44
63	1180.37	187.68	1787.20	323.28	2122.20	393.91
64	1273.45	209.01	1927.57	355.73	2259.61	424.86
65	1344.03	226.95	2078.61	390.58	2408.45	458.34
66	1448.73	250.92	2240.25	427.85	2568.85	494.41
67	1572.25	278.57	2412.41	467.52	2740.94	533.09
68	1710.38	310.19	2615.77	514.00	2945.01	578.49
69	1840.06	341.71	2862.30	569.62	3184.24	631.07
70	1985.27	376.50	3066.29	616.76	3316.66	662.13
71	2168.26	418.18	3276.47	664.54	3575.37	717.76
72	2371.05	462.93	3402.87	694.26	3696.23	744.84
73	2579.10	506.82	3515.96	717.92	3787.10	761.49
74	2708.00	534.41	3636.47	740.95	3881.84	775.69
75	2852.42	567.05	3772.59	769.28	3991.33	795.57
76	3013.28	607.21	3930.29	807.61	4123.81	827.57
77	3190.53	656.67	4113.40	859.44	4284.90	876.57
78	3412.63	720.83	4380.94	938.48	4547.01	959.40
79	3670.68	794.95	4729.34	1040.59	4910.22	1071.37
80		870.28				
81		991.19				
82		1116.16				
83		1242.28				
84		1369.93				
85		1500.38				
86		1500.38				
87+		1500.38				

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	331.88	16.79	412.04	32.30	945.05	122.45
30	331.88	16.79	439.51	34.46	945.05	122.45
31	331.88	16.79	473.59	37.13	945.05	122.45
32	331.88	16.79	491.12	38.50	945.05	122.45
33	331.88	16.79	526.79	41.30	945.05	122.45
34	331.88	16.79	563.29	44.16	945.05	122.45
35	338.22	17.11	581.85	45.62	945.05	122.45
36	359.35	18.18	619.58	48.57	945.05	122.45
37	381.83	19.32	633.15	49.64	945.05	122.45
38	381.83	19.32	633.15	49.64	945.05	122.45
39	408.48	20.67	633.15	49.64	945.05	122.45
40	435.71	22.05	633.15	49.64	945.05	122.45
41	465.05	23.53	633.15	49.64	945.05	122.45
42	495.18	25.06	633.15	49.64	945.05	122.45
43	504.55	25.53	633.15	49.64	945.05	122.45
44	504.55	25.53	633.15	49.64	945.05	122.45
45	496.12	31.71	698.33	66.18	1010.79	138.23
46	523.35	33.46	698.33	66.18	1010.79	138.23
47	551.23	35.24	698.33	66.18	1010.79	138.23
48	571.84	36.55	698.33	66.18	1010.79	138.23
49	571.84	36.55	698.33	66.18	1010.79	138.23
50	585.19	40.28	724.40	72.81	1037.08	144.55
51	608.03	45.83	761.44	81.62	1073.53	152.96
52	633.13	51.89	802.18	91.31	1113.58	162.19
53	660.30	58.45	846.53	101.87	1157.03	172.24
54	689.05	65.41	894.32	113.25	1203.76	183.05
55	704.38	71.25	945.37	125.40	1253.57	194.59
56	740.93	79.39	999.54	138.34	1306.30	206.86
57	776.46	87.66	1056.66	152.01	1361.82	219.81
58	809.30	96.10	1119.84	167.06	1422.90	233.99
59	858.94	107.32	1192.26	184.12	1492.62	250.01
60	905.02	118.78	1273.94	203.21	1571.20	267.94
61	949.89	130.60	1364.88	224.36	1658.85	287.80
62	1012.45	145.31	1465.08	247.56	1755.81	309.69
63	1053.79	157.32	1574.58	272.84	1862.29	333.65
64	1132.35	175.17	1693.34	300.19	1978.51	359.73
65	1190.82	190.20	1821.42	329.63	2104.69	388.03
66	1279.45	210.33	1958.77	361.17	2241.05	418.56
67	1384.63	233.58	2105.45	394.81	2387.82	451.40
68	1500.87	259.96	2277.31	433.92	2560.35	489.62
69	1607.10	286.00	2483.41	480.21	2759.93	533.31
70	1725.64	314.58	2650.67	519.02	2865.09	558.51
71	1876.76	348.93	2822.89	558.28	3078.88	604.34
72	2045.45	385.93	2923.68	582.51	3174.51	626.23
73	2216.43	421.45	3010.23	600.29	3241.35	637.46
74	2315.80	442.48	3098.66	615.99	3306.90	644.64
75	2427.38	467.74	3199.64	636.46	3384.41	657.24
76	2553.82	500.18	3321.35	667.16	3484.20	682.85
77	2696.55	541.88	3469.50	712.23	3613.79	727.30
78	2873.93	594.93	3684.40	778.73	3824.06	798.56
79	3073.73	653.36	3955.07	859.52	4106.41	887.56
80		710.93				
81		804.38				
82		900.15				
83		996.20				
84		1092.74				
85		1190.63				
86		1190.63				
87+		1190.63				

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	259.90	7.91	45.20	11.30	391.84	23.48	105.67	26.42	699.49	65.31	235.97	58.99
30	259.90	7.91	45.20	11.30	391.84	23.48	105.67	26.42	699.49	65.31	235.97	58.99
31	259.90	7.91	45.20	11.30	391.84	23.48	105.67	26.42	699.49	65.31	235.97	58.99
32	262.05	7.98	45.57	11.39	391.84	23.48	105.67	26.42	699.49	65.31	235.97	58.99
33	270.54	8.23	47.05	11.76	391.84	23.48	105.67	26.42	699.49	65.31	235.97	58.99
34	279.03	8.49	48.53	12.13	391.84	23.48	105.67	26.42	699.49	65.31	235.97	58.99
35	289.64	8.82	50.37	12.59	391.84	23.48	105.67	26.42	699.49	65.31	235.97	58.99
36	298.13	9.07	51.85	12.96	392.87	23.54	105.94	26.49	699.49	65.31	235.97	58.99
37	308.74	9.40	53.69	13.42	434.15	26.02	117.08	29.27	699.49	65.31	235.97	58.99
38	322.53	9.82	56.09	14.02	455.29	27.28	122.77	30.69	699.49	65.31	235.97	58.99
39	331.02	10.07	57.57	14.39	476.75	28.57	128.56	32.14	699.49	65.31	235.97	58.99
40	337.54	10.27	58.70	14.68	498.54	29.87	134.44	33.61	699.49	65.31	235.97	58.99
41	337.54	10.27	58.70	14.68	523.44	31.37	141.15	35.29	699.49	65.31	235.97	58.99
42	337.54	10.27	58.70	14.68	548.95	32.90	148.03	37.01	699.49	65.31	235.97	58.99
43	337.54	10.27	58.70	14.68	562.54	33.71	151.70	37.92	699.49	65.31	235.97	58.99
44	337.54	10.27	58.70	14.68	562.54	33.71	151.70	37.92	699.49	65.31	235.97	58.99
45	347.81	13.21	82.18	20.55	571.66	40.54	194.61	48.65	728.99	71.63	278.11	69.53
46	347.81	13.21	82.18	20.55	594.15	42.14	202.26	50.57	728.99	71.63	278.11	69.53
47	347.81	13.21	82.18	20.55	594.15	42.14	202.26	50.57	728.99	71.63	278.11	69.53
48	352.19	13.37	83.22	20.80	594.15	42.14	202.26	50.57	728.99	71.63	278.11	69.53
49	355.12	13.49	83.91	20.98	594.15	42.14	202.26	50.57	728.99	71.63	278.11	69.53
50	363.06	15.13	96.82	24.20	606.79	44.25	219.12	54.78	739.52	75.85	303.39	75.85
51	369.70	16.60	102.61	25.65	625.75	50.57	235.97	58.99	758.49	80.06	311.82	77.96
52	369.83	19.08	111.54	27.88	646.82	54.78	252.83	63.21	779.56	84.28	328.68	82.17
53	380.10	22.01	117.41	29.35	667.89	58.99	269.68	67.42	800.62	90.60	345.53	86.38
54	390.37	24.95	123.28	30.82	691.07	65.31	278.11	69.53	825.91	94.81	353.96	88.49
55	402.11	26.42	135.02	33.75	716.35	71.63	294.97	73.74	851.19	101.13	370.82	92.70
56	415.32	29.35	140.89	35.22	741.63	77.96	311.82	77.96	878.58	107.45	387.67	96.92
57	427.06	32.29	152.63	38.16	769.02	84.28	328.68	82.17	905.97	113.77	404.53	101.13
58	441.74	36.69	164.37	41.09	800.62	90.60	353.96	88.49	937.57	122.20	421.38	105.35
59	459.35	41.09	170.24	42.56	836.44	99.02	370.82	92.70	975.50	130.63	446.66	111.67
60	481.36	45.49	181.98	45.49	878.58	109.56	387.67	96.92	1017.64	139.06	463.52	115.88
61	504.84	51.36	199.59	49.90	927.04	120.09	412.95	103.24	1066.09	149.59	488.80	122.20
62	531.26	57.24	211.33	52.83	977.60	132.74	438.24	109.56	1120.87	162.23	514.09	128.52
63	560.61	63.11	223.07	55.77	1036.60	145.38	463.52	115.88	1177.76	174.87	539.37	134.84
64	598.90	71.16	243.12	60.78	1097.70	160.12	488.80	122.20	1243.07	189.62	564.65	141.16
65	634.27	80.03	260.82	65.21	1165.12	174.87	522.51	130.63	1310.50	204.37	589.93	147.48
66	694.35	90.43	282.03	70.51	1234.65	189.62	547.80	136.95	1384.24	221.23	623.64	155.91
67	759.67	103.09	310.85	77.71	1310.50	206.48	581.51	145.38	1462.19	238.08	648.93	162.23
68	828.02	116.44	342.85	85.71	1401.09	227.55	615.22	153.80	1554.90	259.15	682.64	170.66
69	893.75	132.05	360.72	90.18	1516.97	252.83	657.35	164.34	1670.78	284.43	724.78	181.19
70	978.89	150.23	394.14	98.53	1645.44	281.60	697.68	174.42	1800.95	313.12	764.93	191.23
71	1085.73	172.21	426.42	106.61	1713.69	299.70	716.05	179.01	1864.55	327.85	780.41	195.10
72	1210.87	198.45	470.89	117.72	1774.63	315.32	730.62	182.65	1920.75	342.24	792.14	198.04
73	1356.44	226.94	526.64	131.66	1833.52	330.36	741.48	185.37	1973.01	352.39	800.22	200.05
74	1499.25	255.42	573.81	143.45	1899.87	344.64	755.75	188.94	2032.83	363.88	811.73	202.93
75	1568.30	273.04	599.35	149.84	1974.53	361.28	779.16	194.79	2099.40	377.92	832.43	208.11
76	1643.38	292.61	620.02	155.01	2056.20	382.77	797.17	199.29	2176.41	398.59	847.79	211.95
77	1723.39	316.48	641.96	160.49	2146.36	410.97	815.95	203.99	2261.85	427.47	863.94	215.99
78	1872.62	356.62	686.82	171.71	2324.63	459.35	868.80	217.20	2440.57	479.90	915.76	228.94
79	2091.29	410.92	757.27	189.32	2581.46	526.86	950.99	237.75	2701.80	550.34	997.95	249.49
80	2334.91	472.56	833.58	208.40	2866.17	600.24	1039.04	259.76	2989.44	628.12	1086.00	271.50
81	2599.07	538.60	915.76	228.94	3171.42	679.49	1132.96	283.24	3297.63	708.84	1179.93	294.98
82	2879.37	607.57	1003.82	250.95	3494.29	760.20	1232.76	308.19	3620.50	791.02	1279.72	319.93
83	3171.42	679.49	1097.74	274.44	3825.96	840.92	1338.42	334.61	3952.17	873.20	1385.39	346.35
84	3478.14	751.40	1197.54	299.38	4167.90	923.10	1449.96	362.49	4292.65	955.39	1496.92	374.23
85+		986.21	1532.14	383.04								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	253.12	5.65	31.64	7.91	372.76	19.08	76.31	19.08	646.82	52.67	168.55	42.14
30	253.12	5.65	31.64	7.91	372.76	19.08	76.31	19.08	646.82	52.67	168.55	42.14
31	253.12	5.65	31.64	7.91	372.76	19.08	76.31	19.08	646.82	52.67	168.55	42.14
32	255.22	5.70	31.90	7.98	372.76	19.08	76.31	19.08	646.82	52.67	168.55	42.14
33	263.48	5.88	32.94	8.23	372.76	19.08	76.31	19.08	646.82	52.67	168.55	42.14
34	271.75	6.07	33.97	8.49	372.76	19.08	76.31	19.08	646.82	52.67	168.55	42.14
35	282.08	6.30	35.26	8.82	372.76	19.08	76.31	19.08	646.82	52.67	168.55	42.14
36	290.35	6.48	36.29	9.07	373.74	19.13	76.51	19.13	646.82	52.67	168.55	42.14
37	300.68	6.71	37.59	9.40	413.01	21.14	84.55	21.14	646.82	52.67	168.55	42.14
38	314.11	7.01	39.26	9.82	433.12	22.17	88.67	22.17	646.82	52.67	168.55	42.14
39	322.38	7.20	40.30	10.07	453.53	23.21	92.85	23.21	646.82	52.67	168.55	42.14
40	328.74	7.34	41.09	10.27	474.26	24.27	97.09	24.27	646.82	52.67	168.55	42.14
41	328.74	7.34	41.09	10.27	497.95	25.49	101.94	25.49	646.82	52.67	168.55	42.14
42	328.74	7.34	41.09	10.27	522.22	26.73	106.91	26.73	646.82	52.67	168.55	42.14
43	328.74	7.34	41.09	10.27	535.15	27.39	109.56	27.39	646.82	52.67	168.55	42.14
44	328.74	7.34	41.09	10.27	535.15	27.39	109.56	27.39	646.82	52.67	168.55	42.14
45	336.07	10.27	58.70	14.68	537.20	32.43	137.85	34.46	670.00	58.99	202.26	50.57
46	336.07	10.27	58.70	14.68	558.33	33.71	143.27	35.82	670.00	58.99	202.26	50.57
47	336.07	10.27	58.70	14.68	558.33	33.71	143.27	35.82	670.00	58.99	202.26	50.57
48	340.30	10.40	59.44	14.86	558.33	33.71	143.27	35.82	670.00	58.99	202.26	50.57
49	343.14	10.49	59.94	14.98	558.33	33.71	143.27	35.82	670.00	58.99	202.26	50.57
50	347.94	12.10	66.56	16.64	568.86	35.82	160.12	40.03	678.42	61.10	210.69	52.67
51	354.61	13.58	72.43	18.11	583.61	40.03	168.55	42.14	693.17	65.31	227.55	56.89
52	352.22	14.68	76.31	19.08	600.47	44.25	176.98	44.25	710.03	69.53	235.97	58.99
53	361.02	17.61	82.18	20.55	617.32	48.46	185.41	46.35	728.99	73.74	244.40	61.10
54	369.83	19.08	88.05	22.01	636.29	52.67	202.26	50.57	747.95	77.96	252.83	63.21
55	378.63	22.01	93.92	23.48	657.35	56.89	210.69	52.67	769.02	82.17	269.68	67.42
56	388.91	23.48	99.79	24.95	678.42	63.21	219.12	54.78	790.09	86.38	278.11	69.53
57	399.18	26.42	105.67	26.42	701.60	67.42	235.97	58.99	813.27	92.70	294.97	73.74
58	410.92	29.35	111.54	27.88	726.88	73.74	252.83	63.21	840.66	99.02	303.39	75.85
59	425.60	32.29	123.28	30.82	756.38	80.06	261.26	65.31	870.15	105.35	320.25	80.06
60	443.21	36.69	129.15	32.29	790.09	88.49	278.11	69.53	905.97	113.77	337.11	84.28
61	462.28	41.09	140.89	35.22	830.12	96.92	294.97	73.74	946.00	122.20	353.96	88.49
62	484.30	45.49	146.76	36.69	872.26	107.45	311.82	77.96	990.25	132.74	370.82	92.70
63	509.25	51.36	158.50	39.62	920.72	117.99	337.11	84.28	1038.70	143.27	387.67	96.92
64	541.09	57.81	171.96	42.99	971.28	128.52	353.96	88.49	1091.38	153.80	412.95	103.24
65	569.07	63.72	183.76	45.94	1026.06	141.16	379.24	94.81	1148.26	166.45	429.81	107.45
66	619.24	73.57	202.33	50.58	1085.06	153.80	396.10	99.02	1209.36	181.19	455.09	113.77
67	675.62	82.47	222.03	55.51	1148.26	168.55	421.38	105.35	1274.68	193.84	480.37	120.09
68	732.60	93.80	245.82	61.45	1222.01	185.41	446.66	111.67	1350.53	210.69	505.66	126.41
69	787.46	106.28	264.10	66.02	1316.82	206.48	480.37	120.09	1447.44	231.76	539.37	134.84
70	856.12	121.15	284.30	71.07	1422.69	229.06	512.76	128.19	1555.08	254.28	571.60	142.90
71	944.68	139.41	314.89	78.72	1476.35	243.38	531.00	132.75	1603.07	267.51	579.28	144.82
72	1047.74	159.77	349.81	87.45	1522.76	255.72	538.35	134.59	1645.81	278.79	592.18	148.05
73	1169.35	181.90	388.05	97.01	1569.23	267.96	550.61	137.65	1686.69	288.15	602.00	150.50
74	1285.82	204.68	426.86	106.71	1619.96	279.91	566.81	141.70	1731.93	295.65	615.80	153.95
75	1338.55	219.76	439.52	109.88	1676.52	293.02	586.03	146.51	1783.07	306.34	625.99	156.50
76	1396.63	235.67	461.85	115.46	1741.44	310.01	601.04	150.26	1842.67	324.25	639.00	159.75
77	1457.90	254.98	479.97	119.99	1811.88	332.98	617.96	154.49	1910.87	347.98	653.96	163.49
78	1577.64	286.18	516.59	129.15	1954.80	372.76	657.47	164.37	2054.60	391.84	698.56	174.64
79	1752.28	330.20	569.42	142.35	2163.20	427.06	722.05	180.51	2265.93	447.61	763.14	190.78
80	1947.47	378.63	628.12	157.03	2393.61	485.77	792.49	198.12	2497.81	509.25	827.71	206.93
81	2157.33	430.00	692.69	173.17	2638.69	548.87	868.80	217.20	2745.83	573.82	904.02	226.01
82	2381.87	485.77	757.27	189.32	2896.99	611.98	945.12	236.28	3005.59	638.39	986.21	246.55
83	2613.74	541.53	827.71	206.93	3162.62	676.55	1027.30	256.82	3271.22	702.97	1062.52	265.63
84	2855.89	597.30	904.02	226.01	3435.58	741.12	1109.48	277.37	3542.72	767.54	1150.58	287.64
85+		780.75	1162.32	290.58								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	286.43	9.67	53.18	13.29	416.79	29.35	117.41	29.35	771.13	82.17	261.26	65.31
30	299.87	10.12	55.67	13.92	416.79	29.35	117.41	29.35	771.13	82.17	261.26	65.31
31	308.14	10.40	57.21	14.30	416.79	29.35	117.41	29.35	771.13	82.17	261.26	65.31
32	321.58	10.86	59.70	14.93	416.79	29.35	117.41	29.35	771.13	82.17	261.26	65.31
33	331.92	11.20	61.62	15.41	416.79	29.35	117.41	29.35	771.13	82.17	261.26	65.31
34	343.30	11.59	63.73	15.93	416.79	29.35	117.41	29.35	771.13	82.17	261.26	65.31
35	347.81	11.74	64.57	16.14	429.36	30.24	120.95	30.24	771.13	82.17	261.26	65.31
36	347.81	11.74	64.57	16.14	471.10	33.18	132.70	33.18	771.13	82.17	261.26	65.31
37	347.81	11.74	64.57	16.14	492.43	34.68	138.71	34.68	771.13	82.17	261.26	65.31
38	347.81	11.74	64.57	16.14	514.08	36.20	144.81	36.20	771.13	82.17	261.26	65.31
39	347.81	11.74	64.57	16.14	558.30	39.32	157.27	39.32	771.13	82.17	261.26	65.31
40	347.81	11.74	64.57	16.14	580.88	40.91	163.63	40.91	771.13	82.17	261.26	65.31
41	347.81	11.74	64.57	16.14	598.36	42.14	168.55	42.14	771.13	82.17	261.26	65.31
42	347.81	11.74	64.57	16.14	598.36	42.14	168.55	42.14	771.13	82.17	261.26	65.31
43	347.81	11.74	64.57	16.14	598.36	42.14	168.55	42.14	771.13	82.17	261.26	65.31
44	347.81	11.74	64.57	16.14	598.36	42.14	168.55	42.14	771.13	82.17	261.26	65.31
45	361.02	16.14	93.92	23.48	638.39	52.67	219.12	54.78	809.05	90.60	311.82	77.96
46	361.02	16.14	93.92	23.48	638.39	52.67	219.12	54.78	809.05	90.60	311.82	77.96
47	385.21	17.22	100.22	25.05	638.39	52.67	219.12	54.78	809.05	90.60	311.82	77.96
48	388.45	17.37	101.06	25.26	638.39	52.67	219.12	54.78	809.05	90.60	311.82	77.96
49	414.22	18.52	107.76	26.94	638.39	52.67	219.12	54.78	809.05	90.60	311.82	77.96
50	419.51	20.22	114.57	28.64	653.14	56.89	244.40	61.10	823.80	94.81	328.68	82.17
51	429.86	23.42	127.12	31.78	678.42	61.10	261.26	65.31	849.08	101.13	345.53	86.38
52	429.53	25.93	129.67	32.42	703.71	67.42	278.11	69.53	874.37	107.45	362.39	90.60
53	415.68	27.41	133.99	33.50	731.10	73.74	286.54	71.63	901.76	113.77	379.24	94.81
54	428.81	30.30	139.40	34.85	760.59	82.17	303.39	75.85	933.36	120.09	396.10	99.02
55	434.23	34.20	148.71	37.18	792.20	88.49	328.68	82.17	964.96	128.52	412.95	103.24
56	450.69	37.19	154.69	38.67	823.80	96.92	345.53	86.38	998.67	134.84	429.81	107.45
57	470.35	42.08	168.30	42.08	859.62	105.35	362.39	90.60	1034.49	143.27	446.66	111.67
58	516.55	49.12	190.14	47.54	897.54	113.77	379.24	94.81	1074.52	153.80	463.52	115.88
59	530.81	52.93	199.25	49.81	943.89	124.31	404.53	101.13	1120.87	164.34	488.80	122.20
60	575.32	60.90	217.95	54.49	996.57	136.95	429.81	107.45	1175.65	176.98	514.09	128.52
61	606.56	68.82	230.46	57.62	1055.56	151.70	455.09	113.77	1236.75	189.62	539.37	134.84
62	639.02	76.49	248.60	62.15	1120.87	166.45	480.37	120.09	1304.18	204.37	564.65	141.16
63	669.42	84.86	257.71	64.43	1192.51	183.30	505.66	126.41	1377.92	221.23	589.93	147.48
64	702.99	93.11	273.13	68.28	1270.46	200.16	539.37	134.84	1457.98	240.19	623.64	155.91
65	755.63	105.04	294.73	73.68	1352.63	219.12	573.08	143.27	1544.36	259.15	648.93	162.23
66	824.09	119.11	321.91	80.48	1441.12	240.19	598.36	149.59	1637.07	280.22	682.64	170.66
67	920.29	136.78	357.99	89.50	1535.93	261.26	632.07	158.02	1733.98	301.29	716.35	179.09
68	1002.95	154.30	390.89	97.72	1649.71	286.54	674.21	168.55	1851.97	326.57	750.06	187.51
69	1127.79	180.02	430.64	107.66	1795.08	318.14	716.35	179.09	1999.45	360.28	800.62	200.16
70	1232.09	203.88	464.01	116.00	1956.46	355.15	764.93	191.23	2164.50	395.07	848.99	212.25
71	1377.96	234.43	508.24	127.06	2047.58	378.14	780.41	195.10	2248.72	416.35	860.87	215.22
72	1538.21	268.55	555.36	138.84	2128.40	397.99	799.83	199.96	2322.59	434.52	869.05	217.26
73	1688.53	299.16	602.00	150.50	2207.94	416.63	814.90	203.72	2395.14	447.83	880.97	220.24
74	1768.67	318.39	622.79	155.70	2295.24	433.86	832.72	208.18	2473.68	460.10	895.70	223.93
75	1857.99	339.63	645.97	161.49	2394.08	456.17	852.41	213.10	2563.89	479.48	912.35	228.09
76	1956.55	365.37	670.64	167.66	2503.82	484.00	873.09	218.27	2668.32	506.14	930.04	232.51
77	2060.86	394.47	689.95	172.49	2626.33	520.47	893.94	223.49	2786.82	544.46	953.94	238.48
78	2252.72	444.67	739.66	184.91	2858.83	584.09	956.86	239.21	3021.73	613.44	1009.69	252.42
79	2527.16	515.12	815.97	203.99	3193.43	672.15	1044.91	261.23	3362.21	707.37	1097.74	274.44
80	2835.35	594.37	904.02	226.01	3564.73	769.01	1144.71	286.18	3739.37	808.63	1197.54	299.38
81	3171.42	678.02	992.08	248.02	3963.91	871.74	1250.37	312.59	4144.42	915.76	1309.07	327.27
82	3525.11	767.54	1091.87	272.97	4383.64	978.87	1361.91	340.48	4568.55	1024.36	1420.61	355.15
83	3896.40	857.06	1191.67	297.92	4816.57	1084.54	1479.31	369.83	5002.95	1131.50	1538.01	384.50
84	4282.37	949.52	1303.20	325.80	5261.24	1191.67	1602.59	400.65	5449.09	1240.10	1661.29	415.32
85+		1247.44	1673.03	418.26								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	277.97	8.46	38.67	9.67	393.31	23.48	82.18	20.55	712.13	67.42	193.84	48.46
30	291.01	8.86	40.49	10.12	393.31	23.48	82.18	20.55	712.13	67.42	193.84	48.46
31	299.04	9.10	41.61	10.40	393.31	23.48	82.18	20.55	712.13	67.42	193.84	48.46
32	312.08	9.50	43.42	10.86	393.31	23.48	82.18	20.55	712.13	67.42	193.84	48.46
33	322.12	9.80	44.82	11.20	393.31	23.48	82.18	20.55	712.13	67.42	193.84	48.46
34	333.16	10.14	46.35	11.59	393.31	23.48	82.18	20.55	712.13	67.42	193.84	48.46
35	337.54	10.27	46.96	11.74	405.17	24.19	84.66	21.17	712.13	67.42	193.84	48.46
36	337.54	10.27	46.96	11.74	444.56	26.54	92.89	23.22	712.13	67.42	193.84	48.46
37	337.54	10.27	46.96	11.74	464.69	27.74	97.10	24.27	712.13	67.42	193.84	48.46
38	337.54	10.27	46.96	11.74	485.12	28.96	101.37	25.34	712.13	67.42	193.84	48.46
39	337.54	10.27	46.96	11.74	526.85	31.45	110.09	27.52	712.13	67.42	193.84	48.46
40	337.54	10.27	46.96	11.74	548.15	32.73	114.54	28.63	712.13	67.42	193.84	48.46
41	337.54	10.27	46.96	11.74	564.65	33.71	117.99	29.50	712.13	67.42	193.84	48.46
42	337.54	10.27	46.96	11.74	564.65	33.71	117.99	29.50	712.13	67.42	193.84	48.46
43	337.54	10.27	46.96	11.74	564.65	33.71	117.99	29.50	712.13	67.42	193.84	48.46
44	337.54	10.27	46.96	11.74	564.65	33.71	117.99	29.50	712.13	67.42	193.84	48.46
45	346.35	13.21	64.57	16.14	596.25	42.14	160.12	40.03	741.63	75.85	227.55	56.89
46	346.35	13.21	64.57	16.14	596.25	42.14	160.12	40.03	741.63	75.85	227.55	56.89
47	369.55	14.09	68.90	17.22	596.25	42.14	160.12	40.03	741.63	75.85	227.55	56.89
48	372.66	14.21	69.48	17.37	596.25	42.14	160.12	40.03	741.63	75.85	227.55	56.89
49	397.38	15.15	74.09	18.52	596.25	42.14	160.12	40.03	741.63	75.85	227.55	56.89
50	402.66	16.85	80.87	20.22	608.90	46.35	176.98	44.25	752.17	77.96	244.40	61.10
51	409.79	18.40	86.98	21.74	627.86	50.57	185.41	46.35	771.13	82.17	252.83	63.21
52	406.83	21.07	90.77	22.69	648.93	54.78	193.84	48.46	794.30	88.49	261.26	65.31
53	392.84	22.84	91.36	22.84	672.10	61.10	210.69	52.67	817.48	92.70	278.11	69.53
54	403.05	24.24	96.97	24.24	697.39	67.42	219.12	54.78	842.76	99.02	286.54	71.63
55	407.46	26.77	101.12	25.28	722.67	73.74	235.97	58.99	868.05	105.35	303.39	75.85
56	420.94	29.75	113.04	28.26	750.06	80.06	252.83	63.21	897.54	111.67	311.82	77.96
57	437.29	34.56	120.22	30.05	779.56	86.38	261.26	65.31	927.04	117.99	328.68	82.17
58	478.52	39.61	133.10	33.27	811.16	94.81	278.11	69.53	960.75	126.41	345.53	86.38
59	488.79	43.59	143.21	35.80	849.08	103.24	294.97	73.74	998.67	134.84	362.39	90.60
60	527.25	49.68	153.85	38.46	893.33	113.77	311.82	77.96	1045.03	145.38	379.24	94.81
61	552.15	56.02	166.44	41.61	941.79	124.31	337.11	84.28	1095.59	158.02	396.10	99.02
62	580.06	62.15	178.48	44.62	996.57	136.95	353.96	88.49	1152.48	170.66	421.38	105.35
63	604.99	69.14	188.57	47.14	1057.67	149.59	379.24	94.81	1215.68	183.30	438.24	109.56
64	631.61	76.04	198.64	49.66	1122.98	164.34	396.10	99.02	1283.11	198.05	463.52	115.88
65	675.68	84.66	213.21	53.30	1192.51	181.19	421.38	105.35	1354.74	214.90	488.80	122.20
66	733.95	96.57	238.21	59.55	1266.25	198.05	446.66	111.67	1430.59	231.76	514.09	128.52
67	817.29	111.45	263.42	65.86	1344.21	214.90	471.95	117.99	1512.76	248.61	539.37	134.84
68	886.37	126.87	288.03	72.01	1441.12	235.97	505.66	126.41	1611.78	271.79	573.08	143.27
69	990.12	146.49	317.69	79.42	1561.22	263.36	539.37	134.84	1733.98	299.18	606.79	151.70
70	1077.42	166.97	344.49	86.12	1693.77	294.20	580.00	145.00	1872.40	327.83	647.25	161.81
71	1199.01	191.48	379.39	94.85	1765.99	311.76	595.37	148.84	1936.96	343.95	659.73	164.93
72	1331.77	219.22	416.52	104.13	1832.31	328.78	607.57	151.89	1997.66	359.54	669.09	167.27
73	1455.44	244.10	455.17	113.79	1894.09	343.21	624.02	156.01	2053.77	370.74	675.41	168.85
74	1516.75	258.91	468.84	117.21	1961.10	356.88	636.79	159.20	2115.05	379.62	692.77	173.19
75	1586.62	276.37	492.80	123.20	2039.46	374.59	652.63	163.16	2184.30	392.91	705.90	176.48
76	1663.94	297.36	512.47	128.12	2125.80	397.00	676.96	169.24	2266.57	415.99	721.25	180.31
77	1745.88	320.98	527.97	131.99	2224.35	427.47	695.95	173.99	2362.34	448.47	743.95	185.99
78	1900.50	362.49	569.42	142.35	2414.15	481.36	745.53	186.38	2555.04	506.31	786.62	196.65
79	2123.58	418.26	628.12	157.03	2687.12	551.81	815.97	203.99	2832.41	582.63	862.93	215.73
80	2370.13	481.36	698.56	174.64	2986.51	629.59	892.28	223.07	3136.20	663.34	939.25	234.81
81	2638.69	547.40	769.01	192.25	3306.44	711.77	980.34	245.08	3462.00	748.46	1027.30	256.82
82	2920.47	617.85	845.32	211.33	3642.51	795.42	1068.39	267.10	3801.01	833.58	1121.22	280.31
83	3213.98	688.29	927.50	231.88	3987.39	879.08	1162.32	290.58	4147.36	918.70	1215.15	303.79
84	3519.24	760.20	1009.69	252.42	4341.08	964.19	1262.11	315.53	4501.04	1003.82	1309.07	327.27
85+		990.61	1297.33	324.33								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	349.02	15.61	68.10	17.03	517.06	42.24	141.94	35.48	874.37	105.35	286.54	71.63
30	361.02	16.14	70.44	17.61	539.72	44.09	148.16	37.04	874.37	105.35	286.54	71.63
31	361.02	16.14	70.44	17.61	562.69	45.97	154.46	38.62	874.37	105.35	286.54	71.63
32	361.02	16.14	70.44	17.61	609.61	49.80	167.34	41.84	874.37	105.35	286.54	71.63
33	361.02	16.14	70.44	17.61	633.55	51.76	173.92	43.48	874.37	105.35	286.54	71.63
34	361.02	16.14	70.44	17.61	644.71	52.67	176.98	44.25	874.37	105.35	286.54	71.63
35	361.02	16.14	70.44	17.61	644.71	52.67	176.98	44.25	874.37	105.35	286.54	71.63
36	361.02	16.14	70.44	17.61	644.71	52.67	176.98	44.25	874.37	105.35	286.54	71.63
37	361.02	16.14	70.44	17.61	644.71	52.67	176.98	44.25	874.37	105.35	286.54	71.63
38	361.02	16.14	70.44	17.61	644.71	52.67	176.98	44.25	874.37	105.35	286.54	71.63
39	363.07	16.23	70.84	17.71	644.71	52.67	176.98	44.25	874.37	105.35	286.54	71.63
40	388.37	17.37	75.78	18.95	644.71	52.67	176.98	44.25	874.37	105.35	286.54	71.63
41	417.37	18.66	81.44	20.36	644.71	52.67	176.98	44.25	874.37	105.35	286.54	71.63
42	447.39	20.01	87.30	21.82	644.71	52.67	176.98	44.25	874.37	105.35	286.54	71.63
43	464.71	20.78	90.67	22.67	644.71	52.67	176.98	44.25	874.37	105.35	286.54	71.63
44	464.71	20.78	90.67	22.67	644.71	52.67	176.98	44.25	874.37	105.35	286.54	71.63
45	464.85	25.22	115.31	28.83	697.39	67.42	235.97	58.99	924.93	117.99	337.11	84.28
46	493.47	26.78	122.41	30.60	697.39	67.42	235.97	58.99	924.93	117.99	337.11	84.28
47	523.01	28.38	129.74	32.43	697.39	67.42	235.97	58.99	924.93	117.99	337.11	84.28
48	543.58	29.50	134.84	33.71	697.39	67.42	235.97	58.99	924.93	117.99	337.11	84.28
49	543.58	29.50	134.84	33.71	697.39	67.42	235.97	58.99	924.93	117.99	337.11	84.28
50	554.12	33.71	151.70	37.92	720.56	71.63	261.26	65.31	946.00	124.31	362.39	90.60
51	573.08	37.92	168.55	42.14	750.06	80.06	278.11	69.53	975.50	130.63	370.82	92.70
52	594.15	42.14	176.98	44.25	783.77	86.38	294.97	73.74	1009.21	139.06	387.67	96.92
53	617.32	48.46	185.41	46.35	819.59	94.81	311.82	77.96	1047.13	147.48	404.53	101.13
54	642.61	54.78	202.26	50.57	857.51	105.35	328.68	82.17	1087.16	155.91	421.38	105.35
55	667.89	61.10	219.12	54.78	897.54	113.77	345.53	86.38	1129.30	166.45	446.66	111.67
56	695.28	67.42	227.55	56.89	939.68	124.31	362.39	90.60	1171.44	176.98	463.52	115.88
57	724.78	73.74	244.40	61.10	983.93	134.84	387.67	96.92	1217.79	187.51	480.37	120.09
58	758.49	82.17	261.26	65.31	1034.49	147.48	404.53	101.13	1270.46	198.05	505.66	126.41
59	798.52	90.60	278.11	69.53	1091.38	160.12	429.81	107.45	1331.56	212.80	530.94	132.74
60	844.87	101.13	294.97	73.74	1160.91	176.98	455.09	113.77	1403.20	229.65	556.22	139.06
61	897.54	113.77	320.25	80.06	1236.75	193.84	480.37	120.09	1481.16	246.51	581.51	145.38
62	956.54	128.52	345.53	86.38	1321.03	212.80	514.09	128.52	1569.65	267.58	606.79	151.70
63	1021.85	143.27	362.39	90.60	1413.73	233.87	539.37	134.84	1666.56	288.65	640.50	160.12
64	1093.48	160.12	387.67	96.92	1512.76	257.04	573.08	143.27	1769.80	311.82	674.21	168.55
65	1169.33	176.98	412.95	103.24	1620.21	282.33	606.79	151.70	1881.47	337.11	707.92	176.98
66	1251.50	195.94	438.24	109.56	1733.98	307.61	640.50	160.12	2001.56	364.49	741.63	185.41
67	1335.78	214.90	471.95	117.99	1854.08	335.00	682.64	170.66	2127.98	391.88	775.34	193.84
68	1443.23	240.19	497.23	124.31	2001.56	368.71	716.35	179.09	2279.67	425.60	817.48	204.37
69	1584.39	271.79	539.37	134.84	2186.97	410.85	766.91	191.73	2473.51	467.73	859.62	214.90
70	1744.21	308.91	580.00	145.00	2395.66	458.12	815.37	203.84	2687.76	514.86	916.24	229.06
71	1842.42	333.89	595.37	148.84	2518.24	488.76	836.73	209.18	2801.85	543.07	925.23	231.31
72	1932.29	355.70	615.26	153.81	2626.38	513.35	853.67	213.42	2903.24	565.27	938.27	234.57
73	2022.56	376.25	631.36	157.84	2731.01	535.92	866.29	216.57	2998.98	581.81	954.39	238.60
74	2123.80	400.62	650.78	162.70	2848.06	558.07	888.71	222.18	3105.22	598.30	965.68	241.42
75	2239.25	426.21	672.61	168.15	2978.45	586.03	912.35	228.09	3226.51	621.00	985.60	246.40
76	2366.21	458.69	702.27	175.57	3128.59	624.77	936.36	234.09	3369.01	656.40	1005.96	251.49
77	2504.83	497.97	725.95	181.49	3298.28	673.46	959.94	239.98	3536.77	710.95	1031.93	257.98
78	2751.70	563.55	774.88	193.72	3611.69	760.20	1021.43	255.36	3858.24	807.16	1091.87	272.97
79	3102.45	653.07	857.06	214.27	4056.37	877.61	1121.22	280.31	4317.59	933.38	1191.67	297.92
80	3492.82	752.86	945.12	236.28	4549.47	1008.22	1232.76	308.19	4823.91	1071.33	1303.20	325.80
81	3916.95	861.46	1044.91	261.23	5079.26	1144.71	1350.17	337.54	5366.91	1213.68	1420.61	355.15
82	4363.09	973.00	1144.71	286.18	5634.01	1285.59	1473.44	368.36	5933.39	1358.97	1549.76	387.44
83	4826.84	1086.00	1256.24	314.06	6203.42	1426.48	1602.59	400.65	6511.61	1502.79	1678.90	419.73
84	5306.74	1201.94	1373.65	343.41	6786.05	1567.37	1737.60	434.40	7101.58	1646.61	1813.92	453.48
85+		1570.30	1761.09	440.27								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	337.67	12.77	45.40	11.35	486.65	35.48	108.14	27.04	802.73	88.49	210.69	52.67
30	349.28	13.21	46.96	11.74	507.97	37.04	112.88	28.22	802.73	88.49	210.69	52.67
31	349.28	13.21	46.96	11.74	529.59	38.62	117.69	29.42	802.73	88.49	210.69	52.67
32	349.28	13.21	46.96	11.74	573.75	41.84	127.50	31.88	802.73	88.49	210.69	52.67
33	349.28	13.21	46.96	11.74	596.28	43.48	132.51	33.13	802.73	88.49	210.69	52.67
34	349.28	13.21	46.96	11.74	606.79	44.25	134.84	33.71	802.73	88.49	210.69	52.67
35	349.28	13.21	46.96	11.74	606.79	44.25	134.84	33.71	802.73	88.49	210.69	52.67
36	349.28	13.21	46.96	11.74	606.79	44.25	134.84	33.71	802.73	88.49	210.69	52.67
37	349.28	13.21	46.96	11.74	606.79	44.25	134.84	33.71	802.73	88.49	210.69	52.67
38	349.28	13.21	46.96	11.74	606.79	44.25	134.84	33.71	802.73	88.49	210.69	52.67
39	351.26	13.28	47.23	11.81	606.79	44.25	134.84	33.71	802.73	88.49	210.69	52.67
40	375.74	14.21	50.52	12.63	606.79	44.25	134.84	33.71	802.73	88.49	210.69	52.67
41	403.80	15.27	54.29	13.57	606.79	44.25	134.84	33.71	802.73	88.49	210.69	52.67
42	432.84	16.37	58.20	14.55	606.79	44.25	134.84	33.71	802.73	88.49	210.69	52.67
43	449.60	17.00	60.45	15.11	606.79	44.25	134.84	33.71	802.73	88.49	210.69	52.67
44	449.60	17.00	60.45	15.11	606.79	44.25	134.84	33.71	802.73	88.49	210.69	52.67
45	445.03	19.82	86.48	21.62	651.03	54.78	176.98	44.25	842.76	99.02	252.83	63.21
46	472.43	21.04	91.81	22.95	651.03	54.78	176.98	44.25	842.76	99.02	252.83	63.21
47	500.71	22.30	97.30	24.33	651.03	54.78	176.98	44.25	842.76	99.02	252.83	63.21
48	520.41	23.18	101.13	25.28	651.03	54.78	176.98	44.25	842.76	99.02	252.83	63.21
49	520.41	23.18	101.13	25.28	651.03	54.78	176.98	44.25	842.76	99.02	252.83	63.21
50	528.83	27.39	109.56	27.39	667.89	58.99	185.41	46.35	859.62	103.24	269.68	67.42
51	543.58	29.50	117.99	29.50	693.17	65.31	202.26	50.57	884.90	109.56	278.11	69.53
52	562.54	35.82	126.41	31.60	720.56	71.63	210.69	52.67	914.40	115.88	294.97	73.74
53	581.51	40.03	134.84	33.71	750.06	80.06	227.55	56.89	946.00	124.31	303.39	75.85
54	602.58	44.25	143.27	35.82	781.66	86.38	244.40	61.10	979.71	130.63	320.25	80.06
55	623.64	50.57	160.12	40.03	817.48	94.81	252.83	63.21	1013.42	139.06	337.11	84.28
56	646.82	54.78	168.55	42.14	853.30	103.24	269.68	67.42	1051.35	147.48	345.53	86.38
57	670.00	61.10	176.98	44.25	889.11	111.67	286.54	71.63	1091.38	158.02	362.39	90.60
58	697.39	67.42	193.84	48.46	931.25	122.20	303.39	75.85	1135.62	166.45	379.24	94.81
59	731.10	75.85	202.26	50.57	981.82	134.84	320.25	80.06	1186.19	179.09	396.10	99.02
60	771.13	84.28	219.12	54.78	1038.70	147.48	337.11	84.28	1247.29	191.73	421.38	105.35
61	815.37	94.81	235.97	58.99	1101.91	162.23	362.39	90.60	1314.71	208.58	438.24	109.56
62	865.94	105.35	252.83	63.21	1173.55	179.09	387.67	96.92	1388.45	225.44	463.52	115.88
63	920.72	117.99	269.68	67.42	1251.50	195.94	412.95	103.24	1470.62	242.29	488.80	122.20
64	979.71	132.74	286.54	71.63	1335.78	214.90	438.24	109.56	1557.00	263.36	514.09	128.52
65	1042.92	147.48	311.82	77.96	1426.38	235.97	463.52	115.88	1651.81	284.43	539.37	134.84
66	1112.45	162.23	328.68	82.17	1523.29	259.15	488.80	122.20	1752.95	305.50	564.65	141.16
67	1184.08	179.09	353.96	88.49	1624.42	282.33	514.09	128.52	1860.40	330.78	598.36	149.59
68	1274.68	200.16	379.24	94.81	1748.73	309.72	547.80	136.95	1991.03	358.17	632.07	158.02
69	1390.56	225.44	404.53	101.13	1904.64	345.53	589.93	147.48	2151.15	393.99	665.78	166.45
70	1523.56	256.38	437.10	109.28	2080.44	384.57	630.44	157.61	2330.52	432.90	706.09	176.52
71	1601.06	275.56	450.55	112.64	2178.32	408.31	643.64	160.91	2423.71	454.57	724.10	181.02
72	1674.65	294.17	469.13	117.28	2266.84	430.68	661.40	165.35	2507.17	474.90	738.31	184.58
73	1745.43	312.01	484.53	121.13	2349.26	447.83	675.41	168.85	2580.51	488.21	748.83	187.21
74	1824.65	328.89	503.83	125.96	2440.44	463.60	692.77	173.19	2662.62	496.84	762.75	190.69
75	1912.93	351.29	519.44	129.86	2542.25	486.14	712.56	178.14	2757.02	514.44	779.16	194.79
76	2013.50	376.44	544.10	136.03	2661.99	517.21	740.23	185.06	2870.77	544.10	797.17	199.29
77	2125.36	409.47	563.96	140.99	2801.82	559.46	761.95	190.49	3008.80	593.96	821.95	205.49
78	2327.57	463.75	610.51	152.63	3061.35	632.52	815.97	203.99	3274.15	676.55	874.67	218.67
79	2610.81	535.66	675.08	168.77	3422.38	729.38	892.28	223.07	3648.38	779.28	956.86	239.21
80	2924.87	614.91	745.53	186.38	3820.09	832.11	986.21	246.55	4056.37	889.35	1044.91	261.23
81	3260.94	700.03	821.84	205.46	4242.75	940.71	1080.13	270.03	4489.30	1000.88	1144.71	286.18
82	3614.63	788.09	909.89	227.47	4681.55	1050.78	1179.93	294.98	4938.38	1113.89	1244.50	311.13
83	3978.59	876.14	997.95	249.49	5130.63	1159.38	1285.59	321.40	5393.32	1225.42	1350.17	337.54
84	4352.82	965.66	1086.00	271.50	5587.04	1269.45	1397.13	349.28	5854.14	1336.96	1461.70	365.43
85+		1247.44	1397.13	349.28								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	390.37	22.01	70.44	17.61	553.08	57.48	142.93	35.73	1114.55	162.23	328.68	82.17
30	390.37	22.01	70.44	17.61	599.74	62.33	154.99	38.75	1114.55	162.23	328.68	82.17
31	390.37	22.01	70.44	17.61	647.62	67.31	167.36	41.84	1114.55	162.23	328.68	82.17
32	390.37	22.01	70.44	17.61	672.03	69.85	173.67	43.42	1114.55	162.23	328.68	82.17
33	390.37	22.01	70.44	17.61	721.74	75.01	186.52	46.63	1114.55	162.23	328.68	82.17
34	390.37	22.01	70.44	17.61	750.06	77.96	193.84	48.46	1114.55	162.23	328.68	82.17
35	390.37	22.01	70.44	17.61	750.06	77.96	193.84	48.46	1114.55	162.23	328.68	82.17
36	390.37	22.01	70.44	17.61	750.06	77.96	193.84	48.46	1114.55	162.23	328.68	82.17
37	390.37	22.01	70.44	17.61	750.06	77.96	193.84	48.46	1114.55	162.23	328.68	82.17
38	390.37	22.01	70.44	17.61	750.06	77.96	193.84	48.46	1114.55	162.23	328.68	82.17
39	409.19	23.07	73.84	18.46	750.06	77.96	193.84	48.46	1114.55	162.23	328.68	82.17
40	436.33	24.61	78.74	19.68	750.06	77.96	193.84	48.46	1114.55	162.23	328.68	82.17
41	465.57	26.25	84.01	21.00	750.06	77.96	193.84	48.46	1114.55	162.23	328.68	82.17
42	495.58	27.95	89.43	22.36	750.06	77.96	193.84	48.46	1114.55	162.23	328.68	82.17
43	518.45	29.24	93.55	23.39	750.06	77.96	193.84	48.46	1114.55	162.23	328.68	82.17
44	518.45	29.24	93.55	23.39	750.06	77.96	193.84	48.46	1114.55	162.23	328.68	82.17
45	518.30	38.06	123.23	30.81	834.33	99.02	252.83	63.21	1198.83	183.30	387.67	96.92
46	546.72	40.14	129.99	32.50	834.33	99.02	252.83	63.21	1198.83	183.30	387.67	96.92
47	575.81	42.28	136.91	34.23	834.33	99.02	252.83	63.21	1198.83	183.30	387.67	96.92
48	602.58	44.25	143.27	35.82	834.33	99.02	252.83	63.21	1198.83	183.30	387.67	96.92
49	602.58	44.25	143.27	35.82	834.33	99.02	252.83	63.21	1198.83	183.30	387.67	96.92
50	619.43	48.46	160.12	40.03	868.05	107.45	278.11	69.53	1232.54	189.62	412.95	103.24
51	646.82	54.78	168.55	42.14	912.29	117.99	294.97	73.74	1281.00	202.26	429.81	107.45
52	676.32	61.10	176.98	44.25	962.86	128.52	320.25	80.06	1331.56	212.80	446.66	111.67
53	707.92	69.53	193.84	48.46	1013.42	141.16	337.11	84.28	1388.45	225.44	463.52	115.88
54	742.60	77.84	210.37	52.59	1070.31	155.91	353.96	88.49	1449.55	240.19	488.80	122.20
55	760.72	84.30	213.82	53.46	1129.30	168.55	379.24	94.81	1512.76	254.94	505.66	126.41
56	814.08	96.51	234.99	58.75	1190.40	183.30	396.10	99.02	1580.18	269.68	530.94	132.74
57	846.25	103.96	249.51	62.38	1255.72	200.16	421.38	105.35	1649.71	286.54	547.80	136.95
58	886.52	113.66	264.51	66.13	1327.35	217.01	438.24	109.56	1727.66	305.50	573.08	143.27
59	943.12	128.51	281.90	70.47	1411.63	235.97	471.95	117.99	1820.37	326.57	598.36	149.59
60	994.70	141.51	295.33	73.83	1510.65	259.15	497.23	124.31	1927.82	349.75	632.07	158.02
61	1053.82	156.35	316.76	79.19	1618.10	284.43	522.51	130.63	2045.81	377.14	657.35	164.34
62	1126.35	173.91	331.64	82.91	1740.30	311.82	556.22	139.06	2176.43	406.63	691.07	172.77
63	1182.15	187.49	347.34	86.84	1870.93	343.43	589.93	147.48	2319.70	440.34	724.78	181.19
64	1266.03	208.38	369.59	92.40	2014.20	375.03	623.64	155.91	2475.62	474.05	766.91	191.73
65	1343.96	227.23	388.43	97.11	2165.90	410.85	665.78	166.45	2642.06	511.98	800.62	200.16
66	1444.53	250.46	419.38	104.84	2328.13	448.77	699.49	174.87	2816.93	552.01	842.76	210.69
67	1571.74	277.71	449.07	112.27	2498.79	488.80	741.63	185.41	3004.45	594.15	876.47	219.12
68	1711.08	310.21	482.10	120.53	2707.37	535.15	783.77	195.94	3229.89	644.71	927.04	231.76
69	1840.04	341.75	502.00	125.50	2970.74	596.25	834.33	208.58	3514.32	707.92	977.60	244.40
70	1987.81	376.84	527.57	131.89	3265.67	661.96	891.02	222.75	3828.86	775.44	1033.92	258.48
71	2162.04	417.20	563.69	140.92	3437.44	703.98	909.14	227.29	3998.62	814.61	1053.96	263.49
72	2370.47	462.62	599.56	149.89	3595.40	738.31	930.58	232.64	4151.06	847.90	1069.01	267.25
73	2578.68	506.56	646.05	161.51	3744.13	769.02	947.04	236.76	4292.90	871.80	1079.19	269.80
74	2708.10	533.57	664.78	166.20	3908.21	799.49	965.68	241.42	4448.78	892.21	1098.64	274.66
75	2851.92	567.72	685.93	171.48	4093.91	837.43	992.26	248.07	4629.99	924.00	1118.79	279.70
76	3013.13	607.37	714.93	178.73	4305.37	888.91	1018.61	254.65	4841.56	974.32	1138.82	284.70
77	3190.29	656.96	737.95	184.49	4546.20	958.44	1049.93	262.48	5092.16	1054.43	1169.92	292.48
78	3506.03	741.12	792.49	198.12	4991.21	1080.13	1121.22	280.31	5572.37	1197.54	1244.50	311.13
79	3950.70	855.59	880.54	220.14	5625.20	1248.90	1232.76	308.19	6262.13	1389.79	1361.91	340.48
80	4445.27	983.27	974.47	243.62	6332.57	1436.75	1356.04	339.01	7031.13	1599.65	1491.05	372.76
81	4978.00	1119.76	1074.26	268.57	7094.24	1636.34	1491.05	372.76	7858.84	1821.26	1631.94	407.98
82	5538.61	1260.64	1185.80	296.45	7892.60	1840.33	1631.94	407.98	8721.78	2044.33	1784.57	446.14
83	6116.84	1404.47	1297.33	324.33	8711.50	2044.33	1778.70	444.67	9602.32	2265.93	1937.19	484.30
84	6714.14	1548.29	1420.61	355.15	9550.95	2249.79	1931.32	482.83	10503.41	2486.07	2095.69	523.92
85+		2004.70	1825.66	456.41								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	375.70	19.08	52.83	13.21	515.79	48.16	105.64	26.41	1013.42	139.06	252.83	63.21
30	375.70	19.08	52.83	13.21	559.31	52.22	114.56	28.64	1013.42	139.06	252.83	63.21
31	375.70	19.08	52.83	13.21	603.96	56.39	123.70	30.93	1013.42	139.06	252.83	63.21
32	375.70	19.08	52.83	13.21	626.72	58.52	128.36	32.09	1013.42	139.06	252.83	63.21
33	375.70	19.08	52.83	13.21	673.09	62.85	137.86	34.47	1013.42	139.06	252.83	63.21
34	375.70	19.08	52.83	13.21	699.49	65.31	143.27	35.82	1013.42	139.06	252.83	63.21
35	375.70	19.08	52.83	13.21	699.49	65.31	143.27	35.82	1013.42	139.06	252.83	63.21
36	375.70	19.08	52.83	13.21	699.49	65.31	143.27	35.82	1013.42	139.06	252.83	63.21
37	375.70	19.08	52.83	13.21	699.49	65.31	143.27	35.82	1013.42	139.06	252.83	63.21
38	375.70	19.08	52.83	13.21	699.49	65.31	143.27	35.82	1013.42	139.06	252.83	63.21
39	393.80	20.00	55.38	13.84	699.49	65.31	143.27	35.82	1013.42	139.06	252.83	63.21
40	419.93	21.32	59.05	14.76	699.49	65.31	143.27	35.82	1013.42	139.06	252.83	63.21
41	448.06	22.75	63.01	15.75	699.49	65.31	143.27	35.82	1013.42	139.06	252.83	63.21
42	476.95	24.22	67.07	16.77	699.49	65.31	143.27	35.82	1013.42	139.06	252.83	63.21
43	498.96	25.34	70.17	17.54	699.49	65.31	143.27	35.82	1013.42	139.06	252.83	63.21
44	498.96	25.34	70.17	17.54	699.49	65.31	143.27	35.82	1013.42	139.06	252.83	63.21
45	491.12	30.81	86.99	21.75	769.02	84.28	185.41	46.35	1085.06	155.91	294.97	73.74
46	518.05	32.50	91.76	22.94	769.02	84.28	185.41	46.35	1085.06	155.91	294.97	73.74
47	545.61	34.23	96.64	24.16	769.02	84.28	185.41	46.35	1085.06	155.91	294.97	73.74
48	570.97	35.82	101.13	25.28	769.02	84.28	185.41	46.35	1085.06	155.91	294.97	73.74
49	570.97	35.82	101.13	25.28	769.02	84.28	185.41	46.35	1085.06	155.91	294.97	73.74
50	585.72	40.03	109.56	27.39	798.52	90.60	210.69	52.67	1112.45	162.23	311.82	77.96
51	608.90	46.35	117.99	29.50	836.44	99.02	219.12	54.78	1152.48	170.66	328.68	82.17
52	634.18	52.67	134.84	33.71	876.47	109.56	235.97	58.99	1196.72	181.19	337.11	84.28
53	659.46	58.99	143.27	35.82	920.72	120.09	252.83	63.21	1245.18	193.84	353.96	88.49
54	687.90	65.21	151.46	37.87	969.18	130.63	261.26	65.31	1295.75	204.37	370.82	92.70
55	703.15	71.96	156.26	39.06	1019.74	143.27	278.11	69.53	1350.53	217.01	387.67	96.92
56	749.04	79.73	167.85	41.96	1072.42	155.91	294.97	73.74	1407.41	229.65	404.53	101.13
57	775.56	87.33	182.97	45.74	1127.19	168.55	311.82	77.96	1468.51	244.40	421.38	105.35
58	810.06	97.12	190.12	47.53	1188.30	183.30	328.68	82.17	1535.93	261.26	438.24	109.56
59	856.06	107.78	207.28	51.82	1259.93	200.16	353.96	88.49	1613.89	278.11	463.52	115.88
60	900.36	118.95	221.50	55.38	1342.10	219.12	379.24	94.81	1704.49	299.18	480.37	120.09
61	950.27	129.95	235.54	58.88	1434.80	240.19	396.10	99.02	1805.62	322.36	505.66	126.41
62	1009.06	145.60	250.75	62.69	1538.04	265.47	421.38	105.35	1917.28	347.64	539.37	134.84
63	1053.87	157.88	260.51	65.13	1649.71	290.75	455.09	113.77	2037.38	375.03	564.65	141.16
64	1124.49	174.96	283.09	70.77	1769.80	318.14	480.37	120.09	2170.11	404.53	589.93	147.48
65	1190.53	190.33	295.21	73.80	1898.32	347.64	505.66	126.41	2311.28	436.13	623.64	155.91
66	1275.61	209.69	318.42	79.60	2037.38	379.24	539.37	134.84	2460.87	469.84	657.35	164.34
67	1384.63	234.38	338.77	84.69	2182.76	412.95	573.08	143.27	2620.99	505.66	691.07	172.77
68	1501.64	260.81	363.55	90.89	2357.63	452.98	606.79	151.70	2812.72	547.80	724.78	181.19
69	1608.34	285.76	386.16	96.54	2578.85	503.55	648.93	162.23	3050.80	600.47	775.34	193.84
70	1727.79	314.66	406.98	101.75	2824.36	558.99	697.68	174.42	3314.00	657.76	823.77	205.94
71	1870.93	348.60	437.60	109.40	2964.77	591.34	716.05	179.01	3451.52	689.90	836.73	209.18
72	2044.78	386.75	466.32	116.58	3093.59	621.02	738.31	184.58	3574.26	717.16	853.67	213.42
73	2217.11	422.13	499.22	124.80	3210.04	644.21	748.83	187.21	3685.40	732.31	866.29	216.57
74	2316.23	442.60	517.83	129.46	3336.15	666.53	769.75	192.44	3801.49	743.50	881.71	220.43
75	2427.38	467.83	539.42	134.85	3479.57	694.25	792.48	198.12	3937.41	762.51	899.03	224.76
76	2554.43	499.81	563.08	140.77	3647.38	737.07	816.15	204.04	4104.49	806.66	923.71	230.93
77	2696.82	541.46	587.96	146.99	3844.25	797.95	845.94	211.49	4312.22	881.94	947.94	236.98
78	2952.75	610.51	633.99	158.50	4208.99	901.09	909.89	227.47	4706.50	1008.22	1015.56	253.89
79	3307.91	702.97	704.43	176.11	4716.77	1037.57	1003.82	250.95	5259.78	1163.78	1115.35	278.84
80	3698.28	802.76	780.75	195.19	5272.98	1184.33	1103.61	275.90	5864.41	1326.68	1221.02	305.25
81	4113.60	908.43	862.93	215.73	5864.41	1336.96	1215.15	303.79	6504.28	1493.99	1338.42	334.61
82	4548.00	1017.03	950.99	237.75	6479.33	1492.52	1332.55	333.14	7166.15	1661.29	1467.57	366.89
83	4994.14	1125.63	1044.91	261.23	7104.51	1646.61	1455.83	363.96	7835.36	1827.13	1590.85	397.71
84	5449.09	1234.23	1144.71	286.18	7739.97	1800.71	1579.11	394.78	8511.91	1991.49	1719.99	430.00
85+		1574.70	1467.57	366.89								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 20 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	391.84	23.48	105.67	26.42	525.90	49.11	177.41	44.35
30	391.84	23.48	105.67	26.42	525.90	49.11	177.41	44.35
31	391.84	23.48	105.67	26.42	525.90	49.11	177.41	44.35
32	391.84	23.48	105.67	26.42	525.90	49.11	177.41	44.35
33	391.84	23.48	105.67	26.42	525.90	49.11	177.41	44.35
34	391.84	23.48	105.67	26.42	525.90	49.11	177.41	44.35
35	391.84	23.48	105.67	26.42	525.90	49.11	177.41	44.35
36	392.04	23.49	105.72	26.43	525.90	49.11	177.41	44.35
37	399.91	23.96	107.84	26.96	525.90	49.11	177.41	44.35
38	403.84	24.20	108.90	27.23	525.90	49.11	177.41	44.35
39	407.78	24.44	109.96	27.49	525.90	49.11	177.41	44.35
40	411.71	24.67	111.02	27.76	525.90	49.11	177.41	44.35
41	416.13	24.94	112.22	28.05	525.90	49.11	177.41	44.35
42	420.59	25.20	113.42	28.35	525.90	49.11	177.41	44.35
43	422.94	25.34	114.05	28.51	525.90	49.11	177.41	44.35
44	422.94	25.34	114.05	28.51	525.90	49.11	177.41	44.35
45	442.81	31.40	150.74	37.69	548.08	53.86	209.09	52.27
46	446.70	31.68	152.07	38.02	548.08	53.86	209.09	52.27
47	446.70	31.68	152.07	38.02	548.08	53.86	209.09	52.27
48	446.70	31.68	152.07	38.02	548.08	53.86	209.09	52.27
49	446.70	31.68	152.07	38.02	548.08	53.86	209.09	52.27
50	456.20	33.26	164.74	41.18	556.00	57.03	228.10	57.03
51	470.46	38.02	177.41	44.35	570.25	60.19	234.44	58.61
52	486.30	41.18	190.08	47.52	586.09	63.36	247.11	61.78
53	502.14	44.35	202.76	50.69	601.93	68.11	259.78	64.95
54	519.56	49.11	209.09	52.27	620.94	71.28	266.12	66.53
55	538.57	53.86	221.76	55.44	639.95	76.03	278.79	69.70
56	557.58	58.61	234.44	58.61	660.54	80.79	291.46	72.87
57	578.17	63.36	247.11	61.78	681.13	85.54	304.13	76.03
58	601.93	68.11	266.12	66.53	704.90	91.87	316.81	79.20
59	628.86	74.45	278.79	69.70	733.41	98.21	335.82	83.95
60	660.54	82.37	291.46	72.87	765.09	104.55	348.49	87.12
61	696.98	90.29	310.47	77.62	801.52	112.47	367.50	91.87
62	734.99	99.79	329.48	82.37	842.71	121.97	386.50	96.63
63	779.35	109.30	348.49	87.12	885.48	131.47	405.51	101.38
64	825.28	120.39	367.50	91.87	934.58	142.56	424.52	106.13
65	875.97	131.47	392.84	98.21	985.27	153.65	443.53	110.88
66	928.24	142.56	411.85	102.96	1040.71	166.32	468.87	117.22
67	985.27	155.24	437.19	109.30	1099.32	179.00	487.88	121.97
68	1053.38	171.08	462.54	115.63	1169.02	194.84	513.23	128.31
69	1140.51	190.08	494.22	123.55	1256.14	213.84	544.91	136.23
70	1239.57	212.14	525.59	131.40	1356.72	235.88	576.25	144.06
71	1335.50	233.56	558.03	139.51	1453.06	255.50	608.18	152.05
72	1432.38	254.51	589.71	147.43	1550.32	276.23	639.37	159.84
73	1534.73	276.53	620.65	155.16	1651.48	294.96	669.81	167.45
74	1651.43	299.57	656.92	164.23	1767.00	316.30	705.58	176.40
75	1784.98	326.59	704.36	176.09	1897.85	341.64	752.52	188.13
76	1936.26	360.44	750.67	187.67	2049.45	375.34	798.33	199.58
77	2109.03	403.83	801.76	200.44	2222.51	420.04	848.92	212.23
78	2324.63	459.35	868.80	217.20	2440.57	479.90	915.76	228.94
79	2581.46	526.86	950.99	237.75	2701.80	550.34	997.95	249.49
80	2866.17	600.24	1039.04	259.76	2989.44	628.12	1086.00	271.50
81	3171.42	679.49	1132.96	283.24	3297.63	708.84	1179.93	294.98
82	3494.29	760.20	1232.76	308.19	3620.50	791.02	1279.72	319.93
83	3825.96	840.92	1338.42	334.61	3952.17	873.20	1385.39	346.35
84	4167.90	923.10	1449.96	362.49	4292.65	955.39	1496.92	374.23
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 100 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	372.76	19.08	76.31	19.08	486.30	39.60	126.72	31.68
30	372.76	19.08	76.31	19.08	486.30	39.60	126.72	31.68
31	372.76	19.08	76.31	19.08	486.30	39.60	126.72	31.68
32	372.76	19.08	76.31	19.08	486.30	39.60	126.72	31.68
33	372.76	19.08	76.31	19.08	486.30	39.60	126.72	31.68
34	372.76	19.08	76.31	19.08	486.30	39.60	126.72	31.68
35	372.76	19.08	76.31	19.08	486.30	39.60	126.72	31.68
36	372.95	19.09	76.35	19.09	486.30	39.60	126.72	31.68
37	380.44	19.47	77.88	19.47	486.30	39.60	126.72	31.68
38	384.18	19.66	78.65	19.66	486.30	39.60	126.72	31.68
39	387.92	19.85	79.42	19.85	486.30	39.60	126.72	31.68
40	391.66	20.05	80.18	20.05	486.30	39.60	126.72	31.68
41	395.87	20.26	81.04	20.26	486.30	39.60	126.72	31.68
42	400.11	20.48	81.91	20.48	486.30	39.60	126.72	31.68
43	402.34	20.59	82.37	20.59	486.30	39.60	126.72	31.68
44	402.34	20.59	82.37	20.59	486.30	39.60	126.72	31.68
45	416.11	25.12	106.78	26.69	503.72	44.35	152.07	38.02
46	419.77	25.34	107.71	26.93	503.72	44.35	152.07	38.02
47	419.77	25.34	107.71	26.93	503.72	44.35	152.07	38.02
48	419.77	25.34	107.71	26.93	503.72	44.35	152.07	38.02
49	419.77	25.34	107.71	26.93	503.72	44.35	152.07	38.02
50	427.69	26.93	120.39	30.10	510.06	45.94	158.40	39.60
51	438.78	30.10	126.72	31.68	521.15	49.11	171.08	42.77
52	451.45	33.26	133.06	33.26	533.82	52.27	177.41	44.35
53	464.12	36.43	139.40	34.85	548.08	55.44	183.75	45.94
54	478.38	39.60	152.07	38.02	562.33	58.61	190.08	47.52
55	494.22	42.77	158.40	39.60	578.17	61.78	202.76	50.69
56	510.06	47.52	164.74	41.18	594.01	64.95	209.09	52.27
57	527.48	50.69	177.41	44.35	611.44	69.70	221.76	55.44
58	546.49	55.44	190.08	47.52	632.03	74.45	228.10	57.03
59	568.67	60.19	196.42	49.11	654.21	79.20	240.77	60.19
60	594.01	66.53	209.09	52.27	681.13	85.54	253.45	63.36
61	624.11	72.87	221.76	55.44	711.23	91.87	266.12	66.53
62	655.79	80.79	234.44	58.61	744.50	99.79	278.79	69.70
63	692.22	88.71	253.45	63.36	780.93	107.71	291.46	72.87
64	730.24	96.63	266.12	66.53	820.53	115.63	310.47	77.62
65	771.42	106.13	285.13	71.28	863.30	125.14	323.14	80.79
66	815.78	115.63	297.80	74.45	909.24	136.23	342.15	85.54
67	863.30	126.72	316.81	79.20	958.34	145.73	361.16	90.29
68	918.74	139.40	335.82	83.95	1015.37	158.40	380.17	95.04
69	990.02	155.24	361.16	90.29	1088.23	174.24	405.51	101.38
70	1071.76	172.56	386.28	96.57	1171.49	191.55	430.60	107.65
71	1150.53	189.67	413.82	103.45	1249.29	208.48	451.44	112.86
72	1229.08	206.40	434.52	108.63	1328.40	225.02	477.98	119.49
73	1313.50	224.29	460.88	115.22	1411.83	241.19	503.89	125.97
74	1408.12	243.30	492.69	123.17	1505.44	256.99	535.27	133.82
75	1515.57	264.89	529.77	132.44	1611.90	276.93	565.89	141.47
76	1639.86	291.93	565.98	141.50	1735.18	305.33	601.73	150.43
77	1780.37	327.19	607.21	151.80	1877.64	341.93	642.58	160.65
78	1954.80	372.76	657.47	164.37	2054.60	391.84	698.56	174.64
79	2163.20	427.06	722.05	180.51	2265.93	447.61	763.14	190.78
80	2393.61	485.77	792.49	198.12	2497.81	509.25	827.71	206.93
81	2638.69	548.87	868.80	217.20	2745.83	573.82	904.02	226.01
82	2896.99	611.98	945.12	236.28	3005.59	638.39	986.21	246.55
83	3162.62	676.55	1027.30	256.82	3271.22	702.97	1062.52	265.63
84	3435.58	741.12	1109.48	277.37	3542.72	767.54	1150.58	287.64
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 20 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	416.79	29.35	117.41	29.35	579.76	61.78	196.42	49.11
30	416.79	29.35	117.41	29.35	579.76	61.78	196.42	49.11
31	416.79	29.35	117.41	29.35	579.76	61.78	196.42	49.11
32	416.79	29.35	117.41	29.35	579.76	61.78	196.42	49.11
33	416.79	29.35	117.41	29.35	579.76	61.78	196.42	49.11
34	416.79	29.35	117.41	29.35	579.76	61.78	196.42	49.11
35	419.22	29.52	118.09	29.52	579.76	61.78	196.42	49.11
36	427.11	30.08	120.31	30.08	579.76	61.78	196.42	49.11
37	431.06	30.36	121.42	30.36	579.76	61.78	196.42	49.11
38	435.00	30.63	122.54	30.63	579.76	61.78	196.42	49.11
39	442.90	31.19	124.76	31.19	579.76	61.78	196.42	49.11
40	446.85	31.47	125.87	31.47	579.76	61.78	196.42	49.11
41	449.87	31.68	126.72	31.68	579.76	61.78	196.42	49.11
42	449.87	31.68	126.72	31.68	579.76	61.78	196.42	49.11
43	449.87	31.68	126.72	31.68	579.76	61.78	196.42	49.11
44	449.87	31.68	126.72	31.68	579.76	61.78	196.42	49.11
45	479.96	39.60	164.74	41.18	608.27	68.11	234.44	58.61
46	479.96	39.60	164.74	41.18	608.27	68.11	234.44	58.61
47	479.96	39.60	164.74	41.18	608.27	68.11	234.44	58.61
48	479.96	39.60	164.74	41.18	608.27	68.11	234.44	58.61
49	479.96	39.60	164.74	41.18	608.27	68.11	234.44	58.61
50	491.05	42.77	183.75	45.94	619.36	71.28	247.11	61.78
51	510.06	45.94	196.42	49.11	638.37	76.03	259.78	64.95
52	529.07	50.69	209.09	52.27	657.37	80.79	272.45	68.11
53	549.66	55.44	215.43	53.86	677.97	85.54	285.13	71.28
54	571.84	61.78	228.10	57.03	701.73	90.29	297.80	74.45
55	595.60	66.53	247.11	61.78	725.49	96.63	310.47	77.62
56	619.36	72.87	259.78	64.95	750.83	101.38	323.14	80.79
57	646.29	79.20	272.45	68.11	777.76	107.71	335.82	83.95
58	674.80	85.54	285.13	71.28	807.86	115.63	348.49	87.12
59	709.65	93.46	304.13	76.03	842.71	123.55	367.50	91.87
60	749.25	102.96	323.14	80.79	883.89	133.06	386.50	96.63
61	793.60	114.05	342.15	85.54	929.83	142.56	405.51	101.38
62	842.71	125.14	361.16	90.29	980.52	153.65	424.52	106.13
63	896.56	137.81	380.17	95.04	1035.96	166.32	443.53	110.88
64	955.17	150.48	405.51	101.38	1096.15	180.58	468.87	117.22
65	1016.95	164.74	430.86	107.71	1161.10	194.84	487.88	121.97
66	1083.48	180.58	449.87	112.47	1230.80	210.68	513.23	128.31
67	1154.76	196.42	475.21	118.80	1303.66	226.52	538.57	134.64
68	1240.30	215.43	506.89	126.72	1392.37	245.53	563.92	140.98
69	1349.60	239.19	538.57	134.64	1503.25	270.87	601.93	150.48
70	1473.86	267.54	576.25	144.06	1630.59	297.62	639.57	159.89
71	1595.70	294.69	608.18	152.05	1752.45	324.47	670.88	167.72
72	1717.93	321.24	645.58	161.39	1874.66	350.72	701.45	175.36
73	1848.12	348.73	682.10	170.53	2004.82	374.85	737.41	184.35
74	1995.09	377.12	723.83	180.96	2150.20	399.93	778.57	194.64
75	2164.25	412.38	770.58	192.65	2317.76	433.45	824.76	206.19
76	2357.76	455.76	822.16	205.54	2512.66	476.62	875.78	218.95
77	2580.65	511.41	878.39	219.60	2738.35	535.00	937.35	234.34
78	2858.83	584.09	956.86	239.21	3021.73	613.44	1009.69	252.42
79	3193.43	672.15	1044.91	261.23	3362.21	707.37	1097.74	274.44
80	3564.73	769.01	1144.71	286.18	3739.37	808.63	1197.54	299.38
81	3963.91	871.74	1250.37	312.59	4144.42	915.76	1309.07	327.27
82	4383.64	978.87	1361.91	340.48	4568.55	1024.36	1420.61	355.15
83	4816.57	1084.54	1479.31	369.83	5002.95	1131.50	1538.01	384.50
84	5261.24	1191.67	1602.59	400.65	5449.09	1240.10	1661.29	415.32
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 100 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	393.31	23.48	82.18	20.55	535.40	50.69	145.73	36.43
30	393.31	23.48	82.18	20.55	535.40	50.69	145.73	36.43
31	393.31	23.48	82.18	20.55	535.40	50.69	145.73	36.43
32	393.31	23.48	82.18	20.55	535.40	50.69	145.73	36.43
33	393.31	23.48	82.18	20.55	535.40	50.69	145.73	36.43
34	393.31	23.48	82.18	20.55	535.40	50.69	145.73	36.43
35	395.60	23.62	82.66	20.67	535.40	50.69	145.73	36.43
36	403.05	24.06	84.22	21.05	535.40	50.69	145.73	36.43
37	406.77	24.28	85.00	21.25	535.40	50.69	145.73	36.43
38	410.50	24.51	85.78	21.44	535.40	50.69	145.73	36.43
39	417.95	24.95	87.33	21.83	535.40	50.69	145.73	36.43
40	421.67	25.17	88.11	22.03	535.40	50.69	145.73	36.43
41	424.52	25.34	88.71	22.18	535.40	50.69	145.73	36.43
42	424.52	25.34	88.71	22.18	535.40	50.69	145.73	36.43
43	424.52	25.34	88.71	22.18	535.40	50.69	145.73	36.43
44	424.52	25.34	88.71	22.18	535.40	50.69	145.73	36.43
45	448.28	31.68	120.39	30.10	557.58	57.03	171.08	42.77
46	448.28	31.68	120.39	30.10	557.58	57.03	171.08	42.77
47	448.28	31.68	120.39	30.10	557.58	57.03	171.08	42.77
48	448.28	31.68	120.39	30.10	557.58	57.03	171.08	42.77
49	448.28	31.68	120.39	30.10	557.58	57.03	171.08	42.77
50	457.79	34.85	133.06	33.26	565.50	58.61	183.75	45.94
51	472.04	38.02	139.40	34.85	579.76	61.78	190.08	47.52
52	487.88	41.18	145.73	36.43	597.18	66.53	196.42	49.11
53	505.31	45.94	158.40	39.60	614.61	69.70	209.09	52.27
54	524.32	50.69	164.74	41.18	633.61	74.45	215.43	53.86
55	543.32	55.44	177.41	44.35	652.62	79.20	228.10	57.03
56	563.92	60.19	190.08	47.52	674.80	83.95	234.44	58.61
57	586.09	64.95	196.42	49.11	696.98	88.71	247.11	61.78
58	609.85	71.28	209.09	52.27	722.32	95.04	259.78	64.95
59	638.37	77.62	221.76	55.44	750.83	101.38	272.45	68.11
60	671.63	85.54	234.44	58.61	785.68	109.30	285.13	71.28
61	708.06	93.46	253.45	63.36	823.70	118.80	297.80	74.45
62	749.25	102.96	266.12	66.53	866.47	128.31	316.81	79.20
63	795.19	112.47	285.13	71.28	913.99	137.81	329.48	82.37
64	844.29	123.55	297.80	74.45	964.68	148.90	348.49	87.12
65	896.56	136.23	316.81	79.20	1018.53	161.57	367.50	91.87
66	952.00	148.90	335.82	83.95	1075.56	174.24	386.50	96.63
67	1010.61	161.57	354.82	88.71	1137.34	186.92	405.51	101.38
68	1083.48	177.41	380.17	95.04	1211.79	204.34	430.86	107.71
69	1173.77	198.00	405.51	101.38	1303.66	224.93	456.20	114.05
70	1275.98	221.63	436.94	109.23	1410.54	246.96	487.59	121.90
71	1376.25	242.96	463.98	115.99	1509.49	268.04	514.14	128.53
72	1478.94	265.37	490.39	122.60	1612.40	290.20	540.05	135.01
73	1585.42	287.28	522.33	130.58	1719.08	310.33	565.34	141.34
74	1704.65	310.21	553.52	138.38	1838.47	329.98	602.18	150.54
75	1843.67	338.63	589.98	147.49	1974.61	355.19	638.14	159.53
76	2001.79	373.85	637.48	159.37	2134.35	391.72	679.18	169.79
77	2185.67	420.04	683.85	170.96	2321.26	440.67	731.01	182.75
78	2414.15	481.36	745.53	186.38	2555.04	506.31	786.62	196.65
79	2687.12	551.81	815.97	203.99	2832.41	582.63	862.93	215.73
80	2986.51	629.59	892.28	223.07	3136.20	663.34	939.25	234.81
81	3306.44	711.77	980.34	245.08	3462.00	748.46	1027.30	256.82
82	3642.51	795.42	1068.39	267.10	3801.01	833.58	1121.22	280.31
83	3987.39	879.08	1162.32	290.58	4147.36	918.70	1215.15	303.79
84	4341.08	964.19	1262.11	315.53	4501.04	1003.82	1309.07	327.27
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 20 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	461.96	37.74	126.81	31.70	657.37	79.20	215.43	53.86
30	466.12	38.08	127.96	31.99	657.37	79.20	215.43	53.86
31	470.29	38.42	129.10	32.27	657.37	79.20	215.43	53.86
32	478.62	39.10	131.39	32.85	657.37	79.20	215.43	53.86
33	482.79	39.44	132.53	33.13	657.37	79.20	215.43	53.86
34	484.71	39.60	133.06	33.26	657.37	79.20	215.43	53.86
35	484.71	39.60	133.06	33.26	657.37	79.20	215.43	53.86
36	484.71	39.60	133.06	33.26	657.37	79.20	215.43	53.86
37	484.71	39.60	133.06	33.26	657.37	79.20	215.43	53.86
38	484.71	39.60	133.06	33.26	657.37	79.20	215.43	53.86
39	484.71	39.60	133.06	33.26	657.37	79.20	215.43	53.86
40	484.71	39.60	133.06	33.26	657.37	79.20	215.43	53.86
41	484.71	39.60	133.06	33.26	657.37	79.20	215.43	53.86
42	484.71	39.60	133.06	33.26	657.37	79.20	215.43	53.86
43	484.71	39.60	133.06	33.26	657.37	79.20	215.43	53.86
44	484.71	39.60	133.06	33.26	657.37	79.20	215.43	53.86
45	524.32	50.69	177.41	44.35	695.39	88.71	253.45	63.36
46	524.32	50.69	177.41	44.35	695.39	88.71	253.45	63.36
47	524.32	50.69	177.41	44.35	695.39	88.71	253.45	63.36
48	524.32	50.69	177.41	44.35	695.39	88.71	253.45	63.36
49	524.32	50.69	177.41	44.35	695.39	88.71	253.45	63.36
50	541.74	53.86	196.42	49.11	711.23	93.46	272.45	68.11
51	563.92	60.19	209.09	52.27	733.41	98.21	278.79	69.70
52	589.26	64.95	221.76	55.44	758.75	104.55	291.46	72.87
53	616.19	71.28	234.44	58.61	787.27	110.88	304.13	76.03
54	644.70	79.20	247.11	61.78	817.36	117.22	316.81	79.20
55	674.80	85.54	259.78	64.95	849.04	125.14	335.82	83.95
56	706.48	93.46	272.45	68.11	880.72	133.06	348.49	87.12
57	739.74	101.38	291.46	72.87	915.57	140.98	361.16	90.29
58	777.76	110.88	304.13	76.03	955.17	148.90	380.17	95.04
59	820.53	120.39	323.14	80.79	1001.11	159.99	399.18	99.79
60	872.80	133.06	342.15	85.54	1054.97	172.66	418.19	104.55
61	929.83	145.73	361.16	90.29	1113.58	185.33	437.19	109.30
62	993.19	159.99	386.50	96.63	1180.11	201.17	456.20	114.05
63	1062.89	175.83	405.51	101.38	1252.97	217.01	481.55	120.39
64	1137.34	193.25	430.86	107.71	1330.59	234.44	506.89	126.72
65	1218.12	212.26	456.20	114.05	1414.54	253.45	532.24	133.06
66	1303.66	231.27	481.55	120.39	1504.83	274.04	557.58	139.40
67	1393.95	251.86	513.23	128.31	1599.88	294.63	582.92	145.73
68	1504.83	277.21	538.57	134.64	1713.93	319.98	614.61	153.65
69	1644.23	308.89	576.59	144.15	1859.66	351.66	646.29	161.57
70	1804.73	345.12	614.24	153.56	2024.78	387.86	690.23	172.56
71	1962.49	380.90	652.07	163.02	2183.51	423.22	721.04	180.26
72	2119.86	414.35	689.03	172.26	2343.33	456.25	757.31	189.33
73	2285.96	448.59	725.12	181.28	2510.25	487.00	798.86	199.71
74	2475.62	485.09	772.49	193.12	2699.16	520.06	839.40	209.85
75	2692.52	529.77	824.76	206.19	2916.77	561.38	890.98	222.75
76	2946.09	588.32	881.74	220.44	3172.48	618.11	947.28	236.82
77	3240.92	661.74	943.24	235.81	3475.26	698.59	1013.99	253.50
78	3611.69	760.20	1021.43	255.36	3858.24	807.16	1091.87	272.97
79	4056.37	877.61	1121.22	280.31	4317.59	933.38	1191.67	297.92
80	4549.47	1008.22	1232.76	308.19	4823.91	1071.33	1303.20	325.80
81	5079.26	1144.71	1350.17	337.54	5366.91	1213.68	1420.61	355.15
82	5634.01	1285.59	1473.44	368.36	5933.39	1358.97	1549.76	387.44
83	6203.42	1426.48	1602.59	400.65	6511.61	1502.79	1678.90	419.73
84	6786.05	1567.37	1737.60	434.40	7101.58	1646.61	1813.92	453.48
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 100 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	434.78	31.70	96.62	24.15	603.52	66.53	158.40	39.60
30	438.70	31.99	97.49	24.37	603.52	66.53	158.40	39.60
31	442.63	32.27	98.36	24.59	603.52	66.53	158.40	39.60
32	450.47	32.85	100.10	25.03	603.52	66.53	158.40	39.60
33	454.39	33.13	100.98	25.24	603.52	66.53	158.40	39.60
34	456.20	33.26	101.38	25.34	603.52	66.53	158.40	39.60
35	456.20	33.26	101.38	25.34	603.52	66.53	158.40	39.60
36	456.20	33.26	101.38	25.34	603.52	66.53	158.40	39.60
37	456.20	33.26	101.38	25.34	603.52	66.53	158.40	39.60
38	456.20	33.26	101.38	25.34	603.52	66.53	158.40	39.60
39	456.20	33.26	101.38	25.34	603.52	66.53	158.40	39.60
40	456.20	33.26	101.38	25.34	603.52	66.53	158.40	39.60
41	456.20	33.26	101.38	25.34	603.52	66.53	158.40	39.60
42	456.20	33.26	101.38	25.34	603.52	66.53	158.40	39.60
43	456.20	33.26	101.38	25.34	603.52	66.53	158.40	39.60
44	456.20	33.26	101.38	25.34	603.52	66.53	158.40	39.60
45	489.47	41.18	133.06	33.26	633.61	74.45	190.08	47.52
46	489.47	41.18	133.06	33.26	633.61	74.45	190.08	47.52
47	489.47	41.18	133.06	33.26	633.61	74.45	190.08	47.52
48	489.47	41.18	133.06	33.26	633.61	74.45	190.08	47.52
49	489.47	41.18	133.06	33.26	633.61	74.45	190.08	47.52
50	502.14	44.35	139.40	34.85	646.29	77.62	202.76	50.69
51	521.15	49.11	152.07	38.02	665.29	82.37	209.09	52.27
52	541.74	53.86	158.40	39.60	687.47	87.12	221.76	55.44
53	563.92	60.19	171.08	42.77	711.23	93.46	228.10	57.03
54	587.68	64.95	183.75	45.94	736.58	98.21	240.77	60.19
55	614.61	71.28	190.08	47.52	761.92	104.55	253.45	63.36
56	641.53	77.62	202.76	50.69	790.43	110.88	259.78	64.95
57	668.46	83.95	215.43	53.86	820.53	118.80	272.45	68.11
58	700.14	91.87	228.10	57.03	853.79	125.14	285.13	71.28
59	738.16	101.38	240.77	60.19	891.81	134.64	297.80	74.45
60	780.93	110.88	253.45	63.36	937.75	144.15	316.81	79.20
61	828.45	121.97	272.45	68.11	988.44	156.82	329.48	82.37
62	882.31	134.64	291.46	72.87	1043.88	169.49	348.49	87.12
63	940.92	147.32	310.47	77.62	1105.66	182.16	367.50	91.87
64	1004.28	161.57	329.48	82.37	1170.60	198.00	386.50	96.63
65	1072.39	177.41	348.49	87.12	1241.88	213.84	405.51	101.38
66	1145.26	194.84	367.50	91.87	1317.92	229.69	424.52	106.13
67	1221.29	212.26	386.50	96.63	1398.70	248.69	449.87	112.47
68	1314.75	232.85	411.85	102.96	1496.91	269.29	475.21	118.80
69	1431.97	259.78	443.53	110.88	1617.30	296.21	500.55	125.14
70	1567.27	289.71	474.93	118.73	1755.66	326.12	531.92	132.98
71	1697.59	318.20	501.60	125.40	1888.82	354.25	564.30	141.07
72	1829.66	347.62	533.84	133.46	2023.64	383.31	595.92	148.98
73	1966.42	374.85	565.34	141.34	2159.99	408.65	626.80	156.70
74	2121.31	402.97	602.18	150.54	2314.43	431.86	663.00	165.75
75	2298.20	439.47	644.16	161.04	2492.35	465.06	704.36	176.09
76	2506.71	487.04	697.05	174.26	2703.31	512.36	750.67	187.67
77	2753.09	549.73	748.70	187.17	2956.47	583.63	807.65	201.91
78	3061.35	632.52	815.97	203.99	3274.15	676.55	874.67	218.67
79	3422.38	729.38	892.28	223.07	3648.38	779.28	956.86	239.21
80	3820.09	832.11	986.21	246.55	4056.37	889.35	1044.91	261.23
81	4242.75	940.71	1080.13	270.03	4489.30	1000.88	1144.71	286.18
82	4681.55	1050.78	1179.93	294.98	4938.38	1113.89	1244.50	311.13
83	5130.63	1159.38	1285.59	321.40	5393.32	1225.42	1350.17	337.54
84	5587.04	1269.45	1397.13	349.28	5854.14	1336.96	1461.70	365.43
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	528.34	54.91	136.54	34.13	837.95	121.97	247.11	61.78
30	537.10	55.82	138.80	34.70	837.95	121.97	247.11	61.78
31	545.87	56.73	141.07	35.27	837.95	121.97	247.11	61.78
32	550.25	57.19	142.20	35.55	837.95	121.97	247.11	61.78
33	559.02	58.10	144.47	36.12	837.95	121.97	247.11	61.78
34	563.92	58.61	145.73	36.43	837.95	121.97	247.11	61.78
35	563.92	58.61	145.73	36.43	837.95	121.97	247.11	61.78
36	563.92	58.61	145.73	36.43	837.95	121.97	247.11	61.78
37	563.92	58.61	145.73	36.43	837.95	121.97	247.11	61.78
38	563.92	58.61	145.73	36.43	837.95	121.97	247.11	61.78
39	563.92	58.61	145.73	36.43	837.95	121.97	247.11	61.78
40	563.92	58.61	145.73	36.43	837.95	121.97	247.11	61.78
41	563.92	58.61	145.73	36.43	837.95	121.97	247.11	61.78
42	563.92	58.61	145.73	36.43	837.95	121.97	247.11	61.78
43	563.92	58.61	145.73	36.43	837.95	121.97	247.11	61.78
44	563.92	58.61	145.73	36.43	837.95	121.97	247.11	61.78
45	627.28	74.45	190.08	47.52	901.32	137.81	291.46	72.87
46	627.28	74.45	190.08	47.52	901.32	137.81	291.46	72.87
47	627.28	74.45	190.08	47.52	901.32	137.81	291.46	72.87
48	627.28	74.45	190.08	47.52	901.32	137.81	291.46	72.87
49	627.28	74.45	190.08	47.52	901.32	137.81	291.46	72.87
50	652.62	80.79	209.09	52.27	926.66	142.56	310.47	77.62
51	685.89	88.71	221.76	55.44	963.09	152.07	323.14	80.79
52	723.90	96.63	240.77	60.19	1001.11	159.99	335.82	83.95
53	761.92	106.13	253.45	63.36	1043.88	169.49	348.49	87.12
54	804.69	117.22	266.12	66.53	1089.82	180.58	367.50	91.87
55	849.04	126.72	285.13	71.28	1137.34	191.67	380.17	95.04
56	894.98	137.81	297.80	74.45	1188.03	202.76	399.18	99.79
57	944.08	150.48	316.81	79.20	1240.30	215.43	411.85	102.96
58	997.94	163.16	329.48	82.37	1298.91	229.69	430.86	107.71
59	1061.30	177.41	354.82	88.71	1368.61	245.53	449.87	112.47
60	1135.75	194.84	373.83	93.46	1449.39	262.95	475.21	118.80
61	1216.54	213.84	392.84	98.21	1538.10	283.54	494.22	123.55
62	1308.41	234.44	418.19	104.55	1636.31	305.72	519.56	129.89
63	1406.62	258.20	443.53	110.88	1744.02	331.06	544.91	136.23
64	1514.34	281.96	468.87	117.22	1861.24	356.41	576.59	144.15
65	1628.39	308.89	500.55	125.14	1986.38	384.92	601.93	150.48
66	1750.36	337.40	525.90	131.47	2117.85	415.02	633.61	158.40
67	1878.67	367.50	557.58	139.40	2258.83	446.70	658.96	164.74
68	2035.48	402.34	589.26	147.32	2428.33	484.71	696.98	174.24
69	2233.49	448.28	627.28	156.82	2642.17	532.24	734.99	183.75
70	2460.13	498.68	671.23	167.81	2884.40	584.16	778.88	194.72
71	2678.83	548.62	708.50	177.13	3116.16	634.83	821.36	205.34
72	2902.01	595.92	751.11	187.78	3350.50	684.38	862.84	215.71
73	3133.98	643.69	792.71	198.18	3593.32	729.72	903.32	225.83
74	3397.13	694.94	839.40	209.85	3867.02	775.53	954.97	238.74
75	3700.89	757.03	897.00	224.25	4185.51	835.30	1011.39	252.85
76	4054.22	837.06	959.19	239.80	4559.14	917.49	1072.39	268.10
77	4467.14	941.77	1031.67	257.92	5003.60	1036.09	1149.58	287.39
78	4991.21	1080.13	1121.22	280.31	5572.37	1197.54	1244.50	311.13
79	5625.20	1248.90	1232.76	308.19	6262.13	1389.79	1361.91	340.48
80	6332.57	1436.75	1356.04	339.01	7031.13	1599.65	1491.05	372.76
81	7094.24	1636.34	1491.05	372.76	7858.84	1821.26	1631.94	407.98
82	7892.60	1840.33	1631.94	407.98	8721.78	2044.33	1784.57	446.14
83	8711.50	2044.33	1778.70	444.67	9602.32	2265.93	1937.19	484.30
84	9550.95	2249.79	1931.32	482.83	10503.41	2486.07	2095.69	523.92
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 100 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	492.72	46.01	100.92	25.23	761.92	104.55	190.08	47.52
30	500.89	46.77	102.59	25.65	761.92	104.55	190.08	47.52
31	509.07	47.53	104.27	26.07	761.92	104.55	190.08	47.52
32	513.16	47.92	105.10	26.28	761.92	104.55	190.08	47.52
33	521.33	48.68	106.78	26.69	761.92	104.55	190.08	47.52
34	525.90	49.11	107.71	26.93	761.92	104.55	190.08	47.52
35	525.90	49.11	107.71	26.93	761.92	104.55	190.08	47.52
36	525.90	49.11	107.71	26.93	761.92	104.55	190.08	47.52
37	525.90	49.11	107.71	26.93	761.92	104.55	190.08	47.52
38	525.90	49.11	107.71	26.93	761.92	104.55	190.08	47.52
39	525.90	49.11	107.71	26.93	761.92	104.55	190.08	47.52
40	525.90	49.11	107.71	26.93	761.92	104.55	190.08	47.52
41	525.90	49.11	107.71	26.93	761.92	104.55	190.08	47.52
42	525.90	49.11	107.71	26.93	761.92	104.55	190.08	47.52
43	525.90	49.11	107.71	26.93	761.92	104.55	190.08	47.52
44	525.90	49.11	107.71	26.93	761.92	104.55	190.08	47.52
45	578.17	63.36	139.40	34.85	815.78	117.22	221.76	55.44
46	578.17	63.36	139.40	34.85	815.78	117.22	221.76	55.44
47	578.17	63.36	139.40	34.85	815.78	117.22	221.76	55.44
48	578.17	63.36	139.40	34.85	815.78	117.22	221.76	55.44
49	578.17	63.36	139.40	34.85	815.78	117.22	221.76	55.44
50	600.35	68.11	158.40	39.60	836.37	121.97	234.44	58.61
51	628.86	74.45	164.74	41.18	866.47	128.31	247.11	61.78
52	658.96	82.37	177.41	44.35	899.73	136.23	253.45	63.36
53	692.22	90.29	190.08	47.52	936.16	145.73	266.12	66.53
54	728.66	98.21	196.42	49.11	974.18	153.65	278.79	69.70
55	766.67	107.71	209.09	52.27	1015.37	163.16	291.46	72.87
56	806.27	117.22	221.76	55.44	1058.14	172.66	304.13	76.03
57	847.46	126.72	234.44	58.61	1104.07	183.75	316.81	79.20
58	893.40	137.81	247.11	61.78	1154.76	196.42	329.48	82.37
59	947.25	150.48	266.12	66.53	1213.37	209.09	348.49	87.12
60	1009.03	164.74	285.13	71.28	1281.48	224.93	361.16	90.29
61	1078.73	180.58	297.80	74.45	1357.52	242.36	380.17	95.04
62	1156.35	199.59	316.81	79.20	1441.47	261.37	405.51	101.38
63	1240.30	218.60	342.15	85.54	1531.76	281.96	424.52	106.13
64	1330.59	239.19	361.16	90.29	1631.56	304.13	443.53	110.88
65	1427.22	261.37	380.17	95.04	1737.69	327.90	468.87	117.22
66	1531.76	285.13	405.51	101.38	1850.15	353.24	494.22	123.55
67	1641.06	310.47	430.86	107.71	1970.54	380.17	519.56	129.89
68	1772.53	340.57	456.20	114.05	2114.69	411.85	544.91	136.23
69	1938.86	378.58	487.88	121.97	2293.68	451.45	582.92	145.73
70	2127.68	421.10	525.59	131.40	2496.55	495.51	620.57	155.14
71	2310.47	460.84	558.03	139.51	2689.81	537.65	652.07	163.02
72	2496.97	501.26	595.92	148.98	2884.93	578.85	689.03	172.26
73	2686.92	539.23	626.80	156.70	3084.82	612.97	725.12	181.28
74	2899.88	579.37	669.09	167.27	3304.37	646.28	766.41	191.60
75	3145.53	627.60	716.40	179.10	3559.42	689.31	812.72	203.18
76	3434.62	694.07	768.54	192.14	3865.06	759.61	869.83	217.46
77	3777.39	784.07	831.23	207.81	4237.22	866.60	931.45	232.86
78	4208.99	901.09	909.89	227.47	4706.50	1008.22	1015.56	253.89
79	4716.77	1037.57	1003.82	250.95	5259.78	1163.78	1115.35	278.84
80	5272.98	1184.33	1103.61	275.90	5864.41	1326.68	1221.02	305.25
81	5864.41	1336.96	1215.15	303.79	6504.28	1493.99	1338.42	334.61
82	6479.33	1492.52	1332.55	333.14	7166.15	1661.29	1467.57	366.89
83	7104.51	1646.61	1455.83	363.96	7835.36	1827.13	1590.85	397.71
84	7739.97	1800.71	1579.11	394.78	8511.91	1991.49	1719.99	430.00
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 20 Days

Age	3.7% Simple Inflation				3.7% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	301.71	18.08	81.36	20.34	499.00	46.59	168.34	42.08
30	301.71	18.08	81.36	20.34	499.00	46.59	168.34	42.08
31	301.71	18.08	81.36	20.34	499.00	46.59	168.34	42.08
32	301.71	18.08	81.36	20.34	499.00	46.59	168.34	42.08
33	301.71	18.08	81.36	20.34	499.00	46.59	168.34	42.08
34	301.71	18.08	81.36	20.34	499.00	46.59	168.34	42.08
35	301.71	18.08	81.36	20.34	499.00	46.59	168.34	42.08
36	302.35	18.12	81.53	20.38	499.00	46.59	168.34	42.08
37	327.55	19.63	88.33	22.08	499.00	46.59	168.34	42.08
38	340.14	20.38	91.72	22.93	499.00	46.59	168.34	42.08
39	352.74	21.14	95.12	23.78	499.00	46.59	168.34	42.08
40	365.34	21.89	98.52	24.63	499.00	46.59	168.34	42.08
41	379.51	22.74	102.34	25.58	499.00	46.59	168.34	42.08
42	393.79	23.60	106.19	26.55	499.00	46.59	168.34	42.08
43	401.30	24.05	108.22	27.05	499.00	46.59	168.34	42.08
44	401.30	24.05	108.22	27.05	499.00	46.59	168.34	42.08
45	411.39	29.18	140.05	35.01	520.04	51.10	198.40	49.60
46	423.85	30.06	144.29	36.07	520.04	51.10	198.40	49.60
47	423.85	30.06	144.29	36.07	520.04	51.10	198.40	49.60
48	423.85	30.06	144.29	36.07	520.04	51.10	198.40	49.60
49	423.85	30.06	144.29	36.07	520.04	51.10	198.40	49.60
50	432.86	31.56	156.31	39.08	527.55	54.11	216.43	54.11
51	446.39	36.07	168.34	42.08	541.08	57.11	222.44	55.61
52	461.42	39.08	180.36	45.09	556.11	60.12	234.47	58.62
53	476.45	42.08	192.38	48.10	571.14	64.63	246.49	61.62
54	492.98	46.59	198.40	49.60	589.18	67.64	252.50	63.13
55	511.02	51.10	210.42	52.61	607.21	72.14	264.53	66.13
56	529.06	55.61	222.44	55.61	626.75	76.65	276.55	69.14
57	548.60	60.12	234.47	58.62	646.29	81.16	288.58	72.14
58	571.14	64.63	252.50	63.13	668.84	87.17	300.60	75.15
59	596.69	70.64	264.53	66.13	695.89	93.19	318.64	79.66
60	626.75	78.16	276.55	69.14	725.95	99.20	330.66	82.67
61	661.32	85.67	294.59	73.65	760.52	106.71	348.70	87.17
62	697.39	94.69	312.62	78.16	799.60	115.73	366.73	91.68
63	739.48	103.71	330.66	82.67	840.18	124.75	384.77	96.19
64	783.06	114.23	348.70	87.17	886.77	135.27	402.80	100.70
65	831.16	124.75	372.74	93.19	934.87	145.79	420.84	105.21
66	880.76	135.27	390.78	97.70	987.47	157.82	444.89	111.22
67	934.87	147.29	414.83	103.71	1043.08	169.84	462.92	115.73
68	999.50	162.32	438.88	109.72	1109.21	184.87	486.97	121.74
69	1082.16	180.36	468.94	117.23	1191.88	202.91	517.03	129.26
70	1174.50	201.00	498.00	124.50	1285.50	223.50	546.00	136.50
71	1235.40	216.05	516.20	129.05	1344.15	236.35	562.60	140.65
72	1292.20	229.60	532.00	133.00	1398.60	249.20	576.80	144.20
73	1348.65	243.00	545.40	136.35	1451.25	259.20	588.60	147.15
74	1411.80	256.10	561.60	140.40	1510.60	270.40	603.20	150.80
75	1482.50	271.25	585.00	146.25	1576.25	283.75	625.00	156.25
76	1560.00	290.40	604.80	151.20	1651.20	302.40	643.20	160.80
77	1645.65	315.10	625.60	156.40	1734.20	327.75	662.40	165.60
78	1789.92	353.69	668.96	167.24	1879.19	369.51	705.12	176.28
79	1987.67	405.67	732.24	183.06	2080.33	423.75	768.40	192.10
80	2206.89	462.17	800.04	200.01	2301.81	483.64	836.20	209.05
81	2441.93	523.19	872.36	218.09	2539.11	545.79	908.52	227.13
82	2690.53	585.34	949.20	237.30	2787.71	609.07	985.36	246.34
83	2945.91	647.49	1030.56	257.64	3043.09	672.35	1066.72	266.68
84	3209.20	710.77	1116.44	279.11	3305.25	735.63	1152.60	288.15
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	3.7% Simple Inflation				3.7% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	287.02	14.69	58.76	14.69	461.42	37.58	120.24	30.06
30	287.02	14.69	58.76	14.69	461.42	37.58	120.24	30.06
31	287.02	14.69	58.76	14.69	461.42	37.58	120.24	30.06
32	287.02	14.69	58.76	14.69	461.42	37.58	120.24	30.06
33	287.02	14.69	58.76	14.69	461.42	37.58	120.24	30.06
34	287.02	14.69	58.76	14.69	461.42	37.58	120.24	30.06
35	287.02	14.69	58.76	14.69	461.42	37.58	120.24	30.06
36	287.63	14.72	58.88	14.72	461.42	37.58	120.24	30.06
37	311.60	15.95	63.79	15.95	461.42	37.58	120.24	30.06
38	323.58	16.56	66.25	16.56	461.42	37.58	120.24	30.06
39	335.57	17.17	68.70	17.17	461.42	37.58	120.24	30.06
40	347.55	17.79	71.15	17.79	461.42	37.58	120.24	30.06
41	361.03	18.48	73.91	18.48	461.42	37.58	120.24	30.06
42	374.62	19.17	76.69	19.17	461.42	37.58	120.24	30.06
43	381.76	19.54	78.16	19.54	461.42	37.58	120.24	30.06
44	381.76	19.54	78.16	19.54	461.42	37.58	120.24	30.06
45	386.59	23.34	99.20	24.80	477.95	42.08	144.29	36.07
46	398.30	24.05	102.20	25.55	477.95	42.08	144.29	36.07
47	398.30	24.05	102.20	25.55	477.95	42.08	144.29	36.07
48	398.30	24.05	102.20	25.55	477.95	42.08	144.29	36.07
49	398.30	24.05	102.20	25.55	477.95	42.08	144.29	36.07
50	405.81	25.55	114.23	28.56	483.97	43.59	150.30	37.58
51	416.33	28.56	120.24	30.06	494.49	46.59	162.32	40.58
52	428.36	31.56	126.25	31.56	506.51	49.60	168.34	42.08
53	440.38	34.57	132.26	33.07	520.04	52.61	174.35	43.59
54	453.91	37.58	144.29	36.07	533.57	55.61	180.36	45.09
55	468.94	40.58	150.30	37.58	548.60	58.62	192.38	48.10
56	483.97	45.09	156.31	39.08	563.63	61.62	198.40	49.60
57	500.50	48.10	168.34	42.08	580.16	66.13	210.42	52.61
58	518.54	52.61	180.36	45.09	599.70	70.64	216.43	54.11
59	539.58	57.11	186.37	46.59	620.74	75.15	228.46	57.11
60	563.63	63.13	198.40	49.60	646.29	81.16	240.48	60.12
61	592.18	69.14	210.42	52.61	674.85	87.17	252.50	63.13
62	622.24	76.65	222.44	55.61	706.41	94.69	264.53	66.13
63	656.81	84.17	240.48	60.12	740.98	102.20	276.55	69.14
64	692.88	91.68	252.50	63.13	778.55	109.72	294.59	73.65
65	731.96	100.70	270.54	67.64	819.14	118.74	306.61	76.65
66	774.05	109.72	282.56	70.64	862.72	129.26	324.65	81.16
67	819.14	120.24	300.60	75.15	909.32	138.28	342.68	85.67
68	871.74	132.26	318.64	79.66	963.42	150.30	360.72	90.18
69	939.38	147.29	342.68	85.67	1032.56	165.33	384.77	96.19
70	1015.50	163.50	366.00	91.50	1110.00	181.50	408.00	102.00
71	1064.30	175.45	382.80	95.70	1155.65	192.85	417.60	104.40
72	1108.80	186.20	392.00	98.00	1198.40	203.00	431.20	107.80
73	1154.25	197.10	405.00	101.25	1240.65	211.95	442.80	110.70
74	1203.80	208.00	421.20	105.30	1287.00	219.70	457.60	114.40
75	1258.75	220.00	440.00	110.00	1338.75	230.00	470.00	117.50
76	1321.20	235.20	456.00	114.00	1398.00	246.00	484.80	121.20
77	1389.20	255.30	473.80	118.45	1465.10	266.80	501.40	125.35
78	1505.16	287.02	506.24	126.56	1582.00	301.71	537.88	134.47
79	1665.62	328.83	555.96	138.99	1744.72	344.65	587.60	146.90
80	1843.03	374.03	610.20	152.55	1923.26	392.11	637.32	159.33
81	2031.74	422.62	668.96	167.24	2114.23	441.83	696.08	174.02
82	2230.62	471.21	727.72	181.93	2314.24	491.55	759.36	189.84
83	2435.15	520.93	791.00	197.75	2518.77	541.27	818.12	204.53
84	2645.33	570.65	854.28	213.57	2727.82	590.99	885.92	221.48
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 20 Days

Age	3.7% Simple Inflation				3.7% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	320.92	22.60	90.40	22.60	550.10	58.62	186.37	46.59
30	320.92	22.60	90.40	22.60	550.10	58.62	186.37	46.59
31	320.92	22.60	90.40	22.60	550.10	58.62	186.37	46.59
32	320.92	22.60	90.40	22.60	550.10	58.62	186.37	46.59
33	320.92	22.60	90.40	22.60	550.10	58.62	186.37	46.59
34	320.92	22.60	90.40	22.60	550.10	58.62	186.37	46.59
35	328.69	23.15	92.59	23.15	550.10	58.62	186.37	46.59
36	353.97	24.93	99.71	24.93	550.10	58.62	186.37	46.59
37	366.61	25.82	103.27	25.82	550.10	58.62	186.37	46.59
38	379.26	26.71	106.83	26.71	550.10	58.62	186.37	46.59
39	404.54	28.49	113.95	28.49	550.10	58.62	186.37	46.59
40	417.18	29.38	117.52	29.38	550.10	58.62	186.37	46.59
41	426.85	30.06	120.24	30.06	550.10	58.62	186.37	46.59
42	426.85	30.06	120.24	30.06	550.10	58.62	186.37	46.59
43	426.85	30.06	120.24	30.06	550.10	58.62	186.37	46.59
44	426.85	30.06	120.24	30.06	550.10	58.62	186.37	46.59
45	455.41	37.58	156.31	39.08	577.15	64.63	222.44	55.61
46	455.41	37.58	156.31	39.08	577.15	64.63	222.44	55.61
47	455.41	37.58	156.31	39.08	577.15	64.63	222.44	55.61
48	455.41	37.58	156.31	39.08	577.15	64.63	222.44	55.61
49	455.41	37.58	156.31	39.08	577.15	64.63	222.44	55.61
50	465.93	40.58	174.35	43.59	587.67	67.64	234.47	58.62
51	483.97	43.59	186.37	46.59	605.71	72.14	246.49	61.62
52	502.00	48.10	198.40	49.60	623.75	76.65	258.52	64.63
53	521.54	52.61	204.41	51.10	643.28	81.16	270.54	67.64
54	542.58	58.62	216.43	54.11	665.83	85.67	282.56	70.64
55	565.13	63.13	234.47	58.62	688.37	91.68	294.59	73.65
56	587.67	69.14	246.49	61.62	712.42	96.19	306.61	76.65
57	613.22	75.15	258.52	64.63	737.97	102.20	318.64	79.66
58	640.28	81.16	270.54	67.64	766.53	109.72	330.66	82.67
59	673.34	88.68	288.58	72.14	799.60	117.23	348.70	87.17
60	710.92	97.70	306.61	76.65	838.67	126.25	366.73	91.68
61	753.00	108.22	324.65	81.16	882.26	135.27	384.77	96.19
62	799.60	118.74	342.68	85.67	930.36	145.79	402.80	100.70
63	850.70	130.76	360.72	90.18	982.96	157.82	420.84	105.21
64	906.31	142.79	384.77	96.19	1040.08	171.34	444.89	111.22
65	964.93	156.31	408.82	102.20	1101.70	184.87	462.92	115.73
66	1028.05	171.34	426.85	106.71	1167.83	199.90	486.97	121.74
67	1095.69	186.37	450.90	112.73	1236.97	214.93	511.02	127.76
68	1176.85	204.41	480.96	120.24	1321.14	232.97	535.07	133.77
69	1280.56	226.95	511.02	127.76	1426.35	257.01	571.14	142.79
70	1396.50	253.50	546.00	136.50	1545.00	282.00	606.00	151.50
71	1476.10	272.60	562.60	140.65	1621.10	300.15	620.60	155.15
72	1549.80	289.80	582.40	145.60	1691.20	316.40	632.80	158.20
73	1624.05	306.45	599.40	149.85	1761.75	329.40	648.00	162.00
74	1705.60	322.40	618.80	154.70	1838.20	341.90	665.60	166.40
75	1797.50	342.50	640.00	160.00	1925.00	360.00	685.00	171.25
76	1899.60	367.20	662.40	165.60	2024.40	384.00	705.60	176.40
77	2013.65	399.05	685.40	171.35	2136.70	417.45	731.40	182.85
78	2201.24	449.74	736.76	184.19	2326.67	472.34	777.44	194.36
79	2458.88	517.54	804.56	201.14	2588.83	544.66	845.24	211.31
80	2744.77	592.12	881.40	220.35	2879.24	622.63	922.08	230.52
81	3052.13	671.22	962.76	240.69	3191.12	705.12	1007.96	251.99
82	3375.31	753.71	1048.64	262.16	3517.69	788.74	1093.84	273.46
83	3708.66	835.07	1139.04	284.76	3852.17	871.23	1184.24	296.06
84	4051.05	917.56	1233.96	308.49	4195.69	954.85	1279.16	319.79
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	3.7% Simple Inflation				3.7% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	302.84	18.08	63.28	15.82	508.01	48.10	138.28	34.57
30	302.84	18.08	63.28	15.82	508.01	48.10	138.28	34.57
31	302.84	18.08	63.28	15.82	508.01	48.10	138.28	34.57
32	302.84	18.08	63.28	15.82	508.01	48.10	138.28	34.57
33	302.84	18.08	63.28	15.82	508.01	48.10	138.28	34.57
34	302.84	18.08	63.28	15.82	508.01	48.10	138.28	34.57
35	310.17	18.52	64.81	16.20	508.01	48.10	138.28	34.57
36	334.03	19.94	69.80	17.45	508.01	48.10	138.28	34.57
37	345.96	20.65	72.29	18.07	508.01	48.10	138.28	34.57
38	357.89	21.37	74.78	18.70	508.01	48.10	138.28	34.57
39	381.75	22.79	79.77	19.94	508.01	48.10	138.28	34.57
40	393.68	23.50	82.26	20.57	508.01	48.10	138.28	34.57
41	402.80	24.05	84.17	21.04	508.01	48.10	138.28	34.57
42	402.80	24.05	84.17	21.04	508.01	48.10	138.28	34.57
43	402.80	24.05	84.17	21.04	508.01	48.10	138.28	34.57
44	402.80	24.05	84.17	21.04	508.01	48.10	138.28	34.57
45	425.35	30.06	114.23	28.56	529.06	54.11	162.32	40.58
46	425.35	30.06	114.23	28.56	529.06	54.11	162.32	40.58
47	425.35	30.06	114.23	28.56	529.06	54.11	162.32	40.58
48	425.35	30.06	114.23	28.56	529.06	54.11	162.32	40.58
49	425.35	30.06	114.23	28.56	529.06	54.11	162.32	40.58
50	434.37	33.07	126.25	31.56	536.57	55.61	174.35	43.59
51	447.89	36.07	132.26	33.07	550.10	58.62	180.36	45.09
52	462.92	39.08	138.28	34.57	566.63	63.13	186.37	46.59
53	479.46	43.59	150.30	37.58	583.16	66.13	198.40	49.60
54	497.49	48.10	156.31	39.08	601.20	70.64	204.41	51.10
55	515.53	52.61	168.34	42.08	619.24	75.15	216.43	54.11
56	535.07	57.11	180.36	45.09	640.28	79.66	222.44	55.61
57	556.11	61.62	186.37	46.59	661.32	84.17	234.47	58.62
58	578.66	67.64	198.40	49.60	685.37	90.18	246.49	61.62
59	605.71	73.65	210.42	52.61	712.42	96.19	258.52	64.63
60	637.27	81.16	222.44	55.61	745.49	103.71	270.54	67.64
61	671.84	88.68	240.48	60.12	781.56	112.73	282.56	70.64
62	710.92	97.70	252.50	63.13	822.14	121.74	300.60	75.15
63	754.51	106.71	270.54	67.64	867.23	130.76	312.62	78.16
64	801.10	117.23	282.56	70.64	915.33	141.28	330.66	82.67
65	850.70	129.26	300.60	75.15	966.43	153.31	348.70	87.17
66	903.30	141.28	318.64	79.66	1020.54	165.33	366.73	91.68
67	958.91	153.31	336.67	84.17	1079.15	177.35	384.77	96.19
68	1028.05	168.34	360.72	90.18	1149.80	193.89	408.82	102.20
69	1113.72	187.88	384.77	96.19	1236.97	213.43	432.86	108.22
70	1209.00	210.00	414.00	103.50	1336.50	234.00	462.00	115.50
71	1273.10	224.75	429.20	107.30	1396.35	247.95	475.60	118.90
72	1334.20	239.40	442.40	110.60	1454.60	261.80	487.20	121.80
73	1393.20	252.45	459.00	114.75	1510.65	272.70	496.80	124.20
74	1457.30	265.20	473.20	118.30	1571.70	282.10	514.80	128.70
75	1531.25	281.25	490.00	122.50	1640.00	295.00	530.00	132.50
76	1612.80	301.20	513.60	128.40	1719.60	315.60	547.20	136.80
77	1705.45	327.75	533.60	133.40	1811.25	343.85	570.40	142.60
78	1858.85	370.64	574.04	143.51	1967.33	389.85	605.68	151.42
79	2069.03	424.88	628.28	157.07	2180.90	448.61	664.44	166.11
80	2299.55	484.77	687.04	171.76	2414.81	510.76	723.20	180.80
81	2545.89	548.05	754.84	188.71	2665.67	576.30	791.00	197.75
82	2804.66	612.46	822.64	205.66	2926.70	641.84	863.32	215.83
83	3070.21	676.87	894.96	223.74	3193.38	707.38	935.64	233.91
84	3342.54	742.41	971.80	242.95	3465.71	772.92	1007.96	251.99
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 20 Days

Age	3.7% Simple Inflation				3.7% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	387.03	31.62	106.24	26.56	623.75	75.15	204.41	51.10
30	400.37	32.71	109.91	27.48	623.75	75.15	204.41	51.10
31	413.72	33.80	113.57	28.39	623.75	75.15	204.41	51.10
32	440.41	35.98	120.90	30.22	623.75	75.15	204.41	51.10
33	453.76	37.07	124.56	31.14	623.75	75.15	204.41	51.10
34	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
35	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
36	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
37	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
38	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
39	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
40	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
41	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
42	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
43	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
44	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
45	497.49	48.10	168.34	42.08	659.82	84.17	240.48	60.12
46	497.49	48.10	168.34	42.08	659.82	84.17	240.48	60.12
47	497.49	48.10	168.34	42.08	659.82	84.17	240.48	60.12
48	497.49	48.10	168.34	42.08	659.82	84.17	240.48	60.12
49	497.49	48.10	168.34	42.08	659.82	84.17	240.48	60.12
50	514.03	51.10	186.37	46.59	674.85	88.68	258.52	64.63
51	535.07	57.11	198.40	49.60	695.89	93.19	264.53	66.13
52	559.12	61.62	210.42	52.61	719.94	99.20	276.55	69.14
53	584.67	67.64	222.44	55.61	746.99	105.21	288.58	72.14
54	611.72	75.15	234.47	58.62	775.55	111.22	300.60	75.15
55	640.28	81.16	246.49	61.62	805.61	118.74	318.64	79.66
56	670.34	88.68	258.52	64.63	835.67	126.25	330.66	82.67
57	701.90	96.19	276.55	69.14	868.73	133.77	342.68	85.67
58	737.97	105.21	288.58	72.14	906.31	141.28	360.72	90.18
59	778.55	114.23	306.61	76.65	949.90	151.80	378.76	94.69
60	828.15	126.25	324.65	81.16	1001.00	163.83	396.79	99.20
61	882.26	138.28	342.68	85.67	1056.61	175.85	414.83	103.71
62	942.38	151.80	366.73	91.68	1119.74	190.88	432.86	108.22
63	1008.51	166.83	384.77	96.19	1188.87	205.91	456.91	114.23
64	1079.15	183.37	408.82	102.20	1262.52	222.44	480.96	120.24
65	1155.81	201.40	432.86	108.22	1342.18	240.48	505.01	126.25
66	1236.97	219.44	456.91	114.23	1427.85	260.02	529.06	132.26
67	1322.64	238.98	486.97	121.74	1518.03	279.56	553.10	138.28
68	1427.85	263.03	511.02	127.76	1626.25	303.61	583.16	145.79
69	1560.11	293.09	547.09	136.77	1764.52	333.67	613.22	153.31
70	1710.00	327.00	582.00	145.50	1918.50	367.50	654.00	163.50
71	1815.40	352.35	603.20	150.80	2019.85	391.50	667.00	166.75
72	1912.40	373.80	621.60	155.40	2114.00	411.60	683.20	170.80
73	2008.80	394.20	637.20	159.30	2205.90	427.95	702.00	175.50
74	2116.40	414.70	660.40	165.10	2307.50	444.60	717.60	179.40
75	2236.25	440.00	685.00	171.25	2422.50	466.25	740.00	185.00
76	2373.60	474.00	710.40	177.60	2556.00	498.00	763.20	190.80
77	2528.85	516.35	736.00	184.00	2711.70	545.10	791.20	197.80
78	2780.93	585.34	786.48	196.62	2970.77	621.50	840.72	210.18
79	3123.32	675.74	863.32	215.83	3324.46	718.68	917.56	229.39
80	3503.00	776.31	949.20	237.30	3714.31	824.90	1003.44	250.86
81	3910.93	881.40	1039.60	259.90	4132.41	934.51	1093.84	273.46
82	4338.07	989.88	1134.52	283.63	4568.59	1046.38	1193.28	298.32
83	4776.51	1098.36	1233.96	308.49	5013.81	1157.12	1292.72	323.18
84	5225.12	1206.84	1337.92	334.48	5468.07	1267.86	1396.68	349.17
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	3.7% Simple Inflation				3.7% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	364.26	26.56	80.95	20.24	572.64	63.13	150.30	37.58
30	376.82	27.48	83.74	20.93	572.64	63.13	150.30	37.58
31	389.38	28.39	86.53	21.63	572.64	63.13	150.30	37.58
32	414.50	30.22	92.11	23.03	572.64	63.13	150.30	37.58
33	427.06	31.14	94.90	23.73	572.64	63.13	150.30	37.58
34	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
35	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
36	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
37	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
38	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
39	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
40	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
41	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
42	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
43	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
44	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
45	464.43	39.08	126.25	31.56	601.20	70.64	180.36	45.09
46	464.43	39.08	126.25	31.56	601.20	70.64	180.36	45.09
47	464.43	39.08	126.25	31.56	601.20	70.64	180.36	45.09
48	464.43	39.08	126.25	31.56	601.20	70.64	180.36	45.09
49	464.43	39.08	126.25	31.56	601.20	70.64	180.36	45.09
50	476.45	42.08	132.26	33.07	613.22	73.65	192.38	48.10
51	494.49	46.59	144.29	36.07	631.26	78.16	198.40	49.60
52	514.03	51.10	150.30	37.58	652.30	82.67	210.42	52.61
53	535.07	57.11	162.32	40.58	674.85	88.68	216.43	54.11
54	557.61	61.62	174.35	43.59	698.90	93.19	228.46	57.11
55	583.16	67.64	180.36	45.09	722.94	99.20	240.48	60.12
56	608.72	73.65	192.38	48.10	750.00	105.21	246.49	61.62
57	634.27	79.66	204.41	51.10	778.55	112.73	258.52	64.63
58	664.33	87.17	216.43	54.11	810.12	118.74	270.54	67.64
59	700.40	96.19	228.46	57.11	846.19	127.76	282.56	70.64
60	740.98	105.21	240.48	60.12	889.78	136.77	300.60	75.15
61	786.07	115.73	258.52	64.63	937.87	148.80	312.62	78.16
62	837.17	127.76	276.55	69.14	990.48	160.82	330.66	82.67
63	892.78	139.78	294.59	73.65	1049.09	172.85	348.70	87.17
64	952.90	153.31	312.62	78.16	1110.72	187.88	366.73	91.68
65	1017.53	168.34	330.66	82.67	1178.35	202.91	384.77	96.19
66	1086.67	184.87	348.70	87.17	1250.50	217.94	402.80	100.70
67	1158.81	201.40	366.73	91.68	1327.15	235.97	426.85	106.71
68	1247.49	220.94	390.78	97.70	1420.34	255.51	450.90	112.73
69	1358.71	246.49	420.84	105.21	1534.56	281.06	474.95	118.74
70	1485.00	274.50	450.00	112.50	1663.50	309.00	504.00	126.00
71	1570.35	294.35	464.00	116.00	1747.25	327.70	522.00	130.50
72	1650.60	313.60	481.60	120.40	1825.60	345.80	537.60	134.40
73	1728.00	329.40	496.80	124.20	1898.10	359.10	550.80	137.70
74	1813.50	344.50	514.80	128.70	1978.60	369.20	566.80	141.70
75	1908.75	365.00	535.00	133.75	2070.00	386.25	585.00	146.25
76	2019.60	392.40	561.60	140.40	2178.00	412.80	604.80	151.20
77	2148.20	428.95	584.20	146.05	2306.90	455.40	630.20	157.55
78	2357.18	487.03	628.28	157.07	2521.03	520.93	673.48	168.37
79	2635.16	561.61	687.04	171.76	2809.18	600.03	736.76	184.19
80	2941.39	640.71	759.36	189.84	3123.32	684.78	804.56	201.14
81	3266.83	724.33	831.68	207.92	3456.67	770.66	881.40	220.35
82	3604.70	809.08	908.52	227.13	3802.45	857.67	958.24	239.56
83	3950.48	892.70	989.88	247.47	4152.75	943.55	1039.60	259.90
84	4301.91	977.45	1075.76	268.94	4507.57	1029.43	1125.48	281.37
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 20 Days

Age	3.7% Simple Inflation				3.7% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	421.12	43.77	108.83	27.21	795.09	115.73	234.47	58.62
30	449.19	46.69	116.08	29.02	795.09	115.73	234.47	58.62
31	477.27	49.60	123.34	30.83	795.09	115.73	234.47	58.62
32	491.31	51.06	126.97	31.74	795.09	115.73	234.47	58.62
33	519.38	53.98	134.22	33.56	795.09	115.73	234.47	58.62
34	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
35	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
36	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
37	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
38	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
39	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
40	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
41	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
42	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
43	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
44	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
45	595.19	70.64	180.36	45.09	855.21	130.76	276.55	69.14
46	595.19	70.64	180.36	45.09	855.21	130.76	276.55	69.14
47	595.19	70.64	180.36	45.09	855.21	130.76	276.55	69.14
48	595.19	70.64	180.36	45.09	855.21	130.76	276.55	69.14
49	595.19	70.64	180.36	45.09	855.21	130.76	276.55	69.14
50	619.24	76.65	198.40	49.60	879.26	135.27	294.59	73.65
51	650.80	84.17	210.42	52.61	913.82	144.29	306.61	76.65
52	686.87	91.68	228.46	57.11	949.90	151.80	318.64	79.66
53	722.94	100.70	240.48	60.12	990.48	160.82	330.66	82.67
54	763.52	111.22	252.50	63.13	1034.06	171.34	348.70	87.17
55	805.61	120.24	270.54	67.64	1079.15	181.86	360.72	90.18
56	849.20	130.76	282.56	70.64	1127.25	192.38	378.76	94.69
57	895.79	142.79	300.60	75.15	1176.85	204.41	390.78	97.70
58	946.89	154.81	312.62	78.16	1232.46	217.94	408.82	102.20
59	1007.01	168.34	336.67	84.17	1298.59	232.97	426.85	106.71
60	1077.65	184.87	354.71	88.68	1375.25	249.50	450.90	112.73
61	1154.30	202.91	372.74	93.19	1459.41	269.04	468.94	117.23
62	1241.48	222.44	396.79	99.20	1552.60	290.08	492.98	123.25
63	1334.66	244.99	420.84	105.21	1654.80	314.13	517.03	129.26
64	1436.87	267.53	444.89	111.22	1766.03	338.18	547.09	136.77
65	1545.08	293.09	474.95	118.74	1884.76	365.23	571.14	142.79
66	1660.82	320.14	499.00	124.75	2009.51	393.79	601.20	150.30
67	1782.56	348.70	529.06	132.26	2143.28	423.85	625.25	156.31
68	1931.36	381.76	559.12	139.78	2304.10	459.92	661.32	165.33
69	2119.23	425.35	595.19	148.80	2507.00	505.01	697.39	174.35
70	2331.00	472.50	636.00	159.00	2733.00	553.50	738.00	184.50
71	2478.05	507.50	655.40	163.85	2882.60	587.25	759.80	189.95
72	2618.00	537.60	677.60	169.40	3022.60	617.40	778.40	194.60
73	2754.00	565.65	696.60	174.15	3157.65	641.25	793.80	198.45
74	2904.20	594.10	717.60	179.40	3305.90	663.00	816.40	204.10
75	3073.75	628.75	745.00	186.25	3476.25	693.75	840.00	210.00
76	3266.40	674.40	772.80	193.20	3673.20	739.20	864.00	216.00
77	3485.65	734.85	805.00	201.25	3904.25	808.45	897.00	224.25
78	3843.13	831.68	863.32	215.83	4290.61	922.08	958.24	239.56
79	4331.29	961.63	949.20	237.30	4821.71	1070.11	1048.64	262.16
80	4875.95	1106.27	1044.12	261.03	5413.83	1231.70	1148.08	287.02
81	5462.42	1259.95	1148.08	287.02	6051.15	1402.33	1256.56	314.14
82	6077.14	1417.02	1256.56	314.14	6715.59	1574.09	1374.08	343.52
83	6707.68	1574.09	1369.56	342.39	7393.59	1744.72	1491.60	372.90
84	7354.04	1732.29	1487.08	371.77	8087.41	1914.22	1613.64	403.41
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 100 Days

Age	3.7% Simple Inflation				3.7% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	392.73	36.67	80.44	20.11	722.94	99.20	180.36	45.09
30	418.91	39.12	85.80	21.45	722.94	99.20	180.36	45.09
31	445.09	41.56	91.16	22.79	722.94	99.20	180.36	45.09
32	458.18	42.78	93.84	23.46	722.94	99.20	180.36	45.09
33	484.37	45.23	99.21	24.80	722.94	99.20	180.36	45.09
34	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
35	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
36	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
37	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
38	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
39	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
40	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
41	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
42	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
43	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
44	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
45	548.60	60.12	132.26	33.07	774.05	111.22	210.42	52.61
46	548.60	60.12	132.26	33.07	774.05	111.22	210.42	52.61
47	548.60	60.12	132.26	33.07	774.05	111.22	210.42	52.61
48	548.60	60.12	132.26	33.07	774.05	111.22	210.42	52.61
49	548.60	60.12	132.26	33.07	774.05	111.22	210.42	52.61
50	569.64	64.63	150.30	37.58	793.58	115.73	222.44	55.61
51	596.69	70.64	156.31	39.08	822.14	121.74	234.47	58.62
52	625.25	78.16	168.34	42.08	853.70	129.26	240.48	60.12
53	656.81	85.67	180.36	45.09	888.27	138.28	252.50	63.13
54	691.38	93.19	186.37	46.59	924.35	145.79	264.53	66.13
55	727.45	102.20	198.40	49.60	963.42	154.81	276.55	69.14
56	765.03	111.22	210.42	52.61	1004.00	163.83	288.58	72.14
57	804.11	120.24	222.44	55.61	1047.59	174.35	300.60	75.15
58	847.69	130.76	234.47	58.62	1095.69	186.37	312.62	78.16
59	898.79	142.79	252.50	63.13	1151.30	198.40	330.66	82.67
60	957.41	156.31	270.54	67.64	1215.93	213.43	342.68	85.67
61	1023.54	171.34	282.56	70.64	1288.07	229.96	360.72	90.18
62	1097.19	189.38	300.60	75.15	1367.73	248.00	384.77	96.19
63	1176.85	207.41	324.65	81.16	1453.40	267.53	402.80	100.70
64	1262.52	226.95	342.68	85.67	1548.09	288.58	420.84	105.21
65	1354.20	248.00	360.72	90.18	1648.79	311.12	444.89	111.22
66	1453.40	270.54	384.77	96.19	1755.50	335.17	468.94	117.23
67	1557.11	294.59	408.82	102.20	1869.73	360.72	492.98	123.25
68	1681.86	323.15	432.86	108.22	2006.51	390.78	517.03	129.26
69	1839.67	359.22	462.92	115.73	2176.34	428.36	553.10	138.28
70	2016.00	399.00	498.00	124.50	2365.50	469.50	588.00	147.00
71	2137.30	426.30	516.20	129.05	2488.20	497.35	603.20	150.80
72	2252.60	452.20	537.60	134.40	2602.60	522.20	621.60	155.40
73	2361.15	473.85	550.80	137.70	2710.80	538.65	637.20	159.30
74	2479.10	495.30	572.00	143.00	2824.90	552.50	655.20	163.80
75	2612.50	521.25	595.00	148.75	2956.25	572.50	675.00	168.75
76	2767.20	559.20	619.20	154.80	3114.00	612.00	700.80	175.20
77	2947.45	611.80	648.60	162.15	3306.25	676.20	726.80	181.70
78	3240.84	693.82	700.60	175.15	3623.91	776.31	781.96	195.49
79	3631.82	798.91	772.92	193.23	4049.92	896.09	858.80	214.70
80	4060.09	911.91	849.76	212.44	4515.48	1021.52	940.16	235.04
81	4515.48	1029.43	935.64	233.91	5008.16	1150.34	1030.56	257.64
82	4988.95	1149.21	1026.04	256.51	5517.79	1279.16	1130.00	282.50
83	5470.33	1267.86	1120.96	280.24	6033.07	1406.85	1224.92	306.23
84	5959.62	1386.51	1215.88	303.97	6554.00	1533.41	1324.36	331.09
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 20 Days

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
30	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
31	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
32	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
33	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
34	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
35	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
36	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
37	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
38	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
39	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
40	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
41	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
42	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
43	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
44	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
45	318.66	22.60	108.48	27.12	390.98	38.42	149.16	37.29
46	318.66	22.60	108.48	27.12	390.98	38.42	149.16	37.29
47	318.66	22.60	108.48	27.12	390.98	38.42	149.16	37.29
48	318.66	22.60	108.48	27.12	390.98	38.42	149.16	37.29
49	318.66	22.60	108.48	27.12	390.98	38.42	149.16	37.29
50	325.44	23.73	117.52	29.38	396.63	40.68	162.72	40.68
51	335.61	27.12	126.56	31.64	406.80	42.94	167.24	41.81
52	346.91	29.38	135.60	33.90	418.10	45.20	176.28	44.07
53	358.21	31.64	144.64	36.16	429.40	48.59	185.32	46.33
54	370.64	35.03	149.16	37.29	442.96	50.85	189.84	47.46
55	384.20	38.42	158.20	39.55	456.52	54.24	198.88	49.72
56	397.76	41.81	167.24	41.81	471.21	57.63	207.92	51.98
57	412.45	45.20	176.28	44.07	485.90	61.02	216.96	54.24
58	429.40	48.59	189.84	47.46	502.85	65.54	226.00	56.50
59	448.61	53.11	198.88	49.72	523.19	70.06	239.56	59.89
60	471.21	58.76	207.92	51.98	545.79	74.58	248.60	62.15
61	497.20	64.41	221.48	55.37	571.78	80.23	262.16	65.54
62	524.32	71.19	235.04	58.76	601.16	87.01	275.72	68.93
63	555.96	77.97	248.60	62.15	631.67	93.79	289.28	72.32
64	588.73	85.88	262.16	65.54	666.70	101.70	302.84	75.71
65	624.89	93.79	280.24	70.06	702.86	109.61	316.40	79.10
66	662.18	101.70	293.80	73.45	742.41	118.65	334.48	83.62
67	702.86	110.74	311.88	77.97	784.22	127.69	348.04	87.01
68	751.45	122.04	329.96	82.49	833.94	138.99	366.12	91.53
69	813.60	135.60	352.56	88.14	896.09	152.55	388.72	97.18
70	884.79	151.42	375.16	93.79	968.41	168.37	411.32	102.83
71	962.76	168.37	402.28	100.57	1047.51	184.19	438.44	109.61
72	1042.99	185.32	429.40	107.35	1128.87	201.14	465.56	116.39
73	1128.87	203.40	456.52	114.13	1214.75	216.96	492.68	123.17
74	1227.18	222.61	488.16	122.04	1313.06	235.04	524.32	131.08
75	1340.18	245.21	528.84	132.21	1424.93	256.51	565.00	141.25
76	1469.00	273.46	569.52	142.38	1554.88	284.76	605.68	151.42
77	1617.03	309.62	614.72	153.68	1704.04	322.05	650.88	162.72
78	1789.92	353.69	668.96	167.24	1879.19	369.51	705.12	176.28
79	1987.67	405.67	732.24	183.06	2080.33	423.75	768.40	192.10
80	2206.89	462.17	800.04	200.01	2301.81	483.64	836.20	209.05
81	2441.93	523.19	872.36	218.09	2539.11	545.79	908.52	227.13
82	2690.53	585.34	949.20	237.30	2787.71	609.07	985.36	246.34
83	2945.91	647.49	1030.56	257.64	3043.09	672.35	1066.72	266.68
84	3209.20	710.77	1116.44	279.11	3305.25	735.63	1152.60	288.15
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 100 Days

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
30	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
31	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
32	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
33	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
34	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
35	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
36	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
37	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
38	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
39	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
40	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
41	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
42	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
43	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
44	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
45	299.45	18.08	76.84	19.21	359.34	31.64	108.48	27.12
46	299.45	18.08	76.84	19.21	359.34	31.64	108.48	27.12
47	299.45	18.08	76.84	19.21	359.34	31.64	108.48	27.12
48	299.45	18.08	76.84	19.21	359.34	31.64	108.48	27.12
49	299.45	18.08	76.84	19.21	359.34	31.64	108.48	27.12
50	305.10	19.21	85.88	21.47	363.86	32.77	113.00	28.25
51	313.01	21.47	90.40	22.60	371.77	35.03	122.04	30.51
52	322.05	23.73	94.92	23.73	380.81	37.29	126.56	31.64
53	331.09	25.99	99.44	24.86	390.98	39.55	131.08	32.77
54	341.26	28.25	108.48	27.12	401.15	41.81	135.60	33.90
55	352.56	30.51	113.00	28.25	412.45	44.07	144.64	36.16
56	363.86	33.90	117.52	29.38	423.75	46.33	149.16	37.29
57	376.29	36.16	126.56	31.64	436.18	49.72	158.20	39.55
58	389.85	39.55	135.60	33.90	450.87	53.11	162.72	40.68
59	405.67	42.94	140.12	35.03	466.69	56.50	171.76	42.94
60	423.75	47.46	149.16	37.29	485.90	61.02	180.80	45.20
61	445.22	51.98	158.20	39.55	507.37	65.54	189.84	47.46
62	467.82	57.63	167.24	41.81	531.10	71.19	198.88	49.72
63	493.81	63.28	180.80	45.20	557.09	76.84	207.92	51.98
64	520.93	68.93	189.84	47.46	585.34	82.49	221.48	55.37
65	550.31	75.71	203.40	50.85	615.85	89.27	230.52	57.63
66	581.95	82.49	212.44	53.11	648.62	97.18	244.08	61.02
67	615.85	90.40	226.00	56.50	683.65	103.96	257.64	64.41
68	655.40	99.44	239.56	59.89	724.33	113.00	271.20	67.80
69	706.25	110.74	257.64	64.41	776.31	124.30	289.28	72.32
70	765.01	123.17	275.72	68.93	836.20	136.73	307.36	76.84
71	829.42	136.73	298.32	74.58	900.61	150.29	325.44	81.36
72	894.96	150.29	316.40	79.10	967.28	163.85	348.04	87.01
73	966.15	164.98	339.00	84.75	1038.47	177.41	370.64	92.66
74	1046.38	180.80	366.12	91.53	1118.70	190.97	397.76	99.44
75	1137.91	198.88	397.76	99.44	1210.23	207.92	424.88	106.22
76	1244.13	221.48	429.40	107.35	1316.45	231.65	456.52	114.13
77	1365.04	250.86	465.56	116.39	1439.62	262.16	492.68	123.17
78	1505.16	287.02	506.24	126.56	1582.00	301.71	537.88	134.47
79	1665.62	328.83	555.96	138.99	1744.72	344.65	587.60	146.90
80	1843.03	374.03	610.20	152.55	1923.26	392.11	637.32	159.33
81	2031.74	422.62	668.96	167.24	2114.23	441.83	696.08	174.02
82	2230.62	471.21	727.72	181.93	2314.24	491.55	759.36	189.84
83	2435.15	520.93	791.00	197.75	2518.77	541.27	818.12	204.53
84	2645.33	570.65	854.28	213.57	2727.82	590.99	885.92	221.48
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 20 Days

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
30	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
31	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
32	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
33	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
34	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
35	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
36	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
37	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
38	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
39	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
40	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
41	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
42	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
43	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
44	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
45	342.39	28.25	117.52	29.38	433.92	48.59	167.24	41.81
46	342.39	28.25	117.52	29.38	433.92	48.59	167.24	41.81
47	342.39	28.25	117.52	29.38	433.92	48.59	167.24	41.81
48	342.39	28.25	117.52	29.38	433.92	48.59	167.24	41.81
49	342.39	28.25	117.52	29.38	433.92	48.59	167.24	41.81
50	350.30	30.51	131.08	32.77	441.83	50.85	176.28	44.07
51	363.86	32.77	140.12	35.03	455.39	54.24	185.32	46.33
52	377.42	36.16	149.16	37.29	468.95	57.63	194.36	48.59
53	392.11	39.55	153.68	38.42	483.64	61.02	203.40	50.85
54	407.93	44.07	162.72	40.68	500.59	64.41	212.44	53.11
55	424.88	47.46	176.28	44.07	517.54	68.93	221.48	55.37
56	441.83	51.98	185.32	46.33	535.62	72.32	230.52	57.63
57	461.04	56.50	194.36	48.59	554.83	76.84	239.56	59.89
58	481.38	61.02	203.40	50.85	576.30	82.49	248.60	62.15
59	506.24	66.67	216.96	54.24	601.16	88.14	262.16	65.54
60	534.49	73.45	230.52	57.63	630.54	94.92	275.72	68.93
61	566.13	81.36	244.08	61.02	663.31	101.70	289.28	72.32
62	601.16	89.27	257.64	64.41	699.47	109.61	302.84	75.71
63	639.58	98.31	271.20	67.80	739.02	118.65	316.40	79.10
64	681.39	107.35	289.28	72.32	781.96	128.82	334.48	83.62
65	725.46	117.52	307.36	76.84	828.29	138.99	348.04	87.01
66	772.92	128.82	320.92	80.23	878.01	150.29	366.12	91.53
67	823.77	140.12	339.00	84.75	929.99	161.59	384.20	96.05
68	884.79	153.68	361.60	90.40	993.27	175.15	402.28	100.57
69	962.76	170.63	384.20	96.05	1072.37	193.23	429.40	107.35
70	1052.03	190.97	411.32	102.83	1163.90	212.44	456.52	114.13
71	1150.34	212.44	438.44	109.61	1263.34	233.91	483.64	120.91
72	1250.91	233.91	470.08	117.52	1365.04	255.38	510.76	127.69
73	1359.39	256.51	501.72	125.43	1474.65	275.72	542.40	135.60
74	1482.56	280.24	537.88	134.47	1597.82	297.19	578.56	144.64
75	1624.94	309.62	578.56	144.64	1740.20	325.44	619.24	154.81
76	1788.79	345.78	623.76	155.94	1906.31	361.60	664.44	166.11
77	1978.63	392.11	673.48	168.37	2099.54	410.19	718.68	179.67
78	2201.24	449.74	736.76	184.19	2326.67	472.34	777.44	194.36
79	2458.88	517.54	804.56	201.14	2588.83	544.66	845.24	211.31
80	2744.77	592.12	881.40	220.35	2879.24	622.63	922.08	230.52
81	3052.13	671.22	962.76	240.69	3191.12	705.12	1007.96	251.99
82	3375.31	753.71	1048.64	262.16	3517.69	788.74	1093.84	273.46
83	3708.66	835.07	1139.04	284.76	3852.17	871.23	1184.24	296.06
84	4051.05	917.56	1233.96	308.49	4195.69	954.85	1279.16	319.79
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 100 Days

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
30	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
31	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
32	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
33	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
34	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
35	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
36	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
37	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
38	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
39	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
40	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
41	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
42	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
43	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
44	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
45	319.79	22.60	85.88	21.47	397.76	40.68	122.04	30.51
46	319.79	22.60	85.88	21.47	397.76	40.68	122.04	30.51
47	319.79	22.60	85.88	21.47	397.76	40.68	122.04	30.51
48	319.79	22.60	85.88	21.47	397.76	40.68	122.04	30.51
49	319.79	22.60	85.88	21.47	397.76	40.68	122.04	30.51
50	326.57	24.86	94.92	23.73	403.41	41.81	131.08	32.77
51	336.74	27.12	99.44	24.86	413.58	44.07	135.60	33.90
52	348.04	29.38	103.96	25.99	426.01	47.46	140.12	35.03
53	360.47	32.77	113.00	28.25	438.44	49.72	149.16	37.29
54	374.03	36.16	117.52	29.38	452.00	53.11	153.68	38.42
55	387.59	39.55	126.56	31.64	465.56	56.50	162.72	40.68
56	402.28	42.94	135.60	33.90	481.38	59.89	167.24	41.81
57	418.10	46.33	140.12	35.03	497.20	63.28	176.28	44.07
58	435.05	50.85	149.16	37.29	515.28	67.80	185.32	46.33
59	455.39	55.37	158.20	39.55	535.62	72.32	194.36	48.59
60	479.12	61.02	167.24	41.81	560.48	77.97	203.40	50.85
61	505.11	66.67	180.80	45.20	587.60	84.75	212.44	53.11
62	534.49	73.45	189.84	47.46	618.11	91.53	226.00	56.50
63	567.26	80.23	203.40	50.85	652.01	98.31	235.04	58.76
64	602.29	88.14	212.44	53.11	688.17	106.22	248.60	62.15
65	639.58	97.18	226.00	56.50	726.59	115.26	262.16	65.54
66	679.13	106.22	239.56	59.89	767.27	124.30	275.72	68.93
67	720.94	115.26	253.12	63.28	811.34	133.34	289.28	72.32
68	772.92	126.56	271.20	67.80	864.45	145.77	307.36	76.84
69	837.33	141.25	289.28	72.32	929.99	160.46	325.44	81.36
70	910.78	158.20	311.88	77.97	1006.83	176.28	348.04	87.01
71	992.14	175.15	334.48	83.62	1088.19	193.23	370.64	92.66
72	1076.89	193.23	357.08	89.27	1174.07	211.31	393.24	98.31
73	1166.16	211.31	384.20	96.05	1264.47	228.26	415.84	103.96
74	1266.73	230.52	411.32	102.83	1366.17	245.21	447.48	111.87
75	1384.25	254.25	442.96	110.74	1482.56	266.68	479.12	119.78
76	1518.72	283.63	483.64	120.91	1619.29	297.19	515.28	128.82
77	1675.79	322.05	524.32	131.08	1779.75	337.87	560.48	140.12
78	1858.85	370.64	574.04	143.51	1967.33	389.85	605.68	151.42
79	2069.03	424.88	628.28	157.07	2180.90	448.61	664.44	166.11
80	2299.55	484.77	687.04	171.76	2414.81	510.76	723.20	180.80
81	2545.89	548.05	754.84	188.71	2665.67	576.30	791.00	197.75
82	2804.66	612.46	822.64	205.66	2926.70	641.84	863.32	215.83
83	3070.21	676.87	894.96	223.74	3193.38	707.38	935.64	233.91
84	3342.54	742.41	971.80	242.95	3465.71	772.92	1007.96	251.99
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
30	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
31	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
32	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
33	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
34	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
35	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
36	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
37	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
38	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
39	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
40	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
41	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
42	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
43	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
44	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
45	374.03	36.16	126.56	31.64	496.07	63.28	180.80	45.20
46	374.03	36.16	126.56	31.64	496.07	63.28	180.80	45.20
47	374.03	36.16	126.56	31.64	496.07	63.28	180.80	45.20
48	374.03	36.16	126.56	31.64	496.07	63.28	180.80	45.20
49	374.03	36.16	126.56	31.64	496.07	63.28	180.80	45.20
50	386.46	38.42	140.12	35.03	507.37	66.67	194.36	48.59
51	402.28	42.94	149.16	37.29	523.19	70.06	198.88	49.72
52	420.36	46.33	158.20	39.55	541.27	74.58	207.92	51.98
53	439.57	50.85	167.24	41.81	561.61	79.10	216.96	54.24
54	459.91	56.50	176.28	44.07	583.08	83.62	226.00	56.50
55	481.38	61.02	185.32	46.33	605.68	89.27	239.56	59.89
56	503.98	66.67	194.36	48.59	628.28	94.92	248.60	62.15
57	527.71	72.32	207.92	51.98	653.14	100.57	257.64	64.41
58	554.83	79.10	216.96	54.24	681.39	106.22	271.20	67.80
59	585.34	85.88	230.52	57.63	714.16	114.13	284.76	71.19
60	622.63	94.92	244.08	61.02	752.58	123.17	298.32	74.58
61	663.31	103.96	257.64	64.41	794.39	132.21	311.88	77.97
62	708.51	114.13	275.72	68.93	841.85	143.51	325.44	81.36
63	758.23	125.43	289.28	72.32	893.83	154.81	343.52	85.88
64	811.34	137.86	307.36	76.84	949.20	167.24	361.60	90.40
65	868.97	151.42	325.44	81.36	1009.09	180.80	379.68	94.92
66	929.99	164.98	343.52	85.88	1073.50	195.49	397.76	99.44
67	994.40	179.67	366.12	91.53	1141.30	210.18	415.84	103.96
68	1073.50	197.75	384.20	96.05	1222.66	228.26	438.44	109.61
69	1172.94	220.35	411.32	102.83	1326.62	250.86	461.04	115.26
70	1288.20	246.34	438.44	109.61	1445.27	276.85	492.68	123.17
71	1414.76	274.59	470.08	117.52	1574.09	305.10	519.80	129.95
72	1543.58	301.71	501.72	125.43	1706.30	332.22	551.44	137.86
73	1681.44	329.96	533.36	133.34	1846.42	358.21	587.60	146.90
74	1839.64	360.47	574.04	143.51	2005.75	386.46	623.76	155.94
75	2021.57	397.76	619.24	154.81	2189.94	421.49	668.96	167.24
76	2235.14	446.35	668.96	167.24	2406.90	468.95	718.68	179.67
77	2484.87	507.37	723.20	180.80	2664.54	535.62	777.44	194.36
78	2780.93	585.34	786.48	196.62	2970.77	621.50	840.72	210.18
79	3123.32	675.74	863.32	215.83	3324.46	718.68	917.56	229.39
80	3503.00	776.31	949.20	237.30	3714.31	824.90	1003.44	250.86
81	3910.93	881.40	1039.60	259.90	4132.41	934.51	1093.84	273.46
82	4338.07	989.88	1134.52	283.63	4568.59	1046.38	1193.28	298.32
83	4776.51	1098.36	1233.96	308.49	5013.81	1157.12	1292.72	323.18
84	5225.12	1206.84	1337.92	334.48	5468.07	1267.86	1396.68	349.17
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 100 Days

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
30	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
31	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
32	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
33	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
34	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
35	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
36	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
37	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
38	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
39	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
40	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
41	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
42	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
43	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
44	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
45	349.17	29.38	94.92	23.73	452.00	53.11	135.60	33.90
46	349.17	29.38	94.92	23.73	452.00	53.11	135.60	33.90
47	349.17	29.38	94.92	23.73	452.00	53.11	135.60	33.90
48	349.17	29.38	94.92	23.73	452.00	53.11	135.60	33.90
49	349.17	29.38	94.92	23.73	452.00	53.11	135.60	33.90
50	358.21	31.64	99.44	24.86	461.04	55.37	144.64	36.16
51	371.77	35.03	108.48	27.12	474.60	58.76	149.16	37.29
52	386.46	38.42	113.00	28.25	490.42	62.15	158.20	39.55
53	402.28	42.94	122.04	30.51	507.37	66.67	162.72	40.68
54	419.23	46.33	131.08	32.77	525.45	70.06	171.76	42.94
55	438.44	50.85	135.60	33.90	543.53	74.58	180.80	45.20
56	457.65	55.37	144.64	36.16	563.87	79.10	185.32	46.33
57	476.86	59.89	153.68	38.42	585.34	84.75	194.36	48.59
58	499.46	65.54	162.72	40.68	609.07	89.27	203.40	50.85
59	526.58	72.32	171.76	42.94	636.19	96.05	212.44	53.11
60	557.09	79.10	180.80	45.20	668.96	102.83	226.00	56.50
61	590.99	87.01	194.36	48.59	705.12	111.87	235.04	58.76
62	629.41	96.05	207.92	51.98	744.67	120.91	248.60	62.15
63	671.22	105.09	221.48	55.37	788.74	129.95	262.16	65.54
64	716.42	115.26	235.04	58.76	835.07	141.25	275.72	68.93
65	765.01	126.56	248.60	62.15	885.92	152.55	289.28	72.32
66	816.99	138.99	262.16	65.54	940.16	163.85	302.84	75.71
67	871.23	151.42	275.72	68.93	997.79	177.41	320.92	80.23
68	937.90	166.11	293.80	73.45	1067.85	192.10	339.00	84.75
69	1021.52	185.32	316.40	79.10	1153.73	211.31	357.08	89.27
70	1118.70	206.79	339.00	84.75	1253.17	232.78	379.68	94.92
71	1223.79	229.39	361.60	90.40	1361.65	255.38	406.80	101.70
72	1332.27	253.12	388.72	97.18	1473.52	279.11	433.92	108.48
73	1446.40	275.72	415.84	103.96	1588.78	300.58	461.04	115.26
74	1576.35	299.45	447.48	111.87	1719.86	320.92	492.68	123.17
75	1725.51	329.96	483.64	120.91	1871.28	349.17	528.84	132.21
76	1901.79	369.51	528.84	132.21	2050.95	388.72	569.52	142.38
77	2110.84	421.49	574.04	143.51	2266.78	447.48	619.24	154.81
78	2357.18	487.03	628.28	157.07	2521.03	520.93	673.48	168.37
79	2635.16	561.61	687.04	171.76	2809.18	600.03	736.76	184.19
80	2941.39	640.71	759.36	189.84	3123.32	684.78	804.56	201.14
81	3266.83	724.33	831.68	207.92	3456.67	770.66	881.40	220.35
82	3604.70	809.08	908.52	227.13	3802.45	857.67	958.24	239.56
83	3950.48	892.70	989.88	247.47	4152.75	943.55	1039.60	259.90
84	4301.91	977.45	1075.76	268.94	4507.57	1029.43	1125.48	281.37
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 20 Days

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
30	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
31	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
32	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
33	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
34	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
35	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
36	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
37	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
38	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
39	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
40	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
41	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
42	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
43	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
44	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
45	447.48	53.11	135.60	33.90	642.97	98.31	207.92	51.98
46	447.48	53.11	135.60	33.90	642.97	98.31	207.92	51.98
47	447.48	53.11	135.60	33.90	642.97	98.31	207.92	51.98
48	447.48	53.11	135.60	33.90	642.97	98.31	207.92	51.98
49	447.48	53.11	135.60	33.90	642.97	98.31	207.92	51.98
50	465.56	57.63	149.16	37.29	661.05	101.70	221.48	55.37
51	489.29	63.28	158.20	39.55	687.04	108.48	230.52	57.63
52	516.41	68.93	171.76	42.94	714.16	114.13	239.56	59.89
53	543.53	75.71	180.80	45.20	744.67	120.91	248.60	62.15
54	574.04	83.62	189.84	47.46	777.44	128.82	262.16	65.54
55	605.68	90.40	203.40	50.85	811.34	136.73	271.20	67.80
56	638.45	98.31	212.44	53.11	847.50	144.64	284.76	71.19
57	673.48	107.35	226.00	56.50	884.79	153.68	293.80	73.45
58	711.90	116.39	235.04	58.76	926.60	163.85	307.36	76.84
59	757.10	126.56	253.12	63.28	976.32	175.15	320.92	80.23
60	810.21	138.99	266.68	66.67	1033.95	187.58	339.00	84.75
61	867.84	152.55	280.24	70.06	1097.23	202.27	352.56	88.14
62	933.38	167.24	298.32	74.58	1167.29	218.09	370.64	92.66
63	1003.44	184.19	316.40	79.10	1244.13	236.17	388.72	97.18
64	1080.28	201.14	334.48	83.62	1327.75	254.25	411.32	102.83
65	1161.64	220.35	357.08	89.27	1417.02	274.59	429.40	107.35
66	1248.65	240.69	375.16	93.79	1510.81	296.06	452.00	113.00
67	1340.18	262.16	397.76	99.44	1611.38	318.66	470.08	117.52
68	1452.05	287.02	420.36	105.09	1732.29	345.78	497.20	124.30
69	1593.30	319.79	447.48	111.87	1884.84	379.68	524.32	131.08
70	1756.02	355.95	479.12	119.78	2058.86	416.97	555.96	138.99
71	1931.17	395.50	510.76	127.69	2246.44	457.65	592.12	148.03
72	2113.10	433.92	546.92	136.73	2439.67	498.33	628.28	157.07
73	2305.20	473.47	583.08	145.77	2643.07	536.75	664.44	166.11
74	2524.42	516.41	623.76	155.94	2873.59	576.30	709.64	177.41
75	2778.67	568.39	673.48	168.37	3142.53	627.15	759.36	189.84
76	3075.86	635.06	727.72	181.93	3458.93	696.08	813.60	203.40
77	3425.03	722.07	791.00	197.75	3836.35	794.39	881.40	220.35
78	3843.13	831.68	863.32	215.83	4290.61	922.08	958.24	239.56
79	4331.29	961.63	949.20	237.30	4821.71	1070.11	1048.64	262.16
80	4875.95	1106.27	1044.12	261.03	5413.83	1231.70	1148.08	287.02
81	5462.42	1259.95	1148.08	287.02	6051.15	1402.33	1256.56	314.14
82	6077.14	1417.02	1256.56	314.14	6715.59	1574.09	1374.08	343.52
83	6707.68	1574.09	1369.56	342.39	7393.59	1744.72	1491.60	372.90
84	7354.04	1732.29	1487.08	371.77	8087.41	1914.22	1613.64	403.41
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 100 Days

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
30	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
31	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
32	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
33	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
34	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
35	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
36	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
37	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
38	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
39	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
40	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
41	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
42	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
43	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
44	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
45	412.45	45.20	99.44	24.86	581.95	83.62	158.20	39.55
46	412.45	45.20	99.44	24.86	581.95	83.62	158.20	39.55
47	412.45	45.20	99.44	24.86	581.95	83.62	158.20	39.55
48	412.45	45.20	99.44	24.86	581.95	83.62	158.20	39.55
49	412.45	45.20	99.44	24.86	581.95	83.62	158.20	39.55
50	428.27	48.59	113.00	28.25	596.64	87.01	167.24	41.81
51	448.61	53.11	117.52	29.38	618.11	91.53	176.28	44.07
52	470.08	58.76	126.56	31.64	641.84	97.18	180.80	45.20
53	493.81	64.41	135.60	33.90	667.83	103.96	189.84	47.46
54	519.80	70.06	140.12	35.03	694.95	109.61	198.88	49.72
55	546.92	76.84	149.16	37.29	724.33	116.39	207.92	51.98
56	575.17	83.62	158.20	39.55	754.84	123.17	216.96	54.24
57	604.55	90.40	167.24	41.81	787.61	131.08	226.00	56.50
58	637.32	98.31	176.28	44.07	823.77	140.12	235.04	58.76
59	675.74	107.35	189.84	47.46	865.58	149.16	248.60	62.15
60	719.81	117.52	203.40	50.85	914.17	160.46	257.64	64.41
61	769.53	128.82	212.44	53.11	968.41	172.89	271.20	67.80
62	824.90	142.38	226.00	56.50	1028.30	186.45	289.28	72.32
63	884.79	155.94	244.08	61.02	1092.71	201.14	302.84	75.71
64	949.20	170.63	257.64	64.41	1163.90	216.96	316.40	79.10
65	1018.13	186.45	271.20	67.80	1239.61	233.91	334.48	83.62
66	1092.71	203.40	289.28	72.32	1319.84	251.99	352.56	88.14
67	1170.68	221.48	307.36	76.84	1405.72	271.20	370.64	92.66
68	1264.47	242.95	325.44	81.36	1508.55	293.80	388.72	97.18
69	1383.12	270.07	348.04	87.01	1636.24	322.05	415.84	103.96
70	1518.72	300.58	375.16	93.79	1782.01	353.69	442.96	110.74
71	1665.62	332.22	402.28	100.57	1939.08	387.59	470.08	117.52
72	1818.17	364.99	433.92	108.48	2100.67	421.49	501.72	125.43
73	1976.37	396.63	461.04	115.26	2269.04	450.87	533.36	133.34
74	2154.91	430.53	497.20	124.30	2455.49	480.25	569.52	142.38
75	2361.70	471.21	537.88	134.47	2672.45	517.54	610.20	152.55
76	2605.78	526.58	583.08	145.77	2932.35	576.30	659.92	164.98
77	2896.19	601.16	637.32	159.33	3248.75	664.44	714.16	178.54
78	3240.84	693.82	700.60	175.15	3623.91	776.31	781.96	195.49
79	3631.82	798.91	772.92	193.23	4049.92	896.09	858.80	214.70
80	4060.09	911.91	849.76	212.44	4515.48	1021.52	940.16	235.04
81	4515.48	1029.43	935.64	233.91	5008.16	1150.34	1030.56	257.64
82	4988.95	1149.21	1026.04	256.51	5517.79	1279.16	1130.00	282.50
83	5470.33	1267.86	1120.96	280.24	6033.07	1406.85	1224.92	306.23
84	5959.62	1386.51	1215.88	303.97	6554.00	1533.41	1324.36	331.09
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	230.00	7.00	346.76	20.78	699.49	65.31
30	230.00	7.00	346.76	20.78	699.49	65.31
31	230.00	7.00	346.76	20.78	699.49	65.31
32	231.91	7.06	346.76	20.78	699.49	65.31
33	239.42	7.29	359.95	21.57	699.49	65.31
34	246.93	7.52	376.31	22.55	699.49	65.31
35	256.32	7.80	376.31	22.55	699.49	65.31
36	263.83	8.03	392.87	23.54	699.49	65.31
37	273.22	8.32	434.15	26.02	699.49	65.31
38	285.42	8.69	455.29	27.28	699.49	65.31
39	292.93	8.92	476.75	28.57	699.49	65.31
40	298.71	9.09	498.54	29.87	699.49	65.31
41	300.59	9.15	523.44	31.37	699.49	65.31
42	302.60	9.21	548.95	32.90	699.49	65.31
43	307.49	9.36	562.54	33.71	699.49	65.31
44	307.49	9.36	562.54	33.71	699.49	65.31
45	309.93	11.77	571.66	40.54	728.99	71.63
46	312.00	11.85	594.15	42.14	728.99	71.63
47	331.54	12.59	594.15	42.14	728.99	71.63
48	352.19	13.37	594.15	42.14	728.99	71.63
49	355.12	13.49	594.15	42.14	728.99	71.63
50	363.06	15.13	606.79	44.25	739.52	75.85
51	369.70	16.60	625.75	50.57	758.49	80.06
52	361.32	18.64	646.82	54.78	779.56	84.28
53	365.71	21.18	667.89	58.99	800.62	90.60
54	360.16	23.02	691.07	65.31	825.91	94.81
55	367.22	24.12	716.35	71.63	851.19	101.13
56	394.65	27.89	741.63	77.96	878.58	107.45
57	400.79	30.30	769.02	84.28	905.97	113.77
58	424.04	35.22	800.62	90.60	937.57	122.20
59	441.44	39.49	836.44	99.02	975.50	130.63
60	464.63	43.91	878.58	109.56	1017.64	139.06
61	495.57	50.42	927.04	120.09	1066.09	149.59
62	521.50	56.18	977.60	132.74	1120.87	162.23
63	551.66	62.10	1036.60	145.38	1177.76	174.87
64	598.90	71.16	1097.70	160.12	1243.07	189.62
65	634.27	80.03	1165.12	174.87	1310.50	204.37
66	694.35	90.43	1234.65	189.62	1384.24	221.23
67	759.67	103.09	1310.50	206.48	1462.19	238.08
68	828.02	116.44	1401.09	227.55	1554.90	259.15
69	893.75	132.05	1516.97	252.83	1670.78	284.43
70	978.89	150.23	1645.44	281.60	1800.95	313.12
71	1085.73	172.21	1713.69	299.70	1864.55	327.85
72	1210.87	198.45	1774.63	315.32	1920.75	342.24
73	1356.44	226.94	1833.52	330.36	1973.01	352.39
74	1499.25	255.42	1899.87	344.64	2032.83	363.88
75	1568.30	273.04	1974.53	361.28	2099.40	377.92
76	1643.38	292.61	2056.20	382.77	2176.41	398.59
77	1723.39	316.48	2146.36	410.97	2261.85	427.47
78	1822.91	347.15	2262.92	447.15	2375.78	467.16
79	1943.23	381.83	2398.70	489.56	2510.52	511.38
80	2066.29	418.19	2536.43	531.18	2645.52	555.86
81	2300.06	476.64	2806.57	601.31	2918.26	627.29
82	2548.12	537.68	3092.29	672.75	3203.98	700.02
83	2806.57	601.31	3385.80	744.18	3497.49	772.75
84	3078.00	664.95	3688.41	816.90	3798.80	845.48
85+		872.75				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	224.00	5.00	329.88	16.88	646.82	52.67
30	224.00	5.00	329.88	16.88	646.82	52.67
31	224.00	5.00	329.88	16.88	646.82	52.67
32	225.86	5.04	329.88	16.88	646.82	52.67
33	233.17	5.20	342.42	17.53	646.82	52.67
34	240.49	5.37	357.99	18.32	646.82	52.67
35	249.63	5.57	357.99	18.32	646.82	52.67
36	256.95	5.74	373.74	19.13	646.82	52.67
37	266.09	5.94	413.01	21.14	646.82	52.67
38	277.98	6.20	433.12	22.17	646.82	52.67
39	285.29	6.37	453.53	23.21	646.82	52.67
40	290.92	6.49	474.26	24.27	646.82	52.67
41	292.75	6.53	497.95	25.49	646.82	52.67
42	294.71	6.58	522.22	26.73	646.82	52.67
43	299.46	6.68	535.15	27.39	646.82	52.67
44	299.46	6.68	535.15	27.39	646.82	52.67
45	299.46	9.15	537.20	32.43	670.00	58.99
46	301.47	9.22	558.33	33.71	670.00	58.99
47	320.35	9.79	558.33	33.71	670.00	58.99
48	340.30	10.40	558.33	33.71	670.00	58.99
49	343.14	10.49	558.33	33.71	670.00	58.99
50	347.94	12.10	568.86	35.82	678.42	61.10
51	354.61	13.58	583.61	40.03	693.17	65.31
52	344.11	14.34	600.47	44.25	710.03	69.53
53	347.36	16.94	617.32	48.46	728.99	73.74
54	341.21	17.60	636.29	52.67	747.95	77.96
55	345.77	20.10	657.35	56.89	769.02	82.17
56	369.55	22.31	678.42	63.21	790.09	86.38
57	374.62	24.79	701.60	67.42	813.27	92.70
58	394.45	28.18	726.88	73.74	840.66	99.02
59	409.00	31.03	756.38	80.06	870.15	105.35
60	427.80	35.41	790.09	88.49	905.97	113.77
61	453.79	40.34	830.12	96.92	946.00	122.20
62	475.40	44.66	872.26	107.45	990.25	132.74
63	501.12	50.55	920.72	117.99	1038.70	143.27
64	541.09	57.81	971.28	128.52	1091.38	153.80
65	569.07	63.72	1026.06	141.16	1148.26	166.45
66	619.24	73.57	1085.06	153.80	1209.36	181.19
67	675.62	82.47	1148.26	168.55	1274.68	193.84
68	732.60	93.80	1222.01	185.41	1350.53	210.69
69	787.46	106.28	1316.82	206.48	1447.44	231.76
70	856.12	121.15	1422.69	229.06	1555.08	254.28
71	944.68	139.41	1476.35	243.38	1603.07	267.51
72	1047.74	159.77	1522.76	255.72	1645.81	278.79
73	1169.35	181.90	1569.23	267.96	1686.69	288.15
74	1285.82	204.68	1619.96	279.91	1731.93	295.65
75	1338.55	219.76	1676.52	293.02	1783.07	306.34
76	1396.63	235.67	1741.44	310.01	1842.67	324.25
77	1457.90	254.98	1811.88	332.98	1910.87	347.98
78	1535.75	278.58	1902.91	362.87	2000.05	381.44
79	1628.22	306.83	2010.05	396.83	2105.51	415.92
80	1723.42	335.07	2118.24	429.88	2210.45	450.66
81	1909.14	380.53	2335.13	485.73	2429.93	507.81
82	2107.85	429.88	2563.70	541.57	2659.81	564.95
83	2313.05	479.23	2798.78	598.72	2894.88	622.09
84	2527.34	528.59	3040.34	655.86	3135.15	679.24
85+		690.93				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	253.47	8.56	368.84	25.97	771.13	82.17
30	265.37	8.96	368.84	25.97	771.13	82.17
31	272.69	9.20	368.84	25.97	771.13	82.17
32	284.59	9.61	377.62	26.59	771.13	82.17
33	293.74	9.92	394.04	27.75	771.13	82.17
34	303.80	10.25	410.46	28.91	771.13	82.17
35	307.80	10.39	429.36	30.24	771.13	82.17
36	307.80	10.39	471.10	33.18	771.13	82.17
37	307.80	10.39	492.43	34.68	771.13	82.17
38	307.80	10.39	514.08	36.20	771.13	82.17
39	307.80	10.39	558.30	39.32	771.13	82.17
40	309.20	10.44	580.88	40.91	771.13	82.17
41	329.59	11.13	598.36	42.14	771.13	82.17
42	331.80	11.20	598.36	42.14	771.13	82.17
43	337.25	11.38	598.36	42.14	771.13	82.17
44	337.25	11.38	598.36	42.14	771.13	82.17
45	341.15	15.25	638.39	52.67	809.05	90.60
46	360.61	16.13	638.39	52.67	809.05	90.60
47	385.21	17.22	638.39	52.67	809.05	90.60
48	388.45	17.37	638.39	52.67	809.05	90.60
49	414.22	18.52	638.39	52.67	809.05	90.60
50	419.51	20.22	653.14	56.89	823.80	94.81
51	429.86	23.42	678.42	61.10	849.08	101.13
52	429.53	25.93	703.71	67.42	874.37	107.45
53	415.68	27.41	731.10	73.74	901.76	113.77
54	428.81	30.30	760.59	82.17	933.36	120.09
55	434.23	34.20	792.20	88.49	964.96	128.52
56	450.69	37.19	823.80	96.92	998.67	134.84
57	470.35	42.08	859.62	105.35	1034.49	143.27
58	516.55	49.12	897.54	113.77	1074.52	153.80
59	530.81	52.93	943.89	124.31	1120.87	164.34
60	575.32	60.90	996.57	136.95	1175.65	176.98
61	606.56	68.82	1055.56	151.70	1236.75	189.62
62	639.02	76.49	1120.87	166.45	1304.18	204.37
63	669.42	84.86	1192.51	183.30	1377.92	221.23
64	702.99	93.11	1270.46	200.16	1457.98	240.19
65	755.63	105.04	1352.63	219.12	1544.36	259.15
66	824.09	119.11	1441.12	240.19	1637.07	280.22
67	920.29	136.78	1535.93	261.26	1733.98	301.29
68	1002.95	154.30	1649.71	286.54	1851.97	326.57
69	1127.79	180.02	1795.08	318.14	1999.45	360.28
70	1232.09	203.88	1956.46	355.15	2164.50	395.07
71	1377.96	234.43	2047.58	378.14	2248.72	416.35
72	1538.21	268.55	2128.40	397.99	2322.59	434.52
73	1688.53	299.16	2207.94	416.63	2395.14	447.83
74	1768.67	318.39	2295.24	433.86	2473.68	460.10
75	1857.99	339.63	2394.08	456.17	2563.89	479.48
76	1956.55	365.37	2503.82	484.00	2668.32	506.14
77	2060.86	394.47	2626.33	520.47	2786.82	544.46
78	2192.91	432.87	2782.93	568.59	2941.51	597.16
79	2348.24	478.65	2967.35	624.56	3124.17	657.29
80	2509.16	525.99	3154.63	680.54	3309.18	715.60
81	2806.57	600.02	3507.88	771.45	3667.63	810.41
82	3119.56	679.24	3879.32	866.26	4042.96	906.52
83	3448.14	758.46	4262.45	959.77	4427.39	1001.33
84	3789.71	840.28	4655.97	1054.57	4822.21	1097.43
85+		1103.93				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	245.99	7.49	348.06	20.78	712.13	67.42
30	257.53	7.84	348.06	20.78	712.13	67.42
31	264.64	8.05	348.06	20.78	712.13	67.42
32	276.18	8.41	356.35	21.27	712.13	67.42
33	285.06	8.68	371.84	22.20	712.13	67.42
34	294.83	8.97	387.34	23.12	712.13	67.42
35	298.71	9.09	405.17	24.19	712.13	67.42
36	298.71	9.09	444.56	26.54	712.13	67.42
37	298.71	9.09	464.69	27.74	712.13	67.42
38	298.71	9.09	485.12	28.96	712.13	67.42
39	298.71	9.09	526.85	31.45	712.13	67.42
40	300.07	9.13	548.15	32.73	712.13	67.42
41	319.85	9.73	564.65	33.71	712.13	67.42
42	322.00	9.80	564.65	33.71	712.13	67.42
43	327.28	9.96	564.65	33.71	712.13	67.42
44	327.28	9.96	564.65	33.71	712.13	67.42
45	327.28	12.48	596.25	42.14	741.63	75.85
46	345.95	13.19	596.25	42.14	741.63	75.85
47	369.55	14.09	596.25	42.14	741.63	75.85
48	372.66	14.21	596.25	42.14	741.63	75.85
49	397.38	15.15	596.25	42.14	741.63	75.85
50	402.66	16.85	608.90	46.35	752.17	77.96
51	409.79	18.40	627.86	50.57	771.13	82.17
52	406.83	21.07	648.93	54.78	794.30	88.49
53	392.84	22.84	672.10	61.10	817.48	92.70
54	403.05	24.24	697.39	67.42	842.76	99.02
55	407.46	26.77	722.67	73.74	868.05	105.35
56	420.94	29.75	750.06	80.06	897.54	111.67
57	437.29	34.56	779.56	86.38	927.04	117.99
58	478.52	39.61	811.16	94.81	960.75	126.41
59	488.79	43.59	849.08	103.24	998.67	134.84
60	527.25	49.68	893.33	113.77	1045.03	145.38
61	552.15	56.02	941.79	124.31	1095.59	158.02
62	580.06	62.15	996.57	136.95	1152.48	170.66
63	604.99	69.14	1057.67	149.59	1215.68	183.30
64	631.61	76.04	1122.98	164.34	1283.11	198.05
65	675.68	84.66	1192.51	181.19	1354.74	214.90
66	733.95	96.57	1266.25	198.05	1430.59	231.76
67	817.29	111.45	1344.21	214.90	1512.76	248.61
68	886.37	126.87	1441.12	235.97	1611.78	271.79
69	990.12	146.49	1561.22	263.36	1733.98	299.18
70	1077.42	166.97	1693.77	294.20	1872.40	327.83
71	1199.01	191.48	1765.99	311.76	1936.96	343.95
72	1331.77	219.22	1832.31	328.78	1997.66	359.54
73	1455.44	244.10	1894.09	343.21	2053.77	370.74
74	1516.75	258.91	1961.10	356.88	2115.05	379.62
75	1586.62	276.37	2039.46	374.59	2184.30	392.91
76	1663.94	297.36	2125.80	397.00	2266.57	415.99
77	1745.88	320.98	2224.35	427.47	2362.34	448.47
78	1850.05	352.87	2350.06	468.58	2487.21	492.87
79	1973.23	388.65	2496.88	512.74	2631.89	541.38
80	2097.46	425.99	2642.93	557.16	2775.40	587.03
81	2335.13	484.43	2926.05	629.89	3063.72	662.36
82	2584.48	546.77	3223.46	703.91	3363.73	737.68
83	2844.23	609.11	3528.66	777.94	3670.23	813.01
84	3114.37	672.75	3841.66	853.27	3983.22	888.34
85+		876.65				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	308.87	13.81	517.06	42.24	874.37	105.35
30	319.49	14.29	539.72	44.09	874.37	105.35
31	319.49	14.29	562.69	45.97	874.37	105.35
32	319.49	14.29	609.61	49.80	874.37	105.35
33	319.49	14.29	633.55	51.76	874.37	105.35
34	319.49	14.29	644.71	52.67	874.37	105.35
35	319.49	14.29	644.71	52.67	874.37	105.35
36	322.37	14.42	644.71	52.67	874.37	105.35
37	342.52	15.32	644.71	52.67	874.37	105.35
38	342.52	15.32	644.71	52.67	874.37	105.35
39	363.07	16.23	644.71	52.67	874.37	105.35
40	388.37	17.37	644.71	52.67	874.37	105.35
41	417.37	18.66	644.71	52.67	874.37	105.35
42	447.39	20.01	644.71	52.67	874.37	105.35
43	464.71	20.78	644.71	52.67	874.37	105.35
44	464.71	20.78	644.71	52.67	874.37	105.35
45	464.85	25.22	697.39	67.42	924.93	117.99
46	493.47	26.78	697.39	67.42	924.93	117.99
47	523.01	28.38	697.39	67.42	924.93	117.99
48	543.58	29.50	697.39	67.42	924.93	117.99
49	543.58	29.50	697.39	67.42	924.93	117.99
50	554.12	33.71	720.56	71.63	946.00	124.31
51	573.08	37.92	750.06	80.06	975.50	130.63
52	594.15	42.14	783.77	86.38	1009.21	139.06
53	617.32	48.46	819.59	94.81	1047.13	147.48
54	642.61	54.78	857.51	105.35	1087.16	155.91
55	667.89	61.10	897.54	113.77	1129.30	166.45
56	695.28	67.42	939.68	124.31	1171.44	176.98
57	724.78	73.74	983.93	134.84	1217.79	187.51
58	758.49	82.17	1034.49	147.48	1270.46	198.05
59	798.52	90.60	1091.38	160.12	1331.56	212.80
60	844.87	101.13	1160.91	176.98	1403.20	229.65
61	897.54	113.77	1236.75	193.84	1481.16	246.51
62	956.54	128.52	1321.03	212.80	1569.65	267.58
63	1021.85	143.27	1413.73	233.87	1666.56	288.65
64	1093.48	160.12	1512.76	257.04	1769.80	311.82
65	1169.33	176.98	1620.21	282.33	1881.47	337.11
66	1251.50	195.94	1733.98	307.61	2001.56	364.49
67	1335.78	214.90	1854.08	335.00	2127.98	391.88
68	1443.23	240.19	2001.56	368.71	2279.67	425.60
69	1584.39	271.79	2186.97	410.85	2473.51	467.73
70	1744.21	308.91	2395.66	458.12	2687.76	514.86
71	1842.42	333.89	2518.24	488.76	2801.85	543.07
72	1932.29	355.70	2626.38	513.35	2903.24	565.27
73	2022.56	376.25	2731.01	535.92	2998.98	581.81
74	2123.80	400.62	2848.06	558.07	3105.22	598.30
75	2239.25	426.21	2978.45	586.03	3226.51	621.00
76	2366.21	458.69	3128.59	624.77	3369.01	656.40
77	2504.83	497.97	3298.28	673.46	3536.77	710.95
78	2678.64	548.59	3515.81	740.02	3755.81	785.74
79	2882.80	606.83	3769.19	815.48	4011.92	867.30
80	3090.99	666.25	4026.08	892.23	4268.94	948.08
81	3466.33	762.36	4494.92	1013.01	4749.48	1074.05
82	3861.14	861.06	4985.85	1137.69	5250.79	1202.63
83	4271.54	961.06	5489.76	1262.37	5762.49	1329.91
84	4696.23	1063.66	6005.35	1387.05	6284.58	1457.18
85+		1389.65				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	298.82	11.30	486.65	35.48	802.73	88.49
30	309.10	11.69	507.97	37.04	802.73	88.49
31	309.10	11.69	529.59	38.62	802.73	88.49
32	309.10	11.69	573.75	41.84	802.73	88.49
33	309.10	11.69	596.28	43.48	802.73	88.49
34	309.10	11.69	606.79	44.25	802.73	88.49
35	309.10	11.69	606.79	44.25	802.73	88.49
36	311.89	11.79	606.79	44.25	802.73	88.49
37	331.38	12.53	606.79	44.25	802.73	88.49
38	331.38	12.53	606.79	44.25	802.73	88.49
39	351.26	13.28	606.79	44.25	802.73	88.49
40	375.74	14.21	606.79	44.25	802.73	88.49
41	403.80	15.27	606.79	44.25	802.73	88.49
42	432.84	16.37	606.79	44.25	802.73	88.49
43	449.60	17.00	606.79	44.25	802.73	88.49
44	449.60	17.00	606.79	44.25	802.73	88.49
45	445.03	19.82	651.03	54.78	842.76	99.02
46	472.43	21.04	651.03	54.78	842.76	99.02
47	500.71	22.30	651.03	54.78	842.76	99.02
48	520.41	23.18	651.03	54.78	842.76	99.02
49	520.41	23.18	651.03	54.78	842.76	99.02
50	528.83	27.39	667.89	58.99	859.62	103.24
51	543.58	29.50	693.17	65.31	884.90	109.56
52	562.54	35.82	720.56	71.63	914.40	115.88
53	581.51	40.03	750.06	80.06	946.00	124.31
54	602.58	44.25	781.66	86.38	979.71	130.63
55	623.64	50.57	817.48	94.81	1013.42	139.06
56	646.82	54.78	853.30	103.24	1051.35	147.48
57	670.00	61.10	889.11	111.67	1091.38	158.02
58	697.39	67.42	931.25	122.20	1135.62	166.45
59	731.10	75.85	981.82	134.84	1186.19	179.09
60	771.13	84.28	1038.70	147.48	1247.29	191.73
61	815.37	94.81	1101.91	162.23	1314.71	208.58
62	865.94	105.35	1173.55	179.09	1388.45	225.44
63	920.72	117.99	1251.50	195.94	1470.62	242.29
64	979.71	132.74	1335.78	214.90	1557.00	263.36
65	1042.92	147.48	1426.38	235.97	1651.81	284.43
66	1112.45	162.23	1523.29	259.15	1752.95	305.50
67	1184.08	179.09	1624.42	282.33	1860.40	330.78
68	1274.68	200.16	1748.73	309.72	1991.03	358.17
69	1390.56	225.44	1904.64	345.53	2151.15	393.99
70	1523.56	256.38	2080.44	384.57	2330.52	432.90
71	1601.06	275.56	2178.32	408.31	2423.71	454.57
72	1674.65	294.17	2266.84	430.68	2507.17	474.90
73	1745.43	312.01	2349.26	447.83	2580.51	488.21
74	1824.65	328.89	2440.44	463.60	2662.62	496.84
75	1912.93	351.29	2542.25	486.14	2757.02	514.44
76	2013.50	376.44	2661.99	517.21	2870.77	544.10
77	2125.36	409.47	2801.82	559.46	3008.80	593.96
78	2265.77	451.44	2980.08	615.73	3187.23	658.59
79	2425.97	497.74	3180.08	677.75	3390.09	724.11
80	2588.38	544.17	3380.61	736.38	3589.71	787.03
81	2885.79	619.50	3754.64	832.49	3972.83	885.74
82	3198.79	697.42	4142.97	929.89	4370.25	985.74
83	3520.87	775.35	4540.38	1026.00	4772.85	1084.44
84	3852.05	854.57	4944.29	1123.41	5180.66	1183.15
85+		1103.93				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	345.46	19.48	553.08	57.48	1114.55	162.23
30	345.46	19.48	599.74	62.33	1114.55	162.23
31	345.46	19.48	647.62	67.31	1114.55	162.23
32	345.46	19.48	672.03	69.85	1114.55	162.23
33	345.46	19.48	721.74	75.01	1114.55	162.23
34	345.46	19.48	750.06	77.96	1114.55	162.23
35	345.46	19.48	750.06	77.96	1114.55	162.23
36	362.75	20.46	750.06	77.96	1114.55	162.23
37	384.09	21.66	750.06	77.96	1114.55	162.23
38	384.09	21.66	750.06	77.96	1114.55	162.23
39	409.19	23.07	750.06	77.96	1114.55	162.23
40	436.33	24.61	750.06	77.96	1114.55	162.23
41	465.57	26.25	750.06	77.96	1114.55	162.23
42	495.58	27.95	750.06	77.96	1114.55	162.23
43	518.45	29.24	750.06	77.96	1114.55	162.23
44	518.45	29.24	750.06	77.96	1114.55	162.23
45	518.30	38.06	834.33	99.02	1198.83	183.30
46	546.72	40.14	834.33	99.02	1198.83	183.30
47	575.81	42.28	834.33	99.02	1198.83	183.30
48	602.58	44.25	834.33	99.02	1198.83	183.30
49	602.58	44.25	834.33	99.02	1198.83	183.30
50	619.43	48.46	868.05	107.45	1232.54	189.62
51	646.82	54.78	912.29	117.99	1281.00	202.26
52	676.32	61.10	962.86	128.52	1331.56	212.80
53	707.92	69.53	1013.42	141.16	1388.45	225.44
54	742.60	77.84	1070.31	155.91	1449.55	240.19
55	760.72	84.30	1129.30	168.55	1512.76	254.94
56	814.08	96.51	1190.40	183.30	1580.18	269.68
57	846.25	103.96	1255.72	200.16	1649.71	286.54
58	886.52	113.66	1327.35	217.01	1727.66	305.50
59	943.12	128.51	1411.63	235.97	1820.37	326.57
60	994.70	141.51	1510.65	259.15	1927.82	349.75
61	1053.82	156.35	1618.10	284.43	2045.81	377.14
62	1126.35	173.91	1740.30	311.82	2176.43	406.63
63	1182.15	187.49	1870.93	343.43	2319.70	440.34
64	1266.03	208.38	2014.20	375.03	2475.62	474.05
65	1343.96	227.23	2165.90	410.85	2642.06	511.98
66	1444.53	250.46	2328.13	448.77	2816.93	552.01
67	1571.74	277.71	2498.79	488.80	3004.45	594.15
68	1711.08	310.21	2707.37	535.15	3229.89	644.71
69	1840.04	341.75	2970.74	596.25	3514.32	707.92
70	1987.81	376.84	3265.67	661.96	3828.86	775.44
71	2162.04	417.20	3437.44	703.98	3998.62	814.61
72	2370.47	462.62	3595.40	738.31	4151.06	847.90
73	2578.68	506.56	3744.13	769.02	4292.90	871.80
74	2708.10	533.57	3908.21	799.49	4448.78	892.21
75	2851.92	567.72	4093.91	837.43	4629.99	924.00
76	3013.13	607.37	4305.37	888.91	4841.56	974.32
77	3190.29	656.96	4546.20	958.44	5092.16	1054.43
78	3412.95	721.45	4858.70	1051.46	5424.43	1165.75
79	3671.01	795.02	5226.96	1160.49	5818.79	1291.40
80	3933.87	870.15	5604.04	1271.46	6222.24	1415.62
81	4405.31	990.94	6278.09	1448.09	6954.73	1611.73
82	4901.43	1115.61	6984.60	1628.61	7718.39	1809.14
83	5413.13	1242.89	7709.29	1809.14	8497.63	2005.25
84	5941.72	1370.17	8452.17	1990.96	9295.05	2200.06
85+		1774.07				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	332.48	16.88	515.79	48.16	1013.42	139.06
30	332.48	16.88	559.31	52.22	1013.42	139.06
31	332.48	16.88	603.96	56.39	1013.42	139.06
32	332.48	16.88	626.72	58.52	1013.42	139.06
33	332.48	16.88	673.09	62.85	1013.42	139.06
34	332.48	16.88	699.49	65.31	1013.42	139.06
35	332.48	16.88	699.49	65.31	1013.42	139.06
36	349.11	17.73	699.49	65.31	1013.42	139.06
37	369.65	18.77	699.49	65.31	1013.42	139.06
38	369.65	18.77	699.49	65.31	1013.42	139.06
39	393.80	20.00	699.49	65.31	1013.42	139.06
40	419.93	21.32	699.49	65.31	1013.42	139.06
41	448.06	22.75	699.49	65.31	1013.42	139.06
42	476.95	24.22	699.49	65.31	1013.42	139.06
43	498.96	25.34	699.49	65.31	1013.42	139.06
44	498.96	25.34	699.49	65.31	1013.42	139.06
45	491.12	30.81	769.02	84.28	1085.06	155.91
46	518.05	32.50	769.02	84.28	1085.06	155.91
47	545.61	34.23	769.02	84.28	1085.06	155.91
48	570.97	35.82	769.02	84.28	1085.06	155.91
49	570.97	35.82	769.02	84.28	1085.06	155.91
50	585.72	40.03	798.52	90.60	1112.45	162.23
51	608.90	46.35	836.44	99.02	1152.48	170.66
52	634.18	52.67	876.47	109.56	1196.72	181.19
53	659.46	58.99	920.72	120.09	1245.18	193.84
54	687.90	65.21	969.18	130.63	1295.75	204.37
55	703.15	71.96	1019.74	143.27	1350.53	217.01
56	749.04	79.73	1072.42	155.91	1407.41	229.65
57	775.56	87.33	1127.19	168.55	1468.51	244.40
58	810.06	97.12	1188.30	183.30	1535.93	261.26
59	856.06	107.78	1259.93	200.16	1613.89	278.11
60	900.36	118.95	1342.10	219.12	1704.49	299.18
61	950.27	129.95	1434.80	240.19	1805.62	322.36
62	1009.06	145.60	1538.04	265.47	1917.28	347.64
63	1053.87	157.88	1649.71	290.75	2037.38	375.03
64	1124.49	174.96	1769.80	318.14	2170.11	404.53
65	1190.53	190.33	1898.32	347.64	2311.28	436.13
66	1275.61	209.69	2037.38	379.24	2460.87	469.84
67	1384.63	234.38	2182.76	412.95	2620.99	505.66
68	1501.64	260.81	2357.63	452.98	2812.72	547.80
69	1608.34	285.76	2578.85	503.55	3050.80	600.47
70	1727.79	314.66	2824.36	558.99	3314.00	657.76
71	1870.93	348.60	2964.77	591.34	3451.52	689.90
72	2044.78	386.75	3093.59	621.02	3574.26	717.16
73	2217.11	422.13	3210.04	644.21	3685.40	732.31
74	2316.23	442.60	3336.15	666.53	3801.49	743.50
75	2427.38	467.83	3479.57	694.25	3937.41	762.51
76	2554.43	499.81	3647.38	737.07	4104.49	806.66
77	2696.82	541.46	3844.25	797.95	4312.22	881.94
78	2874.36	594.30	4097.25	877.17	4581.55	981.45
79	3073.72	653.20	4382.84	964.12	4887.40	1081.39
80	3272.81	710.41	4666.36	1048.08	5189.75	1174.06
81	3640.36	803.92	5189.75	1183.15	5756.00	1322.11
82	4024.78	900.02	5733.92	1320.81	6341.73	1470.17
83	4419.60	996.13	6287.18	1457.18	6933.95	1616.93
84	4822.21	1092.24	6849.53	1593.55	7532.67	1762.38
85+		1393.54				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 20 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	346.76	20.78	465.40	43.46
30	346.76	20.78	465.40	43.46
31	346.76	20.78	465.40	43.46
32	346.76	20.78	465.40	43.46
33	346.76	20.78	465.40	43.46
34	346.76	20.78	465.40	43.46
35	346.76	20.78	465.40	43.46
36	346.94	20.79	465.40	43.46
37	353.90	21.21	465.40	43.46
38	357.38	21.42	465.40	43.46
39	360.86	21.62	465.40	43.46
40	364.34	21.83	465.40	43.46
41	368.26	22.07	465.40	43.46
42	372.21	22.30	465.40	43.46
43	374.28	22.43	465.40	43.46
44	374.28	22.43	465.40	43.46
45	391.87	27.79	485.02	47.66
46	395.31	28.04	485.02	47.66
47	395.31	28.04	485.02	47.66
48	395.31	28.04	485.02	47.66
49	395.31	28.04	485.02	47.66
50	403.72	29.44	492.03	50.46
51	416.33	33.64	504.65	53.27
52	430.35	36.45	518.67	56.07
53	444.37	39.25	532.68	60.28
54	459.79	43.46	549.51	63.08
55	476.61	47.66	566.33	67.29
56	493.43	51.87	584.55	71.49
57	511.66	56.07	602.77	75.70
58	532.68	60.28	623.80	81.30
59	556.51	65.88	649.03	86.91
60	584.55	72.89	677.07	92.52
61	616.79	79.90	709.31	99.53
62	650.44	88.31	745.76	107.94
63	689.69	96.72	783.61	116.35
64	730.34	106.54	827.06	126.16
65	775.20	116.35	871.92	135.97
66	821.46	126.16	920.98	147.19
67	871.92	137.38	972.85	158.40
68	932.20	151.39	1034.53	172.42
69	1009.30	168.22	1111.63	189.24
70	1096.96	187.73	1200.63	208.74
71	1181.86	206.69	1285.89	226.11
72	1267.59	225.23	1371.97	244.45
73	1358.17	244.71	1461.49	261.03
74	1461.44	265.10	1563.71	279.91
75	1579.63	289.02	1679.52	302.34
76	1713.50	318.97	1813.67	332.16
77	1866.40	357.37	1966.83	371.71
78	2057.20	406.50	2159.80	424.69
79	2284.48	466.25	2390.97	487.03
80	2536.43	531.18	2645.52	555.86
81	2806.57	601.31	2918.26	627.29
82	3092.29	672.75	3203.98	700.02
83	3385.80	744.18	3497.49	772.75
84	3688.41	816.90	3798.80	845.48
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 100 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	329.88	16.88	430.35	35.05
30	329.88	16.88	430.35	35.05
31	329.88	16.88	430.35	35.05
32	329.88	16.88	430.35	35.05
33	329.88	16.88	430.35	35.05
34	329.88	16.88	430.35	35.05
35	329.88	16.88	430.35	35.05
36	330.05	16.89	430.35	35.05
37	336.67	17.23	430.35	35.05
38	339.98	17.40	430.35	35.05
39	343.29	17.57	430.35	35.05
40	346.60	17.74	430.35	35.05
41	350.33	17.93	430.35	35.05
42	354.08	18.12	430.35	35.05
43	356.06	18.22	430.35	35.05
44	356.06	18.22	430.35	35.05
45	368.24	22.23	445.77	39.25
46	371.48	22.43	445.77	39.25
47	371.48	22.43	445.77	39.25
48	371.48	22.43	445.77	39.25
49	371.48	22.43	445.77	39.25
50	378.49	23.83	451.38	40.65
51	388.30	26.63	461.19	43.46
52	399.51	29.44	472.41	46.26
53	410.73	32.24	485.02	49.06
54	423.34	35.05	497.64	51.87
55	437.36	37.85	511.66	54.67
56	451.38	42.05	525.68	57.47
57	466.80	44.86	541.10	61.68
58	483.62	49.06	559.32	65.88
59	503.25	53.27	578.94	70.09
60	525.68	58.88	602.77	75.70
61	552.31	64.48	629.41	81.30
62	580.35	71.49	658.85	88.31
63	612.59	78.50	691.09	95.32
64	646.23	85.51	726.13	102.33
65	682.68	93.92	763.98	110.74
66	721.93	102.33	804.63	120.55
67	763.98	112.14	848.09	128.97
68	813.04	123.36	898.55	140.18
69	876.13	137.38	963.04	154.20
70	948.46	152.71	1036.72	169.52
71	1018.17	167.85	1105.56	184.49
72	1087.69	182.65	1175.58	199.13
73	1162.39	198.49	1249.40	213.45
74	1246.13	215.31	1332.25	227.42
75	1341.22	234.41	1426.46	245.07
76	1451.20	258.34	1535.56	270.21
77	1575.55	289.55	1661.63	302.59
78	1729.92	329.88	1818.23	346.76
79	1914.34	377.93	2005.25	396.11
80	2118.24	429.88	2210.45	450.66
81	2335.13	485.73	2429.93	507.81
82	2563.70	541.57	2659.81	564.95
83	2798.78	598.72	2894.88	622.09
84	3040.34	655.86	3135.15	679.24
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	368.84	25.97	513.06	54.67
30	368.84	25.97	513.06	54.67
31	368.84	25.97	513.06	54.67
32	368.84	25.97	513.06	54.67
33	368.84	25.97	513.06	54.67
34	368.84	25.97	513.06	54.67
35	370.99	26.13	513.06	54.67
36	377.97	26.62	513.06	54.67
37	381.47	26.86	513.06	54.67
38	384.96	27.11	513.06	54.67
39	391.95	27.60	513.06	54.67
40	395.44	27.85	513.06	54.67
41	398.11	28.04	513.06	54.67
42	398.11	28.04	513.06	54.67
43	398.11	28.04	513.06	54.67
44	398.11	28.04	513.06	54.67
45	424.75	35.05	538.29	60.28
46	424.75	35.05	538.29	60.28
47	424.75	35.05	538.29	60.28
48	424.75	35.05	538.29	60.28
49	424.75	35.05	538.29	60.28
50	434.56	37.85	548.10	63.08
51	451.38	40.65	564.93	67.29
52	468.20	44.86	581.75	71.49
53	486.42	49.06	599.97	75.70
54	506.05	54.67	621.00	79.90
55	527.08	58.88	642.02	85.51
56	548.10	64.48	664.45	89.72
57	571.93	70.09	688.28	95.32
58	597.17	75.70	714.92	102.33
59	628.01	82.71	745.76	109.34
60	663.05	91.12	782.20	117.75
61	702.30	100.93	822.86	126.16
62	745.76	110.74	867.71	135.97
63	793.42	121.96	916.78	147.19
64	845.29	133.17	970.05	159.81
65	899.96	145.79	1027.52	172.42
66	958.83	159.81	1089.20	186.44
67	1021.91	173.82	1153.68	200.46
68	1097.61	190.64	1232.18	217.28
69	1194.33	211.67	1330.31	239.71
70	1304.30	236.76	1443.00	263.38
71	1412.12	260.79	1550.84	287.14
72	1520.29	284.28	1659.00	310.37
73	1635.51	308.61	1774.18	331.72
74	1765.57	333.74	1902.83	353.92
75	1915.26	364.94	2051.12	383.59
76	2086.52	403.33	2223.60	421.78
77	2283.76	452.58	2423.32	473.45
78	2529.94	516.90	2674.10	542.87
79	2826.05	594.82	2975.40	625.99
80	3154.63	680.54	3309.18	715.60
81	3507.88	771.45	3667.63	810.41
82	3879.32	866.26	4042.96	906.52
83	4262.45	959.77	4427.39	1001.33
84	4655.97	1054.57	4822.21	1097.43
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 100 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	348.06	20.78	473.81	44.86
30	348.06	20.78	473.81	44.86
31	348.06	20.78	473.81	44.86
32	348.06	20.78	473.81	44.86
33	348.06	20.78	473.81	44.86
34	348.06	20.78	473.81	44.86
35	350.09	20.90	473.81	44.86
36	356.68	21.29	473.81	44.86
37	359.98	21.49	473.81	44.86
38	363.27	21.69	473.81	44.86
39	369.86	22.08	473.81	44.86
40	373.16	22.28	473.81	44.86
41	375.68	22.43	473.81	44.86
42	375.68	22.43	473.81	44.86
43	375.68	22.43	473.81	44.86
44	375.68	22.43	473.81	44.86
45	396.71	28.04	493.43	50.46
46	396.71	28.04	493.43	50.46
47	396.71	28.04	493.43	50.46
48	396.71	28.04	493.43	50.46
49	396.71	28.04	493.43	50.46
50	405.12	30.84	500.44	51.87
51	417.74	33.64	513.06	54.67
52	431.75	36.45	528.48	58.88
53	447.17	40.65	543.90	61.68
54	464.00	44.86	560.72	65.88
55	480.82	49.06	577.54	70.09
56	499.04	53.27	597.17	74.30
57	518.67	57.47	616.79	78.50
58	539.69	63.08	639.22	84.11
59	564.93	68.69	664.45	89.72
60	594.36	75.70	695.29	96.72
61	626.60	82.71	728.94	105.14
62	663.05	91.12	766.78	113.55
63	703.70	99.53	808.84	121.96
64	747.16	109.34	853.70	131.77
65	793.42	120.55	901.36	142.98
66	842.48	131.77	951.82	154.20
67	894.35	142.98	1006.49	165.41
68	958.83	157.00	1072.38	180.83
69	1038.73	175.23	1153.68	199.06
70	1129.18	196.14	1248.27	218.55
71	1217.92	215.01	1335.83	237.20
72	1308.79	234.84	1426.90	256.81
73	1403.03	254.23	1521.31	274.62
74	1508.54	274.52	1626.96	292.02
75	1631.57	299.68	1747.44	314.33
76	1771.50	330.84	1888.81	346.65
77	1934.22	371.71	2054.21	389.97
78	2136.42	425.99	2261.10	448.06
79	2377.98	488.32	2506.56	515.60
80	2642.93	557.16	2775.40	587.03
81	2926.05	629.89	3063.72	662.36
82	3223.46	703.91	3363.73	737.68
83	3528.66	777.94	3670.23	813.01
84	3841.66	853.27	3983.22	888.34
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 20 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	408.81	33.40	581.75	70.09
30	412.50	33.70	581.75	70.09
31	416.19	34.00	581.75	70.09
32	423.56	34.60	581.75	70.09
33	427.25	34.91	581.75	70.09
34	428.95	35.05	581.75	70.09
35	428.95	35.05	581.75	70.09
36	428.95	35.05	581.75	70.09
37	428.95	35.05	581.75	70.09
38	428.95	35.05	581.75	70.09
39	428.95	35.05	581.75	70.09
40	428.95	35.05	581.75	70.09
41	428.95	35.05	581.75	70.09
42	428.95	35.05	581.75	70.09
43	428.95	35.05	581.75	70.09
44	428.95	35.05	581.75	70.09
45	464.00	44.86	615.39	78.50
46	464.00	44.86	615.39	78.50
47	464.00	44.86	615.39	78.50
48	464.00	44.86	615.39	78.50
49	464.00	44.86	615.39	78.50
50	479.42	47.66	629.41	82.71
51	499.04	53.27	649.03	86.91
52	521.47	57.47	671.46	92.52
53	545.30	63.08	696.69	98.13
54	570.53	70.09	723.33	103.73
55	597.17	75.70	751.37	110.74
56	625.20	82.71	779.40	117.75
57	654.64	89.72	810.24	124.76
58	688.28	98.13	845.29	131.77
59	726.13	106.54	885.94	141.58
60	772.39	117.75	933.60	152.80
61	822.86	128.97	985.47	164.01
62	878.93	141.58	1044.34	178.03
63	940.61	155.60	1108.82	192.05
64	1006.49	171.02	1177.51	207.47
65	1077.98	187.84	1251.81	224.29
66	1153.68	204.66	1331.71	242.51
67	1233.58	222.89	1415.82	260.73
68	1331.71	245.32	1516.75	283.16
69	1455.07	273.35	1645.71	311.20
70	1597.11	305.41	1791.84	343.24
71	1736.72	337.08	1932.31	374.53
72	1875.98	366.68	2073.74	403.76
73	2022.97	396.98	2221.46	430.97
74	2190.81	429.28	2388.63	460.23
75	2382.76	468.83	2581.21	496.80
76	2607.16	520.64	2807.51	547.00
77	2868.07	585.61	3075.45	618.22
78	3196.19	672.75	3414.38	714.30
79	3589.71	776.64	3820.88	826.00
80	4026.08	892.23	4268.94	948.08
81	4494.92	1013.01	4749.48	1074.05
82	4985.85	1137.69	5250.79	1202.63
83	5489.76	1262.37	5762.49	1329.91
84	6005.35	1387.05	6284.58	1457.18
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 100 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	384.76	28.06	534.09	58.88
30	388.23	28.31	534.09	58.88
31	391.70	28.56	534.09	58.88
32	398.65	29.07	534.09	58.88
33	402.12	29.32	534.09	58.88
34	403.72	29.44	534.09	58.88
35	403.72	29.44	534.09	58.88
36	403.72	29.44	534.09	58.88
37	403.72	29.44	534.09	58.88
38	403.72	29.44	534.09	58.88
39	403.72	29.44	534.09	58.88
40	403.72	29.44	534.09	58.88
41	403.72	29.44	534.09	58.88
42	403.72	29.44	534.09	58.88
43	403.72	29.44	534.09	58.88
44	403.72	29.44	534.09	58.88
45	433.16	36.45	560.72	65.88
46	433.16	36.45	560.72	65.88
47	433.16	36.45	560.72	65.88
48	433.16	36.45	560.72	65.88
49	433.16	36.45	560.72	65.88
50	444.37	39.25	571.93	68.69
51	461.19	43.46	588.76	72.89
52	479.42	47.66	608.38	77.10
53	499.04	53.27	629.41	82.71
54	520.07	57.47	651.84	86.91
55	543.90	63.08	674.27	92.52
56	567.73	68.69	699.50	98.13
57	591.56	74.30	726.13	105.14
58	619.60	81.30	755.57	110.74
59	653.24	89.72	789.21	119.15
60	691.09	98.13	829.87	127.56
61	733.14	107.94	874.72	138.78
62	780.80	119.15	923.79	149.99
63	832.67	130.37	978.46	161.21
64	888.74	142.98	1035.93	175.23
65	949.02	157.00	1099.01	189.24
66	1013.50	172.42	1166.30	203.26
67	1080.79	187.84	1237.79	220.08
68	1163.49	206.06	1324.70	238.31
69	1267.23	229.90	1431.24	262.14
70	1386.96	256.38	1553.68	288.60
71	1502.29	281.59	1671.52	313.50
72	1619.17	307.63	1790.84	339.22
73	1740.19	331.72	1911.49	361.63
74	1877.26	356.61	2048.17	382.18
75	2033.80	388.91	2205.62	411.56
76	2218.32	431.01	2392.31	453.42
77	2436.36	486.49	2616.35	516.49
78	2709.16	559.76	2897.48	598.72
79	3028.65	645.47	3228.66	689.63
80	3380.61	736.38	3589.71	787.03
81	3754.64	832.49	3972.83	885.74
82	4142.97	929.89	4370.25	985.74
83	4540.38	1026.00	4772.85	1084.44
84	4944.29	1123.41	5180.66	1183.15
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 20 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	467.56	48.59	741.55	107.94
30	475.31	49.40	741.55	107.94
31	483.07	50.21	741.55	107.94
32	486.95	50.61	741.55	107.94
33	494.71	51.42	741.55	107.94
34	499.04	51.87	741.55	107.94
35	499.04	51.87	741.55	107.94
36	499.04	51.87	741.55	107.94
37	499.04	51.87	741.55	107.94
38	499.04	51.87	741.55	107.94
39	499.04	51.87	741.55	107.94
40	499.04	51.87	741.55	107.94
41	499.04	51.87	741.55	107.94
42	499.04	51.87	741.55	107.94
43	499.04	51.87	741.55	107.94
44	499.04	51.87	741.55	107.94
45	555.11	65.88	797.62	121.96
46	555.11	65.88	797.62	121.96
47	555.11	65.88	797.62	121.96
48	555.11	65.88	797.62	121.96
49	555.11	65.88	797.62	121.96
50	577.54	71.49	820.05	126.16
51	606.98	78.50	852.29	134.57
52	640.62	85.51	885.94	141.58
53	674.27	93.92	923.79	149.99
54	712.11	103.73	964.44	159.81
55	751.37	112.14	1006.49	169.62
56	792.02	121.96	1051.35	179.43
57	835.47	133.17	1097.61	190.64
58	883.13	144.39	1149.48	203.26
59	939.21	157.00	1211.16	217.28
60	1005.09	172.42	1282.65	232.70
61	1076.58	189.24	1361.15	250.92
62	1157.89	207.47	1448.06	270.55
63	1244.80	228.49	1543.38	292.98
64	1340.12	249.52	1647.12	315.41
65	1441.05	273.35	1757.86	340.64
66	1548.99	298.58	1874.21	367.27
67	1662.54	325.22	1998.97	395.31
68	1801.31	356.06	2148.96	428.95
69	1976.54	396.71	2338.20	471.01
70	2177.11	441.31	2552.57	516.96
71	2370.65	485.50	2757.67	561.80
72	2568.15	527.36	2965.04	605.64
73	2773.43	569.64	3179.93	645.77
74	3006.31	614.99	3422.14	686.31
75	3275.13	669.94	3704.00	739.20
76	3587.81	740.76	4034.64	811.94
77	3953.22	833.42	4427.97	916.90
78	4417.00	955.87	4931.30	1059.77
79	4978.05	1105.22	5541.70	1229.90
80	5604.04	1271.46	6222.24	1415.62
81	6278.09	1448.09	6954.73	1611.73
82	6984.60	1628.61	7718.39	1809.14
83	7709.29	1809.14	8497.63	2005.25
84	8452.17	1990.96	9295.05	2200.06
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 100 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	436.03	40.71	674.27	92.52
30	443.27	41.39	674.27	92.52
31	450.50	42.07	674.27	92.52
32	454.12	42.40	674.27	92.52
33	461.36	43.08	674.27	92.52
34	465.40	43.46	674.27	92.52
35	465.40	43.46	674.27	92.52
36	465.40	43.46	674.27	92.52
37	465.40	43.46	674.27	92.52
38	465.40	43.46	674.27	92.52
39	465.40	43.46	674.27	92.52
40	465.40	43.46	674.27	92.52
41	465.40	43.46	674.27	92.52
42	465.40	43.46	674.27	92.52
43	465.40	43.46	674.27	92.52
44	465.40	43.46	674.27	92.52
45	511.66	56.07	721.93	103.73
46	511.66	56.07	721.93	103.73
47	511.66	56.07	721.93	103.73
48	511.66	56.07	721.93	103.73
49	511.66	56.07	721.93	103.73
50	531.28	60.28	740.15	107.94
51	556.51	65.88	766.78	113.55
52	583.15	72.89	796.22	120.55
53	612.59	79.90	828.46	128.97
54	644.83	86.91	862.11	135.97
55	678.47	95.32	898.55	144.39
56	713.52	103.73	936.40	152.80
57	749.96	112.14	977.06	162.61
58	790.62	121.96	1021.91	173.82
59	838.28	133.17	1073.78	185.04
60	892.95	145.79	1134.06	199.06
61	954.63	159.81	1201.34	214.48
62	1023.31	176.63	1275.64	231.30
63	1097.61	193.45	1355.54	249.52
64	1177.51	211.67	1443.85	269.15
65	1263.02	231.30	1537.78	290.17
66	1355.54	252.32	1637.30	312.60
67	1452.27	274.75	1743.84	336.43
68	1568.61	301.39	1871.40	364.47
69	1715.80	335.03	2029.81	399.51
70	1882.91	372.66	2209.33	438.50
71	2044.67	407.82	2380.36	475.79
72	2209.70	443.59	2553.04	512.26
73	2377.81	477.19	2729.93	542.45
74	2566.27	512.72	2924.23	571.93
75	2783.66	555.40	3149.93	610.01
76	3039.49	614.22	3420.41	672.22
77	3342.82	693.87	3749.75	766.91
78	3724.77	797.42	4165.04	892.23
79	4174.14	918.21	4654.67	1029.90
80	4666.36	1048.08	5189.75	1174.06
81	5189.75	1183.15	5756.00	1322.11
82	5733.92	1320.81	6341.73	1470.17
83	6287.18	1457.18	6933.95	1616.93
84	6849.53	1593.55	7532.67	1762.38
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 20 Days

Age	3.7% Simple Inflation		3.7% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	267.00	16.00	499.00	46.59
30	267.00	16.00	499.00	46.59
31	267.00	16.00	499.00	46.59
32	267.00	16.00	499.00	46.59
33	277.15	16.61	499.00	46.59
34	289.75	17.36	499.00	46.59
35	289.75	17.36	499.00	46.59
36	302.35	18.12	499.00	46.59
37	327.55	19.63	499.00	46.59
38	340.14	20.38	499.00	46.59
39	352.74	21.14	499.00	46.59
40	365.34	21.89	499.00	46.59
41	379.51	22.74	499.00	46.59
42	393.79	23.60	499.00	46.59
43	401.30	24.05	499.00	46.59
44	401.30	24.05	499.00	46.59
45	411.39	29.18	520.04	51.10
46	423.85	30.06	520.04	51.10
47	423.85	30.06	520.04	51.10
48	423.85	30.06	520.04	51.10
49	423.85	30.06	520.04	51.10
50	432.86	31.56	527.55	54.11
51	446.39	36.07	541.08	57.11
52	461.42	39.08	556.11	60.12
53	476.45	42.08	571.14	64.63
54	492.98	46.59	589.18	67.64
55	511.02	51.10	607.21	72.14
56	529.06	55.61	626.75	76.65
57	548.60	60.12	646.29	81.16
58	571.14	64.63	668.84	87.17
59	596.69	70.64	695.89	93.19
60	626.75	78.16	725.95	99.20
61	661.32	85.67	760.52	106.71
62	697.39	94.69	799.60	115.73
63	739.48	103.71	840.18	124.75
64	783.06	114.23	886.77	135.27
65	831.16	124.75	934.87	145.79
66	880.76	135.27	987.47	157.82
67	934.87	147.29	1043.08	169.84
68	999.50	162.32	1109.21	184.87
69	1082.16	180.36	1191.88	202.91
70	1174.50	201.00	1285.50	223.50
71	1235.40	216.05	1344.15	236.35
72	1292.20	229.60	1398.60	249.20
73	1348.65	243.00	1451.25	259.20
74	1411.80	256.10	1510.60	270.40
75	1482.50	271.25	1576.25	283.75
76	1560.00	290.40	1651.20	302.40
77	1645.65	315.10	1734.20	327.75
78	1742.40	344.30	1829.30	359.70
79	1846.95	376.95	1933.05	393.75
80	1953.00	409.00	2037.00	428.00
81	2161.00	463.00	2247.00	483.00
82	2381.00	518.00	2467.00	539.00
83	2607.00	573.00	2693.00	595.00
84	2840.00	629.00	2925.00	651.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	3.7% Simple Inflation		3.7% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	254.00	13.00	461.42	37.58
30	254.00	13.00	461.42	37.58
31	254.00	13.00	461.42	37.58
32	254.00	13.00	461.42	37.58
33	263.66	13.49	461.42	37.58
34	275.64	14.11	461.42	37.58
35	275.64	14.11	461.42	37.58
36	287.63	14.72	461.42	37.58
37	311.60	15.95	461.42	37.58
38	323.58	16.56	461.42	37.58
39	335.57	17.17	461.42	37.58
40	347.55	17.79	461.42	37.58
41	361.03	18.48	461.42	37.58
42	374.62	19.17	461.42	37.58
43	381.76	19.54	461.42	37.58
44	381.76	19.54	461.42	37.58
45	386.59	23.34	477.95	42.08
46	398.30	24.05	477.95	42.08
47	398.30	24.05	477.95	42.08
48	398.30	24.05	477.95	42.08
49	398.30	24.05	477.95	42.08
50	405.81	25.55	483.97	43.59
51	416.33	28.56	494.49	46.59
52	428.36	31.56	506.51	49.60
53	440.38	34.57	520.04	52.61
54	453.91	37.58	533.57	55.61
55	468.94	40.58	548.60	58.62
56	483.97	45.09	563.63	61.62
57	500.50	48.10	580.16	66.13
58	518.54	52.61	599.70	70.64
59	539.58	57.11	620.74	75.15
60	563.63	63.13	646.29	81.16
61	592.18	69.14	674.85	87.17
62	622.24	76.65	706.41	94.69
63	656.81	84.17	740.98	102.20
64	692.88	91.68	778.55	109.72
65	731.96	100.70	819.14	118.74
66	774.05	109.72	862.72	129.26
67	819.14	120.24	909.32	138.28
68	871.74	132.26	963.42	150.30
69	939.38	147.29	1032.56	165.33
70	1015.50	163.50	1110.00	181.50
71	1064.30	175.45	1155.65	192.85
72	1108.80	186.20	1198.40	203.00
73	1154.25	197.10	1240.65	211.95
74	1203.80	208.00	1287.00	219.70
75	1258.75	220.00	1338.75	230.00
76	1321.20	235.20	1398.00	246.00
77	1389.20	255.30	1465.10	266.80
78	1465.20	279.40	1540.00	293.70
79	1547.70	305.55	1621.20	320.25
80	1631.00	331.00	1702.00	347.00
81	1798.00	374.00	1871.00	391.00
82	1974.00	417.00	2048.00	435.00
83	2155.00	461.00	2229.00	479.00
84	2341.00	505.00	2414.00	523.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	3.7% Simple Inflation		3.7% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	284.00	20.00	550.10	58.62
30	284.00	20.00	550.10	58.62
31	284.00	20.00	550.10	58.62
32	290.76	20.48	550.10	58.62
33	303.40	21.37	550.10	58.62
34	316.05	22.26	550.10	58.62
35	328.69	23.15	550.10	58.62
36	353.97	24.93	550.10	58.62
37	366.61	25.82	550.10	58.62
38	379.26	26.71	550.10	58.62
39	404.54	28.49	550.10	58.62
40	417.18	29.38	550.10	58.62
41	426.85	30.06	550.10	58.62
42	426.85	30.06	550.10	58.62
43	426.85	30.06	550.10	58.62
44	426.85	30.06	550.10	58.62
45	455.41	37.58	577.15	64.63
46	455.41	37.58	577.15	64.63
47	455.41	37.58	577.15	64.63
48	455.41	37.58	577.15	64.63
49	455.41	37.58	577.15	64.63
50	465.93	40.58	587.67	67.64
51	483.97	43.59	605.71	72.14
52	502.00	48.10	623.75	76.65
53	521.54	52.61	643.28	81.16
54	542.58	58.62	665.83	85.67
55	565.13	63.13	688.37	91.68
56	587.67	69.14	712.42	96.19
57	613.22	75.15	737.97	102.20
58	640.28	81.16	766.53	109.72
59	673.34	88.68	799.60	117.23
60	710.92	97.70	838.67	126.25
61	753.00	108.22	882.26	135.27
62	799.60	118.74	930.36	145.79
63	850.70	130.76	982.96	157.82
64	906.31	142.79	1040.08	171.34
65	964.93	156.31	1101.70	184.87
66	1028.05	171.34	1167.83	199.90
67	1095.69	186.37	1236.97	214.93
68	1176.85	204.41	1321.14	232.97
69	1280.56	226.95	1426.35	257.01
70	1396.50	253.50	1545.00	282.00
71	1476.10	272.60	1621.10	300.15
72	1549.80	289.80	1691.20	316.40
73	1624.05	306.45	1761.75	329.40
74	1705.60	322.40	1838.20	341.90
75	1797.50	342.50	1925.00	360.00
76	1899.60	367.20	2024.40	384.00
77	2013.65	399.05	2136.70	417.45
78	2142.80	437.80	2264.90	459.80
79	2284.80	480.90	2405.55	506.10
80	2429.00	524.00	2548.00	551.00
81	2701.00	594.00	2824.00	624.00
82	2987.00	667.00	3113.00	698.00
83	3282.00	739.00	3409.00	771.00
84	3585.00	812.00	3713.00	845.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	3.7% Simple Inflation		3.7% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	268.00	16.00	508.01	48.10
30	268.00	16.00	508.01	48.10
31	268.00	16.00	508.01	48.10
32	274.38	16.38	508.01	48.10
33	286.31	17.09	508.01	48.10
34	298.24	17.81	508.01	48.10
35	310.17	18.52	508.01	48.10
36	334.03	19.94	508.01	48.10
37	345.96	20.65	508.01	48.10
38	357.89	21.37	508.01	48.10
39	381.75	22.79	508.01	48.10
40	393.68	23.50	508.01	48.10
41	402.80	24.05	508.01	48.10
42	402.80	24.05	508.01	48.10
43	402.80	24.05	508.01	48.10
44	402.80	24.05	508.01	48.10
45	425.35	30.06	529.06	54.11
46	425.35	30.06	529.06	54.11
47	425.35	30.06	529.06	54.11
48	425.35	30.06	529.06	54.11
49	425.35	30.06	529.06	54.11
50	434.37	33.07	536.57	55.61
51	447.89	36.07	550.10	58.62
52	462.92	39.08	566.63	63.13
53	479.46	43.59	583.16	66.13
54	497.49	48.10	601.20	70.64
55	515.53	52.61	619.24	75.15
56	535.07	57.11	640.28	79.66
57	556.11	61.62	661.32	84.17
58	578.66	67.64	685.37	90.18
59	605.71	73.65	712.42	96.19
60	637.27	81.16	745.49	103.71
61	671.84	88.68	781.56	112.73
62	710.92	97.70	822.14	121.74
63	754.51	106.71	867.23	130.76
64	801.10	117.23	915.33	141.28
65	850.70	129.26	966.43	153.31
66	903.30	141.28	1020.54	165.33
67	958.91	153.31	1079.15	177.35
68	1028.05	168.34	1149.80	193.89
69	1113.72	187.88	1236.97	213.43
70	1209.00	210.00	1336.50	234.00
71	1273.10	224.75	1396.35	247.95
72	1334.20	239.40	1454.60	261.80
73	1393.20	252.45	1510.65	272.70
74	1457.30	265.20	1571.70	282.10
75	1531.25	281.25	1640.00	295.00
76	1612.80	301.20	1719.60	315.60
77	1705.45	327.75	1811.25	343.85
78	1809.50	360.80	1915.10	379.50
79	1922.55	394.80	2026.50	416.85
80	2035.00	429.00	2137.00	452.00
81	2253.00	485.00	2359.00	510.00
82	2482.00	542.00	2590.00	568.00
83	2717.00	599.00	2826.00	626.00
84	2958.00	657.00	3067.00	684.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	3.7% Simple Inflation		3.7% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	387.03	31.62	623.75	75.15
30	400.37	32.71	623.75	75.15
31	413.72	33.80	623.75	75.15
32	440.41	35.98	623.75	75.15
33	453.76	37.07	623.75	75.15
34	459.92	37.58	623.75	75.15
35	459.92	37.58	623.75	75.15
36	459.92	37.58	623.75	75.15
37	459.92	37.58	623.75	75.15
38	459.92	37.58	623.75	75.15
39	459.92	37.58	623.75	75.15
40	459.92	37.58	623.75	75.15
41	459.92	37.58	623.75	75.15
42	459.92	37.58	623.75	75.15
43	459.92	37.58	623.75	75.15
44	459.92	37.58	623.75	75.15
45	497.49	48.10	659.82	84.17
46	497.49	48.10	659.82	84.17
47	497.49	48.10	659.82	84.17
48	497.49	48.10	659.82	84.17
49	497.49	48.10	659.82	84.17
50	514.03	51.10	674.85	88.68
51	535.07	57.11	695.89	93.19
52	559.12	61.62	719.94	99.20
53	584.67	67.64	746.99	105.21
54	611.72	75.15	775.55	111.22
55	640.28	81.16	805.61	118.74
56	670.34	88.68	835.67	126.25
57	701.90	96.19	868.73	133.77
58	737.97	105.21	906.31	141.28
59	778.55	114.23	949.90	151.80
60	828.15	126.25	1001.00	163.83
61	882.26	138.28	1056.61	175.85
62	942.38	151.80	1119.74	190.88
63	1008.51	166.83	1188.87	205.91
64	1079.15	183.37	1262.52	222.44
65	1155.81	201.40	1342.18	240.48
66	1236.97	219.44	1427.85	260.02
67	1322.64	238.98	1518.03	279.56
68	1427.85	263.03	1626.25	303.61
69	1560.11	293.09	1764.52	333.67
70	1710.00	327.00	1918.50	367.50
71	1815.40	352.35	2019.85	391.50
72	1912.40	373.80	2114.00	411.60
73	2008.80	394.20	2205.90	427.95
74	2116.40	414.70	2307.50	444.60
75	2236.25	440.00	2422.50	466.25
76	2373.60	474.00	2556.00	498.00
77	2528.85	516.35	2711.70	545.10
78	2707.10	569.80	2891.90	605.00
79	2902.20	627.90	3089.10	667.80
80	3100.00	687.00	3287.00	730.00
81	3461.00	780.00	3657.00	827.00
82	3839.00	876.00	4043.00	926.00
83	4227.00	972.00	4437.00	1024.00
84	4624.00	1068.00	4839.00	1122.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	3.7% Simple Inflation		3.7% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	364.26	26.56	572.64	63.13
30	376.82	27.48	572.64	63.13
31	389.38	28.39	572.64	63.13
32	414.50	30.22	572.64	63.13
33	427.06	31.14	572.64	63.13
34	432.86	31.56	572.64	63.13
35	432.86	31.56	572.64	63.13
36	432.86	31.56	572.64	63.13
37	432.86	31.56	572.64	63.13
38	432.86	31.56	572.64	63.13
39	432.86	31.56	572.64	63.13
40	432.86	31.56	572.64	63.13
41	432.86	31.56	572.64	63.13
42	432.86	31.56	572.64	63.13
43	432.86	31.56	572.64	63.13
44	432.86	31.56	572.64	63.13
45	464.43	39.08	601.20	70.64
46	464.43	39.08	601.20	70.64
47	464.43	39.08	601.20	70.64
48	464.43	39.08	601.20	70.64
49	464.43	39.08	601.20	70.64
50	476.45	42.08	613.22	73.65
51	494.49	46.59	631.26	78.16
52	514.03	51.10	652.30	82.67
53	535.07	57.11	674.85	88.68
54	557.61	61.62	698.90	93.19
55	583.16	67.64	722.94	99.20
56	608.72	73.65	750.00	105.21
57	634.27	79.66	778.55	112.73
58	664.33	87.17	810.12	118.74
59	700.40	96.19	846.19	127.76
60	740.98	105.21	889.78	136.77
61	786.07	115.73	937.87	148.80
62	837.17	127.76	990.48	160.82
63	892.78	139.78	1049.09	172.85
64	952.90	153.31	1110.72	187.88
65	1017.53	168.34	1178.35	202.91
66	1086.67	184.87	1250.50	217.94
67	1158.81	201.40	1327.15	235.97
68	1247.49	220.94	1420.34	255.51
69	1358.71	246.49	1534.56	281.06
70	1485.00	274.50	1663.50	309.00
71	1570.35	294.35	1747.25	327.70
72	1650.60	313.60	1825.60	345.80
73	1728.00	329.40	1898.10	359.10
74	1813.50	344.50	1978.60	369.20
75	1908.75	365.00	2070.00	386.25
76	2019.60	392.40	2178.00	412.80
77	2148.20	428.95	2306.90	455.40
78	2294.60	474.10	2454.10	507.10
79	2448.60	521.85	2610.30	557.55
80	2603.00	567.00	2764.00	606.00
81	2891.00	641.00	3059.00	682.00
82	3190.00	716.00	3365.00	759.00
83	3496.00	790.00	3675.00	835.00
84	3807.00	865.00	3989.00	911.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	3.7% Simple Inflation		3.7% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	421.12	43.77	795.09	115.73
30	449.19	46.69	795.09	115.73
31	477.27	49.60	795.09	115.73
32	491.31	51.06	795.09	115.73
33	519.38	53.98	795.09	115.73
34	535.07	55.61	795.09	115.73
35	535.07	55.61	795.09	115.73
36	535.07	55.61	795.09	115.73
37	535.07	55.61	795.09	115.73
38	535.07	55.61	795.09	115.73
39	535.07	55.61	795.09	115.73
40	535.07	55.61	795.09	115.73
41	535.07	55.61	795.09	115.73
42	535.07	55.61	795.09	115.73
43	535.07	55.61	795.09	115.73
44	535.07	55.61	795.09	115.73
45	595.19	70.64	855.21	130.76
46	595.19	70.64	855.21	130.76
47	595.19	70.64	855.21	130.76
48	595.19	70.64	855.21	130.76
49	595.19	70.64	855.21	130.76
50	619.24	76.65	879.26	135.27
51	650.80	84.17	913.82	144.29
52	686.87	91.68	949.90	151.80
53	722.94	100.70	990.48	160.82
54	763.52	111.22	1034.06	171.34
55	805.61	120.24	1079.15	181.86
56	849.20	130.76	1127.25	192.38
57	895.79	142.79	1176.85	204.41
58	946.89	154.81	1232.46	217.94
59	1007.01	168.34	1298.59	232.97
60	1077.65	184.87	1375.25	249.50
61	1154.30	202.91	1459.41	269.04
62	1241.48	222.44	1552.60	290.08
63	1334.66	244.99	1654.80	314.13
64	1436.87	267.53	1766.03	338.18
65	1545.08	293.09	1884.76	365.23
66	1660.82	320.14	2009.51	393.79
67	1782.56	348.70	2143.28	423.85
68	1931.36	381.76	2304.10	459.92
69	2119.23	425.35	2507.00	505.01
70	2331.00	472.50	2733.00	553.50
71	2478.05	507.50	2882.60	587.25
72	2618.00	537.60	3022.60	617.40
73	2754.00	565.65	3157.65	641.25
74	2904.20	594.10	3305.90	663.00
75	3073.75	628.75	3476.25	693.75
76	3266.40	674.40	3673.20	739.20
77	3485.65	734.85	3904.25	808.45
78	3741.10	809.60	4176.70	897.60
79	4024.65	893.55	4480.35	994.35
80	4315.00	979.00	4791.00	1090.00
81	4834.00	1115.00	5355.00	1241.00
82	5378.00	1254.00	5943.00	1393.00
83	5936.00	1393.00	6543.00	1544.00
84	6508.00	1533.00	7157.00	1694.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	3.7% Simple Inflation		3.7% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	392.73	36.67	722.94	99.20
30	418.91	39.12	722.94	99.20
31	445.09	41.56	722.94	99.20
32	458.18	42.78	722.94	99.20
33	484.37	45.23	722.94	99.20
34	499.00	46.59	722.94	99.20
35	499.00	46.59	722.94	99.20
36	499.00	46.59	722.94	99.20
37	499.00	46.59	722.94	99.20
38	499.00	46.59	722.94	99.20
39	499.00	46.59	722.94	99.20
40	499.00	46.59	722.94	99.20
41	499.00	46.59	722.94	99.20
42	499.00	46.59	722.94	99.20
43	499.00	46.59	722.94	99.20
44	499.00	46.59	722.94	99.20
45	548.60	60.12	774.05	111.22
46	548.60	60.12	774.05	111.22
47	548.60	60.12	774.05	111.22
48	548.60	60.12	774.05	111.22
49	548.60	60.12	774.05	111.22
50	569.64	64.63	793.58	115.73
51	596.69	70.64	822.14	121.74
52	625.25	78.16	853.70	129.26
53	656.81	85.67	888.27	138.28
54	691.38	93.19	924.35	145.79
55	727.45	102.20	963.42	154.81
56	765.03	111.22	1004.00	163.83
57	804.11	120.24	1047.59	174.35
58	847.69	130.76	1095.69	186.37
59	898.79	142.79	1151.30	198.40
60	957.41	156.31	1215.93	213.43
61	1023.54	171.34	1288.07	229.96
62	1097.19	189.38	1367.73	248.00
63	1176.85	207.41	1453.40	267.53
64	1262.52	226.95	1548.09	288.58
65	1354.20	248.00	1648.79	311.12
66	1453.40	270.54	1755.50	335.17
67	1557.11	294.59	1869.73	360.72
68	1681.86	323.15	2006.51	390.78
69	1839.67	359.22	2176.34	428.36
70	2016.00	399.00	2365.50	469.50
71	2137.30	426.30	2488.20	497.35
72	2252.60	452.20	2602.60	522.20
73	2361.15	473.85	2710.80	538.65
74	2479.10	495.30	2824.90	552.50
75	2612.50	521.25	2956.25	572.50
76	2767.20	559.20	3114.00	612.00
77	2947.45	611.80	3306.25	676.20
78	3154.80	675.40	3527.70	755.70
79	3374.70	742.35	3763.20	832.65
80	3593.00	807.00	3996.00	904.00
81	3996.00	911.00	4432.00	1018.00
82	4415.00	1017.00	4883.00	1132.00
83	4841.00	1122.00	5339.00	1245.00
84	5274.00	1227.00	5800.00	1357.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	2.4% Simple Inflation		2.4% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	267.00	16.00	332.00	31.00
30	267.00	16.00	332.00	31.00
31	267.00	16.00	332.00	31.00
32	267.00	16.00	332.00	31.00
33	267.00	16.00	332.00	31.00
34	267.00	16.00	332.00	31.00
35	267.00	16.00	332.00	31.00
36	267.00	16.00	332.00	31.00
37	267.00	16.00	332.00	31.00
38	267.00	16.00	332.00	31.00
39	267.00	16.00	332.00	31.00
40	267.00	16.00	332.00	31.00
41	267.00	16.00	332.00	31.00
42	267.00	16.00	332.00	31.00
43	267.00	16.00	332.00	31.00
44	267.00	16.00	332.00	31.00
45	282.00	20.00	346.00	34.00
46	282.00	20.00	346.00	34.00
47	282.00	20.00	346.00	34.00
48	282.00	20.00	346.00	34.00
49	282.00	20.00	346.00	34.00
50	288.00	21.00	351.00	36.00
51	297.00	24.00	360.00	38.00
52	307.00	26.00	370.00	40.00
53	317.00	28.00	380.00	43.00
54	328.00	31.00	392.00	45.00
55	340.00	34.00	404.00	48.00
56	352.00	37.00	417.00	51.00
57	365.00	40.00	430.00	54.00
58	380.00	43.00	445.00	58.00
59	397.00	47.00	463.00	62.00
60	417.00	52.00	483.00	66.00
61	440.00	57.00	506.00	71.00
62	464.00	63.00	532.00	77.00
63	492.00	69.00	559.00	83.00
64	521.00	76.00	590.00	90.00
65	553.00	83.00	622.00	97.00
66	586.00	90.00	657.00	105.00
67	622.00	98.00	694.00	113.00
68	665.00	108.00	738.00	123.00
69	720.00	120.00	793.00	135.00
70	783.00	134.00	857.00	149.00
71	852.00	149.00	927.00	163.00
72	923.00	164.00	999.00	178.00
73	999.00	180.00	1075.00	192.00
74	1086.00	197.00	1162.00	208.00
75	1186.00	217.00	1261.00	227.00
76	1300.00	242.00	1376.00	252.00
77	1431.00	274.00	1508.00	285.00
78	1584.00	313.00	1663.00	327.00
79	1759.00	359.00	1841.00	375.00
80	1953.00	409.00	2037.00	428.00
81	2161.00	463.00	2247.00	483.00
82	2381.00	518.00	2467.00	539.00
83	2607.00	573.00	2693.00	595.00
84	2840.00	629.00	2925.00	651.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	2.4% Simple Inflation		2.4% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	254.00	13.00	307.00	25.00
30	254.00	13.00	307.00	25.00
31	254.00	13.00	307.00	25.00
32	254.00	13.00	307.00	25.00
33	254.00	13.00	307.00	25.00
34	254.00	13.00	307.00	25.00
35	254.00	13.00	307.00	25.00
36	254.00	13.00	307.00	25.00
37	254.00	13.00	307.00	25.00
38	254.00	13.00	307.00	25.00
39	254.00	13.00	307.00	25.00
40	254.00	13.00	307.00	25.00
41	254.00	13.00	307.00	25.00
42	254.00	13.00	307.00	25.00
43	254.00	13.00	307.00	25.00
44	254.00	13.00	307.00	25.00
45	265.00	16.00	318.00	28.00
46	265.00	16.00	318.00	28.00
47	265.00	16.00	318.00	28.00
48	265.00	16.00	318.00	28.00
49	265.00	16.00	318.00	28.00
50	270.00	17.00	322.00	29.00
51	277.00	19.00	329.00	31.00
52	285.00	21.00	337.00	33.00
53	293.00	23.00	346.00	35.00
54	302.00	25.00	355.00	37.00
55	312.00	27.00	365.00	39.00
56	322.00	30.00	375.00	41.00
57	333.00	32.00	386.00	44.00
58	345.00	35.00	399.00	47.00
59	359.00	38.00	413.00	50.00
60	375.00	42.00	430.00	54.00
61	394.00	46.00	449.00	58.00
62	414.00	51.00	470.00	63.00
63	437.00	56.00	493.00	68.00
64	461.00	61.00	518.00	73.00
65	487.00	67.00	545.00	79.00
66	515.00	73.00	574.00	86.00
67	545.00	80.00	605.00	92.00
68	580.00	88.00	641.00	100.00
69	625.00	98.00	687.00	110.00
70	677.00	109.00	740.00	121.00
71	734.00	121.00	797.00	133.00
72	792.00	133.00	856.00	145.00
73	855.00	146.00	919.00	157.00
74	926.00	160.00	990.00	169.00
75	1007.00	176.00	1071.00	184.00
76	1101.00	196.00	1165.00	205.00
77	1208.00	222.00	1274.00	232.00
78	1332.00	254.00	1400.00	267.00
79	1474.00	291.00	1544.00	305.00
80	1631.00	331.00	1702.00	347.00
81	1798.00	374.00	1871.00	391.00
82	1974.00	417.00	2048.00	435.00
83	2155.00	461.00	2229.00	479.00
84	2341.00	505.00	2414.00	523.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 20 Days

Age	2.4% Simple Inflation		2.4% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	284.00	20.00	366.00	39.00
30	284.00	20.00	366.00	39.00
31	284.00	20.00	366.00	39.00
32	284.00	20.00	366.00	39.00
33	284.00	20.00	366.00	39.00
34	284.00	20.00	366.00	39.00
35	284.00	20.00	366.00	39.00
36	284.00	20.00	366.00	39.00
37	284.00	20.00	366.00	39.00
38	284.00	20.00	366.00	39.00
39	284.00	20.00	366.00	39.00
40	284.00	20.00	366.00	39.00
41	284.00	20.00	366.00	39.00
42	284.00	20.00	366.00	39.00
43	284.00	20.00	366.00	39.00
44	284.00	20.00	366.00	39.00
45	303.00	25.00	384.00	43.00
46	303.00	25.00	384.00	43.00
47	303.00	25.00	384.00	43.00
48	303.00	25.00	384.00	43.00
49	303.00	25.00	384.00	43.00
50	310.00	27.00	391.00	45.00
51	322.00	29.00	403.00	48.00
52	334.00	32.00	415.00	51.00
53	347.00	35.00	428.00	54.00
54	361.00	39.00	443.00	57.00
55	376.00	42.00	458.00	61.00
56	391.00	46.00	474.00	64.00
57	408.00	50.00	491.00	68.00
58	426.00	54.00	510.00	73.00
59	448.00	59.00	532.00	78.00
60	473.00	65.00	558.00	84.00
61	501.00	72.00	587.00	90.00
62	532.00	79.00	619.00	97.00
63	566.00	87.00	654.00	105.00
64	603.00	95.00	692.00	114.00
65	642.00	104.00	733.00	123.00
66	684.00	114.00	777.00	133.00
67	729.00	124.00	823.00	143.00
68	783.00	136.00	879.00	155.00
69	852.00	151.00	949.00	171.00
70	931.00	169.00	1030.00	188.00
71	1018.00	188.00	1118.00	207.00
72	1107.00	207.00	1208.00	226.00
73	1203.00	227.00	1305.00	244.00
74	1312.00	248.00	1414.00	263.00
75	1438.00	274.00	1540.00	288.00
76	1583.00	306.00	1687.00	320.00
77	1751.00	347.00	1858.00	363.00
78	1948.00	398.00	2059.00	418.00
79	2176.00	458.00	2291.00	482.00
80	2429.00	524.00	2548.00	551.00
81	2701.00	594.00	2824.00	624.00
82	2987.00	667.00	3113.00	698.00
83	3282.00	739.00	3409.00	771.00
84	3585.00	812.00	3713.00	845.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 100 Days

Age	2.4% Simple Inflation		2.4% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	268.00	16.00	338.00	32.00
30	268.00	16.00	338.00	32.00
31	268.00	16.00	338.00	32.00
32	268.00	16.00	338.00	32.00
33	268.00	16.00	338.00	32.00
34	268.00	16.00	338.00	32.00
35	268.00	16.00	338.00	32.00
36	268.00	16.00	338.00	32.00
37	268.00	16.00	338.00	32.00
38	268.00	16.00	338.00	32.00
39	268.00	16.00	338.00	32.00
40	268.00	16.00	338.00	32.00
41	268.00	16.00	338.00	32.00
42	268.00	16.00	338.00	32.00
43	268.00	16.00	338.00	32.00
44	268.00	16.00	338.00	32.00
45	283.00	20.00	352.00	36.00
46	283.00	20.00	352.00	36.00
47	283.00	20.00	352.00	36.00
48	283.00	20.00	352.00	36.00
49	283.00	20.00	352.00	36.00
50	289.00	22.00	357.00	37.00
51	298.00	24.00	366.00	39.00
52	308.00	26.00	377.00	42.00
53	319.00	29.00	388.00	44.00
54	331.00	32.00	400.00	47.00
55	343.00	35.00	412.00	50.00
56	356.00	38.00	426.00	53.00
57	370.00	41.00	440.00	56.00
58	385.00	45.00	456.00	60.00
59	403.00	49.00	474.00	64.00
60	424.00	54.00	496.00	69.00
61	447.00	59.00	520.00	75.00
62	473.00	65.00	547.00	81.00
63	502.00	71.00	577.00	87.00
64	533.00	78.00	609.00	94.00
65	566.00	86.00	643.00	102.00
66	601.00	94.00	679.00	110.00
67	638.00	102.00	718.00	118.00
68	684.00	112.00	765.00	129.00
69	741.00	125.00	823.00	142.00
70	806.00	140.00	891.00	156.00
71	878.00	155.00	963.00	171.00
72	953.00	171.00	1039.00	187.00
73	1032.00	187.00	1119.00	202.00
74	1121.00	204.00	1209.00	217.00
75	1225.00	225.00	1312.00	236.00
76	1344.00	251.00	1433.00	263.00
77	1483.00	285.00	1575.00	299.00
78	1645.00	328.00	1741.00	345.00
79	1831.00	376.00	1930.00	397.00
80	2035.00	429.00	2137.00	452.00
81	2253.00	485.00	2359.00	510.00
82	2482.00	542.00	2590.00	568.00
83	2717.00	599.00	2826.00	626.00
84	2958.00	657.00	3067.00	684.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	2.4% Simple Inflation		2.4% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	306.00	25.00	415.00	50.00
30	306.00	25.00	415.00	50.00
31	306.00	25.00	415.00	50.00
32	306.00	25.00	415.00	50.00
33	306.00	25.00	415.00	50.00
34	306.00	25.00	415.00	50.00
35	306.00	25.00	415.00	50.00
36	306.00	25.00	415.00	50.00
37	306.00	25.00	415.00	50.00
38	306.00	25.00	415.00	50.00
39	306.00	25.00	415.00	50.00
40	306.00	25.00	415.00	50.00
41	306.00	25.00	415.00	50.00
42	306.00	25.00	415.00	50.00
43	306.00	25.00	415.00	50.00
44	306.00	25.00	415.00	50.00
45	331.00	32.00	439.00	56.00
46	331.00	32.00	439.00	56.00
47	331.00	32.00	439.00	56.00
48	331.00	32.00	439.00	56.00
49	331.00	32.00	439.00	56.00
50	342.00	34.00	449.00	59.00
51	356.00	38.00	463.00	62.00
52	372.00	41.00	479.00	66.00
53	389.00	45.00	497.00	70.00
54	407.00	50.00	516.00	74.00
55	426.00	54.00	536.00	79.00
56	446.00	59.00	556.00	84.00
57	467.00	64.00	578.00	89.00
58	491.00	70.00	603.00	94.00
59	518.00	76.00	632.00	101.00
60	551.00	84.00	666.00	109.00
61	587.00	92.00	703.00	117.00
62	627.00	101.00	745.00	127.00
63	671.00	111.00	791.00	137.00
64	718.00	122.00	840.00	148.00
65	769.00	134.00	893.00	160.00
66	823.00	146.00	950.00	173.00
67	880.00	159.00	1010.00	186.00
68	950.00	175.00	1082.00	202.00
69	1038.00	195.00	1174.00	222.00
70	1140.00	218.00	1279.00	245.00
71	1252.00	243.00	1393.00	270.00
72	1366.00	267.00	1510.00	294.00
73	1488.00	292.00	1634.00	317.00
74	1628.00	319.00	1775.00	342.00
75	1789.00	352.00	1938.00	373.00
76	1978.00	395.00	2130.00	415.00
77	2199.00	449.00	2358.00	474.00
78	2461.00	518.00	2629.00	550.00
79	2764.00	598.00	2942.00	636.00
80	3100.00	687.00	3287.00	730.00
81	3461.00	780.00	3657.00	827.00
82	3839.00	876.00	4043.00	926.00
83	4227.00	972.00	4437.00	1024.00
84	4624.00	1068.00	4839.00	1122.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	2.4% Simple Inflation		2.4% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	288.00	21.00	381.00	42.00
30	288.00	21.00	381.00	42.00
31	288.00	21.00	381.00	42.00
32	288.00	21.00	381.00	42.00
33	288.00	21.00	381.00	42.00
34	288.00	21.00	381.00	42.00
35	288.00	21.00	381.00	42.00
36	288.00	21.00	381.00	42.00
37	288.00	21.00	381.00	42.00
38	288.00	21.00	381.00	42.00
39	288.00	21.00	381.00	42.00
40	288.00	21.00	381.00	42.00
41	288.00	21.00	381.00	42.00
42	288.00	21.00	381.00	42.00
43	288.00	21.00	381.00	42.00
44	288.00	21.00	381.00	42.00
45	309.00	26.00	400.00	47.00
46	309.00	26.00	400.00	47.00
47	309.00	26.00	400.00	47.00
48	309.00	26.00	400.00	47.00
49	309.00	26.00	400.00	47.00
50	317.00	28.00	408.00	49.00
51	329.00	31.00	420.00	52.00
52	342.00	34.00	434.00	55.00
53	356.00	38.00	449.00	59.00
54	371.00	41.00	465.00	62.00
55	388.00	45.00	481.00	66.00
56	405.00	49.00	499.00	70.00
57	422.00	53.00	518.00	75.00
58	442.00	58.00	539.00	79.00
59	466.00	64.00	563.00	85.00
60	493.00	70.00	592.00	91.00
61	523.00	77.00	624.00	99.00
62	557.00	85.00	659.00	107.00
63	594.00	93.00	698.00	115.00
64	634.00	102.00	739.00	125.00
65	677.00	112.00	784.00	135.00
66	723.00	123.00	832.00	145.00
67	771.00	134.00	883.00	157.00
68	830.00	147.00	945.00	170.00
69	904.00	164.00	1021.00	187.00
70	990.00	183.00	1109.00	206.00
71	1083.00	203.00	1205.00	226.00
72	1179.00	224.00	1304.00	247.00
73	1280.00	244.00	1406.00	266.00
74	1395.00	265.00	1522.00	284.00
75	1527.00	292.00	1656.00	309.00
76	1683.00	327.00	1815.00	344.00
77	1868.00	373.00	2006.00	396.00
78	2086.00	431.00	2231.00	461.00
79	2332.00	497.00	2486.00	531.00
80	2603.00	567.00	2764.00	606.00
81	2891.00	641.00	3059.00	682.00
82	3190.00	716.00	3365.00	759.00
83	3496.00	790.00	3675.00	835.00
84	3807.00	865.00	3989.00	911.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	2.4% Simple Inflation		2.4% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	356.00	37.00	529.00	77.00
30	356.00	37.00	529.00	77.00
31	356.00	37.00	529.00	77.00
32	356.00	37.00	529.00	77.00
33	356.00	37.00	529.00	77.00
34	356.00	37.00	529.00	77.00
35	356.00	37.00	529.00	77.00
36	356.00	37.00	529.00	77.00
37	356.00	37.00	529.00	77.00
38	356.00	37.00	529.00	77.00
39	356.00	37.00	529.00	77.00
40	356.00	37.00	529.00	77.00
41	356.00	37.00	529.00	77.00
42	356.00	37.00	529.00	77.00
43	356.00	37.00	529.00	77.00
44	356.00	37.00	529.00	77.00
45	396.00	47.00	569.00	87.00
46	396.00	47.00	569.00	87.00
47	396.00	47.00	569.00	87.00
48	396.00	47.00	569.00	87.00
49	396.00	47.00	569.00	87.00
50	412.00	51.00	585.00	90.00
51	433.00	56.00	608.00	96.00
52	457.00	61.00	632.00	101.00
53	481.00	67.00	659.00	107.00
54	508.00	74.00	688.00	114.00
55	536.00	80.00	718.00	121.00
56	565.00	87.00	750.00	128.00
57	596.00	95.00	783.00	136.00
58	630.00	103.00	820.00	145.00
59	670.00	112.00	864.00	155.00
60	717.00	123.00	915.00	166.00
61	768.00	135.00	971.00	179.00
62	826.00	148.00	1033.00	193.00
63	888.00	163.00	1101.00	209.00
64	956.00	178.00	1175.00	225.00
65	1028.00	195.00	1254.00	243.00
66	1105.00	213.00	1337.00	262.00
67	1186.00	232.00	1426.00	282.00
68	1285.00	254.00	1533.00	306.00
69	1410.00	283.00	1668.00	336.00
70	1554.00	315.00	1822.00	369.00
71	1709.00	350.00	1988.00	405.00
72	1870.00	384.00	2159.00	441.00
73	2040.00	419.00	2339.00	475.00
74	2234.00	457.00	2543.00	510.00
75	2459.00	503.00	2781.00	555.00
76	2722.00	562.00	3061.00	616.00
77	3031.00	639.00	3395.00	703.00
78	3401.00	736.00	3797.00	816.00
79	3833.00	851.00	4267.00	947.00
80	4315.00	979.00	4791.00	1090.00
81	4834.00	1115.00	5355.00	1241.00
82	5378.00	1254.00	5943.00	1393.00
83	5936.00	1393.00	6543.00	1544.00
84	6508.00	1533.00	7157.00	1694.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	2.4% Simple Inflation		2.4% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	332.00	31.00	481.00	66.00
30	332.00	31.00	481.00	66.00
31	332.00	31.00	481.00	66.00
32	332.00	31.00	481.00	66.00
33	332.00	31.00	481.00	66.00
34	332.00	31.00	481.00	66.00
35	332.00	31.00	481.00	66.00
36	332.00	31.00	481.00	66.00
37	332.00	31.00	481.00	66.00
38	332.00	31.00	481.00	66.00
39	332.00	31.00	481.00	66.00
40	332.00	31.00	481.00	66.00
41	332.00	31.00	481.00	66.00
42	332.00	31.00	481.00	66.00
43	332.00	31.00	481.00	66.00
44	332.00	31.00	481.00	66.00
45	365.00	40.00	515.00	74.00
46	365.00	40.00	515.00	74.00
47	365.00	40.00	515.00	74.00
48	365.00	40.00	515.00	74.00
49	365.00	40.00	515.00	74.00
50	379.00	43.00	528.00	77.00
51	397.00	47.00	547.00	81.00
52	416.00	52.00	568.00	86.00
53	437.00	57.00	591.00	92.00
54	460.00	62.00	615.00	97.00
55	484.00	68.00	641.00	103.00
56	509.00	74.00	668.00	109.00
57	535.00	80.00	697.00	116.00
58	564.00	87.00	729.00	124.00
59	598.00	95.00	766.00	132.00
60	637.00	104.00	809.00	142.00
61	681.00	114.00	857.00	153.00
62	730.00	126.00	910.00	165.00
63	783.00	138.00	967.00	178.00
64	840.00	151.00	1030.00	192.00
65	901.00	165.00	1097.00	207.00
66	967.00	180.00	1168.00	223.00
67	1036.00	196.00	1244.00	240.00
68	1119.00	215.00	1335.00	260.00
69	1224.00	239.00	1448.00	285.00
70	1344.00	266.00	1577.00	313.00
71	1474.00	294.00	1716.00	343.00
72	1609.00	323.00	1859.00	373.00
73	1749.00	351.00	2008.00	399.00
74	1907.00	381.00	2173.00	425.00
75	2090.00	417.00	2365.00	458.00
76	2306.00	466.00	2595.00	510.00
77	2563.00	532.00	2875.00	588.00
78	2868.00	614.00	3207.00	687.00
79	3214.00	707.00	3584.00	793.00
80	3593.00	807.00	3996.00	904.00
81	3996.00	911.00	4432.00	1018.00
82	4415.00	1017.00	4883.00	1132.00
83	4841.00	1122.00	5339.00	1245.00
84	5274.00	1227.00	5800.00	1357.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	26.40	29.72	33.01	42.36	49.42	58.38	50.37	63.32	70.51	79.15	112.65	122.23	149.95	186.20	211.06	244.12	304.49	335.56
30	27.91	31.24	35.00	44.35	54.68	59.00	51.41	63.32	70.51	79.15	116.96	131.28	159.42	195.64	223.71	251.67	304.49	335.56
31	28.66	32.00	36.22	45.57	54.68	59.00	55.08	63.32	73.81	81.21	121.30	140.44	161.57	200.41	223.71	251.67	304.49	335.56
32	29.42	33.22	37.75	46.05	54.68	59.00	55.08	63.32	77.50	84.90	130.05	145.06	161.57	201.96	223.71	251.67	304.49	335.56
33	29.87	33.98	38.97	46.05	54.68	59.00	58.95	65.84	81.35	88.59	134.47	154.39	161.57	201.96	223.71	251.67	304.49	335.56
34	30.22	35.20	40.19	46.05	54.68	59.00	58.95	69.50	85.45	92.59	143.39	163.84	161.57	201.96	223.71	251.67	304.49	335.56
35	30.22	35.97	40.29	46.05	54.68	61.88	63.05	73.33	85.45	96.70	152.42	168.60	161.57	201.96	223.71	251.67	304.49	335.56
36	30.22	37.41	40.39	47.15	57.15	65.75	67.20	77.40	89.59	105.02	156.98	178.21	161.57	201.96	223.71	251.67	304.49	335.56
37	30.22	37.41	40.39	47.15	60.73	69.94	71.40	81.51	97.98	109.23	166.19	187.94	161.57	201.96	223.71	251.67	304.49	335.56
38	33.22	37.41	43.75	50.52	60.73	69.94	71.40	85.66	102.22	113.46	175.50	197.77	161.57	201.96	223.71	251.67	304.49	335.56
39	33.22	40.27	47.29	54.08	64.57	74.26	75.65	89.85	106.50	122.04	184.93	212.74	161.57	201.96	223.71	251.67	304.49	335.56
40	36.81	43.78	51.05	57.85	68.56	78.64	79.95	94.08	110.82	126.37	194.47	222.86	161.57	201.96	223.71	251.67	304.49	335.56
41	37.11	44.10	55.28	62.12	73.08	83.30	84.72	98.80	115.71	131.36	205.19	233.03	161.57	201.96	223.71	251.67	304.49	335.56
42	41.22	48.24	55.69	62.58	77.71	88.03	85.14	103.60	120.69	140.90	211.28	233.03	161.57	201.96	223.71	251.67	304.49	335.56
43	41.55	48.59	60.07	67.00	82.45	92.85	90.04	108.48	130.28	146.11	211.28	233.03	161.57	201.96	223.71	251.67	304.49	335.56
44	41.89	52.89	60.53	70.35	87.30	97.74	95.04	113.45	135.49	151.40	211.28	233.03	161.57	201.96	223.71	251.67	304.49	335.56
45	41.33	52.04	63.29	70.35	89.33	99.79	96.59	114.14	136.05	155.53	239.17	267.30	183.31	229.92	254.78	282.74	341.77	379.06
46	45.41	56.12	63.76	74.84	94.12	104.58	97.07	123.29	145.59	160.70	250.18	283.38	183.31	229.92	254.78	282.74	341.77	379.06
47	45.77	56.53	68.23	79.44	99.01	109.45	101.98	128.23	150.79	170.46	261.41	294.54	183.31	229.92	254.78	282.74	341.77	379.06
48	46.14	60.92	72.82	80.04	104.01	114.38	106.99	133.25	160.67	180.41	272.84	298.27	183.31	229.92	254.78	282.74	341.77	379.06
49	50.49	61.37	73.37	84.79	113.54	124.08	112.09	142.88	166.08	185.91	276.53	298.27	183.31	229.92	254.78	282.74	341.77	379.06
50	50.49	65.45	77.55	88.78	117.26	127.52	116.19	146.07	174.23	193.82	297.11	323.13	195.74	245.46	270.31	298.27	357.31	394.59
51	54.47	69.35	81.40	92.82	126.12	136.32	120.32	150.37	182.57	202.99	311.57	338.67	201.96	251.67	276.53	304.49	366.63	403.91
52	54.47	69.44	81.40	96.92	130.90	145.18	129.10	159.22	186.73	211.17	326.69	357.31	211.28	257.88	282.74	310.70	375.95	416.34
53	58.72	73.62	85.68	96.92	139.98	153.77	133.03	168.15	195.62	220.16	341.77	372.84	220.60	264.10	292.06	320.02	385.27	425.66
54	58.75	73.77	85.68	101.14	149.18	162.73	137.65	172.61	204.61	233.56	356.90	391.49	226.81	273.42	301.38	326.24	394.59	434.98
55	62.71	78.03	89.87	105.43	158.50	171.09	146.61	181.69	213.34	242.75	369.74	405.61	235.36	279.63	307.60	332.45	403.91	444.31
56	66.82	82.24	98.15	113.82	167.81	184.91	155.63	190.74	222.69	256.26	385.27	425.66	244.71	292.06	320.02	344.88	416.34	462.95
57	70.98	90.47	102.11	122.09	181.94	198.84	160.05	199.55	236.51	270.25	403.91	441.20	249.10	307.60	338.67	363.52	438.09	484.70
58	75.18	94.40	110.54	134.99	195.55	212.16	169.19	208.43	245.69	283.65	419.45	459.84	258.56	323.13	360.42	382.16	466.05	515.77
59	83.43	102.78	119.08	143.46	209.33	230.43	177.78	222.06	259.74	297.16	438.09	478.48	262.57	332.92	385.27	407.02	494.02	546.84
60	87.37	111.06	127.28	156.16	223.64	248.45	186.77	231.10	273.92	310.79	456.73	497.12	271.67	340.88	395.10	431.88	525.09	581.01
61	95.76	119.42	139.87	168.74	242.49	266.62	199.95	248.88	291.77	333.21	464.54	503.76	285.49	358.97	412.81	446.45	539.96	597.27
62	104.06	131.05	148.24	181.45	261.22	289.54	213.22	266.08	314.21	350.56	477.05	515.09	298.41	371.66	427.29	459.49	556.07	614.60
63	115.23	140.32	160.86	194.05	284.77	308.05	231.36	283.02	330.75	377.33	488.05	527.77	309.29	388.73	436.97	476.70	573.17	632.76
64	123.93	152.91	176.81	206.79	308.65	335.97	244.47	299.72	357.15	399.01	503.06	544.29	316.13	401.35	450.83	494.81	591.02	651.50
65	133.98	165.63	189.79	224.16	332.47	359.09	261.61	321.25	378.44	425.68	518.91	558.82	324.65	409.80	463.03	510.93	609.39	670.59
66	146.98	181.70	208.24	248.87	347.47	373.21	278.85	346.41	403.33	460.71	537.94	579.12	337.17	424.69	476.16	525.07	630.59	687.22
67	161.90	200.97	229.36	278.74	363.14	383.04	295.91	370.91	433.42	480.05	564.62	606.90	345.73	442.74	490.00	542.23	659.13	703.90
68	178.41	220.60	252.38	307.52	381.82	403.43	316.80	399.81	453.86	499.49	595.55	629.16	360.21	461.07	511.50	566.73	689.20	730.02
69	195.94	241.92	276.79	344.26	403.01	430.80	335.84	428.39	479.44	532.71	627.68	671.68	379.85	484.08	541.98	602.20	722.64	771.28
70	216.12	265.37	303.67	379.37	432.92	464.17	350.36	446.31	504.33	569.05	660.54	716.33	397.22	502.10	566.82	642.69	752.04	818.98
71	237.10	291.20	330.23	408.05	466.04	500.40	367.25	463.89	519.73	603.49	693.69	749.52	416.64	521.88	586.30	680.80	783.89	848.32
72	260.05	318.43	359.61	443.84	505.77	542.93	386.04	483.06	536.74	646.15	732.85	788.59	435.58	544.99	606.92	724.59	821.62	883.55
73	284.93	347.55	391.00	479.58	546.96	586.60	406.26	507.33	560.84	689.65	776.85	832.34	453.82	568.76	634.16	768.92	862.06	919.53
74	309.67	378.14	423.77	516.75	583.24	625.03	425.56	533.84	590.84	737.12	824.51	877.71	469.25	594.64	664.93	813.12	904.31	961.30
75	325.51	412.47	459.26	545.55	616.47	658.30	441.90	561.92	634.66	781.96	871.06	925.62	483.72	620.11	703.76	854.70	949.26	1005.63
76	340.62	432.73	488.34	571.76	643.01	688.20	457.06	597.83	689.93	827.23	924.55	985.37	497.03	651.70	750.76	895.00	997.54	1061.84
77	358.10	454.26	512.29	595.18	669.79	716.21	472.50	639.95	751.02	872.05	986.45	1057.73	508.97	686.37	800.76	931.73	1054.42	1129.02
78	376.73	476.46	536.61	620.50	698.06	745.55	489.12	685.40	810.45	918.09	1052.64	1134.95	522.36	724.97	851.61	968.74	1114.37	1201.43
79	394.36	498.62	562.08	643.67	723.75	773.61	506.17	728.28	864.27	960.97	1115.09	1208.77	536.39	760.01	897.51	1006.30	1171.00	1270.72
80	415.87	526.68	592.87	674.90	761.24	815.92	526.68	765.55					554.02	791.46				
81	469.12	592.87	667.70	754.04	860.53	926.72	582.80	840.38					605.82	863.41				
82	531.00	670.58	756.92	850.46	984.28	1064.87	647.56	919.53					667.70	938.24				
83	600.07	759.80	857.65	961.26	1125.31	1226.04	719.51	1001.55					736.77	1015.94				
84	677.77	857.65	968.46	1080.70	1282.16	1404.48	798.65	1086.45					811.60	1096.53				
85+	929.60	1181.43	1335.40	1479.30	1800.20	1997.35												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	25.14	27.43	30.65	38.39	44.22	52.68	48.93	59.00	66.19	74.83	102.71	112.45	144.18	174.74	202.26	232.06	288.95	320.02
30	26.58	28.84	32.50	40.19	48.93	53.24	49.94	59.00	66.19	74.83	106.64	120.78	153.29	183.60	214.38	239.24	288.95	320.02
31	27.30	29.54	33.63	41.30	48.93	53.24	53.51	59.00	69.29	76.78	110.59	129.21	155.35	188.07	214.38	239.24	288.95	320.02
32	28.02	30.67	35.05	41.73	48.93	53.24	53.51	59.00	72.76	80.27	118.57	133.46	155.35	189.53	214.38	239.24	288.95	320.02
33	28.45	31.37	36.19	41.73	48.93	53.24	57.27	61.36	76.37	83.76	122.60	142.04	155.35	189.53	214.38	239.24	288.95	320.02
34	28.78	32.50	37.32	41.73	48.93	53.24	57.27	64.76	80.22	87.54	130.74	150.73	155.35	189.53	214.38	239.24	288.95	320.02
35	28.78	33.20	37.41	41.73	48.93	55.85	61.25	68.33	80.22	91.42	138.97	155.11	155.35	189.53	214.38	239.24	288.95	320.02
36	28.78	34.54	37.50	42.73	51.14	59.34	65.28	72.13	84.11	99.29	143.13	163.96	155.35	189.53	214.38	239.24	288.95	320.02
37	28.78	34.54	37.50	42.73	54.33	63.11	69.36	75.96	91.98	103.27	151.52	172.90	155.35	189.53	214.38	239.24	288.95	320.02
38	31.64	34.54	40.63	45.78	54.33	63.11	69.36	79.82	95.96	107.28	160.02	181.95	155.35	189.53	214.38	239.24	288.95	320.02
39	31.64	37.18	43.91	49.01	57.77	67.02	73.49	83.73	99.98	115.38	168.61	195.72	155.35	189.53	214.38	239.24	288.95	320.02
40	35.06	40.41	47.41	52.42	61.34	70.96	77.66	87.67	104.04	119.48	177.31	205.03	155.35	189.53	214.38	239.24	288.95	320.02
41	35.34	40.71	51.33	56.29	65.39	75.17	82.30	92.06	108.63	124.19	187.09	214.38	155.35	189.53	214.38	239.24	288.95	320.02
42	39.26	44.53	51.72	56.72	69.53	79.44	82.71	96.53	113.30	133.22	192.64	214.38	155.35	189.53	214.38	239.24	288.95	320.02
43	39.57	44.86	55.78	60.72	73.77	83.79	87.47	101.09	122.30	138.14	192.64	214.38	155.35	189.53	214.38	239.24	288.95	320.02
44	39.89	48.82	56.20	63.76	78.11	88.20	92.32	105.72	127.19	143.14	192.64	214.38	155.35	189.53	214.38	239.24	288.95	320.02
45	39.74	48.89	59.67	64.94	82.04	91.96	92.30	106.27	127.28	142.39	217.67	242.24	177.10	220.60	248.56	270.31	326.24	357.31
46	43.66	52.72	60.12	69.08	86.44	96.38	92.76	114.79	136.19	147.12	227.70	256.82	177.10	220.60	248.56	270.31	326.24	357.31
47	44.01	53.11	64.33	73.33	90.93	100.86	97.45	119.39	141.06	156.05	237.91	266.93	177.10	220.60	248.56	270.31	326.24	357.31
48	44.37	57.23	68.66	73.88	95.52	105.41	102.23	124.06	150.30	165.16	248.32	270.31	177.10	220.60	248.56	270.31	326.24	357.31
49	48.55	57.65	69.18	78.26	104.27	114.35	107.10	133.02	155.37	170.20	251.67	270.31	177.10	220.60	248.56	270.31	326.24	357.31
50	48.69	63.58	75.45	82.44	106.40	113.86	111.34	136.94	166.42	178.72	272.61	295.17	186.42	236.13	257.88	285.85	341.77	375.95
51	52.65	65.70	77.33	86.63	115.06	124.77	115.60	141.39	169.89	190.31	284.08	313.81	195.74	242.35	264.10	292.06	351.09	385.27
52	51.06	65.97	75.72	92.80	119.81	133.47	124.32	150.12	174.45	193.98	302.04	326.24	201.96	248.56	273.42	298.27	357.31	394.59
53	56.94	70.12	81.88	89.32	128.69	139.79	126.15	158.94	183.40	203.04	316.92	344.88	211.28	257.88	279.63	304.49	366.63	407.02
54	57.07	70.42	80.33	93.65	135.41	150.94	133.06	163.52	192.43	213.90	328.97	363.52	220.60	264.10	288.95	313.81	375.95	416.34
55	59.41	72.95	84.59	98.03	144.52	154.91	141.96	172.49	198.96	225.58	344.88	374.88	229.17	270.31	298.27	320.02	388.38	428.77
56	63.48	78.81	92.70	106.23	153.63	168.10	150.91	181.44	208.16	239.01	357.31	394.59	238.51	282.74	307.60	332.45	400.81	444.31
57	67.60	85.15	95.07	112.55	167.19	183.93	155.41	187.95	221.73	252.74	375.95	413.23	239.99	295.17	326.24	347.99	422.56	469.16
58	73.47	89.25	101.48	124.92	178.22	194.69	164.49	196.85	230.95	263.74	394.59	428.77	249.44	310.70	344.88	369.74	447.41	497.12
59	79.88	97.46	113.49	133.36	191.88	212.51	168.55	210.25	247.25	274.87	413.23	453.63	253.72	320.81	363.52	391.49	478.48	528.19
60	83.94	105.69	119.90	143.83	205.85	227.74	179.85	221.67	261.24	288.59	431.88	475.38	262.91	323.40	373.99	413.23	506.45	559.27
61	92.22	113.99	130.42	154.33	221.85	245.91	190.65	239.22	278.98	310.67	440.41	482.64	276.66	341.46	391.87	425.33	518.84	573.14
62	100.47	125.51	140.74	169.08	240.52	263.45	203.85	253.99	303.83	325.69	453.63	494.61	289.72	351.65	403.88	436.07	532.65	588.26
63	109.75	134.78	151.40	177.71	261.26	284.56	224.13	271.03	315.61	349.66	465.35	507.91	297.94	368.87	414.27	451.16	544.80	604.38
64	118.46	145.45	169.04	190.57	284.91	309.51	237.28	285.56	341.95	369.08	478.32	519.55	305.13	379.35	423.34	464.57	560.78	618.51
65	128.40	158.10	180.11	207.71	306.08	330.05	249.72	307.08	361.01	395.63	489.64	532.21	314.01	391.18	436.42	476.33	574.79	633.33
66	139.44	172.14	196.45	227.78	319.16	344.90	264.55	332.18	378.73	427.62	507.05	550.80	324.31	404.09	447.85	494.18	591.99	648.61
67	156.05	191.22	215.28	258.67	333.30	355.68	283.98	354.47	406.18	445.23	529.79	567.10	333.30	422.84	462.64	507.41	616.85	664.11
68	170.48	208.78	238.01	287.17	350.60	372.22	304.98	385.78	425.05	465.87	557.12	588.34	348.20	444.26	482.68	533.11	645.97	686.80
69	189.88	230.12	260.63	319.19	372.90	398.38	326.58	414.50	451.65	495.66	585.99	625.36	368.27	465.55	514.18	567.46	678.63	727.27
70	210.01	253.58	285.80	350.36	401.68	432.92	348.12	432.92	484.25	531.11	615.91	669.47	392.76	488.71	546.73	606.99	711.87	774.35
71	233.05	277.61	312.74	382.28	438.12	466.04	365.10	451.00	502.55	573.42	652.88	704.42	412.35	511.14	569.12	648.59	745.23	807.51
72	254.10	306.99	342.57	412.87	476.87	503.71	383.97	472.74	524.35	615.18	693.63	745.24	433.52	534.67	594.54	691.56	784.46	846.39
73	281.03	336.40	374.40	447.88	517.24	546.96	404.28	495.44	548.95	657.94	739.19	790.72	451.84	558.86	622.27	733.25	828.37	887.83
74	305.87	367.18	409.28	486.35	554.74	592.74	423.66	520.55	577.54	701.03	786.52	837.81	467.35	585.14	653.53	773.22	870.11	929.00
75	321.88	403.39	444.97	521.91	585.56	625.57	438.26	547.37	614.66	743.77	831.06	885.61	481.90	609.20	685.58	811.05	911.07	971.08
76	337.15	422.30	474.44	547.43	613.47	653.44	453.58	578.71	658.65	783.78	877.62	936.71	495.29	634.32	722.95	846.34	952.35	1018.39
77	354.79	441.00	495.71	570.31	638.29	679.74	467.53	615.08	709.58	820.66	928.42	994.73	507.31	664.81	764.29	877.02	996.39	1069.34
78	371.98	462.21	517.61	593.59	663.24	705.98	484.37	653.74	761.38	857.94	979.82	1054.22	519.20	696.48	805.70	908.59	1043.14	1125.45
79	389.83	483.51	539.41	613.45	685.98	731.31	500.13	692.02	808.37	894.49	1030.48	1113.58	531.86	725.26	844.63	941.33	1087.89	1178.55
80	411.56	507.97	566.97	640.36	718.07	766.99	519.48	725.26					546.82	754.04				
81	461.92	569.85	636.04	715.19	807.29	863.41	571.29	794.33					597.19	820.24				
82	519.48	643.24	718.07	802.97	915.21	982.85	633.17	869.16					654.75	890.75				
83	584.24	725.26	811.60	903.70	1038.97	1122.43	700.80	945.43					719.51	964.14				
84	656.19	815.92	913.77	1013.06	1175.67	1274.96	774.19	1026.02					790.02	1041.84				
85+	890.75	1113.80	1250.50	1377.13	1628.96	1782.94												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	23.89	25.15	27.12	33.09	37.72	44.14	44.61	51.80	57.56	63.32	86.15	94.53	132.64	157.55	178.81	201.92	251.67	276.53
30	25.25	26.43	28.75	34.65	41.73	44.61	45.54	51.80	57.56	63.32	89.44	101.52	141.03	165.54	189.53	208.17	251.67	276.53
31	25.93	27.08	29.75	35.60	41.73	44.61	48.79	51.80	60.25	64.97	92.76	108.61	142.92	169.57	189.53	208.17	251.67	276.53
32	26.62	28.11	31.01	35.98	41.73	44.61	48.79	51.80	63.27	67.92	99.45	112.18	142.92	170.89	189.53	208.17	251.67	276.53
33	27.02	28.76	32.01	35.98	41.73	44.61	52.22	53.87	66.41	70.87	102.83	119.40	142.92	170.89	189.53	208.17	251.67	276.53
34	27.34	29.79	33.02	35.98	41.73	44.61	52.22	56.87	69.76	74.07	109.65	126.70	142.92	170.89	189.53	208.17	251.67	276.53
35	27.34	30.43	33.10	35.98	41.73	46.79	55.85	60.00	69.76	77.36	116.56	130.38	142.92	170.89	189.53	208.17	251.67	276.53
36	27.34	31.66	33.18	36.84	43.62	49.71	59.52	63.33	73.14	84.02	120.05	137.82	142.92	170.89	189.53	208.17	251.67	276.53
37	27.34	31.66	33.18	36.84	46.34	52.88	63.24	66.69	79.98	87.38	127.08	145.34	142.92	170.89	189.53	208.17	251.67	276.53
38	30.06	31.66	35.94	39.47	46.34	52.88	63.24	70.09	83.45	90.77	134.21	152.94	142.92	170.89	189.53	208.17	251.67	276.53
39	30.06	34.08	38.84	42.25	49.28	56.15	67.00	73.52	86.94	97.63	141.42	164.52	142.92	170.89	189.53	208.17	251.67	276.53
40	33.31	37.04	41.94	45.19	52.32	59.46	70.81	76.97	90.47	101.10	148.71	172.34	142.92	170.89	189.53	208.17	251.67	276.53
41	33.57	37.31	45.41	48.53	55.77	62.98	75.04	80.83	94.46	105.09	156.91	180.21	142.92	170.89	189.53	208.17	251.67	276.53
42	37.29	40.81	45.75	48.89	59.31	66.56	75.41	84.76	98.52	112.72	161.57	180.21	142.92	170.89	189.53	208.17	251.67	276.53
43	37.59	41.12	49.35	52.35	62.92	70.20	79.75	88.76	106.35	116.89	161.57	180.21	142.92	170.89	189.53	208.17	251.67	276.53
44	37.90	44.75	49.72	54.96	66.62	73.90	84.18	92.83	110.60	121.12	161.57	180.21	142.92	170.89	189.53	208.17	251.67	276.53
45	36.56	42.58	50.63	55.92	69.28	78.27	83.71	94.46	111.92	122.67	185.43	208.83	161.57	195.74	214.38	236.13	285.85	313.81
46	40.17	45.91	51.01	59.49	72.99	82.03	84.13	102.03	119.76	126.75	193.96	221.39	161.57	195.74	214.38	236.13	285.85	313.81
47	40.49	46.25	54.59	63.14	76.79	85.84	88.39	106.12	124.04	134.44	202.66	230.11	161.57	195.74	214.38	236.13	285.85	313.81
48	40.82	49.84	58.26	63.62	80.66	89.71	92.72	110.28	132.16	142.29	211.53	233.03	161.57	195.74	214.38	236.13	285.85	313.81
49	44.67	50.21	58.69	67.39	88.05	97.32	97.14	118.24	136.62	146.63	214.38	233.03	161.57	195.74	214.38	236.13	285.85	313.81
50	43.28	56.10	64.97	69.76	91.20	97.92	101.66	120.97	143.02	153.54	232.79	254.78	170.89	208.17	226.81	248.56	301.38	332.45
51	47.21	56.57	65.12	74.26	97.36	103.98	106.17	123.44	147.07	164.93	244.37	270.31	177.10	214.38	233.03	254.78	307.60	341.77
52	45.96	57.29	66.25	78.36	102.06	112.40	112.36	131.92	152.33	169.43	258.89	282.74	183.31	220.60	239.24	260.99	316.92	351.09
53	51.60	61.35	70.45	76.02	108.37	121.15	112.39	138.21	161.39	176.13	273.42	298.27	189.53	226.81	245.46	267.20	323.13	360.42
54	52.04	60.36	71.40	80.54	114.75	129.71	119.29	143.08	165.63	186.85	285.52	313.81	198.85	233.03	251.67	273.42	332.45	369.74
55	54.46	64.46	72.25	83.23	121.21	131.79	125.67	149.49	172.59	193.71	298.27	325.71	207.49	239.24	260.99	279.63	341.77	379.06
56	56.80	68.53	79.98	91.06	129.99	146.49	134.41	158.18	181.54	206.98	310.70	347.99	213.73	248.56	270.31	292.06	354.20	394.59
57	62.53	74.50	80.98	95.38	145.06	159.08	139.17	164.74	192.16	220.21	326.24	360.42	218.72	260.99	285.85	307.60	375.95	416.34
58	64.92	77.23	88.80	108.80	153.47	169.73	145.69	173.69	201.47	228.91	341.77	379.06	225.10	276.53	304.49	326.24	397.70	441.20
59	72.78	85.06	96.75	115.18	166.96	184.35	152.38	184.26	214.78	240.20	360.42	394.59	230.12	284.50	323.13	344.88	422.56	469.16
60	73.66	91.36	103.30	125.34	180.43	199.27	161.40	193.37	228.27	251.59	379.06	416.34	236.62	288.43	331.76	366.63	447.41	497.12
61	81.58	99.52	113.41	135.81	196.05	212.26	172.05	210.22	243.15	273.08	386.11	425.33	253.11	303.52	347.00	377.07	458.51	509.79
62	89.71	108.90	121.97	146.40	209.49	229.54	185.11	224.96	262.28	285.91	398.03	433.15	260.75	314.48	354.13	389.25	474.12	523.87
63	98.77	118.16	132.47	155.24	229.91	248.01	202.44	237.45	275.21	309.41	408.60	445.48	269.56	329.15	363.20	400.08	485.21	539.12
64	103.88	128.67	145.72	166.24	247.98	267.19	213.31	252.52	296.36	326.69	420.59	459.07	277.64	338.12	376.61	412.34	500.31	552.54
65	115.37	139.28	156.87	180.97	266.50	287.80	225.93	269.29	313.71	348.06	431.09	471.01	284.73	348.60	385.86	425.77	513.59	566.81
66	124.37	151.10	172.88	200.36	277.98	303.71	240.72	291.84	332.01	376.71	447.85	486.46	293.42	360.34	398.95	440.13	530.21	581.69
67	138.49	167.80	189.12	227.46	288.53	313.40	255.34	314.57	359.12	395.48	467.61	499.95	300.96	378.07	410.40	452.69	554.67	594.46
68	152.64	185.15	209.29	250.99	304.98	328.99	274.25	341.36	374.62	413.04	492.29	523.50	314.58	396.23	429.85	475.48	581.14	619.56
69	171.70	202.58	228.30	282.71	324.26	352.05	294.15	368.18	398.38	442.38	521.13	553.56	333.53	419.22	456.28	509.55	611.46	655.47
70	191.66	224.09	252.06	310.19	352.59	379.37	312.42	383.83	428.46	473.09	548.96	595.83	357.05	439.62	488.71	546.73	640.46	698.48
71	210.75	248.49	275.84	337.18	386.57	412.35	328.59	401.61	446.71	511.14	582.01	627.11	375.84	459.59	511.14	586.30	672.21	728.05
72	230.27	272.67	302.83	365.39	423.20	447.97	346.81	421.13	464.48	549.12	619.31	664.73	394.29	481.00	534.67	625.50	708.08	761.75
73	253.71	299.23	330.14	396.35	457.79	485.53	364.64	441.93	487.51	588.58	659.92	705.50	410.22	503.37	558.86	661.91	747.12	798.65
74	275.47	326.99	362.20	433.15	490.15	522.45	381.86	465.45	514.85	628.83	701.03	746.62	425.56	526.25	587.04	701.03	784.62	835.91
75	290.96	357.96	393.14	465.54	518.27	551.01	394.62	489.18	547.37	665.57	741.95	789.23	438.26	549.19	616.47	734.68	821.97	874.70
76	304.13	375.38	418.83	486.60	542.22	575.24	408.40	517.89	587.40	702.10	783.78	835.92	450.11	573.50	651.70	764.66	860.25	917.60
77	318.32	391.26	436.03	505.66	563.68	596.84	421.10	548.76	631.66	734.45	827.29	885.31	460.89	598.50	688.02	792.47	898.58	961.58
78	332.41	408.39	455.88	525.53	582.51	618.92	435.30	582.51	675.90	766.13	870.60	935.50	470.13	626.83	723.39	821.53	938.67	1008.32
79	347.52	426.09	474.44	542.44	601.36	639.14	448.76	614.96	716.20	797.79	912.62	983.64	480.49	652.74	756.99	849.16	976.08	1053.14
80	364.07	447.53	497.90	564.09	627.41	666.26	464.80	643.24					493.58	674.90				
81	407.24	499.34	556.90	627.41	700.80	745.41	509.41	703.68					535.31	732.46				
82	456.17	562.65	627.41	703.68	790.02	841.82	561.21	765.55					584.24	792.90				
83	510.85	633.17	706.56	790.02	892.19	954.07	617.34	831.75					638.92	856.21				
84	571.29	709.43	794.33	886.43	1004.43	1077.82	679.21	900.82					697.92	922.41				
85+	769.87	964.14	1083.58	1200.14	1377.13	1485.06												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	25.14	27.43	31.83	39.71	46.82	55.53	47.49	59.00	67.63	76.27	107.68	118.97	141.29	174.74	199.33	232.06	288.95	316.92
30	26.58	28.84	33.75	41.58	51.80	56.12	48.47	59.00	67.63	76.27	111.80	127.78	150.23	183.60	211.28	239.24	288.95	316.92
31	27.30	29.54	34.93	42.72	51.80	56.12	51.94	59.00	70.80	78.26	115.94	136.70	152.24	188.07	211.28	239.24	288.95	316.92
32	28.02	30.67	36.40	43.17	51.80	56.12	51.94	59.00	74.34	81.81	124.31	141.20	152.24	189.53	211.28	239.24	288.95	316.92
33	28.45	31.37	37.58	43.17	51.80	56.12	55.58	61.36	78.03	85.37	128.53	150.28	152.24	189.53	211.28	239.24	288.95	316.92
34	28.78	32.50	38.76	43.17	51.80	56.12	55.58	64.76	81.97	89.22	137.06	159.47	152.24	189.53	211.28	239.24	288.95	316.92
35	28.78	33.20	38.85	43.17	51.80	58.86	59.45	68.33	81.97	93.18	145.70	164.10	152.24	189.53	211.28	239.24	288.95	316.92
36	28.78	34.54	38.95	44.20	54.15	62.54	63.36	72.13	85.94	101.20	150.06	173.46	152.24	189.53	211.28	239.24	288.95	316.92
37	28.78	34.54	38.95	44.20	57.53	66.53	67.32	75.96	93.98	105.25	158.85	182.92	152.24	189.53	211.28	239.24	288.95	316.92
38	31.64	34.54	42.19	47.36	57.53	66.53	67.32	79.82	98.05	109.34	167.76	192.50	152.24	189.53	211.28	239.24	288.95	316.92
39	31.64	37.18	45.60	50.70	61.17	70.64	71.33	83.73	102.16	117.60	176.77	207.06	152.24	189.53	211.28	239.24	288.95	316.92
40	35.06	40.41	49.23	54.23	64.95	74.80	75.38	87.67	106.30	121.77	185.89	216.91	152.24	189.53	211.28	239.24	288.95	316.92
41	35.34	40.71	53.30	58.24	69.24	79.23	79.88	92.06	110.99	126.58	196.14	226.81	152.24	189.53	211.28	239.24	288.95	316.92
42	39.26	44.53	53.70	58.67	73.62	83.74	80.28	96.53	115.76	135.78	201.96	226.81	152.24	189.53	211.28	239.24	288.95	316.92
43	39.57	44.86	57.93	62.82	78.11	88.32	84.90	101.09	124.96	140.80	201.96	226.81	152.24	189.53	211.28	239.24	288.95	316.92
44	39.89	48.82	58.37	65.95	82.70	92.97	89.61	105.72	129.96	145.90	201.96	226.81	152.24	189.53	211.28	239.24	288.95	316.92
45	39.74	48.89	61.48	68.55	83.86	97.83	92.30	108.24	133.86	148.96	225.74	261.73	180.21	217.49	239.24	267.20	323.13	354.20
46	43.66	52.72	61.94	72.92	88.36	102.53	92.76	116.91	143.24	153.91	236.13	277.48	180.21	217.49	239.24	267.20	323.13	354.20
47	44.01	53.11	66.28	77.40	92.95	107.30	97.45	121.60	148.36	163.25	246.72	288.40	180.21	217.49	239.24	267.20	323.13	354.20
48	44.37	57.23	70.74	77.98	97.64	112.13	102.23	126.36	158.08	172.79	257.51	292.06	180.21	217.49	239.24	267.20	323.13	354.20
49	48.55	57.65	71.27	82.61	106.59	121.65	107.10	135.49	163.40	178.05	260.99	292.06	180.21	217.49	239.24	267.20	323.13	354.20
50	48.69	63.58	75.45	86.67	110.75	125.24	113.76	136.94	171.62	188.78	281.80	316.92	192.64	226.81	248.56	279.63	335.56	379.06
51	52.65	65.70	79.36	90.76	117.27	134.01	117.96	141.39	180.03	200.46	293.24	332.45	198.85	236.13	257.88	285.85	344.88	379.06
52	52.77	65.97	79.50	94.86	124.25	142.84	124.32	150.12	181.82	201.35	308.20	344.88	201.96	242.35	264.10	292.06	351.09	388.38
53	56.94	70.12	83.78	93.12	130.95	149.11	123.85	158.94	190.73	210.37	323.13	357.31	208.17	248.56	273.42	298.27	360.42	397.70
54	57.07	68.74	82.11	95.52	140.00	158.01	130.76	163.52	197.30	218.81	335.18	372.84	214.38	254.78	279.63	307.60	369.74	407.02
55	59.41	72.95	84.59	99.88	146.85	161.85	137.30	170.19	201.35	228.04	347.99	381.02	219.88	264.10	288.95	313.81	379.06	419.45
56	61.81	77.10	90.88	106.23	155.99	175.30	146.20	179.11	210.59	239.01	363.52	400.81	229.22	273.42	301.38	323.13	391.49	434.98
57	67.60	85.15	93.31	112.55	172.10	188.90	150.77	185.63	221.73	252.74	375.95	413.23	230.87	288.95	320.02	338.67	410.13	456.73
58	71.76	87.53	103.29	126.93	180.70	199.68	159.79	192.22	228.49	263.74	391.49	428.77	240.31	301.38	335.56	357.31	434.98	481.59
59	78.11	95.69	111.63	133.36	191.88	215.07	163.93	205.52	239.76	274.87	407.02	444.31	241.92	308.71	357.31	379.06	459.84	509.55
60	80.51	102.11	116.21	143.83	205.85	227.74	172.93	212.24	251.09	286.13	419.45	456.73	251.23	311.74	364.94	397.70	481.59	534.41
61	88.67	108.56	126.64	152.28	221.85	240.74	181.35	227.14	266.18	303.15	425.33	461.53	261.94	326.87	376.92	404.21	491.69	542.97
62	95.09	118.13	133.23	162.90	235.35	258.23	192.14	239.47	283.05	315.75	430.22	465.34	266.54	334.49	386.32	415.59	500.46	553.14
63	102.43	125.55	143.83	171.58	253.42	274.11	207.26	251.84	292.88	337.08	436.97	471.02	275.24	349.01	391.57	425.62	510.75	564.66
64	107.53	134.26	155.44	180.43	271.72	293.64	218.11	261.96	314.09	351.63	442.58	478.32	277.64	351.87	398.60	434.33	519.55	574.53
65	117.23	144.93	164.62	195.37	287.61	311.56	228.31	278.73	328.65	370.59	449.72	486.98	282.07	356.58	401.82	444.40	529.55	582.77
66	126.25	156.84	178.77	213.02	301.14	324.31	240.72	301.33	349.22	399.62	463.29	501.90	288.27	365.49	411.82	458.15	545.66	599.71
67	140.44	173.66	199.18	243.06	313.40	338.27	257.73	321.61	381.41	420.35	487.51	527.31	300.96	380.56	430.30	477.56	569.59	624.31
68	154.62	191.05	223.65	271.34	328.99	355.41	274.25	346.04	403.43	441.86	516.30	559.52	314.58	398.63	451.46	501.89	597.95	655.58
69	169.68	210.45	244.46	300.95	349.74	377.53	291.83	372.82	421.54	467.86	546.61	592.93	328.89	419.22	472.49	528.08	627.68	685.58
70	187.58	231.95	263.97	330.27	374.90	403.91	305.72	388.29	439.62	495.41	573.51	622.61	345.89	437.39	493.18	560.12	653.85	711.87
71	206.70	252.37	287.49	358.66	405.90	435.97	320.00	403.76	453.15	526.17	603.49	652.88	362.95	455.30	511.14	592.75	682.95	738.79
72	226.30	278.39	312.29	390.17	441.77	472.74	338.56	421.13	468.61	561.51	637.89	687.43	379.84	474.80	528.48	629.63	714.27	767.94
73	247.85	302.94	339.36	420.13	475.62	509.31	354.73	441.93	487.51	600.47	675.78	723.34	394.37	495.44	550.93	669.83	749.10	800.63
74	269.77	328.82	369.44	450.25	509.15	543.34	370.46	463.55	514.85	642.13	716.23	763.72	410.36	516.75	577.54	708.63	786.52	835.91
75	283.69	359.78	400.29	474.63	536.46	572.83	383.71	489.18	552.83	680.12	758.32	805.60	421.89	540.10	612.84	743.77	825.60	874.70
76	297.18	377.12	425.78	497.03	559.59	597.83	397.97	519.62	601.30	719.48	804.63	856.77	432.73	566.55	653.44	778.57	868.94	922.81
77	311.68	394.58	445.97	517.26	583.58	623.37	411.16	557.05	653.21	759.31	858.79	920.13	442.66	596.84	697.97	810.71	916.81	981.47
78	327.66	414.72	466.96	539.77	607.84	648.99	425.80	596.76	705.98	797.79	914.92	987.74	454.30	630.00	740.80	843.69	968.74	1046.31
79	342.99	433.65	489.55	560.57	630.07	673.89	441.20	633.09	752.46	835.56	970.04	1051.63	466.89	661.80	781.17	874.85	1018.39	1106.02
80	362.63	457.61	516.61	587.12	663.38	709.43	459.04	666.26					482.07	689.29				
81	407.24	515.17	581.36	656.19	749.73	805.85	506.53	732.46					528.12	751.16				
82	461.92	584.24	659.07	739.65	856.21	926.72	562.65	800.09					581.36	815.92				
83	522.36	661.95	746.85	836.07	978.53	1066.31	625.97	870.60					641.80	883.55				
84	588.56	746.85	843.26	941.11	1115.23	1221.72	695.04	943.99					706.56	954.07				
85+	808.72	1027.45	1161.28	1286.48	1567.08	1738.33												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	23.89	26.29	29.47	37.07	41.62	49.83	46.05	56.12	63.32	70.51	97.74	107.56	135.53	166.14	190.54	220.01	273.42	301.38
30	25.25	27.64	31.25	38.80	46.05	50.37	47.00	56.12	63.32	70.51	101.48	115.53	144.09	174.57	201.96	226.81	273.42	301.38
31	25.93	28.31	32.34	39.88	46.05	50.37	50.36	56.12	66.28	72.35	105.24	123.59	146.03	178.82	201.96	226.81	273.42	301.38
32	26.62	29.39	33.70	40.29	46.05	50.37	50.36	56.12	69.59	75.64	112.84	127.66	146.03	180.21	201.96	226.81	273.42	301.38
33	27.02	30.06	34.79	40.29	46.05	50.37	53.90	58.36	73.05	78.93	116.67	135.87	146.03	180.21	201.96	226.81	273.42	301.38
34	27.34	31.14	35.89	40.29	46.05	50.37	53.90	61.60	76.73	82.49	124.41	144.18	146.03	180.21	201.96	226.81	273.42	301.38
35	27.34	31.82	35.98	40.29	46.05	52.83	57.65	65.00	76.73	86.15	132.25	148.37	146.03	180.21	201.96	226.81	273.42	301.38
36	27.34	33.10	36.06	41.26	48.13	56.13	61.44	68.61	80.45	93.56	136.21	156.83	146.03	180.21	201.96	226.81	273.42	301.38
37	27.34	33.10	36.06	41.26	51.14	59.70	65.28	72.25	87.98	97.31	144.19	165.38	146.03	180.21	201.96	226.81	273.42	301.38
38	30.06	33.10	39.07	44.20	51.14	59.70	65.28	75.93	91.79	101.09	152.27	174.04	146.03	180.21	201.96	226.81	273.42	301.38
39	30.06	35.63	42.22	47.32	54.37	63.40	69.17	79.64	95.64	108.72	160.45	187.21	146.03	180.21	201.96	226.81	273.42	301.38
40	33.31	38.72	45.58	50.62	57.74	67.13	73.09	83.39	99.51	112.58	168.73	196.11	146.03	180.21	201.96	226.81	273.42	301.38
41	33.57	39.01	49.36	54.35	61.54	71.11	77.46	87.57	103.91	117.03	178.03	205.06	146.03	180.21	201.96	226.81	273.42	301.38
42	37.29	42.67	49.73	54.76	65.44	75.15	77.85	91.82	108.37	125.53	183.31	205.06	146.03	180.21	201.96	226.81	273.42	301.38
43	37.59	42.99	53.64	58.63	69.43	79.26	82.32	96.15	116.99	130.17	183.31	205.06	146.03	180.21	201.96	226.81	273.42	301.38
44	37.90	46.78	54.04	61.56	73.52	83.43	86.89	100.56	121.66	134.88	183.31	205.06	146.03	180.21	201.96	226.81	273.42	301.38
45	38.15	45.73	57.86	63.14	76.57	90.01	90.15	100.37	125.08	138.01	206.92	236.67	173.99	208.17	229.92	254.78	304.49	332.45
46	41.92	49.32	58.29	67.16	80.68	94.33	90.60	108.41	133.85	142.60	216.45	250.91	173.99	208.17	229.92	254.78	304.49	332.45
47	42.25	49.68	62.38	71.29	84.87	98.72	95.18	112.76	138.63	151.25	226.16	260.79	173.99	208.17	229.92	254.78	304.49	332.45
48	42.59	53.53	66.58	71.83	89.15	103.16	99.86	117.17	147.71	160.08	236.05	264.10	173.99	208.17	229.92	254.78	304.49	332.45
49	46.61	53.93	67.08	76.09	97.32	111.91	104.61	125.63	152.69	164.96	239.24	264.10	173.99	208.17	229.92	254.78	304.49	332.45
50	46.89	59.84	73.36	80.32	99.89	111.58	108.92	130.09	163.82	176.20	257.29	288.95	183.31	220.60	242.35	267.20	320.02	357.31
51	50.84	62.05	75.29	84.57	108.42	122.46	113.25	132.41	167.35	185.23	268.80	301.38	192.64	226.81	248.56	273.42	326.24	357.31
52	49.36	62.49	73.82	90.73	113.15	128.79	119.54	141.02	169.53	186.62	283.54	313.81	198.85	233.03	254.78	279.63	335.56	366.63
53	55.16	64.86	78.07	87.42	119.66	135.13	121.56	149.73	176.06	195.70	298.27	329.35	205.06	239.24	264.10	285.85	344.88	379.06
54	53.72	65.39	76.76	89.90	128.52	141.50	126.18	152.17	182.68	204.06	310.35	341.77	211.28	248.56	270.31	295.17	354.20	388.38
55	56.11	69.55	79.30	92.48	135.19	145.66	132.65	160.99	186.97	210.87	323.13	353.37	216.78	254.78	279.63	301.38	363.52	400.81
56	60.14	73.67	85.43	98.65	144.17	158.49	141.48	169.81	196.06	221.76	335.56	369.74	223.02	264.10	292.06	310.70	379.06	419.45
57	64.22	79.82	88.03	104.92	157.35	171.50	146.13	176.35	206.94	235.22	351.09	388.38	224.80	276.53	304.49	326.24	397.70	441.20
58	68.34	82.38	96.04	116.86	165.85	182.21	155.09	182.96	216.21	246.32	366.63	403.91	234.23	288.95	320.02	344.88	419.45	466.05
59	76.33	90.38	106.05	123.26	176.93	197.15	159.31	196.07	229.77	255.06	382.16	419.45	236.02	296.60	338.67	363.52	441.20	490.91
60	77.09	96.73	110.68	131.50	190.60	209.63	166.02	202.81	240.95	266.39	397.70	438.09	242.46	297.17	343.83	382.16	466.05	515.77
61	85.12	103.13	119.08	139.93	203.79	220.03	174.38	217.47	255.94	283.11	401.20	440.41	253.11	312.27	355.98	389.13	470.58	524.87
62	91.50	112.59	125.73	148.46	217.25	237.37	185.11	229.80	272.66	293.37	409.73	447.78	257.85	317.34	365.83	395.10	479.97	532.65
63	98.77	120.01	136.26	157.28	232.52	250.62	200.03	239.85	280.26	311.92	414.27	451.16	263.89	329.15	368.87	400.08	485.21	539.12
64	103.88	128.67	147.66	168.27	250.62	269.83	208.52	250.16	301.43	326.69	420.59	459.07	269.40	335.37	373.86	406.84	492.06	544.29
65	111.65	137.40	156.87	180.97	266.50	287.80	216.42	266.92	313.71	343.05	425.77	463.03	274.09	337.96	380.53	415.13	500.28	550.84
66	120.60	149.19	168.95	198.25	275.40	298.57	231.19	287.09	332.01	371.62	437.55	476.16	280.55	347.47	388.65	424.69	509.62	563.67
67	134.59	163.90	189.12	223.00	286.04	310.91	250.57	307.52	364.07	390.51	455.17	497.46	293.50	363.14	407.92	442.74	532.28	587.00
68	148.67	181.21	209.29	246.47	302.58	326.59	269.52	334.35	384.22	410.64	480.28	523.50	307.38	384.22	429.85	468.27	559.52	614.76
69	165.64	198.65	228.30	275.87	321.94	347.42	287.20	358.92	403.01	435.44	509.55	553.56	324.26	405.33	453.97	495.66	588.30	643.89
70	183.50	220.16	248.09	305.72	350.36	377.13	303.49	377.13	421.77	461.93	537.81	582.44	341.43	424.00	475.32	528.88	618.14	673.93
71	202.65	242.66	271.95	335.03	382.28	410.20	317.85	393.02	438.12	493.96	566.98	614.22	358.66	444.56	496.10	562.68	648.59	702.28
72	222.33	266.95	299.04	367.46	417.00	445.90	336.49	410.81	456.22	532.61	604.86	650.28	377.78	464.48	518.16	600.73	683.31	736.98
73	245.90	291.79	326.45	400.31	451.84	483.55	352.75	432.02	477.60	572.73	644.07	689.65	392.39	487.51	543.00	638.13	721.36	772.88
74	265.97	319.69	356.76	429.36	482.55	516.75	368.56	454.05	503.45	611.74	683.93	729.52	408.46	509.15	568.04	672.53	758.02	809.32
75	280.05	350.69	387.78	454.63	509.18	543.73	381.89	476.45	534.64	647.39	723.77	771.05	420.08	529.19	596.47	705.58	792.87	845.61
76	293.70	366.69	411.88	476.18	533.53	568.28	394.50	502.24	573.50	681.25	764.66	815.06	430.99	552.64	629.11	735.12	828.96	886.31
77	308.37	384.63	431.05	495.71	555.39	591.87	407.84	535.50	616.74	714.55	807.39	865.42	441.00	578.60	664.81	764.29	867.08	931.73
78	324.50	402.06	451.13	516.03	576.18	614.17	421.06	568.27	661.66	747.14	853.19	918.09	452.71	604.67	701.23	791.46	908.59	979.82
79	339.97	420.05	469.91	534.88	596.83	636.12	435.16	601.36	702.60	778.15	896.00	968.53	463.87	631.58	734.33	818.94	947.37	1025.94
80	358.31	441.78	493.58	558.34	625.97	666.26	451.85	630.29					476.31	656.19				
81	401.48	495.02	554.02	621.65	702.24	751.16	497.90	692.16					519.48	713.75				
82	451.85	559.78	624.53	697.92	795.77	854.77	549.70	755.48					569.85	774.19				
83	509.41	630.29	705.12	785.70	903.70	975.65	608.70	823.12					625.97	838.94				
84	571.29	709.43	794.33	882.11	1023.14	1109.48	673.46	892.19					687.85	906.58				
85+	775.63	968.46	1087.89	1198.70	1417.43	1551.26												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	22.63	24.00	25.94	31.77	35.12	41.29	41.73	48.93	54.68	59.00	82.83	89.64	126.88	148.96	167.09	189.87	236.13	260.99
30	23.92	25.23	27.50	33.26	38.85	41.73	42.60	48.93	54.68	59.00	86.00	96.27	134.90	156.51	177.10	195.74	236.13	260.99
31	24.57	25.85	28.46	34.18	38.85	41.73	45.64	48.93	57.24	60.54	89.19	102.99	136.71	160.33	177.10	195.74	236.13	260.99
32	25.21	26.83	29.66	34.54	38.85	41.73	45.64	48.93	60.10	63.29	95.62	106.38	136.71	161.57	177.10	195.74	236.13	260.99
33	25.60	27.45	30.62	34.54	38.85	41.73	48.85	50.88	63.09	66.04	98.87	113.22	136.71	161.57	177.10	195.74	236.13	260.99
34	25.90	28.43	31.58	34.54	38.85	41.73	48.85	53.71	66.27	69.02	105.43	120.15	136.71	161.57	177.10	195.74	236.13	260.99
35	25.90	29.05	31.66	34.54	38.85	43.77	52.24	56.66	66.27	72.08	112.08	123.64	136.71	161.57	177.10	195.74	236.13	260.99
36	25.90	30.22	31.73	35.36	40.61	46.51	55.68	59.81	69.48	78.29	115.43	130.69	136.71	161.57	177.10	195.74	236.13	260.99
37	25.90	30.22	31.73	35.36	43.15	49.47	59.16	62.99	75.98	81.42	122.20	137.82	136.71	161.57	177.10	195.74	236.13	260.99
38	28.48	30.22	34.38	37.89	43.15	49.47	59.16	66.20	79.28	84.58	129.04	145.03	136.71	161.57	177.10	195.74	236.13	260.99
39	28.48	32.53	37.16	40.56	45.88	52.53	62.68	69.43	82.59	90.97	135.98	156.01	136.71	161.57	177.10	195.74	236.13	260.99
40	31.55	35.36	40.11	43.39	48.71	55.62	66.24	72.70	85.94	94.20	142.99	163.43	136.71	161.57	177.10	195.74	236.13	260.99
41	31.81	35.62	43.43	46.59	51.93	58.92	70.19	76.34	89.74	97.92	150.88	170.89	136.71	161.57	177.10	195.74	236.13	260.99
42	35.33	38.96	43.76	46.94	55.22	62.27	70.55	80.05	93.60	105.04	155.35	170.89	136.71	161.57	177.10	195.74	236.13	260.99
43	35.62	39.25	47.20	50.25	58.58	65.67	74.61	83.83	101.03	108.92	155.35	170.89	136.71	161.57	177.10	195.74	236.13	260.99
44	35.91	42.72	47.56	52.76	62.03	69.13	78.75	87.67	105.07	112.86	155.35	170.89	136.71	161.57	177.10	195.74	236.13	260.99
45	34.97	41.00	48.82	54.12	63.81	74.35	79.42	88.56	109.72	118.29	174.68	200.48	158.46	186.42	198.85	220.60	267.20	295.17
46	38.42	44.21	49.19	57.57	67.23	77.92	79.81	95.65	117.41	122.23	182.72	212.54	158.46	186.42	198.85	220.60	267.20	295.17
47	38.73	44.54	52.64	61.11	70.72	81.55	83.85	99.49	121.60	129.64	190.91	220.90	158.46	186.42	198.85	220.60	267.20	295.17
48	39.04	48.00	56.17	61.57	74.29	85.22	87.97	103.39	129.57	137.21	199.27	223.71	158.46	186.42	198.85	220.60	267.20	295.17
49	42.73	48.35	56.60	65.22	81.10	92.45	92.16	110.85	133.94	141.40	201.96	223.71	158.46	186.42	198.85	220.60	267.20	295.17
50	41.48	54.23	62.88	67.64	84.69	95.64	99.24	114.12	140.42	148.51	220.54	248.56	167.78	195.74	208.17	233.03	279.63	316.92
51	45.39	54.75	63.08	72.19	90.72	101.67	101.45	116.70	144.53	157.32	229.09	260.99	173.99	201.96	214.38	239.24	288.95	316.92
52	44.26	53.81	64.36	76.30	95.40	110.06	107.58	122.82	147.42	159.61	243.48	273.42	180.21	205.06	220.60	245.46	295.17	326.24
53	49.82	57.85	66.64	74.12	101.60	114.16	107.80	131.30	154.05	166.34	257.88	282.74	186.42	211.28	226.81	251.67	304.49	335.56
54	50.36	57.00	66.05	74.92	107.87	120.28	112.41	134.00	158.33	174.56	266.90	298.27	189.53	217.49	236.13	257.88	313.81	344.88
55	51.16	61.07	68.73	77.68	114.21	124.85	118.69	140.29	163.00	181.45	279.63	307.28	195.10	226.81	245.46	264.10	323.13	357.31
56	53.46	63.39	72.71	83.47	122.90	134.48	124.97	148.87	169.44	192.20	292.06	323.13	201.34	233.03	254.78	273.42	335.56	372.84
57	57.46	70.95	75.70	89.66	135.22	149.13	129.89	155.46	179.84	202.69	304.49	338.67	203.53	245.46	267.20	285.85	351.09	391.49
58	61.51	72.09	83.36	100.74	143.57	157.25	138.65	162.11	186.73	211.49	320.02	351.09	209.89	257.88	282.74	304.49	369.74	413.23
59	67.46	77.97	91.17	107.09	154.50	171.55	140.84	172.45	197.30	222.87	332.45	366.63	212.42	263.31	298.27	320.02	391.49	434.98
60	68.52	84.19	95.92	115.07	165.19	183.75	147.57	179.22	210.51	231.86	347.99	382.16	219.09	265.13	304.62	335.56	413.23	459.84
61	74.48	90.47	103.96	121.41	178.00	194.14	155.78	190.89	220.11	245.53	352.93	386.11	226.62	277.25	317.09	343.88	419.30	467.56
62	78.94	97.83	108.84	129.90	188.80	206.07	166.36	200.77	236.31	256.08	357.05	392.17	231.78	283.03	324.86	351.20	427.29	474.12
63	85.97	105.24	117.33	138.90	203.78	219.29	180.75	211.07	244.91	274.19	363.20	397.25	238.35	295.10	329.15	357.52	434.13	479.53
64	92.95	111.88	128.23	145.97	218.96	238.09	189.35	221.84	260.90	286.79	371.11	404.10	241.91	299.64	332.62	362.86	439.83	486.56
65	100.49	120.46	135.57	158.35	232.20	250.83	197.39	233.85	273.87	302.99	375.21	409.80	247.48	303.36	335.29	369.89	447.06	492.30
66	109.29	131.97	147.34	170.84	239.37	259.96	209.74	251.50	290.20	325.81	386.08	419.54	254.81	311.44	344.90	380.93	458.15	504.48
67	120.94	144.39	164.98	194.01	248.73	268.63	224.32	272.31	317.02	343.25	402.94	440.25	266.14	325.84	360.66	397.97	477.56	527.31
68	134.80	159.54	184.67	214.81	261.75	283.36	241.15	294.60	338.60	362.61	425.05	463.47	278.56	343.40	381.82	420.24	501.89	552.32
69	149.48	177.01	200.02	241.67	282.57	303.42	257.09	319.56	356.69	386.80	451.65	491.02	294.15	363.64	405.33	444.70	530.40	581.35
70	165.15	194.60	218.32	270.02	307.96	330.27	272.25	334.73	372.67	410.61	477.55	517.72	310.19	381.60	426.23	475.32	557.89	606.99
71	184.41	215.49	240.87	298.52	337.18	360.80	285.64	350.06	388.72	442.41	506.84	547.65	326.44	399.46	444.56	508.99	586.30	633.55
72	200.50	238.34	263.08	328.23	369.52	394.29	301.40	367.46	404.62	476.87	538.80	578.02	342.68	419.07	464.48	542.93	617.25	664.73
73	222.48	260.20	287.72	356.72	400.31	426.08	317.08	384.46	424.10	511.29	574.71	614.34	356.72	437.97	485.53	576.69	650.02	695.60
74	239.38	284.98	315.11	381.86	427.46	455.95	332.47	404.66	448.35	547.14	609.84	649.73	370.46	457.85	511.05	609.84	682.03	727.62
75	252.77	310.72	341.32	403.71	450.99	480.09	343.70	425.53	476.45	578.29	645.57	687.40	381.89	478.27	536.46	638.30	714.67	761.95
76	264.16	326.72	363.21	424.04	470.96	500.51	354.53	450.11	510.93	609.99	682.98	726.43	391.02	498.77	566.55	665.60	747.28	797.68
77	276.87	339.87	379.66	441.00	489.08	520.58	366.39	477.47	548.76	638.29	719.52	769.26	399.55	520.58	598.50	691.34	780.87	837.24
78	289.67	356.16	395.73	455.88	506.53	538.19	378.32	506.53	587.26	666.41	758.22	813.62	409.97	544.52	630.00	715.48	816.78	878.52
79	302.19	370.19	412.49	471.42	522.79	556.03	389.83	534.88	622.52	693.53	794.77	855.21	418.54	566.61	658.78	738.86	849.16	915.64
80	316.58	388.53	433.14	490.70	545.39	579.92	404.36	559.78					428.83	587.12				
81	354.00	434.58	484.95	545.39	608.70	647.56	443.22	611.58					466.24	637.48				
82	397.17	489.26	545.39	611.58	686.41	732.46	487.83	666.26					507.97	689.29				
83	444.65	549.70	614.46	687.85	775.63	830.31	536.75	723.82					555.46	745.41				
84	496.46	617.34	690.73	771.31	873.48	936.80	590.00	782.82					607.26	801.53				
85+	669.14	838.94	942.55	1043.28	1197.26	1292.23												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	50.37	63.32	70.51	79.15	98.03	107.95	79.93	99.83	110.93	125.29	152.24	167.78
30	50.37	63.32	70.51	79.15	98.38	108.69	80.63	100.52	111.85	125.83	152.24	167.78
31	50.37	63.32	70.51	79.15	98.73	109.44	80.78	100.87	111.85	125.83	152.24	167.78
32	50.37	63.32	70.51	79.15	99.44	109.81	80.78	100.98	111.85	125.83	152.24	167.78
33	50.53	63.32	70.65	79.15	99.80	110.56	80.78	100.98	111.85	125.83	152.24	167.78
34	50.53	63.32	70.99	79.41	100.51	111.30	80.78	100.98	111.85	125.83	152.24	167.78
35	50.87	63.46	70.99	79.74	101.22	111.67	80.78	100.98	111.85	125.83	152.24	167.78
36	51.21	63.80	71.32	80.42	101.57	112.42	80.78	100.98	111.85	125.83	152.24	167.78
37	51.54	64.13	72.00	80.76	102.28	113.16	80.78	100.98	111.85	125.83	152.24	167.78
38	51.54	64.47	72.34	81.09	102.99	113.91	80.78	100.98	111.85	125.83	152.24	167.78
39	51.88	64.80	72.68	81.77	103.70	115.03	80.78	100.98	111.85	125.83	152.24	167.78
40	52.21	65.14	73.01	82.11	104.41	115.77	80.78	100.98	111.85	125.83	152.24	167.78
41	52.58	65.51	73.39	82.49	105.20	116.51	80.78	100.98	111.85	125.83	152.24	167.78
42	52.61	65.88	73.77	83.22	105.64	116.51	80.78	100.98	111.85	125.83	152.24	167.78
43	52.99	66.25	74.50	83.61	105.64	116.51	80.78	100.98	111.85	125.83	152.24	167.78
44	53.36	66.63	74.89	84.01	105.64	116.51	80.78	100.98	111.85	125.83	152.24	167.78
45	66.65	85.08	92.06	105.40	135.51	146.86	91.66	114.96	127.39	141.37	170.89	189.53
46	66.68	85.80	92.80	105.80	136.33	148.05	91.66	114.96	127.39	141.37	170.89	189.53
47	67.07	86.19	93.20	106.56	137.16	148.87	91.66	114.96	127.39	141.37	170.89	189.53
48	67.46	86.58	93.95	107.32	138.00	149.14	91.66	114.96	127.39	141.37	170.89	189.53
49	67.85	87.33	94.36	107.74	138.26	149.14	91.66	114.96	127.39	141.37	170.89	189.53
50	72.11	95.47	101.57	116.25	150.38	161.57	97.87	122.73	135.16	149.14	178.65	197.30
51	76.38	99.74	108.80	120.90	158.07	169.33	100.98	125.83	138.26	152.24	183.31	201.96
52	81.00	104.37	114.39	129.43	164.48	178.65	105.64	128.94	141.37	155.35	187.98	208.17
53	86.57	109.01	120.34	135.39	170.89	186.42	110.30	132.05	146.03	160.01	192.64	212.83
54	89.55	113.30	126.29	143.00	178.62	195.74	113.41	136.71	150.69	163.12	197.30	217.49
55	94.19	117.95	133.55	148.97	184.87	204.74	118.01	139.82	153.80	166.23	201.96	222.15
56	98.84	122.59	138.22	156.59	192.64	212.83	122.67	146.03	160.01	172.44	208.17	231.47
57	103.12	128.54	144.54	162.93	201.96	220.60	126.98	153.80	169.33	181.76	219.05	242.35
58	107.78	134.48	150.51	171.86	209.72	229.92	131.65	161.57	180.21	191.08	233.03	257.88
59	115.02	140.80	156.86	180.79	219.05	239.24	137.25	170.24	192.64	203.51	247.01	273.42
60	120.97	146.76	163.21	189.74	228.37	248.56	143.22	180.11	202.64	215.94	262.54	290.51
61	128.57	154.71	172.47	200.67	238.23	258.34	149.53	189.39	213.22	228.95	276.90	306.29
62	136.17	165.24	183.41	212.54	251.08	271.10	158.43	199.60	224.89	241.84	292.67	323.47
63	144.15	177.08	197.85	226.44	263.81	285.28	167.18	210.13	236.20	257.67	309.82	342.03
64	153.05	190.21	213.04	241.27	279.48	302.38	175.63	222.97	250.46	274.89	328.35	361.94
65	164.79	203.71	229.16	256.48	296.52	319.33	185.51	234.17	264.59	291.96	348.22	383.19
66	175.44	218.80	246.87	273.65	316.43	340.66	198.34	249.82	280.10	308.86	370.94	404.25
67	185.96	236.48	263.66	290.94	342.19	367.82	209.54	268.33	296.97	328.62	399.47	426.61
68	200.73	255.81	283.66	312.18	372.22	393.23	225.13	288.17	319.69	354.21	430.75	456.26
69	216.67	276.44	309.32	343.69	404.95	433.34	245.06	312.31	349.66	388.52	466.22	497.60
70	233.57	297.54	336.22	379.37	440.36	477.55	264.81	334.73	377.88	428.46	501.36	545.99
71	253.27	319.92	358.43	416.20	478.40	516.91	287.34	359.91	404.35	469.52	540.61	585.05
72	275.74	345.04	383.38	461.53	523.46	563.28	311.13	389.28	433.52	517.57	586.87	631.11
73	300.93	375.80	415.43	510.85	575.44	616.55	336.16	421.31	469.75	569.57	638.57	681.14
74	327.35	410.65	454.49	567.02	634.24	675.16	360.96	457.41	511.49	625.47	695.62	739.46
75	353.52	449.53	507.73	625.57	696.85	740.50	386.98	496.09	563.01	683.76	759.41	804.51
76	380.88	498.19	574.95	689.36	770.46	821.14	414.19	543.08	625.63	745.84	831.28	884.87
77	410.87	556.47	653.07	758.31	857.78	919.77	442.58	596.84	696.31	810.20	916.89	981.76
78	444.65	623.09	736.77	834.63	956.94	1031.77	474.87	659.07	774.19	880.68	1013.06	1092.21
79	482.07	693.60	823.12	915.21	1061.99	1151.21	510.85	723.82	854.77	958.38	1115.23	1210.21
80	526.68	765.55					554.02	791.46				
81	582.80	840.38					605.82	863.41				
82	647.56	919.53					667.70	938.24				
83	719.51	1001.55					736.77	1015.94				
84	798.65	1086.45					811.60	1096.53				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	48.93	59.00	66.19	74.83	89.38	99.31	76.86	93.68	106.31	119.10	144.48	160.01
30	48.93	59.00	66.19	74.83	89.70	100.00	77.53	94.33	107.19	119.62	144.48	160.01
31	48.93	59.00	66.19	74.83	90.02	100.68	77.68	94.66	107.19	119.62	144.48	160.01
32	48.93	59.00	66.19	74.83	90.67	101.03	77.68	94.76	107.19	119.62	144.48	160.01
33	49.09	59.00	66.32	74.83	90.99	101.71	77.68	94.76	107.19	119.62	144.48	160.01
34	49.09	59.00	66.64	75.07	91.64	102.40	77.68	94.76	107.19	119.62	144.48	160.01
35	49.42	59.14	66.64	75.39	92.29	102.74	77.68	94.76	107.19	119.62	144.48	160.01
36	49.74	59.45	66.96	76.03	92.61	103.43	77.68	94.76	107.19	119.62	144.48	160.01
37	50.07	59.76	67.59	76.35	93.26	104.11	77.68	94.76	107.19	119.62	144.48	160.01
38	50.07	60.07	67.91	76.67	93.90	104.80	77.68	94.76	107.19	119.62	144.48	160.01
39	50.40	60.38	68.23	77.31	94.55	105.83	77.68	94.76	107.19	119.62	144.48	160.01
40	50.72	60.70	68.54	77.63	95.20	106.51	77.68	94.76	107.19	119.62	144.48	160.01
41	51.08	61.04	68.90	77.99	95.91	107.19	77.68	94.76	107.19	119.62	144.48	160.01
42	51.11	61.39	69.26	78.68	96.32	107.19	77.68	94.76	107.19	119.62	144.48	160.01
43	51.47	61.74	69.94	79.05	96.32	107.19	77.68	94.76	107.19	119.62	144.48	160.01
44	51.84	62.09	70.31	79.43	96.32	107.19	77.68	94.76	107.19	119.62	144.48	160.01
45	63.68	79.21	86.12	96.49	123.33	133.10	88.55	110.30	124.28	135.16	163.12	178.65
46	63.72	79.89	86.81	96.86	124.08	134.17	88.55	110.30	124.28	135.16	163.12	178.65
47	64.09	80.25	87.19	97.55	124.83	134.91	88.55	110.30	124.28	135.16	163.12	178.65
48	64.46	80.61	87.89	98.25	125.59	135.16	88.55	110.30	124.28	135.16	163.12	178.65
49	64.83	81.30	88.27	98.63	125.83	135.16	88.55	110.30	124.28	135.16	163.12	178.65
50	69.11	89.50	97.03	107.19	137.98	147.58	93.21	118.07	128.94	142.92	170.89	187.98
51	73.38	93.79	101.25	113.35	144.12	156.90	97.87	121.17	132.05	146.03	175.55	192.64
52	78.00	98.41	106.86	118.90	152.07	163.12	100.98	124.28	136.71	149.14	178.65	197.30
53	82.09	103.04	112.82	124.86	158.46	172.44	105.64	128.94	139.82	152.24	183.31	203.51
54	86.57	107.34	118.78	130.96	164.65	181.76	110.30	132.05	144.48	156.90	187.98	208.17
55	91.20	111.98	124.54	138.44	172.44	189.23	114.91	135.16	149.14	160.01	194.19	214.38
56	95.84	116.61	129.20	146.05	178.65	197.30	119.57	141.37	153.80	166.23	200.40	222.15
57	100.13	121.06	135.51	152.37	187.98	206.62	122.33	147.58	163.12	173.99	211.28	234.58
58	104.78	127.01	141.48	159.80	197.30	214.38	127.00	155.35	172.44	184.87	223.71	248.56
59	109.04	133.31	149.31	167.23	206.62	226.81	132.62	164.05	181.76	195.74	239.24	264.10
60	116.49	140.77	155.65	176.19	215.94	237.69	138.60	170.87	191.82	206.62	253.22	279.63
61	122.59	148.70	164.91	187.09	225.85	247.51	144.91	180.15	202.41	218.12	266.07	293.92
62	130.18	157.73	177.34	197.47	238.75	260.32	153.82	188.85	212.57	229.51	280.34	309.61
63	139.64	169.57	188.79	209.83	251.54	274.55	161.05	199.39	223.93	243.87	294.48	326.69
64	148.55	181.22	203.98	223.18	265.73	288.64	169.52	210.75	235.19	258.10	311.55	343.62
65	157.30	194.72	218.61	238.38	279.79	304.12	179.43	223.53	249.38	272.19	328.45	361.91
66	166.44	209.81	231.82	253.99	298.26	324.00	190.77	237.70	263.44	290.69	348.23	381.54
67	178.47	226.00	247.09	269.83	321.09	343.70	202.00	256.27	280.39	307.52	373.85	402.49
68	193.24	246.84	265.65	291.17	348.20	367.71	217.63	277.66	301.67	333.19	403.73	429.25
69	210.69	267.47	291.39	319.78	378.06	403.46	237.59	300.35	331.73	366.10	437.83	469.21
70	232.08	288.62	322.83	354.07	410.61	446.31	261.84	325.81	364.49	404.66	474.58	516.23
71	251.79	311.04	346.58	395.46	450.26	485.81	284.38	352.51	392.50	447.30	513.95	556.90
72	274.27	337.67	374.54	439.42	495.45	532.31	309.65	381.91	424.67	493.97	560.33	604.56
73	299.47	366.99	406.63	487.37	547.55	585.72	334.70	413.97	460.94	543.15	613.61	657.65
74	325.89	400.42	444.26	539.25	605.01	644.47	359.50	450.11	502.72	594.78	669.31	714.62
75	350.61	437.90	491.72	595.02	664.85	708.49	385.52	487.36	548.46	648.84	728.86	776.87
76	377.99	482.26	548.88	653.15	731.35	780.59	412.74	528.60	602.46	705.29	793.63	848.66
77	406.54	534.85	617.02	713.61	807.32	864.99	441.14	578.10	664.60	762.63	866.43	929.86
78	440.34	594.31	692.16	779.94	890.75	958.38	472.00	633.17	732.46	825.99	948.31	1023.14
79	476.31	659.07	769.87	851.90	981.41	1060.55	506.53	690.73	804.41	896.50	1036.09	1122.43
80	519.48	725.26					546.82	754.04				
81	571.29	794.33					597.19	820.24				
82	633.17	869.16					654.75	890.75				
83	700.80	945.43					719.51	964.14				
84	774.19	1026.02					790.02	1041.84				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	44.61	51.80	57.56	63.32	74.96	83.48	70.71	84.47	93.98	103.63	125.83	138.26
30	44.61	51.80	57.56	63.32	75.23	84.06	71.32	85.05	94.76	104.09	125.83	138.26
31	44.61	51.80	57.56	63.32	75.50	84.63	71.46	85.35	94.76	104.09	125.83	138.26
32	44.61	51.80	57.56	63.32	76.05	84.92	71.46	85.44	94.76	104.09	125.83	138.26
33	44.76	51.80	57.67	63.32	76.32	85.50	71.46	85.44	94.76	104.09	125.83	138.26
34	44.76	51.80	57.95	63.52	76.86	86.07	71.46	85.44	94.76	104.09	125.83	138.26
35	45.06	51.93	57.95	63.79	77.40	86.36	71.46	85.44	94.76	104.09	125.83	138.26
36	45.35	52.20	58.22	64.34	77.67	86.94	71.46	85.44	94.76	104.09	125.83	138.26
37	45.65	52.47	58.78	64.61	78.21	87.51	71.46	85.44	94.76	104.09	125.83	138.26
38	45.65	52.75	59.05	64.88	78.76	88.09	71.46	85.44	94.76	104.09	125.83	138.26
39	45.95	53.02	59.33	65.42	79.30	88.95	71.46	85.44	94.76	104.09	125.83	138.26
40	46.25	53.29	59.60	65.69	79.84	89.53	71.46	85.44	94.76	104.09	125.83	138.26
41	46.57	53.60	59.91	65.99	80.44	90.10	71.46	85.44	94.76	104.09	125.83	138.26
42	46.60	53.90	60.22	66.58	80.78	90.10	71.46	85.44	94.76	104.09	125.83	138.26
43	46.93	54.21	60.82	66.89	80.78	90.10	71.46	85.44	94.76	104.09	125.83	138.26
44	47.27	54.52	61.14	67.21	80.78	90.10	71.46	85.44	94.76	104.09	125.83	138.26
45	57.76	70.41	75.72	83.13	105.06	114.74	80.78	97.87	107.19	118.07	142.92	156.90
46	57.79	71.01	76.34	83.45	105.70	115.67	80.78	97.87	107.19	118.07	142.92	156.90
47	58.13	71.33	76.66	84.05	106.34	116.30	80.78	97.87	107.19	118.07	142.92	156.90
48	58.46	71.66	77.28	84.65	106.99	116.51	80.78	97.87	107.19	118.07	142.92	156.90
49	58.80	72.27	77.62	84.97	107.19	116.51	80.78	97.87	107.19	118.07	142.92	156.90
50	63.10	79.06	83.38	92.09	117.82	127.39	85.44	104.09	113.41	124.28	150.69	166.23
51	67.39	81.88	87.65	98.23	123.98	135.16	88.55	107.19	116.51	127.39	153.80	170.89
52	70.50	86.48	93.32	103.85	130.34	141.37	91.66	110.30	119.62	130.50	158.46	175.55
53	73.13	89.60	99.28	108.31	136.71	149.14	94.76	113.41	122.73	133.60	161.57	180.21
54	77.61	93.92	102.24	114.40	142.90	156.90	99.42	116.51	125.83	136.71	166.23	184.87
55	80.74	97.05	108.04	118.88	149.14	164.41	104.04	119.62	130.50	139.82	170.89	189.53
56	85.36	101.66	112.68	126.48	155.35	173.99	107.15	124.28	135.16	146.03	177.10	197.30
57	89.67	106.12	117.44	132.76	163.12	180.21	111.49	130.50	142.92	153.80	187.98	208.17
58	92.81	112.07	123.42	138.69	170.89	189.53	114.61	138.26	152.24	163.12	198.85	220.60
59	98.59	116.83	129.71	146.14	180.21	197.30	120.28	145.48	161.57	172.44	211.28	234.58
60	104.54	122.80	136.01	153.60	189.53	208.17	124.74	152.40	170.16	183.31	223.71	248.56
61	110.63	130.68	143.73	164.46	198.01	218.12	132.57	160.13	179.23	193.37	235.13	261.43
62	118.21	139.71	153.09	173.35	209.49	227.97	138.44	168.89	186.38	204.87	249.54	275.72
63	126.13	148.56	164.62	185.68	220.86	240.80	145.71	177.92	196.32	216.26	262.28	291.42
64	133.55	160.25	176.78	197.54	233.66	255.04	154.25	187.84	209.23	229.08	277.95	306.97
65	142.32	170.75	189.96	209.71	246.34	269.15	162.71	199.20	220.49	243.30	293.48	323.89
66	151.45	184.34	203.22	223.76	263.44	286.15	172.60	211.96	234.67	258.90	311.89	342.17
67	160.47	200.56	218.46	239.68	283.40	303.00	182.40	229.13	248.73	274.36	336.16	360.28
68	173.77	218.41	234.14	258.15	307.68	327.19	196.61	247.64	268.66	297.17	363.21	387.22
69	189.77	237.59	257.02	285.41	336.22	357.14	215.18	270.47	294.37	328.74	394.49	422.88
70	208.28	255.89	285.64	315.39	365.98	397.22	238.03	293.08	325.81	364.49	426.97	465.65
71	226.61	276.97	308.07	352.51	401.39	432.49	259.20	316.96	352.51	404.35	463.59	502.10
72	247.72	300.81	331.77	392.23	442.36	474.80	281.64	343.57	381.91	446.79	505.77	544.11
73	270.11	327.36	361.12	435.99	488.83	522.60	303.87	372.86	413.97	490.30	553.42	591.59
74	293.74	358.04	396.04	483.72	539.25	574.32	327.35	404.80	451.57	539.25	603.55	643.01
75	315.69	391.34	437.90	532.46	593.56	631.39	350.61	439.35	493.18	587.74	657.57	699.76
76	340.33	431.57	489.50	585.08	653.15	696.60	375.09	477.91	543.08	637.22	716.87	764.66
77	366.18	477.18	549.27	638.65	719.38	769.84	400.78	520.43	598.28	689.11	781.37	836.15
78	395.73	529.56	614.46	696.48	791.46	850.46	427.39	569.85	657.63	746.85	853.33	916.65
79	427.39	585.68	682.09	759.80	869.16	936.80	457.61	621.65	720.95	808.72	929.60	1002.99
80	464.80	643.24					493.58	674.90				
81	509.41	703.68					535.31	732.46				
82	561.21	765.55					584.24	792.90				
83	617.34	831.75					638.92	856.21				
84	679.21	900.82					697.92	922.41				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	47.49	59.00	67.63	76.27	93.70	105.07	75.32	93.68	104.77	119.10	144.48	158.46
30	47.49	59.00	67.63	76.27	94.04	105.80	75.98	94.33	105.64	119.62	144.48	158.46
31	47.49	59.00	67.63	76.27	94.38	106.52	76.12	94.66	105.64	119.62	144.48	158.46
32	47.49	59.00	67.63	76.27	95.06	106.88	76.12	94.76	105.64	119.62	144.48	158.46
33	47.65	59.00	67.77	76.27	95.40	107.61	76.12	94.76	105.64	119.62	144.48	158.46
34	47.65	59.00	68.09	76.52	96.07	108.33	76.12	94.76	105.64	119.62	144.48	158.46
35	47.96	59.14	68.09	76.84	96.75	108.70	76.12	94.76	105.64	119.62	144.48	158.46
36	48.28	59.45	68.41	77.49	97.09	109.42	76.12	94.76	105.64	119.62	144.48	158.46
37	48.60	59.76	69.06	77.82	97.77	110.15	76.12	94.76	105.64	119.62	144.48	158.46
38	48.60	60.07	69.39	78.15	98.45	110.87	76.12	94.76	105.64	119.62	144.48	158.46
39	48.91	60.38	69.71	78.80	99.12	111.96	76.12	94.76	105.64	119.62	144.48	158.46
40	49.23	60.70	70.03	79.12	99.80	112.69	76.12	94.76	105.64	119.62	144.48	158.46
41	49.58	61.04	70.40	79.49	100.56	113.41	76.12	94.76	105.64	119.62	144.48	158.46
42	49.61	61.39	70.76	80.20	100.98	113.41	76.12	94.76	105.64	119.62	144.48	158.46
43	49.96	61.74	71.46	80.57	100.98	113.41	76.12	94.76	105.64	119.62	144.48	158.46
44	50.31	62.09	71.83	80.96	100.98	113.41	76.12	94.76	105.64	119.62	144.48	158.46
45	63.68	80.68	90.57	100.95	127.90	143.80	90.10	108.75	119.62	133.60	161.57	177.10
46	63.72	81.37	91.30	101.33	128.67	144.97	90.10	108.75	119.62	133.60	161.57	177.10
47	64.09	81.74	91.70	102.06	129.45	145.76	90.10	108.75	119.62	133.60	161.57	177.10
48	64.46	82.11	92.44	102.78	130.24	146.03	90.10	108.75	119.62	133.60	161.57	177.10
49	64.83	82.81	92.84	103.18	130.50	146.03	90.10	108.75	119.62	133.60	161.57	177.10
50	70.61	89.50	100.06	113.23	142.63	158.46	96.32	113.41	124.28	139.82	167.78	189.53
51	74.88	93.79	107.29	119.39	148.77	166.23	99.42	118.07	128.94	142.92	172.44	189.53
52	78.00	98.41	111.38	123.41	155.17	172.44	100.98	121.17	132.05	146.03	175.55	194.19
53	80.60	103.04	117.33	129.37	161.57	178.65	104.09	124.28	136.71	149.14	180.21	198.85
54	85.08	107.34	121.78	133.97	167.75	186.42	107.19	127.39	139.82	153.80	184.87	203.51
55	88.21	110.48	126.05	139.94	173.99	192.33	110.25	132.05	144.48	156.90	189.53	209.72
56	92.85	115.12	130.70	146.05	181.76	200.40	114.91	136.71	150.69	161.57	195.74	217.49
57	97.15	119.57	135.51	152.37	187.98	206.62	117.68	144.48	160.01	169.33	205.06	228.37
58	101.79	124.02	139.98	159.80	195.74	214.38	122.35	150.69	167.78	178.65	217.49	240.79
59	106.05	130.31	144.79	167.23	203.51	222.15	126.45	157.86	178.65	189.53	229.92	254.78
60	112.01	134.78	149.61	174.68	209.72	228.37	132.44	164.71	187.17	198.85	240.79	267.20
61	116.61	141.19	157.35	182.57	218.12	236.68	137.20	172.45	194.68	207.29	252.15	278.45
62	122.70	148.72	165.22	191.44	226.43	244.92	141.51	179.64	203.33	218.73	263.40	291.13
63	129.13	157.57	175.20	202.29	236.20	254.61	148.78	188.65	211.66	230.07	276.08	305.22
64	136.55	166.24	187.36	212.62	245.88	265.73	154.25	195.48	221.44	241.30	288.64	319.18
65	143.81	176.75	199.01	223.29	256.98	278.27	161.18	203.76	229.61	253.94	302.60	333.01
66	151.45	190.33	213.75	237.36	272.53	295.24	169.57	214.99	242.24	269.50	320.97	352.77
67	161.97	205.05	232.02	254.76	295.46	319.58	182.40	230.64	260.79	289.43	345.21	378.37
68	173.77	221.41	252.15	276.16	322.69	349.70	196.61	249.14	282.16	313.68	373.72	409.74
69	188.28	240.57	271.96	301.85	352.65	382.54	212.19	270.47	304.84	340.70	404.95	442.31
70	203.82	258.86	293.08	330.27	382.34	415.07	230.59	291.59	328.78	373.41	435.90	474.58
71	220.69	278.45	312.52	362.88	416.20	450.26	250.31	314.00	352.51	408.79	471.00	509.51
72	241.83	300.81	334.72	401.08	455.64	491.02	271.32	339.15	377.48	449.74	510.19	548.53
73	262.77	327.36	361.12	444.79	500.58	535.81	292.13	366.99	408.09	496.17	554.89	593.06
74	284.97	356.58	396.04	493.95	550.94	587.48	315.66	397.50	444.26	545.10	605.01	643.01
75	306.96	391.34	442.26	544.10	606.65	644.48	337.51	432.08	490.27	595.02	660.48	699.76
76	331.64	433.02	501.09	599.57	670.53	713.98	360.61	472.12	544.53	648.80	724.11	769.01
77	357.53	484.39	568.01	660.27	746.77	800.11	384.92	518.99	606.93	704.96	797.23	853.45
78	387.09	542.51	641.80	725.26	831.75	897.94	413.00	572.73	673.46	766.99	880.68	951.19
79	420.19	602.95	716.63	795.77	923.85	1001.55	444.65	630.29	743.97	833.19	969.89	1053.36
80	459.04	666.26					482.07	689.29				
81	506.53	732.46					528.12	751.16				
82	562.65	800.09					581.36	815.92				
83	625.97	870.60					641.80	883.55				
84	695.04	943.99					706.56	954.07				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	46.05	56.12	63.32	70.51	85.05	94.99	72.25	89.07	100.15	112.91	136.71	150.69
30	46.05	56.12	63.32	70.51	85.36	95.65	72.87	89.69	100.98	113.41	136.71	150.69
31	46.05	56.12	63.32	70.51	85.67	96.31	73.02	90.00	100.98	113.41	136.71	150.69
32	46.05	56.12	63.32	70.51	86.28	96.63	73.02	90.10	100.98	113.41	136.71	150.69
33	46.20	56.12	63.44	70.51	86.59	97.29	73.02	90.10	100.98	113.41	136.71	150.69
34	46.20	56.12	63.74	70.74	87.21	97.95	73.02	90.10	100.98	113.41	136.71	150.69
35	46.51	56.25	63.74	71.04	87.82	98.27	73.02	90.10	100.98	113.41	136.71	150.69
36	46.82	56.55	64.05	71.65	88.13	98.93	73.02	90.10	100.98	113.41	136.71	150.69
37	47.12	56.85	64.65	71.95	88.74	99.58	73.02	90.10	100.98	113.41	136.71	150.69
38	47.12	57.14	64.96	72.25	89.36	100.24	73.02	90.10	100.98	113.41	136.71	150.69
39	47.43	57.44	65.26	72.85	89.97	101.22	73.02	90.10	100.98	113.41	136.71	150.69
40	47.74	57.73	65.56	73.15	90.59	101.88	73.02	90.10	100.98	113.41	136.71	150.69
41	48.07	58.06	65.90	73.49	91.27	102.53	73.02	90.10	100.98	113.41	136.71	150.69
42	48.10	58.39	66.25	74.14	91.66	102.53	73.02	90.10	100.98	113.41	136.71	150.69
43	48.45	58.73	66.90	74.49	91.66	102.53	73.02	90.10	100.98	113.41	136.71	150.69
44	48.79	59.06	67.25	74.85	91.66	102.53	73.02	90.10	100.98	113.41	136.71	150.69
45	62.20	74.81	84.63	93.52	117.24	130.04	87.00	104.09	114.96	127.39	152.24	166.23
46	62.24	75.45	85.32	93.88	117.95	131.09	87.00	104.09	114.96	127.39	152.24	166.23
47	62.60	75.79	85.68	94.55	118.67	131.81	87.00	104.09	114.96	127.39	152.24	166.23
48	62.96	76.13	86.38	95.23	119.39	132.05	87.00	104.09	114.96	127.39	152.24	166.23
49	63.32	76.79	86.75	95.60	119.62	132.05	87.00	104.09	114.96	127.39	152.24	166.23
50	67.61	85.03	95.51	105.68	130.23	144.48	91.66	110.30	121.17	133.60	160.01	178.65
51	71.89	87.83	99.73	110.32	136.37	150.69	96.32	113.41	124.28	136.71	163.12	178.65
52	75.00	92.45	103.85	114.38	142.76	156.90	99.42	116.51	127.39	139.82	167.78	183.31
53	79.10	97.06	108.31	120.34	149.14	164.67	102.53	119.62	132.05	142.92	172.44	189.53
54	82.09	99.88	112.76	124.94	155.33	170.89	105.64	124.28	135.16	147.58	177.10	194.19
55	85.22	104.51	117.04	129.41	161.57	178.37	108.69	127.39	139.82	150.69	181.76	200.40
56	89.85	109.14	121.69	135.51	167.78	184.87	111.80	132.05	146.03	155.35	189.53	209.72
57	94.16	113.59	126.47	141.81	175.55	194.19	114.59	138.26	152.24	163.12	198.85	220.60
58	98.80	118.05	132.45	149.24	183.31	201.96	119.26	144.48	160.01	172.44	209.72	233.03
59	103.07	124.32	138.76	155.18	191.08	209.72	123.37	151.67	169.33	181.76	220.60	245.46
60	107.53	128.79	143.56	162.63	198.85	219.05	127.82	157.02	176.35	191.08	233.03	257.88
61	112.12	135.18	151.29	170.50	205.74	225.85	132.57	164.75	183.87	199.55	241.32	269.17
62	118.21	142.71	159.16	177.87	215.65	235.67	136.90	170.42	192.54	207.95	252.62	280.34
63	124.63	150.06	167.64	187.19	223.93	243.87	142.64	177.92	199.39	216.26	262.28	291.42
64	130.54	158.75	179.80	197.54	233.66	255.04	149.66	186.32	207.70	226.02	273.37	302.38
65	136.32	169.26	189.96	206.70	243.30	264.59	156.62	193.12	217.45	237.22	285.87	314.77
66	145.45	181.34	203.22	220.73	257.39	280.10	165.03	204.39	228.62	249.82	299.78	331.57
67	157.47	196.07	221.48	236.67	275.86	301.49	177.88	220.09	247.22	268.33	322.59	355.76
68	170.77	213.93	240.14	256.65	300.17	327.19	192.11	240.14	268.66	292.67	349.70	384.22
69	185.29	231.61	260.01	280.93	328.74	357.14	209.20	261.50	292.88	319.78	379.55	415.41
70	202.33	251.42	281.18	307.96	358.54	388.29	227.62	282.66	316.88	352.59	412.10	449.29
71	219.21	271.05	302.15	340.66	391.02	423.60	247.35	306.59	342.14	388.06	447.30	484.33
72	240.35	293.43	325.87	380.43	432.04	464.48	269.84	331.77	370.11	429.09	488.08	526.41
73	261.30	320.02	353.78	424.24	477.09	510.85	290.66	361.12	402.22	472.69	534.34	572.51
74	283.51	349.27	387.27	470.57	526.10	561.17	314.20	391.65	436.95	517.33	583.09	622.55
75	305.51	381.16	427.71	517.91	579.01	616.84	336.06	423.35	477.18	564.46	634.30	676.48
76	328.75	418.54	477.91	567.70	637.22	679.22	359.16	460.54	524.26	612.60	690.80	738.59
77	354.64	465.65	536.29	621.35	702.08	752.54	383.48	503.13	578.10	664.60	753.98	810.20
78	382.78	516.61	601.51	679.21	775.63	834.63	411.56	549.70	637.48	719.51	825.99	890.75
79	414.44	572.73	669.14	741.09	853.33	922.41	441.78	601.51	699.36	779.94	902.26	977.09
80	451.85	630.29					476.31	656.19				
81	497.90	692.16					519.48	713.75				
82	549.70	755.48					569.85	774.19				
83	608.70	823.12					625.97	838.94				
84	673.46	892.19					687.85	906.58				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	41.73	48.93	54.68	59.00	72.08	79.16	67.64	79.86	87.82	97.44	118.07	130.50
30	41.73	48.93	54.68	59.00	72.34	79.71	68.22	80.42	88.55	97.87	118.07	130.50
31	41.73	48.93	54.68	59.00	72.60	80.26	68.35	80.69	88.55	97.87	118.07	130.50
32	41.73	48.93	54.68	59.00	73.12	80.53	68.35	80.78	88.55	97.87	118.07	130.50
33	41.87	48.93	54.79	59.00	73.38	81.07	68.35	80.78	88.55	97.87	118.07	130.50
34	41.87	48.93	55.05	59.19	73.90	81.62	68.35	80.78	88.55	97.87	118.07	130.50
35	42.15	49.04	55.05	59.45	74.42	81.89	68.35	80.78	88.55	97.87	118.07	130.50
36	42.43	49.30	55.31	59.95	74.69	82.44	68.35	80.78	88.55	97.87	118.07	130.50
37	42.71	49.56	55.84	60.20	75.21	82.99	68.35	80.78	88.55	97.87	118.07	130.50
38	42.71	49.82	56.10	60.45	75.73	83.53	68.35	80.78	88.55	97.87	118.07	130.50
39	42.98	50.07	56.36	60.96	76.25	84.35	68.35	80.78	88.55	97.87	118.07	130.50
40	43.26	50.33	56.62	61.21	76.77	84.90	68.35	80.78	88.55	97.87	118.07	130.50
41	43.57	50.62	56.92	61.49	77.35	85.44	68.35	80.78	88.55	97.87	118.07	130.50
42	43.59	50.91	57.21	62.04	77.68	85.44	68.35	80.78	88.55	97.87	118.07	130.50
43	43.90	51.20	57.78	62.33	77.68	85.44	68.35	80.78	88.55	97.87	118.07	130.50
44	44.22	51.49	58.08	62.63	77.68	85.44	68.35	80.78	88.55	97.87	118.07	130.50
45	54.80	66.01	74.24	80.16	98.97	110.15	79.23	93.21	99.42	110.30	133.60	147.58
46	54.83	66.57	74.84	80.47	99.57	111.04	79.23	93.21	99.42	110.30	133.60	147.58
47	55.15	66.87	75.16	81.04	100.17	111.65	79.23	93.21	99.42	110.30	133.60	147.58
48	55.46	67.18	75.77	81.62	100.78	111.85	79.23	93.21	99.42	110.30	133.60	147.58
49	55.79	67.75	76.10	81.94	100.98	111.85	79.23	93.21	99.42	110.30	133.60	147.58
50	61.60	74.58	81.87	89.07	111.62	124.28	83.89	97.87	104.09	116.51	139.82	158.46
51	64.40	77.41	86.13	93.70	116.23	130.50	87.00	100.98	107.19	119.62	144.48	158.46
52	67.50	80.52	90.31	97.83	122.58	136.71	90.10	102.53	110.30	122.73	147.58	163.12
53	70.15	85.12	94.77	102.29	128.94	141.37	93.21	105.64	113.41	125.83	152.24	167.78
54	73.14	87.96	97.73	106.87	133.58	149.14	94.76	108.75	118.07	128.94	156.90	172.44
55	76.25	91.07	102.04	111.35	139.82	155.10	97.82	113.41	122.73	132.05	161.57	178.65
56	79.37	95.68	105.16	117.44	146.03	161.57	100.93	116.51	127.39	136.71	167.78	186.42
57	83.69	100.14	109.91	122.20	152.24	169.33	103.75	122.73	133.60	142.92	175.55	195.74
58	88.32	104.60	114.39	128.14	160.01	175.55	106.87	128.94	141.37	152.24	184.87	206.62
59	91.12	109.34	119.15	135.60	166.23	183.31	111.03	134.65	149.14	160.01	195.74	217.49
60	95.58	113.81	125.43	141.55	173.99	191.08	115.50	140.08	156.24	167.78	206.62	229.92
61	100.16	118.66	130.11	147.87	180.99	198.01	118.70	146.28	163.78	176.35	215.02	239.77
62	106.24	124.68	137.93	155.26	187.92	206.41	123.05	152.00	170.98	184.84	224.89	249.54
63	112.61	132.06	146.50	164.55	196.32	214.73	128.84	159.51	177.92	193.26	234.67	259.21
64	118.54	140.78	155.63	173.41	206.17	224.50	134.39	166.46	184.79	201.59	244.35	270.31
65	124.34	148.29	165.84	182.56	214.41	234.17	141.42	173.35	191.60	211.37	255.46	281.31
66	131.95	158.86	177.63	193.52	227.10	246.79	149.89	183.20	202.88	224.08	269.50	296.75
67	140.97	173.62	192.85	208.03	244.21	266.82	161.30	197.48	218.58	241.19	289.43	319.58
68	152.80	188.49	211.62	226.63	265.65	289.67	174.10	214.62	238.64	262.65	313.68	345.20
69	165.87	206.21	230.12	249.55	291.39	316.79	189.77	234.60	261.50	286.90	342.19	375.07
70	181.50	223.16	248.45	273.74	318.37	345.15	206.79	254.40	284.15	316.88	371.93	404.66
71	196.99	241.42	268.08	305.11	349.55	377.69	225.13	275.49	306.59	351.03	404.35	436.93
72	215.28	262.47	289.01	340.62	384.86	412.87	244.77	299.33	331.77	387.81	440.89	474.80
73	234.87	284.79	314.14	378.74	425.71	455.07	264.23	324.42	359.65	427.18	481.49	515.26
74	255.74	311.28	344.89	420.88	469.11	499.79	284.97	352.19	393.11	469.11	524.64	559.71
75	274.96	340.42	381.16	462.63	516.46	549.92	305.51	382.61	429.17	510.64	571.74	609.56
76	295.44	375.09	425.78	508.33	569.15	605.36	325.85	415.64	472.12	554.67	622.74	664.74
77	318.60	415.19	477.18	555.03	625.67	668.92	347.44	452.68	520.43	601.17	679.01	728.03
78	343.92	460.48	533.87	605.82	689.29	739.65	372.70	495.02	572.73	650.43	742.53	798.65
79	371.27	509.41	592.87	660.51	756.92	814.48	398.61	539.63	627.41	703.68	808.72	872.04
80	404.36	559.78					428.83	587.12				
81	443.22	611.58					466.24	637.48				
82	487.83	666.26					507.97	689.29				
83	536.75	723.82					555.46	745.41				
84	590.00	782.82					607.26	801.53				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.2% Simple Inflation						3.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	35.00	44.00	49.00	55.00	78.15	84.92	97.55	121.24	136.99	157.83	196.00	216.00
30	35.73	44.00	49.00	55.00	80.84	90.59	102.82	126.51	144.00	162.00	196.00	216.00
31	38.28	44.00	51.29	56.43	83.54	96.25	104.00	129.15	144.00	162.00	196.00	216.00
32	38.28	44.00	53.86	59.00	88.93	99.08	104.00	130.00	144.00	162.00	196.00	216.00
33	40.83	45.76	56.42	61.56	91.62	104.74	104.00	130.00	144.00	162.00	196.00	216.00
34	40.83	48.30	58.99	64.13	97.01	110.40	104.00	130.00	144.00	162.00	196.00	216.00
35	43.38	50.84	58.99	66.69	102.40	113.23	104.00	130.00	144.00	162.00	196.00	216.00
36	45.93	53.38	61.55	71.82	105.10	118.89	104.00	130.00	144.00	162.00	196.00	216.00
37	48.49	55.92	66.68	74.39	110.49	124.55	104.00	130.00	144.00	162.00	196.00	216.00
38	48.49	58.47	69.24	76.95	115.88	130.22	104.00	130.00	144.00	162.00	196.00	216.00
39	51.04	61.01	71.81	82.08	121.26	138.71	104.00	130.00	144.00	162.00	196.00	216.00
40	53.59	63.55	74.37	84.65	126.65	144.37	104.00	130.00	144.00	162.00	196.00	216.00
41	56.39	66.36	77.26	87.58	132.64	150.00	104.00	130.00	144.00	162.00	196.00	216.00
42	56.64	69.19	80.16	93.12	136.00	150.00	104.00	130.00	144.00	162.00	196.00	216.00
43	59.47	72.04	85.69	96.11	136.00	150.00	104.00	130.00	144.00	162.00	196.00	216.00
44	62.33	74.92	88.65	99.12	136.00	150.00	104.00	130.00	144.00	162.00	196.00	216.00
45	65.22	77.81	91.63	104.77	157.08	174.73	118.00	148.00	164.00	182.00	220.00	244.00
46	65.51	83.34	97.27	107.84	163.33	183.75	118.00	148.00	164.00	182.00	220.00	244.00
47	68.43	86.29	100.31	113.57	169.62	189.94	118.00	148.00	164.00	182.00	220.00	244.00
48	71.37	89.26	106.03	119.35	175.97	192.00	118.00	148.00	164.00	182.00	220.00	244.00
49	74.34	94.89	109.13	122.52	178.00	192.00	118.00	148.00	164.00	182.00	220.00	244.00
50	77.34	97.92	114.92	128.38	191.64	208.00	126.00	158.00	174.00	192.00	230.00	254.00
51	80.34	101.01	120.82	134.32	201.05	218.00	130.00	162.00	178.00	196.00	236.00	260.00
52	86.06	106.78	124.06	140.31	210.54	230.00	136.00	166.00	182.00	200.00	242.00	268.00
53	89.13	112.60	130.05	146.35	220.00	240.00	142.00	170.00	188.00	206.00	248.00	274.00
54	92.22	115.78	136.09	155.17	229.78	252.00	146.00	176.00	194.00	210.00	254.00	280.00
55	98.06	121.69	142.18	161.32	238.00	261.51	151.57	180.00	198.00	214.00	260.00	286.00
56	103.92	127.58	148.23	170.20	248.00	274.00	157.59	188.00	206.00	222.00	268.00	298.00
57	107.09	133.51	157.08	179.14	260.00	284.00	160.87	198.00	218.00	234.00	282.00	312.00
58	113.03	139.49	163.24	188.15	270.00	296.00	166.95	208.00	232.00	246.00	300.00	332.00
59	119.02	148.25	172.21	197.24	282.00	308.00	170.27	215.11	248.00	262.00	318.00	352.00
60	125.05	154.32	181.26	206.39	294.00	320.00	176.42	221.44	255.41	278.00	338.00	374.00
61	133.75	165.70	192.85	220.84	300.30	325.65	185.19	233.14	267.18	288.60	349.05	386.10
62	142.49	177.13	207.30	232.56	309.70	334.40	194.00	242.07	277.40	298.30	361.00	399.00
63	154.08	188.60	219.00	249.95	318.20	344.10	201.65	253.45	284.90	310.80	373.70	412.55
64	162.93	200.12	236.38	264.61	329.40	356.40	207.00	262.80	295.20	324.00	387.00	426.60
65	174.63	214.48	251.02	282.15	341.25	367.50	213.50	269.50	304.50	336.00	400.75	441.00
66	185.97	231.15	267.94	304.73	355.30	382.50	222.70	280.50	314.50	346.80	416.50	453.90
67	197.31	247.81	287.67	318.45	374.55	402.60	229.35	293.70	325.05	359.70	437.25	466.95
68	211.48	267.26	302.40	332.80	396.80	419.20	240.00	307.20	340.80	377.60	459.20	486.40
69	224.75	286.69	320.85	356.50	420.05	449.50	254.20	323.95	362.70	403.00	483.60	516.15
70	235.50	300.00	339.00	382.50	444.00	481.50	267.00	337.50	381.00	432.00	505.50	550.50
71	247.95	313.20	350.90	407.45	468.35	506.05	281.30	352.35	395.85	459.65	529.25	572.75
72	261.80	327.60	364.00	438.20	497.00	534.80	295.40	369.60	411.60	491.40	557.20	599.20
73	276.75	345.60	382.05	469.80	529.20	567.00	309.15	387.45	432.00	523.80	587.25	626.40
74	291.20	365.30	404.30	504.40	564.20	600.60	321.10	406.90	455.00	556.40	618.80	657.80
75	303.75	386.25	436.25	537.50	598.75	636.25	332.50	426.25	483.75	587.50	652.50	691.25
76	315.60	412.80	476.40	571.20	638.40	680.40	343.20	450.00	518.40	618.00	688.80	733.20
77	327.75	443.90	520.95	604.90	684.25	733.70	353.05	476.10	555.45	646.30	731.40	783.15
78	339.90	476.30	563.20	638.00	731.50	788.70	363.00	503.80	591.80	673.20	774.40	834.90
79	351.75	506.10	600.60	667.80	774.90	840.00	372.75	528.15	623.70	699.30	813.75	883.05
80	366.00	532.00					385.00	550.00				
81	405.00	584.00					421.00	600.00				
82	450.00	639.00					464.00	652.00				
83	500.00	696.00					512.00	706.00				
84	555.00	755.00					564.00	762.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.2% Simple Inflation						3.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	34.00	41.00	46.00	52.00	71.25	78.13	93.79	113.78	131.28	150.03	186.00	206.00
30	34.71	41.00	46.00	52.00	73.71	83.34	98.86	118.73	138.00	154.00	186.00	206.00
31	37.19	41.00	48.15	53.36	76.17	88.55	100.00	121.20	138.00	154.00	186.00	206.00
32	37.19	41.00	50.56	55.78	81.08	91.15	100.00	122.00	138.00	154.00	186.00	206.00
33	39.66	42.64	52.97	58.21	83.54	96.36	100.00	122.00	138.00	154.00	186.00	206.00
34	39.66	45.01	55.37	60.63	88.45	101.57	100.00	122.00	138.00	154.00	186.00	206.00
35	42.14	47.37	55.37	63.06	93.37	104.17	100.00	122.00	138.00	154.00	186.00	206.00
36	44.62	49.74	57.78	67.91	95.82	109.38	100.00	122.00	138.00	154.00	186.00	206.00
37	47.10	52.11	62.60	70.33	100.74	114.59	100.00	122.00	138.00	154.00	186.00	206.00
38	47.10	54.48	65.00	72.76	105.65	119.80	100.00	122.00	138.00	154.00	186.00	206.00
39	49.58	56.85	67.41	77.61	110.57	127.61	100.00	122.00	138.00	154.00	186.00	206.00
40	52.06	59.22	69.82	80.03	115.48	132.82	100.00	122.00	138.00	154.00	186.00	206.00
41	54.78	61.84	72.53	82.80	120.93	138.00	100.00	122.00	138.00	154.00	186.00	206.00
42	55.02	64.47	75.25	88.04	124.00	138.00	100.00	122.00	138.00	154.00	186.00	206.00
43	57.78	67.13	80.44	90.87	124.00	138.00	100.00	122.00	138.00	154.00	186.00	206.00
44	60.55	69.81	83.22	93.71	124.00	138.00	100.00	122.00	138.00	154.00	186.00	206.00
45	62.32	72.45	85.72	95.92	142.96	158.34	114.00	142.00	160.00	174.00	210.00	230.00
46	62.59	77.59	90.99	98.73	148.64	166.52	114.00	142.00	160.00	174.00	210.00	230.00
47	65.39	80.34	93.84	103.98	154.37	172.13	114.00	142.00	160.00	174.00	210.00	230.00
48	68.20	83.11	99.19	109.27	160.15	174.00	114.00	142.00	160.00	174.00	210.00	230.00
49	71.04	88.35	102.08	112.16	162.00	174.00	114.00	142.00	160.00	174.00	210.00	230.00
50	74.11	91.80	109.78	118.38	175.84	190.00	120.00	152.00	166.00	184.00	220.00	242.00
51	77.19	94.98	112.43	125.93	183.31	202.00	126.00	156.00	170.00	188.00	226.00	248.00
52	82.88	100.68	115.90	128.89	194.65	210.00	130.00	160.00	176.00	192.00	230.00	254.00
53	84.52	106.43	121.92	134.97	204.00	222.00	136.00	166.00	180.00	196.00	236.00	262.00
54	89.15	109.69	127.99	142.10	211.79	234.00	142.00	170.00	186.00	202.00	242.00	268.00
55	94.95	115.53	132.59	149.91	222.00	241.70	147.59	174.00	192.00	206.00	250.00	276.00
56	100.77	121.36	138.56	158.74	230.00	254.00	153.60	182.00	198.00	214.00	258.00	286.00
57	103.98	125.75	147.26	167.53	242.00	266.00	154.98	190.00	210.00	224.00	272.00	302.00
58	109.89	131.74	153.44	174.95	254.00	276.00	161.05	200.00	222.00	238.00	288.00	320.00
59	112.84	140.36	163.94	182.44	266.00	292.00	164.53	207.29	234.00	252.00	308.00	340.00
60	120.42	148.02	172.87	191.65	278.00	306.00	170.73	210.08	241.77	266.00	326.00	360.00
61	127.53	159.26	184.39	205.90	284.70	312.00	179.46	221.76	253.62	274.95	335.40	370.50
62	136.23	169.07	200.44	216.07	294.50	321.10	188.35	229.03	262.20	283.10	345.80	381.90
63	149.27	180.61	208.97	231.62	303.40	331.15	194.25	240.50	270.10	294.15	355.20	394.05
64	158.13	190.67	226.32	244.76	313.20	340.20	199.80	248.40	277.20	304.20	367.20	405.00
65	166.69	205.01	239.46	262.23	322.00	350.00	206.50	257.25	287.00	313.25	378.00	416.50
66	176.43	221.65	251.60	282.84	334.90	363.80	214.20	266.90	295.80	326.40	391.00	428.40
67	189.35	236.83	269.59	295.35	351.45	376.20	221.10	280.50	306.90	336.60	409.20	440.55
68	203.59	257.88	283.20	310.40	371.20	392.00	232.00	296.00	321.60	355.20	430.40	457.60
69	218.55	277.39	302.25	331.70	392.15	418.50	246.45	311.55	344.10	379.75	454.15	486.70
70	234.00	291.00	325.50	357.00	414.00	450.00	264.00	328.50	367.50	408.00	478.50	520.50
71	246.50	304.50	339.30	387.15	440.80	475.60	278.40	345.10	384.25	437.90	503.15	545.20
72	260.40	320.60	355.60	417.20	470.40	505.40	294.00	362.60	403.20	469.00	532.00	574.00
73	275.40	337.50	373.95	448.20	503.55	538.65	307.80	380.70	423.90	499.50	564.30	604.80
74	289.90	356.20	395.20	479.70	538.20	573.30	319.80	400.40	447.20	529.10	595.40	635.70
75	301.25	376.25	422.50	511.25	571.25	608.75	331.25	418.75	471.25	557.50	626.25	667.50
76	313.20	399.60	454.80	541.20	606.00	646.80	342.00	438.00	499.20	584.40	657.60	703.20
77	324.30	426.65	492.20	569.25	644.00	690.00	351.90	461.15	530.15	608.35	691.15	741.75
78	336.60	454.30	529.10	596.20	680.90	732.60	360.80	484.00	559.90	631.40	724.90	782.10
79	347.55	480.90	561.75	621.60	716.10	773.85	369.60	504.00	586.95	654.15	756.00	819.00
80	361.00	504.00					380.00	524.00				
81	397.00	552.00					415.00	570.00				
82	440.00	604.00					455.00	619.00				
83	487.00	657.00					500.00	670.00				
84	538.00	713.00					549.00	724.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.2% Simple Inflation						3.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	31.00	36.00	40.00	44.00	59.76	65.67	86.29	102.59	116.06	130.55	162.00	178.00
30	31.64	36.00	40.00	44.00	61.82	70.05	90.95	107.05	122.00	134.00	162.00	178.00
31	33.90	36.00	41.87	45.15	63.88	74.43	92.00	109.28	122.00	134.00	162.00	178.00
32	33.90	36.00	43.96	47.20	68.00	76.62	92.00	110.00	122.00	134.00	162.00	178.00
33	36.16	37.44	46.06	49.25	70.06	81.00	92.00	110.00	122.00	134.00	162.00	178.00
34	36.16	39.52	48.15	51.30	74.19	85.38	92.00	110.00	122.00	134.00	162.00	178.00
35	38.42	41.60	48.15	53.36	78.31	87.57	92.00	110.00	122.00	134.00	162.00	178.00
36	40.69	43.68	50.25	57.46	80.37	91.94	92.00	110.00	122.00	134.00	162.00	178.00
37	42.95	45.76	54.43	59.51	84.49	96.32	92.00	110.00	122.00	134.00	162.00	178.00
38	42.95	47.84	56.53	61.56	88.61	100.70	92.00	110.00	122.00	134.00	162.00	178.00
39	45.21	49.92	58.62	65.67	92.73	107.27	92.00	110.00	122.00	134.00	162.00	178.00
40	47.47	52.00	60.71	67.72	96.85	111.65	92.00	110.00	122.00	134.00	162.00	178.00
41	49.95	54.29	63.07	70.06	101.43	116.00	92.00	110.00	122.00	134.00	162.00	178.00
42	50.17	56.61	65.44	74.50	104.00	116.00	92.00	110.00	122.00	134.00	162.00	178.00
43	52.68	58.94	69.95	76.89	104.00	116.00	92.00	110.00	122.00	134.00	162.00	178.00
44	55.21	61.30	72.36	79.29	104.00	116.00	92.00	110.00	122.00	134.00	162.00	178.00
45	56.52	64.40	75.37	82.64	121.78	136.50	104.00	126.00	138.00	152.00	184.00	202.00
46	56.77	68.97	80.01	85.06	126.62	143.56	104.00	126.00	138.00	152.00	184.00	202.00
47	59.30	71.41	82.51	89.58	131.50	148.39	104.00	126.00	138.00	152.00	184.00	202.00
48	61.86	73.87	87.21	94.14	136.43	150.00	104.00	126.00	138.00	152.00	184.00	202.00
49	64.43	78.53	89.76	96.63	138.00	150.00	104.00	126.00	138.00	152.00	184.00	202.00
50	67.67	81.09	94.34	101.70	150.15	164.00	110.00	134.00	146.00	160.00	194.00	214.00
51	70.89	82.92	97.32	109.14	157.69	174.00	114.00	138.00	150.00	164.00	198.00	220.00
52	74.91	88.48	101.21	112.58	166.84	182.00	118.00	142.00	154.00	168.00	204.00	226.00
53	75.30	92.55	107.29	117.08	176.00	192.00	122.00	146.00	158.00	172.00	208.00	232.00
54	79.92	95.98	110.16	124.13	183.82	202.00	128.00	150.00	162.00	176.00	214.00	238.00
55	84.05	100.13	115.02	128.73	192.00	210.00	133.62	154.00	168.00	180.00	220.00	244.00
56	89.75	105.80	120.84	137.47	200.00	224.00	137.64	160.00	174.00	188.00	228.00	254.00
57	93.12	110.23	127.63	145.97	210.00	232.00	141.25	168.00	184.00	198.00	242.00	268.00
58	97.33	116.24	133.85	151.84	220.00	244.00	145.34	178.00	196.00	210.00	256.00	284.00
59	102.02	123.02	142.41	159.43	232.00	254.00	149.23	183.82	208.00	222.00	272.00	302.00
60	108.07	129.13	151.05	167.08	244.00	268.00	153.65	187.37	214.47	236.00	288.00	320.00
61	115.09	139.96	160.71	180.99	249.60	274.95	164.19	197.12	224.58	243.75	296.40	329.55
62	123.70	149.75	173.03	189.68	258.40	281.20	169.52	204.83	229.90	252.70	307.80	340.10
63	134.82	158.23	182.22	204.96	266.40	290.45	175.75	214.60	236.80	260.85	316.35	351.50
64	142.16	168.61	196.14	216.65	275.40	300.60	181.80	221.40	246.60	270.00	327.60	361.80
65	150.82	179.78	208.08	230.70	283.50	309.75	187.25	229.25	253.75	280.00	337.75	372.75
66	160.53	194.73	220.56	249.17	295.80	321.30	193.80	238.00	263.50	290.70	350.20	384.20
67	170.26	210.17	238.36	262.35	310.20	331.65	199.65	250.80	272.25	300.30	367.95	394.35
68	183.07	228.18	249.60	275.20	328.00	348.80	209.60	264.00	286.40	316.80	387.20	412.80
69	196.85	246.40	266.60	296.05	348.75	370.45	223.20	280.55	305.35	341.00	409.20	438.65
70	210.00	258.00	288.00	318.00	369.00	400.50	240.00	295.50	328.50	367.50	430.50	469.50
71	221.85	271.15	301.60	345.10	392.95	423.40	253.75	310.30	345.10	395.85	453.85	491.55
72	235.20	285.60	315.00	372.40	420.00	450.80	267.40	326.20	362.60	424.20	480.20	516.60
73	248.40	301.05	332.10	400.95	449.55	480.60	279.45	342.90	380.70	450.90	508.95	544.05
74	261.30	318.50	352.30	430.30	479.70	510.90	291.20	360.10	401.70	479.70	536.90	572.00
75	271.25	336.25	376.25	457.50	510.00	542.50	301.25	377.50	423.75	505.00	565.00	601.25
76	282.00	357.60	405.60	484.80	541.20	577.20	310.80	396.00	450.00	528.00	594.00	633.60
77	292.10	380.65	438.15	509.45	573.85	614.10	319.70	415.15	477.25	549.70	623.30	667.00
78	302.50	404.80	469.70	532.40	605.00	650.10	326.70	435.60	502.70	570.90	652.30	700.70
79	311.85	427.35	497.70	554.40	634.20	683.55	333.90	453.60	526.05	590.10	678.30	731.85
80	323.00	447.00					343.00	469.00				
81	354.00	489.00					372.00	509.00				
82	390.00	532.00					406.00	551.00				
83	429.00	578.00					444.00	595.00				
84	472.00	626.00					485.00	641.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.2% Simple Inflation						3.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	33.00	41.00	47.00	53.00	74.70	82.66	91.92	113.78	129.38	150.03	186.00	204.00
30	33.69	41.00	47.00	53.00	77.28	88.17	96.89	118.73	136.00	154.00	186.00	204.00
31	36.09	41.00	49.20	54.38	79.85	93.68	98.00	121.20	136.00	154.00	186.00	204.00
32	36.09	41.00	51.66	56.85	85.00	96.44	98.00	122.00	136.00	154.00	186.00	204.00
33	38.50	42.64	54.12	59.33	87.58	101.95	98.00	122.00	136.00	154.00	186.00	204.00
34	38.50	45.01	56.58	61.80	92.73	107.46	98.00	122.00	136.00	154.00	186.00	204.00
35	40.90	47.37	56.58	64.27	97.88	110.21	98.00	122.00	136.00	154.00	186.00	204.00
36	43.31	49.74	59.04	69.21	100.46	115.72	98.00	122.00	136.00	154.00	186.00	204.00
37	45.72	52.11	63.96	71.68	105.61	121.23	98.00	122.00	136.00	154.00	186.00	204.00
38	45.72	54.48	66.42	74.16	110.76	126.74	98.00	122.00	136.00	154.00	186.00	204.00
39	48.12	56.85	68.88	79.10	115.91	135.01	98.00	122.00	136.00	154.00	186.00	204.00
40	50.53	59.22	71.34	81.57	121.07	140.52	98.00	122.00	136.00	154.00	186.00	204.00
41	53.17	61.84	74.10	84.40	126.79	146.00	98.00	122.00	136.00	154.00	186.00	204.00
42	53.40	64.47	76.89	89.73	130.00	146.00	98.00	122.00	136.00	154.00	186.00	204.00
43	56.08	67.13	82.19	92.61	130.00	146.00	98.00	122.00	136.00	154.00	186.00	204.00
44	58.77	69.81	85.03	95.51	130.00	146.00	98.00	122.00	136.00	154.00	186.00	204.00
45	62.32	73.79	90.15	100.34	148.26	171.09	116.00	140.00	154.00	172.00	208.00	228.00
46	62.59	79.03	95.70	103.28	154.15	179.92	116.00	140.00	154.00	172.00	208.00	228.00
47	65.39	81.83	98.69	108.78	160.09	185.98	116.00	140.00	154.00	172.00	208.00	228.00
48	68.20	84.65	104.32	114.31	166.08	188.00	116.00	140.00	154.00	172.00	208.00	228.00
49	71.04	89.99	107.37	117.34	168.00	188.00	116.00	140.00	154.00	172.00	208.00	228.00
50	75.73	91.80	113.21	125.05	181.77	204.00	124.00	146.00	160.00	180.00	216.00	244.00
51	78.77	94.98	119.14	132.64	189.22	214.00	128.00	152.00	166.00	184.00	222.00	244.00
52	82.88	100.68	120.80	133.78	198.62	222.00	130.00	156.00	170.00	188.00	226.00	250.00
53	82.98	106.43	126.80	139.85	208.00	230.00	134.00	160.00	176.00	192.00	232.00	256.00
54	87.61	109.69	131.23	145.37	215.79	240.00	138.00	164.00	180.00	198.00	238.00	262.00
55	91.83	113.99	134.19	151.54	224.00	245.66	141.60	170.00	186.00	202.00	244.00	270.00
56	97.62	119.80	140.17	158.74	234.00	258.00	147.61	176.00	194.00	208.00	252.00	280.00
57	100.88	124.20	147.26	167.53	242.00	266.00	149.10	186.00	206.00	218.00	264.00	294.00
58	106.75	128.64	151.81	174.95	252.00	276.00	155.16	194.00	216.00	230.00	280.00	310.00
59	109.74	137.21	158.97	182.44	262.00	286.00	156.88	199.47	230.00	244.00	296.00	328.00
60	115.79	141.72	166.16	190.01	270.00	294.00	163.14	202.51	235.92	256.00	310.00	344.00
61	121.31	151.22	175.94	200.92	274.95	298.35	169.92	212.29	243.94	261.30	317.85	351.00
62	128.40	159.41	186.74	209.47	279.30	302.10	173.28	217.86	250.80	269.80	324.90	359.10
63	138.03	167.82	193.92	223.29	284.90	307.10	179.45	227.55	255.30	277.50	333.00	368.15
64	145.35	174.91	207.88	233.18	289.80	313.20	181.80	230.40	261.00	284.40	340.20	376.20
65	152.40	186.09	217.99	245.63	295.75	320.25	185.50	234.50	264.25	292.25	348.25	383.25
66	160.53	201.07	231.99	264.32	306.00	331.50	190.40	241.40	272.00	302.60	360.40	396.10
67	171.85	214.88	253.15	278.85	323.40	349.80	199.65	252.45	285.45	316.80	377.85	414.15
68	183.07	231.31	268.80	294.40	344.00	372.80	209.60	265.60	300.80	334.40	398.40	436.80
69	195.30	249.50	282.10	313.10	365.80	396.80	220.10	280.55	316.20	353.40	420.05	458.80
70	205.50	261.00	295.50	333.00	385.50	418.50	232.50	294.00	331.50	376.50	439.50	478.50
71	216.05	272.60	305.95	355.25	407.45	440.80	245.05	307.40	345.10	400.20	461.10	498.80
72	229.60	285.60	317.80	380.80	432.60	466.20	257.60	322.00	358.40	427.00	484.40	520.80
73	241.65	301.05	332.10	409.05	460.35	492.75	268.65	337.50	375.30	456.30	510.30	545.40
74	253.50	317.20	352.30	439.40	490.10	522.60	280.80	353.60	395.20	484.90	538.20	572.00
75	263.75	336.25	380.00	467.50	521.25	553.75	290.00	371.25	421.25	511.25	567.50	601.25
76	274.80	358.80	415.20	496.80	555.60	591.60	298.80	391.20	451.20	537.60	600.00	637.20
77	285.20	386.40	453.10	526.70	595.70	638.25	307.05	414.00	484.15	562.35	635.95	680.80
78	295.90	414.70	490.60	554.40	635.80	686.40	315.70	437.80	514.80	586.30	673.20	727.10
79	306.60	439.95	522.90	580.65	674.10	730.80	324.45	459.90	542.85	607.95	707.70	768.60
80	319.00	463.00					335.00	479.00				
81	352.00	509.00					367.00	522.00				
82	391.00	556.00					404.00	567.00				
83	435.00	605.00					446.00	614.00				
84	483.00	656.00					491.00	663.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.2% Simple Inflation						3.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	32.00	39.00	44.00	49.00	67.81	74.73	88.17	108.18	123.67	142.24	176.00	194.00
30	32.66	39.00	44.00	49.00	70.14	79.72	92.93	112.89	130.00	146.00	176.00	194.00
31	35.00	39.00	46.06	50.28	72.48	84.70	94.00	115.24	130.00	146.00	176.00	194.00
32	35.00	39.00	48.36	52.56	77.16	87.19	94.00	116.00	130.00	146.00	176.00	194.00
33	37.33	40.56	50.66	54.85	79.50	92.17	94.00	116.00	130.00	146.00	176.00	194.00
34	37.33	42.81	52.97	57.13	84.17	97.15	94.00	116.00	130.00	146.00	176.00	194.00
35	39.66	45.06	52.97	59.42	88.85	99.64	94.00	116.00	130.00	146.00	176.00	194.00
36	42.00	47.32	55.27	63.99	91.19	104.63	94.00	116.00	130.00	146.00	176.00	194.00
37	44.33	49.57	59.88	66.27	95.86	109.61	94.00	116.00	130.00	146.00	176.00	194.00
38	44.33	51.82	62.18	68.56	100.54	114.59	94.00	116.00	130.00	146.00	176.00	194.00
39	46.66	54.08	64.48	73.13	105.22	122.06	94.00	116.00	130.00	146.00	176.00	194.00
40	49.00	56.33	66.78	75.42	109.89	127.05	94.00	116.00	130.00	146.00	176.00	194.00
41	51.56	58.82	69.37	78.03	115.08	132.00	94.00	116.00	130.00	146.00	176.00	194.00
42	51.78	61.33	71.98	82.96	118.00	132.00	94.00	116.00	130.00	146.00	176.00	194.00
43	54.38	63.86	76.94	85.62	118.00	132.00	94.00	116.00	130.00	146.00	176.00	194.00
44	56.99	66.40	79.60	88.31	118.00	132.00	94.00	116.00	130.00	146.00	176.00	194.00
45	60.87	68.42	84.24	92.97	135.90	154.70	112.00	134.00	148.00	164.00	196.00	214.00
46	61.14	73.28	89.42	95.69	141.30	162.70	112.00	134.00	148.00	164.00	196.00	214.00
47	63.86	75.87	92.22	100.78	146.75	168.18	112.00	134.00	148.00	164.00	196.00	214.00
48	66.61	78.49	97.47	105.91	152.24	170.00	112.00	134.00	148.00	164.00	196.00	214.00
49	69.39	83.44	100.32	108.71	154.00	170.00	112.00	134.00	148.00	164.00	196.00	214.00
50	72.50	87.21	108.06	116.71	165.96	186.00	118.00	142.00	156.00	172.00	206.00	230.00
51	75.62	88.95	110.75	122.57	173.45	194.00	124.00	146.00	160.00	176.00	210.00	230.00
52	79.69	94.58	112.64	124.00	182.73	202.00	128.00	150.00	164.00	180.00	216.00	236.00
53	81.45	100.26	117.04	130.09	192.00	212.00	132.00	154.00	170.00	184.00	222.00	244.00
54	84.54	102.07	121.51	135.57	199.80	220.00	136.00	160.00	174.00	190.00	228.00	250.00
55	88.72	107.83	124.60	140.14	208.00	227.83	139.61	164.00	180.00	194.00	234.00	258.00
56	94.48	113.58	130.50	147.29	216.00	238.00	143.62	170.00	188.00	200.00	244.00	270.00
57	97.77	117.99	137.45	155.92	226.00	250.00	145.17	178.00	196.00	210.00	256.00	284.00
58	103.61	122.44	143.65	163.40	236.00	260.00	151.23	186.00	206.00	222.00	270.00	300.00
59	106.65	130.90	152.34	169.29	246.00	270.00	153.05	191.64	218.00	234.00	284.00	316.00
60	111.16	135.43	159.44	176.90	256.00	282.00	157.45	193.05	222.27	246.00	300.00	332.00
61	116.64	144.79	169.17	187.63	259.35	284.70	164.19	202.81	230.39	251.55	304.20	339.30
62	123.70	152.97	179.89	194.63	266.00	290.70	167.63	206.69	237.50	256.50	311.60	345.80
63	133.22	159.83	185.56	206.63	270.10	294.15	172.05	214.60	240.50	260.85	316.35	351.50
64	138.97	167.03	199.50	216.65	275.40	300.60	176.40	219.60	244.80	266.40	322.20	356.40
65	144.47	178.20	208.08	227.38	280.00	304.50	180.25	222.25	250.25	273.00	329.00	362.25
66	154.18	191.57	220.56	245.80	289.00	314.50	185.30	229.50	256.70	280.50	336.60	372.30
67	167.08	205.47	241.65	259.05	301.95	330.00	194.70	240.90	270.60	293.70	353.10	389.40
68	179.92	223.50	256.00	273.60	320.00	348.80	204.80	256.00	286.40	312.00	372.80	409.60
69	192.20	240.20	269.70	291.40	341.00	370.45	217.00	271.25	303.80	331.70	393.70	430.90
70	204.00	253.50	283.50	310.50	361.50	391.50	229.50	285.00	319.50	355.50	415.50	453.00
71	214.60	265.35	295.80	333.50	382.80	414.70	242.15	300.15	334.95	379.90	437.90	474.15
72	228.20	278.60	309.40	361.20	410.20	441.00	256.20	315.00	351.40	407.40	463.40	499.80
73	240.30	294.30	325.35	390.15	438.75	469.80	267.30	332.10	369.90	434.70	491.40	526.50
74	252.20	310.70	344.50	418.60	468.00	499.20	279.50	348.40	388.70	460.20	518.70	553.80
75	262.50	327.50	367.50	445.00	497.50	530.00	288.75	363.75	410.00	485.00	545.00	581.25
76	272.40	346.80	396.00	470.40	528.00	562.80	297.60	381.60	434.40	507.60	572.40	612.00
77	282.90	371.45	427.80	495.65	560.05	600.30	305.90	401.35	461.15	530.15	601.45	646.30
78	292.60	394.90	459.80	519.20	592.90	638.00	314.60	420.20	487.30	550.00	631.40	680.90
79	302.40	417.90	488.25	540.75	622.65	673.05	322.35	438.90	510.30	569.10	658.35	712.95
80	314.00	438.00					331.00	456.00				
81	346.00	481.00					361.00	496.00				
82	382.00	525.00					396.00	538.00				
83	423.00	572.00					435.00	583.00				
84	468.00	620.00					478.00	630.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.2% Simple Inflation						3.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	29.00	34.00	38.00	41.00	57.46	62.28	82.54	96.99	108.45	122.76	152.00	168.00
30	29.60	34.00	38.00	41.00	59.44	66.43	87.00	101.21	114.00	126.00	152.00	168.00
31	31.72	34.00	39.78	42.07	61.43	70.58	88.00	103.32	114.00	126.00	152.00	168.00
32	31.72	34.00	41.77	43.98	65.39	72.66	88.00	104.00	114.00	126.00	152.00	168.00
33	33.83	35.36	43.76	45.89	67.37	76.81	88.00	104.00	114.00	126.00	152.00	168.00
34	33.83	37.32	45.74	47.81	71.33	80.96	88.00	104.00	114.00	126.00	152.00	168.00
35	35.95	39.29	45.74	49.72	75.30	83.04	88.00	104.00	114.00	126.00	152.00	168.00
36	38.06	41.25	47.73	53.54	77.28	87.19	88.00	104.00	114.00	126.00	152.00	168.00
37	40.17	43.21	51.71	55.45	81.24	91.34	88.00	104.00	114.00	126.00	152.00	168.00
38	40.17	45.18	53.70	57.37	85.20	95.49	88.00	104.00	114.00	126.00	152.00	168.00
39	42.29	47.14	55.69	61.19	89.17	101.72	88.00	104.00	114.00	126.00	152.00	168.00
40	44.40	49.11	57.68	63.10	93.13	105.87	88.00	104.00	114.00	126.00	152.00	168.00
41	46.72	51.28	59.91	65.29	97.53	110.00	88.00	104.00	114.00	126.00	152.00	168.00
42	46.93	53.47	62.17	69.42	100.00	110.00	88.00	104.00	114.00	126.00	152.00	168.00
43	49.28	55.67	66.45	71.64	100.00	110.00	88.00	104.00	114.00	126.00	152.00	168.00
44	51.65	57.89	68.75	73.89	100.00	110.00	88.00	104.00	114.00	126.00	152.00	168.00
45	53.62	60.37	73.90	79.69	114.72	131.04	102.00	120.00	128.00	142.00	172.00	190.00
46	53.86	64.66	78.44	82.02	119.28	137.81	102.00	120.00	128.00	142.00	172.00	190.00
47	56.26	66.95	80.89	86.38	123.88	142.46	102.00	120.00	128.00	142.00	172.00	190.00
48	58.68	69.26	85.50	90.78	128.52	144.00	102.00	120.00	128.00	142.00	172.00	190.00
49	61.13	73.63	88.00	93.18	130.00	144.00	102.00	120.00	128.00	142.00	172.00	190.00
50	66.06	76.50	92.62	98.37	142.25	160.00	108.00	126.00	134.00	150.00	180.00	204.00
51	67.74	78.39	95.65	104.10	147.83	168.00	112.00	130.00	138.00	154.00	186.00	204.00
52	71.72	82.37	97.95	106.05	156.91	176.00	116.00	132.00	142.00	158.00	190.00	210.00
53	72.23	87.92	102.41	110.58	166.00	182.00	120.00	136.00	146.00	162.00	196.00	216.00
54	75.31	89.88	105.30	115.97	171.83	192.00	122.00	140.00	152.00	166.00	202.00	222.00
55	79.38	93.96	108.63	120.58	180.00	198.11	125.65	146.00	158.00	170.00	208.00	230.00
56	83.45	99.58	112.78	127.65	188.00	208.00	129.66	150.00	164.00	176.00	216.00	240.00
57	86.91	104.02	119.45	134.36	196.00	218.00	131.44	158.00	172.00	184.00	226.00	252.00
58	92.62	108.49	124.06	140.29	206.00	226.00	135.52	166.00	182.00	196.00	238.00	266.00
59	94.29	115.13	130.82	147.93	214.00	236.00	137.75	170.13	192.00	206.00	252.00	280.00
60	98.81	119.68	139.30	153.97	224.00	246.00	142.27	172.23	196.92	216.00	266.00	296.00
61	104.20	127.09	145.49	162.73	228.15	249.60	147.01	180.06	205.22	222.30	271.05	302.25
62	111.18	133.65	155.90	169.89	231.80	254.60	150.68	184.34	210.90	228.00	277.40	307.80
63	120.38	140.65	162.16	181.63	236.80	259.00	155.40	192.40	214.60	233.10	283.05	312.65
64	126.19	148.12	172.67	190.18	243.00	264.60	158.40	196.20	217.80	237.60	288.00	318.60
65	131.77	156.13	181.66	200.82	246.75	269.50	162.75	199.50	220.50	243.25	294.00	323.75
66	139.87	167.82	192.78	215.50	255.00	277.10	168.30	205.70	227.80	251.60	302.60	333.20
67	149.57	181.94	210.41	227.70	267.30	292.05	176.55	216.15	239.25	264.00	316.80	349.80
68	160.98	196.93	225.60	241.60	283.20	308.80	185.60	228.80	254.40	280.00	334.40	368.00
69	172.05	213.86	238.70	258.85	302.25	328.60	196.85	243.35	271.25	297.60	354.95	389.05
70	183.00	225.00	250.50	276.00	321.00	348.00	208.50	256.50	286.50	319.50	375.00	408.00
71	192.85	236.35	262.45	298.70	342.20	369.75	220.40	269.70	300.15	343.65	395.85	427.75
72	204.40	249.20	274.40	323.40	365.40	392.00	232.40	284.20	315.00	368.20	418.60	450.80
73	216.00	261.90	288.90	348.30	391.50	418.50	243.00	298.35	330.75	392.85	442.80	473.85
74	227.50	276.90	306.80	374.40	417.30	444.60	253.50	313.30	349.70	417.30	466.70	497.90
75	236.25	292.50	327.50	397.50	443.75	472.50	262.50	328.75	368.75	438.75	491.25	523.75
76	244.80	310.80	352.80	421.20	471.60	501.60	270.00	344.40	391.20	459.60	516.00	550.80
77	254.15	331.20	380.65	442.75	499.10	533.60	277.15	361.10	415.15	479.55	541.65	580.75
78	262.90	352.00	408.10	463.10	526.90	565.40	284.90	378.40	437.80	497.20	567.60	610.50
79	270.90	371.70	432.60	481.95	552.30	594.30	290.85	393.75	457.80	513.45	590.10	636.30
80	281.00	389.00					298.00	408.00				
81	308.00	425.00					324.00	443.00				
82	339.00	463.00					353.00	479.00				
83	373.00	503.00					386.00	518.00				
84	410.00	544.00					422.00	557.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	1.8% Simple Inflation						1.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
30	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
31	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
32	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
33	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
34	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
35	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
36	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
37	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
38	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
39	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
40	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
41	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
42	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
43	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
44	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
45	45.00	58.00	62.00	71.00	89.00	96.00	59.00	74.00	82.00	91.00	110.00	122.00
46	45.00	58.00	62.00	71.00	89.00	96.00	59.00	74.00	82.00	91.00	110.00	122.00
47	45.00	58.00	62.00	71.00	89.00	96.00	59.00	74.00	82.00	91.00	110.00	122.00
48	45.00	58.00	62.00	71.00	89.00	96.00	59.00	74.00	82.00	91.00	110.00	122.00
49	45.00	58.00	62.00	71.00	89.00	96.00	59.00	74.00	82.00	91.00	110.00	122.00
50	48.00	64.00	67.00	77.00	97.00	104.00	63.00	79.00	87.00	96.00	115.00	127.00
51	51.00	67.00	72.00	80.00	102.00	109.00	65.00	81.00	89.00	98.00	118.00	130.00
52	54.00	70.00	76.00	86.00	106.00	115.00	68.00	83.00	91.00	100.00	121.00	134.00
53	58.00	73.00	80.00	90.00	110.00	120.00	71.00	85.00	94.00	103.00	124.00	137.00
54	60.00	76.00	84.00	95.00	115.00	126.00	73.00	88.00	97.00	105.00	127.00	140.00
55	63.00	79.00	89.00	99.00	119.00	132.00	76.00	90.00	99.00	107.00	130.00	143.00
56	66.00	82.00	92.00	104.00	124.00	137.00	79.00	94.00	103.00	111.00	134.00	149.00
57	69.00	86.00	96.00	108.00	130.00	142.00	82.00	99.00	109.00	117.00	141.00	156.00
58	72.00	90.00	100.00	114.00	135.00	148.00	85.00	104.00	116.00	123.00	150.00	166.00
59	77.00	94.00	104.00	120.00	141.00	154.00	89.00	110.00	124.00	131.00	159.00	176.00
60	81.00	98.00	108.00	126.00	147.00	160.00	93.00	117.00	131.00	139.00	169.00	187.00
61	86.00	103.00	114.00	133.00	154.00	167.00	97.00	123.00	138.00	148.00	179.00	198.00
62	91.00	110.00	121.00	141.00	163.00	176.00	103.00	130.00	146.00	157.00	190.00	210.00
63	96.00	118.00	131.00	150.00	172.00	186.00	109.00	137.00	154.00	168.00	202.00	223.00
64	102.00	127.00	141.00	160.00	183.00	198.00	115.00	146.00	164.00	180.00	215.00	237.00
65	110.00	136.00	152.00	170.00	195.00	210.00	122.00	154.00	174.00	192.00	229.00	252.00
66	117.00	146.00	164.00	181.00	209.00	225.00	131.00	165.00	185.00	204.00	245.00	267.00
67	124.00	158.00	175.00	193.00	227.00	244.00	139.00	178.00	197.00	218.00	265.00	283.00
68	134.00	171.00	189.00	208.00	248.00	262.00	150.00	192.00	213.00	236.00	287.00	304.00
69	145.00	185.00	207.00	230.00	271.00	290.00	164.00	209.00	234.00	260.00	312.00	333.00
70	157.00	200.00	226.00	255.00	296.00	321.00	178.00	225.00	254.00	288.00	337.00	367.00
71	171.00	216.00	242.00	281.00	323.00	349.00	194.00	243.00	273.00	317.00	365.00	395.00
72	187.00	234.00	260.00	313.00	355.00	382.00	211.00	264.00	294.00	351.00	398.00	428.00
73	205.00	256.00	283.00	348.00	392.00	420.00	229.00	287.00	320.00	388.00	435.00	464.00
74	224.00	281.00	311.00	388.00	434.00	462.00	247.00	313.00	350.00	428.00	476.00	506.00
75	243.00	309.00	349.00	430.00	479.00	509.00	266.00	341.00	387.00	470.00	522.00	553.00
76	263.00	344.00	397.00	476.00	532.00	567.00	286.00	375.00	432.00	515.00	574.00	611.00
77	285.00	386.00	453.00	526.00	595.00	638.00	307.00	414.00	483.00	562.00	636.00	681.00
78	309.00	433.00	512.00	580.00	665.00	717.00	330.00	458.00	538.00	612.00	704.00	759.00
79	335.00	482.00	572.00	636.00	738.00	800.00	355.00	503.00	594.00	666.00	775.00	841.00
80	366.00	532.00					385.00	550.00				
81	405.00	584.00					421.00	600.00				
82	450.00	639.00					464.00	652.00				
83	500.00	696.00					512.00	706.00				
84	555.00	755.00					564.00	762.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	1.8% Simple Inflation						1.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
30	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
31	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
32	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
33	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
34	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
35	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
36	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
37	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
38	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
39	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
40	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
41	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
42	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
43	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
44	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
45	43.00	54.00	58.00	65.00	81.00	87.00	57.00	71.00	80.00	87.00	105.00	115.00
46	43.00	54.00	58.00	65.00	81.00	87.00	57.00	71.00	80.00	87.00	105.00	115.00
47	43.00	54.00	58.00	65.00	81.00	87.00	57.00	71.00	80.00	87.00	105.00	115.00
48	43.00	54.00	58.00	65.00	81.00	87.00	57.00	71.00	80.00	87.00	105.00	115.00
49	43.00	54.00	58.00	65.00	81.00	87.00	57.00	71.00	80.00	87.00	105.00	115.00
50	46.00	60.00	64.00	71.00	89.00	95.00	60.00	76.00	83.00	92.00	110.00	121.00
51	49.00	63.00	67.00	75.00	93.00	101.00	63.00	78.00	85.00	94.00	113.00	124.00
52	52.00	66.00	71.00	79.00	98.00	105.00	65.00	80.00	88.00	96.00	115.00	127.00
53	55.00	69.00	75.00	83.00	102.00	111.00	68.00	83.00	90.00	98.00	118.00	131.00
54	58.00	72.00	79.00	87.00	106.00	117.00	71.00	85.00	93.00	101.00	121.00	134.00
55	61.00	75.00	83.00	92.00	111.00	122.00	74.00	87.00	96.00	103.00	125.00	138.00
56	64.00	78.00	86.00	97.00	115.00	127.00	77.00	91.00	99.00	107.00	129.00	143.00
57	67.00	81.00	90.00	101.00	121.00	133.00	79.00	95.00	105.00	112.00	136.00	151.00
58	70.00	85.00	94.00	106.00	127.00	138.00	82.00	100.00	111.00	119.00	144.00	160.00
59	73.00	89.00	99.00	111.00	133.00	146.00	86.00	106.00	117.00	126.00	154.00	170.00
60	78.00	94.00	103.00	117.00	139.00	153.00	90.00	111.00	124.00	133.00	163.00	180.00
61	82.00	99.00	109.00	124.00	146.00	160.00	94.00	117.00	131.00	141.00	172.00	190.00
62	87.00	105.00	117.00	131.00	155.00	169.00	100.00	123.00	138.00	149.00	182.00	201.00
63	93.00	113.00	125.00	139.00	164.00	179.00	105.00	130.00	146.00	159.00	192.00	213.00
64	99.00	121.00	135.00	148.00	174.00	189.00	111.00	138.00	154.00	169.00	204.00	225.00
65	105.00	130.00	145.00	158.00	184.00	200.00	118.00	147.00	164.00	179.00	216.00	238.00
66	111.00	140.00	154.00	168.00	197.00	214.00	126.00	157.00	174.00	192.00	230.00	252.00
67	119.00	151.00	164.00	179.00	213.00	228.00	134.00	170.00	186.00	204.00	248.00	267.00
68	129.00	165.00	177.00	194.00	232.00	245.00	145.00	185.00	201.00	222.00	269.00	286.00
69	141.00	179.00	195.00	214.00	253.00	270.00	159.00	201.00	222.00	245.00	293.00	314.00
70	156.00	194.00	217.00	238.00	276.00	300.00	176.00	219.00	245.00	272.00	319.00	347.00
71	170.00	210.00	234.00	267.00	304.00	328.00	192.00	238.00	265.00	302.00	347.00	376.00
72	186.00	229.00	254.00	298.00	336.00	361.00	210.00	259.00	288.00	335.00	380.00	410.00
73	204.00	250.00	277.00	332.00	373.00	399.00	228.00	282.00	314.00	370.00	418.00	448.00
74	223.00	274.00	304.00	369.00	414.00	441.00	246.00	308.00	344.00	407.00	458.00	489.00
75	241.00	301.00	338.00	409.00	457.00	487.00	265.00	335.00	377.00	446.00	501.00	534.00
76	261.00	333.00	379.00	451.00	505.00	539.00	285.00	365.00	416.00	487.00	548.00	586.00
77	282.00	371.00	428.00	495.00	560.00	600.00	306.00	401.00	461.00	529.00	601.00	645.00
78	306.00	413.00	481.00	542.00	619.00	666.00	328.00	440.00	509.00	574.00	659.00	711.00
79	331.00	458.00	535.00	592.00	682.00	737.00	352.00	480.00	559.00	623.00	720.00	780.00
80	361.00	504.00					380.00	524.00				
81	397.00	552.00					415.00	570.00				
82	440.00	604.00					455.00	619.00				
83	487.00	657.00					500.00	670.00				
84	538.00	713.00					549.00	724.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	1.8% Simple Inflation						1.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
30	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
31	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
32	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
33	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
34	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
35	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
36	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
37	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
38	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
39	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
40	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
41	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
42	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
43	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
44	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
45	39.00	48.00	51.00	56.00	69.00	75.00	52.00	63.00	69.00	76.00	92.00	101.00
46	39.00	48.00	51.00	56.00	69.00	75.00	52.00	63.00	69.00	76.00	92.00	101.00
47	39.00	48.00	51.00	56.00	69.00	75.00	52.00	63.00	69.00	76.00	92.00	101.00
48	39.00	48.00	51.00	56.00	69.00	75.00	52.00	63.00	69.00	76.00	92.00	101.00
49	39.00	48.00	51.00	56.00	69.00	75.00	52.00	63.00	69.00	76.00	92.00	101.00
50	42.00	53.00	55.00	61.00	76.00	82.00	55.00	67.00	73.00	80.00	97.00	107.00
51	45.00	55.00	58.00	65.00	80.00	87.00	57.00	69.00	75.00	82.00	99.00	110.00
52	47.00	58.00	62.00	69.00	84.00	91.00	59.00	71.00	77.00	84.00	102.00	113.00
53	49.00	60.00	66.00	72.00	88.00	96.00	61.00	73.00	79.00	86.00	104.00	116.00
54	52.00	63.00	68.00	76.00	92.00	101.00	64.00	75.00	81.00	88.00	107.00	119.00
55	54.00	65.00	72.00	79.00	96.00	106.00	67.00	77.00	84.00	90.00	110.00	122.00
56	57.00	68.00	75.00	84.00	100.00	112.00	69.00	80.00	87.00	94.00	114.00	127.00
57	60.00	71.00	78.00	88.00	105.00	116.00	72.00	84.00	92.00	99.00	121.00	134.00
58	62.00	75.00	82.00	92.00	110.00	122.00	74.00	89.00	98.00	105.00	128.00	142.00
59	66.00	78.00	86.00	97.00	116.00	127.00	78.00	94.00	104.00	111.00	136.00	151.00
60	70.00	82.00	90.00	102.00	122.00	134.00	81.00	99.00	110.00	118.00	144.00	160.00
61	74.00	87.00	95.00	109.00	128.00	141.00	86.00	104.00	116.00	125.00	152.00	169.00
62	79.00	93.00	101.00	115.00	136.00	148.00	90.00	110.00	121.00	133.00	162.00	179.00
63	84.00	99.00	109.00	123.00	144.00	157.00	95.00	116.00	128.00	141.00	171.00	190.00
64	89.00	107.00	117.00	131.00	153.00	167.00	101.00	123.00	137.00	150.00	182.00	201.00
65	95.00	114.00	126.00	139.00	162.00	177.00	107.00	131.00	145.00	160.00	193.00	213.00
66	101.00	123.00	135.00	148.00	174.00	189.00	114.00	140.00	155.00	171.00	206.00	226.00
67	107.00	134.00	145.00	159.00	188.00	201.00	121.00	152.00	165.00	182.00	223.00	239.00
68	116.00	146.00	156.00	172.00	205.00	218.00	131.00	165.00	179.00	198.00	242.00	258.00
69	127.00	159.00	172.00	191.00	225.00	239.00	144.00	181.00	197.00	220.00	264.00	283.00
70	140.00	172.00	192.00	212.00	246.00	267.00	160.00	197.00	219.00	245.00	287.00	313.00
71	153.00	187.00	208.00	238.00	271.00	292.00	175.00	214.00	238.00	273.00	313.00	339.00
72	168.00	204.00	225.00	266.00	300.00	322.00	191.00	233.00	259.00	303.00	343.00	369.00
73	184.00	223.00	246.00	297.00	333.00	356.00	207.00	254.00	282.00	334.00	377.00	403.00
74	201.00	245.00	271.00	331.00	369.00	393.00	224.00	277.00	309.00	369.00	413.00	440.00
75	217.00	269.00	301.00	366.00	408.00	434.00	241.00	302.00	339.00	404.00	452.00	481.00
76	235.00	298.00	338.00	404.00	451.00	481.00	259.00	330.00	375.00	440.00	495.00	528.00
77	254.00	331.00	381.00	443.00	499.00	534.00	278.00	361.00	415.00	478.00	542.00	580.00
78	275.00	368.00	427.00	484.00	550.00	591.00	297.00	396.00	457.00	519.00	593.00	637.00
79	297.00	407.00	474.00	528.00	604.00	651.00	318.00	432.00	501.00	562.00	646.00	697.00
80	323.00	447.00					343.00	469.00				
81	354.00	489.00					372.00	509.00				
82	390.00	532.00					406.00	551.00				
83	429.00	578.00					444.00	595.00				
84	472.00	626.00					485.00	641.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	1.8% Simple Inflation						1.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
30	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
31	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
32	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
33	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
34	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
35	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
36	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
37	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
38	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
39	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
40	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
41	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
42	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
43	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
44	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
45	43.00	55.00	61.00	68.00	84.00	94.00	58.00	70.00	77.00	86.00	104.00	114.00
46	43.00	55.00	61.00	68.00	84.00	94.00	58.00	70.00	77.00	86.00	104.00	114.00
47	43.00	55.00	61.00	68.00	84.00	94.00	58.00	70.00	77.00	86.00	104.00	114.00
48	43.00	55.00	61.00	68.00	84.00	94.00	58.00	70.00	77.00	86.00	104.00	114.00
49	43.00	55.00	61.00	68.00	84.00	94.00	58.00	70.00	77.00	86.00	104.00	114.00
50	47.00	60.00	66.00	75.00	92.00	102.00	62.00	73.00	80.00	90.00	108.00	122.00
51	50.00	63.00	71.00	79.00	96.00	107.00	64.00	76.00	83.00	92.00	111.00	122.00
52	52.00	66.00	74.00	82.00	100.00	111.00	65.00	78.00	85.00	94.00	113.00	125.00
53	54.00	69.00	78.00	86.00	104.00	115.00	67.00	80.00	88.00	96.00	116.00	128.00
54	57.00	72.00	81.00	89.00	108.00	120.00	69.00	82.00	90.00	99.00	119.00	131.00
55	59.00	74.00	84.00	93.00	112.00	124.00	71.00	85.00	93.00	101.00	122.00	135.00
56	62.00	77.00	87.00	97.00	117.00	129.00	74.00	88.00	97.00	104.00	126.00	140.00
57	65.00	80.00	90.00	101.00	121.00	133.00	76.00	93.00	103.00	109.00	132.00	147.00
58	68.00	83.00	93.00	106.00	126.00	138.00	79.00	97.00	108.00	115.00	140.00	155.00
59	71.00	87.00	96.00	111.00	131.00	143.00	82.00	102.00	115.00	122.00	148.00	164.00
60	75.00	90.00	99.00	116.00	135.00	147.00	86.00	107.00	121.00	128.00	155.00	172.00
61	78.00	94.00	104.00	121.00	141.00	153.00	89.00	112.00	126.00	134.00	163.00	180.00
62	82.00	99.00	109.00	127.00	147.00	159.00	92.00	117.00	132.00	142.00	171.00	189.00
63	86.00	105.00	116.00	134.00	154.00	166.00	97.00	123.00	138.00	150.00	180.00	199.00
64	91.00	111.00	124.00	141.00	161.00	174.00	101.00	128.00	145.00	158.00	189.00	209.00
65	96.00	118.00	132.00	148.00	169.00	183.00	106.00	134.00	151.00	167.00	199.00	219.00
66	101.00	127.00	142.00	157.00	180.00	195.00	112.00	142.00	160.00	178.00	212.00	233.00
67	108.00	137.00	154.00	169.00	196.00	212.00	121.00	153.00	173.00	192.00	229.00	251.00
68	116.00	148.00	168.00	184.00	215.00	233.00	131.00	166.00	188.00	209.00	249.00	273.00
69	126.00	161.00	182.00	202.00	236.00	256.00	142.00	181.00	204.00	228.00	271.00	296.00
70	137.00	174.00	197.00	222.00	257.00	279.00	155.00	196.00	221.00	251.00	293.00	319.00
71	149.00	188.00	211.00	245.00	281.00	304.00	169.00	212.00	238.00	276.00	318.00	344.00
72	164.00	204.00	227.00	272.00	309.00	333.00	184.00	230.00	256.00	305.00	346.00	372.00
73	179.00	223.00	246.00	303.00	341.00	365.00	199.00	250.00	278.00	338.00	378.00	404.00
74	195.00	244.00	271.00	338.00	377.00	402.00	216.00	272.00	304.00	373.00	414.00	440.00
75	211.00	269.00	304.00	374.00	417.00	443.00	232.00	297.00	337.00	409.00	454.00	481.00
76	229.00	299.00	346.00	414.00	463.00	493.00	249.00	326.00	376.00	448.00	500.00	531.00
77	248.00	336.00	394.00	458.00	518.00	555.00	267.00	360.00	421.00	489.00	553.00	592.00
78	269.00	377.00	446.00	504.00	578.00	624.00	287.00	398.00	468.00	533.00	612.00	661.00
79	292.00	419.00	498.00	553.00	642.00	696.00	309.00	438.00	517.00	579.00	674.00	732.00
80	319.00	463.00					335.00	479.00				
81	352.00	509.00					367.00	522.00				
82	391.00	556.00					404.00	567.00				
83	435.00	605.00					446.00	614.00				
84	483.00	656.00					491.00	663.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	1.8% Simple Inflation						1.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
30	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
31	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
32	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
33	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
34	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
35	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
36	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
37	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
38	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
39	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
40	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
41	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
42	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
43	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
44	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
45	42.00	51.00	57.00	63.00	77.00	85.00	56.00	67.00	74.00	82.00	98.00	107.00
46	42.00	51.00	57.00	63.00	77.00	85.00	56.00	67.00	74.00	82.00	98.00	107.00
47	42.00	51.00	57.00	63.00	77.00	85.00	56.00	67.00	74.00	82.00	98.00	107.00
48	42.00	51.00	57.00	63.00	77.00	85.00	56.00	67.00	74.00	82.00	98.00	107.00
49	42.00	51.00	57.00	63.00	77.00	85.00	56.00	67.00	74.00	82.00	98.00	107.00
50	45.00	57.00	63.00	70.00	84.00	93.00	59.00	71.00	78.00	86.00	103.00	115.00
51	48.00	59.00	66.00	73.00	88.00	97.00	62.00	73.00	80.00	88.00	105.00	115.00
52	50.00	62.00	69.00	76.00	92.00	101.00	64.00	75.00	82.00	90.00	108.00	118.00
53	53.00	65.00	72.00	80.00	96.00	106.00	66.00	77.00	85.00	92.00	111.00	122.00
54	55.00	67.00	75.00	83.00	100.00	110.00	68.00	80.00	87.00	95.00	114.00	125.00
55	57.00	70.00	78.00	86.00	104.00	115.00	70.00	82.00	90.00	97.00	117.00	129.00
56	60.00	73.00	81.00	90.00	108.00	119.00	72.00	85.00	94.00	100.00	122.00	135.00
57	63.00	76.00	84.00	94.00	113.00	125.00	74.00	89.00	98.00	105.00	128.00	142.00
58	66.00	79.00	88.00	99.00	118.00	130.00	77.00	93.00	103.00	111.00	135.00	150.00
59	69.00	83.00	92.00	103.00	123.00	135.00	80.00	98.00	109.00	117.00	142.00	158.00
60	72.00	86.00	95.00	108.00	128.00	141.00	83.00	102.00	114.00	123.00	150.00	166.00
61	75.00	90.00	100.00	113.00	133.00	146.00	86.00	107.00	119.00	129.00	156.00	174.00
62	79.00	95.00	105.00	118.00	140.00	153.00	89.00	111.00	125.00	135.00	164.00	182.00
63	83.00	100.00	111.00	124.00	146.00	159.00	93.00	116.00	130.00	141.00	171.00	190.00
64	87.00	106.00	119.00	131.00	153.00	167.00	98.00	122.00	136.00	148.00	179.00	198.00
65	91.00	113.00	126.00	137.00	160.00	174.00	103.00	127.00	143.00	156.00	188.00	207.00
66	97.00	121.00	135.00	146.00	170.00	185.00	109.00	135.00	151.00	165.00	198.00	219.00
67	105.00	131.00	147.00	157.00	183.00	200.00	118.00	146.00	164.00	178.00	214.00	236.00
68	114.00	143.00	160.00	171.00	200.00	218.00	128.00	160.00	179.00	195.00	233.00	256.00
69	124.00	155.00	174.00	188.00	220.00	239.00	140.00	175.00	196.00	214.00	254.00	278.00
70	136.00	169.00	189.00	207.00	241.00	261.00	153.00	190.00	213.00	237.00	277.00	302.00
71	148.00	183.00	204.00	230.00	264.00	286.00	167.00	207.00	231.00	262.00	302.00	327.00
72	163.00	199.00	221.00	258.00	293.00	315.00	183.00	225.00	251.00	291.00	331.00	357.00
73	178.00	218.00	241.00	289.00	325.00	348.00	198.00	246.00	274.00	322.00	364.00	390.00
74	194.00	239.00	265.00	322.00	360.00	384.00	215.00	268.00	299.00	354.00	399.00	426.00
75	210.00	262.00	294.00	356.00	398.00	424.00	231.00	291.00	328.00	388.00	436.00	465.00
76	227.00	289.00	330.00	392.00	440.00	469.00	248.00	318.00	362.00	423.00	477.00	510.00
77	246.00	323.00	372.00	431.00	487.00	522.00	266.00	349.00	401.00	461.00	523.00	562.00
78	266.00	359.00	418.00	472.00	539.00	580.00	286.00	382.00	443.00	500.00	574.00	619.00
79	288.00	398.00	465.00	515.00	593.00	641.00	307.00	418.00	486.00	542.00	627.00	679.00
80	314.00	438.00					331.00	456.00				
81	346.00	481.00					361.00	496.00				
82	382.00	525.00					396.00	538.00				
83	423.00	572.00					435.00	583.00				
84	468.00	620.00					478.00	630.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10-1-2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	1.8% Simple Inflation						1.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
30	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
31	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
32	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
33	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
34	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
35	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
36	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
37	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
38	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
39	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
40	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
41	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
42	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
43	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
44	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
45	37.00	45.00	50.00	54.00	65.00	72.00	51.00	60.00	64.00	71.00	86.00	95.00
46	37.00	45.00	50.00	54.00	65.00	72.00	51.00	60.00	64.00	71.00	86.00	95.00
47	37.00	45.00	50.00	54.00	65.00	72.00	51.00	60.00	64.00	71.00	86.00	95.00
48	37.00	45.00	50.00	54.00	65.00	72.00	51.00	60.00	64.00	71.00	86.00	95.00
49	37.00	45.00	50.00	54.00	65.00	72.00	51.00	60.00	64.00	71.00	86.00	95.00
50	41.00	50.00	54.00	59.00	72.00	80.00	54.00	63.00	67.00	75.00	90.00	102.00
51	43.00	52.00	57.00	62.00	75.00	84.00	56.00	65.00	69.00	77.00	93.00	102.00
52	45.00	54.00	60.00	65.00	79.00	88.00	58.00	66.00	71.00	79.00	95.00	105.00
53	47.00	57.00	63.00	68.00	83.00	91.00	60.00	68.00	73.00	81.00	98.00	108.00
54	49.00	59.00	65.00	71.00	86.00	96.00	61.00	70.00	76.00	83.00	101.00	111.00
55	51.00	61.00	68.00	74.00	90.00	100.00	63.00	73.00	79.00	85.00	104.00	115.00
56	53.00	64.00	70.00	78.00	94.00	104.00	65.00	75.00	82.00	88.00	108.00	120.00
57	56.00	67.00	73.00	81.00	98.00	109.00	67.00	79.00	86.00	92.00	113.00	126.00
58	59.00	70.00	76.00	85.00	103.00	113.00	69.00	83.00	91.00	98.00	119.00	133.00
59	61.00	73.00	79.00	90.00	107.00	118.00	72.00	87.00	96.00	103.00	126.00	140.00
60	64.00	76.00	83.00	94.00	112.00	123.00	75.00	91.00	101.00	108.00	133.00	148.00
61	67.00	79.00	86.00	98.00	117.00	128.00	77.00	95.00	106.00	114.00	139.00	155.00
62	71.00	83.00	91.00	103.00	122.00	134.00	80.00	99.00	111.00	120.00	146.00	162.00
63	75.00	88.00	97.00	109.00	128.00	140.00	84.00	104.00	116.00	126.00	153.00	169.00
64	79.00	94.00	103.00	115.00	135.00	147.00	88.00	109.00	121.00	132.00	160.00	177.00
65	83.00	99.00	110.00	121.00	141.00	154.00	93.00	114.00	126.00	139.00	168.00	185.00
66	88.00	106.00	118.00	128.00	150.00	163.00	99.00	121.00	134.00	148.00	178.00	196.00
67	94.00	116.00	128.00	138.00	162.00	177.00	107.00	131.00	145.00	160.00	192.00	212.00
68	102.00	126.00	141.00	151.00	177.00	193.00	116.00	143.00	159.00	175.00	209.00	230.00
69	111.00	138.00	154.00	167.00	195.00	212.00	127.00	157.00	175.00	192.00	229.00	251.00
70	122.00	150.00	167.00	184.00	214.00	232.00	139.00	171.00	191.00	213.00	250.00	272.00
71	133.00	163.00	181.00	206.00	236.00	255.00	152.00	186.00	207.00	237.00	273.00	295.00
72	146.00	178.00	196.00	231.00	261.00	280.00	166.00	203.00	225.00	263.00	299.00	322.00
73	160.00	194.00	214.00	258.00	290.00	310.00	180.00	221.00	245.00	291.00	328.00	351.00
74	175.00	213.00	236.00	288.00	321.00	342.00	195.00	241.00	269.00	321.00	359.00	383.00
75	189.00	234.00	262.00	318.00	355.00	378.00	210.00	263.00	295.00	351.00	393.00	419.00
76	204.00	259.00	294.00	351.00	393.00	418.00	225.00	287.00	326.00	383.00	430.00	459.00
77	221.00	288.00	331.00	385.00	434.00	464.00	241.00	314.00	361.00	417.00	471.00	505.00
78	239.00	320.00	371.00	421.00	479.00	514.00	259.00	344.00	398.00	452.00	516.00	555.00
79	258.00	354.00	412.00	459.00	526.00	566.00	277.00	375.00	436.00	489.00	562.00	606.00
80	281.00	389.00					298.00	408.00				
81	308.00	425.00					324.00	443.00				
82	339.00	463.00					353.00	479.00				
83	373.00	503.00					386.00	518.00				
84	410.00	544.00					422.00	557.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Reset Form

Health Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number: John Hancock Life Insurance Company (U.S.A.) - NAIC 69447

SERFF Tracking Number: MULF-129480189

Effective Date: upon approval

(Projected) Number of Insureds Affected: 19,188

New Rates

Average Annual Premium Per Member: 2,120

Revised Rates

Average Annual Premium Per Member: 2,850

Average Requested Percentage Rate Change Per Member: 34.5%

Minimum Requested Percentage Rate Change Per Member: 21.6%

Maximum Requested Percentage Rate Change Per Member: 40.8%

Plans Affected
(The Form Number and "Product Name")

Form#	"Product Name"(if applicable)
LTC-VA-91	ProtectCare Advantage LTC
NH-VA-91	ProtectCare Advantage NH
LTC-94 VA	ProtectCare Advantage Plus LTC
NH-94 VA	ProtectCare Advantage Plus NH
LTC-96 VA	Advantage Gold Select
LTC-96 VA 9/96	Advantage Gold Select
LTC-96CL VA	Advantage Classic
LTC-96CL VA 9/96	Advantage Classic
NH-99 VA 4/99	Advantage Gold Facility Only
LTC2000 VA 4/00	Fidelity Advantage Gold Select
LTC-02 VA	Custom Care
BSC-02 VA	Essential Care

Attach a brief narrative to summarize the key information used to develop the rates including the main drivers for new or revised rates.

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

John Hancock 2013 Inforce Rate Increase Filings

Filing Status in all **25-Aug-2014**

State	Sub-Block	Status	Requested Avg. RI %	Notes
AK		Filed	19.0%	Filing received; Division not authorized to review rates
AL		Forms Approved	22.8%	
AR		Pending	41.9%	
AZ	Adv-Gold	Forms Approved	35.0%	
AZ	CCI	Approved	16.1%	Approved as filed
AZ	CCIIE-CCII10	Approved	16.5%	Approved as filed
CA	Pre-RS, Non-RWJ	Pending	44.9%	
CA	Post-RS, Non-RWJ	Pending	38.6%	
CA	Pre-RS, RWJ	Not yet filed	104.2%	
CA	Post-RS, RWJ	Not yet filed	19.6%	
CO	Adv	Pending	40.5%	
CO	Gold	Pending	39.3%	
CO	CCI	Pending	19.1%	
CO	CCIIE	Pending	17.6%	
CO	CCII10	Pending	12.5%	
CT		Approved	45.9%	15% cap for all policies, no landing spots w/ exception of CCII10
DC	Pre-Bulletin	Not yet filed		
DC	Post-Bulletin	Not yet filed		
DE		Forms Approved	32.0%	
FL	Comp	Pending	31.1%	
FL	NH	Not yet filed		
GA		Pending	31.2%	
HI		Pending	29.4%	
IA		Pending	28.0%	
ID		Forms Approved	20.1%	
IL		Pending	21.5%	
IN	Non-RWJ	Forms Approved	79.5%	
IN	RWJ	Forms Approved	60.9%	
KS		Forms Approved	26.6%	
KY	Adv	Pending	50.8%	
KY	Gold	Pending	45.1%	
KY	CCI	Pending	22.1%	
KY	CCIIE	Pending	18.0%	
KY	CCII10	Pending	12.8%	
LA		Forms Approved	29.7%	
MA		Pending	61.6%	
MD		Pending	71.5%	
ME	Pre-RS	Pending	30.3%	
ME	Post-RS	Approved	16.1%	Approved as filed
MI	Adv-CCII	Approved	26.8%	Approved as filed
MI	CCIIE-CCII10	Approved	16.2%	Approved as filed
MN		Pending	19.7%	
MO	Pre-RS	Forms Approved	32.8%	
MO	Post-RS	Rates on file	17.2%	Rates accepted as filed
MS		Forms Approved	32.5%	
MT	Pre-RS	Approved	20.2%	Full approval granted, rate increases over 20% implemented in two equal annual installments, incl. cost of delay
MT	Post-RS	Approved	15.4%	Approved as filed
NC		Pending	23.3%	
ND	Adv	Approved	65.1%	15% cap for all policies, no landing spots
ND	Gold	Approved	80.6%	15% cap for all policies, no landing spots
ND	CCI	Approved	89.6%	15% cap for all policies, no landing spots
ND	CCII	Approved	20.7%	15% cap for all policies, no landing spots
ND	CCII07	Approved	3.7%	3.7% cap for all policies, no landing spots
ND	CCIIE	Approved	17.6%	15% cap for all policies, no landing spots
ND	CCII10	Approved	12.5%	Approved as filed
NE		Approved	21.8%	Approved as filed
NH		Pending	23.6%	
NJ	Pre-RS	Pending	27.3%	

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John Hancock 2013 Inforce Rate Increase Filings

Filing Status in all 25-Aug-2014

State	Sub-Block	Status	Requested Avg. RI %	Notes
NJ	Post-RS	Pending	15.2%	
NM	Adv	Approved	92.9%	15% cap for all policies, no landing spots
NM	Gold	Approved	111.4%	15% cap for all policies, no landing spots
NM	CCI, Pre-RS	Approved	118.6%	15% cap for all policies, no landing spots
NM	CCI, Post-RS	Approved	118.6%	15% cap for all policies, no landing spots
NM	CCII	Approved	39.4%	15% cap for all policies, no landing spots
NM	CCII07	Approved	27.1%	15% cap for all policies, no landing spots
NM	CCIIE	Approved	17.6%	15% cap for all policies, no landing spots
NM	CCII10	Pending	12.5%	
NV		Forms Approved	52.5%	
NY		Not yet filed		
OH	Pre-RS	Pending	30.3%	
OH	Post-RS	Pending	16.1%	
OK		Pending	29.0%	
OR		Pending	26.2%	
PA		Pending	24.8%	
PR		Not yet filed		
RI		Pending	37.0%	
SC		Forms Approved	29.4%	
SD		Approved	16.9%	Approved as filed
TN		Forms Approved	28.5%	
TX	Pre-RS	Pending	39.5%	
TX	Post-RS	Pending	20.6%	
UT		Forms Approved	21.1%	
VA	Pre-RS	Pending	34.5%	
VA	Post-RS	Pending	16.4%	
VT		Pending	75.6%	
WA		Approved	21.2%	Approved as filed
WI		Approved	26.2%	Approved as filed; subject to state regulations
WV		Pending	32.8%	
WY		Filed	20.5%	Filing received; Division not authorized to review rates

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Summary of the John Hancock's 2013 Rate Increase Request on Certain Individual Long-Term Care Insurance Policy Series

In 2013, John Hancock completed our latest comprehensive claims study, which we conduct every three years, and which examines the usage trends for an insured population. Like many carriers in this business, we have seen increased claims, and therefore there is more experience data available to predict future benefit usage by policyholders. As compared to our previous analysis, the new data shows that policyholders are living longer, their claims are lasting longer, and more people are claiming at the older ages. As a result, beginning late in 2013 John Hancock began the nationwide filing of an increase on certain of our individual John Hancock policy series which reflects the future claims expected on those policies by an average of about 25% on roughly half our business nationwide. John Hancock previously requested and implemented rate increases on certain individual long-term care policy series in 2008 and 2010.

Increases will vary by issue age, inflation, benefit period, policy series, and state. No policyholder who is subject to a 2013 increase will pay more in premiums than we currently charge for currently marketed products, subject to differences in benefits. The filing will vary by state based on the amount and timing of prior increases that we were permitted to implement in that state. In this way, policyholders are not subsidizing policyholders in other states.

In Virginia, on our pre-rate stability block of business, we are requesting an average rate increase of 34.5% which ranges from 21.6% to 40.8% This includes our Advantage, Gold, and a portion of the Custom Care I policy forms. On our post-rate stability block, we are requesting an average rate increase of 16.4% which ranges from 12.5% to 17.6%. This includes the remaining portion of the Custom Care I policy forms and the Custom Care II Enhanced products (2008 and 2010).

As with the 2010 rate action, there will be a number of benefit adjustment options to help keep premiums at or close to their current level. For example, policyholders who purchased automatic 5% compound or 5% simple inflation coverage will be offered reduced inflation coverage (subject to state acceptance) which allows them to retain the benefits they have accrued and avoid the increase completely. Customers can also reduce their benefit period, adjust their daily/monthly benefit amount, extend their elimination period, or drop riders from their coverage.

After the rate increase is accepted by the Virginia Insurance Department, affected policyholders will be provided with an extensive and personalized notification communication at least 60 days prior to the effective date, which will describe the increase and options available to mitigate the impact of the rate increase. In addition, customer support will be available through a dedicated customer service team in order to help our policyholders navigate through their choices and respond to any questions.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	260.24	7.73	43.03	10.76	388.41	18.79	94.08	23.52	660.56	58.55	213.13	53.28
30	260.24	7.73	43.03	10.76	388.41	18.79	94.08	23.52	660.56	58.55	213.13	53.28
31	260.24	7.73	43.03	10.76	388.41	18.79	94.08	23.52	660.56	58.55	213.13	53.28
32	265.13	7.87	43.84	10.96	388.41	18.79	94.08	23.52	660.56	58.55	213.13	53.28
33	273.71	8.13	45.26	11.31	388.41	18.79	94.08	23.52	660.56	58.55	213.13	53.28
34	282.30	8.38	46.68	11.67	388.41	18.79	94.08	23.52	660.56	58.55	213.13	53.28
35	293.03	8.70	48.45	12.11	388.41	18.79	94.08	23.52	660.56	58.55	213.13	53.28
36	301.62	8.96	49.87	12.47	388.41	18.79	94.08	23.52	660.56	58.55	213.13	53.28
37	312.35	9.28	51.65	12.91	388.41	18.79	94.08	23.52	660.56	58.55	213.13	53.28
38	326.31	9.69	53.95	13.49	388.41	18.79	94.08	23.52	660.56	58.55	213.13	53.28
39	334.90	9.95	55.37	13.84	388.41	18.79	94.08	23.52	660.56	58.55	213.13	53.28
40	345.63	10.27	57.15	14.29	394.45	19.09	95.54	23.89	660.56	58.55	213.13	53.28
41	353.33	10.49	58.42	14.61	409.75	19.83	99.25	24.81	660.56	58.55	213.13	53.28
42	353.33	10.49	58.42	14.61	425.17	20.57	102.98	25.75	660.56	58.55	213.13	53.28
43	353.33	10.49	58.42	14.61	426.31	20.63	103.26	25.81	660.56	58.55	213.13	53.28
44	353.33	10.49	58.42	14.61	426.31	20.63	103.26	25.81	660.56	58.55	213.13	53.28
45	363.60	13.98	85.30	21.33	431.62	26.31	139.25	34.81	687.26	65.79	259.57	64.89
46	363.60	13.98	85.30	21.33	464.45	28.32	149.84	37.46	687.26	65.79	259.57	64.89
47	363.60	13.98	85.30	21.33	485.54	29.60	156.65	39.16	687.26	65.79	259.57	64.89
48	372.76	14.33	87.45	21.86	520.25	31.72	167.85	41.96	687.26	65.79	259.57	64.89
49	375.26	14.43	88.04	22.01	542.81	33.09	175.12	43.78	687.26	65.79	259.57	64.89
50	377.40	15.78	101.72	25.43	551.07	36.17	199.00	49.75	697.93	68.69	282.76	70.69
51	386.48	18.03	109.39	27.35	572.09	40.72	213.62	53.40	715.11	72.71	295.24	73.81
52	386.44	19.98	114.45	28.61	580.79	44.63	223.51	55.88	734.05	77.14	308.30	77.08
53	397.12	22.57	122.68	30.67	602.44	49.72	238.26	59.57	754.62	81.93	322.02	80.50
54	408.60	25.33	131.27	32.82	624.56	55.09	253.13	63.28	776.76	87.08	336.14	84.03
55	420.76	28.25	140.17	35.04	647.20	60.71	268.14	67.04	800.31	92.54	350.83	87.71
56	433.56	31.31	149.37	37.34	670.14	66.54	283.22	70.80	825.21	98.32	366.10	91.52
57	446.91	34.50	158.89	39.72	706.18	73.87	303.89	75.97	851.35	104.40	381.77	95.44
58	462.23	38.13	169.13	42.28	729.65	80.28	318.83	79.71	880.61	111.16	398.42	99.61
59	480.92	42.48	180.43	45.11	766.06	88.64	338.68	84.67	914.91	118.97	416.62	104.16
60	502.86	47.55	192.82	48.21	803.48	97.58	358.27	89.57	954.18	127.85	436.21	109.05
61	527.87	53.27	206.14	51.53	852.83	108.47	382.37	95.59	998.36	137.75	457.19	114.30
62	555.82	59.64	220.38	55.09	915.91	121.62	411.79	102.95	1047.37	148.68	479.48	119.87
63	586.58	66.60	235.41	58.85	961.05	132.80	432.25	108.06	1101.15	160.62	502.98	125.75
64	625.58	74.81	253.44	63.36	1031.58	147.84	463.21	115.80	1159.61	173.56	527.64	131.91
65	660.22	82.77	269.32	67.33	1090.78	161.62	488.20	122.05	1222.71	187.48	553.43	138.36
66	719.15	94.08	294.84	73.71	1161.10	177.33	517.28	129.32	1290.38	202.33	580.28	145.07
67	777.52	105.70	319.76	79.94	1244.56	195.36	551.19	137.80	1362.51	218.17	608.12	152.03
68	848.48	120.14	348.04	87.01	1318.06	212.67	577.71	144.43	1449.36	237.11	639.46	159.87
69	918.84	135.90	373.30	93.32	1404.46	232.95	606.03	151.51	1512.09	252.82	656.33	164.08
70	1002.20	154.31	401.99	100.50	1491.70	253.69	632.37	158.09	1585.89	270.50	675.99	169.00
71	1111.91	177.15	440.22	110.06	1644.21	285.54	684.80	171.20	1739.00	301.62	727.99	182.00
72	1229.63	201.27	481.30	120.32	1714.75	302.74	702.92	175.73	1811.35	318.27	746.03	186.51
73	1334.51	223.08	517.47	129.37	1782.95	318.03	720.86	180.21	1871.78	330.64	760.01	190.00
74	1448.43	246.85	556.84	139.21	1857.87	333.89	741.25	185.31	1937.69	342.70	776.13	194.03
75	1571.05	273.49	598.30	149.58	1942.06	352.76	764.13	191.03	2012.99	358.17	794.68	198.67
76	1692.98	302.17	637.70	159.42	2037.31	376.62	789.22	197.31	2100.68	380.13	815.94	203.99
77	1793.62	329.72	666.90	166.73	2144.74	407.07	816.23	204.06	2202.86	411.04	839.97	209.99
78	1958.30	372.24	717.41	179.35	2334.72	457.94	871.88	217.97	2393.02	464.60	894.83	223.71
79	2185.93	429.51	788.90	197.23	2604.06	527.73	955.22	238.80	2667.39	538.15	979.39	244.85
80		493.86		217.13								
81		563.29		238.79								
82		635.91		261.89								
83		710.11		286.40								
84		786.03		312.43								
85		864.40		340.05								
86		864.40		340.05								
87+		864.40		340.05								

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	253.28	6.05	29.15	7.29	371.90	14.82	64.68	16.17	612.51	47.20	151.66	37.92
30	253.28	6.05	29.15	7.29	371.90	14.82	64.68	16.17	612.51	47.20	151.66	37.92
31	253.28	6.05	29.15	7.29	371.90	14.82	64.68	16.17	612.51	47.20	151.66	37.92
32	258.03	6.16	29.70	7.43	371.90	14.82	64.68	16.17	612.51	47.20	151.66	37.92
33	266.39	6.36	30.66	7.67	371.90	14.82	64.68	16.17	612.51	47.20	151.66	37.92
34	274.75	6.56	31.63	7.91	371.90	14.82	64.68	16.17	612.51	47.20	151.66	37.92
35	285.20	6.81	32.83	8.21	371.90	14.82	64.68	16.17	612.51	47.20	151.66	37.92
36	293.55	7.01	33.79	8.45	371.90	14.82	64.68	16.17	612.51	47.20	151.66	37.92
37	304.00	7.26	34.99	8.75	371.90	14.82	64.68	16.17	612.51	47.20	151.66	37.92
38	317.58	7.58	36.56	9.14	371.90	14.82	64.68	16.17	612.51	47.20	151.66	37.92
39	325.94	7.78	37.52	9.38	371.90	14.82	64.68	16.17	612.51	47.20	151.66	37.92
40	336.38	8.03	38.72	9.68	377.69	15.05	65.69	16.42	612.51	47.20	151.66	37.92
41	343.88	8.21	39.58	9.90	392.33	15.64	68.24	17.06	612.51	47.20	151.66	37.92
42	343.88	8.21	39.58	9.90	407.10	16.22	70.81	17.70	612.51	47.20	151.66	37.92
43	343.88	8.21	39.58	9.90	408.19	16.27	70.99	17.75	612.51	47.20	151.66	37.92
44	343.88	8.21	39.58	9.90	408.19	16.27	70.99	17.75	612.51	47.20	151.66	37.92
45	350.73	10.88	58.06	14.51	408.19	20.74	96.17	24.04	632.40	52.91	184.31	46.08
46	350.73	10.88	58.06	14.51	439.24	22.31	103.48	25.87	632.40	52.91	184.31	46.08
47	350.73	10.88	58.06	14.51	459.19	23.33	108.18	27.05	632.40	52.91	184.31	46.08
48	359.57	11.15	59.52	14.88	492.01	24.99	115.91	28.98	632.40	52.91	184.31	46.08
49	361.98	11.23	59.92	14.98	513.34	26.08	120.94	30.23	632.40	52.91	184.31	46.08
50	362.77	12.27	69.54	17.38	518.75	28.47	138.15	34.54	640.36	55.22	201.05	50.26
51	369.98	14.06	75.01	18.75	536.09	32.15	148.71	37.18	654.26	58.49	210.11	52.53
52	368.40	15.63	78.74	19.68	541.75	35.32	156.01	39.00	669.63	62.10	219.66	54.91
53	377.01	17.72	84.63	21.16	559.38	39.47	166.72	41.68	686.38	66.00	229.70	57.42
54	386.26	19.96	90.77	22.69	577.34	43.84	177.60	44.40	704.46	70.20	240.06	60.02
55	396.11	22.32	97.15	24.29	595.67	48.44	188.68	47.17	723.76	74.67	250.92	62.73
56	406.51	24.79	103.78	25.94	614.21	53.21	199.79	49.95	744.21	79.42	262.19	65.55
57	417.37	27.39	110.59	27.65	644.65	59.20	214.87	53.72	765.72	84.40	273.78	68.44
58	429.88	30.33	117.95	29.49	663.35	64.46	226.04	56.51	789.82	89.95	286.18	71.55
59	445.16	33.86	126.24	31.56	693.41	71.30	240.80	60.20	818.06	96.34	299.73	74.93
60	463.11	37.96	135.32	33.83	723.97	78.62	255.42	63.86	850.43	103.60	314.51	78.63
61	483.59	42.61	145.14	36.28	764.93	87.51	273.48	68.37	886.83	111.71	330.26	82.57
62	506.53	47.76	155.63	38.91	817.81	98.24	295.42	73.85	927.26	120.66	347.16	86.79
63	531.78	53.41	166.80	41.70	854.38	107.38	311.10	77.78	971.64	130.42	365.03	91.26
64	564.28	60.06	180.19	45.05	913.27	119.68	334.50	83.63	1019.97	141.01	383.89	95.97
65	592.68	66.51	192.10	48.03	961.93	130.96	353.67	88.42	1072.19	152.40	403.64	100.91
66	642.66	75.68	210.93	52.73	1020.20	143.80	375.92	93.98	1128.22	164.58	424.30	106.07
67	691.89	85.10	229.43	57.36	1089.84	158.56	401.77	100.44	1188.08	177.56	445.76	111.44
68	751.28	96.77	250.59	62.65	1149.86	172.68	422.57	105.64	1259.87	193.03	470.09	117.52
69	808.75	109.45	269.94	67.49	1219.90	189.15	445.00	111.25	1309.50	205.78	484.08	121.02
70	876.79	124.27	292.08	73.02	1289.99	205.93	466.07	116.52	1368.21	220.10	500.27	125.07
71	967.34	142.63	321.29	80.32	1416.15	231.74	506.67	126.67	1494.96	245.32	540.56	135.14
72	1064.63	162.06	352.69	88.17	1471.77	245.66	521.81	130.45	1552.33	258.78	555.57	138.89
73	1150.12	179.56	380.56	95.14	1525.19	257.91	536.68	134.17	1599.27	268.60	567.40	141.85
74	1242.20	198.54	410.90	102.73	1583.60	270.48	553.38	138.34	1650.16	277.96	580.70	145.18
75	1340.82	219.79	443.02	110.76	1649.37	285.46	571.94	142.99	1708.53	290.10	595.98	148.99
76	1438.23	242.75	473.86	118.46	1724.23	304.64	592.47	148.12	1777.12	307.72	613.65	153.41
77	1517.33	264.95	497.40	124.35	1809.31	329.41	614.94	153.73	1857.88	333.01	633.80	158.45
78	1649.36	299.04	537.11	134.28	1962.72	370.56	659.29	164.82	2011.55	376.53	677.64	169.41
79	1832.21	344.56	592.52	148.13	2180.53	426.55	724.71	181.18	2233.69	435.65	744.17	186.04
80		395.43		163.55								
81		450.14		180.29								
82		507.23		198.10								
83		565.43		216.89								
84		624.80		236.76								
85		685.94		257.75								
86		685.94		257.75								
87+		685.94		257.75								

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	295.41	10.50	51.33	12.83	407.17	23.29	102.43	25.61	724.46	73.63	234.92	58.73
30	309.27	10.99	53.74	13.44	407.17	23.29	102.43	25.61	724.46	73.63	234.92	58.73
31	317.80	11.30	55.23	13.81	407.17	23.29	102.43	25.61	724.46	73.63	234.92	58.73
32	331.67	11.79	57.64	14.41	407.17	23.29	102.43	25.61	724.46	73.63	234.92	58.73
33	342.33	12.17	59.49	14.87	407.17	23.29	102.43	25.61	724.46	73.63	234.92	58.73
34	354.06	12.59	61.53	15.38	407.17	23.29	102.43	25.61	724.46	73.63	234.92	58.73
35	363.40	12.92	63.15	15.79	407.17	23.29	102.43	25.61	724.46	73.63	234.92	58.73
36	363.40	12.92	63.15	15.79	407.17	23.29	102.43	25.61	724.46	73.63	234.92	58.73
37	363.40	12.92	63.15	15.79	407.17	23.29	102.43	25.61	724.46	73.63	234.92	58.73
38	363.40	12.92	63.15	15.79	407.17	23.29	102.43	25.61	724.46	73.63	234.92	58.73
39	363.40	12.92	63.15	15.79	429.83	24.59	108.13	27.03	724.46	73.63	234.92	58.73
40	363.40	12.92	63.15	15.79	443.26	25.35	111.50	27.88	724.46	73.63	234.92	58.73
41	363.40	12.92	63.15	15.79	458.62	26.23	115.37	28.84	724.46	73.63	234.92	58.73
42	363.40	12.92	63.15	15.79	481.32	27.53	121.08	30.27	724.46	73.63	234.92	58.73
43	363.40	12.92	63.15	15.79	481.32	27.53	121.08	30.27	724.46	73.63	234.92	58.73
44	363.40	12.92	63.15	15.79	481.32	27.53	121.08	30.27	724.46	73.63	234.92	58.73
45	377.04	17.20	91.81	22.95	487.44	34.68	160.97	40.24	759.17	82.63	285.20	71.30
46	382.42	17.44	93.12	23.28	508.48	36.18	167.91	41.98	759.17	82.63	285.20	71.30
47	403.32	18.40	98.21	24.55	542.73	38.61	179.22	44.81	759.17	82.63	285.20	71.30
48	406.03	18.52	98.87	24.72	578.03	41.13	190.88	47.72	759.17	82.63	285.20	71.30
49	427.33	19.49	104.06	26.01	579.65	41.24	191.41	47.85	759.17	82.63	285.20	71.30
50	426.55	21.10	118.94	29.74	594.90	45.34	219.00	54.75	773.05	86.22	310.43	77.61
51	434.07	23.87	126.48	31.62	617.75	50.83	233.86	58.47	794.78	91.28	324.06	81.01
52	441.36	26.78	133.94	33.49	642.87	56.83	249.45	62.36	818.70	96.85	338.34	84.59
53	432.00	28.70	136.11	34.03	670.16	63.34	265.70	66.42	844.65	102.87	353.28	88.32
54	439.66	31.72	143.37	35.84	699.46	70.34	282.67	70.67	872.55	109.34	368.79	92.20
55	448.53	34.90	150.97	37.74	728.52	77.54	299.42	74.86	902.20	116.22	384.87	96.22
56	470.43	39.21	163.00	40.75	763.64	85.63	318.59	79.65	933.54	123.50	401.60	100.40
57	493.00	43.74	175.52	43.88	798.27	93.89	337.53	84.38	966.40	131.15	418.83	104.71
58	530.07	50.01	193.34	48.33	837.02	103.07	357.61	89.40	1003.17	139.66	437.19	109.30
59	551.03	55.41	205.02	51.26	875.37	112.80	376.47	94.12	1046.29	149.52	457.11	114.28
60	586.29	62.75	221.71	55.43	914.31	123.06	394.38	98.59	1095.64	160.70	478.66	119.66
61	621.00	70.56	237.76	59.44	977.99	137.14	421.89	105.47	1151.12	173.21	501.68	125.42
62	655.55	78.75	253.38	63.34	1030.89	150.16	443.54	110.88	1212.65	187.01	526.17	131.54
63	690.13	87.25	268.49	67.12	1102.72	166.35	472.22	118.05	1280.11	202.09	551.96	137.99
64	725.04	96.03	283.23	70.81	1163.25	181.17	494.95	123.74	1353.43	218.43	579.06	144.77
65	774.23	106.95	302.98	75.75	1237.28	198.34	522.29	130.57	1432.51	236.00	607.38	151.85
66	847.36	121.56	331.71	82.93	1335.12	219.70	558.52	139.63	1517.24	254.80	636.85	159.21
67	933.41	138.52	364.87	91.22	1458.68	245.75	604.22	151.06	1607.54	274.80	667.46	166.87
68	1018.97	156.73	395.23	98.81	1570.95	270.95	641.16	160.29	1716.47	298.75	701.83	175.46
69	1131.31	180.74	432.04	108.01	1684.92	297.46	673.63	168.41	1830.20	324.40	733.05	183.26
70	1243.93	205.74	466.19	116.55	1824.28	328.84	712.91	178.23	1941.99	349.87	760.39	190.10
71	1383.74	235.60	509.01	127.25	1959.08	359.23	748.82	187.20	2093.98	382.34	802.05	200.51
72	1537.34	267.72	556.34	139.08	2050.40	380.96	768.39	192.10	2177.64	401.66	817.73	204.43
73	1685.97	298.55	601.72	150.43	2138.63	400.26	787.65	196.91	2256.12	417.30	832.59	208.15
74	1784.36	320.76	628.43	157.11	2235.81	420.35	809.66	202.42	2341.89	432.63	849.70	212.42
75	1894.44	346.41	657.96	164.49	2345.34	444.35	834.33	208.58	2440.10	452.33	869.56	217.39
76	2015.24	376.43	689.12	172.28	2469.74	474.84	861.56	215.39	2554.77	480.28	892.52	223.13
77	2145.41	411.41	720.86	180.22	2610.57	513.79	891.18	222.79	2688.79	519.62	918.66	229.66
78	2354.64	465.52	776.08	194.02	2856.09	579.37	952.76	238.19	2935.04	588.59	979.33	244.83
79	2642.40	538.52	854.45	213.61	3204.31	670.14	1045.55	261.39	3291.07	684.51	1073.78	268.45
80		620.64		235.51								
81		709.31		259.35								
82		801.93		284.78								
83		896.44		311.73								
84		993.08		340.35								
85		1092.77		370.70								
86		1092.77		370.70								
87+		1092.77		370.70								

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	286.69	8.39	35.67	8.92	388.32	18.76	72.29	18.07	668.56	60.42	171.66	42.92
30	300.15	8.79	37.34	9.34	388.32	18.76	72.29	18.07	668.56	60.42	171.66	42.92
31	308.43	9.03	38.37	9.59	388.32	18.76	72.29	18.07	668.56	60.42	171.66	42.92
32	321.88	9.42	40.05	10.01	388.32	18.76	72.29	18.07	668.56	60.42	171.66	42.92
33	332.23	9.73	41.34	10.33	388.32	18.76	72.29	18.07	668.56	60.42	171.66	42.92
34	343.61	10.06	42.75	10.69	388.32	18.76	72.29	18.07	668.56	60.42	171.66	42.92
35	352.67	10.33	43.88	10.97	388.32	18.76	72.29	18.07	668.56	60.42	171.66	42.92
36	352.67	10.33	43.88	10.97	388.32	18.76	72.29	18.07	668.56	60.42	171.66	42.92
37	352.67	10.33	43.88	10.97	388.32	18.76	72.29	18.07	668.56	60.42	171.66	42.92
38	352.67	10.33	43.88	10.97	388.32	18.76	72.29	18.07	668.56	60.42	171.66	42.92
39	352.67	10.33	43.88	10.97	409.92	19.81	76.32	19.08	668.56	60.42	171.66	42.92
40	352.67	10.33	43.88	10.97	422.73	20.43	78.70	19.68	668.56	60.42	171.66	42.92
41	352.67	10.33	43.88	10.97	437.38	21.13	81.43	20.36	668.56	60.42	171.66	42.92
42	352.67	10.33	43.88	10.97	459.03	22.18	85.46	21.36	668.56	60.42	171.66	42.92
43	352.67	10.33	43.88	10.97	459.03	22.18	85.46	21.36	668.56	60.42	171.66	42.92
44	352.67	10.33	43.88	10.97	459.03	22.18	85.46	21.36	668.56	60.42	171.66	42.92
45	362.49	13.70	64.07	16.02	459.03	27.92	114.08	28.52	695.56	67.71	207.90	51.98
46	367.67	13.90	64.98	16.25	478.84	29.13	119.01	29.75	695.56	67.71	207.90	51.98
47	387.76	14.66	68.54	17.13	511.09	31.09	127.02	31.76	695.56	67.71	207.90	51.98
48	390.36	14.75	69.00	17.25	544.34	33.11	135.29	33.82	695.56	67.71	207.90	51.98
49	410.85	15.53	72.62	18.15	545.86	33.20	135.66	33.92	695.56	67.71	207.90	51.98
50	408.64	16.78	83.42	20.86	557.59	36.49	155.91	38.98	706.38	70.61	226.60	56.65
51	414.02	19.05	88.99	22.25	576.33	41.00	166.93	41.73	724.25	74.79	236.72	59.18
52	419.14	21.44	94.50	23.62	597.00	45.96	178.60	44.65	744.01	79.38	247.41	61.85
53	408.44	23.04	96.26	24.07	619.53	51.34	190.76	47.69	765.50	84.38	258.59	64.65
54	413.88	25.52	101.66	25.41	643.77	57.12	203.50	50.87	788.62	89.75	270.35	67.59
55	420.41	28.14	107.27	26.82	667.68	63.10	216.08	54.02	813.31	95.48	282.51	70.63
56	439.13	31.67	116.13	29.03	697.07	69.79	230.51	57.63	839.41	101.54	295.16	73.79
57	458.38	35.40	125.32	31.33	725.93	76.67	244.80	61.20	866.86	107.91	308.22	77.06
58	490.80	40.56	138.35	34.59	758.23	84.30	260.06	65.02	897.57	114.99	322.18	80.55
59	507.79	44.98	147.16	36.79	789.67	92.38	274.52	68.63	933.50	123.17	337.53	84.38
60	537.56	51.03	159.58	39.89	821.27	100.89	288.51	72.13	974.62	132.46	354.10	88.52
61	566.46	57.44	171.71	42.93	874.74	112.53	309.56	77.39	1020.87	142.83	371.89	92.97
62	594.92	64.16	183.58	45.89	918.19	123.33	326.50	81.62	1072.17	154.27	390.91	97.73
63	623.18	71.16	195.20	48.80	978.29	136.74	348.65	87.16	1128.47	166.76	410.99	102.75
64	651.61	78.38	206.56	51.64	1028.14	149.02	366.57	91.64	1189.73	180.31	432.21	108.05
65	692.70	87.37	221.64	55.41	1089.81	163.27	388.10	97.02	1255.87	194.90	454.50	113.62
66	754.99	99.37	243.32	60.83	1172.26	180.98	416.21	104.05	1326.86	210.54	477.68	119.42
67	828.50	113.32	268.45	67.11	1277.09	202.59	451.60	112.90	1402.63	227.17	501.84	125.46
68	900.38	128.24	291.78	72.94	1370.86	223.44	480.81	120.20	1493.63	247.00	529.19	132.30
69	994.13	147.83	320.24	80.06	1464.54	245.22	506.93	126.73	1587.28	268.09	554.37	138.59
70	1087.02	168.21	347.07	86.77	1579.39	270.94	538.60	134.65	1678.38	288.94	576.97	144.24
71	1203.07	192.53	380.57	95.14	1689.94	295.86	567.70	141.92	1803.91	315.56	610.46	152.61
72	1330.93	218.74	417.60	104.40	1763.26	313.64	584.47	146.12	1870.77	331.33	624.23	156.06
73	1453.39	243.71	453.32	113.33	1833.25	329.10	600.91	150.23	1932.48	343.64	637.13	159.28
74	1530.90	261.37	475.15	118.79	1909.50	344.84	619.39	154.85	1998.97	355.20	651.80	162.95
75	1617.74	281.85	499.31	124.83	1995.71	363.84	640.17	160.04	2075.55	370.46	668.68	167.17
76	1713.59	306.11	524.95	131.24	2094.73	388.57	663.25	165.81	2166.38	393.16	688.34	172.08
77	1817.86	334.79	551.30	137.82	2208.46	420.97	688.51	172.13	2274.56	426.28	710.93	177.73
78	1987.49	378.82	595.77	148.94	2409.04	474.95	738.83	184.71	2475.95	483.50	760.67	190.17
79	2219.93	437.38	658.13	164.53	2692.15	548.43	813.57	203.39	2765.77	561.33	836.83	209.21
80		502.68		181.88								
81		572.76		200.75								
82		645.65		220.85								
83		719.71		242.06								
84		795.07		264.47								
85		872.44		288.13								
86		872.44		288.13								
87+		872.44		288.13								

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	355.18	15.30	62.30	15.58	432.96	29.44	108.75	27.19	813.70	94.69	254.02	63.51
30	377.15	16.25	66.16	16.54	440.25	29.94	110.58	27.64	813.70	94.69	254.02	63.51
31	377.15	16.25	66.16	16.54	454.92	30.94	114.26	28.57	813.70	94.69	254.02	63.51
32	377.15	16.25	66.16	16.54	484.27	32.93	121.63	30.41	813.70	94.69	254.02	63.51
33	377.15	16.25	66.16	16.54	498.95	33.93	125.32	31.33	813.70	94.69	254.02	63.51
34	377.15	16.25	66.16	16.54	528.30	35.92	132.69	33.17	813.70	94.69	254.02	63.51
35	377.15	16.25	66.16	16.54	557.65	37.92	140.06	35.02	813.70	94.69	254.02	63.51
36	377.15	16.25	66.16	16.54	572.32	38.92	143.75	35.94	813.70	94.69	254.02	63.51
37	377.15	16.25	66.16	16.54	575.88	39.16	144.64	36.16	813.70	94.69	254.02	63.51
38	377.15	16.25	66.16	16.54	575.88	39.16	144.64	36.16	813.70	94.69	254.02	63.51
39	385.83	16.62	67.68	16.92	575.88	39.16	144.64	36.16	813.70	94.69	254.02	63.51
40	407.26	17.55	71.44	17.86	575.88	39.16	144.64	36.16	813.70	94.69	254.02	63.51
41	431.28	18.58	75.65	18.91	575.88	39.16	144.64	36.16	813.70	94.69	254.02	63.51
42	455.57	19.63	79.91	19.98	575.88	39.16	144.64	36.16	813.70	94.69	254.02	63.51
43	468.12	20.17	82.11	20.53	575.88	39.16	144.64	36.16	813.70	94.69	254.02	63.51
44	468.12	20.17	82.11	20.53	575.88	39.16	144.64	36.16	813.70	94.69	254.02	63.51
45	472.72	25.87	114.70	28.68	625.75	52.18	203.09	50.77	860.22	106.24	307.73	76.93
46	495.38	27.11	120.20	30.05	625.75	52.18	203.09	50.77	860.22	106.24	307.73	76.93
47	518.30	28.37	125.77	31.44	625.75	52.18	203.09	50.77	860.22	106.24	307.73	76.93
48	526.13	28.79	127.66	31.92	625.75	52.18	203.09	50.77	860.22	106.24	307.73	76.93
49	526.13	28.79	127.66	31.92	625.75	52.18	203.09	50.77	860.22	106.24	307.73	76.93
50	535.92	31.65	148.23	37.06	645.71	57.38	232.31	58.08	878.81	110.87	334.67	83.67
51	554.72	36.24	159.42	39.85	675.18	64.42	248.15	62.04	907.10	117.40	349.20	87.30
52	575.43	41.26	171.25	42.81	707.54	72.14	264.72	66.18	938.16	124.60	364.46	91.12
53	597.85	46.67	183.58	45.89	742.68	80.52	282.10	70.53	971.85	132.40	380.46	95.12
54	621.87	52.45	196.48	49.12	780.41	89.50	300.22	75.06	1007.99	140.77	397.03	99.26
55	647.30	58.57	209.86	52.47	820.57	99.07	319.08	79.77	1046.43	149.70	414.34	103.58
56	673.99	64.97	223.66	55.91	863.02	109.20	338.67	84.67	1087.02	159.13	432.21	108.05
57	701.79	71.65	238.02	59.51	907.59	119.85	358.91	89.73	1129.59	169.05	450.66	112.67
58	733.64	79.24	253.45	63.36	957.42	131.68	380.46	95.12	1177.14	180.07	470.33	117.58
59	772.39	88.36	270.59	67.65	1015.62	145.36	403.81	100.95	1232.75	192.82	491.72	122.93
60	817.76	98.95	289.29	72.32	1082.00	160.85	428.95	107.24	1296.29	207.27	514.74	128.68
61	869.43	110.95	309.37	77.34	1156.35	178.09	455.64	113.91	1367.70	223.43	539.31	134.83
62	927.06	124.28	330.91	82.73	1238.46	197.07	483.97	120.99	1446.83	241.27	565.43	141.36
63	990.36	138.89	353.61	88.40	1328.15	217.72	513.68	128.42	1533.62	260.78	593.02	148.25
64	1059.05	154.68	377.44	94.36	1425.18	240.02	544.86	136.21	1627.94	281.92	622.00	155.50
65	1132.76	171.60	402.26	100.56	1529.38	263.92	577.26	144.32	1729.71	304.69	652.28	163.07
66	1211.22	189.60	427.97	106.99	1640.53	289.37	610.89	152.72	1838.81	329.08	683.79	170.95
67	1294.11	208.58	454.50	113.62	1758.44	316.34	645.59	161.40	1955.14	355.06	716.52	179.13
68	1397.98	232.31	484.70	121.17	1899.72	348.44	684.20	171.05	2095.48	386.16	753.25	188.31
69	1534.01	263.23	520.62	130.15	2074.56	387.77	728.36	182.09	2269.67	424.30	795.70	198.92
70	1690.40	298.56	559.82	139.95	2268.65	431.11	774.97	193.74	2462.39	466.14	840.46	210.12
71	1802.98	326.10	583.21	145.80	2398.10	461.82	797.96	199.49	2583.52	494.01	859.46	214.86
72	1910.37	351.80	605.37	151.34	2517.28	489.61	818.42	204.60	2693.03	518.72	875.60	218.90
73	2019.27	376.34	628.99	157.25	2631.03	513.77	838.39	209.60	2794.22	538.11	890.66	222.67
74	2142.93	403.40	656.81	164.20	2755.42	538.55	861.27	215.32	2903.67	556.59	907.94	226.99
75	2282.16	435.07	687.76	171.94	2896.60	568.60	887.01	221.75	3029.88	580.91	928.21	232.05
76	2437.10	473.01	720.60	180.15	3059.29	607.79	915.72	228.93	3179.62	616.70	951.89	237.97
77	2607.30	518.46	754.28	188.57	3246.74	659.11	947.14	236.78	3357.83	668.49	979.30	244.83
78	2876.60	588.64	812.90	203.22	3570.92	746.07	1013.52	253.38	3684.01	760.26	1044.69	261.17
79	3242.90	682.38	896.06	224.01	4029.73	866.47	1114.28	278.57	4156.14	888.25	1147.67	286.92
80		787.26		247.29								
81		899.91		272.65								
82		1016.92		299.67								
83		1135.61		328.23								
84		1256.28		358.50								
85		1380.11		390.54								
86		1380.11		390.54								
87+		1380.11		390.54								

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	343.57	12.48	43.98	11.00	411.08	24.19	77.88	19.47	747.50	79.04	188.80	47.20
30	364.83	13.26	46.70	11.68	418.00	24.60	79.19	19.80	747.50	79.04	188.80	47.20
31	364.83	13.26	46.70	11.68	431.93	25.42	81.83	20.46	747.50	79.04	188.80	47.20
32	364.83	13.26	46.70	11.68	459.80	27.06	87.11	21.78	747.50	79.04	188.80	47.20
33	364.83	13.26	46.70	11.68	473.73	27.88	89.75	22.44	747.50	79.04	188.80	47.20
34	364.83	13.26	46.70	11.68	501.60	29.52	95.03	23.76	747.50	79.04	188.80	47.20
35	364.83	13.26	46.70	11.68	529.47	31.16	100.31	25.08	747.50	79.04	188.80	47.20
36	364.83	13.26	46.70	11.68	543.40	31.98	102.94	25.74	747.50	79.04	188.80	47.20
37	364.83	13.26	46.70	11.68	546.78	32.18	103.58	25.90	747.50	79.04	188.80	47.20
38	364.83	13.26	46.70	11.68	546.78	32.18	103.58	25.90	747.50	79.04	188.80	47.20
39	373.22	13.56	47.78	11.94	546.78	32.18	103.58	25.90	747.50	79.04	188.80	47.20
40	393.96	14.31	50.43	12.61	546.78	32.18	103.58	25.90	747.50	79.04	188.80	47.20
41	417.19	15.16	53.41	13.35	546.78	32.18	103.58	25.90	747.50	79.04	188.80	47.20
42	440.69	16.01	56.41	14.10	546.78	32.18	103.58	25.90	747.50	79.04	188.80	47.20
43	452.82	16.45	57.97	14.49	546.78	32.18	103.58	25.90	747.50	79.04	188.80	47.20
44	452.82	16.45	57.97	14.49	546.78	32.18	103.58	25.90	747.50	79.04	188.80	47.20
45	452.82	21.07	81.26	20.32	586.59	42.83	146.03	36.51	785.07	88.63	228.07	57.02
46	474.53	22.08	85.16	21.29	586.59	42.83	146.03	36.51	785.07	88.63	228.07	57.02
47	496.49	23.10	89.10	22.27	586.59	42.83	146.03	36.51	785.07	88.63	228.07	57.02
48	503.98	23.45	90.44	22.61	586.59	42.83	146.03	36.51	785.07	88.63	228.07	57.02
49	503.98	23.45	90.44	22.61	586.59	42.83	146.03	36.51	785.07	88.63	228.07	57.02
50	511.47	25.77	105.54	26.39	602.51	47.10	167.91	41.98	800.11	92.46	248.39	62.10
51	527.00	29.57	113.87	28.47	627.08	52.98	179.82	44.96	823.76	97.95	259.41	64.85
52	544.14	33.73	122.60	30.65	654.14	59.44	192.39	48.10	849.80	103.99	271.08	67.77
53	562.78	38.24	131.83	32.96	683.58	66.46	205.62	51.40	878.12	110.56	283.24	70.81
54	582.77	43.06	141.38	35.34	715.27	74.02	219.41	54.85	908.57	117.60	295.98	73.99
55	604.02	48.14	151.42	37.85	749.09	82.06	233.86	58.47	941.01	125.13	309.28	77.32
56	626.34	53.51	161.78	40.45	784.90	90.61	248.88	62.22	975.34	133.11	323.08	80.77
57	649.63	59.08	172.56	43.14	822.57	99.58	264.47	66.12	1011.40	141.50	337.36	84.34
58	676.32	65.40	184.23	46.06	864.67	109.56	281.12	70.28	1051.62	150.81	352.63	88.16
59	708.74	73.02	197.21	49.30	913.71	121.05	299.33	74.83	1098.51	161.54	369.36	92.34
60	746.70	81.83	211.49	52.87	969.58	134.05	318.92	79.73	1152.04	173.66	387.40	96.85
61	789.92	91.81	227.00	56.75	1032.15	148.50	339.98	84.99	1212.14	187.23	406.83	101.71
62	838.18	102.91	243.57	60.89	1101.27	164.42	362.34	90.59	1278.79	202.19	427.56	106.89
63	891.24	115.05	261.21	65.30	1176.83	181.74	385.85	96.46	1351.92	218.54	449.44	112.36
64	948.87	128.19	279.73	69.93	1258.68	200.43	410.58	102.65	1431.55	236.29	472.62	118.15
65	1010.80	142.32	299.08	74.77	1346.70	220.51	436.46	109.11	1517.58	255.43	496.86	124.22
66	1076.82	157.32	319.24	79.81	1440.75	241.92	463.31	115.83	1609.99	275.96	522.17	130.54
67	1146.69	173.17	339.98	84.99	1540.71	264.65	491.15	122.79	1708.73	297.88	548.53	137.13
68	1233.71	192.88	363.81	90.95	1659.80	291.55	522.25	130.56	1827.13	323.94	578.33	144.58
69	1346.90	218.39	392.46	98.12	1806.11	324.24	558.08	139.52	1972.98	355.67	612.94	153.23
70	1476.63	247.49	424.10	106.03	1967.86	360.15	596.15	149.04	2133.58	390.33	649.67	162.42
71	1567.78	270.11	443.83	110.96	2073.23	385.47	616.21	154.05	2231.81	413.27	666.53	166.63
72	1654.99	291.28	462.66	115.67	2170.23	408.41	634.19	158.55	2320.47	433.60	681.10	170.28
73	1742.37	311.09	482.65	120.66	2260.98	427.59	651.72	162.93	2400.29	448.46	694.68	173.67
74	1840.29	332.46	506.00	126.50	2358.30	446.47	671.57	167.89	2484.47	461.45	709.97	177.49
75	1950.69	357.69	531.96	132.99	2469.29	469.89	693.87	173.47	2582.42	479.65	727.88	181.97
76	2074.82	388.57	559.75	139.94	2599.64	501.88	718.90	179.73	2701.70	508.97	748.88	187.22
77	2213.22	426.52	588.52	147.13	2753.51	545.67	746.66	186.66	2848.09	554.22	773.39	193.35
78	2433.39	484.42	636.89	159.22	3020.65	618.50	802.28	200.57	3117.29	632.11	828.36	207.09
79	2729.77	560.00	704.58	176.15	3394.01	716.38	885.19	221.30	3501.95	736.51	913.30	228.32
80		643.37		195.00								
81		732.09		215.48								
82		823.65		237.27								
83		916.02		260.21								
84		1009.33		284.37								
85		1104.47		309.84								
86		1104.47		309.84								
87+		1104.47		309.84								

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	408.31	23.77	67.94	16.98	490.19	43.13	115.19	28.80	1006.01	140.03	285.69	71.42
30	408.31	23.77	67.94	16.98	490.19	43.13	115.19	28.80	1006.01	140.03	285.69	71.42
31	408.31	23.77	67.94	16.98	519.04	45.67	121.97	30.49	1006.01	140.03	285.69	71.42
32	408.31	23.77	67.94	16.98	534.31	47.01	125.56	31.39	1006.01	140.03	285.69	71.42
33	408.31	23.77	67.94	16.98	564.84	49.70	132.73	33.18	1006.01	140.03	285.69	71.42
34	408.31	23.77	67.94	16.98	595.37	52.38	139.91	34.98	1006.01	140.03	285.69	71.42
35	408.31	23.77	67.94	16.98	610.64	53.72	143.50	35.87	1006.01	140.03	285.69	71.42
36	408.31	23.77	67.94	16.98	641.17	56.41	150.67	37.67	1006.01	140.03	285.69	71.42
37	414.26	24.11	68.93	17.23	651.99	57.36	153.21	38.30	1006.01	140.03	285.69	71.42
38	414.26	24.11	68.93	17.23	651.99	57.36	153.21	38.30	1006.01	140.03	285.69	71.42
39	437.28	25.45	72.76	18.19	651.99	57.36	153.21	38.30	1006.01	140.03	285.69	71.42
40	460.29	26.79	76.59	19.15	651.99	57.36	153.21	38.30	1006.01	140.03	285.69	71.42
41	484.56	28.20	80.62	20.16	651.99	57.36	153.21	38.30	1006.01	140.03	285.69	71.42
42	508.96	29.62	84.68	21.17	651.99	57.36	153.21	38.30	1006.01	140.03	285.69	71.42
43	516.44	30.06	85.93	21.48	651.99	57.36	153.21	38.30	1006.01	140.03	285.69	71.42
44	516.44	30.06	85.93	21.48	651.99	57.36	153.21	38.30	1006.01	140.03	285.69	71.42
45	522.04	37.99	116.86	29.22	728.48	76.50	214.84	53.71	1082.00	158.03	344.46	86.12
46	544.34	39.61	121.85	30.46	728.48	76.50	214.84	53.71	1082.00	158.03	344.46	86.12
47	566.74	41.24	126.87	31.72	728.48	76.50	214.84	53.71	1082.00	158.03	344.46	86.12
48	583.06	42.43	130.52	32.63	728.48	76.50	214.84	53.71	1082.00	158.03	344.46	86.12
49	583.06	42.43	130.52	32.63	728.48	76.50	214.84	53.71	1082.00	158.03	344.46	86.12
50	599.06	46.75	151.50	37.87	759.07	84.18	246.02	61.51	1112.41	165.23	373.77	93.44
51	625.51	53.16	162.93	40.73	801.60	94.28	263.00	65.75	1154.16	174.84	389.69	97.42
52	654.50	60.14	174.93	43.73	848.33	105.38	280.80	70.20	1199.91	185.37	406.34	101.58
53	685.85	67.69	187.58	46.89	899.06	117.46	299.57	74.89	1249.50	196.82	423.72	105.93
54	719.06	75.72	200.64	50.16	953.58	130.44	319.16	79.79	1302.72	209.13	441.85	110.46
55	741.92	82.84	210.77	52.69	1011.72	144.30	339.73	84.93	1359.35	222.25	460.78	115.20
56	782.44	92.11	225.86	56.46	1073.29	159.01	361.04	90.26	1419.18	236.19	480.46	120.11
57	822.53	101.56	240.89	60.22	1138.08	174.52	383.32	95.83	1482.06	250.86	500.78	125.20
58	861.98	111.46	255.33	63.83	1209.91	191.64	406.91	101.73	1551.46	266.98	522.33	130.58
59	917.86	124.30	273.72	68.43	1292.66	211.15	432.46	108.11	1631.17	285.33	545.59	136.40
60	973.27	137.84	291.06	72.77	1386.25	233.06	459.64	114.91	1721.28	305.90	570.49	142.62
61	1029.84	152.09	307.79	76.95	1490.57	257.39	488.62	122.15	1821.97	328.75	596.94	149.23
62	1103.28	169.37	328.56	82.14	1605.52	284.06	519.15	129.79	1933.31	353.95	624.93	156.23
63	1160.49	184.52	343.72	85.93	1731.02	313.12	551.23	137.81	2055.48	381.52	654.40	163.60
64	1251.12	205.34	367.82	91.95	1866.97	344.55	584.77	146.19	2188.58	411.50	685.34	171.33
65	1325.92	223.89	386.42	96.61	2013.26	378.30	619.63	154.91	2332.73	443.93	717.58	179.40
66	1428.22	247.36	412.09	103.02	2169.82	414.40	655.79	163.95	2488.09	478.86	751.29	187.82
67	1546.20	273.96	441.45	110.36	2336.57	452.82	693.17	173.29	2654.77	516.33	786.23	196.56
68	1680.92	304.84	471.91	117.98	2533.53	497.84	734.23	183.56	2852.43	560.31	825.00	206.25
69	1817.54	337.52	497.91	124.48	2772.31	551.72	780.52	195.13	3085.84	611.57	867.30	216.82
70	1971.92	373.97	525.87	131.47	2985.73	600.56	815.60	203.90	3244.97	647.82	885.28	221.32
71	2159.29	416.45	561.19	140.30	3206.97	650.44	851.27	212.82	3502.34	703.09	928.85	232.21
72	2363.74	461.50	600.58	150.14	3364.19	686.37	870.81	217.70	3654.22	736.38	945.24	236.31
73	2575.70	506.15	642.41	160.60	3511.32	716.97	889.34	222.34	3782.10	760.49	957.23	239.31
74	2732.19	539.19	670.22	167.56	3668.96	747.57	910.20	227.55	3916.52	782.62	970.85	242.71
75	2907.75	578.05	701.40	175.35	3845.77	784.21	933.98	233.50	4068.76	811.01	987.14	246.78
76	3103.94	625.48	734.93	183.73	4048.52	831.91	960.95	240.24	4247.87	852.47	1006.89	251.72
77	3321.33	683.59	769.83	192.46	4282.03	894.68	991.17	247.79	4460.56	912.51	1030.77	257.69
78	3664.95	774.13	831.00	207.75	4704.86	1007.87	1060.59	265.15	4883.20	1030.33	1098.21	274.55
79	4129.79	894.38	918.21	229.55	5320.87	1170.74	1169.82	292.46	5524.37	1205.37	1210.57	302.64
80		1028.09		254.05								
81		1170.93		280.77								
82		1318.55		309.19								
83		1467.54		339.13								
84		1618.34		370.73								
85		1772.44		404.10								
86		1772.44		404.10								
87+		1772.44		404.10								

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	392.06	19.84	48.24	12.06	461.05	36.15	83.09	20.77	915.34	118.60	214.84	53.71
30	392.06	19.84	48.24	12.06	461.05	36.15	83.09	20.77	915.34	118.60	214.84	53.71
31	392.06	19.84	48.24	12.06	488.19	38.27	87.99	22.00	915.34	118.60	214.84	53.71
32	392.06	19.84	48.24	12.06	502.55	39.40	90.57	22.64	915.34	118.60	214.84	53.71
33	392.06	19.84	48.24	12.06	531.27	41.65	95.75	23.94	915.34	118.60	214.84	53.71
34	392.06	19.84	48.24	12.06	559.99	43.90	100.92	25.23	915.34	118.60	214.84	53.71
35	392.06	19.84	48.24	12.06	574.35	45.03	103.51	25.88	915.34	118.60	214.84	53.71
36	392.06	19.84	48.24	12.06	603.06	47.28	108.69	27.17	915.34	118.60	214.84	53.71
37	397.78	20.13	48.94	12.23	613.24	48.08	110.52	27.63	915.34	118.60	214.84	53.71
38	397.78	20.13	48.94	12.23	613.24	48.08	110.52	27.63	915.34	118.60	214.84	53.71
39	419.88	21.25	51.66	12.91	613.24	48.08	110.52	27.63	915.34	118.60	214.84	53.71
40	441.97	22.36	54.38	13.59	613.24	48.08	110.52	27.63	915.34	118.60	214.84	53.71
41	465.28	23.54	57.25	14.31	613.24	48.08	110.52	27.63	915.34	118.60	214.84	53.71
42	488.71	24.73	60.13	15.03	613.24	48.08	110.52	27.63	915.34	118.60	214.84	53.71
43	495.89	25.09	61.01	15.25	613.24	48.08	110.52	27.63	915.34	118.60	214.84	53.71
44	495.89	25.09	61.01	15.25	613.24	48.08	110.52	27.63	915.34	118.60	214.84	53.71
45	495.89	31.70	83.46	20.87	676.38	64.10	155.74	38.94	979.01	133.89	258.35	64.59
46	517.07	33.05	87.03	21.76	676.38	64.10	155.74	38.94	979.01	133.89	258.35	64.59
47	538.36	34.41	90.61	22.65	676.38	64.10	155.74	38.94	979.01	133.89	258.35	64.59
48	553.86	35.41	93.22	23.30	676.38	64.10	155.74	38.94	979.01	133.89	258.35	64.59
49	553.86	35.41	93.22	23.30	676.38	64.10	155.74	38.94	979.01	133.89	258.35	64.59
50	566.80	39.02	108.89	27.22	701.62	70.53	179.33	44.83	1004.48	140.01	280.80	70.20
51	588.92	44.38	117.46	29.37	737.50	79.06	192.31	48.08	1039.78	148.15	292.96	73.24
52	613.22	50.26	126.52	31.63	776.96	88.44	206.03	51.51	1078.58	157.09	305.86	76.46
53	639.55	56.61	136.07	34.02	819.92	98.67	220.47	55.12	1120.65	166.82	319.41	79.85
54	667.47	63.36	145.97	36.49	866.20	109.69	235.66	58.91	1165.92	177.29	333.61	83.40
55	685.71	69.36	153.72	38.43	915.65	121.46	251.66	62.91	1214.16	188.48	348.38	87.10
56	720.23	77.17	165.22	41.31	968.11	133.99	268.31	67.08	1265.24	200.35	363.81	90.95
57	754.29	85.15	176.65	44.16	1023.44	147.23	285.69	71.42	1319.01	212.90	379.81	94.95
58	787.31	93.49	187.78	46.94	1084.64	161.80	304.22	76.06	1378.17	226.64	396.87	99.22
59	834.61	104.28	201.94	50.48	1154.77	178.33	324.38	81.10	1445.69	242.15	415.32	103.83
60	880.83	115.60	215.43	53.86	1233.89	196.82	346.10	86.52	1521.81	259.51	435.23	108.81
61	927.63	127.54	228.66	57.16	1321.97	217.31	369.20	92.30	1606.70	278.76	456.46	114.11
62	989.23	141.98	245.05	61.26	1419.02	239.78	393.77	98.44	1700.61	299.96	479.07	119.77
63	1036.04	154.67	257.34	64.34	1525.07	264.27	419.56	104.89	1803.75	323.16	502.98	125.75
64	1112.48	172.09	276.33	69.08	1640.11	290.75	446.74	111.69	1916.31	348.42	528.21	132.05
65	1174.77	187.64	291.35	72.84	1764.16	319.26	475.07	118.77	2038.53	375.83	554.57	138.64
66	1261.34	207.35	311.80	77.95	1897.19	349.81	504.54	126.13	2170.60	405.40	582.24	145.56
67	1361.69	229.71	335.09	83.77	2039.26	382.40	535.15	133.79	2312.75	437.21	611.06	152.76
68	1475.01	255.48	359.56	89.89	2205.72	420.28	568.94	142.23	2479.86	474.23	643.22	160.80
69	1587.42	282.49	381.21	95.30	2405.34	465.11	607.38	151.85	2674.64	516.83	678.60	169.65
70	1714.04	312.47	404.74	101.18	2581.03	505.38	637.32	159.33	2803.16	546.44	695.23	173.81
71	1868.99	347.48	434.08	108.52	2763.01	546.44	667.94	166.99	3015.99	591.99	732.05	183.01
72	2039.14	384.74	466.72	116.68	2890.45	575.89	685.74	171.44	3138.43	619.12	747.33	186.83
73	2213.51	420.90	501.34	125.34	3006.25	599.50	702.53	175.63	3237.08	636.62	758.84	189.71
74	2336.48	446.43	525.21	131.30	3126.34	621.49	721.20	180.30	3336.44	650.40	771.54	192.88
75	2474.46	476.82	551.85	137.96	3261.71	648.81	742.41	185.60	3450.06	669.99	786.60	196.65
76	2630.65	515.23	580.80	145.20	3421.27	687.23	766.67	191.67	3589.02	703.39	804.99	201.25
77	2807.10	564.10	611.38	152.84	3611.73	741.43	794.31	198.58	3761.94	757.12	827.41	206.85
78	3086.42	638.92	662.97	165.74	3956.81	836.31	853.77	213.44	4106.80	857.61	885.38	221.34
79	3458.18	735.08	735.27	183.82	4449.76	967.03	945.21	236.30	4620.03	998.57	979.64	244.91
80		839.84		203.99								
81		950.24		225.92								
82		1063.38		249.18								
83		1176.84		273.52								
84		1290.89		299.05								
85		1406.53		325.86								
86		1406.53		325.86								
87+		1406.53		325.86								

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	230.30	6.84	343.72	16.63	660.56	58.55
30	230.30	6.84	343.72	16.63	660.56	58.55
31	230.30	6.84	343.72	16.63	660.56	58.55
32	234.62	6.97	343.72	16.63	660.56	58.55
33	242.22	7.19	343.72	16.63	660.56	58.55
34	249.82	7.42	343.72	16.63	660.56	58.55
35	259.32	7.70	343.72	16.63	660.56	58.55
36	266.92	7.93	343.72	16.63	660.56	58.55
37	276.42	8.21	353.65	17.11	660.56	58.55
38	288.77	8.58	367.25	17.77	660.56	58.55
39	296.37	8.80	380.85	18.43	660.56	58.55
40	305.87	9.08	394.45	19.09	660.56	58.55
41	317.93	9.44	409.75	19.83	660.56	58.55
42	320.06	9.51	425.17	20.57	660.56	58.55
43	325.91	9.68	426.31	20.63	660.56	58.55
44	325.91	9.68	426.31	20.63	660.56	58.55
45	328.83	12.64	431.62	26.31	687.26	65.79
46	331.03	12.73	464.45	28.32	687.26	65.79
47	351.77	13.52	485.54	29.60	687.26	65.79
48	372.76	14.33	520.25	31.72	687.26	65.79
49	375.26	14.43	542.81	33.09	687.26	65.79
50	377.40	15.78	551.07	36.17	697.93	68.69
51	386.48	18.03	572.09	40.72	715.11	72.71
52	377.90	19.53	580.79	44.63	734.05	77.14
53	386.67	21.97	602.44	49.72	754.62	81.93
54	378.83	23.48	624.56	55.09	776.76	87.08
55	387.73	26.03	647.20	60.71	800.31	92.54
56	411.91	29.75	670.14	66.54	825.21	98.32
57	419.97	32.43	706.18	73.87	851.35	104.40
58	443.01	36.54	729.65	80.28	880.61	111.16
59	464.99	41.08	766.06	88.64	914.91	118.97
60	486.34	45.98	803.48	97.58	954.18	127.85
61	521.71	52.65	852.83	108.47	998.36	137.75
62	542.30	58.19	915.91	121.62	1047.37	148.68
63	577.05	65.52	961.05	132.80	1101.15	160.62
64	625.58	74.81	1031.58	147.84	1159.61	173.56
65	660.22	82.77	1090.78	161.62	1222.71	187.48
66	719.15	94.08	1161.10	177.33	1290.38	202.33
67	777.52	105.70	1244.56	195.36	1362.51	218.17
68	848.48	120.14	1318.06	212.67	1449.36	237.11
69	918.84	135.90	1404.46	232.95	1512.09	252.82
70	1002.20	154.31	1491.70	253.69	1585.89	270.50
71	1111.91	177.15	1644.21	285.54	1739.00	301.62
72	1229.63	201.27	1714.75	302.74	1811.35	318.27
73	1334.51	223.08	1782.95	318.03	1871.78	330.64
74	1448.43	246.85	1857.87	333.89	1937.69	342.70
75	1571.05	273.49	1942.06	352.76	2012.99	358.17
76	1692.98	302.17	2037.31	376.62	2100.68	380.13
77	1793.62	329.72	2144.74	407.07	2202.86	411.04
78	1906.31	362.35	2272.74	445.78	2329.49	452.26
79	2031.18	399.10	2419.70	490.37	2478.55	500.05
80		437.04				
81		498.49				
82		562.75				
83		628.41				
84		695.61				
85		764.96				
86		764.96				
87+		764.96				

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	224.14	5.35	329.11	13.12	612.51	47.20
30	224.14	5.35	329.11	13.12	612.51	47.20
31	224.14	5.35	329.11	13.12	612.51	47.20
32	228.35	5.45	329.11	13.12	612.51	47.20
33	235.74	5.63	329.11	13.12	612.51	47.20
34	243.14	5.80	329.11	13.12	612.51	47.20
35	252.39	6.02	329.11	13.12	612.51	47.20
36	259.78	6.20	329.11	13.12	612.51	47.20
37	269.03	6.42	338.61	13.49	612.51	47.20
38	281.04	6.71	351.64	14.01	612.51	47.20
39	288.44	6.88	364.66	14.53	612.51	47.20
40	297.69	7.11	377.69	15.05	612.51	47.20
41	309.42	7.39	392.33	15.64	612.51	47.20
42	311.50	7.44	407.10	16.22	612.51	47.20
43	317.19	7.57	408.19	16.27	612.51	47.20
44	317.19	7.57	408.19	16.27	612.51	47.20
45	317.19	9.84	408.19	20.74	632.40	52.91
46	319.31	9.90	439.24	22.31	632.40	52.91
47	339.31	10.52	459.19	23.33	632.40	52.91
48	359.57	11.15	492.01	24.99	632.40	52.91
49	361.98	11.23	513.34	26.08	632.40	52.91
50	362.77	12.27	518.75	28.47	640.36	55.22
51	369.98	14.06	536.09	32.15	654.26	58.49
52	360.26	15.29	541.75	35.32	669.63	62.10
53	367.08	17.25	559.38	39.47	686.38	66.00
54	358.12	18.51	577.34	43.84	704.46	70.20
55	365.01	20.57	595.67	48.44	723.76	74.67
56	386.21	23.56	614.21	53.21	744.21	79.42
57	392.22	25.74	644.65	59.20	765.72	84.40
58	412.00	29.07	663.35	64.46	789.82	89.95
59	430.41	32.74	693.41	71.30	818.06	96.34
60	447.90	36.71	723.97	78.62	850.43	103.60
61	477.95	42.11	764.93	87.51	886.83	111.71
62	494.21	46.60	817.81	98.24	927.26	120.66
63	523.14	52.54	854.38	107.38	971.64	130.42
64	564.28	60.06	913.27	119.68	1019.97	141.01
65	592.68	66.51	961.93	130.96	1072.19	152.40
66	642.66	75.68	1020.20	143.80	1128.22	164.58
67	691.89	85.10	1089.84	158.56	1188.08	177.56
68	751.28	96.77	1149.86	172.68	1259.87	193.03
69	808.75	109.45	1219.90	189.15	1309.50	205.78
70	876.79	124.27	1289.99	205.93	1368.21	220.10
71	967.34	142.63	1416.15	231.74	1494.96	245.32
72	1064.63	162.06	1471.77	245.66	1552.33	258.78
73	1150.12	179.56	1525.19	257.91	1599.27	268.60
74	1242.20	198.54	1583.60	270.48	1650.16	277.96
75	1340.82	219.79	1649.37	285.46	1708.53	290.10
76	1438.23	242.75	1724.23	304.64	1777.12	307.72
77	1517.33	264.95	1809.31	329.41	1857.88	333.01
78	1605.58	291.10	1910.61	360.73	1958.15	366.54
79	1702.50	320.17	2026.16	396.35	2075.56	404.80
80		349.94				
81		398.36				
82		448.88				
83		500.38				
84		552.92				
85		607.03				
86		607.03				
87+		607.03				

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	261.42	9.29	360.33	20.61	724.46	73.63
30	273.69	9.73	360.33	20.61	724.46	73.63
31	281.24	10.00	360.33	20.61	724.46	73.63
32	293.51	10.43	360.33	20.61	724.46	73.63
33	302.95	10.77	360.33	20.61	724.46	73.63
34	313.33	11.14	360.33	20.61	724.46	73.63
35	321.59	11.43	360.33	20.61	724.46	73.63
36	321.59	11.43	376.10	21.51	724.46	73.63
37	321.59	11.43	389.53	22.28	724.46	73.63
38	321.59	11.43	402.96	23.05	724.46	73.63
39	321.59	11.43	429.83	24.59	724.46	73.63
40	333.38	11.85	443.26	25.35	724.46	73.63
41	355.36	12.63	458.62	26.23	724.46	73.63
42	357.75	12.72	481.32	27.53	724.46	73.63
43	358.40	12.74	481.32	27.53	724.46	73.63
44	358.40	12.74	481.32	27.53	724.46	73.63
45	361.78	16.50	487.44	34.68	759.17	82.63
46	382.42	17.44	508.48	36.18	759.17	82.63
47	403.32	18.40	542.73	38.61	759.17	82.63
48	406.03	18.52	578.03	41.13	759.17	82.63
49	427.33	19.49	579.65	41.24	759.17	82.63
50	426.55	21.10	594.90	45.34	773.05	86.22
51	434.07	23.87	617.75	50.83	794.78	91.28
52	441.36	26.78	642.87	56.83	818.70	96.85
53	432.00	28.70	670.16	63.34	844.65	102.87
54	439.66	31.72	699.46	70.34	872.55	109.34
55	447.48	34.82	728.52	77.54	902.20	116.22
56	470.43	39.21	763.64	85.63	933.54	123.50
57	493.00	43.74	798.27	93.89	966.40	131.15
58	530.07	50.01	837.02	103.07	1003.17	139.66
59	551.03	55.41	875.37	112.80	1046.29	149.52
60	586.29	62.75	914.31	123.06	1095.64	160.70
61	621.00	70.56	977.99	137.14	1151.12	173.21
62	655.55	78.75	1030.89	150.16	1212.65	187.01
63	690.13	87.25	1102.72	166.35	1280.11	202.09
64	725.04	96.03	1163.25	181.17	1353.43	218.43
65	774.23	106.95	1237.28	198.34	1432.51	236.00
66	847.36	121.56	1335.12	219.70	1517.24	254.80
67	933.41	138.52	1458.68	245.75	1607.54	274.80
68	1018.97	156.73	1570.95	270.95	1716.47	298.75
69	1131.31	180.74	1684.92	297.46	1830.20	324.40
70	1243.93	205.74	1824.28	328.84	1941.99	349.87
71	1383.74	235.60	1959.08	359.23	2093.98	382.34
72	1537.34	267.72	2050.40	380.96	2177.64	401.66
73	1685.97	298.55	2138.63	400.26	2256.12	417.30
74	1784.36	320.76	2235.81	420.35	2341.89	432.63
75	1894.44	346.41	2345.34	444.35	2440.10	452.33
76	2015.24	376.43	2469.74	474.84	2554.77	480.28
77	2145.41	411.41	2610.57	513.79	2688.79	519.62
78	2292.13	453.16	2780.26	563.99	2857.12	572.97
79	2455.33	500.39	2977.46	622.70	3058.08	636.05
80		549.24				
81		627.71				
82		709.67				
83		793.31				
84		878.83				
85		967.06				
86		967.06				
87+		967.06				

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	253.71	7.43	343.64	16.61	668.56	60.42
30	265.62	7.78	343.64	16.61	668.56	60.42
31	272.94	7.99	343.64	16.61	668.56	60.42
32	284.85	8.34	343.64	16.61	668.56	60.42
33	294.01	8.61	343.64	16.61	668.56	60.42
34	304.08	8.90	343.64	16.61	668.56	60.42
35	312.10	9.14	343.64	16.61	668.56	60.42
36	312.10	9.14	358.68	17.33	668.56	60.42
37	312.10	9.14	371.49	17.95	668.56	60.42
38	312.10	9.14	384.30	18.57	668.56	60.42
39	312.10	9.14	409.92	19.81	668.56	60.42
40	323.54	9.47	422.73	20.43	668.56	60.42
41	344.88	10.10	437.38	21.13	668.56	60.42
42	347.19	10.16	459.03	22.18	668.56	60.42
43	347.83	10.18	459.03	22.18	668.56	60.42
44	347.83	10.18	459.03	22.18	668.56	60.42
45	347.83	13.15	459.03	27.92	695.56	67.71
46	367.67	13.90	478.84	29.13	695.56	67.71
47	387.76	14.66	511.09	31.09	695.56	67.71
48	390.36	14.75	544.34	33.11	695.56	67.71
49	410.85	15.53	545.86	33.20	695.56	67.71
50	408.64	16.78	557.59	36.49	706.38	70.61
51	414.02	19.05	576.33	41.00	724.25	74.79
52	419.14	21.44	597.00	45.96	744.01	79.38
53	408.44	23.04	619.53	51.34	765.50	84.38
54	413.88	25.52	643.77	57.12	788.62	89.75
55	419.42	28.07	667.68	63.10	813.31	95.48
56	439.13	31.67	697.07	69.79	839.41	101.54
57	458.38	35.40	725.93	76.67	866.86	107.91
58	490.80	40.56	758.23	84.30	897.57	114.99
59	507.79	44.98	789.67	92.38	933.50	123.17
60	537.56	51.03	821.27	100.89	974.62	132.46
61	566.46	57.44	874.74	112.53	1020.87	142.83
62	594.92	64.16	918.19	123.33	1072.17	154.27
63	623.18	71.16	978.29	136.74	1128.47	166.76
64	651.61	78.38	1028.14	149.02	1189.73	180.31
65	692.70	87.37	1089.81	163.27	1255.87	194.90
66	754.99	99.37	1172.26	180.98	1326.86	210.54
67	828.50	113.32	1277.09	202.59	1402.63	227.17
68	900.38	128.24	1370.86	223.44	1493.63	247.00
69	994.13	147.83	1464.54	245.22	1587.28	268.09
70	1087.02	168.21	1579.39	270.94	1678.38	288.94
71	1203.07	192.53	1689.94	295.86	1803.91	315.56
72	1330.93	218.74	1763.26	313.64	1870.77	331.33
73	1453.39	243.71	1833.25	329.10	1932.48	343.64
74	1530.90	261.37	1909.50	344.84	1998.97	355.20
75	1617.74	281.85	1995.71	363.84	2075.55	370.46
76	1713.59	306.11	2094.73	388.57	2166.38	393.16
77	1817.86	334.79	2208.46	420.97	2274.56	426.28
78	1934.73	368.76	2345.08	462.34	2410.22	470.66
79	2062.77	406.41	2501.56	509.60	2569.96	521.59
80		444.85				
81		506.87				
82		571.37				
83		636.91				
84		703.60				
85		772.07				
86		772.07				
87+		772.07				

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	314.31	13.54	425.57	28.94	813.70	94.69
30	333.76	14.38	440.25	29.94	813.70	94.69
31	333.76	14.38	454.92	30.94	813.70	94.69
32	333.76	14.38	484.27	32.93	813.70	94.69
33	333.76	14.38	498.95	33.93	813.70	94.69
34	333.76	14.38	528.30	35.92	813.70	94.69
35	333.76	14.38	557.65	37.92	813.70	94.69
36	342.96	14.77	572.32	38.92	813.70	94.69
37	364.39	15.70	575.88	39.16	813.70	94.69
38	364.39	15.70	575.88	39.16	813.70	94.69
39	385.83	16.62	575.88	39.16	813.70	94.69
40	407.26	17.55	575.88	39.16	813.70	94.69
41	431.28	18.58	575.88	39.16	813.70	94.69
42	455.57	19.63	575.88	39.16	813.70	94.69
43	468.12	20.17	575.88	39.16	813.70	94.69
44	468.12	20.17	575.88	39.16	813.70	94.69
45	472.72	25.87	625.75	52.18	860.22	106.24
46	495.38	27.11	625.75	52.18	860.22	106.24
47	518.30	28.37	625.75	52.18	860.22	106.24
48	526.13	28.79	625.75	52.18	860.22	106.24
49	526.13	28.79	625.75	52.18	860.22	106.24
50	535.92	31.65	645.71	57.38	878.81	110.87
51	554.72	36.24	675.18	64.42	907.10	117.40
52	575.43	41.26	707.54	72.14	938.16	124.60
53	597.85	46.67	742.68	80.52	971.85	132.40
54	621.87	52.45	780.41	89.50	1007.99	140.77
55	647.30	58.57	820.57	99.07	1046.43	149.70
56	673.99	64.97	863.02	109.20	1087.02	159.13
57	701.79	71.65	907.59	119.85	1129.59	169.05
58	733.64	79.24	957.42	131.68	1177.14	180.07
59	772.39	88.36	1015.62	145.36	1232.75	192.82
60	817.76	98.95	1082.00	160.85	1296.29	207.27
61	869.43	110.95	1156.35	178.09	1367.70	223.43
62	927.06	124.28	1238.46	197.07	1446.83	241.27
63	990.36	138.89	1328.15	217.72	1533.62	260.78
64	1059.05	154.68	1425.18	240.02	1627.94	281.92
65	1132.76	171.60	1529.38	263.92	1729.71	304.69
66	1211.22	189.60	1640.53	289.37	1838.81	329.08
67	1294.11	208.58	1758.44	316.34	1955.14	355.06
68	1397.98	232.31	1899.72	348.44	2095.48	386.16
69	1534.01	263.23	2074.56	387.77	2269.67	424.30
70	1690.40	298.56	2268.65	431.11	2462.39	466.14
71	1802.98	326.10	2398.10	461.82	2583.52	494.01
72	1910.37	351.80	2517.28	489.61	2693.03	518.72
73	2019.27	376.34	2631.03	513.77	2794.22	538.11
74	2142.93	403.40	2755.42	538.55	2903.67	556.59
75	2282.16	435.07	2896.60	568.60	3029.88	580.91
76	2437.10	473.01	3059.29	607.79	3179.62	616.70
77	2607.30	518.46	3246.74	659.11	3357.83	668.49
78	2800.23	573.01	3476.12	726.26	3586.20	740.08
79	3013.31	634.07	3744.44	805.13	3861.90	825.36
80		696.69				
81		796.38				
82		899.93				
83		1004.97				
84		1111.75				
85		1221.33				
86		1221.33				
87+		1221.33				

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	304.05	11.05	404.07	23.78	747.50	79.04
30	322.85	11.73	418.00	24.60	747.50	79.04
31	322.85	11.73	431.93	25.42	747.50	79.04
32	322.85	11.73	459.80	27.06	747.50	79.04
33	322.85	11.73	473.73	27.88	747.50	79.04
34	322.85	11.73	501.60	29.52	747.50	79.04
35	322.85	11.73	529.47	31.16	747.50	79.04
36	331.76	12.05	543.40	31.98	747.50	79.04
37	352.49	12.81	546.78	32.18	747.50	79.04
38	352.49	12.81	546.78	32.18	747.50	79.04
39	373.22	13.56	546.78	32.18	747.50	79.04
40	393.96	14.31	546.78	32.18	747.50	79.04
41	417.19	15.16	546.78	32.18	747.50	79.04
42	440.69	16.01	546.78	32.18	747.50	79.04
43	452.82	16.45	546.78	32.18	747.50	79.04
44	452.82	16.45	546.78	32.18	747.50	79.04
45	452.82	21.07	586.59	42.83	785.07	88.63
46	474.53	22.08	586.59	42.83	785.07	88.63
47	496.49	23.10	586.59	42.83	785.07	88.63
48	503.98	23.45	586.59	42.83	785.07	88.63
49	503.98	23.45	586.59	42.83	785.07	88.63
50	511.47	25.77	602.51	47.10	800.11	92.46
51	527.00	29.57	627.08	52.98	823.76	97.95
52	544.14	33.73	654.14	59.44	849.80	103.99
53	562.78	38.24	683.58	66.46	878.12	110.56
54	582.77	43.06	715.27	74.02	908.57	117.60
55	604.02	48.14	749.09	82.06	941.01	125.13
56	626.34	53.51	784.90	90.61	975.34	133.11
57	649.63	59.08	822.57	99.58	1011.40	141.50
58	676.32	65.40	864.67	109.56	1051.62	150.81
59	708.74	73.02	913.71	121.05	1098.51	161.54
60	746.70	81.83	969.58	134.05	1152.04	173.66
61	789.92	91.81	1032.15	148.50	1212.14	187.23
62	838.18	102.91	1101.27	164.42	1278.79	202.19
63	891.24	115.05	1176.83	181.74	1351.92	218.54
64	948.87	128.19	1258.68	200.43	1431.55	236.29
65	1010.80	142.32	1346.70	220.51	1517.58	255.43
66	1076.82	157.32	1440.75	241.92	1609.99	275.96
67	1146.69	173.17	1540.71	264.65	1708.73	297.88
68	1233.71	192.88	1659.80	291.55	1827.13	323.94
69	1346.90	218.39	1806.11	324.24	1972.98	355.67
70	1476.63	247.49	1967.86	360.15	2133.58	390.33
71	1567.78	270.11	2073.23	385.47	2231.81	413.27
72	1654.99	291.28	2170.23	408.41	2320.47	433.60
73	1742.37	311.09	2260.98	427.59	2400.29	448.46
74	1840.29	332.46	2358.30	446.47	2484.47	461.45
75	1950.69	357.69	2469.29	469.89	2582.42	479.65
76	2074.82	388.57	2599.64	501.88	2701.70	508.97
77	2213.22	426.52	2753.51	545.67	2848.09	554.22
78	2368.79	471.56	2940.45	602.08	3034.53	615.32
79	2536.52	520.35	3153.72	665.66	3254.03	684.37
80		569.35				
81		647.87				
82		728.90				
83		810.63				
84		893.21				
85		977.40				
86		977.40				
87+		977.40				

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	361.33	21.03	457.98	40.29	1006.01	140.03
30	361.33	21.03	488.51	42.98	1006.01	140.03
31	361.33	21.03	519.04	45.67	1006.01	140.03
32	361.33	21.03	534.31	47.01	1006.01	140.03
33	361.33	21.03	564.84	49.70	1006.01	140.03
34	361.33	21.03	595.37	52.38	1006.01	140.03
35	368.23	21.43	610.64	53.72	1006.01	140.03
36	391.25	22.77	641.17	56.41	1006.01	140.03
37	414.26	24.11	651.99	57.36	1006.01	140.03
38	414.26	24.11	651.99	57.36	1006.01	140.03
39	437.28	25.45	651.99	57.36	1006.01	140.03
40	460.29	26.79	651.99	57.36	1006.01	140.03
41	484.56	28.20	651.99	57.36	1006.01	140.03
42	508.96	29.62	651.99	57.36	1006.01	140.03
43	516.44	30.06	651.99	57.36	1006.01	140.03
44	516.44	30.06	651.99	57.36	1006.01	140.03
45	522.04	37.99	728.48	76.50	1082.00	158.03
46	544.34	39.61	728.48	76.50	1082.00	158.03
47	566.74	41.24	728.48	76.50	1082.00	158.03
48	583.06	42.43	728.48	76.50	1082.00	158.03
49	583.06	42.43	728.48	76.50	1082.00	158.03
50	599.06	46.75	759.07	84.18	1112.41	165.23
51	625.51	53.16	801.60	94.28	1154.16	174.84
52	654.50	60.14	848.33	105.38	1199.91	185.37
53	685.85	67.69	899.06	117.46	1249.50	196.82
54	719.06	75.72	953.58	130.44	1302.72	209.13
55	741.92	82.84	1011.72	144.30	1359.35	222.25
56	782.44	92.11	1073.29	159.01	1419.18	236.19
57	822.53	101.56	1138.08	174.52	1482.06	250.86
58	861.98	111.46	1209.91	191.64	1551.46	266.98
59	917.86	124.30	1292.66	211.15	1631.17	285.33
60	973.27	137.84	1386.25	233.06	1721.28	305.90
61	1029.84	152.09	1490.57	257.39	1821.97	328.75
62	1103.28	169.37	1605.52	284.06	1933.31	353.95
63	1160.49	184.52	1731.02	313.12	2055.48	381.52
64	1251.12	205.34	1866.97	344.55	2188.58	411.50
65	1325.92	223.89	2013.26	378.30	2332.73	443.93
66	1428.22	247.36	2169.82	414.40	2488.09	478.86
67	1546.20	273.96	2336.57	452.82	2654.77	516.33
68	1680.92	304.84	2533.53	497.84	2852.43	560.31
69	1817.54	337.52	2772.31	551.72	3085.84	611.57
70	1971.92	373.97	2985.73	600.56	3244.97	647.82
71	2159.29	416.45	3206.97	650.44	3502.34	703.09
72	2363.74	461.50	3364.19	686.37	3654.22	736.38
73	2575.70	506.15	3511.32	716.97	3782.10	760.49
74	2732.19	539.19	3668.96	747.57	3916.52	782.62
75	2907.75	578.05	3845.77	784.21	4068.76	811.01
76	3103.94	625.48	4048.52	831.91	4247.87	852.47
77	3321.33	683.59	4282.03	894.68	4460.56	912.51
78	3567.65	753.58	4579.95	981.11	4753.55	1002.98
79	3837.42	831.06	4944.17	1087.86	5133.26	1120.04
80		909.82				
81		1036.22				
82		1166.86				
83		1298.71				
84		1432.16				
85		1568.53				
86		1568.53				
87+		1568.53				

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	346.95	17.56	430.76	33.77	915.34	118.60
30	346.95	17.56	459.48	36.02	915.34	118.60
31	346.95	17.56	488.19	38.27	915.34	118.60
32	346.95	17.56	502.55	39.40	915.34	118.60
33	346.95	17.56	531.27	41.65	915.34	118.60
34	346.95	17.56	559.99	43.90	915.34	118.60
35	353.58	17.89	574.35	45.03	915.34	118.60
36	375.68	19.01	603.06	47.28	915.34	118.60
37	397.78	20.13	613.24	48.08	915.34	118.60
38	397.78	20.13	613.24	48.08	915.34	118.60
39	419.88	21.25	613.24	48.08	915.34	118.60
40	441.97	22.36	613.24	48.08	915.34	118.60
41	465.28	23.54	613.24	48.08	915.34	118.60
42	488.71	24.73	613.24	48.08	915.34	118.60
43	495.89	25.09	613.24	48.08	915.34	118.60
44	495.89	25.09	613.24	48.08	915.34	118.60
45	495.89	31.70	676.38	64.10	979.01	133.89
46	517.07	33.05	676.38	64.10	979.01	133.89
47	538.36	34.41	676.38	64.10	979.01	133.89
48	553.86	35.41	676.38	64.10	979.01	133.89
49	553.86	35.41	676.38	64.10	979.01	133.89
50	566.80	39.02	701.62	70.53	1004.48	140.01
51	588.92	44.38	737.50	79.06	1039.78	148.15
52	613.22	50.26	776.96	88.44	1078.58	157.09
53	639.55	56.61	819.92	98.67	1120.65	166.82
54	667.47	63.36	866.20	109.69	1165.92	177.29
55	685.71	69.36	915.65	121.46	1214.16	188.48
56	720.23	77.17	968.11	133.99	1265.24	200.35
57	754.29	85.15	1023.44	147.23	1319.01	212.90
58	787.31	93.49	1084.64	161.80	1378.17	226.64
59	834.61	104.28	1154.77	178.33	1445.69	242.15
60	880.83	115.60	1233.89	196.82	1521.81	259.51
61	927.63	127.54	1321.97	217.31	1606.70	278.76
62	989.23	141.98	1419.02	239.78	1700.61	299.96
63	1036.04	154.67	1525.07	264.27	1803.75	323.16
64	1112.48	172.09	1640.11	290.75	1916.31	348.42
65	1174.77	187.64	1764.16	319.26	2038.53	375.83
66	1261.34	207.35	1897.19	349.81	2170.60	405.40
67	1361.69	229.71	2039.26	382.40	2312.75	437.21
68	1475.01	255.48	2205.72	420.28	2479.86	474.23
69	1587.42	282.49	2405.34	465.11	2674.64	516.83
70	1714.04	312.47	2581.03	505.38	2803.16	546.44
71	1868.99	347.48	2763.01	546.44	3015.99	591.99
72	2039.14	384.74	2890.45	575.89	3138.43	619.12
73	2213.51	420.90	3006.25	599.50	3237.08	636.62
74	2336.48	446.43	3126.34	621.49	3336.44	650.40
75	2474.46	476.82	3261.71	648.81	3450.06	669.99
76	2630.65	515.23	3421.27	687.23	3589.02	703.39
77	2807.10	564.10	3611.73	741.43	3761.94	757.12
78	3004.48	621.95	3851.76	814.11	3997.77	834.84
79	3213.36	683.04	4134.73	898.57	4292.95	927.88
80		743.22				
81		840.92				
82		941.04				
83		1041.45				
84		1142.38				
85		1244.71				
86		1244.71				
87+		1244.71				

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	259.90	7.91	45.20	11.30	409.64	24.55	110.46	27.62	677.50	63.26	228.55	57.14
30	259.90	7.91	45.20	11.30	409.64	24.55	110.46	27.62	677.50	63.26	228.55	57.14
31	259.90	7.91	45.20	11.30	409.64	24.55	110.46	27.62	677.50	63.26	228.55	57.14
32	262.05	7.98	45.57	11.39	409.64	24.55	110.46	27.62	677.50	63.26	228.55	57.14
33	270.54	8.23	47.05	11.76	409.64	24.55	110.46	27.62	677.50	63.26	228.55	57.14
34	279.03	8.49	48.53	12.13	409.64	24.55	110.46	27.62	677.50	63.26	228.55	57.14
35	289.64	8.82	50.37	12.59	409.64	24.55	110.46	27.62	677.50	63.26	228.55	57.14
36	298.13	9.07	51.85	12.96	410.51	24.60	110.70	27.67	677.50	63.26	228.55	57.14
37	308.74	9.40	53.69	13.42	444.72	26.65	119.92	29.98	677.50	63.26	228.55	57.14
38	322.53	9.82	56.09	14.02	461.82	27.67	124.54	31.13	677.50	63.26	228.55	57.14
39	331.02	10.07	57.57	14.39	478.93	28.70	129.15	32.29	677.50	63.26	228.55	57.14
40	341.62	10.40	59.41	14.85	496.03	29.72	133.76	33.44	677.50	63.26	228.55	57.14
41	352.87	10.74	61.37	15.34	515.27	30.88	138.95	34.74	677.50	63.26	228.55	57.14
42	352.87	10.74	61.37	15.34	534.66	32.04	144.18	36.04	677.50	63.26	228.55	57.14
43	352.87	10.74	61.37	15.34	544.86	32.65	146.93	36.73	677.50	63.26	228.55	57.14
44	352.87	10.74	61.37	15.34	544.86	32.65	146.93	36.73	677.50	63.26	228.55	57.14
45	362.18	13.75	85.58	21.39	558.55	39.61	190.15	47.54	706.07	69.38	269.37	67.34
46	363.61	13.81	85.92	21.48	575.47	40.81	195.90	48.98	706.07	69.38	269.37	67.34
47	363.61	13.81	85.92	21.48	575.47	40.81	195.90	48.98	706.07	69.38	269.37	67.34
48	367.29	13.95	86.79	21.70	575.47	40.81	195.90	48.98	706.07	69.38	269.37	67.34
49	369.75	14.04	87.37	21.84	575.47	40.81	195.90	48.98	706.07	69.38	269.37	67.34
50	377.31	15.72	100.62	25.15	587.71	42.85	212.23	53.06	716.27	73.46	293.86	73.46
51	384.40	17.26	106.69	26.67	606.08	48.98	228.55	57.14	734.64	77.55	302.02	75.50
52	386.63	19.95	116.60	29.15	626.49	53.06	244.88	61.22	755.05	81.63	318.34	79.59
53	397.37	23.01	122.74	30.68	646.89	57.14	261.21	65.30	775.45	87.75	334.67	83.67
54	408.11	26.08	128.88	32.22	669.34	63.26	269.37	67.34	799.94	91.83	342.83	85.71
55	420.38	27.62	141.15	35.29	693.83	69.38	285.69	71.42	824.43	97.95	359.16	89.79
56	434.19	30.68	147.29	36.82	718.32	75.50	302.02	75.50	850.96	104.07	375.48	93.87
57	446.46	33.75	159.56	39.89	744.84	81.63	318.34	79.59	877.49	110.20	391.81	97.95
58	461.80	38.36	171.83	42.96	775.45	87.75	342.83	85.71	908.10	118.36	408.13	102.03
59	480.22	42.96	177.97	44.49	810.15	95.91	359.16	89.79	944.83	126.52	432.62	108.16
60	503.23	47.56	190.25	47.56	850.96	106.11	375.48	93.87	985.64	134.68	448.95	112.24
61	527.78	53.70	208.66	52.16	897.89	116.32	399.97	99.99	1032.58	144.89	473.44	118.36
62	555.39	59.84	220.93	55.23	946.87	128.56	424.46	106.11	1085.64	157.13	497.92	124.48
63	586.08	65.97	233.20	58.30	1004.01	140.81	448.95	112.24	1140.73	169.38	522.41	130.60
64	624.88	74.24	253.66	63.42	1063.19	155.09	473.44	118.36	1203.99	183.66	546.90	136.72
65	661.83	83.50	272.15	68.04	1128.49	169.38	506.09	126.52	1269.30	197.94	571.39	142.85
66	719.73	93.74	292.34	73.09	1195.83	183.66	530.57	132.64	1340.72	214.27	604.04	151.01
67	782.10	106.13	320.03	80.01	1269.30	199.99	563.22	140.81	1416.22	230.60	628.53	157.13
68	849.11	119.41	351.58	87.90	1357.05	220.39	595.88	148.97	1506.01	251.00	661.18	165.29
69	917.30	135.53	370.23	92.56	1469.28	244.88	636.69	159.17	1618.25	275.49	701.99	175.50
70	1004.06	154.09	404.27	101.07	1594.65	272.90	676.15	169.04	1745.36	303.45	741.32	185.33
71	1110.21	176.09	436.03	109.01	1677.34	293.34	700.86	175.22	1824.99	320.90	763.86	190.96
72	1226.69	201.04	477.05	119.26	1754.46	311.73	722.31	180.58	1898.92	338.35	783.14	195.78
73	1334.73	223.31	518.21	129.55	1831.10	329.93	740.51	185.13	1970.41	351.92	799.16	199.79
74	1448.99	246.85	554.57	138.64	1916.84	347.71	762.50	190.63	2050.99	367.13	818.98	204.75
75	1572.95	273.85	601.13	150.28	2012.84	368.28	794.27	198.57	2140.12	385.26	848.58	212.15
76	1692.82	301.42	638.68	159.67	2118.06	394.28	821.16	205.29	2241.88	410.58	873.29	218.32
77	1794.04	329.45	668.28	167.07	2234.35	427.82	849.40	212.35	2354.58	445.00	899.36	224.84
78	1957.68	372.82	718.02	179.51	2430.23	480.22	908.27	227.07	2551.43	501.70	957.36	239.34
79	2186.29	429.59	791.67	197.92	2698.72	550.79	994.18	248.55	2824.53	575.34	1043.28	260.82
80	2440.97	494.02	871.45	217.86	2996.36	627.50	1086.24	271.56	3125.24	656.65	1135.33	283.83
81	2717.13	563.06	957.36	239.34	3315.48	710.35	1184.43	296.11	3447.43	741.04	1233.53	308.38
82	3010.17	635.17	1049.42	262.35	3653.02	794.73	1288.76	322.19	3784.96	826.95	1337.85	334.46
83	3315.48	710.35	1147.61	286.90	3999.75	879.12	1399.22	349.81	4131.70	912.87	1448.32	362.08
84	3636.14	785.53	1251.94	312.98	4357.23	965.03	1515.82	378.96	4487.64	998.79	1564.92	391.23
85+		1031.01	1601.74	400.44								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	253.12	5.65	31.64	7.91	389.70	19.95	79.78	19.95	626.49	51.02	163.25	40.81
30	253.12	5.65	31.64	7.91	389.70	19.95	79.78	19.95	626.49	51.02	163.25	40.81
31	253.12	5.65	31.64	7.91	389.70	19.95	79.78	19.95	626.49	51.02	163.25	40.81
32	255.22	5.70	31.90	7.98	389.70	19.95	79.78	19.95	626.49	51.02	163.25	40.81
33	263.48	5.88	32.94	8.23	389.70	19.95	79.78	19.95	626.49	51.02	163.25	40.81
34	271.75	6.07	33.97	8.49	389.70	19.95	79.78	19.95	626.49	51.02	163.25	40.81
35	282.08	6.30	35.26	8.82	389.70	19.95	79.78	19.95	626.49	51.02	163.25	40.81
36	290.35	6.48	36.29	9.07	390.52	19.99	79.95	19.99	626.49	51.02	163.25	40.81
37	300.68	6.71	37.59	9.40	423.07	21.65	86.61	21.65	626.49	51.02	163.25	40.81
38	314.11	7.01	39.26	9.82	439.34	22.49	89.94	22.49	626.49	51.02	163.25	40.81
39	322.38	7.20	40.30	10.07	455.61	23.32	93.27	23.32	626.49	51.02	163.25	40.81
40	332.71	7.43	41.59	10.40	471.88	24.15	96.61	24.15	626.49	51.02	163.25	40.81
41	343.67	7.67	42.96	10.74	490.18	25.09	100.35	25.09	626.49	51.02	163.25	40.81
42	343.67	7.67	42.96	10.74	508.63	26.03	104.13	26.03	626.49	51.02	163.25	40.81
43	343.67	7.67	42.96	10.74	518.33	26.53	106.11	26.53	626.49	51.02	163.25	40.81
44	343.67	7.67	42.96	10.74	518.33	26.53	106.11	26.53	626.49	51.02	163.25	40.81
45	349.96	10.70	61.13	15.28	524.88	31.69	134.69	33.67	648.93	57.14	195.90	48.98
46	351.34	10.74	61.37	15.34	540.78	32.65	138.77	34.69	648.93	57.14	195.90	48.98
47	351.34	10.74	61.37	15.34	540.78	32.65	138.77	34.69	648.93	57.14	195.90	48.98
48	354.89	10.85	61.99	15.50	540.78	32.65	138.77	34.69	648.93	57.14	195.90	48.98
49	357.27	10.92	62.41	15.60	540.78	32.65	138.77	34.69	648.93	57.14	195.90	48.98
50	361.59	12.58	69.17	17.29	550.98	34.69	155.09	38.77	657.10	59.18	204.07	51.02
51	368.71	14.12	75.31	18.83	565.27	38.77	163.25	40.81	671.38	63.26	220.39	55.10
52	368.22	15.34	79.78	19.95	581.59	42.85	171.42	42.85	687.71	67.34	228.55	57.14
53	377.42	18.41	85.92	21.48	597.92	46.94	179.58	44.89	706.07	71.42	236.72	59.18
54	386.63	19.95	92.05	23.01	616.28	51.02	195.90	48.98	724.44	75.50	244.88	61.22
55	395.83	23.01	98.19	24.55	636.69	55.10	204.07	51.02	744.84	79.59	261.21	65.30
56	406.57	24.55	104.33	26.08	657.10	61.22	212.23	53.06	765.25	83.67	269.37	67.34
57	417.31	27.62	110.46	27.62	679.54	65.30	228.55	57.14	787.70	89.79	285.69	71.42
58	429.59	30.68	116.60	29.15	704.03	71.42	244.88	61.22	814.23	95.91	293.86	73.46
59	444.93	33.75	128.88	32.22	732.60	77.55	253.04	63.26	842.80	102.03	310.18	77.55
60	463.34	38.36	135.01	33.75	765.25	85.71	269.37	67.34	877.49	110.20	326.51	81.63
61	483.28	42.96	147.29	36.82	804.02	93.87	285.69	71.42	916.26	118.36	342.83	85.71
62	506.30	47.56	153.42	38.36	844.84	104.07	302.02	75.50	959.11	128.56	359.16	89.79
63	532.38	53.70	165.70	41.42	891.77	114.28	326.51	81.63	1006.05	138.77	375.48	93.87
64	564.56	60.32	179.42	44.86	940.75	124.48	342.83	85.71	1057.07	148.97	399.97	99.99
65	593.79	66.49	191.75	47.94	993.81	136.72	367.32	91.83	1112.16	161.21	416.30	104.07
66	641.88	76.26	209.72	52.43	1050.94	148.97	383.65	95.91	1171.34	175.50	440.78	110.20
67	695.57	84.90	228.59	57.15	1112.16	163.25	408.13	102.03	1234.60	187.74	465.27	116.32
68	751.26	96.19	252.08	63.02	1183.59	179.58	432.62	108.16	1308.07	204.07	489.76	122.44
69	808.22	109.08	271.06	67.76	1275.42	199.99	465.27	116.32	1401.94	224.47	522.41	130.60
70	878.14	124.26	291.61	72.90	1378.78	221.99	496.93	124.23	1507.08	246.43	553.95	138.49
71	965.98	142.55	321.99	80.50	1445.03	238.21	519.74	129.93	1569.06	261.84	566.99	141.75
72	1061.43	161.85	354.38	88.59	1505.45	252.81	532.23	133.06	1627.10	275.62	585.45	146.36
73	1150.63	178.99	381.84	95.46	1567.16	267.61	549.88	137.47	1684.47	287.77	601.20	150.30
74	1242.71	197.82	412.55	103.14	1634.44	282.41	571.88	142.97	1747.40	298.29	621.30	155.32
75	1342.52	220.41	440.83	110.21	1709.04	298.70	597.40	149.35	1817.66	312.28	638.13	159.53
76	1438.65	242.76	475.75	118.94	1793.83	319.34	619.13	154.78	1898.11	334.00	658.23	164.56
77	1517.67	265.44	499.64	124.91	1886.16	346.63	643.29	160.82	1989.21	362.24	680.77	170.19
78	1649.30	299.18	540.05	135.01	2043.60	389.70	687.34	171.83	2147.93	409.64	730.30	182.57
79	1831.88	345.20	595.28	148.82	2261.46	446.46	754.84	188.71	2368.86	467.94	797.80	199.45
80	2035.93	395.83	656.65	164.16	2502.34	507.83	828.49	207.12	2611.27	532.38	865.31	216.33
81	2255.33	449.53	724.16	181.04	2758.56	573.80	908.27	227.07	2870.55	599.89	945.09	236.27
82	2490.06	507.83	791.67	197.92	3028.58	639.78	988.05	247.01	3142.11	667.39	1031.01	257.75
83	2732.47	566.13	865.31	216.33	3306.28	707.28	1073.96	268.49	3419.81	734.90	1110.79	277.70
84	2985.62	624.43	945.09	236.27	3591.65	774.79	1159.88	289.97	3703.64	802.41	1202.84	300.71
85+		816.21	1215.11	303.78								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	286.43	9.67	53.18	13.29	435.72	30.68	122.74	30.68	746.88	79.59	253.04	63.26
30	299.87	10.12	55.67	13.92	435.72	30.68	122.74	30.68	746.88	79.59	253.04	63.26
31	308.14	10.40	57.21	14.30	435.72	30.68	122.74	30.68	746.88	79.59	253.04	63.26
32	321.58	10.86	59.70	14.93	435.72	30.68	122.74	30.68	746.88	79.59	253.04	63.26
33	331.92	11.20	61.62	15.41	435.72	30.68	122.74	30.68	746.88	79.59	253.04	63.26
34	343.30	11.59	63.73	15.93	435.72	30.68	122.74	30.68	746.88	79.59	253.04	63.26
35	356.74	12.04	66.23	16.56	446.27	31.43	125.71	31.43	746.88	79.59	253.04	63.26
36	363.61	12.27	67.51	16.88	480.60	33.84	135.38	33.84	746.88	79.59	253.04	63.26
37	363.61	12.27	67.51	16.88	497.76	35.05	140.21	35.05	746.88	79.59	253.04	63.26
38	363.61	12.27	67.51	16.88	514.93	36.26	145.05	36.26	746.88	79.59	253.04	63.26
39	363.61	12.27	67.51	16.88	549.25	38.68	154.72	38.68	746.88	79.59	253.04	63.26
40	363.61	12.27	67.51	16.88	566.42	39.89	159.55	39.89	746.88	79.59	253.04	63.26
41	363.61	12.27	67.51	16.88	579.55	40.81	163.25	40.81	746.88	79.59	253.04	63.26
42	363.61	12.27	67.51	16.88	579.55	40.81	163.25	40.81	746.88	79.59	253.04	63.26
43	363.61	12.27	67.51	16.88	579.55	40.81	163.25	40.81	746.88	79.59	253.04	63.26
44	363.61	12.27	67.51	16.88	579.55	40.81	163.25	40.81	746.88	79.59	253.04	63.26
45	377.42	16.88	98.19	24.55	618.32	51.02	212.23	53.06	783.62	87.75	302.02	75.50
46	377.42	16.88	98.19	24.55	618.32	51.02	212.23	53.06	783.62	87.75	302.02	75.50
47	397.60	17.78	103.44	25.86	618.32	51.02	212.23	53.06	783.62	87.75	302.02	75.50
48	400.27	17.90	104.13	26.03	618.32	51.02	212.23	53.06	783.62	87.75	302.02	75.50
49	421.27	18.84	109.60	27.40	618.32	51.02	212.23	53.06	783.62	87.75	302.02	75.50
50	426.60	20.56	116.50	29.13	632.61	55.10	236.72	59.18	797.90	91.83	318.34	79.59
51	437.78	23.85	129.46	32.37	657.10	59.18	253.04	63.26	822.39	97.95	334.67	83.67
52	442.96	26.74	133.72	33.43	681.58	65.30	269.37	67.34	846.88	104.07	351.00	87.75
53	431.44	28.45	139.07	34.77	708.11	71.42	277.53	69.38	873.41	110.20	367.32	91.83
54	445.50	31.48	144.83	36.21	736.68	79.59	293.86	73.46	904.02	116.32	383.65	95.91
55	452.79	35.67	155.07	38.77	767.29	85.71	318.34	79.59	934.63	124.48	399.97	99.99
56	469.93	38.77	161.30	40.32	797.90	93.87	334.67	83.67	967.28	130.60	416.30	104.07
57	489.45	43.78	175.14	43.78	832.59	102.03	351.00	87.75	1001.97	138.77	432.62	108.16
58	531.90	50.58	195.79	48.95	869.33	110.20	367.32	91.83	1040.74	148.97	448.95	112.24
59	548.53	54.69	205.90	51.48	914.22	120.40	391.81	97.95	1085.64	159.17	473.44	118.36
60	591.07	62.56	223.91	55.98	965.24	132.64	416.30	104.07	1138.69	171.42	497.92	124.48
61	623.33	70.72	236.83	59.21	1022.38	146.93	440.78	110.20	1197.87	183.66	522.41	130.60
62	657.25	78.67	255.69	63.92	1085.64	161.21	465.27	116.32	1263.17	197.94	546.90	136.72
63	690.46	87.52	265.81	66.45	1155.02	177.54	489.76	122.44	1334.60	214.27	571.39	142.85
64	726.90	96.28	282.42	70.60	1230.52	193.86	522.41	130.60	1412.14	232.64	604.04	151.01
65	779.75	108.39	304.13	76.03	1310.11	212.23	555.06	138.77	1495.81	251.00	628.53	157.13
66	845.89	122.26	330.43	82.61	1395.82	232.64	579.55	144.89	1585.60	271.41	661.18	165.29
67	935.41	139.02	363.86	90.97	1487.65	253.04	612.20	153.05	1679.47	291.82	693.83	173.46
68	1016.20	156.34	396.06	99.01	1597.84	277.53	653.01	163.25	1793.75	316.30	726.48	181.62
69	1135.74	181.29	433.68	108.42	1738.65	308.14	693.83	173.46	1936.60	348.95	775.45	193.86
70	1241.87	205.50	467.69	116.92	1896.07	344.18	741.32	185.33	2097.69	382.88	822.78	205.70
71	1383.61	235.39	510.32	127.58	2004.15	370.12	763.86	190.96	2201.02	407.52	842.61	210.65
72	1537.71	268.46	555.18	138.80	2104.21	393.47	790.74	197.69	2296.19	429.59	859.17	214.79
73	1686.30	298.77	601.20	150.30	2205.02	416.08	813.82	203.46	2391.98	447.24	879.81	219.95
74	1784.47	321.24	628.36	157.09	2315.75	437.73	840.16	210.04	2495.78	464.21	903.71	225.93
75	1894.03	346.22	658.50	164.62	2440.52	465.02	868.95	217.24	2613.63	488.78	930.05	232.51
76	2015.42	376.36	690.81	172.70	2579.15	498.56	899.36	224.84	2748.59	521.37	958.01	239.50
77	2145.35	410.65	718.24	179.56	2733.99	541.80	930.59	232.65	2901.06	566.78	993.04	248.26
78	2355.05	464.87	773.25	193.31	2988.69	610.63	1000.32	250.08	3158.99	641.31	1055.55	263.89
79	2641.95	538.52	853.04	213.26	3338.50	702.68	1092.38	273.09	3514.93	739.50	1147.61	286.90
80	2964.14	621.37	945.09	236.27	3726.66	803.94	1196.70	299.18	3909.23	845.36	1251.94	312.98
81	3315.48	708.82	1037.14	259.29	4143.97	911.34	1307.17	326.79	4332.68	957.36	1368.54	342.13
82	3685.23	802.41	1141.47	285.37	4582.76	1023.34	1423.77	355.94	4776.08	1070.90	1485.14	371.29
83	4073.40	895.99	1245.80	311.45	5035.36	1133.80	1546.51	386.63	5230.21	1182.90	1607.88	401.97
84	4476.90	992.65	1362.40	340.60	5500.23	1245.80	1675.39	418.85	5696.62	1296.43	1736.75	434.19
85+		1304.10	1749.03	437.26								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	277.97	8.46	38.67	9.67	411.18	24.55	85.92	21.48	689.75	65.30	187.74	46.94
30	291.01	8.86	40.49	10.12	411.18	24.55	85.92	21.48	689.75	65.30	187.74	46.94
31	299.04	9.10	41.61	10.40	411.18	24.55	85.92	21.48	689.75	65.30	187.74	46.94
32	312.08	9.50	43.42	10.86	411.18	24.55	85.92	21.48	689.75	65.30	187.74	46.94
33	322.12	9.80	44.82	11.20	411.18	24.55	85.92	21.48	689.75	65.30	187.74	46.94
34	333.16	10.14	46.35	11.59	411.18	24.55	85.92	21.48	689.75	65.30	187.74	46.94
35	346.20	10.54	48.17	12.04	421.13	25.14	88.00	22.00	689.75	65.30	187.74	46.94
36	352.87	10.74	49.10	12.27	453.52	27.08	94.77	23.69	689.75	65.30	187.74	46.94
37	352.87	10.74	49.10	12.27	469.72	28.04	98.15	24.54	689.75	65.30	187.74	46.94
38	352.87	10.74	49.10	12.27	485.92	29.01	101.53	25.38	689.75	65.30	187.74	46.94
39	352.87	10.74	49.10	12.27	518.31	30.94	108.30	27.08	689.75	65.30	187.74	46.94
40	352.87	10.74	49.10	12.27	534.51	31.91	111.69	27.92	689.75	65.30	187.74	46.94
41	352.87	10.74	49.10	12.27	546.90	32.65	114.28	28.57	689.75	65.30	187.74	46.94
42	352.87	10.74	49.10	12.27	546.90	32.65	114.28	28.57	689.75	65.30	187.74	46.94
43	352.87	10.74	49.10	12.27	546.90	32.65	114.28	28.57	689.75	65.30	187.74	46.94
44	352.87	10.74	49.10	12.27	546.90	32.65	114.28	28.57	689.75	65.30	187.74	46.94
45	362.08	13.81	67.51	16.88	577.51	40.81	155.09	38.77	718.32	73.46	220.39	55.10
46	362.08	13.81	67.51	16.88	577.51	40.81	155.09	38.77	718.32	73.46	220.39	55.10
47	381.44	14.55	71.12	17.78	577.51	40.81	155.09	38.77	718.32	73.46	220.39	55.10
48	384.00	14.64	71.59	17.90	577.51	40.81	155.09	38.77	718.32	73.46	220.39	55.10
49	404.14	15.41	75.35	18.84	577.51	40.81	155.09	38.77	718.32	73.46	220.39	55.10
50	409.47	17.13	82.24	20.56	589.75	44.89	171.42	42.85	728.52	75.50	236.72	59.18
51	417.34	18.74	88.58	22.14	608.12	48.98	179.58	44.89	746.88	79.59	244.88	61.22
52	419.56	21.73	93.61	23.40	628.53	53.06	187.74	46.94	769.33	85.71	253.04	63.26
53	407.73	23.71	94.82	23.71	650.97	59.18	204.07	51.02	791.78	89.79	269.37	67.34
54	418.74	25.19	100.75	25.19	675.46	65.30	212.23	53.06	816.27	95.91	277.53	69.38
55	424.88	27.91	105.44	26.36	699.95	71.42	228.55	57.14	840.76	102.03	293.86	73.46
56	438.91	31.02	117.87	29.47	726.48	77.55	244.88	61.22	869.33	108.16	302.02	75.50
57	455.05	35.97	125.10	31.27	755.05	83.67	253.04	63.26	897.89	114.28	318.34	79.59
58	492.74	40.79	137.05	34.26	785.66	91.83	269.37	67.34	930.55	122.44	334.67	83.67
59	505.10	45.04	147.99	37.00	822.39	99.99	285.69	71.42	967.28	130.60	351.00	87.75
60	541.67	51.04	158.06	39.51	865.24	110.20	302.02	75.50	1012.17	140.81	367.32	91.83
61	567.41	57.56	171.05	42.76	912.18	120.40	326.51	81.63	1061.15	153.05	383.65	95.91
62	596.61	63.92	183.57	45.89	965.24	132.64	342.83	85.71	1116.25	165.29	408.13	102.03
63	624.01	71.32	194.50	48.62	1024.42	144.89	367.32	91.83	1177.47	177.54	424.46	106.11
64	653.09	78.63	205.39	51.35	1087.68	159.17	383.65	95.91	1242.77	191.82	448.95	112.24
65	697.24	87.36	220.01	55.00	1155.02	175.50	408.13	102.03	1312.15	208.15	473.44	118.36
66	753.37	99.13	244.52	61.13	1226.44	191.82	432.62	108.16	1385.61	224.47	497.92	124.48
67	830.71	113.28	267.75	66.94	1301.95	208.15	457.11	114.28	1465.20	240.80	522.41	130.60
68	898.08	128.55	291.83	72.96	1395.82	228.55	489.76	122.44	1561.11	263.25	555.06	138.77
69	997.11	147.52	319.93	79.98	1512.14	255.08	522.41	130.60	1679.47	289.78	587.71	146.93
70	1085.97	168.30	347.23	86.81	1641.50	285.12	562.10	140.53	1814.61	317.71	627.27	156.82
71	1203.92	192.27	380.94	95.24	1728.53	305.15	582.74	145.68	1895.87	336.65	645.74	161.43
72	1331.35	219.15	416.39	104.10	1811.48	325.04	600.66	150.17	1974.96	355.45	661.49	165.37
73	1453.52	243.78	454.57	113.64	1891.59	342.76	623.20	155.80	2051.06	370.25	674.52	168.63
74	1530.30	261.23	473.03	118.26	1978.62	360.07	642.48	160.62	2133.95	383.02	698.96	174.74
75	1617.40	281.73	502.36	125.59	2079.03	381.86	665.29	166.32	2226.68	400.53	719.60	179.90
76	1714.00	306.30	527.89	131.97	2189.75	408.95	697.33	174.33	2334.75	428.50	742.95	185.74
77	1817.46	334.14	549.61	137.40	2315.54	445.00	724.49	181.12	2459.19	466.86	774.45	193.61
78	1986.84	378.96	595.28	148.82	2523.82	503.23	779.39	194.85	2671.10	529.31	822.35	205.59
79	2220.04	437.26	656.65	164.16	2809.19	576.87	853.04	213.26	2961.07	609.09	902.13	225.53
80	2477.79	503.23	730.30	182.57	3122.17	658.19	932.82	233.20	3278.66	693.47	981.91	245.48
81	2758.56	572.27	803.94	200.98	3456.63	744.10	1024.87	256.22	3619.26	782.46	1073.96	268.49
82	3053.13	645.91	883.72	220.93	3807.97	831.56	1116.92	279.23	3973.67	871.45	1172.16	293.04
83	3359.98	719.56	969.64	242.41	4168.52	919.01	1215.11	303.78	4335.75	960.43	1270.35	317.59
84	3679.10	794.73	1055.55	263.89	4538.27	1007.99	1319.44	329.86	4705.50	1049.42	1368.54	342.13
85+		1035.61	1356.26	339.07								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	349.02	15.61	68.10	17.03	525.48	42.93	144.25	36.06	846.88	102.03	277.53	69.38
30	377.42	16.88	73.64	18.41	543.60	44.41	149.22	37.31	846.88	102.03	277.53	69.38
31	377.42	16.88	73.64	18.41	561.72	45.89	154.20	38.55	846.88	102.03	277.53	69.38
32	377.42	16.88	73.64	18.41	597.96	48.85	164.15	41.04	846.88	102.03	277.53	69.38
33	377.42	16.88	73.64	18.41	616.08	50.33	169.12	42.28	846.88	102.03	277.53	69.38
34	377.42	16.88	73.64	18.41	624.44	51.02	171.42	42.85	846.88	102.03	277.53	69.38
35	377.42	16.88	73.64	18.41	624.44	51.02	171.42	42.85	846.88	102.03	277.53	69.38
36	377.42	16.88	73.64	18.41	624.44	51.02	171.42	42.85	846.88	102.03	277.53	69.38
37	377.42	16.88	73.64	18.41	624.44	51.02	171.42	42.85	846.88	102.03	277.53	69.38
38	377.42	16.88	73.64	18.41	624.44	51.02	171.42	42.85	846.88	102.03	277.53	69.38
39	379.14	16.95	73.98	18.49	624.44	51.02	171.42	42.85	846.88	102.03	277.53	69.38
40	400.21	17.90	78.09	19.52	624.44	51.02	171.42	42.85	846.88	102.03	277.53	69.38
41	423.81	18.95	82.69	20.67	624.44	51.02	171.42	42.85	846.88	102.03	277.53	69.38
42	447.68	20.02	87.35	21.84	624.44	51.02	171.42	42.85	846.88	102.03	277.53	69.38
43	461.20	20.62	89.99	22.50	624.44	51.02	171.42	42.85	846.88	102.03	277.53	69.38
44	461.20	20.62	89.99	22.50	624.44	51.02	171.42	42.85	846.88	102.03	277.53	69.38
45	466.08	25.29	115.62	28.90	675.46	65.30	228.55	57.14	895.85	114.28	326.51	81.63
46	488.42	26.50	121.16	30.29	675.46	65.30	228.55	57.14	895.85	114.28	326.51	81.63
47	511.02	27.73	126.76	31.69	675.46	65.30	228.55	57.14	895.85	114.28	326.51	81.63
48	526.49	28.57	130.60	32.65	675.46	65.30	228.55	57.14	895.85	114.28	326.51	81.63
49	526.49	28.57	130.60	32.65	675.46	65.30	228.55	57.14	895.85	114.28	326.51	81.63
50	536.70	32.65	146.93	36.73	697.91	69.38	253.04	63.26	916.26	120.40	351.00	87.75
51	555.06	36.73	163.25	40.81	726.48	77.55	269.37	67.34	944.83	126.52	359.16	89.79
52	575.47	40.81	171.42	42.85	759.13	83.67	285.69	71.42	977.48	134.68	375.48	93.87
53	597.92	46.94	179.58	44.89	793.82	91.83	302.02	75.50	1014.21	142.85	391.81	97.95
54	622.40	53.06	195.90	48.98	830.55	102.03	318.34	79.59	1052.99	151.01	408.13	102.03
55	646.89	59.18	212.23	53.06	869.33	110.20	334.67	83.67	1093.80	161.21	432.62	108.16
56	673.42	65.30	220.39	55.10	910.14	120.40	351.00	87.75	1134.61	171.42	448.95	112.24
57	701.99	71.42	236.72	59.18	952.99	130.60	375.48	93.87	1179.51	181.62	465.27	116.32
58	734.64	79.59	253.04	63.26	1001.97	142.85	391.81	97.95	1230.52	191.82	489.76	122.44
59	773.41	87.75	269.37	67.34	1057.07	155.09	416.30	104.07	1289.70	206.11	514.25	128.56
60	818.31	97.95	285.69	71.42	1124.41	171.42	440.78	110.20	1359.09	222.43	538.74	134.68
61	869.33	110.20	310.18	77.55	1197.87	187.74	465.27	116.32	1434.59	238.76	563.22	140.81
62	926.46	124.48	334.67	83.67	1279.50	206.11	497.92	124.48	1520.30	259.16	587.71	146.93
63	989.72	138.77	351.00	87.75	1369.29	226.51	522.41	130.60	1614.17	279.57	620.36	155.09
64	1059.11	155.09	375.48	93.87	1465.20	248.96	555.06	138.77	1714.16	302.02	653.01	163.25
65	1132.57	171.42	399.97	99.99	1569.27	273.45	587.71	146.93	1822.32	326.51	685.66	171.42
66	1212.16	189.78	424.46	106.11	1679.47	297.94	620.36	155.09	1938.64	353.04	718.32	179.58
67	1293.78	208.15	457.11	114.28	1795.79	324.47	661.18	165.29	2061.08	379.56	750.97	187.74
68	1397.86	232.64	481.60	120.40	1938.64	357.12	693.83	173.46	2208.00	412.22	791.78	197.94
69	1534.58	263.25	522.41	130.60	2118.21	397.93	742.80	185.70	2395.75	453.03	832.59	208.15
70	1690.37	299.38	562.10	140.53	2321.72	443.98	790.20	197.55	2604.81	498.97	887.96	221.99
71	1803.34	326.81	582.74	145.68	2464.82	478.40	818.98	204.75	2742.41	531.55	905.61	226.40
72	1910.33	351.65	608.26	152.07	2596.52	507.52	843.97	210.99	2870.24	558.84	927.60	231.90
73	2019.90	375.75	630.53	157.63	2727.41	535.22	865.15	216.29	2995.02	581.04	953.13	238.28
74	2142.77	404.20	656.60	164.15	2873.50	563.05	896.65	224.16	3132.96	603.65	974.31	243.58
75	2282.68	434.47	685.65	171.41	3036.23	597.40	930.05	232.51	3289.10	633.04	1004.72	251.18
76	2437.40	472.49	723.40	180.85	3222.71	643.56	964.53	241.13	3470.36	676.15	1036.22	259.06
77	2607.52	518.38	755.71	188.93	3433.50	701.06	999.29	249.82	3681.76	740.10	1074.24	268.56
78	2876.69	589.15	810.08	202.52	3775.75	794.73	1067.83	266.96	4033.51	843.83	1141.47	285.37
79	3243.37	682.73	895.99	224.00	4240.63	917.47	1172.16	293.04	4513.72	975.77	1245.80	311.45
80	3651.48	787.06	988.05	247.01	4756.13	1054.02	1288.76	322.19	5043.03	1119.99	1362.40	340.60
81	4094.88	900.60	1092.38	273.09	5309.99	1196.70	1411.50	352.87	5610.70	1268.81	1485.14	371.29
82	4561.28	1017.20	1196.70	299.18	5889.93	1343.99	1540.37	385.09	6202.91	1420.70	1620.15	405.04
83	5046.10	1135.33	1313.31	328.33	6485.21	1491.28	1675.39	418.85	6807.40	1571.06	1755.17	438.79
84	5547.80	1256.54	1436.04	359.01	7094.31	1638.56	1816.54	454.13	7424.17	1721.41	1896.32	474.08
85+		1641.63	1841.08	460.27								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	337.67	12.77	45.40	11.35	494.57	36.06	109.90	27.48	777.49	85.71	204.07	51.02
30	365.15	13.81	49.10	12.27	511.62	37.31	113.69	28.42	777.49	85.71	204.07	51.02
31	365.15	13.81	49.10	12.27	528.68	38.55	117.48	29.37	777.49	85.71	204.07	51.02
32	365.15	13.81	49.10	12.27	562.78	41.04	125.06	31.27	777.49	85.71	204.07	51.02
33	365.15	13.81	49.10	12.27	579.84	42.28	128.85	32.21	777.49	85.71	204.07	51.02
34	365.15	13.81	49.10	12.27	587.71	42.85	130.60	32.65	777.49	85.71	204.07	51.02
35	365.15	13.81	49.10	12.27	587.71	42.85	130.60	32.65	777.49	85.71	204.07	51.02
36	365.15	13.81	49.10	12.27	587.71	42.85	130.60	32.65	777.49	85.71	204.07	51.02
37	365.15	13.81	49.10	12.27	587.71	42.85	130.60	32.65	777.49	85.71	204.07	51.02
38	365.15	13.81	49.10	12.27	587.71	42.85	130.60	32.65	777.49	85.71	204.07	51.02
39	366.81	13.87	49.32	12.33	587.71	42.85	130.60	32.65	777.49	85.71	204.07	51.02
40	387.19	14.64	52.06	13.01	587.71	42.85	130.60	32.65	777.49	85.71	204.07	51.02
41	410.03	15.51	55.13	13.78	587.71	42.85	130.60	32.65	777.49	85.71	204.07	51.02
42	433.12	16.38	58.23	14.56	587.71	42.85	130.60	32.65	777.49	85.71	204.07	51.02
43	446.20	16.87	59.99	15.00	587.71	42.85	130.60	32.65	777.49	85.71	204.07	51.02
44	446.20	16.87	59.99	15.00	587.71	42.85	130.60	32.65	777.49	85.71	204.07	51.02
45	446.20	19.87	86.71	21.68	630.57	53.06	171.42	42.85	816.27	95.91	244.88	61.22
46	467.60	20.82	90.87	22.72	630.57	53.06	171.42	42.85	816.27	95.91	244.88	61.22
47	489.23	21.79	95.07	23.77	630.57	53.06	171.42	42.85	816.27	95.91	244.88	61.22
48	504.05	22.45	97.95	24.49	630.57	53.06	171.42	42.85	816.27	95.91	244.88	61.22
49	504.05	22.45	97.95	24.49	630.57	53.06	171.42	42.85	816.27	95.91	244.88	61.22
50	512.21	26.53	106.11	26.53	646.89	57.14	179.58	44.89	832.59	99.99	261.21	65.30
51	526.49	28.57	114.28	28.57	671.38	63.26	195.90	48.98	857.08	106.11	269.37	67.34
52	544.86	34.69	122.44	30.61	697.91	69.38	204.07	51.02	885.65	112.24	285.69	71.42
53	563.22	38.77	130.60	32.65	726.48	77.55	220.39	55.10	916.26	120.40	293.86	73.46
54	583.63	42.85	138.77	34.69	757.09	83.67	236.72	59.18	948.91	126.52	310.18	77.55
55	604.04	48.98	155.09	38.77	791.78	91.83	244.88	61.22	981.56	134.68	326.51	81.63
56	626.49	53.06	163.25	40.81	826.47	99.99	261.21	65.30	1018.29	142.85	334.67	83.67
57	648.93	59.18	171.42	42.85	861.16	108.16	277.53	69.38	1057.07	153.05	351.00	87.75
58	675.46	65.30	187.74	46.94	901.98	118.36	293.86	73.46	1099.92	161.21	367.32	91.83
59	708.11	73.46	195.90	48.98	950.95	130.60	310.18	77.55	1148.90	173.46	383.65	95.91
60	746.88	81.63	212.23	53.06	1006.05	142.85	326.51	81.63	1208.08	185.70	408.13	102.03
61	789.74	91.83	228.55	57.14	1067.27	157.13	351.00	87.75	1273.38	202.03	424.46	106.11
62	838.72	102.03	244.88	61.22	1136.65	173.46	375.48	93.87	1344.80	218.35	448.95	112.24
63	891.77	114.28	261.21	65.30	1212.16	189.78	399.97	99.99	1424.39	234.68	473.44	118.36
64	948.91	128.56	277.53	69.38	1293.78	208.15	424.46	106.11	1508.05	255.08	497.92	124.48
65	1010.13	142.85	302.02	75.50	1381.53	228.55	448.95	112.24	1599.88	275.49	522.41	130.60
66	1077.47	157.13	318.34	79.59	1475.40	251.00	473.44	118.36	1697.84	295.90	546.90	136.72
67	1146.86	173.46	342.83	85.71	1573.36	273.45	497.92	124.48	1801.91	320.39	579.55	144.89
68	1234.60	193.86	367.32	91.83	1693.76	299.98	530.57	132.64	1928.43	346.91	612.20	153.05
69	1346.84	218.35	391.81	97.95	1844.76	334.67	571.39	142.85	2083.52	381.61	644.85	161.21
70	1476.53	248.46	423.61	105.90	2016.23	372.70	610.98	152.74	2258.58	419.54	684.30	171.07
71	1567.09	269.71	440.99	110.25	2132.11	399.65	629.99	157.50	2372.29	444.93	708.74	177.18
72	1655.62	290.83	463.80	115.95	2241.07	425.78	653.88	163.47	2478.67	469.50	729.92	182.48
73	1743.12	311.60	483.90	120.97	2346.16	447.24	674.52	168.63	2577.11	487.56	747.84	186.96
74	1840.95	331.83	508.33	127.08	2462.24	467.74	698.96	174.74	2686.41	501.27	769.56	192.39
75	1950.04	358.10	529.51	132.38	2591.57	495.57	726.39	181.60	2810.50	524.42	794.27	198.57
76	2074.07	387.77	560.47	140.12	2742.07	532.77	762.50	190.63	2957.14	560.47	821.16	205.29
77	2212.49	426.26	587.08	146.77	2916.68	582.40	793.19	198.30	3132.15	618.31	855.64	213.91
78	2433.30	484.82	638.24	159.56	3200.42	661.26	853.04	213.26	3422.88	707.28	914.40	228.60
79	2729.41	560.00	705.75	176.44	3577.84	762.52	932.82	233.20	3814.11	814.68	1000.32	250.08
80	3057.73	642.84	779.39	194.85	3993.62	869.91	1031.01	257.75	4240.63	929.75	1092.38	273.09
81	3409.07	731.83	859.17	214.79	4435.48	983.45	1129.20	282.30	4693.23	1046.35	1196.70	299.18
82	3778.82	823.88	951.23	237.81	4894.21	1098.51	1233.53	308.38	5162.70	1164.48	1301.03	325.26
83	4159.31	915.94	1043.28	260.82	5363.69	1212.05	1343.99	336.00	5638.32	1281.09	1411.50	352.87
84	4550.54	1009.53	1135.33	283.83	5840.84	1327.11	1460.59	365.15	6120.07	1397.69	1528.10	382.02
85+		1304.10	1460.59	365.15								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	403.24	22.74	72.76	18.19	571.77	59.43	147.76	36.94	1079.51	157.13	318.34	79.59
30	408.11	23.01	73.64	18.41	609.88	63.39	157.61	39.40	1079.51	157.13	318.34	79.59
31	408.11	23.01	73.64	18.41	648.00	67.35	167.46	41.87	1079.51	157.13	318.34	79.59
32	408.11	23.01	73.64	18.41	667.06	69.33	172.39	43.10	1079.51	157.13	318.34	79.59
33	408.11	23.01	73.64	18.41	705.18	73.29	182.24	45.56	1079.51	157.13	318.34	79.59
34	408.11	23.01	73.64	18.41	726.48	75.50	187.74	46.94	1079.51	157.13	318.34	79.59
35	408.11	23.01	73.64	18.41	726.48	75.50	187.74	46.94	1079.51	157.13	318.34	79.59
36	408.11	23.01	73.64	18.41	726.48	75.50	187.74	46.94	1079.51	157.13	318.34	79.59
37	408.11	23.01	73.64	18.41	726.48	75.50	187.74	46.94	1079.51	157.13	318.34	79.59
38	408.11	23.01	73.64	18.41	726.48	75.50	187.74	46.94	1079.51	157.13	318.34	79.59
39	423.84	23.90	76.48	19.12	726.48	75.50	187.74	46.94	1079.51	157.13	318.34	79.59
40	446.15	25.16	80.51	20.13	726.48	75.50	187.74	46.94	1079.51	157.13	318.34	79.59
41	469.68	26.49	84.75	21.19	726.48	75.50	187.74	46.94	1079.51	157.13	318.34	79.59
42	493.33	27.82	89.02	22.26	726.48	75.50	187.74	46.94	1079.51	157.13	318.34	79.59
43	511.02	28.82	92.21	23.05	726.48	75.50	187.74	46.94	1079.51	157.13	318.34	79.59
44	511.02	28.82	92.21	23.05	726.48	75.50	187.74	46.94	1079.51	157.13	318.34	79.59
45	519.03	38.11	123.41	30.85	808.11	95.91	244.88	61.22	1161.14	177.54	375.48	93.87
46	541.19	39.74	128.68	32.17	808.11	95.91	244.88	61.22	1161.14	177.54	375.48	93.87
47	563.47	41.37	133.97	33.49	808.11	95.91	244.88	61.22	1161.14	177.54	375.48	93.87
48	583.63	42.85	138.77	34.69	808.11	95.91	244.88	61.22	1161.14	177.54	375.48	93.87
49	583.63	42.85	138.77	34.69	808.11	95.91	244.88	61.22	1161.14	177.54	375.48	93.87
50	599.96	46.94	155.09	38.77	840.76	104.07	269.37	67.34	1193.79	183.66	399.97	99.99
51	626.49	53.06	163.25	40.81	883.61	114.28	285.69	71.42	1240.73	195.90	416.30	104.07
52	655.05	59.18	171.42	42.85	932.59	124.48	310.18	77.55	1289.70	206.11	432.62	108.16
53	685.66	67.34	187.74	46.94	981.56	136.72	326.51	81.63	1344.80	218.35	448.95	112.24
54	719.50	75.42	203.83	50.96	1036.66	151.01	342.83	85.71	1403.98	232.64	473.44	118.36
55	740.91	82.10	208.26	52.06	1093.80	163.25	367.32	91.83	1465.20	246.92	489.76	122.44
56	789.24	93.57	227.82	56.96	1152.98	177.54	383.65	95.91	1530.50	261.21	514.25	128.56
57	822.12	101.00	242.39	60.60	1216.24	193.86	408.13	102.03	1597.84	277.53	530.57	132.64
58	862.45	110.57	257.33	64.33	1285.62	210.19	424.46	106.11	1673.35	295.90	555.06	138.77
59	916.87	124.94	274.05	68.51	1367.25	228.55	457.11	114.28	1763.14	316.30	579.55	144.89
60	969.35	137.91	287.81	71.95	1463.16	251.00	481.60	120.40	1867.21	338.75	612.20	153.05
61	1029.28	152.71	309.38	77.34	1567.23	275.49	506.09	126.52	1981.49	365.28	636.69	159.17
62	1101.13	170.01	324.21	81.05	1685.59	302.02	538.74	134.68	2108.01	393.85	669.34	167.33
63	1161.99	184.29	341.42	85.35	1812.11	332.63	571.39	142.85	2246.78	426.50	701.99	175.50
64	1245.52	205.01	363.60	90.90	1950.88	363.24	604.04	151.01	2397.79	459.15	742.80	185.70
65	1325.74	224.15	383.16	95.79	2097.81	397.93	644.85	161.21	2559.00	495.88	775.45	193.86
66	1425.03	247.08	413.72	103.43	2254.94	434.66	677.50	169.38	2728.37	534.66	816.27	204.07
67	1545.62	273.10	441.61	110.40	2420.23	473.44	718.32	179.58	2909.99	575.47	848.92	212.23
68	1681.46	304.84	473.76	118.44	2622.26	518.33	759.13	189.78	3128.35	624.44	897.89	224.47
69	1817.44	337.55	495.84	123.96	2877.34	577.51	808.11	202.03	3403.84	685.66	946.87	236.72
70	1973.93	374.20	523.89	130.97	3164.87	641.53	863.52	215.88	3710.68	751.50	1002.01	250.50
71	2154.43	415.73	561.70	140.43	3364.52	689.05	889.86	222.46	3913.79	797.33	1031.60	257.90
72	2363.15	461.19	597.71	149.43	3554.54	729.92	920.00	230.00	4103.88	838.26	1056.86	264.21
73	2575.28	505.89	645.19	161.30	3739.19	768.00	945.80	236.45	4287.24	870.64	1077.77	269.44
74	2732.30	538.34	670.72	167.68	3943.12	806.63	974.31	243.58	4488.52	900.18	1108.45	277.11
75	2907.24	578.73	699.23	174.81	4173.32	853.67	1011.51	252.88	4719.81	941.93	1140.49	285.12
76	3103.77	625.64	736.43	184.11	4434.89	915.65	1049.25	262.31	4987.22	1003.63	1173.08	293.27
77	3321.08	683.89	768.20	192.05	4732.57	997.73	1092.97	273.24	5300.92	1097.66	1217.88	304.47
78	3665.29	774.79	828.49	207.12	5217.94	1129.20	1172.16	293.04	5825.49	1251.94	1301.03	325.26
79	4130.16	894.46	920.54	230.14	5880.73	1305.63	1288.76	322.19	6546.58	1452.92	1423.77	355.94
80	4647.20	1027.94	1018.73	254.68	6620.23	1502.02	1417.63	354.41	7350.52	1672.32	1558.78	389.70
81	5204.13	1170.62	1123.06	280.77	7416.50	1710.67	1558.78	389.70	8215.83	1903.99	1706.07	426.52
82	5790.21	1317.91	1239.66	309.92	8251.12	1923.93	1706.07	426.52	9117.96	2137.19	1865.63	466.41
83	6394.69	1468.26	1356.26	339.07	9107.22	2137.19	1859.49	464.87	10038.50	2368.86	2025.19	506.30
84	7019.13	1618.62	1485.14	371.29	9984.81	2351.98	2019.05	504.76	10980.52	2599.00	2190.89	547.72
85+		2095.77	1908.59	477.15								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	388.08	19.71	54.57	13.64	533.22	49.79	109.21	27.30	981.56	134.68	244.88	61.22
30	392.76	19.95	55.23	13.81	568.77	53.11	116.49	29.12	981.56	134.68	244.88	61.22
31	392.76	19.95	55.23	13.81	604.32	56.43	123.78	30.94	981.56	134.68	244.88	61.22
32	392.76	19.95	55.23	13.81	622.09	58.09	127.42	31.85	981.56	134.68	244.88	61.22
33	392.76	19.95	55.23	13.81	657.64	61.41	134.70	33.67	981.56	134.68	244.88	61.22
34	392.76	19.95	55.23	13.81	677.50	63.26	138.77	34.69	981.56	134.68	244.88	61.22
35	392.76	19.95	55.23	13.81	677.50	63.26	138.77	34.69	981.56	134.68	244.88	61.22
36	392.76	19.95	55.23	13.81	677.50	63.26	138.77	34.69	981.56	134.68	244.88	61.22
37	392.76	19.95	55.23	13.81	677.50	63.26	138.77	34.69	981.56	134.68	244.88	61.22
38	392.76	19.95	55.23	13.81	677.50	63.26	138.77	34.69	981.56	134.68	244.88	61.22
39	407.91	20.71	57.36	14.34	677.50	63.26	138.77	34.69	981.56	134.68	244.88	61.22
40	429.38	21.80	60.38	15.10	677.50	63.26	138.77	34.69	981.56	134.68	244.88	61.22
41	452.02	22.95	63.57	15.89	677.50	63.26	138.77	34.69	981.56	134.68	244.88	61.22
42	474.78	24.11	66.77	16.69	677.50	63.26	138.77	34.69	981.56	134.68	244.88	61.22
43	491.81	24.97	69.16	17.29	677.50	63.26	138.77	34.69	981.56	134.68	244.88	61.22
44	491.81	24.97	69.16	17.29	677.50	63.26	138.77	34.69	981.56	134.68	244.88	61.22
45	491.81	30.85	87.11	21.78	744.84	81.63	179.58	44.89	1050.94	151.01	285.69	71.42
46	512.81	32.17	90.83	22.71	744.84	81.63	179.58	44.89	1050.94	151.01	285.69	71.42
47	533.92	33.49	94.57	23.64	744.84	81.63	179.58	44.89	1050.94	151.01	285.69	71.42
48	553.02	34.69	97.95	24.49	744.84	81.63	179.58	44.89	1050.94	151.01	285.69	71.42
49	553.02	34.69	97.95	24.49	744.84	81.63	179.58	44.89	1050.94	151.01	285.69	71.42
50	567.31	38.77	106.11	26.53	773.41	87.75	204.07	51.02	1077.47	157.13	302.02	75.50
51	589.75	44.89	114.28	28.57	810.15	95.91	212.23	53.06	1116.25	165.29	318.34	79.59
52	614.24	51.02	130.60	32.65	848.92	106.11	228.55	57.14	1159.10	175.50	326.51	81.63
53	638.73	57.14	138.77	34.69	891.77	116.32	244.88	61.22	1206.04	187.74	342.83	85.71
54	666.51	63.19	146.75	36.69	938.71	126.52	253.04	63.26	1255.01	197.94	359.16	89.79
55	684.85	70.09	152.19	38.05	987.68	138.77	269.37	67.34	1308.07	210.19	375.48	93.87
56	726.18	77.30	162.73	40.68	1038.70	151.01	285.69	71.42	1363.17	222.43	391.81	97.95
57	753.44	84.84	177.76	44.44	1091.76	163.25	302.02	75.50	1422.35	236.72	408.13	102.03
58	788.06	94.49	184.95	46.24	1150.94	177.54	318.34	79.59	1487.65	253.04	424.46	106.11
59	832.24	104.79	201.51	50.38	1220.32	193.86	342.83	85.71	1563.15	269.37	448.95	112.24
60	877.41	115.92	215.85	53.96	1299.91	212.23	367.32	91.83	1650.90	289.78	465.27	116.32
61	928.14	126.92	230.05	57.51	1389.70	232.64	383.65	95.91	1748.85	312.22	489.76	122.44
62	986.47	142.34	245.14	61.28	1489.69	257.12	408.13	102.03	1857.01	336.71	522.41	130.60
63	1035.89	155.19	256.06	64.02	1597.84	281.61	440.78	110.20	1973.33	363.24	546.90	136.72
64	1106.26	172.13	278.50	69.63	1714.16	308.14	465.27	116.32	2101.89	391.81	571.39	142.85
65	1174.39	187.75	291.20	72.80	1838.64	336.71	489.76	122.44	2238.61	422.42	604.04	151.01
66	1258.40	206.86	314.12	78.53	1973.33	367.32	522.41	130.60	2383.50	455.07	636.69	159.17
67	1361.62	230.49	333.14	83.29	2114.13	399.97	555.06	138.77	2538.59	489.76	669.34	167.33
68	1475.64	256.30	357.26	89.32	2283.51	438.74	587.71	146.93	2724.29	530.57	701.99	175.50
69	1588.59	282.25	381.41	95.35	2497.78	487.72	628.53	157.13	2954.89	581.59	750.97	187.74
70	1715.73	312.46	404.14	101.04	2737.19	541.73	676.15	169.04	3211.71	637.45	798.35	199.59
71	1864.34	347.37	436.06	109.01	2901.88	578.80	700.86	175.22	3378.31	675.27	818.98	204.75
72	2038.47	385.56	464.88	116.22	3058.42	613.97	729.92	182.48	3533.63	709.01	843.97	210.99
73	2214.19	421.58	498.56	124.64	3205.81	643.36	747.84	186.96	3680.54	731.34	865.15	216.29
74	2336.93	446.56	522.45	130.61	3365.95	672.48	776.62	194.16	3835.45	750.15	889.59	222.40
75	2474.46	476.90	549.88	137.47	3547.07	707.72	807.85	201.96	4013.79	777.30	916.47	229.12
76	2631.28	514.85	580.02	145.01	3757.11	759.24	840.71	210.18	4227.97	830.93	951.50	237.87
77	2807.38	563.66	612.06	153.02	4001.84	830.66	880.62	220.16	4489.00	918.10	986.80	246.70
78	3086.88	638.24	662.79	165.70	4400.19	942.02	951.23	237.81	4920.29	1054.02	1061.69	265.42
79	3458.17	734.90	736.43	184.11	4931.03	1084.70	1049.42	262.35	5498.70	1216.65	1166.02	291.50
80	3866.27	839.23	816.21	204.05	5512.51	1238.13	1153.75	288.44	6130.81	1386.95	1276.48	319.12
81	4300.46	949.69	902.13	225.53	6130.81	1397.69	1270.35	317.59	6799.73	1561.85	1399.22	349.81
82	4754.60	1063.23	994.18	248.55	6773.65	1560.32	1393.09	348.27	7491.67	1736.75	1534.24	383.56
83	5221.00	1176.76	1092.38	273.09	7427.23	1721.41	1521.96	380.49	8191.28	1910.12	1663.11	415.78
84	5696.62	1290.29	1196.70	299.18	8091.56	1882.51	1650.84	412.71	8898.57	2081.96	1798.12	449.53
85+		1646.23	1534.24	383.56								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	409.64	24.55	110.46	27.62	509.37	47.56	171.83	42.96
30	409.64	24.55	110.46	27.62	509.37	47.56	171.83	42.96
31	409.64	24.55	110.46	27.62	509.37	47.56	171.83	42.96
32	409.64	24.55	110.46	27.62	509.37	47.56	171.83	42.96
33	409.64	24.55	110.46	27.62	509.37	47.56	171.83	42.96
34	409.64	24.55	110.46	27.62	509.37	47.56	171.83	42.96
35	409.64	24.55	110.46	27.62	509.37	47.56	171.83	42.96
36	409.64	24.55	110.46	27.62	509.37	47.56	171.83	42.96
37	409.64	24.55	110.46	27.62	509.37	47.56	171.83	42.96
38	409.64	24.55	110.46	27.62	509.37	47.56	171.83	42.96
39	409.64	24.55	110.46	27.62	509.37	47.56	171.83	42.96
40	409.64	24.55	110.46	27.62	509.37	47.56	171.83	42.96
41	409.64	24.55	110.46	27.62	509.37	47.56	171.83	42.96
42	409.64	24.55	110.46	27.62	509.37	47.56	171.83	42.96
43	409.64	24.55	110.46	27.62	509.37	47.56	171.83	42.96
44	409.64	24.55	110.46	27.62	509.37	47.56	171.83	42.96
45	432.65	30.68	147.29	36.82	530.85	52.16	202.52	50.63
46	432.65	30.68	147.29	36.82	530.85	52.16	202.52	50.63
47	432.65	30.68	147.29	36.82	530.85	52.16	202.52	50.63
48	432.65	30.68	147.29	36.82	530.85	52.16	202.52	50.63
49	432.65	30.68	147.29	36.82	530.85	52.16	202.52	50.63
50	441.86	32.22	159.56	39.89	538.52	55.23	220.93	55.23
51	455.67	36.82	171.83	42.96	552.32	58.30	227.07	56.77
52	471.01	39.89	184.11	46.03	567.67	61.37	239.34	59.84
53	486.35	42.96	196.38	49.10	583.01	65.97	251.61	62.90
54	503.23	47.56	202.52	50.63	601.42	69.04	257.75	64.44
55	521.64	52.16	214.79	53.70	619.83	73.64	270.03	67.51
56	540.05	56.77	227.07	56.77	639.78	78.25	282.30	70.57
57	560.00	61.37	239.34	59.84	659.72	82.85	294.57	73.64
58	583.01	65.97	257.75	64.44	682.73	88.99	306.85	76.71
59	609.09	72.11	270.03	67.51	710.35	95.12	325.26	81.31
60	639.78	79.78	282.30	70.57	741.04	101.26	337.53	84.38
61	675.06	87.45	300.71	75.18	776.32	108.93	355.94	88.99
62	711.89	96.66	319.12	79.78	816.21	118.14	374.35	93.59
63	754.84	105.86	337.53	84.38	857.64	127.34	392.76	98.19
64	799.34	116.60	355.94	88.99	905.20	138.08	411.18	102.79
65	848.43	127.34	380.49	95.12	954.29	148.82	429.59	107.40
66	899.06	138.08	398.90	99.73	1007.99	161.09	454.13	113.53
67	954.29	150.36	423.45	105.86	1064.76	173.37	472.54	118.14
68	1020.27	165.70	448.00	112.00	1132.27	188.71	497.09	124.27
69	1104.65	184.11	478.68	119.67	1216.65	207.12	527.78	131.94
70	1201.31	205.59	509.37	127.34	1314.84	228.60	558.46	139.62
71	1307.17	228.60	546.19	136.55	1422.24	250.08	595.28	148.82
72	1416.10	251.61	583.01	145.75	1532.70	273.09	632.11	158.03
73	1532.70	276.16	619.83	154.96	1649.30	294.57	668.93	167.23
74	1666.18	302.24	662.79	165.70	1782.78	319.12	711.89	177.97
75	1819.60	332.93	718.02	179.51	1934.67	348.27	767.12	191.78
76	1994.51	371.29	773.25	193.31	2111.11	386.63	822.35	205.59
77	2195.49	420.38	834.62	208.66	2313.63	437.26	883.72	220.93
78	2430.23	480.22	908.27	227.07	2551.43	501.70	957.36	239.34
79	2698.72	550.79	994.18	248.55	2824.53	575.34	1043.28	260.82
80	2996.36	627.50	1086.24	271.56	3125.24	656.65	1135.33	283.83
81	3315.48	710.35	1184.43	296.11	3447.43	741.04	1233.53	308.38
82	3653.02	794.73	1288.76	322.19	3784.96	826.95	1337.85	334.46
83	3999.75	879.12	1399.22	349.81	4131.70	912.87	1448.32	362.08
84	4357.23	965.03	1515.82	378.96	4487.64	998.79	1564.92	391.23
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	389.70	19.95	79.78	19.95	471.01	38.36	122.74	30.68
30	389.70	19.95	79.78	19.95	471.01	38.36	122.74	30.68
31	389.70	19.95	79.78	19.95	471.01	38.36	122.74	30.68
32	389.70	19.95	79.78	19.95	471.01	38.36	122.74	30.68
33	389.70	19.95	79.78	19.95	471.01	38.36	122.74	30.68
34	389.70	19.95	79.78	19.95	471.01	38.36	122.74	30.68
35	389.70	19.95	79.78	19.95	471.01	38.36	122.74	30.68
36	389.70	19.95	79.78	19.95	471.01	38.36	122.74	30.68
37	389.70	19.95	79.78	19.95	471.01	38.36	122.74	30.68
38	389.70	19.95	79.78	19.95	471.01	38.36	122.74	30.68
39	389.70	19.95	79.78	19.95	471.01	38.36	122.74	30.68
40	389.70	19.95	79.78	19.95	471.01	38.36	122.74	30.68
41	389.70	19.95	79.78	19.95	471.01	38.36	122.74	30.68
42	389.70	19.95	79.78	19.95	471.01	38.36	122.74	30.68
43	389.70	19.95	79.78	19.95	471.01	38.36	122.74	30.68
44	389.70	19.95	79.78	19.95	471.01	38.36	122.74	30.68
45	406.57	24.55	104.33	26.08	487.89	42.96	147.29	36.82
46	406.57	24.55	104.33	26.08	487.89	42.96	147.29	36.82
47	406.57	24.55	104.33	26.08	487.89	42.96	147.29	36.82
48	406.57	24.55	104.33	26.08	487.89	42.96	147.29	36.82
49	406.57	24.55	104.33	26.08	487.89	42.96	147.29	36.82
50	414.24	26.08	116.60	29.15	494.02	44.49	153.42	38.36
51	424.98	29.15	122.74	30.68	504.76	47.56	165.70	41.42
52	437.26	32.22	128.88	32.22	517.04	50.63	171.83	42.96
53	449.53	35.29	135.01	33.75	530.85	53.70	177.97	44.49
54	463.34	38.36	147.29	36.82	544.65	56.77	184.11	46.03
55	478.68	41.42	153.42	38.36	560.00	59.84	196.38	49.10
56	494.02	46.03	159.56	39.89	575.34	62.90	202.52	50.63
57	510.90	49.10	171.83	42.96	592.21	67.51	214.79	53.70
58	529.31	53.70	184.11	46.03	612.16	72.11	220.93	55.23
59	550.79	58.30	190.25	47.56	633.64	76.71	233.20	58.30
60	575.34	64.44	202.52	50.63	659.72	82.85	245.48	61.37
61	604.49	70.57	214.79	53.70	688.87	88.99	257.75	64.44
62	635.17	78.25	227.07	56.77	721.09	96.66	270.03	67.51
63	670.46	85.92	245.48	61.37	756.38	104.33	282.30	70.57
64	707.28	93.59	257.75	64.44	794.73	112.00	300.71	75.18
65	747.17	102.79	276.16	69.04	836.16	121.20	312.98	78.25
66	790.13	112.00	288.44	72.11	880.65	131.94	331.39	82.85
67	836.16	122.74	306.85	76.71	928.21	141.15	349.81	87.45
68	889.86	135.01	325.26	81.31	983.45	153.42	368.22	92.05
69	958.90	150.36	349.81	87.45	1054.02	168.77	392.76	98.19
70	1038.68	167.23	374.35	93.59	1135.33	185.64	417.31	104.33
71	1126.13	185.64	405.04	101.26	1222.79	204.05	441.86	110.46
72	1215.11	204.05	429.59	107.40	1313.31	222.46	472.54	118.14
73	1311.77	224.00	460.27	115.07	1409.96	240.88	503.23	125.81
74	1420.70	245.48	497.09	124.27	1518.89	259.29	540.05	135.01
75	1544.98	270.03	540.05	135.01	1643.17	282.30	576.87	144.22
76	1689.19	300.71	583.01	145.75	1787.38	314.52	619.83	154.96
77	1853.36	340.60	632.11	158.03	1954.62	355.94	668.93	167.23
78	2043.60	389.70	687.34	171.83	2147.93	409.64	730.30	182.57
79	2261.46	446.46	754.84	188.71	2368.86	467.94	797.80	199.45
80	2502.34	507.83	828.49	207.12	2611.27	532.38	865.31	216.33
81	2758.56	573.80	908.27	227.07	2870.55	599.89	945.09	236.27
82	3028.58	639.78	988.05	247.01	3142.11	667.39	1031.01	257.75
83	3306.28	707.28	1073.96	268.49	3419.81	734.90	1110.79	277.70
84	3591.65	774.79	1159.88	289.97	3703.64	802.41	1202.84	300.71
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	435.72	30.68	122.74	30.68	561.53	59.84	190.25	47.56
30	435.72	30.68	122.74	30.68	561.53	59.84	190.25	47.56
31	435.72	30.68	122.74	30.68	561.53	59.84	190.25	47.56
32	435.72	30.68	122.74	30.68	561.53	59.84	190.25	47.56
33	435.72	30.68	122.74	30.68	561.53	59.84	190.25	47.56
34	435.72	30.68	122.74	30.68	561.53	59.84	190.25	47.56
35	435.72	30.68	122.74	30.68	561.53	59.84	190.25	47.56
36	435.72	30.68	122.74	30.68	561.53	59.84	190.25	47.56
37	435.72	30.68	122.74	30.68	561.53	59.84	190.25	47.56
38	435.72	30.68	122.74	30.68	561.53	59.84	190.25	47.56
39	435.72	30.68	122.74	30.68	561.53	59.84	190.25	47.56
40	435.72	30.68	122.74	30.68	561.53	59.84	190.25	47.56
41	435.72	30.68	122.74	30.68	561.53	59.84	190.25	47.56
42	435.72	30.68	122.74	30.68	561.53	59.84	190.25	47.56
43	435.72	30.68	122.74	30.68	561.53	59.84	190.25	47.56
44	435.72	30.68	122.74	30.68	561.53	59.84	190.25	47.56
45	464.87	38.36	159.56	39.89	589.15	65.97	227.07	56.77
46	464.87	38.36	159.56	39.89	589.15	65.97	227.07	56.77
47	464.87	38.36	159.56	39.89	589.15	65.97	227.07	56.77
48	464.87	38.36	159.56	39.89	589.15	65.97	227.07	56.77
49	464.87	38.36	159.56	39.89	589.15	65.97	227.07	56.77
50	475.61	41.42	177.97	44.49	599.89	69.04	239.34	59.84
51	494.02	44.49	190.25	47.56	618.30	73.64	251.61	62.90
52	512.43	49.10	202.52	50.63	636.71	78.25	263.89	65.97
53	532.38	53.70	208.66	52.16	656.65	82.85	276.16	69.04
54	553.86	59.84	220.93	55.23	679.67	87.45	288.44	72.11
55	576.87	64.44	239.34	59.84	702.68	93.59	300.71	75.18
56	599.89	70.57	251.61	62.90	727.23	98.19	312.98	78.25
57	625.97	76.71	263.89	65.97	753.31	104.33	325.26	81.31
58	653.58	82.85	276.16	69.04	782.46	112.00	337.53	84.38
59	687.34	90.52	294.57	73.64	816.21	119.67	355.94	88.99
60	725.69	99.73	312.98	78.25	856.10	128.88	374.35	93.59
61	768.65	110.46	331.39	82.85	900.60	138.08	392.76	98.19
62	816.21	121.20	349.81	87.45	949.69	148.82	411.18	102.79
63	868.38	133.48	368.22	92.05	1003.39	161.09	429.59	107.40
64	925.14	145.75	392.76	98.19	1061.69	174.90	454.13	113.53
65	984.98	159.56	417.31	104.33	1124.59	188.71	472.54	118.14
66	1049.42	174.90	435.72	108.93	1192.10	204.05	497.09	124.27
67	1118.46	190.25	460.27	115.07	1262.68	219.40	521.64	130.41
68	1201.31	208.66	490.96	122.74	1348.59	237.81	546.19	136.55
69	1307.17	231.67	521.64	130.41	1455.99	262.35	583.01	145.75
70	1428.37	259.29	558.46	139.62	1580.26	288.44	619.83	154.96
71	1561.85	288.44	595.28	148.82	1715.28	317.59	656.65	164.16
72	1698.40	317.59	638.24	159.56	1853.36	346.74	693.47	173.37
73	1845.69	348.27	681.20	170.30	2002.18	374.35	736.43	184.11
74	2012.92	380.49	730.30	182.57	2169.41	403.50	785.53	196.38
75	2206.23	420.38	785.53	196.38	2362.72	441.86	840.76	210.19
76	2428.70	469.48	846.90	211.72	2588.26	490.96	902.13	225.53
77	2686.45	532.38	914.40	228.60	2850.61	556.93	975.77	243.94
78	2988.69	610.63	1000.32	250.08	3158.99	641.31	1055.55	263.89
79	3338.50	702.68	1092.38	273.09	3514.93	739.50	1147.61	286.90
80	3726.66	803.94	1196.70	299.18	3909.23	845.36	1251.94	312.98
81	4143.97	911.34	1307.17	326.79	4332.68	957.36	1368.54	342.13
82	4582.76	1023.34	1423.77	355.94	4776.08	1070.90	1485.14	371.29
83	5035.36	1133.80	1546.51	386.63	5230.21	1182.90	1607.88	401.97
84	5500.23	1245.80	1675.39	418.85	5696.62	1296.43	1736.75	434.19
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	411.18	24.55	85.92	21.48	518.57	49.10	141.15	35.29
30	411.18	24.55	85.92	21.48	518.57	49.10	141.15	35.29
31	411.18	24.55	85.92	21.48	518.57	49.10	141.15	35.29
32	411.18	24.55	85.92	21.48	518.57	49.10	141.15	35.29
33	411.18	24.55	85.92	21.48	518.57	49.10	141.15	35.29
34	411.18	24.55	85.92	21.48	518.57	49.10	141.15	35.29
35	411.18	24.55	85.92	21.48	518.57	49.10	141.15	35.29
36	411.18	24.55	85.92	21.48	518.57	49.10	141.15	35.29
37	411.18	24.55	85.92	21.48	518.57	49.10	141.15	35.29
38	411.18	24.55	85.92	21.48	518.57	49.10	141.15	35.29
39	411.18	24.55	85.92	21.48	518.57	49.10	141.15	35.29
40	411.18	24.55	85.92	21.48	518.57	49.10	141.15	35.29
41	411.18	24.55	85.92	21.48	518.57	49.10	141.15	35.29
42	411.18	24.55	85.92	21.48	518.57	49.10	141.15	35.29
43	411.18	24.55	85.92	21.48	518.57	49.10	141.15	35.29
44	411.18	24.55	85.92	21.48	518.57	49.10	141.15	35.29
45	434.19	30.68	116.60	29.15	540.05	55.23	165.70	41.42
46	434.19	30.68	116.60	29.15	540.05	55.23	165.70	41.42
47	434.19	30.68	116.60	29.15	540.05	55.23	165.70	41.42
48	434.19	30.68	116.60	29.15	540.05	55.23	165.70	41.42
49	434.19	30.68	116.60	29.15	540.05	55.23	165.70	41.42
50	443.39	33.75	128.88	32.22	547.72	56.77	177.97	44.49
51	457.20	36.82	135.01	33.75	561.53	59.84	184.11	46.03
52	472.54	39.89	141.15	35.29	578.41	64.44	190.25	47.56
53	489.42	44.49	153.42	38.36	595.28	67.51	202.52	50.63
54	507.83	49.10	159.56	39.89	613.69	72.11	208.66	52.16
55	526.24	53.70	171.83	42.96	632.11	76.71	220.93	55.23
56	546.19	58.30	184.11	46.03	653.58	81.31	227.07	56.77
57	567.67	62.90	190.25	47.56	675.06	85.92	239.34	59.84
58	590.68	69.04	202.52	50.63	699.61	92.05	251.61	62.90
59	618.30	75.18	214.79	53.70	727.23	98.19	263.89	65.97
60	650.52	82.85	227.07	56.77	760.98	105.86	276.16	69.04
61	685.80	90.52	245.48	61.37	797.80	115.07	288.44	72.11
62	725.69	99.73	257.75	64.44	839.23	124.27	306.85	76.71
63	770.19	108.93	276.16	69.04	885.25	133.48	319.12	79.78
64	817.75	119.67	288.44	72.11	934.35	144.22	337.53	84.38
65	868.38	131.94	306.85	76.71	986.51	156.49	355.94	88.99
66	922.08	144.22	325.26	81.31	1041.75	168.77	374.35	93.59
67	978.84	156.49	343.67	85.92	1101.58	181.04	392.76	98.19
68	1049.42	171.83	368.22	92.05	1173.69	197.92	417.31	104.33
69	1136.87	191.78	392.76	98.19	1262.68	217.86	441.86	110.46
70	1236.59	214.79	423.45	105.86	1367.00	239.34	472.54	118.14
71	1347.06	237.81	454.13	113.53	1477.47	262.35	503.23	125.81
72	1462.13	262.35	484.82	121.20	1594.07	286.90	533.91	133.48
73	1583.33	286.90	521.64	130.41	1716.81	309.92	564.60	141.15
74	1719.88	312.98	558.46	139.62	1854.89	332.93	607.56	151.89
75	1879.44	345.20	601.42	150.36	2012.92	362.08	650.52	162.63
76	2062.01	385.09	656.65	164.16	2198.56	403.50	699.61	174.90
77	2275.27	437.26	711.89	177.97	2416.42	458.74	760.98	190.25
78	2523.82	503.23	779.39	194.85	2671.10	529.31	822.35	205.59
79	2809.19	576.87	853.04	213.26	2961.07	609.09	902.13	225.53
80	3122.17	658.19	932.82	233.20	3278.66	693.47	981.91	245.48
81	3456.63	744.10	1024.87	256.22	3619.26	782.46	1073.96	268.49
82	3807.97	831.56	1116.92	279.23	3973.67	871.45	1172.16	293.04
83	4168.52	919.01	1215.11	303.78	4335.75	960.43	1270.35	317.59
84	4538.27	1007.99	1319.44	329.86	4705.50	1049.42	1368.54	342.13
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	469.48	38.36	128.88	32.22	636.71	76.71	208.66	52.16
30	469.48	38.36	128.88	32.22	636.71	76.71	208.66	52.16
31	469.48	38.36	128.88	32.22	636.71	76.71	208.66	52.16
32	469.48	38.36	128.88	32.22	636.71	76.71	208.66	52.16
33	469.48	38.36	128.88	32.22	636.71	76.71	208.66	52.16
34	469.48	38.36	128.88	32.22	636.71	76.71	208.66	52.16
35	469.48	38.36	128.88	32.22	636.71	76.71	208.66	52.16
36	469.48	38.36	128.88	32.22	636.71	76.71	208.66	52.16
37	469.48	38.36	128.88	32.22	636.71	76.71	208.66	52.16
38	469.48	38.36	128.88	32.22	636.71	76.71	208.66	52.16
39	469.48	38.36	128.88	32.22	636.71	76.71	208.66	52.16
40	469.48	38.36	128.88	32.22	636.71	76.71	208.66	52.16
41	469.48	38.36	128.88	32.22	636.71	76.71	208.66	52.16
42	469.48	38.36	128.88	32.22	636.71	76.71	208.66	52.16
43	469.48	38.36	128.88	32.22	636.71	76.71	208.66	52.16
44	469.48	38.36	128.88	32.22	636.71	76.71	208.66	52.16
45	507.83	49.10	171.83	42.96	673.53	85.92	245.48	61.37
46	507.83	49.10	171.83	42.96	673.53	85.92	245.48	61.37
47	507.83	49.10	171.83	42.96	673.53	85.92	245.48	61.37
48	507.83	49.10	171.83	42.96	673.53	85.92	245.48	61.37
49	507.83	49.10	171.83	42.96	673.53	85.92	245.48	61.37
50	524.71	52.16	190.25	47.56	688.87	90.52	263.89	65.97
51	546.19	58.30	202.52	50.63	710.35	95.12	270.03	67.51
52	570.74	62.90	214.79	53.70	734.90	101.26	282.30	70.57
53	596.82	69.04	227.07	56.77	762.52	107.40	294.57	73.64
54	624.43	76.71	239.34	59.84	791.67	113.53	306.85	76.71
55	653.58	82.85	251.61	62.90	822.35	121.20	325.26	81.31
56	684.27	90.52	263.89	65.97	853.04	128.88	337.53	84.38
57	716.49	98.19	282.30	70.57	886.79	136.55	349.81	87.45
58	753.31	107.40	294.57	73.64	925.14	144.22	368.22	92.05
59	794.73	116.60	312.98	78.25	969.64	154.96	386.63	96.66
60	845.36	128.88	331.39	82.85	1021.80	167.23	405.04	101.26
61	900.60	141.15	349.81	87.45	1078.57	179.51	423.45	105.86
62	961.97	154.96	374.35	93.59	1143.01	194.85	441.86	110.46
63	1029.47	170.30	392.76	98.19	1213.58	210.19	466.41	116.60
64	1101.58	187.18	417.31	104.33	1288.76	227.07	490.96	122.74
65	1179.83	205.59	441.86	110.46	1370.07	245.48	515.50	128.88
66	1262.68	224.00	466.41	116.60	1457.52	265.42	540.05	135.01
67	1350.13	243.94	497.09	124.27	1549.58	285.37	564.60	141.15
68	1457.52	268.49	521.64	130.41	1660.04	309.92	595.28	148.82
69	1592.54	299.18	558.46	139.62	1801.19	340.60	625.97	156.49
70	1749.03	334.46	595.28	148.82	1962.29	375.89	668.93	167.23
71	1920.86	372.82	638.24	159.56	2137.19	414.24	705.75	176.44
72	2095.77	409.64	681.20	170.30	2316.70	451.07	748.71	187.18
73	2282.94	448.00	724.16	181.04	2506.94	486.35	797.80	199.45
74	2497.74	489.42	779.39	194.85	2723.27	524.71	846.90	211.72
75	2744.75	540.05	840.76	210.19	2973.35	572.27	908.27	227.07
76	3034.72	606.02	908.27	227.07	3267.92	636.71	975.77	243.94
77	3373.78	688.87	981.91	245.48	3617.73	727.23	1055.55	263.89
78	3775.75	794.73	1067.83	266.96	4033.51	843.83	1141.47	285.37
79	4240.63	917.47	1172.16	293.04	4513.72	975.77	1245.80	311.45
80	4756.13	1054.02	1288.76	322.19	5043.03	1119.99	1362.40	340.60
81	5309.99	1196.70	1411.50	352.87	5610.70	1268.81	1485.14	371.29
82	5889.93	1343.99	1540.37	385.09	6202.91	1420.70	1620.15	405.04
83	6485.21	1491.28	1675.39	418.85	6807.40	1571.06	1755.17	438.79
84	7094.31	1638.56	1816.54	454.13	7424.17	1721.41	1896.32	474.08
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	441.86	32.22	98.19	24.55	584.54	64.44	153.42	38.36
30	441.86	32.22	98.19	24.55	584.54	64.44	153.42	38.36
31	441.86	32.22	98.19	24.55	584.54	64.44	153.42	38.36
32	441.86	32.22	98.19	24.55	584.54	64.44	153.42	38.36
33	441.86	32.22	98.19	24.55	584.54	64.44	153.42	38.36
34	441.86	32.22	98.19	24.55	584.54	64.44	153.42	38.36
35	441.86	32.22	98.19	24.55	584.54	64.44	153.42	38.36
36	441.86	32.22	98.19	24.55	584.54	64.44	153.42	38.36
37	441.86	32.22	98.19	24.55	584.54	64.44	153.42	38.36
38	441.86	32.22	98.19	24.55	584.54	64.44	153.42	38.36
39	441.86	32.22	98.19	24.55	584.54	64.44	153.42	38.36
40	441.86	32.22	98.19	24.55	584.54	64.44	153.42	38.36
41	441.86	32.22	98.19	24.55	584.54	64.44	153.42	38.36
42	441.86	32.22	98.19	24.55	584.54	64.44	153.42	38.36
43	441.86	32.22	98.19	24.55	584.54	64.44	153.42	38.36
44	441.86	32.22	98.19	24.55	584.54	64.44	153.42	38.36
45	474.08	39.89	128.88	32.22	613.69	72.11	184.11	46.03
46	474.08	39.89	128.88	32.22	613.69	72.11	184.11	46.03
47	474.08	39.89	128.88	32.22	613.69	72.11	184.11	46.03
48	474.08	39.89	128.88	32.22	613.69	72.11	184.11	46.03
49	474.08	39.89	128.88	32.22	613.69	72.11	184.11	46.03
50	486.35	42.96	135.01	33.75	625.97	75.18	196.38	49.10
51	504.76	47.56	147.29	36.82	644.38	79.78	202.52	50.63
52	524.71	52.16	153.42	38.36	665.86	84.38	214.79	53.70
53	546.19	58.30	165.70	41.42	688.87	90.52	220.93	55.23
54	569.20	62.90	177.97	44.49	713.42	95.12	233.20	58.30
55	595.28	69.04	184.11	46.03	737.97	101.26	245.48	61.37
56	621.37	75.18	196.38	49.10	765.58	107.40	251.61	62.90
57	647.45	81.31	208.66	52.16	794.73	115.07	263.89	65.97
58	678.13	88.99	220.93	55.23	826.95	121.20	276.16	69.04
59	714.95	98.19	233.20	58.30	863.77	130.41	288.44	72.11
60	756.38	107.40	245.48	61.37	908.27	139.62	306.85	76.71
61	802.41	118.14	263.89	65.97	957.36	151.89	319.12	79.78
62	854.57	130.41	282.30	70.57	1011.06	164.16	337.53	84.38
63	911.34	142.68	300.71	75.18	1070.90	176.44	355.94	88.99
64	972.71	156.49	319.12	79.78	1133.80	191.78	374.35	93.59
65	1038.68	171.83	337.53	84.38	1202.84	207.12	392.76	98.19
66	1109.25	188.71	355.94	88.99	1276.48	222.46	411.18	102.79
67	1182.90	205.59	374.35	93.59	1354.73	240.88	435.72	108.93
68	1273.42	225.53	398.90	99.73	1449.85	260.82	460.27	115.07
69	1386.95	251.61	429.59	107.40	1566.45	286.90	484.82	121.20
70	1518.89	280.77	460.27	115.07	1701.47	316.05	515.50	128.88
71	1661.58	311.45	490.96	122.74	1848.75	346.74	552.32	138.08
72	1808.86	343.67	527.78	131.94	2000.64	378.96	589.15	147.29
73	1963.82	374.35	564.60	141.15	2157.14	408.11	625.97	156.49
74	2140.26	406.57	607.56	151.89	2335.11	435.72	668.93	167.23
75	2342.78	448.00	656.65	164.16	2540.69	474.08	718.02	179.51
76	2582.12	501.70	718.02	179.51	2784.64	527.78	773.25	193.31
77	2865.95	572.27	779.39	194.85	3077.68	607.56	840.76	210.19
78	3200.42	661.26	853.04	213.26	3422.88	707.28	914.40	228.60
79	3577.84	762.52	932.82	233.20	3814.11	814.68	1000.32	250.08
80	3993.62	869.91	1031.01	257.75	4240.63	929.75	1092.38	273.09
81	4435.48	983.45	1129.20	282.30	4693.23	1046.35	1196.70	299.18
82	4894.21	1098.51	1233.53	308.38	5162.70	1164.48	1301.03	325.26
83	5363.69	1212.05	1343.99	336.00	5638.32	1281.09	1411.50	352.87
84	5840.84	1327.11	1460.59	365.15	6120.07	1397.69	1528.10	382.02
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	546.19	56.77	141.15	35.29	811.61	118.14	239.34	59.84
30	546.19	56.77	141.15	35.29	811.61	118.14	239.34	59.84
31	546.19	56.77	141.15	35.29	811.61	118.14	239.34	59.84
32	546.19	56.77	141.15	35.29	811.61	118.14	239.34	59.84
33	546.19	56.77	141.15	35.29	811.61	118.14	239.34	59.84
34	546.19	56.77	141.15	35.29	811.61	118.14	239.34	59.84
35	546.19	56.77	141.15	35.29	811.61	118.14	239.34	59.84
36	546.19	56.77	141.15	35.29	811.61	118.14	239.34	59.84
37	546.19	56.77	141.15	35.29	811.61	118.14	239.34	59.84
38	546.19	56.77	141.15	35.29	811.61	118.14	239.34	59.84
39	546.19	56.77	141.15	35.29	811.61	118.14	239.34	59.84
40	546.19	56.77	141.15	35.29	811.61	118.14	239.34	59.84
41	546.19	56.77	141.15	35.29	811.61	118.14	239.34	59.84
42	546.19	56.77	141.15	35.29	811.61	118.14	239.34	59.84
43	546.19	56.77	141.15	35.29	811.61	118.14	239.34	59.84
44	546.19	56.77	141.15	35.29	811.61	118.14	239.34	59.84
45	607.56	72.11	184.11	46.03	872.98	133.48	282.30	70.57
46	607.56	72.11	184.11	46.03	872.98	133.48	282.30	70.57
47	607.56	72.11	184.11	46.03	872.98	133.48	282.30	70.57
48	607.56	72.11	184.11	46.03	872.98	133.48	282.30	70.57
49	607.56	72.11	184.11	46.03	872.98	133.48	282.30	70.57
50	632.11	78.25	202.52	50.63	897.53	138.08	300.71	75.18
51	664.32	85.92	214.79	53.70	932.82	147.29	312.98	78.25
52	701.15	93.59	233.20	58.30	969.64	154.96	325.26	81.31
53	737.97	102.79	245.48	61.37	1011.06	164.16	337.53	84.38
54	779.39	113.53	257.75	64.44	1055.55	174.90	355.94	88.99
55	822.35	122.74	276.16	69.04	1101.58	185.64	368.22	92.05
56	866.84	133.48	288.44	72.11	1150.68	196.38	386.63	96.66
57	914.40	145.75	306.85	76.71	1201.31	208.66	398.90	99.73
58	966.57	158.03	319.12	79.78	1258.07	222.46	417.31	104.33
59	1027.94	171.83	343.67	85.92	1325.58	237.81	435.72	108.93
60	1100.05	188.71	362.08	90.52	1403.83	254.68	460.27	115.07
61	1178.29	207.12	380.49	95.12	1489.74	274.63	478.68	119.67
62	1267.28	227.07	405.04	101.26	1584.87	296.11	503.23	125.81
63	1362.40	250.08	429.59	107.40	1689.19	320.66	527.78	131.94
64	1466.73	273.09	454.13	113.53	1802.73	345.20	558.46	139.62
65	1577.19	299.18	484.82	121.20	1923.93	372.82	583.01	145.75
66	1695.33	326.79	509.37	127.34	2051.27	401.97	613.69	153.42
67	1819.60	355.94	540.05	135.01	2187.82	432.65	638.24	159.56
68	1971.49	389.70	570.74	142.68	2351.98	469.48	675.06	168.77
69	2163.27	434.19	607.56	151.89	2559.11	515.50	711.89	177.97
70	2384.20	483.28	650.52	162.63	2795.38	566.13	754.84	188.71
71	2622.01	536.98	693.47	173.37	3050.06	621.37	803.94	200.98
72	2869.02	589.15	742.57	185.64	3312.41	676.60	853.04	213.26
73	3129.84	642.84	791.67	197.92	3588.58	728.76	902.13	225.53
74	3427.48	701.15	846.90	211.72	3901.56	782.46	963.50	240.88
75	3772.69	771.72	914.40	228.60	4266.71	851.50	1031.01	257.75
76	4176.19	862.24	988.05	247.01	4696.30	945.09	1104.65	276.16
77	4650.27	980.38	1073.96	268.49	5208.73	1078.57	1196.70	299.18
78	5217.94	1129.20	1172.16	293.04	5825.49	1251.94	1301.03	325.26
79	5880.73	1305.63	1288.76	322.19	6546.58	1452.92	1423.77	355.94
80	6620.23	1502.02	1417.63	354.41	7350.52	1672.32	1558.78	389.70
81	7416.50	1710.67	1558.78	389.70	8215.83	1903.99	1706.07	426.52
82	8251.12	1923.93	1706.07	426.52	9117.96	2137.19	1865.63	466.41
83	9107.22	2137.19	1859.49	464.87	10038.50	2368.86	2025.19	506.30
84	9984.81	2351.98	2019.05	504.76	10980.52	2599.00	2190.89	547.72
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	509.37	47.56	104.33	26.08	737.97	101.26	184.11	46.03
30	509.37	47.56	104.33	26.08	737.97	101.26	184.11	46.03
31	509.37	47.56	104.33	26.08	737.97	101.26	184.11	46.03
32	509.37	47.56	104.33	26.08	737.97	101.26	184.11	46.03
33	509.37	47.56	104.33	26.08	737.97	101.26	184.11	46.03
34	509.37	47.56	104.33	26.08	737.97	101.26	184.11	46.03
35	509.37	47.56	104.33	26.08	737.97	101.26	184.11	46.03
36	509.37	47.56	104.33	26.08	737.97	101.26	184.11	46.03
37	509.37	47.56	104.33	26.08	737.97	101.26	184.11	46.03
38	509.37	47.56	104.33	26.08	737.97	101.26	184.11	46.03
39	509.37	47.56	104.33	26.08	737.97	101.26	184.11	46.03
40	509.37	47.56	104.33	26.08	737.97	101.26	184.11	46.03
41	509.37	47.56	104.33	26.08	737.97	101.26	184.11	46.03
42	509.37	47.56	104.33	26.08	737.97	101.26	184.11	46.03
43	509.37	47.56	104.33	26.08	737.97	101.26	184.11	46.03
44	509.37	47.56	104.33	26.08	737.97	101.26	184.11	46.03
45	560.00	61.37	135.01	33.75	790.13	113.53	214.79	53.70
46	560.00	61.37	135.01	33.75	790.13	113.53	214.79	53.70
47	560.00	61.37	135.01	33.75	790.13	113.53	214.79	53.70
48	560.00	61.37	135.01	33.75	790.13	113.53	214.79	53.70
49	560.00	61.37	135.01	33.75	790.13	113.53	214.79	53.70
50	581.48	65.97	153.42	38.36	810.08	118.14	227.07	56.77
51	609.09	72.11	159.56	39.89	839.23	124.27	239.34	59.84
52	638.24	79.78	171.83	42.96	871.45	131.94	245.48	61.37
53	670.46	87.45	184.11	46.03	906.73	141.15	257.75	64.44
54	705.75	95.12	190.25	47.56	943.55	148.82	270.03	67.51
55	742.57	104.33	202.52	50.63	983.45	158.03	282.30	70.57
56	780.93	113.53	214.79	53.70	1024.87	167.23	294.57	73.64
57	820.82	122.74	227.07	56.77	1069.36	177.97	306.85	76.71
58	865.31	133.48	239.34	59.84	1118.46	190.25	319.12	79.78
59	917.47	145.75	257.75	64.44	1175.22	202.52	337.53	84.38
60	977.31	159.56	276.16	69.04	1241.20	217.86	349.81	87.45
61	1044.81	174.90	288.44	72.11	1314.84	234.74	368.22	92.05
62	1119.99	193.31	306.85	76.71	1396.15	253.15	392.76	98.19
63	1201.31	211.72	331.39	82.85	1483.61	273.09	411.18	102.79
64	1288.76	231.67	349.81	87.45	1580.26	294.57	429.59	107.40
65	1382.35	253.15	368.22	92.05	1683.06	317.59	454.13	113.53
66	1483.61	276.16	392.76	98.19	1791.99	342.13	478.68	119.67
67	1589.47	300.71	417.31	104.33	1908.59	368.22	503.23	125.81
68	1716.81	329.86	441.86	110.46	2048.20	398.90	527.78	131.94
69	1877.90	366.68	472.54	118.14	2221.57	437.26	564.60	141.15
70	2062.01	408.11	509.37	127.34	2419.49	480.22	601.42	150.36
71	2261.46	451.07	546.19	136.55	2632.75	526.24	638.24	159.56
72	2468.59	495.56	589.15	147.29	2852.14	572.27	681.20	170.30
73	2683.38	538.52	625.97	156.49	3080.75	612.16	724.16	181.04
74	2925.79	584.54	675.06	168.77	3333.89	652.05	773.25	193.31
75	3206.55	639.78	730.30	182.57	3628.47	702.68	828.49	207.12
76	3537.95	714.95	791.67	197.92	3981.34	782.46	895.99	224.00
77	3932.25	816.21	865.31	216.33	4410.93	902.13	969.64	242.41
78	4400.19	942.02	951.23	237.81	4920.29	1054.02	1061.69	265.42
79	4931.03	1084.70	1049.42	262.35	5498.70	1216.65	1166.02	291.50
80	5512.51	1238.13	1153.75	288.44	6130.81	1386.95	1276.48	319.12
81	6130.81	1397.69	1270.35	317.59	6799.73	1561.85	1399.22	349.81
82	6773.65	1560.32	1393.09	348.27	7491.67	1736.75	1534.24	383.56
83	7427.23	1721.41	1521.96	380.49	8191.28	1910.12	1663.11	415.78
84	8091.56	1882.51	1650.84	412.71	8898.57	2081.96	1798.12	449.53
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	3.8% Simple Inflation				3.8% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	301.71	18.08	81.36	20.34	499.00	46.59	168.34	42.08
30	301.71	18.08	81.36	20.34	499.00	46.59	168.34	42.08
31	301.71	18.08	81.36	20.34	499.00	46.59	168.34	42.08
32	301.71	18.08	81.36	20.34	499.00	46.59	168.34	42.08
33	301.71	18.08	81.36	20.34	499.00	46.59	168.34	42.08
34	301.71	18.08	81.36	20.34	499.00	46.59	168.34	42.08
35	301.71	18.08	81.36	20.34	499.00	46.59	168.34	42.08
36	302.35	18.12	81.53	20.38	499.00	46.59	168.34	42.08
37	327.55	19.63	88.33	22.08	499.00	46.59	168.34	42.08
38	340.14	20.38	91.72	22.93	499.00	46.59	168.34	42.08
39	352.74	21.14	95.12	23.78	499.00	46.59	168.34	42.08
40	365.34	21.89	98.52	24.63	499.00	46.59	168.34	42.08
41	379.51	22.74	102.34	25.58	499.00	46.59	168.34	42.08
42	393.79	23.60	106.19	26.55	499.00	46.59	168.34	42.08
43	401.30	24.05	108.22	27.05	499.00	46.59	168.34	42.08
44	401.30	24.05	108.22	27.05	499.00	46.59	168.34	42.08
45	411.39	29.18	140.05	35.01	520.04	51.10	198.40	49.60
46	423.85	30.06	144.29	36.07	520.04	51.10	198.40	49.60
47	423.85	30.06	144.29	36.07	520.04	51.10	198.40	49.60
48	423.85	30.06	144.29	36.07	520.04	51.10	198.40	49.60
49	423.85	30.06	144.29	36.07	520.04	51.10	198.40	49.60
50	432.86	31.56	156.31	39.08	527.55	54.11	216.43	54.11
51	446.39	36.07	168.34	42.08	541.08	57.11	222.44	55.61
52	461.42	39.08	180.36	45.09	556.11	60.12	234.47	58.62
53	476.45	42.08	192.38	48.10	571.14	64.63	246.49	61.62
54	492.98	46.59	198.40	49.60	589.18	67.64	252.50	63.13
55	511.02	51.10	210.42	52.61	607.21	72.14	264.53	66.13
56	529.06	55.61	222.44	55.61	626.75	76.65	276.55	69.14
57	548.60	60.12	234.47	58.62	646.29	81.16	288.58	72.14
58	571.14	64.63	252.50	63.13	668.84	87.17	300.60	75.15
59	596.69	70.64	264.53	66.13	695.89	93.19	318.64	79.66
60	626.75	78.16	276.55	69.14	725.95	99.20	330.66	82.67
61	661.32	85.67	294.59	73.65	760.52	106.71	348.70	87.17
62	697.39	94.69	312.62	78.16	799.60	115.73	366.73	91.68
63	739.48	103.71	330.66	82.67	840.18	124.75	384.77	96.19
64	783.06	114.23	348.70	87.17	886.77	135.27	402.80	100.70
65	831.16	124.75	372.74	93.19	934.87	145.79	420.84	105.21
66	880.76	135.27	390.78	97.70	987.47	157.82	444.89	111.22
67	934.87	147.29	414.83	103.71	1043.08	169.84	462.92	115.73
68	999.50	162.32	438.88	109.72	1109.21	184.87	486.97	121.74
69	1082.16	180.36	468.94	117.23	1191.88	202.91	517.03	129.26
70	1174.50	201.00	498.00	124.50	1285.50	223.50	546.00	136.50
71	1235.40	216.05	516.20	129.05	1344.15	236.35	562.60	140.65
72	1292.20	229.60	532.00	133.00	1398.60	249.20	576.80	144.20
73	1348.65	243.00	545.40	136.35	1451.25	259.20	588.60	147.15
74	1411.80	256.10	561.60	140.40	1510.60	270.40	603.20	150.80
75	1482.50	271.25	585.00	146.25	1576.25	283.75	625.00	156.25
76	1560.00	290.40	604.80	151.20	1651.20	302.40	643.20	160.80
77	1645.65	315.10	625.60	156.40	1734.20	327.75	662.40	165.60
78	1789.92	353.69	668.96	167.24	1879.19	369.51	705.12	176.28
79	1987.67	405.67	732.24	183.06	2080.33	423.75	768.40	192.10
80	2206.89	462.17	800.04	200.01	2301.81	483.64	836.20	209.05
81	2441.93	523.19	872.36	218.09	2539.11	545.79	908.52	227.13
82	2690.53	585.34	949.20	237.30	2787.71	609.07	985.36	246.34
83	2945.91	647.49	1030.56	257.64	3043.09	672.35	1066.72	266.68
84	3209.20	710.77	1116.44	279.11	3305.25	735.63	1152.60	288.15
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	3.8% Simple Inflation				3.8% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	287.02	14.69	58.76	14.69	461.42	37.58	120.24	30.06
30	287.02	14.69	58.76	14.69	461.42	37.58	120.24	30.06
31	287.02	14.69	58.76	14.69	461.42	37.58	120.24	30.06
32	287.02	14.69	58.76	14.69	461.42	37.58	120.24	30.06
33	287.02	14.69	58.76	14.69	461.42	37.58	120.24	30.06
34	287.02	14.69	58.76	14.69	461.42	37.58	120.24	30.06
35	287.02	14.69	58.76	14.69	461.42	37.58	120.24	30.06
36	287.63	14.72	58.88	14.72	461.42	37.58	120.24	30.06
37	311.60	15.95	63.79	15.95	461.42	37.58	120.24	30.06
38	323.58	16.56	66.25	16.56	461.42	37.58	120.24	30.06
39	335.57	17.17	68.70	17.17	461.42	37.58	120.24	30.06
40	347.55	17.79	71.15	17.79	461.42	37.58	120.24	30.06
41	361.03	18.48	73.91	18.48	461.42	37.58	120.24	30.06
42	374.62	19.17	76.69	19.17	461.42	37.58	120.24	30.06
43	381.76	19.54	78.16	19.54	461.42	37.58	120.24	30.06
44	381.76	19.54	78.16	19.54	461.42	37.58	120.24	30.06
45	386.59	23.34	99.20	24.80	477.95	42.08	144.29	36.07
46	398.30	24.05	102.20	25.55	477.95	42.08	144.29	36.07
47	398.30	24.05	102.20	25.55	477.95	42.08	144.29	36.07
48	398.30	24.05	102.20	25.55	477.95	42.08	144.29	36.07
49	398.30	24.05	102.20	25.55	477.95	42.08	144.29	36.07
50	405.81	25.55	114.23	28.56	483.97	43.59	150.30	37.58
51	416.33	28.56	120.24	30.06	494.49	46.59	162.32	40.58
52	428.36	31.56	126.25	31.56	506.51	49.60	168.34	42.08
53	440.38	34.57	132.26	33.07	520.04	52.61	174.35	43.59
54	453.91	37.58	144.29	36.07	533.57	55.61	180.36	45.09
55	468.94	40.58	150.30	37.58	548.60	58.62	192.38	48.10
56	483.97	45.09	156.31	39.08	563.63	61.62	198.40	49.60
57	500.50	48.10	168.34	42.08	580.16	66.13	210.42	52.61
58	518.54	52.61	180.36	45.09	599.70	70.64	216.43	54.11
59	539.58	57.11	186.37	46.59	620.74	75.15	228.46	57.11
60	563.63	63.13	198.40	49.60	646.29	81.16	240.48	60.12
61	592.18	69.14	210.42	52.61	674.85	87.17	252.50	63.13
62	622.24	76.65	222.44	55.61	706.41	94.69	264.53	66.13
63	656.81	84.17	240.48	60.12	740.98	102.20	276.55	69.14
64	692.88	91.68	252.50	63.13	778.55	109.72	294.59	73.65
65	731.96	100.70	270.54	67.64	819.14	118.74	306.61	76.65
66	774.05	109.72	282.56	70.64	862.72	129.26	324.65	81.16
67	819.14	120.24	300.60	75.15	909.32	138.28	342.68	85.67
68	871.74	132.26	318.64	79.66	963.42	150.30	360.72	90.18
69	939.38	147.29	342.68	85.67	1032.56	165.33	384.77	96.19
70	1015.50	163.50	366.00	91.50	1110.00	181.50	408.00	102.00
71	1064.30	175.45	382.80	95.70	1155.65	192.85	417.60	104.40
72	1108.80	186.20	392.00	98.00	1198.40	203.00	431.20	107.80
73	1154.25	197.10	405.00	101.25	1240.65	211.95	442.80	110.70
74	1203.80	208.00	421.20	105.30	1287.00	219.70	457.60	114.40
75	1258.75	220.00	440.00	110.00	1338.75	230.00	470.00	117.50
76	1321.20	235.20	456.00	114.00	1398.00	246.00	484.80	121.20
77	1389.20	255.30	473.80	118.45	1465.10	266.80	501.40	125.35
78	1505.16	287.02	506.24	126.56	1582.00	301.71	537.88	134.47
79	1665.62	328.83	555.96	138.99	1744.72	344.65	587.60	146.90
80	1843.03	374.03	610.20	152.55	1923.26	392.11	637.32	159.33
81	2031.74	422.62	668.96	167.24	2114.23	441.83	696.08	174.02
82	2230.62	471.21	727.72	181.93	2314.24	491.55	759.36	189.84
83	2435.15	520.93	791.00	197.75	2518.77	541.27	818.12	204.53
84	2645.33	570.65	854.28	213.57	2727.82	590.99	885.92	221.48
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	3.8% Simple Inflation				3.8% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	320.92	22.60	90.40	22.60	550.10	58.62	186.37	46.59
30	320.92	22.60	90.40	22.60	550.10	58.62	186.37	46.59
31	320.92	22.60	90.40	22.60	550.10	58.62	186.37	46.59
32	320.92	22.60	90.40	22.60	550.10	58.62	186.37	46.59
33	320.92	22.60	90.40	22.60	550.10	58.62	186.37	46.59
34	320.92	22.60	90.40	22.60	550.10	58.62	186.37	46.59
35	328.69	23.15	92.59	23.15	550.10	58.62	186.37	46.59
36	353.97	24.93	99.71	24.93	550.10	58.62	186.37	46.59
37	366.61	25.82	103.27	25.82	550.10	58.62	186.37	46.59
38	379.26	26.71	106.83	26.71	550.10	58.62	186.37	46.59
39	404.54	28.49	113.95	28.49	550.10	58.62	186.37	46.59
40	417.18	29.38	117.52	29.38	550.10	58.62	186.37	46.59
41	426.85	30.06	120.24	30.06	550.10	58.62	186.37	46.59
42	426.85	30.06	120.24	30.06	550.10	58.62	186.37	46.59
43	426.85	30.06	120.24	30.06	550.10	58.62	186.37	46.59
44	426.85	30.06	120.24	30.06	550.10	58.62	186.37	46.59
45	455.41	37.58	156.31	39.08	577.15	64.63	222.44	55.61
46	455.41	37.58	156.31	39.08	577.15	64.63	222.44	55.61
47	455.41	37.58	156.31	39.08	577.15	64.63	222.44	55.61
48	455.41	37.58	156.31	39.08	577.15	64.63	222.44	55.61
49	455.41	37.58	156.31	39.08	577.15	64.63	222.44	55.61
50	465.93	40.58	174.35	43.59	587.67	67.64	234.47	58.62
51	483.97	43.59	186.37	46.59	605.71	72.14	246.49	61.62
52	502.00	48.10	198.40	49.60	623.75	76.65	258.52	64.63
53	521.54	52.61	204.41	51.10	643.28	81.16	270.54	67.64
54	542.58	58.62	216.43	54.11	665.83	85.67	282.56	70.64
55	565.13	63.13	234.47	58.62	688.37	91.68	294.59	73.65
56	587.67	69.14	246.49	61.62	712.42	96.19	306.61	76.65
57	613.22	75.15	258.52	64.63	737.97	102.20	318.64	79.66
58	640.28	81.16	270.54	67.64	766.53	109.72	330.66	82.67
59	673.34	88.68	288.58	72.14	799.60	117.23	348.70	87.17
60	710.92	97.70	306.61	76.65	838.67	126.25	366.73	91.68
61	753.00	108.22	324.65	81.16	882.26	135.27	384.77	96.19
62	799.60	118.74	342.68	85.67	930.36	145.79	402.80	100.70
63	850.70	130.76	360.72	90.18	982.96	157.82	420.84	105.21
64	906.31	142.79	384.77	96.19	1040.08	171.34	444.89	111.22
65	964.93	156.31	408.82	102.20	1101.70	184.87	462.92	115.73
66	1028.05	171.34	426.85	106.71	1167.83	199.90	486.97	121.74
67	1095.69	186.37	450.90	112.73	1236.97	214.93	511.02	127.76
68	1176.85	204.41	480.96	120.24	1321.14	232.97	535.07	133.77
69	1280.56	226.95	511.02	127.76	1426.35	257.01	571.14	142.79
70	1396.50	253.50	546.00	136.50	1545.00	282.00	606.00	151.50
71	1476.10	272.60	562.60	140.65	1621.10	300.15	620.60	155.15
72	1549.80	289.80	582.40	145.60	1691.20	316.40	632.80	158.20
73	1624.05	306.45	599.40	149.85	1761.75	329.40	648.00	162.00
74	1705.60	322.40	618.80	154.70	1838.20	341.90	665.60	166.40
75	1797.50	342.50	640.00	160.00	1925.00	360.00	685.00	171.25
76	1899.60	367.20	662.40	165.60	2024.40	384.00	705.60	176.40
77	2013.65	399.05	685.40	171.35	2136.70	417.45	731.40	182.85
78	2201.24	449.74	736.76	184.19	2326.67	472.34	777.44	194.36
79	2458.88	517.54	804.56	201.14	2588.83	544.66	845.24	211.31
80	2744.77	592.12	881.40	220.35	2879.24	622.63	922.08	230.52
81	3052.13	671.22	962.76	240.69	3191.12	705.12	1007.96	251.99
82	3375.31	753.71	1048.64	262.16	3517.69	788.74	1093.84	273.46
83	3708.66	835.07	1139.04	284.76	3852.17	871.23	1184.24	296.06
84	4051.05	917.56	1233.96	308.49	4195.69	954.85	1279.16	319.79
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	3.8% Simple Inflation				3.8% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	302.84	18.08	63.28	15.82	508.01	48.10	138.28	34.57
30	302.84	18.08	63.28	15.82	508.01	48.10	138.28	34.57
31	302.84	18.08	63.28	15.82	508.01	48.10	138.28	34.57
32	302.84	18.08	63.28	15.82	508.01	48.10	138.28	34.57
33	302.84	18.08	63.28	15.82	508.01	48.10	138.28	34.57
34	302.84	18.08	63.28	15.82	508.01	48.10	138.28	34.57
35	310.17	18.52	64.81	16.20	508.01	48.10	138.28	34.57
36	334.03	19.94	69.80	17.45	508.01	48.10	138.28	34.57
37	345.96	20.65	72.29	18.07	508.01	48.10	138.28	34.57
38	357.89	21.37	74.78	18.70	508.01	48.10	138.28	34.57
39	381.75	22.79	79.77	19.94	508.01	48.10	138.28	34.57
40	393.68	23.50	82.26	20.57	508.01	48.10	138.28	34.57
41	402.80	24.05	84.17	21.04	508.01	48.10	138.28	34.57
42	402.80	24.05	84.17	21.04	508.01	48.10	138.28	34.57
43	402.80	24.05	84.17	21.04	508.01	48.10	138.28	34.57
44	402.80	24.05	84.17	21.04	508.01	48.10	138.28	34.57
45	425.35	30.06	114.23	28.56	529.06	54.11	162.32	40.58
46	425.35	30.06	114.23	28.56	529.06	54.11	162.32	40.58
47	425.35	30.06	114.23	28.56	529.06	54.11	162.32	40.58
48	425.35	30.06	114.23	28.56	529.06	54.11	162.32	40.58
49	425.35	30.06	114.23	28.56	529.06	54.11	162.32	40.58
50	434.37	33.07	126.25	31.56	536.57	55.61	174.35	43.59
51	447.89	36.07	132.26	33.07	550.10	58.62	180.36	45.09
52	462.92	39.08	138.28	34.57	566.63	63.13	186.37	46.59
53	479.46	43.59	150.30	37.58	583.16	66.13	198.40	49.60
54	497.49	48.10	156.31	39.08	601.20	70.64	204.41	51.10
55	515.53	52.61	168.34	42.08	619.24	75.15	216.43	54.11
56	535.07	57.11	180.36	45.09	640.28	79.66	222.44	55.61
57	556.11	61.62	186.37	46.59	661.32	84.17	234.47	58.62
58	578.66	67.64	198.40	49.60	685.37	90.18	246.49	61.62
59	605.71	73.65	210.42	52.61	712.42	96.19	258.52	64.63
60	637.27	81.16	222.44	55.61	745.49	103.71	270.54	67.64
61	671.84	88.68	240.48	60.12	781.56	112.73	282.56	70.64
62	710.92	97.70	252.50	63.13	822.14	121.74	300.60	75.15
63	754.51	106.71	270.54	67.64	867.23	130.76	312.62	78.16
64	801.10	117.23	282.56	70.64	915.33	141.28	330.66	82.67
65	850.70	129.26	300.60	75.15	966.43	153.31	348.70	87.17
66	903.30	141.28	318.64	79.66	1020.54	165.33	366.73	91.68
67	958.91	153.31	336.67	84.17	1079.15	177.35	384.77	96.19
68	1028.05	168.34	360.72	90.18	1149.80	193.89	408.82	102.20
69	1113.72	187.88	384.77	96.19	1236.97	213.43	432.86	108.22
70	1209.00	210.00	414.00	103.50	1336.50	234.00	462.00	115.50
71	1273.10	224.75	429.20	107.30	1396.35	247.95	475.60	118.90
72	1334.20	239.40	442.40	110.60	1454.60	261.80	487.20	121.80
73	1393.20	252.45	459.00	114.75	1510.65	272.70	496.80	124.20
74	1457.30	265.20	473.20	118.30	1571.70	282.10	514.80	128.70
75	1531.25	281.25	490.00	122.50	1640.00	295.00	530.00	132.50
76	1612.80	301.20	513.60	128.40	1719.60	315.60	547.20	136.80
77	1705.45	327.75	533.60	133.40	1811.25	343.85	570.40	142.60
78	1858.85	370.64	574.04	143.51	1967.33	389.85	605.68	151.42
79	2069.03	424.88	628.28	157.07	2180.90	448.61	664.44	166.11
80	2299.55	484.77	687.04	171.76	2414.81	510.76	723.20	180.80
81	2545.89	548.05	754.84	188.71	2665.67	576.30	791.00	197.75
82	2804.66	612.46	822.64	205.66	2926.70	641.84	863.32	215.83
83	3070.21	676.87	894.96	223.74	3193.38	707.38	935.64	233.91
84	3342.54	742.41	971.80	242.95	3465.71	772.92	1007.96	251.99
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	3.8% Simple Inflation				3.8% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	387.03	31.62	106.24	26.56	623.75	75.15	204.41	51.10
30	400.37	32.71	109.91	27.48	623.75	75.15	204.41	51.10
31	413.72	33.80	113.57	28.39	623.75	75.15	204.41	51.10
32	440.41	35.98	120.90	30.22	623.75	75.15	204.41	51.10
33	453.76	37.07	124.56	31.14	623.75	75.15	204.41	51.10
34	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
35	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
36	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
37	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
38	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
39	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
40	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
41	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
42	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
43	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
44	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
45	497.49	48.10	168.34	42.08	659.82	84.17	240.48	60.12
46	497.49	48.10	168.34	42.08	659.82	84.17	240.48	60.12
47	497.49	48.10	168.34	42.08	659.82	84.17	240.48	60.12
48	497.49	48.10	168.34	42.08	659.82	84.17	240.48	60.12
49	497.49	48.10	168.34	42.08	659.82	84.17	240.48	60.12
50	514.03	51.10	186.37	46.59	674.85	88.68	258.52	64.63
51	535.07	57.11	198.40	49.60	695.89	93.19	264.53	66.13
52	559.12	61.62	210.42	52.61	719.94	99.20	276.55	69.14
53	584.67	67.64	222.44	55.61	746.99	105.21	288.58	72.14
54	611.72	75.15	234.47	58.62	775.55	111.22	300.60	75.15
55	640.28	81.16	246.49	61.62	805.61	118.74	318.64	79.66
56	670.34	88.68	258.52	64.63	835.67	126.25	330.66	82.67
57	701.90	96.19	276.55	69.14	868.73	133.77	342.68	85.67
58	737.97	105.21	288.58	72.14	906.31	141.28	360.72	90.18
59	778.55	114.23	306.61	76.65	949.90	151.80	378.76	94.69
60	828.15	126.25	324.65	81.16	1001.00	163.83	396.79	99.20
61	882.26	138.28	342.68	85.67	1056.61	175.85	414.83	103.71
62	942.38	151.80	366.73	91.68	1119.74	190.88	432.86	108.22
63	1008.51	166.83	384.77	96.19	1188.87	205.91	456.91	114.23
64	1079.15	183.37	408.82	102.20	1262.52	222.44	480.96	120.24
65	1155.81	201.40	432.86	108.22	1342.18	240.48	505.01	126.25
66	1236.97	219.44	456.91	114.23	1427.85	260.02	529.06	132.26
67	1322.64	238.98	486.97	121.74	1518.03	279.56	553.10	138.28
68	1427.85	263.03	511.02	127.76	1626.25	303.61	583.16	145.79
69	1560.11	293.09	547.09	136.77	1764.52	333.67	613.22	153.31
70	1710.00	327.00	582.00	145.50	1918.50	367.50	654.00	163.50
71	1815.40	352.35	603.20	150.80	2019.85	391.50	667.00	166.75
72	1912.40	373.80	621.60	155.40	2114.00	411.60	683.20	170.80
73	2008.80	394.20	637.20	159.30	2205.90	427.95	702.00	175.50
74	2116.40	414.70	660.40	165.10	2307.50	444.60	717.60	179.40
75	2236.25	440.00	685.00	171.25	2422.50	466.25	740.00	185.00
76	2373.60	474.00	710.40	177.60	2556.00	498.00	763.20	190.80
77	2528.85	516.35	736.00	184.00	2711.70	545.10	791.20	197.80
78	2780.93	585.34	786.48	196.62	2970.77	621.50	840.72	210.18
79	3123.32	675.74	863.32	215.83	3324.46	718.68	917.56	229.39
80	3503.00	776.31	949.20	237.30	3714.31	824.90	1003.44	250.86
81	3910.93	881.40	1039.60	259.90	4132.41	934.51	1093.84	273.46
82	4338.07	989.88	1134.52	283.63	4568.59	1046.38	1193.28	298.32
83	4776.51	1098.36	1233.96	308.49	5013.81	1157.12	1292.72	323.18
84	5225.12	1206.84	1337.92	334.48	5468.07	1267.86	1396.68	349.17
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	3.8% Simple Inflation				3.8% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	364.26	26.56	80.95	20.24	572.64	63.13	150.30	37.58
30	376.82	27.48	83.74	20.93	572.64	63.13	150.30	37.58
31	389.38	28.39	86.53	21.63	572.64	63.13	150.30	37.58
32	414.50	30.22	92.11	23.03	572.64	63.13	150.30	37.58
33	427.06	31.14	94.90	23.73	572.64	63.13	150.30	37.58
34	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
35	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
36	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
37	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
38	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
39	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
40	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
41	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
42	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
43	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
44	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
45	464.43	39.08	126.25	31.56	601.20	70.64	180.36	45.09
46	464.43	39.08	126.25	31.56	601.20	70.64	180.36	45.09
47	464.43	39.08	126.25	31.56	601.20	70.64	180.36	45.09
48	464.43	39.08	126.25	31.56	601.20	70.64	180.36	45.09
49	464.43	39.08	126.25	31.56	601.20	70.64	180.36	45.09
50	476.45	42.08	132.26	33.07	613.22	73.65	192.38	48.10
51	494.49	46.59	144.29	36.07	631.26	78.16	198.40	49.60
52	514.03	51.10	150.30	37.58	652.30	82.67	210.42	52.61
53	535.07	57.11	162.32	40.58	674.85	88.68	216.43	54.11
54	557.61	61.62	174.35	43.59	698.90	93.19	228.46	57.11
55	583.16	67.64	180.36	45.09	722.94	99.20	240.48	60.12
56	608.72	73.65	192.38	48.10	750.00	105.21	246.49	61.62
57	634.27	79.66	204.41	51.10	778.55	112.73	258.52	64.63
58	664.33	87.17	216.43	54.11	810.12	118.74	270.54	67.64
59	700.40	96.19	228.46	57.11	846.19	127.76	282.56	70.64
60	740.98	105.21	240.48	60.12	889.78	136.77	300.60	75.15
61	786.07	115.73	258.52	64.63	937.87	148.80	312.62	78.16
62	837.17	127.76	276.55	69.14	990.48	160.82	330.66	82.67
63	892.78	139.78	294.59	73.65	1049.09	172.85	348.70	87.17
64	952.90	153.31	312.62	78.16	1110.72	187.88	366.73	91.68
65	1017.53	168.34	330.66	82.67	1178.35	202.91	384.77	96.19
66	1086.67	184.87	348.70	87.17	1250.50	217.94	402.80	100.70
67	1158.81	201.40	366.73	91.68	1327.15	235.97	426.85	106.71
68	1247.49	220.94	390.78	97.70	1420.34	255.51	450.90	112.73
69	1358.71	246.49	420.84	105.21	1534.56	281.06	474.95	118.74
70	1485.00	274.50	450.00	112.50	1663.50	309.00	504.00	126.00
71	1570.35	294.35	464.00	116.00	1747.25	327.70	522.00	130.50
72	1650.60	313.60	481.60	120.40	1825.60	345.80	537.60	134.40
73	1728.00	329.40	496.80	124.20	1898.10	359.10	550.80	137.70
74	1813.50	344.50	514.80	128.70	1978.60	369.20	566.80	141.70
75	1908.75	365.00	535.00	133.75	2070.00	386.25	585.00	146.25
76	2019.60	392.40	561.60	140.40	2178.00	412.80	604.80	151.20
77	2148.20	428.95	584.20	146.05	2306.90	455.40	630.20	157.55
78	2357.18	487.03	628.28	157.07	2521.03	520.93	673.48	168.37
79	2635.16	561.61	687.04	171.76	2809.18	600.03	736.76	184.19
80	2941.39	640.71	759.36	189.84	3123.32	684.78	804.56	201.14
81	3266.83	724.33	831.68	207.92	3456.67	770.66	881.40	220.35
82	3604.70	809.08	908.52	227.13	3802.45	857.67	958.24	239.56
83	3950.48	892.70	989.88	247.47	4152.75	943.55	1039.60	259.90
84	4301.91	977.45	1075.76	268.94	4507.57	1029.43	1125.48	281.37
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	3.8% Simple Inflation				3.8% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	421.12	43.77	108.83	27.21	795.09	115.73	234.47	58.62
30	449.19	46.69	116.08	29.02	795.09	115.73	234.47	58.62
31	477.27	49.60	123.34	30.83	795.09	115.73	234.47	58.62
32	491.31	51.06	126.97	31.74	795.09	115.73	234.47	58.62
33	519.38	53.98	134.22	33.56	795.09	115.73	234.47	58.62
34	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
35	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
36	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
37	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
38	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
39	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
40	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
41	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
42	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
43	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
44	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
45	595.19	70.64	180.36	45.09	855.21	130.76	276.55	69.14
46	595.19	70.64	180.36	45.09	855.21	130.76	276.55	69.14
47	595.19	70.64	180.36	45.09	855.21	130.76	276.55	69.14
48	595.19	70.64	180.36	45.09	855.21	130.76	276.55	69.14
49	595.19	70.64	180.36	45.09	855.21	130.76	276.55	69.14
50	619.24	76.65	198.40	49.60	879.26	135.27	294.59	73.65
51	650.80	84.17	210.42	52.61	913.82	144.29	306.61	76.65
52	686.87	91.68	228.46	57.11	949.90	151.80	318.64	79.66
53	722.94	100.70	240.48	60.12	990.48	160.82	330.66	82.67
54	763.52	111.22	252.50	63.13	1034.06	171.34	348.70	87.17
55	805.61	120.24	270.54	67.64	1079.15	181.86	360.72	90.18
56	849.20	130.76	282.56	70.64	1127.25	192.38	378.76	94.69
57	895.79	142.79	300.60	75.15	1176.85	204.41	390.78	97.70
58	946.89	154.81	312.62	78.16	1232.46	217.94	408.82	102.20
59	1007.01	168.34	336.67	84.17	1298.59	232.97	426.85	106.71
60	1077.65	184.87	354.71	88.68	1375.25	249.50	450.90	112.73
61	1154.30	202.91	372.74	93.19	1459.41	269.04	468.94	117.23
62	1241.48	222.44	396.79	99.20	1552.60	290.08	492.98	123.25
63	1334.66	244.99	420.84	105.21	1654.80	314.13	517.03	129.26
64	1436.87	267.53	444.89	111.22	1766.03	338.18	547.09	136.77
65	1545.08	293.09	474.95	118.74	1884.76	365.23	571.14	142.79
66	1660.82	320.14	499.00	124.75	2009.51	393.79	601.20	150.30
67	1782.56	348.70	529.06	132.26	2143.28	423.85	625.25	156.31
68	1931.36	381.76	559.12	139.78	2304.10	459.92	661.32	165.33
69	2119.23	425.35	595.19	148.80	2507.00	505.01	697.39	174.35
70	2331.00	472.50	636.00	159.00	2733.00	553.50	738.00	184.50
71	2478.05	507.50	655.40	163.85	2882.60	587.25	759.80	189.95
72	2618.00	537.60	677.60	169.40	3022.60	617.40	778.40	194.60
73	2754.00	565.65	696.60	174.15	3157.65	641.25	793.80	198.45
74	2904.20	594.10	717.60	179.40	3305.90	663.00	816.40	204.10
75	3073.75	628.75	745.00	186.25	3476.25	693.75	840.00	210.00
76	3266.40	674.40	772.80	193.20	3673.20	739.20	864.00	216.00
77	3485.65	734.85	805.00	201.25	3904.25	808.45	897.00	224.25
78	3843.13	831.68	863.32	215.83	4290.61	922.08	958.24	239.56
79	4331.29	961.63	949.20	237.30	4821.71	1070.11	1048.64	262.16
80	4875.95	1106.27	1044.12	261.03	5413.83	1231.70	1148.08	287.02
81	5462.42	1259.95	1148.08	287.02	6051.15	1402.33	1256.56	314.14
82	6077.14	1417.02	1256.56	314.14	6715.59	1574.09	1374.08	343.52
83	6707.68	1574.09	1369.56	342.39	7393.59	1744.72	1491.60	372.90
84	7354.04	1732.29	1487.08	371.77	8087.41	1914.22	1613.64	403.41
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	3.8% Simple Inflation				3.8% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	392.73	36.67	80.44	20.11	722.94	99.20	180.36	45.09
30	418.91	39.12	85.80	21.45	722.94	99.20	180.36	45.09
31	445.09	41.56	91.16	22.79	722.94	99.20	180.36	45.09
32	458.18	42.78	93.84	23.46	722.94	99.20	180.36	45.09
33	484.37	45.23	99.21	24.80	722.94	99.20	180.36	45.09
34	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
35	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
36	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
37	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
38	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
39	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
40	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
41	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
42	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
43	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
44	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
45	548.60	60.12	132.26	33.07	774.05	111.22	210.42	52.61
46	548.60	60.12	132.26	33.07	774.05	111.22	210.42	52.61
47	548.60	60.12	132.26	33.07	774.05	111.22	210.42	52.61
48	548.60	60.12	132.26	33.07	774.05	111.22	210.42	52.61
49	548.60	60.12	132.26	33.07	774.05	111.22	210.42	52.61
50	569.64	64.63	150.30	37.58	793.58	115.73	222.44	55.61
51	596.69	70.64	156.31	39.08	822.14	121.74	234.47	58.62
52	625.25	78.16	168.34	42.08	853.70	129.26	240.48	60.12
53	656.81	85.67	180.36	45.09	888.27	138.28	252.50	63.13
54	691.38	93.19	186.37	46.59	924.35	145.79	264.53	66.13
55	727.45	102.20	198.40	49.60	963.42	154.81	276.55	69.14
56	765.03	111.22	210.42	52.61	1004.00	163.83	288.58	72.14
57	804.11	120.24	222.44	55.61	1047.59	174.35	300.60	75.15
58	847.69	130.76	234.47	58.62	1095.69	186.37	312.62	78.16
59	898.79	142.79	252.50	63.13	1151.30	198.40	330.66	82.67
60	957.41	156.31	270.54	67.64	1215.93	213.43	342.68	85.67
61	1023.54	171.34	282.56	70.64	1288.07	229.96	360.72	90.18
62	1097.19	189.38	300.60	75.15	1367.73	248.00	384.77	96.19
63	1176.85	207.41	324.65	81.16	1453.40	267.53	402.80	100.70
64	1262.52	226.95	342.68	85.67	1548.09	288.58	420.84	105.21
65	1354.20	248.00	360.72	90.18	1648.79	311.12	444.89	111.22
66	1453.40	270.54	384.77	96.19	1755.50	335.17	468.94	117.23
67	1557.11	294.59	408.82	102.20	1869.73	360.72	492.98	123.25
68	1681.86	323.15	432.86	108.22	2006.51	390.78	517.03	129.26
69	1839.67	359.22	462.92	115.73	2176.34	428.36	553.10	138.28
70	2016.00	399.00	498.00	124.50	2365.50	469.50	588.00	147.00
71	2137.30	426.30	516.20	129.05	2488.20	497.35	603.20	150.80
72	2252.60	452.20	537.60	134.40	2602.60	522.20	621.60	155.40
73	2361.15	473.85	550.80	137.70	2710.80	538.65	637.20	159.30
74	2479.10	495.30	572.00	143.00	2824.90	552.50	655.20	163.80
75	2612.50	521.25	595.00	148.75	2956.25	572.50	675.00	168.75
76	2767.20	559.20	619.20	154.80	3114.00	612.00	700.80	175.20
77	2947.45	611.80	648.60	162.15	3306.25	676.20	726.80	181.70
78	3240.84	693.82	700.60	175.15	3623.91	776.31	781.96	195.49
79	3631.82	798.91	772.92	193.23	4049.92	896.09	858.80	214.70
80	4060.09	911.91	849.76	212.44	4515.48	1021.52	940.16	235.04
81	4515.48	1029.43	935.64	233.91	5008.16	1150.34	1030.56	257.64
82	4988.95	1149.21	1026.04	256.51	5517.79	1279.16	1130.00	282.50
83	5470.33	1267.86	1120.96	280.24	6033.07	1406.85	1224.92	306.23
84	5959.62	1386.51	1215.88	303.97	6554.00	1533.41	1324.36	331.09
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
30	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
31	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
32	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
33	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
34	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
35	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
36	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
37	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
38	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
39	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
40	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
41	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
42	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
43	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
44	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
45	318.66	22.60	108.48	27.12	390.98	38.42	149.16	37.29
46	318.66	22.60	108.48	27.12	390.98	38.42	149.16	37.29
47	318.66	22.60	108.48	27.12	390.98	38.42	149.16	37.29
48	318.66	22.60	108.48	27.12	390.98	38.42	149.16	37.29
49	318.66	22.60	108.48	27.12	390.98	38.42	149.16	37.29
50	325.44	23.73	117.52	29.38	396.63	40.68	162.72	40.68
51	335.61	27.12	126.56	31.64	406.80	42.94	167.24	41.81
52	346.91	29.38	135.60	33.90	418.10	45.20	176.28	44.07
53	358.21	31.64	144.64	36.16	429.40	48.59	185.32	46.33
54	370.64	35.03	149.16	37.29	442.96	50.85	189.84	47.46
55	384.20	38.42	158.20	39.55	456.52	54.24	198.88	49.72
56	397.76	41.81	167.24	41.81	471.21	57.63	207.92	51.98
57	412.45	45.20	176.28	44.07	485.90	61.02	216.96	54.24
58	429.40	48.59	189.84	47.46	502.85	65.54	226.00	56.50
59	448.61	53.11	198.88	49.72	523.19	70.06	239.56	59.89
60	471.21	58.76	207.92	51.98	545.79	74.58	248.60	62.15
61	497.20	64.41	221.48	55.37	571.78	80.23	262.16	65.54
62	524.32	71.19	235.04	58.76	601.16	87.01	275.72	68.93
63	555.96	77.97	248.60	62.15	631.67	93.79	289.28	72.32
64	588.73	85.88	262.16	65.54	666.70	101.70	302.84	75.71
65	624.89	93.79	280.24	70.06	702.86	109.61	316.40	79.10
66	662.18	101.70	293.80	73.45	742.41	118.65	334.48	83.62
67	702.86	110.74	311.88	77.97	784.22	127.69	348.04	87.01
68	751.45	122.04	329.96	82.49	833.94	138.99	366.12	91.53
69	813.60	135.60	352.56	88.14	896.09	152.55	388.72	97.18
70	884.79	151.42	375.16	93.79	968.41	168.37	411.32	102.83
71	962.76	168.37	402.28	100.57	1047.51	184.19	438.44	109.61
72	1042.99	185.32	429.40	107.35	1128.87	201.14	465.56	116.39
73	1128.87	203.40	456.52	114.13	1214.75	216.96	492.68	123.17
74	1227.18	222.61	488.16	122.04	1313.06	235.04	524.32	131.08
75	1340.18	245.21	528.84	132.21	1424.93	256.51	565.00	141.25
76	1469.00	273.46	569.52	142.38	1554.88	284.76	605.68	151.42
77	1617.03	309.62	614.72	153.68	1704.04	322.05	650.88	162.72
78	1789.92	353.69	668.96	167.24	1879.19	369.51	705.12	176.28
79	1987.67	405.67	732.24	183.06	2080.33	423.75	768.40	192.10
80	2206.89	462.17	800.04	200.01	2301.81	483.64	836.20	209.05
81	2441.93	523.19	872.36	218.09	2539.11	545.79	908.52	227.13
82	2690.53	585.34	949.20	237.30	2787.71	609.07	985.36	246.34
83	2945.91	647.49	1030.56	257.64	3043.09	672.35	1066.72	266.68
84	3209.20	710.77	1116.44	279.11	3305.25	735.63	1152.60	288.15
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
30	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
31	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
32	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
33	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
34	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
35	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
36	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
37	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
38	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
39	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
40	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
41	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
42	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
43	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
44	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
45	299.45	18.08	76.84	19.21	359.34	31.64	108.48	27.12
46	299.45	18.08	76.84	19.21	359.34	31.64	108.48	27.12
47	299.45	18.08	76.84	19.21	359.34	31.64	108.48	27.12
48	299.45	18.08	76.84	19.21	359.34	31.64	108.48	27.12
49	299.45	18.08	76.84	19.21	359.34	31.64	108.48	27.12
50	305.10	19.21	85.88	21.47	363.86	32.77	113.00	28.25
51	313.01	21.47	90.40	22.60	371.77	35.03	122.04	30.51
52	322.05	23.73	94.92	23.73	380.81	37.29	126.56	31.64
53	331.09	25.99	99.44	24.86	390.98	39.55	131.08	32.77
54	341.26	28.25	108.48	27.12	401.15	41.81	135.60	33.90
55	352.56	30.51	113.00	28.25	412.45	44.07	144.64	36.16
56	363.86	33.90	117.52	29.38	423.75	46.33	149.16	37.29
57	376.29	36.16	126.56	31.64	436.18	49.72	158.20	39.55
58	389.85	39.55	135.60	33.90	450.87	53.11	162.72	40.68
59	405.67	42.94	140.12	35.03	466.69	56.50	171.76	42.94
60	423.75	47.46	149.16	37.29	485.90	61.02	180.80	45.20
61	445.22	51.98	158.20	39.55	507.37	65.54	189.84	47.46
62	467.82	57.63	167.24	41.81	531.10	71.19	198.88	49.72
63	493.81	63.28	180.80	45.20	557.09	76.84	207.92	51.98
64	520.93	68.93	189.84	47.46	585.34	82.49	221.48	55.37
65	550.31	75.71	203.40	50.85	615.85	89.27	230.52	57.63
66	581.95	82.49	212.44	53.11	648.62	97.18	244.08	61.02
67	615.85	90.40	226.00	56.50	683.65	103.96	257.64	64.41
68	655.40	99.44	239.56	59.89	724.33	113.00	271.20	67.80
69	706.25	110.74	257.64	64.41	776.31	124.30	289.28	72.32
70	765.01	123.17	275.72	68.93	836.20	136.73	307.36	76.84
71	829.42	136.73	298.32	74.58	900.61	150.29	325.44	81.36
72	894.96	150.29	316.40	79.10	967.28	163.85	348.04	87.01
73	966.15	164.98	339.00	84.75	1038.47	177.41	370.64	92.66
74	1046.38	180.80	366.12	91.53	1118.70	190.97	397.76	99.44
75	1137.91	198.88	397.76	99.44	1210.23	207.92	424.88	106.22
76	1244.13	221.48	429.40	107.35	1316.45	231.65	456.52	114.13
77	1365.04	250.86	465.56	116.39	1439.62	262.16	492.68	123.17
78	1505.16	287.02	506.24	126.56	1582.00	301.71	537.88	134.47
79	1665.62	328.83	555.96	138.99	1744.72	344.65	587.60	146.90
80	1843.03	374.03	610.20	152.55	1923.26	392.11	637.32	159.33
81	2031.74	422.62	668.96	167.24	2114.23	441.83	696.08	174.02
82	2230.62	471.21	727.72	181.93	2314.24	491.55	759.36	189.84
83	2435.15	520.93	791.00	197.75	2518.77	541.27	818.12	204.53
84	2645.33	570.65	854.28	213.57	2727.82	590.99	885.92	221.48
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
30	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
31	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
32	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
33	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
34	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
35	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
36	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
37	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
38	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
39	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
40	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
41	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
42	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
43	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
44	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
45	342.39	28.25	117.52	29.38	433.92	48.59	167.24	41.81
46	342.39	28.25	117.52	29.38	433.92	48.59	167.24	41.81
47	342.39	28.25	117.52	29.38	433.92	48.59	167.24	41.81
48	342.39	28.25	117.52	29.38	433.92	48.59	167.24	41.81
49	342.39	28.25	117.52	29.38	433.92	48.59	167.24	41.81
50	350.30	30.51	131.08	32.77	441.83	50.85	176.28	44.07
51	363.86	32.77	140.12	35.03	455.39	54.24	185.32	46.33
52	377.42	36.16	149.16	37.29	468.95	57.63	194.36	48.59
53	392.11	39.55	153.68	38.42	483.64	61.02	203.40	50.85
54	407.93	44.07	162.72	40.68	500.59	64.41	212.44	53.11
55	424.88	47.46	176.28	44.07	517.54	68.93	221.48	55.37
56	441.83	51.98	185.32	46.33	535.62	72.32	230.52	57.63
57	461.04	56.50	194.36	48.59	554.83	76.84	239.56	59.89
58	481.38	61.02	203.40	50.85	576.30	82.49	248.60	62.15
59	506.24	66.67	216.96	54.24	601.16	88.14	262.16	65.54
60	534.49	73.45	230.52	57.63	630.54	94.92	275.72	68.93
61	566.13	81.36	244.08	61.02	663.31	101.70	289.28	72.32
62	601.16	89.27	257.64	64.41	699.47	109.61	302.84	75.71
63	639.58	98.31	271.20	67.80	739.02	118.65	316.40	79.10
64	681.39	107.35	289.28	72.32	781.96	128.82	334.48	83.62
65	725.46	117.52	307.36	76.84	828.29	138.99	348.04	87.01
66	772.92	128.82	320.92	80.23	878.01	150.29	366.12	91.53
67	823.77	140.12	339.00	84.75	929.99	161.59	384.20	96.05
68	884.79	153.68	361.60	90.40	993.27	175.15	402.28	100.57
69	962.76	170.63	384.20	96.05	1072.37	193.23	429.40	107.35
70	1052.03	190.97	411.32	102.83	1163.90	212.44	456.52	114.13
71	1150.34	212.44	438.44	109.61	1263.34	233.91	483.64	120.91
72	1250.91	233.91	470.08	117.52	1365.04	255.38	510.76	127.69
73	1359.39	256.51	501.72	125.43	1474.65	275.72	542.40	135.60
74	1482.56	280.24	537.88	134.47	1597.82	297.19	578.56	144.64
75	1624.94	309.62	578.56	144.64	1740.20	325.44	619.24	154.81
76	1788.79	345.78	623.76	155.94	1906.31	361.60	664.44	166.11
77	1978.63	392.11	673.48	168.37	2099.54	410.19	718.68	179.67
78	2201.24	449.74	736.76	184.19	2326.67	472.34	777.44	194.36
79	2458.88	517.54	804.56	201.14	2588.83	544.66	845.24	211.31
80	2744.77	592.12	881.40	220.35	2879.24	622.63	922.08	230.52
81	3052.13	671.22	962.76	240.69	3191.12	705.12	1007.96	251.99
82	3375.31	753.71	1048.64	262.16	3517.69	788.74	1093.84	273.46
83	3708.66	835.07	1139.04	284.76	3852.17	871.23	1184.24	296.06
84	4051.05	917.56	1233.96	308.49	4195.69	954.85	1279.16	319.79
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
30	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
31	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
32	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
33	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
34	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
35	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
36	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
37	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
38	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
39	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
40	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
41	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
42	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
43	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
44	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
45	319.79	22.60	85.88	21.47	397.76	40.68	122.04	30.51
46	319.79	22.60	85.88	21.47	397.76	40.68	122.04	30.51
47	319.79	22.60	85.88	21.47	397.76	40.68	122.04	30.51
48	319.79	22.60	85.88	21.47	397.76	40.68	122.04	30.51
49	319.79	22.60	85.88	21.47	397.76	40.68	122.04	30.51
50	326.57	24.86	94.92	23.73	403.41	41.81	131.08	32.77
51	336.74	27.12	99.44	24.86	413.58	44.07	135.60	33.90
52	348.04	29.38	103.96	25.99	426.01	47.46	140.12	35.03
53	360.47	32.77	113.00	28.25	438.44	49.72	149.16	37.29
54	374.03	36.16	117.52	29.38	452.00	53.11	153.68	38.42
55	387.59	39.55	126.56	31.64	465.56	56.50	162.72	40.68
56	402.28	42.94	135.60	33.90	481.38	59.89	167.24	41.81
57	418.10	46.33	140.12	35.03	497.20	63.28	176.28	44.07
58	435.05	50.85	149.16	37.29	515.28	67.80	185.32	46.33
59	455.39	55.37	158.20	39.55	535.62	72.32	194.36	48.59
60	479.12	61.02	167.24	41.81	560.48	77.97	203.40	50.85
61	505.11	66.67	180.80	45.20	587.60	84.75	212.44	53.11
62	534.49	73.45	189.84	47.46	618.11	91.53	226.00	56.50
63	567.26	80.23	203.40	50.85	652.01	98.31	235.04	58.76
64	602.29	88.14	212.44	53.11	688.17	106.22	248.60	62.15
65	639.58	97.18	226.00	56.50	726.59	115.26	262.16	65.54
66	679.13	106.22	239.56	59.89	767.27	124.30	275.72	68.93
67	720.94	115.26	253.12	63.28	811.34	133.34	289.28	72.32
68	772.92	126.56	271.20	67.80	864.45	145.77	307.36	76.84
69	837.33	141.25	289.28	72.32	929.99	160.46	325.44	81.36
70	910.78	158.20	311.88	77.97	1006.83	176.28	348.04	87.01
71	992.14	175.15	334.48	83.62	1088.19	193.23	370.64	92.66
72	1076.89	193.23	357.08	89.27	1174.07	211.31	393.24	98.31
73	1166.16	211.31	384.20	96.05	1264.47	228.26	415.84	103.96
74	1266.73	230.52	411.32	102.83	1366.17	245.21	447.48	111.87
75	1384.25	254.25	442.96	110.74	1482.56	266.68	479.12	119.78
76	1518.72	283.63	483.64	120.91	1619.29	297.19	515.28	128.82
77	1675.79	322.05	524.32	131.08	1779.75	337.87	560.48	140.12
78	1858.85	370.64	574.04	143.51	1967.33	389.85	605.68	151.42
79	2069.03	424.88	628.28	157.07	2180.90	448.61	664.44	166.11
80	2299.55	484.77	687.04	171.76	2414.81	510.76	723.20	180.80
81	2545.89	548.05	754.84	188.71	2665.67	576.30	791.00	197.75
82	2804.66	612.46	822.64	205.66	2926.70	641.84	863.32	215.83
83	3070.21	676.87	894.96	223.74	3193.38	707.38	935.64	233.91
84	3342.54	742.41	971.80	242.95	3465.71	772.92	1007.96	251.99
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
30	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
31	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
32	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
33	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
34	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
35	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
36	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
37	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
38	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
39	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
40	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
41	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
42	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
43	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
44	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
45	374.03	36.16	126.56	31.64	496.07	63.28	180.80	45.20
46	374.03	36.16	126.56	31.64	496.07	63.28	180.80	45.20
47	374.03	36.16	126.56	31.64	496.07	63.28	180.80	45.20
48	374.03	36.16	126.56	31.64	496.07	63.28	180.80	45.20
49	374.03	36.16	126.56	31.64	496.07	63.28	180.80	45.20
50	386.46	38.42	140.12	35.03	507.37	66.67	194.36	48.59
51	402.28	42.94	149.16	37.29	523.19	70.06	198.88	49.72
52	420.36	46.33	158.20	39.55	541.27	74.58	207.92	51.98
53	439.57	50.85	167.24	41.81	561.61	79.10	216.96	54.24
54	459.91	56.50	176.28	44.07	583.08	83.62	226.00	56.50
55	481.38	61.02	185.32	46.33	605.68	89.27	239.56	59.89
56	503.98	66.67	194.36	48.59	628.28	94.92	248.60	62.15
57	527.71	72.32	207.92	51.98	653.14	100.57	257.64	64.41
58	554.83	79.10	216.96	54.24	681.39	106.22	271.20	67.80
59	585.34	85.88	230.52	57.63	714.16	114.13	284.76	71.19
60	622.63	94.92	244.08	61.02	752.58	123.17	298.32	74.58
61	663.31	103.96	257.64	64.41	794.39	132.21	311.88	77.97
62	708.51	114.13	275.72	68.93	841.85	143.51	325.44	81.36
63	758.23	125.43	289.28	72.32	893.83	154.81	343.52	85.88
64	811.34	137.86	307.36	76.84	949.20	167.24	361.60	90.40
65	868.97	151.42	325.44	81.36	1009.09	180.80	379.68	94.92
66	929.99	164.98	343.52	85.88	1073.50	195.49	397.76	99.44
67	994.40	179.67	366.12	91.53	1141.30	210.18	415.84	103.96
68	1073.50	197.75	384.20	96.05	1222.66	228.26	438.44	109.61
69	1172.94	220.35	411.32	102.83	1326.62	250.86	461.04	115.26
70	1288.20	246.34	438.44	109.61	1445.27	276.85	492.68	123.17
71	1414.76	274.59	470.08	117.52	1574.09	305.10	519.80	129.95
72	1543.58	301.71	501.72	125.43	1706.30	332.22	551.44	137.86
73	1681.44	329.96	533.36	133.34	1846.42	358.21	587.60	146.90
74	1839.64	360.47	574.04	143.51	2005.75	386.46	623.76	155.94
75	2021.57	397.76	619.24	154.81	2189.94	421.49	668.96	167.24
76	2235.14	446.35	668.96	167.24	2406.90	468.95	718.68	179.67
77	2484.87	507.37	723.20	180.80	2664.54	535.62	777.44	194.36
78	2780.93	585.34	786.48	196.62	2970.77	621.50	840.72	210.18
79	3123.32	675.74	863.32	215.83	3324.46	718.68	917.56	229.39
80	3503.00	776.31	949.20	237.30	3714.31	824.90	1003.44	250.86
81	3910.93	881.40	1039.60	259.90	4132.41	934.51	1093.84	273.46
82	4338.07	989.88	1134.52	283.63	4568.59	1046.38	1193.28	298.32
83	4776.51	1098.36	1233.96	308.49	5013.81	1157.12	1292.72	323.18
84	5225.12	1206.84	1337.92	334.48	5468.07	1267.86	1396.68	349.17
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
30	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
31	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
32	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
33	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
34	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
35	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
36	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
37	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
38	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
39	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
40	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
41	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
42	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
43	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
44	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
45	349.17	29.38	94.92	23.73	452.00	53.11	135.60	33.90
46	349.17	29.38	94.92	23.73	452.00	53.11	135.60	33.90
47	349.17	29.38	94.92	23.73	452.00	53.11	135.60	33.90
48	349.17	29.38	94.92	23.73	452.00	53.11	135.60	33.90
49	349.17	29.38	94.92	23.73	452.00	53.11	135.60	33.90
50	358.21	31.64	99.44	24.86	461.04	55.37	144.64	36.16
51	371.77	35.03	108.48	27.12	474.60	58.76	149.16	37.29
52	386.46	38.42	113.00	28.25	490.42	62.15	158.20	39.55
53	402.28	42.94	122.04	30.51	507.37	66.67	162.72	40.68
54	419.23	46.33	131.08	32.77	525.45	70.06	171.76	42.94
55	438.44	50.85	135.60	33.90	543.53	74.58	180.80	45.20
56	457.65	55.37	144.64	36.16	563.87	79.10	185.32	46.33
57	476.86	59.89	153.68	38.42	585.34	84.75	194.36	48.59
58	499.46	65.54	162.72	40.68	609.07	89.27	203.40	50.85
59	526.58	72.32	171.76	42.94	636.19	96.05	212.44	53.11
60	557.09	79.10	180.80	45.20	668.96	102.83	226.00	56.50
61	590.99	87.01	194.36	48.59	705.12	111.87	235.04	58.76
62	629.41	96.05	207.92	51.98	744.67	120.91	248.60	62.15
63	671.22	105.09	221.48	55.37	788.74	129.95	262.16	65.54
64	716.42	115.26	235.04	58.76	835.07	141.25	275.72	68.93
65	765.01	126.56	248.60	62.15	885.92	152.55	289.28	72.32
66	816.99	138.99	262.16	65.54	940.16	163.85	302.84	75.71
67	871.23	151.42	275.72	68.93	997.79	177.41	320.92	80.23
68	937.90	166.11	293.80	73.45	1067.85	192.10	339.00	84.75
69	1021.52	185.32	316.40	79.10	1153.73	211.31	357.08	89.27
70	1118.70	206.79	339.00	84.75	1253.17	232.78	379.68	94.92
71	1223.79	229.39	361.60	90.40	1361.65	255.38	406.80	101.70
72	1332.27	253.12	388.72	97.18	1473.52	279.11	433.92	108.48
73	1446.40	275.72	415.84	103.96	1588.78	300.58	461.04	115.26
74	1576.35	299.45	447.48	111.87	1719.86	320.92	492.68	123.17
75	1725.51	329.96	483.64	120.91	1871.28	349.17	528.84	132.21
76	1901.79	369.51	528.84	132.21	2050.95	388.72	569.52	142.38
77	2110.84	421.49	574.04	143.51	2266.78	447.48	619.24	154.81
78	2357.18	487.03	628.28	157.07	2521.03	520.93	673.48	168.37
79	2635.16	561.61	687.04	171.76	2809.18	600.03	736.76	184.19
80	2941.39	640.71	759.36	189.84	3123.32	684.78	804.56	201.14
81	3266.83	724.33	831.68	207.92	3456.67	770.66	881.40	220.35
82	3604.70	809.08	908.52	227.13	3802.45	857.67	958.24	239.56
83	3950.48	892.70	989.88	247.47	4152.75	943.55	1039.60	259.90
84	4301.91	977.45	1075.76	268.94	4507.57	1029.43	1125.48	281.37
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
30	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
31	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
32	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
33	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
34	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
35	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
36	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
37	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
38	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
39	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
40	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
41	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
42	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
43	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
44	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
45	447.48	53.11	135.60	33.90	642.97	98.31	207.92	51.98
46	447.48	53.11	135.60	33.90	642.97	98.31	207.92	51.98
47	447.48	53.11	135.60	33.90	642.97	98.31	207.92	51.98
48	447.48	53.11	135.60	33.90	642.97	98.31	207.92	51.98
49	447.48	53.11	135.60	33.90	642.97	98.31	207.92	51.98
50	465.56	57.63	149.16	37.29	661.05	101.70	221.48	55.37
51	489.29	63.28	158.20	39.55	687.04	108.48	230.52	57.63
52	516.41	68.93	171.76	42.94	714.16	114.13	239.56	59.89
53	543.53	75.71	180.80	45.20	744.67	120.91	248.60	62.15
54	574.04	83.62	189.84	47.46	777.44	128.82	262.16	65.54
55	605.68	90.40	203.40	50.85	811.34	136.73	271.20	67.80
56	638.45	98.31	212.44	53.11	847.50	144.64	284.76	71.19
57	673.48	107.35	226.00	56.50	884.79	153.68	293.80	73.45
58	711.90	116.39	235.04	58.76	926.60	163.85	307.36	76.84
59	757.10	126.56	253.12	63.28	976.32	175.15	320.92	80.23
60	810.21	138.99	266.68	66.67	1033.95	187.58	339.00	84.75
61	867.84	152.55	280.24	70.06	1097.23	202.27	352.56	88.14
62	933.38	167.24	298.32	74.58	1167.29	218.09	370.64	92.66
63	1003.44	184.19	316.40	79.10	1244.13	236.17	388.72	97.18
64	1080.28	201.14	334.48	83.62	1327.75	254.25	411.32	102.83
65	1161.64	220.35	357.08	89.27	1417.02	274.59	429.40	107.35
66	1248.65	240.69	375.16	93.79	1510.81	296.06	452.00	113.00
67	1340.18	262.16	397.76	99.44	1611.38	318.66	470.08	117.52
68	1452.05	287.02	420.36	105.09	1732.29	345.78	497.20	124.30
69	1593.30	319.79	447.48	111.87	1884.84	379.68	524.32	131.08
70	1756.02	355.95	479.12	119.78	2058.86	416.97	555.96	138.99
71	1931.17	395.50	510.76	127.69	2246.44	457.65	592.12	148.03
72	2113.10	433.92	546.92	136.73	2439.67	498.33	628.28	157.07
73	2305.20	473.47	583.08	145.77	2643.07	536.75	664.44	166.11
74	2524.42	516.41	623.76	155.94	2873.59	576.30	709.64	177.41
75	2778.67	568.39	673.48	168.37	3142.53	627.15	759.36	189.84
76	3075.86	635.06	727.72	181.93	3458.93	696.08	813.60	203.40
77	3425.03	722.07	791.00	197.75	3836.35	794.39	881.40	220.35
78	3843.13	831.68	863.32	215.83	4290.61	922.08	958.24	239.56
79	4331.29	961.63	949.20	237.30	4821.71	1070.11	1048.64	262.16
80	4875.95	1106.27	1044.12	261.03	5413.83	1231.70	1148.08	287.02
81	5462.42	1259.95	1148.08	287.02	6051.15	1402.33	1256.56	314.14
82	6077.14	1417.02	1256.56	314.14	6715.59	1574.09	1374.08	343.52
83	6707.68	1574.09	1369.56	342.39	7393.59	1744.72	1491.60	372.90
84	7354.04	1732.29	1487.08	371.77	8087.41	1914.22	1613.64	403.41
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
30	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
31	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
32	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
33	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
34	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
35	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
36	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
37	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
38	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
39	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
40	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
41	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
42	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
43	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
44	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
45	412.45	45.20	99.44	24.86	581.95	83.62	158.20	39.55
46	412.45	45.20	99.44	24.86	581.95	83.62	158.20	39.55
47	412.45	45.20	99.44	24.86	581.95	83.62	158.20	39.55
48	412.45	45.20	99.44	24.86	581.95	83.62	158.20	39.55
49	412.45	45.20	99.44	24.86	581.95	83.62	158.20	39.55
50	428.27	48.59	113.00	28.25	596.64	87.01	167.24	41.81
51	448.61	53.11	117.52	29.38	618.11	91.53	176.28	44.07
52	470.08	58.76	126.56	31.64	641.84	97.18	180.80	45.20
53	493.81	64.41	135.60	33.90	667.83	103.96	189.84	47.46
54	519.80	70.06	140.12	35.03	694.95	109.61	198.88	49.72
55	546.92	76.84	149.16	37.29	724.33	116.39	207.92	51.98
56	575.17	83.62	158.20	39.55	754.84	123.17	216.96	54.24
57	604.55	90.40	167.24	41.81	787.61	131.08	226.00	56.50
58	637.32	98.31	176.28	44.07	823.77	140.12	235.04	58.76
59	675.74	107.35	189.84	47.46	865.58	149.16	248.60	62.15
60	719.81	117.52	203.40	50.85	914.17	160.46	257.64	64.41
61	769.53	128.82	212.44	53.11	968.41	172.89	271.20	67.80
62	824.90	142.38	226.00	56.50	1028.30	186.45	289.28	72.32
63	884.79	155.94	244.08	61.02	1092.71	201.14	302.84	75.71
64	949.20	170.63	257.64	64.41	1163.90	216.96	316.40	79.10
65	1018.13	186.45	271.20	67.80	1239.61	233.91	334.48	83.62
66	1092.71	203.40	289.28	72.32	1319.84	251.99	352.56	88.14
67	1170.68	221.48	307.36	76.84	1405.72	271.20	370.64	92.66
68	1264.47	242.95	325.44	81.36	1508.55	293.80	388.72	97.18
69	1383.12	270.07	348.04	87.01	1636.24	322.05	415.84	103.96
70	1518.72	300.58	375.16	93.79	1782.01	353.69	442.96	110.74
71	1665.62	332.22	402.28	100.57	1939.08	387.59	470.08	117.52
72	1818.17	364.99	433.92	108.48	2100.67	421.49	501.72	125.43
73	1976.37	396.63	461.04	115.26	2269.04	450.87	533.36	133.34
74	2154.91	430.53	497.20	124.30	2455.49	480.25	569.52	142.38
75	2361.70	471.21	537.88	134.47	2672.45	517.54	610.20	152.55
76	2605.78	526.58	583.08	145.77	2932.35	576.30	659.92	164.98
77	2896.19	601.16	637.32	159.33	3248.75	664.44	714.16	178.54
78	3240.84	693.82	700.60	175.15	3623.91	776.31	781.96	195.49
79	3631.82	798.91	772.92	193.23	4049.92	896.09	858.80	214.70
80	4060.09	911.91	849.76	212.44	4515.48	1021.52	940.16	235.04
81	4515.48	1029.43	935.64	233.91	5008.16	1150.34	1030.56	257.64
82	4988.95	1149.21	1026.04	256.51	5517.79	1279.16	1130.00	282.50
83	5470.33	1267.86	1120.96	280.24	6033.07	1406.85	1224.92	306.23
84	5959.62	1386.51	1215.88	303.97	6554.00	1533.41	1324.36	331.09
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	230.00	7.00	362.51	21.72	677.50	63.26
30	230.00	7.00	362.51	21.72	677.50	63.26
31	230.00	7.00	362.51	21.72	677.50	63.26
32	231.91	7.06	362.51	21.72	677.50	63.26
33	239.42	7.29	376.30	22.55	677.50	63.26
34	246.93	7.52	393.41	23.57	677.50	63.26
35	256.32	7.80	393.41	23.57	677.50	63.26
36	263.83	8.03	410.51	24.60	677.50	63.26
37	273.22	8.32	444.72	26.65	677.50	63.26
38	285.42	8.69	461.82	27.67	677.50	63.26
39	292.93	8.92	478.93	28.70	677.50	63.26
40	302.32	9.20	496.03	29.72	677.50	63.26
41	314.24	9.56	515.27	30.88	677.50	63.26
42	316.35	9.63	534.66	32.04	677.50	63.26
43	321.45	9.78	544.86	32.65	677.50	63.26
44	321.45	9.78	544.86	32.65	677.50	63.26
45	322.73	12.26	558.55	39.61	706.07	69.38
46	326.18	12.39	575.47	40.81	706.07	69.38
47	346.60	13.16	575.47	40.81	706.07	69.38
48	367.29	13.95	575.47	40.81	706.07	69.38
49	369.75	14.04	575.47	40.81	706.07	69.38
50	377.31	15.72	587.71	42.85	716.27	73.46
51	384.40	17.26	606.08	48.98	734.64	77.55
52	377.73	19.49	626.49	53.06	755.05	81.63
53	382.33	22.14	646.89	57.14	775.45	87.75
54	376.52	24.06	669.34	63.26	799.94	91.83
55	383.90	25.22	693.83	69.38	824.43	97.95
56	412.57	29.16	718.32	75.50	850.96	104.07
57	419.00	31.68	744.84	81.63	877.49	110.20
58	443.30	36.82	775.45	87.75	908.10	118.36
59	461.49	41.28	810.15	95.91	944.83	126.52
60	485.74	45.91	850.96	106.11	985.64	134.68
61	518.08	52.71	897.89	116.32	1032.58	144.89
62	545.19	58.74	946.87	128.56	1085.64	157.13
63	576.72	64.92	1004.01	140.81	1140.73	169.38
64	624.88	74.24	1063.19	155.09	1203.99	183.66
65	661.83	83.50	1128.49	169.38	1269.30	197.94
66	719.73	93.74	1195.83	183.66	1340.72	214.27
67	782.10	106.13	1269.30	199.99	1416.22	230.60
68	849.11	119.41	1357.05	220.39	1506.01	251.00
69	917.30	135.53	1469.28	244.88	1618.25	275.49
70	1004.06	154.09	1594.65	272.90	1745.36	303.45
71	1110.21	176.09	1677.34	293.34	1824.99	320.90
72	1226.69	201.04	1754.46	311.73	1898.92	338.35
73	1334.73	223.31	1831.10	329.93	1970.41	351.92
74	1448.99	246.85	1916.84	347.71	2050.99	367.13
75	1572.95	273.85	2012.84	368.28	2140.12	385.26
76	1692.82	301.42	2118.06	394.28	2241.88	410.58
77	1794.04	329.45	2234.35	427.82	2354.58	445.00
78	1905.71	362.92	2365.71	467.47	2483.70	488.38
79	2031.50	399.17	2507.66	511.80	2624.56	534.61
80	2160.15	437.19	2651.65	555.31	2765.70	581.11
81	2404.54	498.29	2934.06	628.63	3050.82	655.78
82	2663.87	562.10	3232.76	703.30	3349.52	731.82
83	2934.06	628.63	3539.60	777.98	3656.37	807.85
84	3217.82	695.16	3855.96	854.01	3971.36	883.88
85+		912.40				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	224.00	5.00	344.86	17.65	626.49	51.02
30	224.00	5.00	344.86	17.65	626.49	51.02
31	224.00	5.00	344.86	17.65	626.49	51.02
32	225.86	5.04	344.86	17.65	626.49	51.02
33	233.17	5.20	357.98	18.32	626.49	51.02
34	240.49	5.37	374.25	19.15	626.49	51.02
35	249.63	5.57	374.25	19.15	626.49	51.02
36	256.95	5.74	390.52	19.99	626.49	51.02
37	266.09	5.94	423.07	21.65	626.49	51.02
38	277.98	6.20	439.34	22.49	626.49	51.02
39	285.29	6.37	455.61	23.32	626.49	51.02
40	294.44	6.57	471.88	24.15	626.49	51.02
41	306.04	6.83	490.18	25.09	626.49	51.02
42	308.10	6.88	508.63	26.03	626.49	51.02
43	313.07	6.99	518.33	26.53	626.49	51.02
44	313.07	6.99	518.33	26.53	626.49	51.02
45	311.84	9.53	524.88	31.69	648.93	57.14
46	315.17	9.63	540.78	32.65	648.93	57.14
47	334.90	10.24	540.78	32.65	648.93	57.14
48	354.89	10.85	540.78	32.65	648.93	57.14
49	357.27	10.92	540.78	32.65	648.93	57.14
50	361.59	12.58	550.98	34.69	657.10	59.18
51	368.71	14.12	565.27	38.77	671.38	63.26
52	359.74	14.99	581.59	42.85	687.71	67.34
53	363.14	17.71	597.92	46.94	706.07	71.42
54	356.71	18.40	616.28	51.02	724.44	75.50
55	361.48	21.02	636.69	55.10	744.84	79.59
56	386.33	23.33	657.10	61.22	765.25	83.67
57	391.64	25.92	679.54	65.30	787.70	89.79
58	412.37	29.46	704.03	71.42	814.23	95.91
59	427.58	32.44	732.60	77.55	842.80	102.03
60	447.23	37.02	765.25	85.71	877.49	110.20
61	474.40	42.17	804.02	93.87	916.26	118.36
62	497.00	46.69	844.84	104.07	959.11	128.56
63	523.88	52.84	891.77	114.28	1006.05	138.77
64	564.56	60.32	940.75	124.48	1057.07	148.97
65	593.79	66.49	993.81	136.72	1112.16	161.21
66	641.88	76.26	1050.94	148.97	1171.34	175.50
67	695.57	84.90	1112.16	163.25	1234.60	187.74
68	751.26	96.19	1183.59	179.58	1308.07	204.07
69	808.22	109.08	1275.42	199.99	1401.94	224.47
70	878.14	124.26	1378.78	221.99	1507.08	246.43
71	965.98	142.55	1445.03	238.21	1569.06	261.84
72	1061.43	161.85	1505.45	252.81	1627.10	275.62
73	1150.63	178.99	1567.16	267.61	1684.47	287.77
74	1242.71	197.82	1634.44	282.41	1747.40	298.29
75	1342.52	220.41	1709.04	298.70	1817.66	312.28
76	1438.65	242.76	1793.83	319.34	1898.11	334.00
77	1517.67	265.44	1886.16	346.63	1989.21	362.24
78	1605.52	291.23	1989.35	379.35	2090.91	398.77
79	1702.19	320.76	2101.36	414.85	2201.15	434.81
80	1801.71	350.29	2214.46	449.41	2310.86	471.13
81	1995.86	397.82	2441.20	507.79	2540.31	530.87
82	2203.60	449.41	2680.16	566.17	2780.63	590.61
83	2418.12	501.00	2925.91	625.91	3026.38	650.35
84	2642.14	552.60	3178.45	685.65	3277.56	710.09
85+		722.31				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	253.47	8.56	385.60	27.15	746.88	79.59
30	265.37	8.96	385.60	27.15	746.88	79.59
31	272.69	9.20	385.60	27.15	746.88	79.59
32	284.59	9.61	394.78	27.80	746.88	79.59
33	293.74	9.92	411.94	29.01	746.88	79.59
34	303.80	10.25	429.11	30.22	746.88	79.59
35	315.70	10.66	446.27	31.43	746.88	79.59
36	321.78	10.86	480.60	33.84	746.88	79.59
37	321.78	10.86	497.76	35.05	746.88	79.59
38	321.78	10.86	514.93	36.26	746.88	79.59
39	321.78	10.86	549.25	38.68	746.88	79.59
40	323.24	10.91	566.42	39.89	746.88	79.59
41	344.56	11.63	579.55	40.81	746.88	79.59
42	346.87	11.71	579.55	40.81	746.88	79.59
43	352.56	11.90	579.55	40.81	746.88	79.59
44	352.56	11.90	579.55	40.81	746.88	79.59
45	356.65	15.95	618.32	51.02	783.62	87.75
46	376.99	16.86	618.32	51.02	783.62	87.75
47	397.60	17.78	618.32	51.02	783.62	87.75
48	400.27	17.90	618.32	51.02	783.62	87.75
49	421.27	18.84	618.32	51.02	783.62	87.75
50	426.60	20.56	632.61	55.10	797.90	91.83
51	437.78	23.85	657.10	59.18	822.39	97.95
52	442.96	26.74	681.58	65.30	846.88	104.07
53	431.44	28.45	708.11	71.42	873.41	110.20
54	445.50	31.48	736.68	79.59	904.02	116.32
55	452.79	35.67	767.29	85.71	934.63	124.48
56	469.93	38.77	797.90	93.87	967.28	130.60
57	489.45	43.78	832.59	102.03	1001.97	138.77
58	531.90	50.58	869.33	110.20	1040.74	148.97
59	548.53	54.69	914.22	120.40	1085.64	159.17
60	591.07	62.56	965.24	132.64	1138.69	171.42
61	623.33	70.72	1022.38	146.93	1197.87	183.66
62	657.25	78.67	1085.64	161.21	1263.17	197.94
63	690.46	87.52	1155.02	177.54	1334.60	214.27
64	726.90	96.28	1230.52	193.86	1412.14	232.64
65	779.75	108.39	1310.11	212.23	1495.81	251.00
66	845.89	122.26	1395.82	232.64	1585.60	271.41
67	935.41	139.02	1487.65	253.04	1679.47	291.82
68	1016.20	156.34	1597.84	277.53	1793.75	316.30
69	1135.74	181.29	1738.65	308.14	1936.60	348.95
70	1241.87	205.50	1896.07	344.18	2097.69	382.88
71	1383.61	235.39	2004.15	370.12	2201.02	407.52
72	1537.71	268.46	2104.21	393.47	2296.19	429.59
73	1686.30	298.77	2205.02	416.08	2391.98	447.24
74	1784.47	321.24	2315.75	437.73	2495.78	464.21
75	1894.03	346.22	2440.52	465.02	2613.63	488.78
76	2015.42	376.36	2579.15	498.56	2748.59	521.37
77	2145.35	410.65	2733.99	541.80	2901.06	566.78
78	2292.53	452.53	2909.35	594.41	3075.12	624.28
79	2454.91	500.39	3102.14	652.93	3266.09	687.15
80	2623.14	549.88	3297.93	711.45	3459.50	748.11
81	2934.06	627.27	3667.23	806.49	3834.23	847.22
82	3261.27	710.09	4055.54	905.61	4226.62	947.70
83	3604.77	792.91	4456.07	1003.36	4628.50	1046.81
84	3961.86	878.45	4867.46	1102.48	5041.25	1147.28
85+		1154.07				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	245.99	7.49	363.87	21.72	689.75	65.30
30	257.53	7.84	363.87	21.72	689.75	65.30
31	264.64	8.05	363.87	21.72	689.75	65.30
32	276.18	8.41	372.54	22.24	689.75	65.30
33	285.06	8.68	388.73	23.21	689.75	65.30
34	294.83	8.97	404.93	24.17	689.75	65.30
35	306.37	9.32	421.13	25.14	689.75	65.30
36	312.28	9.50	453.52	27.08	689.75	65.30
37	312.28	9.50	469.72	28.04	689.75	65.30
38	312.28	9.50	485.92	29.01	689.75	65.30
39	312.28	9.50	518.31	30.94	689.75	65.30
40	313.70	9.55	534.51	31.91	689.75	65.30
41	334.38	10.18	546.90	32.65	689.75	65.30
42	336.62	10.25	546.90	32.65	689.75	65.30
43	342.15	10.41	546.90	32.65	689.75	65.30
44	342.15	10.41	546.90	32.65	689.75	65.30
45	342.15	13.05	577.51	40.81	718.32	73.46
46	361.67	13.79	577.51	40.81	718.32	73.46
47	381.44	14.55	577.51	40.81	718.32	73.46
48	384.00	14.64	577.51	40.81	718.32	73.46
49	404.14	15.41	577.51	40.81	718.32	73.46
50	409.47	17.13	589.75	44.89	728.52	75.50
51	417.34	18.74	608.12	48.98	746.88	79.59
52	419.56	21.73	628.53	53.06	769.33	85.71
53	407.73	23.71	650.97	59.18	791.78	89.79
54	418.74	25.19	675.46	65.30	816.27	95.91
55	424.88	27.91	699.95	71.42	840.76	102.03
56	438.91	31.02	726.48	77.55	869.33	108.16
57	455.05	35.97	755.05	83.67	897.89	114.28
58	492.74	40.79	785.66	91.83	930.55	122.44
59	505.10	45.04	822.39	99.99	967.28	130.60
60	541.67	51.04	865.24	110.20	1012.17	140.81
61	567.41	57.56	912.18	120.40	1061.15	153.05
62	596.61	63.92	965.24	132.64	1116.25	165.29
63	624.01	71.32	1024.42	144.89	1177.47	177.54
64	653.09	78.63	1087.68	159.17	1242.77	191.82
65	697.24	87.36	1155.02	175.50	1312.15	208.15
66	753.37	99.13	1226.44	191.82	1385.61	224.47
67	830.71	113.28	1301.95	208.15	1465.20	240.80
68	898.08	128.55	1395.82	228.55	1561.11	263.25
69	997.11	147.52	1512.14	255.08	1679.47	289.78
70	1085.97	168.30	1641.50	285.12	1814.61	317.71
71	1203.92	192.27	1728.53	305.15	1895.87	336.65
72	1331.35	219.15	1811.48	325.04	1974.96	355.45
73	1453.52	243.78	1891.59	342.76	2051.06	370.25
74	1530.30	261.23	1978.62	360.07	2133.95	383.02
75	1617.40	281.73	2079.03	381.86	2226.68	400.53
76	1714.00	306.30	2189.75	408.95	2334.75	428.50
77	1817.46	334.14	2315.54	445.00	2459.19	466.86
78	1934.09	368.90	2456.81	489.87	2600.19	515.26
79	2062.87	406.30	2610.31	536.03	2751.44	565.97
80	2192.74	445.34	2762.98	582.47	2901.47	613.69
81	2441.20	506.43	3058.97	658.50	3202.89	692.44
82	2701.88	571.60	3369.89	735.89	3516.52	771.19
83	2973.43	636.78	3688.95	813.28	3836.95	849.94
84	3255.84	703.30	4016.17	892.03	4164.16	928.69
85+		916.47				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	308.87	13.81	525.48	42.93	846.88	102.03
30	334.00	14.94	543.60	44.41	846.88	102.03
31	334.00	14.94	561.72	45.89	846.88	102.03
32	334.00	14.94	597.96	48.85	846.88	102.03
33	334.00	14.94	616.08	50.33	846.88	102.03
34	334.00	14.94	624.44	51.02	846.88	102.03
35	334.00	14.94	624.44	51.02	846.88	102.03
36	337.02	15.07	624.44	51.02	846.88	102.03
37	358.08	16.01	624.44	51.02	846.88	102.03
38	358.08	16.01	624.44	51.02	846.88	102.03
39	379.14	16.95	624.44	51.02	846.88	102.03
40	400.21	17.90	624.44	51.02	846.88	102.03
41	423.81	18.95	624.44	51.02	846.88	102.03
42	447.68	20.02	624.44	51.02	846.88	102.03
43	461.20	20.62	624.44	51.02	846.88	102.03
44	461.20	20.62	624.44	51.02	846.88	102.03
45	466.08	25.29	675.46	65.30	895.85	114.28
46	488.42	26.50	675.46	65.30	895.85	114.28
47	511.02	27.73	675.46	65.30	895.85	114.28
48	526.49	28.57	675.46	65.30	895.85	114.28
49	526.49	28.57	675.46	65.30	895.85	114.28
50	536.70	32.65	697.91	69.38	916.26	120.40
51	555.06	36.73	726.48	77.55	944.83	126.52
52	575.47	40.81	759.13	83.67	977.48	134.68
53	597.92	46.94	793.82	91.83	1014.21	142.85
54	622.40	53.06	830.55	102.03	1052.99	151.01
55	646.89	59.18	869.33	110.20	1093.80	161.21
56	673.42	65.30	910.14	120.40	1134.61	171.42
57	701.99	71.42	952.99	130.60	1179.51	181.62
58	734.64	79.59	1001.97	142.85	1230.52	191.82
59	773.41	87.75	1057.07	155.09	1289.70	206.11
60	818.31	97.95	1124.41	171.42	1359.09	222.43
61	869.33	110.20	1197.87	187.74	1434.59	238.76
62	926.46	124.48	1279.50	206.11	1520.30	259.16
63	989.72	138.77	1369.29	226.51	1614.17	279.57
64	1059.11	155.09	1465.20	248.96	1714.16	302.02
65	1132.57	171.42	1569.27	273.45	1822.32	326.51
66	1212.16	189.78	1679.47	297.94	1938.64	353.04
67	1293.78	208.15	1795.79	324.47	2061.08	379.56
68	1397.86	232.64	1938.64	357.12	2208.00	412.22
69	1534.58	263.25	2118.21	397.93	2395.75	453.03
70	1690.37	299.38	2321.72	443.98	2604.81	498.97
71	1803.34	326.81	2464.82	478.40	2742.41	531.55
72	1910.33	351.65	2596.52	507.52	2870.24	558.84
73	2019.90	375.75	2727.41	535.22	2995.02	581.04
74	2142.77	404.20	2873.50	563.05	3132.96	603.65
75	2282.68	434.47	3036.23	597.40	3289.10	633.04
76	2437.40	472.49	3222.71	643.56	3470.36	676.15
77	2607.52	518.38	3433.50	701.06	3681.76	740.10
78	2800.32	573.51	3675.51	773.63	3926.42	821.43
79	3013.75	634.40	3940.41	852.52	4194.17	906.69
80	3231.40	696.52	4208.97	932.76	4462.86	991.14
81	3623.78	796.99	4699.11	1059.03	4965.22	1122.84
82	4036.53	900.18	5212.33	1189.37	5489.31	1257.26
83	4465.58	1004.72	5739.13	1319.71	6024.25	1390.32
84	4909.55	1111.98	6278.15	1450.06	6570.06	1523.37
85+		1452.77				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	298.82	11.30	494.57	36.06	777.49	85.71
30	323.14	12.22	511.62	37.31	777.49	85.71
31	323.14	12.22	528.68	38.55	777.49	85.71
32	323.14	12.22	562.78	41.04	777.49	85.71
33	323.14	12.22	579.84	42.28	777.49	85.71
34	323.14	12.22	587.71	42.85	777.49	85.71
35	323.14	12.22	587.71	42.85	777.49	85.71
36	326.06	12.33	587.71	42.85	777.49	85.71
37	346.43	13.10	587.71	42.85	777.49	85.71
38	346.43	13.10	587.71	42.85	777.49	85.71
39	366.81	13.87	587.71	42.85	777.49	85.71
40	387.19	14.64	587.71	42.85	777.49	85.71
41	410.03	15.51	587.71	42.85	777.49	85.71
42	433.12	16.38	587.71	42.85	777.49	85.71
43	446.20	16.87	587.71	42.85	777.49	85.71
44	446.20	16.87	587.71	42.85	777.49	85.71
45	446.20	19.87	630.57	53.06	816.27	95.91
46	467.60	20.82	630.57	53.06	816.27	95.91
47	489.23	21.79	630.57	53.06	816.27	95.91
48	504.05	22.45	630.57	53.06	816.27	95.91
49	504.05	22.45	630.57	53.06	816.27	95.91
50	512.21	26.53	646.89	57.14	832.59	99.99
51	526.49	28.57	671.38	63.26	857.08	106.11
52	544.86	34.69	697.91	69.38	885.65	112.24
53	563.22	38.77	726.48	77.55	916.26	120.40
54	583.63	42.85	757.09	83.67	948.91	126.52
55	604.04	48.98	791.78	91.83	981.56	134.68
56	626.49	53.06	826.47	99.99	1018.29	142.85
57	648.93	59.18	861.16	108.16	1057.07	153.05
58	675.46	65.30	901.98	118.36	1099.92	161.21
59	708.11	73.46	950.95	130.60	1148.90	173.46
60	746.88	81.63	1006.05	142.85	1208.08	185.70
61	789.74	91.83	1067.27	157.13	1273.38	202.03
62	838.72	102.03	1136.65	173.46	1344.80	218.35
63	891.77	114.28	1212.16	189.78	1424.39	234.68
64	948.91	128.56	1293.78	208.15	1508.05	255.08
65	1010.13	142.85	1381.53	228.55	1599.88	275.49
66	1077.47	157.13	1475.40	251.00	1697.84	295.90
67	1146.86	173.46	1573.36	273.45	1801.91	320.39
68	1234.60	193.86	1693.76	299.98	1928.43	346.91
69	1346.84	218.35	1844.76	334.67	2083.52	381.61
70	1476.53	248.46	2016.23	372.70	2258.58	419.54
71	1567.09	269.71	2132.11	399.65	2372.29	444.93
72	1655.62	290.83	2241.07	425.78	2478.67	469.50
73	1743.12	311.60	2346.16	447.24	2577.11	487.56
74	1840.95	331.83	2462.24	467.74	2686.41	501.27
75	1950.04	358.10	2591.57	495.57	2810.50	524.42
76	2074.07	387.77	2742.07	532.77	2957.14	560.47
77	2212.49	426.26	2916.68	582.40	3132.15	618.31
78	2368.70	471.95	3115.45	643.70	3332.01	688.51
79	2536.17	520.35	3324.54	708.53	3544.08	757.00
80	2705.96	568.89	3534.17	769.83	3752.77	822.78
81	3016.88	647.64	3925.20	870.31	4153.30	925.97
82	3344.09	729.10	4331.16	972.14	4568.76	1030.52
83	3680.81	810.57	4746.63	1072.61	4989.66	1133.71
84	4027.03	893.39	5168.88	1174.44	5415.99	1236.89
85+		1154.07				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	356.85	20.12	571.77	59.43	1079.51	157.13
30	361.16	20.37	609.88	63.39	1079.51	157.13
31	361.16	20.37	648.00	67.35	1079.51	157.13
32	361.16	20.37	667.06	69.33	1079.51	157.13
33	361.16	20.37	705.18	73.29	1079.51	157.13
34	361.16	20.37	726.48	75.50	1079.51	157.13
35	361.16	20.37	726.48	75.50	1079.51	157.13
36	379.23	21.39	726.48	75.50	1079.51	157.13
37	401.54	22.64	726.48	75.50	1079.51	157.13
38	401.54	22.64	726.48	75.50	1079.51	157.13
39	423.84	23.90	726.48	75.50	1079.51	157.13
40	446.15	25.16	726.48	75.50	1079.51	157.13
41	469.68	26.49	726.48	75.50	1079.51	157.13
42	493.33	27.82	726.48	75.50	1079.51	157.13
43	511.02	28.82	726.48	75.50	1079.51	157.13
44	511.02	28.82	726.48	75.50	1079.51	157.13
45	519.03	38.11	808.11	95.91	1161.14	177.54
46	541.19	39.74	808.11	95.91	1161.14	177.54
47	563.47	41.37	808.11	95.91	1161.14	177.54
48	583.63	42.85	808.11	95.91	1161.14	177.54
49	583.63	42.85	808.11	95.91	1161.14	177.54
50	599.96	46.94	840.76	104.07	1193.79	183.66
51	626.49	53.06	883.61	114.28	1240.73	195.90
52	655.05	59.18	932.59	124.48	1289.70	206.11
53	685.66	67.34	981.56	136.72	1344.80	218.35
54	719.50	75.42	1036.66	151.01	1403.98	232.64
55	740.91	82.10	1093.80	163.25	1465.20	246.92
56	789.24	93.57	1152.98	177.54	1530.50	261.21
57	822.12	101.00	1216.24	193.86	1597.84	277.53
58	862.45	110.57	1285.62	210.19	1673.35	295.90
59	916.87	124.94	1367.25	228.55	1763.14	316.30
60	969.35	137.91	1463.16	251.00	1867.21	338.75
61	1029.28	152.71	1567.23	275.49	1981.49	365.28
62	1101.13	170.01	1685.59	302.02	2108.01	393.85
63	1161.99	184.29	1812.11	332.63	2246.78	426.50
64	1245.52	205.01	1950.88	363.24	2397.79	459.15
65	1325.74	224.15	2097.81	397.93	2559.00	495.88
66	1425.03	247.08	2254.94	434.66	2728.37	534.66
67	1545.62	273.10	2420.23	473.44	2909.99	575.47
68	1681.46	304.84	2622.26	518.33	3128.35	624.44
69	1817.44	337.55	2877.34	577.51	3403.84	685.66
70	1973.93	374.20	3164.87	641.53	3710.68	751.50
71	2154.43	415.73	3364.52	689.05	3913.79	797.33
72	2363.15	461.19	3554.54	729.92	4103.88	838.26
73	2575.28	505.89	3739.19	768.00	4287.24	870.64
74	2732.30	538.34	3943.12	806.63	4488.52	900.18
75	2907.24	578.73	4173.32	853.67	4719.81	941.93
76	3103.77	625.64	4434.89	915.65	4987.22	1003.63
77	3321.08	683.89	4732.57	997.73	5300.92	1097.66
78	3567.98	754.22	5079.41	1099.22	5670.83	1218.70
79	3837.76	831.13	5464.39	1213.20	6083.11	1350.06
80	4112.57	909.68	5858.61	1329.22	6504.89	1479.93
81	4605.42	1035.95	6563.27	1513.87	7270.65	1684.94
82	5124.08	1166.29	7301.88	1702.59	8068.99	1891.32
83	5659.02	1299.35	8059.49	1891.32	8883.63	2096.34
84	6211.62	1432.41	8836.11	2081.40	9717.28	2300.00
85+		1854.66				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	343.43	17.44	533.22	49.79	981.56	134.68
30	347.58	17.65	568.77	53.11	981.56	134.68
31	347.58	17.65	604.32	56.43	981.56	134.68
32	347.58	17.65	622.09	58.09	981.56	134.68
33	347.58	17.65	657.64	61.41	981.56	134.68
34	347.58	17.65	677.50	63.26	981.56	134.68
35	347.58	17.65	677.50	63.26	981.56	134.68
36	364.97	18.53	677.50	63.26	981.56	134.68
37	386.44	19.62	677.50	63.26	981.56	134.68
38	386.44	19.62	677.50	63.26	981.56	134.68
39	407.91	20.71	677.50	63.26	981.56	134.68
40	429.38	21.80	677.50	63.26	981.56	134.68
41	452.02	22.95	677.50	63.26	981.56	134.68
42	474.78	24.11	677.50	63.26	981.56	134.68
43	491.81	24.97	677.50	63.26	981.56	134.68
44	491.81	24.97	677.50	63.26	981.56	134.68
45	491.81	30.85	744.84	81.63	1050.94	151.01
46	512.81	32.17	744.84	81.63	1050.94	151.01
47	533.92	33.49	744.84	81.63	1050.94	151.01
48	553.02	34.69	744.84	81.63	1050.94	151.01
49	553.02	34.69	744.84	81.63	1050.94	151.01
50	567.31	38.77	773.41	87.75	1077.47	157.13
51	589.75	44.89	810.15	95.91	1116.25	165.29
52	614.24	51.02	848.92	106.11	1159.10	175.50
53	638.73	57.14	891.77	116.32	1206.04	187.74
54	666.51	63.19	938.71	126.52	1255.01	197.94
55	684.85	70.09	987.68	138.77	1308.07	210.19
56	726.18	77.30	1038.70	151.01	1363.17	222.43
57	753.44	84.84	1091.76	163.25	1422.35	236.72
58	788.06	94.49	1150.94	177.54	1487.65	253.04
59	832.24	104.79	1220.32	193.86	1563.15	269.37
60	877.41	115.92	1299.91	212.23	1650.90	289.78
61	928.14	126.92	1389.70	232.64	1748.85	312.22
62	986.47	142.34	1489.69	257.12	1857.01	336.71
63	1035.89	155.19	1597.84	281.61	1973.33	363.24
64	1106.26	172.13	1714.16	308.14	2101.89	391.81
65	1174.39	187.75	1838.64	336.71	2238.61	422.42
66	1258.40	206.86	1973.33	367.32	2383.50	455.07
67	1361.62	230.49	2114.13	399.97	2538.59	489.76
68	1475.64	256.30	2283.51	438.74	2724.29	530.57
69	1588.59	282.25	2497.78	487.72	2954.89	581.59
70	1715.73	312.46	2737.19	541.73	3211.71	637.45
71	1864.34	347.37	2901.88	578.80	3378.31	675.27
72	2038.47	385.56	3058.42	613.97	3533.63	709.01
73	2214.19	421.58	3205.81	643.36	3680.54	731.34
74	2336.93	446.56	3365.95	672.48	3835.45	750.15
75	2474.46	476.90	3547.07	707.72	4013.79	777.30
76	2631.28	514.85	3757.11	759.24	4227.97	830.93
77	2807.38	563.66	4001.84	830.66	4489.00	918.10
78	3004.93	621.30	4283.37	917.01	4789.67	1026.04
79	3213.34	682.87	4581.93	1007.91	5109.41	1130.51
80	3421.48	742.68	4878.33	1095.69	5425.49	1227.39
81	3805.72	840.44	5425.49	1236.89	6017.46	1382.17
82	4207.61	940.91	5994.38	1380.81	6629.80	1536.95
83	4620.36	1041.38	6572.77	1523.37	7248.92	1690.37
84	5041.25	1141.85	7160.67	1665.94	7874.84	1842.44
85+		1456.85				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	362.51	21.72	450.77	42.09
30	362.51	21.72	450.77	42.09
31	362.51	21.72	450.77	42.09
32	362.51	21.72	450.77	42.09
33	362.51	21.72	450.77	42.09
34	362.51	21.72	450.77	42.09
35	362.51	21.72	450.77	42.09
36	362.51	21.72	450.77	42.09
37	362.51	21.72	450.77	42.09
38	362.51	21.72	450.77	42.09
39	362.51	21.72	450.77	42.09
40	362.51	21.72	450.77	42.09
41	362.51	21.72	450.77	42.09
42	362.51	21.72	450.77	42.09
43	362.51	21.72	450.77	42.09
44	362.51	21.72	450.77	42.09
45	382.88	27.15	469.77	46.16
46	382.88	27.15	469.77	46.16
47	382.88	27.15	469.77	46.16
48	382.88	27.15	469.77	46.16
49	382.88	27.15	469.77	46.16
50	391.03	28.51	476.56	48.88
51	403.25	32.59	488.78	51.59
52	416.82	35.30	502.36	54.31
53	430.40	38.02	515.94	58.38
54	445.34	42.09	532.23	61.10
55	461.63	46.16	548.52	65.17
56	477.92	50.24	566.17	69.24
57	495.57	54.31	583.82	73.32
58	515.94	58.38	604.19	78.75
59	539.02	63.81	628.63	84.18
60	566.17	70.60	655.78	89.61
61	597.40	77.39	687.01	96.40
62	629.99	85.54	722.31	104.55
63	668.00	93.68	758.97	112.69
64	707.38	103.19	801.06	122.20
65	750.83	112.69	844.51	131.70
66	795.63	122.20	892.03	142.56
67	844.51	133.06	942.27	153.42
68	902.89	146.63	1002.01	167.00
69	977.57	162.93	1076.68	183.29
70	1063.10	181.94	1163.58	202.30
71	1156.79	202.30	1258.62	221.31
72	1253.19	222.67	1356.37	241.68
73	1356.37	244.39	1459.56	260.68
74	1474.50	267.47	1577.68	282.41
75	1610.27	294.63	1712.10	308.20
76	1765.05	328.57	1868.24	342.15
77	1942.91	372.02	2047.46	386.95
78	2150.65	424.97	2257.91	443.98
79	2388.25	487.43	2499.58	509.15
80	2651.65	555.31	2765.70	581.11
81	2934.06	628.63	3050.82	655.78
82	3232.76	703.30	3349.52	731.82
83	3539.60	777.98	3656.37	807.85
84	3855.96	854.01	3971.36	883.88
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	344.86	17.65	416.82	33.94
30	344.86	17.65	416.82	33.94
31	344.86	17.65	416.82	33.94
32	344.86	17.65	416.82	33.94
33	344.86	17.65	416.82	33.94
34	344.86	17.65	416.82	33.94
35	344.86	17.65	416.82	33.94
36	344.86	17.65	416.82	33.94
37	344.86	17.65	416.82	33.94
38	344.86	17.65	416.82	33.94
39	344.86	17.65	416.82	33.94
40	344.86	17.65	416.82	33.94
41	344.86	17.65	416.82	33.94
42	344.86	17.65	416.82	33.94
43	344.86	17.65	416.82	33.94
44	344.86	17.65	416.82	33.94
45	359.80	21.72	431.76	38.02
46	359.80	21.72	431.76	38.02
47	359.80	21.72	431.76	38.02
48	359.80	21.72	431.76	38.02
49	359.80	21.72	431.76	38.02
50	366.59	23.08	437.19	39.37
51	376.09	25.80	446.69	42.09
52	386.95	28.51	457.56	44.81
53	397.82	31.23	469.77	47.52
54	410.03	33.94	481.99	50.24
55	423.61	36.66	495.57	52.95
56	437.19	40.73	509.15	55.67
57	452.12	43.45	524.08	59.74
58	468.42	47.52	541.73	63.81
59	487.43	51.59	560.74	67.89
60	509.15	57.02	583.82	73.32
61	534.95	62.46	609.62	78.75
62	562.10	69.24	638.13	85.54
63	593.33	76.03	669.36	92.33
64	625.91	82.82	703.30	99.11
65	661.21	90.97	739.96	107.26
66	699.23	99.11	779.34	116.76
67	739.96	108.62	821.43	124.91
68	787.48	119.48	870.31	135.77
69	848.58	133.06	932.76	149.35
70	919.18	147.99	1004.72	164.29
71	996.57	164.29	1082.11	180.58
72	1075.32	180.58	1162.22	196.87
73	1160.86	198.23	1247.75	213.16
74	1257.26	217.24	1344.15	229.46
75	1367.23	238.96	1454.13	249.82
76	1494.86	266.12	1581.76	278.33
77	1640.14	301.42	1729.75	314.99
78	1808.50	344.86	1900.82	362.51
79	2001.30	395.10	2096.34	414.11
80	2214.46	449.41	2310.86	471.13
81	2441.20	507.79	2540.31	530.87
82	2680.16	566.17	2780.63	590.61
83	2925.91	625.91	3026.38	650.35
84	3178.45	685.65	3277.56	710.09
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	385.60	27.15	496.93	52.95
30	385.60	27.15	496.93	52.95
31	385.60	27.15	496.93	52.95
32	385.60	27.15	496.93	52.95
33	385.60	27.15	496.93	52.95
34	385.60	27.15	496.93	52.95
35	385.60	27.15	496.93	52.95
36	385.60	27.15	496.93	52.95
37	385.60	27.15	496.93	52.95
38	385.60	27.15	496.93	52.95
39	385.60	27.15	496.93	52.95
40	385.60	27.15	496.93	52.95
41	385.60	27.15	496.93	52.95
42	385.60	27.15	496.93	52.95
43	385.60	27.15	496.93	52.95
44	385.60	27.15	496.93	52.95
45	411.39	33.94	521.37	58.38
46	411.39	33.94	521.37	58.38
47	411.39	33.94	521.37	58.38
48	411.39	33.94	521.37	58.38
49	411.39	33.94	521.37	58.38
50	420.90	36.66	530.87	61.10
51	437.19	39.37	547.17	65.17
52	453.48	43.45	563.46	69.24
53	471.13	47.52	581.11	73.32
54	490.14	52.95	601.47	77.39
55	510.51	57.02	621.84	82.82
56	530.87	62.46	643.56	86.89
57	553.95	67.89	666.65	92.33
58	578.39	73.32	692.44	99.11
59	608.26	80.11	722.31	105.90
60	642.21	88.25	757.61	114.05
61	680.22	97.76	796.99	122.20
62	722.31	107.26	840.44	131.70
63	768.48	118.12	887.96	142.56
64	818.71	128.98	939.55	154.78
65	871.66	141.20	995.22	167.00
66	928.69	154.78	1054.96	180.58
67	989.79	168.36	1117.41	194.16
68	1063.10	184.65	1193.45	210.45
69	1156.79	205.02	1288.49	232.17
70	1264.05	229.46	1398.46	255.25
71	1382.17	255.25	1517.94	281.05
72	1503.01	281.05	1640.14	306.85
73	1633.35	308.20	1771.84	331.29
74	1781.34	336.72	1919.83	357.08
75	1952.42	372.02	2090.91	391.03
76	2149.29	415.47	2290.49	434.47
77	2377.39	471.13	2522.66	492.86
78	2644.86	540.38	2795.57	567.53
79	2954.42	621.84	3110.56	654.43
80	3297.93	711.45	3459.50	748.11
81	3667.23	806.49	3834.23	847.22
82	4055.54	905.61	4226.62	947.70
83	4456.07	1003.36	4628.50	1046.81
84	4867.46	1102.48	5041.25	1147.28
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	363.87	21.72	458.91	43.45
30	363.87	21.72	458.91	43.45
31	363.87	21.72	458.91	43.45
32	363.87	21.72	458.91	43.45
33	363.87	21.72	458.91	43.45
34	363.87	21.72	458.91	43.45
35	363.87	21.72	458.91	43.45
36	363.87	21.72	458.91	43.45
37	363.87	21.72	458.91	43.45
38	363.87	21.72	458.91	43.45
39	363.87	21.72	458.91	43.45
40	363.87	21.72	458.91	43.45
41	363.87	21.72	458.91	43.45
42	363.87	21.72	458.91	43.45
43	363.87	21.72	458.91	43.45
44	363.87	21.72	458.91	43.45
45	384.24	27.15	477.92	48.88
46	384.24	27.15	477.92	48.88
47	384.24	27.15	477.92	48.88
48	384.24	27.15	477.92	48.88
49	384.24	27.15	477.92	48.88
50	392.38	29.87	484.71	50.24
51	404.60	32.59	496.93	52.95
52	418.18	35.30	511.86	57.02
53	433.12	39.37	526.80	59.74
54	449.41	43.45	543.09	63.81
55	465.70	47.52	559.39	67.89
56	483.35	51.59	578.39	71.96
57	502.36	55.67	597.40	76.03
58	522.73	61.10	619.13	81.46
59	547.17	66.53	643.56	86.89
60	575.68	73.32	673.43	93.68
61	606.91	80.11	706.02	101.83
62	642.21	88.25	742.68	109.98
63	681.58	96.40	783.41	118.12
64	723.67	105.90	826.86	127.63
65	768.48	116.76	873.02	138.49
66	816.00	127.63	921.90	149.35
67	866.23	138.49	974.85	160.21
68	928.69	152.07	1038.66	175.15
69	1006.08	169.72	1117.41	192.80
70	1094.33	190.08	1209.74	211.81
71	1192.09	210.45	1307.49	232.17
72	1293.92	232.17	1410.68	253.90
73	1401.18	253.90	1519.30	274.26
74	1522.02	276.98	1641.50	294.63
75	1663.22	305.49	1781.34	320.42
76	1824.79	340.79	1945.63	357.08
77	2013.51	386.95	2138.43	405.96
78	2233.47	445.34	2363.81	468.42
79	2486.00	510.51	2620.42	539.02
80	2762.98	582.47	2901.47	613.69
81	3058.97	658.50	3202.89	692.44
82	3369.89	735.89	3516.52	771.19
83	3688.95	813.28	3836.95	849.94
84	4016.17	892.03	4164.16	928.69
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	415.47	33.94	563.46	67.89
30	415.47	33.94	563.46	67.89
31	415.47	33.94	563.46	67.89
32	415.47	33.94	563.46	67.89
33	415.47	33.94	563.46	67.89
34	415.47	33.94	563.46	67.89
35	415.47	33.94	563.46	67.89
36	415.47	33.94	563.46	67.89
37	415.47	33.94	563.46	67.89
38	415.47	33.94	563.46	67.89
39	415.47	33.94	563.46	67.89
40	415.47	33.94	563.46	67.89
41	415.47	33.94	563.46	67.89
42	415.47	33.94	563.46	67.89
43	415.47	33.94	563.46	67.89
44	415.47	33.94	563.46	67.89
45	449.41	43.45	596.04	76.03
46	449.41	43.45	596.04	76.03
47	449.41	43.45	596.04	76.03
48	449.41	43.45	596.04	76.03
49	449.41	43.45	596.04	76.03
50	464.34	46.16	609.62	80.11
51	483.35	51.59	628.63	84.18
52	505.08	55.67	650.35	89.61
53	528.16	61.10	674.79	95.04
54	552.60	67.89	700.59	100.47
55	578.39	73.32	727.74	107.26
56	605.55	80.11	754.90	114.05
57	634.06	86.89	784.77	120.84
58	666.65	95.04	818.71	127.63
59	703.30	103.19	858.09	137.13
60	748.11	114.05	904.25	147.99
61	796.99	124.91	954.48	158.85
62	851.30	137.13	1011.51	172.43
63	911.04	150.71	1073.96	186.01
64	974.85	165.64	1140.49	200.94
65	1044.09	181.94	1212.45	217.24
66	1117.41	198.23	1289.84	234.89
67	1194.80	215.88	1371.31	252.54
68	1289.84	237.60	1469.06	274.26
69	1409.32	264.76	1593.98	301.42
70	1547.81	295.99	1736.54	332.64
71	1699.88	329.93	1891.32	366.59
72	1854.66	362.51	2050.17	399.17
73	2020.30	396.46	2218.53	430.40
74	2210.39	433.12	2409.97	464.34
75	2428.98	477.92	2631.28	506.43
76	2685.59	536.30	2891.97	563.46
77	2985.65	609.62	3201.53	643.56
78	3341.38	703.30	3569.47	746.75
79	3752.77	811.92	3994.44	863.52
80	4208.97	932.76	4462.86	991.14
81	4699.11	1059.03	4965.22	1122.84
82	5212.33	1189.37	5489.31	1257.26
83	5739.13	1319.71	6024.25	1390.32
84	6278.15	1450.06	6570.06	1523.37
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	391.03	28.51	517.30	57.02
30	391.03	28.51	517.30	57.02
31	391.03	28.51	517.30	57.02
32	391.03	28.51	517.30	57.02
33	391.03	28.51	517.30	57.02
34	391.03	28.51	517.30	57.02
35	391.03	28.51	517.30	57.02
36	391.03	28.51	517.30	57.02
37	391.03	28.51	517.30	57.02
38	391.03	28.51	517.30	57.02
39	391.03	28.51	517.30	57.02
40	391.03	28.51	517.30	57.02
41	391.03	28.51	517.30	57.02
42	391.03	28.51	517.30	57.02
43	391.03	28.51	517.30	57.02
44	391.03	28.51	517.30	57.02
45	419.54	35.30	543.09	63.81
46	419.54	35.30	543.09	63.81
47	419.54	35.30	543.09	63.81
48	419.54	35.30	543.09	63.81
49	419.54	35.30	543.09	63.81
50	430.40	38.02	553.95	66.53
51	446.69	42.09	570.25	70.60
52	464.34	46.16	589.26	74.68
53	483.35	51.59	609.62	80.11
54	503.72	55.67	631.34	84.18
55	526.80	61.10	653.07	89.61
56	549.88	66.53	677.51	95.04
57	572.96	71.96	703.30	101.83
58	600.12	78.75	731.82	107.26
59	632.70	86.89	764.40	115.41
60	669.36	95.04	803.78	123.55
61	710.09	104.55	847.22	134.42
62	756.26	115.41	894.74	145.28
63	806.49	126.27	947.70	156.14
64	860.80	138.49	1003.36	169.72
65	919.18	152.07	1064.46	183.29
66	981.64	167.00	1129.63	196.87
67	1046.81	181.94	1198.88	213.16
68	1126.92	199.59	1283.06	230.81
69	1227.39	222.67	1386.24	253.90
70	1344.15	248.46	1505.72	279.69
71	1470.42	275.62	1636.07	306.85
72	1600.76	304.13	1770.48	335.36
73	1737.90	331.29	1908.97	361.16
74	1894.03	359.80	2066.47	385.60
75	2073.25	396.46	2248.40	419.54
76	2285.06	443.98	2464.28	467.06
77	2536.24	506.43	2723.61	537.66
78	2832.23	585.18	3029.10	625.91
79	3166.23	674.79	3375.32	720.95
80	3534.17	769.83	3752.77	822.78
81	3925.20	870.31	4153.30	925.97
82	4331.16	972.14	4568.76	1030.52
83	4746.63	1072.61	4989.66	1133.71
84	5168.88	1174.44	5415.99	1236.89
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	483.35	50.24	718.24	104.55
30	483.35	50.24	718.24	104.55
31	483.35	50.24	718.24	104.55
32	483.35	50.24	718.24	104.55
33	483.35	50.24	718.24	104.55
34	483.35	50.24	718.24	104.55
35	483.35	50.24	718.24	104.55
36	483.35	50.24	718.24	104.55
37	483.35	50.24	718.24	104.55
38	483.35	50.24	718.24	104.55
39	483.35	50.24	718.24	104.55
40	483.35	50.24	718.24	104.55
41	483.35	50.24	718.24	104.55
42	483.35	50.24	718.24	104.55
43	483.35	50.24	718.24	104.55
44	483.35	50.24	718.24	104.55
45	537.66	63.81	772.55	118.12
46	537.66	63.81	772.55	118.12
47	537.66	63.81	772.55	118.12
48	537.66	63.81	772.55	118.12
49	537.66	63.81	772.55	118.12
50	559.39	69.24	794.27	122.20
51	587.90	76.03	825.50	130.34
52	620.48	82.82	858.09	137.13
53	653.07	90.97	894.74	145.28
54	689.73	100.47	934.12	154.78
55	727.74	108.62	974.85	164.29
56	767.12	118.12	1018.30	173.79
57	809.21	128.98	1063.10	184.65
58	855.37	139.85	1113.34	196.87
59	909.68	152.07	1173.08	210.45
60	973.49	167.00	1242.32	225.38
61	1042.74	183.29	1318.36	243.03
62	1121.49	200.94	1402.54	262.04
63	1205.66	221.31	1494.86	283.77
64	1297.99	241.68	1595.33	305.49
65	1395.75	264.76	1702.59	329.93
66	1500.29	289.20	1815.29	355.73
67	1610.27	314.99	1936.12	382.88
68	1744.68	344.86	2081.40	415.47
69	1914.40	384.24	2264.69	456.20
70	2109.91	427.69	2473.79	501.00
71	2320.36	475.21	2699.17	549.88
72	2538.96	521.37	2931.34	598.76
73	2769.77	568.89	3175.73	644.92
74	3033.17	620.48	3452.71	692.44
75	3338.66	682.94	3775.85	753.54
76	3695.74	763.04	4156.01	836.36
77	4115.28	867.59	4609.50	954.48
78	4617.64	999.29	5155.30	1107.91
79	5204.18	1155.43	5793.44	1285.77
80	5858.61	1329.22	6504.89	1479.93
81	6563.27	1513.87	7270.65	1684.94
82	7301.88	1702.59	8068.99	1891.32
83	8059.49	1891.32	8883.63	2096.34
84	8836.11	2081.40	9717.28	2300.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	450.77	42.09	653.07	89.61
30	450.77	42.09	653.07	89.61
31	450.77	42.09	653.07	89.61
32	450.77	42.09	653.07	89.61
33	450.77	42.09	653.07	89.61
34	450.77	42.09	653.07	89.61
35	450.77	42.09	653.07	89.61
36	450.77	42.09	653.07	89.61
37	450.77	42.09	653.07	89.61
38	450.77	42.09	653.07	89.61
39	450.77	42.09	653.07	89.61
40	450.77	42.09	653.07	89.61
41	450.77	42.09	653.07	89.61
42	450.77	42.09	653.07	89.61
43	450.77	42.09	653.07	89.61
44	450.77	42.09	653.07	89.61
45	495.57	54.31	699.23	100.47
46	495.57	54.31	699.23	100.47
47	495.57	54.31	699.23	100.47
48	495.57	54.31	699.23	100.47
49	495.57	54.31	699.23	100.47
50	514.58	58.38	716.88	104.55
51	539.02	63.81	742.68	109.98
52	564.82	70.60	771.19	116.76
53	593.33	77.39	802.42	124.91
54	624.56	84.18	835.00	131.70
55	657.14	92.33	870.31	139.85
56	691.08	100.47	906.96	147.99
57	726.39	108.62	946.34	157.50
58	765.76	118.12	989.79	168.36
59	811.92	128.98	1040.02	179.22
60	864.87	141.20	1098.40	192.80
61	924.61	154.78	1163.58	207.73
62	991.14	171.07	1235.53	224.03
63	1063.10	187.37	1312.93	241.68
64	1140.49	205.02	1398.46	260.68
65	1223.32	224.03	1489.43	281.05
66	1312.93	244.39	1585.83	302.77
67	1406.61	266.12	1689.02	325.86
68	1519.30	291.91	1812.57	353.01
69	1661.86	324.50	1965.99	386.95
70	1824.79	361.16	2141.14	424.97
71	2001.30	399.17	2329.87	465.70
72	2184.59	438.55	2524.02	506.43
73	2374.67	476.56	2726.32	541.73
74	2589.19	517.30	2950.35	577.04
75	2837.66	566.17	3211.03	621.84
76	3130.93	632.70	3523.31	692.44
77	3479.86	722.31	3903.48	798.35
78	3893.97	833.65	4354.24	932.76
79	4363.75	959.92	4866.11	1076.68
80	4878.33	1095.69	5425.49	1227.39
81	5425.49	1236.89	6017.46	1382.17
82	5994.38	1380.81	6629.80	1536.95
83	6572.77	1523.37	7248.92	1690.37
84	7160.67	1665.94	7874.84	1842.44
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	3.8% Simple Inflation		3.8% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	267.00	16.00	499.00	46.59
30	267.00	16.00	499.00	46.59
31	267.00	16.00	499.00	46.59
32	267.00	16.00	499.00	46.59
33	277.15	16.61	499.00	46.59
34	289.75	17.36	499.00	46.59
35	289.75	17.36	499.00	46.59
36	302.35	18.12	499.00	46.59
37	327.55	19.63	499.00	46.59
38	340.14	20.38	499.00	46.59
39	352.74	21.14	499.00	46.59
40	365.34	21.89	499.00	46.59
41	379.51	22.74	499.00	46.59
42	393.79	23.60	499.00	46.59
43	401.30	24.05	499.00	46.59
44	401.30	24.05	499.00	46.59
45	411.39	29.18	520.04	51.10
46	423.85	30.06	520.04	51.10
47	423.85	30.06	520.04	51.10
48	423.85	30.06	520.04	51.10
49	423.85	30.06	520.04	51.10
50	432.86	31.56	527.55	54.11
51	446.39	36.07	541.08	57.11
52	461.42	39.08	556.11	60.12
53	476.45	42.08	571.14	64.63
54	492.98	46.59	589.18	67.64
55	511.02	51.10	607.21	72.14
56	529.06	55.61	626.75	76.65
57	548.60	60.12	646.29	81.16
58	571.14	64.63	668.84	87.17
59	596.69	70.64	695.89	93.19
60	626.75	78.16	725.95	99.20
61	661.32	85.67	760.52	106.71
62	697.39	94.69	799.60	115.73
63	739.48	103.71	840.18	124.75
64	783.06	114.23	886.77	135.27
65	831.16	124.75	934.87	145.79
66	880.76	135.27	987.47	157.82
67	934.87	147.29	1043.08	169.84
68	999.50	162.32	1109.21	184.87
69	1082.16	180.36	1191.88	202.91
70	1174.50	201.00	1285.50	223.50
71	1235.40	216.05	1344.15	236.35
72	1292.20	229.60	1398.60	249.20
73	1348.65	243.00	1451.25	259.20
74	1411.80	256.10	1510.60	270.40
75	1482.50	271.25	1576.25	283.75
76	1560.00	290.40	1651.20	302.40
77	1645.65	315.10	1734.20	327.75
78	1742.40	344.30	1829.30	359.70
79	1846.95	376.95	1933.05	393.75
80	1953.00	409.00	2037.00	428.00
81	2161.00	463.00	2247.00	483.00
82	2381.00	518.00	2467.00	539.00
83	2607.00	573.00	2693.00	595.00
84	2840.00	629.00	2925.00	651.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	3.8% Simple Inflation		3.8% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	254.00	13.00	461.42	37.58
30	254.00	13.00	461.42	37.58
31	254.00	13.00	461.42	37.58
32	254.00	13.00	461.42	37.58
33	263.66	13.49	461.42	37.58
34	275.64	14.11	461.42	37.58
35	275.64	14.11	461.42	37.58
36	287.63	14.72	461.42	37.58
37	311.60	15.95	461.42	37.58
38	323.58	16.56	461.42	37.58
39	335.57	17.17	461.42	37.58
40	347.55	17.79	461.42	37.58
41	361.03	18.48	461.42	37.58
42	374.62	19.17	461.42	37.58
43	381.76	19.54	461.42	37.58
44	381.76	19.54	461.42	37.58
45	386.59	23.34	477.95	42.08
46	398.30	24.05	477.95	42.08
47	398.30	24.05	477.95	42.08
48	398.30	24.05	477.95	42.08
49	398.30	24.05	477.95	42.08
50	405.81	25.55	483.97	43.59
51	416.33	28.56	494.49	46.59
52	428.36	31.56	506.51	49.60
53	440.38	34.57	520.04	52.61
54	453.91	37.58	533.57	55.61
55	468.94	40.58	548.60	58.62
56	483.97	45.09	563.63	61.62
57	500.50	48.10	580.16	66.13
58	518.54	52.61	599.70	70.64
59	539.58	57.11	620.74	75.15
60	563.63	63.13	646.29	81.16
61	592.18	69.14	674.85	87.17
62	622.24	76.65	706.41	94.69
63	656.81	84.17	740.98	102.20
64	692.88	91.68	778.55	109.72
65	731.96	100.70	819.14	118.74
66	774.05	109.72	862.72	129.26
67	819.14	120.24	909.32	138.28
68	871.74	132.26	963.42	150.30
69	939.38	147.29	1032.56	165.33
70	1015.50	163.50	1110.00	181.50
71	1064.30	175.45	1155.65	192.85
72	1108.80	186.20	1198.40	203.00
73	1154.25	197.10	1240.65	211.95
74	1203.80	208.00	1287.00	219.70
75	1258.75	220.00	1338.75	230.00
76	1321.20	235.20	1398.00	246.00
77	1389.20	255.30	1465.10	266.80
78	1465.20	279.40	1540.00	293.70
79	1547.70	305.55	1621.20	320.25
80	1631.00	331.00	1702.00	347.00
81	1798.00	374.00	1871.00	391.00
82	1974.00	417.00	2048.00	435.00
83	2155.00	461.00	2229.00	479.00
84	2341.00	505.00	2414.00	523.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	3.8% Simple Inflation		3.8% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	284.00	20.00	550.10	58.62
30	284.00	20.00	550.10	58.62
31	284.00	20.00	550.10	58.62
32	290.76	20.48	550.10	58.62
33	303.40	21.37	550.10	58.62
34	316.05	22.26	550.10	58.62
35	328.69	23.15	550.10	58.62
36	353.97	24.93	550.10	58.62
37	366.61	25.82	550.10	58.62
38	379.26	26.71	550.10	58.62
39	404.54	28.49	550.10	58.62
40	417.18	29.38	550.10	58.62
41	426.85	30.06	550.10	58.62
42	426.85	30.06	550.10	58.62
43	426.85	30.06	550.10	58.62
44	426.85	30.06	550.10	58.62
45	455.41	37.58	577.15	64.63
46	455.41	37.58	577.15	64.63
47	455.41	37.58	577.15	64.63
48	455.41	37.58	577.15	64.63
49	455.41	37.58	577.15	64.63
50	465.93	40.58	587.67	67.64
51	483.97	43.59	605.71	72.14
52	502.00	48.10	623.75	76.65
53	521.54	52.61	643.28	81.16
54	542.58	58.62	665.83	85.67
55	565.13	63.13	688.37	91.68
56	587.67	69.14	712.42	96.19
57	613.22	75.15	737.97	102.20
58	640.28	81.16	766.53	109.72
59	673.34	88.68	799.60	117.23
60	710.92	97.70	838.67	126.25
61	753.00	108.22	882.26	135.27
62	799.60	118.74	930.36	145.79
63	850.70	130.76	982.96	157.82
64	906.31	142.79	1040.08	171.34
65	964.93	156.31	1101.70	184.87
66	1028.05	171.34	1167.83	199.90
67	1095.69	186.37	1236.97	214.93
68	1176.85	204.41	1321.14	232.97
69	1280.56	226.95	1426.35	257.01
70	1396.50	253.50	1545.00	282.00
71	1476.10	272.60	1621.10	300.15
72	1549.80	289.80	1691.20	316.40
73	1624.05	306.45	1761.75	329.40
74	1705.60	322.40	1838.20	341.90
75	1797.50	342.50	1925.00	360.00
76	1899.60	367.20	2024.40	384.00
77	2013.65	399.05	2136.70	417.45
78	2142.80	437.80	2264.90	459.80
79	2284.80	480.90	2405.55	506.10
80	2429.00	524.00	2548.00	551.00
81	2701.00	594.00	2824.00	624.00
82	2987.00	667.00	3113.00	698.00
83	3282.00	739.00	3409.00	771.00
84	3585.00	812.00	3713.00	845.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	3.8% Simple Inflation		3.8% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	268.00	16.00	508.01	48.10
30	268.00	16.00	508.01	48.10
31	268.00	16.00	508.01	48.10
32	274.38	16.38	508.01	48.10
33	286.31	17.09	508.01	48.10
34	298.24	17.81	508.01	48.10
35	310.17	18.52	508.01	48.10
36	334.03	19.94	508.01	48.10
37	345.96	20.65	508.01	48.10
38	357.89	21.37	508.01	48.10
39	381.75	22.79	508.01	48.10
40	393.68	23.50	508.01	48.10
41	402.80	24.05	508.01	48.10
42	402.80	24.05	508.01	48.10
43	402.80	24.05	508.01	48.10
44	402.80	24.05	508.01	48.10
45	425.35	30.06	529.06	54.11
46	425.35	30.06	529.06	54.11
47	425.35	30.06	529.06	54.11
48	425.35	30.06	529.06	54.11
49	425.35	30.06	529.06	54.11
50	434.37	33.07	536.57	55.61
51	447.89	36.07	550.10	58.62
52	462.92	39.08	566.63	63.13
53	479.46	43.59	583.16	66.13
54	497.49	48.10	601.20	70.64
55	515.53	52.61	619.24	75.15
56	535.07	57.11	640.28	79.66
57	556.11	61.62	661.32	84.17
58	578.66	67.64	685.37	90.18
59	605.71	73.65	712.42	96.19
60	637.27	81.16	745.49	103.71
61	671.84	88.68	781.56	112.73
62	710.92	97.70	822.14	121.74
63	754.51	106.71	867.23	130.76
64	801.10	117.23	915.33	141.28
65	850.70	129.26	966.43	153.31
66	903.30	141.28	1020.54	165.33
67	958.91	153.31	1079.15	177.35
68	1028.05	168.34	1149.80	193.89
69	1113.72	187.88	1236.97	213.43
70	1209.00	210.00	1336.50	234.00
71	1273.10	224.75	1396.35	247.95
72	1334.20	239.40	1454.60	261.80
73	1393.20	252.45	1510.65	272.70
74	1457.30	265.20	1571.70	282.10
75	1531.25	281.25	1640.00	295.00
76	1612.80	301.20	1719.60	315.60
77	1705.45	327.75	1811.25	343.85
78	1809.50	360.80	1915.10	379.50
79	1922.55	394.80	2026.50	416.85
80	2035.00	429.00	2137.00	452.00
81	2253.00	485.00	2359.00	510.00
82	2482.00	542.00	2590.00	568.00
83	2717.00	599.00	2826.00	626.00
84	2958.00	657.00	3067.00	684.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	3.8% Simple Inflation		3.8% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	387.03	31.62	623.75	75.15
30	400.37	32.71	623.75	75.15
31	413.72	33.80	623.75	75.15
32	440.41	35.98	623.75	75.15
33	453.76	37.07	623.75	75.15
34	459.92	37.58	623.75	75.15
35	459.92	37.58	623.75	75.15
36	459.92	37.58	623.75	75.15
37	459.92	37.58	623.75	75.15
38	459.92	37.58	623.75	75.15
39	459.92	37.58	623.75	75.15
40	459.92	37.58	623.75	75.15
41	459.92	37.58	623.75	75.15
42	459.92	37.58	623.75	75.15
43	459.92	37.58	623.75	75.15
44	459.92	37.58	623.75	75.15
45	497.49	48.10	659.82	84.17
46	497.49	48.10	659.82	84.17
47	497.49	48.10	659.82	84.17
48	497.49	48.10	659.82	84.17
49	497.49	48.10	659.82	84.17
50	514.03	51.10	674.85	88.68
51	535.07	57.11	695.89	93.19
52	559.12	61.62	719.94	99.20
53	584.67	67.64	746.99	105.21
54	611.72	75.15	775.55	111.22
55	640.28	81.16	805.61	118.74
56	670.34	88.68	835.67	126.25
57	701.90	96.19	868.73	133.77
58	737.97	105.21	906.31	141.28
59	778.55	114.23	949.90	151.80
60	828.15	126.25	1001.00	163.83
61	882.26	138.28	1056.61	175.85
62	942.38	151.80	1119.74	190.88
63	1008.51	166.83	1188.87	205.91
64	1079.15	183.37	1262.52	222.44
65	1155.81	201.40	1342.18	240.48
66	1236.97	219.44	1427.85	260.02
67	1322.64	238.98	1518.03	279.56
68	1427.85	263.03	1626.25	303.61
69	1560.11	293.09	1764.52	333.67
70	1710.00	327.00	1918.50	367.50
71	1815.40	352.35	2019.85	391.50
72	1912.40	373.80	2114.00	411.60
73	2008.80	394.20	2205.90	427.95
74	2116.40	414.70	2307.50	444.60
75	2236.25	440.00	2422.50	466.25
76	2373.60	474.00	2556.00	498.00
77	2528.85	516.35	2711.70	545.10
78	2707.10	569.80	2891.90	605.00
79	2902.20	627.90	3089.10	667.80
80	3100.00	687.00	3287.00	730.00
81	3461.00	780.00	3657.00	827.00
82	3839.00	876.00	4043.00	926.00
83	4227.00	972.00	4437.00	1024.00
84	4624.00	1068.00	4839.00	1122.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	3.8% Simple Inflation		3.8% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	364.26	26.56	572.64	63.13
30	376.82	27.48	572.64	63.13
31	389.38	28.39	572.64	63.13
32	414.50	30.22	572.64	63.13
33	427.06	31.14	572.64	63.13
34	432.86	31.56	572.64	63.13
35	432.86	31.56	572.64	63.13
36	432.86	31.56	572.64	63.13
37	432.86	31.56	572.64	63.13
38	432.86	31.56	572.64	63.13
39	432.86	31.56	572.64	63.13
40	432.86	31.56	572.64	63.13
41	432.86	31.56	572.64	63.13
42	432.86	31.56	572.64	63.13
43	432.86	31.56	572.64	63.13
44	432.86	31.56	572.64	63.13
45	464.43	39.08	601.20	70.64
46	464.43	39.08	601.20	70.64
47	464.43	39.08	601.20	70.64
48	464.43	39.08	601.20	70.64
49	464.43	39.08	601.20	70.64
50	476.45	42.08	613.22	73.65
51	494.49	46.59	631.26	78.16
52	514.03	51.10	652.30	82.67
53	535.07	57.11	674.85	88.68
54	557.61	61.62	698.90	93.19
55	583.16	67.64	722.94	99.20
56	608.72	73.65	750.00	105.21
57	634.27	79.66	778.55	112.73
58	664.33	87.17	810.12	118.74
59	700.40	96.19	846.19	127.76
60	740.98	105.21	889.78	136.77
61	786.07	115.73	937.87	148.80
62	837.17	127.76	990.48	160.82
63	892.78	139.78	1049.09	172.85
64	952.90	153.31	1110.72	187.88
65	1017.53	168.34	1178.35	202.91
66	1086.67	184.87	1250.50	217.94
67	1158.81	201.40	1327.15	235.97
68	1247.49	220.94	1420.34	255.51
69	1358.71	246.49	1534.56	281.06
70	1485.00	274.50	1663.50	309.00
71	1570.35	294.35	1747.25	327.70
72	1650.60	313.60	1825.60	345.80
73	1728.00	329.40	1898.10	359.10
74	1813.50	344.50	1978.60	369.20
75	1908.75	365.00	2070.00	386.25
76	2019.60	392.40	2178.00	412.80
77	2148.20	428.95	2306.90	455.40
78	2294.60	474.10	2454.10	507.10
79	2448.60	521.85	2610.30	557.55
80	2603.00	567.00	2764.00	606.00
81	2891.00	641.00	3059.00	682.00
82	3190.00	716.00	3365.00	759.00
83	3496.00	790.00	3675.00	835.00
84	3807.00	865.00	3989.00	911.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	3.8% Simple Inflation		3.8% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	421.12	43.77	795.09	115.73
30	449.19	46.69	795.09	115.73
31	477.27	49.60	795.09	115.73
32	491.31	51.06	795.09	115.73
33	519.38	53.98	795.09	115.73
34	535.07	55.61	795.09	115.73
35	535.07	55.61	795.09	115.73
36	535.07	55.61	795.09	115.73
37	535.07	55.61	795.09	115.73
38	535.07	55.61	795.09	115.73
39	535.07	55.61	795.09	115.73
40	535.07	55.61	795.09	115.73
41	535.07	55.61	795.09	115.73
42	535.07	55.61	795.09	115.73
43	535.07	55.61	795.09	115.73
44	535.07	55.61	795.09	115.73
45	595.19	70.64	855.21	130.76
46	595.19	70.64	855.21	130.76
47	595.19	70.64	855.21	130.76
48	595.19	70.64	855.21	130.76
49	595.19	70.64	855.21	130.76
50	619.24	76.65	879.26	135.27
51	650.80	84.17	913.82	144.29
52	686.87	91.68	949.90	151.80
53	722.94	100.70	990.48	160.82
54	763.52	111.22	1034.06	171.34
55	805.61	120.24	1079.15	181.86
56	849.20	130.76	1127.25	192.38
57	895.79	142.79	1176.85	204.41
58	946.89	154.81	1232.46	217.94
59	1007.01	168.34	1298.59	232.97
60	1077.65	184.87	1375.25	249.50
61	1154.30	202.91	1459.41	269.04
62	1241.48	222.44	1552.60	290.08
63	1334.66	244.99	1654.80	314.13
64	1436.87	267.53	1766.03	338.18
65	1545.08	293.09	1884.76	365.23
66	1660.82	320.14	2009.51	393.79
67	1782.56	348.70	2143.28	423.85
68	1931.36	381.76	2304.10	459.92
69	2119.23	425.35	2507.00	505.01
70	2331.00	472.50	2733.00	553.50
71	2478.05	507.50	2882.60	587.25
72	2618.00	537.60	3022.60	617.40
73	2754.00	565.65	3157.65	641.25
74	2904.20	594.10	3305.90	663.00
75	3073.75	628.75	3476.25	693.75
76	3266.40	674.40	3673.20	739.20
77	3485.65	734.85	3904.25	808.45
78	3741.10	809.60	4176.70	897.60
79	4024.65	893.55	4480.35	994.35
80	4315.00	979.00	4791.00	1090.00
81	4834.00	1115.00	5355.00	1241.00
82	5378.00	1254.00	5943.00	1393.00
83	5936.00	1393.00	6543.00	1544.00
84	6508.00	1533.00	7157.00	1694.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	3.8% Simple Inflation		3.8% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	392.73	36.67	722.94	99.20
30	418.91	39.12	722.94	99.20
31	445.09	41.56	722.94	99.20
32	458.18	42.78	722.94	99.20
33	484.37	45.23	722.94	99.20
34	499.00	46.59	722.94	99.20
35	499.00	46.59	722.94	99.20
36	499.00	46.59	722.94	99.20
37	499.00	46.59	722.94	99.20
38	499.00	46.59	722.94	99.20
39	499.00	46.59	722.94	99.20
40	499.00	46.59	722.94	99.20
41	499.00	46.59	722.94	99.20
42	499.00	46.59	722.94	99.20
43	499.00	46.59	722.94	99.20
44	499.00	46.59	722.94	99.20
45	548.60	60.12	774.05	111.22
46	548.60	60.12	774.05	111.22
47	548.60	60.12	774.05	111.22
48	548.60	60.12	774.05	111.22
49	548.60	60.12	774.05	111.22
50	569.64	64.63	793.58	115.73
51	596.69	70.64	822.14	121.74
52	625.25	78.16	853.70	129.26
53	656.81	85.67	888.27	138.28
54	691.38	93.19	924.35	145.79
55	727.45	102.20	963.42	154.81
56	765.03	111.22	1004.00	163.83
57	804.11	120.24	1047.59	174.35
58	847.69	130.76	1095.69	186.37
59	898.79	142.79	1151.30	198.40
60	957.41	156.31	1215.93	213.43
61	1023.54	171.34	1288.07	229.96
62	1097.19	189.38	1367.73	248.00
63	1176.85	207.41	1453.40	267.53
64	1262.52	226.95	1548.09	288.58
65	1354.20	248.00	1648.79	311.12
66	1453.40	270.54	1755.50	335.17
67	1557.11	294.59	1869.73	360.72
68	1681.86	323.15	2006.51	390.78
69	1839.67	359.22	2176.34	428.36
70	2016.00	399.00	2365.50	469.50
71	2137.30	426.30	2488.20	497.35
72	2252.60	452.20	2602.60	522.20
73	2361.15	473.85	2710.80	538.65
74	2479.10	495.30	2824.90	552.50
75	2612.50	521.25	2956.25	572.50
76	2767.20	559.20	3114.00	612.00
77	2947.45	611.80	3306.25	676.20
78	3154.80	675.40	3527.70	755.70
79	3374.70	742.35	3763.20	832.65
80	3593.00	807.00	3996.00	904.00
81	3996.00	911.00	4432.00	1018.00
82	4415.00	1017.00	4883.00	1132.00
83	4841.00	1122.00	5339.00	1245.00
84	5274.00	1227.00	5800.00	1357.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	2.6% Simple Inflation		2.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	267.00	16.00	332.00	31.00
30	267.00	16.00	332.00	31.00
31	267.00	16.00	332.00	31.00
32	267.00	16.00	332.00	31.00
33	267.00	16.00	332.00	31.00
34	267.00	16.00	332.00	31.00
35	267.00	16.00	332.00	31.00
36	267.00	16.00	332.00	31.00
37	267.00	16.00	332.00	31.00
38	267.00	16.00	332.00	31.00
39	267.00	16.00	332.00	31.00
40	267.00	16.00	332.00	31.00
41	267.00	16.00	332.00	31.00
42	267.00	16.00	332.00	31.00
43	267.00	16.00	332.00	31.00
44	267.00	16.00	332.00	31.00
45	282.00	20.00	346.00	34.00
46	282.00	20.00	346.00	34.00
47	282.00	20.00	346.00	34.00
48	282.00	20.00	346.00	34.00
49	282.00	20.00	346.00	34.00
50	288.00	21.00	351.00	36.00
51	297.00	24.00	360.00	38.00
52	307.00	26.00	370.00	40.00
53	317.00	28.00	380.00	43.00
54	328.00	31.00	392.00	45.00
55	340.00	34.00	404.00	48.00
56	352.00	37.00	417.00	51.00
57	365.00	40.00	430.00	54.00
58	380.00	43.00	445.00	58.00
59	397.00	47.00	463.00	62.00
60	417.00	52.00	483.00	66.00
61	440.00	57.00	506.00	71.00
62	464.00	63.00	532.00	77.00
63	492.00	69.00	559.00	83.00
64	521.00	76.00	590.00	90.00
65	553.00	83.00	622.00	97.00
66	586.00	90.00	657.00	105.00
67	622.00	98.00	694.00	113.00
68	665.00	108.00	738.00	123.00
69	720.00	120.00	793.00	135.00
70	783.00	134.00	857.00	149.00
71	852.00	149.00	927.00	163.00
72	923.00	164.00	999.00	178.00
73	999.00	180.00	1075.00	192.00
74	1086.00	197.00	1162.00	208.00
75	1186.00	217.00	1261.00	227.00
76	1300.00	242.00	1376.00	252.00
77	1431.00	274.00	1508.00	285.00
78	1584.00	313.00	1663.00	327.00
79	1759.00	359.00	1841.00	375.00
80	1953.00	409.00	2037.00	428.00
81	2161.00	463.00	2247.00	483.00
82	2381.00	518.00	2467.00	539.00
83	2607.00	573.00	2693.00	595.00
84	2840.00	629.00	2925.00	651.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	2.6% Simple Inflation		2.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	254.00	13.00	307.00	25.00
30	254.00	13.00	307.00	25.00
31	254.00	13.00	307.00	25.00
32	254.00	13.00	307.00	25.00
33	254.00	13.00	307.00	25.00
34	254.00	13.00	307.00	25.00
35	254.00	13.00	307.00	25.00
36	254.00	13.00	307.00	25.00
37	254.00	13.00	307.00	25.00
38	254.00	13.00	307.00	25.00
39	254.00	13.00	307.00	25.00
40	254.00	13.00	307.00	25.00
41	254.00	13.00	307.00	25.00
42	254.00	13.00	307.00	25.00
43	254.00	13.00	307.00	25.00
44	254.00	13.00	307.00	25.00
45	265.00	16.00	318.00	28.00
46	265.00	16.00	318.00	28.00
47	265.00	16.00	318.00	28.00
48	265.00	16.00	318.00	28.00
49	265.00	16.00	318.00	28.00
50	270.00	17.00	322.00	29.00
51	277.00	19.00	329.00	31.00
52	285.00	21.00	337.00	33.00
53	293.00	23.00	346.00	35.00
54	302.00	25.00	355.00	37.00
55	312.00	27.00	365.00	39.00
56	322.00	30.00	375.00	41.00
57	333.00	32.00	386.00	44.00
58	345.00	35.00	399.00	47.00
59	359.00	38.00	413.00	50.00
60	375.00	42.00	430.00	54.00
61	394.00	46.00	449.00	58.00
62	414.00	51.00	470.00	63.00
63	437.00	56.00	493.00	68.00
64	461.00	61.00	518.00	73.00
65	487.00	67.00	545.00	79.00
66	515.00	73.00	574.00	86.00
67	545.00	80.00	605.00	92.00
68	580.00	88.00	641.00	100.00
69	625.00	98.00	687.00	110.00
70	677.00	109.00	740.00	121.00
71	734.00	121.00	797.00	133.00
72	792.00	133.00	856.00	145.00
73	855.00	146.00	919.00	157.00
74	926.00	160.00	990.00	169.00
75	1007.00	176.00	1071.00	184.00
76	1101.00	196.00	1165.00	205.00
77	1208.00	222.00	1274.00	232.00
78	1332.00	254.00	1400.00	267.00
79	1474.00	291.00	1544.00	305.00
80	1631.00	331.00	1702.00	347.00
81	1798.00	374.00	1871.00	391.00
82	1974.00	417.00	2048.00	435.00
83	2155.00	461.00	2229.00	479.00
84	2341.00	505.00	2414.00	523.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	2.6% Simple Inflation		2.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	284.00	20.00	366.00	39.00
30	284.00	20.00	366.00	39.00
31	284.00	20.00	366.00	39.00
32	284.00	20.00	366.00	39.00
33	284.00	20.00	366.00	39.00
34	284.00	20.00	366.00	39.00
35	284.00	20.00	366.00	39.00
36	284.00	20.00	366.00	39.00
37	284.00	20.00	366.00	39.00
38	284.00	20.00	366.00	39.00
39	284.00	20.00	366.00	39.00
40	284.00	20.00	366.00	39.00
41	284.00	20.00	366.00	39.00
42	284.00	20.00	366.00	39.00
43	284.00	20.00	366.00	39.00
44	284.00	20.00	366.00	39.00
45	303.00	25.00	384.00	43.00
46	303.00	25.00	384.00	43.00
47	303.00	25.00	384.00	43.00
48	303.00	25.00	384.00	43.00
49	303.00	25.00	384.00	43.00
50	310.00	27.00	391.00	45.00
51	322.00	29.00	403.00	48.00
52	334.00	32.00	415.00	51.00
53	347.00	35.00	428.00	54.00
54	361.00	39.00	443.00	57.00
55	376.00	42.00	458.00	61.00
56	391.00	46.00	474.00	64.00
57	408.00	50.00	491.00	68.00
58	426.00	54.00	510.00	73.00
59	448.00	59.00	532.00	78.00
60	473.00	65.00	558.00	84.00
61	501.00	72.00	587.00	90.00
62	532.00	79.00	619.00	97.00
63	566.00	87.00	654.00	105.00
64	603.00	95.00	692.00	114.00
65	642.00	104.00	733.00	123.00
66	684.00	114.00	777.00	133.00
67	729.00	124.00	823.00	143.00
68	783.00	136.00	879.00	155.00
69	852.00	151.00	949.00	171.00
70	931.00	169.00	1030.00	188.00
71	1018.00	188.00	1118.00	207.00
72	1107.00	207.00	1208.00	226.00
73	1203.00	227.00	1305.00	244.00
74	1312.00	248.00	1414.00	263.00
75	1438.00	274.00	1540.00	288.00
76	1583.00	306.00	1687.00	320.00
77	1751.00	347.00	1858.00	363.00
78	1948.00	398.00	2059.00	418.00
79	2176.00	458.00	2291.00	482.00
80	2429.00	524.00	2548.00	551.00
81	2701.00	594.00	2824.00	624.00
82	2987.00	667.00	3113.00	698.00
83	3282.00	739.00	3409.00	771.00
84	3585.00	812.00	3713.00	845.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	2.6% Simple Inflation		2.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	268.00	16.00	338.00	32.00
30	268.00	16.00	338.00	32.00
31	268.00	16.00	338.00	32.00
32	268.00	16.00	338.00	32.00
33	268.00	16.00	338.00	32.00
34	268.00	16.00	338.00	32.00
35	268.00	16.00	338.00	32.00
36	268.00	16.00	338.00	32.00
37	268.00	16.00	338.00	32.00
38	268.00	16.00	338.00	32.00
39	268.00	16.00	338.00	32.00
40	268.00	16.00	338.00	32.00
41	268.00	16.00	338.00	32.00
42	268.00	16.00	338.00	32.00
43	268.00	16.00	338.00	32.00
44	268.00	16.00	338.00	32.00
45	283.00	20.00	352.00	36.00
46	283.00	20.00	352.00	36.00
47	283.00	20.00	352.00	36.00
48	283.00	20.00	352.00	36.00
49	283.00	20.00	352.00	36.00
50	289.00	22.00	357.00	37.00
51	298.00	24.00	366.00	39.00
52	308.00	26.00	377.00	42.00
53	319.00	29.00	388.00	44.00
54	331.00	32.00	400.00	47.00
55	343.00	35.00	412.00	50.00
56	356.00	38.00	426.00	53.00
57	370.00	41.00	440.00	56.00
58	385.00	45.00	456.00	60.00
59	403.00	49.00	474.00	64.00
60	424.00	54.00	496.00	69.00
61	447.00	59.00	520.00	75.00
62	473.00	65.00	547.00	81.00
63	502.00	71.00	577.00	87.00
64	533.00	78.00	609.00	94.00
65	566.00	86.00	643.00	102.00
66	601.00	94.00	679.00	110.00
67	638.00	102.00	718.00	118.00
68	684.00	112.00	765.00	129.00
69	741.00	125.00	823.00	142.00
70	806.00	140.00	891.00	156.00
71	878.00	155.00	963.00	171.00
72	953.00	171.00	1039.00	187.00
73	1032.00	187.00	1119.00	202.00
74	1121.00	204.00	1209.00	217.00
75	1225.00	225.00	1312.00	236.00
76	1344.00	251.00	1433.00	263.00
77	1483.00	285.00	1575.00	299.00
78	1645.00	328.00	1741.00	345.00
79	1831.00	376.00	1930.00	397.00
80	2035.00	429.00	2137.00	452.00
81	2253.00	485.00	2359.00	510.00
82	2482.00	542.00	2590.00	568.00
83	2717.00	599.00	2826.00	626.00
84	2958.00	657.00	3067.00	684.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	2.6% Simple Inflation		2.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	306.00	25.00	415.00	50.00
30	306.00	25.00	415.00	50.00
31	306.00	25.00	415.00	50.00
32	306.00	25.00	415.00	50.00
33	306.00	25.00	415.00	50.00
34	306.00	25.00	415.00	50.00
35	306.00	25.00	415.00	50.00
36	306.00	25.00	415.00	50.00
37	306.00	25.00	415.00	50.00
38	306.00	25.00	415.00	50.00
39	306.00	25.00	415.00	50.00
40	306.00	25.00	415.00	50.00
41	306.00	25.00	415.00	50.00
42	306.00	25.00	415.00	50.00
43	306.00	25.00	415.00	50.00
44	306.00	25.00	415.00	50.00
45	331.00	32.00	439.00	56.00
46	331.00	32.00	439.00	56.00
47	331.00	32.00	439.00	56.00
48	331.00	32.00	439.00	56.00
49	331.00	32.00	439.00	56.00
50	342.00	34.00	449.00	59.00
51	356.00	38.00	463.00	62.00
52	372.00	41.00	479.00	66.00
53	389.00	45.00	497.00	70.00
54	407.00	50.00	516.00	74.00
55	426.00	54.00	536.00	79.00
56	446.00	59.00	556.00	84.00
57	467.00	64.00	578.00	89.00
58	491.00	70.00	603.00	94.00
59	518.00	76.00	632.00	101.00
60	551.00	84.00	666.00	109.00
61	587.00	92.00	703.00	117.00
62	627.00	101.00	745.00	127.00
63	671.00	111.00	791.00	137.00
64	718.00	122.00	840.00	148.00
65	769.00	134.00	893.00	160.00
66	823.00	146.00	950.00	173.00
67	880.00	159.00	1010.00	186.00
68	950.00	175.00	1082.00	202.00
69	1038.00	195.00	1174.00	222.00
70	1140.00	218.00	1279.00	245.00
71	1252.00	243.00	1393.00	270.00
72	1366.00	267.00	1510.00	294.00
73	1488.00	292.00	1634.00	317.00
74	1628.00	319.00	1775.00	342.00
75	1789.00	352.00	1938.00	373.00
76	1978.00	395.00	2130.00	415.00
77	2199.00	449.00	2358.00	474.00
78	2461.00	518.00	2629.00	550.00
79	2764.00	598.00	2942.00	636.00
80	3100.00	687.00	3287.00	730.00
81	3461.00	780.00	3657.00	827.00
82	3839.00	876.00	4043.00	926.00
83	4227.00	972.00	4437.00	1024.00
84	4624.00	1068.00	4839.00	1122.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	2.6% Simple Inflation		2.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	288.00	21.00	381.00	42.00
30	288.00	21.00	381.00	42.00
31	288.00	21.00	381.00	42.00
32	288.00	21.00	381.00	42.00
33	288.00	21.00	381.00	42.00
34	288.00	21.00	381.00	42.00
35	288.00	21.00	381.00	42.00
36	288.00	21.00	381.00	42.00
37	288.00	21.00	381.00	42.00
38	288.00	21.00	381.00	42.00
39	288.00	21.00	381.00	42.00
40	288.00	21.00	381.00	42.00
41	288.00	21.00	381.00	42.00
42	288.00	21.00	381.00	42.00
43	288.00	21.00	381.00	42.00
44	288.00	21.00	381.00	42.00
45	309.00	26.00	400.00	47.00
46	309.00	26.00	400.00	47.00
47	309.00	26.00	400.00	47.00
48	309.00	26.00	400.00	47.00
49	309.00	26.00	400.00	47.00
50	317.00	28.00	408.00	49.00
51	329.00	31.00	420.00	52.00
52	342.00	34.00	434.00	55.00
53	356.00	38.00	449.00	59.00
54	371.00	41.00	465.00	62.00
55	388.00	45.00	481.00	66.00
56	405.00	49.00	499.00	70.00
57	422.00	53.00	518.00	75.00
58	442.00	58.00	539.00	79.00
59	466.00	64.00	563.00	85.00
60	493.00	70.00	592.00	91.00
61	523.00	77.00	624.00	99.00
62	557.00	85.00	659.00	107.00
63	594.00	93.00	698.00	115.00
64	634.00	102.00	739.00	125.00
65	677.00	112.00	784.00	135.00
66	723.00	123.00	832.00	145.00
67	771.00	134.00	883.00	157.00
68	830.00	147.00	945.00	170.00
69	904.00	164.00	1021.00	187.00
70	990.00	183.00	1109.00	206.00
71	1083.00	203.00	1205.00	226.00
72	1179.00	224.00	1304.00	247.00
73	1280.00	244.00	1406.00	266.00
74	1395.00	265.00	1522.00	284.00
75	1527.00	292.00	1656.00	309.00
76	1683.00	327.00	1815.00	344.00
77	1868.00	373.00	2006.00	396.00
78	2086.00	431.00	2231.00	461.00
79	2332.00	497.00	2486.00	531.00
80	2603.00	567.00	2764.00	606.00
81	2891.00	641.00	3059.00	682.00
82	3190.00	716.00	3365.00	759.00
83	3496.00	790.00	3675.00	835.00
84	3807.00	865.00	3989.00	911.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	2.6% Simple Inflation		2.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	356.00	37.00	529.00	77.00
30	356.00	37.00	529.00	77.00
31	356.00	37.00	529.00	77.00
32	356.00	37.00	529.00	77.00
33	356.00	37.00	529.00	77.00
34	356.00	37.00	529.00	77.00
35	356.00	37.00	529.00	77.00
36	356.00	37.00	529.00	77.00
37	356.00	37.00	529.00	77.00
38	356.00	37.00	529.00	77.00
39	356.00	37.00	529.00	77.00
40	356.00	37.00	529.00	77.00
41	356.00	37.00	529.00	77.00
42	356.00	37.00	529.00	77.00
43	356.00	37.00	529.00	77.00
44	356.00	37.00	529.00	77.00
45	396.00	47.00	569.00	87.00
46	396.00	47.00	569.00	87.00
47	396.00	47.00	569.00	87.00
48	396.00	47.00	569.00	87.00
49	396.00	47.00	569.00	87.00
50	412.00	51.00	585.00	90.00
51	433.00	56.00	608.00	96.00
52	457.00	61.00	632.00	101.00
53	481.00	67.00	659.00	107.00
54	508.00	74.00	688.00	114.00
55	536.00	80.00	718.00	121.00
56	565.00	87.00	750.00	128.00
57	596.00	95.00	783.00	136.00
58	630.00	103.00	820.00	145.00
59	670.00	112.00	864.00	155.00
60	717.00	123.00	915.00	166.00
61	768.00	135.00	971.00	179.00
62	826.00	148.00	1033.00	193.00
63	888.00	163.00	1101.00	209.00
64	956.00	178.00	1175.00	225.00
65	1028.00	195.00	1254.00	243.00
66	1105.00	213.00	1337.00	262.00
67	1186.00	232.00	1426.00	282.00
68	1285.00	254.00	1533.00	306.00
69	1410.00	283.00	1668.00	336.00
70	1554.00	315.00	1822.00	369.00
71	1709.00	350.00	1988.00	405.00
72	1870.00	384.00	2159.00	441.00
73	2040.00	419.00	2339.00	475.00
74	2234.00	457.00	2543.00	510.00
75	2459.00	503.00	2781.00	555.00
76	2722.00	562.00	3061.00	616.00
77	3031.00	639.00	3395.00	703.00
78	3401.00	736.00	3797.00	816.00
79	3833.00	851.00	4267.00	947.00
80	4315.00	979.00	4791.00	1090.00
81	4834.00	1115.00	5355.00	1241.00
82	5378.00	1254.00	5943.00	1393.00
83	5936.00	1393.00	6543.00	1544.00
84	6508.00	1533.00	7157.00	1694.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	2.6% Simple Inflation		2.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	332.00	31.00	481.00	66.00
30	332.00	31.00	481.00	66.00
31	332.00	31.00	481.00	66.00
32	332.00	31.00	481.00	66.00
33	332.00	31.00	481.00	66.00
34	332.00	31.00	481.00	66.00
35	332.00	31.00	481.00	66.00
36	332.00	31.00	481.00	66.00
37	332.00	31.00	481.00	66.00
38	332.00	31.00	481.00	66.00
39	332.00	31.00	481.00	66.00
40	332.00	31.00	481.00	66.00
41	332.00	31.00	481.00	66.00
42	332.00	31.00	481.00	66.00
43	332.00	31.00	481.00	66.00
44	332.00	31.00	481.00	66.00
45	365.00	40.00	515.00	74.00
46	365.00	40.00	515.00	74.00
47	365.00	40.00	515.00	74.00
48	365.00	40.00	515.00	74.00
49	365.00	40.00	515.00	74.00
50	379.00	43.00	528.00	77.00
51	397.00	47.00	547.00	81.00
52	416.00	52.00	568.00	86.00
53	437.00	57.00	591.00	92.00
54	460.00	62.00	615.00	97.00
55	484.00	68.00	641.00	103.00
56	509.00	74.00	668.00	109.00
57	535.00	80.00	697.00	116.00
58	564.00	87.00	729.00	124.00
59	598.00	95.00	766.00	132.00
60	637.00	104.00	809.00	142.00
61	681.00	114.00	857.00	153.00
62	730.00	126.00	910.00	165.00
63	783.00	138.00	967.00	178.00
64	840.00	151.00	1030.00	192.00
65	901.00	165.00	1097.00	207.00
66	967.00	180.00	1168.00	223.00
67	1036.00	196.00	1244.00	240.00
68	1119.00	215.00	1335.00	260.00
69	1224.00	239.00	1448.00	285.00
70	1344.00	266.00	1577.00	313.00
71	1474.00	294.00	1716.00	343.00
72	1609.00	323.00	1859.00	373.00
73	1749.00	351.00	2008.00	399.00
74	1907.00	381.00	2173.00	425.00
75	2090.00	417.00	2365.00	458.00
76	2306.00	466.00	2595.00	510.00
77	2563.00	532.00	2875.00	588.00
78	2868.00	614.00	3207.00	687.00
79	3214.00	707.00	3584.00	793.00
80	3593.00	807.00	3996.00	904.00
81	3996.00	911.00	4432.00	1018.00
82	4415.00	1017.00	4883.00	1132.00
83	4841.00	1122.00	5339.00	1245.00
84	5274.00	1227.00	5800.00	1357.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	29.83	37.30	47.87	65.24	55.69	77.97	87.52	119.59	137.36	198.26	227.74	343.59
30	31.54	39.55	50.11	65.24	55.69	77.97	87.52	127.56	144.79	208.41	233.76	343.59
31	32.39	40.93	50.92	65.24	55.69	77.97	87.52	135.53	146.45	208.41	233.76	343.59
32	33.24	42.65	50.92	65.24	55.69	77.97	87.52	139.52	146.45	208.41	233.76	343.59
33	33.42	44.04	50.92	65.24	57.50	79.45	87.52	147.49	146.45	208.41	233.76	343.59
34	33.42	44.55	50.92	65.24	57.50	83.06	90.30	155.46	146.45	208.41	233.76	343.59
35	33.42	44.55	50.92	65.24	61.09	83.06	93.92	159.45	146.45	208.41	233.76	343.59
36	33.42	44.55	50.92	65.24	64.68	86.67	101.14	167.42	146.45	208.41	233.76	343.59
37	33.42	44.55	50.92	68.13	68.28	93.90	104.75	175.39	146.45	208.41	233.76	343.59
38	33.42	44.55	50.92	68.13	68.28	97.51	108.37	183.37	146.45	208.41	233.76	343.59
39	33.42	46.11	52.73	71.91	71.87	101.12	115.59	195.33	146.45	208.41	233.76	343.59
40	35.76	49.40	56.03	75.70	75.46	104.73	119.20	203.30	146.45	208.41	233.76	343.59
41	36.02	53.05	59.72	79.69	79.41	108.79	123.33	211.23	146.45	208.41	233.76	343.59
42	39.58	53.40	60.12	83.70	79.76	112.88	131.13	211.23	146.45	208.41	233.76	343.59
43	39.87	57.12	63.89	87.73	83.75	120.66	135.34	211.23	146.45	208.41	233.76	343.59
44	40.15	57.50	67.70	91.78	87.78	124.83	139.58	211.23	146.45	208.41	233.76	343.59
45	41.37	61.29	68.15	95.86	91.84	129.03	147.54	246.04	166.16	236.57	267.55	391.47
46	44.13	61.70	72.04	99.95	92.24	136.97	151.86	258.75	166.16	236.57	267.55	391.47
47	44.45	65.57	75.97	104.06	96.36	141.25	159.93	267.47	166.16	236.57	267.55	391.47
48	44.77	69.48	76.48	108.20	100.50	149.30	168.07	270.37	166.16	236.57	267.55	391.47
49	48.57	69.95	80.50	116.23	104.69	153.67	172.53	270.37	166.16	236.57	267.55	391.47
50	48.92	73.93	84.56	120.41	108.90	161.83	180.78	292.90	177.43	250.65	281.63	414.00
51	52.74	77.96	88.65	128.50	113.14	170.13	189.15	306.98	183.06	259.10	290.08	425.27
52	53.07	78.46	92.79	136.64	121.19	174.70	197.58	323.88	191.51	270.37	304.16	439.35
53	56.96	82.56	93.39	144.81	125.51	183.13	206.09	337.96	199.96	281.63	315.43	456.25
54	57.32	83.09	97.60	153.02	129.86	191.63	218.50	354.86	205.59	292.90	326.70	470.33
55	61.28	87.27	101.87	161.27	138.08	200.21	227.17	368.25	213.44	306.98	340.78	487.23
56	65.22	95.01	109.69	173.49	146.34	211.00	239.67	388.65	221.91	315.43	352.04	504.12
57	69.20	99.16	117.59	185.76	150.80	225.80	252.26	405.55	226.53	326.70	363.31	515.39
58	73.22	107.04	129.26	198.10	159.16	234.46	264.95	422.45	235.09	340.78	380.21	532.29
59	80.95	114.99	137.33	214.47	167.60	251.83	277.74	442.16	239.77	354.86	397.10	552.00
60	85.07	123.02	149.21	230.91	176.10	269.43	290.63	464.70	248.43	362.41	414.00	571.72
61	92.93	134.85	161.20	247.80	188.34	285.86	310.98	475.05	260.78	376.23	422.87	579.39
62	100.86	144.84	173.31	268.83	200.65	306.38	327.49	492.30	273.19	390.63	430.76	591.29
63	112.63	156.89	185.53	285.99	216.97	320.16	351.97	505.39	283.96	401.19	445.47	599.18
64	120.74	172.90	197.87	311.37	229.43	339.94	372.61	522.15	291.49	415.69	458.78	613.40
65	131.82	185.17	214.16	332.88	245.91	358.12	397.31	537.22	300.64	428.79	473.14	628.40
66	144.12	204.29	237.10	347.11	261.87	377.30	429.11	552.99	313.60	442.87	488.35	643.96
67	158.52	223.41	263.86	357.82	277.85	405.09	448.43	566.93	322.96	457.73	506.52	659.87
68	174.46	246.36	290.63	378.52	297.80	425.83	468.64	590.30	337.96	479.90	531.72	687.19
69	195.60	269.22	325.04	405.97	320.85	451.81	502.01	632.97	360.14	510.74	567.49	731.19
70	220.56	297.83	359.08	439.35	344.30	487.93	538.62	678.03	384.43	547.07	608.33	781.53
71	247.09	330.69	387.95	479.83	371.62	524.75	583.97	730.98	410.41	586.01	653.39	835.11
72	271.23	361.15	423.86	520.46	396.26	563.83	626.92	784.63	437.66	626.92	699.86	887.15
73	300.36	397.75	460.05	566.51	425.83	604.53	672.96	842.16	463.85	665.36	743.30	942.91
74	325.85	445.82	505.25	618.75	453.99	648.04	721.26	902.50	490.61	706.62	790.83	999.52
75	353.80	498.14	549.19	677.68	482.30	691.76	769.21	962.84	515.74	744.57	834.34	1052.61
76	381.90	540.74	594.81	735.06	510.32	733.37	816.17	1022.33	539.05	782.38	875.32	1105.13
77	408.09	578.12	636.42	787.03	536.02	772.45	859.90	1075.28	561.93	816.17	911.72	1153.01
78	445.54	631.72	695.37	860.86	574.43	830.62	924.50	1158.42	599.89	870.40	973.83	1230.02
79	493.28	703.32	774.93	959.51	628.54	910.18	1012.02	1272.98	650.81	945.19	1059.76	1338.22
80	548.97	781.29	860.86	1072.49	687.41	996.11	1109.09	1397.10	706.51	1029.53	1152.05	1457.57
81	607.85	868.81	954.74	1198.20	751.06	1089.99	1212.52	1532.35	768.56	1118.63	1252.30	1588.05
82	673.09	961.10	1058.17	1333.45	819.48	1188.65	1323.90	1680.34	832.21	1214.11	1358.91	1731.26
83	747.88	1066.12	1174.33	1494.17	895.86	1301.63	1449.61	1855.37	907.00	1322.31	1479.84	1896.75
84	832.21	1190.24	1312.76	1694.66	984.97	1430.52	1594.41	2067.01	989.75	1446.43	1618.28	2098.83
85+	0	0	0	0	0	0	0	0	0	0	0	0

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	28.41	34.64	43.38	58.88	54.10	73.20	82.74	110.02	132.08	184.87	214.02	318.25
30	30.03	36.72	45.42	58.88	54.10	73.20	82.74	117.35	139.22	194.33	219.67	318.25
31	30.85	38.00	46.15	58.88	54.10	73.20	82.74	124.69	140.82	194.33	219.67	318.25
32	31.66	39.61	46.15	58.88	54.10	73.20	82.74	128.36	140.82	194.33	219.67	318.25
33	31.82	40.89	46.15	58.88	55.85	74.59	82.74	135.69	140.82	194.33	219.67	318.25
34	31.82	41.37	46.15	58.88	55.85	77.98	85.38	143.03	140.82	194.33	219.67	318.25
35	31.82	41.37	46.15	58.88	59.34	77.98	88.79	146.69	140.82	194.33	219.67	318.25
36	31.82	41.37	46.15	58.88	62.84	81.37	95.62	154.03	140.82	194.33	219.67	318.25
37	31.82	41.37	46.15	61.48	66.33	88.15	99.04	161.36	140.82	194.33	219.67	318.25
38	31.82	41.37	46.15	61.48	66.33	91.54	102.45	168.70	140.82	194.33	219.67	318.25
39	31.82	42.82	47.79	64.90	69.82	94.93	109.28	179.70	140.82	194.33	219.67	318.25
40	34.06	45.87	50.77	68.31	73.31	98.32	112.70	187.03	140.82	194.33	219.67	318.25
41	34.31	49.26	54.12	71.91	77.14	102.13	116.60	194.33	140.82	194.33	219.67	318.25
42	37.70	49.59	54.48	75.53	77.48	105.97	123.98	194.33	140.82	194.33	219.67	318.25
43	37.97	53.04	57.90	79.17	81.36	113.27	127.95	194.33	140.82	194.33	219.67	318.25
44	38.24	53.40	61.35	82.83	85.27	117.19	131.96	194.33	140.82	194.33	219.67	318.25
45	39.78	57.79	62.91	88.34	87.76	120.71	135.07	222.98	160.53	225.31	250.65	363.31
46	42.43	58.18	66.50	92.11	88.14	128.13	139.02	234.49	160.53	225.31	250.65	363.31
47	42.74	61.82	70.13	95.90	92.07	132.14	146.42	242.39	160.53	225.31	250.65	363.31
48	43.05	65.51	70.60	99.71	96.04	139.67	153.87	245.02	160.53	225.31	250.65	363.31
49	46.70	65.95	74.30	107.11	100.03	143.75	157.95	245.02	160.53	225.31	250.65	363.31
50	47.17	71.94	78.52	107.51	104.36	154.58	166.69	267.55	168.98	233.76	261.92	383.02
51	50.98	74.06	82.74	117.61	108.70	158.31	177.32	284.45	177.43	245.02	270.37	394.29
52	49.75	72.99	88.84	125.62	116.70	163.21	181.50	295.72	183.06	253.47	281.63	411.19
53	55.24	78.89	86.06	131.64	119.02	171.68	190.06	312.61	191.51	264.74	292.90	422.45
54	57.32	77.90	90.37	141.93	125.53	180.22	200.10	329.51	199.96	276.00	304.16	439.35
55	58.06	82.13	94.72	146.01	133.70	186.71	211.10	340.35	207.82	287.27	318.25	453.43
56	61.96	89.73	102.38	157.72	141.91	199.65	223.53	357.67	216.29	295.72	332.33	467.51
57	65.91	92.32	108.41	171.83	146.42	209.68	235.91	374.57	218.24	306.98	343.59	481.59
58	71.55	98.26	119.61	181.79	154.74	220.67	246.36	388.65	226.79	321.06	354.86	498.49
59	77.51	109.60	127.66	197.79	158.89	233.18	256.91	411.19	231.69	335.14	368.94	515.39
60	81.73	115.89	137.43	211.67	169.58	250.52	269.87	430.90	240.41	340.45	385.84	535.10
61	89.49	125.74	147.44	228.55	179.58	269.19	289.94	439.35	252.72	357.14	392.67	540.95
62	97.39	135.79	161.49	244.61	191.83	287.08	304.26	454.84	265.23	369.22	404.00	551.16
63	107.27	145.94	169.91	264.17	210.19	298.97	326.16	468.92	273.54	380.35	416.82	562.70
64	115.41	163.50	182.35	286.85	222.68	318.70	344.66	481.59	281.35	390.34	428.36	572.84
65	126.33	173.95	198.44	305.95	234.73	337.20	369.26	497.79	290.79	404.14	441.11	586.50
66	136.73	190.93	217.01	320.78	248.44	354.29	398.29	512.29	301.63	416.54	459.63	603.26
67	152.79	207.87	244.87	332.26	266.64	379.63	415.90	529.75	311.35	432.17	473.99	620.37
68	166.71	230.47	271.39	349.23	286.69	398.79	437.10	552.00	326.70	452.87	500.18	644.38
69	185.82	251.67	301.36	375.42	307.76	425.62	467.09	589.32	347.04	484.55	534.75	685.36
70	208.75	276.70	331.62	409.78	331.62	458.36	502.72	633.68	371.76	517.50	574.53	732.95
71	237.20	309.79	363.45	443.08	355.28	494.13	545.17	684.02	398.16	555.38	616.64	786.11
72	261.55	338.93	394.29	481.03	382.46	532.29	587.49	731.40	423.86	593.40	660.43	835.89
73	288.96	374.25	429.63	524.68	408.72	570.31	631.14	783.22	448.64	629.24	703.38	885.88
74	313.04	417.28	468.64	574.81	437.52	609.60	675.50	838.42	474.13	670.01	745.06	937.28
75	339.72	468.22	510.46	624.87	464.70	649.52	719.93	894.19	499.90	704.08	785.05	987.48
76	366.69	503.56	552.57	675.92	490.04	689.44	762.10	947.98	522.15	738.44	822.93	1032.47
77	391.89	539.26	589.46	723.87	514.97	723.87	801.60	997.55	542.50	770.83	856.66	1073.66
78	426.45	588.76	644.45	789.25	552.16	778.11	862.45	1070.90	579.21	821.07	913.37	1144.09
79	474.19	655.59	717.64	879.95	603.08	851.31	942.01	1172.74	626.94	889.50	991.34	1241.16
80	525.11	725.60	794.02	978.61	657.18				679.46			
81	579.21	805.16	879.95	1086.81	716.05				735.15			
82	639.67	887.91	972.24	1206.15	778.11				797.21			
83	706.51	983.38	1078.85	1343.00	849.72				864.04			
84	784.48	1094.77	1199.79	1508.49	929.28				938.83			
85+	0.00	0.00	0.00	0.00								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	26.99	30.64	37.40	49.33	49.33	63.65	70.01	92.48	121.51	163.43	186.58	276.00
30	28.53	32.48	39.15	49.33	49.33	63.65	70.01	98.65	128.08	171.80	191.51	276.00
31	29.30	33.62	39.78	49.33	49.33	63.65	70.01	104.81	129.55	171.80	191.51	276.00
32	30.08	35.04	39.78	49.33	49.33	63.65	70.01	107.89	129.55	171.80	191.51	276.00
33	30.23	36.17	39.78	49.33	50.93	64.86	70.01	114.06	129.55	171.80	191.51	276.00
34	30.23	36.60	39.78	49.33	50.93	67.81	72.24	120.22	129.55	171.80	191.51	276.00
35	30.23	36.60	39.78	49.33	54.11	67.81	75.13	123.31	129.55	171.80	191.51	276.00
36	30.23	36.60	39.78	49.33	57.29	70.75	80.91	129.47	129.55	171.80	191.51	276.00
37	30.23	36.60	39.78	51.51	60.47	76.65	83.80	135.64	129.55	171.80	191.51	276.00
38	30.23	36.60	39.78	51.51	60.47	79.60	86.69	141.80	129.55	171.80	191.51	276.00
39	30.23	37.88	41.20	54.37	63.66	82.55	92.47	151.05	129.55	171.80	191.51	276.00
40	32.36	40.58	43.77	57.23	66.84	85.49	95.36	157.22	129.55	171.80	191.51	276.00
41	32.59	43.58	46.66	60.25	70.33	88.81	98.66	163.35	129.55	171.80	191.51	276.00
42	35.81	43.87	46.97	63.28	70.64	92.15	104.90	163.35	129.55	171.80	191.51	276.00
43	36.07	46.92	49.91	66.33	74.18	98.50	108.27	163.35	129.55	171.80	191.51	276.00
44	36.33	47.23	52.89	69.40	77.75	101.90	111.66	163.35	129.55	171.80	191.51	276.00
45	36.60	49.03	54.17	75.18	79.59	106.14	116.37	192.22	146.45	197.14	219.67	318.25
46	39.04	49.36	57.26	78.39	79.94	112.67	119.78	202.15	146.45	197.14	219.67	318.25
47	39.32	52.45	60.39	81.62	83.51	116.19	126.14	208.96	146.45	197.14	219.67	318.25
48	39.61	55.58	60.79	84.86	87.10	122.81	132.56	211.23	146.45	197.14	219.67	318.25
49	42.96	55.96	63.98	91.16	90.73	126.40	136.08	211.23	146.45	197.14	219.67	318.25
50	41.93	61.94	66.44	92.46	95.29	132.84	143.22	230.94	154.90	208.41	228.12	337.96
51	45.71	62.37	70.92	98.01	99.83	137.05	153.68	245.02	160.53	214.04	239.39	349.23
52	44.78	63.86	75.02	105.78	105.48	142.52	158.52	256.29	166.16	225.31	250.65	363.31
53	50.06	67.88	73.25	114.09	106.03	151.08	164.87	270.37	171.80	230.94	259.10	377.39
54	50.77	69.24	77.72	121.97	112.55	155.13	174.80	284.45	180.25	242.20	270.37	388.65
55	53.22	70.16	80.42	124.22	118.36	161.96	181.27	295.71	188.17	250.65	278.82	402.74
56	55.44	77.42	87.76	137.44	126.39	170.16	193.58	315.43	193.82	261.92	290.08	416.82
57	60.96	78.64	91.87	148.61	131.13	182.03	205.55	326.70	198.90	273.18	301.35	428.08
58	63.23	85.98	104.18	158.48	137.06	193.09	213.82	343.59	204.67	281.63	312.61	442.16
59	70.62	93.43	110.25	171.57	143.66	202.87	224.51	357.67	210.14	295.72	326.70	459.06
60	71.73	99.84	119.76	185.21	152.18	217.43	235.27	377.39	216.37	302.01	340.78	475.96
61	79.16	109.34	129.75	197.28	162.06	233.45	254.87	387.18	231.21	316.25	348.73	483.28
62	86.95	117.68	139.83	213.12	174.19	250.90	267.10	398.65	238.71	323.74	355.84	489.62
63	96.54	127.70	148.43	230.24	189.85	261.30	288.62	411.61	247.49	333.45	367.32	500.18
64	101.21	140.95	159.07	247.62	200.19	278.56	305.07	425.83	256.00	347.25	380.21	512.01
65	113.51	151.50	172.90	266.79	212.38	293.01	324.86	438.64	263.68	357.32	394.29	524.89
66	121.95	168.02	190.89	282.48	226.06	310.58	350.87	452.44	272.90	371.05	409.35	541.02
67	135.60	182.62	215.31	292.76	239.75	335.65	369.43	467.02	281.14	383.37	422.87	555.31
68	149.26	202.65	237.20	308.67	257.80	351.48	387.53	491.17	295.15	403.30	446.11	581.29
69	168.22	220.45	266.92	331.76	277.20	375.42	416.89	521.66	314.30	429.98	480.19	617.69
70	189.05	244.03	293.60	359.08	297.83	405.55	447.80	563.97	337.96	462.58	517.50	661.14
71	213.48	271.78	320.57	392.03	320.57	439.00	485.96	610.51	361.41	498.21	557.42	708.52
72	234.42	300.03	348.94	427.80	346.97	471.17	524.40	654.52	384.43	534.26	597.34	757.03
73	258.54	330.86	380.21	465.75	370.70	507.57	564.61	701.48	410.62	566.51	634.94	802.23
74	281.92	369.14	417.38	507.08	395.41	543.69	605.93	750.55	432.03	600.44	675.50	847.58
75	306.28	413.65	454.13	550.95	418.93	579.11	644.24	797.38	454.13	633.68	711.12	888.91
76	329.51	444.42	490.04	594.81	441.04	611.71	682.68	843.21	474.83	664.09	743.51	929.39
77	351.41	476.10	523.06	634.80	463.15	642.90	717.39	884.19	492.30	689.86	774.07	965.16
78	383.49	518.74	572.84	692.19	496.46	690.59	770.16	948.37	523.51	735.15	825.85	1023.16
79	421.68	576.03	633.31	768.56	541.02	754.24	840.17	1035.89	566.48	797.21	894.27	1109.09
80	466.23	638.08	703.32	852.90	587.16				612.62			
81	513.97	706.51	778.11	943.60	638.08				660.36			
82	564.89	779.70	859.26	1042.26	692.19				711.28			
83	623.76	860.86	949.96	1155.23	751.06				768.56			
84	689.00	956.33	1054.99	1288.90	816.30				832.21			
85+	0.00	0.00	0.00	0.00								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	55.69	77.97	87.52	119.34	82.74	117.75	132.07	194.13
30	55.69	77.97	87.52	119.34	82.74	117.75	132.07	194.13
31	55.69	77.97	87.52	119.34	82.74	117.75	132.07	194.13
32	55.69	77.97	87.52	119.34	82.74	117.75	132.07	194.13
33	55.69	77.97	87.52	119.34	82.74	117.75	132.07	194.13
34	55.69	77.97	87.52	119.34	82.74	117.75	132.07	194.13
35	55.69	77.97	87.52	119.34	82.74	117.75	132.07	194.13
36	55.69	77.97	87.52	119.34	82.74	117.75	132.07	194.13
37	55.69	77.97	87.52	119.34	82.74	117.75	132.07	194.13
38	55.69	77.97	87.52	119.34	82.74	117.75	132.07	194.13
39	55.69	77.97	87.52	119.34	82.74	117.75	132.07	194.13
40	55.69	77.97	87.52	119.34	82.74	117.75	132.07	194.13
41	55.69	77.97	87.52	119.34	82.74	117.75	132.07	194.13
42	55.69	77.97	87.52	119.34	82.74	117.75	132.07	194.13
43	55.69	77.97	87.52	119.34	82.74	117.75	132.07	194.13
44	55.69	77.97	87.52	119.34	82.74	117.75	132.07	194.13
45	71.61	98.66	112.98	152.76	93.88	133.66	151.17	221.18
46	71.61	98.66	112.98	152.76	93.88	133.66	151.17	221.18
47	71.61	98.66	112.98	152.76	93.88	133.66	151.17	221.18
48	71.61	98.66	112.98	152.76	93.88	133.66	151.17	221.18
49	71.61	98.66	112.98	152.76	93.88	133.66	151.17	221.18
50	76.38	106.61	122.52	165.49	100.25	141.62	159.12	233.91
51	81.15	114.57	127.30	173.44	103.43	146.39	163.90	240.28
52	85.93	120.93	136.85	182.99	108.20	152.76	171.85	248.23
53	92.29	127.30	143.21	190.95	112.98	159.12	178.22	257.78
54	95.47	133.66	151.17	200.50	116.16	165.49	184.58	265.74
55	100.25	141.62	157.53	210.04	120.93	173.44	192.54	275.28
56	105.02	147.98	165.49	219.59	125.71	178.22	198.90	284.83
57	109.79	155.94	171.85	229.14	130.48	184.58	205.27	291.20
58	114.57	162.31	181.40	238.68	135.25	192.54	214.82	300.74
59	122.52	171.85	190.95	249.82	141.62	200.50	224.36	311.88
60	128.89	181.40	200.50	262.55	147.98	210.04	233.91	323.02
61	136.85	190.95	211.63	275.28	154.35	219.59	245.05	335.75
62	144.80	202.09	224.36	292.79	163.90	232.32	256.19	351.66
63	152.76	216.41	238.68	308.70	173.44	245.05	272.10	365.98
64	162.31	229.14	254.60	327.79	182.99	260.96	288.01	385.08
65	175.04	245.05	270.51	346.89	194.13	276.87	305.52	405.76
66	186.17	260.96	288.01	367.57	208.45	294.38	324.61	428.04
67	197.31	278.47	307.11	388.26	221.18	313.47	346.89	451.91
68	213.22	300.74	330.98	416.90	238.68	338.93	375.53	485.33
69	233.91	329.38	365.98	461.46	262.55	372.35	413.72	533.06
70	259.37	367.57	405.76	510.78	289.60	412.13	458.27	588.76
71	289.60	408.95	455.09	569.66	319.84	456.68	509.19	650.81
72	319.84	455.09	506.01	633.31	353.25	506.01	564.89	716.05
73	356.44	506.01	563.30	704.91	388.26	556.93	622.17	789.25
74	394.63	563.30	626.94	784.48	426.45	614.21	687.41	868.81
75	436.00	625.35	695.37	870.40	466.23	673.09	754.24	951.56
76	480.55	690.59	768.56	962.69	507.60	736.74	824.26	1040.66
77	526.70	759.02	844.94	1056.58	552.16	801.98	895.86	1132.96
78	574.43	830.62	924.50	1158.42	599.89	870.40	973.83	1230.02
79	628.54	910.18	1012.02	1272.98	650.81	945.19	1059.76	1338.22
80	687.41	996.11	1109.09	1397.10	706.51	1029.53	1152.05	1457.57
81	751.06	1089.99	1212.52	1532.35	768.56	1118.63	1252.30	1588.05
82	819.48	1188.65	1323.90	1680.34	832.21	1214.11	1358.91	1731.26
83	895.86	1301.63	1449.61	1855.37	907.00	1322.31	1479.84	1896.75
84	984.97	1430.52	1594.41	2067.01	989.75	1446.43	1618.28	2098.83
85+	0	0	0	0	0	0	0	0

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	54.10	73.20	82.74	109.79	79.56	109.79	124.12	179.81
30	54.10	73.20	82.74	109.79	79.56	109.79	124.12	179.81
31	54.10	73.20	82.74	109.79	79.56	109.79	124.12	179.81
32	54.10	73.20	82.74	109.79	79.56	109.79	124.12	179.81
33	54.10	73.20	82.74	109.79	79.56	109.79	124.12	179.81
34	54.10	73.20	82.74	109.79	79.56	109.79	124.12	179.81
35	54.10	73.20	82.74	109.79	79.56	109.79	124.12	179.81
36	54.10	73.20	82.74	109.79	79.56	109.79	124.12	179.81
37	54.10	73.20	82.74	109.79	79.56	109.79	124.12	179.81
38	54.10	73.20	82.74	109.79	79.56	109.79	124.12	179.81
39	54.10	73.20	82.74	109.79	79.56	109.79	124.12	179.81
40	54.10	73.20	82.74	109.79	79.56	109.79	124.12	179.81
41	54.10	73.20	82.74	109.79	79.56	109.79	124.12	179.81
42	54.10	73.20	82.74	109.79	79.56	109.79	124.12	179.81
43	54.10	73.20	82.74	109.79	79.56	109.79	124.12	179.81
44	54.10	73.20	82.74	109.79	79.56	109.79	124.12	179.81
45	68.42	92.29	103.43	138.44	90.70	127.30	141.62	205.27
46	68.42	92.29	103.43	138.44	90.70	127.30	141.62	205.27
47	68.42	92.29	103.43	138.44	90.70	127.30	141.62	205.27
48	68.42	92.29	103.43	138.44	90.70	127.30	141.62	205.27
49	68.42	92.29	103.43	138.44	90.70	127.30	141.62	205.27
50	73.20	101.84	112.98	151.17	95.47	132.07	147.98	216.41
51	77.97	106.61	119.34	160.71	100.25	138.44	152.76	222.77
52	82.74	112.98	125.71	167.08	103.43	143.21	159.12	232.32
53	87.52	119.34	132.07	176.63	108.20	149.58	165.49	238.68
54	92.29	125.71	138.44	186.17	112.98	155.94	171.85	248.23
55	97.07	132.07	146.39	194.13	117.75	162.31	179.81	256.19
56	101.84	140.03	154.35	202.09	122.52	167.08	187.77	264.14
57	106.61	144.80	160.71	211.63	125.71	173.44	194.13	272.10
58	111.39	152.76	168.67	219.59	130.48	181.40	200.50	281.65
59	116.16	159.12	176.63	232.32	136.85	189.36	208.45	291.20
60	124.12	168.67	186.17	243.46	143.21	197.31	218.00	302.33
61	130.48	179.81	197.31	254.60	149.58	208.45	227.55	313.47
62	138.44	189.36	208.45	270.51	159.12	219.59	240.28	327.79
63	147.98	202.09	221.18	286.42	167.08	232.32	254.60	343.71
64	157.53	214.82	235.50	302.33	176.63	245.05	268.92	359.62
65	167.08	230.73	251.41	321.43	187.77	260.96	284.83	378.71
66	176.63	245.05	267.33	340.52	200.50	276.87	305.52	400.99
67	189.36	260.96	284.83	362.80	213.22	295.97	324.61	424.86
68	205.27	281.65	308.70	389.85	230.73	319.84	353.25	455.09
69	224.36	310.29	340.52	429.63	253.01	353.25	389.85	499.65
70	249.82	345.30	378.71	477.37	280.06	389.85	432.81	552.16
71	276.87	385.08	424.86	533.06	310.29	432.81	480.55	612.62
72	308.70	429.63	474.19	590.35	342.11	478.96	533.06	674.68
73	342.11	477.37	528.29	655.59	375.53	526.70	588.76	741.51
74	380.30	529.88	587.16	728.78	412.13	582.39	647.63	814.71
75	420.08	587.16	650.81	808.34	451.91	636.49	709.69	892.68
76	461.46	649.22	717.64	892.68	491.69	695.37	774.93	972.24
77	506.01	711.28	787.66	980.20	533.06	757.43	841.76	1054.99
78	552.16	778.11	862.45	1070.90	579.21	821.07	913.37	1144.09
79	603.08	851.31	942.01	1172.74	626.94	889.50	991.34	1241.16
80	657.18				679.46			
81	716.05				735.15			
82	778.11				797.21			
83	849.72				864.04			
84	929.28				938.83			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	49.33	63.65	70.01	92.29	73.20	97.07	108.20	155.94
30	49.33	63.65	70.01	92.29	73.20	97.07	108.20	155.94
31	49.33	63.65	70.01	92.29	73.20	97.07	108.20	155.94
32	49.33	63.65	70.01	92.29	73.20	97.07	108.20	155.94
33	49.33	63.65	70.01	92.29	73.20	97.07	108.20	155.94
34	49.33	63.65	70.01	92.29	73.20	97.07	108.20	155.94
35	49.33	63.65	70.01	92.29	73.20	97.07	108.20	155.94
36	49.33	63.65	70.01	92.29	73.20	97.07	108.20	155.94
37	49.33	63.65	70.01	92.29	73.20	97.07	108.20	155.94
38	49.33	63.65	70.01	92.29	73.20	97.07	108.20	155.94
39	49.33	63.65	70.01	92.29	73.20	97.07	108.20	155.94
40	49.33	63.65	70.01	92.29	73.20	97.07	108.20	155.94
41	49.33	63.65	70.01	92.29	73.20	97.07	108.20	155.94
42	49.33	63.65	70.01	92.29	73.20	97.07	108.20	155.94
43	49.33	63.65	70.01	92.29	73.20	97.07	108.20	155.94
44	49.33	63.65	70.01	92.29	73.20	97.07	108.20	155.94
45	62.06	81.15	89.11	119.34	82.74	111.39	124.12	179.81
46	62.06	81.15	89.11	119.34	82.74	111.39	124.12	179.81
47	62.06	81.15	89.11	119.34	82.74	111.39	124.12	179.81
48	62.06	81.15	89.11	119.34	82.74	111.39	124.12	179.81
49	62.06	81.15	89.11	119.34	82.74	111.39	124.12	179.81
50	66.83	87.52	97.07	130.48	87.52	117.75	128.89	190.95
51	71.61	92.29	103.43	138.44	90.70	120.93	135.25	197.31
52	74.79	98.66	109.79	144.80	93.88	127.30	141.62	205.27
53	77.97	105.02	114.57	152.76	97.07	130.48	146.39	213.22
54	82.74	108.20	120.93	160.71	101.84	136.85	152.76	219.59
55	85.93	114.57	125.71	168.67	106.61	141.62	157.53	227.55
56	90.70	119.34	133.66	178.22	109.79	147.98	163.90	235.50
57	95.47	125.71	140.03	184.58	114.57	154.35	170.26	241.87
58	98.66	133.66	146.39	194.13	117.75	159.12	176.63	249.82
59	105.02	138.44	154.35	202.09	124.12	167.08	184.58	259.37
60	111.39	146.39	162.31	213.22	128.89	175.04	192.54	268.92
61	117.75	155.94	173.44	224.36	136.85	184.58	202.09	280.06
62	125.71	165.49	182.99	237.09	143.21	192.54	211.63	291.20
63	133.66	176.63	195.72	251.41	151.17	203.68	224.36	305.52
64	141.62	187.77	208.45	267.33	160.71	218.00	238.68	321.43
65	151.17	200.50	221.18	283.24	170.26	230.73	254.60	338.93
66	160.71	214.82	235.50	300.74	181.40	246.64	272.10	359.62
67	170.26	230.73	253.01	319.84	192.54	262.55	289.60	380.30
68	184.58	248.23	273.69	346.89	208.45	284.83	315.06	410.54
69	202.09	273.69	303.92	380.30	229.14	313.47	350.07	450.32
70	224.36	305.52	337.34	424.86	254.60	348.48	389.85	498.06
71	249.82	342.11	378.71	475.78	281.65	388.26	434.41	552.16
72	280.06	380.30	423.27	528.29	310.29	431.22	482.14	611.03
73	310.29	424.86	472.60	587.16	343.71	474.19	531.47	671.50
74	343.71	472.60	526.70	652.40	375.53	521.92	587.16	736.74
75	378.71	523.51	582.39	720.83	410.54	572.84	642.86	803.57
76	415.31	576.03	642.86	794.02	447.14	625.35	700.14	875.18
77	455.09	631.72	704.91	868.81	483.73	677.86	760.61	948.37
78	496.46	690.59	770.16	948.37	523.51	735.15	825.85	1023.16
79	541.02	754.24	840.17	1035.89	566.48	797.21	894.27	1109.09
80	587.16				612.62			
81	638.08				660.36			
82	692.19				711.28			
83	751.06				768.56			
84	816.30				832.21			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.7% Simple Inflation				3.7% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	39.55	55.37	62.15	84.92	97.55	140.79	161.72	244.00
30	39.55	55.37	62.15	90.59	102.82	148.00	166.00	244.00
31	39.55	55.37	62.15	96.25	104.00	148.00	166.00	244.00
32	39.55	55.37	62.15	99.08	104.00	148.00	166.00	244.00
33	40.83	56.42	62.15	104.74	104.00	148.00	166.00	244.00
34	40.83	58.99	64.13	110.40	104.00	148.00	166.00	244.00
35	43.38	58.99	66.69	113.23	104.00	148.00	166.00	244.00
36	45.93	61.55	71.82	118.89	104.00	148.00	166.00	244.00
37	48.49	66.68	74.39	124.55	104.00	148.00	166.00	244.00
38	48.49	69.24	76.95	130.22	104.00	148.00	166.00	244.00
39	51.04	71.81	82.08	138.71	104.00	148.00	166.00	244.00
40	53.59	74.37	84.65	144.37	104.00	148.00	166.00	244.00
41	56.39	77.26	87.58	150.00	104.00	148.00	166.00	244.00
42	56.64	80.16	93.12	150.00	104.00	148.00	166.00	244.00
43	59.47	85.69	96.11	150.00	104.00	148.00	166.00	244.00
44	62.33	88.65	99.12	150.00	104.00	148.00	166.00	244.00
45	65.22	91.63	104.77	174.73	118.00	168.00	190.00	278.00
46	65.51	97.27	107.84	183.75	118.00	168.00	190.00	278.00
47	68.43	100.31	113.57	189.94	118.00	168.00	190.00	278.00
48	71.37	106.03	119.35	192.00	118.00	168.00	190.00	278.00
49	74.34	109.13	122.52	192.00	118.00	168.00	190.00	278.00
50	77.34	114.92	128.38	208.00	126.00	178.00	200.00	294.00
51	80.34	120.82	134.32	218.00	130.00	184.00	206.00	302.00
52	86.06	124.06	140.31	230.00	136.00	192.00	216.00	312.00
53	89.13	130.05	146.35	240.00	142.00	200.00	224.00	324.00
54	92.22	136.09	155.17	252.00	146.00	208.00	232.00	334.00
55	98.06	142.18	161.32	261.51	151.57	218.00	242.00	346.00
56	103.92	149.84	170.20	276.00	157.59	224.00	250.00	358.00
57	107.09	160.35	179.14	288.00	160.87	232.00	258.00	366.00
58	113.03	166.50	188.15	300.00	166.95	242.00	270.00	378.00
59	119.02	178.84	197.24	314.00	170.27	252.00	282.00	392.00
60	125.05	191.33	206.39	330.00	176.42	257.36	294.00	406.00
61	133.75	203.00	220.84	337.35	185.19	267.18	300.30	411.45
62	142.49	217.58	232.56	349.60	194.00	277.40	305.90	419.90
63	154.08	227.36	249.95	358.90	201.65	284.90	316.35	425.50
64	162.93	241.41	264.61	370.80	207.00	295.20	325.80	435.60
65	174.63	254.32	282.15	381.50	213.50	304.50	336.00	446.25
66	185.97	267.94	304.73	392.70	222.70	314.50	346.80	457.30
67	197.31	287.67	318.45	402.60	229.35	325.05	359.70	468.60
68	211.48	302.40	332.80	419.20	240.00	340.80	377.60	488.00
69	227.85	320.85	356.50	449.50	255.75	362.70	403.00	519.25
70	244.50	346.50	382.50	481.50	273.00	388.50	432.00	555.00
71	263.90	372.65	414.70	519.10	291.45	416.15	464.00	593.05
72	281.40	400.40	445.20	557.20	310.80	445.20	497.00	630.00
73	302.40	429.30	477.90	598.05	329.40	472.50	527.85	669.60
74	322.40	460.20	512.20	640.90	348.40	501.80	561.60	709.80
75	342.50	491.25	546.25	683.75	366.25	528.75	592.50	747.50
76	362.40	520.80	579.60	726.00	382.80	555.60	621.60	784.80
77	380.65	548.55	610.65	763.60	399.05	579.60	647.45	818.80
78	407.93	589.86	656.53	822.64	426.01	618.11	691.56	873.49
79	446.35	646.36	718.68	904.00	462.17	671.22	752.58	950.33
80	488.16	707.38	787.61	992.14	501.72	731.11	818.12	1035.08
81	533.36	774.05	861.06	1088.19	545.79	794.39	889.31	1127.74
82	581.95	844.11	940.16	1193.28	590.99	862.19	965.02	1229.44
83	636.19	924.34	1029.43	1317.58	644.10	939.03	1050.90	1346.96
84	699.47	1015.87	1132.26	1467.87	702.86	1027.17	1149.21	1490.47
85+	0	0	0	0	0	0	0	0

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.7% Simple Inflation				3.7% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	38.42	51.98	58.76	78.13	93.79	131.28	151.98	226.00
30	38.42	51.98	58.76	83.34	98.86	138.00	156.00	226.00
31	38.42	51.98	58.76	88.55	100.00	138.00	156.00	226.00
32	38.42	51.98	58.76	91.15	100.00	138.00	156.00	226.00
33	39.66	52.97	58.76	96.36	100.00	138.00	156.00	226.00
34	39.66	55.37	60.63	101.57	100.00	138.00	156.00	226.00
35	42.14	55.37	63.06	104.17	100.00	138.00	156.00	226.00
36	44.62	57.78	67.91	109.38	100.00	138.00	156.00	226.00
37	47.10	62.60	70.33	114.59	100.00	138.00	156.00	226.00
38	47.10	65.00	72.76	119.80	100.00	138.00	156.00	226.00
39	49.58	67.41	77.61	127.61	100.00	138.00	156.00	226.00
40	52.06	69.82	80.03	132.82	100.00	138.00	156.00	226.00
41	54.78	72.53	82.80	138.00	100.00	138.00	156.00	226.00
42	55.02	75.25	88.04	138.00	100.00	138.00	156.00	226.00
43	57.78	80.44	90.87	138.00	100.00	138.00	156.00	226.00
44	60.55	83.22	93.71	138.00	100.00	138.00	156.00	226.00
45	62.32	85.72	95.92	158.34	114.00	160.00	178.00	258.00
46	62.59	90.99	98.73	166.52	114.00	160.00	178.00	258.00
47	65.39	93.84	103.98	172.13	114.00	160.00	178.00	258.00
48	68.20	99.19	109.27	174.00	114.00	160.00	178.00	258.00
49	71.04	102.08	112.16	174.00	114.00	160.00	178.00	258.00
50	74.11	109.78	118.38	190.00	120.00	166.00	186.00	272.00
51	77.19	112.43	125.93	202.00	126.00	174.00	192.00	280.00
52	82.88	115.90	128.89	210.00	130.00	180.00	200.00	292.00
53	84.52	121.92	134.97	222.00	136.00	188.00	208.00	300.00
54	89.15	127.99	142.10	234.00	142.00	196.00	216.00	312.00
55	94.95	132.59	149.91	241.70	147.59	204.00	226.00	322.00
56	100.77	141.78	158.74	254.00	153.60	210.00	236.00	332.00
57	103.98	148.90	167.53	266.00	154.98	218.00	244.00	342.00
58	109.89	156.71	174.95	276.00	161.05	228.00	252.00	354.00
59	112.84	165.59	182.44	292.00	164.53	238.00	262.00	366.00
60	120.42	177.91	191.65	306.00	170.73	241.77	274.00	380.00
61	127.53	191.16	205.90	312.00	179.46	253.62	278.85	384.15
62	136.23	203.87	216.07	323.00	188.35	262.20	286.90	391.40
63	149.27	212.31	231.62	333.00	194.25	270.10	296.00	399.60
64	158.13	226.32	244.76	342.00	199.80	277.20	304.20	406.80
65	166.69	239.46	262.23	353.50	206.50	287.00	313.25	416.50
66	176.43	251.60	282.84	363.80	214.20	295.80	326.40	428.40
67	189.35	269.59	295.35	376.20	221.10	306.90	336.60	440.55
68	203.59	283.20	310.40	392.00	232.00	321.60	355.20	457.60
69	218.55	302.25	331.70	418.50	246.45	344.10	379.75	486.70
70	235.50	325.50	357.00	450.00	264.00	367.50	408.00	520.50
71	252.30	350.90	387.15	485.75	282.75	394.40	437.90	558.25
72	271.60	378.00	417.20	519.40	301.00	421.40	469.00	593.60
73	290.25	405.00	448.20	556.20	318.60	446.85	499.50	629.10
74	310.70	432.90	479.70	595.40	336.70	475.80	529.10	665.60
75	330.00	461.25	511.25	635.00	355.00	500.00	557.50	701.25
76	348.00	489.60	541.20	673.20	370.80	524.40	584.40	733.20
77	365.70	514.05	569.25	708.40	385.25	547.40	608.35	762.45
78	392.11	552.57	612.46	760.49	411.32	583.08	648.62	812.47
79	428.27	604.55	668.96	832.81	445.22	631.67	703.99	881.40
80	466.69				482.51			
81	508.50				522.06			
82	552.57				566.13			
83	603.42				613.59			
84	659.92				666.70			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.7% Simple Inflation				3.7% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	35.03	45.20	49.72	65.67	86.29	116.06	132.50	196.00
30	35.03	45.20	49.72	70.05	90.95	122.00	136.00	196.00
31	35.03	45.20	49.72	74.43	92.00	122.00	136.00	196.00
32	35.03	45.20	49.72	76.62	92.00	122.00	136.00	196.00
33	36.16	46.06	49.72	81.00	92.00	122.00	136.00	196.00
34	36.16	48.15	51.30	85.38	92.00	122.00	136.00	196.00
35	38.42	48.15	53.36	87.57	92.00	122.00	136.00	196.00
36	40.69	50.25	57.46	91.94	92.00	122.00	136.00	196.00
37	42.95	54.43	59.51	96.32	92.00	122.00	136.00	196.00
38	42.95	56.53	61.56	100.70	92.00	122.00	136.00	196.00
39	45.21	58.62	65.67	107.27	92.00	122.00	136.00	196.00
40	47.47	60.71	67.72	111.65	92.00	122.00	136.00	196.00
41	49.95	63.07	70.06	116.00	92.00	122.00	136.00	196.00
42	50.17	65.44	74.50	116.00	92.00	122.00	136.00	196.00
43	52.68	69.95	76.89	116.00	92.00	122.00	136.00	196.00
44	55.21	72.36	79.29	116.00	92.00	122.00	136.00	196.00
45	56.52	75.37	82.64	136.50	104.00	140.00	156.00	226.00
46	56.77	80.01	85.06	143.56	104.00	140.00	156.00	226.00
47	59.30	82.51	89.58	148.39	104.00	140.00	156.00	226.00
48	61.86	87.21	94.14	150.00	104.00	140.00	156.00	226.00
49	64.43	89.76	96.63	150.00	104.00	140.00	156.00	226.00
50	67.67	94.34	101.70	164.00	110.00	148.00	162.00	240.00
51	70.89	97.32	109.14	174.00	114.00	152.00	170.00	248.00
52	74.91	101.21	112.58	182.00	118.00	160.00	178.00	258.00
53	75.30	107.29	117.08	192.00	122.00	164.00	184.00	268.00
54	79.92	110.16	124.13	202.00	128.00	172.00	192.00	276.00
55	84.05	115.02	128.73	210.00	133.62	178.00	198.00	286.00
56	89.75	120.84	137.47	224.00	137.64	186.00	206.00	296.00
57	93.12	129.26	145.97	232.00	141.25	194.00	214.00	304.00
58	97.33	137.12	151.84	244.00	145.34	200.00	222.00	314.00
59	102.02	144.06	159.43	254.00	149.23	210.00	232.00	326.00
60	108.07	154.41	167.08	268.00	153.65	214.47	242.00	338.00
61	115.09	165.79	180.99	274.95	164.19	224.58	247.65	343.20
62	123.70	178.17	189.68	283.10	169.52	229.90	252.70	347.70
63	134.82	185.56	204.96	292.30	175.75	236.80	260.85	355.20
64	142.16	197.82	216.65	302.40	181.80	246.60	270.00	363.60
65	150.82	208.08	230.70	311.50	187.25	253.75	280.00	372.75
66	160.53	220.56	249.17	321.30	193.80	263.50	290.70	384.20
67	170.26	238.36	262.35	331.65	199.65	272.25	300.30	394.35
68	183.07	249.60	275.20	348.80	209.60	286.40	316.80	412.80
69	196.85	266.60	296.05	370.45	223.20	305.35	341.00	438.65
70	211.50	288.00	318.00	400.50	240.00	328.50	367.50	469.50
71	227.65	311.75	345.10	433.55	256.65	353.80	395.85	503.15
72	246.40	334.60	372.40	464.80	273.00	379.40	424.20	537.60
73	263.25	360.45	400.95	498.15	291.60	402.30	450.90	569.70
74	280.80	386.10	430.30	533.00	306.80	426.40	479.70	601.90
75	297.50	411.25	457.50	566.25	322.50	450.00	505.00	631.25
76	313.20	434.40	484.80	598.80	337.20	471.60	528.00	660.00
77	328.90	456.55	509.45	627.90	349.60	489.90	549.70	685.40
78	352.56	490.42	546.92	673.48	371.77	522.06	586.47	726.59
79	384.20	535.62	596.64	735.63	402.28	566.13	635.06	787.61
80	416.97				435.05			
81	453.13				468.95			
82	491.55				505.11			
83	533.36				545.79			
84	579.69				590.99			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
30	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
31	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
32	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
33	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
34	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
35	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
36	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
37	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
38	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
39	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
40	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
41	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
42	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
43	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
44	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
45	50.85	70.06	80.23	108.48	66.67	94.92	107.35	157.07
46	50.85	70.06	80.23	108.48	66.67	94.92	107.35	157.07
47	50.85	70.06	80.23	108.48	66.67	94.92	107.35	157.07
48	50.85	70.06	80.23	108.48	66.67	94.92	107.35	157.07
49	50.85	70.06	80.23	108.48	66.67	94.92	107.35	157.07
50	54.24	75.71	87.01	117.52	71.19	100.57	113.00	166.11
51	57.63	81.36	90.40	123.17	73.45	103.96	116.39	170.63
52	61.02	85.88	97.18	129.95	76.84	108.48	122.04	176.28
53	65.54	90.40	101.70	135.60	80.23	113.00	126.56	183.06
54	67.80	94.92	107.35	142.38	82.49	117.52	131.08	188.71
55	71.19	100.57	111.87	149.16	85.88	123.17	136.73	195.49
56	74.58	105.09	117.52	155.94	89.27	126.56	141.25	202.27
57	77.97	110.74	122.04	162.72	92.66	131.08	145.77	206.79
58	81.36	115.26	128.82	169.50	96.05	136.73	152.55	213.57
59	87.01	122.04	135.60	177.41	100.57	142.38	159.33	221.48
60	91.53	128.82	142.38	186.45	105.09	149.16	166.11	229.39
61	97.18	135.60	150.29	195.49	109.61	155.94	174.02	238.43
62	102.83	143.51	159.33	207.92	116.39	164.98	181.93	249.73
63	108.48	153.68	169.50	219.22	123.17	174.02	193.23	259.90
64	115.26	162.72	180.80	232.78	129.95	185.32	204.53	273.46
65	124.30	174.02	192.10	246.34	137.86	196.62	216.96	288.15
66	132.21	185.32	204.53	261.03	148.03	209.05	230.52	303.97
67	140.12	197.75	218.09	275.72	157.07	222.61	246.34	320.92
68	151.42	213.57	235.04	296.06	169.50	240.69	266.68	344.65
69	166.11	233.91	259.90	327.70	186.45	264.42	293.80	378.55
70	184.19	261.03	288.15	362.73	205.66	292.67	325.44	418.10
71	205.66	290.41	323.18	404.54	227.13	324.31	361.60	462.17
72	227.13	323.18	359.34	449.74	250.86	359.34	401.15	508.50
73	253.12	359.34	400.02	500.59	275.72	395.50	441.83	560.48
74	280.24	400.02	445.22	557.09	302.84	436.18	488.16	616.98
75	309.62	444.09	493.81	618.11	331.09	477.99	535.62	675.74
76	341.26	490.42	545.79	683.65	360.47	523.19	585.34	739.02
77	374.03	539.01	600.03	750.32	392.11	569.52	636.19	804.56
78	407.93	589.86	656.53	822.64	426.01	618.11	691.56	873.49
79	446.35	646.36	718.68	904.00	462.17	671.22	752.58	950.33
80	488.16	707.38	787.61	992.14	501.72	731.11	818.12	1035.08
81	533.36	774.05	861.06	1088.19	545.79	794.39	889.31	1127.74
82	581.95	844.11	940.16	1193.28	590.99	862.19	965.02	1229.44
83	636.19	924.34	1029.43	1317.58	644.10	939.03	1050.90	1346.96
84	699.47	1015.87	1132.26	1467.87	702.86	1027.17	1149.21	1490.47
85+	0	0	0	0	0	0	0	0

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
30	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
31	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
32	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
33	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
34	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
35	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
36	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
37	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
38	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
39	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
40	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
41	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
42	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
43	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
44	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
45	48.59	65.54	73.45	98.31	64.41	90.40	100.57	145.77
46	48.59	65.54	73.45	98.31	64.41	90.40	100.57	145.77
47	48.59	65.54	73.45	98.31	64.41	90.40	100.57	145.77
48	48.59	65.54	73.45	98.31	64.41	90.40	100.57	145.77
49	48.59	65.54	73.45	98.31	64.41	90.40	100.57	145.77
50	51.98	72.32	80.23	107.35	67.80	93.79	105.09	153.68
51	55.37	75.71	84.75	114.13	71.19	98.31	108.48	158.20
52	58.76	80.23	89.27	118.65	73.45	101.70	113.00	164.98
53	62.15	84.75	93.79	125.43	76.84	106.22	117.52	169.50
54	65.54	89.27	98.31	132.21	80.23	110.74	122.04	176.28
55	68.93	93.79	103.96	137.86	83.62	115.26	127.69	181.93
56	72.32	99.44	109.61	143.51	87.01	118.65	133.34	187.58
57	75.71	102.83	114.13	150.29	89.27	123.17	137.86	193.23
58	79.10	108.48	119.78	155.94	92.66	128.82	142.38	200.01
59	82.49	113.00	125.43	164.98	97.18	134.47	148.03	206.79
60	88.14	119.78	132.21	172.89	101.70	140.12	154.81	214.70
61	92.66	127.69	140.12	180.80	106.22	148.03	161.59	222.61
62	98.31	134.47	148.03	192.10	113.00	155.94	170.63	232.78
63	105.09	143.51	157.07	203.40	118.65	164.98	180.80	244.08
64	111.87	152.55	167.24	214.70	125.43	174.02	190.97	255.38
65	118.65	163.85	178.54	228.26	133.34	185.32	202.27	268.94
66	125.43	174.02	189.84	241.82	142.38	196.62	216.96	284.76
67	134.47	185.32	202.27	257.64	151.42	210.18	230.52	301.71
68	145.77	200.01	219.22	276.85	163.85	227.13	250.86	323.18
69	159.33	220.35	241.82	305.10	179.67	250.86	276.85	354.82
70	177.41	245.21	268.94	339.00	198.88	276.85	307.36	392.11
71	196.62	273.46	301.71	378.55	220.35	307.36	341.26	435.05
72	219.22	305.10	336.74	419.23	242.95	340.13	378.55	479.12
73	242.95	339.00	375.16	465.56	266.68	374.03	418.10	526.58
74	270.07	376.29	416.97	517.54	292.67	413.58	459.91	578.56
75	298.32	416.97	462.17	574.04	320.92	452.00	503.98	633.93
76	327.70	461.04	509.63	633.93	349.17	493.81	550.31	690.43
77	359.34	505.11	559.35	696.08	378.55	537.88	597.77	749.19
78	392.11	552.57	612.46	760.49	411.32	583.08	648.62	812.47
79	428.27	604.55	668.96	832.81	445.22	631.67	703.99	881.40
80	466.69				482.51			
81	508.50				522.06			
82	552.57				566.13			
83	603.42				613.59			
84	659.92				666.70			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
30	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
31	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
32	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
33	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
34	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
35	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
36	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
37	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
38	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
39	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
40	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
41	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
42	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
43	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
44	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
45	44.07	57.63	63.28	84.75	58.76	79.10	88.14	127.69
46	44.07	57.63	63.28	84.75	58.76	79.10	88.14	127.69
47	44.07	57.63	63.28	84.75	58.76	79.10	88.14	127.69
48	44.07	57.63	63.28	84.75	58.76	79.10	88.14	127.69
49	44.07	57.63	63.28	84.75	58.76	79.10	88.14	127.69
50	47.46	62.15	68.93	92.66	62.15	83.62	91.53	135.60
51	50.85	65.54	73.45	98.31	64.41	85.88	96.05	140.12
52	53.11	70.06	77.97	102.83	66.67	90.40	100.57	145.77
53	55.37	74.58	81.36	108.48	68.93	92.66	103.96	151.42
54	58.76	76.84	85.88	114.13	72.32	97.18	108.48	155.94
55	61.02	81.36	89.27	119.78	75.71	100.57	111.87	161.59
56	64.41	84.75	94.92	126.56	77.97	105.09	116.39	167.24
57	67.80	89.27	99.44	131.08	81.36	109.61	120.91	171.76
58	70.06	94.92	103.96	137.86	83.62	113.00	125.43	177.41
59	74.58	98.31	109.61	143.51	88.14	118.65	131.08	184.19
60	79.10	103.96	115.26	151.42	91.53	124.30	136.73	190.97
61	83.62	110.74	123.17	159.33	97.18	131.08	143.51	198.88
62	89.27	117.52	129.95	168.37	101.70	136.73	150.29	206.79
63	94.92	125.43	138.99	178.54	107.35	144.64	159.33	216.96
64	100.57	133.34	148.03	189.84	114.13	154.81	169.50	228.26
65	107.35	142.38	157.07	201.14	120.91	163.85	180.80	240.69
66	114.13	152.55	167.24	213.57	128.82	175.15	193.23	255.38
67	120.91	163.85	179.67	227.13	136.73	186.45	205.66	270.07
68	131.08	176.28	194.36	246.34	148.03	202.27	223.74	291.54
69	143.51	194.36	215.83	270.07	162.72	222.61	248.60	319.79
70	159.33	216.96	239.56	301.71	180.80	247.47	276.85	353.69
71	177.41	242.95	268.94	337.87	200.01	275.72	308.49	392.11
72	198.88	270.07	300.58	375.16	220.35	306.23	342.39	433.92
73	220.35	301.71	335.61	416.97	244.08	336.74	377.42	476.86
74	244.08	335.61	374.03	463.30	266.68	370.64	416.97	523.19
75	268.94	371.77	413.58	511.89	291.54	406.80	456.52	570.65
76	294.93	409.06	456.52	563.87	317.53	444.09	497.20	621.50
77	323.18	448.61	500.59	616.98	343.52	481.38	540.14	673.48
78	352.56	490.42	546.92	673.48	371.77	522.06	586.47	726.59
79	384.20	535.62	596.64	735.63	402.28	566.13	635.06	787.61
80	416.97				435.05			
81	453.13				468.95			
82	491.55				505.11			
83	533.36				545.79			
84	579.69				590.99			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	29.83	33.58	37.30	47.87	55.85	65.24	55.69	70.01	77.97	87.52	110.05	119.59	137.36	170.72	192.90	222.25	276.00	304.16
30	31.54	35.30	39.55	50.11	60.47	65.24	55.69	70.01	77.97	87.52	113.84	127.56	144.79	178.15	202.78	228.12	276.00	304.16
31	32.39	36.16	40.93	50.92	60.47	65.24	55.69	70.01	77.97	87.52	117.64	135.53	146.45	181.86	202.78	228.12	276.00	304.16
32	33.24	37.54	42.65	50.92	60.47	65.24	55.69	70.01	77.97	87.52	125.23	139.52	146.45	183.06	202.78	228.12	276.00	304.16
33	33.42	38.40	44.04	50.92	60.47	65.24	57.50	70.01	79.45	87.52	129.02	147.49	146.45	183.06	202.78	228.12	276.00	304.16
34	33.42	39.78	44.55	50.92	60.47	65.24	57.50	70.01	83.06	90.30	136.61	155.46	146.45	183.06	202.78	228.12	276.00	304.16
35	33.42	40.64	44.55	50.92	60.47	65.24	61.09	71.59	83.06	93.92	144.20	159.45	146.45	183.06	202.78	228.12	276.00	304.16
36	33.42	41.37	44.55	50.92	60.47	65.24	64.68	75.17	86.67	101.14	147.99	167.42	146.45	183.06	202.78	228.12	276.00	304.16
37	33.42	41.37	44.55	50.92	60.47	68.13	68.28	78.75	93.90	104.75	155.58	175.39	146.45	183.06	202.78	228.12	276.00	304.16
38	33.42	41.37	44.55	50.92	60.47	68.13	68.28	82.33	97.51	108.37	163.17	183.37	146.45	183.06	202.78	228.12	276.00	304.16
39	33.42	41.37	46.11	52.73	62.92	71.91	71.87	85.91	101.12	115.59	170.76	195.33	146.45	183.06	202.78	228.12	276.00	304.16
40	35.76	42.70	49.40	56.03	66.42	75.70	75.46	89.49	104.73	119.20	178.35	203.30	146.45	183.06	202.78	228.12	276.00	304.16
41	36.02	42.98	53.05	59.72	70.33	79.69	79.41	93.45	108.79	123.33	186.78	211.23	146.45	183.06	202.78	228.12	276.00	304.16
42	39.58	46.59	53.40	60.12	74.29	83.70	79.76	97.43	112.88	131.13	191.51	211.23	146.45	183.06	202.78	228.12	276.00	304.16
43	39.87	46.90	57.12	63.89	78.30	87.73	83.75	101.45	120.66	135.34	191.51	211.23	146.45	183.06	202.78	228.12	276.00	304.16
44	40.15	50.59	57.50	67.70	82.35	91.78	87.78	105.50	124.83	139.58	191.51	211.23	146.45	183.06	202.78	228.12	276.00	304.16
45	41.37	52.51	61.29	68.15	86.45	95.86	91.84	109.58	129.03	147.54	221.20	246.04	166.16	208.41	230.94	256.29	309.80	343.59
46	44.13	54.68	61.70	72.04	90.59	99.95	92.24	117.35	136.97	151.86	229.99	258.75	166.16	208.41	230.94	256.29	309.80	343.59
47	44.45	55.05	65.57	75.97	94.78	104.06	96.36	121.51	141.25	159.93	238.85	267.47	166.16	208.41	230.94	256.29	309.80	343.59
48	44.77	58.87	69.48	76.48	99.02	108.20	100.50	125.70	149.30	168.07	247.79	270.37	166.16	208.41	230.94	256.29	309.80	343.59
49	48.57	59.27	69.95	80.50	106.99	116.23	104.69	133.63	153.67	172.53	250.65	270.37	166.16	208.41	230.94	256.29	309.80	343.59
50	48.92	63.17	73.93	84.56	111.34	120.41	108.90	137.89	161.83	180.78	269.87	292.90	177.43	222.49	245.02	270.37	323.88	357.67
51	52.74	67.10	77.96	88.65	119.50	128.50	113.14	142.23	170.13	189.15	283.11	306.98	183.06	228.12	250.65	276.00	332.33	366.12
52	53.07	67.52	78.46	92.79	123.99	136.64	121.19	150.37	174.70	197.58	296.47	323.88	191.51	233.76	256.29	281.63	340.78	377.39
53	56.96	71.53	82.56	93.39	132.31	144.81	125.51	158.57	183.13	206.09	309.80	337.96	199.96	239.39	264.74	290.08	349.23	385.84
54	57.32	71.98	83.09	97.60	140.73	153.02	129.86	163.04	191.63	218.50	323.56	354.86	205.59	247.84	273.18	295.72	357.67	394.29
55	61.28	76.06	87.27	101.87	149.25	161.27	138.08	171.36	200.21	227.17	335.14	368.25	213.44	253.47	278.82	301.35	366.12	402.74
56	65.22	80.07	95.01	109.69	157.75	173.49	146.34	179.66	208.73	239.67	349.23	385.84	221.91	264.74	290.08	312.61	377.39	419.63
57	69.20	87.79	99.16	117.59	170.20	185.76	150.80	188.01	221.20	252.26	366.12	399.92	226.53	278.82	306.98	329.51	397.10	439.35
58	73.22	91.90	107.04	129.26	182.78	198.10	159.16	196.42	229.86	264.95	380.21	416.82	235.09	292.90	326.70	346.41	422.45	467.51
59	80.95	99.74	114.99	137.33	195.50	214.47	167.60	208.76	242.51	277.74	397.10	433.72	239.77	302.91	349.23	368.94	447.80	495.68
60	85.07	107.67	123.02	149.21	208.34	230.91	176.10	217.31	255.25	290.63	414.00	450.61	248.43	311.82	359.67	391.47	475.96	526.65
61	92.93	115.65	134.85	161.20	225.47	247.80	188.34	233.33	271.57	310.98	422.87	458.57	260.78	328.29	376.23	406.40	491.52	543.69
62	100.86	127.46	143.03	173.31	242.80	268.83	200.65	249.42	291.91	327.49	436.11	470.89	273.19	340.87	390.63	420.06	508.35	561.86
63	112.63	135.61	155.07	185.53	264.35	285.99	216.97	265.58	308.39	351.97	448.08	484.55	283.96	356.90	401.19	437.66	526.23	580.94
64	120.74	147.63	171.02	197.87	286.15	311.37	229.43	281.80	332.86	372.61	463.85	501.87	291.49	370.07	415.69	456.25	544.96	600.72
65	131.82	159.75	183.30	214.16	308.23	332.88	245.91	302.02	353.47	397.31	480.54	517.50	300.64	379.50	428.79	473.14	564.32	621.00
66	144.12	174.96	202.39	237.10	323.17	347.11	261.87	325.50	377.30	429.11	500.32	538.62	313.60	394.99	442.87	488.35	586.50	639.17
67	158.52	193.97	221.47	263.86	339.23	357.82	277.85	348.96	405.09	448.43	527.43	566.93	322.96	413.58	457.73	506.52	615.72	657.54
68	174.46	215.77	244.37	290.63	358.24	378.52	297.80	376.34	425.83	468.64	558.76	590.30	337.96	432.59	479.90	531.72	646.63	684.93
69	189.73	235.80	267.27	325.04	379.78	405.97	316.49	403.71	451.81	502.01	591.50	632.97	357.96	456.18	510.74	567.49	680.99	726.83
70	208.75	259.43	293.99	359.08	409.78	439.35	331.62	422.45	477.37	538.62	625.23	678.03	375.98	475.26	536.51	608.33	711.83	775.20
71	231.27	284.53	323.09	387.95	443.08	475.75	349.16	441.04	494.13	573.76	659.52	712.60	396.12	496.17	557.42	647.26	745.27	806.53
72	253.80	311.02	351.89	423.86	483.00	518.49	368.66	461.32	512.57	617.06	699.86	753.09	415.97	520.46	579.60	691.97	784.63	843.77
73	277.55	340.69	383.29	460.05	524.68	562.70	389.71	486.66	537.99	661.56	745.20	798.43	435.34	545.59	608.33	737.60	826.95	882.08
74	298.39	372.35	417.28	497.93	562.00	602.27	410.06	514.40	569.32	710.28	794.49	845.75	452.16	572.98	640.72	783.50	871.37	926.29
75	315.08	399.57	452.37	528.06	596.71	637.20	427.73	543.90	614.31	756.89	843.14	895.95	468.22	600.23	681.20	827.30	918.83	973.40
76	331.20	420.76	474.83	555.94	625.23	669.16	444.42	581.29	670.85	804.35	898.97	958.12	483.28	633.68	729.99	870.25	969.95	1032.47
77	349.79	443.71	500.39	581.36	654.23	699.58	461.53	625.09	733.59	851.80	963.54	1033.17	497.15	670.43	782.17	910.10	1029.93	1102.81
78	378.71	478.96	539.43	623.76	701.73	749.47	491.69	689.00	814.71	922.91	1058.17	1140.91	525.11	728.78	856.08	973.83	1120.23	1207.74
79	415.31	525.11	591.94	677.86	762.20	814.71	533.06	766.97	910.18	1012.02	1174.33	1272.98	564.89	800.39	945.19	1059.76	1233.20	1338.22
80	459.87	582.39	655.59	746.29	841.76	902.23	582.39	846.53					612.62	875.18				
81	518.74	655.59	738.33	833.80	951.56	1024.75	644.45	929.28					669.91	954.74				
82	587.16	741.51	836.99	940.42	1088.40	1177.51	716.05	1016.80					738.33	1037.48				
83	663.54	840.17	948.37	1062.94	1244.34	1355.73	795.62	1107.50					814.71	1123.41				
84	749.47	948.37	1070.90	1195.01	1417.79	1553.04	883.13	1201.38					897.45	1212.52				
85+	1027.93	1306.40	1476.66	1635.78	1990.63	2208.63												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	28.41	31.00	34.64	43.38	49.97	58.88	54.10	65.24	73.20	82.74	100.34	110.02	132.08	160.22	184.87	211.27	261.92	290.08
30	30.03	32.59	36.72	45.42	54.10	58.88	54.10	65.24	73.20	82.74	103.80	117.35	139.22	167.18	194.33	216.86	261.92	290.08
31	30.85	33.38	38.00	46.15	54.10	58.88	54.10	65.24	73.20	82.74	107.26	124.69	140.82	170.67	194.33	216.86	261.92	290.08
32	31.66	34.65	39.61	46.15	54.10	58.88	54.10	65.24	73.20	82.74	114.18	128.36	140.82	171.80	194.33	216.86	261.92	290.08
33	31.82	35.45	40.89	46.15	54.10	58.88	55.85	65.24	74.59	82.74	117.64	135.69	140.82	171.80	194.33	216.86	261.92	290.08
34	31.82	36.72	41.37	46.15	54.10	58.88	55.85	65.24	77.98	85.38	124.56	143.03	140.82	171.80	194.33	216.86	261.92	290.08
35	31.82	37.51	41.37	46.15	54.10	58.88	59.34	66.71	77.98	88.79	131.48	146.69	140.82	171.80	194.33	216.86	261.92	290.08
36	31.82	38.19	41.37	46.15	54.10	58.88	62.84	70.05	81.37	95.62	134.93	154.03	140.82	171.80	194.33	216.86	261.92	290.08
37	31.82	38.19	41.37	46.15	54.10	61.48	66.33	73.38	88.15	99.04	141.85	161.36	140.82	171.80	194.33	216.86	261.92	290.08
38	31.82	38.19	41.37	46.15	54.10	61.48	66.33	76.72	91.54	102.45	148.77	168.70	140.82	171.80	194.33	216.86	261.92	290.08
39	31.82	38.19	42.82	47.79	56.30	64.90	69.82	80.05	94.93	109.28	155.69	179.70	140.82	171.80	194.33	216.86	261.92	290.08
40	34.06	39.41	45.87	50.77	59.42	68.31	73.31	83.39	98.32	112.70	162.61	187.03	140.82	171.80	194.33	216.86	261.92	290.08
41	34.31	39.67	49.26	54.12	62.93	71.91	77.14	87.07	102.13	116.60	170.30	194.33	140.82	171.80	194.33	216.86	261.92	290.08
42	37.70	43.01	49.59	54.48	66.47	75.53	77.48	90.79	105.97	123.98	174.61	194.33	140.82	171.80	194.33	216.86	261.92	290.08
43	37.97	43.30	53.04	57.90	70.06	79.17	81.36	94.53	113.27	127.95	174.61	194.33	140.82	171.80	194.33	216.86	261.92	290.08
44	38.24	46.70	53.40	61.35	73.68	82.83	85.27	98.30	117.19	131.96	174.61	194.33	140.82	171.80	194.33	216.86	261.92	290.08
45	39.78	49.33	57.79	62.91	79.39	88.34	87.76	102.02	120.71	135.07	201.32	222.98	160.53	199.96	225.31	245.02	295.72	323.88
46	42.43	51.37	58.18	66.50	83.19	92.11	88.14	109.26	128.13	139.02	209.32	234.49	160.53	199.96	225.31	245.02	295.72	323.88
47	42.74	51.71	61.82	70.13	87.04	95.90	92.07	113.13	132.14	146.42	217.38	242.39	160.53	199.96	225.31	245.02	295.72	323.88
48	43.05	55.31	65.51	70.60	90.93	99.71	96.04	117.03	139.67	153.87	225.52	245.02	160.53	199.96	225.31	245.02	295.72	323.88
49	46.70	55.67	65.95	74.30	98.26	107.11	100.03	124.41	143.75	157.95	228.12	245.02	160.53	199.96	225.31	245.02	295.72	323.88
50	47.17	61.37	71.94	78.52	101.03	107.51	104.36	129.28	154.58	166.69	247.61	267.55	168.98	214.04	233.76	259.10	309.80	340.78
51	50.98	63.57	74.06	82.74	109.01	117.61	108.70	133.74	158.31	177.32	258.13	284.45	177.43	219.67	239.39	264.74	318.25	349.23
52	49.75	64.15	72.99	88.84	113.48	125.62	116.70	141.77	163.21	181.50	274.10	295.72	183.06	225.31	247.84	270.37	323.88	357.67
53	55.24	68.12	78.89	86.06	121.64	131.64	119.02	149.88	171.68	190.06	287.27	312.61	191.51	233.76	253.47	276.00	332.33	368.94
54	55.68	68.71	77.90	90.37	127.74	141.93	125.53	154.46	180.22	200.10	298.24	329.51	199.96	239.39	261.92	284.45	340.78	377.39
55	58.06	71.10	82.13	94.72	136.08	146.01	133.70	162.69	186.71	211.10	312.61	340.35	207.82	245.02	270.37	290.08	352.04	388.65
56	61.96	76.74	89.73	102.38	144.42	157.72	141.91	170.89	195.12	223.53	323.88	357.67	216.29	256.29	278.82	301.35	363.31	402.74
57	65.91	82.62	92.32	108.41	156.40	171.83	146.42	177.08	207.37	235.91	340.78	374.57	218.24	267.55	295.72	315.43	383.02	425.27
58	71.55	86.89	98.26	119.61	166.59	181.79	154.74	185.51	216.07	246.36	357.67	388.65	226.79	281.63	312.61	335.14	405.55	450.61
59	77.51	94.59	109.60	127.66	179.20	197.79	158.89	197.66	230.85	256.91	374.57	411.19	231.69	291.90	329.51	354.86	433.72	478.78
60	81.73	102.46	115.89	137.43	191.77	211.67	169.58	208.44	243.43	269.87	391.47	430.90	240.41	295.83	340.45	374.57	459.06	506.94
61	89.49	110.39	125.74	147.44	206.28	228.55	179.58	224.27	259.66	289.94	400.91	439.35	252.72	312.28	357.14	387.18	472.30	521.73
62	97.39	122.07	135.79	161.49	223.57	244.61	191.83	238.08	282.26	304.26	414.71	452.16	265.23	322.52	369.22	398.65	486.94	537.78
63	107.27	130.26	145.94	169.91	242.52	264.17	210.19	254.33	294.26	326.16	427.24	466.31	273.54	338.66	380.35	414.21	500.18	554.89
64	115.41	140.42	163.50	182.35	264.14	286.85	222.68	268.49	318.70	344.66	441.04	479.06	281.35	349.79	390.34	428.36	517.08	570.31
65	126.33	152.49	173.95	198.44	283.76	305.95	234.73	288.69	337.20	369.26	453.43	492.86	290.79	362.25	404.14	441.11	532.29	586.50
66	136.73	165.75	190.93	217.01	296.84	320.78	248.44	312.12	354.29	398.29	471.60	512.29	301.63	375.84	416.54	459.63	550.59	603.26
67	152.79	184.56	207.87	244.87	311.35	332.26	266.64	333.50	379.63	415.90	494.90	529.75	311.35	394.99	432.17	473.99	576.22	620.37
68	166.71	204.21	230.47	271.39	328.95	349.23	286.69	363.14	398.79	437.10	522.71	552.00	326.70	416.82	452.87	500.18	606.08	644.38
69	183.87	224.30	251.67	301.36	351.41	375.42	307.76	390.62	425.62	467.09	552.21	589.32	347.04	438.71	484.55	534.75	639.52	685.36
70	202.84	247.90	276.70	331.62	380.21	409.78	329.51	409.78	458.36	502.72	582.98	633.68	371.76	462.58	517.50	574.53	673.81	732.95
71	227.32	271.25	305.99	363.45	416.54	443.08	347.11	428.79	477.79	545.17	620.72	669.72	392.03	485.96	541.09	616.64	708.52	767.73
72	247.98	299.84	335.22	394.29	455.40	481.03	366.69	451.46	500.74	587.49	662.40	711.69	414.00	510.60	567.77	660.43	749.15	808.29
73	273.75	329.76	367.02	429.63	496.17	524.68	387.81	475.26	526.58	631.14	709.08	758.51	433.43	536.09	596.92	703.38	794.63	851.66
74	294.73	361.56	403.02	468.64	534.54	571.15	408.23	501.59	556.51	675.50	757.88	807.30	450.33	563.83	629.73	745.06	838.42	895.17
75	311.56	390.77	438.29	505.18	566.79	605.51	424.21	529.82	594.95	719.93	804.42	857.22	466.46	589.67	663.60	785.05	881.87	939.95
76	327.82	410.62	461.32	532.29	596.50	635.37	441.04	562.70	640.43	762.10	853.35	910.80	481.59	616.78	702.96	822.93	926.01	990.22
77	346.55	430.76	484.20	557.07	623.47	663.95	456.67	600.79	693.10	801.60	906.86	971.64	495.53	649.38	746.54	856.66	973.26	1044.51
78	373.94	464.64	520.33	596.71	666.73	709.69	486.92	657.18	765.38	862.45	984.97	1059.76	521.92	700.14	809.94	913.37	1048.62	1131.36
79	410.54	509.19	568.07	646.04	722.42	770.16	526.70	728.78	851.31	942.01	1085.22	1172.74	560.11	763.79	889.50	991.34	1145.69	1241.16
80	455.09	561.70	626.94	708.10	794.02	848.13	574.43	801.98					604.67	833.80				
81	510.78	630.13	703.32	790.84	892.68	954.74	631.72	878.36					660.36	907.00				
82	574.43	711.28	794.02	887.91	1012.02	1086.81	700.14	961.10					724.01	984.97				
83	646.04	801.98	897.45	999.29	1148.87	1241.16	774.93	1045.44					795.62	1066.12				
84	725.60	902.23	1010.43	1120.23	1300.04	1409.83	856.08	1134.55					873.59	1152.05				
85+	984.97	1231.61	1382.78	1522.81	1801.27	1971.53												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	26.99	28.41	30.64	37.40	42.62	49.33	49.33	57.28	63.65	70.01	84.15	92.48	121.51	144.46	163.43	183.83	228.12	250.65
30	28.53	29.87	32.48	39.15	46.15	49.33	49.33	57.28	63.65	70.01	87.05	98.65	128.08	150.74	171.80	188.69	228.12	250.65
31	29.30	30.60	33.62	39.78	46.15	49.33	49.33	57.28	63.65	70.01	89.96	104.81	129.55	153.88	171.80	188.69	228.12	250.65
32	30.08	31.77	35.04	39.78	46.15	49.33	49.33	57.28	63.65	70.01	95.76	107.89	129.55	154.90	171.80	188.69	228.12	250.65
33	30.23	32.49	36.17	39.78	46.15	49.33	50.93	57.28	64.86	70.01	98.66	114.06	129.55	154.90	171.80	188.69	228.12	250.65
34	30.23	33.66	36.60	39.78	46.15	49.33	50.93	57.28	67.81	72.24	104.47	120.22	129.55	154.90	171.80	188.69	228.12	250.65
35	30.23	34.39	36.60	39.78	46.15	49.33	54.11	58.58	67.81	75.13	110.27	123.31	129.55	154.90	171.80	188.69	228.12	250.65
36	30.23	35.01	36.60	39.78	46.15	49.33	57.29	61.50	70.75	80.91	113.17	129.47	129.55	154.90	171.80	188.69	228.12	250.65
37	30.23	35.01	36.60	39.78	46.15	51.51	60.47	64.43	76.65	83.80	118.97	135.64	129.55	154.90	171.80	188.69	228.12	250.65
38	30.23	35.01	36.60	39.78	46.15	51.51	60.47	67.36	79.60	86.69	124.78	141.80	129.55	154.90	171.80	188.69	228.12	250.65
39	30.23	35.01	37.88	41.20	48.02	54.37	63.66	70.29	82.55	92.47	130.58	151.05	129.55	154.90	171.80	188.69	228.12	250.65
40	32.36	36.13	40.58	43.77	50.69	57.23	66.84	73.22	85.49	95.36	136.39	157.22	129.55	154.90	171.80	188.69	228.12	250.65
41	32.59	36.37	43.58	46.66	53.67	60.25	70.33	76.46	88.81	98.66	142.83	163.35	129.55	154.90	171.80	188.69	228.12	250.65
42	35.81	39.43	43.87	46.97	56.70	63.28	70.64	79.72	92.15	104.90	146.45	163.35	129.55	154.90	171.80	188.69	228.12	250.65
43	36.07	39.69	46.92	49.91	59.75	66.33	74.18	83.00	98.50	108.27	146.45	163.35	129.55	154.90	171.80	188.69	228.12	250.65
44	36.33	42.81	47.23	52.89	62.84	69.40	77.75	86.32	101.90	111.66	146.45	163.35	129.55	154.90	171.80	188.69	228.12	250.65
45	36.60	42.96	49.03	54.17	67.04	75.18	79.59	90.68	106.14	116.37	171.49	192.22	146.45	177.43	194.33	214.04	259.10	284.45
46	39.04	44.74	49.36	57.26	70.25	78.39	79.94	97.12	112.67	119.78	178.31	202.15	146.45	177.43	194.33	214.04	259.10	284.45
47	39.32	45.04	52.45	60.39	73.50	81.62	83.51	100.56	116.19	126.14	185.18	208.96	146.45	177.43	194.33	214.04	259.10	284.45
48	39.61	48.17	55.58	60.79	76.79	84.86	87.10	104.02	122.81	132.56	192.11	211.23	146.45	177.43	194.33	214.04	259.10	284.45
49	42.96	48.49	55.96	63.98	82.97	91.16	90.73	110.59	126.40	136.08	194.33	211.23	146.45	177.43	194.33	214.04	259.10	284.45
50	41.93	54.15	61.94	66.44	86.60	92.46	95.29	114.19	132.84	143.22	211.44	230.94	154.90	188.69	205.59	225.31	273.18	301.35
51	45.71	54.74	62.37	70.92	92.24	98.01	99.83	116.76	137.05	153.68	222.05	245.02	160.53	194.33	211.23	230.94	278.82	309.80
52	44.78	55.71	63.86	75.02	96.67	105.78	105.48	124.59	142.52	158.52	234.94	256.29	166.16	199.96	216.86	236.57	287.27	318.25
53	50.06	59.61	67.88	73.25	102.44	114.09	106.03	130.33	151.08	164.87	247.84	270.37	171.80	205.59	222.49	242.20	292.90	326.70
54	50.77	58.89	69.24	77.72	108.26	121.97	112.55	135.15	155.13	174.80	258.85	284.45	180.25	211.23	228.12	247.84	301.35	335.14
55	53.22	62.83	70.16	80.42	114.13	124.22	118.36	140.99	161.96	181.27	270.37	295.71	188.17	216.86	236.57	253.47	309.80	343.59
56	55.44	66.73	77.42	87.76	122.20	137.44	126.39	148.98	170.16	193.58	281.63	315.43	193.82	225.31	245.02	264.74	321.06	357.67
57	60.96	72.29	78.64	91.87	135.70	148.61	131.13	155.22	179.72	205.55	295.72	326.70	198.90	236.57	259.10	278.82	340.78	377.39
58	63.23	75.19	85.98	104.18	143.45	158.48	137.06	163.68	188.49	213.82	309.80	343.59	204.67	250.65	276.00	295.72	360.49	399.92
59	70.62	82.55	93.43	110.25	155.93	171.57	143.66	173.23	200.53	224.51	326.70	357.67	210.14	258.85	292.90	312.61	383.02	425.27
60	71.73	88.56	99.84	119.76	168.09	185.21	152.18	181.83	212.71	235.27	343.59	377.39	216.37	263.85	302.01	332.33	405.55	450.61
61	79.16	96.37	109.34	129.75	182.29	197.28	162.06	197.09	226.31	254.87	351.48	387.18	231.21	277.58	316.25	343.24	417.38	464.06
62	86.95	105.92	117.68	139.83	194.72	213.12	174.19	210.87	243.66	267.10	363.87	395.98	238.71	288.43	323.74	355.84	433.43	478.92
63	96.54	114.20	127.70	148.43	213.42	230.24	189.85	222.82	256.60	288.62	375.14	409.00	247.49	302.19	333.45	367.32	445.47	494.97
64	101.21	124.22	140.95	159.07	229.90	247.62	200.19	237.43	276.20	305.07	387.81	423.30	256.00	311.77	347.25	380.21	461.32	509.48
65	113.51	134.34	151.50	172.90	247.07	266.79	212.38	253.16	293.01	324.86	399.22	436.18	263.68	322.82	357.32	394.29	475.61	524.89
66	121.95	145.50	168.02	190.89	258.54	282.48	226.06	274.22	310.58	350.87	416.54	452.44	272.90	335.14	371.05	409.35	493.14	541.02
67	135.60	161.96	182.62	215.31	269.52	292.76	239.75	295.96	335.65	369.43	436.81	467.02	281.14	353.17	383.37	422.87	518.14	555.31
68	149.26	181.09	202.65	237.20	286.14	308.67	257.80	321.32	351.48	387.53	461.88	491.17	295.15	371.76	403.30	446.11	545.24	581.29
69	166.26	197.46	220.45	266.92	305.57	331.76	277.20	346.97	375.42	416.89	491.10	521.66	314.30	395.06	429.98	480.19	576.22	617.69
70	185.11	219.07	244.03	293.60	333.74	359.08	295.72	363.31	405.55	447.80	519.61	563.97	337.96	416.11	462.58	517.50	606.22	661.14
71	205.58	242.80	269.88	320.57	367.53	392.03	312.40	381.82	424.70	485.96	553.34	596.22	357.32	436.95	485.96	557.42	639.10	692.19
72	224.74	266.32	296.33	348.94	404.14	427.80	331.20	402.17	443.57	524.40	591.43	634.80	376.54	459.34	510.60	597.34	676.20	727.46
73	247.13	293.32	323.63	380.21	439.14	465.75	349.79	423.93	467.65	564.61	633.04	676.77	393.51	482.86	536.09	634.94	716.69	766.11
74	265.44	321.99	356.65	417.38	472.30	503.42	367.95	448.50	496.10	605.93	675.50	719.43	410.06	507.08	565.66	675.50	756.05	805.47
75	281.63	346.76	387.25	450.61	501.66	533.34	381.97	473.50	529.82	644.24	718.17	763.93	424.21	531.58	596.71	711.12	795.62	846.66
76	295.72	365.00	407.24	473.14	527.22	559.32	397.10	503.56	571.15	682.68	762.10	812.79	437.66	557.63	633.68	743.51	836.45	892.22
77	310.92	382.18	425.90	493.92	550.59	582.98	411.33	536.02	616.99	717.39	808.08	864.76	450.19	584.60	672.05	774.07	877.71	939.25
78	334.16	410.54	458.27	528.29	585.57	622.17	437.59	585.57	679.46	770.16	875.18	940.42	472.60	630.13	727.19	825.85	943.60	1013.61
79	365.98	448.73	499.65	571.25	633.31	673.09	472.60	647.63	754.24	840.17	961.10	1035.89	506.01	687.41	797.21	894.27	1027.93	1109.09
80	402.58	494.87	550.57	623.76	693.78	736.74	513.97	711.28					545.79	746.29				
81	450.32	552.16	615.81	693.78	774.93	824.26	563.30	778.11					591.94	809.94				
82	504.42	622.17	693.78	778.11	873.59	930.87	620.58	846.53					646.04	876.77				
83	564.89	700.14	781.29	873.59	986.56	1054.99	682.64	919.73					706.51	946.78				
84	631.72	784.48	878.36	980.20	1110.68	1191.83	751.06	996.11					771.75	1019.98				
85+	851.31	1066.12	1198.20	1327.09	1522.81	1642.15												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	28.41	31.00	35.97	44.88	52.91	62.06	52.51	65.24	74.79	84.34	105.19	116.40	129.44	160.22	182.19	211.27	261.92	287.27
30	30.03	32.59	38.13	46.98	57.28	62.06	52.51	65.24	74.79	84.34	108.82	124.16	136.43	167.18	191.51	216.86	261.92	287.27
31	30.85	33.38	39.47	47.74	57.28	62.06	52.51	65.24	74.79	84.34	112.45	131.92	138.00	170.67	191.51	216.86	261.92	287.27
32	31.66	34.65	41.13	47.74	57.28	62.06	52.51	65.24	74.79	84.34	119.70	135.80	138.00	171.80	191.51	216.86	261.92	287.27
33	31.82	35.45	42.46	47.74	57.28	62.06	54.21	65.24	76.21	84.34	123.33	143.56	138.00	171.80	191.51	216.86	261.92	287.27
34	31.82	36.72	42.96	47.74	57.28	62.06	54.21	65.24	79.67	87.02	130.58	151.32	138.00	171.80	191.51	216.86	261.92	287.27
35	31.82	37.51	42.96	47.74	57.28	62.06	57.60	66.71	79.67	90.50	137.84	155.20	138.00	171.80	191.51	216.86	261.92	287.27
36	31.82	38.19	42.96	47.74	57.28	62.06	60.99	70.05	83.14	97.46	141.46	162.96	138.00	171.80	191.51	216.86	261.92	287.27
37	31.82	38.19	42.96	47.74	57.28	64.80	64.38	73.38	90.06	100.94	148.72	170.72	138.00	171.80	191.51	216.86	261.92	287.27
38	31.82	38.19	42.96	47.74	57.28	64.80	64.38	76.72	93.53	104.42	155.97	178.48	138.00	171.80	191.51	216.86	261.92	287.27
39	31.82	38.19	44.46	49.44	59.61	68.40	67.76	80.05	96.99	111.39	163.23	190.12	138.00	171.80	191.51	216.86	261.92	287.27
40	34.06	39.41	47.64	52.53	62.92	72.00	71.15	83.39	100.46	114.87	170.48	197.88	138.00	171.80	191.51	216.86	261.92	287.27
41	34.31	39.67	51.15	55.99	66.63	75.80	74.87	87.07	104.35	118.84	178.54	205.59	138.00	171.80	191.51	216.86	261.92	287.27
42	37.70	43.01	51.50	56.36	70.38	79.62	75.20	90.79	108.27	126.36	183.06	205.59	138.00	171.80	191.51	216.86	261.92	287.27
43	37.97	43.30	55.08	59.89	74.18	83.45	78.96	94.53	115.73	130.41	183.06	205.59	138.00	171.80	191.51	216.86	261.92	287.27
44	38.24	46.70	55.45	63.47	78.01	87.31	82.76	98.30	119.73	134.50	183.06	205.59	138.00	171.80	191.51	216.86	261.92	287.27
45	39.78	49.33	59.54	66.40	81.15	93.98	87.76	103.91	126.95	141.30	208.77	240.92	163.35	197.14	216.86	242.20	292.90	321.06
46	42.43	51.37	59.94	70.19	85.04	97.99	88.14	111.28	134.76	145.44	217.07	253.36	163.35	197.14	216.86	242.20	292.90	321.06
47	42.74	51.71	63.69	74.03	88.98	102.02	92.07	115.22	138.97	153.17	225.44	261.90	163.35	197.14	216.86	242.20	292.90	321.06
48	43.05	55.31	67.50	74.52	92.95	106.08	96.04	119.19	146.89	160.97	233.87	264.74	163.35	197.14	216.86	242.20	292.90	321.06
49	46.70	55.67	67.95	78.43	100.44	113.95	100.03	126.72	151.19	165.24	236.57	264.74	163.35	197.14	216.86	242.20	292.90	321.06
50	47.17	61.37	71.94	82.55	105.16	118.26	106.63	129.28	159.41	176.08	255.96	287.27	174.61	205.59	225.31	253.47	304.16	343.59
51	50.98	63.57	76.01	86.68	111.11	126.33	110.92	133.74	167.77	186.78	266.46	301.35	180.25	214.04	233.76	259.10	312.61	343.59
52	51.41	64.15	76.64	90.82	117.68	134.43	116.70	141.77	170.11	188.39	279.69	312.61	183.06	219.67	239.39	264.74	318.25	352.04
53	55.24	68.12	80.72	89.73	123.78	140.42	116.85	149.88	178.55	196.93	292.90	323.88	188.69	225.31	247.84	270.37	326.70	360.49
54	55.68	67.07	79.63	92.18	132.07	148.58	123.37	154.46	184.79	204.70	303.87	337.96	194.33	230.94	253.47	278.82	335.14	368.94
55	58.06	71.10	82.13	96.51	138.28	152.55	129.32	160.52	188.96	213.40	315.43	345.93	199.40	239.39	261.92	284.45	343.59	380.21
56	60.33	75.07	87.97	102.38	146.64	164.47	137.47	168.70	197.39	223.53	329.51	363.31	207.87	247.84	273.18	292.90	354.86	394.29
57	65.91	82.62	90.61	108.41	161.00	176.48	142.05	174.89	207.37	235.91	340.78	374.57	209.95	261.92	290.08	306.98	371.76	414.00
58	69.89	85.22	100.02	121.54	168.90	186.45	150.32	181.14	213.77	246.36	354.86	388.65	218.49	273.18	304.16	323.88	394.29	436.53
59	75.79	92.87	107.80	127.66	179.20	200.17	154.54	193.22	223.85	256.91	368.94	402.74	220.91	280.88	323.88	343.59	416.82	461.88
60	78.40	98.98	112.32	137.43	191.77	211.67	163.05	199.57	233.98	267.56	380.21	414.00	229.73	285.17	332.21	360.49	436.53	484.41
61	86.05	105.14	122.09	145.47	206.28	223.74	170.82	212.94	247.75	282.92	387.18	420.13	239.27	298.93	343.51	367.95	447.59	494.27
62	92.17	114.89	128.55	155.58	218.76	239.76	180.81	224.48	262.96	294.97	393.30	425.41	244.01	306.78	353.17	379.92	457.51	505.67
63	100.12	121.34	138.65	164.05	235.24	254.48	194.37	236.32	273.07	314.43	401.19	432.45	252.70	320.43	359.51	390.77	468.92	518.42
64	104.76	129.62	150.34	172.65	251.91	272.14	204.68	246.30	292.73	328.36	408.09	441.04	256.00	324.44	367.53	400.48	479.06	529.75
65	115.34	139.78	158.98	186.65	266.64	288.82	214.61	262.05	306.96	345.89	416.47	450.97	261.22	330.22	372.11	411.54	490.39	539.68
66	123.80	151.02	173.75	202.94	280.08	301.63	226.06	283.14	326.68	372.21	430.90	466.81	268.12	339.93	383.02	426.11	507.50	557.78
67	137.51	167.61	192.33	230.09	292.76	315.99	241.99	302.58	356.48	392.67	455.40	492.58	281.14	355.49	401.96	446.11	532.08	583.19
68	151.20	186.87	216.56	256.43	308.67	333.45	257.80	325.72	378.52	414.56	484.41	524.97	295.15	374.01	423.58	470.89	561.01	615.09
69	164.31	205.12	236.06	284.14	329.58	355.77	275.02	351.34	397.24	440.90	515.11	558.76	309.94	395.06	445.26	497.65	591.50	646.07
70	181.18	226.76	255.56	312.61	354.86	382.32	289.38	367.53	416.11	468.92	542.85	589.32	327.40	414.00	466.81	530.18	618.89	673.81
71	201.62	246.59	281.28	340.99	385.91	414.49	304.23	383.87	430.83	500.25	573.76	620.72	345.07	432.87	485.96	563.55	649.31	702.39
72	220.86	271.91	305.59	372.60	421.89	451.46	323.32	402.17	447.52	536.23	609.17	656.49	362.74	453.43	504.69	601.29	682.12	733.37
73	241.43	296.97	332.67	403.02	456.25	488.56	340.28	423.93	467.65	576.01	648.25	693.87	378.30	475.26	528.49	642.55	718.59	768.01
74	259.95	323.79	363.79	433.86	490.61	523.56	356.97	446.67	496.10	618.75	690.14	735.91	395.41	497.93	556.51	682.82	757.88	805.47
75	274.59	348.52	394.29	459.41	519.26	554.47	371.40	473.50	535.10	658.32	734.01	779.77	408.37	522.78	593.19	719.93	799.14	846.66
76	288.96	366.69	414.00	483.28	544.12	581.29	386.96	505.25	584.67	699.58	782.38	833.07	420.76	550.88	635.37	757.03	844.90	897.28
77	304.45	385.42	435.62	505.25	570.03	608.89	401.61	544.12	638.04	741.68	838.85	898.76	432.38	582.98	681.76	791.88	895.52	958.68
78	329.38	416.90	469.41	542.61	611.03	652.40	428.04	599.89	709.69	801.98	919.73	992.93	456.68	633.31	744.70	848.13	973.83	1051.80
79	361.21	456.68	515.56	590.35	663.54	709.69	464.64	666.73	792.43	879.95	1021.57	1107.50	491.69	696.96	822.67	921.32	1072.49	1164.78
80	400.99	506.01	571.25	649.22	733.56	784.48	507.60	736.74					533.06	762.20				
81	450.32	569.66	642.86	725.60	829.03	891.09	560.11	809.94					583.98	830.62				
82	510.78	646.04	728.78	817.89	946.78	1024.75	622.17	884.72					642.86	902.23				
83	577.62	731.97	825.85	924.50	1082.04	1179.10	692.19	962.69					709.69	977.02				
84	650.81	825.85	932.46	1040.66	1233.20	1350.95	768.56	1043.85					781.29	1054.99				
85+	894.27	1136.14	1284.12	1422.56	1732.85	1922.21												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	26.99	29.71	33.30	41.88	47.03	55.69	50.92	62.06	70.01	77.97	95.48	105.24	124.15	152.34	174.15	200.30	247.84	273.18
30	28.53	31.23	35.31	43.85	50.92	55.69	50.92	62.06	70.01	77.97	98.77	112.25	130.86	158.96	183.06	205.59	247.84	273.18
31	29.30	31.99	36.54	44.55	50.92	55.69	50.92	62.06	70.01	77.97	102.07	119.27	132.37	162.27	183.06	205.59	247.84	273.18
32	30.08	33.21	38.08	44.55	50.92	55.69	50.92	62.06	70.01	77.97	108.65	122.78	132.37	163.35	183.06	205.59	247.84	273.18
33	30.23	33.97	39.32	44.55	50.92	55.69	52.57	62.06	71.34	77.97	111.94	129.79	132.37	163.35	183.06	205.59	247.84	273.18
34	30.23	35.19	39.78	44.55	50.92	55.69	52.57	62.06	74.59	80.45	118.53	136.81	132.37	163.35	183.06	205.59	247.84	273.18
35	30.23	35.95	39.78	44.55	50.92	55.69	55.85	63.46	74.59	83.67	125.11	140.32	132.37	163.35	183.06	205.59	247.84	273.18
36	30.23	36.60	39.78	44.55	50.92	55.69	59.14	66.63	77.83	90.11	128.41	147.33	132.37	163.35	183.06	205.59	247.84	273.18
37	30.23	36.60	39.78	44.55	50.92	58.16	62.43	69.80	84.31	93.33	134.99	154.35	132.37	163.35	183.06	205.59	247.84	273.18
38	30.23	36.60	39.78	44.55	50.92	58.16	62.43	72.98	87.56	96.54	141.58	161.36	132.37	163.35	183.06	205.59	247.84	273.18
39	30.23	36.60	41.17	46.14	52.99	61.39	65.71	76.15	90.80	102.98	148.16	171.89	132.37	163.35	183.06	205.59	247.84	273.18
40	32.36	37.77	44.11	49.02	55.93	64.62	69.00	79.32	94.04	106.20	154.75	178.90	132.37	163.35	183.06	205.59	247.84	273.18
41	32.59	38.02	47.36	52.26	59.23	68.03	72.60	82.83	97.69	109.87	162.06	185.88	132.37	163.35	183.06	205.59	247.84	273.18
42	35.81	41.22	47.68	52.61	62.56	71.45	72.92	86.36	101.36	116.82	166.16	185.88	132.37	163.35	183.06	205.59	247.84	273.18
43	36.07	41.49	51.00	55.90	65.93	74.89	76.57	89.92	108.35	120.57	166.16	185.88	132.37	163.35	183.06	205.59	247.84	273.18
44	36.33	44.75	51.34	59.24	69.35	78.35	80.25	93.51	112.09	124.35	166.16	185.88	132.37	163.35	183.06	205.59	247.84	273.18
45	38.19	46.15	56.04	61.16	74.10	86.46	85.72	96.35	118.63	130.91	191.38	217.85	157.71	188.69	208.41	230.94	276.00	301.35
46	40.74	48.05	56.41	64.65	77.65	90.15	86.09	103.19	125.92	134.75	198.98	229.10	157.71	188.69	208.41	230.94	276.00	301.35
47	41.03	48.37	59.95	68.18	81.24	93.86	89.93	106.84	129.86	141.91	206.65	236.82	157.71	188.69	208.41	230.94	276.00	301.35
48	41.33	51.74	63.52	68.64	84.87	97.59	93.80	110.53	137.26	149.13	214.38	239.39	157.71	188.69	208.41	230.94	276.00	301.35
49	44.83	52.08	63.95	72.24	91.70	104.83	97.71	117.50	141.27	153.09	216.86	239.39	157.71	188.69	208.41	230.94	276.00	301.35
50	45.42	57.76	69.94	76.51	94.85	105.36	102.10	122.81	152.17	164.35	233.70	261.92	166.16	199.96	219.67	242.20	290.08	323.88
51	49.22	60.04	72.11	80.77	102.73	115.44	106.48	125.25	155.95	172.60	244.25	273.18	174.61	205.59	225.31	247.84	295.72	323.88
52	48.09	60.77	71.16	86.87	107.18	121.21	112.21	133.18	158.61	174.61	257.32	284.45	180.25	211.23	230.94	253.47	304.16	332.33
53	53.51	63.01	75.22	84.23	113.11	127.25	114.69	141.19	164.82	183.19	270.37	298.53	185.88	216.86	239.39	259.10	312.61	343.59
54	52.41	63.80	74.44	86.76	121.25	133.06	119.04	143.73	171.10	190.90	281.36	309.80	191.51	225.31	245.02	267.55	321.06	352.04
55	54.83	67.79	77.00	89.36	127.30	137.30	124.93	151.84	175.46	197.34	292.90	320.82	196.59	230.94	253.47	273.18	329.51	363.31
56	58.70	71.73	82.70	95.07	135.53	148.70	133.04	159.94	183.77	207.40	304.16	335.14	202.25	239.39	264.74	281.63	343.59	380.21
57	62.61	77.46	85.48	101.06	147.20	160.22	137.68	166.15	193.55	219.56	318.25	352.04	204.43	250.65	276.00	295.72	360.49	399.92
58	66.56	80.20	93.00	111.90	155.02	170.13	145.90	172.41	202.28	230.09	332.33	366.12	212.96	261.92	290.08	312.61	380.21	422.45
59	74.06	87.71	102.41	117.99	165.24	183.49	150.19	184.33	214.53	238.39	346.41	380.21	215.52	269.87	306.98	329.51	399.92	444.98
60	75.06	93.77	106.97	125.65	177.56	194.83	156.53	190.70	224.52	249.11	360.49	397.10	221.71	271.84	312.99	346.41	422.45	467.51
61	82.60	99.88	114.80	133.68	189.49	204.49	164.25	203.88	238.22	264.22	365.21	400.91	231.21	285.59	324.43	354.22	428.36	477.79
62	88.69	109.51	121.30	141.80	201.93	220.39	174.19	215.41	253.31	274.07	374.57	409.35	236.06	291.05	334.44	361.20	438.79	486.94
63	96.54	115.98	131.35	150.38	215.84	232.67	187.59	225.07	261.30	290.96	380.35	414.21	242.28	302.19	338.66	367.32	445.47	494.97
64	101.21	124.22	142.83	161.01	232.35	250.07	195.69	235.21	280.92	305.07	387.81	423.30	248.40	309.23	344.72	375.14	453.71	501.87
65	109.85	132.52	151.50	172.90	247.07	266.79	203.43	250.94	293.01	320.19	394.29	428.79	253.82	312.97	352.39	384.43	463.29	510.11
66	118.25	143.65	164.20	188.88	256.15	277.69	217.11	269.76	310.58	346.13	406.96	442.87	260.93	323.17	361.48	394.99	473.99	524.26
67	131.78	158.19	182.62	211.09	267.20	290.43	235.27	289.33	340.28	364.79	425.20	464.70	274.17	339.23	381.05	413.58	497.22	548.34
68	145.39	177.24	202.65	232.93	283.89	306.42	253.35	314.72	360.49	385.27	450.61	491.17	288.39	360.49	403.30	439.35	524.97	576.79
69	160.39	193.62	220.45	260.46	303.39	327.40	270.65	338.25	379.78	410.34	480.19	521.66	305.57	381.97	427.80	467.09	554.40	606.78
70	177.24	215.23	240.19	289.38	331.62	356.97	287.27	356.97	399.22	437.24	509.05	551.30	323.17	401.33	449.91	500.60	585.09	637.90
71	197.67	237.11	266.07	318.53	363.45	389.99	302.19	373.66	416.54	469.62	539.05	583.97	340.99	422.66	471.67	534.96	616.64	667.68
72	216.99	260.73	292.62	350.92	398.23	425.83	321.34	392.32	435.69	508.63	577.63	621.00	360.77	443.57	494.83	573.69	652.55	703.80
73	239.53	286.04	320.01	384.01	433.43	463.85	338.38	414.42	458.15	549.40	617.83	661.56	376.40	467.65	520.88	612.13	691.97	741.40
74	256.29	314.79	351.30	413.72	464.98	497.93	355.14	437.52	485.11	589.46	659.02	702.96	393.58	490.61	547.36	648.04	730.42	779.84
75	271.07	339.72	381.97	440.05	492.86	526.30	369.64	461.18	517.50	626.63	700.56	746.33	406.61	512.22	577.35	682.96	767.45	818.50
76	285.58	356.55	400.48	463.01	518.77	552.57	383.59	488.35	557.63	662.40	743.51	792.52	419.07	537.36	611.71	714.79	806.04	861.80
77	301.21	375.70	421.04	484.20	542.50	578.12	398.37	523.06	602.41	697.96	788.64	845.32	430.76	565.17	649.38	746.54	846.94	910.10
78	326.20	404.17	453.50	518.74	579.21	617.40	423.27	571.25	665.13	751.06	857.67	922.91	455.09	607.85	704.91	795.62	913.37	984.97
79	358.03	442.36	494.87	563.30	628.54	669.91	458.27	633.31	739.92	819.48	943.60	1019.98	488.51	665.13	773.34	862.45	997.70	1080.45
80	396.22	488.51	545.79	617.40	692.19	736.74	499.65	696.96					526.70	725.60				
81	443.95	547.38	612.62	687.41	776.52	830.62	550.57	765.38					574.43	789.25				
82	499.65	618.99	690.59	771.75	879.95	945.19	607.85	835.40					630.13	856.08				
83	563.30	696.96	779.70	868.81	999.29	1078.85	673.09	910.18					692.19	927.69				
84	631.72	784.48	878.36	975.42	1131.36	1226.84	744.70	986.56					760.61	1002.48				
85+	857.67	1070.90	1202.97	1325.49	1567.36	1715.35												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	25.57	27.12	29.31	35.90	39.68	46.15	46.15	54.10	60.47	65.24	80.92	87.70	116.23	136.58	152.71	172.86	214.04	236.57
30	27.03	28.51	31.07	37.59	42.96	46.15	46.15	54.10	60.47	65.24	83.71	93.54	122.51	142.52	160.53	177.43	214.04	236.57
31	27.76	29.21	32.16	38.19	42.96	46.15	46.15	54.10	60.47	65.24	86.50	99.39	123.92	145.49	160.53	177.43	214.04	236.57
32	28.49	30.32	33.51	38.19	42.96	46.15	46.15	54.10	60.47	65.24	92.08	102.31	123.92	146.45	160.53	177.43	214.04	236.57
33	28.64	31.02	34.60	38.19	42.96	46.15	47.64	54.10	61.61	65.24	94.87	108.16	123.92	146.45	160.53	177.43	214.04	236.57
34	28.64	32.13	35.01	38.19	42.96	46.15	47.64	54.10	64.42	67.32	100.45	114.01	123.92	146.45	160.53	177.43	214.04	236.57
35	28.64	32.83	35.01	38.19	42.96	46.15	50.62	55.32	64.42	70.01	106.03	116.93	123.92	146.45	160.53	177.43	214.04	236.57
36	28.64	33.42	35.01	38.19	42.96	46.15	53.60	58.09	67.22	75.40	108.82	122.78	123.92	146.45	160.53	177.43	214.04	236.57
37	28.64	33.42	35.01	38.19	42.96	48.19	56.57	60.85	72.82	78.09	114.40	128.62	123.92	146.45	160.53	177.43	214.04	236.57
38	28.64	33.42	35.01	38.19	42.96	48.19	56.57	63.62	75.62	80.78	119.98	134.47	123.92	146.45	160.53	177.43	214.04	236.57
39	28.64	33.42	36.23	39.55	44.71	50.86	59.55	66.39	78.42	86.17	125.56	143.24	123.92	146.45	160.53	177.43	214.04	236.57
40	30.65	34.49	38.82	42.02	47.19	53.54	62.53	69.15	81.22	88.86	131.14	149.08	123.92	146.45	160.53	177.43	214.04	236.57
41	30.88	34.71	41.68	44.79	49.97	56.36	65.79	72.21	84.37	91.94	137.33	154.90	123.92	146.45	160.53	177.43	214.04	236.57
42	33.93	37.63	41.96	45.09	52.79	59.20	66.08	75.29	87.54	97.75	140.82	154.90	123.92	146.45	160.53	177.43	214.04	236.57
43	34.17	37.88	44.88	47.91	55.63	62.05	69.39	78.39	93.57	100.89	140.82	154.90	123.92	146.45	160.53	177.43	214.04	236.57
44	34.42	40.86	45.18	50.77	58.51	64.92	72.73	81.52	96.81	104.05	140.82	154.90	123.92	146.45	160.53	177.43	214.04	236.57
45	35.01	41.37	47.28	52.42	61.75	71.42	75.51	85.02	104.06	112.21	161.55	184.53	143.63	168.98	180.25	199.96	242.20	267.55
46	37.34	43.08	47.60	55.41	64.71	74.47	75.84	91.05	110.46	115.50	167.97	194.06	143.63	168.98	180.25	199.96	242.20	267.55
47	37.61	43.37	50.58	58.44	67.70	77.54	79.23	94.27	113.91	121.64	174.44	200.60	143.63	168.98	180.25	199.96	242.20	267.55
48	37.88	46.39	53.60	58.83	70.73	80.62	82.64	97.52	120.40	127.83	180.97	202.78	143.63	168.98	180.25	199.96	242.20	267.55
49	41.09	46.69	53.96	61.92	76.42	86.60	86.07	103.68	123.92	131.22	183.06	202.78	143.63	168.98	180.25	199.96	242.20	267.55
50	40.18	52.34	59.95	64.43	80.41	90.31	93.02	107.73	130.43	138.52	200.31	225.31	152.08	177.43	188.69	211.23	253.47	287.27
51	43.95	52.97	60.42	68.95	85.95	95.83	95.39	110.39	134.69	146.59	208.17	236.57	157.71	183.06	194.33	216.86	261.92	287.27
52	43.12	52.33	62.04	73.05	90.37	103.58	100.99	116.00	137.92	149.33	220.96	247.84	163.35	185.88	199.96	222.49	267.55	295.72
53	48.33	56.20	64.21	71.41	96.03	107.51	101.71	123.81	144.22	155.71	233.76	256.29	168.98	191.51	205.59	228.12	276.00	304.16
54	49.13	55.62	64.05	72.30	101.76	113.10	106.05	126.57	148.29	163.30	241.97	270.37	171.80	197.14	214.04	233.76	284.45	312.61
55	49.99	59.52	66.73	75.06	107.55	117.68	111.78	132.32	152.97	169.80	253.47	278.97	176.93	205.59	222.49	239.39	292.90	323.88
56	52.18	61.72	70.38	80.44	115.54	126.17	117.52	140.22	158.82	179.75	264.74	292.90	182.59	211.23	230.94	247.84	304.16	337.96
57	56.02	68.85	73.51	86.36	126.50	139.32	122.38	146.47	168.20	189.20	276.00	306.98	185.09	222.49	242.20	259.10	318.25	354.86
58	59.91	70.18	80.72	96.46	134.20	146.83	130.43	152.77	174.70	197.55	290.08	318.25	190.84	233.76	256.29	276.00	335.14	374.57
59	65.45	75.67	88.04	102.51	144.29	159.66	132.77	162.12	184.21	208.31	301.35	332.33	193.97	239.58	270.37	290.08	354.86	394.29
60	66.72	81.62	92.71	109.94	153.89	170.78	139.14	168.53	196.16	216.82	315.43	346.41	200.34	242.53	277.30	304.16	374.57	416.82
61	72.28	87.61	100.23	115.99	165.50	180.44	146.73	178.96	204.87	229.15	321.27	351.48	207.01	253.56	288.99	313.04	381.68	425.62
62	76.52	95.14	105.01	124.07	175.49	191.33	156.55	188.20	219.53	239.23	326.41	358.52	212.18	259.59	296.98	321.06	390.63	433.43
63	84.03	101.71	113.11	132.80	189.17	203.58	169.51	198.06	228.35	255.77	333.45	364.72	218.83	270.93	302.19	328.24	398.58	440.26
64	90.56	108.02	124.03	139.68	203.00	220.65	177.69	208.58	243.15	267.81	342.18	372.60	223.05	276.28	306.70	334.58	405.55	448.64
65	98.87	116.18	130.93	151.29	215.27	232.52	185.55	219.85	255.80	282.79	347.47	379.50	229.18	280.93	310.50	342.54	414.00	455.89
66	107.17	127.08	143.20	162.75	222.63	241.78	196.96	236.32	271.47	303.46	359.08	390.20	236.99	289.66	320.78	354.30	426.11	469.20
67	118.41	139.36	159.30	183.65	232.35	250.94	210.63	256.20	296.30	320.64	376.40	411.26	248.61	304.38	336.90	371.76	446.11	492.58
68	131.82	156.05	178.81	203.01	245.58	265.86	226.69	277.30	317.68	340.21	398.79	434.84	261.36	322.19	358.24	394.29	470.89	518.21
69	144.75	172.53	193.14	228.17	266.28	285.93	242.28	301.15	336.13	364.50	425.62	462.72	277.20	342.68	381.97	419.07	499.83	547.85
70	159.51	190.25	211.37	255.58	291.49	312.61	257.69	316.84	352.75	388.65	452.02	490.04	293.60	361.20	403.44	449.91	528.06	574.53
71	179.88	210.55	235.67	283.82	320.57	343.03	271.57	332.82	369.57	420.62	481.88	520.67	310.36	379.78	422.66	483.92	557.42	602.34
72	195.68	232.80	257.44	313.46	352.89	376.54	287.83	350.92	386.40	455.40	514.54	552.00	327.26	400.20	443.57	518.49	589.46	634.80
73	216.72	255.06	282.04	342.18	384.01	408.72	304.16	368.80	406.82	490.47	551.30	589.32	342.18	420.13	465.75	553.20	623.54	667.26
74	230.66	280.61	310.29	367.95	411.89	439.35	320.36	389.92	432.03	527.22	587.63	626.07	356.97	441.18	492.44	587.63	657.19	701.13
75	244.67	301.00	336.20	390.77	436.53	464.70	332.68	411.89	461.18	559.75	624.87	665.36	369.64	462.94	519.26	617.83	691.76	737.53
76	256.85	317.68	353.17	412.31	457.94	486.66	344.72	437.66	496.80	593.12	664.09	706.34	380.21	484.97	550.88	647.19	726.61	775.62
77	270.44	331.98	370.84	430.76	477.72	508.49	357.89	466.39	536.02	623.47	702.82	751.40	390.27	508.49	584.60	675.29	762.73	817.79
78	291.20	358.03	397.81	458.27	509.19	541.02	380.30	509.19	590.35	669.91	762.20	817.89	412.13	547.38	633.31	719.24	821.07	883.13
79	318.25	389.85	434.41	496.46	550.57	585.57	410.54	563.30	655.59	730.37	836.99	900.64	440.77	596.71	693.78	778.11	894.27	964.29
80	350.07	429.63	478.96	542.61	603.08	641.27	447.14	618.99					474.19	649.22				
81	391.44	480.55	536.24	603.08	673.09	716.05	490.10	676.27					515.56	704.91				
82	439.18	541.02	603.08	676.27	759.02	809.94	539.43	736.74					561.70	762.20				
83	491.69	607.85	679.46	760.61	857.67	918.14	593.53	800.39					614.21	824.26				
84	548.97	682.64	763.79	852.90	965.88	1035.89	652.40	865.63					671.50	886.32				
85+	739.92	927.69	1042.26	1153.64	1323.90	1428.92												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	55.69	70.01	77.97	87.52	108.20	119.34	82.74	103.43	114.57	128.89	155.94	171.85
30	55.69	70.01	77.97	87.52	108.20	119.34	82.74	103.43	114.57	128.89	155.94	171.85
31	55.69	70.01	77.97	87.52	108.20	119.34	82.74	103.43	114.57	128.89	155.94	171.85
32	55.69	70.01	77.97	87.52	108.20	119.34	82.74	103.43	114.57	128.89	155.94	171.85
33	55.69	70.01	77.97	87.52	108.20	119.34	82.74	103.43	114.57	128.89	155.94	171.85
34	55.69	70.01	77.97	87.52	108.20	119.34	82.74	103.43	114.57	128.89	155.94	171.85
35	55.69	70.01	77.97	87.52	108.20	119.34	82.74	103.43	114.57	128.89	155.94	171.85
36	55.69	70.01	77.97	87.52	108.20	119.34	82.74	103.43	114.57	128.89	155.94	171.85
37	55.69	70.01	77.97	87.52	108.20	119.34	82.74	103.43	114.57	128.89	155.94	171.85
38	55.69	70.01	77.97	87.52	108.20	119.34	82.74	103.43	114.57	128.89	155.94	171.85
39	55.69	70.01	77.97	87.52	108.20	119.34	82.74	103.43	114.57	128.89	155.94	171.85
40	55.69	70.01	77.97	87.52	108.20	119.34	82.74	103.43	114.57	128.89	155.94	171.85
41	55.69	70.01	77.97	87.52	108.20	119.34	82.74	103.43	114.57	128.89	155.94	171.85
42	55.69	70.01	77.97	87.52	108.20	119.34	82.74	103.43	114.57	128.89	155.94	171.85
43	55.69	70.01	77.97	87.52	108.20	119.34	82.74	103.43	114.57	128.89	155.94	171.85
44	55.69	70.01	77.97	87.52	108.20	119.34	82.74	103.43	114.57	128.89	155.94	171.85
45	71.61	92.29	98.66	112.98	141.62	152.76	93.88	117.75	130.48	144.80	175.04	194.13
46	71.61	92.29	98.66	112.98	141.62	152.76	93.88	117.75	130.48	144.80	175.04	194.13
47	71.61	92.29	98.66	112.98	141.62	152.76	93.88	117.75	130.48	144.80	175.04	194.13
48	71.61	92.29	98.66	112.98	141.62	152.76	93.88	117.75	130.48	144.80	175.04	194.13
49	71.61	92.29	98.66	112.98	141.62	152.76	93.88	117.75	130.48	144.80	175.04	194.13
50	76.38	101.84	106.61	122.52	154.35	165.49	100.25	125.71	138.44	152.76	182.99	202.09
51	81.15	106.61	114.57	127.30	162.31	173.44	103.43	128.89	141.62	155.94	187.77	206.86
52	85.93	111.39	120.93	136.85	168.67	182.99	108.20	132.07	144.80	159.12	192.54	213.22
53	92.29	116.16	127.30	143.21	175.04	190.95	112.98	135.25	149.58	163.90	197.31	218.00
54	95.47	120.93	133.66	151.17	182.99	200.50	116.16	140.03	154.35	167.08	202.09	222.77
55	100.25	125.71	141.62	157.53	189.36	210.04	120.93	143.21	157.53	170.26	206.86	227.55
56	105.02	130.48	146.39	165.49	197.31	218.00	125.71	149.58	163.90	176.63	213.22	237.09
57	109.79	136.85	152.76	171.85	206.86	225.95	130.48	157.53	173.44	186.17	224.36	248.23
58	114.57	143.21	159.12	181.40	214.82	235.50	135.25	165.49	184.58	195.72	238.68	264.14
59	122.52	149.58	165.49	190.95	224.36	245.05	141.62	175.04	197.31	208.45	253.01	280.06
60	128.89	155.94	171.85	200.50	233.91	254.60	147.98	186.17	208.45	221.18	268.92	297.56
61	136.85	163.90	181.40	211.63	245.05	265.74	154.35	195.72	219.59	235.50	284.83	315.06
62	144.80	175.04	192.54	224.36	259.37	280.06	163.90	206.86	232.32	249.82	302.33	334.16
63	152.76	187.77	208.45	238.68	273.69	295.97	173.44	218.00	245.05	267.33	321.43	354.84
64	162.31	202.09	224.36	254.60	291.20	315.06	182.99	232.32	260.96	286.42	342.11	377.12
65	175.04	216.41	241.87	270.51	310.29	334.16	194.13	245.05	276.87	305.52	364.39	400.99
66	186.17	232.32	260.96	288.01	332.57	358.03	208.45	262.55	294.38	324.61	389.85	424.86
67	197.31	251.41	278.47	307.11	361.21	388.26	221.18	283.24	313.47	346.89	421.68	450.32
68	213.22	272.10	300.74	330.98	394.63	416.90	238.68	305.52	338.93	375.53	456.68	483.73
69	230.73	294.38	329.38	365.98	431.22	461.46	260.96	332.57	372.35	413.72	496.46	529.88
70	249.82	318.25	359.62	405.76	471.00	510.78	283.24	358.03	404.17	458.27	536.24	583.98
71	272.10	343.71	385.08	447.14	513.97	555.34	308.70	386.67	434.41	504.42	580.80	628.54
72	297.56	372.35	413.72	498.06	564.89	607.85	335.75	420.08	467.82	558.52	633.31	681.05
73	326.20	407.35	450.32	553.75	623.76	668.32	364.39	456.68	509.19	617.40	692.19	738.33
74	356.44	447.14	494.87	617.40	690.59	735.15	393.03	498.06	556.93	681.05	757.43	805.16
75	386.67	491.69	555.34	684.23	762.20	809.94	423.27	542.61	615.81	747.88	830.62	879.95
76	418.49	547.38	631.72	757.43	846.53	902.23	455.09	596.71	687.41	819.48	913.37	972.24
77	453.50	614.21	720.83	836.99	946.78	1015.20	488.51	658.77	768.56	894.27	1012.02	1083.63
78	491.69	689.00	814.71	922.91	1058.17	1140.91	525.11	728.78	856.08	973.83	1120.23	1207.74
79	533.06	766.97	910.18	1012.02	1174.33	1272.98	564.89	800.39	945.19	1059.76	1233.20	1338.22
80	582.39	846.53					612.62	875.18				
81	644.45	929.28					669.91	954.74				
82	716.05	1016.80					738.33	1037.48				
83	795.62	1107.50					814.71	1123.41				
84	883.13	1201.38					897.45	1212.52				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	54.10	65.24	73.20	82.74	98.66	109.79	79.56	97.07	109.79	122.52	147.98	163.90
30	54.10	65.24	73.20	82.74	98.66	109.79	79.56	97.07	109.79	122.52	147.98	163.90
31	54.10	65.24	73.20	82.74	98.66	109.79	79.56	97.07	109.79	122.52	147.98	163.90
32	54.10	65.24	73.20	82.74	98.66	109.79	79.56	97.07	109.79	122.52	147.98	163.90
33	54.10	65.24	73.20	82.74	98.66	109.79	79.56	97.07	109.79	122.52	147.98	163.90
34	54.10	65.24	73.20	82.74	98.66	109.79	79.56	97.07	109.79	122.52	147.98	163.90
35	54.10	65.24	73.20	82.74	98.66	109.79	79.56	97.07	109.79	122.52	147.98	163.90
36	54.10	65.24	73.20	82.74	98.66	109.79	79.56	97.07	109.79	122.52	147.98	163.90
37	54.10	65.24	73.20	82.74	98.66	109.79	79.56	97.07	109.79	122.52	147.98	163.90
38	54.10	65.24	73.20	82.74	98.66	109.79	79.56	97.07	109.79	122.52	147.98	163.90
39	54.10	65.24	73.20	82.74	98.66	109.79	79.56	97.07	109.79	122.52	147.98	163.90
40	54.10	65.24	73.20	82.74	98.66	109.79	79.56	97.07	109.79	122.52	147.98	163.90
41	54.10	65.24	73.20	82.74	98.66	109.79	79.56	97.07	109.79	122.52	147.98	163.90
42	54.10	65.24	73.20	82.74	98.66	109.79	79.56	97.07	109.79	122.52	147.98	163.90
43	54.10	65.24	73.20	82.74	98.66	109.79	79.56	97.07	109.79	122.52	147.98	163.90
44	54.10	65.24	73.20	82.74	98.66	109.79	79.56	97.07	109.79	122.52	147.98	163.90
45	68.42	85.93	92.29	103.43	128.89	138.44	90.70	112.98	127.30	138.44	167.08	182.99
46	68.42	85.93	92.29	103.43	128.89	138.44	90.70	112.98	127.30	138.44	167.08	182.99
47	68.42	85.93	92.29	103.43	128.89	138.44	90.70	112.98	127.30	138.44	167.08	182.99
48	68.42	85.93	92.29	103.43	128.89	138.44	90.70	112.98	127.30	138.44	167.08	182.99
49	68.42	85.93	92.29	103.43	128.89	138.44	90.70	112.98	127.30	138.44	167.08	182.99
50	73.20	95.47	101.84	112.98	141.62	151.17	95.47	120.93	132.07	146.39	175.04	192.54
51	77.97	100.25	106.61	119.34	147.98	160.71	100.25	124.12	135.25	149.58	179.81	197.31
52	82.74	105.02	112.98	125.71	155.94	167.08	103.43	127.30	140.03	152.76	182.99	202.09
53	87.52	109.79	119.34	132.07	162.31	176.63	108.20	132.07	143.21	155.94	187.77	208.45
54	92.29	114.57	125.71	138.44	168.67	186.17	112.98	135.25	147.98	160.71	192.54	213.22
55	97.07	119.34	132.07	146.39	176.63	194.13	117.75	138.44	152.76	163.90	198.90	219.59
56	101.84	124.12	136.85	154.35	182.99	202.09	122.52	144.80	157.53	170.26	205.27	227.55
57	106.61	128.89	143.21	160.71	192.54	211.63	125.71	151.17	167.08	178.22	216.41	240.28
58	111.39	135.25	149.58	168.67	202.09	219.59	130.48	159.12	176.63	189.36	229.14	254.60
59	116.16	141.62	157.53	176.63	211.63	232.32	136.85	168.67	186.17	200.50	245.05	270.51
60	124.12	149.58	163.90	186.17	221.18	243.46	143.21	176.63	197.31	211.63	259.37	286.42
61	130.48	157.53	173.44	197.31	232.32	254.60	149.58	186.17	208.45	224.36	273.69	302.33
62	138.44	167.08	186.17	208.45	246.64	268.92	159.12	195.72	219.59	237.09	289.60	319.84
63	147.98	179.81	198.90	221.18	260.96	284.83	167.08	206.86	232.32	253.01	305.52	338.93
64	157.53	192.54	214.82	235.50	276.87	300.74	176.63	219.59	245.05	268.92	324.61	358.03
65	167.08	206.86	230.73	251.41	292.79	318.25	187.77	233.91	260.96	284.83	343.71	378.71
66	176.63	222.77	245.05	267.33	313.47	340.52	200.50	249.82	276.87	305.52	365.98	400.99
67	189.36	240.28	260.96	284.83	338.93	362.80	213.22	270.51	295.97	324.61	394.63	424.86
68	205.27	262.55	281.65	308.70	369.17	389.85	230.73	294.38	319.84	353.25	428.04	455.09
69	224.36	284.83	310.29	340.52	402.58	429.63	253.01	319.84	353.25	389.85	466.23	499.65
70	248.23	308.70	345.30	378.71	439.18	477.37	280.06	348.48	389.85	432.81	507.60	552.16
71	270.51	334.16	372.35	424.86	483.73	521.92	305.52	378.71	421.68	480.55	552.16	598.30
72	295.97	364.39	404.17	474.19	534.65	574.43	334.16	412.13	458.27	533.06	604.67	652.40
73	324.61	397.81	440.77	528.29	593.53	634.90	362.80	448.73	499.65	588.76	665.13	712.87
74	354.84	436.00	483.73	587.16	658.77	701.73	391.44	490.10	547.38	647.63	728.78	778.11
75	383.49	478.96	537.84	650.81	727.19	774.93	421.68	533.06	599.89	709.69	797.21	849.72
76	415.31	529.88	603.08	717.64	803.57	857.67	453.50	580.80	661.95	774.93	871.99	932.46
77	448.73	590.35	681.05	787.66	891.09	954.74	486.92	638.08	733.56	841.76	956.33	1026.34
78	486.92	657.18	765.38	862.45	984.97	1059.76	521.92	700.14	809.94	913.37	1048.62	1131.36
79	526.70	728.78	851.31	942.01	1085.22	1172.74	560.11	763.79	889.50	991.34	1145.69	1241.16
80	574.43	801.98					604.67	833.80				
81	631.72	878.36					660.36	907.00				
82	700.14	961.10					724.01	984.97				
83	774.93	1045.44					795.62	1066.12				
84	856.08	1134.55					873.59	1152.05				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	49.33	57.28	63.65	70.01	82.74	92.29	73.20	87.52	97.07	106.61	128.89	141.62
30	49.33	57.28	63.65	70.01	82.74	92.29	73.20	87.52	97.07	106.61	128.89	141.62
31	49.33	57.28	63.65	70.01	82.74	92.29	73.20	87.52	97.07	106.61	128.89	141.62
32	49.33	57.28	63.65	70.01	82.74	92.29	73.20	87.52	97.07	106.61	128.89	141.62
33	49.33	57.28	63.65	70.01	82.74	92.29	73.20	87.52	97.07	106.61	128.89	141.62
34	49.33	57.28	63.65	70.01	82.74	92.29	73.20	87.52	97.07	106.61	128.89	141.62
35	49.33	57.28	63.65	70.01	82.74	92.29	73.20	87.52	97.07	106.61	128.89	141.62
36	49.33	57.28	63.65	70.01	82.74	92.29	73.20	87.52	97.07	106.61	128.89	141.62
37	49.33	57.28	63.65	70.01	82.74	92.29	73.20	87.52	97.07	106.61	128.89	141.62
38	49.33	57.28	63.65	70.01	82.74	92.29	73.20	87.52	97.07	106.61	128.89	141.62
39	49.33	57.28	63.65	70.01	82.74	92.29	73.20	87.52	97.07	106.61	128.89	141.62
40	49.33	57.28	63.65	70.01	82.74	92.29	73.20	87.52	97.07	106.61	128.89	141.62
41	49.33	57.28	63.65	70.01	82.74	92.29	73.20	87.52	97.07	106.61	128.89	141.62
42	49.33	57.28	63.65	70.01	82.74	92.29	73.20	87.52	97.07	106.61	128.89	141.62
43	49.33	57.28	63.65	70.01	82.74	92.29	73.20	87.52	97.07	106.61	128.89	141.62
44	49.33	57.28	63.65	70.01	82.74	92.29	73.20	87.52	97.07	106.61	128.89	141.62
45	62.06	76.38	81.15	89.11	109.79	119.34	82.74	100.25	109.79	120.93	146.39	160.71
46	62.06	76.38	81.15	89.11	109.79	119.34	82.74	100.25	109.79	120.93	146.39	160.71
47	62.06	76.38	81.15	89.11	109.79	119.34	82.74	100.25	109.79	120.93	146.39	160.71
48	62.06	76.38	81.15	89.11	109.79	119.34	82.74	100.25	109.79	120.93	146.39	160.71
49	62.06	76.38	81.15	89.11	109.79	119.34	82.74	100.25	109.79	120.93	146.39	160.71
50	66.83	84.34	87.52	97.07	120.93	130.48	87.52	106.61	116.16	127.30	154.35	170.26
51	71.61	87.52	92.29	103.43	127.30	138.44	90.70	109.79	119.34	130.48	157.53	175.04
52	74.79	92.29	98.66	109.79	133.66	144.80	93.88	112.98	122.52	133.66	162.31	179.81
53	77.97	95.47	105.02	114.57	140.03	152.76	97.07	116.16	125.71	136.85	165.49	184.58
54	82.74	100.25	108.20	120.93	146.39	160.71	101.84	119.34	128.89	140.03	170.26	189.36
55	85.93	103.43	114.57	125.71	152.76	168.67	106.61	122.52	133.66	143.21	175.04	194.13
56	90.70	108.20	119.34	133.66	159.12	178.22	109.79	127.30	138.44	149.58	181.40	202.09
57	95.47	112.98	124.12	140.03	167.08	184.58	114.57	133.66	146.39	157.53	192.54	213.22
58	98.66	119.34	130.48	146.39	175.04	194.13	117.75	141.62	155.94	167.08	203.68	225.95
59	105.02	124.12	136.85	154.35	184.58	202.09	124.12	149.58	165.49	176.63	216.41	240.28
60	111.39	130.48	143.21	162.31	194.13	213.22	128.89	157.53	175.04	187.77	229.14	254.60
61	117.75	138.44	151.17	173.44	203.68	224.36	136.85	165.49	184.58	198.90	241.87	268.92
62	125.71	147.98	160.71	182.99	216.41	235.50	143.21	175.04	192.54	211.63	257.78	284.83
63	133.66	157.53	173.44	195.72	229.14	249.82	151.17	184.58	203.68	224.36	272.10	302.33
64	141.62	170.26	186.17	208.45	243.46	265.74	160.71	195.72	218.00	238.68	289.60	319.84
65	151.17	181.40	200.50	221.18	257.78	281.65	170.26	208.45	230.73	254.60	307.11	338.93
66	160.71	195.72	214.82	235.50	276.87	300.74	181.40	222.77	246.64	272.10	327.79	359.62
67	170.26	213.22	230.73	253.01	299.15	319.84	192.54	241.87	262.55	289.60	354.84	380.30
68	184.58	232.32	248.23	273.69	326.20	346.89	208.45	262.55	284.83	315.06	385.08	410.54
69	202.09	253.01	273.69	303.92	358.03	380.30	229.14	288.01	313.47	350.07	420.08	450.32
70	222.77	273.69	305.52	337.34	391.44	424.86	254.60	313.47	348.48	389.85	456.68	498.06
71	243.46	297.56	330.98	378.71	431.22	464.64	278.47	340.52	378.71	434.41	498.06	539.43
72	267.33	324.61	358.03	423.27	477.37	512.38	303.92	370.76	412.13	482.14	545.79	587.16
73	292.79	354.84	391.44	472.60	529.88	566.48	329.38	404.17	448.73	531.47	599.89	641.27
74	319.84	389.85	431.22	526.70	587.16	625.35	356.44	440.77	491.69	587.16	657.18	700.14
75	345.30	428.04	478.96	582.39	649.22	690.59	383.49	480.55	539.43	642.86	719.24	765.38
76	373.94	474.19	537.84	642.86	717.64	765.38	412.13	525.11	596.71	700.14	787.66	840.17
77	404.17	526.70	606.26	704.91	794.02	849.72	442.36	574.43	660.36	760.61	862.45	922.91
78	437.59	585.57	679.46	770.16	875.18	940.42	472.60	630.13	727.19	825.85	943.60	1013.61
79	472.60	647.63	754.24	840.17	961.10	1035.89	506.01	687.41	797.21	894.27	1027.93	1109.09
80	513.97	711.28					545.79	746.29				
81	563.30	778.11					591.94	809.94				
82	620.58	846.53					646.04	876.77				
83	682.64	919.73					706.51	946.78				
84	751.06	996.11					771.75	1019.98				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	52.51	65.24	74.79	84.34	103.43	116.16	77.97	97.07	108.20	122.52	147.98	162.31
30	52.51	65.24	74.79	84.34	103.43	116.16	77.97	97.07	108.20	122.52	147.98	162.31
31	52.51	65.24	74.79	84.34	103.43	116.16	77.97	97.07	108.20	122.52	147.98	162.31
32	52.51	65.24	74.79	84.34	103.43	116.16	77.97	97.07	108.20	122.52	147.98	162.31
33	52.51	65.24	74.79	84.34	103.43	116.16	77.97	97.07	108.20	122.52	147.98	162.31
34	52.51	65.24	74.79	84.34	103.43	116.16	77.97	97.07	108.20	122.52	147.98	162.31
35	52.51	65.24	74.79	84.34	103.43	116.16	77.97	97.07	108.20	122.52	147.98	162.31
36	52.51	65.24	74.79	84.34	103.43	116.16	77.97	97.07	108.20	122.52	147.98	162.31
37	52.51	65.24	74.79	84.34	103.43	116.16	77.97	97.07	108.20	122.52	147.98	162.31
38	52.51	65.24	74.79	84.34	103.43	116.16	77.97	97.07	108.20	122.52	147.98	162.31
39	52.51	65.24	74.79	84.34	103.43	116.16	77.97	97.07	108.20	122.52	147.98	162.31
40	52.51	65.24	74.79	84.34	103.43	116.16	77.97	97.07	108.20	122.52	147.98	162.31
41	52.51	65.24	74.79	84.34	103.43	116.16	77.97	97.07	108.20	122.52	147.98	162.31
42	52.51	65.24	74.79	84.34	103.43	116.16	77.97	97.07	108.20	122.52	147.98	162.31
43	52.51	65.24	74.79	84.34	103.43	116.16	77.97	97.07	108.20	122.52	147.98	162.31
44	52.51	65.24	74.79	84.34	103.43	116.16	77.97	97.07	108.20	122.52	147.98	162.31
45	68.42	87.52	97.07	108.20	133.66	149.58	92.29	111.39	122.52	136.85	165.49	181.40
46	68.42	87.52	97.07	108.20	133.66	149.58	92.29	111.39	122.52	136.85	165.49	181.40
47	68.42	87.52	97.07	108.20	133.66	149.58	92.29	111.39	122.52	136.85	165.49	181.40
48	68.42	87.52	97.07	108.20	133.66	149.58	92.29	111.39	122.52	136.85	165.49	181.40
49	68.42	87.52	97.07	108.20	133.66	149.58	92.29	111.39	122.52	136.85	165.49	181.40
50	74.79	95.47	105.02	119.34	146.39	162.31	98.66	116.16	127.30	143.21	171.85	194.13
51	79.56	100.25	112.98	125.71	152.76	170.26	101.84	120.93	132.07	146.39	176.63	194.13
52	82.74	105.02	117.75	130.48	159.12	176.63	103.43	124.12	135.25	149.58	179.81	198.90
53	85.93	109.79	124.12	136.85	165.49	182.99	106.61	127.30	140.03	152.76	184.58	203.68
54	90.70	114.57	128.89	141.62	171.85	190.95	109.79	130.48	143.21	157.53	189.36	208.45
55	93.88	117.75	133.66	147.98	178.22	197.31	112.98	135.25	147.98	160.71	194.13	214.82
56	98.66	122.52	138.44	154.35	186.17	205.27	117.75	140.03	154.35	165.49	200.50	222.77
57	103.43	127.30	143.21	160.71	192.54	211.63	120.93	147.98	163.90	173.44	210.04	233.91
58	108.20	132.07	147.98	168.67	200.50	219.59	125.71	154.35	171.85	182.99	222.77	246.64
59	112.98	138.44	152.76	176.63	208.45	227.55	130.48	162.31	182.99	194.13	235.50	260.96
60	119.34	143.21	157.53	184.58	214.82	233.91	136.85	170.26	192.54	203.68	246.64	273.69
61	124.12	149.58	165.49	192.54	224.36	243.46	141.62	178.22	200.50	213.22	259.37	286.42
62	130.48	157.53	173.44	202.09	233.91	253.01	146.39	186.17	210.04	225.95	272.10	300.74
63	136.85	167.08	184.58	213.22	245.05	264.14	154.35	195.72	219.59	238.68	286.42	316.65
64	144.80	176.63	197.31	224.36	256.19	276.87	160.71	203.68	230.73	251.41	300.74	332.57
65	152.76	187.77	210.04	235.50	268.92	291.20	168.67	213.22	240.28	265.74	316.65	348.48
66	160.71	202.09	225.95	249.82	286.42	310.29	178.22	225.95	254.60	283.24	337.34	370.76
67	171.85	218.00	245.05	268.92	311.88	337.34	192.54	243.46	275.28	305.52	364.39	399.40
68	184.58	235.50	267.33	292.79	342.11	370.76	208.45	264.14	299.15	332.57	396.22	434.41
69	200.50	256.19	289.60	321.43	375.53	407.35	225.95	288.01	324.61	362.80	431.22	471.00
70	218.00	276.87	313.47	353.25	408.95	443.95	246.64	311.88	351.66	399.40	466.23	507.60
71	237.09	299.15	335.75	389.85	447.14	483.73	268.92	337.34	378.71	439.18	506.01	547.38
72	260.96	324.61	361.21	432.81	491.69	529.88	292.79	365.98	407.35	485.33	550.57	591.94
73	284.83	354.84	391.44	482.14	542.61	580.80	316.65	397.81	442.36	537.84	601.49	642.86
74	310.29	388.26	431.22	537.84	599.89	639.67	343.71	432.81	483.73	593.53	658.77	700.14
75	335.75	428.04	483.73	595.12	663.54	704.91	369.17	472.60	536.24	650.81	722.42	765.38
76	364.39	475.78	550.57	658.77	736.74	784.48	396.22	518.74	598.30	712.87	795.62	844.94
77	394.63	534.65	626.94	728.78	824.26	883.13	424.86	572.84	669.91	778.11	879.95	942.01
78	428.04	599.89	709.69	801.98	919.73	992.93	456.68	633.31	744.70	848.13	973.83	1051.80
79	464.64	666.73	792.43	879.95	1021.57	1107.50	491.69	696.96	822.67	921.32	1072.49	1164.78
80	507.60	736.74					533.06	762.20				
81	560.11	809.94					583.98	830.62				
82	622.17	884.72					642.86	902.23				
83	692.19	962.69					709.69	977.02				
84	768.56	1043.85					781.29	1054.99				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	50.92	62.06	70.01	77.97	93.88	105.02	74.79	92.29	103.43	116.16	140.03	154.35
30	50.92	62.06	70.01	77.97	93.88	105.02	74.79	92.29	103.43	116.16	140.03	154.35
31	50.92	62.06	70.01	77.97	93.88	105.02	74.79	92.29	103.43	116.16	140.03	154.35
32	50.92	62.06	70.01	77.97	93.88	105.02	74.79	92.29	103.43	116.16	140.03	154.35
33	50.92	62.06	70.01	77.97	93.88	105.02	74.79	92.29	103.43	116.16	140.03	154.35
34	50.92	62.06	70.01	77.97	93.88	105.02	74.79	92.29	103.43	116.16	140.03	154.35
35	50.92	62.06	70.01	77.97	93.88	105.02	74.79	92.29	103.43	116.16	140.03	154.35
36	50.92	62.06	70.01	77.97	93.88	105.02	74.79	92.29	103.43	116.16	140.03	154.35
37	50.92	62.06	70.01	77.97	93.88	105.02	74.79	92.29	103.43	116.16	140.03	154.35
38	50.92	62.06	70.01	77.97	93.88	105.02	74.79	92.29	103.43	116.16	140.03	154.35
39	50.92	62.06	70.01	77.97	93.88	105.02	74.79	92.29	103.43	116.16	140.03	154.35
40	50.92	62.06	70.01	77.97	93.88	105.02	74.79	92.29	103.43	116.16	140.03	154.35
41	50.92	62.06	70.01	77.97	93.88	105.02	74.79	92.29	103.43	116.16	140.03	154.35
42	50.92	62.06	70.01	77.97	93.88	105.02	74.79	92.29	103.43	116.16	140.03	154.35
43	50.92	62.06	70.01	77.97	93.88	105.02	74.79	92.29	103.43	116.16	140.03	154.35
44	50.92	62.06	70.01	77.97	93.88	105.02	74.79	92.29	103.43	116.16	140.03	154.35
45	66.83	81.15	90.70	100.25	122.52	135.25	89.11	106.61	117.75	130.48	155.94	170.26
46	66.83	81.15	90.70	100.25	122.52	135.25	89.11	106.61	117.75	130.48	155.94	170.26
47	66.83	81.15	90.70	100.25	122.52	135.25	89.11	106.61	117.75	130.48	155.94	170.26
48	66.83	81.15	90.70	100.25	122.52	135.25	89.11	106.61	117.75	130.48	155.94	170.26
49	66.83	81.15	90.70	100.25	122.52	135.25	89.11	106.61	117.75	130.48	155.94	170.26
50	71.61	90.70	100.25	111.39	133.66	147.98	93.88	112.98	124.12	136.85	163.90	182.99
51	76.38	93.88	105.02	116.16	140.03	154.35	98.66	116.16	127.30	140.03	167.08	182.99
52	79.56	98.66	109.79	120.93	146.39	160.71	101.84	119.34	130.48	143.21	171.85	187.77
53	84.34	103.43	114.57	127.30	152.76	168.67	105.02	122.52	135.25	146.39	176.63	194.13
54	87.52	106.61	119.34	132.07	159.12	175.04	108.20	127.30	138.44	151.17	181.40	198.90
55	90.70	111.39	124.12	136.85	165.49	182.99	111.39	130.48	143.21	154.35	186.17	205.27
56	95.47	116.16	128.89	143.21	171.85	189.36	114.57	135.25	149.58	159.12	194.13	214.82
57	100.25	120.93	133.66	149.58	179.81	198.90	117.75	141.62	155.94	167.08	203.68	225.95
58	105.02	125.71	140.03	157.53	187.77	206.86	122.52	147.98	163.90	176.63	214.82	238.68
59	109.79	132.07	146.39	163.90	195.72	214.82	127.30	155.94	173.44	186.17	225.95	251.41
60	114.57	136.85	151.17	171.85	203.68	224.36	132.07	162.31	181.40	195.72	238.68	264.14
61	119.34	143.21	159.12	179.81	211.63	232.32	136.85	170.26	189.36	205.27	248.23	276.87
62	125.71	151.17	167.08	187.77	222.77	243.46	141.62	176.63	198.90	214.82	260.96	289.60
63	132.07	159.12	176.63	197.31	232.32	253.01	147.98	184.58	206.86	224.36	272.10	302.33
64	138.44	168.67	189.36	208.45	243.46	265.74	155.94	194.13	216.41	235.50	284.83	315.06
65	144.80	179.81	200.50	218.00	254.60	276.87	163.90	202.09	227.55	248.23	299.15	329.38
66	154.35	192.54	214.82	232.32	270.51	294.38	173.44	214.82	240.28	262.55	315.06	348.48
67	167.08	208.45	233.91	249.82	291.20	318.25	187.77	232.32	260.96	283.24	340.52	375.53
68	181.40	227.55	254.60	272.10	318.25	346.89	203.68	254.60	284.83	310.29	370.76	407.35
69	197.31	246.64	276.87	299.15	350.07	380.30	222.77	278.47	311.88	340.52	404.17	442.36
70	216.41	268.92	300.74	329.38	383.49	415.31	243.46	302.33	338.93	377.12	440.77	480.55
71	235.50	291.20	324.61	365.98	420.08	455.09	265.74	329.38	367.57	416.90	480.55	520.33
72	259.37	316.65	351.66	410.54	466.23	501.24	291.20	358.03	399.40	463.05	526.70	568.07
73	283.24	346.89	383.49	459.87	517.15	553.75	315.06	391.44	436.00	512.38	579.21	620.58
74	308.70	380.30	421.68	512.38	572.84	611.03	342.11	426.45	475.78	563.30	634.90	677.86
75	334.16	416.90	467.82	566.48	633.31	674.68	367.57	463.05	521.92	617.40	693.78	739.92
76	361.21	459.87	525.11	623.76	700.14	746.29	394.63	506.01	576.03	673.09	759.02	811.53
77	391.44	513.97	591.94	685.82	774.93	830.62	423.27	555.34	638.08	733.56	832.21	894.27
78	423.27	571.25	665.13	751.06	857.67	922.91	455.09	607.85	704.91	795.62	913.37	984.97
79	458.27	633.31	739.92	819.48	943.60	1019.98	488.51	665.13	773.34	862.45	997.70	1080.45
80	499.65	696.96					526.70	725.60				
81	550.57	765.38					574.43	789.25				
82	607.85	835.40					630.13	856.08				
83	673.09	910.18					692.19	927.69				
84	744.70	986.56					760.61	1002.48				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	46.15	54.10	60.47	65.24	79.56	87.52	70.01	82.74	90.70	100.25	120.93	133.66
30	46.15	54.10	60.47	65.24	79.56	87.52	70.01	82.74	90.70	100.25	120.93	133.66
31	46.15	54.10	60.47	65.24	79.56	87.52	70.01	82.74	90.70	100.25	120.93	133.66
32	46.15	54.10	60.47	65.24	79.56	87.52	70.01	82.74	90.70	100.25	120.93	133.66
33	46.15	54.10	60.47	65.24	79.56	87.52	70.01	82.74	90.70	100.25	120.93	133.66
34	46.15	54.10	60.47	65.24	79.56	87.52	70.01	82.74	90.70	100.25	120.93	133.66
35	46.15	54.10	60.47	65.24	79.56	87.52	70.01	82.74	90.70	100.25	120.93	133.66
36	46.15	54.10	60.47	65.24	79.56	87.52	70.01	82.74	90.70	100.25	120.93	133.66
37	46.15	54.10	60.47	65.24	79.56	87.52	70.01	82.74	90.70	100.25	120.93	133.66
38	46.15	54.10	60.47	65.24	79.56	87.52	70.01	82.74	90.70	100.25	120.93	133.66
39	46.15	54.10	60.47	65.24	79.56	87.52	70.01	82.74	90.70	100.25	120.93	133.66
40	46.15	54.10	60.47	65.24	79.56	87.52	70.01	82.74	90.70	100.25	120.93	133.66
41	46.15	54.10	60.47	65.24	79.56	87.52	70.01	82.74	90.70	100.25	120.93	133.66
42	46.15	54.10	60.47	65.24	79.56	87.52	70.01	82.74	90.70	100.25	120.93	133.66
43	46.15	54.10	60.47	65.24	79.56	87.52	70.01	82.74	90.70	100.25	120.93	133.66
44	46.15	54.10	60.47	65.24	79.56	87.52	70.01	82.74	90.70	100.25	120.93	133.66
45	58.88	71.61	79.56	85.93	103.43	114.57	81.15	95.47	101.84	112.98	136.85	151.17
46	58.88	71.61	79.56	85.93	103.43	114.57	81.15	95.47	101.84	112.98	136.85	151.17
47	58.88	71.61	79.56	85.93	103.43	114.57	81.15	95.47	101.84	112.98	136.85	151.17
48	58.88	71.61	79.56	85.93	103.43	114.57	81.15	95.47	101.84	112.98	136.85	151.17
49	58.88	71.61	79.56	85.93	103.43	114.57	81.15	95.47	101.84	112.98	136.85	151.17
50	65.24	79.56	85.93	93.88	114.57	127.30	85.93	100.25	106.61	119.34	143.21	162.31
51	68.42	82.74	90.70	98.66	119.34	133.66	89.11	103.43	109.79	122.52	147.98	162.31
52	71.61	85.93	95.47	103.43	125.71	140.03	92.29	105.02	112.98	125.71	151.17	167.08
53	74.79	90.70	100.25	108.20	132.07	144.80	95.47	108.20	116.16	128.89	155.94	171.85
54	77.97	93.88	103.43	112.98	136.85	152.76	97.07	111.39	120.93	132.07	160.71	176.63
55	81.15	97.07	108.20	117.75	143.21	159.12	100.25	116.16	125.71	135.25	165.49	182.99
56	84.34	101.84	111.39	124.12	149.58	165.49	103.43	119.34	130.48	140.03	171.85	190.95
57	89.11	106.61	116.16	128.89	155.94	173.44	106.61	125.71	136.85	146.39	179.81	200.50
58	93.88	111.39	120.93	135.25	163.90	179.81	109.79	132.07	144.80	155.94	189.36	211.63
59	97.07	116.16	125.71	143.21	170.26	187.77	114.57	138.44	152.76	163.90	200.50	222.77
60	101.84	120.93	132.07	149.58	178.22	195.72	119.34	144.80	160.71	171.85	211.63	235.50
61	106.61	125.71	136.85	155.94	186.17	203.68	122.52	151.17	168.67	181.40	221.18	246.64
62	112.98	132.07	144.80	163.90	194.13	213.22	127.30	157.53	176.63	190.95	232.32	257.78
63	119.34	140.03	154.35	173.44	203.68	222.77	133.66	165.49	184.58	200.50	243.46	268.92
64	125.71	149.58	163.90	182.99	214.82	233.91	140.03	173.44	192.54	210.04	254.60	281.65
65	132.07	157.53	175.04	192.54	224.36	245.05	147.98	181.40	200.50	221.18	267.33	294.38
66	140.03	168.67	187.77	203.68	238.68	259.37	157.53	192.54	213.22	235.50	283.24	311.88
67	149.58	184.58	203.68	219.59	257.78	281.65	170.26	208.45	230.73	254.60	305.52	337.34
68	162.31	200.50	224.36	240.28	281.65	307.11	184.58	227.55	253.01	278.47	332.57	365.98
69	176.63	219.59	245.05	265.74	310.29	337.34	202.09	249.82	278.47	305.52	364.39	399.40
70	194.13	238.68	265.74	292.79	340.52	369.17	221.18	272.10	303.92	338.93	397.81	432.81
71	211.63	259.37	288.01	327.79	375.53	405.76	241.87	295.97	329.38	377.12	434.41	469.41
72	232.32	283.24	311.88	367.57	415.31	445.54	264.14	323.02	358.03	418.49	475.78	512.38
73	254.60	308.70	340.52	410.54	461.46	493.28	286.42	351.66	389.85	463.05	521.92	558.52
74	278.47	338.93	375.53	458.27	510.78	544.20	310.29	383.49	428.04	510.78	571.25	609.44
75	300.74	372.35	416.90	506.01	564.89	601.49	334.16	418.49	469.41	558.52	625.35	666.73
76	324.61	412.13	467.82	558.52	625.35	665.13	358.03	456.68	518.74	609.44	684.23	730.37
77	351.66	458.27	526.70	612.62	690.59	738.33	383.49	499.65	574.43	663.54	749.47	803.57
78	380.30	509.19	590.35	669.91	762.20	817.89	412.13	547.38	633.31	719.24	821.07	883.13
79	410.54	563.30	655.59	730.37	836.99	900.64	440.77	596.71	693.78	778.11	894.27	964.29
80	447.14	618.99					474.19	649.22				
81	490.10	676.27					515.56	704.91				
82	539.43	736.74					561.70	762.20				
83	593.53	800.39					614.21	824.26				
84	652.40	865.63					671.50	886.32				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.7% Simple Inflation						3.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	39.55	49.72	55.37	62.15	78.15	84.92	97.55	121.24	136.99	157.83	196.00	216.00
30	39.55	49.72	55.37	62.15	80.84	90.59	102.82	126.51	144.00	162.00	196.00	216.00
31	39.55	49.72	55.37	62.15	83.54	96.25	104.00	129.15	144.00	162.00	196.00	216.00
32	39.55	49.72	55.37	62.15	88.93	99.08	104.00	130.00	144.00	162.00	196.00	216.00
33	40.83	49.72	56.42	62.15	91.62	104.74	104.00	130.00	144.00	162.00	196.00	216.00
34	40.83	49.72	58.99	64.13	97.01	110.40	104.00	130.00	144.00	162.00	196.00	216.00
35	43.38	50.84	58.99	66.69	102.40	113.23	104.00	130.00	144.00	162.00	196.00	216.00
36	45.93	53.38	61.55	71.82	105.10	118.89	104.00	130.00	144.00	162.00	196.00	216.00
37	48.49	55.92	66.68	74.39	110.49	124.55	104.00	130.00	144.00	162.00	196.00	216.00
38	48.49	58.47	69.24	76.95	115.88	130.22	104.00	130.00	144.00	162.00	196.00	216.00
39	51.04	61.01	71.81	82.08	121.26	138.71	104.00	130.00	144.00	162.00	196.00	216.00
40	53.59	63.55	74.37	84.65	126.65	144.37	104.00	130.00	144.00	162.00	196.00	216.00
41	56.39	66.36	77.26	87.58	132.64	150.00	104.00	130.00	144.00	162.00	196.00	216.00
42	56.64	69.19	80.16	93.12	136.00	150.00	104.00	130.00	144.00	162.00	196.00	216.00
43	59.47	72.04	85.69	96.11	136.00	150.00	104.00	130.00	144.00	162.00	196.00	216.00
44	62.33	74.92	88.65	99.12	136.00	150.00	104.00	130.00	144.00	162.00	196.00	216.00
45	65.22	77.81	91.63	104.77	157.08	174.73	118.00	148.00	164.00	182.00	220.00	244.00
46	65.51	83.34	97.27	107.84	163.33	183.75	118.00	148.00	164.00	182.00	220.00	244.00
47	68.43	86.29	100.31	113.57	169.62	189.94	118.00	148.00	164.00	182.00	220.00	244.00
48	71.37	89.26	106.03	119.35	175.97	192.00	118.00	148.00	164.00	182.00	220.00	244.00
49	74.34	94.89	109.13	122.52	178.00	192.00	118.00	148.00	164.00	182.00	220.00	244.00
50	77.34	97.92	114.92	128.38	191.64	208.00	126.00	158.00	174.00	192.00	230.00	254.00
51	80.34	101.01	120.82	134.32	201.05	218.00	130.00	162.00	178.00	196.00	236.00	260.00
52	86.06	106.78	124.06	140.31	210.54	230.00	136.00	166.00	182.00	200.00	242.00	268.00
53	89.13	112.60	130.05	146.35	220.00	240.00	142.00	170.00	188.00	206.00	248.00	274.00
54	92.22	115.78	136.09	155.17	229.78	252.00	146.00	176.00	194.00	210.00	254.00	280.00
55	98.06	121.69	142.18	161.32	238.00	261.51	151.57	180.00	198.00	214.00	260.00	286.00
56	103.92	127.58	148.23	170.20	248.00	274.00	157.59	188.00	206.00	222.00	268.00	298.00
57	107.09	133.51	157.08	179.14	260.00	284.00	160.87	198.00	218.00	234.00	282.00	312.00
58	113.03	139.49	163.24	188.15	270.00	296.00	166.95	208.00	232.00	246.00	300.00	332.00
59	119.02	148.25	172.21	197.24	282.00	308.00	170.27	215.11	248.00	262.00	318.00	352.00
60	125.05	154.32	181.26	206.39	294.00	320.00	176.42	221.44	255.41	278.00	338.00	374.00
61	133.75	165.70	192.85	220.84	300.30	325.65	185.19	233.14	267.18	288.60	349.05	386.10
62	142.49	177.13	207.30	232.56	309.70	334.40	194.00	242.07	277.40	298.30	361.00	399.00
63	154.08	188.60	219.00	249.95	318.20	344.10	201.65	253.45	284.90	310.80	373.70	412.55
64	162.93	200.12	236.38	264.61	329.40	356.40	207.00	262.80	295.20	324.00	387.00	426.60
65	174.63	214.48	251.02	282.15	341.25	367.50	213.50	269.50	304.50	336.00	400.75	441.00
66	185.97	231.15	267.94	304.73	355.30	382.50	222.70	280.50	314.50	346.80	416.50	453.90
67	197.31	247.81	287.67	318.45	374.55	402.60	229.35	293.70	325.05	359.70	437.25	466.95
68	211.48	267.26	302.40	332.80	396.80	419.20	240.00	307.20	340.80	377.60	459.20	486.40
69	224.75	286.69	320.85	356.50	420.05	449.50	254.20	323.95	362.70	403.00	483.60	516.15
70	235.50	300.00	339.00	382.50	444.00	481.50	267.00	337.50	381.00	432.00	505.50	550.50
71	247.95	313.20	350.90	407.45	468.35	506.05	281.30	352.35	395.85	459.65	529.25	572.75
72	261.80	327.60	364.00	438.20	497.00	534.80	295.40	369.60	411.60	491.40	557.20	599.20
73	276.75	345.60	382.05	469.80	529.20	567.00	309.15	387.45	432.00	523.80	587.25	626.40
74	291.20	365.30	404.30	504.40	564.20	600.60	321.10	406.90	455.00	556.40	618.80	657.80
75	303.75	386.25	436.25	537.50	598.75	636.25	332.50	426.25	483.75	587.50	652.50	691.25
76	315.60	412.80	476.40	571.20	638.40	680.40	343.20	450.00	518.40	618.00	688.80	733.20
77	327.75	443.90	520.95	604.90	684.25	733.70	353.05	476.10	555.45	646.30	731.40	783.15
78	349.17	489.29	578.56	655.40	751.45	810.21	372.90	517.54	607.94	691.56	795.52	857.67
79	378.55	544.66	646.36	718.68	833.94	904.00	401.15	568.39	671.22	752.58	875.75	950.33
80	413.58	601.16					435.05	621.50				
81	457.65	659.92					475.73	678.00				
82	508.50	722.07					524.32	736.76				
83	565.00	786.48					578.56	797.78				
84	627.15	853.15					637.32	861.06				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.7% Simple Inflation						3.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	38.42	46.33	51.98	58.76	71.25	78.13	93.79	113.78	131.28	150.03	186.00	206.00
30	38.42	46.33	51.98	58.76	73.71	83.34	98.86	118.73	138.00	154.00	186.00	206.00
31	38.42	46.33	51.98	58.76	76.17	88.55	100.00	121.20	138.00	154.00	186.00	206.00
32	38.42	46.33	51.98	58.76	81.08	91.15	100.00	122.00	138.00	154.00	186.00	206.00
33	39.66	46.33	52.97	58.76	83.54	96.36	100.00	122.00	138.00	154.00	186.00	206.00
34	39.66	46.33	55.37	60.63	88.45	101.57	100.00	122.00	138.00	154.00	186.00	206.00
35	42.14	47.37	55.37	63.06	93.37	104.17	100.00	122.00	138.00	154.00	186.00	206.00
36	44.62	49.74	57.78	67.91	95.82	109.38	100.00	122.00	138.00	154.00	186.00	206.00
37	47.10	52.11	62.60	70.33	100.74	114.59	100.00	122.00	138.00	154.00	186.00	206.00
38	47.10	54.48	65.00	72.76	105.65	119.80	100.00	122.00	138.00	154.00	186.00	206.00
39	49.58	56.85	67.41	77.61	110.57	127.61	100.00	122.00	138.00	154.00	186.00	206.00
40	52.06	59.22	69.82	80.03	115.48	132.82	100.00	122.00	138.00	154.00	186.00	206.00
41	54.78	61.84	72.53	82.80	120.93	138.00	100.00	122.00	138.00	154.00	186.00	206.00
42	55.02	64.47	75.25	88.04	124.00	138.00	100.00	122.00	138.00	154.00	186.00	206.00
43	57.78	67.13	80.44	90.87	124.00	138.00	100.00	122.00	138.00	154.00	186.00	206.00
44	60.55	69.81	83.22	93.71	124.00	138.00	100.00	122.00	138.00	154.00	186.00	206.00
45	62.32	72.45	85.72	95.92	142.96	158.34	114.00	142.00	160.00	174.00	210.00	230.00
46	62.59	77.59	90.99	98.73	148.64	166.52	114.00	142.00	160.00	174.00	210.00	230.00
47	65.39	80.34	93.84	103.98	154.37	172.13	114.00	142.00	160.00	174.00	210.00	230.00
48	68.20	83.11	99.19	109.27	160.15	174.00	114.00	142.00	160.00	174.00	210.00	230.00
49	71.04	88.35	102.08	112.16	162.00	174.00	114.00	142.00	160.00	174.00	210.00	230.00
50	74.11	91.80	109.78	118.38	175.84	190.00	120.00	152.00	166.00	184.00	220.00	242.00
51	77.19	94.98	112.43	125.93	183.31	202.00	126.00	156.00	170.00	188.00	226.00	248.00
52	82.88	100.68	115.90	128.89	194.65	210.00	130.00	160.00	176.00	192.00	230.00	254.00
53	84.52	106.43	121.92	134.97	204.00	222.00	136.00	166.00	180.00	196.00	236.00	262.00
54	89.15	109.69	127.99	142.10	211.79	234.00	142.00	170.00	186.00	202.00	242.00	268.00
55	94.95	115.53	132.59	149.91	222.00	241.70	147.59	174.00	192.00	206.00	250.00	276.00
56	100.77	121.36	138.56	158.74	230.00	254.00	153.60	182.00	198.00	214.00	258.00	286.00
57	103.98	125.75	147.26	167.53	242.00	266.00	154.98	190.00	210.00	224.00	272.00	302.00
58	109.89	131.74	153.44	174.95	254.00	276.00	161.05	200.00	222.00	238.00	288.00	320.00
59	112.84	140.36	163.94	182.44	266.00	292.00	164.53	207.29	234.00	252.00	308.00	340.00
60	120.42	148.02	172.87	191.65	278.00	306.00	170.73	210.08	241.77	266.00	326.00	360.00
61	127.53	159.26	184.39	205.90	284.70	312.00	179.46	221.76	253.62	274.95	335.40	370.50
62	136.23	169.07	200.44	216.07	294.50	321.10	188.35	229.03	262.20	283.10	345.80	381.90
63	149.27	180.61	208.97	231.62	303.40	331.15	194.25	240.50	270.10	294.15	355.20	394.05
64	158.13	190.67	226.32	244.76	313.20	340.20	199.80	248.40	277.20	304.20	367.20	405.00
65	166.69	205.01	239.46	262.23	322.00	350.00	206.50	257.25	287.00	313.25	378.00	416.50
66	176.43	221.65	251.60	282.84	334.90	363.80	214.20	266.90	295.80	326.40	391.00	428.40
67	189.35	236.83	269.59	295.35	351.45	376.20	221.10	280.50	306.90	336.60	409.20	440.55
68	203.59	257.88	283.20	310.40	371.20	392.00	232.00	296.00	321.60	355.20	430.40	457.60
69	218.55	277.39	302.25	331.70	392.15	418.50	246.45	311.55	344.10	379.75	454.15	486.70
70	234.00	291.00	325.50	357.00	414.00	450.00	264.00	328.50	367.50	408.00	478.50	520.50
71	246.50	304.50	339.30	387.15	440.80	475.60	278.40	345.10	384.25	437.90	503.15	545.20
72	260.40	320.60	355.60	417.20	470.40	505.40	294.00	362.60	403.20	469.00	532.00	574.00
73	275.40	337.50	373.95	448.20	503.55	538.65	307.80	380.70	423.90	499.50	564.30	604.80
74	289.90	356.20	395.20	479.70	538.20	573.30	319.80	400.40	447.20	529.10	595.40	635.70
75	301.25	376.25	422.50	511.25	571.25	608.75	331.25	418.75	471.25	557.50	626.25	667.50
76	313.20	399.60	454.80	541.20	606.00	646.80	342.00	438.00	499.20	584.40	657.60	703.20
77	324.30	426.65	492.20	569.25	644.00	690.00	351.90	461.15	530.15	608.35	691.15	741.75
78	345.78	466.69	543.53	612.46	699.47	752.58	370.64	497.20	575.17	648.62	744.67	803.43
79	374.03	517.54	604.55	668.96	770.66	832.81	397.76	542.40	631.67	703.99	813.60	881.40
80	407.93	569.52					429.40	592.12				
81	448.61	623.76					468.95	644.10				
82	497.20	682.52					514.15	699.47				
83	550.31	742.41					565.00	757.10				
84	607.94	805.69					620.37	818.12				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.7% Simple Inflation						3.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	35.03	40.68	45.20	49.72	59.76	65.67	86.29	102.59	116.06	130.55	162.00	178.00
30	35.03	40.68	45.20	49.72	61.82	70.05	90.95	107.05	122.00	134.00	162.00	178.00
31	35.03	40.68	45.20	49.72	63.88	74.43	92.00	109.28	122.00	134.00	162.00	178.00
32	35.03	40.68	45.20	49.72	68.00	76.62	92.00	110.00	122.00	134.00	162.00	178.00
33	36.16	40.68	46.06	49.72	70.06	81.00	92.00	110.00	122.00	134.00	162.00	178.00
34	36.16	40.68	48.15	51.30	74.19	85.38	92.00	110.00	122.00	134.00	162.00	178.00
35	38.42	41.60	48.15	53.36	78.31	87.57	92.00	110.00	122.00	134.00	162.00	178.00
36	40.69	43.68	50.25	57.46	80.37	91.94	92.00	110.00	122.00	134.00	162.00	178.00
37	42.95	45.76	54.43	59.51	84.49	96.32	92.00	110.00	122.00	134.00	162.00	178.00
38	42.95	47.84	56.53	61.56	88.61	100.70	92.00	110.00	122.00	134.00	162.00	178.00
39	45.21	49.92	58.62	65.67	92.73	107.27	92.00	110.00	122.00	134.00	162.00	178.00
40	47.47	52.00	60.71	67.72	96.85	111.65	92.00	110.00	122.00	134.00	162.00	178.00
41	49.95	54.29	63.07	70.06	101.43	116.00	92.00	110.00	122.00	134.00	162.00	178.00
42	50.17	56.61	65.44	74.50	104.00	116.00	92.00	110.00	122.00	134.00	162.00	178.00
43	52.68	58.94	69.95	76.89	104.00	116.00	92.00	110.00	122.00	134.00	162.00	178.00
44	55.21	61.30	72.36	79.29	104.00	116.00	92.00	110.00	122.00	134.00	162.00	178.00
45	56.52	64.40	75.37	82.64	121.78	136.50	104.00	126.00	138.00	152.00	184.00	202.00
46	56.77	68.97	80.01	85.06	126.62	143.56	104.00	126.00	138.00	152.00	184.00	202.00
47	59.30	71.41	82.51	89.58	131.50	148.39	104.00	126.00	138.00	152.00	184.00	202.00
48	61.86	73.87	87.21	94.14	136.43	150.00	104.00	126.00	138.00	152.00	184.00	202.00
49	64.43	78.53	89.76	96.63	138.00	150.00	104.00	126.00	138.00	152.00	184.00	202.00
50	67.67	81.09	94.34	101.70	150.15	164.00	110.00	134.00	146.00	160.00	194.00	214.00
51	70.89	82.92	97.32	109.14	157.69	174.00	114.00	138.00	150.00	164.00	198.00	220.00
52	74.91	88.48	101.21	112.58	166.84	182.00	118.00	142.00	154.00	168.00	204.00	226.00
53	75.30	92.55	107.29	117.08	176.00	192.00	122.00	146.00	158.00	172.00	208.00	232.00
54	79.92	95.98	110.16	124.13	183.82	202.00	128.00	150.00	162.00	176.00	214.00	238.00
55	84.05	100.13	115.02	128.73	192.00	210.00	133.62	154.00	168.00	180.00	220.00	244.00
56	89.75	105.80	120.84	137.47	200.00	224.00	137.64	160.00	174.00	188.00	228.00	254.00
57	93.12	110.23	127.63	145.97	210.00	232.00	141.25	168.00	184.00	198.00	242.00	268.00
58	97.33	116.24	133.85	151.84	220.00	244.00	145.34	178.00	196.00	210.00	256.00	284.00
59	102.02	123.02	142.41	159.43	232.00	254.00	149.23	183.82	208.00	222.00	272.00	302.00
60	108.07	129.13	151.05	167.08	244.00	268.00	153.65	187.37	214.47	236.00	288.00	320.00
61	115.09	139.96	160.71	180.99	249.60	274.95	164.19	197.12	224.58	243.75	296.40	329.55
62	123.70	149.75	173.03	189.68	258.40	281.20	169.52	204.83	229.90	252.70	307.80	340.10
63	134.82	158.23	182.22	204.96	266.40	290.45	175.75	214.60	236.80	260.85	316.35	351.50
64	142.16	168.61	196.14	216.65	275.40	300.60	181.80	221.40	246.60	270.00	327.60	361.80
65	150.82	179.78	208.08	230.70	283.50	309.75	187.25	229.25	253.75	280.00	337.75	372.75
66	160.53	194.73	220.56	249.17	295.80	321.30	193.80	238.00	263.50	290.70	350.20	384.20
67	170.26	210.17	238.36	262.35	310.20	331.65	199.65	250.80	272.25	300.30	367.95	394.35
68	183.07	228.18	249.60	275.20	328.00	348.80	209.60	264.00	286.40	316.80	387.20	412.80
69	196.85	246.40	266.60	296.05	348.75	370.45	223.20	280.55	305.35	341.00	409.20	438.65
70	210.00	258.00	288.00	318.00	369.00	400.50	240.00	295.50	328.50	367.50	430.50	469.50
71	221.85	271.15	301.60	345.10	392.95	423.40	253.75	310.30	345.10	395.85	453.85	491.55
72	235.20	285.60	315.00	372.40	420.00	450.80	267.40	326.20	362.60	424.20	480.20	516.60
73	248.40	301.05	332.10	400.95	449.55	480.60	279.45	342.90	380.70	450.90	508.95	544.05
74	261.30	318.50	352.30	430.30	479.70	510.90	291.20	360.10	401.70	479.70	536.90	572.00
75	271.25	336.25	376.25	457.50	510.00	542.50	301.25	377.50	423.75	505.00	565.00	601.25
76	282.00	357.60	405.60	484.80	541.20	577.20	310.80	396.00	450.00	528.00	594.00	633.60
77	292.10	380.65	438.15	509.45	573.85	614.10	319.70	415.15	477.25	549.70	623.30	667.00
78	310.75	415.84	482.51	546.92	621.50	667.83	335.61	447.48	516.41	586.47	670.09	719.81
79	335.61	459.91	535.62	596.64	682.52	735.63	359.34	488.16	566.13	635.06	729.98	787.61
80	364.99	505.11					387.59	529.97				
81	400.02	552.57					420.36	575.17				
82	440.70	601.16					458.78	622.63				
83	484.77	653.14					501.72	672.35				
84	533.36	707.38					548.05	724.33				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.7% Simple Inflation						3.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	37.29	46.33	53.11	59.89	74.70	82.66	91.92	113.78	129.38	150.03	186.00	204.00
30	37.29	46.33	53.11	59.89	77.28	88.17	96.89	118.73	136.00	154.00	186.00	204.00
31	37.29	46.33	53.11	59.89	79.85	93.68	98.00	121.20	136.00	154.00	186.00	204.00
32	37.29	46.33	53.11	59.89	85.00	96.44	98.00	122.00	136.00	154.00	186.00	204.00
33	38.50	46.33	54.12	59.89	87.58	101.95	98.00	122.00	136.00	154.00	186.00	204.00
34	38.50	46.33	56.58	61.80	92.73	107.46	98.00	122.00	136.00	154.00	186.00	204.00
35	40.90	47.37	56.58	64.27	97.88	110.21	98.00	122.00	136.00	154.00	186.00	204.00
36	43.31	49.74	59.04	69.21	100.46	115.72	98.00	122.00	136.00	154.00	186.00	204.00
37	45.72	52.11	63.96	71.68	105.61	121.23	98.00	122.00	136.00	154.00	186.00	204.00
38	45.72	54.48	66.42	74.16	110.76	126.74	98.00	122.00	136.00	154.00	186.00	204.00
39	48.12	56.85	68.88	79.10	115.91	135.01	98.00	122.00	136.00	154.00	186.00	204.00
40	50.53	59.22	71.34	81.57	121.07	140.52	98.00	122.00	136.00	154.00	186.00	204.00
41	53.17	61.84	74.10	84.40	126.79	146.00	98.00	122.00	136.00	154.00	186.00	204.00
42	53.40	64.47	76.89	89.73	130.00	146.00	98.00	122.00	136.00	154.00	186.00	204.00
43	56.08	67.13	82.19	92.61	130.00	146.00	98.00	122.00	136.00	154.00	186.00	204.00
44	58.77	69.81	85.03	95.51	130.00	146.00	98.00	122.00	136.00	154.00	186.00	204.00
45	62.32	73.79	90.15	100.34	148.26	171.09	116.00	140.00	154.00	172.00	208.00	228.00
46	62.59	79.03	95.70	103.28	154.15	179.92	116.00	140.00	154.00	172.00	208.00	228.00
47	65.39	81.83	98.69	108.78	160.09	185.98	116.00	140.00	154.00	172.00	208.00	228.00
48	68.20	84.65	104.32	114.31	166.08	188.00	116.00	140.00	154.00	172.00	208.00	228.00
49	71.04	89.99	107.37	117.34	168.00	188.00	116.00	140.00	154.00	172.00	208.00	228.00
50	75.73	91.80	113.21	125.05	181.77	204.00	124.00	146.00	160.00	180.00	216.00	244.00
51	78.77	94.98	119.14	132.64	189.22	214.00	128.00	152.00	166.00	184.00	222.00	244.00
52	82.88	100.68	120.80	133.78	198.62	222.00	130.00	156.00	170.00	188.00	226.00	250.00
53	82.98	106.43	126.80	139.85	208.00	230.00	134.00	160.00	176.00	192.00	232.00	256.00
54	87.61	109.69	131.23	145.37	215.79	240.00	138.00	164.00	180.00	198.00	238.00	262.00
55	91.83	113.99	134.19	151.54	224.00	245.66	141.60	170.00	186.00	202.00	244.00	270.00
56	97.62	119.80	140.17	158.74	234.00	258.00	147.61	176.00	194.00	208.00	252.00	280.00
57	100.88	124.20	147.26	167.53	242.00	266.00	149.10	186.00	206.00	218.00	264.00	294.00
58	106.75	128.64	151.81	174.95	252.00	276.00	155.16	194.00	216.00	230.00	280.00	310.00
59	109.74	137.21	158.97	182.44	262.00	286.00	156.88	199.47	230.00	244.00	296.00	328.00
60	115.79	141.72	166.16	190.01	270.00	294.00	163.14	202.51	235.92	256.00	310.00	344.00
61	121.31	151.22	175.94	200.92	274.95	298.35	169.92	212.29	243.94	261.30	317.85	351.00
62	128.40	159.41	186.74	209.47	279.30	302.10	173.28	217.86	250.80	269.80	324.90	359.10
63	138.03	167.82	193.92	223.29	284.90	307.10	179.45	227.55	255.30	277.50	333.00	368.15
64	145.35	174.91	207.88	233.18	289.80	313.20	181.80	230.40	261.00	284.40	340.20	376.20
65	152.40	186.09	217.99	245.63	295.75	320.25	185.50	234.50	264.25	292.25	348.25	383.25
66	160.53	201.07	231.99	264.32	306.00	331.50	190.40	241.40	272.00	302.60	360.40	396.10
67	171.85	214.88	253.15	278.85	323.40	349.80	199.65	252.45	285.45	316.80	377.85	414.15
68	183.07	231.31	268.80	294.40	344.00	372.80	209.60	265.60	300.80	334.40	398.40	436.80
69	195.30	249.50	282.10	313.10	365.80	396.80	220.10	280.55	316.20	353.40	420.05	458.80
70	205.50	261.00	295.50	333.00	385.50	418.50	232.50	294.00	331.50	376.50	439.50	478.50
71	216.05	272.60	305.95	355.25	407.45	440.80	245.05	307.40	345.10	400.20	461.10	498.80
72	229.60	285.60	317.80	380.80	432.60	466.20	257.60	322.00	358.40	427.00	484.40	520.80
73	241.65	301.05	332.10	409.05	460.35	492.75	268.65	337.50	375.30	456.30	510.30	545.40
74	253.50	317.20	352.30	439.40	490.10	522.60	280.80	353.60	395.20	484.90	538.20	572.00
75	263.75	336.25	380.00	467.50	521.25	553.75	290.00	371.25	421.25	511.25	567.50	601.25
76	274.80	358.80	415.20	496.80	555.60	591.60	298.80	391.20	451.20	537.60	600.00	637.20
77	285.20	386.40	453.10	526.70	595.70	638.25	307.05	414.00	484.15	562.35	635.95	680.80
78	303.97	426.01	503.98	569.52	653.14	705.12	324.31	449.74	528.84	602.29	691.56	746.93
79	329.96	473.47	562.74	624.89	725.46	786.48	349.17	494.94	584.21	654.27	761.62	827.16
80	360.47	523.19					378.55	541.27				
81	397.76	575.17					414.71	589.86				
82	441.83	628.28					456.52	640.71				
83	491.55	683.65					503.98	693.82				
84	545.79	741.28					554.83	749.19				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.7% Simple Inflation						3.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	36.16	44.07	49.72	55.37	67.81	74.73	88.17	108.18	123.67	142.24	176.00	194.00
30	36.16	44.07	49.72	55.37	70.14	79.72	92.93	112.89	130.00	146.00	176.00	194.00
31	36.16	44.07	49.72	55.37	72.48	84.70	94.00	115.24	130.00	146.00	176.00	194.00
32	36.16	44.07	49.72	55.37	77.16	87.19	94.00	116.00	130.00	146.00	176.00	194.00
33	37.33	44.07	50.66	55.37	79.50	92.17	94.00	116.00	130.00	146.00	176.00	194.00
34	37.33	44.07	52.97	57.13	84.17	97.15	94.00	116.00	130.00	146.00	176.00	194.00
35	39.66	45.06	52.97	59.42	88.85	99.64	94.00	116.00	130.00	146.00	176.00	194.00
36	42.00	47.32	55.27	63.99	91.19	104.63	94.00	116.00	130.00	146.00	176.00	194.00
37	44.33	49.57	59.88	66.27	95.86	109.61	94.00	116.00	130.00	146.00	176.00	194.00
38	44.33	51.82	62.18	68.56	100.54	114.59	94.00	116.00	130.00	146.00	176.00	194.00
39	46.66	54.08	64.48	73.13	105.22	122.06	94.00	116.00	130.00	146.00	176.00	194.00
40	49.00	56.33	66.78	75.42	109.89	127.05	94.00	116.00	130.00	146.00	176.00	194.00
41	51.56	58.82	69.37	78.03	115.08	132.00	94.00	116.00	130.00	146.00	176.00	194.00
42	51.78	61.33	71.98	82.96	118.00	132.00	94.00	116.00	130.00	146.00	176.00	194.00
43	54.38	63.86	76.94	85.62	118.00	132.00	94.00	116.00	130.00	146.00	176.00	194.00
44	56.99	66.40	79.60	88.31	118.00	132.00	94.00	116.00	130.00	146.00	176.00	194.00
45	60.87	68.42	84.24	92.97	135.90	154.70	112.00	134.00	148.00	164.00	196.00	214.00
46	61.14	73.28	89.42	95.69	141.30	162.70	112.00	134.00	148.00	164.00	196.00	214.00
47	63.86	75.87	92.22	100.78	146.75	168.18	112.00	134.00	148.00	164.00	196.00	214.00
48	66.61	78.49	97.47	105.91	152.24	170.00	112.00	134.00	148.00	164.00	196.00	214.00
49	69.39	83.44	100.32	108.71	154.00	170.00	112.00	134.00	148.00	164.00	196.00	214.00
50	72.50	87.21	108.06	116.71	165.96	186.00	118.00	142.00	156.00	172.00	206.00	230.00
51	75.62	88.95	110.75	122.57	173.45	194.00	124.00	146.00	160.00	176.00	210.00	230.00
52	79.69	94.58	112.64	124.00	182.73	202.00	128.00	150.00	164.00	180.00	216.00	236.00
53	81.45	100.26	117.04	130.09	192.00	212.00	132.00	154.00	170.00	184.00	222.00	244.00
54	84.54	102.07	121.51	135.57	199.80	220.00	136.00	160.00	174.00	190.00	228.00	250.00
55	88.72	107.83	124.60	140.14	208.00	227.83	139.61	164.00	180.00	194.00	234.00	258.00
56	94.48	113.58	130.50	147.29	216.00	238.00	143.62	170.00	188.00	200.00	244.00	270.00
57	97.77	117.99	137.45	155.92	226.00	250.00	145.17	178.00	196.00	210.00	256.00	284.00
58	103.61	122.44	143.65	163.40	236.00	260.00	151.23	186.00	206.00	222.00	270.00	300.00
59	106.65	130.90	152.34	169.29	246.00	270.00	153.05	191.64	218.00	234.00	284.00	316.00
60	111.16	135.43	159.44	176.90	256.00	282.00	157.45	193.05	222.27	246.00	300.00	332.00
61	116.64	144.79	169.17	187.63	259.35	284.70	164.19	202.81	230.39	251.55	304.20	339.30
62	123.70	152.97	179.89	194.63	266.00	290.70	167.63	206.69	237.50	256.50	311.60	345.80
63	133.22	159.83	185.56	206.63	270.10	294.15	172.05	214.60	240.50	260.85	316.35	351.50
64	138.97	167.03	199.50	216.65	275.40	300.60	176.40	219.60	244.80	266.40	322.20	356.40
65	144.47	178.20	208.08	227.38	280.00	304.50	180.25	222.25	250.25	273.00	329.00	362.25
66	154.18	191.57	220.56	245.80	289.00	314.50	185.30	229.50	256.70	280.50	336.60	372.30
67	167.08	205.47	241.65	259.05	301.95	330.00	194.70	240.90	270.60	293.70	353.10	389.40
68	179.92	223.50	256.00	273.60	320.00	348.80	204.80	256.00	286.40	312.00	372.80	409.60
69	192.20	240.20	269.70	291.40	341.00	370.45	217.00	271.25	303.80	331.70	393.70	430.90
70	204.00	253.50	283.50	310.50	361.50	391.50	229.50	285.00	319.50	355.50	415.50	453.00
71	214.60	265.35	295.80	333.50	382.80	414.70	242.15	300.15	334.95	379.90	437.90	474.15
72	228.20	278.60	309.40	361.20	410.20	441.00	256.20	315.00	351.40	407.40	463.40	499.80
73	240.30	294.30	325.35	390.15	438.75	469.80	267.30	332.10	369.90	434.70	491.40	526.50
74	252.20	310.70	344.50	418.60	468.00	499.20	279.50	348.40	388.70	460.20	518.70	553.80
75	262.50	327.50	367.50	445.00	497.50	530.00	288.75	363.75	410.00	485.00	545.00	581.25
76	272.40	346.80	396.00	470.40	528.00	562.80	297.60	381.60	434.40	507.60	572.40	612.00
77	282.90	371.45	427.80	495.65	560.05	600.30	305.90	401.35	461.15	530.15	601.45	646.30
78	300.58	405.67	472.34	533.36	609.07	655.40	323.18	431.66	500.59	565.00	648.62	699.47
79	325.44	449.74	525.45	581.95	670.09	724.33	346.91	472.34	549.18	612.46	708.51	767.27
80	354.82	494.94					374.03	515.28				
81	390.98	543.53					407.93	560.48				
82	431.66	593.25					447.48	607.94				
83	477.99	646.36					491.55	658.79				
84	528.84	700.60					540.14	711.90				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.7% Simple Inflation						3.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	32.77	38.42	42.94	46.33	57.46	62.28	82.54	96.99	108.45	122.76	152.00	168.00
30	32.77	38.42	42.94	46.33	59.44	66.43	87.00	101.21	114.00	126.00	152.00	168.00
31	32.77	38.42	42.94	46.33	61.43	70.58	88.00	103.32	114.00	126.00	152.00	168.00
32	32.77	38.42	42.94	46.33	65.39	72.66	88.00	104.00	114.00	126.00	152.00	168.00
33	33.83	38.42	43.76	46.33	67.37	76.81	88.00	104.00	114.00	126.00	152.00	168.00
34	33.83	38.42	45.74	47.81	71.33	80.96	88.00	104.00	114.00	126.00	152.00	168.00
35	35.95	39.29	45.74	49.72	75.30	83.04	88.00	104.00	114.00	126.00	152.00	168.00
36	38.06	41.25	47.73	53.54	77.28	87.19	88.00	104.00	114.00	126.00	152.00	168.00
37	40.17	43.21	51.71	55.45	81.24	91.34	88.00	104.00	114.00	126.00	152.00	168.00
38	40.17	45.18	53.70	57.37	85.20	95.49	88.00	104.00	114.00	126.00	152.00	168.00
39	42.29	47.14	55.69	61.19	89.17	101.72	88.00	104.00	114.00	126.00	152.00	168.00
40	44.40	49.11	57.68	63.10	93.13	105.87	88.00	104.00	114.00	126.00	152.00	168.00
41	46.72	51.28	59.91	65.29	97.53	110.00	88.00	104.00	114.00	126.00	152.00	168.00
42	46.93	53.47	62.17	69.42	100.00	110.00	88.00	104.00	114.00	126.00	152.00	168.00
43	49.28	55.67	66.45	71.64	100.00	110.00	88.00	104.00	114.00	126.00	152.00	168.00
44	51.65	57.89	68.75	73.89	100.00	110.00	88.00	104.00	114.00	126.00	152.00	168.00
45	53.62	60.37	73.90	79.69	114.72	131.04	102.00	120.00	128.00	142.00	172.00	190.00
46	53.86	64.66	78.44	82.02	119.28	137.81	102.00	120.00	128.00	142.00	172.00	190.00
47	56.26	66.95	80.89	86.38	123.88	142.46	102.00	120.00	128.00	142.00	172.00	190.00
48	58.68	69.26	85.50	90.78	128.52	144.00	102.00	120.00	128.00	142.00	172.00	190.00
49	61.13	73.63	88.00	93.18	130.00	144.00	102.00	120.00	128.00	142.00	172.00	190.00
50	66.06	76.50	92.62	98.37	142.25	160.00	108.00	126.00	134.00	150.00	180.00	204.00
51	67.74	78.39	95.65	104.10	147.83	168.00	112.00	130.00	138.00	154.00	186.00	204.00
52	71.72	82.37	97.95	106.05	156.91	176.00	116.00	132.00	142.00	158.00	190.00	210.00
53	72.23	87.92	102.41	110.58	166.00	182.00	120.00	136.00	146.00	162.00	196.00	216.00
54	75.31	89.88	105.30	115.97	171.83	192.00	122.00	140.00	152.00	166.00	202.00	222.00
55	79.38	93.96	108.63	120.58	180.00	198.11	125.65	146.00	158.00	170.00	208.00	230.00
56	83.45	99.58	112.78	127.65	188.00	208.00	129.66	150.00	164.00	176.00	216.00	240.00
57	86.91	104.02	119.45	134.36	196.00	218.00	131.44	158.00	172.00	184.00	226.00	252.00
58	92.62	108.49	124.06	140.29	206.00	226.00	135.52	166.00	182.00	196.00	238.00	266.00
59	94.29	115.13	130.82	147.93	214.00	236.00	137.75	170.13	192.00	206.00	252.00	280.00
60	98.81	119.68	139.30	153.97	224.00	246.00	142.27	172.23	196.92	216.00	266.00	296.00
61	104.20	127.09	145.49	162.73	228.15	249.60	147.01	180.06	205.22	222.30	271.05	302.25
62	111.18	133.65	155.90	169.89	231.80	254.60	150.68	184.34	210.90	228.00	277.40	307.80
63	120.38	140.65	162.16	181.63	236.80	259.00	155.40	192.40	214.60	233.10	283.05	312.65
64	126.19	148.12	172.67	190.18	243.00	264.60	158.40	196.20	217.80	237.60	288.00	318.60
65	131.77	156.13	181.66	200.82	246.75	269.50	162.75	199.50	220.50	243.25	294.00	323.75
66	139.87	167.82	192.78	215.50	255.00	277.10	168.30	205.70	227.80	251.60	302.60	333.20
67	149.57	181.94	210.41	227.70	267.30	292.05	176.55	216.15	239.25	264.00	316.80	349.80
68	160.98	196.93	225.60	241.60	283.20	308.80	185.60	228.80	254.40	280.00	334.40	368.00
69	172.05	213.86	238.70	258.85	302.25	328.60	196.85	243.35	271.25	297.60	354.95	389.05
70	183.00	225.00	250.50	276.00	321.00	348.00	208.50	256.50	286.50	319.50	375.00	408.00
71	192.85	236.35	262.45	298.70	342.20	369.75	220.40	269.70	300.15	343.65	395.85	427.75
72	204.40	249.20	274.40	323.40	365.40	392.00	232.40	284.20	315.00	368.20	418.60	450.80
73	216.00	261.90	288.90	348.30	391.50	418.50	243.00	298.35	330.75	392.85	442.80	473.85
74	227.50	276.90	306.80	374.40	417.30	444.60	253.50	313.30	349.70	417.30	466.70	497.90
75	236.25	292.50	327.50	397.50	443.75	472.50	262.50	328.75	368.75	438.75	491.25	523.75
76	244.80	310.80	352.80	421.20	471.60	501.60	270.00	344.40	391.20	459.60	516.00	550.80
77	254.15	331.20	380.65	442.75	499.10	533.60	277.15	361.10	415.15	479.55	541.65	580.75
78	270.07	361.60	419.23	475.73	541.27	580.82	292.67	388.72	449.74	510.76	583.08	627.15
79	291.54	400.02	465.56	518.67	594.38	639.58	313.01	423.75	492.68	552.57	635.06	684.78
80	317.53	439.57					336.74	461.04				
81	348.04	480.25					366.12	500.59				
82	383.07	523.19					398.89	541.27				
83	421.49	568.39					436.18	585.34				
84	463.30	614.72					476.86	629.41				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.2% Simple Inflation						2.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
30	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
31	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
32	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
33	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
34	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
35	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
36	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
37	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
38	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
39	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
40	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
41	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
42	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
43	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
44	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
45	50.85	65.54	70.06	80.23	100.57	108.48	66.67	83.62	92.66	102.83	124.30	137.86
46	50.85	65.54	70.06	80.23	100.57	108.48	66.67	83.62	92.66	102.83	124.30	137.86
47	50.85	65.54	70.06	80.23	100.57	108.48	66.67	83.62	92.66	102.83	124.30	137.86
48	50.85	65.54	70.06	80.23	100.57	108.48	66.67	83.62	92.66	102.83	124.30	137.86
49	50.85	65.54	70.06	80.23	100.57	108.48	66.67	83.62	92.66	102.83	124.30	137.86
50	54.24	72.32	75.71	87.01	109.61	117.52	71.19	89.27	98.31	108.48	129.95	143.51
51	57.63	75.71	81.36	90.40	115.26	123.17	73.45	91.53	100.57	110.74	133.34	146.90
52	61.02	79.10	85.88	97.18	119.78	129.95	76.84	93.79	102.83	113.00	136.73	151.42
53	65.54	82.49	90.40	101.70	124.30	135.60	80.23	96.05	106.22	116.39	140.12	154.81
54	67.80	85.88	94.92	107.35	129.95	142.38	82.49	99.44	109.61	118.65	143.51	158.20
55	71.19	89.27	100.57	111.87	134.47	149.16	85.88	101.70	111.87	120.91	146.90	161.59
56	74.58	92.66	103.96	117.52	140.12	154.81	89.27	106.22	116.39	125.43	151.42	168.37
57	77.97	97.18	108.48	122.04	146.90	160.46	92.66	111.87	123.17	132.21	159.33	176.28
58	81.36	101.70	113.00	128.82	152.55	167.24	96.05	117.52	131.08	138.99	169.50	187.58
59	87.01	106.22	117.52	135.60	159.33	174.02	100.57	124.30	140.12	148.03	179.67	198.88
60	91.53	110.74	122.04	142.38	166.11	180.80	105.09	132.21	148.03	157.07	190.97	211.31
61	97.18	116.39	128.82	150.29	174.02	188.71	109.61	138.99	155.94	167.24	202.27	223.74
62	102.83	124.30	136.73	159.33	184.19	198.88	116.39	146.90	164.98	177.41	214.70	237.30
63	108.48	133.34	148.03	169.50	194.36	210.18	123.17	154.81	174.02	189.84	228.26	251.99
64	115.26	143.51	159.33	180.80	206.79	223.74	129.95	164.98	185.32	203.40	242.95	267.81
65	124.30	153.68	171.76	192.10	220.35	237.30	137.86	174.02	196.62	216.96	258.77	284.76
66	132.21	164.98	185.32	204.53	236.17	254.25	148.03	186.45	209.05	230.52	276.85	301.71
67	140.12	178.54	197.75	218.09	256.51	275.72	157.07	201.14	222.61	246.34	299.45	319.79
68	151.42	193.23	213.57	235.04	280.24	296.06	169.50	216.96	240.69	266.68	324.31	343.52
69	163.85	209.05	233.91	259.90	306.23	327.70	185.32	236.17	264.42	293.80	352.56	376.29
70	177.41	226.00	255.38	288.15	334.48	362.73	201.14	254.25	287.02	325.44	380.81	414.71
71	193.23	244.08	273.46	317.53	364.99	394.37	219.22	274.59	308.49	358.21	412.45	446.35
72	211.31	264.42	293.80	353.69	401.15	431.66	238.43	298.32	332.22	396.63	449.74	483.64
73	231.65	289.28	319.79	393.24	442.96	474.60	258.77	324.31	361.60	438.44	491.55	524.32
74	253.12	317.53	351.43	438.44	490.42	522.06	279.11	353.69	395.50	483.64	537.88	571.78
75	274.59	349.17	394.37	485.90	541.27	575.17	300.58	385.33	437.31	531.10	589.86	624.89
76	297.19	388.72	448.61	537.88	601.16	640.71	323.18	423.75	488.16	581.95	648.62	690.43
77	322.05	436.18	511.89	594.38	672.35	720.94	346.91	467.82	545.79	635.06	718.68	769.53
78	349.17	489.29	578.56	655.40	751.45	810.21	372.90	517.54	607.94	691.56	795.52	857.67
79	378.55	544.66	646.36	718.68	833.94	904.00	401.15	568.39	671.22	752.58	875.75	950.33
80	413.58	601.16					435.05	621.50				
81	457.65	659.92					475.73	678.00				
82	508.50	722.07					524.32	736.76				
83	565.00	786.48					578.56	797.78				
84	627.15	853.15					637.32	861.06				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.2% Simple Inflation						2.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
30	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
31	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
32	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
33	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
34	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
35	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
36	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
37	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
38	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
39	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
40	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
41	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
42	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
43	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
44	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
45	48.59	61.02	65.54	73.45	91.53	98.31	64.41	80.23	90.40	98.31	118.65	129.95
46	48.59	61.02	65.54	73.45	91.53	98.31	64.41	80.23	90.40	98.31	118.65	129.95
47	48.59	61.02	65.54	73.45	91.53	98.31	64.41	80.23	90.40	98.31	118.65	129.95
48	48.59	61.02	65.54	73.45	91.53	98.31	64.41	80.23	90.40	98.31	118.65	129.95
49	48.59	61.02	65.54	73.45	91.53	98.31	64.41	80.23	90.40	98.31	118.65	129.95
50	51.98	67.80	72.32	80.23	100.57	107.35	67.80	85.88	93.79	103.96	124.30	136.73
51	55.37	71.19	75.71	84.75	105.09	114.13	71.19	88.14	96.05	106.22	127.69	140.12
52	58.76	74.58	80.23	89.27	110.74	118.65	73.45	90.40	99.44	108.48	129.95	143.51
53	62.15	77.97	84.75	93.79	115.26	125.43	76.84	93.79	101.70	110.74	133.34	148.03
54	65.54	81.36	89.27	98.31	119.78	132.21	80.23	96.05	105.09	114.13	136.73	151.42
55	68.93	84.75	93.79	103.96	125.43	137.86	83.62	98.31	108.48	116.39	141.25	155.94
56	72.32	88.14	97.18	109.61	129.95	143.51	87.01	102.83	111.87	120.91	145.77	161.59
57	75.71	91.53	101.70	114.13	136.73	150.29	89.27	107.35	118.65	126.56	153.68	170.63
58	79.10	96.05	106.22	119.78	143.51	155.94	92.66	113.00	125.43	134.47	162.72	180.80
59	82.49	100.57	111.87	125.43	150.29	164.98	97.18	119.78	132.21	142.38	174.02	192.10
60	88.14	106.22	116.39	132.21	157.07	172.89	101.70	125.43	140.12	150.29	184.19	203.40
61	92.66	111.87	123.17	140.12	164.98	180.80	106.22	132.21	148.03	159.33	194.36	214.70
62	98.31	118.65	132.21	148.03	175.15	190.97	113.00	138.99	155.94	168.37	205.66	227.13
63	105.09	127.69	141.25	157.07	185.32	202.27	118.65	146.90	164.98	179.67	216.96	240.69
64	111.87	136.73	152.55	167.24	196.62	213.57	125.43	155.94	174.02	190.97	230.52	254.25
65	118.65	146.90	163.85	178.54	207.92	226.00	133.34	166.11	185.32	202.27	244.08	268.94
66	125.43	158.20	174.02	189.84	222.61	241.82	142.38	177.41	196.62	216.96	259.90	284.76
67	134.47	170.63	185.32	202.27	240.69	257.64	151.42	192.10	210.18	230.52	280.24	301.71
68	145.77	186.45	200.01	219.22	262.16	276.85	163.85	209.05	227.13	250.86	303.97	323.18
69	159.33	202.27	220.35	241.82	285.89	305.10	179.67	227.13	250.86	276.85	331.09	354.82
70	176.28	219.22	245.21	268.94	311.88	339.00	198.88	247.47	276.85	307.36	360.47	392.11
71	192.10	237.30	264.42	301.71	343.52	370.64	216.96	268.94	299.45	341.26	392.11	424.88
72	210.18	258.77	287.02	336.74	379.68	407.93	237.30	292.67	325.44	378.55	429.40	463.30
73	230.52	282.50	313.01	375.16	421.49	450.87	257.64	318.66	354.82	418.10	472.34	506.24
74	251.99	309.62	343.52	416.97	467.82	498.33	277.98	348.04	388.72	459.91	517.54	552.57
75	272.33	340.13	381.94	462.17	516.41	550.31	299.45	378.55	426.01	503.98	566.13	603.42
76	294.93	376.29	428.27	509.63	570.65	609.07	322.05	412.45	470.08	550.31	619.24	662.18
77	318.66	419.23	483.64	559.35	632.80	678.00	345.78	453.13	520.93	597.77	679.13	728.85
78	345.78	466.69	543.53	612.46	699.47	752.58	370.64	497.20	575.17	648.62	744.67	803.43
79	374.03	517.54	604.55	668.96	770.66	832.81	397.76	542.40	631.67	703.99	813.60	881.40
80	407.93	569.52					429.40	592.12				
81	448.61	623.76					468.95	644.10				
82	497.20	682.52					514.15	699.47				
83	550.31	742.41					565.00	757.10				
84	607.94	805.69					620.37	818.12				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.2% Simple Inflation						2.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
30	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
31	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
32	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
33	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
34	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
35	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
36	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
37	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
38	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
39	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
40	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
41	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
42	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
43	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
44	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
45	44.07	54.24	57.63	63.28	77.97	84.75	58.76	71.19	77.97	85.88	103.96	114.13
46	44.07	54.24	57.63	63.28	77.97	84.75	58.76	71.19	77.97	85.88	103.96	114.13
47	44.07	54.24	57.63	63.28	77.97	84.75	58.76	71.19	77.97	85.88	103.96	114.13
48	44.07	54.24	57.63	63.28	77.97	84.75	58.76	71.19	77.97	85.88	103.96	114.13
49	44.07	54.24	57.63	63.28	77.97	84.75	58.76	71.19	77.97	85.88	103.96	114.13
50	47.46	59.89	62.15	68.93	85.88	92.66	62.15	75.71	82.49	90.40	109.61	120.91
51	50.85	62.15	65.54	73.45	90.40	98.31	64.41	77.97	84.75	92.66	111.87	124.30
52	53.11	65.54	70.06	77.97	94.92	102.83	66.67	80.23	87.01	94.92	115.26	127.69
53	55.37	67.80	74.58	81.36	99.44	108.48	68.93	82.49	89.27	97.18	117.52	131.08
54	58.76	71.19	76.84	85.88	103.96	114.13	72.32	84.75	91.53	99.44	120.91	134.47
55	61.02	73.45	81.36	89.27	108.48	119.78	75.71	87.01	94.92	101.70	124.30	137.86
56	64.41	76.84	84.75	94.92	113.00	126.56	77.97	90.40	98.31	106.22	128.82	143.51
57	67.80	80.23	88.14	99.44	118.65	131.08	81.36	94.92	103.96	111.87	136.73	151.42
58	70.06	84.75	92.66	103.96	124.30	137.86	83.62	100.57	110.74	118.65	144.64	160.46
59	74.58	88.14	97.18	109.61	131.08	143.51	88.14	106.22	117.52	125.43	153.68	170.63
60	79.10	92.66	101.70	115.26	137.86	151.42	91.53	111.87	124.30	133.34	162.72	180.80
61	83.62	98.31	107.35	123.17	144.64	159.33	97.18	117.52	131.08	141.25	171.76	190.97
62	89.27	105.09	114.13	129.95	153.68	167.24	101.70	124.30	136.73	150.29	183.06	202.27
63	94.92	111.87	123.17	138.99	162.72	177.41	107.35	131.08	144.64	159.33	193.23	214.70
64	100.57	120.91	132.21	148.03	172.89	188.71	114.13	138.99	154.81	169.50	205.66	227.13
65	107.35	128.82	142.38	157.07	183.06	200.01	120.91	148.03	163.85	180.80	218.09	240.69
66	114.13	138.99	152.55	167.24	196.62	213.57	128.82	158.20	175.15	193.23	232.78	255.38
67	120.91	151.42	163.85	179.67	212.44	227.13	136.73	171.76	186.45	205.66	251.99	270.07
68	131.08	164.98	176.28	194.36	231.65	246.34	148.03	186.45	202.27	223.74	273.46	291.54
69	143.51	179.67	194.36	215.83	254.25	270.07	162.72	204.53	222.61	248.60	298.32	319.79
70	158.20	194.36	216.96	239.56	277.98	301.71	180.80	222.61	247.47	276.85	324.31	353.69
71	172.89	211.31	235.04	268.94	306.23	329.96	197.75	241.82	268.94	308.49	353.69	383.07
72	189.84	230.52	254.25	300.58	339.00	363.86	215.83	263.29	292.67	342.39	387.59	416.97
73	207.92	251.99	277.98	335.61	376.29	402.28	233.91	287.02	318.66	377.42	426.01	455.39
74	227.13	276.85	306.23	374.03	416.97	444.09	253.12	313.01	349.17	416.97	466.69	497.20
75	245.21	303.97	340.13	413.58	461.04	490.42	272.33	341.26	383.07	456.52	510.76	543.53
76	265.55	336.74	381.94	456.52	509.63	543.53	292.67	372.90	423.75	497.20	559.35	596.64
77	287.02	374.03	430.53	500.59	563.87	603.42	314.14	407.93	468.95	540.14	612.46	655.40
78	310.75	415.84	482.51	546.92	621.50	667.83	335.61	447.48	516.41	586.47	670.09	719.81
79	335.61	459.91	535.62	596.64	682.52	735.63	359.34	488.16	566.13	635.06	729.98	787.61
80	364.99	505.11					387.59	529.97				
81	400.02	552.57					420.36	575.17				
82	440.70	601.16					458.78	622.63				
83	484.77	653.14					501.72	672.35				
84	533.36	707.38					548.05	724.33				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.2% Simple Inflation						2.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
30	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
31	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
32	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
33	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
34	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
35	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
36	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
37	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
38	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
39	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
40	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
41	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
42	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
43	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
44	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
45	48.59	62.15	68.93	76.84	94.92	106.22	65.54	79.10	87.01	97.18	117.52	128.82
46	48.59	62.15	68.93	76.84	94.92	106.22	65.54	79.10	87.01	97.18	117.52	128.82
47	48.59	62.15	68.93	76.84	94.92	106.22	65.54	79.10	87.01	97.18	117.52	128.82
48	48.59	62.15	68.93	76.84	94.92	106.22	65.54	79.10	87.01	97.18	117.52	128.82
49	48.59	62.15	68.93	76.84	94.92	106.22	65.54	79.10	87.01	97.18	117.52	128.82
50	53.11	67.80	74.58	84.75	103.96	115.26	70.06	82.49	90.40	101.70	122.04	137.86
51	56.50	71.19	80.23	89.27	108.48	120.91	72.32	85.88	93.79	103.96	125.43	137.86
52	58.76	74.58	83.62	92.66	113.00	125.43	73.45	88.14	96.05	106.22	127.69	141.25
53	61.02	77.97	88.14	97.18	117.52	129.95	75.71	90.40	99.44	108.48	131.08	144.64
54	64.41	81.36	91.53	100.57	122.04	135.60	77.97	92.66	101.70	111.87	134.47	148.03
55	66.67	83.62	94.92	105.09	126.56	140.12	80.23	96.05	105.09	114.13	137.86	152.55
56	70.06	87.01	98.31	109.61	132.21	145.77	83.62	99.44	109.61	117.52	142.38	158.20
57	73.45	90.40	101.70	114.13	136.73	150.29	85.88	105.09	116.39	123.17	149.16	166.11
58	76.84	93.79	105.09	119.78	142.38	155.94	89.27	109.61	122.04	129.95	158.20	175.15
59	80.23	98.31	108.48	125.43	148.03	161.59	92.66	115.26	129.95	137.86	167.24	185.32
60	84.75	101.70	111.87	131.08	152.55	166.11	97.18	120.91	136.73	144.64	175.15	194.36
61	88.14	106.22	117.52	136.73	159.33	172.89	100.57	126.56	142.38	151.42	184.19	203.40
62	92.66	111.87	123.17	143.51	166.11	179.67	103.96	132.21	149.16	160.46	193.23	213.57
63	97.18	118.65	131.08	151.42	174.02	187.58	109.61	138.99	155.94	169.50	203.40	224.87
64	102.83	125.43	140.12	159.33	181.93	196.62	114.13	144.64	163.85	178.54	213.57	236.17
65	108.48	133.34	149.16	167.24	190.97	206.79	119.78	151.42	170.63	188.71	224.87	247.47
66	114.13	143.51	160.46	177.41	203.40	220.35	126.56	160.46	180.80	201.14	239.56	263.29
67	122.04	154.81	174.02	190.97	221.48	239.56	136.73	172.89	195.49	216.96	258.77	283.63
68	131.08	167.24	189.84	207.92	242.95	263.29	148.03	187.58	212.44	236.17	281.37	308.49
69	142.38	181.93	205.66	228.26	266.68	289.28	160.46	204.53	230.52	257.64	306.23	334.48
70	154.81	196.62	222.61	250.86	290.41	315.27	175.15	221.48	249.73	283.63	331.09	360.47
71	168.37	212.44	238.43	276.85	317.53	343.52	190.97	239.56	268.94	311.88	359.34	388.72
72	185.32	230.52	256.51	307.36	349.17	376.29	207.92	259.90	289.28	344.65	390.98	420.36
73	202.27	251.99	277.98	342.39	385.33	412.45	224.87	282.50	314.14	381.94	427.14	456.52
74	220.35	275.72	306.23	381.94	426.01	454.26	244.08	307.36	343.52	421.49	467.82	497.20
75	238.43	303.97	343.52	422.62	471.21	500.59	262.16	335.61	380.81	462.17	513.02	543.53
76	258.77	337.87	390.98	467.82	523.19	557.09	281.37	368.38	424.88	506.24	565.00	600.03
77	280.24	379.68	445.22	517.54	585.34	627.15	301.71	406.80	475.73	552.57	624.89	668.96
78	303.97	426.01	503.98	569.52	653.14	705.12	324.31	449.74	528.84	602.29	691.56	746.93
79	329.96	473.47	562.74	624.89	725.46	786.48	349.17	494.94	584.21	654.27	761.62	827.16
80	360.47	523.19					378.55	541.27				
81	397.76	575.17					414.71	589.86				
82	441.83	628.28					456.52	640.71				
83	491.55	683.65					503.98	693.82				
84	545.79	741.28					554.83	749.19				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.2% Simple Inflation						2.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
30	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
31	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
32	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
33	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
34	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
35	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
36	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
37	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
38	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
39	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
40	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
41	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
42	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
43	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
44	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
45	47.46	57.63	64.41	71.19	87.01	96.05	63.28	75.71	83.62	92.66	110.74	120.91
46	47.46	57.63	64.41	71.19	87.01	96.05	63.28	75.71	83.62	92.66	110.74	120.91
47	47.46	57.63	64.41	71.19	87.01	96.05	63.28	75.71	83.62	92.66	110.74	120.91
48	47.46	57.63	64.41	71.19	87.01	96.05	63.28	75.71	83.62	92.66	110.74	120.91
49	47.46	57.63	64.41	71.19	87.01	96.05	63.28	75.71	83.62	92.66	110.74	120.91
50	50.85	64.41	71.19	79.10	94.92	105.09	66.67	80.23	88.14	97.18	116.39	129.95
51	54.24	66.67	74.58	82.49	99.44	109.61	70.06	82.49	90.40	99.44	118.65	129.95
52	56.50	70.06	77.97	85.88	103.96	114.13	72.32	84.75	92.66	101.70	122.04	133.34
53	59.89	73.45	81.36	90.40	108.48	119.78	74.58	87.01	96.05	103.96	125.43	137.86
54	62.15	75.71	84.75	93.79	113.00	124.30	76.84	90.40	98.31	107.35	128.82	141.25
55	64.41	79.10	88.14	97.18	117.52	129.95	79.10	92.66	101.70	109.61	132.21	145.77
56	67.80	82.49	91.53	101.70	122.04	134.47	81.36	96.05	106.22	113.00	137.86	152.55
57	71.19	85.88	94.92	106.22	127.69	141.25	83.62	100.57	110.74	118.65	144.64	160.46
58	74.58	89.27	99.44	111.87	133.34	146.90	87.01	105.09	116.39	125.43	152.55	169.50
59	77.97	93.79	103.96	116.39	138.99	152.55	90.40	110.74	123.17	132.21	160.46	178.54
60	81.36	97.18	107.35	122.04	144.64	159.33	93.79	115.26	128.82	138.99	169.50	187.58
61	84.75	101.70	113.00	127.69	150.29	164.98	97.18	120.91	134.47	145.77	176.28	196.62
62	89.27	107.35	118.65	133.34	158.20	172.89	100.57	125.43	141.25	152.55	185.32	205.66
63	93.79	113.00	125.43	140.12	164.98	179.67	105.09	131.08	146.90	159.33	193.23	214.70
64	98.31	119.78	134.47	148.03	172.89	188.71	110.74	137.86	153.68	167.24	202.27	223.74
65	102.83	127.69	142.38	154.81	180.80	196.62	116.39	143.51	161.59	176.28	212.44	233.91
66	109.61	136.73	152.55	164.98	192.10	209.05	123.17	152.55	170.63	186.45	223.74	247.47
67	118.65	148.03	166.11	177.41	206.79	226.00	133.34	164.98	185.32	201.14	241.82	266.68
68	128.82	161.59	180.80	193.23	226.00	246.34	144.64	180.80	202.27	220.35	263.29	289.28
69	140.12	175.15	196.62	212.44	248.60	270.07	158.20	197.75	221.48	241.82	287.02	314.14
70	153.68	190.97	213.57	233.91	272.33	294.93	172.89	214.70	240.69	267.81	313.01	341.26
71	167.24	206.79	230.52	259.90	298.32	323.18	188.71	233.91	261.03	296.06	341.26	369.51
72	184.19	224.87	249.73	291.54	331.09	355.95	206.79	254.25	283.63	328.83	374.03	403.41
73	201.14	246.34	272.33	326.57	367.25	393.24	223.74	277.98	309.62	363.86	411.32	440.70
74	219.22	270.07	299.45	363.86	406.80	433.92	242.95	302.84	337.87	400.02	450.87	481.38
75	237.30	296.06	332.22	402.28	449.74	479.12	261.03	328.83	370.64	438.44	492.68	525.45
76	256.51	326.57	372.90	442.96	497.20	529.97	280.24	359.34	409.06	477.99	539.01	576.30
77	277.98	364.99	420.36	487.03	550.31	589.86	300.58	394.37	453.13	520.93	590.99	635.06
78	300.58	405.67	472.34	533.36	609.07	655.40	323.18	431.66	500.59	565.00	648.62	699.47
79	325.44	449.74	525.45	581.95	670.09	724.33	346.91	472.34	549.18	612.46	708.51	767.27
80	354.82	494.94					374.03	515.28				
81	390.98	543.53					407.93	560.48				
82	431.66	593.25					447.48	607.94				
83	477.99	646.36					491.55	658.79				
84	528.84	700.60					540.14	711.90				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.2% Simple Inflation						2.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
30	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
31	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
32	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
33	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
34	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
35	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
36	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
37	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
38	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
39	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
40	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
41	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
42	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
43	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
44	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
45	41.81	50.85	56.50	61.02	73.45	81.36	57.63	67.80	72.32	80.23	97.18	107.35
46	41.81	50.85	56.50	61.02	73.45	81.36	57.63	67.80	72.32	80.23	97.18	107.35
47	41.81	50.85	56.50	61.02	73.45	81.36	57.63	67.80	72.32	80.23	97.18	107.35
48	41.81	50.85	56.50	61.02	73.45	81.36	57.63	67.80	72.32	80.23	97.18	107.35
49	41.81	50.85	56.50	61.02	73.45	81.36	57.63	67.80	72.32	80.23	97.18	107.35
50	46.33	56.50	61.02	66.67	81.36	90.40	61.02	71.19	75.71	84.75	101.70	115.26
51	48.59	58.76	64.41	70.06	84.75	94.92	63.28	73.45	77.97	87.01	105.09	115.26
52	50.85	61.02	67.80	73.45	89.27	99.44	65.54	74.58	80.23	89.27	107.35	118.65
53	53.11	64.41	71.19	76.84	93.79	102.83	67.80	76.84	82.49	91.53	110.74	122.04
54	55.37	66.67	73.45	80.23	97.18	108.48	68.93	79.10	85.88	93.79	114.13	125.43
55	57.63	68.93	76.84	83.62	101.70	113.00	71.19	82.49	89.27	96.05	117.52	129.95
56	59.89	72.32	79.10	88.14	106.22	117.52	73.45	84.75	92.66	99.44	122.04	135.60
57	63.28	75.71	82.49	91.53	110.74	123.17	75.71	89.27	97.18	103.96	127.69	142.38
58	66.67	79.10	85.88	96.05	116.39	127.69	77.97	93.79	102.83	110.74	134.47	150.29
59	68.93	82.49	89.27	101.70	120.91	133.34	81.36	98.31	108.48	116.39	142.38	158.20
60	72.32	85.88	93.79	106.22	126.56	138.99	84.75	102.83	114.13	122.04	150.29	167.24
61	75.71	89.27	97.18	110.74	132.21	144.64	87.01	107.35	119.78	128.82	157.07	175.15
62	80.23	93.79	102.83	116.39	137.86	151.42	90.40	111.87	125.43	135.60	164.98	183.06
63	84.75	99.44	109.61	123.17	144.64	158.20	94.92	117.52	131.08	142.38	172.89	190.97
64	89.27	106.22	116.39	129.95	152.55	166.11	99.44	123.17	136.73	149.16	180.80	200.01
65	93.79	111.87	124.30	136.73	159.33	174.02	105.09	128.82	142.38	157.07	189.84	209.05
66	99.44	119.78	133.34	144.64	169.50	184.19	111.87	136.73	151.42	167.24	201.14	221.48
67	106.22	131.08	144.64	155.94	183.06	200.01	120.91	148.03	163.85	180.80	216.96	239.56
68	115.26	142.38	159.33	170.63	200.01	218.09	131.08	161.59	179.67	197.75	236.17	259.90
69	125.43	155.94	174.02	188.71	220.35	239.56	143.51	177.41	197.75	216.96	258.77	283.63
70	137.86	169.50	188.71	207.92	241.82	262.16	157.07	193.23	215.83	240.69	282.50	307.36
71	150.29	184.19	204.53	232.78	266.68	288.15	171.76	210.18	233.91	267.81	308.49	333.35
72	164.98	201.14	221.48	261.03	294.93	316.40	187.58	229.39	254.25	297.19	337.87	363.86
73	180.80	219.22	241.82	291.54	327.70	350.30	203.40	249.73	276.85	328.83	370.64	396.63
74	197.75	240.69	266.68	325.44	362.73	386.46	220.35	272.33	303.97	362.73	405.67	432.79
75	213.57	264.42	296.06	359.34	401.15	427.14	237.30	297.19	333.35	396.63	444.09	473.47
76	230.52	292.67	332.22	396.63	444.09	472.34	254.25	324.31	368.38	432.79	485.90	518.67
77	249.73	325.44	374.03	435.05	490.42	524.32	272.33	354.82	407.93	471.21	532.23	570.65
78	270.07	361.60	419.23	475.73	541.27	580.82	292.67	388.72	449.74	510.76	583.08	627.15
79	291.54	400.02	465.56	518.67	594.38	639.58	313.01	423.75	492.68	552.57	635.06	684.78
80	317.53	439.57					336.74	461.04				
81	348.04	480.25					366.12	500.59				
82	383.07	523.19					398.89	541.27				
83	421.49	568.39					436.18	585.34				
84	463.30	614.72					476.86	629.41				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	26.40	29.72	33.01	42.36	49.42	57.73	49.29	61.96	69.00	77.45	110.05	119.59	137.36	170.72	192.90	222.25	276.00	304.16
30	27.91	31.24	35.00	44.35	53.51	57.73	50.31	61.96	69.00	77.45	113.84	127.56	144.79	178.15	202.78	228.12	276.00	304.16
31	28.66	32.00	36.22	45.06	53.51	57.73	53.90	61.96	72.23	79.47	117.64	135.53	146.45	181.86	202.78	228.12	276.00	304.16
32	29.42	33.22	37.75	45.06	53.51	57.73	53.90	61.96	75.84	83.08	125.23	139.52	146.45	183.06	202.78	228.12	276.00	304.16
33	29.57	33.98	38.97	45.06	53.51	57.73	57.50	64.43	79.45	86.69	129.02	147.49	146.45	183.06	202.78	228.12	276.00	304.16
34	29.57	35.20	39.43	45.06	53.51	57.73	57.50	68.01	83.06	90.30	136.61	155.46	146.45	183.06	202.78	228.12	276.00	304.16
35	29.57	35.97	39.43	45.06	53.51	60.56	61.09	71.59	83.06	93.92	144.20	159.45	146.45	183.06	202.78	228.12	276.00	304.16
36	29.57	36.61	39.52	46.14	55.93	64.34	64.68	75.17	86.67	101.14	147.99	167.42	146.45	183.06	202.78	228.12	276.00	304.16
37	29.57	36.61	39.52	46.14	59.42	68.13	68.28	78.75	93.90	104.75	155.58	175.39	146.45	183.06	202.78	228.12	276.00	304.16
38	32.51	36.61	42.82	49.44	59.42	68.13	68.28	82.33	97.51	108.37	163.17	183.37	146.45	183.06	202.78	228.12	276.00	304.16
39	32.51	39.41	46.11	52.73	62.92	71.91	71.87	85.91	101.12	115.59	170.76	195.33	146.45	183.06	202.78	228.12	276.00	304.16
40	35.76	42.70	49.40	56.03	66.42	75.70	75.46	89.49	104.73	119.20	178.35	203.30	146.45	183.06	202.78	228.12	276.00	304.16
41	36.02	42.98	53.05	59.72	70.33	79.69	79.41	93.45	108.79	123.33	186.78	211.23	146.45	183.06	202.78	228.12	276.00	304.16
42	39.58	46.59	53.40	60.12	74.29	83.70	79.76	97.43	112.88	131.13	191.51	211.23	146.45	183.06	202.78	228.12	276.00	304.16
43	39.87	46.90	57.12	63.89	78.30	87.73	83.75	101.45	120.66	135.34	191.51	211.23	146.45	183.06	202.78	228.12	276.00	304.16
44	40.15	50.59	57.50	67.70	82.35	91.78	87.78	105.50	124.83	139.58	191.51	211.23	146.45	183.06	202.78	228.12	276.00	304.16
45	40.44	50.93	61.29	68.15	86.45	95.86	91.84	109.58	129.03	147.54	221.20	246.04	166.16	208.41	230.94	256.29	309.80	343.59
46	44.13	54.68	61.70	72.04	90.59	99.95	92.24	117.35	136.97	151.86	229.99	258.75	166.16	208.41	230.94	256.29	309.80	343.59
47	44.45	55.05	65.57	75.97	94.78	104.06	96.36	121.51	141.25	159.93	238.85	267.47	166.16	208.41	230.94	256.29	309.80	343.59
48	44.77	58.87	69.48	76.48	99.02	108.20	100.50	125.70	149.30	168.07	247.79	270.37	166.16	208.41	230.94	256.29	309.80	343.59
49	48.57	59.27	69.95	80.50	106.99	116.23	104.69	133.63	153.67	172.53	250.65	270.37	166.16	208.41	230.94	256.29	309.80	343.59
50	48.92	63.17	73.93	84.56	111.34	120.41	108.90	137.89	161.83	180.78	269.87	292.90	177.43	222.49	245.02	270.37	323.88	357.67
51	52.74	67.10	77.96	88.65	119.50	128.50	113.14	142.23	170.13	189.15	283.11	306.98	183.06	228.12	250.65	276.00	332.33	366.12
52	53.07	67.52	78.46	92.79	123.99	136.64	121.19	150.37	174.70	197.58	296.47	323.88	191.51	233.76	256.29	281.63	340.78	377.39
53	56.96	71.53	82.56	93.39	132.31	144.81	125.51	158.57	183.13	206.09	309.80	337.96	199.96	239.39	264.74	290.08	349.23	385.84
54	57.32	71.98	83.09	97.60	140.73	153.02	129.86	163.04	191.63	218.50	323.56	354.86	205.59	247.84	273.18	295.72	357.67	394.29
55	61.28	76.06	87.27	101.87	149.25	161.27	138.08	171.36	200.21	227.17	335.14	368.25	213.44	253.47	278.82	301.35	366.12	402.74
56	65.22	80.07	95.01	109.69	157.75	173.49	146.34	179.66	208.73	239.67	349.23	385.84	221.91	264.74	290.08	312.61	377.39	419.63
57	69.20	87.79	99.16	117.59	170.20	185.76	150.80	188.01	221.20	252.26	366.12	399.92	226.53	278.82	306.98	329.51	397.10	439.35
58	73.22	91.90	107.04	129.26	182.78	198.10	159.16	196.42	229.86	264.95	380.21	416.82	235.09	292.90	326.70	346.41	422.45	467.51
59	80.95	99.74	114.99	137.33	195.50	214.47	167.60	208.76	242.51	277.74	397.10	433.72	239.77	302.91	349.23	368.94	447.80	495.68
60	85.07	107.67	123.02	149.21	208.34	230.91	176.10	217.31	255.25	290.63	414.00	450.61	248.43	311.82	359.67	391.47	475.96	526.65
61	92.93	115.65	134.85	161.20	225.47	247.80	188.34	233.33	271.57	310.98	422.87	458.57	260.78	328.29	376.23	406.40	491.52	543.69
62	100.86	127.46	143.03	173.31	242.80	268.83	200.65	249.42	291.91	327.49	436.11	470.89	273.19	340.87	390.63	420.06	508.35	561.86
63	112.63	135.61	155.07	185.53	264.35	285.99	216.97	265.58	308.39	351.97	448.08	484.55	283.96	356.90	401.19	437.66	526.23	580.94
64	120.74	147.63	171.02	197.87	286.15	311.37	229.43	281.80	332.86	372.61	463.85	501.87	291.49	370.07	415.69	456.25	544.96	600.72
65	131.82	159.75	183.30	214.16	308.23	332.88	245.91	302.02	353.47	397.31	480.54	517.50	300.64	379.50	428.79	473.14	564.32	621.00
66	144.12	174.96	202.39	237.10	323.17	347.11	261.87	325.50	377.30	429.11	500.32	538.62	313.60	394.99	442.87	488.35	586.50	639.17
67	158.52	193.97	221.47	263.86	339.23	357.82	277.85	348.96	405.09	448.43	527.43	566.93	322.96	413.58	457.73	506.52	615.72	657.54
68	174.46	215.77	244.37	290.63	358.24	378.52	297.80	376.34	425.83	468.64	558.76	590.30	337.96	432.59	479.90	531.72	646.63	684.93
69	189.73	235.80	267.27	325.04	379.78	405.97	316.49	403.71	451.81	502.01	591.50	632.97	357.96	456.18	510.74	567.49	680.99	726.83
70	208.75	259.43	293.99	359.08	409.78	439.35	331.62	422.45	477.37	538.62	625.23	678.03	375.98	475.26	536.51	608.33	711.83	775.20
71	231.27	284.53	323.09	387.95	443.08	475.75	349.16	441.04	494.13	573.76	659.52	712.60	396.12	496.17	557.42	647.26	745.27	806.53
72	253.80	311.02	351.89	423.86	483.00	518.49	368.66	461.32	512.57	617.06	699.86	753.09	415.97	520.46	579.60	691.97	784.63	843.77
73	277.55	340.69	383.29	460.05	524.68	562.70	389.71	486.66	537.99	661.56	745.20	798.43	435.34	545.59	608.33	737.60	826.95	882.08
74	298.39	372.35	417.28	497.93	562.00	602.27	410.06	514.40	569.32	710.28	794.49	845.75	452.16	572.98	640.72	783.50	871.37	926.29
75	315.08	399.57	452.37	528.06	596.71	637.20	427.73	543.90	614.31	756.89	843.14	895.95	468.22	600.23	681.20	827.30	918.83	973.40
76	331.20	420.76	474.83	555.94	625.23	669.16	444.42	581.29	670.85	804.35	898.97	958.12	483.28	633.68	729.99	870.25	969.95	1032.47
77	349.79	443.71	500.39	581.36	654.23	699.58	461.53	625.09	733.59	851.80	963.54	1033.17	497.15	670.43	782.17	910.10	1029.93	1102.81
78	368.66	466.24	525.11	607.20	683.10	729.57	478.64	670.71	793.08	898.41	1030.08	1110.62	511.17	709.44	833.35	947.98	1090.49	1175.68
79	385.91	487.93	550.03	629.87	708.24	757.03	495.32	712.67	845.75	940.37	1091.19	1182.86	524.89	743.72	878.27	984.73	1145.90	1243.48
80	406.96	515.39	580.17	660.43	744.92	798.43	515.39	749.15					542.14	774.49				
81	459.06	580.17	653.39	737.88	842.08	906.86	570.31	822.37					592.84	844.90				
82	519.61	656.21	740.70	832.23	963.19	1042.04	633.68	899.82					653.39	918.13				
83	587.21	743.51	839.27	940.66	1101.19	1199.76	704.08	980.09					720.98	994.17				
84	663.25	839.27	947.70	1057.53	1254.68	1374.37	781.53	1063.17					794.21	1073.02				
85+	909.68	1156.11	1306.78	1447.60	1761.62	1954.54												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	25.14	27.43	30.65	38.39	44.22	52.10	47.88	57.73	64.78	73.22	100.34	110.02	132.08	160.22	184.87	211.27	261.92	290.08
30	26.58	28.84	32.50	40.19	47.88	52.10	48.87	57.73	64.78	73.22	103.80	117.35	139.22	167.18	194.33	216.86	261.92	290.08
31	27.30	29.54	33.63	40.84	47.88	52.10	52.36	57.73	67.81	75.13	107.26	124.69	140.82	170.67	194.33	216.86	261.92	290.08
32	28.02	30.67	35.05	40.84	47.88	52.10	52.36	57.73	71.20	78.55	114.18	128.36	140.82	171.80	194.33	216.86	261.92	290.08
33	28.16	31.37	36.19	40.84	47.88	52.10	55.85	60.04	74.59	81.96	117.64	135.69	140.82	171.80	194.33	216.86	261.92	290.08
34	28.16	32.50	36.61	40.84	47.88	52.10	55.85	63.38	77.98	85.38	124.56	143.03	140.82	171.80	194.33	216.86	261.92	290.08
35	28.16	33.20	36.61	40.84	47.88	54.65	59.34	66.71	77.98	88.79	131.48	146.69	140.82	171.80	194.33	216.86	261.92	290.08
36	28.16	33.80	36.70	41.81	50.04	58.06	62.84	70.05	81.37	95.62	134.93	154.03	140.82	171.80	194.33	216.86	261.92	290.08
37	28.16	33.80	36.70	41.81	53.17	61.48	66.33	73.38	88.15	99.04	141.85	161.36	140.82	171.80	194.33	216.86	261.92	290.08
38	30.96	33.80	39.76	44.80	53.17	61.48	66.33	76.72	91.54	102.45	148.77	168.70	140.82	171.80	194.33	216.86	261.92	290.08
39	30.96	36.38	42.82	47.79	56.30	64.90	69.82	80.05	94.93	109.28	155.69	179.70	140.82	171.80	194.33	216.86	261.92	290.08
40	34.06	39.41	45.87	50.77	59.42	68.31	73.31	83.39	98.32	112.70	162.61	187.03	140.82	171.80	194.33	216.86	261.92	290.08
41	34.31	39.67	49.26	54.12	62.93	71.91	77.14	87.07	102.13	116.60	170.30	194.33	140.82	171.80	194.33	216.86	261.92	290.08
42	37.70	43.01	49.59	54.48	66.47	75.53	77.48	90.79	105.97	123.98	174.61	194.33	140.82	171.80	194.33	216.86	261.92	290.08
43	37.97	43.30	53.04	57.90	70.06	79.17	81.36	94.53	113.27	127.95	174.61	194.33	140.82	171.80	194.33	216.86	261.92	290.08
44	38.24	46.70	53.40	61.35	73.68	82.83	85.27	98.30	117.19	131.96	174.61	194.33	140.82	171.80	194.33	216.86	261.92	290.08
45	38.89	47.84	57.79	62.91	79.39	88.34	87.76	102.02	120.71	135.07	201.32	222.98	160.53	199.96	225.31	245.02	295.72	323.88
46	42.43	51.37	58.18	66.50	83.19	92.11	88.14	109.26	128.13	139.02	209.32	234.49	160.53	199.96	225.31	245.02	295.72	323.88
47	42.74	51.71	61.82	70.13	87.04	95.90	92.07	113.13	132.14	146.42	217.38	242.39	160.53	199.96	225.31	245.02	295.72	323.88
48	43.05	55.31	65.51	70.60	90.93	99.71	96.04	117.03	139.67	153.87	225.52	245.02	160.53	199.96	225.31	245.02	295.72	323.88
49	46.70	55.67	65.95	74.30	98.26	107.11	100.03	124.41	143.75	157.95	228.12	245.02	160.53	199.96	225.31	245.02	295.72	323.88
50	47.17	61.37	71.94	78.52	101.03	107.51	104.36	129.28	154.58	166.69	247.61	267.55	168.98	214.04	233.76	259.10	309.80	340.78
51	50.98	63.57	74.06	82.74	109.01	117.61	108.70	133.74	158.31	177.32	258.13	284.45	177.43	219.67	239.39	264.74	318.25	349.23
52	49.75	64.15	72.99	88.84	113.48	125.62	116.70	141.77	163.21	181.50	274.10	295.72	183.06	225.31	247.84	270.37	323.88	357.67
53	55.24	68.12	78.89	86.06	121.64	131.64	119.02	149.88	171.68	190.06	287.27	312.61	191.51	233.76	253.47	276.00	332.33	368.94
54	55.68	68.71	77.90	90.37	127.74	141.93	125.53	154.46	180.22	200.10	298.24	329.51	199.96	239.39	261.92	284.45	340.78	377.39
55	58.06	71.10	82.13	94.72	136.08	146.01	133.70	162.69	186.71	211.10	312.61	340.35	207.82	245.02	270.37	290.08	352.04	388.65
56	61.96	76.74	89.73	102.38	144.42	157.72	141.91	170.89	195.12	223.53	323.88	357.67	216.29	256.29	278.82	301.35	363.31	402.74
57	65.91	82.62	92.32	108.41	156.40	171.83	146.42	177.08	207.37	235.91	340.78	374.57	218.24	267.55	295.72	315.43	383.02	425.27
58	71.55	86.89	98.26	119.61	166.59	181.79	154.74	185.51	216.07	246.36	357.67	388.65	226.79	281.63	312.61	335.14	405.55	450.61
59	77.51	94.59	109.60	127.66	179.20	197.79	158.89	197.66	230.85	256.91	374.57	411.19	231.69	291.90	329.51	354.86	433.72	478.78
60	81.73	102.46	115.89	137.43	191.77	211.67	169.58	208.44	243.43	269.87	391.47	430.90	240.41	295.83	340.45	374.57	459.06	506.94
61	89.49	110.39	125.74	147.44	206.28	228.55	179.58	224.27	259.66	289.94	400.91	439.35	252.72	312.28	357.14	387.18	472.30	521.73
62	97.39	122.07	135.79	161.49	223.57	244.61	191.83	238.08	282.26	304.26	414.71	452.16	265.23	322.52	369.22	398.65	486.94	537.78
63	107.27	130.26	145.94	169.91	242.52	264.17	210.19	254.33	294.26	326.16	427.24	466.31	273.54	338.66	380.35	414.21	500.18	554.89
64	115.41	140.42	163.50	182.35	264.14	286.85	222.68	268.49	318.70	344.66	441.04	479.06	281.35	349.79	390.34	428.36	517.08	570.31
65	126.33	152.49	173.95	198.44	283.76	305.95	234.73	288.69	337.20	369.26	453.43	492.86	290.79	362.25	404.14	441.11	532.29	586.50
66	136.73	165.75	190.93	217.01	296.84	320.78	248.44	312.12	354.29	398.29	471.60	512.29	301.63	375.84	416.54	459.63	550.59	603.26
67	152.79	184.56	207.87	244.87	311.35	332.26	266.64	333.50	379.63	415.90	494.90	529.75	311.35	394.99	432.17	473.99	576.22	620.37
68	166.71	204.21	230.47	271.39	328.95	349.23	286.69	363.14	398.79	437.10	522.71	552.00	326.70	416.82	452.87	500.18	606.08	644.38
69	183.87	224.30	251.67	301.36	351.41	375.42	307.76	390.62	425.62	467.09	552.21	589.32	347.04	438.71	484.55	534.75	639.52	685.36
70	202.84	247.90	276.70	331.62	380.21	409.78	329.51	409.78	458.36	502.72	582.98	633.68	371.76	462.58	517.50	574.53	673.81	732.95
71	227.32	271.25	305.99	363.45	416.54	443.08	347.11	428.79	477.79	545.17	620.72	669.72	392.03	485.96	541.09	616.64	708.52	767.73
72	247.98	299.84	335.22	394.29	455.40	481.03	366.69	451.46	500.74	587.49	662.40	711.69	414.00	510.60	567.77	660.43	749.15	808.29
73	273.75	329.76	367.02	429.63	496.17	524.68	387.81	475.26	526.58	631.14	709.08	758.51	433.43	536.09	596.92	703.38	794.63	851.66
74	294.73	361.56	403.02	468.64	534.54	571.15	408.23	501.59	556.51	675.50	757.88	807.30	450.33	563.83	629.73	745.06	838.42	895.17
75	311.56	390.77	438.29	505.18	566.79	605.51	424.21	529.82	594.95	719.93	804.42	857.22	466.46	589.67	663.60	785.05	881.87	939.95
76	327.82	410.62	461.32	532.29	596.50	635.37	441.04	562.70	640.43	762.10	853.35	910.80	481.59	616.78	702.96	822.93	926.01	990.22
77	346.55	430.76	484.20	557.07	623.47	663.95	456.67	600.79	693.10	801.60	906.86	971.64	495.53	649.38	746.54	856.66	973.26	1044.51
78	364.01	452.30	506.52	580.87	649.02	690.85	473.99	639.73	745.06	839.55	958.82	1031.62	508.07	681.55	788.43	889.12	1020.78	1101.33
79	381.47	473.14	527.85	600.30	671.27	715.63	489.41	677.19	791.04	875.32	1008.39	1089.71	520.46	709.72	826.52	921.15	1064.58	1153.29
80	402.74	497.08	554.82	626.63	702.68	750.55	508.35	709.72					535.10	737.88				
81	452.02	557.63	622.41	699.86	789.98	844.90	559.04	777.31					584.39	802.66				
82	508.35	629.45	702.68	785.76	895.60	961.78	619.59	850.53					640.72	871.66				
83	571.72	709.72	794.21	884.33	1016.70	1098.37	685.78	925.17					704.08	943.47				
84	642.12	798.43	894.19	991.35	1150.47	1247.64	757.59	1004.02					773.08	1019.51				
85+	871.66	1089.92	1223.70	1347.62	1594.05	1744.72												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	23.89	25.15	27.12	33.09	37.72	43.65	43.65	50.69	56.33	61.96	84.15	92.48	121.51	144.46	163.43	183.83	228.12	250.65
30	25.25	26.43	28.75	34.65	40.84	43.65	44.56	50.69	56.33	61.96	87.05	98.65	128.08	150.74	171.80	188.69	228.12	250.65
31	25.93	27.08	29.75	35.20	40.84	43.65	47.74	50.69	58.96	63.57	89.96	104.81	129.55	153.88	171.80	188.69	228.12	250.65
32	26.62	28.11	31.01	35.20	40.84	43.65	47.74	50.69	61.91	66.46	95.76	107.89	129.55	154.90	171.80	188.69	228.12	250.65
33	26.76	28.76	32.01	35.20	40.84	43.65	50.93	52.72	64.86	69.35	98.66	114.06	129.55	154.90	171.80	188.69	228.12	250.65
34	26.76	29.79	32.39	35.20	40.84	43.65	50.93	55.65	67.81	72.24	104.47	120.22	129.55	154.90	171.80	188.69	228.12	250.65
35	26.76	30.43	32.39	35.20	40.84	45.79	54.11	58.58	67.81	75.13	110.27	123.31	129.55	154.90	171.80	188.69	228.12	250.65
36	26.76	30.98	32.46	36.05	42.68	48.65	57.29	61.50	70.75	80.91	113.17	129.47	129.55	154.90	171.80	188.69	228.12	250.65
37	26.76	30.98	32.46	36.05	45.35	51.51	60.47	64.43	76.65	83.80	118.97	135.64	129.55	154.90	171.80	188.69	228.12	250.65
38	29.41	30.98	35.17	38.62	45.35	51.51	60.47	67.36	79.60	86.69	124.78	141.80	129.55	154.90	171.80	188.69	228.12	250.65
39	29.41	33.35	37.88	41.20	48.02	54.37	63.66	70.29	82.55	92.47	130.58	151.05	129.55	154.90	171.80	188.69	228.12	250.65
40	32.36	36.13	40.58	43.77	50.69	57.23	66.84	73.22	85.49	95.36	136.39	157.22	129.55	154.90	171.80	188.69	228.12	250.65
41	32.59	36.37	43.58	46.66	53.67	60.25	70.33	76.46	88.81	98.66	142.83	163.35	129.55	154.90	171.80	188.69	228.12	250.65
42	35.81	39.43	43.87	46.97	56.70	63.28	70.64	79.72	92.15	104.90	146.45	163.35	129.55	154.90	171.80	188.69	228.12	250.65
43	36.07	39.69	46.92	49.91	59.75	66.33	74.18	83.00	98.50	108.27	146.45	163.35	129.55	154.90	171.80	188.69	228.12	250.65
44	36.33	42.81	47.23	52.89	62.84	69.40	77.75	86.32	101.90	111.66	146.45	163.35	129.55	154.90	171.80	188.69	228.12	250.65
45	35.78	41.67	49.03	54.17	67.04	75.18	79.59	90.68	106.14	116.37	171.49	192.22	146.45	177.43	194.33	214.04	259.10	284.45
46	39.04	44.74	49.36	57.26	70.25	78.39	79.94	97.12	112.67	119.78	178.31	202.15	146.45	177.43	194.33	214.04	259.10	284.45
47	39.32	45.04	52.45	60.39	73.50	81.62	83.51	100.56	116.19	126.14	185.18	208.96	146.45	177.43	194.33	214.04	259.10	284.45
48	39.61	48.17	55.58	60.79	76.79	84.86	87.10	104.02	122.81	132.56	192.11	211.23	146.45	177.43	194.33	214.04	259.10	284.45
49	42.96	48.49	55.96	63.98	82.97	91.16	90.73	110.59	126.40	136.08	194.33	211.23	146.45	177.43	194.33	214.04	259.10	284.45
50	41.93	54.15	61.94	66.44	86.60	92.46	95.29	114.19	132.84	143.22	211.44	230.94	154.90	188.69	205.59	225.31	273.18	301.35
51	45.71	54.74	62.37	70.92	92.24	98.01	99.83	116.76	137.05	153.68	222.05	245.02	160.53	194.33	211.23	230.94	278.82	309.80
52	44.78	55.71	63.86	75.02	96.67	105.78	105.48	124.59	142.52	158.52	234.94	256.29	166.16	199.96	216.86	236.57	287.27	318.25
53	50.06	59.61	67.88	73.25	102.44	114.09	106.03	130.33	151.08	164.87	247.84	270.37	171.80	205.59	222.49	242.20	292.90	326.70
54	50.77	58.89	69.24	77.72	108.26	121.97	112.55	135.15	155.13	174.80	258.85	284.45	180.25	211.23	228.12	247.84	301.35	335.14
55	53.22	62.83	70.16	80.42	114.13	124.22	118.36	140.99	161.96	181.27	270.37	295.71	188.17	216.86	236.57	253.47	309.80	343.59
56	55.44	66.73	77.42	87.76	122.20	137.44	126.39	148.98	170.16	193.58	281.63	315.43	193.82	225.31	245.02	264.74	321.06	357.67
57	60.96	72.29	78.64	91.87	135.70	148.61	131.13	155.22	179.72	205.55	295.72	326.70	198.90	236.57	259.10	278.82	340.78	377.39
58	63.23	75.19	85.98	104.18	143.45	158.48	137.06	163.68	188.49	213.82	309.80	343.59	204.67	250.65	276.00	295.72	360.49	399.92
59	70.62	82.55	93.43	110.25	155.93	171.57	143.66	173.23	200.53	224.51	326.70	357.67	210.14	258.85	292.90	312.61	383.02	425.27
60	71.73	88.56	99.84	119.76	168.09	185.21	152.18	181.83	212.71	235.27	343.59	377.39	216.37	263.85	302.01	332.33	405.55	450.61
61	79.16	96.37	109.34	129.75	182.29	197.28	162.06	197.09	226.31	254.87	351.48	387.18	231.21	277.58	316.25	343.24	417.38	464.06
62	86.95	105.92	117.68	139.83	194.72	213.12	174.19	210.87	243.66	267.10	363.87	395.98	238.71	288.43	323.74	355.84	433.43	478.92
63	96.54	114.20	127.70	148.43	213.42	230.24	189.85	222.82	256.60	288.62	375.14	409.00	247.49	302.19	333.45	367.32	445.47	494.97
64	101.21	124.22	140.95	159.07	229.90	247.62	200.19	237.43	276.20	305.07	387.81	423.30	256.00	311.77	347.25	380.21	461.32	509.48
65	113.51	134.34	151.50	172.90	247.07	266.79	212.38	253.16	293.01	324.86	399.22	436.18	263.68	322.82	357.32	394.29	475.61	524.89
66	121.95	145.50	168.02	190.89	258.54	282.48	226.06	274.22	310.58	350.87	416.54	452.44	272.90	335.14	371.05	409.35	493.14	541.02
67	135.60	161.96	182.62	215.31	269.52	292.76	239.75	295.96	335.65	369.43	436.81	467.02	281.14	353.17	383.37	422.87	518.14	555.31
68	149.26	181.09	202.65	237.20	286.14	308.67	257.80	321.32	351.48	387.53	461.88	491.17	295.15	371.76	403.30	446.11	545.24	581.29
69	166.26	197.46	220.45	266.92	305.57	331.76	277.20	346.97	375.42	416.89	491.10	521.66	314.30	395.06	429.98	480.19	576.22	617.69
70	185.11	219.07	244.03	293.60	333.74	359.08	295.72	363.31	405.55	447.80	519.61	563.97	337.96	416.11	462.58	517.50	606.22	661.14
71	205.58	242.80	269.88	320.57	367.53	392.03	312.40	381.82	424.70	485.96	553.34	596.22	357.32	436.95	485.96	557.42	639.10	692.19
72	224.74	266.32	296.33	348.94	404.14	427.80	331.20	402.17	443.57	524.40	591.43	634.80	376.54	459.34	510.60	597.34	676.20	727.46
73	247.13	293.32	323.63	380.21	439.14	465.75	349.79	423.93	467.65	564.61	633.04	676.77	393.51	482.86	536.09	634.94	716.69	766.11
74	265.44	321.99	356.65	417.38	472.30	503.42	367.95	448.50	496.10	605.93	675.50	719.43	410.06	507.08	565.66	675.50	756.05	805.47
75	281.63	346.76	387.25	450.61	501.66	533.34	381.97	473.50	529.82	644.24	718.17	763.93	424.21	531.58	596.71	711.12	795.62	846.66
76	295.72	365.00	407.24	473.14	527.22	559.32	397.10	503.56	571.15	682.68	762.10	812.79	437.66	557.63	633.68	743.51	836.45	892.22
77	310.92	382.18	425.90	493.92	550.59	582.98	411.33	536.02	616.99	717.39	808.08	864.76	450.19	584.60	672.05	774.07	877.71	939.25
78	325.29	399.64	446.11	514.26	570.03	605.65	425.97	570.03	661.42	749.71	851.94	915.45	460.05	613.40	707.89	803.92	918.55	986.70
79	340.07	416.96	464.27	530.81	588.47	625.44	439.14	601.78	700.85	780.69	893.06	962.55	470.19	638.75	740.77	830.96	955.16	1030.57
80	356.27	437.94	487.23	552.00	613.96	651.98	454.84	629.45					483.00	660.43				
81	398.51	488.63	544.96	613.96	685.78	729.43	498.49	688.59					523.84	716.76				
82	446.39	550.59	613.96	688.59	773.08	823.78	549.19	749.15					571.72	775.90				
83	499.90	619.59	691.41	773.08	873.06	933.62	604.10	813.92					625.23	837.86				
84	559.04	694.23	777.31	867.43	982.90	1054.72	664.66	881.51					682.96	902.64				
85+	753.37	943.47	1060.35	1174.41	1347.62	1453.23												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	25.14	27.43	31.83	39.71	46.82	54.92	46.47	57.73	66.18	74.63	105.19	116.40	129.44	160.22	182.19	211.27	261.92	287.27
30	26.58	28.84	33.75	41.58	50.69	54.92	47.43	57.73	66.18	74.63	108.82	124.16	136.43	167.18	191.51	216.86	261.92	287.27
31	27.30	29.54	34.93	42.25	50.69	54.92	50.82	57.73	69.28	76.58	112.45	131.92	138.00	170.67	191.51	216.86	261.92	287.27
32	28.02	30.67	36.40	42.25	50.69	54.92	50.82	57.73	72.74	80.06	119.70	135.80	138.00	171.80	191.51	216.86	261.92	287.27
33	28.16	31.37	37.58	42.25	50.69	54.92	54.21	60.04	76.21	83.54	123.33	143.56	138.00	171.80	191.51	216.86	261.92	287.27
34	28.16	32.50	38.02	42.25	50.69	54.92	54.21	63.38	79.67	87.02	130.58	151.32	138.00	171.80	191.51	216.86	261.92	287.27
35	28.16	33.20	38.02	42.25	50.69	57.60	57.60	66.71	79.67	90.50	137.84	155.20	138.00	171.80	191.51	216.86	261.92	287.27
36	28.16	33.80	38.11	43.26	52.99	61.20	60.99	70.05	83.14	97.46	141.46	162.96	138.00	171.80	191.51	216.86	261.92	287.27
37	28.16	33.80	38.11	43.26	56.30	64.80	64.38	73.38	90.06	100.94	148.72	170.72	138.00	171.80	191.51	216.86	261.92	287.27
38	30.96	33.80	41.29	46.35	56.30	64.80	64.38	76.72	93.53	104.42	155.97	178.48	138.00	171.80	191.51	216.86	261.92	287.27
39	30.96	36.38	44.46	49.44	59.61	68.40	67.76	80.05	96.99	111.39	163.23	190.12	138.00	171.80	191.51	216.86	261.92	287.27
40	34.06	39.41	47.64	52.53	62.92	72.00	71.15	83.39	100.46	114.87	170.48	197.88	138.00	171.80	191.51	216.86	261.92	287.27
41	34.31	39.67	51.15	55.99	66.63	75.80	74.87	87.07	104.35	118.84	178.54	205.59	138.00	171.80	191.51	216.86	261.92	287.27
42	37.70	43.01	51.50	56.36	70.38	79.62	75.20	90.79	108.27	126.36	183.06	205.59	138.00	171.80	191.51	216.86	261.92	287.27
43	37.97	43.30	55.08	59.89	74.18	83.45	78.96	94.53	115.73	130.41	183.06	205.59	138.00	171.80	191.51	216.86	261.92	287.27
44	38.24	46.70	55.45	63.47	78.01	87.31	82.76	98.30	119.73	134.50	183.06	205.59	138.00	171.80	191.51	216.86	261.92	287.27
45	38.89	47.84	59.54	66.40	81.15	93.98	87.76	103.91	126.95	141.30	208.77	240.92	163.35	197.14	216.86	242.20	292.90	321.06
46	42.43	51.37	59.94	70.19	85.04	97.99	88.14	111.28	134.76	145.44	217.07	253.36	163.35	197.14	216.86	242.20	292.90	321.06
47	42.74	51.71	63.69	74.03	88.98	102.02	92.07	115.22	138.97	153.17	225.44	261.90	163.35	197.14	216.86	242.20	292.90	321.06
48	43.05	55.31	67.50	74.52	92.95	106.08	96.04	119.19	146.89	160.97	233.87	264.74	163.35	197.14	216.86	242.20	292.90	321.06
49	46.70	55.67	67.95	78.43	100.44	113.95	100.03	126.72	151.19	165.24	236.57	264.74	163.35	197.14	216.86	242.20	292.90	321.06
50	47.17	61.37	71.94	82.55	105.16	118.26	106.63	129.28	159.41	176.08	255.96	287.27	174.61	205.59	225.31	253.47	304.16	343.59
51	50.98	63.57	76.01	86.68	111.11	126.33	110.92	133.74	167.77	186.78	266.46	301.35	180.25	214.04	233.76	259.10	312.61	343.59
52	51.41	64.15	76.64	90.82	117.68	134.43	116.70	141.77	170.11	188.39	279.69	312.61	183.06	219.67	239.39	264.74	318.25	352.04
53	55.24	68.12	80.72	89.73	123.78	140.42	116.85	149.88	178.55	196.93	292.90	323.88	188.69	225.31	247.84	270.37	326.70	360.49
54	55.68	67.07	79.63	92.18	132.07	148.58	123.37	154.46	184.79	204.70	303.87	337.96	194.33	230.94	253.47	278.82	335.14	368.94
55	58.06	71.10	82.13	96.51	138.28	152.55	129.32	160.52	188.96	213.40	315.43	345.93	199.40	239.39	261.92	284.45	343.59	380.21
56	60.33	75.07	87.97	102.38	146.64	164.47	137.47	168.70	197.39	223.53	329.51	363.31	207.87	247.84	273.18	292.90	354.86	394.29
57	65.91	82.62	90.61	108.41	161.00	176.48	142.05	174.89	207.37	235.91	340.78	374.57	209.95	261.92	290.08	306.98	371.76	414.00
58	69.89	85.22	100.02	121.54	168.90	186.45	150.32	181.14	213.77	246.36	354.86	388.65	218.49	273.18	304.16	323.88	394.29	436.53
59	75.79	92.87	107.80	127.66	179.20	200.17	154.54	193.22	223.85	256.91	368.94	402.74	220.91	280.88	323.88	343.59	416.82	461.88
60	78.40	98.98	112.32	137.43	191.77	211.67	163.05	199.57	233.98	267.56	380.21	414.00	229.73	285.17	332.21	360.49	436.53	484.41
61	86.05	105.14	122.09	145.47	206.28	223.74	170.82	212.94	247.75	282.92	387.18	420.13	239.27	298.93	343.51	367.95	447.59	494.27
62	92.17	114.89	128.55	155.58	218.76	239.76	180.81	224.48	262.96	294.97	393.30	425.41	244.01	306.78	353.17	379.92	457.51	505.67
63	100.12	121.34	138.65	164.05	235.24	254.48	194.37	236.32	273.07	314.43	401.19	432.45	252.70	320.43	359.51	390.77	468.92	518.42
64	104.76	129.62	150.34	172.65	251.91	272.14	204.68	246.30	292.73	328.36	408.09	441.04	256.00	324.44	367.53	400.48	479.06	529.75
65	115.34	139.78	158.98	186.65	266.64	288.82	214.61	262.05	306.96	345.89	416.47	450.97	261.22	330.22	372.11	411.54	490.39	539.68
66	123.80	151.02	173.75	202.94	280.08	301.63	226.06	283.14	326.68	372.21	430.90	466.81	268.12	339.93	383.02	426.11	507.50	557.78
67	137.51	167.61	192.33	230.09	292.76	315.99	241.99	302.58	356.48	392.67	455.40	492.58	281.14	355.49	401.96	446.11	532.08	583.19
68	151.20	186.87	216.56	256.43	308.67	333.45	257.80	325.72	378.52	414.56	484.41	524.97	295.15	374.01	423.58	470.89	561.01	615.09
69	164.31	205.12	236.06	284.14	329.58	355.77	275.02	351.34	397.24	440.90	515.11	558.76	309.94	395.06	445.26	497.65	591.50	646.07
70	181.18	226.76	255.56	312.61	354.86	382.32	289.38	367.53	416.11	468.92	542.85	589.32	327.40	414.00	466.81	530.18	618.89	673.81
71	201.62	246.59	281.28	340.99	385.91	414.49	304.23	383.87	430.83	500.25	573.76	620.72	345.07	432.87	485.96	563.55	649.31	702.39
72	220.86	271.91	305.59	372.60	421.89	451.46	323.32	402.17	447.52	536.23	609.17	656.49	362.74	453.43	504.69	601.29	682.12	733.37
73	241.43	296.97	332.67	403.02	456.25	488.56	340.28	423.93	467.65	576.01	648.25	693.87	378.30	475.26	528.49	642.55	718.59	768.01
74	259.95	323.79	363.79	433.86	490.61	523.56	356.97	446.67	496.10	618.75	690.14	735.91	395.41	497.93	556.51	682.82	757.88	805.47
75	274.59	348.52	394.29	459.41	519.26	554.47	371.40	473.50	535.10	658.32	734.01	779.77	408.37	522.78	593.19	719.93	799.14	846.66
76	288.96	366.69	414.00	483.28	544.12	581.29	386.96	505.25	584.67	699.58	782.38	833.07	420.76	550.88	635.37	757.03	844.90	897.28
77	304.45	385.42	435.62	505.25	570.03	608.89	401.61	544.12	638.04	741.68	838.85	898.76	432.38	582.98	681.76	791.88	895.52	958.68
78	320.64	405.83	456.95	528.20	594.81	635.08	416.68	583.97	690.85	780.69	895.31	966.57	444.56	616.50	724.93	825.61	947.98	1023.88
79	335.64	424.35	479.06	548.55	616.57	659.45	431.74	619.52	736.33	817.65	949.25	1029.09	456.88	647.62	764.42	856.10	996.56	1082.32
80	354.86	447.80	505.53	574.53	649.17	694.23	449.21	651.98					471.74	674.51				
81	398.51	504.12	568.90	642.12	733.66	788.57	495.68	716.76					516.80	735.06				
82	452.02	571.72	644.94	723.80	837.86	906.86	550.59	782.94					568.90	798.43				
83	511.17	647.76	730.84	818.15	957.55	1043.45	612.55	851.94					628.04	864.62				
84	575.94	730.84	825.19	920.94	1091.33	1195.53	680.15	923.76					691.41	933.62				
85+	791.39	1005.43	1136.39	1258.90	1533.50	1701.07												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	23.89	26.29	29.47	37.07	41.62	49.29	45.06	54.92	61.96	69.00	95.48	105.24	124.15	152.34	174.15	200.30	247.84	273.18
30	25.25	27.64	31.25	38.80	45.06	49.29	46.00	54.92	61.96	69.00	98.77	112.25	130.86	158.96	183.06	205.59	247.84	273.18
31	25.93	28.31	32.34	39.43	45.06	49.29	49.28	54.92	64.86	70.80	102.07	119.27	132.37	162.27	183.06	205.59	247.84	273.18
32	26.62	29.39	33.70	39.43	45.06	49.29	49.28	54.92	68.10	74.02	108.65	122.78	132.37	163.35	183.06	205.59	247.84	273.18
33	26.76	30.06	34.79	39.43	45.06	49.29	52.57	57.11	71.34	77.23	111.94	129.79	132.37	163.35	183.06	205.59	247.84	273.18
34	26.76	31.14	35.20	39.43	45.06	49.29	52.57	60.28	74.59	80.45	118.53	136.81	132.37	163.35	183.06	205.59	247.84	273.18
35	26.76	31.82	35.20	39.43	45.06	51.69	55.85	63.46	74.59	83.67	125.11	140.32	132.37	163.35	183.06	205.59	247.84	273.18
36	26.76	32.39	35.29	40.37	47.10	54.93	59.14	66.63	77.83	90.11	128.41	147.33	132.37	163.35	183.06	205.59	247.84	273.18
37	26.76	32.39	35.29	40.37	50.04	58.16	62.43	69.80	84.31	93.33	134.99	154.35	132.37	163.35	183.06	205.59	247.84	273.18
38	29.41	32.39	38.23	43.26	50.04	58.16	62.43	72.98	87.56	96.54	141.58	161.36	132.37	163.35	183.06	205.59	247.84	273.18
39	29.41	34.86	41.17	46.14	52.99	61.39	65.71	76.15	90.80	102.98	148.16	171.89	132.37	163.35	183.06	205.59	247.84	273.18
40	32.36	37.77	44.11	49.02	55.93	64.62	69.00	79.32	94.04	106.20	154.75	178.90	132.37	163.35	183.06	205.59	247.84	273.18
41	32.59	38.02	47.36	52.26	59.23	68.03	72.60	82.83	97.69	109.87	162.06	185.88	132.37	163.35	183.06	205.59	247.84	273.18
42	35.81	41.22	47.68	52.61	62.56	71.45	72.92	86.36	101.36	116.82	166.16	185.88	132.37	163.35	183.06	205.59	247.84	273.18
43	36.07	41.49	51.00	55.90	65.93	74.89	76.57	89.92	108.35	120.57	166.16	185.88	132.37	163.35	183.06	205.59	247.84	273.18
44	36.33	44.75	51.34	59.24	69.35	78.35	80.25	93.51	112.09	124.35	166.16	185.88	132.37	163.35	183.06	205.59	247.84	273.18
45	37.33	44.75	56.04	61.16	74.10	86.46	85.72	96.35	118.63	130.91	191.38	217.85	157.71	188.69	208.41	230.94	276.00	301.35
46	40.74	48.05	56.41	64.65	77.65	90.15	86.09	103.19	125.92	134.75	198.98	229.10	157.71	188.69	208.41	230.94	276.00	301.35
47	41.03	48.37	59.95	68.18	81.24	93.86	89.93	106.84	129.86	141.91	206.65	236.82	157.71	188.69	208.41	230.94	276.00	301.35
48	41.33	51.74	63.52	68.64	84.87	97.59	93.80	110.53	137.26	149.13	214.38	239.39	157.71	188.69	208.41	230.94	276.00	301.35
49	44.83	52.08	63.95	72.24	91.70	104.83	97.71	117.50	141.27	153.09	216.86	239.39	157.71	188.69	208.41	230.94	276.00	301.35
50	45.42	57.76	69.94	76.51	94.85	105.36	102.10	122.81	152.17	164.35	233.70	261.92	166.16	199.96	219.67	242.20	290.08	323.88
51	49.22	60.04	72.11	80.77	102.73	115.44	106.48	125.25	155.95	172.60	244.25	273.18	174.61	205.59	225.31	247.84	295.72	323.88
52	48.09	60.77	71.16	86.87	107.18	121.21	112.21	133.18	158.61	174.61	257.32	284.45	180.25	211.23	230.94	253.47	304.16	332.33
53	53.51	63.01	75.22	84.23	113.11	127.25	114.69	141.19	164.82	183.19	270.37	298.53	185.88	216.86	239.39	259.10	312.61	343.59
54	52.41	63.80	74.44	86.76	121.25	133.06	119.04	143.73	171.10	190.90	281.36	309.80	191.51	225.31	245.02	267.55	321.06	352.04
55	54.83	67.79	77.00	89.36	127.30	137.30	124.93	151.84	175.46	197.34	292.90	320.82	196.59	230.94	253.47	273.18	329.51	363.31
56	58.70	71.73	82.70	95.07	135.53	148.70	133.04	159.94	183.77	207.40	304.16	335.14	202.25	239.39	264.74	281.63	343.59	380.21
57	62.61	77.46	85.48	101.06	147.20	160.22	137.68	166.15	193.55	219.56	318.25	352.04	204.43	250.65	276.00	295.72	360.49	399.92
58	66.56	80.20	93.00	111.90	155.02	170.13	145.90	172.41	202.28	230.09	332.33	366.12	212.96	261.92	290.08	312.61	380.21	422.45
59	74.06	87.71	102.41	117.99	165.24	183.49	150.19	184.33	214.53	238.39	346.41	380.21	215.52	269.87	306.98	329.51	399.92	444.98
60	75.06	93.77	106.97	125.65	177.56	194.83	156.53	190.70	224.52	249.11	360.49	397.10	221.71	271.84	312.99	346.41	422.45	467.51
61	82.60	99.88	114.80	133.68	189.49	204.49	164.25	203.88	238.22	264.22	365.21	400.91	231.21	285.59	324.43	354.22	428.36	477.79
62	88.69	109.51	121.30	141.80	201.93	220.39	174.19	215.41	253.31	274.07	374.57	409.35	236.06	291.05	334.44	361.20	438.79	486.94
63	96.54	115.98	131.35	150.38	215.84	232.67	187.59	225.07	261.30	290.96	380.35	414.21	242.28	302.19	338.66	367.32	445.47	494.97
64	101.21	124.22	142.83	161.01	232.35	250.07	195.69	235.21	280.92	305.07	387.81	423.30	248.40	309.23	344.72	375.14	453.71	501.87
65	109.85	132.52	151.50	172.90	247.07	266.79	203.43	250.94	293.01	320.19	394.29	428.79	253.82	312.97	352.39	384.43	463.29	510.11
66	118.25	143.65	164.20	188.88	256.15	277.69	217.11	269.76	310.58	346.13	406.96	442.87	260.93	323.17	361.48	394.99	473.99	524.26
67	131.78	158.19	182.62	211.09	267.20	290.43	235.27	289.33	340.28	364.79	425.20	464.70	274.17	339.23	381.05	413.58	497.22	548.34
68	145.39	177.24	202.65	232.93	283.89	306.42	253.35	314.72	360.49	385.27	450.61	491.17	288.39	360.49	403.30	439.35	524.97	576.79
69	160.39	193.62	220.45	260.46	303.39	327.40	270.65	338.25	379.78	410.34	480.19	521.66	305.57	381.97	427.80	467.09	554.40	606.78
70	177.24	215.23	240.19	289.38	331.62	356.97	287.27	356.97	399.22	437.24	509.05	551.30	323.17	401.33	449.91	500.60	585.09	637.90
71	197.67	237.11	266.07	318.53	363.45	389.99	302.19	373.66	416.54	469.62	539.05	583.97	340.99	422.66	471.67	534.96	616.64	667.68
72	216.99	260.73	292.62	350.92	398.23	425.83	321.34	392.32	435.69	508.63	577.63	621.00	360.77	443.57	494.83	573.69	652.55	703.80
73	239.53	286.04	320.01	384.01	433.43	463.85	338.38	414.42	458.15	549.40	617.83	661.56	376.40	467.65	520.88	612.13	691.97	741.40
74	256.29	314.79	351.30	413.72	464.98	497.93	355.14	437.52	485.11	589.46	659.02	702.96	393.58	490.61	547.36	648.04	730.42	779.84
75	271.07	339.72	381.97	440.05	492.86	526.30	369.64	461.18	517.50	626.63	700.56	746.33	406.61	512.22	577.35	682.96	767.45	818.50
76	285.58	356.55	400.48	463.01	518.77	552.57	383.59	488.35	557.63	662.40	743.51	792.52	419.07	537.36	611.71	714.79	806.04	861.80
77	301.21	375.70	421.04	484.20	542.50	578.12	398.37	523.06	602.41	697.96	788.64	845.32	430.76	565.17	649.38	746.54	846.94	910.10
78	317.54	393.44	441.46	504.97	563.83	601.01	412.03	556.09	647.48	731.12	834.90	898.41	443.01	591.71	686.20	774.49	889.12	958.82
79	332.68	411.04	459.84	523.42	584.04	622.48	425.83	588.47	687.54	761.47	876.80	947.77	453.92	618.05	718.59	801.39	927.07	1003.95
80	350.63	432.31	483.00	546.37	612.55	651.98	442.16	616.78					466.10	642.12				
81	392.88	484.41	542.14	608.33	687.19	735.06	487.23	677.33					508.35	698.45				
82	442.16	547.78	611.15	682.96	778.72	836.45	537.92	739.29					557.63	757.59				
83	498.49	616.78	690.00	768.86	884.33	954.74	595.66	805.47					612.55	820.96				
84	559.04	694.23	777.31	863.21	1001.21	1085.70	659.02	873.06					673.10	887.15				
85+	759.00	947.70	1064.58	1173.00	1387.05	1518.01												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	22.63	24.00	25.94	31.77	35.12	40.84	40.84	47.88	53.51	57.73	80.92	87.70	116.23	136.58	152.71	172.86	214.04	236.57
30	23.92	25.23	27.50	33.26	38.02	40.84	41.69	47.88	53.51	57.73	83.71	93.54	122.51	142.52	160.53	177.43	214.04	236.57
31	24.57	25.85	28.46	33.80	38.02	40.84	44.66	47.88	56.01	59.24	86.50	99.39	123.92	145.49	160.53	177.43	214.04	236.57
32	25.21	26.83	29.66	33.80	38.02	40.84	44.66	47.88	58.81	61.93	92.08	102.31	123.92	146.45	160.53	177.43	214.04	236.57
33	25.35	27.45	30.62	33.80	38.02	40.84	47.64	49.79	61.61	64.62	94.87	108.16	123.92	146.45	160.53	177.43	214.04	236.57
34	25.35	28.43	30.98	33.80	38.02	40.84	47.64	52.56	64.42	67.32	100.45	114.01	123.92	146.45	160.53	177.43	214.04	236.57
35	25.35	29.05	30.98	33.80	38.02	42.83	50.62	55.32	64.42	70.01	106.03	116.93	123.92	146.45	160.53	177.43	214.04	236.57
36	25.35	29.57	31.05	34.61	39.74	45.51	53.60	58.09	67.22	75.40	108.82	122.78	123.92	146.45	160.53	177.43	214.04	236.57
37	25.35	29.57	31.05	34.61	42.22	48.19	56.57	60.85	72.82	78.09	114.40	128.62	123.92	146.45	160.53	177.43	214.04	236.57
38	27.87	29.57	33.64	37.08	42.22	48.19	56.57	63.62	75.62	80.78	119.98	134.47	123.92	146.45	160.53	177.43	214.04	236.57
39	27.87	31.83	36.23	39.55	44.71	50.86	59.55	66.39	78.42	86.17	125.56	143.24	123.92	146.45	160.53	177.43	214.04	236.57
40	30.65	34.49	38.82	42.02	47.19	53.54	62.53	69.15	81.22	88.86	131.14	149.08	123.92	146.45	160.53	177.43	214.04	236.57
41	30.88	34.71	41.68	44.79	49.97	56.36	65.79	72.21	84.37	91.94	137.33	154.90	123.92	146.45	160.53	177.43	214.04	236.57
42	33.93	37.63	41.96	45.09	52.79	59.20	66.08	75.29	87.54	97.75	140.82	154.90	123.92	146.45	160.53	177.43	214.04	236.57
43	34.17	37.88	44.88	47.91	55.63	62.05	69.39	78.39	93.57	100.89	140.82	154.90	123.92	146.45	160.53	177.43	214.04	236.57
44	34.42	40.86	45.18	50.77	58.51	64.92	72.73	81.52	96.81	104.05	140.82	154.90	123.92	146.45	160.53	177.43	214.04	236.57
45	34.22	40.12	47.28	52.42	61.75	71.42	75.51	85.02	104.06	112.21	161.55	184.53	143.63	168.98	180.25	199.96	242.20	267.55
46	37.34	43.08	47.60	55.41	64.71	74.47	75.84	91.05	110.46	115.50	167.97	194.06	143.63	168.98	180.25	199.96	242.20	267.55
47	37.61	43.37	50.58	58.44	67.70	77.54	79.23	94.27	113.91	121.64	174.44	200.60	143.63	168.98	180.25	199.96	242.20	267.55
48	37.88	46.39	53.60	58.83	70.73	80.62	82.64	97.52	120.40	127.83	180.97	202.78	143.63	168.98	180.25	199.96	242.20	267.55
49	41.09	46.69	53.96	61.92	76.42	86.60	86.07	103.68	123.92	131.22	183.06	202.78	143.63	168.98	180.25	199.96	242.20	267.55
50	40.18	52.34	59.95	64.43	80.41	90.31	93.02	107.73	130.43	138.52	200.31	225.31	152.08	177.43	188.69	211.23	253.47	287.27
51	43.95	52.97	60.42	68.95	85.95	95.83	95.39	110.39	134.69	146.59	208.17	236.57	157.71	183.06	194.33	216.86	261.92	287.27
52	43.12	52.33	62.04	73.05	90.37	103.58	100.99	116.00	137.92	149.33	220.96	247.84	163.35	185.88	199.96	222.49	267.55	295.72
53	48.33	56.20	64.21	71.41	96.03	107.51	101.71	123.81	144.22	155.71	233.76	256.29	168.98	191.51	205.59	228.12	276.00	304.16
54	49.13	55.62	64.05	72.30	101.76	113.10	106.05	126.57	148.29	163.30	241.97	270.37	171.80	197.14	214.04	233.76	284.45	312.61
55	49.99	59.52	66.73	75.06	107.55	117.68	111.78	132.32	152.97	169.80	253.47	278.97	176.93	205.59	222.49	239.39	292.90	323.88
56	52.18	61.72	70.38	80.44	115.54	126.17	117.52	140.22	158.82	179.75	264.74	292.90	182.59	211.23	230.94	247.84	304.16	337.96
57	56.02	68.85	73.51	86.36	126.50	139.32	122.38	146.47	168.20	189.20	276.00	306.98	185.09	222.49	242.20	259.10	318.25	354.86
58	59.91	70.18	80.72	96.46	134.20	146.83	130.43	152.77	174.70	197.55	290.08	318.25	190.84	233.76	256.29	276.00	335.14	374.57
59	65.45	75.67	88.04	102.51	144.29	159.66	132.77	162.12	184.21	208.31	301.35	332.33	193.97	239.58	270.37	290.08	354.86	394.29
60	66.72	81.62	92.71	109.94	153.89	170.78	139.14	168.53	196.16	216.82	315.43	346.41	200.34	242.53	277.30	304.16	374.57	416.82
61	72.28	87.61	100.23	115.99	165.50	180.44	146.73	178.96	204.87	229.15	321.27	351.48	207.01	253.56	288.99	313.04	381.68	425.62
62	76.52	95.14	105.01	124.07	175.49	191.33	156.55	188.20	219.53	239.23	326.41	358.52	212.18	259.59	296.98	321.06	390.63	433.43
63	84.03	101.71	113.11	132.80	189.17	203.58	169.51	198.06	228.35	255.77	333.45	364.72	218.83	270.93	302.19	328.24	398.58	440.26
64	90.56	108.02	124.03	139.68	203.00	220.65	177.69	208.58	243.15	267.81	342.18	372.60	223.05	276.28	306.70	334.58	405.55	448.64
65	98.87	116.18	130.93	151.29	215.27	232.52	185.55	219.85	255.80	282.79	347.47	379.50	229.18	280.93	310.50	342.54	414.00	455.89
66	107.17	127.08	143.20	162.75	222.63	241.78	196.96	236.32	271.47	303.46	359.08	390.20	236.99	289.66	320.78	354.30	426.11	469.20
67	118.41	139.36	159.30	183.65	232.35	250.94	210.63	256.20	296.30	320.64	376.40	411.26	248.61	304.38	336.90	371.76	446.11	492.58
68	131.82	156.05	178.81	203.01	245.58	265.86	226.69	277.30	317.68	340.21	398.79	434.84	261.36	322.19	358.24	394.29	470.89	518.21
69	144.75	172.53	193.14	228.17	266.28	285.93	242.28	301.15	336.13	364.50	425.62	462.72	277.20	342.68	381.97	419.07	499.83	547.85
70	159.51	190.25	211.37	255.58	291.49	312.61	257.69	316.84	352.75	388.65	452.02	490.04	293.60	361.20	403.44	449.91	528.06	574.53
71	179.88	210.55	235.67	283.82	320.57	343.03	271.57	332.82	369.57	420.62	481.88	520.67	310.36	379.78	422.66	483.92	557.42	602.34
72	195.68	232.80	257.44	313.46	352.89	376.54	287.83	350.92	386.40	455.40	514.54	552.00	327.26	400.20	443.57	518.49	589.46	634.80
73	216.72	255.06	282.04	342.18	384.01	408.72	304.16	368.80	406.82	490.47	551.30	589.32	342.18	420.13	465.75	553.20	623.54	667.26
74	230.66	280.61	310.29	367.95	411.89	439.35	320.36	389.92	432.03	527.22	587.63	626.07	356.97	441.18	492.44	587.63	657.19	701.13
75	244.67	301.00	336.20	390.77	436.53	464.70	332.68	411.89	461.18	559.75	624.87	665.36	369.64	462.94	519.26	617.83	691.76	737.53
76	256.85	317.68	353.17	412.31	457.94	486.66	344.72	437.66	496.80	593.12	664.09	706.34	380.21	484.97	550.88	647.19	726.61	775.62
77	270.44	331.98	370.84	430.76	477.72	508.49	357.89	466.39	536.02	623.47	702.82	751.40	390.27	508.49	584.60	675.29	762.73	817.79
78	283.46	348.52	387.25	446.11	495.68	526.65	370.21	495.68	574.67	652.12	741.96	796.18	401.19	532.85	616.50	700.14	799.28	859.69
79	295.72	362.25	403.65	461.32	511.59	544.12	381.47	523.42	609.17	678.67	777.73	836.87	409.57	554.47	644.66	723.02	830.96	896.02
80	309.80	380.21	423.86	480.19	533.70	567.49	395.70	547.78					419.63	574.53				
81	346.41	425.27	474.55	533.70	595.66	633.68	433.72	598.47					456.25	623.82				
82	388.65	478.78	533.70	598.47	671.70	716.76	477.37	651.98					497.08	674.51				
83	435.12	537.92	601.29	673.10	759.00	812.51	525.25	708.31					543.55	729.43				
84	485.82	604.10	675.92	754.78	854.76	916.72	577.35	766.04					594.25	784.35				
85+	654.80	820.96	922.35	1020.92	1171.60	1264.54												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	49.29	61.96	69.00	77.45	95.76	105.61	73.22	91.53	101.39	114.06	138.00	152.08
30	49.29	61.96	69.00	77.45	95.76	105.61	73.22	91.53	101.39	114.06	138.00	152.08
31	49.29	61.96	69.00	77.45	95.76	105.61	73.22	91.53	101.39	114.06	138.00	152.08
32	49.29	61.96	69.00	77.45	95.76	105.61	73.22	91.53	101.39	114.06	138.00	152.08
33	49.29	61.96	69.00	77.45	95.76	105.61	73.22	91.53	101.39	114.06	138.00	152.08
34	49.29	61.96	69.00	77.45	95.76	105.61	73.22	91.53	101.39	114.06	138.00	152.08
35	49.29	61.96	69.00	77.45	95.76	105.61	73.22	91.53	101.39	114.06	138.00	152.08
36	49.29	61.96	69.00	77.45	95.76	105.61	73.22	91.53	101.39	114.06	138.00	152.08
37	49.29	61.96	69.00	77.45	95.76	105.61	73.22	91.53	101.39	114.06	138.00	152.08
38	49.29	61.96	69.00	77.45	95.76	105.61	73.22	91.53	101.39	114.06	138.00	152.08
39	49.29	61.96	69.00	77.45	95.76	105.61	73.22	91.53	101.39	114.06	138.00	152.08
40	49.29	61.96	69.00	77.45	95.76	105.61	73.22	91.53	101.39	114.06	138.00	152.08
41	49.29	61.96	69.00	77.45	95.76	105.61	73.22	91.53	101.39	114.06	138.00	152.08
42	49.29	61.96	69.00	77.45	95.76	105.61	73.22	91.53	101.39	114.06	138.00	152.08
43	49.29	61.96	69.00	77.45	95.76	105.61	73.22	91.53	101.39	114.06	138.00	152.08
44	49.29	61.96	69.00	77.45	95.76	105.61	73.22	91.53	101.39	114.06	138.00	152.08
45	63.37	81.67	87.31	99.98	125.33	135.18	83.08	104.20	115.47	128.14	154.90	171.80
46	63.37	81.67	87.31	99.98	125.33	135.18	83.08	104.20	115.47	128.14	154.90	171.80
47	63.37	81.67	87.31	99.98	125.33	135.18	83.08	104.20	115.47	128.14	154.90	171.80
48	63.37	81.67	87.31	99.98	125.33	135.18	83.08	104.20	115.47	128.14	154.90	171.80
49	63.37	81.67	87.31	99.98	125.33	135.18	83.08	104.20	115.47	128.14	154.90	171.80
50	67.59	90.12	94.35	108.43	136.59	146.45	88.71	111.25	122.51	135.18	161.94	178.84
51	71.82	94.35	101.39	112.65	143.63	153.49	91.53	114.06	125.33	138.00	166.16	183.06
52	76.04	98.57	107.02	121.10	149.27	161.94	95.76	116.88	128.14	140.82	170.39	188.69
53	81.67	102.80	112.65	126.74	154.90	168.98	99.98	119.69	132.37	145.04	174.61	192.92
54	84.49	107.02	118.29	133.78	161.94	177.43	102.80	123.92	136.59	147.86	178.84	197.14
55	88.71	111.25	125.33	139.41	167.57	185.88	107.02	126.74	139.41	150.67	183.06	201.37
56	92.94	115.47	129.55	146.45	174.61	192.92	111.25	132.37	145.04	156.31	188.69	209.82
57	97.16	121.10	135.18	152.08	183.06	199.96	115.47	139.41	153.49	164.76	198.55	219.67
58	101.39	126.74	140.82	160.53	190.10	208.41	119.69	146.45	163.35	173.20	211.23	233.76
59	108.43	132.37	146.45	168.98	198.55	216.86	125.33	154.90	174.61	184.47	223.90	247.84
60	114.06	138.00	152.08	177.43	207.00	225.31	130.96	164.76	184.47	195.74	237.98	263.33
61	121.10	145.04	160.53	187.29	216.86	235.16	136.59	173.20	194.33	208.41	252.06	278.82
62	128.14	154.90	170.39	198.55	229.53	247.84	145.04	183.06	205.59	221.08	267.55	295.72
63	135.18	166.16	184.47	211.23	242.20	261.92	153.49	192.92	216.86	236.57	284.45	314.02
64	143.63	178.84	198.55	225.31	257.69	278.82	161.94	205.59	230.94	253.47	302.76	333.74
65	154.90	191.51	214.04	239.39	274.59	295.72	171.80	216.86	245.02	270.37	322.47	354.86
66	164.76	205.59	230.94	254.88	294.31	316.84	184.47	232.35	260.51	287.27	345.00	375.98
67	174.61	222.49	246.43	271.78	319.65	343.59	195.74	250.65	277.41	306.98	373.16	398.51
68	188.69	240.80	266.14	292.90	349.23	368.94	211.23	270.37	299.94	332.33	404.14	428.08
69	204.18	260.51	291.49	323.88	381.61	408.37	230.94	294.31	329.51	366.12	439.35	468.92
70	221.08	281.63	318.25	359.08	416.82	452.02	250.65	316.84	357.67	405.55	474.55	516.80
71	240.80	304.16	340.78	395.70	454.84	491.45	273.18	342.18	384.43	446.39	513.98	556.23
72	263.33	329.51	366.12	440.76	499.90	537.92	297.12	371.76	414.00	494.27	560.45	602.70
73	288.67	360.49	398.51	490.04	552.00	591.43	322.47	404.14	450.61	546.37	612.55	653.39
74	315.43	395.70	437.94	546.37	611.15	650.57	347.82	440.76	492.86	602.70	670.29	712.53
75	342.18	435.12	491.45	605.51	674.51	716.76	374.57	480.19	544.96	661.84	735.06	778.72
76	370.35	484.41	559.04	670.29	749.15	798.43	402.74	528.06	608.33	725.21	808.29	860.39
77	401.33	543.55	637.90	740.70	837.86	898.41	432.31	582.98	680.15	791.39	895.60	958.96
78	435.12	609.74	720.98	816.74	936.43	1009.66	464.70	644.94	757.59	861.80	991.35	1068.80
79	471.74	678.74	805.47	895.60	1039.23	1126.53	499.90	708.31	836.45	937.84	1091.33	1184.27
80	515.39	749.15					542.14	774.49				
81	570.31	822.37					592.84	844.90				
82	633.68	899.82					653.39	918.13				
83	704.08	980.09					720.98	994.17				
84	781.53	1063.17					794.21	1073.02				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	47.88	57.73	64.78	73.22	87.31	97.16	70.41	85.90	97.16	108.43	130.96	145.04
30	47.88	57.73	64.78	73.22	87.31	97.16	70.41	85.90	97.16	108.43	130.96	145.04
31	47.88	57.73	64.78	73.22	87.31	97.16	70.41	85.90	97.16	108.43	130.96	145.04
32	47.88	57.73	64.78	73.22	87.31	97.16	70.41	85.90	97.16	108.43	130.96	145.04
33	47.88	57.73	64.78	73.22	87.31	97.16	70.41	85.90	97.16	108.43	130.96	145.04
34	47.88	57.73	64.78	73.22	87.31	97.16	70.41	85.90	97.16	108.43	130.96	145.04
35	47.88	57.73	64.78	73.22	87.31	97.16	70.41	85.90	97.16	108.43	130.96	145.04
36	47.88	57.73	64.78	73.22	87.31	97.16	70.41	85.90	97.16	108.43	130.96	145.04
37	47.88	57.73	64.78	73.22	87.31	97.16	70.41	85.90	97.16	108.43	130.96	145.04
38	47.88	57.73	64.78	73.22	87.31	97.16	70.41	85.90	97.16	108.43	130.96	145.04
39	47.88	57.73	64.78	73.22	87.31	97.16	70.41	85.90	97.16	108.43	130.96	145.04
40	47.88	57.73	64.78	73.22	87.31	97.16	70.41	85.90	97.16	108.43	130.96	145.04
41	47.88	57.73	64.78	73.22	87.31	97.16	70.41	85.90	97.16	108.43	130.96	145.04
42	47.88	57.73	64.78	73.22	87.31	97.16	70.41	85.90	97.16	108.43	130.96	145.04
43	47.88	57.73	64.78	73.22	87.31	97.16	70.41	85.90	97.16	108.43	130.96	145.04
44	47.88	57.73	64.78	73.22	87.31	97.16	70.41	85.90	97.16	108.43	130.96	145.04
45	60.55	76.04	81.67	91.53	114.06	122.51	80.27	99.98	112.65	122.51	147.86	161.94
46	60.55	76.04	81.67	91.53	114.06	122.51	80.27	99.98	112.65	122.51	147.86	161.94
47	60.55	76.04	81.67	91.53	114.06	122.51	80.27	99.98	112.65	122.51	147.86	161.94
48	60.55	76.04	81.67	91.53	114.06	122.51	80.27	99.98	112.65	122.51	147.86	161.94
49	60.55	76.04	81.67	91.53	114.06	122.51	80.27	99.98	112.65	122.51	147.86	161.94
50	64.78	84.49	90.12	99.98	125.33	133.78	84.49	107.02	116.88	129.55	154.90	170.39
51	69.00	88.71	94.35	105.61	130.96	142.22	88.71	109.84	119.69	132.37	159.12	174.61
52	73.22	92.94	99.98	111.25	138.00	147.86	91.53	112.65	123.92	135.18	161.94	178.84
53	77.45	97.16	105.61	116.88	143.63	156.31	95.76	116.88	126.74	138.00	166.16	184.47
54	81.67	101.39	111.25	122.51	149.27	164.76	99.98	119.69	130.96	142.22	170.39	188.69
55	85.90	105.61	116.88	129.55	156.31	171.80	104.20	122.51	135.18	145.04	176.02	194.33
56	90.12	109.84	121.10	136.59	161.94	178.84	108.43	128.14	139.41	150.67	181.65	201.37
57	94.35	114.06	126.74	142.22	170.39	187.29	111.25	133.78	147.86	157.71	191.51	212.63
58	98.57	119.69	132.37	149.27	178.84	194.33	115.47	140.82	156.31	167.57	202.78	225.31
59	102.80	125.33	139.41	156.31	187.29	205.59	121.10	149.27	164.76	177.43	216.86	239.39
60	109.84	132.37	145.04	164.76	195.74	215.45	126.74	156.31	174.61	187.29	229.53	253.47
61	115.47	139.41	153.49	174.61	205.59	225.31	132.37	164.76	184.47	198.55	242.20	267.55
62	122.51	147.86	164.76	184.47	218.27	237.98	140.82	173.20	194.33	209.82	256.29	283.04
63	130.96	159.12	176.02	195.74	230.94	252.06	147.86	183.06	205.59	223.90	270.37	299.94
64	139.41	170.39	190.10	208.41	245.02	266.14	156.31	194.33	216.86	237.98	287.27	316.84
65	147.86	183.06	204.18	222.49	259.10	281.63	166.16	207.00	230.94	252.06	304.16	335.14
66	156.31	197.14	216.86	236.57	277.41	301.35	177.43	221.08	245.02	270.37	323.88	354.86
67	167.57	212.63	230.94	252.06	299.94	321.06	188.69	239.39	261.92	287.27	349.23	375.98
68	181.65	232.35	249.25	273.18	326.70	345.00	204.18	260.51	283.04	312.61	378.80	402.74
69	198.55	252.06	274.59	301.35	356.27	380.21	223.90	283.04	312.61	345.00	412.59	442.16
70	219.67	273.18	305.57	335.14	388.65	422.45	247.84	308.39	345.00	383.02	449.21	488.63
71	239.39	295.72	329.51	375.98	428.08	461.88	270.37	335.14	373.16	425.27	488.63	529.47
72	261.92	322.47	357.67	419.63	473.14	508.35	295.72	364.72	405.55	471.74	535.10	577.35
73	287.27	352.04	390.06	467.51	525.25	561.86	321.06	397.10	442.16	521.02	588.61	630.86
74	314.02	385.84	428.08	519.61	582.98	621.00	346.41	433.72	484.41	573.12	644.94	688.59
75	339.37	423.86	475.96	575.94	643.53	685.78	373.16	471.74	530.88	628.04	705.49	751.96
76	367.53	468.92	533.70	635.08	711.12	759.00	401.33	513.98	585.80	685.78	771.68	825.19
77	397.10	522.43	602.70	697.04	788.57	844.90	430.90	564.68	649.17	744.92	846.31	908.27
78	430.90	581.57	677.33	763.23	871.66	937.84	461.88	619.59	716.76	808.29	927.98	1001.21
79	466.10	644.94	753.37	833.64	960.37	1037.82	495.68	675.92	787.17	877.29	1013.88	1098.37
80	508.35	709.72					535.10	737.88				
81	559.04	777.31					584.39	802.66				
82	619.59	850.53					640.72	871.66				
83	685.78	925.17					704.08	943.47				
84	757.59	1004.02					773.08	1019.51				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	43.65	50.69	56.33	61.96	73.22	81.67	64.78	77.45	85.90	94.35	114.06	125.33
30	43.65	50.69	56.33	61.96	73.22	81.67	64.78	77.45	85.90	94.35	114.06	125.33
31	43.65	50.69	56.33	61.96	73.22	81.67	64.78	77.45	85.90	94.35	114.06	125.33
32	43.65	50.69	56.33	61.96	73.22	81.67	64.78	77.45	85.90	94.35	114.06	125.33
33	43.65	50.69	56.33	61.96	73.22	81.67	64.78	77.45	85.90	94.35	114.06	125.33
34	43.65	50.69	56.33	61.96	73.22	81.67	64.78	77.45	85.90	94.35	114.06	125.33
35	43.65	50.69	56.33	61.96	73.22	81.67	64.78	77.45	85.90	94.35	114.06	125.33
36	43.65	50.69	56.33	61.96	73.22	81.67	64.78	77.45	85.90	94.35	114.06	125.33
37	43.65	50.69	56.33	61.96	73.22	81.67	64.78	77.45	85.90	94.35	114.06	125.33
38	43.65	50.69	56.33	61.96	73.22	81.67	64.78	77.45	85.90	94.35	114.06	125.33
39	43.65	50.69	56.33	61.96	73.22	81.67	64.78	77.45	85.90	94.35	114.06	125.33
40	43.65	50.69	56.33	61.96	73.22	81.67	64.78	77.45	85.90	94.35	114.06	125.33
41	43.65	50.69	56.33	61.96	73.22	81.67	64.78	77.45	85.90	94.35	114.06	125.33
42	43.65	50.69	56.33	61.96	73.22	81.67	64.78	77.45	85.90	94.35	114.06	125.33
43	43.65	50.69	56.33	61.96	73.22	81.67	64.78	77.45	85.90	94.35	114.06	125.33
44	43.65	50.69	56.33	61.96	73.22	81.67	64.78	77.45	85.90	94.35	114.06	125.33
45	54.92	67.59	71.82	78.86	97.16	105.61	73.22	88.71	97.16	107.02	129.55	142.22
46	54.92	67.59	71.82	78.86	97.16	105.61	73.22	88.71	97.16	107.02	129.55	142.22
47	54.92	67.59	71.82	78.86	97.16	105.61	73.22	88.71	97.16	107.02	129.55	142.22
48	54.92	67.59	71.82	78.86	97.16	105.61	73.22	88.71	97.16	107.02	129.55	142.22
49	54.92	67.59	71.82	78.86	97.16	105.61	73.22	88.71	97.16	107.02	129.55	142.22
50	59.14	74.63	77.45	85.90	107.02	115.47	77.45	94.35	102.80	112.65	136.59	150.67
51	63.37	77.45	81.67	91.53	112.65	122.51	80.27	97.16	105.61	115.47	139.41	154.90
52	66.18	81.67	87.31	97.16	118.29	128.14	83.08	99.98	108.43	118.29	143.63	159.12
53	69.00	84.49	92.94	101.39	123.92	135.18	85.90	102.80	111.25	121.10	146.45	163.35
54	73.22	88.71	95.76	107.02	129.55	142.22	90.12	105.61	114.06	123.92	150.67	167.57
55	76.04	91.53	101.39	111.25	135.18	149.27	94.35	108.43	118.29	126.74	154.90	171.80
56	80.27	95.76	105.61	118.29	140.82	157.71	97.16	112.65	122.51	132.37	160.53	178.84
57	84.49	99.98	109.84	123.92	147.86	163.35	101.39	118.29	129.55	139.41	170.39	188.69
58	87.31	105.61	115.47	129.55	154.90	171.80	104.20	125.33	138.00	147.86	180.25	199.96
59	92.94	109.84	121.10	136.59	163.35	178.84	109.84	132.37	146.45	156.31	191.51	212.63
60	98.57	115.47	126.74	143.63	171.80	188.69	114.06	139.41	154.90	166.16	202.78	225.31
61	104.20	122.51	133.78	153.49	180.25	198.55	121.10	146.45	163.35	176.02	214.04	237.98
62	111.25	130.96	142.22	161.94	191.51	208.41	126.74	154.90	170.39	187.29	228.12	252.06
63	118.29	139.41	153.49	173.20	202.78	221.08	133.78	163.35	180.25	198.55	240.80	267.55
64	125.33	150.67	164.76	184.47	215.45	235.16	142.22	173.20	192.92	211.23	256.29	283.04
65	133.78	160.53	177.43	195.74	228.12	249.25	150.67	184.47	204.18	225.31	271.78	299.94
66	142.22	173.20	190.10	208.41	245.02	266.14	160.53	197.14	218.27	240.80	290.08	318.25
67	150.67	188.69	204.18	223.90	264.74	283.04	170.39	214.04	232.35	256.29	314.02	336.55
68	163.35	205.59	219.67	242.20	288.67	306.98	184.47	232.35	252.06	278.82	340.78	363.31
69	178.84	223.90	242.20	268.96	316.84	336.55	202.78	254.88	277.41	309.80	371.76	398.51
70	197.14	242.20	270.37	298.53	346.41	375.98	225.31	277.41	308.39	345.00	404.14	440.76
71	215.45	263.33	292.90	335.14	381.61	411.19	246.43	301.35	335.14	384.43	440.76	477.37
72	236.57	287.27	316.84	374.57	422.45	453.43	268.96	328.10	364.72	426.67	483.00	519.61
73	259.10	314.02	346.41	418.23	468.92	501.31	291.49	357.67	397.10	470.33	530.88	567.49
74	283.04	345.00	381.61	466.10	519.61	553.41	315.43	390.06	435.12	519.61	581.57	619.59
75	305.57	378.80	423.86	515.39	574.53	611.15	339.37	425.27	477.37	568.90	636.49	677.33
76	330.92	419.63	475.96	568.90	635.08	677.33	364.72	464.70	528.06	619.59	697.04	743.51
77	357.67	466.10	536.51	623.82	702.68	751.96	391.47	508.35	584.39	673.10	763.23	816.74
78	387.25	518.21	601.29	681.55	774.49	832.23	418.23	557.63	643.53	730.84	835.04	897.00
79	418.23	573.12	667.47	743.51	850.53	916.72	447.80	608.33	705.49	791.39	909.68	981.49
80	454.84	629.45					483.00	660.43				
81	498.49	688.59					523.84	716.76				
82	549.19	749.15					571.72	775.90				
83	604.10	813.92					625.23	837.86				
84	664.66	881.51					682.96	902.64				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	46.47	57.73	66.18	74.63	91.53	102.80	69.00	85.90	95.76	108.43	130.96	143.63
30	46.47	57.73	66.18	74.63	91.53	102.80	69.00	85.90	95.76	108.43	130.96	143.63
31	46.47	57.73	66.18	74.63	91.53	102.80	69.00	85.90	95.76	108.43	130.96	143.63
32	46.47	57.73	66.18	74.63	91.53	102.80	69.00	85.90	95.76	108.43	130.96	143.63
33	46.47	57.73	66.18	74.63	91.53	102.80	69.00	85.90	95.76	108.43	130.96	143.63
34	46.47	57.73	66.18	74.63	91.53	102.80	69.00	85.90	95.76	108.43	130.96	143.63
35	46.47	57.73	66.18	74.63	91.53	102.80	69.00	85.90	95.76	108.43	130.96	143.63
36	46.47	57.73	66.18	74.63	91.53	102.80	69.00	85.90	95.76	108.43	130.96	143.63
37	46.47	57.73	66.18	74.63	91.53	102.80	69.00	85.90	95.76	108.43	130.96	143.63
38	46.47	57.73	66.18	74.63	91.53	102.80	69.00	85.90	95.76	108.43	130.96	143.63
39	46.47	57.73	66.18	74.63	91.53	102.80	69.00	85.90	95.76	108.43	130.96	143.63
40	46.47	57.73	66.18	74.63	91.53	102.80	69.00	85.90	95.76	108.43	130.96	143.63
41	46.47	57.73	66.18	74.63	91.53	102.80	69.00	85.90	95.76	108.43	130.96	143.63
42	46.47	57.73	66.18	74.63	91.53	102.80	69.00	85.90	95.76	108.43	130.96	143.63
43	46.47	57.73	66.18	74.63	91.53	102.80	69.00	85.90	95.76	108.43	130.96	143.63
44	46.47	57.73	66.18	74.63	91.53	102.80	69.00	85.90	95.76	108.43	130.96	143.63
45	60.55	77.45	85.90	95.76	118.29	132.37	81.67	98.57	108.43	121.10	146.45	160.53
46	60.55	77.45	85.90	95.76	118.29	132.37	81.67	98.57	108.43	121.10	146.45	160.53
47	60.55	77.45	85.90	95.76	118.29	132.37	81.67	98.57	108.43	121.10	146.45	160.53
48	60.55	77.45	85.90	95.76	118.29	132.37	81.67	98.57	108.43	121.10	146.45	160.53
49	60.55	77.45	85.90	95.76	118.29	132.37	81.67	98.57	108.43	121.10	146.45	160.53
50	66.18	84.49	92.94	105.61	129.55	143.63	87.31	102.80	112.65	126.74	152.08	171.80
51	70.41	88.71	99.98	111.25	135.18	150.67	90.12	107.02	116.88	129.55	156.31	171.80
52	73.22	92.94	104.20	115.47	140.82	156.31	91.53	109.84	119.69	132.37	159.12	176.02
53	76.04	97.16	109.84	121.10	146.45	161.94	94.35	112.65	123.92	135.18	163.35	180.25
54	80.27	101.39	114.06	125.33	152.08	168.98	97.16	115.47	126.74	139.41	167.57	184.47
55	83.08	104.20	118.29	130.96	157.71	174.61	99.98	119.69	130.96	142.22	171.80	190.10
56	87.31	108.43	122.51	136.59	164.76	181.65	104.20	123.92	136.59	146.45	177.43	197.14
57	91.53	112.65	126.74	142.22	170.39	187.29	107.02	130.96	145.04	153.49	185.88	207.00
58	95.76	116.88	130.96	149.27	177.43	194.33	111.25	136.59	152.08	161.94	197.14	218.27
59	99.98	122.51	135.18	156.31	184.47	201.37	115.47	143.63	161.94	171.80	208.41	230.94
60	105.61	126.74	139.41	163.35	190.10	207.00	121.10	150.67	170.39	180.25	218.27	242.20
61	109.84	132.37	146.45	170.39	198.55	215.45	125.33	157.71	177.43	188.69	229.53	253.47
62	115.47	139.41	153.49	178.84	207.00	223.90	129.55	164.76	185.88	199.96	240.80	266.14
63	121.10	147.86	163.35	188.69	216.86	233.76	136.59	173.20	194.33	211.23	253.47	280.23
64	128.14	156.31	174.61	198.55	226.72	245.02	142.22	180.25	204.18	222.49	266.14	294.31
65	135.18	166.16	185.88	208.41	237.98	257.69	149.27	188.69	212.63	235.16	280.23	308.39
66	142.22	178.84	199.96	221.08	253.47	274.59	157.71	199.96	225.31	250.65	298.53	328.10
67	152.08	192.92	216.86	237.98	276.00	298.53	170.39	215.45	243.61	270.37	322.47	353.45
68	163.35	208.41	236.57	259.10	302.76	328.10	184.47	233.76	264.74	294.31	350.63	384.43
69	177.43	226.72	256.29	284.45	332.33	360.49	199.96	254.88	287.27	321.06	381.61	416.82
70	192.92	245.02	277.41	312.61	361.90	392.88	218.27	276.00	311.21	353.45	412.59	449.21
71	209.82	264.74	297.12	345.00	395.70	428.08	237.98	298.53	335.14	388.65	447.80	484.41
72	230.94	287.27	319.65	383.02	435.12	468.92	259.10	323.88	360.49	429.49	487.23	523.84
73	252.06	314.02	346.41	426.67	480.19	513.98	280.23	352.04	391.47	475.96	532.29	568.90
74	274.59	343.59	381.61	475.96	530.88	566.08	304.16	383.02	428.08	525.25	582.98	619.59
75	297.12	378.80	428.08	526.65	587.21	623.82	326.70	418.23	474.55	575.94	639.31	677.33
76	322.47	421.04	487.23	582.98	651.98	694.23	350.63	459.06	529.47	630.86	704.08	747.74
77	349.23	473.14	554.82	644.94	729.43	781.53	375.98	506.94	592.84	688.59	778.72	833.64
78	378.80	530.88	628.04	709.72	813.92	878.70	404.14	560.45	659.02	750.55	861.80	930.80
79	411.19	590.02	701.27	778.72	904.04	980.09	435.12	616.78	728.02	815.33	949.11	1030.78
80	449.21	651.98					471.74	674.51				
81	495.68	716.76					516.80	735.06				
82	550.59	782.94					568.90	798.43				
83	612.55	851.94					628.04	864.62				
84	680.15	923.76					691.41	933.62				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	45.06	54.92	61.96	69.00	83.08	92.94	66.18	81.67	91.53	102.80	123.92	136.59
30	45.06	54.92	61.96	69.00	83.08	92.94	66.18	81.67	91.53	102.80	123.92	136.59
31	45.06	54.92	61.96	69.00	83.08	92.94	66.18	81.67	91.53	102.80	123.92	136.59
32	45.06	54.92	61.96	69.00	83.08	92.94	66.18	81.67	91.53	102.80	123.92	136.59
33	45.06	54.92	61.96	69.00	83.08	92.94	66.18	81.67	91.53	102.80	123.92	136.59
34	45.06	54.92	61.96	69.00	83.08	92.94	66.18	81.67	91.53	102.80	123.92	136.59
35	45.06	54.92	61.96	69.00	83.08	92.94	66.18	81.67	91.53	102.80	123.92	136.59
36	45.06	54.92	61.96	69.00	83.08	92.94	66.18	81.67	91.53	102.80	123.92	136.59
37	45.06	54.92	61.96	69.00	83.08	92.94	66.18	81.67	91.53	102.80	123.92	136.59
38	45.06	54.92	61.96	69.00	83.08	92.94	66.18	81.67	91.53	102.80	123.92	136.59
39	45.06	54.92	61.96	69.00	83.08	92.94	66.18	81.67	91.53	102.80	123.92	136.59
40	45.06	54.92	61.96	69.00	83.08	92.94	66.18	81.67	91.53	102.80	123.92	136.59
41	45.06	54.92	61.96	69.00	83.08	92.94	66.18	81.67	91.53	102.80	123.92	136.59
42	45.06	54.92	61.96	69.00	83.08	92.94	66.18	81.67	91.53	102.80	123.92	136.59
43	45.06	54.92	61.96	69.00	83.08	92.94	66.18	81.67	91.53	102.80	123.92	136.59
44	45.06	54.92	61.96	69.00	83.08	92.94	66.18	81.67	91.53	102.80	123.92	136.59
45	59.14	71.82	80.27	88.71	108.43	119.69	78.86	94.35	104.20	115.47	138.00	150.67
46	59.14	71.82	80.27	88.71	108.43	119.69	78.86	94.35	104.20	115.47	138.00	150.67
47	59.14	71.82	80.27	88.71	108.43	119.69	78.86	94.35	104.20	115.47	138.00	150.67
48	59.14	71.82	80.27	88.71	108.43	119.69	78.86	94.35	104.20	115.47	138.00	150.67
49	59.14	71.82	80.27	88.71	108.43	119.69	78.86	94.35	104.20	115.47	138.00	150.67
50	63.37	80.27	88.71	98.57	118.29	130.96	83.08	99.98	109.84	121.10	145.04	161.94
51	67.59	83.08	92.94	102.80	123.92	136.59	87.31	102.80	112.65	123.92	147.86	161.94
52	70.41	87.31	97.16	107.02	129.55	142.22	90.12	105.61	115.47	126.74	152.08	166.16
53	74.63	91.53	101.39	112.65	135.18	149.27	92.94	108.43	119.69	129.55	156.31	171.80
54	77.45	94.35	105.61	116.88	140.82	154.90	95.76	112.65	122.51	133.78	160.53	176.02
55	80.27	98.57	109.84	121.10	146.45	161.94	98.57	115.47	126.74	136.59	164.76	181.65
56	84.49	102.80	114.06	126.74	152.08	167.57	101.39	119.69	132.37	140.82	171.80	190.10
57	88.71	107.02	118.29	132.37	159.12	176.02	104.20	125.33	138.00	147.86	180.25	199.96
58	92.94	111.25	123.92	139.41	166.16	183.06	108.43	130.96	145.04	156.31	190.10	211.23
59	97.16	116.88	129.55	145.04	173.20	190.10	112.65	138.00	153.49	164.76	199.96	222.49
60	101.39	121.10	133.78	152.08	180.25	198.55	116.88	143.63	160.53	173.20	211.23	233.76
61	105.61	126.74	140.82	159.12	187.29	205.59	121.10	150.67	167.57	181.65	219.67	245.02
62	111.25	133.78	147.86	166.16	197.14	215.45	125.33	156.31	176.02	190.10	230.94	256.29
63	116.88	140.82	156.31	174.61	205.59	223.90	130.96	163.35	183.06	198.55	240.80	267.55
64	122.51	149.27	167.57	184.47	215.45	235.16	138.00	171.80	191.51	208.41	252.06	278.82
65	128.14	159.12	177.43	192.92	225.31	245.02	145.04	178.84	201.37	219.67	264.74	291.49
66	136.59	170.39	190.10	205.59	239.39	260.51	153.49	190.10	212.63	232.35	278.82	308.39
67	147.86	184.47	207.00	221.08	257.69	281.63	166.16	205.59	230.94	250.65	301.35	332.33
68	160.53	201.37	225.31	240.80	281.63	306.98	180.25	225.31	252.06	274.59	328.10	360.49
69	174.61	218.27	245.02	264.74	309.80	336.55	197.14	246.43	276.00	301.35	357.67	391.47
70	191.51	237.98	266.14	291.49	339.37	367.53	215.45	267.55	299.94	333.74	390.06	425.27
71	208.41	257.69	287.27	323.88	371.76	402.74	235.16	291.49	325.29	368.94	425.27	460.47
72	229.53	280.23	311.21	363.31	412.59	443.57	257.69	316.84	353.45	409.78	466.10	502.72
73	250.65	306.98	339.37	406.96	457.65	490.04	278.82	346.41	385.84	453.43	512.57	549.19
74	273.18	336.55	373.16	453.43	506.94	540.74	302.76	377.39	421.04	498.49	561.86	599.88
75	295.72	368.94	414.00	501.31	560.45	597.06	325.29	409.78	461.88	546.37	613.96	654.80
76	319.65	406.96	464.70	552.00	619.59	660.43	349.23	447.80	509.76	595.66	671.70	718.17
77	346.41	454.84	523.84	606.92	685.78	735.06	374.57	491.45	564.68	649.17	736.47	791.39
78	374.57	505.53	588.61	664.66	759.00	816.74	402.74	537.92	623.82	704.08	808.29	871.66
79	405.55	560.45	654.80	725.21	835.04	902.64	432.31	588.61	684.37	763.23	882.92	956.15
80	442.16	616.78					466.10	642.12				
81	487.23	677.33					508.35	698.45				
82	537.92	739.29					557.63	757.59				
83	595.66	805.47					612.55	820.96				
84	659.02	873.06					673.10	887.15				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	40.84	47.88	53.51	57.73	70.41	77.45	61.96	73.22	80.27	88.71	107.02	118.29
30	40.84	47.88	53.51	57.73	70.41	77.45	61.96	73.22	80.27	88.71	107.02	118.29
31	40.84	47.88	53.51	57.73	70.41	77.45	61.96	73.22	80.27	88.71	107.02	118.29
32	40.84	47.88	53.51	57.73	70.41	77.45	61.96	73.22	80.27	88.71	107.02	118.29
33	40.84	47.88	53.51	57.73	70.41	77.45	61.96	73.22	80.27	88.71	107.02	118.29
34	40.84	47.88	53.51	57.73	70.41	77.45	61.96	73.22	80.27	88.71	107.02	118.29
35	40.84	47.88	53.51	57.73	70.41	77.45	61.96	73.22	80.27	88.71	107.02	118.29
36	40.84	47.88	53.51	57.73	70.41	77.45	61.96	73.22	80.27	88.71	107.02	118.29
37	40.84	47.88	53.51	57.73	70.41	77.45	61.96	73.22	80.27	88.71	107.02	118.29
38	40.84	47.88	53.51	57.73	70.41	77.45	61.96	73.22	80.27	88.71	107.02	118.29
39	40.84	47.88	53.51	57.73	70.41	77.45	61.96	73.22	80.27	88.71	107.02	118.29
40	40.84	47.88	53.51	57.73	70.41	77.45	61.96	73.22	80.27	88.71	107.02	118.29
41	40.84	47.88	53.51	57.73	70.41	77.45	61.96	73.22	80.27	88.71	107.02	118.29
42	40.84	47.88	53.51	57.73	70.41	77.45	61.96	73.22	80.27	88.71	107.02	118.29
43	40.84	47.88	53.51	57.73	70.41	77.45	61.96	73.22	80.27	88.71	107.02	118.29
44	40.84	47.88	53.51	57.73	70.41	77.45	61.96	73.22	80.27	88.71	107.02	118.29
45	52.10	63.37	70.41	76.04	91.53	101.39	71.82	84.49	90.12	99.98	121.10	133.78
46	52.10	63.37	70.41	76.04	91.53	101.39	71.82	84.49	90.12	99.98	121.10	133.78
47	52.10	63.37	70.41	76.04	91.53	101.39	71.82	84.49	90.12	99.98	121.10	133.78
48	52.10	63.37	70.41	76.04	91.53	101.39	71.82	84.49	90.12	99.98	121.10	133.78
49	52.10	63.37	70.41	76.04	91.53	101.39	71.82	84.49	90.12	99.98	121.10	133.78
50	57.73	70.41	76.04	83.08	101.39	112.65	76.04	88.71	94.35	105.61	126.74	143.63
51	60.55	73.22	80.27	87.31	105.61	118.29	78.86	91.53	97.16	108.43	130.96	143.63
52	63.37	76.04	84.49	91.53	111.25	123.92	81.67	92.94	99.98	111.25	133.78	147.86
53	66.18	80.27	88.71	95.76	116.88	128.14	84.49	95.76	102.80	114.06	138.00	152.08
54	69.00	83.08	91.53	99.98	121.10	135.18	85.90	98.57	107.02	116.88	142.22	156.31
55	71.82	85.90	95.76	104.20	126.74	140.82	88.71	102.80	111.25	119.69	146.45	161.94
56	74.63	90.12	98.57	109.84	132.37	146.45	91.53	105.61	115.47	123.92	152.08	168.98
57	78.86	94.35	102.80	114.06	138.00	153.49	94.35	111.25	121.10	129.55	159.12	177.43
58	83.08	98.57	107.02	119.69	145.04	159.12	97.16	116.88	128.14	138.00	167.57	187.29
59	85.90	102.80	111.25	126.74	150.67	166.16	101.39	122.51	135.18	145.04	177.43	197.14
60	90.12	107.02	116.88	132.37	157.71	173.20	105.61	128.14	142.22	152.08	187.29	208.41
61	94.35	111.25	121.10	138.00	164.76	180.25	108.43	133.78	149.27	160.53	195.74	218.27
62	99.98	116.88	128.14	145.04	171.80	188.69	112.65	139.41	156.31	168.98	205.59	228.12
63	105.61	123.92	136.59	153.49	180.25	197.14	118.29	146.45	163.35	177.43	215.45	237.98
64	111.25	132.37	145.04	161.94	190.10	207.00	123.92	153.49	170.39	185.88	225.31	249.25
65	116.88	139.41	154.90	170.39	198.55	216.86	130.96	160.53	177.43	195.74	236.57	260.51
66	123.92	149.27	166.16	180.25	211.23	229.53	139.41	170.39	188.69	208.41	250.65	276.00
67	132.37	163.35	180.25	194.33	228.12	249.25	150.67	184.47	204.18	225.31	270.37	298.53
68	143.63	177.43	198.55	212.63	249.25	271.78	163.35	201.37	223.90	246.43	294.31	323.88
69	156.31	194.33	216.86	235.16	274.59	298.53	178.84	221.08	246.43	270.37	322.47	353.45
70	171.80	211.23	235.16	259.10	301.35	326.70	195.74	240.80	268.96	299.94	352.04	383.02
71	187.29	229.53	254.88	290.08	332.33	359.08	214.04	261.92	291.49	333.74	384.43	415.41
72	205.59	250.65	276.00	325.29	367.53	394.29	233.76	285.86	316.84	370.35	421.04	453.43
73	225.31	273.18	301.35	363.31	408.37	436.53	253.47	311.21	345.00	409.78	461.88	494.27
74	246.43	299.94	332.33	405.55	452.02	481.59	274.59	339.37	378.80	452.02	505.53	539.33
75	266.14	329.51	368.94	447.80	499.90	532.29	295.72	370.35	415.41	494.27	553.41	590.02
76	287.27	364.72	414.00	494.27	553.41	588.61	316.84	404.14	459.06	539.33	605.51	646.35
77	311.21	405.55	466.10	542.14	611.15	653.39	339.37	442.16	508.35	587.21	663.25	711.12
78	336.55	450.61	522.43	592.84	674.51	723.80	364.72	484.41	560.45	636.49	726.61	781.53
79	363.31	498.49	580.17	646.35	740.70	797.02	390.06	528.06	613.96	688.59	791.39	853.35
80	395.70	547.78					419.63	574.53				
81	433.72	598.47					456.25	623.82				
82	477.37	651.98					497.08	674.51				
83	525.25	708.31					543.55	729.43				
84	577.35	766.04					594.25	784.35				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.7% Simple Inflation						3.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	35.00	44.00	49.00	55.00	78.15	84.92	97.55	121.24	136.99	157.83	196.00	216.00
30	35.73	44.00	49.00	55.00	80.84	90.59	102.82	126.51	144.00	162.00	196.00	216.00
31	38.28	44.00	51.29	56.43	83.54	96.25	104.00	129.15	144.00	162.00	196.00	216.00
32	38.28	44.00	53.86	59.00	88.93	99.08	104.00	130.00	144.00	162.00	196.00	216.00
33	40.83	45.76	56.42	61.56	91.62	104.74	104.00	130.00	144.00	162.00	196.00	216.00
34	40.83	48.30	58.99	64.13	97.01	110.40	104.00	130.00	144.00	162.00	196.00	216.00
35	43.38	50.84	58.99	66.69	102.40	113.23	104.00	130.00	144.00	162.00	196.00	216.00
36	45.93	53.38	61.55	71.82	105.10	118.89	104.00	130.00	144.00	162.00	196.00	216.00
37	48.49	55.92	66.68	74.39	110.49	124.55	104.00	130.00	144.00	162.00	196.00	216.00
38	48.49	58.47	69.24	76.95	115.88	130.22	104.00	130.00	144.00	162.00	196.00	216.00
39	51.04	61.01	71.81	82.08	121.26	138.71	104.00	130.00	144.00	162.00	196.00	216.00
40	53.59	63.55	74.37	84.65	126.65	144.37	104.00	130.00	144.00	162.00	196.00	216.00
41	56.39	66.36	77.26	87.58	132.64	150.00	104.00	130.00	144.00	162.00	196.00	216.00
42	56.64	69.19	80.16	93.12	136.00	150.00	104.00	130.00	144.00	162.00	196.00	216.00
43	59.47	72.04	85.69	96.11	136.00	150.00	104.00	130.00	144.00	162.00	196.00	216.00
44	62.33	74.92	88.65	99.12	136.00	150.00	104.00	130.00	144.00	162.00	196.00	216.00
45	65.22	77.81	91.63	104.77	157.08	174.73	118.00	148.00	164.00	182.00	220.00	244.00
46	65.51	83.34	97.27	107.84	163.33	183.75	118.00	148.00	164.00	182.00	220.00	244.00
47	68.43	86.29	100.31	113.57	169.62	189.94	118.00	148.00	164.00	182.00	220.00	244.00
48	71.37	89.26	106.03	119.35	175.97	192.00	118.00	148.00	164.00	182.00	220.00	244.00
49	74.34	94.89	109.13	122.52	178.00	192.00	118.00	148.00	164.00	182.00	220.00	244.00
50	77.34	97.92	114.92	128.38	191.64	208.00	126.00	158.00	174.00	192.00	230.00	254.00
51	80.34	101.01	120.82	134.32	201.05	218.00	130.00	162.00	178.00	196.00	236.00	260.00
52	86.06	106.78	124.06	140.31	210.54	230.00	136.00	166.00	182.00	200.00	242.00	268.00
53	89.13	112.60	130.05	146.35	220.00	240.00	142.00	170.00	188.00	206.00	248.00	274.00
54	92.22	115.78	136.09	155.17	229.78	252.00	146.00	176.00	194.00	210.00	254.00	280.00
55	98.06	121.69	142.18	161.32	238.00	261.51	151.57	180.00	198.00	214.00	260.00	286.00
56	103.92	127.58	148.23	170.20	248.00	274.00	157.59	188.00	206.00	222.00	268.00	298.00
57	107.09	133.51	157.08	179.14	260.00	284.00	160.87	198.00	218.00	234.00	282.00	312.00
58	113.03	139.49	163.24	188.15	270.00	296.00	166.95	208.00	232.00	246.00	300.00	332.00
59	119.02	148.25	172.21	197.24	282.00	308.00	170.27	215.11	248.00	262.00	318.00	352.00
60	125.05	154.32	181.26	206.39	294.00	320.00	176.42	221.44	255.41	278.00	338.00	374.00
61	133.75	165.70	192.85	220.84	300.30	325.65	185.19	233.14	267.18	288.60	349.05	386.10
62	142.49	177.13	207.30	232.56	309.70	334.40	194.00	242.07	277.40	298.30	361.00	399.00
63	154.08	188.60	219.00	249.95	318.20	344.10	201.65	253.45	284.90	310.80	373.70	412.55
64	162.93	200.12	236.38	264.61	329.40	356.40	207.00	262.80	295.20	324.00	387.00	426.60
65	174.63	214.48	251.02	282.15	341.25	367.50	213.50	269.50	304.50	336.00	400.75	441.00
66	185.97	231.15	267.94	304.73	355.30	382.50	222.70	280.50	314.50	346.80	416.50	453.90
67	197.31	247.81	287.67	318.45	374.55	402.60	229.35	293.70	325.05	359.70	437.25	466.95
68	211.48	267.26	302.40	332.80	396.80	419.20	240.00	307.20	340.80	377.60	459.20	486.40
69	224.75	286.69	320.85	356.50	420.05	449.50	254.20	323.95	362.70	403.00	483.60	516.15
70	235.50	300.00	339.00	382.50	444.00	481.50	267.00	337.50	381.00	432.00	505.50	550.50
71	247.95	313.20	350.90	407.45	468.35	506.05	281.30	352.35	395.85	459.65	529.25	572.75
72	261.80	327.60	364.00	438.20	497.00	534.80	295.40	369.60	411.60	491.40	557.20	599.20
73	276.75	345.60	382.05	469.80	529.20	567.00	309.15	387.45	432.00	523.80	587.25	626.40
74	291.20	365.30	404.30	504.40	564.20	600.60	321.10	406.90	455.00	556.40	618.80	657.80
75	303.75	386.25	436.25	537.50	598.75	636.25	332.50	426.25	483.75	587.50	652.50	691.25
76	315.60	412.80	476.40	571.20	638.40	680.40	343.20	450.00	518.40	618.00	688.80	733.20
77	327.75	443.90	520.95	604.90	684.25	733.70	353.05	476.10	555.45	646.30	731.40	783.15
78	339.90	476.30	563.20	638.00	731.50	788.70	363.00	503.80	591.80	673.20	774.40	834.90
79	351.75	506.10	600.60	667.80	774.90	840.00	372.75	528.15	623.70	699.30	813.75	883.05
80	366.00	532.00					385.00	550.00				
81	405.00	584.00					421.00	600.00				
82	450.00	639.00					464.00	652.00				
83	500.00	696.00					512.00	706.00				
84	555.00	755.00					564.00	762.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.7% Simple Inflation						3.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	34.00	41.00	46.00	52.00	71.25	78.13	93.79	113.78	131.28	150.03	186.00	206.00
30	34.71	41.00	46.00	52.00	73.71	83.34	98.86	118.73	138.00	154.00	186.00	206.00
31	37.19	41.00	48.15	53.36	76.17	88.55	100.00	121.20	138.00	154.00	186.00	206.00
32	37.19	41.00	50.56	55.78	81.08	91.15	100.00	122.00	138.00	154.00	186.00	206.00
33	39.66	42.64	52.97	58.21	83.54	96.36	100.00	122.00	138.00	154.00	186.00	206.00
34	39.66	45.01	55.37	60.63	88.45	101.57	100.00	122.00	138.00	154.00	186.00	206.00
35	42.14	47.37	55.37	63.06	93.37	104.17	100.00	122.00	138.00	154.00	186.00	206.00
36	44.62	49.74	57.78	67.91	95.82	109.38	100.00	122.00	138.00	154.00	186.00	206.00
37	47.10	52.11	62.60	70.33	100.74	114.59	100.00	122.00	138.00	154.00	186.00	206.00
38	47.10	54.48	65.00	72.76	105.65	119.80	100.00	122.00	138.00	154.00	186.00	206.00
39	49.58	56.85	67.41	77.61	110.57	127.61	100.00	122.00	138.00	154.00	186.00	206.00
40	52.06	59.22	69.82	80.03	115.48	132.82	100.00	122.00	138.00	154.00	186.00	206.00
41	54.78	61.84	72.53	82.80	120.93	138.00	100.00	122.00	138.00	154.00	186.00	206.00
42	55.02	64.47	75.25	88.04	124.00	138.00	100.00	122.00	138.00	154.00	186.00	206.00
43	57.78	67.13	80.44	90.87	124.00	138.00	100.00	122.00	138.00	154.00	186.00	206.00
44	60.55	69.81	83.22	93.71	124.00	138.00	100.00	122.00	138.00	154.00	186.00	206.00
45	62.32	72.45	85.72	95.92	142.96	158.34	114.00	142.00	160.00	174.00	210.00	230.00
46	62.59	77.59	90.99	98.73	148.64	166.52	114.00	142.00	160.00	174.00	210.00	230.00
47	65.39	80.34	93.84	103.98	154.37	172.13	114.00	142.00	160.00	174.00	210.00	230.00
48	68.20	83.11	99.19	109.27	160.15	174.00	114.00	142.00	160.00	174.00	210.00	230.00
49	71.04	88.35	102.08	112.16	162.00	174.00	114.00	142.00	160.00	174.00	210.00	230.00
50	74.11	91.80	109.78	118.38	175.84	190.00	120.00	152.00	166.00	184.00	220.00	242.00
51	77.19	94.98	112.43	125.93	183.31	202.00	126.00	156.00	170.00	188.00	226.00	248.00
52	82.88	100.68	115.90	128.89	194.65	210.00	130.00	160.00	176.00	192.00	230.00	254.00
53	84.52	106.43	121.92	134.97	204.00	222.00	136.00	166.00	180.00	196.00	236.00	262.00
54	89.15	109.69	127.99	142.10	211.79	234.00	142.00	170.00	186.00	202.00	242.00	268.00
55	94.95	115.53	132.59	149.91	222.00	241.70	147.59	174.00	192.00	206.00	250.00	276.00
56	100.77	121.36	138.56	158.74	230.00	254.00	153.60	182.00	198.00	214.00	258.00	286.00
57	103.98	125.75	147.26	167.53	242.00	266.00	154.98	190.00	210.00	224.00	272.00	302.00
58	109.89	131.74	153.44	174.95	254.00	276.00	161.05	200.00	222.00	238.00	288.00	320.00
59	112.84	140.36	163.94	182.44	266.00	292.00	164.53	207.29	234.00	252.00	308.00	340.00
60	120.42	148.02	172.87	191.65	278.00	306.00	170.73	210.08	241.77	266.00	326.00	360.00
61	127.53	159.26	184.39	205.90	284.70	312.00	179.46	221.76	253.62	274.95	335.40	370.50
62	136.23	169.07	200.44	216.07	294.50	321.10	188.35	229.03	262.20	283.10	345.80	381.90
63	149.27	180.61	208.97	231.62	303.40	331.15	194.25	240.50	270.10	294.15	355.20	394.05
64	158.13	190.67	226.32	244.76	313.20	340.20	199.80	248.40	277.20	304.20	367.20	405.00
65	166.69	205.01	239.46	262.23	322.00	350.00	206.50	257.25	287.00	313.25	378.00	416.50
66	176.43	221.65	251.60	282.84	334.90	363.80	214.20	266.90	295.80	326.40	391.00	428.40
67	189.35	236.83	269.59	295.35	351.45	376.20	221.10	280.50	306.90	336.60	409.20	440.55
68	203.59	257.88	283.20	310.40	371.20	392.00	232.00	296.00	321.60	355.20	430.40	457.60
69	218.55	277.39	302.25	331.70	392.15	418.50	246.45	311.55	344.10	379.75	454.15	486.70
70	234.00	291.00	325.50	357.00	414.00	450.00	264.00	328.50	367.50	408.00	478.50	520.50
71	246.50	304.50	339.30	387.15	440.80	475.60	278.40	345.10	384.25	437.90	503.15	545.20
72	260.40	320.60	355.60	417.20	470.40	505.40	294.00	362.60	403.20	469.00	532.00	574.00
73	275.40	337.50	373.95	448.20	503.55	538.65	307.80	380.70	423.90	499.50	564.30	604.80
74	289.90	356.20	395.20	479.70	538.20	573.30	319.80	400.40	447.20	529.10	595.40	635.70
75	301.25	376.25	422.50	511.25	571.25	608.75	331.25	418.75	471.25	557.50	626.25	667.50
76	313.20	399.60	454.80	541.20	606.00	646.80	342.00	438.00	499.20	584.40	657.60	703.20
77	324.30	426.65	492.20	569.25	644.00	690.00	351.90	461.15	530.15	608.35	691.15	741.75
78	336.60	454.30	529.10	596.20	680.90	732.60	360.80	484.00	559.90	631.40	724.90	782.10
79	347.55	480.90	561.75	621.60	716.10	773.85	369.60	504.00	586.95	654.15	756.00	819.00
80	361.00	504.00					380.00	524.00				
81	397.00	552.00					415.00	570.00				
82	440.00	604.00					455.00	619.00				
83	487.00	657.00					500.00	670.00				
84	538.00	713.00					549.00	724.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.7% Simple Inflation						3.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	31.00	36.00	40.00	44.00	59.76	65.67	86.29	102.59	116.06	130.55	162.00	178.00
30	31.64	36.00	40.00	44.00	61.82	70.05	90.95	107.05	122.00	134.00	162.00	178.00
31	33.90	36.00	41.87	45.15	63.88	74.43	92.00	109.28	122.00	134.00	162.00	178.00
32	33.90	36.00	43.96	47.20	68.00	76.62	92.00	110.00	122.00	134.00	162.00	178.00
33	36.16	37.44	46.06	49.25	70.06	81.00	92.00	110.00	122.00	134.00	162.00	178.00
34	36.16	39.52	48.15	51.30	74.19	85.38	92.00	110.00	122.00	134.00	162.00	178.00
35	38.42	41.60	48.15	53.36	78.31	87.57	92.00	110.00	122.00	134.00	162.00	178.00
36	40.69	43.68	50.25	57.46	80.37	91.94	92.00	110.00	122.00	134.00	162.00	178.00
37	42.95	45.76	54.43	59.51	84.49	96.32	92.00	110.00	122.00	134.00	162.00	178.00
38	42.95	47.84	56.53	61.56	88.61	100.70	92.00	110.00	122.00	134.00	162.00	178.00
39	45.21	49.92	58.62	65.67	92.73	107.27	92.00	110.00	122.00	134.00	162.00	178.00
40	47.47	52.00	60.71	67.72	96.85	111.65	92.00	110.00	122.00	134.00	162.00	178.00
41	49.95	54.29	63.07	70.06	101.43	116.00	92.00	110.00	122.00	134.00	162.00	178.00
42	50.17	56.61	65.44	74.50	104.00	116.00	92.00	110.00	122.00	134.00	162.00	178.00
43	52.68	58.94	69.95	76.89	104.00	116.00	92.00	110.00	122.00	134.00	162.00	178.00
44	55.21	61.30	72.36	79.29	104.00	116.00	92.00	110.00	122.00	134.00	162.00	178.00
45	56.52	64.40	75.37	82.64	121.78	136.50	104.00	126.00	138.00	152.00	184.00	202.00
46	56.77	68.97	80.01	85.06	126.62	143.56	104.00	126.00	138.00	152.00	184.00	202.00
47	59.30	71.41	82.51	89.58	131.50	148.39	104.00	126.00	138.00	152.00	184.00	202.00
48	61.86	73.87	87.21	94.14	136.43	150.00	104.00	126.00	138.00	152.00	184.00	202.00
49	64.43	78.53	89.76	96.63	138.00	150.00	104.00	126.00	138.00	152.00	184.00	202.00
50	67.67	81.09	94.34	101.70	150.15	164.00	110.00	134.00	146.00	160.00	194.00	214.00
51	70.89	82.92	97.32	109.14	157.69	174.00	114.00	138.00	150.00	164.00	198.00	220.00
52	74.91	88.48	101.21	112.58	166.84	182.00	118.00	142.00	154.00	168.00	204.00	226.00
53	75.30	92.55	107.29	117.08	176.00	192.00	122.00	146.00	158.00	172.00	208.00	232.00
54	79.92	95.98	110.16	124.13	183.82	202.00	128.00	150.00	162.00	176.00	214.00	238.00
55	84.05	100.13	115.02	128.73	192.00	210.00	133.62	154.00	168.00	180.00	220.00	244.00
56	89.75	105.80	120.84	137.47	200.00	224.00	137.64	160.00	174.00	188.00	228.00	254.00
57	93.12	110.23	127.63	145.97	210.00	232.00	141.25	168.00	184.00	198.00	242.00	268.00
58	97.33	116.24	133.85	151.84	220.00	244.00	145.34	178.00	196.00	210.00	256.00	284.00
59	102.02	123.02	142.41	159.43	232.00	254.00	149.23	183.82	208.00	222.00	272.00	302.00
60	108.07	129.13	151.05	167.08	244.00	268.00	153.65	187.37	214.47	236.00	288.00	320.00
61	115.09	139.96	160.71	180.99	249.60	274.95	164.19	197.12	224.58	243.75	296.40	329.55
62	123.70	149.75	173.03	189.68	258.40	281.20	169.52	204.83	229.90	252.70	307.80	340.10
63	134.82	158.23	182.22	204.96	266.40	290.45	175.75	214.60	236.80	260.85	316.35	351.50
64	142.16	168.61	196.14	216.65	275.40	300.60	181.80	221.40	246.60	270.00	327.60	361.80
65	150.82	179.78	208.08	230.70	283.50	309.75	187.25	229.25	253.75	280.00	337.75	372.75
66	160.53	194.73	220.56	249.17	295.80	321.30	193.80	238.00	263.50	290.70	350.20	384.20
67	170.26	210.17	238.36	262.35	310.20	331.65	199.65	250.80	272.25	300.30	367.95	394.35
68	183.07	228.18	249.60	275.20	328.00	348.80	209.60	264.00	286.40	316.80	387.20	412.80
69	196.85	246.40	266.60	296.05	348.75	370.45	223.20	280.55	305.35	341.00	409.20	438.65
70	210.00	258.00	288.00	318.00	369.00	400.50	240.00	295.50	328.50	367.50	430.50	469.50
71	221.85	271.15	301.60	345.10	392.95	423.40	253.75	310.30	345.10	395.85	453.85	491.55
72	235.20	285.60	315.00	372.40	420.00	450.80	267.40	326.20	362.60	424.20	480.20	516.60
73	248.40	301.05	332.10	400.95	449.55	480.60	279.45	342.90	380.70	450.90	508.95	544.05
74	261.30	318.50	352.30	430.30	479.70	510.90	291.20	360.10	401.70	479.70	536.90	572.00
75	271.25	336.25	376.25	457.50	510.00	542.50	301.25	377.50	423.75	505.00	565.00	601.25
76	282.00	357.60	405.60	484.80	541.20	577.20	310.80	396.00	450.00	528.00	594.00	633.60
77	292.10	380.65	438.15	509.45	573.85	614.10	319.70	415.15	477.25	549.70	623.30	667.00
78	302.50	404.80	469.70	532.40	605.00	650.10	326.70	435.60	502.70	570.90	652.30	700.70
79	311.85	427.35	497.70	554.40	634.20	683.55	333.90	453.60	526.05	590.10	678.30	731.85
80	323.00	447.00					343.00	469.00				
81	354.00	489.00					372.00	509.00				
82	390.00	532.00					406.00	551.00				
83	429.00	578.00					444.00	595.00				
84	472.00	626.00					485.00	641.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.7% Simple Inflation						3.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	33.00	41.00	47.00	53.00	74.70	82.66	91.92	113.78	129.38	150.03	186.00	204.00
30	33.69	41.00	47.00	53.00	77.28	88.17	96.89	118.73	136.00	154.00	186.00	204.00
31	36.09	41.00	49.20	54.38	79.85	93.68	98.00	121.20	136.00	154.00	186.00	204.00
32	36.09	41.00	51.66	56.85	85.00	96.44	98.00	122.00	136.00	154.00	186.00	204.00
33	38.50	42.64	54.12	59.33	87.58	101.95	98.00	122.00	136.00	154.00	186.00	204.00
34	38.50	45.01	56.58	61.80	92.73	107.46	98.00	122.00	136.00	154.00	186.00	204.00
35	40.90	47.37	56.58	64.27	97.88	110.21	98.00	122.00	136.00	154.00	186.00	204.00
36	43.31	49.74	59.04	69.21	100.46	115.72	98.00	122.00	136.00	154.00	186.00	204.00
37	45.72	52.11	63.96	71.68	105.61	121.23	98.00	122.00	136.00	154.00	186.00	204.00
38	45.72	54.48	66.42	74.16	110.76	126.74	98.00	122.00	136.00	154.00	186.00	204.00
39	48.12	56.85	68.88	79.10	115.91	135.01	98.00	122.00	136.00	154.00	186.00	204.00
40	50.53	59.22	71.34	81.57	121.07	140.52	98.00	122.00	136.00	154.00	186.00	204.00
41	53.17	61.84	74.10	84.40	126.79	146.00	98.00	122.00	136.00	154.00	186.00	204.00
42	53.40	64.47	76.89	89.73	130.00	146.00	98.00	122.00	136.00	154.00	186.00	204.00
43	56.08	67.13	82.19	92.61	130.00	146.00	98.00	122.00	136.00	154.00	186.00	204.00
44	58.77	69.81	85.03	95.51	130.00	146.00	98.00	122.00	136.00	154.00	186.00	204.00
45	62.32	73.79	90.15	100.34	148.26	171.09	116.00	140.00	154.00	172.00	208.00	228.00
46	62.59	79.03	95.70	103.28	154.15	179.92	116.00	140.00	154.00	172.00	208.00	228.00
47	65.39	81.83	98.69	108.78	160.09	185.98	116.00	140.00	154.00	172.00	208.00	228.00
48	68.20	84.65	104.32	114.31	166.08	188.00	116.00	140.00	154.00	172.00	208.00	228.00
49	71.04	89.99	107.37	117.34	168.00	188.00	116.00	140.00	154.00	172.00	208.00	228.00
50	75.73	91.80	113.21	125.05	181.77	204.00	124.00	146.00	160.00	180.00	216.00	244.00
51	78.77	94.98	119.14	132.64	189.22	214.00	128.00	152.00	166.00	184.00	222.00	244.00
52	82.88	100.68	120.80	133.78	198.62	222.00	130.00	156.00	170.00	188.00	226.00	250.00
53	82.98	106.43	126.80	139.85	208.00	230.00	134.00	160.00	176.00	192.00	232.00	256.00
54	87.61	109.69	131.23	145.37	215.79	240.00	138.00	164.00	180.00	198.00	238.00	262.00
55	91.83	113.99	134.19	151.54	224.00	245.66	141.60	170.00	186.00	202.00	244.00	270.00
56	97.62	119.80	140.17	158.74	234.00	258.00	147.61	176.00	194.00	208.00	252.00	280.00
57	100.88	124.20	147.26	167.53	242.00	266.00	149.10	186.00	206.00	218.00	264.00	294.00
58	106.75	128.64	151.81	174.95	252.00	276.00	155.16	194.00	216.00	230.00	280.00	310.00
59	109.74	137.21	158.97	182.44	262.00	286.00	156.88	199.47	230.00	244.00	296.00	328.00
60	115.79	141.72	166.16	190.01	270.00	294.00	163.14	202.51	235.92	256.00	310.00	344.00
61	121.31	151.22	175.94	200.92	274.95	298.35	169.92	212.29	243.94	261.30	317.85	351.00
62	128.40	159.41	186.74	209.47	279.30	302.10	173.28	217.86	250.80	269.80	324.90	359.10
63	138.03	167.82	193.92	223.29	284.90	307.10	179.45	227.55	255.30	277.50	333.00	368.15
64	145.35	174.91	207.88	233.18	289.80	313.20	181.80	230.40	261.00	284.40	340.20	376.20
65	152.40	186.09	217.99	245.63	295.75	320.25	185.50	234.50	264.25	292.25	348.25	383.25
66	160.53	201.07	231.99	264.32	306.00	331.50	190.40	241.40	272.00	302.60	360.40	396.10
67	171.85	214.88	253.15	278.85	323.40	349.80	199.65	252.45	285.45	316.80	377.85	414.15
68	183.07	231.31	268.80	294.40	344.00	372.80	209.60	265.60	300.80	334.40	398.40	436.80
69	195.30	249.50	282.10	313.10	365.80	396.80	220.10	280.55	316.20	353.40	420.05	458.80
70	205.50	261.00	295.50	333.00	385.50	418.50	232.50	294.00	331.50	376.50	439.50	478.50
71	216.05	272.60	305.95	355.25	407.45	440.80	245.05	307.40	345.10	400.20	461.10	498.80
72	229.60	285.60	317.80	380.80	432.60	466.20	257.60	322.00	358.40	427.00	484.40	520.80
73	241.65	301.05	332.10	409.05	460.35	492.75	268.65	337.50	375.30	456.30	510.30	545.40
74	253.50	317.20	352.30	439.40	490.10	522.60	280.80	353.60	395.20	484.90	538.20	572.00
75	263.75	336.25	380.00	467.50	521.25	553.75	290.00	371.25	421.25	511.25	567.50	601.25
76	274.80	358.80	415.20	496.80	555.60	591.60	298.80	391.20	451.20	537.60	600.00	637.20
77	285.20	386.40	453.10	526.70	595.70	638.25	307.05	414.00	484.15	562.35	635.95	680.80
78	295.90	414.70	490.60	554.40	635.80	686.40	315.70	437.80	514.80	586.30	673.20	727.10
79	306.60	439.95	522.90	580.65	674.10	730.80	324.45	459.90	542.85	607.95	707.70	768.60
80	319.00	463.00					335.00	479.00				
81	352.00	509.00					367.00	522.00				
82	391.00	556.00					404.00	567.00				
83	435.00	605.00					446.00	614.00				
84	483.00	656.00					491.00	663.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.7% Simple Inflation						3.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	32.00	39.00	44.00	49.00	67.81	74.73	88.17	108.18	123.67	142.24	176.00	194.00
30	32.66	39.00	44.00	49.00	70.14	79.72	92.93	112.89	130.00	146.00	176.00	194.00
31	35.00	39.00	46.06	50.28	72.48	84.70	94.00	115.24	130.00	146.00	176.00	194.00
32	35.00	39.00	48.36	52.56	77.16	87.19	94.00	116.00	130.00	146.00	176.00	194.00
33	37.33	40.56	50.66	54.85	79.50	92.17	94.00	116.00	130.00	146.00	176.00	194.00
34	37.33	42.81	52.97	57.13	84.17	97.15	94.00	116.00	130.00	146.00	176.00	194.00
35	39.66	45.06	52.97	59.42	88.85	99.64	94.00	116.00	130.00	146.00	176.00	194.00
36	42.00	47.32	55.27	63.99	91.19	104.63	94.00	116.00	130.00	146.00	176.00	194.00
37	44.33	49.57	59.88	66.27	95.86	109.61	94.00	116.00	130.00	146.00	176.00	194.00
38	44.33	51.82	62.18	68.56	100.54	114.59	94.00	116.00	130.00	146.00	176.00	194.00
39	46.66	54.08	64.48	73.13	105.22	122.06	94.00	116.00	130.00	146.00	176.00	194.00
40	49.00	56.33	66.78	75.42	109.89	127.05	94.00	116.00	130.00	146.00	176.00	194.00
41	51.56	58.82	69.37	78.03	115.08	132.00	94.00	116.00	130.00	146.00	176.00	194.00
42	51.78	61.33	71.98	82.96	118.00	132.00	94.00	116.00	130.00	146.00	176.00	194.00
43	54.38	63.86	76.94	85.62	118.00	132.00	94.00	116.00	130.00	146.00	176.00	194.00
44	56.99	66.40	79.60	88.31	118.00	132.00	94.00	116.00	130.00	146.00	176.00	194.00
45	60.87	68.42	84.24	92.97	135.90	154.70	112.00	134.00	148.00	164.00	196.00	214.00
46	61.14	73.28	89.42	95.69	141.30	162.70	112.00	134.00	148.00	164.00	196.00	214.00
47	63.86	75.87	92.22	100.78	146.75	168.18	112.00	134.00	148.00	164.00	196.00	214.00
48	66.61	78.49	97.47	105.91	152.24	170.00	112.00	134.00	148.00	164.00	196.00	214.00
49	69.39	83.44	100.32	108.71	154.00	170.00	112.00	134.00	148.00	164.00	196.00	214.00
50	72.50	87.21	108.06	116.71	165.96	186.00	118.00	142.00	156.00	172.00	206.00	230.00
51	75.62	88.95	110.75	122.57	173.45	194.00	124.00	146.00	160.00	176.00	210.00	230.00
52	79.69	94.58	112.64	124.00	182.73	202.00	128.00	150.00	164.00	180.00	216.00	236.00
53	81.45	100.26	117.04	130.09	192.00	212.00	132.00	154.00	170.00	184.00	222.00	244.00
54	84.54	102.07	121.51	135.57	199.80	220.00	136.00	160.00	174.00	190.00	228.00	250.00
55	88.72	107.83	124.60	140.14	208.00	227.83	139.61	164.00	180.00	194.00	234.00	258.00
56	94.48	113.58	130.50	147.29	216.00	238.00	143.62	170.00	188.00	200.00	244.00	270.00
57	97.77	117.99	137.45	155.92	226.00	250.00	145.17	178.00	196.00	210.00	256.00	284.00
58	103.61	122.44	143.65	163.40	236.00	260.00	151.23	186.00	206.00	222.00	270.00	300.00
59	106.65	130.90	152.34	169.29	246.00	270.00	153.05	191.64	218.00	234.00	284.00	316.00
60	111.16	135.43	159.44	176.90	256.00	282.00	157.45	193.05	222.27	246.00	300.00	332.00
61	116.64	144.79	169.17	187.63	259.35	284.70	164.19	202.81	230.39	251.55	304.20	339.30
62	123.70	152.97	179.89	194.63	266.00	290.70	167.63	206.69	237.50	256.50	311.60	345.80
63	133.22	159.83	185.56	206.63	270.10	294.15	172.05	214.60	240.50	260.85	316.35	351.50
64	138.97	167.03	199.50	216.65	275.40	300.60	176.40	219.60	244.80	266.40	322.20	356.40
65	144.47	178.20	208.08	227.38	280.00	304.50	180.25	222.25	250.25	273.00	329.00	362.25
66	154.18	191.57	220.56	245.80	289.00	314.50	185.30	229.50	256.70	280.50	336.60	372.30
67	167.08	205.47	241.65	259.05	301.95	330.00	194.70	240.90	270.60	293.70	353.10	389.40
68	179.92	223.50	256.00	273.60	320.00	348.80	204.80	256.00	286.40	312.00	372.80	409.60
69	192.20	240.20	269.70	291.40	341.00	370.45	217.00	271.25	303.80	331.70	393.70	430.90
70	204.00	253.50	283.50	310.50	361.50	391.50	229.50	285.00	319.50	355.50	415.50	453.00
71	214.60	265.35	295.80	333.50	382.80	414.70	242.15	300.15	334.95	379.90	437.90	474.15
72	228.20	278.60	309.40	361.20	410.20	441.00	256.20	315.00	351.40	407.40	463.40	499.80
73	240.30	294.30	325.35	390.15	438.75	469.80	267.30	332.10	369.90	434.70	491.40	526.50
74	252.20	310.70	344.50	418.60	468.00	499.20	279.50	348.40	388.70	460.20	518.70	553.80
75	262.50	327.50	367.50	445.00	497.50	530.00	288.75	363.75	410.00	485.00	545.00	581.25
76	272.40	346.80	396.00	470.40	528.00	562.80	297.60	381.60	434.40	507.60	572.40	612.00
77	282.90	371.45	427.80	495.65	560.05	600.30	305.90	401.35	461.15	530.15	601.45	646.30
78	292.60	394.90	459.80	519.20	592.90	638.00	314.60	420.20	487.30	550.00	631.40	680.90
79	302.40	417.90	488.25	540.75	622.65	673.05	322.35	438.90	510.30	569.10	658.35	712.95
80	314.00	438.00					331.00	456.00				
81	346.00	481.00					361.00	496.00				
82	382.00	525.00					396.00	538.00				
83	423.00	572.00					435.00	583.00				
84	468.00	620.00					478.00	630.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.7% Simple Inflation						3.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	29.00	34.00	38.00	41.00	57.46	62.28	82.54	96.99	108.45	122.76	152.00	168.00
30	29.60	34.00	38.00	41.00	59.44	66.43	87.00	101.21	114.00	126.00	152.00	168.00
31	31.72	34.00	39.78	42.07	61.43	70.58	88.00	103.32	114.00	126.00	152.00	168.00
32	31.72	34.00	41.77	43.98	65.39	72.66	88.00	104.00	114.00	126.00	152.00	168.00
33	33.83	35.36	43.76	45.89	67.37	76.81	88.00	104.00	114.00	126.00	152.00	168.00
34	33.83	37.32	45.74	47.81	71.33	80.96	88.00	104.00	114.00	126.00	152.00	168.00
35	35.95	39.29	45.74	49.72	75.30	83.04	88.00	104.00	114.00	126.00	152.00	168.00
36	38.06	41.25	47.73	53.54	77.28	87.19	88.00	104.00	114.00	126.00	152.00	168.00
37	40.17	43.21	51.71	55.45	81.24	91.34	88.00	104.00	114.00	126.00	152.00	168.00
38	40.17	45.18	53.70	57.37	85.20	95.49	88.00	104.00	114.00	126.00	152.00	168.00
39	42.29	47.14	55.69	61.19	89.17	101.72	88.00	104.00	114.00	126.00	152.00	168.00
40	44.40	49.11	57.68	63.10	93.13	105.87	88.00	104.00	114.00	126.00	152.00	168.00
41	46.72	51.28	59.91	65.29	97.53	110.00	88.00	104.00	114.00	126.00	152.00	168.00
42	46.93	53.47	62.17	69.42	100.00	110.00	88.00	104.00	114.00	126.00	152.00	168.00
43	49.28	55.67	66.45	71.64	100.00	110.00	88.00	104.00	114.00	126.00	152.00	168.00
44	51.65	57.89	68.75	73.89	100.00	110.00	88.00	104.00	114.00	126.00	152.00	168.00
45	53.62	60.37	73.90	79.69	114.72	131.04	102.00	120.00	128.00	142.00	172.00	190.00
46	53.86	64.66	78.44	82.02	119.28	137.81	102.00	120.00	128.00	142.00	172.00	190.00
47	56.26	66.95	80.89	86.38	123.88	142.46	102.00	120.00	128.00	142.00	172.00	190.00
48	58.68	69.26	85.50	90.78	128.52	144.00	102.00	120.00	128.00	142.00	172.00	190.00
49	61.13	73.63	88.00	93.18	130.00	144.00	102.00	120.00	128.00	142.00	172.00	190.00
50	66.06	76.50	92.62	98.37	142.25	160.00	108.00	126.00	134.00	150.00	180.00	204.00
51	67.74	78.39	95.65	104.10	147.83	168.00	112.00	130.00	138.00	154.00	186.00	204.00
52	71.72	82.37	97.95	106.05	156.91	176.00	116.00	132.00	142.00	158.00	190.00	210.00
53	72.23	87.92	102.41	110.58	166.00	182.00	120.00	136.00	146.00	162.00	196.00	216.00
54	75.31	89.88	105.30	115.97	171.83	192.00	122.00	140.00	152.00	166.00	202.00	222.00
55	79.38	93.96	108.63	120.58	180.00	198.11	125.65	146.00	158.00	170.00	208.00	230.00
56	83.45	99.58	112.78	127.65	188.00	208.00	129.66	150.00	164.00	176.00	216.00	240.00
57	86.91	104.02	119.45	134.36	196.00	218.00	131.44	158.00	172.00	184.00	226.00	252.00
58	92.62	108.49	124.06	140.29	206.00	226.00	135.52	166.00	182.00	196.00	238.00	266.00
59	94.29	115.13	130.82	147.93	214.00	236.00	137.75	170.13	192.00	206.00	252.00	280.00
60	98.81	119.68	139.30	153.97	224.00	246.00	142.27	172.23	196.92	216.00	266.00	296.00
61	104.20	127.09	145.49	162.73	228.15	249.60	147.01	180.06	205.22	222.30	271.05	302.25
62	111.18	133.65	155.90	169.89	231.80	254.60	150.68	184.34	210.90	228.00	277.40	307.80
63	120.38	140.65	162.16	181.63	236.80	259.00	155.40	192.40	214.60	233.10	283.05	312.65
64	126.19	148.12	172.67	190.18	243.00	264.60	158.40	196.20	217.80	237.60	288.00	318.60
65	131.77	156.13	181.66	200.82	246.75	269.50	162.75	199.50	220.50	243.25	294.00	323.75
66	139.87	167.82	192.78	215.50	255.00	277.10	168.30	205.70	227.80	251.60	302.60	333.20
67	149.57	181.94	210.41	227.70	267.30	292.05	176.55	216.15	239.25	264.00	316.80	349.80
68	160.98	196.93	225.60	241.60	283.20	308.80	185.60	228.80	254.40	280.00	334.40	368.00
69	172.05	213.86	238.70	258.85	302.25	328.60	196.85	243.35	271.25	297.60	354.95	389.05
70	183.00	225.00	250.50	276.00	321.00	348.00	208.50	256.50	286.50	319.50	375.00	408.00
71	192.85	236.35	262.45	298.70	342.20	369.75	220.40	269.70	300.15	343.65	395.85	427.75
72	204.40	249.20	274.40	323.40	365.40	392.00	232.40	284.20	315.00	368.20	418.60	450.80
73	216.00	261.90	288.90	348.30	391.50	418.50	243.00	298.35	330.75	392.85	442.80	473.85
74	227.50	276.90	306.80	374.40	417.30	444.60	253.50	313.30	349.70	417.30	466.70	497.90
75	236.25	292.50	327.50	397.50	443.75	472.50	262.50	328.75	368.75	438.75	491.25	523.75
76	244.80	310.80	352.80	421.20	471.60	501.60	270.00	344.40	391.20	459.60	516.00	550.80
77	254.15	331.20	380.65	442.75	499.10	533.60	277.15	361.10	415.15	479.55	541.65	580.75
78	262.90	352.00	408.10	463.10	526.90	565.40	284.90	378.40	437.80	497.20	567.60	610.50
79	270.90	371.70	432.60	481.95	552.30	594.30	290.85	393.75	457.80	513.45	590.10	636.30
80	281.00	389.00					298.00	408.00				
81	308.00	425.00					324.00	443.00				
82	339.00	463.00					353.00	479.00				
83	373.00	503.00					386.00	518.00				
84	410.00	544.00					422.00	557.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.0% Simple Inflation						2.0% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
30	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
31	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
32	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
33	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
34	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
35	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
36	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
37	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
38	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
39	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
40	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
41	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
42	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
43	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
44	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
45	45.00	58.00	62.00	71.00	89.00	96.00	59.00	74.00	82.00	91.00	110.00	122.00
46	45.00	58.00	62.00	71.00	89.00	96.00	59.00	74.00	82.00	91.00	110.00	122.00
47	45.00	58.00	62.00	71.00	89.00	96.00	59.00	74.00	82.00	91.00	110.00	122.00
48	45.00	58.00	62.00	71.00	89.00	96.00	59.00	74.00	82.00	91.00	110.00	122.00
49	45.00	58.00	62.00	71.00	89.00	96.00	59.00	74.00	82.00	91.00	110.00	122.00
50	48.00	64.00	67.00	77.00	97.00	104.00	63.00	79.00	87.00	96.00	115.00	127.00
51	51.00	67.00	72.00	80.00	102.00	109.00	65.00	81.00	89.00	98.00	118.00	130.00
52	54.00	70.00	76.00	86.00	106.00	115.00	68.00	83.00	91.00	100.00	121.00	134.00
53	58.00	73.00	80.00	90.00	110.00	120.00	71.00	85.00	94.00	103.00	124.00	137.00
54	60.00	76.00	84.00	95.00	115.00	126.00	73.00	88.00	97.00	105.00	127.00	140.00
55	63.00	79.00	89.00	99.00	119.00	132.00	76.00	90.00	99.00	107.00	130.00	143.00
56	66.00	82.00	92.00	104.00	124.00	137.00	79.00	94.00	103.00	111.00	134.00	149.00
57	69.00	86.00	96.00	108.00	130.00	142.00	82.00	99.00	109.00	117.00	141.00	156.00
58	72.00	90.00	100.00	114.00	135.00	148.00	85.00	104.00	116.00	123.00	150.00	166.00
59	77.00	94.00	104.00	120.00	141.00	154.00	89.00	110.00	124.00	131.00	159.00	176.00
60	81.00	98.00	108.00	126.00	147.00	160.00	93.00	117.00	131.00	139.00	169.00	187.00
61	86.00	103.00	114.00	133.00	154.00	167.00	97.00	123.00	138.00	148.00	179.00	198.00
62	91.00	110.00	121.00	141.00	163.00	176.00	103.00	130.00	146.00	157.00	190.00	210.00
63	96.00	118.00	131.00	150.00	172.00	186.00	109.00	137.00	154.00	168.00	202.00	223.00
64	102.00	127.00	141.00	160.00	183.00	198.00	115.00	146.00	164.00	180.00	215.00	237.00
65	110.00	136.00	152.00	170.00	195.00	210.00	122.00	154.00	174.00	192.00	229.00	252.00
66	117.00	146.00	164.00	181.00	209.00	225.00	131.00	165.00	185.00	204.00	245.00	267.00
67	124.00	158.00	175.00	193.00	227.00	244.00	139.00	178.00	197.00	218.00	265.00	283.00
68	134.00	171.00	189.00	208.00	248.00	262.00	150.00	192.00	213.00	236.00	287.00	304.00
69	145.00	185.00	207.00	230.00	271.00	290.00	164.00	209.00	234.00	260.00	312.00	333.00
70	157.00	200.00	226.00	255.00	296.00	321.00	178.00	225.00	254.00	288.00	337.00	367.00
71	171.00	216.00	242.00	281.00	323.00	349.00	194.00	243.00	273.00	317.00	365.00	395.00
72	187.00	234.00	260.00	313.00	355.00	382.00	211.00	264.00	294.00	351.00	398.00	428.00
73	205.00	256.00	283.00	348.00	392.00	420.00	229.00	287.00	320.00	388.00	435.00	464.00
74	224.00	281.00	311.00	388.00	434.00	462.00	247.00	313.00	350.00	428.00	476.00	506.00
75	243.00	309.00	349.00	430.00	479.00	509.00	266.00	341.00	387.00	470.00	522.00	553.00
76	263.00	344.00	397.00	476.00	532.00	567.00	286.00	375.00	432.00	515.00	574.00	611.00
77	285.00	386.00	453.00	526.00	595.00	638.00	307.00	414.00	483.00	562.00	636.00	681.00
78	309.00	433.00	512.00	580.00	665.00	717.00	330.00	458.00	538.00	612.00	704.00	759.00
79	335.00	482.00	572.00	636.00	738.00	800.00	355.00	503.00	594.00	666.00	775.00	841.00
80	366.00	532.00					385.00	550.00				
81	405.00	584.00					421.00	600.00				
82	450.00	639.00					464.00	652.00				
83	500.00	696.00					512.00	706.00				
84	555.00	755.00					564.00	762.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.0% Simple Inflation						2.0% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
30	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
31	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
32	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
33	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
34	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
35	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
36	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
37	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
38	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
39	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
40	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
41	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
42	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
43	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
44	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
45	43.00	54.00	58.00	65.00	81.00	87.00	57.00	71.00	80.00	87.00	105.00	115.00
46	43.00	54.00	58.00	65.00	81.00	87.00	57.00	71.00	80.00	87.00	105.00	115.00
47	43.00	54.00	58.00	65.00	81.00	87.00	57.00	71.00	80.00	87.00	105.00	115.00
48	43.00	54.00	58.00	65.00	81.00	87.00	57.00	71.00	80.00	87.00	105.00	115.00
49	43.00	54.00	58.00	65.00	81.00	87.00	57.00	71.00	80.00	87.00	105.00	115.00
50	46.00	60.00	64.00	71.00	89.00	95.00	60.00	76.00	83.00	92.00	110.00	121.00
51	49.00	63.00	67.00	75.00	93.00	101.00	63.00	78.00	85.00	94.00	113.00	124.00
52	52.00	66.00	71.00	79.00	98.00	105.00	65.00	80.00	88.00	96.00	115.00	127.00
53	55.00	69.00	75.00	83.00	102.00	111.00	68.00	83.00	90.00	98.00	118.00	131.00
54	58.00	72.00	79.00	87.00	106.00	117.00	71.00	85.00	93.00	101.00	121.00	134.00
55	61.00	75.00	83.00	92.00	111.00	122.00	74.00	87.00	96.00	103.00	125.00	138.00
56	64.00	78.00	86.00	97.00	115.00	127.00	77.00	91.00	99.00	107.00	129.00	143.00
57	67.00	81.00	90.00	101.00	121.00	133.00	79.00	95.00	105.00	112.00	136.00	151.00
58	70.00	85.00	94.00	106.00	127.00	138.00	82.00	100.00	111.00	119.00	144.00	160.00
59	73.00	89.00	99.00	111.00	133.00	146.00	86.00	106.00	117.00	126.00	154.00	170.00
60	78.00	94.00	103.00	117.00	139.00	153.00	90.00	111.00	124.00	133.00	163.00	180.00
61	82.00	99.00	109.00	124.00	146.00	160.00	94.00	117.00	131.00	141.00	172.00	190.00
62	87.00	105.00	117.00	131.00	155.00	169.00	100.00	123.00	138.00	149.00	182.00	201.00
63	93.00	113.00	125.00	139.00	164.00	179.00	105.00	130.00	146.00	159.00	192.00	213.00
64	99.00	121.00	135.00	148.00	174.00	189.00	111.00	138.00	154.00	169.00	204.00	225.00
65	105.00	130.00	145.00	158.00	184.00	200.00	118.00	147.00	164.00	179.00	216.00	238.00
66	111.00	140.00	154.00	168.00	197.00	214.00	126.00	157.00	174.00	192.00	230.00	252.00
67	119.00	151.00	164.00	179.00	213.00	228.00	134.00	170.00	186.00	204.00	248.00	267.00
68	129.00	165.00	177.00	194.00	232.00	245.00	145.00	185.00	201.00	222.00	269.00	286.00
69	141.00	179.00	195.00	214.00	253.00	270.00	159.00	201.00	222.00	245.00	293.00	314.00
70	156.00	194.00	217.00	238.00	276.00	300.00	176.00	219.00	245.00	272.00	319.00	347.00
71	170.00	210.00	234.00	267.00	304.00	328.00	192.00	238.00	265.00	302.00	347.00	376.00
72	186.00	229.00	254.00	298.00	336.00	361.00	210.00	259.00	288.00	335.00	380.00	410.00
73	204.00	250.00	277.00	332.00	373.00	399.00	228.00	282.00	314.00	370.00	418.00	448.00
74	223.00	274.00	304.00	369.00	414.00	441.00	246.00	308.00	344.00	407.00	458.00	489.00
75	241.00	301.00	338.00	409.00	457.00	487.00	265.00	335.00	377.00	446.00	501.00	534.00
76	261.00	333.00	379.00	451.00	505.00	539.00	285.00	365.00	416.00	487.00	548.00	586.00
77	282.00	371.00	428.00	495.00	560.00	600.00	306.00	401.00	461.00	529.00	601.00	645.00
78	306.00	413.00	481.00	542.00	619.00	666.00	328.00	440.00	509.00	574.00	659.00	711.00
79	331.00	458.00	535.00	592.00	682.00	737.00	352.00	480.00	559.00	623.00	720.00	780.00
80	361.00	504.00					380.00	524.00				
81	397.00	552.00					415.00	570.00				
82	440.00	604.00					455.00	619.00				
83	487.00	657.00					500.00	670.00				
84	538.00	713.00					549.00	724.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.0% Simple Inflation						2.0% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
30	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
31	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
32	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
33	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
34	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
35	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
36	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
37	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
38	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
39	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
40	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
41	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
42	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
43	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
44	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
45	39.00	48.00	51.00	56.00	69.00	75.00	52.00	63.00	69.00	76.00	92.00	101.00
46	39.00	48.00	51.00	56.00	69.00	75.00	52.00	63.00	69.00	76.00	92.00	101.00
47	39.00	48.00	51.00	56.00	69.00	75.00	52.00	63.00	69.00	76.00	92.00	101.00
48	39.00	48.00	51.00	56.00	69.00	75.00	52.00	63.00	69.00	76.00	92.00	101.00
49	39.00	48.00	51.00	56.00	69.00	75.00	52.00	63.00	69.00	76.00	92.00	101.00
50	42.00	53.00	55.00	61.00	76.00	82.00	55.00	67.00	73.00	80.00	97.00	107.00
51	45.00	55.00	58.00	65.00	80.00	87.00	57.00	69.00	75.00	82.00	99.00	110.00
52	47.00	58.00	62.00	69.00	84.00	91.00	59.00	71.00	77.00	84.00	102.00	113.00
53	49.00	60.00	66.00	72.00	88.00	96.00	61.00	73.00	79.00	86.00	104.00	116.00
54	52.00	63.00	68.00	76.00	92.00	101.00	64.00	75.00	81.00	88.00	107.00	119.00
55	54.00	65.00	72.00	79.00	96.00	106.00	67.00	77.00	84.00	90.00	110.00	122.00
56	57.00	68.00	75.00	84.00	100.00	112.00	69.00	80.00	87.00	94.00	114.00	127.00
57	60.00	71.00	78.00	88.00	105.00	116.00	72.00	84.00	92.00	99.00	121.00	134.00
58	62.00	75.00	82.00	92.00	110.00	122.00	74.00	89.00	98.00	105.00	128.00	142.00
59	66.00	78.00	86.00	97.00	116.00	127.00	78.00	94.00	104.00	111.00	136.00	151.00
60	70.00	82.00	90.00	102.00	122.00	134.00	81.00	99.00	110.00	118.00	144.00	160.00
61	74.00	87.00	95.00	109.00	128.00	141.00	86.00	104.00	116.00	125.00	152.00	169.00
62	79.00	93.00	101.00	115.00	136.00	148.00	90.00	110.00	121.00	133.00	162.00	179.00
63	84.00	99.00	109.00	123.00	144.00	157.00	95.00	116.00	128.00	141.00	171.00	190.00
64	89.00	107.00	117.00	131.00	153.00	167.00	101.00	123.00	137.00	150.00	182.00	201.00
65	95.00	114.00	126.00	139.00	162.00	177.00	107.00	131.00	145.00	160.00	193.00	213.00
66	101.00	123.00	135.00	148.00	174.00	189.00	114.00	140.00	155.00	171.00	206.00	226.00
67	107.00	134.00	145.00	159.00	188.00	201.00	121.00	152.00	165.00	182.00	223.00	239.00
68	116.00	146.00	156.00	172.00	205.00	218.00	131.00	165.00	179.00	198.00	242.00	258.00
69	127.00	159.00	172.00	191.00	225.00	239.00	144.00	181.00	197.00	220.00	264.00	283.00
70	140.00	172.00	192.00	212.00	246.00	267.00	160.00	197.00	219.00	245.00	287.00	313.00
71	153.00	187.00	208.00	238.00	271.00	292.00	175.00	214.00	238.00	273.00	313.00	339.00
72	168.00	204.00	225.00	266.00	300.00	322.00	191.00	233.00	259.00	303.00	343.00	369.00
73	184.00	223.00	246.00	297.00	333.00	356.00	207.00	254.00	282.00	334.00	377.00	403.00
74	201.00	245.00	271.00	331.00	369.00	393.00	224.00	277.00	309.00	369.00	413.00	440.00
75	217.00	269.00	301.00	366.00	408.00	434.00	241.00	302.00	339.00	404.00	452.00	481.00
76	235.00	298.00	338.00	404.00	451.00	481.00	259.00	330.00	375.00	440.00	495.00	528.00
77	254.00	331.00	381.00	443.00	499.00	534.00	278.00	361.00	415.00	478.00	542.00	580.00
78	275.00	368.00	427.00	484.00	550.00	591.00	297.00	396.00	457.00	519.00	593.00	637.00
79	297.00	407.00	474.00	528.00	604.00	651.00	318.00	432.00	501.00	562.00	646.00	697.00
80	323.00	447.00					343.00	469.00				
81	354.00	489.00					372.00	509.00				
82	390.00	532.00					406.00	551.00				
83	429.00	578.00					444.00	595.00				
84	472.00	626.00					485.00	641.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.0% Simple Inflation						2.0% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
30	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
31	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
32	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
33	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
34	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
35	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
36	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
37	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
38	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
39	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
40	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
41	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
42	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
43	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
44	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
45	43.00	55.00	61.00	68.00	84.00	94.00	58.00	70.00	77.00	86.00	104.00	114.00
46	43.00	55.00	61.00	68.00	84.00	94.00	58.00	70.00	77.00	86.00	104.00	114.00
47	43.00	55.00	61.00	68.00	84.00	94.00	58.00	70.00	77.00	86.00	104.00	114.00
48	43.00	55.00	61.00	68.00	84.00	94.00	58.00	70.00	77.00	86.00	104.00	114.00
49	43.00	55.00	61.00	68.00	84.00	94.00	58.00	70.00	77.00	86.00	104.00	114.00
50	47.00	60.00	66.00	75.00	92.00	102.00	62.00	73.00	80.00	90.00	108.00	122.00
51	50.00	63.00	71.00	79.00	96.00	107.00	64.00	76.00	83.00	92.00	111.00	122.00
52	52.00	66.00	74.00	82.00	100.00	111.00	65.00	78.00	85.00	94.00	113.00	125.00
53	54.00	69.00	78.00	86.00	104.00	115.00	67.00	80.00	88.00	96.00	116.00	128.00
54	57.00	72.00	81.00	89.00	108.00	120.00	69.00	82.00	90.00	99.00	119.00	131.00
55	59.00	74.00	84.00	93.00	112.00	124.00	71.00	85.00	93.00	101.00	122.00	135.00
56	62.00	77.00	87.00	97.00	117.00	129.00	74.00	88.00	97.00	104.00	126.00	140.00
57	65.00	80.00	90.00	101.00	121.00	133.00	76.00	93.00	103.00	109.00	132.00	147.00
58	68.00	83.00	93.00	106.00	126.00	138.00	79.00	97.00	108.00	115.00	140.00	155.00
59	71.00	87.00	96.00	111.00	131.00	143.00	82.00	102.00	115.00	122.00	148.00	164.00
60	75.00	90.00	99.00	116.00	135.00	147.00	86.00	107.00	121.00	128.00	155.00	172.00
61	78.00	94.00	104.00	121.00	141.00	153.00	89.00	112.00	126.00	134.00	163.00	180.00
62	82.00	99.00	109.00	127.00	147.00	159.00	92.00	117.00	132.00	142.00	171.00	189.00
63	86.00	105.00	116.00	134.00	154.00	166.00	97.00	123.00	138.00	150.00	180.00	199.00
64	91.00	111.00	124.00	141.00	161.00	174.00	101.00	128.00	145.00	158.00	189.00	209.00
65	96.00	118.00	132.00	148.00	169.00	183.00	106.00	134.00	151.00	167.00	199.00	219.00
66	101.00	127.00	142.00	157.00	180.00	195.00	112.00	142.00	160.00	178.00	212.00	233.00
67	108.00	137.00	154.00	169.00	196.00	212.00	121.00	153.00	173.00	192.00	229.00	251.00
68	116.00	148.00	168.00	184.00	215.00	233.00	131.00	166.00	188.00	209.00	249.00	273.00
69	126.00	161.00	182.00	202.00	236.00	256.00	142.00	181.00	204.00	228.00	271.00	296.00
70	137.00	174.00	197.00	222.00	257.00	279.00	155.00	196.00	221.00	251.00	293.00	319.00
71	149.00	188.00	211.00	245.00	281.00	304.00	169.00	212.00	238.00	276.00	318.00	344.00
72	164.00	204.00	227.00	272.00	309.00	333.00	184.00	230.00	256.00	305.00	346.00	372.00
73	179.00	223.00	246.00	303.00	341.00	365.00	199.00	250.00	278.00	338.00	378.00	404.00
74	195.00	244.00	271.00	338.00	377.00	402.00	216.00	272.00	304.00	373.00	414.00	440.00
75	211.00	269.00	304.00	374.00	417.00	443.00	232.00	297.00	337.00	409.00	454.00	481.00
76	229.00	299.00	346.00	414.00	463.00	493.00	249.00	326.00	376.00	448.00	500.00	531.00
77	248.00	336.00	394.00	458.00	518.00	555.00	267.00	360.00	421.00	489.00	553.00	592.00
78	269.00	377.00	446.00	504.00	578.00	624.00	287.00	398.00	468.00	533.00	612.00	661.00
79	292.00	419.00	498.00	553.00	642.00	696.00	309.00	438.00	517.00	579.00	674.00	732.00
80	319.00	463.00					335.00	479.00				
81	352.00	509.00					367.00	522.00				
82	391.00	556.00					404.00	567.00				
83	435.00	605.00					446.00	614.00				
84	483.00	656.00					491.00	663.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.0% Simple Inflation						2.0% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
30	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
31	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
32	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
33	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
34	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
35	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
36	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
37	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
38	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
39	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
40	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
41	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
42	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
43	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
44	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
45	42.00	51.00	57.00	63.00	77.00	85.00	56.00	67.00	74.00	82.00	98.00	107.00
46	42.00	51.00	57.00	63.00	77.00	85.00	56.00	67.00	74.00	82.00	98.00	107.00
47	42.00	51.00	57.00	63.00	77.00	85.00	56.00	67.00	74.00	82.00	98.00	107.00
48	42.00	51.00	57.00	63.00	77.00	85.00	56.00	67.00	74.00	82.00	98.00	107.00
49	42.00	51.00	57.00	63.00	77.00	85.00	56.00	67.00	74.00	82.00	98.00	107.00
50	45.00	57.00	63.00	70.00	84.00	93.00	59.00	71.00	78.00	86.00	103.00	115.00
51	48.00	59.00	66.00	73.00	88.00	97.00	62.00	73.00	80.00	88.00	105.00	115.00
52	50.00	62.00	69.00	76.00	92.00	101.00	64.00	75.00	82.00	90.00	108.00	118.00
53	53.00	65.00	72.00	80.00	96.00	106.00	66.00	77.00	85.00	92.00	111.00	122.00
54	55.00	67.00	75.00	83.00	100.00	110.00	68.00	80.00	87.00	95.00	114.00	125.00
55	57.00	70.00	78.00	86.00	104.00	115.00	70.00	82.00	90.00	97.00	117.00	129.00
56	60.00	73.00	81.00	90.00	108.00	119.00	72.00	85.00	94.00	100.00	122.00	135.00
57	63.00	76.00	84.00	94.00	113.00	125.00	74.00	89.00	98.00	105.00	128.00	142.00
58	66.00	79.00	88.00	99.00	118.00	130.00	77.00	93.00	103.00	111.00	135.00	150.00
59	69.00	83.00	92.00	103.00	123.00	135.00	80.00	98.00	109.00	117.00	142.00	158.00
60	72.00	86.00	95.00	108.00	128.00	141.00	83.00	102.00	114.00	123.00	150.00	166.00
61	75.00	90.00	100.00	113.00	133.00	146.00	86.00	107.00	119.00	129.00	156.00	174.00
62	79.00	95.00	105.00	118.00	140.00	153.00	89.00	111.00	125.00	135.00	164.00	182.00
63	83.00	100.00	111.00	124.00	146.00	159.00	93.00	116.00	130.00	141.00	171.00	190.00
64	87.00	106.00	119.00	131.00	153.00	167.00	98.00	122.00	136.00	148.00	179.00	198.00
65	91.00	113.00	126.00	137.00	160.00	174.00	103.00	127.00	143.00	156.00	188.00	207.00
66	97.00	121.00	135.00	146.00	170.00	185.00	109.00	135.00	151.00	165.00	198.00	219.00
67	105.00	131.00	147.00	157.00	183.00	200.00	118.00	146.00	164.00	178.00	214.00	236.00
68	114.00	143.00	160.00	171.00	200.00	218.00	128.00	160.00	179.00	195.00	233.00	256.00
69	124.00	155.00	174.00	188.00	220.00	239.00	140.00	175.00	196.00	214.00	254.00	278.00
70	136.00	169.00	189.00	207.00	241.00	261.00	153.00	190.00	213.00	237.00	277.00	302.00
71	148.00	183.00	204.00	230.00	264.00	286.00	167.00	207.00	231.00	262.00	302.00	327.00
72	163.00	199.00	221.00	258.00	293.00	315.00	183.00	225.00	251.00	291.00	331.00	357.00
73	178.00	218.00	241.00	289.00	325.00	348.00	198.00	246.00	274.00	322.00	364.00	390.00
74	194.00	239.00	265.00	322.00	360.00	384.00	215.00	268.00	299.00	354.00	399.00	426.00
75	210.00	262.00	294.00	356.00	398.00	424.00	231.00	291.00	328.00	388.00	436.00	465.00
76	227.00	289.00	330.00	392.00	440.00	469.00	248.00	318.00	362.00	423.00	477.00	510.00
77	246.00	323.00	372.00	431.00	487.00	522.00	266.00	349.00	401.00	461.00	523.00	562.00
78	266.00	359.00	418.00	472.00	539.00	580.00	286.00	382.00	443.00	500.00	574.00	619.00
79	288.00	398.00	465.00	515.00	593.00	641.00	307.00	418.00	486.00	542.00	627.00	679.00
80	314.00	438.00					331.00	456.00				
81	346.00	481.00					361.00	496.00				
82	382.00	525.00					396.00	538.00				
83	423.00	572.00					435.00	583.00				
84	468.00	620.00					478.00	630.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.0% Simple Inflation						2.0% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
30	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
31	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
32	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
33	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
34	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
35	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
36	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
37	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
38	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
39	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
40	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
41	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
42	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
43	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
44	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
45	37.00	45.00	50.00	54.00	65.00	72.00	51.00	60.00	64.00	71.00	86.00	95.00
46	37.00	45.00	50.00	54.00	65.00	72.00	51.00	60.00	64.00	71.00	86.00	95.00
47	37.00	45.00	50.00	54.00	65.00	72.00	51.00	60.00	64.00	71.00	86.00	95.00
48	37.00	45.00	50.00	54.00	65.00	72.00	51.00	60.00	64.00	71.00	86.00	95.00
49	37.00	45.00	50.00	54.00	65.00	72.00	51.00	60.00	64.00	71.00	86.00	95.00
50	41.00	50.00	54.00	59.00	72.00	80.00	54.00	63.00	67.00	75.00	90.00	102.00
51	43.00	52.00	57.00	62.00	75.00	84.00	56.00	65.00	69.00	77.00	93.00	102.00
52	45.00	54.00	60.00	65.00	79.00	88.00	58.00	66.00	71.00	79.00	95.00	105.00
53	47.00	57.00	63.00	68.00	83.00	91.00	60.00	68.00	73.00	81.00	98.00	108.00
54	49.00	59.00	65.00	71.00	86.00	96.00	61.00	70.00	76.00	83.00	101.00	111.00
55	51.00	61.00	68.00	74.00	90.00	100.00	63.00	73.00	79.00	85.00	104.00	115.00
56	53.00	64.00	70.00	78.00	94.00	104.00	65.00	75.00	82.00	88.00	108.00	120.00
57	56.00	67.00	73.00	81.00	98.00	109.00	67.00	79.00	86.00	92.00	113.00	126.00
58	59.00	70.00	76.00	85.00	103.00	113.00	69.00	83.00	91.00	98.00	119.00	133.00
59	61.00	73.00	79.00	90.00	107.00	118.00	72.00	87.00	96.00	103.00	126.00	140.00
60	64.00	76.00	83.00	94.00	112.00	123.00	75.00	91.00	101.00	108.00	133.00	148.00
61	67.00	79.00	86.00	98.00	117.00	128.00	77.00	95.00	106.00	114.00	139.00	155.00
62	71.00	83.00	91.00	103.00	122.00	134.00	80.00	99.00	111.00	120.00	146.00	162.00
63	75.00	88.00	97.00	109.00	128.00	140.00	84.00	104.00	116.00	126.00	153.00	169.00
64	79.00	94.00	103.00	115.00	135.00	147.00	88.00	109.00	121.00	132.00	160.00	177.00
65	83.00	99.00	110.00	121.00	141.00	154.00	93.00	114.00	126.00	139.00	168.00	185.00
66	88.00	106.00	118.00	128.00	150.00	163.00	99.00	121.00	134.00	148.00	178.00	196.00
67	94.00	116.00	128.00	138.00	162.00	177.00	107.00	131.00	145.00	160.00	192.00	212.00
68	102.00	126.00	141.00	151.00	177.00	193.00	116.00	143.00	159.00	175.00	209.00	230.00
69	111.00	138.00	154.00	167.00	195.00	212.00	127.00	157.00	175.00	192.00	229.00	251.00
70	122.00	150.00	167.00	184.00	214.00	232.00	139.00	171.00	191.00	213.00	250.00	272.00
71	133.00	163.00	181.00	206.00	236.00	255.00	152.00	186.00	207.00	237.00	273.00	295.00
72	146.00	178.00	196.00	231.00	261.00	280.00	166.00	203.00	225.00	263.00	299.00	322.00
73	160.00	194.00	214.00	258.00	290.00	310.00	180.00	221.00	245.00	291.00	328.00	351.00
74	175.00	213.00	236.00	288.00	321.00	342.00	195.00	241.00	269.00	321.00	359.00	383.00
75	189.00	234.00	262.00	318.00	355.00	378.00	210.00	263.00	295.00	351.00	393.00	419.00
76	204.00	259.00	294.00	351.00	393.00	418.00	225.00	287.00	326.00	383.00	430.00	459.00
77	221.00	288.00	331.00	385.00	434.00	464.00	241.00	314.00	361.00	417.00	471.00	505.00
78	239.00	320.00	371.00	421.00	479.00	514.00	259.00	344.00	398.00	452.00	516.00	555.00
79	258.00	354.00	412.00	459.00	526.00	566.00	277.00	375.00	436.00	489.00	562.00	606.00
80	281.00	389.00					298.00	408.00				
81	308.00	425.00					324.00	443.00				
82	339.00	463.00					353.00	479.00				
83	373.00	503.00					386.00	518.00				
84	410.00	544.00					422.00	557.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	28.64	31.93	38.19	57.28	47.74	57.28	66.83	113.61	123.92	149.27	180.25	304.16
30	28.64	33.42	38.19	57.28	49.02	58.73	66.83	121.18	123.92	149.27	180.25	304.16
31	28.64	33.42	38.19	57.28	52.09	61.82	69.91	128.76	123.92	149.27	180.25	304.16
32	28.64	33.42	38.19	57.28	52.09	64.91	73.09	132.54	123.92	149.27	180.25	304.16
33	28.64	33.42	38.19	57.28	55.15	68.01	76.26	140.12	123.92	149.27	180.25	304.16
34	28.64	33.42	38.19	57.28	58.22	71.10	79.44	147.69	123.92	149.27	180.25	304.16
35	28.64	33.42	38.19	57.53	61.28	71.10	82.62	151.48	123.92	149.27	180.25	304.16
36	28.64	33.83	40.59	61.12	64.34	74.19	88.97	159.05	123.92	149.27	180.25	304.16
37	30.92	33.83	40.59	64.72	67.41	80.37	92.15	166.62	123.92	149.27	180.25	304.16
38	30.92	36.65	43.49	64.72	70.47	83.46	95.33	174.20	123.92	149.27	180.25	304.16
39	33.73	39.47	46.39	68.32	73.54	86.55	101.68	185.56	123.92	149.27	180.25	304.16
40	36.55	42.29	49.29	71.91	76.60	89.64	104.86	185.88	123.92	149.27	180.25	304.16
41	36.79	45.41	52.54	75.70	79.99	93.12	108.49	185.88	123.92	149.27	180.25	304.16
42	39.88	45.71	52.89	79.51	83.40	96.62	115.35	185.88	123.92	149.27	180.25	304.16
43	40.15	48.89	56.20	83.34	84.49	101.39	118.29	185.88	123.92	149.27	180.25	304.16
44	43.30	49.22	59.55	87.19	84.49	101.39	118.29	185.88	123.92	149.27	180.25	304.16
45	43.59	52.46	59.95	91.06	93.79	110.45	129.79	233.74	143.63	171.80	205.59	346.41
46	46.80	52.82	63.37	94.95	100.45	117.24	133.59	236.57	143.63	171.80	205.59	346.41
47	47.12	56.12	66.84	98.86	104.01	120.91	140.69	236.57	143.63	171.80	205.59	346.41
48	50.39	59.47	67.28	102.79	107.02	127.79	147.85	236.57	143.63	171.80	205.59	346.41
49	50.73	59.87	70.81	110.42	107.02	129.55	151.77	236.57	143.63	171.80	205.59	346.41
50	54.07	63.28	74.39	114.39	118.03	138.52	159.03	256.29	152.08	183.06	216.86	363.31
51	57.43	66.73	77.98	122.08	121.74	145.62	166.39	270.37	157.71	188.69	228.12	377.39
52	57.80	67.16	81.63	129.80	128.71	149.54	173.81	284.45	166.16	197.14	236.57	391.47
53	61.22	70.67	82.15	137.57	135.72	156.75	181.30	298.53	171.80	205.59	245.02	405.55
54	61.61	71.12	85.86	145.37	139.56	164.03	192.21	315.43	180.25	214.04	259.10	416.82
55	65.10	74.70	89.62	153.20	146.68	171.37	199.84	329.51	188.69	222.49	267.55	430.90
56	68.54	81.33	96.50	164.81	153.78	178.66	210.83	343.59	194.33	230.94	278.82	447.80
57	75.14	84.87	103.45	176.48	160.93	189.33	221.91	357.67	202.78	239.39	287.27	459.06
58	78.66	91.62	113.71	188.20	168.13	196.75	233.08	374.57	211.23	250.65	301.35	475.96
59	85.38	98.42	120.81	203.74	178.69	207.57	244.33	391.47	219.67	259.10	312.61	492.86
60	92.16	105.30	131.26	219.37	186.01	218.48	255.67	411.19	230.94	273.18	326.70	509.76
61	98.99	115.43	141.81	235.41	199.72	232.45	273.57	422.87	236.15	280.08	335.00	516.23
62	109.10	122.43	152.46	255.39	213.49	249.86	288.09	436.11	243.47	286.28	345.14	524.40
63	116.08	132.73	163.21	271.69	221.43	260.51	309.63	448.08	250.09	296.98	354.30	531.44
64	126.36	146.38	174.07	283.89	230.66	268.68	326.98	461.32	258.54	304.16	365.00	547.50
65	136.74	156.89	188.40	295.72	241.50	280.93	337.61	473.14	266.14	312.97	379.50	556.93
66	149.76	173.23	208.58	308.81	248.96	289.66	349.51	490.75	280.08	327.96	390.20	572.14
67	166.03	189.57	232.12	320.64	257.91	299.73	362.46	504.19	288.11	336.90	406.61	590.16
68	182.50	209.17	252.34	333.45	272.62	315.43	378.52	527.22	304.16	353.73	425.83	612.83
69	196.44	227.00	268.47	357.96	288.11	336.13	403.79	558.76	323.03	375.42	453.99	650.43
70	211.23	245.02	291.49	386.54	312.61	361.20	435.12	599.88	346.41	401.33	487.93	692.82
71	230.73	265.44	318.53	418.58	334.86	385.91	469.62	645.22	371.62	430.83	522.71	739.15
72	248.40	285.86	343.03	455.40	358.80	414.00	502.72	690.00	396.26	457.37	553.97	782.66
73	269.95	309.87	372.60	494.27	382.11	441.04	537.99	735.70	418.23	482.86	589.32	825.05
74	292.90	336.83	406.40	534.54	408.23	470.47	572.98	781.67	441.18	510.74	620.58	867.71
75	316.84	364.36	440.05	577.35	431.25	499.90	607.27	827.30	461.18	535.10	651.28	906.51
76	339.65	392.03	473.14	620.16	454.56	527.22	642.12	870.25	481.59	557.63	680.99	944.60
77	362.74	419.42	505.25	660.71	476.10	550.59	672.05	910.10	500.39	579.74	707.67	976.49
78	394.63	456.68	548.97	716.05	509.19	590.35	719.24	970.65	531.47	615.81	752.65	1034.30
79	436.00	502.83	609.44	790.84	553.75	642.86	786.07	1054.99	574.43	665.13	813.12	1115.45
80	482.14	556.93	673.09	873.59	604.67				622.17			
81	533.06	615.81	743.10	962.69	657.18				673.09			
82	587.16	677.86	819.48	1058.17	714.46				727.19			
83	647.63	747.88	903.82	1166.37	776.52				786.07			
84	716.05	827.44	1000.88	1290.49	846.53				854.49			
85+	957.92	1109.09	1343.00	1736.03								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	27.05	30.41	36.60	52.51	44.55	52.51	62.06	105.00	118.29	138.00	168.98	287.27
30	27.05	31.82	36.60	52.51	45.76	53.84	62.06	112.00	118.29	138.00	168.98	287.27
31	27.05	31.82	36.60	52.51	48.62	56.67	64.91	119.00	118.29	138.00	168.98	287.27
32	27.05	31.82	36.60	52.51	48.62	59.50	67.86	122.50	118.29	138.00	168.98	287.27
33	27.05	31.82	36.60	52.51	51.47	62.34	70.82	129.50	118.29	138.00	168.98	287.27
34	27.05	31.82	36.60	52.51	54.33	65.17	73.77	136.50	118.29	138.00	168.98	287.27
35	27.05	31.82	36.60	52.73	57.19	65.17	76.72	140.00	118.29	138.00	168.98	287.27
36	27.05	32.22	38.90	56.03	60.05	68.01	82.62	147.00	118.29	138.00	168.98	287.27
37	29.21	32.22	38.90	59.33	62.91	73.67	85.57	154.00	118.29	138.00	168.98	287.27
38	29.21	34.90	41.68	59.33	65.77	76.51	88.52	161.00	118.29	138.00	168.98	287.27
39	31.86	37.59	44.46	62.62	68.63	79.34	94.42	171.50	118.29	138.00	168.98	287.27
40	34.52	40.27	47.23	65.92	71.49	82.17	97.37	171.80	118.29	138.00	168.98	287.27
41	34.74	43.24	50.35	69.39	74.65	85.36	100.74	171.80	118.29	138.00	168.98	287.27
42	37.67	43.53	50.68	72.89	77.84	88.57	107.11	171.80	118.29	138.00	168.98	287.27
43	37.92	46.56	53.86	76.40	78.86	92.94	109.84	171.80	118.29	138.00	168.98	287.27
44	40.90	46.88	57.07	79.93	78.86	92.94	109.84	171.80	118.29	138.00	168.98	287.27
45	39.63	48.43	57.95	84.99	88.85	103.24	120.35	219.83	135.18	160.53	194.33	329.51
46	42.55	48.75	61.26	88.62	95.16	109.59	123.87	222.49	135.18	160.53	194.33	329.51
47	42.83	51.81	64.61	92.27	98.53	113.02	130.46	222.49	135.18	160.53	194.33	329.51
48	45.81	54.90	65.04	95.94	101.39	119.46	137.10	222.49	135.18	160.53	194.33	329.51
49	46.12	55.26	68.45	103.06	101.39	121.10	140.73	222.49	135.18	160.53	194.33	329.51
50	49.56	58.76	69.88	107.24	109.60	127.44	150.95	242.20	143.63	168.98	205.59	346.41
51	55.14	62.28	73.53	114.90	116.21	137.22	155.83	256.29	152.08	177.43	214.04	360.49
52	53.52	62.96	75.18	122.59	120.49	138.86	165.91	267.55	157.71	183.06	222.49	374.57
53	59.04	64.43	76.14	128.08	127.58	146.12	168.53	284.45	163.35	194.33	233.76	385.84
54	59.56	67.17	79.87	135.83	134.19	155.96	179.23	295.72	171.80	202.78	242.20	399.92
55	61.15	68.95	85.63	146.02	138.68	160.82	189.59	312.61	177.43	208.41	253.47	414.00
56	64.62	75.37	90.47	155.12	143.17	165.52	197.98	323.88	185.88	216.86	264.74	425.27
57	70.97	78.95	97.36	166.53	150.37	176.19	209.01	340.78	194.33	225.31	273.18	439.35
58	76.59	87.55	107.27	178.16	157.62	183.64	220.13	354.86	199.96	233.76	284.45	453.43
59	81.21	92.27	114.45	196.01	170.69	194.44	231.47	371.76	208.41	245.02	295.72	467.51
60	87.97	97.20	120.67	206.46	175.53	202.87	242.88	391.47	219.67	256.29	309.80	487.23
61	94.78	107.18	133.21	222.47	186.58	216.78	258.23	400.91	225.17	260.86	315.78	494.27
62	102.80	114.26	143.87	242.22	202.82	233.91	272.79	414.71	232.77	270.23	326.41	500.32
63	111.86	126.51	152.61	256.16	211.01	244.88	289.16	424.63	237.07	276.14	336.06	513.21
64	122.08	140.02	163.58	268.68	220.52	253.47	306.70	438.50	248.40	286.42	347.25	522.15
65	130.33	146.43	177.81	278.47	226.72	263.68	317.89	453.43	256.29	295.72	357.32	534.75
66	141.20	160.40	195.54	289.66	236.99	272.90	330.36	466.81	268.12	308.81	373.45	550.59
67	159.30	178.55	220.74	302.05	246.29	283.46	341.55	480.96	278.82	320.64	385.70	564.61
68	173.49	195.82	236.57	317.68	259.10	297.41	358.24	502.43	290.65	333.45	405.55	590.30
69	185.53	211.72	253.19	340.50	275.02	316.49	384.15	534.75	312.12	355.77	432.17	624.24
70	202.78	230.24	276.71	367.53	297.83	340.07	411.89	572.42	333.74	380.21	464.70	667.47
71	220.52	251.15	300.15	402.24	322.61	365.49	445.12	616.64	359.36	408.37	496.17	712.60
72	238.54	270.09	325.29	433.72	343.03	390.34	479.06	662.40	380.49	433.72	532.29	757.03
73	258.54	292.76	353.59	469.55	366.90	418.23	511.38	705.28	403.02	460.05	562.70	798.43
74	281.92	318.53	384.43	510.74	391.75	446.67	545.52	752.38	426.53	485.11	594.95	840.25
75	304.52	345.00	417.17	554.47	413.65	473.50	579.11	795.62	447.09	510.46	624.87	878.34
76	326.13	371.76	449.49	594.81	435.97	498.49	611.71	836.45	466.39	532.29	653.95	914.18
77	348.17	396.75	479.34	631.56	458.29	523.06	641.28	874.47	484.20	552.21	680.15	945.73
78	378.71	431.22	523.51	685.82	490.10	560.11	687.41	935.64	513.97	587.16	722.42	1002.48
79	420.08	477.37	579.21	759.02	534.65	611.03	749.47	1016.80	555.34	636.49	782.89	1080.45
80	463.05	526.70	641.27	836.99	580.80				603.08			
81	512.38	582.39	708.10	922.91	633.31				650.81			
82	564.89	642.86	781.29	1015.20	689.00				703.32			
83	622.17	708.10	860.86	1118.63	749.47				762.20			
84	687.41	784.48	953.15	1239.57	816.30				827.44			
85+	921.32	1051.80	1280.94	1669.20								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	23.87	25.85	31.82	46.15	39.78	44.55	54.10	92.95	107.02	121.10	146.45	256.29
30	23.87	27.05	31.82	46.15	40.85	45.68	54.10	99.15	107.02	121.10	146.45	256.29
31	23.87	27.05	31.82	46.15	43.41	48.08	56.59	105.35	107.02	121.10	146.45	256.29
32	23.87	27.05	31.82	46.15	43.41	50.49	59.16	108.44	107.02	121.10	146.45	256.29
33	23.87	27.05	31.82	46.15	45.96	52.89	61.74	114.64	107.02	121.10	146.45	256.29
34	23.87	27.05	31.82	46.15	48.51	55.30	64.31	120.84	107.02	121.10	146.45	256.29
35	23.87	27.05	31.82	46.34	51.07	55.30	66.88	123.94	107.02	121.10	146.45	256.29
36	23.87	27.39	33.82	49.24	53.62	57.70	72.03	130.13	107.02	121.10	146.45	256.29
37	25.77	27.39	33.82	52.14	56.17	62.51	74.60	136.33	107.02	121.10	146.45	256.29
38	25.77	29.67	36.24	52.14	58.73	64.91	77.17	142.53	107.02	121.10	146.45	256.29
39	28.11	31.95	38.66	55.03	61.28	67.32	82.32	151.82	107.02	121.10	146.45	256.29
40	30.45	34.23	41.07	57.93	63.83	69.72	84.89	152.08	107.02	121.10	146.45	256.29
41	30.66	36.76	43.78	60.98	66.65	72.43	87.83	152.08	107.02	121.10	146.45	256.29
42	33.24	37.00	44.07	64.05	69.50	75.15	93.38	152.08	107.02	121.10	146.45	256.29
43	33.46	39.58	46.83	67.14	70.41	78.86	95.76	152.08	107.02	121.10	146.45	256.29
44	36.08	39.84	49.63	70.24	70.41	78.86	95.76	152.08	107.02	121.10	146.45	256.29
45	35.66	42.37	49.96	72.85	78.98	86.44	103.83	194.78	123.92	140.82	171.80	298.53
46	38.29	42.66	52.81	75.96	84.59	91.75	106.87	197.14	123.92	140.82	171.80	298.53
47	38.55	45.33	55.70	79.09	87.58	94.62	112.55	197.14	123.92	140.82	171.80	298.53
48	41.23	48.03	56.07	82.23	90.12	100.01	118.28	197.14	123.92	140.82	171.80	298.53
49	41.51	48.36	59.01	88.33	90.12	101.39	121.42	197.14	123.92	140.82	171.80	298.53
50	45.06	49.72	60.86	95.33	98.36	110.81	129.38	214.04	132.37	149.27	180.25	312.61
51	48.25	53.38	62.39	102.93	102.38	117.62	134.70	228.12	135.18	154.90	188.69	326.70
52	47.09	52.47	66.59	108.17	109.54	120.16	142.21	239.39	143.63	160.53	197.14	337.96
53	54.66	58.20	66.12	113.85	111.29	124.87	148.10	253.47	149.27	168.98	205.59	349.23
54	53.40	57.29	67.89	121.54	118.09	134.45	158.45	264.74	154.90	174.61	214.04	360.49
55	55.24	59.37	73.68	129.27	125.34	139.73	163.97	278.82	160.53	183.06	222.49	371.76
56	56.79	65.46	78.40	135.73	129.91	144.51	174.84	292.90	168.98	188.69	230.94	385.84
57	62.62	67.11	83.16	149.13	137.18	152.52	183.21	304.16	174.61	197.14	239.39	397.10
58	68.31	75.33	94.40	158.08	141.86	160.02	194.23	318.25	183.06	205.59	250.65	411.19
59	70.80	79.97	99.61	172.79	152.02	168.16	203.18	332.33	188.69	214.04	261.92	425.27
60	77.50	83.02	105.85	185.82	159.81	176.86	212.20	349.23	199.96	225.31	273.18	442.16
61	86.35	92.75	116.02	199.19	170.81	188.05	224.99	359.72	205.94	230.66	282.83	450.33
62	90.22	97.94	124.54	215.89	181.47	204.67	239.65	369.22	211.37	235.45	288.96	454.84
63	99.19	109.92	133.54	227.70	190.17	213.62	253.33	382.95	218.83	244.88	299.59	466.31
64	109.23	120.92	144.71	240.80	197.71	223.05	271.21	395.41	225.59	250.94	309.23	476.52
65	117.51	127.61	156.64	248.89	207.00	229.18	280.93	409.07	234.11	261.22	320.36	487.93
66	126.23	139.01	171.64	260.93	215.45	239.39	292.05	421.32	241.78	270.51	332.75	502.72
67	143.60	156.50	193.43	271.85	223.05	248.61	304.38	434.49	253.26	281.14	346.20	515.81
68	157.71	171.34	209.54	286.14	236.57	261.36	319.94	455.12	268.12	297.41	365.00	540.74
69	168.06	185.53	224.81	307.76	253.19	279.38	340.50	484.55	285.93	316.49	388.51	574.04
70	183.77	202.78	245.02	333.74	270.37	299.94	367.53	521.73	308.39	340.07	420.34	614.67
71	200.10	220.52	267.48	363.45	294.03	324.65	398.16	563.55	330.78	365.49	449.21	657.47
72	216.86	238.54	289.80	394.29	317.40	348.94	429.77	605.23	352.89	390.34	481.03	699.86
73	237.63	260.44	315.57	427.73	338.38	372.60	460.05	648.25	374.50	412.52	511.38	739.50
74	256.29	281.92	344.16	466.81	360.63	397.24	492.44	690.14	395.41	437.52	541.86	779.84
75	279.87	308.04	374.92	505.18	383.73	422.45	522.78	730.49	415.41	459.41	570.31	816.74
76	299.09	329.51	403.86	542.43	403.86	446.11	552.57	770.55	434.28	479.90	594.81	851.66
77	319.02	351.41	432.38	578.12	424.28	468.00	579.74	806.46	451.81	500.39	618.61	880.95
78	348.48	385.08	471.00	628.54	453.50	501.24	622.17	862.45	480.55	531.47	658.77	934.05
79	386.67	426.45	521.92	695.37	494.87	547.38	679.46	938.83	520.33	576.03	712.87	1007.25
80	428.04	471.00	577.62	766.97	539.43				563.30			
81	472.60	520.33	638.08	846.53	588.76				609.44			
82	520.33	574.43	704.91	930.87	638.08				658.77			
83	576.03	634.90	778.11	1027.93	695.37				712.87			
84	636.49	701.73	862.45	1139.32	759.02				774.93			
85+	856.08	946.78	1163.19	1540.31								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
30	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
31	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
32	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
33	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
34	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
35	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
36	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
37	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
38	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
39	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
40	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
41	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
42	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
43	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
44	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
45	60.47	73.20	87.52	133.66	81.15	97.07	116.16	195.72
46	60.47	73.20	87.52	133.66	81.15	97.07	116.16	195.72
47	60.47	73.20	87.52	133.66	81.15	97.07	116.16	195.72
48	60.47	73.20	87.52	133.66	81.15	97.07	116.16	195.72
49	60.47	73.20	87.52	133.66	81.15	97.07	116.16	195.72
50	66.83	79.56	93.88	144.80	85.93	103.43	122.52	205.27
51	70.01	82.74	100.25	152.76	89.11	106.61	128.89	213.22
52	74.79	89.11	105.02	160.71	93.88	111.39	133.66	221.18
53	79.56	93.88	112.98	168.67	97.07	116.16	138.44	229.14
54	82.74	97.07	117.75	178.22	101.84	120.93	146.39	235.50
55	87.52	103.43	124.12	186.17	106.61	125.71	151.17	243.46
56	92.29	108.20	130.48	194.13	109.79	130.48	157.53	253.01
57	97.07	114.57	136.85	202.09	114.57	135.25	162.31	259.37
58	101.84	119.34	143.21	211.63	119.34	141.62	170.26	268.92
59	106.61	125.71	151.17	221.18	124.12	146.39	176.63	278.47
60	112.98	133.66	159.12	232.32	130.48	154.35	184.58	288.01
61	120.93	141.62	170.26	245.05	136.85	162.31	194.13	299.15
62	127.30	149.58	179.81	259.37	144.80	170.26	205.27	311.88
63	135.25	159.12	192.54	273.69	152.76	181.40	216.41	324.61
64	144.80	168.67	205.27	289.60	162.31	190.95	229.14	343.71
65	155.94	181.40	218.00	305.52	171.85	202.09	245.05	359.62
66	165.49	192.54	232.32	326.20	186.17	218.00	259.37	380.30
67	176.63	205.27	248.23	345.30	197.31	230.73	278.47	404.17
68	192.54	222.77	267.33	372.35	214.82	249.82	300.74	432.81
69	210.04	245.05	294.38	407.35	235.50	273.69	330.98	474.19
70	235.50	272.10	327.79	451.91	260.96	302.33	367.57	521.92
71	260.96	300.74	365.98	502.83	289.60	335.75	407.35	576.03
72	289.60	334.16	405.76	556.93	319.84	369.17	447.14	631.72
73	319.84	369.17	450.32	615.81	350.07	404.17	493.28	690.59
74	354.84	408.95	498.06	679.46	383.49	443.95	539.43	754.24
75	389.85	451.91	548.97	747.88	416.90	483.73	588.76	819.48
76	428.04	496.46	604.67	819.48	453.50	525.11	641.27	889.50
77	467.82	541.02	660.36	894.27	491.69	569.66	695.37	959.51
78	509.19	590.35	719.24	970.65	531.47	615.81	752.65	1034.30
79	553.75	642.86	786.07	1054.99	574.43	665.13	813.12	1115.45
80	604.67				622.17			
81	657.18				673.09			
82	714.46				727.19			
83	776.52				786.07			
84	846.53				854.49			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
30	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
31	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
32	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
33	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
34	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
35	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
36	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
37	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
38	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
39	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
40	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
41	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
42	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
43	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
44	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
45	57.28	68.42	81.15	125.71	76.38	90.70	109.79	186.17
46	57.28	68.42	81.15	125.71	76.38	90.70	109.79	186.17
47	57.28	68.42	81.15	125.71	76.38	90.70	109.79	186.17
48	57.28	68.42	81.15	125.71	76.38	90.70	109.79	186.17
49	57.28	68.42	81.15	125.71	76.38	90.70	109.79	186.17
50	62.06	73.20	89.11	136.85	81.15	95.47	116.16	195.72
51	66.83	77.97	93.88	144.80	85.93	100.25	120.93	203.68
52	70.01	82.74	100.25	151.17	89.11	103.43	125.71	211.63
53	74.79	87.52	105.02	160.71	92.29	109.79	132.07	218.00
54	79.56	92.29	109.79	167.08	97.07	114.57	136.85	225.95
55	82.74	97.07	117.75	176.63	100.25	117.75	143.21	233.91
56	85.93	100.25	122.52	182.99	105.02	122.52	149.58	240.28
57	90.70	106.61	128.89	192.54	109.79	127.30	154.35	248.23
58	95.47	111.39	135.25	200.50	112.98	132.07	160.71	256.19
59	101.84	117.75	143.21	210.04	117.75	138.44	167.08	264.14
60	106.61	124.12	151.17	221.18	124.12	144.80	175.04	275.28
61	112.98	132.07	160.71	232.32	130.48	151.17	182.99	286.42
62	120.93	140.03	170.26	246.64	138.44	160.71	194.13	297.56
63	128.89	149.58	179.81	259.37	144.80	168.67	205.27	313.47
64	138.44	159.12	192.54	275.28	155.94	179.81	218.00	327.79
65	146.39	170.26	205.27	292.79	165.49	190.95	230.73	345.30
66	157.53	181.40	219.59	310.29	178.22	205.27	248.23	365.98
67	168.67	194.13	233.91	329.38	190.95	219.59	264.14	386.67
68	182.99	210.04	253.01	354.84	205.27	235.50	286.42	416.90
69	200.50	230.73	280.06	389.85	227.55	259.37	315.06	455.09
70	224.36	256.19	310.29	431.22	251.41	286.42	350.07	502.83
71	251.41	284.83	346.89	480.55	280.06	318.25	386.67	555.34
72	276.87	315.06	386.67	534.65	307.11	350.07	429.63	611.03
73	307.11	350.07	428.04	590.35	337.34	385.08	471.00	668.32
74	340.52	388.26	474.19	654.00	370.76	421.68	517.15	730.37
75	373.94	428.04	523.51	719.24	404.17	461.46	564.89	794.02
76	410.54	469.41	576.03	787.66	439.18	501.24	615.81	860.86
77	450.32	513.97	630.13	859.26	475.78	542.61	668.32	929.28
78	490.10	560.11	687.41	935.64	513.97	587.16	722.42	1002.48
79	534.65	611.03	749.47	1016.80	555.34	636.49	782.89	1080.45
80	580.80				603.08			
81	633.31				650.81			
82	689.00				703.32			
83	749.47				762.20			
84	816.30				827.44			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
30	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
31	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
32	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
33	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
34	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
35	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
36	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
37	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
38	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
39	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
40	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
41	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
42	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
43	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
44	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
45	50.92	57.28	70.01	111.39	70.01	79.56	97.07	168.67
46	50.92	57.28	70.01	111.39	70.01	79.56	97.07	168.67
47	50.92	57.28	70.01	111.39	70.01	79.56	97.07	168.67
48	50.92	57.28	70.01	111.39	70.01	79.56	97.07	168.67
49	50.92	57.28	70.01	111.39	70.01	79.56	97.07	168.67
50	55.69	63.65	76.38	120.93	74.79	84.34	101.84	176.63
51	58.88	66.83	81.15	128.89	76.38	87.52	106.61	184.58
52	63.65	71.61	85.93	135.25	81.15	90.70	111.39	190.95
53	65.24	74.79	92.29	143.21	84.34	95.47	116.16	197.31
54	70.01	79.56	97.07	149.58	87.52	98.66	120.93	203.68
55	74.79	84.34	101.84	157.53	90.70	103.43	125.71	210.04
56	77.97	87.52	108.20	165.49	95.47	106.61	130.48	218.00
57	82.74	92.29	112.98	171.85	98.66	111.39	135.25	224.36
58	85.93	97.07	119.34	179.81	103.43	116.16	141.62	232.32
59	90.70	101.84	125.71	187.77	106.61	120.93	147.98	240.28
60	97.07	108.20	132.07	197.31	112.98	127.30	154.35	249.82
61	103.43	114.57	140.03	208.45	119.34	133.66	163.90	260.96
62	108.20	122.52	149.58	219.59	125.71	140.03	171.85	270.51
63	116.16	130.48	157.53	233.91	133.66	149.58	182.99	284.83
64	124.12	140.03	170.26	248.23	141.62	157.53	194.13	299.15
65	133.66	147.98	181.40	264.14	151.17	168.67	206.86	315.06
66	143.21	159.12	194.13	280.06	160.71	179.81	221.18	334.16
67	152.76	170.26	208.45	297.56	173.44	192.54	237.09	353.25
68	167.08	184.58	225.95	321.43	189.36	210.04	257.78	381.90
69	184.58	203.68	248.23	353.25	208.45	230.73	283.24	418.49
70	203.68	225.95	276.87	393.03	232.32	256.19	316.65	463.05
71	229.14	253.01	310.29	439.18	257.78	284.83	350.07	512.38
72	256.19	281.65	346.89	488.51	284.83	315.06	388.26	564.89
73	283.24	311.88	385.08	542.61	313.47	345.30	428.04	618.99
74	313.47	345.30	428.04	599.89	343.71	380.30	471.00	677.86
75	346.89	381.90	472.60	660.36	375.53	415.31	515.56	738.33
76	380.30	420.08	520.33	725.60	408.95	451.91	560.11	801.98
77	416.90	459.87	569.66	792.43	443.95	491.69	607.85	865.63
78	453.50	501.24	622.17	862.45	480.55	531.47	658.77	934.05
79	494.87	547.38	679.46	938.83	520.33	576.03	712.87	1007.25
80	539.43				563.30			
81	588.76				609.44			
82	638.08				658.77			
83	695.37				712.87			
84	759.02				774.93			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.7% Simple Inflation				3.7% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	33.90	40.68	47.46	80.68	88.00	106.00	128.00	216.00
30	34.81	41.71	47.46	86.06	88.00	106.00	128.00	216.00
31	36.99	43.90	49.64	91.43	88.00	106.00	128.00	216.00
32	36.99	46.10	51.90	94.12	88.00	106.00	128.00	216.00
33	39.17	48.29	54.16	99.50	88.00	106.00	128.00	216.00
34	41.34	50.49	56.41	104.88	88.00	106.00	128.00	216.00
35	43.52	50.49	58.67	107.57	88.00	106.00	128.00	216.00
36	45.69	52.68	63.18	112.95	88.00	106.00	128.00	216.00
37	47.87	57.07	65.44	118.33	88.00	106.00	128.00	216.00
38	50.04	59.27	67.70	123.71	88.00	106.00	128.00	216.00
39	52.22	61.46	72.21	131.77	88.00	106.00	128.00	216.00
40	54.40	63.66	74.47	132.00	88.00	106.00	128.00	216.00
41	56.80	66.13	77.04	132.00	88.00	106.00	128.00	216.00
42	59.22	68.61	81.92	132.00	88.00	106.00	128.00	216.00
43	60.00	72.00	84.00	132.00	88.00	106.00	128.00	216.00
44	60.00	72.00	84.00	132.00	88.00	106.00	128.00	216.00
45	66.60	78.43	92.17	165.99	102.00	122.00	146.00	246.00
46	71.33	83.26	94.87	168.00	102.00	122.00	146.00	246.00
47	73.86	85.86	99.91	168.00	102.00	122.00	146.00	246.00
48	76.00	90.75	105.00	168.00	102.00	122.00	146.00	246.00
49	76.00	92.00	107.78	168.00	102.00	122.00	146.00	246.00
50	83.82	98.37	112.94	182.00	108.00	130.00	154.00	258.00
51	86.46	103.41	118.16	192.00	112.00	134.00	162.00	268.00
52	91.40	106.19	123.43	202.00	118.00	140.00	168.00	278.00
53	96.38	111.32	128.75	212.00	122.00	146.00	174.00	288.00
54	99.10	116.48	136.50	224.00	128.00	152.00	184.00	296.00
55	104.16	121.69	141.91	234.00	134.00	158.00	190.00	306.00
56	109.20	126.88	149.72	244.00	138.00	164.00	198.00	318.00
57	114.28	134.45	157.59	254.00	144.00	170.00	204.00	326.00
58	119.39	139.72	165.52	266.00	150.00	178.00	214.00	338.00
59	126.90	147.41	173.51	278.00	156.00	184.00	222.00	350.00
60	132.09	155.15	181.56	292.00	164.00	194.00	232.00	362.00
61	141.83	165.07	194.28	300.30	167.70	198.90	237.90	366.60
62	151.61	177.44	204.58	309.70	172.90	203.30	245.10	372.40
63	157.25	185.00	219.88	318.20	177.60	210.90	251.60	377.40
64	163.80	190.80	232.20	327.60	183.60	216.00	259.20	388.80
65	171.50	199.50	239.75	336.00	189.00	222.25	269.50	395.50
66	176.80	205.70	248.20	348.50	198.90	232.90	277.10	406.30
67	183.15	212.85	257.40	358.05	204.60	239.25	288.75	419.10
68	193.60	224.00	268.80	374.40	216.00	251.20	302.40	435.20
69	204.60	238.70	286.75	396.80	229.40	266.60	322.40	461.90
70	222.00	256.50	309.00	426.00	246.00	285.00	346.50	492.00
71	237.80	274.05	333.50	458.20	263.90	305.95	371.20	524.90
72	254.80	294.00	357.00	490.00	281.40	324.80	393.40	555.80
73	271.35	313.20	382.05	522.45	297.00	342.90	418.50	585.90
74	289.90	334.10	406.90	555.10	313.30	362.70	440.70	616.20
75	306.25	355.00	431.25	587.50	327.50	380.00	462.50	643.75
76	322.80	374.40	456.00	618.00	342.00	396.00	483.60	670.80
77	338.10	391.00	477.25	646.30	355.35	411.70	502.55	693.45
78	361.60	419.23	510.76	689.30	377.42	437.31	534.49	734.50
79	393.24	456.52	558.22	749.19	407.93	472.34	577.43	792.13
80	429.40				441.83			
81	466.69				477.99			
82	507.37				516.41			
83	551.44				558.22			
84	601.16				606.81			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.7% Simple Inflation				3.7% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	31.64	37.29	44.07	74.57	84.00	98.00	120.00	204.00
30	32.49	38.23	44.07	79.54	84.00	98.00	120.00	204.00
31	34.52	40.24	46.10	84.51	84.00	98.00	120.00	204.00
32	34.52	42.26	48.19	86.99	84.00	98.00	120.00	204.00
33	36.55	44.27	50.29	91.96	84.00	98.00	120.00	204.00
34	38.59	46.28	52.38	96.94	84.00	98.00	120.00	204.00
35	40.62	46.28	54.48	99.42	84.00	98.00	120.00	204.00
36	42.65	48.29	58.67	104.39	84.00	98.00	120.00	204.00
37	44.68	52.32	60.77	109.36	84.00	98.00	120.00	204.00
38	46.71	54.33	62.86	114.33	84.00	98.00	120.00	204.00
39	48.74	56.34	67.05	121.79	84.00	98.00	120.00	204.00
40	50.77	58.35	69.15	122.00	84.00	98.00	120.00	204.00
41	53.01	60.62	71.54	122.00	84.00	98.00	120.00	204.00
42	55.28	62.90	76.07	122.00	84.00	98.00	120.00	204.00
43	56.00	66.00	78.00	122.00	84.00	98.00	120.00	204.00
44	56.00	66.00	78.00	122.00	84.00	98.00	120.00	204.00
45	63.10	73.32	85.46	156.11	96.00	114.00	138.00	234.00
46	67.58	77.83	87.97	158.00	96.00	114.00	138.00	234.00
47	69.97	80.26	92.65	158.00	96.00	114.00	138.00	234.00
48	72.00	84.83	97.36	158.00	96.00	114.00	138.00	234.00
49	72.00	86.00	99.94	158.00	96.00	114.00	138.00	234.00
50	77.83	90.50	107.19	172.00	102.00	120.00	146.00	246.00
51	82.53	97.45	110.66	182.00	108.00	126.00	152.00	256.00
52	85.57	98.61	117.82	190.00	112.00	130.00	158.00	266.00
53	90.60	103.77	119.68	202.00	116.00	138.00	166.00	274.00
54	95.29	110.75	127.28	210.00	122.00	144.00	172.00	284.00
55	98.48	114.21	134.64	222.00	126.00	148.00	180.00	294.00
56	101.67	117.55	140.59	230.00	132.00	154.00	188.00	302.00
57	106.79	125.12	148.43	242.00	138.00	160.00	194.00	312.00
58	111.93	130.41	156.32	252.00	142.00	166.00	202.00	322.00
59	121.21	138.08	164.38	264.00	148.00	174.00	210.00	332.00
60	124.65	144.07	172.48	278.00	156.00	182.00	220.00	346.00
61	132.50	153.94	183.38	284.70	159.90	185.25	224.25	351.00
62	144.03	166.11	193.72	294.50	165.30	191.90	231.80	355.30
63	149.85	173.90	205.34	301.55	168.35	196.10	238.65	364.45
64	156.60	180.00	217.80	311.40	176.40	203.40	246.60	370.80
65	161.00	187.25	225.75	322.00	182.00	210.00	253.75	379.75
66	168.30	193.80	234.60	331.50	190.40	219.30	265.20	391.00
67	174.90	201.30	242.55	341.55	198.00	227.70	273.90	400.95
68	184.00	211.20	254.40	356.80	206.40	236.80	288.00	419.20
69	195.30	224.75	272.80	379.75	221.65	252.65	306.90	443.30
70	211.50	241.50	292.50	406.50	237.00	270.00	330.00	474.00
71	229.10	259.55	316.10	437.90	255.20	290.00	352.35	506.05
72	243.60	277.20	340.20	470.40	270.20	308.00	378.00	537.60
73	260.55	297.00	363.15	500.85	286.20	326.70	399.60	567.00
74	278.20	317.20	387.40	534.30	302.90	344.50	422.50	596.70
75	293.75	336.25	411.25	565.00	317.50	362.50	443.75	623.75
76	309.60	354.00	434.40	594.00	331.20	378.00	464.40	649.20
77	325.45	371.45	455.40	621.00	343.85	392.15	483.00	671.60
78	348.04	397.76	488.16	664.44	364.99	416.97	513.02	711.90
79	379.68	433.92	532.23	722.07	394.37	452.00	555.96	767.27
80	412.45				428.27			
81	449.74				462.17			
82	489.29				499.46			
83	532.23				541.27			
84	579.69				587.60			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.7% Simple Inflation				3.7% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	28.25	31.64	38.42	66.01	76.00	86.00	104.00	182.00
30	29.01	32.44	38.42	70.41	76.00	86.00	104.00	182.00
31	30.82	34.15	40.19	74.81	76.00	86.00	104.00	182.00
32	30.82	35.85	42.02	77.01	76.00	86.00	104.00	182.00
33	32.64	37.56	43.84	81.41	76.00	86.00	104.00	182.00
34	34.45	39.27	45.67	85.81	76.00	86.00	104.00	182.00
35	36.26	39.27	47.50	88.01	76.00	86.00	104.00	182.00
36	38.08	40.98	51.15	92.41	76.00	86.00	104.00	182.00
37	39.89	44.39	52.98	96.81	76.00	86.00	104.00	182.00
38	41.70	46.10	54.80	101.21	76.00	86.00	104.00	182.00
39	43.52	47.81	58.46	107.81	76.00	86.00	104.00	182.00
40	45.33	49.51	60.28	108.00	76.00	86.00	104.00	182.00
41	47.33	51.43	62.37	108.00	76.00	86.00	104.00	182.00
42	49.35	53.37	66.31	108.00	76.00	86.00	104.00	182.00
43	50.00	56.00	68.00	108.00	76.00	86.00	104.00	182.00
44	50.00	56.00	68.00	108.00	76.00	86.00	104.00	182.00
45	56.09	61.38	73.73	138.32	88.00	100.00	122.00	212.00
46	60.07	65.16	75.89	140.00	88.00	100.00	122.00	212.00
47	62.20	67.19	79.93	140.00	88.00	100.00	122.00	212.00
48	64.00	71.02	84.00	140.00	88.00	100.00	122.00	212.00
49	64.00	72.00	86.22	140.00	88.00	100.00	122.00	212.00
50	69.85	78.69	91.88	152.00	94.00	106.00	128.00	222.00
51	72.70	83.53	95.65	162.00	96.00	110.00	134.00	232.00
52	77.79	85.33	100.99	170.00	102.00	114.00	140.00	240.00
53	79.03	88.67	105.17	180.00	106.00	120.00	146.00	248.00
54	83.86	95.48	112.52	188.00	110.00	124.00	152.00	256.00
55	89.01	99.23	116.44	198.00	114.00	130.00	158.00	264.00
56	92.26	102.62	124.16	208.00	120.00	134.00	164.00	274.00
57	97.42	108.31	130.10	216.00	124.00	140.00	170.00	282.00
58	100.74	113.64	137.93	226.00	130.00	146.00	178.00	292.00
59	107.96	119.42	144.29	236.00	134.00	152.00	186.00	302.00
60	113.49	125.60	150.69	248.00	142.00	160.00	194.00	314.00
61	121.30	133.54	159.78	255.45	146.25	163.80	200.85	319.80
62	128.87	145.35	170.19	262.20	150.10	167.20	205.20	323.00
63	135.05	151.70	179.90	271.95	155.40	173.90	212.75	331.15
64	140.40	158.40	192.60	280.80	160.20	178.20	219.60	338.40
65	147.00	162.75	199.50	290.50	166.25	185.50	227.50	346.50
66	153.00	170.00	207.40	299.20	171.70	192.10	236.30	357.00
67	158.40	176.55	216.15	308.55	179.85	199.65	245.85	366.30
68	168.00	185.60	227.20	323.20	190.40	211.20	259.20	384.00
69	179.80	198.40	241.80	344.10	203.05	224.75	275.90	407.65
70	192.00	213.00	261.00	370.50	219.00	241.50	298.50	436.50
71	208.80	230.55	282.75	400.20	234.90	259.55	319.00	466.90
72	225.40	247.80	305.20	429.80	250.60	277.20	341.60	497.00
73	240.30	264.60	326.70	460.35	265.95	292.95	363.15	525.15
74	256.10	282.10	349.70	490.10	280.80	310.70	384.80	553.80
75	272.50	300.00	371.25	518.75	295.00	326.25	405.00	580.00
76	286.80	316.80	392.40	547.20	308.40	340.80	422.40	604.80
77	301.30	332.35	411.70	572.70	320.85	355.35	439.30	625.60
78	322.05	355.95	441.83	612.46	341.26	377.42	467.82	663.31
79	351.43	388.72	482.51	666.70	369.51	409.06	506.24	715.29
80	383.07				400.02			
81	418.10				432.79			
82	453.13				467.82			
83	493.81				506.24			
84	539.01				550.31			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
30	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
31	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
32	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
33	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
34	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
35	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
36	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
37	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
38	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
39	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
40	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
41	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
42	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
43	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
44	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
45	42.94	51.98	62.15	94.92	57.63	68.93	82.49	138.99
46	42.94	51.98	62.15	94.92	57.63	68.93	82.49	138.99
47	42.94	51.98	62.15	94.92	57.63	68.93	82.49	138.99
48	42.94	51.98	62.15	94.92	57.63	68.93	82.49	138.99
49	42.94	51.98	62.15	94.92	57.63	68.93	82.49	138.99
50	47.46	56.50	66.67	102.83	61.02	73.45	87.01	145.77
51	49.72	58.76	71.19	108.48	63.28	75.71	91.53	151.42
52	53.11	63.28	74.58	114.13	66.67	79.10	94.92	157.07
53	56.50	66.67	80.23	119.78	68.93	82.49	98.31	162.72
54	58.76	68.93	83.62	126.56	72.32	85.88	103.96	167.24
55	62.15	73.45	88.14	132.21	75.71	89.27	107.35	172.89
56	65.54	76.84	92.66	137.86	77.97	92.66	111.87	179.67
57	68.93	81.36	97.18	143.51	81.36	96.05	115.26	184.19
58	72.32	84.75	101.70	150.29	84.75	100.57	120.91	190.97
59	75.71	89.27	107.35	157.07	88.14	103.96	125.43	197.75
60	80.23	94.92	113.00	164.98	92.66	109.61	131.08	204.53
61	85.88	100.57	120.91	174.02	97.18	115.26	137.86	212.44
62	90.40	106.22	127.69	184.19	102.83	120.91	145.77	221.48
63	96.05	113.00	136.73	194.36	108.48	128.82	153.68	230.52
64	102.83	119.78	145.77	205.66	115.26	135.60	162.72	244.08
65	110.74	128.82	154.81	216.96	122.04	143.51	174.02	255.38
66	117.52	136.73	164.98	231.65	132.21	154.81	184.19	270.07
67	125.43	145.77	176.28	245.21	140.12	163.85	197.75	287.02
68	136.73	158.20	189.84	264.42	152.55	177.41	213.57	307.36
69	149.16	174.02	209.05	289.28	167.24	194.36	235.04	336.74
70	167.24	193.23	232.78	320.92	185.32	214.70	261.03	370.64
71	185.32	213.57	259.90	357.08	205.66	238.43	289.28	409.06
72	205.66	237.30	288.15	395.50	227.13	262.16	317.53	448.61
73	227.13	262.16	319.79	437.31	248.60	287.02	350.30	490.42
74	251.99	290.41	353.69	482.51	272.33	315.27	383.07	535.62
75	276.85	320.92	389.85	531.10	296.06	343.52	418.10	581.95
76	303.97	352.56	429.40	581.95	322.05	372.90	455.39	631.67
77	332.22	384.20	468.95	635.06	349.17	404.54	493.81	681.39
78	361.60	419.23	510.76	689.30	377.42	437.31	534.49	734.50
79	393.24	456.52	558.22	749.19	407.93	472.34	577.43	792.13
80	429.40				441.83			
81	466.69				477.99			
82	507.37				516.41			
83	551.44				558.22			
84	601.16				606.81			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
30	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
31	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
32	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
33	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
34	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
35	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
36	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
37	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
38	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
39	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
40	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
41	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
42	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
43	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
44	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
45	40.68	48.59	57.63	89.27	54.24	64.41	77.97	132.21
46	40.68	48.59	57.63	89.27	54.24	64.41	77.97	132.21
47	40.68	48.59	57.63	89.27	54.24	64.41	77.97	132.21
48	40.68	48.59	57.63	89.27	54.24	64.41	77.97	132.21
49	40.68	48.59	57.63	89.27	54.24	64.41	77.97	132.21
50	44.07	51.98	63.28	97.18	57.63	67.80	82.49	138.99
51	47.46	55.37	66.67	102.83	61.02	71.19	85.88	144.64
52	49.72	58.76	71.19	107.35	63.28	73.45	89.27	150.29
53	53.11	62.15	74.58	114.13	65.54	77.97	93.79	154.81
54	56.50	65.54	77.97	118.65	68.93	81.36	97.18	160.46
55	58.76	68.93	83.62	125.43	71.19	83.62	101.70	166.11
56	61.02	71.19	87.01	129.95	74.58	87.01	106.22	170.63
57	64.41	75.71	91.53	136.73	77.97	90.40	109.61	176.28
58	67.80	79.10	96.05	142.38	80.23	93.79	114.13	181.93
59	72.32	83.62	101.70	149.16	83.62	98.31	118.65	187.58
60	75.71	88.14	107.35	157.07	88.14	102.83	124.30	195.49
61	80.23	93.79	114.13	164.98	92.66	107.35	129.95	203.40
62	85.88	99.44	120.91	175.15	98.31	114.13	137.86	211.31
63	91.53	106.22	127.69	184.19	102.83	119.78	145.77	222.61
64	98.31	113.00	136.73	195.49	110.74	127.69	154.81	232.78
65	103.96	120.91	145.77	207.92	117.52	135.60	163.85	245.21
66	111.87	128.82	155.94	220.35	126.56	145.77	176.28	259.90
67	119.78	137.86	166.11	233.91	135.60	155.94	187.58	274.59
68	129.95	149.16	179.67	251.99	145.77	167.24	203.40	296.06
69	142.38	163.85	198.88	276.85	161.59	184.19	223.74	323.18
70	159.33	181.93	220.35	306.23	178.54	203.40	248.60	357.08
71	178.54	202.27	246.34	341.26	198.88	226.00	274.59	394.37
72	196.62	223.74	274.59	379.68	218.09	248.60	305.10	433.92
73	218.09	248.60	303.97	419.23	239.56	273.46	334.48	474.60
74	241.82	275.72	336.74	464.43	263.29	299.45	367.25	518.67
75	265.55	303.97	371.77	510.76	287.02	327.70	401.15	563.87
76	291.54	333.35	409.06	559.35	311.88	355.95	437.31	611.33
77	319.79	364.99	447.48	610.20	337.87	385.33	474.60	659.92
78	348.04	397.76	488.16	664.44	364.99	416.97	513.02	711.90
79	379.68	433.92	532.23	722.07	394.37	452.00	555.96	767.27
80	412.45				428.27			
81	449.74				462.17			
82	489.29				499.46			
83	532.23				541.27			
84	579.69				587.60			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
30	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
31	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
32	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
33	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
34	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
35	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
36	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
37	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
38	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
39	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
40	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
41	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
42	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
43	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
44	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
45	36.16	40.68	49.72	79.10	49.72	56.50	68.93	119.78
46	36.16	40.68	49.72	79.10	49.72	56.50	68.93	119.78
47	36.16	40.68	49.72	79.10	49.72	56.50	68.93	119.78
48	36.16	40.68	49.72	79.10	49.72	56.50	68.93	119.78
49	36.16	40.68	49.72	79.10	49.72	56.50	68.93	119.78
50	39.55	45.20	54.24	85.88	53.11	59.89	72.32	125.43
51	41.81	47.46	57.63	91.53	54.24	62.15	75.71	131.08
52	45.20	50.85	61.02	96.05	57.63	64.41	79.10	135.60
53	46.33	53.11	65.54	101.70	59.89	67.80	82.49	140.12
54	49.72	56.50	68.93	106.22	62.15	70.06	85.88	144.64
55	53.11	59.89	72.32	111.87	64.41	73.45	89.27	149.16
56	55.37	62.15	76.84	117.52	67.80	75.71	92.66	154.81
57	58.76	65.54	80.23	122.04	70.06	79.10	96.05	159.33
58	61.02	68.93	84.75	127.69	73.45	82.49	100.57	164.98
59	64.41	72.32	89.27	133.34	75.71	85.88	105.09	170.63
60	68.93	76.84	93.79	140.12	80.23	90.40	109.61	177.41
61	73.45	81.36	99.44	148.03	84.75	94.92	116.39	185.32
62	76.84	87.01	106.22	155.94	89.27	99.44	122.04	192.10
63	82.49	92.66	111.87	166.11	94.92	106.22	129.95	202.27
64	88.14	99.44	120.91	176.28	100.57	111.87	137.86	212.44
65	94.92	105.09	128.82	187.58	107.35	119.78	146.90	223.74
66	101.70	113.00	137.86	198.88	114.13	127.69	157.07	237.30
67	108.48	120.91	148.03	211.31	123.17	136.73	168.37	250.86
68	118.65	131.08	160.46	228.26	134.47	149.16	183.06	271.20
69	131.08	144.64	176.28	250.86	148.03	163.85	201.14	297.19
70	144.64	160.46	196.62	279.11	164.98	181.93	224.87	328.83
71	162.72	179.67	220.35	311.88	183.06	202.27	248.60	363.86
72	181.93	200.01	246.34	346.91	202.27	223.74	275.72	401.15
73	201.14	221.48	273.46	385.33	222.61	245.21	303.97	439.57
74	222.61	245.21	303.97	426.01	244.08	270.07	334.48	481.38
75	246.34	271.20	335.61	468.95	266.68	294.93	366.12	524.32
76	270.07	298.32	369.51	515.28	290.41	320.92	397.76	569.52
77	296.06	326.57	404.54	562.74	315.27	349.17	431.66	614.72
78	322.05	355.95	441.83	612.46	341.26	377.42	467.82	663.31
79	351.43	388.72	482.51	666.70	369.51	409.06	506.24	715.29
80	383.07				400.02			
81	418.10				432.79			
82	453.13				467.82			
83	493.81				506.24			
84	539.01				550.31			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	28.64	31.93	38.19	57.28	47.74	57.28	66.83	113.61	123.92	149.27	180.25	304.16
30	28.64	33.42	38.19	57.28	49.02	58.73	66.83	121.18	123.92	149.27	180.25	304.16
31	28.64	33.42	38.19	57.28	52.09	61.82	69.91	128.76	123.92	149.27	180.25	304.16
32	28.64	33.42	38.19	57.28	52.09	64.91	73.09	132.54	123.92	149.27	180.25	304.16
33	28.64	33.42	38.19	57.28	55.15	68.01	76.26	140.12	123.92	149.27	180.25	304.16
34	28.64	33.42	38.19	57.28	58.22	71.10	79.44	147.69	123.92	149.27	180.25	304.16
35	28.64	33.42	38.19	57.53	61.28	71.10	82.62	151.48	123.92	149.27	180.25	304.16
36	28.64	33.83	40.59	61.12	64.34	74.19	88.97	159.05	123.92	149.27	180.25	304.16
37	30.92	33.83	40.59	64.72	67.41	80.37	92.15	166.62	123.92	149.27	180.25	304.16
38	30.92	36.65	43.49	64.72	70.47	83.46	95.33	174.20	123.92	149.27	180.25	304.16
39	33.73	39.47	46.39	68.32	73.54	86.55	101.68	185.56	123.92	149.27	180.25	304.16
40	36.55	42.29	49.29	71.91	76.60	89.64	104.86	185.88	123.92	149.27	180.25	304.16
41	36.79	45.41	52.54	75.70	79.99	93.12	108.49	185.88	123.92	149.27	180.25	304.16
42	39.88	45.71	52.89	79.51	83.40	96.62	115.35	185.88	123.92	149.27	180.25	304.16
43	40.15	48.89	56.20	83.34	84.49	101.39	118.29	185.88	123.92	149.27	180.25	304.16
44	43.30	49.22	59.55	87.19	84.49	101.39	118.29	185.88	123.92	149.27	180.25	304.16
45	43.59	52.46	59.95	91.06	93.79	110.45	129.79	233.74	143.63	171.80	205.59	346.41
46	46.80	52.82	63.37	94.95	100.45	117.24	133.59	236.57	143.63	171.80	205.59	346.41
47	47.12	56.12	66.84	98.86	104.01	120.91	140.69	236.57	143.63	171.80	205.59	346.41
48	50.39	59.47	67.28	102.79	107.02	127.79	147.85	236.57	143.63	171.80	205.59	346.41
49	50.73	59.87	70.81	110.42	107.02	129.55	151.77	236.57	143.63	171.80	205.59	346.41
50	54.07	63.28	74.39	114.39	118.03	138.52	159.03	256.29	152.08	183.06	216.86	363.31
51	57.43	66.73	77.98	122.08	121.74	145.62	166.39	270.37	157.71	188.69	228.12	377.39
52	57.80	67.16	81.63	129.80	128.71	149.54	173.81	284.45	166.16	197.14	236.57	391.47
53	61.22	70.67	82.15	137.57	135.72	156.75	181.30	298.53	171.80	205.59	245.02	405.55
54	61.61	71.12	85.86	145.37	139.56	164.03	192.21	315.43	180.25	214.04	259.10	416.82
55	65.10	74.70	89.62	153.20	146.68	171.37	199.84	329.51	188.69	222.49	267.55	430.90
56	68.54	81.33	96.50	164.81	153.78	178.66	210.83	343.59	194.33	230.94	278.82	447.80
57	75.14	84.87	103.45	176.48	160.93	189.33	221.91	357.67	202.78	239.39	287.27	459.06
58	78.66	91.62	113.71	188.20	168.13	196.75	233.08	374.57	211.23	250.65	301.35	475.96
59	85.38	98.42	120.81	203.74	178.69	207.57	244.33	391.47	219.67	259.10	312.61	492.86
60	92.16	105.30	131.26	219.37	186.01	218.48	255.67	411.19	230.94	273.18	326.70	509.76
61	98.99	115.43	141.81	235.41	199.72	232.45	273.57	422.87	236.15	280.08	335.00	516.23
62	109.10	122.43	152.46	255.39	213.49	249.86	288.09	436.11	243.47	286.28	345.14	524.40
63	116.08	132.73	163.21	271.69	221.43	260.51	309.63	448.08	250.09	296.98	354.30	531.44
64	126.36	146.38	174.07	283.89	230.66	268.68	326.98	461.32	258.54	304.16	365.00	547.50
65	136.74	156.89	188.40	295.72	241.50	280.93	337.61	473.14	266.14	312.97	379.50	556.93
66	149.76	173.23	208.58	308.81	248.96	289.66	349.51	490.75	280.08	327.96	390.20	572.14
67	166.03	189.57	232.12	320.64	257.91	299.73	362.46	504.19	288.11	336.90	406.61	590.16
68	182.50	209.17	252.34	333.45	272.62	315.43	378.52	527.22	304.16	353.73	425.83	612.83
69	196.44	227.00	268.47	357.96	288.11	336.13	403.79	558.76	323.03	375.42	453.99	650.43
70	211.23	245.02	291.49	386.54	312.61	361.20	435.12	599.88	346.41	401.33	487.93	692.82
71	230.73	265.44	318.53	418.58	334.86	385.91	469.62	645.22	371.62	430.83	522.71	739.15
72	248.40	285.86	343.03	455.40	358.80	414.00	502.72	690.00	396.26	457.37	553.97	782.66
73	269.95	309.87	372.60	494.27	382.11	441.04	537.99	735.70	418.23	482.86	589.32	825.05
74	292.90	336.83	406.40	534.54	408.23	470.47	572.98	781.67	441.18	510.74	620.58	867.71
75	316.84	364.36	440.05	577.35	431.25	499.90	607.27	827.30	461.18	535.10	651.28	906.51
76	339.65	392.03	473.14	620.16	454.56	527.22	642.12	870.25	481.59	557.63	680.99	944.60
77	362.74	419.42	505.25	660.71	476.10	550.59	672.05	910.10	500.39	579.74	707.67	976.49
78	394.63	456.68	548.97	716.05	509.19	590.35	719.24	970.65	531.47	615.81	752.65	1034.30
79	436.00	502.83	609.44	790.84	553.75	642.86	786.07	1054.99	574.43	665.13	813.12	1115.45
80	482.14	556.93	673.09	873.59	604.67				622.17			
81	533.06	615.81	743.10	962.69	657.18				673.09			
82	587.16	677.86	819.48	1058.17	714.46				727.19			
83	647.63	747.88	903.82	1166.37	776.52				786.07			
84	716.05	827.44	1000.88	1290.49	846.53				854.49			
85+	957.92	1109.09	1343.00	1736.03								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	27.05	30.41	36.60	52.51	44.55	52.51	62.06	105.00	118.29	138.00	168.98	287.27
30	27.05	31.82	36.60	52.51	45.76	53.84	62.06	112.00	118.29	138.00	168.98	287.27
31	27.05	31.82	36.60	52.51	48.62	56.67	64.91	119.00	118.29	138.00	168.98	287.27
32	27.05	31.82	36.60	52.51	48.62	59.50	67.86	122.50	118.29	138.00	168.98	287.27
33	27.05	31.82	36.60	52.51	51.47	62.34	70.82	129.50	118.29	138.00	168.98	287.27
34	27.05	31.82	36.60	52.51	54.33	65.17	73.77	136.50	118.29	138.00	168.98	287.27
35	27.05	31.82	36.60	52.73	57.19	65.17	76.72	140.00	118.29	138.00	168.98	287.27
36	27.05	32.22	38.90	56.03	60.05	68.01	82.62	147.00	118.29	138.00	168.98	287.27
37	29.21	32.22	38.90	59.33	62.91	73.67	85.57	154.00	118.29	138.00	168.98	287.27
38	29.21	34.90	41.68	59.33	65.77	76.51	88.52	161.00	118.29	138.00	168.98	287.27
39	31.86	37.59	44.46	62.62	68.63	79.34	94.42	171.50	118.29	138.00	168.98	287.27
40	34.52	40.27	47.23	65.92	71.49	82.17	97.37	171.80	118.29	138.00	168.98	287.27
41	34.74	43.24	50.35	69.39	74.65	85.36	100.74	171.80	118.29	138.00	168.98	287.27
42	37.67	43.53	50.68	72.89	77.84	88.57	107.11	171.80	118.29	138.00	168.98	287.27
43	37.92	46.56	53.86	76.40	78.86	92.94	109.84	171.80	118.29	138.00	168.98	287.27
44	40.90	46.88	57.07	79.93	78.86	92.94	109.84	171.80	118.29	138.00	168.98	287.27
45	39.63	48.43	57.95	84.99	88.85	103.24	120.35	219.83	135.18	160.53	194.33	329.51
46	42.55	48.75	61.26	88.62	95.16	109.59	123.87	222.49	135.18	160.53	194.33	329.51
47	42.83	51.81	64.61	92.27	98.53	113.02	130.46	222.49	135.18	160.53	194.33	329.51
48	45.81	54.90	65.04	95.94	101.39	119.46	137.10	222.49	135.18	160.53	194.33	329.51
49	46.12	55.26	68.45	103.06	101.39	121.10	140.73	222.49	135.18	160.53	194.33	329.51
50	49.56	58.76	69.88	107.24	109.60	127.44	150.95	242.20	143.63	168.98	205.59	346.41
51	55.14	62.28	73.53	114.90	116.21	137.22	155.83	256.29	152.08	177.43	214.04	360.49
52	53.52	62.96	75.18	122.59	120.49	138.86	165.91	267.55	157.71	183.06	222.49	374.57
53	59.04	64.43	76.14	128.08	127.58	146.12	168.53	284.45	163.35	194.33	233.76	385.84
54	59.56	67.17	79.87	135.83	134.19	155.96	179.23	295.72	171.80	202.78	242.20	399.92
55	61.15	68.95	85.63	146.02	138.68	160.82	189.59	312.61	177.43	208.41	253.47	414.00
56	64.62	75.37	90.47	155.12	143.17	165.52	197.98	323.88	185.88	216.86	264.74	425.27
57	70.97	78.95	97.36	166.53	150.37	176.19	209.01	340.78	194.33	225.31	273.18	439.35
58	76.59	87.55	107.27	178.16	157.62	183.64	220.13	354.86	199.96	233.76	284.45	453.43
59	81.21	92.27	114.45	196.01	170.69	194.44	231.47	371.76	208.41	245.02	295.72	467.51
60	87.97	97.20	120.67	206.46	175.53	202.87	242.88	391.47	219.67	256.29	309.80	487.23
61	94.78	107.18	133.21	222.47	186.58	216.78	258.23	400.91	225.17	260.86	315.78	494.27
62	102.80	114.26	143.87	242.22	202.82	233.91	272.79	414.71	232.77	270.23	326.41	500.32
63	111.86	126.51	152.61	256.16	211.01	244.88	289.16	424.63	237.07	276.14	336.06	513.21
64	122.08	140.02	163.58	268.68	220.52	253.47	306.70	438.50	248.40	286.42	347.25	522.15
65	130.33	146.43	177.81	278.47	226.72	263.68	317.89	453.43	256.29	295.72	357.32	534.75
66	141.20	160.40	195.54	289.66	236.99	272.90	330.36	466.81	268.12	308.81	373.45	550.59
67	159.30	178.55	220.74	302.05	246.29	283.46	341.55	480.96	278.82	320.64	385.70	564.61
68	173.49	195.82	236.57	317.68	259.10	297.41	358.24	502.43	290.65	333.45	405.55	590.30
69	185.53	211.72	253.19	340.50	275.02	316.49	384.15	534.75	312.12	355.77	432.17	624.24
70	202.78	230.24	276.71	367.53	297.83	340.07	411.89	572.42	333.74	380.21	464.70	667.47
71	220.52	251.15	300.15	402.24	322.61	365.49	445.12	616.64	359.36	408.37	496.17	712.60
72	238.54	270.09	325.29	433.72	343.03	390.34	479.06	662.40	380.49	433.72	532.29	757.03
73	258.54	292.76	353.59	469.55	366.90	418.23	511.38	705.28	403.02	460.05	562.70	798.43
74	281.92	318.53	384.43	510.74	391.75	446.67	545.52	752.38	426.53	485.11	594.95	840.25
75	304.52	345.00	417.17	554.47	413.65	473.50	579.11	795.62	447.09	510.46	624.87	878.34
76	326.13	371.76	449.49	594.81	435.97	498.49	611.71	836.45	466.39	532.29	653.95	914.18
77	348.17	396.75	479.34	631.56	458.29	523.06	641.28	874.47	484.20	552.21	680.15	945.73
78	378.71	431.22	523.51	685.82	490.10	560.11	687.41	935.64	513.97	587.16	722.42	1002.48
79	420.08	477.37	579.21	759.02	534.65	611.03	749.47	1016.80	555.34	636.49	782.89	1080.45
80	463.05	526.70	641.27	836.99	580.80				603.08			
81	512.38	582.39	708.10	922.91	633.31				650.81			
82	564.89	642.86	781.29	1015.20	689.00				703.32			
83	622.17	708.10	860.86	1118.63	749.47				762.20			
84	687.41	784.48	953.15	1239.57	816.30				827.44			
85+	921.32	1051.80	1280.94	1669.20								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	23.87	25.85	31.82	46.15	39.78	44.55	54.10	92.95	107.02	121.10	146.45	256.29
30	23.87	27.05	31.82	46.15	40.85	45.68	54.10	99.15	107.02	121.10	146.45	256.29
31	23.87	27.05	31.82	46.15	43.41	48.08	56.59	105.35	107.02	121.10	146.45	256.29
32	23.87	27.05	31.82	46.15	43.41	50.49	59.16	108.44	107.02	121.10	146.45	256.29
33	23.87	27.05	31.82	46.15	45.96	52.89	61.74	114.64	107.02	121.10	146.45	256.29
34	23.87	27.05	31.82	46.15	48.51	55.30	64.31	120.84	107.02	121.10	146.45	256.29
35	23.87	27.05	31.82	46.34	51.07	55.30	66.88	123.94	107.02	121.10	146.45	256.29
36	23.87	27.39	33.82	49.24	53.62	57.70	72.03	130.13	107.02	121.10	146.45	256.29
37	25.77	27.39	33.82	52.14	56.17	62.51	74.60	136.33	107.02	121.10	146.45	256.29
38	25.77	29.67	36.24	52.14	58.73	64.91	77.17	142.53	107.02	121.10	146.45	256.29
39	28.11	31.95	38.66	55.03	61.28	67.32	82.32	151.82	107.02	121.10	146.45	256.29
40	30.45	34.23	41.07	57.93	63.83	69.72	84.89	152.08	107.02	121.10	146.45	256.29
41	30.66	36.76	43.78	60.98	66.65	72.43	87.83	152.08	107.02	121.10	146.45	256.29
42	33.24	37.00	44.07	64.05	69.50	75.15	93.38	152.08	107.02	121.10	146.45	256.29
43	33.46	39.58	46.83	67.14	70.41	78.86	95.76	152.08	107.02	121.10	146.45	256.29
44	36.08	39.84	49.63	70.24	70.41	78.86	95.76	152.08	107.02	121.10	146.45	256.29
45	35.66	42.37	49.96	72.85	78.98	86.44	103.83	194.78	123.92	140.82	171.80	298.53
46	38.29	42.66	52.81	75.96	84.59	91.75	106.87	197.14	123.92	140.82	171.80	298.53
47	38.55	45.33	55.70	79.09	87.58	94.62	112.55	197.14	123.92	140.82	171.80	298.53
48	41.23	48.03	56.07	82.23	90.12	100.01	118.28	197.14	123.92	140.82	171.80	298.53
49	41.51	48.36	59.01	88.33	90.12	101.39	121.42	197.14	123.92	140.82	171.80	298.53
50	45.06	49.72	60.86	95.33	98.36	110.81	129.38	214.04	132.37	149.27	180.25	312.61
51	48.25	53.38	62.39	102.93	102.38	117.62	134.70	228.12	135.18	154.90	188.69	326.70
52	47.09	52.47	66.59	108.17	109.54	120.16	142.21	239.39	143.63	160.53	197.14	337.96
53	54.66	58.20	66.12	113.85	111.29	124.87	148.10	253.47	149.27	168.98	205.59	349.23
54	53.40	57.29	67.89	121.54	118.09	134.45	158.45	264.74	154.90	174.61	214.04	360.49
55	55.24	59.37	73.68	129.27	125.34	139.73	163.97	278.82	160.53	183.06	222.49	371.76
56	56.79	65.46	78.40	135.73	129.91	144.51	174.84	292.90	168.98	188.69	230.94	385.84
57	62.62	67.11	83.16	149.13	137.18	152.52	183.21	304.16	174.61	197.14	239.39	397.10
58	68.31	75.33	94.40	158.08	141.86	160.02	194.23	318.25	183.06	205.59	250.65	411.19
59	70.80	79.97	99.61	172.79	152.02	168.16	203.18	332.33	188.69	214.04	261.92	425.27
60	77.50	83.02	105.85	185.82	159.81	176.86	212.20	349.23	199.96	225.31	273.18	442.16
61	86.35	92.75	116.02	199.19	170.81	188.05	224.99	359.72	205.94	230.66	282.83	450.33
62	90.22	97.94	124.54	215.89	181.47	204.67	239.65	369.22	211.37	235.45	288.96	454.84
63	99.19	109.92	133.54	227.70	190.17	213.62	253.33	382.95	218.83	244.88	299.59	466.31
64	109.23	120.92	144.71	240.80	197.71	223.05	271.21	395.41	225.59	250.94	309.23	476.52
65	117.51	127.61	156.64	248.89	207.00	229.18	280.93	409.07	234.11	261.22	320.36	487.93
66	126.23	139.01	171.64	260.93	215.45	239.39	292.05	421.32	241.78	270.51	332.75	502.72
67	143.60	156.50	193.43	271.85	223.05	248.61	304.38	434.49	253.26	281.14	346.20	515.81
68	157.71	171.34	209.54	286.14	236.57	261.36	319.94	455.12	268.12	297.41	365.00	540.74
69	168.06	185.53	224.81	307.76	253.19	279.38	340.50	484.55	285.93	316.49	388.51	574.04
70	183.77	202.78	245.02	333.74	270.37	299.94	367.53	521.73	308.39	340.07	420.34	614.67
71	200.10	220.52	267.48	363.45	294.03	324.65	398.16	563.55	330.78	365.49	449.21	657.47
72	216.86	238.54	289.80	394.29	317.40	348.94	429.77	605.23	352.89	390.34	481.03	699.86
73	237.63	260.44	315.57	427.73	338.38	372.60	460.05	648.25	374.50	412.52	511.38	739.50
74	256.29	281.92	344.16	466.81	360.63	397.24	492.44	690.14	395.41	437.52	541.86	779.84
75	279.87	308.04	374.92	505.18	383.73	422.45	522.78	730.49	415.41	459.41	570.31	816.74
76	299.09	329.51	403.86	542.43	403.86	446.11	552.57	770.55	434.28	479.90	594.81	851.66
77	319.02	351.41	432.38	578.12	424.28	468.00	579.74	806.46	451.81	500.39	618.61	880.95
78	348.48	385.08	471.00	628.54	453.50	501.24	622.17	862.45	480.55	531.47	658.77	934.05
79	386.67	426.45	521.92	695.37	494.87	547.38	679.46	938.83	520.33	576.03	712.87	1007.25
80	428.04	471.00	577.62	766.97	539.43				563.30			
81	472.60	520.33	638.08	846.53	588.76				609.44			
82	520.33	574.43	704.91	930.87	638.08				658.77			
83	576.03	634.90	778.11	1027.93	695.37				712.87			
84	636.49	701.73	862.45	1139.32	759.02				774.93			
85+	856.08	946.78	1163.19	1540.31								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
30	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
31	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
32	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
33	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
34	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
35	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
36	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
37	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
38	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
39	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
40	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
41	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
42	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
43	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
44	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
45	60.47	73.20	87.52	133.66	81.15	97.07	116.16	195.72
46	60.47	73.20	87.52	133.66	81.15	97.07	116.16	195.72
47	60.47	73.20	87.52	133.66	81.15	97.07	116.16	195.72
48	60.47	73.20	87.52	133.66	81.15	97.07	116.16	195.72
49	60.47	73.20	87.52	133.66	81.15	97.07	116.16	195.72
50	66.83	79.56	93.88	144.80	85.93	103.43	122.52	205.27
51	70.01	82.74	100.25	152.76	89.11	106.61	128.89	213.22
52	74.79	89.11	105.02	160.71	93.88	111.39	133.66	221.18
53	79.56	93.88	112.98	168.67	97.07	116.16	138.44	229.14
54	82.74	97.07	117.75	178.22	101.84	120.93	146.39	235.50
55	87.52	103.43	124.12	186.17	106.61	125.71	151.17	243.46
56	92.29	108.20	130.48	194.13	109.79	130.48	157.53	253.01
57	97.07	114.57	136.85	202.09	114.57	135.25	162.31	259.37
58	101.84	119.34	143.21	211.63	119.34	141.62	170.26	268.92
59	106.61	125.71	151.17	221.18	124.12	146.39	176.63	278.47
60	112.98	133.66	159.12	232.32	130.48	154.35	184.58	288.01
61	120.93	141.62	170.26	245.05	136.85	162.31	194.13	299.15
62	127.30	149.58	179.81	259.37	144.80	170.26	205.27	311.88
63	135.25	159.12	192.54	273.69	152.76	181.40	216.41	324.61
64	144.80	168.67	205.27	289.60	162.31	190.95	229.14	343.71
65	155.94	181.40	218.00	305.52	171.85	202.09	245.05	359.62
66	165.49	192.54	232.32	326.20	186.17	218.00	259.37	380.30
67	176.63	205.27	248.23	345.30	197.31	230.73	278.47	404.17
68	192.54	222.77	267.33	372.35	214.82	249.82	300.74	432.81
69	210.04	245.05	294.38	407.35	235.50	273.69	330.98	474.19
70	235.50	272.10	327.79	451.91	260.96	302.33	367.57	521.92
71	260.96	300.74	365.98	502.83	289.60	335.75	407.35	576.03
72	289.60	334.16	405.76	556.93	319.84	369.17	447.14	631.72
73	319.84	369.17	450.32	615.81	350.07	404.17	493.28	690.59
74	354.84	408.95	498.06	679.46	383.49	443.95	539.43	754.24
75	389.85	451.91	548.97	747.88	416.90	483.73	588.76	819.48
76	428.04	496.46	604.67	819.48	453.50	525.11	641.27	889.50
77	467.82	541.02	660.36	894.27	491.69	569.66	695.37	959.51
78	509.19	590.35	719.24	970.65	531.47	615.81	752.65	1034.30
79	553.75	642.86	786.07	1054.99	574.43	665.13	813.12	1115.45
80	604.67				622.17			
81	657.18				673.09			
82	714.46				727.19			
83	776.52				786.07			
84	846.53				854.49			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
30	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
31	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
32	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
33	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
34	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
35	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
36	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
37	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
38	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
39	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
40	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
41	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
42	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
43	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
44	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
45	57.28	68.42	81.15	125.71	76.38	90.70	109.79	186.17
46	57.28	68.42	81.15	125.71	76.38	90.70	109.79	186.17
47	57.28	68.42	81.15	125.71	76.38	90.70	109.79	186.17
48	57.28	68.42	81.15	125.71	76.38	90.70	109.79	186.17
49	57.28	68.42	81.15	125.71	76.38	90.70	109.79	186.17
50	62.06	73.20	89.11	136.85	81.15	95.47	116.16	195.72
51	66.83	77.97	93.88	144.80	85.93	100.25	120.93	203.68
52	70.01	82.74	100.25	151.17	89.11	103.43	125.71	211.63
53	74.79	87.52	105.02	160.71	92.29	109.79	132.07	218.00
54	79.56	92.29	109.79	167.08	97.07	114.57	136.85	225.95
55	82.74	97.07	117.75	176.63	100.25	117.75	143.21	233.91
56	85.93	100.25	122.52	182.99	105.02	122.52	149.58	240.28
57	90.70	106.61	128.89	192.54	109.79	127.30	154.35	248.23
58	95.47	111.39	135.25	200.50	112.98	132.07	160.71	256.19
59	101.84	117.75	143.21	210.04	117.75	138.44	167.08	264.14
60	106.61	124.12	151.17	221.18	124.12	144.80	175.04	275.28
61	112.98	132.07	160.71	232.32	130.48	151.17	182.99	286.42
62	120.93	140.03	170.26	246.64	138.44	160.71	194.13	297.56
63	128.89	149.58	179.81	259.37	144.80	168.67	205.27	313.47
64	138.44	159.12	192.54	275.28	155.94	179.81	218.00	327.79
65	146.39	170.26	205.27	292.79	165.49	190.95	230.73	345.30
66	157.53	181.40	219.59	310.29	178.22	205.27	248.23	365.98
67	168.67	194.13	233.91	329.38	190.95	219.59	264.14	386.67
68	182.99	210.04	253.01	354.84	205.27	235.50	286.42	416.90
69	200.50	230.73	280.06	389.85	227.55	259.37	315.06	455.09
70	224.36	256.19	310.29	431.22	251.41	286.42	350.07	502.83
71	251.41	284.83	346.89	480.55	280.06	318.25	386.67	555.34
72	276.87	315.06	386.67	534.65	307.11	350.07	429.63	611.03
73	307.11	350.07	428.04	590.35	337.34	385.08	471.00	668.32
74	340.52	388.26	474.19	654.00	370.76	421.68	517.15	730.37
75	373.94	428.04	523.51	719.24	404.17	461.46	564.89	794.02
76	410.54	469.41	576.03	787.66	439.18	501.24	615.81	860.86
77	450.32	513.97	630.13	859.26	475.78	542.61	668.32	929.28
78	490.10	560.11	687.41	935.64	513.97	587.16	722.42	1002.48
79	534.65	611.03	749.47	1016.80	555.34	636.49	782.89	1080.45
80	580.80				603.08			
81	633.31				650.81			
82	689.00				703.32			
83	749.47				762.20			
84	816.30				827.44			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
30	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
31	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
32	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
33	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
34	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
35	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
36	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
37	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
38	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
39	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
40	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
41	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
42	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
43	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
44	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
45	50.92	57.28	70.01	111.39	70.01	79.56	97.07	168.67
46	50.92	57.28	70.01	111.39	70.01	79.56	97.07	168.67
47	50.92	57.28	70.01	111.39	70.01	79.56	97.07	168.67
48	50.92	57.28	70.01	111.39	70.01	79.56	97.07	168.67
49	50.92	57.28	70.01	111.39	70.01	79.56	97.07	168.67
50	55.69	63.65	76.38	120.93	74.79	84.34	101.84	176.63
51	58.88	66.83	81.15	128.89	76.38	87.52	106.61	184.58
52	63.65	71.61	85.93	135.25	81.15	90.70	111.39	190.95
53	65.24	74.79	92.29	143.21	84.34	95.47	116.16	197.31
54	70.01	79.56	97.07	149.58	87.52	98.66	120.93	203.68
55	74.79	84.34	101.84	157.53	90.70	103.43	125.71	210.04
56	77.97	87.52	108.20	165.49	95.47	106.61	130.48	218.00
57	82.74	92.29	112.98	171.85	98.66	111.39	135.25	224.36
58	85.93	97.07	119.34	179.81	103.43	116.16	141.62	232.32
59	90.70	101.84	125.71	187.77	106.61	120.93	147.98	240.28
60	97.07	108.20	132.07	197.31	112.98	127.30	154.35	249.82
61	103.43	114.57	140.03	208.45	119.34	133.66	163.90	260.96
62	108.20	122.52	149.58	219.59	125.71	140.03	171.85	270.51
63	116.16	130.48	157.53	233.91	133.66	149.58	182.99	284.83
64	124.12	140.03	170.26	248.23	141.62	157.53	194.13	299.15
65	133.66	147.98	181.40	264.14	151.17	168.67	206.86	315.06
66	143.21	159.12	194.13	280.06	160.71	179.81	221.18	334.16
67	152.76	170.26	208.45	297.56	173.44	192.54	237.09	353.25
68	167.08	184.58	225.95	321.43	189.36	210.04	257.78	381.90
69	184.58	203.68	248.23	353.25	208.45	230.73	283.24	418.49
70	203.68	225.95	276.87	393.03	232.32	256.19	316.65	463.05
71	229.14	253.01	310.29	439.18	257.78	284.83	350.07	512.38
72	256.19	281.65	346.89	488.51	284.83	315.06	388.26	564.89
73	283.24	311.88	385.08	542.61	313.47	345.30	428.04	618.99
74	313.47	345.30	428.04	599.89	343.71	380.30	471.00	677.86
75	346.89	381.90	472.60	660.36	375.53	415.31	515.56	738.33
76	380.30	420.08	520.33	725.60	408.95	451.91	560.11	801.98
77	416.90	459.87	569.66	792.43	443.95	491.69	607.85	865.63
78	453.50	501.24	622.17	862.45	480.55	531.47	658.77	934.05
79	494.87	547.38	679.46	938.83	520.33	576.03	712.87	1007.25
80	539.43				563.30			
81	588.76				609.44			
82	638.08				658.77			
83	695.37				712.87			
84	759.02				774.93			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.7% Simple Inflation				3.7% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	33.90	40.68	47.46	80.68	88.00	106.00	128.00	216.00
30	34.81	41.71	47.46	86.06	88.00	106.00	128.00	216.00
31	36.99	43.90	49.64	91.43	88.00	106.00	128.00	216.00
32	36.99	46.10	51.90	94.12	88.00	106.00	128.00	216.00
33	39.17	48.29	54.16	99.50	88.00	106.00	128.00	216.00
34	41.34	50.49	56.41	104.88	88.00	106.00	128.00	216.00
35	43.52	50.49	58.67	107.57	88.00	106.00	128.00	216.00
36	45.69	52.68	63.18	112.95	88.00	106.00	128.00	216.00
37	47.87	57.07	65.44	118.33	88.00	106.00	128.00	216.00
38	50.04	59.27	67.70	123.71	88.00	106.00	128.00	216.00
39	52.22	61.46	72.21	131.77	88.00	106.00	128.00	216.00
40	54.40	63.66	74.47	132.00	88.00	106.00	128.00	216.00
41	56.80	66.13	77.04	132.00	88.00	106.00	128.00	216.00
42	59.22	68.61	81.92	132.00	88.00	106.00	128.00	216.00
43	60.00	72.00	84.00	132.00	88.00	106.00	128.00	216.00
44	60.00	72.00	84.00	132.00	88.00	106.00	128.00	216.00
45	66.60	78.43	92.17	165.99	102.00	122.00	146.00	246.00
46	71.33	83.26	94.87	168.00	102.00	122.00	146.00	246.00
47	73.86	85.86	99.91	168.00	102.00	122.00	146.00	246.00
48	76.00	90.75	105.00	168.00	102.00	122.00	146.00	246.00
49	76.00	92.00	107.78	168.00	102.00	122.00	146.00	246.00
50	83.82	98.37	112.94	182.00	108.00	130.00	154.00	258.00
51	86.46	103.41	118.16	192.00	112.00	134.00	162.00	268.00
52	91.40	106.19	123.43	202.00	118.00	140.00	168.00	278.00
53	96.38	111.32	128.75	212.00	122.00	146.00	174.00	288.00
54	99.10	116.48	136.50	224.00	128.00	152.00	184.00	296.00
55	104.16	121.69	141.91	234.00	134.00	158.00	190.00	306.00
56	109.20	126.88	149.72	244.00	138.00	164.00	198.00	318.00
57	114.28	134.45	157.59	254.00	144.00	170.00	204.00	326.00
58	119.39	139.72	165.52	266.00	150.00	178.00	214.00	338.00
59	126.90	147.41	173.51	278.00	156.00	184.00	222.00	350.00
60	132.09	155.15	181.56	292.00	164.00	194.00	232.00	362.00
61	141.83	165.07	194.28	300.30	167.70	198.90	237.90	366.60
62	151.61	177.44	204.58	309.70	172.90	203.30	245.10	372.40
63	157.25	185.00	219.88	318.20	177.60	210.90	251.60	377.40
64	163.80	190.80	232.20	327.60	183.60	216.00	259.20	388.80
65	171.50	199.50	239.75	336.00	189.00	222.25	269.50	395.50
66	176.80	205.70	248.20	348.50	198.90	232.90	277.10	406.30
67	183.15	212.85	257.40	358.05	204.60	239.25	288.75	419.10
68	193.60	224.00	268.80	374.40	216.00	251.20	302.40	435.20
69	204.60	238.70	286.75	396.80	229.40	266.60	322.40	461.90
70	222.00	256.50	309.00	426.00	246.00	285.00	346.50	492.00
71	237.80	274.05	333.50	458.20	263.90	305.95	371.20	524.90
72	254.80	294.00	357.00	490.00	281.40	324.80	393.40	555.80
73	271.35	313.20	382.05	522.45	297.00	342.90	418.50	585.90
74	289.90	334.10	406.90	555.10	313.30	362.70	440.70	616.20
75	306.25	355.00	431.25	587.50	327.50	380.00	462.50	643.75
76	322.80	374.40	456.00	618.00	342.00	396.00	483.60	670.80
77	338.10	391.00	477.25	646.30	355.35	411.70	502.55	693.45
78	361.60	419.23	510.76	689.30	377.42	437.31	534.49	734.50
79	393.24	456.52	558.22	749.19	407.93	472.34	577.43	792.13
80	429.40				441.83			
81	466.69				477.99			
82	507.37				516.41			
83	551.44				558.22			
84	601.16				606.81			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.7% Simple Inflation				3.7% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	31.64	37.29	44.07	74.57	84.00	98.00	120.00	204.00
30	32.49	38.23	44.07	79.54	84.00	98.00	120.00	204.00
31	34.52	40.24	46.10	84.51	84.00	98.00	120.00	204.00
32	34.52	42.26	48.19	86.99	84.00	98.00	120.00	204.00
33	36.55	44.27	50.29	91.96	84.00	98.00	120.00	204.00
34	38.59	46.28	52.38	96.94	84.00	98.00	120.00	204.00
35	40.62	46.28	54.48	99.42	84.00	98.00	120.00	204.00
36	42.65	48.29	58.67	104.39	84.00	98.00	120.00	204.00
37	44.68	52.32	60.77	109.36	84.00	98.00	120.00	204.00
38	46.71	54.33	62.86	114.33	84.00	98.00	120.00	204.00
39	48.74	56.34	67.05	121.79	84.00	98.00	120.00	204.00
40	50.77	58.35	69.15	122.00	84.00	98.00	120.00	204.00
41	53.01	60.62	71.54	122.00	84.00	98.00	120.00	204.00
42	55.28	62.90	76.07	122.00	84.00	98.00	120.00	204.00
43	56.00	66.00	78.00	122.00	84.00	98.00	120.00	204.00
44	56.00	66.00	78.00	122.00	84.00	98.00	120.00	204.00
45	63.10	73.32	85.46	156.11	96.00	114.00	138.00	234.00
46	67.58	77.83	87.97	158.00	96.00	114.00	138.00	234.00
47	69.97	80.26	92.65	158.00	96.00	114.00	138.00	234.00
48	72.00	84.83	97.36	158.00	96.00	114.00	138.00	234.00
49	72.00	86.00	99.94	158.00	96.00	114.00	138.00	234.00
50	77.83	90.50	107.19	172.00	102.00	120.00	146.00	246.00
51	82.53	97.45	110.66	182.00	108.00	126.00	152.00	256.00
52	85.57	98.61	117.82	190.00	112.00	130.00	158.00	266.00
53	90.60	103.77	119.68	202.00	116.00	138.00	166.00	274.00
54	95.29	110.75	127.28	210.00	122.00	144.00	172.00	284.00
55	98.48	114.21	134.64	222.00	126.00	148.00	180.00	294.00
56	101.67	117.55	140.59	230.00	132.00	154.00	188.00	302.00
57	106.79	125.12	148.43	242.00	138.00	160.00	194.00	312.00
58	111.93	130.41	156.32	252.00	142.00	166.00	202.00	322.00
59	121.21	138.08	164.38	264.00	148.00	174.00	210.00	332.00
60	124.65	144.07	172.48	278.00	156.00	182.00	220.00	346.00
61	132.50	153.94	183.38	284.70	159.90	185.25	224.25	351.00
62	144.03	166.11	193.72	294.50	165.30	191.90	231.80	355.30
63	149.85	173.90	205.34	301.55	168.35	196.10	238.65	364.45
64	156.60	180.00	217.80	311.40	176.40	203.40	246.60	370.80
65	161.00	187.25	225.75	322.00	182.00	210.00	253.75	379.75
66	168.30	193.80	234.60	331.50	190.40	219.30	265.20	391.00
67	174.90	201.30	242.55	341.55	198.00	227.70	273.90	400.95
68	184.00	211.20	254.40	356.80	206.40	236.80	288.00	419.20
69	195.30	224.75	272.80	379.75	221.65	252.65	306.90	443.30
70	211.50	241.50	292.50	406.50	237.00	270.00	330.00	474.00
71	229.10	259.55	316.10	437.90	255.20	290.00	352.35	506.05
72	243.60	277.20	340.20	470.40	270.20	308.00	378.00	537.60
73	260.55	297.00	363.15	500.85	286.20	326.70	399.60	567.00
74	278.20	317.20	387.40	534.30	302.90	344.50	422.50	596.70
75	293.75	336.25	411.25	565.00	317.50	362.50	443.75	623.75
76	309.60	354.00	434.40	594.00	331.20	378.00	464.40	649.20
77	325.45	371.45	455.40	621.00	343.85	392.15	483.00	671.60
78	348.04	397.76	488.16	664.44	364.99	416.97	513.02	711.90
79	379.68	433.92	532.23	722.07	394.37	452.00	555.96	767.27
80	412.45				428.27			
81	449.74				462.17			
82	489.29				499.46			
83	532.23				541.27			
84	579.69				587.60			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.7% Simple Inflation				3.7% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	28.25	31.64	38.42	66.01	76.00	86.00	104.00	182.00
30	29.01	32.44	38.42	70.41	76.00	86.00	104.00	182.00
31	30.82	34.15	40.19	74.81	76.00	86.00	104.00	182.00
32	30.82	35.85	42.02	77.01	76.00	86.00	104.00	182.00
33	32.64	37.56	43.84	81.41	76.00	86.00	104.00	182.00
34	34.45	39.27	45.67	85.81	76.00	86.00	104.00	182.00
35	36.26	39.27	47.50	88.01	76.00	86.00	104.00	182.00
36	38.08	40.98	51.15	92.41	76.00	86.00	104.00	182.00
37	39.89	44.39	52.98	96.81	76.00	86.00	104.00	182.00
38	41.70	46.10	54.80	101.21	76.00	86.00	104.00	182.00
39	43.52	47.81	58.46	107.81	76.00	86.00	104.00	182.00
40	45.33	49.51	60.28	108.00	76.00	86.00	104.00	182.00
41	47.33	51.43	62.37	108.00	76.00	86.00	104.00	182.00
42	49.35	53.37	66.31	108.00	76.00	86.00	104.00	182.00
43	50.00	56.00	68.00	108.00	76.00	86.00	104.00	182.00
44	50.00	56.00	68.00	108.00	76.00	86.00	104.00	182.00
45	56.09	61.38	73.73	138.32	88.00	100.00	122.00	212.00
46	60.07	65.16	75.89	140.00	88.00	100.00	122.00	212.00
47	62.20	67.19	79.93	140.00	88.00	100.00	122.00	212.00
48	64.00	71.02	84.00	140.00	88.00	100.00	122.00	212.00
49	64.00	72.00	86.22	140.00	88.00	100.00	122.00	212.00
50	69.85	78.69	91.88	152.00	94.00	106.00	128.00	222.00
51	72.70	83.53	95.65	162.00	96.00	110.00	134.00	232.00
52	77.79	85.33	100.99	170.00	102.00	114.00	140.00	240.00
53	79.03	88.67	105.17	180.00	106.00	120.00	146.00	248.00
54	83.86	95.48	112.52	188.00	110.00	124.00	152.00	256.00
55	89.01	99.23	116.44	198.00	114.00	130.00	158.00	264.00
56	92.26	102.62	124.16	208.00	120.00	134.00	164.00	274.00
57	97.42	108.31	130.10	216.00	124.00	140.00	170.00	282.00
58	100.74	113.64	137.93	226.00	130.00	146.00	178.00	292.00
59	107.96	119.42	144.29	236.00	134.00	152.00	186.00	302.00
60	113.49	125.60	150.69	248.00	142.00	160.00	194.00	314.00
61	121.30	133.54	159.78	255.45	146.25	163.80	200.85	319.80
62	128.87	145.35	170.19	262.20	150.10	167.20	205.20	323.00
63	135.05	151.70	179.90	271.95	155.40	173.90	212.75	331.15
64	140.40	158.40	192.60	280.80	160.20	178.20	219.60	338.40
65	147.00	162.75	199.50	290.50	166.25	185.50	227.50	346.50
66	153.00	170.00	207.40	299.20	171.70	192.10	236.30	357.00
67	158.40	176.55	216.15	308.55	179.85	199.65	245.85	366.30
68	168.00	185.60	227.20	323.20	190.40	211.20	259.20	384.00
69	179.80	198.40	241.80	344.10	203.05	224.75	275.90	407.65
70	192.00	213.00	261.00	370.50	219.00	241.50	298.50	436.50
71	208.80	230.55	282.75	400.20	234.90	259.55	319.00	466.90
72	225.40	247.80	305.20	429.80	250.60	277.20	341.60	497.00
73	240.30	264.60	326.70	460.35	265.95	292.95	363.15	525.15
74	256.10	282.10	349.70	490.10	280.80	310.70	384.80	553.80
75	272.50	300.00	371.25	518.75	295.00	326.25	405.00	580.00
76	286.80	316.80	392.40	547.20	308.40	340.80	422.40	604.80
77	301.30	332.35	411.70	572.70	320.85	355.35	439.30	625.60
78	322.05	355.95	441.83	612.46	341.26	377.42	467.82	663.31
79	351.43	388.72	482.51	666.70	369.51	409.06	506.24	715.29
80	383.07				400.02			
81	418.10				432.79			
82	453.13				467.82			
83	493.81				506.24			
84	539.01				550.31			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
30	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
31	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
32	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
33	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
34	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
35	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
36	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
37	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
38	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
39	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
40	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
41	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
42	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
43	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
44	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
45	42.94	51.98	62.15	94.92	57.63	68.93	82.49	138.99
46	42.94	51.98	62.15	94.92	57.63	68.93	82.49	138.99
47	42.94	51.98	62.15	94.92	57.63	68.93	82.49	138.99
48	42.94	51.98	62.15	94.92	57.63	68.93	82.49	138.99
49	42.94	51.98	62.15	94.92	57.63	68.93	82.49	138.99
50	47.46	56.50	66.67	102.83	61.02	73.45	87.01	145.77
51	49.72	58.76	71.19	108.48	63.28	75.71	91.53	151.42
52	53.11	63.28	74.58	114.13	66.67	79.10	94.92	157.07
53	56.50	66.67	80.23	119.78	68.93	82.49	98.31	162.72
54	58.76	68.93	83.62	126.56	72.32	85.88	103.96	167.24
55	62.15	73.45	88.14	132.21	75.71	89.27	107.35	172.89
56	65.54	76.84	92.66	137.86	77.97	92.66	111.87	179.67
57	68.93	81.36	97.18	143.51	81.36	96.05	115.26	184.19
58	72.32	84.75	101.70	150.29	84.75	100.57	120.91	190.97
59	75.71	89.27	107.35	157.07	88.14	103.96	125.43	197.75
60	80.23	94.92	113.00	164.98	92.66	109.61	131.08	204.53
61	85.88	100.57	120.91	174.02	97.18	115.26	137.86	212.44
62	90.40	106.22	127.69	184.19	102.83	120.91	145.77	221.48
63	96.05	113.00	136.73	194.36	108.48	128.82	153.68	230.52
64	102.83	119.78	145.77	205.66	115.26	135.60	162.72	244.08
65	110.74	128.82	154.81	216.96	122.04	143.51	174.02	255.38
66	117.52	136.73	164.98	231.65	132.21	154.81	184.19	270.07
67	125.43	145.77	176.28	245.21	140.12	163.85	197.75	287.02
68	136.73	158.20	189.84	264.42	152.55	177.41	213.57	307.36
69	149.16	174.02	209.05	289.28	167.24	194.36	235.04	336.74
70	167.24	193.23	232.78	320.92	185.32	214.70	261.03	370.64
71	185.32	213.57	259.90	357.08	205.66	238.43	289.28	409.06
72	205.66	237.30	288.15	395.50	227.13	262.16	317.53	448.61
73	227.13	262.16	319.79	437.31	248.60	287.02	350.30	490.42
74	251.99	290.41	353.69	482.51	272.33	315.27	383.07	535.62
75	276.85	320.92	389.85	531.10	296.06	343.52	418.10	581.95
76	303.97	352.56	429.40	581.95	322.05	372.90	455.39	631.67
77	332.22	384.20	468.95	635.06	349.17	404.54	493.81	681.39
78	361.60	419.23	510.76	689.30	377.42	437.31	534.49	734.50
79	393.24	456.52	558.22	749.19	407.93	472.34	577.43	792.13
80	429.40				441.83			
81	466.69				477.99			
82	507.37				516.41			
83	551.44				558.22			
84	601.16				606.81			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
30	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
31	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
32	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
33	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
34	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
35	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
36	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
37	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
38	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
39	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
40	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
41	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
42	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
43	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
44	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
45	40.68	48.59	57.63	89.27	54.24	64.41	77.97	132.21
46	40.68	48.59	57.63	89.27	54.24	64.41	77.97	132.21
47	40.68	48.59	57.63	89.27	54.24	64.41	77.97	132.21
48	40.68	48.59	57.63	89.27	54.24	64.41	77.97	132.21
49	40.68	48.59	57.63	89.27	54.24	64.41	77.97	132.21
50	44.07	51.98	63.28	97.18	57.63	67.80	82.49	138.99
51	47.46	55.37	66.67	102.83	61.02	71.19	85.88	144.64
52	49.72	58.76	71.19	107.35	63.28	73.45	89.27	150.29
53	53.11	62.15	74.58	114.13	65.54	77.97	93.79	154.81
54	56.50	65.54	77.97	118.65	68.93	81.36	97.18	160.46
55	58.76	68.93	83.62	125.43	71.19	83.62	101.70	166.11
56	61.02	71.19	87.01	129.95	74.58	87.01	106.22	170.63
57	64.41	75.71	91.53	136.73	77.97	90.40	109.61	176.28
58	67.80	79.10	96.05	142.38	80.23	93.79	114.13	181.93
59	72.32	83.62	101.70	149.16	83.62	98.31	118.65	187.58
60	75.71	88.14	107.35	157.07	88.14	102.83	124.30	195.49
61	80.23	93.79	114.13	164.98	92.66	107.35	129.95	203.40
62	85.88	99.44	120.91	175.15	98.31	114.13	137.86	211.31
63	91.53	106.22	127.69	184.19	102.83	119.78	145.77	222.61
64	98.31	113.00	136.73	195.49	110.74	127.69	154.81	232.78
65	103.96	120.91	145.77	207.92	117.52	135.60	163.85	245.21
66	111.87	128.82	155.94	220.35	126.56	145.77	176.28	259.90
67	119.78	137.86	166.11	233.91	135.60	155.94	187.58	274.59
68	129.95	149.16	179.67	251.99	145.77	167.24	203.40	296.06
69	142.38	163.85	198.88	276.85	161.59	184.19	223.74	323.18
70	159.33	181.93	220.35	306.23	178.54	203.40	248.60	357.08
71	178.54	202.27	246.34	341.26	198.88	226.00	274.59	394.37
72	196.62	223.74	274.59	379.68	218.09	248.60	305.10	433.92
73	218.09	248.60	303.97	419.23	239.56	273.46	334.48	474.60
74	241.82	275.72	336.74	464.43	263.29	299.45	367.25	518.67
75	265.55	303.97	371.77	510.76	287.02	327.70	401.15	563.87
76	291.54	333.35	409.06	559.35	311.88	355.95	437.31	611.33
77	319.79	364.99	447.48	610.20	337.87	385.33	474.60	659.92
78	348.04	397.76	488.16	664.44	364.99	416.97	513.02	711.90
79	379.68	433.92	532.23	722.07	394.37	452.00	555.96	767.27
80	412.45				428.27			
81	449.74				462.17			
82	489.29				499.46			
83	532.23				541.27			
84	579.69				587.60			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
30	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
31	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
32	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
33	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
34	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
35	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
36	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
37	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
38	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
39	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
40	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
41	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
42	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
43	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
44	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
45	36.16	40.68	49.72	79.10	49.72	56.50	68.93	119.78
46	36.16	40.68	49.72	79.10	49.72	56.50	68.93	119.78
47	36.16	40.68	49.72	79.10	49.72	56.50	68.93	119.78
48	36.16	40.68	49.72	79.10	49.72	56.50	68.93	119.78
49	36.16	40.68	49.72	79.10	49.72	56.50	68.93	119.78
50	39.55	45.20	54.24	85.88	53.11	59.89	72.32	125.43
51	41.81	47.46	57.63	91.53	54.24	62.15	75.71	131.08
52	45.20	50.85	61.02	96.05	57.63	64.41	79.10	135.60
53	46.33	53.11	65.54	101.70	59.89	67.80	82.49	140.12
54	49.72	56.50	68.93	106.22	62.15	70.06	85.88	144.64
55	53.11	59.89	72.32	111.87	64.41	73.45	89.27	149.16
56	55.37	62.15	76.84	117.52	67.80	75.71	92.66	154.81
57	58.76	65.54	80.23	122.04	70.06	79.10	96.05	159.33
58	61.02	68.93	84.75	127.69	73.45	82.49	100.57	164.98
59	64.41	72.32	89.27	133.34	75.71	85.88	105.09	170.63
60	68.93	76.84	93.79	140.12	80.23	90.40	109.61	177.41
61	73.45	81.36	99.44	148.03	84.75	94.92	116.39	185.32
62	76.84	87.01	106.22	155.94	89.27	99.44	122.04	192.10
63	82.49	92.66	111.87	166.11	94.92	106.22	129.95	202.27
64	88.14	99.44	120.91	176.28	100.57	111.87	137.86	212.44
65	94.92	105.09	128.82	187.58	107.35	119.78	146.90	223.74
66	101.70	113.00	137.86	198.88	114.13	127.69	157.07	237.30
67	108.48	120.91	148.03	211.31	123.17	136.73	168.37	250.86
68	118.65	131.08	160.46	228.26	134.47	149.16	183.06	271.20
69	131.08	144.64	176.28	250.86	148.03	163.85	201.14	297.19
70	144.64	160.46	196.62	279.11	164.98	181.93	224.87	328.83
71	162.72	179.67	220.35	311.88	183.06	202.27	248.60	363.86
72	181.93	200.01	246.34	346.91	202.27	223.74	275.72	401.15
73	201.14	221.48	273.46	385.33	222.61	245.21	303.97	439.57
74	222.61	245.21	303.97	426.01	244.08	270.07	334.48	481.38
75	246.34	271.20	335.61	468.95	266.68	294.93	366.12	524.32
76	270.07	298.32	369.51	515.28	290.41	320.92	397.76	569.52
77	296.06	326.57	404.54	562.74	315.27	349.17	431.66	614.72
78	322.05	355.95	441.83	612.46	341.26	377.42	467.82	663.31
79	351.43	388.72	482.51	666.70	369.51	409.06	506.24	715.29
80	383.07				400.02			
81	418.10				432.79			
82	453.13				467.82			
83	493.81				506.24			
84	539.01				550.31			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-99 VA 4/99

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	21.31	24.54	26.64	34.40	39.68	47.74	39.78	50.92	55.69	63.65	79.30	86.10	100.38	123.45	139.32	159.14	199.96	219.67
30	22.53	25.80	28.25	36.02	42.96	47.74	39.78	50.92	55.69	63.65	82.03	91.84	105.80	128.81	146.45	163.35	199.96	219.67
31	23.13	26.43	29.23	36.60	42.96	47.74	39.78	50.92	55.69	63.65	84.77	97.58	107.02	131.50	146.45	163.35	199.96	219.67
32	23.74	27.43	30.47	36.60	42.96	47.74	39.78	50.92	55.69	63.65	90.24	100.45	107.02	132.37	146.45	163.35	199.96	219.67
33	23.87	28.06	31.45	36.60	42.96	47.74	41.07	50.92	56.75	63.65	92.97	106.19	107.02	132.37	146.45	163.35	199.96	219.67
34	23.87	29.07	31.82	36.60	42.96	47.74	41.07	50.92	59.33	65.68	98.44	111.93	107.02	132.37	146.45	163.35	199.96	219.67
35	23.87	29.70	31.82	36.60	42.96	47.74	43.64	52.07	59.33	68.30	103.91	114.80	107.02	132.37	146.45	163.35	199.96	219.67
36	23.87	30.23	31.82	36.60	42.96	47.74	46.20	54.67	61.91	73.56	106.64	120.54	107.02	132.37	146.45	163.35	199.96	219.67
37	23.87	30.23	31.82	36.60	42.96	49.85	48.77	57.27	67.07	76.18	112.11	126.28	107.02	132.37	146.45	163.35	199.96	219.67
38	23.87	30.23	31.82	36.60	42.96	49.85	48.77	59.88	69.65	78.81	117.58	132.02	107.02	132.37	146.45	163.35	199.96	219.67
39	23.87	30.23	32.93	37.90	44.71	52.62	51.34	62.48	72.23	84.06	123.05	140.63	107.02	132.37	146.45	163.35	199.96	219.67
40	25.54	31.20	35.29	40.27	47.19	55.39	53.90	65.08	74.81	86.69	128.52	146.37	107.02	132.37	146.45	163.35	199.96	219.67
41	25.73	31.41	37.89	42.92	49.97	58.31	56.72	67.96	77.71	89.69	134.59	152.08	107.02	132.37	146.45	163.35	199.96	219.67
42	28.27	34.05	38.15	43.21	52.79	61.24	56.97	70.86	80.63	95.37	138.00	152.08	107.02	132.37	146.45	163.35	199.96	219.67
43	28.48	34.28	40.80	45.92	55.63	64.19	59.82	73.78	86.19	98.43	138.00	152.08	107.02	132.37	146.45	163.35	199.96	219.67
44	28.68	36.97	41.07	48.66	58.51	67.16	62.70	76.72	89.16	101.51	138.00	152.08	107.02	132.37	146.45	163.35	199.96	219.67
45	30.23	38.19	43.78	48.93	61.75	69.54	65.31	79.35	93.65	105.98	159.06	176.84	121.10	149.27	166.16	185.88	222.49	247.84
46	32.25	39.77	44.07	51.72	64.71	72.51	65.59	84.98	99.41	109.08	165.39	185.98	121.10	149.27	166.16	185.88	222.49	247.84
47	32.48	40.03	46.83	54.55	67.70	75.50	68.52	87.99	102.52	114.88	171.76	192.24	121.10	149.27	166.16	185.88	222.49	247.84
48	32.72	42.82	49.63	54.91	70.73	78.50	71.47	91.02	108.36	120.73	178.19	194.33	121.10	149.27	166.16	185.88	222.49	247.84
49	35.49	43.10	49.96	57.79	76.42	84.32	74.44	96.77	111.53	123.93	180.25	194.33	121.10	149.27	166.16	185.88	222.49	247.84
50	34.94	45.12	53.95	60.40	80.41	86.01	79.41	99.11	115.94	131.48	194.75	211.23	126.74	160.53	177.43	194.33	233.76	259.10
51	38.68	47.68	56.52	63.04	85.95	93.66	82.08	101.90	122.87	137.13	205.39	222.49	132.37	163.35	180.25	199.96	239.39	264.74
52	38.14	48.96	56.56	67.12	90.37	99.17	87.53	109.55	126.43	142.44	215.36	233.76	138.00	168.98	185.88	202.78	245.02	273.18
53	41.43	51.09	58.71	67.75	96.03	105.31	90.89	115.12	132.77	148.84	222.49	245.02	143.63	171.80	191.51	208.41	253.47	278.82
54	40.94	52.35	60.59	70.49	101.76	110.88	93.07	117.99	139.16	158.70	233.53	256.29	149.27	180.25	197.14	214.04	259.10	284.45
55	43.54	54.56	63.31	73.28	107.55	115.50	98.63	123.64	143.97	162.92	242.20	265.03	154.46	183.06	199.96	216.86	264.74	290.08
56	47.29	58.39	70.38	80.44	115.54	128.43	108.65	131.46	154.28	177.45	256.29	284.45	162.92	194.33	214.04	230.94	278.82	309.80
57	52.72	67.13	75.22	88.19	128.80	141.65	113.64	142.10	168.20	191.53	276.00	304.16	171.28	211.23	233.76	250.65	301.35	332.33
58	56.58	71.85	84.22	100.32	143.45	153.82	123.79	152.77	179.29	206.85	295.72	323.88	182.54	228.12	253.47	270.37	329.51	363.31
59	63.73	79.11	91.63	110.25	155.93	171.57	132.77	166.57	193.54	222.19	315.43	346.41	191.28	242.33	278.82	292.90	357.67	394.29
60	68.39	86.83	99.84	121.72	168.09	187.61	143.49	175.18	205.62	235.27	335.14	363.31	200.34	253.19	291.03	315.43	385.84	425.27
61	75.72	94.62	109.34	131.71	184.69	202.09	153.30	190.29	221.54	252.53	345.99	373.45	212.39	266.91	308.07	332.26	400.91	442.09
62	83.47	104.12	117.68	141.80	199.53	220.39	165.37	204.07	238.83	269.42	358.52	387.95	225.45	280.56	321.06	345.14	417.38	460.19
63	92.97	112.41	127.70	152.33	218.27	235.09	178.55	218.31	254.24	290.96	369.93	401.19	234.46	294.38	330.85	362.11	435.05	479.34
64	99.43	122.42	140.95	164.89	237.24	257.43	191.19	232.99	276.20	309.73	385.27	415.69	240.80	306.70	344.72	377.67	451.18	496.80
65	109.85	132.52	151.50	176.83	256.85	276.58	203.43	250.94	293.01	329.53	399.22	428.79	248.89	315.43	354.86	391.82	468.22	515.04
66	120.10	145.50	168.02	196.91	268.12	287.27	217.11	269.76	312.88	355.62	414.14	447.66	260.93	327.96	368.66	404.57	485.96	531.44
67	131.78	160.08	184.56	219.53	281.14	297.41	230.79	289.33	335.65	371.76	436.81	469.34	267.20	343.87	378.73	420.55	511.17	546.02
68	145.39	179.17	202.65	241.48	297.41	313.18	246.69	312.52	353.73	389.78	464.13	488.92	279.38	358.24	398.79	441.60	536.23	567.77
69	156.48	195.54	222.40	269.07	314.30	336.13	261.92	333.88	375.42	416.89	491.10	526.02	296.84	377.60	423.44	471.45	565.31	602.41
70	173.30	215.23	244.03	297.83	340.07	365.42	274.59	350.63	397.10	447.80	519.61	561.86	312.61	394.99	445.69	504.83	591.43	644.24
71	191.74	237.11	267.97	322.61	367.53	396.12	289.94	367.53	410.41	477.79	549.26	592.13	328.74	412.45	463.50	539.05	620.72	669.72
72	211.17	258.87	292.62	352.89	402.17	431.74	307.54	384.43	427.80	514.54	583.54	628.89	346.97	433.72	483.00	577.63	654.52	703.80
73	231.93	284.21	320.01	384.01	439.14	469.55	325.08	406.82	450.54	553.20	623.54	667.26	363.10	456.25	509.48	615.93	691.97	737.60
74	250.79	311.19	349.52	417.38	470.47	505.25	344.16	430.20	477.79	594.95	666.35	708.45	378.94	479.62	536.37	657.19	730.42	776.18
75	264.03	334.44	378.45	441.81	499.90	533.34	359.08	455.89	515.74	633.68	707.60	751.61	392.53	503.42	570.31	693.52	770.97	816.74
76	277.13	353.17	398.79	466.39	523.84	561.01	371.76	486.66	562.70	674.23	753.65	802.66	405.55	530.60	611.71	729.99	812.79	865.18
77	293.11	372.46	419.42	487.44	548.97	586.22	387.04	524.68	615.37	714.15	808.08	866.38	416.18	561.93	655.85	762.73	863.14	924.67
78	318.25	400.99	451.91	523.51	588.76	628.54	412.13	577.62	682.64	773.34	886.32	956.33	440.77	611.03	717.64	816.30	938.83	1012.02
79	348.48	440.77	496.46	568.07	639.67	682.64	447.14	642.86	763.79	848.13	984.97	1067.72	474.19	671.50	792.43	887.91	1034.30	1121.82
80	385.08	488.51	548.97	625.35	704.91	755.83	488.51	709.69					513.97	733.56				
81	434.41	548.97	618.99	698.55	797.21	859.26	541.02	779.70					561.70	800.39				
82	491.69	622.17	701.73	787.66	911.77	986.56	599.89	852.90					618.99	870.40				
83	556.93	704.91	795.62	891.09	1043.85	1136.14	666.73	927.69					682.64	942.01				
84	628.54	795.62	897.45	1002.48	1188.65	1301.63	739.92	1007.25					752.65	1016.80				
85+	862.45	1094.77	1237.98	1371.64	1669.20	1852.19												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-99 VA 4/99

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	19.89	21.96	25.31	32.91	38.21	44.55	38.19	47.74	54.10	60.47	76.06	84.51	92.45	115.57	131.28	153.65	188.69	208.41
30	21.02	23.08	26.83	34.45	41.37	44.55	38.19	47.74	54.10	60.47	78.68	90.14	97.45	120.59	138.00	157.71	188.69	208.41
31	21.59	23.65	27.77	35.01	41.37	44.55	38.19	47.74	54.10	60.47	81.31	95.78	98.57	123.10	138.00	157.71	188.69	208.41
32	22.16	24.55	28.94	35.01	41.37	44.55	38.19	47.74	54.10	60.47	86.55	98.59	98.57	123.92	138.00	157.71	188.69	208.41
33	22.28	25.11	29.88	35.01	41.37	44.55	39.43	47.74	55.13	60.47	89.18	104.23	98.57	123.92	138.00	157.71	188.69	208.41
34	22.28	26.01	30.23	35.01	41.37	44.55	39.43	47.74	57.63	62.39	94.42	109.86	98.57	123.92	138.00	157.71	188.69	208.41
35	22.28	26.57	30.23	35.01	41.37	44.55	41.89	48.81	57.63	64.89	99.67	112.68	98.57	123.92	138.00	157.71	188.69	208.41
36	22.28	27.05	30.23	35.01	41.37	44.55	44.35	51.25	60.14	69.88	102.29	118.31	98.57	123.92	138.00	157.71	188.69	208.41
37	22.28	27.05	30.23	35.01	41.37	46.53	46.82	53.69	65.15	72.37	107.54	123.95	98.57	123.92	138.00	157.71	188.69	208.41
38	22.28	27.05	30.23	35.01	41.37	46.53	46.82	56.13	67.66	74.87	112.78	129.58	98.57	123.92	138.00	157.71	188.69	208.41
39	22.28	27.05	31.29	36.25	43.05	49.11	49.28	58.58	70.16	79.86	118.03	138.03	98.57	123.92	138.00	157.71	188.69	208.41
40	23.84	27.92	33.52	38.52	45.44	51.69	51.75	61.02	72.67	82.36	123.27	143.66	98.57	123.92	138.00	157.71	188.69	208.41
41	24.01	28.10	36.00	41.06	48.12	54.42	54.45	63.71	75.49	85.21	129.09	149.27	98.57	123.92	138.00	157.71	188.69	208.41
42	26.39	30.47	36.24	41.33	50.83	57.16	54.69	66.43	78.32	90.60	132.37	149.27	98.57	123.92	138.00	157.71	188.69	208.41
43	26.58	30.67	38.76	43.92	53.57	59.91	57.43	69.17	83.72	93.50	132.37	149.27	98.57	123.92	138.00	157.71	188.69	208.41
44	26.77	33.08	39.02	46.54	56.34	62.68	60.19	71.93	86.62	96.43	132.37	149.27	98.57	123.92	138.00	157.71	188.69	208.41
45	28.64	35.01	43.78	47.18	58.22	67.66	63.27	75.57	91.57	101.82	151.61	174.28	118.29	143.63	157.71	174.61	211.23	230.94
46	30.55	36.45	44.07	49.87	61.01	70.55	63.55	80.93	97.20	104.80	157.63	183.28	118.29	143.63	157.71	174.61	211.23	230.94
47	30.77	36.70	46.83	52.60	63.83	73.46	66.38	83.80	100.24	110.38	163.71	189.46	118.29	143.63	157.71	174.61	211.23	230.94
48	31.00	39.25	49.63	52.95	66.68	76.38	69.24	86.69	105.96	115.99	169.84	191.51	118.29	143.63	157.71	174.61	211.23	230.94
49	33.62	39.51	49.96	55.73	72.05	82.04	72.12	92.16	109.05	119.07	171.80	191.51	118.29	143.63	157.71	174.61	211.23	230.94
50	33.19	45.12	51.95	60.40	76.29	86.01	77.14	92.65	115.94	126.78	183.62	208.41	126.74	149.27	163.35	183.06	219.67	242.20
51	36.92	45.91	54.57	63.04	79.66	91.48	79.86	95.53	120.51	134.77	191.52	216.86	129.55	154.90	168.98	185.88	225.31	247.84
52	36.49	45.58	54.74	65.15	84.06	96.97	85.28	103.11	121.83	135.55	201.38	225.31	132.37	157.71	171.80	191.51	230.94	253.47
53	39.70	49.39	58.71	64.09	89.63	100.93	84.39	108.61	128.19	141.97	211.23	233.76	135.18	163.35	180.25	194.33	236.57	259.10
54	40.94	49.08	57.13	66.88	95.27	106.45	88.74	111.56	132.32	147.20	219.46	245.02	140.82	166.16	183.06	199.96	242.20	267.55
55	41.93	51.25	59.89	69.70	98.77	111.14	94.25	114.96	137.22	153.74	228.12	251.08	143.23	171.80	188.69	205.59	247.84	273.18
56	44.03	55.05	65.10	74.96	108.87	121.67	102.00	124.88	145.20	163.62	242.20	267.55	154.50	183.06	199.96	216.86	261.92	290.08
57	49.43	61.97	68.39	82.68	121.90	134.68	107.09	133.35	156.68	179.85	259.10	284.45	160.23	197.14	219.67	233.76	281.63	312.61
58	54.91	66.84	77.21	94.53	131.88	144.50	117.16	141.86	165.50	192.90	276.00	304.16	171.48	214.04	236.57	253.47	306.98	340.78
59	60.28	73.95	86.24	102.51	141.97	159.66	124.07	153.24	179.55	205.99	292.90	321.06	175.11	223.05	259.10	273.18	332.33	368.94
60	63.39	79.88	90.93	111.91	156.25	170.78	132.62	161.88	189.07	216.82	306.98	335.14	186.99	231.87	269.06	292.90	352.04	391.47
61	70.56	85.86	100.23	117.95	167.90	182.84	140.16	174.43	202.49	231.48	315.78	343.24	196.26	242.88	280.81	299.31	365.21	403.65
62	76.52	95.14	105.01	128.01	180.30	196.17	147.73	183.67	217.12	241.55	323.74	350.49	201.58	251.72	288.96	313.04	374.57	414.71
63	82.24	99.92	114.93	134.75	194.02	210.86	160.47	195.81	225.99	260.46	330.85	356.90	208.41	265.72	296.98	323.03	388.16	427.24
64	87.00	108.02	124.03	143.56	207.89	225.56	168.70	204.14	243.15	272.47	337.12	365.00	212.92	268.68	304.16	332.05	397.95	438.50
65	95.20	116.18	132.80	155.22	220.16	239.87	178.84	217.63	255.80	287.47	345.00	374.57	216.86	273.54	308.04	342.54	406.61	448.50
66	103.47	125.24	145.11	168.78	232.21	251.36	188.01	234.09	271.47	308.20	356.69	387.81	222.63	282.48	318.39	354.30	421.32	462.02
67	114.59	139.36	159.30	189.98	243.97	262.55	201.66	251.78	296.30	325.29	378.73	408.93	232.35	295.08	334.58	369.43	441.46	483.28
68	126.00	154.12	178.81	213.70	256.85	277.13	213.35	270.70	313.18	344.72	401.05	434.84	245.58	310.92	351.48	389.78	466.39	509.19
69	136.92	170.62	195.09	234.63	272.83	294.66	227.00	292.42	329.58	366.69	427.80	462.72	257.55	327.40	368.87	412.52	491.10	534.75
70	149.67	188.33	211.37	259.81	293.60	316.84	240.80	304.16	346.41	388.65	449.91	490.04	272.48	344.30	386.54	439.35	513.28	559.75
71	168.02	204.86	233.77	283.82	320.57	345.07	253.19	318.53	357.32	416.54	477.79	516.59	287.90	359.36	404.29	469.62	539.05	583.97
72	184.05	227.21	255.58	311.49	350.92	376.54	270.09	335.14	372.60	447.52	508.63	548.06	301.63	378.52	419.92	500.74	567.77	611.15
73	201.51	247.78	278.43	336.48	382.11	408.72	285.15	353.59	391.61	480.96	541.79	579.81	315.57	397.31	441.04	537.99	600.72	642.55
74	217.84	271.62	304.94	364.29	410.06	439.35	298.39	373.45	415.55	518.07	578.48	616.92	331.34	417.38	466.81	571.15	635.22	675.50
75	230.59	292.19	330.92	385.49	434.77	464.70	311.56	397.81	448.85	552.71	616.07	653.04	341.48	438.29	498.14	603.75	670.64	709.36
76	241.64	307.54	346.41	405.55	456.25	486.66	324.44	424.14	490.04	586.36	655.64	697.89	353.17	461.32	532.29	635.37	708.03	751.96
77	255.86	323.88	365.98	424.28	477.72	510.11	336.83	456.67	534.40	621.85	702.82	753.02	362.74	489.06	571.65	663.95	751.40	803.22
78	276.87	350.07	393.03	455.09	512.38	547.38	359.62	502.83	595.12	673.09	771.75	832.21	383.49	531.47	623.76	711.28	816.30	881.54
79	302.33	383.49	432.81	494.87	556.93	595.12	389.85	558.52	663.54	738.33	856.08	927.69	412.13	583.98	689.00	771.75	899.05	977.02
80	335.75	424.86	478.96	544.20	614.21	657.18	424.86	617.40					447.14	639.67				
81	377.12	477.37	539.43	607.85	695.37	746.29	469.41	679.46					490.10	696.96				
82	428.04	541.02	611.03	685.82	794.02	859.26	521.92	741.51					539.43	755.83				
83	483.73	614.21	692.19	774.93	907.00	988.15	580.80	806.75					595.12	819.48				
84	545.79	692.19	781.29	871.99	1034.30	1132.96	644.45	875.18					655.59	884.72				
85+	749.47	953.15	1077.26	1191.83	1452.79	1611.92												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-99 VA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	39.78	50.92	55.69	63.65	77.97	85.93	60.47	74.79	82.74	92.29	112.98	124.12
30	39.78	50.92	55.69	63.65	77.97	85.93	60.47	74.79	82.74	92.29	112.98	124.12
31	39.78	50.92	55.69	63.65	77.97	85.93	60.47	74.79	82.74	92.29	112.98	124.12
32	39.78	50.92	55.69	63.65	77.97	85.93	60.47	74.79	82.74	92.29	112.98	124.12
33	39.78	50.92	55.69	63.65	77.97	85.93	60.47	74.79	82.74	92.29	112.98	124.12
34	39.78	50.92	55.69	63.65	77.97	85.93	60.47	74.79	82.74	92.29	112.98	124.12
35	39.78	50.92	55.69	63.65	77.97	85.93	60.47	74.79	82.74	92.29	112.98	124.12
36	39.78	50.92	55.69	63.65	77.97	85.93	60.47	74.79	82.74	92.29	112.98	124.12
37	39.78	50.92	55.69	63.65	77.97	85.93	60.47	74.79	82.74	92.29	112.98	124.12
38	39.78	50.92	55.69	63.65	77.97	85.93	60.47	74.79	82.74	92.29	112.98	124.12
39	39.78	50.92	55.69	63.65	77.97	85.93	60.47	74.79	82.74	92.29	112.98	124.12
40	39.78	50.92	55.69	63.65	77.97	85.93	60.47	74.79	82.74	92.29	112.98	124.12
41	39.78	50.92	55.69	63.65	77.97	85.93	60.47	74.79	82.74	92.29	112.98	124.12
42	39.78	50.92	55.69	63.65	77.97	85.93	60.47	74.79	82.74	92.29	112.98	124.12
43	39.78	50.92	55.69	63.65	77.97	85.93	60.47	74.79	82.74	92.29	112.98	124.12
44	39.78	50.92	55.69	63.65	77.97	85.93	60.47	74.79	82.74	92.29	112.98	124.12
45	50.92	66.83	71.61	81.15	101.84	109.79	68.42	84.34	93.88	105.02	125.71	140.03
46	50.92	66.83	71.61	81.15	101.84	109.79	68.42	84.34	93.88	105.02	125.71	140.03
47	50.92	66.83	71.61	81.15	101.84	109.79	68.42	84.34	93.88	105.02	125.71	140.03
48	50.92	66.83	71.61	81.15	101.84	109.79	68.42	84.34	93.88	105.02	125.71	140.03
49	50.92	66.83	71.61	81.15	101.84	109.79	68.42	84.34	93.88	105.02	125.71	140.03
50	55.69	73.20	76.38	89.11	111.39	119.34	71.61	90.70	100.25	109.79	132.07	146.39
51	58.88	76.38	82.74	92.29	117.75	125.71	74.79	92.29	101.84	112.98	135.25	149.58
52	62.06	81.15	87.52	98.66	122.52	132.07	77.97	95.47	105.02	114.57	138.44	154.35
53	66.83	84.34	92.29	103.43	125.71	138.44	81.15	97.07	108.20	117.75	143.21	157.53
54	68.42	87.52	97.07	109.79	132.07	144.80	84.34	101.84	111.39	120.93	146.39	160.71
55	71.61	90.70	101.84	112.98	136.85	151.17	87.52	103.43	112.98	122.52	149.58	163.90
56	77.97	95.47	108.20	122.52	144.80	160.71	92.29	109.79	120.93	130.48	157.53	175.04
57	82.74	103.43	116.16	130.48	155.94	171.85	98.66	119.34	132.07	141.62	170.26	187.77
58	89.11	111.39	124.12	141.62	167.08	182.99	105.02	128.89	143.21	152.76	186.17	205.27
59	97.07	119.34	132.07	152.76	178.22	195.72	112.98	140.03	157.53	165.49	202.09	222.77
60	105.02	125.71	138.44	162.31	189.36	205.27	119.34	151.17	168.67	178.22	218.00	240.28
61	111.39	133.66	147.98	171.85	200.50	216.41	125.71	159.12	179.81	192.54	232.32	256.19
62	119.34	143.21	157.53	184.58	213.22	230.73	135.25	170.26	190.95	205.27	248.23	273.69
63	125.71	154.35	171.85	197.31	225.95	245.05	143.21	179.81	202.09	221.18	265.74	292.79
64	135.25	167.08	186.17	211.63	241.87	260.96	151.17	192.54	216.41	237.09	283.24	311.88
65	144.80	179.81	200.50	224.36	257.78	276.87	160.71	203.68	229.14	253.01	302.33	332.57
66	154.35	192.54	216.41	238.68	275.28	297.56	173.44	218.00	245.05	268.92	323.02	353.25
67	163.90	208.45	230.73	254.60	299.15	321.43	182.99	235.50	259.37	288.01	350.07	373.94
68	176.63	225.95	249.82	275.28	327.79	345.30	197.31	253.01	281.65	311.88	378.71	400.99
69	190.95	243.46	273.69	303.92	358.03	383.49	216.41	275.28	308.70	343.71	412.13	439.18
70	206.86	264.14	299.15	337.34	391.44	423.27	235.50	297.56	335.75	380.30	445.54	485.33
71	225.95	286.42	319.84	372.35	428.04	461.46	256.19	321.43	361.21	420.08	483.73	521.92
72	248.23	310.29	345.30	415.31	471.00	507.60	280.06	350.07	389.85	466.23	528.29	568.07
73	272.10	340.52	377.12	463.05	521.92	558.52	303.92	381.90	426.45	515.56	579.21	617.40
74	299.15	373.94	415.31	517.15	579.21	615.81	329.38	416.90	466.23	571.25	634.90	674.68
75	324.61	412.13	466.23	572.84	639.67	679.46	354.84	455.09	515.56	626.94	696.96	738.33
76	350.07	458.27	529.88	634.90	709.69	755.83	381.90	499.65	576.03	687.41	765.38	814.71
77	380.30	515.56	604.67	701.73	794.02	851.31	408.95	552.16	644.45	749.47	848.13	908.59
78	412.13	577.62	682.64	773.34	886.32	956.33	440.77	611.03	717.64	816.30	938.83	1012.02
79	447.14	642.86	763.79	848.13	984.97	1067.72	474.19	671.50	792.43	887.91	1034.30	1121.82
80	488.51	709.69					513.97	733.56				
81	541.02	779.70					561.70	800.39				
82	599.89	852.90					618.99	870.40				
83	666.73	927.69					682.64	942.01				
84	739.92	1007.25					752.65	1016.80				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-99 VA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	38.19	47.74	54.10	60.47	74.79	84.34	55.69	70.01	77.97	89.11	106.61	117.75
30	38.19	47.74	54.10	60.47	74.79	84.34	55.69	70.01	77.97	89.11	106.61	117.75
31	38.19	47.74	54.10	60.47	74.79	84.34	55.69	70.01	77.97	89.11	106.61	117.75
32	38.19	47.74	54.10	60.47	74.79	84.34	55.69	70.01	77.97	89.11	106.61	117.75
33	38.19	47.74	54.10	60.47	74.79	84.34	55.69	70.01	77.97	89.11	106.61	117.75
34	38.19	47.74	54.10	60.47	74.79	84.34	55.69	70.01	77.97	89.11	106.61	117.75
35	38.19	47.74	54.10	60.47	74.79	84.34	55.69	70.01	77.97	89.11	106.61	117.75
36	38.19	47.74	54.10	60.47	74.79	84.34	55.69	70.01	77.97	89.11	106.61	117.75
37	38.19	47.74	54.10	60.47	74.79	84.34	55.69	70.01	77.97	89.11	106.61	117.75
38	38.19	47.74	54.10	60.47	74.79	84.34	55.69	70.01	77.97	89.11	106.61	117.75
39	38.19	47.74	54.10	60.47	74.79	84.34	55.69	70.01	77.97	89.11	106.61	117.75
40	38.19	47.74	54.10	60.47	74.79	84.34	55.69	70.01	77.97	89.11	106.61	117.75
41	38.19	47.74	54.10	60.47	74.79	84.34	55.69	70.01	77.97	89.11	106.61	117.75
42	38.19	47.74	54.10	60.47	74.79	84.34	55.69	70.01	77.97	89.11	106.61	117.75
43	38.19	47.74	54.10	60.47	74.79	84.34	55.69	70.01	77.97	89.11	106.61	117.75
44	38.19	47.74	54.10	60.47	74.79	84.34	55.69	70.01	77.97	89.11	106.61	117.75
45	49.33	63.65	70.01	77.97	97.07	108.20	66.83	81.15	89.11	98.66	119.34	130.48
46	49.33	63.65	70.01	77.97	97.07	108.20	66.83	81.15	89.11	98.66	119.34	130.48
47	49.33	63.65	70.01	77.97	97.07	108.20	66.83	81.15	89.11	98.66	119.34	130.48
48	49.33	63.65	70.01	77.97	97.07	108.20	66.83	81.15	89.11	98.66	119.34	130.48
49	49.33	63.65	70.01	77.97	97.07	108.20	66.83	81.15	89.11	98.66	119.34	130.48
50	54.10	68.42	76.38	85.93	105.02	117.75	71.61	84.34	92.29	103.43	124.12	136.85
51	57.28	71.61	81.15	90.70	109.79	122.52	73.20	87.52	95.47	105.02	127.30	140.03
52	60.47	76.38	84.34	93.88	114.57	127.30	74.79	89.11	97.07	108.20	130.48	143.21
53	62.06	79.56	89.11	98.66	119.34	132.07	76.38	92.29	101.84	109.79	133.66	146.39
54	65.24	82.74	92.29	101.84	124.12	138.44	79.56	93.88	103.43	112.98	136.85	151.17
55	68.42	84.34	97.07	106.61	128.89	143.21	81.15	97.07	106.61	116.16	140.03	154.35
56	73.20	90.70	101.84	112.98	136.85	151.17	87.52	103.43	112.98	122.52	147.98	163.90
57	77.97	97.07	108.20	122.52	146.39	160.71	92.29	111.39	124.12	132.07	159.12	176.63
58	84.34	103.43	114.57	132.07	155.94	171.85	98.66	120.93	133.66	143.21	173.44	192.54
59	90.70	109.79	122.52	141.62	165.49	181.40	103.43	128.89	146.39	154.35	187.77	208.45
60	97.07	116.16	127.30	149.58	173.44	189.36	111.39	138.44	155.94	165.49	198.90	221.18
61	101.84	122.52	135.25	157.53	182.99	198.90	116.16	144.80	163.90	173.44	211.63	233.91
62	106.61	128.89	143.21	165.49	192.54	208.45	120.93	152.76	171.85	186.17	222.77	246.64
63	112.98	138.44	152.76	176.63	202.09	218.00	127.30	162.31	181.40	197.31	237.09	260.96
64	119.34	146.39	163.90	186.17	211.63	229.14	133.66	168.67	190.95	208.45	249.82	275.28
65	127.30	155.94	175.04	195.72	222.77	241.87	140.03	176.63	198.90	221.18	262.55	289.60
66	133.66	167.08	187.77	206.86	237.09	257.78	147.98	187.77	211.63	235.50	280.06	307.11
67	143.21	181.40	203.68	222.77	259.37	280.06	159.12	202.09	229.14	253.01	302.33	330.98
68	152.76	195.72	221.18	243.46	283.24	307.11	173.44	219.59	248.23	275.28	329.38	359.62
69	165.49	213.22	240.28	267.33	311.88	337.34	187.77	238.68	268.92	300.74	358.03	389.85
70	181.40	229.14	260.96	292.79	338.93	369.17	205.27	259.37	291.20	330.98	386.67	421.68
71	197.31	248.23	278.47	324.61	372.35	402.58	224.36	280.06	315.06	365.98	420.08	455.09
72	218.00	270.51	300.74	361.21	410.54	442.36	243.46	305.52	338.93	404.17	458.27	493.28
73	238.68	295.97	327.79	402.58	453.50	485.33	264.14	332.57	369.17	450.32	502.83	537.84
74	259.37	324.61	361.21	450.32	502.83	536.24	288.01	362.80	405.76	496.46	552.16	587.16
75	281.65	359.62	405.76	499.65	556.93	590.35	308.70	396.22	450.32	545.79	606.26	641.27
76	305.52	399.40	461.46	552.16	617.40	657.18	332.57	434.41	501.24	598.30	666.73	708.10
77	330.98	448.73	525.11	611.03	690.59	739.92	356.44	480.55	561.70	652.40	738.33	789.25
78	359.62	502.83	595.12	673.09	771.75	832.21	383.49	531.47	623.76	711.28	816.30	881.54
79	389.85	558.52	663.54	738.33	856.08	927.69	412.13	583.98	689.00	771.75	899.05	977.02
80	424.86	617.40					447.14	639.67				
81	469.41	679.46					490.10	696.96				
82	521.92	741.51					539.43	755.83				
83	580.80	806.75					595.12	819.48				
84	644.45	875.18					655.59	884.72				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-99 VA 4/99

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	3.7% Simple Inflation						3.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	28.25	36.16	39.55	45.20	56.31	61.15	71.28	87.67	98.94	113.01	142.00	156.00
30	28.25	36.16	39.55	45.20	58.25	65.22	75.14	91.48	104.00	116.00	142.00	156.00
31	28.25	36.16	39.55	45.20	60.20	69.30	76.00	93.38	104.00	116.00	142.00	156.00
32	28.25	36.16	39.55	45.20	64.08	71.34	76.00	94.00	104.00	116.00	142.00	156.00
33	29.16	36.16	40.30	45.20	66.02	75.41	76.00	94.00	104.00	116.00	142.00	156.00
34	29.16	36.16	42.13	46.64	69.91	79.49	76.00	94.00	104.00	116.00	142.00	156.00
35	30.99	36.98	42.13	48.50	73.79	81.53	76.00	94.00	104.00	116.00	142.00	156.00
36	32.81	38.82	43.96	52.24	75.73	85.60	76.00	94.00	104.00	116.00	142.00	156.00
37	34.63	40.67	47.63	54.10	79.61	89.68	76.00	94.00	104.00	116.00	142.00	156.00
38	34.63	42.52	49.46	55.97	83.50	93.76	76.00	94.00	104.00	116.00	142.00	156.00
39	36.46	44.37	51.29	59.70	87.38	99.87	76.00	94.00	104.00	116.00	142.00	156.00
40	38.28	46.22	53.12	61.56	91.27	103.95	76.00	94.00	104.00	116.00	142.00	156.00
41	40.28	48.26	55.18	63.69	95.58	108.00	76.00	94.00	104.00	116.00	142.00	156.00
42	40.46	50.32	57.26	67.72	98.00	108.00	76.00	94.00	104.00	116.00	142.00	156.00
43	42.48	52.40	61.20	69.90	98.00	108.00	76.00	94.00	104.00	116.00	142.00	156.00
44	44.52	54.49	63.32	72.09	98.00	108.00	76.00	94.00	104.00	116.00	142.00	156.00
45	46.38	56.35	66.51	75.26	112.96	125.58	86.00	106.00	118.00	132.00	158.00	176.00
46	46.58	60.35	70.60	77.46	117.45	132.07	86.00	106.00	118.00	132.00	158.00	176.00
47	48.66	62.48	72.81	81.58	121.97	136.52	86.00	106.00	118.00	132.00	158.00	176.00
48	50.75	64.64	76.95	85.73	126.54	138.00	86.00	106.00	118.00	132.00	158.00	176.00
49	52.87	68.72	79.20	88.01	128.00	138.00	86.00	106.00	118.00	132.00	158.00	176.00
50	56.39	70.38	82.33	93.37	138.30	150.00	90.00	114.00	126.00	138.00	166.00	184.00
51	58.29	72.36	87.26	97.38	145.86	158.00	94.00	116.00	128.00	142.00	170.00	188.00
52	62.16	77.80	89.78	101.15	152.94	166.00	98.00	120.00	132.00	144.00	174.00	194.00
53	64.54	81.75	94.29	105.70	158.00	174.00	102.00	122.00	136.00	148.00	180.00	198.00
54	66.09	83.79	98.82	112.70	165.84	182.00	106.00	128.00	140.00	152.00	184.00	202.00
55	70.04	87.80	102.24	115.69	172.00	188.21	109.69	130.00	142.00	154.00	188.00	206.00
56	77.15	93.35	109.56	126.01	182.00	202.00	115.70	138.00	152.00	164.00	198.00	220.00
57	80.70	100.91	119.45	136.01	196.00	216.00	121.63	150.00	166.00	178.00	214.00	236.00
58	87.91	108.49	127.32	146.89	210.00	230.00	129.63	162.00	180.00	192.00	234.00	258.00
59	94.29	118.29	137.44	157.79	224.00	246.00	135.83	172.09	198.00	208.00	254.00	280.00
60	101.90	124.40	146.02	167.08	238.00	258.00	142.27	179.80	206.67	224.00	274.00	302.00
61	108.87	135.13	157.33	179.33	245.70	265.20	150.83	189.54	218.77	235.95	284.70	313.95
62	117.44	144.92	169.61	191.33	254.60	275.50	160.10	199.24	228.00	245.10	296.40	326.80
63	126.80	155.03	180.55	206.63	262.70	284.90	166.50	209.05	234.95	257.15	308.95	340.40
64	135.77	165.45	196.14	219.95	273.60	295.20	171.00	217.80	244.80	268.20	320.40	352.80
65	144.47	178.20	208.08	234.02	283.50	304.50	176.75	224.00	252.00	278.25	332.50	365.75
66	154.18	191.57	222.19	252.54	294.10	317.90	185.30	232.90	261.80	287.30	345.10	377.40
67	163.89	205.47	238.36	264.00	310.20	333.30	189.75	244.20	268.95	298.65	363.00	387.75
68	175.18	221.93	251.20	276.80	329.60	347.20	198.40	254.40	283.20	313.60	380.80	403.20
69	186.00	237.10	266.60	296.05	348.75	373.55	210.80	268.15	300.70	334.80	401.45	427.80
70	195.00	249.00	282.00	318.00	369.00	399.00	222.00	280.50	316.50	358.50	420.00	457.50
71	205.90	261.00	291.45	339.30	390.05	420.50	233.45	292.90	329.15	382.80	440.80	475.60
72	218.40	273.00	303.80	365.40	414.40	446.60	246.40	308.00	343.00	410.20	464.80	499.80
73	230.85	288.90	319.95	392.85	442.80	473.85	257.85	324.00	361.80	437.40	491.40	523.80
74	244.40	305.50	339.30	422.50	473.20	503.10	269.10	340.60	380.90	466.70	518.70	551.20
75	255.00	323.75	366.25	450.00	502.50	533.75	278.75	357.50	405.00	492.50	547.50	580.00
76	264.00	345.60	399.60	478.80	535.20	570.00	288.00	376.80	434.40	518.40	577.20	614.40
77	274.85	372.60	437.00	507.15	573.85	615.25	295.55	399.05	465.75	541.65	612.95	656.65
78	292.67	410.19	484.77	549.18	629.41	679.13	313.01	433.92	509.63	579.69	666.70	718.68
79	317.53	456.52	542.40	602.29	699.47	758.23	336.74	476.86	562.74	630.54	734.50	796.65
80	346.91	503.98					364.99	520.93				
81	384.20	553.70					398.89	568.39				
82	426.01	605.68					439.57	618.11				
83	473.47	658.79					484.77	668.96				
84	525.45	715.29					534.49	722.07				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-99 VA 4/99

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	3.7% Simple Inflation						3.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	27.12	33.90	38.42	42.94	54.01	60.01	65.66	82.07	93.23	109.12	134.00	148.00
30	27.12	33.90	38.42	42.94	55.88	64.01	69.20	85.64	98.00	112.00	134.00	148.00
31	27.12	33.90	38.42	42.94	57.74	68.01	70.00	87.42	98.00	112.00	134.00	148.00
32	27.12	33.90	38.42	42.94	61.46	70.01	70.00	88.00	98.00	112.00	134.00	148.00
33	28.00	33.90	39.15	42.94	63.33	74.02	70.00	88.00	98.00	112.00	134.00	148.00
34	28.00	33.90	40.93	44.31	67.05	78.02	70.00	88.00	98.00	112.00	134.00	148.00
35	29.75	34.66	40.93	46.08	70.78	80.02	70.00	88.00	98.00	112.00	134.00	148.00
36	31.50	36.40	42.71	49.62	72.64	84.02	70.00	88.00	98.00	112.00	134.00	148.00
37	33.25	38.13	46.27	51.40	76.37	88.02	70.00	88.00	98.00	112.00	134.00	148.00
38	33.25	39.86	48.05	53.17	80.09	92.02	70.00	88.00	98.00	112.00	134.00	148.00
39	35.00	41.60	49.83	56.71	83.82	98.02	70.00	88.00	98.00	112.00	134.00	148.00
40	36.75	43.33	51.61	58.49	87.54	102.02	70.00	88.00	98.00	112.00	134.00	148.00
41	38.67	45.25	53.61	60.51	91.68	106.00	70.00	88.00	98.00	112.00	134.00	148.00
42	38.84	47.18	55.62	64.34	94.00	106.00	70.00	88.00	98.00	112.00	134.00	148.00
43	40.78	49.12	59.46	66.40	94.00	106.00	70.00	88.00	98.00	112.00	134.00	148.00
44	42.74	51.08	61.51	68.48	94.00	106.00	70.00	88.00	98.00	112.00	134.00	148.00
45	44.93	53.66	65.03	72.31	107.66	123.76	84.00	102.00	112.00	124.00	150.00	164.00
46	45.13	57.47	69.03	74.43	111.94	130.16	84.00	102.00	112.00	124.00	150.00	164.00
47	47.14	59.51	71.19	78.38	116.26	134.54	84.00	102.00	112.00	124.00	150.00	164.00
48	49.17	61.56	75.24	82.37	120.61	136.00	84.00	102.00	112.00	124.00	150.00	164.00
49	51.21	65.44	77.44	84.55	122.00	136.00	84.00	102.00	112.00	124.00	150.00	164.00
50	54.78	65.79	82.33	90.03	130.40	148.00	90.00	106.00	116.00	130.00	156.00	172.00
51	56.71	67.84	85.58	95.70	136.00	154.00	92.00	110.00	120.00	132.00	160.00	176.00
52	60.56	73.22	86.52	96.26	143.01	160.00	94.00	112.00	122.00	136.00	164.00	180.00
53	59.93	77.13	91.03	100.82	150.00	166.00	96.00	116.00	128.00	138.00	168.00	184.00
54	63.02	79.22	93.96	104.53	155.85	174.00	100.00	118.00	130.00	142.00	172.00	190.00
55	66.93	81.64	97.45	109.18	162.00	178.30	101.71	122.00	134.00	146.00	176.00	194.00
56	72.43	88.68	103.11	116.19	172.00	190.00	109.71	130.00	142.00	154.00	186.00	206.00
57	76.05	94.70	111.27	127.72	184.00	202.00	113.78	140.00	156.00	166.00	200.00	222.00
58	83.20	100.74	117.53	136.99	196.00	216.00	121.77	152.00	168.00	180.00	218.00	242.00
59	88.10	108.82	127.51	146.28	208.00	228.00	124.36	158.40	184.00	194.00	236.00	262.00
60	94.18	114.95	134.27	153.97	218.00	238.00	132.79	164.66	191.07	208.00	250.00	278.00
61	99.54	123.87	143.79	164.39	224.25	243.75	139.37	172.48	199.41	212.55	259.35	286.65
62	104.91	130.43	154.19	171.54	229.90	248.90	143.15	178.76	205.20	222.30	266.00	294.50
63	113.96	139.05	160.49	184.96	234.95	253.45	148.00	188.70	210.90	229.40	275.65	303.40
64	119.80	144.97	172.67	193.49	239.40	259.20	151.20	190.80	216.00	235.80	282.60	311.40
65	127.00	154.55	181.66	204.14	245.00	266.00	154.00	194.25	218.75	243.25	288.75	318.50
66	133.51	166.24	192.78	218.87	253.30	275.40	158.10	200.60	226.10	251.60	299.20	328.10
67	143.21	178.80	210.41	231.00	268.95	290.40	165.00	209.55	237.60	262.35	313.50	343.20
68	151.51	192.24	222.40	244.80	284.80	308.80	174.40	220.80	249.60	276.80	331.20	361.60
69	161.20	207.66	234.05	260.40	303.80	328.60	182.90	232.50	261.95	292.95	348.75	379.75
70	171.00	216.00	246.00	276.00	319.50	348.00	193.50	244.50	274.50	312.00	364.50	397.50
71	179.80	226.20	253.75	295.80	339.30	366.85	204.45	255.20	287.10	333.50	382.80	414.70
72	191.80	238.00	264.60	317.80	361.20	389.20	214.20	268.80	298.20	355.60	403.20	434.00
73	202.50	251.10	278.10	341.55	384.75	411.75	224.10	282.15	313.20	382.05	426.60	456.30
74	211.90	265.20	295.10	367.90	410.80	438.10	235.30	296.40	331.50	405.60	451.10	479.70
75	221.25	282.50	318.75	392.50	437.50	463.75	242.50	311.25	353.75	428.75	476.25	503.75
76	230.40	301.20	348.00	416.40	465.60	495.60	250.80	327.60	378.00	451.20	502.80	534.00
77	239.20	324.30	379.50	441.60	499.10	534.75	257.60	347.30	405.95	471.50	533.60	570.40
78	255.38	357.08	422.62	477.99	548.05	590.99	272.33	377.42	442.96	505.11	579.69	626.02
79	276.85	396.63	471.21	524.32	607.94	658.79	292.67	414.71	489.29	548.05	638.45	693.82
80	301.71	438.44					317.53	454.26				
81	333.35	482.51					348.04	494.94				
82	370.64	526.58					383.07	536.75				
83	412.45	572.91					422.62	581.95				
84	457.65	621.50					465.56	628.28				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-99 VA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	2.2% Simple Inflation						2.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
30	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
31	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
32	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
33	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
34	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
35	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
36	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
37	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
38	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
39	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
40	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
41	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
42	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
43	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
44	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
45	36.16	47.46	50.85	57.63	72.32	77.97	48.59	59.89	66.67	74.58	89.27	99.44
46	36.16	47.46	50.85	57.63	72.32	77.97	48.59	59.89	66.67	74.58	89.27	99.44
47	36.16	47.46	50.85	57.63	72.32	77.97	48.59	59.89	66.67	74.58	89.27	99.44
48	36.16	47.46	50.85	57.63	72.32	77.97	48.59	59.89	66.67	74.58	89.27	99.44
49	36.16	47.46	50.85	57.63	72.32	77.97	48.59	59.89	66.67	74.58	89.27	99.44
50	39.55	51.98	54.24	63.28	79.10	84.75	50.85	64.41	71.19	77.97	93.79	103.96
51	41.81	54.24	58.76	65.54	83.62	89.27	53.11	65.54	72.32	80.23	96.05	106.22
52	44.07	57.63	62.15	70.06	87.01	93.79	55.37	67.80	74.58	81.36	98.31	109.61
53	47.46	59.89	65.54	73.45	89.27	98.31	57.63	68.93	76.84	83.62	101.70	111.87
54	48.59	62.15	68.93	77.97	93.79	102.83	59.89	72.32	79.10	85.88	103.96	114.13
55	50.85	64.41	72.32	80.23	97.18	107.35	62.15	73.45	80.23	87.01	106.22	116.39
56	55.37	67.80	76.84	87.01	102.83	114.13	65.54	77.97	85.88	92.66	111.87	124.30
57	58.76	73.45	82.49	92.66	110.74	122.04	70.06	84.75	93.79	100.57	120.91	133.34
58	63.28	79.10	88.14	100.57	118.65	129.95	74.58	91.53	101.70	108.48	132.21	145.77
59	68.93	84.75	93.79	108.48	126.56	138.99	80.23	99.44	111.87	117.52	143.51	158.20
60	74.58	89.27	98.31	115.26	134.47	145.77	84.75	107.35	119.78	126.56	154.81	170.63
61	79.10	94.92	105.09	122.04	142.38	153.68	89.27	113.00	127.69	136.73	164.98	181.93
62	84.75	101.70	111.87	131.08	151.42	163.85	96.05	120.91	135.60	145.77	176.28	194.36
63	89.27	109.61	122.04	140.12	160.46	174.02	101.70	127.69	143.51	157.07	188.71	207.92
64	96.05	118.65	132.21	150.29	171.76	185.32	107.35	136.73	153.68	168.37	201.14	221.48
65	102.83	127.69	142.38	159.33	183.06	196.62	114.13	144.64	162.72	179.67	214.70	236.17
66	109.61	136.73	153.68	169.50	195.49	211.31	123.17	154.81	174.02	190.97	229.39	250.86
67	116.39	148.03	163.85	180.80	212.44	228.26	129.95	167.24	184.19	204.53	248.60	265.55
68	125.43	160.46	177.41	195.49	232.78	245.21	140.12	179.67	200.01	221.48	268.94	284.76
69	135.60	172.89	194.36	215.83	254.25	272.33	153.68	195.49	219.22	244.08	292.67	311.88
70	146.90	187.58	212.44	239.56	277.98	300.58	167.24	211.31	238.43	270.07	316.40	344.65
71	160.46	203.40	227.13	264.42	303.97	327.70	181.93	228.26	256.51	298.32	343.52	370.64
72	176.28	220.35	245.21	294.93	334.48	360.47	198.88	248.60	276.85	331.09	375.16	403.41
73	193.23	241.82	267.81	328.83	370.64	396.63	215.83	271.20	302.84	366.12	411.32	438.44
74	212.44	265.55	294.93	367.25	411.32	437.31	233.91	296.06	331.09	405.67	450.87	479.12
75	230.52	292.67	331.09	406.80	454.26	482.51	251.99	323.18	366.12	445.22	494.94	524.32
76	248.60	325.44	376.29	450.87	503.98	536.75	271.20	354.82	409.06	488.16	543.53	578.56
77	270.07	366.12	429.40	498.33	563.87	604.55	290.41	392.11	457.65	532.23	602.29	645.23
78	292.67	410.19	484.77	549.18	629.41	679.13	313.01	433.92	509.63	579.69	666.70	718.68
79	317.53	456.52	542.40	602.29	699.47	758.23	336.74	476.86	562.74	630.54	734.50	796.65
80	346.91	503.98					364.99	520.93				
81	384.20	553.70					398.89	568.39				
82	426.01	605.68					439.57	618.11				
83	473.47	658.79					484.77	668.96				
84	525.45	715.29					534.49	722.07				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-99 VA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	2.2% Simple Inflation						2.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
30	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
31	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
32	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
33	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
34	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
35	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
36	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
37	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
38	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
39	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
40	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
41	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
42	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
43	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
44	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
45	35.03	45.20	49.72	55.37	68.93	76.84	47.46	57.63	63.28	70.06	84.75	92.66
46	35.03	45.20	49.72	55.37	68.93	76.84	47.46	57.63	63.28	70.06	84.75	92.66
47	35.03	45.20	49.72	55.37	68.93	76.84	47.46	57.63	63.28	70.06	84.75	92.66
48	35.03	45.20	49.72	55.37	68.93	76.84	47.46	57.63	63.28	70.06	84.75	92.66
49	35.03	45.20	49.72	55.37	68.93	76.84	47.46	57.63	63.28	70.06	84.75	92.66
50	38.42	48.59	54.24	61.02	74.58	83.62	50.85	59.89	65.54	73.45	88.14	97.18
51	40.68	50.85	57.63	64.41	77.97	87.01	51.98	62.15	67.80	74.58	90.40	99.44
52	42.94	54.24	59.89	66.67	81.36	90.40	53.11	63.28	68.93	76.84	92.66	101.70
53	44.07	56.50	63.28	70.06	84.75	93.79	54.24	65.54	72.32	77.97	94.92	103.96
54	46.33	58.76	65.54	72.32	88.14	98.31	56.50	66.67	73.45	80.23	97.18	107.35
55	48.59	59.89	68.93	75.71	91.53	101.70	57.63	68.93	75.71	82.49	99.44	109.61
56	51.98	64.41	72.32	80.23	97.18	107.35	62.15	73.45	80.23	87.01	105.09	116.39
57	55.37	68.93	76.84	87.01	103.96	114.13	65.54	79.10	88.14	93.79	113.00	125.43
58	59.89	73.45	81.36	93.79	110.74	122.04	70.06	85.88	94.92	101.70	123.17	136.73
59	64.41	77.97	87.01	100.57	117.52	128.82	73.45	91.53	103.96	109.61	133.34	148.03
60	68.93	82.49	90.40	106.22	123.17	134.47	79.10	98.31	110.74	117.52	141.25	157.07
61	72.32	87.01	96.05	111.87	129.95	141.25	82.49	102.83	116.39	123.17	150.29	166.11
62	75.71	91.53	101.70	117.52	136.73	148.03	85.88	108.48	122.04	132.21	158.20	175.15
63	80.23	98.31	108.48	125.43	143.51	154.81	90.40	115.26	128.82	140.12	168.37	185.32
64	84.75	103.96	116.39	132.21	150.29	162.72	94.92	119.78	135.60	148.03	177.41	195.49
65	90.40	110.74	124.30	138.99	158.20	171.76	99.44	125.43	141.25	157.07	186.45	205.66
66	94.92	118.65	133.34	146.90	168.37	183.06	105.09	133.34	150.29	167.24	198.88	218.09
67	101.70	128.82	144.64	158.20	184.19	198.88	113.00	143.51	162.72	179.67	214.70	235.04
68	108.48	138.99	157.07	172.89	201.14	218.09	123.17	155.94	176.28	195.49	233.91	255.38
69	117.52	151.42	170.63	189.84	221.48	239.56	133.34	169.50	190.97	213.57	254.25	276.85
70	128.82	162.72	185.32	207.92	240.69	262.16	145.77	184.19	206.79	235.04	274.59	299.45
71	140.12	176.28	197.75	230.52	264.42	285.89	159.33	198.88	223.74	259.90	298.32	323.18
72	154.81	192.10	213.57	256.51	291.54	314.14	172.89	216.96	240.69	287.02	325.44	350.30
73	169.50	210.18	232.78	285.89	322.05	344.65	187.58	236.17	262.16	319.79	357.08	381.94
74	184.19	230.52	256.51	319.79	357.08	380.81	204.53	257.64	288.15	352.56	392.11	416.97
75	200.01	255.38	288.15	354.82	395.50	419.23	219.22	281.37	319.79	387.59	430.53	455.39
76	216.96	283.63	327.70	392.11	438.44	466.69	236.17	308.49	355.95	424.88	473.47	502.85
77	235.04	318.66	372.90	433.92	490.42	525.45	253.12	341.26	398.89	463.30	524.32	560.48
78	255.38	357.08	422.62	477.99	548.05	590.99	272.33	377.42	442.96	505.11	579.69	626.02
79	276.85	396.63	471.21	524.32	607.94	658.79	292.67	414.71	489.29	548.05	638.45	693.82
80	301.71	438.44					317.53	454.26				
81	333.35	482.51					348.04	494.94				
82	370.64	526.58					383.07	536.75				
83	412.45	572.91					422.62	581.95				
84	457.65	621.50					465.56	628.28				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC2000 VA 4/00

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP

Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	GPO Inflation			5% Compound Inflation		
	Benefit Period			Benefit Period		
	4 Years	6 Years	Life	4 Years	6 Years	Life
40	51.87	58.83	79.48	194.33	216.86	290.08
41	55.70	62.71	83.67	194.33	216.86	290.08
42	56.07	63.13	87.88	194.33	216.86	290.08
43	59.98	67.08	92.12	194.33	216.86	290.08
44	60.38	71.08	96.37	194.33	216.86	290.08
45	64.36	71.56	100.65	219.67	245.02	326.70
46	64.79	75.64	104.95	219.67	245.02	326.70
47	68.85	79.77	109.27	219.67	245.02	326.70
48	72.95	80.31	113.61	219.67	245.02	326.70
49	73.44	84.52	122.04	219.67	245.02	326.70
50	77.63	88.79	126.43	233.76	259.10	340.78
51	81.85	93.08	134.93	239.39	264.74	349.23
52	82.38	97.43	143.47	245.02	267.55	360.49
53	86.69	98.06	152.05	253.47	276.00	368.94
54	87.25	102.48	160.67	261.92	281.63	377.39
55	91.63	106.97	169.33	264.74	287.27	383.02
56	99.76	115.18	182.16	276.00	298.53	399.92
57	104.12	123.47	195.05	292.90	315.43	419.63
58	112.39	135.72	208.01	312.61	329.51	444.98
59	120.74	144.20	225.19	332.33	352.04	473.14
60	129.17	156.67	242.46	352.04	374.57	501.31
61	141.59	169.26	260.19	362.46	387.18	518.98
62	150.18	181.97	282.27	371.90	401.33	535.10
63	162.82	194.81	299.59	382.95	416.82	554.89
64	179.57	207.77	314.30	397.95	435.97	572.84
65	192.46	224.87	327.75	409.07	450.97	591.43
66	212.50	248.95	339.93	423.72	466.81	610.44
67	232.54	276.49	350.85	436.81	483.28	627.34
68	256.59	290.65	369.50	457.37	506.94	653.39
69	277.20	314.30	397.24	486.73	541.30	694.09
70	299.94	342.18	428.79	511.17	580.87	739.29
71	322.61	369.57	465.54	532.92	618.68	769.78
72	346.97	404.14	506.66	553.97	660.43	804.35
73	372.60	437.24	549.40	579.81	703.38	842.16
74	397.24	474.13	589.46	611.43	746.89	884.19
75	418.93	503.42	623.11	649.52	790.33	929.39
76	439.35	528.91	653.95	696.20	829.69	985.15
77	463.15	553.83	683.38	746.54	867.99	1052.61
78	499.65	593.53	731.97	816.30	929.28	1152.05
79	548.97	646.04	795.62	902.23	1012.02	1277.76
80	607.85	709.69	881.54			
81	684.23	794.02	1002.48			
82	774.93	895.86	1150.46			
83	878.36	1012.02	1325.49			
84	992.93	1137.73	1518.03			
85+	1368.46	1557.81	2159.30			

Preferred Rates

Age	GPO Inflation			5% Compound Inflation		
	Benefit Period			Benefit Period		
	4 Years	6 Years	Life	4 Years	6 Years	Life
40	49.88	56.87	75.51	183.06	205.59	273.18
41	53.56	60.62	79.49	183.06	205.59	273.18
42	53.92	61.02	83.49	183.06	205.59	273.18
43	57.67	64.84	87.51	183.06	205.59	273.18
44	58.06	68.71	91.55	183.06	205.59	273.18
45	64.36	69.63	98.64	205.59	230.94	306.98
46	64.79	73.60	102.85	205.59	230.94	306.98
47	68.85	77.62	107.08	205.59	230.94	306.98
48	72.95	78.14	111.34	205.59	230.94	306.98
49	73.44	82.24	119.60	205.59	230.94	306.98
50	75.35	86.57	124.14	214.04	242.20	321.06
51	79.64	90.92	132.60	222.49	247.84	326.70
52	80.32	95.26	141.12	228.12	253.47	335.14
53	84.62	94.05	147.37	236.57	259.10	343.59
54	85.26	98.47	155.87	242.20	264.74	352.04
55	85.78	101.02	159.92	250.65	270.37	363.31
56	91.78	107.10	172.45	261.92	278.82	377.39
57	94.48	113.35	185.05	276.00	292.90	394.29
58	104.50	127.24	195.47	290.08	309.80	416.82
59	114.60	133.59	209.84	309.80	326.70	442.16
60	117.06	145.79	221.82	323.88	343.59	461.88
61	127.23	151.90	234.43	329.51	351.48	472.30
62	135.78	162.48	251.19	337.12	363.87	481.59
63	144.27	173.16	268.33	343.87	372.53	494.97
64	158.19	182.06	276.28	349.79	382.74	504.41
65	167.08	194.60	283.39	354.86	391.82	515.04
66	182.15	213.39	294.45	366.26	406.96	531.44
67	201.83	241.64	309.02	383.37	425.20	557.63
68	227.33	256.85	326.70	403.30	448.36	588.05
69	244.46	275.02	347.04	425.62	475.82	615.51
70	259.81	297.83	373.87	445.69	506.94	642.12
71	279.73	324.65	404.29	463.50	537.00	669.72
72	301.63	354.86	441.60	481.03	573.69	699.86
73	323.17	384.01	477.16	503.77	614.03	733.80
74	345.99	413.72	512.57	530.88	651.70	768.86
75	366.12	436.53	542.14	566.79	686.48	807.94
76	383.59	459.63	567.77	606.64	723.24	856.73
77	403.23	480.96	595.94	651.00	756.26	914.96
78	434.41	517.15	638.08	711.28	809.94	1004.07
79	477.37	561.70	693.78	784.48	879.95	1112.27
80	529.88	617.40	766.97			
81	595.12	690.59	870.40			
82	674.68	778.11	1002.48			
83	765.38	879.95	1152.05			
84	864.04	991.34	1320.72			
85+	1190.24	1354.14	1879.24			

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC2000 VA 4/00

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP

Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	3.4% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	109.79	122.52	163.90
41	109.79	122.52	163.90
42	109.79	122.52	163.90
43	109.79	122.52	163.90
44	109.79	122.52	163.90
45	124.12	138.44	184.58
46	124.12	138.44	184.58
47	124.12	138.44	184.58
48	124.12	138.44	184.58
49	124.12	138.44	184.58
50	132.07	146.39	192.54
51	135.25	149.58	197.31
52	138.44	151.17	203.68
53	143.21	155.94	208.45
54	147.98	159.12	213.22
55	149.58	162.31	216.41
56	155.94	168.67	225.95
57	165.49	178.22	237.09
58	176.63	186.17	251.41
59	187.77	198.90	267.33
60	198.90	211.63	283.24
61	210.04	224.36	300.74
62	221.18	238.68	318.25
63	233.91	254.60	338.93
64	249.82	273.69	359.62
65	264.14	291.20	381.90
66	281.65	310.29	405.76
67	299.15	330.98	429.63
68	323.02	358.03	461.46
69	354.84	394.63	506.01
70	385.08	437.59	556.93
71	415.31	482.14	599.89
72	447.14	533.06	649.22
73	485.33	588.76	704.91
74	531.47	649.22	768.56
75	587.16	714.46	840.17
76	655.59	781.29	927.69
77	733.56	852.90	1034.30
78	816.30	929.28	1152.05
79	902.23	1012.02	1277.76
80			
81			
82			
83			
84			
85+			

Preferred Rates

Age	3.4% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	103.43	116.16	154.35
41	103.43	116.16	154.35
42	103.43	116.16	154.35
43	103.43	116.16	154.35
44	103.43	116.16	154.35
45	116.16	130.48	173.44
46	116.16	130.48	173.44
47	116.16	130.48	173.44
48	116.16	130.48	173.44
49	116.16	130.48	173.44
50	120.93	136.85	181.40
51	125.71	140.03	184.58
52	128.89	143.21	189.36
53	133.66	146.39	194.13
54	136.85	149.58	198.90
55	141.62	152.76	205.27
56	147.98	157.53	213.22
57	155.94	165.49	222.77
58	163.90	175.04	235.50
59	175.04	184.58	249.82
60	182.99	194.13	260.96
61	190.95	203.68	273.69
62	200.50	216.41	286.42
63	210.04	227.55	302.33
64	219.59	240.28	316.65
65	229.14	253.01	332.57
66	243.46	270.51	353.25
67	262.55	291.20	381.90
68	284.83	316.65	415.31
69	310.29	346.89	448.73
70	335.75	381.90	483.73
71	361.21	418.49	521.92
72	388.26	463.05	564.89
73	421.68	513.97	614.21
74	461.46	566.48	668.32
75	512.38	620.58	730.37
76	571.25	681.05	806.75
77	639.67	743.10	899.05
78	711.28	809.94	1004.07
79	784.48	879.95	1112.27
80			
81			
82			
83			
84			
85+			

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC2000 VA 4/00

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP

Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	3.7% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	138.00	154.00	206.00
41	138.00	154.00	206.00
42	138.00	154.00	206.00
43	138.00	154.00	206.00
44	138.00	154.00	206.00
45	156.00	174.00	232.00
46	156.00	174.00	232.00
47	156.00	174.00	232.00
48	156.00	174.00	232.00
49	156.00	174.00	232.00
50	166.00	184.00	242.00
51	170.00	188.00	248.00
52	174.00	190.00	256.00
53	180.00	196.00	262.00
54	186.00	200.00	268.00
55	188.00	204.00	272.00
56	196.00	212.00	284.00
57	208.00	224.00	298.00
58	222.00	234.00	316.00
59	236.00	250.00	336.00
60	250.00	266.00	356.00
61	257.40	274.95	368.55
62	264.10	285.00	380.00
63	271.95	296.00	394.05
64	282.60	309.60	406.80
65	290.50	320.25	420.00
66	300.90	331.50	433.50
67	310.20	343.20	445.50
68	324.80	360.00	464.00
69	345.65	384.40	492.90
70	363.00	412.50	525.00
71	378.45	439.35	546.65
72	393.40	469.00	571.20
73	411.75	499.50	598.05
74	434.20	530.40	627.90
75	461.25	561.25	660.00
76	494.40	589.20	699.60
77	530.15	616.40	747.50
78	579.69	659.92	818.12
79	640.71	718.68	907.39
80			
81			
82			
83			
84			
85+			

Preferred Rates

Age	3.7% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	130.00	146.00	194.00
41	130.00	146.00	194.00
42	130.00	146.00	194.00
43	130.00	146.00	194.00
44	130.00	146.00	194.00
45	146.00	164.00	218.00
46	146.00	164.00	218.00
47	146.00	164.00	218.00
48	146.00	164.00	218.00
49	146.00	164.00	218.00
50	152.00	172.00	228.00
51	158.00	176.00	232.00
52	162.00	180.00	238.00
53	168.00	184.00	244.00
54	172.00	188.00	250.00
55	178.00	192.00	258.00
56	186.00	198.00	268.00
57	196.00	208.00	280.00
58	206.00	220.00	296.00
59	220.00	232.00	314.00
60	230.00	244.00	328.00
61	234.00	249.60	335.40
62	239.40	258.40	342.00
63	244.20	264.55	351.50
64	248.40	271.80	358.20
65	252.00	278.25	365.75
66	260.10	289.00	377.40
67	272.25	301.95	396.00
68	286.40	318.40	417.60
69	302.25	337.90	437.10
70	316.50	360.00	456.00
71	329.15	381.35	475.60
72	341.60	407.40	497.00
73	357.75	436.05	521.10
74	377.00	462.80	546.00
75	402.50	487.50	573.75
76	430.80	513.60	608.40
77	462.30	537.05	649.75
78	505.11	575.17	713.03
79	557.09	624.89	789.87
80			
81			
82			
83			
84			
85+			

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC2000 VA 4/00

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP

Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	2.2% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	77.97	87.01	116.39
41	77.97	87.01	116.39
42	77.97	87.01	116.39
43	77.97	87.01	116.39
44	77.97	87.01	116.39
45	88.14	98.31	131.08
46	88.14	98.31	131.08
47	88.14	98.31	131.08
48	88.14	98.31	131.08
49	88.14	98.31	131.08
50	93.79	103.96	136.73
51	96.05	106.22	140.12
52	98.31	107.35	144.64
53	101.70	110.74	148.03
54	105.09	113.00	151.42
55	106.22	115.26	153.68
56	110.74	119.78	160.46
57	117.52	126.56	168.37
58	125.43	132.21	178.54
59	133.34	141.25	189.84
60	141.25	150.29	201.14
61	149.16	159.33	213.57
62	157.07	169.50	226.00
63	166.11	180.80	240.69
64	177.41	194.36	255.38
65	187.58	206.79	271.20
66	200.01	220.35	288.15
67	212.44	235.04	305.10
68	229.39	254.25	327.70
69	251.99	280.24	359.34
70	273.46	310.75	395.50
71	294.93	342.39	426.01
72	317.53	378.55	461.04
73	344.65	418.10	500.59
74	377.42	461.04	545.79
75	416.97	507.37	596.64
76	465.56	554.83	658.79
77	520.93	605.68	734.50
78	579.69	659.92	818.12
79	640.71	718.68	907.39
80			
81			
82			
83			
84			
85+			

Preferred Rates

Age	2.2% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	73.45	82.49	109.61
41	73.45	82.49	109.61
42	73.45	82.49	109.61
43	73.45	82.49	109.61
44	73.45	82.49	109.61
45	82.49	92.66	123.17
46	82.49	92.66	123.17
47	82.49	92.66	123.17
48	82.49	92.66	123.17
49	82.49	92.66	123.17
50	85.88	97.18	128.82
51	89.27	99.44	131.08
52	91.53	101.70	134.47
53	94.92	103.96	137.86
54	97.18	106.22	141.25
55	100.57	108.48	145.77
56	105.09	111.87	151.42
57	110.74	117.52	158.20
58	116.39	124.30	167.24
59	124.30	131.08	177.41
60	129.95	137.86	185.32
61	135.60	144.64	194.36
62	142.38	153.68	203.40
63	149.16	161.59	214.70
64	155.94	170.63	224.87
65	162.72	179.67	236.17
66	172.89	192.10	250.86
67	186.45	206.79	271.20
68	202.27	224.87	294.93
69	220.35	246.34	318.66
70	238.43	271.20	343.52
71	256.51	297.19	370.64
72	275.72	328.83	401.15
73	299.45	364.99	436.18
74	327.70	402.28	474.60
75	363.86	440.70	518.67
76	405.67	483.64	572.91
77	454.26	527.71	638.45
78	505.11	575.17	713.03
79	557.09	624.89	789.87
80			
81			
82			
83			
84			
85+			

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-02 VA - Pre Rate Stability

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation							5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	8.51	10.95	12.16	13.38	14.60	17.03	18.24	15.14	17.54	21.02	22.20	23.34	35.35	38.39	31.62	41.35	48.65	53.52	58.38	65.68	68.11
30	8.51	10.95	12.16	14.60	15.81	17.03	18.24	16.31	18.71	22.19	23.36	24.51	36.57	40.95	34.06	43.79	48.65	55.95	60.81	68.11	72.98
31	8.51	10.95	13.38	14.60	15.81	17.03	18.24	17.47	19.88	23.36	24.53	25.68	37.79	43.51	34.06	43.79	51.08	58.38	63.25	70.54	72.98
32	8.51	12.16	13.38	14.60	15.81	18.24	19.46	17.47	19.88	24.53	25.70	26.84	40.23	44.79	34.06	46.22	51.08	58.38	63.25	70.54	75.41
33	9.73	12.16	13.38	14.60	15.81	18.24	19.46	18.64	21.05	25.69	26.87	28.01	41.45	47.35	36.49	46.22	51.08	58.38	63.25	72.98	75.41
34	9.73	12.16	13.38	14.60	15.81	18.24	19.46	18.64	22.22	26.86	28.04	29.18	43.88	49.91	36.49	46.22	53.52	60.81	65.68	72.98	77.84
35	9.73	12.16	13.38	15.81	17.03	18.24	20.15	19.80	23.39	26.86	29.20	30.34	46.32	51.19	36.49	46.22	53.52	60.81	65.68	72.98	77.84
36	9.92	12.16	13.38	15.81	17.03	19.46	21.41	20.97	24.56	28.03	30.37	32.68	47.54	53.74	36.49	48.65	53.52	63.25	68.11	75.41	80.27
37	9.92	12.19	14.60	15.81	17.03	19.80	22.67	22.13	25.73	30.37	31.54	33.85	49.98	56.30	38.92	48.65	55.95	63.25	68.11	75.41	80.27
38	11.02	12.19	14.60	15.81	17.03	19.80	22.67	22.13	26.90	31.53	32.71	35.01	52.42	58.86	38.92	48.65	55.95	65.68	70.54	77.84	82.71
39	11.02	13.38	15.49	17.03	18.24	20.96	23.93	23.30	28.07	32.70	35.05	37.35	54.85	62.70	38.92	51.08	55.95	65.68	70.54	77.84	82.71
40	12.12	14.40	16.59	17.70	18.78	22.12	25.19	24.46	29.24	33.87	36.21	38.51	57.29	65.26	38.92	51.08	58.38	65.68	70.54	80.27	85.14
41	12.21	14.50	17.82	18.93	20.02	23.43	26.52	25.74	30.53	35.18	37.53	39.85	60.00	65.68	41.35	53.52	58.38	68.11	72.98	82.71	85.14
42	13.41	15.72	17.93	19.05	20.15	24.75	27.86	25.85	31.83	36.50	40.04	42.36	62.73	68.11	41.35	53.52	60.81	70.54	75.41	82.71	87.57
43	13.51	15.82	19.18	20.31	21.41	26.08	29.20	27.14	33.14	39.01	41.39	43.72	65.48	68.11	43.79	55.95	63.25	70.54	75.41	85.14	90.00
44	13.60	17.06	19.31	20.44	22.69	27.43	30.55	28.45	34.46	40.36	42.74	45.09	65.68	68.11	43.79	55.95	63.25	72.98	77.84	87.57	90.00
45	13.70	17.18	20.58	21.72	22.84	28.80	31.91	29.76	35.80	41.72	45.30	47.66	65.68	70.54	46.22	58.38	65.68	75.41	80.27	87.57	92.44
46	14.95	18.44	20.72	23.01	24.14	30.18	33.27	29.89	38.34	44.28	46.68	49.05	68.11	70.54	46.22	58.38	68.11	75.41	80.27	90.00	94.87
47	15.06	18.57	22.02	24.32	25.46	31.58	34.64	31.23	39.69	45.66	49.27	51.66	68.11	70.54	48.65	60.81	70.54	77.84	82.71	92.44	97.30
48	15.17	19.86	23.33	24.48	25.63	32.99	36.02	32.57	41.06	48.26	51.88	54.29	68.11	72.98	48.65	63.25	70.54	80.27	85.14	92.44	97.30
49	16.45	19.99	23.49	25.81	26.97	35.65	38.69	33.92	43.65	49.67	53.31	55.72	70.54	72.98	51.08	63.25	72.98	82.71	87.57	94.87	99.73
50	16.57	21.30	24.83	27.16	28.34	37.10	40.09	35.29	45.04	52.30	55.96	58.39	70.54	72.98	51.08	65.68	75.41	82.71	87.57	97.30	102.17
51	17.86	22.63	26.17	28.52	29.70	39.81	42.78	36.49	46.46	54.97	58.64	61.08	72.98	77.84	53.52	68.11	77.84	85.14	90.00	99.73	107.03
52	17.97	22.77	26.34	29.90	31.09	41.31	45.48	38.92	49.11	56.44	61.35	63.80	77.84	82.71	55.95	70.54	80.27	90.00	94.87	104.60	109.46
53	19.28	24.11	27.71	30.09	31.29	44.08	48.20	40.67	51.79	59.15	64.08	66.53	82.71	85.14	58.38	72.98	82.71	92.44	97.30	107.03	114.33
54	19.40	24.26	27.89	31.49	32.70	46.89	50.93	42.08	53.25	61.88	66.83	70.53	85.14	90.00	60.81	77.84	87.57	94.87	99.73	111.90	116.76
55	20.74	25.64	29.29	32.91	34.13	49.72	53.68	43.79	55.96	64.64	69.60	73.32	90.00	94.87	63.25	80.27	90.00	99.73	104.60	116.76	121.63
56	22.07	26.99	31.89	35.53	36.75	52.55	57.75	47.41	58.67	67.38	73.61	77.34	97.30	102.17	65.68	82.71	94.87	104.60	109.46	121.63	128.92
57	23.41	29.58	33.28	38.17	39.39	56.70	61.83	48.84	61.39	71.39	77.65	81.39	104.60	109.46	68.11	87.57	97.30	109.46	116.76	128.92	136.22
58	24.77	30.97	35.91	40.83	43.30	60.89	65.94	51.54	64.13	74.17	81.71	85.47	111.90	116.76	70.54	90.00	102.17	114.33	122.16	138.65	145.95
59	27.38	33.61	38.58	43.52	46.00	65.13	71.38	54.26	68.16	78.24	85.80	89.59	119.19	126.49	72.98	94.87	107.03	121.34	126.37	145.95	153.25
60	28.77	36.27	41.27	46.24	49.97	69.41	76.85	57.00	70.95	82.34	89.93	93.73	128.92	136.22	75.41	99.73	111.90	124.28	129.34	153.25	162.98
61	31.42	38.95	45.23	50.23	53.98	75.12	82.48	60.93	76.17	87.59	95.20	100.28	132.82	139.93	78.27	101.98	116.21	129.60	134.67	161.28	170.76
62	34.09	42.92	47.97	54.26	58.03	80.89	89.48	64.88	81.42	94.14	101.76	105.58	136.34	143.28	83.19	106.30	120.17	136.21	141.30	168.70	177.94
63	38.05	45.66	52.00	58.33	62.12	88.08	95.20	69.75	86.69	99.44	108.36	113.46	141.76	148.51	85.50	110.25	123.75	141.57	147.94	175.51	184.51
64	40.78	49.70	57.34	62.43	66.25	95.35	102.90	74.10	91.99	107.31	114.98	120.09	144.49	153.25	87.57	113.84	129.17	146.68	154.62	183.90	192.66
65	44.81	53.77	61.45	67.85	71.70	102.17	106.42	76.62	98.58	112.81	122.91	128.03	148.99	157.51	91.52	117.07	131.96	153.25	161.31	189.43	200.08
66	48.65	58.89	67.85	74.26	79.38	109.59	115.79	80.64	105.45	119.92	131.87	138.27	159.21	167.48	95.11	124.06	140.60	161.28	171.56	200.56	210.90
67	53.77	65.29	74.26	81.94	88.34	116.40	122.42	86.29	112.38	128.44	142.11	151.07	170.58	178.61	100.34	130.44	146.50	168.57	183.08	208.71	220.75
68	58.89	72.98	81.94	89.62	97.30	124.55	132.33	91.46	118.71	136.22	151.79	163.47	182.93	192.66	105.09	136.22	155.68	177.09	192.66	219.90	231.58
69	64.01	79.38	89.62	98.58	108.82	133.85	141.39	96.15	126.31	143.28	162.13	173.44	194.18	205.49	111.23	143.28	164.01	188.52	203.60	230.00	241.31
70	70.42	88.34	98.58	108.82	120.35	142.30	149.60	102.17	133.18	151.42	171.49	184.26	207.98	218.93	114.94	149.60	171.49	197.03	213.45	239.00	251.77
71	77.60	97.00	109.34	121.63	134.03	151.67	160.49	107.58	141.09	160.49	181.65	195.76	220.45	232.79	121.69	158.72	181.65	206.34	223.97	252.19	264.54
72	83.44	103.87	117.49	134.52	144.74	161.76	170.28	114.09	148.14	170.28	192.41	207.74	234.98	246.90	127.71	166.87	190.71	217.95	234.98	265.63	279.25
73	88.67	111.65	126.43	142.85	154.34	172.41	182.26	119.86	157.63	178.97	205.24	221.66	247.94	261.07	134.64	175.69	201.96	229.87	247.94	277.49	292.27
74	93.29	118.59	134.40	151.79	164.44	183.41	192.90	126.49	166.02	189.74	216.62	234.01	264.05	276.70	142.30	184.99	211.87	240.33	259.31	290.93	306.74
75	98.82	127.71	144.43	162.68	174.84	194.60	205.24	133.79	174.84	199.16	228.05	246.29	278.22	293.42	148.99	194.60	223.49	252.37	272.14	305.59	320.79
76	105.09	134.28	153.25	172.22	183.90	204.33	216.01	140.11	182.44	208.71	237.90	258.33	290.44	306.50	153.25	202.87	232.06	262.71	283.15	316.72	334.23
77	111.90	142.67	160.85	180.43	193.02	215.40	226.59	146.86	191.62	218.20	248.97	269.95	303.52	318.90	159.45	209.81	240.58	272.75	293.73	328.70	346.88
78	117.73	149.84	169.91	189.98	203.36	224.77	236.81	152.52	199.35	228.78	259.55	280.96	315.74	331.80	164.56	218.08	250.19	283.63	305.04	341.16	358.55
79	123.88	158.36	178.79	199.22	213.27	234.98	247.75	158.36	208.16	238.81	270.74	292.45	328.21	344.81	169.85	224.77	259.25	292.45	315.44	352.47	370.35
80	130.14	165.41	187.30	209.20	223.79	245.69	259.06	165.41	217.71	249.33	283.39	306.50	344.20	361.23	177.57	235.96	271.23	306.50	329.61	368.53	387.99
81	142.30	182.44	205.55	229.87	245.69	271.23	284.61	182.44	239.60	274.88	312.58	336.91	378.26	397.72	195.82	259.06	297.98	336.91	362.45	406.23	426.91
82	156.90	199.47	226.23	252.98	270.01	297.98	313.80	200.68	263.93	302.85	344.20	370.96	415.96	437.85	215.28	284.61	328.39	370.96	398.93	446.37	469.48
83	172.71	220.14	249.33	277.31	296.77	328.39	345.42	221.36	290.69	332.04	377.04	407.45	457.32	481.64	235.96	313.80	361.23	407.45	439.07	491.37	516.91
84	189.74	242.04	273.66	305.28	327.17	360.01	379.47	243.25	318.66	366.10	415.96	448.80	503.53	530.29	260.28	345.42	397.72	448.80	482.86	540.02	568.00
85	229.87	293.12	332.04	369.74	395.29	436.64	459.75	294.34	386.77	442.72	502.32	542.45	609.35	640.97	315.01	417.18	480.42	542.45	583.81	653.13	688.41
86	252.98	322.31	364.88	407.45	435.42	480.42	504.75	323.53	424.48	486.51	553.40	597.19	670.16	705.43	346.64	459.75	529.07	597.19	642.19	718.81	756.52
87	277.31	353.93	401.37	447.59	479.21	527.86	555.83	356.37	467.05	535.16	608.13	656.78	737.06	775.98	380.69	504.75	581.37	656.78	706.65	790.57	831.92
88	321.09	409.88	463.40	516.91	553.40	609.35	642.19	411.10	540.02	619.08	701.78	757.73	851.38	895.17	440.29	583.81	671.38	757.73	816.11	913.41	962.06
89	352.72	450.02	509.61	569.21	608.13	670.16	705.43	452.45	593.54	679.89	772.33	834.36	936.52	985.17	484.07	642.19	738.27	834.36	897.60	1004.63	1058.15
90	387.99	495.02	560.70	625.16	668.95	738.27	777.19	497.45	653.13	748.00	848.95	917.06	1030.18	1083.69	532.72	705.43	812.46	917.06	987.61	1105.58	1163.96
91+	426.91	544.89	616.65	688.41	735.84	811.25	853.82	547.32	718.81	823.41	935.31	1009.50	1132.34	1191.94	585.02	777.19	893.95	1009.50	1087.34	1216.26	1279.51

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-02 VA - Pre Rate Stability

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	2.5% Simple Inflation							2.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	12.16	15.81	18.24	20.68	23.11	25.54	26.76	15.81	20.68	24.33	26.76	29.19	32.84	34.06
30	13.38	17.03	19.46	21.89	24.33	26.76	27.97	17.03	21.89	24.33	27.97	30.41	34.06	36.49
31	13.38	17.03	19.46	21.89	24.33	26.76	29.19	17.03	21.89	25.54	29.19	31.62	35.27	36.49
32	13.38	17.03	19.46	21.89	24.33	27.97	29.19	17.03	23.11	25.54	29.19	31.62	35.27	37.70
33	13.38	18.24	20.68	23.11	25.54	27.97	29.19	18.24	23.11	25.54	29.19	31.62	36.49	37.70
34	14.60	18.24	20.68	23.11	25.54	27.97	30.41	18.24	23.11	26.76	30.41	32.84	36.49	38.92
35	14.60	18.24	20.68	23.11	25.54	29.19	30.41	18.24	23.11	26.76	30.41	32.84	36.49	38.92
36	14.60	18.24	20.68	24.33	26.76	29.19	31.62	18.24	24.33	26.76	31.62	34.06	37.70	40.14
37	14.60	18.24	21.89	24.33	26.76	30.41	31.62	19.46	24.33	27.97	31.62	34.06	37.70	40.14
38	14.60	19.46	21.89	24.33	26.76	30.41	31.62	19.46	24.33	27.97	32.84	35.27	38.92	41.35
39	14.60	19.46	21.89	25.54	27.97	30.41	32.84	19.46	25.54	27.97	32.84	35.27	38.92	41.35
40	15.81	19.46	21.89	25.54	27.97	31.62	32.84	19.46	25.54	29.19	32.84	35.27	40.14	42.57
41	15.81	19.46	23.11	25.54	27.97	31.62	32.84	20.68	26.76	29.19	34.06	36.49	41.35	42.57
42	15.81	20.68	23.11	26.76	29.19	31.62	34.06	20.68	26.76	30.41	35.27	37.70	41.35	43.79
43	15.81	20.68	23.11	26.76	29.19	32.84	34.06	21.89	27.97	31.62	35.27	37.70	42.57	45.00
44	15.81	20.68	24.33	26.76	29.19	32.84	34.06	21.89	27.97	31.62	36.49	38.92	43.79	45.00
45	17.03	21.89	24.33	27.97	30.41	32.84	35.27	23.11	29.19	32.84	37.70	40.14	43.79	46.22
46	17.03	21.89	24.33	27.97	30.41	34.06	35.27	23.11	29.19	34.06	37.70	40.14	45.00	47.43
47	17.03	21.89	25.54	27.97	30.41	34.06	35.27	24.33	30.41	35.27	38.92	41.35	46.22	48.65
48	17.03	21.89	25.54	27.97	30.41	34.06	36.49	24.33	31.62	35.27	40.14	42.57	46.22	48.65
49	17.03	23.11	25.54	29.19	31.62	35.27	36.49	25.54	31.62	36.49	41.35	43.79	47.43	49.87
50	18.24	23.11	26.76	29.19	31.62	35.27	36.49	25.54	32.84	37.70	41.35	43.79	48.65	51.08
51	18.24	24.33	27.97	30.41	32.84	36.49	38.92	26.76	34.06	38.92	42.57	45.00	49.87	53.52
52	19.46	25.54	29.19	32.84	35.27	38.92	41.35	27.97	35.27	40.14	45.00	47.43	52.30	54.73
53	20.68	26.76	30.41	34.06	36.49	41.35	42.57	29.19	36.49	41.35	46.22	48.65	53.52	57.16
54	21.89	27.97	31.62	36.49	38.92	42.57	45.00	30.41	38.92	43.79	47.43	49.87	55.95	58.38
55	21.89	29.19	32.84	37.70	41.35	45.00	47.43	31.62	40.14	45.00	49.87	52.30	58.38	60.81
56	24.33	30.41	35.27	40.14	43.79	48.65	51.08	32.84	41.35	47.43	52.30	54.73	60.81	64.46
57	25.54	32.84	37.70	42.57	46.22	52.30	54.73	34.06	43.79	48.65	54.73	58.38	64.46	68.11
58	26.76	35.27	40.14	46.22	49.87	55.95	58.38	35.27	45.00	51.08	57.16	62.03	69.33	72.98
59	29.19	37.70	42.57	48.65	53.52	59.60	63.25	36.49	47.43	53.52	60.81	65.68	72.98	76.62
60	31.62	40.14	46.22	52.30	57.16	64.46	68.11	37.70	49.87	55.95	64.46	69.33	76.62	81.49
61	32.84	42.57	48.65	55.95	60.81	68.11	71.76	40.14	52.30	59.60	68.11	72.98	82.71	87.57
62	35.27	46.22	52.30	59.60	64.46	71.76	75.41	43.79	55.95	63.25	71.76	77.84	88.79	93.65
63	37.70	49.87	55.95	63.25	68.11	76.62	80.27	46.22	59.60	66.89	76.62	83.92	94.87	99.73
64	41.35	53.52	60.81	68.11	72.98	80.27	85.14	48.65	63.25	71.76	81.49	88.79	102.17	107.03
65	43.79	57.16	64.46	71.76	76.62	85.14	90.00	52.30	66.89	75.41	87.57	94.87	108.25	114.33
66	47.43	62.03	70.54	79.06	85.14	93.65	98.52	55.95	72.98	82.71	94.87	103.38	117.98	124.06
67	52.30	68.11	77.84	86.35	92.44	103.38	108.25	60.81	79.06	88.79	102.17	111.90	126.49	133.79
68	57.16	74.19	85.14	94.87	102.17	114.33	120.41	65.68	85.14	97.30	110.68	120.41	137.44	144.74
69	62.03	81.49	92.44	104.60	111.90	125.28	132.57	71.76	92.44	105.81	121.63	131.36	148.38	155.68
70	68.11	88.79	100.95	114.33	122.84	138.65	145.95	76.62	99.73	114.33	131.36	142.30	159.33	167.84
71	74.19	97.30	110.68	125.28	135.01	152.03	160.55	83.92	109.46	125.28	142.30	154.47	173.93	182.44
72	81.49	105.81	121.63	137.44	148.38	167.84	176.36	91.22	119.19	136.22	155.68	167.84	189.74	199.47
73	88.79	116.76	132.57	152.03	164.20	183.66	193.39	99.73	130.14	149.60	170.28	183.66	205.55	216.49
74	97.30	127.71	145.95	166.63	180.01	203.12	212.85	109.46	142.30	162.98	184.87	199.47	223.79	235.96
75	107.03	139.87	159.33	182.44	197.03	222.58	234.74	119.19	155.68	178.79	201.90	217.71	244.47	256.63
76	116.76	152.03	173.93	198.25	215.28	242.04	255.42	127.71	169.06	193.39	218.93	235.96	263.93	278.52
77	127.71	166.63	189.74	216.49	234.74	263.93	277.31	138.65	182.44	209.20	237.17	255.42	285.82	301.63
78	138.65	181.22	207.98	235.96	255.42	287.04	301.63	149.60	198.25	227.44	257.85	277.31	310.15	325.96
79	150.82	198.25	227.44	257.85	278.52	312.58	328.39	161.76	214.06	246.90	278.52	300.42	335.69	352.72
80	165.41	217.71	249.33	283.39	306.50	344.20	361.23	177.57	235.96	271.23	306.50	329.61	368.53	387.99
81	182.44	239.60	274.88	312.58	336.91	378.26	397.72	195.82	259.06	297.98	336.91	362.45	406.23	426.91
82	200.68	263.93	302.85	344.20	370.96	415.96	437.85	215.28	284.61	328.39	370.96	398.93	446.37	469.48
83	221.36	290.69	332.04	377.04	407.45	457.32	481.64	235.96	313.80	361.23	407.45	439.07	491.37	516.91
84	243.25	318.66	366.10	415.96	448.80	503.53	530.29	260.28	345.42	397.72	448.80	482.86	540.02	568.00
85	294.34	386.77	442.72	502.32	542.45	609.35	640.97	315.01	417.18	480.42	542.45	583.81	653.13	688.41
86	323.53	424.48	486.51	553.40	597.19	670.16	705.43	346.64	459.75	529.07	597.19	642.19	718.81	756.52
87	356.37	467.05	535.16	608.13	656.78	737.06	775.98	380.69	504.75	581.37	656.78	706.65	790.57	831.92
88	411.10	540.02	619.08	701.78	757.73	851.38	895.17	440.29	583.81	671.38	757.73	816.11	913.41	962.06
89	452.45	593.54	679.89	772.33	834.36	936.52	985.17	484.07	642.19	738.27	834.36	897.60	1004.63	1058.15
90	497.45	653.13	748.00	848.95	917.06	1030.18	1083.69	532.72	705.43	812.46	917.06	987.61	1105.58	1163.96
91+	547.32	718.81	823.41	935.31	1009.50	1132.34	1191.94	585.02	777.19	893.95	1009.50	1087.34	1216.26	1279.51

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-02 VA - Pre Rate Stability

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	4.3% Simple Inflation							4.3% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	12.45	14.42	17.28	18.25	19.19	29.06	31.56	26.00	34.00	40.00	44.00	48.00	54.00	56.00
30	13.41	15.39	18.24	19.21	20.15	30.07	33.67	28.00	36.00	40.00	46.00	50.00	56.00	60.00
31	14.37	16.35	19.21	20.17	21.11	31.07	35.77	28.00	36.00	42.00	48.00	52.00	58.00	60.00
32	14.37	16.35	20.17	21.13	22.07	33.07	36.82	28.00	38.00	42.00	48.00	52.00	58.00	62.00
33	15.32	17.31	21.13	22.09	23.03	34.08	38.93	30.00	38.00	42.00	48.00	52.00	60.00	62.00
34	15.32	18.27	22.09	23.05	23.99	36.08	41.03	30.00	38.00	44.00	50.00	54.00	60.00	64.00
35	16.28	19.23	22.09	24.01	24.95	38.09	42.08	30.00	38.00	44.00	50.00	54.00	60.00	64.00
36	17.24	20.19	23.05	24.97	26.87	39.09	44.19	30.00	40.00	44.00	52.00	56.00	62.00	66.00
37	18.20	21.15	24.97	25.93	27.83	41.09	46.29	32.00	40.00	46.00	52.00	56.00	62.00	66.00
38	18.20	22.12	25.93	26.89	28.79	43.10	48.40	32.00	40.00	46.00	54.00	58.00	64.00	68.00
39	19.15	23.08	26.89	28.81	30.71	45.10	51.55	32.00	42.00	46.00	54.00	58.00	64.00	68.00
40	20.11	24.04	27.85	29.77	31.67	47.11	53.66	32.00	42.00	48.00	54.00	58.00	66.00	70.00
41	21.16	25.10	28.93	30.86	32.76	49.33	54.00	34.00	44.00	48.00	56.00	60.00	68.00	70.00
42	21.25	26.17	30.01	32.92	34.83	51.58	56.00	34.00	44.00	50.00	58.00	62.00	68.00	72.00
43	22.32	27.25	32.08	34.03	35.95	53.84	56.00	36.00	46.00	52.00	58.00	62.00	70.00	74.00
44	23.39	28.34	33.18	35.14	37.07	54.00	56.00	36.00	46.00	52.00	60.00	64.00	72.00	74.00
45	24.47	29.43	34.30	37.24	39.18	54.00	58.00	38.00	48.00	54.00	62.00	66.00	72.00	76.00
46	24.58	31.52	36.41	38.38	40.33	56.00	58.00	38.00	48.00	56.00	62.00	66.00	74.00	78.00
47	25.67	32.64	37.54	40.51	42.47	56.00	58.00	40.00	50.00	58.00	64.00	68.00	76.00	80.00
48	26.78	33.76	39.68	42.66	44.63	56.00	60.00	40.00	52.00	58.00	66.00	70.00	76.00	80.00
49	27.89	35.89	40.84	43.83	45.81	58.00	60.00	42.00	52.00	60.00	68.00	72.00	78.00	82.00
50	29.01	37.03	43.00	46.01	48.00	58.00	60.00	42.00	54.00	62.00	68.00	72.00	80.00	84.00
51	30.00	38.20	45.20	48.21	50.22	60.00	64.00	44.00	56.00	64.00	70.00	74.00	82.00	88.00
52	32.00	40.38	46.40	50.44	52.45	64.00	68.00	46.00	58.00	66.00	74.00	78.00	86.00	90.00
53	33.44	42.58	48.63	52.68	54.70	68.00	70.00	48.00	60.00	68.00	76.00	80.00	88.00	94.00
54	34.60	43.78	50.88	54.95	57.99	70.00	74.00	50.00	64.00	72.00	78.00	82.00	92.00	96.00
55	36.00	46.01	53.14	57.23	60.28	74.00	78.00	52.00	66.00	74.00	82.00	86.00	96.00	100.00
56	38.98	48.23	55.40	60.52	63.59	80.00	84.00	54.00	68.00	78.00	86.00	90.00	100.00	106.00
57	40.16	50.47	58.70	63.84	66.92	86.00	90.00	56.00	72.00	80.00	90.00	96.00	106.00	112.00
58	42.38	52.73	60.98	67.18	70.28	92.00	96.00	58.00	74.00	84.00	94.00	100.44	114.00	120.00
59	44.61	56.04	64.33	70.55	73.66	98.00	104.00	60.00	78.00	88.00	99.76	103.90	120.00	126.00
60	46.86	58.33	67.70	73.94	77.06	106.00	112.00	62.00	82.00	92.00	102.19	106.35	126.00	134.00
61	50.09	62.63	72.01	78.27	82.45	109.20	115.05	64.35	83.85	95.55	106.56	110.73	132.60	140.40
62	53.34	66.94	77.40	83.67	86.81	112.10	117.80	68.40	87.40	98.80	111.99	116.17	138.70	146.30
63	57.35	71.28	81.76	89.09	93.28	116.55	122.10	70.30	90.65	101.75	116.40	121.64	144.30	151.70
64	60.92	75.63	88.23	94.53	98.73	118.80	126.00	72.00	93.60	106.20	120.60	127.12	151.20	158.40
65	63.00	81.05	92.75	101.05	105.26	122.50	129.50	75.25	96.25	108.50	126.00	132.63	155.75	164.50
66	66.30	86.70	98.60	108.42	113.68	130.90	137.70	78.20	102.00	115.60	132.60	141.05	164.90	173.40
67	70.95	92.40	105.60	116.84	124.21	140.25	146.85	82.50	107.25	120.45	138.60	150.53	171.60	181.50
68	75.20	97.60	112.00	124.80	134.40	150.40	158.40	86.40	112.00	128.00	145.60	158.40	180.80	190.40
69	79.05	103.85	117.80	133.30	142.60	159.65	168.95	91.45	117.80	134.85	155.00	167.40	189.10	198.40
70	84.00	109.50	124.50	141.00	151.50	171.00	180.00	94.50	123.00	141.00	162.00	175.50	196.50	207.00
71	88.45	116.00	131.95	149.35	160.95	181.25	191.40	100.05	130.50	149.35	169.65	184.15	207.35	217.50
72	93.80	121.80	140.00	158.20	170.80	193.20	203.00	105.00	137.20	156.80	179.20	193.20	218.40	229.60
73	98.55	129.60	147.15	168.75	182.25	203.85	214.65	110.70	144.45	166.05	189.00	203.85	228.15	240.30
74	104.00	136.50	156.00	178.10	192.40	217.10	227.50	117.00	152.10	174.20	197.60	213.20	239.20	252.20
75	110.00	143.75	163.75	187.50	202.50	228.75	241.25	122.50	160.00	183.75	207.50	223.75	251.25	263.75
76	115.20	150.00	171.60	195.60	212.40	238.80	252.00	126.00	166.80	190.80	216.00	232.80	260.40	274.80
77	120.75	157.55	179.40	204.70	221.95	249.55	262.20	131.10	172.50	197.80	224.25	241.50	270.25	285.20
78	125.40	163.90	188.10	213.40	231.00	259.60	272.80	135.30	179.30	205.70	233.20	250.80	280.50	294.80
79	130.20	171.15	196.35	222.60	240.45	269.85	283.50	139.65	184.80	213.15	240.45	259.35	289.80	304.50
80	136.00	179.00	205.00	233.00	252.00	283.00	297.00	146.00	194.00	223.00	252.00	271.00	303.00	319.00
81	150.00	197.00	226.00	257.00	277.00	311.00	327.00	161.00	213.00	245.00	277.00	298.00	334.00	351.00
82	165.00	217.00	249.00	283.00	305.00	342.00	360.00	177.00	234.00	270.00	305.00	328.00	367.00	386.00
83	182.00	239.00	273.00	310.00	335.00	376.00	396.00	194.00	258.00	297.00	335.00	361.00	404.00	425.00
84	200.00	262.00	301.00	342.00	369.00	414.00	436.00	214.00	284.00	327.00	369.00	397.00	444.00	467.00
85	242.00	318.00	364.00	413.00	446.00	501.00	527.00	259.00	343.00	395.00	446.00	480.00	537.00	566.00
86	266.00	349.00	400.00	455.00	491.00	551.00	580.00	285.00	378.00	435.00	491.00	528.00	591.00	622.00
87	293.00	384.00	440.00	500.00	540.00	606.00	638.00	313.00	415.00	478.00	540.00	581.00	650.00	684.00
88	338.00	444.00	509.00	577.00	623.00	700.00	736.00	362.00	480.00	552.00	623.00	671.00	751.00	791.00
89	372.00	488.00	559.00	635.00	686.00	770.00	810.00	398.00	528.00	607.00	686.00	738.00	826.00	870.00
90	409.00	537.00	615.00	698.00	754.00	847.00	891.00	438.00	580.00	668.00	754.00	812.00	909.00	957.00
91+	450.00	591.00	677.00	769.00	830.00	931.00	980.00	481.00	639.00	735.00	830.00	894.00	1000.00	1052.00

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-02 VA - Pre Rate Stability

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	1.8% Simple Inflation							1.8% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	10.00	13.00	15.00	17.00	19.00	21.00	22.00	13.00	17.00	20.00	22.00	24.00	27.00	28.00
30	11.00	14.00	16.00	18.00	20.00	22.00	23.00	14.00	18.00	20.00	23.00	25.00	28.00	30.00
31	11.00	14.00	16.00	18.00	20.00	22.00	24.00	14.00	18.00	21.00	24.00	26.00	29.00	30.00
32	11.00	14.00	16.00	18.00	20.00	23.00	24.00	14.00	19.00	21.00	24.00	26.00	29.00	31.00
33	11.00	15.00	17.00	19.00	21.00	23.00	24.00	15.00	19.00	21.00	24.00	26.00	30.00	31.00
34	12.00	15.00	17.00	19.00	21.00	23.00	25.00	15.00	19.00	22.00	25.00	27.00	30.00	32.00
35	12.00	15.00	17.00	19.00	21.00	24.00	25.00	15.00	19.00	22.00	25.00	27.00	30.00	32.00
36	12.00	15.00	17.00	20.00	22.00	24.00	26.00	15.00	20.00	22.00	26.00	28.00	31.00	33.00
37	12.00	15.00	18.00	20.00	22.00	25.00	26.00	16.00	20.00	23.00	26.00	28.00	31.00	33.00
38	12.00	16.00	18.00	20.00	22.00	25.00	26.00	16.00	20.00	23.00	27.00	29.00	32.00	34.00
39	12.00	16.00	18.00	21.00	23.00	25.00	27.00	16.00	21.00	23.00	27.00	29.00	32.00	34.00
40	13.00	16.00	18.00	21.00	23.00	26.00	27.00	16.00	21.00	24.00	27.00	29.00	33.00	35.00
41	13.00	16.00	19.00	21.00	23.00	26.00	27.00	17.00	22.00	24.00	28.00	30.00	34.00	35.00
42	13.00	17.00	19.00	22.00	24.00	26.00	28.00	17.00	22.00	25.00	29.00	31.00	34.00	36.00
43	13.00	17.00	19.00	22.00	24.00	27.00	28.00	18.00	23.00	26.00	29.00	31.00	35.00	37.00
44	13.00	17.00	20.00	22.00	24.00	27.00	28.00	18.00	23.00	26.00	30.00	32.00	36.00	37.00
45	14.00	18.00	20.00	23.00	25.00	27.00	29.00	19.00	24.00	27.00	31.00	33.00	36.00	38.00
46	14.00	18.00	20.00	23.00	25.00	28.00	29.00	19.00	24.00	28.00	31.00	33.00	37.00	39.00
47	14.00	18.00	21.00	23.00	25.00	28.00	29.00	20.00	25.00	29.00	32.00	34.00	38.00	40.00
48	14.00	18.00	21.00	23.00	25.00	28.00	30.00	20.00	26.00	29.00	33.00	35.00	38.00	40.00
49	14.00	19.00	21.00	24.00	26.00	29.00	30.00	21.00	26.00	30.00	34.00	36.00	39.00	41.00
50	15.00	19.00	22.00	24.00	26.00	29.00	30.00	21.00	27.00	31.00	34.00	36.00	40.00	42.00
51	15.00	20.00	23.00	25.00	27.00	30.00	32.00	22.00	28.00	32.00	35.00	37.00	41.00	44.00
52	16.00	21.00	24.00	27.00	29.00	32.00	34.00	23.00	29.00	33.00	37.00	39.00	43.00	45.00
53	17.00	22.00	25.00	28.00	30.00	34.00	35.00	24.00	30.00	34.00	38.00	40.00	44.00	47.00
54	18.00	23.00	26.00	30.00	32.00	35.00	37.00	25.00	32.00	36.00	39.00	41.00	46.00	48.00
55	18.00	24.00	27.00	31.00	34.00	37.00	39.00	26.00	33.00	37.00	41.00	43.00	48.00	50.00
56	20.00	25.00	29.00	33.00	36.00	40.00	42.00	27.00	34.00	39.00	43.00	45.00	50.00	53.00
57	21.00	27.00	31.00	35.00	38.00	43.00	45.00	28.00	36.00	40.00	45.00	48.00	53.00	56.00
58	22.00	29.00	33.00	38.00	41.00	46.00	48.00	29.00	37.00	42.00	47.00	51.00	57.00	60.00
59	24.00	31.00	35.00	40.00	44.00	49.00	52.00	30.00	39.00	44.00	50.00	54.00	60.00	63.00
60	26.00	33.00	38.00	43.00	47.00	53.00	56.00	31.00	41.00	46.00	53.00	57.00	63.00	67.00
61	27.00	35.00	40.00	46.00	50.00	56.00	59.00	33.00	43.00	49.00	56.00	60.00	68.00	72.00
62	29.00	38.00	43.00	49.00	53.00	59.00	62.00	36.00	46.00	52.00	59.00	64.00	73.00	77.00
63	31.00	41.00	46.00	52.00	56.00	63.00	66.00	38.00	49.00	55.00	63.00	69.00	78.00	82.00
64	34.00	44.00	50.00	56.00	60.00	66.00	70.00	40.00	52.00	59.00	67.00	73.00	84.00	88.00
65	36.00	47.00	53.00	59.00	63.00	70.00	74.00	43.00	55.00	62.00	72.00	78.00	89.00	94.00
66	39.00	51.00	58.00	65.00	70.00	77.00	81.00	46.00	60.00	68.00	78.00	85.00	97.00	102.00
67	43.00	56.00	64.00	71.00	76.00	85.00	89.00	50.00	65.00	73.00	84.00	92.00	104.00	110.00
68	47.00	61.00	70.00	78.00	84.00	94.00	99.00	54.00	70.00	80.00	91.00	99.00	113.00	119.00
69	51.00	67.00	76.00	86.00	92.00	103.00	109.00	59.00	76.00	87.00	100.00	108.00	122.00	128.00
70	56.00	73.00	83.00	94.00	101.00	114.00	120.00	63.00	82.00	94.00	108.00	117.00	131.00	138.00
71	61.00	80.00	91.00	103.00	111.00	125.00	132.00	69.00	90.00	103.00	117.00	127.00	143.00	150.00
72	67.00	87.00	100.00	113.00	122.00	138.00	145.00	75.00	98.00	112.00	128.00	138.00	156.00	164.00
73	73.00	96.00	109.00	125.00	135.00	151.00	159.00	82.00	107.00	123.00	140.00	151.00	169.00	178.00
74	80.00	105.00	120.00	137.00	148.00	167.00	175.00	90.00	117.00	134.00	152.00	164.00	184.00	194.00
75	88.00	115.00	131.00	150.00	162.00	183.00	193.00	98.00	128.00	147.00	166.00	179.00	201.00	211.00
76	96.00	125.00	143.00	163.00	177.00	199.00	210.00	105.00	139.00	159.00	180.00	194.00	217.00	229.00
77	105.00	137.00	156.00	178.00	193.00	217.00	228.00	114.00	150.00	172.00	195.00	210.00	235.00	248.00
78	114.00	149.00	171.00	194.00	210.00	236.00	248.00	123.00	163.00	187.00	212.00	228.00	255.00	268.00
79	124.00	163.00	187.00	212.00	229.00	257.00	270.00	133.00	176.00	203.00	229.00	247.00	276.00	290.00
80	136.00	179.00	205.00	233.00	252.00	283.00	297.00	146.00	194.00	223.00	252.00	271.00	303.00	319.00
81	150.00	197.00	226.00	257.00	277.00	311.00	327.00	161.00	213.00	245.00	277.00	298.00	334.00	351.00
82	165.00	217.00	249.00	283.00	305.00	342.00	360.00	177.00	234.00	270.00	305.00	328.00	367.00	386.00
83	182.00	239.00	273.00	310.00	335.00	376.00	396.00	194.00	258.00	297.00	335.00	361.00	404.00	425.00
84	200.00	262.00	301.00	342.00	369.00	414.00	436.00	214.00	284.00	327.00	369.00	397.00	444.00	467.00
85	242.00	318.00	364.00	413.00	446.00	501.00	527.00	259.00	343.00	395.00	446.00	480.00	537.00	566.00
86	266.00	349.00	400.00	455.00	491.00	551.00	580.00	285.00	378.00	435.00	491.00	528.00	591.00	622.00
87	293.00	384.00	440.00	500.00	540.00	606.00	638.00	313.00	415.00	478.00	540.00	581.00	650.00	684.00
88	338.00	444.00	509.00	577.00	623.00	700.00	736.00	362.00	480.00	552.00	623.00	671.00	751.00	791.00
89	372.00	488.00	559.00	635.00	686.00	770.00	810.00	398.00	528.00	607.00	686.00	738.00	826.00	870.00
90	409.00	537.00	615.00	698.00	754.00	847.00	891.00	438.00	580.00	668.00	754.00	812.00	909.00	957.00
91+	450.00	591.00	677.00	769.00	830.00	931.00	980.00	481.00	639.00	735.00	830.00	894.00	1000.00	1052.00

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

BSC-02 VA - Pre Rate Stability

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	GPO Inflation							5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	21.89	27.97	31.62	34.06	37.70	43.79	47.43	39.37	45.88	54.66	57.45	60.20	90.90	99.46	82.71	107.03	126.49	138.65	150.82	170.28	175.14
30	21.89	27.97	31.62	37.70	41.35	43.79	47.43	41.51	48.12	56.86	59.71	63.72	94.75	105.04	87.57	111.90	126.49	143.52	158.11	175.14	187.30
31	21.89	27.97	34.06	37.70	41.35	43.79	47.43	44.47	51.12	59.86	62.69	66.76	97.91	112.39	87.57	111.90	131.36	150.82	162.98	182.44	187.30
32	21.89	31.62	34.06	37.70	41.35	47.43	49.87	44.47	51.12	62.85	65.68	69.79	103.19	115.70	87.57	119.19	131.36	150.82	162.98	182.44	194.60
33	25.54	31.62	34.06	37.70	41.35	47.43	49.87	47.44	54.73	66.50	69.29	72.03	106.32	122.31	94.87	119.19	131.36	150.82	162.98	187.30	194.60
34	25.54	31.62	34.06	37.70	41.35	47.43	49.87	48.15	57.77	69.53	72.30	75.03	112.57	129.75	94.87	119.19	138.65	158.11	170.28	187.30	201.90
35	25.54	31.62	34.06	41.35	43.79	47.43	51.65	51.15	60.81	69.53	75.32	78.03	119.66	133.08	94.87	119.19	138.65	158.11	170.28	187.30	201.90
36	26.03	31.62	34.06	41.35	43.79	49.87	55.43	54.16	63.86	72.55	78.97	84.67	122.81	138.50	94.87	126.49	138.65	162.98	175.14	194.60	206.76
37	26.03	31.69	37.70	41.35	43.79	50.73	58.69	57.17	66.90	77.60	82.01	87.69	129.94	145.09	99.73	126.49	143.52	162.98	175.14	194.60	206.76
38	28.92	31.69	37.70	41.35	43.79	50.73	58.69	57.17	68.93	80.59	85.04	90.72	136.28	151.69	99.73	126.49	143.52	170.28	182.44	201.90	214.06
39	28.92	34.06	40.01	43.79	47.43	53.71	61.95	60.18	71.93	83.57	90.12	95.80	142.62	162.56	99.73	131.36	143.52	170.28	182.44	201.90	214.06
40	31.81	36.66	42.86	45.52	48.82	57.26	64.38	63.97	74.92	86.56	93.12	98.80	147.64	169.20	99.73	131.36	150.82	170.28	182.44	206.76	218.93
41	31.19	36.91	46.02	48.68	52.04	60.64	67.78	67.32	78.23	90.73	96.51	102.21	154.61	170.28	107.03	138.65	150.82	175.14	187.30	214.06	218.93
42	34.27	40.01	46.91	49.00	52.39	64.06	71.19	67.61	82.39	94.13	103.74	109.44	161.65	175.14	107.03	138.65	158.11	182.44	194.60	214.06	226.23
43	34.52	40.27	50.17	52.80	54.87	67.51	74.62	70.99	85.78	100.62	107.23	112.95	169.77	175.14	111.90	143.52	162.98	182.44	194.60	218.93	231.09
44	34.77	43.44	50.51	53.14	58.14	70.11	78.79	74.40	89.20	104.94	110.74	116.48	170.28	175.14	111.90	143.52	162.98	187.30	201.90	226.23	231.09
45	35.02	44.37	53.83	56.46	58.53	73.60	82.29	76.54	91.48	108.46	116.20	123.91	170.28	182.44	119.19	150.82	170.28	194.60	206.76	226.23	238.39
46	38.87	47.64	54.19	59.83	61.86	77.13	85.80	76.87	97.97	115.13	119.74	127.54	175.14	182.44	119.19	150.82	175.14	194.60	206.76	231.09	245.69
47	39.15	47.96	57.58	63.23	65.90	81.43	90.06	80.30	101.44	117.41	126.39	134.31	175.14	182.44	126.49	158.11	182.44	201.90	214.06	238.39	250.55
48	39.43	51.30	59.99	62.73	66.34	85.08	93.64	83.75	104.93	124.10	133.09	141.14	175.14	187.30	126.49	162.98	182.44	206.76	218.93	238.39	250.55
49	42.77	51.63	60.39	66.14	69.82	91.93	100.60	87.23	112.57	127.72	137.71	143.59	182.44	187.30	131.36	162.98	187.30	214.06	226.23	245.69	257.85
50	43.08	55.72	63.84	69.60	73.34	95.67	103.08	91.75	116.17	135.51	144.55	150.45	182.44	187.30	131.36	170.28	194.60	214.06	226.23	250.55	262.71
51	45.46	59.18	68.05	73.82	75.91	103.52	110.00	94.87	120.79	141.02	152.46	158.35	187.30	201.90	138.65	175.14	201.90	218.93	231.09	257.85	277.31
52	45.74	58.55	68.49	77.39	80.18	106.22	117.84	99.73	126.29	145.80	159.05	164.99	201.90	214.06	143.52	182.44	206.76	231.09	245.69	270.01	282.17
53	49.09	62.01	71.02	76.90	81.35	114.21	123.65	105.27	134.18	153.79	164.77	170.77	214.06	218.93	150.82	187.30	214.06	238.39	250.55	277.31	294.34
54	50.12	63.09	72.19	81.22	84.09	120.27	131.58	107.54	136.59	159.47	171.53	182.94	218.93	231.09	158.11	201.90	226.23	245.69	257.85	289.47	301.63
55	53.58	65.69	74.85	85.57	87.76	128.45	139.57	111.90	144.57	167.58	179.62	189.77	231.09	245.69	162.98	206.76	231.09	257.85	270.01	301.63	313.80
56	57.72	69.85	82.23	91.36	94.26	135.43	149.71	123.27	152.53	174.25	189.60	199.80	250.55	262.71	170.28	214.06	245.69	270.01	282.17	313.80	333.26
57	60.21	75.60	86.52	98.89	101.76	147.01	159.91	125.59	159.16	184.23	199.66	209.91	270.01	282.17	175.14	226.23	250.55	282.17	301.63	333.26	350.28
58	64.40	79.86	92.35	105.48	111.57	157.49	170.16	133.54	165.86	191.05	210.73	220.98	289.47	301.63	182.44	231.09	262.71	294.34	316.18	357.58	377.04
59	70.16	87.37	98.96	112.15	118.28	168.07	185.15	140.17	175.89	201.19	220.94	232.11	306.50	325.96	187.30	245.69	277.31	313.05	325.29	377.04	396.50
60	74.46	93.26	106.61	119.88	129.24	178.78	197.63	146.88	182.74	212.34	232.14	241.30	333.26	350.28	194.60	257.85	289.47	321.26	333.57	396.50	420.83
61	81.02	99.92	116.56	128.92	140.02	193.16	211.77	157.96	195.87	225.54	246.27	258.71	341.53	360.50	201.60	263.26	298.84	333.26	347.91	415.05	441.14
62	88.63	111.60	123.35	140.74	150.20	208.62	230.41	167.78	209.98	243.00	261.68	272.91	351.26	369.74	214.91	275.00	309.66	350.92	364.28	434.45	459.87
63	98.59	118.38	133.47	150.96	159.50	227.71	245.74	180.01	224.13	257.24	279.23	291.74	366.76	382.51	220.51	283.51	319.51	366.29	381.65	452.27	477.02
64	104.61	128.53	148.73	161.28	171.57	247.04	264.90	191.78	238.33	276.87	295.66	310.23	372.18	396.26	225.50	293.36	332.77	378.74	398.19	475.07	496.97
65	116.51	138.77	159.06	175.73	184.36	263.93	274.57	197.95	253.79	291.60	316.64	331.25	385.25	406.54	236.26	302.24	340.55	395.89	415.70	489.55	517.22
66	126.13	152.43	174.99	191.68	204.35	283.27	297.74	208.83	272.93	310.15	340.83	357.53	411.46	432.14	246.05	320.49	361.84	415.60	442.01	516.91	543.79
67	138.01	167.65	190.94	211.67	227.64	301.03	315.07	222.76	288.98	331.13	366.29	389.61	439.50	461.57	258.88	337.15	377.29	435.48	471.63	537.83	569.94
68	151.69	188.67	211.97	231.66	250.93	321.09	340.55	235.47	305.53	352.23	391.15	422.29	472.88	496.24	270.50	352.23	400.88	457.32	496.24	568.24	597.43
69	164.36	204.62	231.96	254.95	281.56	344.99	365.73	248.85	326.14	369.50	418.52	446.79	501.47	529.74	286.55	369.50	422.29	486.38	525.97	593.84	622.12
70	181.32	227.92	253.49	280.56	310.46	366.70	386.77	262.71	342.99	390.42	443.33	476.17	536.37	565.56	297.38	386.77	443.33	509.01	550.97	616.65	649.48
71	201.05	250.43	282.17	314.49	345.66	391.52	414.44	276.88	363.30	414.44	469.11	504.38	569.64	601.38	313.92	409.15	469.11	532.60	578.46	650.76	682.51
72	214.55	267.33	303.09	347.36	372.91	417.18	439.31	294.58	381.42	439.31	497.21	536.37	606.19	636.84	330.34	430.80	492.10	561.91	606.19	684.51	720.27
73	228.23	287.34	326.75	367.80	399.00	444.97	469.60	308.69	407.21	461.39	530.35	571.40	640.36	673.20	348.09	453.18	520.50	592.75	640.36	715.89	753.66
74	240.33	306.74	346.27	392.12	423.75	472.76	498.06	325.72	428.49	490.15	558.14	604.00	681.47	714.68	366.83	477.51	547.08	619.81	668.82	751.04	792.15
75	255.42	329.91	372.48	419.61	451.54	501.71	529.07	345.11	451.54	513.87	588.37	635.50	717.60	757.12	384.64	501.71	576.20	650.70	702.39	789.05	827.06
76	271.47	345.91	395.53	443.69	474.34	526.89	557.54	361.96	471.42	538.56	614.46	667.00	748.73	791.06	395.53	523.97	598.40	677.22	731.22	817.33	862.57
77	288.13	367.86	415.41	465.77	497.94	555.29	584.66	379.05	493.74	562.28	642.00	696.55	783.27	822.44	411.22	541.30	621.02	703.55	758.10	847.61	895.17
78	303.70	386.65	438.83	489.67	524.45	579.31	611.42	393.34	513.75	590.01	670.28	725.14	814.78	856.25	424.11	563.25	644.86	731.83	786.68	880.33	924.48
79	319.27	408.66	461.02	513.38	550.42	606.61	639.82	408.66	537.65	615.55	698.56	754.75	846.70	890.12	438.04	579.79	669.19	754.75	813.50	909.28	955.25
80	335.69	426.91	482.86	540.02	577.73	633.67	668.95	426.91	561.91						458.53	609.35					
81	367.31	470.69	530.29	593.54	633.67	699.35	734.62	470.69	617.86						504.75	668.95					
82	405.02	514.48	583.81	653.13	696.92	768.68	810.03	518.13	681.11						555.83	734.62					
83	445.15	568.00	643.40	715.16	766.25	847.74	891.52	571.64	750.43						609.35	810.03					
84	488.94	623.94	706.65	788.14	844.09	929.23	979.09	627.59	822.19						671.38	891.52					
85	593.54	756.52	856.25	953.55	1020.45	1126.26	1185.86	758.95							812.46						
86	653.13	831.92	941.39	1050.85	1123.83	1239.37	1302.62	834.36							893.95						
87	715.16	913.41	1035.04	1154.23	1236.94	1362.22	1433.98	919.50							982.74						
88	828.28	1056.93	1195.59	1334.24	1427.89	1572.63	1656.55	1060.58							1135.99						
89	909.77	1161.53	1314.78	1468.03	1568.98	1729.53	1819.53	1167.61							1249.10						
90	1000.99	1277.08	1446.14	1612.77	1725.88	1904.67	2005.62	1283.16							1374.38						
91+	1101.94	1406.00	1590.87	1775.75	1898.59	2093.19	2202.65	1412.08							1509.38						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

BSC-02 VA - Pre Rate Stability

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	2.5% Simple Inflation							2.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	31.62	41.35	47.43	53.52	59.60	65.68	69.33	41.35	53.52	63.25	69.33	75.41	85.14	87.57
30	34.06	43.79	49.87	55.95	63.25	69.33	71.76	43.79	55.95	63.25	71.76	79.06	87.57	93.65
31	34.06	43.79	49.87	55.95	63.25	69.33	75.41	43.79	55.95	65.68	75.41	81.49	91.22	93.65
32	34.06	43.79	49.87	55.95	63.25	71.76	75.41	43.79	59.60	65.68	75.41	81.49	91.22	97.30
33	34.06	47.43	53.52	59.60	65.68	71.76	75.41	47.43	59.60	65.68	75.41	81.49	93.65	97.30
34	37.70	47.43	53.52	59.60	65.68	71.76	79.06	47.43	59.60	69.33	79.06	85.14	93.65	100.95
35	37.70	47.43	53.52	59.60	65.68	75.41	79.06	47.43	59.60	69.33	79.06	85.14	93.65	100.95
36	37.70	47.43	53.52	63.25	69.33	75.41	81.49	47.43	63.25	69.33	81.49	87.57	97.30	103.38
37	37.70	47.43	55.95	63.25	69.33	79.06	81.49	49.87	63.25	71.76	81.49	87.57	97.30	103.38
38	37.70	49.87	55.95	63.25	69.33	79.06	81.49	49.87	63.25	71.76	85.14	91.22	100.95	107.03
39	37.70	49.87	55.95	65.68	71.76	79.06	85.14	49.87	65.68	71.76	85.14	91.22	100.95	107.03
40	41.35	49.87	55.95	65.68	71.76	81.49	85.14	49.87	65.68	75.41	85.14	91.22	103.38	109.46
41	41.35	49.87	59.60	65.68	71.76	81.49	85.14	53.52	69.33	75.41	87.57	93.65	107.03	109.46
42	41.35	53.52	59.60	69.33	75.41	81.49	87.57	53.52	69.33	79.06	91.22	97.30	107.03	113.11
43	41.35	53.52	59.60	69.33	75.41	85.14	87.57	55.95	71.76	81.49	91.22	97.30	109.46	115.55
44	41.35	53.52	63.25	69.33	75.41	85.14	87.57	55.95	71.76	81.49	93.65	100.95	113.11	115.55
45	43.79	55.95	63.25	71.76	79.06	85.14	91.22	59.60	75.41	85.14	97.30	103.38	113.11	119.19
46	43.79	55.95	63.25	71.76	79.06	87.57	91.22	59.60	75.41	87.57	97.30	103.38	115.55	122.84
47	43.79	55.95	65.68	71.76	79.06	87.57	91.22	63.25	79.06	91.22	100.95	107.03	119.19	125.28
48	43.79	55.95	65.68	71.76	79.06	87.57	93.65	63.25	81.49	91.22	103.38	109.46	119.19	125.28
49	43.79	59.60	65.68	75.41	81.49	91.22	93.65	65.68	81.49	93.65	107.03	113.11	122.84	128.92
50	47.43	59.60	69.33	75.41	81.49	91.22	93.65	65.68	85.14	97.30	107.03	113.11	125.28	131.36
51	47.43	63.25	71.76	79.06	85.14	93.65	100.95	69.33	87.57	100.95	109.46	115.55	128.92	138.65
52	49.87	65.68	75.41	85.14	91.22	100.95	107.03	71.76	91.22	103.38	115.55	122.84	135.01	141.09
53	53.52	69.33	79.06	87.57	93.65	107.03	109.46	75.41	93.65	107.03	119.19	125.28	138.65	147.17
54	55.95	71.76	81.49	93.65	100.95	109.46	115.55	79.06	100.95	113.11	122.84	128.92	144.74	150.82
55	55.95	75.41	85.14	97.30	107.03	115.55	122.84	81.49	103.38	115.55	128.92	135.01	150.82	156.90
56	63.25	79.06	91.22	103.38	113.11	125.28	131.36	85.14	107.03	122.84	135.01	141.09	156.90	166.63
57	65.68	85.14	97.30	109.46	119.19	135.01	141.09	87.57	113.11	125.28	141.09	150.82	166.63	175.14
58	69.33	91.22	103.38	119.19	128.92	144.74	150.82	91.22	115.55	131.36	147.17	160.55	178.79	188.52
59	75.41	97.30	109.46	125.28	138.65	153.25	162.98	93.65	122.84	138.65	156.90	169.06	188.52	198.25
60	81.49	103.38	119.19	135.01	147.17	166.63	175.14	97.30	128.92	144.74	166.63	178.79	198.25	210.41
61	85.14	109.46	125.28	144.74	156.90	175.14	184.87	103.38	135.01	153.25	175.14	188.52	212.85	226.23
62	91.22	119.19	135.01	153.25	166.63	184.87	194.60	113.11	144.74	162.98	184.87	200.68	228.66	242.04
63	97.30	128.92	144.74	162.98	175.14	198.25	206.76	119.19	153.25	172.71	198.25	216.49	244.47	257.85
64	107.03	138.65	156.90	175.14	188.52	206.76	220.14	125.28	162.98	184.87	210.41	228.66	263.93	276.09
65	113.11	147.17	166.63	184.87	198.25	220.14	232.31	135.01	172.71	194.60	226.23	244.47	279.74	295.55
66	122.84	160.55	182.44	204.33	220.14	242.04	254.20	144.74	188.52	212.85	244.47	266.36	304.07	319.88
67	135.01	175.14	200.68	222.58	238.39	266.36	279.74	156.90	204.33	228.66	263.93	288.25	325.96	345.42
68	147.17	190.95	220.14	244.47	263.93	295.55	310.15	169.06	220.14	250.55	285.82	310.15	355.15	373.39
69	160.55	210.41	238.39	270.01	288.25	323.53	341.77	184.87	238.39	272.44	313.80	339.34	383.12	401.37
70	175.14	228.66	260.28	295.55	317.44	357.58	377.04	198.25	257.85	295.55	339.34	367.31	411.10	432.99
71	190.95	250.55	285.82	323.53	347.85	392.85	414.75	216.49	282.17	323.53	367.31	398.93	448.80	470.69
72	210.41	272.44	313.80	355.15	383.12	432.99	454.88	235.96	307.71	351.50	401.37	432.99	488.94	514.48
73	228.66	301.63	341.77	392.85	423.26	474.34	498.67	257.85	335.69	385.56	439.07	474.34	530.29	558.27
74	250.55	329.61	377.04	429.34	464.61	524.21	549.75	282.17	367.31	420.83	476.78	514.48	577.73	609.35
75	276.09	361.23	411.10	470.69	508.40	574.08	605.70	307.71	401.37	460.96	520.56	561.91	631.24	661.65
76	301.63	392.85	448.80	512.05	555.83	623.94	659.21	329.61	436.64	498.67	564.35	609.35	681.11	718.81
77	329.61	429.34	488.94	558.27	605.70	681.11	715.16	357.58	470.69	540.02	611.78	659.21	737.06	778.41
78	357.58	467.05	536.37	609.35	659.21	740.70	778.41	385.56	512.05	586.24	665.30	715.16	800.30	840.44
79	389.20	512.05	586.24	665.30	718.81	806.38	847.74	417.18	552.18	637.32	718.81	774.76	865.98	909.77
80	426.91	561.91						458.53	609.35					
81	470.69	617.86						504.75	668.95					
82	518.13	681.11						555.83	734.62					
83	571.64	750.43						609.35	810.03					
84	627.59	822.19						671.38	891.52					
85	758.95							812.46						
86	834.36							893.95						
87	919.50							982.74						
88	1060.58							1135.99						
89	1167.61							1249.10						
90	1283.16							1374.38						
91+	1412.08							1509.38						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

BSC-02 VA - Pre Rate Stability

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	4.3% Simple Inflation							4.3% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	32.37	37.72	44.94	47.23	49.49	74.74	81.78	68.00	88.00	104.00	114.00	124.00	140.00	144.00
30	34.13	39.56	46.75	49.09	52.39	77.90	86.36	72.00	92.00	104.00	118.00	130.00	144.00	154.00
31	36.57	42.03	49.21	51.55	54.89	80.50	92.41	72.00	92.00	108.00	124.00	134.00	150.00	154.00
32	36.57	42.03	51.67	54.00	57.38	84.84	95.13	72.00	98.00	108.00	124.00	134.00	150.00	160.00
33	39.00	45.00	54.68	56.97	59.22	87.41	100.56	78.00	98.00	108.00	124.00	134.00	154.00	160.00
34	39.58	47.50	57.16	59.45	61.69	92.55	106.68	78.00	98.00	114.00	130.00	140.00	154.00	166.00
35	42.06	50.00	57.16	61.93	64.15	98.39	109.42	78.00	98.00	114.00	130.00	140.00	154.00	166.00
36	44.53	52.50	59.65	64.93	69.61	100.98	113.87	78.00	104.00	114.00	134.00	144.00	160.00	170.00
37	47.01	55.00	63.80	67.43	72.10	106.84	119.29	82.00	104.00	118.00	134.00	144.00	160.00	170.00
38	47.01	56.67	66.26	69.92	74.59	112.05	124.71	82.00	104.00	118.00	140.00	150.00	166.00	176.00
39	49.48	59.14	68.71	74.09	78.77	117.26	133.66	82.00	108.00	118.00	140.00	150.00	166.00	176.00
40	52.60	61.60	71.17	76.56	81.23	121.39	139.11	82.00	108.00	124.00	140.00	150.00	170.00	180.00
41	55.35	64.32	74.60	79.35	84.04	127.12	140.00	88.00	114.00	124.00	144.00	154.00	176.00	180.00
42	55.59	67.74	77.40	85.30	89.98	132.91	144.00	88.00	114.00	130.00	150.00	160.00	176.00	186.00
43	58.37	70.53	82.72	88.16	92.86	139.58	144.00	92.00	118.00	134.00	150.00	160.00	180.00	190.00
44	61.17	73.34	86.28	91.05	95.77	140.00	144.00	92.00	118.00	134.00	154.00	166.00	186.00	190.00
45	62.93	75.21	89.18	95.54	101.88	140.00	150.00	98.00	124.00	140.00	160.00	170.00	186.00	196.00
46	63.20	80.55	94.65	98.45	104.86	144.00	150.00	98.00	124.00	144.00	160.00	170.00	190.00	202.00
47	66.02	83.40	96.54	103.92	110.43	144.00	150.00	104.00	130.00	150.00	166.00	176.00	196.00	206.00
48	68.86	86.27	102.03	109.43	116.05	144.00	154.00	104.00	134.00	150.00	170.00	180.00	196.00	206.00
49	71.72	92.56	105.01	113.22	118.06	150.00	154.00	108.00	134.00	154.00	176.00	186.00	202.00	212.00
50	75.44	95.51	111.41	118.85	123.70	150.00	154.00	108.00	140.00	160.00	176.00	186.00	206.00	216.00
51	78.00	99.31	115.94	125.35	130.20	154.00	166.00	114.00	144.00	166.00	180.00	190.00	212.00	228.00
52	82.00	103.83	119.88	130.77	135.65	166.00	176.00	118.00	150.00	170.00	190.00	202.00	222.00	232.00
53	86.55	110.32	126.44	135.47	140.40	176.00	180.00	124.00	154.00	176.00	196.00	206.00	228.00	242.00
54	88.42	112.30	131.11	141.03	150.41	180.00	190.00	130.00	166.00	186.00	202.00	212.00	238.00	248.00
55	92.00	118.86	137.78	147.68	156.03	190.00	202.00	134.00	170.00	190.00	212.00	222.00	248.00	258.00
56	101.35	125.41	143.27	155.89	164.27	206.00	216.00	140.00	176.00	202.00	222.00	232.00	258.00	274.00
57	103.26	130.86	151.47	164.16	172.58	222.00	232.00	144.00	186.00	206.00	232.00	248.00	274.00	288.00
58	109.79	136.37	157.08	173.26	181.69	238.00	248.00	150.00	190.00	216.00	242.00	259.96	294.00	310.00
59	115.25	144.62	165.41	181.66	190.84	252.00	268.00	154.00	202.00	228.00	257.39	267.45	310.00	326.00
60	120.76	150.24	174.58	190.86	198.39	274.00	288.00	160.00	212.00	238.00	264.14	274.26	326.00	346.00
61	129.87	161.04	185.44	202.48	212.71	280.80	296.40	165.75	216.45	245.70	274.01	286.05	341.25	362.70
62	137.95	172.65	199.79	215.15	224.39	288.80	304.00	176.70	226.10	254.60	288.52	299.51	357.20	378.10
63	148.00	184.28	211.50	229.58	239.87	301.55	314.50	181.30	233.10	262.70	301.16	313.79	371.85	392.20
64	157.68	195.95	227.64	243.09	255.06	306.00	325.80	185.40	241.20	273.60	311.40	327.39	390.60	408.60
65	162.75	208.67	239.75	260.34	272.35	316.75	334.25	194.25	248.50	280.00	325.50	341.78	402.50	425.25
66	171.70	224.40	255.00	280.23	293.95	338.30	355.30	202.30	263.50	297.50	341.70	363.42	425.00	447.10
67	183.15	237.60	272.25	301.16	320.33	361.35	379.50	212.85	277.20	310.20	358.05	387.77	442.20	468.60
68	193.60	251.20	289.60	321.60	347.20	388.80	408.00	222.40	289.60	329.60	376.00	408.00	467.20	491.20
69	204.60	268.15	303.80	344.10	367.35	412.30	435.55	235.60	303.80	347.20	399.90	432.45	488.25	511.50
70	216.00	282.00	321.00	364.50	391.50	441.00	465.00	244.50	318.00	364.50	418.50	453.00	507.00	534.00
71	227.65	298.70	340.75	385.70	414.70	468.35	494.45	258.10	336.40	385.70	437.90	475.60	535.05	561.15
72	242.20	313.60	361.20	408.80	441.00	498.40	523.60	271.60	354.20	404.60	462.00	498.40	562.80	592.20
73	253.80	334.80	379.35	436.05	469.80	526.50	553.50	286.20	372.60	427.95	487.35	526.50	588.60	619.65
74	267.80	352.30	403.00	458.90	496.60	560.30	587.60	301.60	392.60	449.80	509.60	549.90	617.50	651.30
75	283.75	371.25	422.50	483.75	522.50	590.00	622.50	316.25	412.50	473.75	535.00	577.50	648.75	680.00
76	297.60	387.60	442.80	505.20	548.40	615.60	650.40	325.20	430.80	492.00	556.80	601.20	672.00	709.20
77	311.65	405.95	462.30	527.85	572.70	644.00	676.20	338.10	445.05	510.60	578.45	623.30	696.90	736.00
78	323.40	422.40	485.10	551.10	596.20	669.90	704.00	348.70	463.10	530.20	601.70	646.80	723.80	760.10
79	336.00	442.05	506.10	574.35	620.55	696.15	731.85	360.15	476.70	550.20	620.55	668.85	747.60	785.40
80	351.00	462.00						377.00	501.00					
81	387.00	508.00						415.00	550.00					
82	426.00	560.00						457.00	604.00					
83	470.00	617.00						501.00	666.00					
84	516.00	676.00						552.00	733.00					
85	624.00							668.00						
86	686.00							735.00						
87	756.00							808.00						
88	872.00							934.00						
89	960.00							1027.00						
90	1055.00							1130.00						
91+	1161.00							1241.00						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

BSC-02 VA - Pre Rate Stability

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	1.8% Simple Inflation							1.8% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	26.00	34.00	39.00	44.00	49.00	54.00	57.00	34.00	44.00	52.00	57.00	62.00	70.00	72.00
30	28.00	36.00	41.00	46.00	52.00	57.00	59.00	36.00	46.00	52.00	59.00	65.00	72.00	77.00
31	28.00	36.00	41.00	46.00	52.00	57.00	62.00	36.00	46.00	54.00	62.00	67.00	75.00	77.00
32	28.00	36.00	41.00	46.00	52.00	59.00	62.00	36.00	49.00	54.00	62.00	67.00	75.00	80.00
33	28.00	39.00	44.00	49.00	54.00	59.00	62.00	39.00	49.00	54.00	62.00	67.00	77.00	80.00
34	31.00	39.00	44.00	49.00	54.00	59.00	65.00	39.00	49.00	57.00	65.00	70.00	77.00	83.00
35	31.00	39.00	44.00	49.00	54.00	62.00	65.00	39.00	49.00	57.00	65.00	70.00	77.00	83.00
36	31.00	39.00	44.00	52.00	57.00	62.00	67.00	39.00	52.00	57.00	67.00	72.00	80.00	85.00
37	31.00	39.00	46.00	52.00	57.00	65.00	67.00	41.00	52.00	59.00	67.00	72.00	80.00	85.00
38	31.00	41.00	46.00	52.00	57.00	65.00	67.00	41.00	52.00	59.00	70.00	75.00	83.00	88.00
39	31.00	41.00	46.00	54.00	59.00	65.00	70.00	41.00	54.00	59.00	70.00	75.00	83.00	88.00
40	34.00	41.00	46.00	54.00	59.00	67.00	70.00	41.00	54.00	62.00	70.00	75.00	85.00	90.00
41	34.00	41.00	49.00	54.00	59.00	67.00	70.00	44.00	57.00	62.00	72.00	77.00	88.00	90.00
42	34.00	44.00	49.00	57.00	62.00	67.00	72.00	44.00	57.00	65.00	75.00	80.00	88.00	93.00
43	34.00	44.00	49.00	57.00	62.00	70.00	72.00	46.00	59.00	67.00	75.00	80.00	90.00	95.00
44	34.00	44.00	52.00	57.00	62.00	70.00	72.00	46.00	59.00	67.00	77.00	83.00	93.00	95.00
45	36.00	46.00	52.00	59.00	65.00	70.00	75.00	49.00	62.00	70.00	80.00	85.00	93.00	98.00
46	36.00	46.00	52.00	59.00	65.00	72.00	75.00	49.00	62.00	72.00	80.00	85.00	95.00	101.00
47	36.00	46.00	54.00	59.00	65.00	72.00	75.00	52.00	65.00	75.00	83.00	88.00	98.00	103.00
48	36.00	46.00	54.00	59.00	65.00	72.00	77.00	52.00	67.00	75.00	85.00	90.00	98.00	103.00
49	36.00	49.00	54.00	62.00	67.00	75.00	77.00	54.00	67.00	77.00	88.00	93.00	101.00	106.00
50	39.00	49.00	57.00	62.00	67.00	75.00	77.00	54.00	70.00	80.00	88.00	93.00	103.00	108.00
51	39.00	52.00	59.00	65.00	70.00	77.00	83.00	57.00	72.00	83.00	90.00	95.00	106.00	114.00
52	41.00	54.00	62.00	70.00	75.00	83.00	88.00	59.00	75.00	85.00	95.00	101.00	111.00	116.00
53	44.00	57.00	65.00	72.00	77.00	88.00	90.00	62.00	77.00	88.00	98.00	103.00	114.00	121.00
54	46.00	59.00	67.00	77.00	83.00	90.00	95.00	65.00	83.00	93.00	101.00	106.00	119.00	124.00
55	46.00	62.00	70.00	80.00	88.00	95.00	101.00	67.00	85.00	95.00	106.00	111.00	124.00	129.00
56	52.00	65.00	75.00	85.00	93.00	103.00	108.00	70.00	88.00	101.00	111.00	116.00	129.00	137.00
57	54.00	70.00	80.00	90.00	98.00	111.00	116.00	72.00	93.00	103.00	116.00	124.00	137.00	144.00
58	57.00	75.00	85.00	98.00	106.00	119.00	124.00	75.00	95.00	108.00	121.00	132.00	147.00	155.00
59	62.00	80.00	90.00	103.00	114.00	126.00	134.00	77.00	101.00	114.00	129.00	139.00	155.00	163.00
60	67.00	85.00	98.00	111.00	121.00	137.00	144.00	80.00	106.00	119.00	137.00	147.00	163.00	173.00
61	70.00	90.00	103.00	119.00	129.00	144.00	152.00	85.00	111.00	126.00	144.00	155.00	175.00	186.00
62	75.00	98.00	111.00	126.00	137.00	152.00	160.00	93.00	119.00	134.00	152.00	165.00	188.00	199.00
63	80.00	106.00	119.00	134.00	144.00	163.00	170.00	98.00	126.00	142.00	163.00	178.00	201.00	212.00
64	88.00	114.00	129.00	144.00	155.00	170.00	181.00	103.00	134.00	152.00	173.00	188.00	217.00	227.00
65	93.00	121.00	137.00	152.00	163.00	181.00	191.00	111.00	142.00	160.00	186.00	201.00	230.00	243.00
66	101.00	132.00	150.00	168.00	181.00	199.00	209.00	119.00	155.00	175.00	201.00	219.00	250.00	263.00
67	111.00	144.00	165.00	183.00	196.00	219.00	230.00	129.00	168.00	188.00	217.00	237.00	268.00	284.00
68	121.00	157.00	181.00	201.00	217.00	243.00	255.00	139.00	181.00	206.00	235.00	255.00	292.00	307.00
69	132.00	173.00	196.00	222.00	237.00	266.00	281.00	152.00	196.00	224.00	258.00	279.00	315.00	330.00
70	144.00	188.00	214.00	243.00	261.00	294.00	310.00	163.00	212.00	243.00	279.00	302.00	338.00	356.00
71	157.00	206.00	235.00	266.00	286.00	323.00	341.00	178.00	232.00	266.00	302.00	328.00	369.00	387.00
72	173.00	224.00	258.00	292.00	315.00	356.00	374.00	194.00	253.00	289.00	330.00	356.00	402.00	423.00
73	188.00	248.00	281.00	323.00	348.00	390.00	410.00	212.00	276.00	317.00	361.00	390.00	436.00	459.00
74	206.00	271.00	310.00	353.00	382.00	431.00	452.00	232.00	302.00	346.00	392.00	423.00	475.00	501.00
75	227.00	297.00	338.00	387.00	418.00	472.00	498.00	253.00	330.00	379.00	428.00	462.00	519.00	544.00
76	248.00	323.00	369.00	421.00	457.00	513.00	542.00	271.00	359.00	410.00	464.00	501.00	560.00	591.00
77	271.00	353.00	402.00	459.00	498.00	560.00	588.00	294.00	387.00	444.00	503.00	542.00	606.00	640.00
78	294.00	384.00	441.00	501.00	542.00	609.00	640.00	317.00	421.00	482.00	547.00	588.00	658.00	691.00
79	320.00	421.00	482.00	547.00	591.00	663.00	697.00	343.00	454.00	524.00	591.00	637.00	712.00	748.00
80	351.00	462.00						377.00	501.00					
81	387.00	508.00						415.00	550.00					
82	426.00	560.00						457.00	604.00					
83	470.00	617.00						501.00	666.00					
84	516.00	676.00						552.00	733.00					
85	624.00							668.00						
86	686.00							735.00						
87	756.00							808.00						
88	872.00							934.00						
89	960.00							1027.00						
90	1055.00							1130.00						
91+	1161.00							1241.00						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

VIRGINIA COMPLIANCE CERTIFICATE

I hereby certify that I have reviewed the attached individual long-term care filing and determined that it is in compliance with the individual long-term care checklist and individual long-term care application checklist.

_____
(Signed by Officer of Company)

Marie Roche
General Director
Long-Term Care Compliance

John Hancock Life Insurance Company
1-888-877-6075
Direct: (617) 572-7500
Fax: (617) 572-0399
Email: mroche@jhancock.com

Date: May 5, 2014

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase - Advantage Policy Series
April 15, 2014

Product Name	Form Number	Issue Date Range
ProtectCare Advantage LTC	LTC-VA-91	Oct 1991 - May 1994
ProtectCare Advantage NH	NH-VA-91	Oct 1991 - Dec 1993
ProtectCare Advantage Plus LTC	LTC-94 VA	Jan 1994 - Dec 1997
ProtectCare Advantage Plus NH	NH-94 VA	Mar 1994 - Mar 1999

1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the above captioned policy series forms. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an in force rate increase request have been met. This rate filing is not intended to be used for any other purpose.

2. Benefit Description(s)

A brief policy description for each of the policy forms:

LTC-VA-91, LTC-94 VA
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility or covered services received in a community setting.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the nursing home or home health maximum daily amounts. There are separate pools for nursing home/assistance living facilities and home health care. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of five activities of daily living (ADLs) of dressing, eating, toileting, transferring, and maintaining continence.

Premiums are waived after the insured has received 90 days of benefits and will continue to be waived until the insured stops receiving such benefits or the policy limit is reached.

NH-VA-91, NH-94 VA
Individually underwritten long-term care policies that provide facility-only long-term care coverage for care received in a nursing home or assisted care living facility.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amounts. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of five activities of daily living (ADLs) of dressing, eating, toileting, transferring, and maintaining continence.

Premiums are waived after the insured has received 90 days of benefits and will continue to be waived until the insured stops receiving such benefits or the policy limit is reached.

3. Renewability

All policy forms are guaranteed renewable.

4. Applicability

This filing is applicable to in force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders.

5. Actuarial Assumptions

Morbidity

The morbidity assumptions are derived from our own experience, following a comprehensive claim study just recently completed. The study has been peer reviewed both internally as well as by an Independent third party.

Our claims projections include 12 years of future morbidity improvements at 1.1% per year.

Below are currently expected sample annual claim costs for an LTC-91 policy, 100-day EP, $10 daily benefit, with Indexed Inflation option:

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	1.29	5.56
60	4.90	12.96
65	14.43	35.88
70	27.86	63.02
75	69.24	152.13
80	163.08	288.71
85	340.60	505.52
90	431.22	553.65
95	487.51	572.06

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	4.03	17.45
70	22.71	54.87
75	81.11	177.73
80	176.02	310.85
85	363.70	538.34
90	461.77	590.68
95	510.19	590.74

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	20.39	77.91
80	162.23	302.19
85	404.99	590.87
90	472.91	595.00
95	526.70	601.31

Voluntary Lapses

The voluntary lapse rates are based on our own experience:

Duration	Inflation Option	
	None/GPO	**All Other**
1	4.90%	3.70%
2	3.50%	2.95%
3	2.90%	2.50%
4	2.35%	1.85%
5	2.05%	1.75%
6	1.00%	0.90%
7	1.00%	0.85%
8	1.00%	0.85%
9	1.00%	0.85%
10	1.00%	0.85%
11+	0.95%	0.85%

Mortality

The mortality rates have been derived based on our own experience within our individual long-term care block of business.

The base mortality table is the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 19 years of historical improvements based on scale AA. We then apply the following series of adjustment factors (factors for ages not listed above are interpolated):

Policy Duration	Standard Risk Class (Married)				Standard Risk Class (Single, Female)				Standard Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	33.3%	19.0%	19.0%	28.5%	38.5%	22.0%	22.0%	33.0%	40.3%	23.0%	23.0%	34.5%
2	36.1%	21.9%	25.7%	33.3%	41.8%	25.3%	29.7%	38.5%	43.7%	26.5%	31.1%	40.3%
3	39.0%	24.7%	32.3%	38.0%	45.1%	28.6%	37.4%	44.0%	47.2%	29.9%	39.1%	46.0%
4	40.9%	27.6%	39.0%	42.8%	47.3%	31.9%	45.1%	49.5%	49.5%	33.4%	47.2%	51.8%
5	42.8%	31.4%	45.6%	47.5%	49.5%	36.3%	52.8%	55.0%	51.8%	38.0%	55.2%	57.5%
6	44.7%	36.1%	52.3%	52.3%	51.7%	41.8%	60.5%	60.5%	54.1%	43.7%	63.3%	63.3%
7	46.6%	41.8%	55.1%	57.0%	53.9%	48.4%	63.8%	66.0%	56.4%	50.6%	66.7%	69.0%
8	48.5%	48.5%	58.0%	61.8%	56.1%	56.1%	67.1%	71.5%	58.7%	58.7%	70.2%	74.8%
9	50.4%	55.1%	60.8%	66.5%	58.3%	63.8%	70.4%	77.0%	61.0%	66.7%	73.6%	80.5%
10	51.3%	61.8%	63.7%	71.3%	59.4%	71.5%	73.7%	82.5%	62.1%	74.8%	77.1%	86.3%
11	52.3%	64.6%	69.4%	76.0%	60.6%	74.8%	80.3%	88.0%	63.4%	78.2%	84.0%	92.0%
12	53.6%	66.5%	75.1%	80.8%	62.0%	77.0%	86.9%	93.5%	64.8%	80.5%	90.9%	97.8%
13	54.9%	67.5%	77.9%	85.5%	63.5%	78.1%	90.2%	99.0%	66.4%	81.7%	94.3%	103.5%
14	56.2%	68.5%	80.8%	90.3%	65.0%	79.3%	93.5%	104.5%	68.0%	82.9%	97.8%	109.3%
15	57.4%	69.7%	83.6%	95.0%	66.5%	80.7%	96.8%	110.0%	69.5%	84.4%	101.2%	115.0%
16	59.4%	71.9%	86.4%	96.0%	66.8%	80.8%	97.2%	108.0%	69.3%	83.8%	100.8%	112.0%
17	61.3%	74.1%	88.8%	97.0%	67.0%	80.9%	97.0%	106.0%	68.9%	83.2%	99.7%	109.0%
18	63.3%	76.3%	91.3%	98.0%	67.1%	81.0%	96.9%	104.0%	68.4%	82.6%	98.7%	106.0%
19	65.3%	78.6%	93.9%	99.0%	67.2%	81.0%	96.8%	102.0%	67.9%	81.8%	97.7%	103.0%
20	67.3%	81.0%	97.0%	100.0%	67.3%	81.0%	97.0%	100.0%	67.3%	81.0%	97.0%	100.0%
21	69.0%	82.6%	100.0%	100.0%	69.0%	82.6%	100.0%	100.0%	69.0%	82.6%	100.0%	100.0%
22	71.0%	84.3%	100.0%	100.0%	71.0%	84.3%	100.0%	100.0%	71.0%	84.3%	100.0%	100.0%
23	73.0%	86.0%	100.0%	100.0%	73.0%	86.0%	100.0%	100.0%	73.0%	86.0%	100.0%	100.0%
24	76.0%	87.8%	100.0%	100.0%	76.0%	87.8%	100.0%	100.0%	76.0%	87.8%	100.0%	100.0%
25	80.0%	89.5%	100.0%	100.0%	80.0%	89.5%	100.0%	100.0%	80.0%	89.5%	100.0%	100.0%
26	84.0%	91.3%	100.0%	100.0%	84.0%	91.3%	100.0%	100.0%	84.0%	91.3%	100.0%	100.0%
27	88.0%	93.0%	100.0%	100.0%	88.0%	93.0%	100.0%	100.0%	88.0%	93.0%	100.0%	100.0%
28	92.0%	94.8%	100.0%	100.0%	92.0%	94.8%	100.0%	100.0%	92.0%	94.8%	100.0%	100.0%
29	96.0%	96.5%	100.0%	100.0%	96.0%	96.5%	100.0%	100.0%	96.0%	96.5%	100.0%	100.0%
30	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase - Advantage Policy Series
April 15, 2014

Policy Duration	Substandard 1 Risk Class (Married)				Sub 1 Risk Class (Single, Female)				Sub 1 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	44.5%	25.5%	25.5%	38.2%	51.6%	29.5%	29.5%	44.2%	53.9%	30.8%	30.8%	46.2%
2	50.1%	30.3%	35.6%	46.1%	58.0%	35.1%	41.2%	53.4%	60.6%	36.7%	43.1%	55.8%
3	55.9%	35.5%	46.4%	54.5%	64.7%	41.1%	53.7%	63.2%	67.7%	42.9%	56.1%	66.0%
4	60.6%	40.9%	57.8%	63.4%	70.2%	47.3%	66.9%	73.4%	73.3%	49.5%	69.9%	76.8%
5	65.5%	48.0%	69.8%	72.7%	75.8%	55.6%	80.8%	84.2%	79.2%	58.1%	84.5%	88.0%
6	70.5%	57.0%	82.5%	82.5%	81.6%	66.0%	95.5%	95.5%	85.3%	69.0%	99.9%	99.9%
7	75.7%	68.0%	89.6%	92.7%	87.7%	78.7%	103.8%	107.4%	91.7%	82.3%	108.5%	112.2%
8	81.1%	81.1%	97.0%	103.4%	93.9%	93.9%	112.4%	119.7%	98.2%	98.2%	117.5%	125.2%
9	86.7%	94.9%	104.7%	114.5%	100.4%	109.9%	121.3%	132.6%	105.0%	114.9%	126.8%	138.7%
10	90.8%	109.3%	112.7%	126.1%	105.2%	126.6%	130.5%	146.1%	109.9%	132.3%	136.4%	152.7%
11	95.2%	117.5%	126.1%	138.2%	110.2%	136.0%	146.0%	160.0%	115.2%	142.2%	152.6%	167.3%
12	100.0%	124.1%	140.0%	150.7%	115.7%	143.7%	162.2%	174.5%	121.0%	150.2%	169.5%	182.4%
13	102.4%	125.9%	145.4%	159.5%	118.5%	145.7%	168.3%	184.7%	123.9%	152.4%	176.0%	193.1%
14	104.8%	127.8%	150.7%	168.4%	121.3%	148.0%	174.5%	195.0%	126.9%	154.7%	182.4%	203.9%
15	107.2%	130.1%	156.0%	177.3%	124.1%	150.6%	180.6%	205.3%	129.8%	157.5%	188.8%	214.6%
16	110.8%	134.1%	161.2%	179.1%	124.6%	150.8%	181.4%	201.5%	129.2%	156.4%	188.1%	209.0%
17	114.4%	138.2%	165.6%	181.0%	125.0%	151.1%	181.0%	197.8%	128.5%	155.3%	186.1%	203.4%
18	118.1%	142.4%	170.3%	182.9%	125.3%	151.1%	180.8%	194.1%	127.7%	154.0%	184.2%	197.8%
19	121.8%	146.7%	175.2%	184.7%	125.5%	151.1%	180.5%	190.3%	126.7%	152.6%	182.3%	192.2%
20	125.5%	151.1%	181.0%	186.6%	125.5%	151.1%	181.0%	186.6%	125.5%	151.1%	181.0%	186.6%
21	128.8%	154.1%	186.6%	186.6%	128.8%	154.1%	186.6%	186.6%	128.8%	154.1%	186.6%	186.6%
22	132.5%	157.3%	186.6%	186.6%	132.5%	157.3%	186.6%	186.6%	132.5%	157.3%	186.6%	186.6%
23	136.2%	160.6%	186.6%	186.6%	136.2%	160.6%	186.6%	186.6%	136.2%	160.6%	186.6%	186.6%
24	141.8%	163.8%	186.6%	186.6%	141.8%	163.8%	186.6%	186.6%	141.8%	163.8%	186.6%	186.6%
25	149.3%	167.1%	186.6%	186.6%	149.3%	167.1%	186.6%	186.6%	149.3%	167.1%	186.6%	186.6%
26	156.7%	170.3%	186.6%	186.6%	156.7%	170.3%	186.6%	186.6%	156.7%	170.3%	186.6%	186.6%
27	164.2%	173.6%	186.6%	186.6%	164.2%	173.6%	186.6%	186.6%	164.2%	173.6%	186.6%	186.6%
28	171.7%	176.8%	186.6%	186.6%	171.7%	176.8%	186.6%	186.6%	171.7%	176.8%	186.6%	186.6%
29	179.1%	180.1%	186.6%	186.6%	179.1%	180.1%	186.6%	186.6%	179.1%	180.1%	186.6%	186.6%
30	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%

Policy Duration	Substandard 2 Risk Class (Married)				Sub 2 Risk Class (Single, Female)				Sub 2 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	55.7%	31.8%	31.8%	47.7%	64.5%	36.8%	36.8%	55.3%	67.4%	38.5%	38.5%	57.8%
2	62.6%	37.9%	44.5%	57.7%	72.5%	43.9%	51.5%	66.8%	75.8%	45.9%	53.9%	69.8%
3	69.9%	44.3%	58.0%	68.2%	80.9%	51.3%	67.1%	78.9%	84.6%	53.6%	70.2%	82.5%
4	75.7%	51.1%	72.2%	79.3%	87.7%	59.1%	83.6%	91.8%	91.7%	61.8%	87.4%	95.9%
5	81.8%	60.0%	87.3%	90.9%	94.7%	69.5%	101.1%	105.3%	99.0%	72.6%	105.6%	110.0%
6	88.1%	71.3%	103.1%	103.1%	102.0%	82.5%	119.4%	119.4%	106.7%	86.3%	124.8%	124.8%
7	94.7%	85.0%	112.0%	115.9%	109.6%	98.4%	129.7%	134.2%	114.6%	102.9%	135.6%	140.3%
8	101.4%	101.4%	121.3%	129.3%	117.4%	117.4%	140.5%	149.7%	122.8%	122.8%	146.8%	156.5%
9	108.4%	118.6%	130.9%	143.2%	125.5%	137.4%	151.6%	165.8%	131.2%	143.6%	158.5%	173.3%
10	113.5%	136.6%	140.9%	157.7%	131.4%	158.2%	163.1%	182.6%	137.4%	165.4%	170.5%	190.9%
11	119.0%	146.8%	157.6%	172.7%	137.8%	170.0%	182.5%	200.0%	144.0%	177.7%	190.8%	209.1%
12	125.0%	155.1%	175.1%	188.4%	144.7%	179.6%	202.7%	218.1%	151.3%	187.8%	211.9%	228.0%
13	128.0%	157.3%	181.7%	199.4%	148.2%	182.2%	210.4%	230.9%	154.9%	190.5%	220.0%	241.4%
14	131.0%	159.8%	188.4%	210.5%	151.7%	185.0%	218.1%	243.8%	158.6%	193.4%	228.0%	254.8%
15	134.0%	162.6%	195.0%	221.6%	155.2%	188.3%	225.8%	256.6%	162.2%	196.9%	236.1%	268.2%
16	138.5%	167.6%	201.5%	223.9%	155.8%	188.6%	226.7%	251.9%	161.5%	195.5%	235.1%	261.2%
17	143.0%	172.8%	207.0%	226.3%	156.2%	188.8%	226.2%	247.2%	160.7%	194.2%	232.6%	254.2%
18	147.6%	178.0%	212.9%	228.6%	156.6%	188.9%	225.9%	242.6%	159.6%	192.6%	230.3%	247.2%
19	152.2%	183.4%	219.0%	230.9%	156.8%	188.9%	225.7%	237.9%	158.4%	190.8%	227.9%	240.3%
20	156.9%	188.8%	226.3%	233.3%	156.9%	188.8%	226.3%	233.3%	156.9%	188.8%	226.3%	233.3%
21	160.9%	192.6%	233.3%	233.3%	160.9%	192.6%	233.3%	233.3%	160.9%	192.6%	233.3%	233.3%
22	165.6%	196.6%	233.3%	233.3%	165.6%	196.6%	233.3%	233.3%	165.6%	196.6%	233.3%	233.3%
23	170.3%	200.7%	233.3%	233.3%	170.3%	200.7%	233.3%	233.3%	170.3%	200.7%	233.3%	233.3%
24	177.3%	204.8%	233.3%	233.3%	177.3%	204.8%	233.3%	233.3%	177.3%	204.8%	233.3%	233.3%
25	186.6%	208.8%	233.3%	233.3%	186.6%	208.8%	233.3%	233.3%	186.6%	208.8%	233.3%	233.3%
26	195.9%	212.9%	233.3%	233.3%	195.9%	212.9%	233.3%	233.3%	195.9%	212.9%	233.3%	233.3%
27	205.3%	217.0%	233.3%	233.3%	205.3%	217.0%	233.3%	233.3%	205.3%	217.0%	233.3%	233.3%
28	214.6%	221.0%	233.3%	233.3%	214.6%	221.0%	233.3%	233.3%	214.6%	221.0%	233.3%	233.3%
29	223.9%	225.1%	233.3%	233.3%	223.9%	225.1%	233.3%	233.3%	223.9%	225.1%	233.3%	233.3%
30	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%

We are also projecting 12 years of future mortality improvement based on scale AA, consistent with the 12 years of future morbidity improvement in our future claim projections.

Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

6. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

7. Marketing Method

This product was typically marketed through our traditional agency system and brokers involving a personal contact with each applicant.

8. Underwriting

These policy forms were underwritten using a medical and risk questionnaire. We also utilized Attending Physician Statement and personal interviews depending on the age of the applicant and medical conditions.

9. Premium Classes

The base policy premium rates vary by issue age, benefit period, inflation option, home health care maximum benefit percentage, and underwriting class, as in the initial rate filing.

All premium factors related to the insured elected benefit design options or any eligible discount remain unchanged from the initial rate filing.

10. Premium Modalization Rules

Frequency	Multiple of Annual Premium	Plus
Annual	1.0000	$0.00
Semiannual	0.5120	$0.60
Quarterly	0.2610	$0.90
Premiumatic	0.0865	$0.80

11. Issue Age Range

The issue age range is 18-84 for all policy forms.

12. Area Factors

Area factors are not applicable to any of the policy forms or riders.

13. Average Annual Premium

The table below summarizes the average annual premium per policy before and after the requested increase.

	Nationwide	Virginia	
Form	before the rate increase	before the rate increase	after the rate increase
LTC-VA-91	1,810	1,580	2,144
NH-VA-91	1,260	1,390	1,887
LTC-94 VA	2,020	1,890	2,565
NH-94 VA	1,480	1,440	1,954

14. Number of Policy Holders

The table below summarizes, as of 12/31/2012, the number of policies inforce and their 2012 annualized premium that will be affected by this rate increase in your state.

Form	Number of Policies	2012 Annualized Premium
LTC-VA-91	629	996,862
NH-VA-91	7	9,760
LTC-94 VA	1,594	3,005,417
NH-94 VA	37	53,245

15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2012 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2012 have also been allocated to the calendar year of incurral and included in historic incurred claims.

16. Requested Rate Increase

The Company is requesting a flat rate increase of 35.8%. Rate increases adhere to the following restrictions:

1. We ensured that the proposed rate increases did not result in premium rates that exceed the rates that have been recently filed with the Interstate Compact for new business under the ICC12-LTC-12 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using LTC-91 as an example). After the application of this restriction the average rate increase for the forms listed in this memo is 35.7%.
2. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1** where it can be seen that the sum of past and future projected incurred claims is not less than the sum of the original premium times the original loss ratio and the rate increase premium times the 85% loss ratio requirement.
3. The lifetime loss ratio after the proposed rate increases is greater than or equal to the lifetime loss ratio targeted in our most recent filing for the forms listed in this memo.

Appendix B1 contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did not* elect an inflation reduction option as part of the 2010 rate increase filings. **Appendix B2** contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did* elect an inflation reduction option as part of the 2010 rate increase filings. Please note that the actual rates implemented may vary slightly from those in Appendices B1 and B2 due to implementation rounding algorithms.

17. Analysis Performed

The initial premium schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed.

The original pricing assumptions for morbidity, voluntary termination rates, and mortality were as follows:

Morbidity

Claim assumptions were derived using data published by the National Center for Health Statistics National Nursing Home Survey (1977 and 1985), the National Health Interview Survey (1979 and 1984), the National Long-Term Care Survey (1982), Medicare data; and other experience furnished to us by consultants, with adjustments due to the impact of underwriting, inflation options, elected options, anti-selection considerations, and the saving incurred because the maximum daily benefit will not always be paid.

Below are original sample annual claim costs for an LTC-91 policy, 100-day EP, $10 daily benefit, with Indexed Inflation option:

Issue Age 57		
Age	**2 yr**	**Lifetime**
57	5.38	9.93
62	18.00	33.37
67	29.49	57.85
72	49.43	102.15
77	100.99	206.39
82	182.06	356.84
87	301.50	544.69
92	423.62	675.99
97	496.68	711.02

Issue Age 67		
Age	**2 yr**	**Lifetime**
67	15.60	30.63
72	52.00	107.53
77	106.31	217.25
82	191.64	375.62
87	317.36	573.36
92	445.92	711.57
97	522.82	748.45

Issue Age 77		
Age	**2 yr**	**Lifetime**
77	56.10	115.50
82	198.37	388.00
87	328.35	592.25
92	461.34	735.27
97	541.45	774.35

Voluntary Terminations

Duration	**Issue Age**					
	45	**57**	**67**	**72**	**77**	**82**
1	11.6%	11.6%	13.0%	13.7%	16.2%	16.7%
2	9.3%	9.3%	10.0%	10.8%	11.5%	11.8%
3	8.8%	8.8%	9.3%	9.9%	10.5%	10.7%
4	8.3%	8.3%	8.7%	9.1%	9.5%	9.6%
5	7.9%	7.9%	8.1%	8.3%	8.5%	8.5%
6	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%
7	5.8%	5.8%	5.8%	5.8%	5.8%	5.8%
8	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%
9	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%
10+	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%

Mortality

The 1983 Group Annuity Mortality Table was used, weighted 40% males and 60% females.

As part of the inforce management of the business, the Company monitors the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 2010 rate increase filings. In general, we are seeing more, longer-lasting claims - claim incidence has

increased, claim terminations have decreased, claim utilization has increased, and mortality rates have decreased.

The following tables show in aggregate how our new assumptions (Expected) compare to actual experience:

Morbidity

Experience period: Inception through 9/30/2012 for incidence, inception through 9/30/2011 for claim terminations and salvage

The following charts show key experience compared to revised assumptions.

Incidence

Duration	A/E
1-3	101%
4-6	100%
7-9	100%
10+	100%
Total	**100%**

Claim Terminations

Benefit Period	A/E
<10 years	100%
10+ years	100%
Total	**100%**

Salvage

Inflation	A/E
None / GPO	100%
Simple	100%
Compound	100%
Total	**100%**

Voluntary Lapses

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount
1	100%
2	102%
3-5	100%
6-10	118%
11+	96%
Total	**104%**

In the recent study we noted that early duration lapses were greater than expected. As such, lapse rates for durations 1-5 were increased.

Note that the lapse study removed all policies which had undergone prior rate increases.

Mortality

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount
1-5	99%
6-10	101%
11+	99%
Total	**100%**

Exhibit 1 contains nationwide past premium and claims experience as well as future premium and claim projections. It illustrates that the anticipated lifetime loss ratio with the requested rate increase is 88.3%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 67.3%. The

lifetime loss ratio as of 12/31/12 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

Exhibit 1 also contains the original expected loss ratio projections, adjusted for the actual mix of business issued, with the lifetime loss ratio also calculated as stated above.

Furthermore, **Exhibit 1** demonstrates that that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 58%),
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

18. New inflation options that will allow policyholders to avoid the rate increase

Although this is a closed block of business, we are filing new future inflation options that will allow policyholders that have Compound and Simple inflation coverage the option to completely avoid the rate increase. This option is not available to policyholders that have limited coverage, where benefit increases cease after 20 years or at attained age 85.

Under these new options, the policyholders get to keep their current accumulated Daily benefit and their current remaining Lifetime Maximum Benefit, but the future indexation rate will be reduced as follows:

- For policyholders that are currently receiving a 5% inflation benefit, the annual inflation rate will be reduced from 5% to a future annual rate of 3.8%
- For policyholders that have previously reduced their inflation rate in order to avoid a rate increase and are currently receiving an inflation benefit of 4.5% (i.e. those with policy forms LTC-94 VA), the future annual inflation rate will be reduced to 3.5%
- For policyholders that have previously reduced their inflation rate in order to avoid a rate increase and are currently receiving an inflation benefit of 3.6% (i.e. those with policy forms NH-94 VA), the future annual inflation rate will be reduced to 2.6%

The 3.8%, 3.5%, and 2.6% indexation rates were determined to be actuarially equivalent to the requested rate increases in aggregate and therefore these options are only available if the full rate increase requested is accepted.

The premium rate schedules for these options are included in this filing as **Appendices C1** and **C2.**

19. History of previous rate revisions

A 13.0% rate increase on policy forms LTC-VA-91 and LTC-94 VA was accepted by your state on July 17, 2009.

A 24.2% rate increase on policy forms LTC-VA-91 and LTC-94 VA was accepted by your state on December 01, 2011.

A 35.0% rate increase on policy forms NH-VA-91 and NH-94 VA was accepted by your state on December 01, 2011.

20. Proposed Effective Date

These rates will be effective on the next policy anniversary date, following at least a 60 day policyholder notification period.

21. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums and filing for increases in long-term care insurance premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The preceding Actuarial Memorandum contains:

a) the assumptions on which this certification is based;
b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratios standards and necessary details of this state; and
d) disclosure of the manner, if any, in which reserves have been recognized.

In my opinion, no further rate increases will be necessary as the revised premium rate schedules are sufficient to cover anticipated costs assuming approvals are granted within three months of the date this memo is filed and that the underlying assumptions are realized.

I have reviewed and taken into consideration the policy design and coverage provided, and our current underwriting and claims adjudication processes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.

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Joseph R. Leopold, FSA, MAAA
Actuary
John Hancock Life Insurance Company

Exhibit 1: Nationwide Loss Ratio Exhibit for Virginia Advantage (LTC-91, LTC-94, NH-91, NH-94)

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
	1988	0	0	0%	0	258,164	0%	258,164	0%
	1989	0	0	0%	0	1,172,070	0%	1,172,070	0%
	1990	0	0	0%	0	2,689,198	0%	2,689,198	0%
	1991	8,655	112,996	8%	0	5,489,136	0%	5,489,136	0%
	1992	690,018	8,806,570	8%	241,246	14,108,712	2%	14,108,712	2%
	1993	2,789,351	22,955,541	12%	2,334,705	27,549,003	8%	27,549,003	8%
	1994	6,055,651	34,864,930	17%	4,437,977	39,413,984	11%	39,413,984	11%
	1995	10,579,753	51,968,912	20%	9,912,371	56,546,947	18%	56,546,947	18%
	1996	17,375,216	82,002,617	21%	15,479,034	86,258,726	18%	86,258,726	18%
	1997	25,450,971	99,309,496	26%	24,380,371	106,478,862	23%	106,478,862	23%
	1998	31,660,190	88,848,511	36%	31,705,699	102,511,461	31%	102,511,461	31%
	1999	35,282,870	78,339,734	45%	34,186,019	97,613,822	35%	97,613,822	35%
	2000	37,142,443	69,345,863	54%	48,176,438	93,487,487	52%	93,487,487	52%
	2001	37,714,233	61,616,390	61%	46,720,567	90,090,743	52%	90,090,743	52%
	2002	37,898,630	54,926,042	69%	47,778,477	86,965,766	55%	86,965,766	55%
	2003	38,124,886	49,060,541	78%	63,412,250	83,641,145	76%	83,641,145	76%
	2004	38,367,085	43,831,315	88%	66,054,190	80,509,771	82%	80,509,771	82%
Historical	2005	38,503,466	39,101,772	98%	73,392,421	77,424,173	95%	77,424,173	95%
Experience	2006	38,427,103	34,793,492	110%	84,561,186	74,094,952	114%	74,094,952	114%
	2007	38,097,885	30,855,916	123%	104,326,351	70,769,115	147%	70,769,115	147%
	2008	37,538,952	27,259,094	138%	105,174,449	67,309,373	156%	67,309,373	156%
	2009	36,799,221	23,985,475	153%	96,829,294	63,625,673	152%	63,625,673	152%
	2010	35,925,504	21,018,615	171%	106,543,941	63,423,464	168%	63,423,464	168%
	2011	34,948,107	18,344,202	191%	100,623,577	62,492,568	161%	62,492,568	161%
	2012	33,900,617	15,943,600	213%	100,893,038	62,333,022	162%	62,333,022	162%
	2013	32,817,987	13,795,253	238%	110,954,107	64,403,843	172%	64,403,843	172%
Projected	2014	31,690,289	11,884,168	267%	111,840,516	61,197,050	183%	66,662,553	168%
Future	2015	30,476,739	10,202,664	299%	109,890,703	55,483,744	198%	70,351,663	156%
Experience	2016	29,155,292	8,725,256	334%	108,213,024	50,034,031	216%	67,913,374	159%
	2017	27,726,515	7,425,595	373%	106,489,027	44,860,313	237%	60,893,139	175%
	2018	26,210,983	6,282,905	417%	103,175,041	39,983,015	258%	54,274,672	190%
	2019	24,649,285	5,290,432	466%	97,746,814	35,422,302	276%	48,085,357	203%
	2020	23,096,673	4,448,929	519%	91,622,943	31,185,524	294%	42,335,201	216%
	2021	21,593,486	3,726,034	580%	86,803,508	27,276,418	318%	37,029,419	234%
	2022	20,115,806	3,099,908	649%	81,865,105	23,701,607	345%	32,177,110	254%
	2023	18,603,133	2,554,742	728%	76,105,122	20,471,782	372%	27,792,866	274%
	2024	17,029,270	2,090,150	815%	69,238,646	17,580,294	394%	23,867,726	290%
	2025	15,428,659	1,712,886	901%	62,650,060	15,009,636	417%	20,377,982	307%
	2026	13,856,153	1,398,214	991%	58,234,226	12,741,969	457%	17,299,463	337%
	2027	12,318,008	1,130,058	1090%	53,920,660	10,765,211	501%	14,615,806	369%
	2028	10,799,587	899,002	1201%	49,320,073	9,058,096	544%	12,298,172	401%
	2029	9,316,401	709,635	1313%	44,279,748	7,591,465	583%	10,306,992	430%
	2030	7,943,944	568,112	1398%	39,245,780	6,335,499	619%	8,601,798	456%
	2031	6,758,159	452,838	1492%	35,504,676	5,263,587	675%	7,146,473	497%
	2032	5,724,693	358,046	1599%	32,070,942	4,353,454	737%	5,910,782	543%
	2033	4,793,811	281,000	1706%	28,769,148	3,585,505	802%	4,868,128	591%
	2034	3,970,223	217,225	1828%	25,259,542	2,939,952	859%	3,991,648	633%
	2035	3,253,080	164,965	1972%	21,949,273	2,398,616	915%	3,256,663	674%
	2036	2,644,296	124,401	2126%	19,328,661	1,946,494	993%	2,642,805	731%
	2037	2,149,442	90,382	2378%	16,675,570	1,570,727	1062%	2,132,616	782%
	2038	1,738,299	61,536	2825%	14,312,874	1,259,685	1136%	1,710,307	837%
	2039	1,371,030	42,081	3258%	12,282,861	1,003,294	1224%	1,362,197	902%
	2040	1,088,312	34,124	3189%	10,379,831	793,033	1309%	1,076,721	964%
Value as of 12/31/12*:									
	Past	917,145,845	1,713,200,926	53.5%	1,590,982,204	2,541,167,623	62.6%	2,541,167,623	62.6%
	Future	283,545,790	70,225,038	403.8%	1,123,863,483	424,143,052	265.0%	533,739,378	210.6%
	Lifetime	1,200,691,635	1,783,425,965	67.3%	2,714,845,687	2,965,310,675	91.6%	3,074,907,001	88.3%

*discounted at maximum statutory valuation rates

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Pricing Loss Ratio (instead of 58%) + Increased Premiums x 85%

			Accum Value of Past Initial Prem x 67.3% =	1,694,866,060
			Present Value of Future Initial Prem x 67.3% =	201,839,411
Accum Value of Past Incurred Claims =	1,590,982,204		Accum Value of Prior Increases x 85% =	20,169,196
Present Value of Future Incurred Claims =	1,123,863,483		Present Value of Future Increases x 85% =	198,849,679
TOTAL =	2,714,845,687	> =	TOTAL =	2,115,724,346

Exhibit 1b: Nationwide Loss Ratio Exhibit for Virginia Advantage (LTC-91, LTC-94, NH-91, NH-94)

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
	1988	0	0	0%	0	258,164	0%	258,164	0%
	1989	0	0	0%	0	1,172,070	0%	1,172,070	0%
	1990	0	0	0%	0	2,689,198	0%	2,689,198	0%
	1991	8,655	112,996	8%	0	5,489,136	0%	5,489,136	0%
	1992	690,018	8,806,570	8%	241,246	14,108,712	2%	14,108,712	2%
	1993	2,789,351	22,955,541	12%	2,334,705	27,549,003	8%	27,549,003	8%
	1994	6,055,651	34,864,930	17%	4,437,977	39,413,984	11%	39,413,984	11%
	1995	10,579,753	51,968,912	20%	9,912,371	56,546,947	18%	56,546,947	18%
	1996	17,375,216	82,002,617	21%	15,479,034	86,258,726	18%	86,258,726	18%
	1997	25,450,971	99,309,496	26%	24,380,371	106,478,862	23%	106,478,862	23%
	1998	31,660,190	88,848,511	36%	31,705,699	102,511,461	31%	102,511,461	31%
	1999	35,282,870	78,339,734	45%	34,186,019	97,613,822	35%	97,613,822	35%
	2000	37,142,443	69,345,863	54%	48,176,438	93,487,487	52%	93,487,487	52%
	2001	37,714,233	61,616,390	61%	46,720,567	90,090,743	52%	90,090,743	52%
	2002	37,898,630	54,926,042	69%	47,778,477	86,965,766	55%	86,965,766	55%
	2003	38,124,886	49,060,541	78%	63,412,250	83,641,145	76%	83,641,145	76%
	2004	38,367,085	43,831,315	88%	66,054,190	80,509,771	82%	80,509,771	82%
Historical Experience	2005	38,503,466	39,101,772	98%	73,392,421	77,424,173	95%	77,424,173	95%
	2006	38,427,103	34,793,492	110%	84,561,186	74,094,952	114%	74,094,952	114%
	2007	38,097,885	30,855,916	123%	104,326,351	70,769,115	147%	70,769,115	147%
	2008	37,538,952	27,259,094	138%	105,174,449	67,309,373	156%	67,309,373	156%
	2009	36,799,221	23,985,475	153%	96,829,294	63,625,673	152%	63,625,673	152%
	2010	35,925,504	21,018,615	171%	106,543,941	63,423,464	168%	63,423,464	168%
	2011	34,948,107	18,344,202	191%	100,623,577	62,492,568	161%	62,492,568	161%
	2012	33,900,617	15,943,600	213%	100,893,038	62,333,022	162%	62,333,022	162%
	2013	32,817,987	13,795,253	238%	110,954,107	64,403,843	172%	64,403,843	172%
Projected Future Experience	2014	31,690,289	11,884,168	267%	111,840,516	61,197,050	183%	66,662,553	168%
	2015	30,476,739	10,202,664	299%	109,890,703	55,483,744	198%	70,351,663	156%
	2016	29,155,292	8,725,256	334%	108,213,024	50,034,031	216%	67,913,374	159%
	2017	27,726,515	7,425,595	373%	106,489,027	44,860,313	237%	60,893,139	175%
	2018	26,210,983	6,282,905	417%	103,175,041	39,983,015	258%	54,274,672	190%
	2019	24,649,285	5,290,432	466%	97,746,814	35,422,302	276%	48,085,357	203%
	2020	23,096,673	4,448,929	519%	91,622,943	31,185,524	294%	42,335,201	216%
	2021	21,593,486	3,726,034	580%	86,803,508	27,276,418	318%	37,029,419	234%
	2022	20,115,806	3,099,908	649%	81,865,105	23,701,607	345%	32,177,110	254%
	2023	18,603,133	2,554,742	728%	76,105,122	20,471,782	372%	27,792,866	274%
	2024	17,029,270	2,090,150	815%	69,238,646	17,580,294	394%	23,867,726	290%
	2025	15,428,659	1,712,886	901%	62,650,060	15,009,636	417%	20,377,982	307%
	2026	13,856,153	1,398,214	991%	58,234,226	12,741,969	457%	17,299,463	337%
	2027	12,318,008	1,130,058	1090%	53,920,660	10,765,211	501%	14,615,806	369%
	2028	10,799,587	899,002	1201%	49,320,073	9,058,096	544%	12,298,172	401%
	2029	9,316,401	709,635	1313%	44,279,748	7,591,465	583%	10,306,992	430%
	2030	7,943,944	568,112	1398%	39,245,780	6,335,499	619%	8,601,798	456%
	2031	6,758,159	452,838	1492%	35,504,676	5,263,587	675%	7,146,473	497%
	2032	5,724,693	358,046	1599%	32,070,942	4,353,454	737%	5,910,782	543%
	2033	4,793,811	281,000	1706%	28,769,148	3,585,505	802%	4,868,128	591%
	2034	3,970,223	217,225	1828%	25,259,542	2,939,952	859%	3,991,648	633%
	2035	3,253,080	164,965	1972%	21,949,273	2,398,616	915%	3,256,663	674%
	2036	2,644,296	124,401	2126%	19,328,661	1,946,494	993%	2,642,805	731%
	2037	2,149,442	90,382	2378%	16,675,570	1,570,727	1062%	2,132,616	782%
	2038	1,738,299	61,536	2825%	14,312,874	1,259,685	1136%	1,710,307	837%
	2039	1,371,030	42,081	3258%	12,282,861	1,003,294	1224%	1,362,197	902%
	2040	1,088,312	34,124	3189%	10,379,831	793,033	1309%	1,076,721	964%
Value as of 12/31/12*:									
	Past	1,151,701,859	2,334,601,923	49.3%	1,707,161,709	3,265,190,454	52.3%	3,265,190,454	52.3%
	Future	226,865,337	63,784,643	355.7%	838,938,824	366,911,623	228.6%	461,719,650	181.7%
	Lifetime	1,378,567,196	2,398,386,566	57.5%	2,546,100,533	3,632,102,077	70.1%	3,726,910,104	68.3%

*discounted at original pricing interest rates

Net Level Premium Reserves (based on original pricing assumptions and discount rates)	**533,753,788**
Future Loss Ratio adjusted for Net Level Premium Reserves	**66.1%**

Exhibit 1c: Nationwide Loss Ratio Exhibit for Virginia Advantage (LTC-91, LTC-94, NH-91, NH-94)

		Original Assumptions				Historical & Projected Experience				
						Before Proposed Increase			With Proposed Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Adjusted Expected Incurred Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
	1988	0	0	0%	0	0	258,164	0%	258,164	0%
	1989	0	0	0%	0	0	1,172,070	0%	1,172,070	0%
	1990	0	0	0%	0	0	2,689,198	0%	2,689,198	0%
	1991	8,655	112,996	8%	420,438	0	5,489,136	0%	5,489,136	0%
	1992	690,018	8,806,570	8%	1,105,455	241,246	14,108,712	2%	14,108,712	2%
	1993	2,789,351	22,955,541	12%	3,347,507	2,334,705	27,549,003	8%	27,549,003	8%
	1994	6,055,651	34,864,930	17%	6,845,771	4,437,977	39,413,984	11%	39,413,984	11%
	1995	10,579,753	51,968,912	20%	11,511,742	9,912,371	56,546,947	18%	56,546,947	18%
Original	1996	17,375,216	82,002,617	21%	18,277,026	15,479,034	86,258,726	18%	86,258,726	18%
Pricing	1997	25,450,971	99,309,496	26%	27,288,331	24,380,371	106,478,862	23%	106,478,862	23%
	1998	31,660,190	88,848,511	36%	36,528,832	31,705,699	102,511,461	31%	102,511,461	31%
	1999	35,282,870	78,339,734	45%	43,963,588	34,186,019	97,613,822	35%	97,613,822	35%
	2000	37,142,443	69,345,863	54%	50,072,974	48,176,438	93,487,487	52%	93,487,487	52%
	2001	37,714,233	61,616,390	61%	55,142,849	46,720,567	90,090,743	52%	90,090,743	52%
	2002	37,898,630	54,926,042	69%	60,005,841	47,778,477	86,965,766	55%	86,965,766	55%
	2003	38,124,886	49,060,541	78%	64,997,430	63,412,250	83,641,145	76%	83,641,145	76%
	2004	38,367,085	43,831,315	88%	70,473,021	66,054,190	80,509,771	82%	80,509,771	82%
	2005	38,503,466	39,101,772	98%	76,239,485	73,392,421	77,424,173	95%	77,424,173	95%
	2006	38,427,103	34,793,492	110%	81,832,957	84,561,186	74,094,952	114%	74,094,952	114%
	2007	38,097,885	30,855,916	123%	87,378,823	104,326,351	70,769,115	147%	70,769,115	147%
	2008				76,582,788	105,174,449	67,309,373	156%	67,309,373	156%
2008 Filing	2009				75,622,687	96,829,294	63,625,673	152%	63,625,673	152%
	2010				77,258,557	106,543,941	63,423,464	168%	63,423,464	168%
2010 Filing	2011				114,144,710	100,623,577	62,492,568	161%	62,492,568	161%
	2012				115,527,307	100,893,038	62,333,022	162%	62,333,022	162%
	2013					110,954,107	64,403,843	172%	64,403,843	172%
Projected	2014					111,840,516	61,197,050	183%	66,662,553	168%
Future	2015					109,890,703	55,483,744	198%	70,351,663	156%
Experience	2016					108,213,024	50,034,031	216%	67,913,374	159%
	2017					106,489,027	44,860,313	237%	60,893,139	175%
	2018					103,175,041	39,983,015	258%	54,274,672	190%
	2019					97,746,814	35,422,302	276%	48,085,357	203%
	2020					91,622,943	31,185,524	294%	42,335,201	216%
	2021					86,803,508	27,276,418	318%	37,029,419	234%
	2022					81,865,105	23,701,607	345%	32,177,110	254%
	2023					76,105,122	20,471,782	372%	27,792,866	274%
	2024					69,238,646	17,580,294	394%	23,867,726	290%
	2025					62,650,060	15,009,636	417%	20,377,982	307%
	2026					58,234,226	12,741,969	457%	17,299,463	337%
	2027					53,920,660	10,765,211	501%	14,615,806	369%
	2028					49,320,073	9,058,096	544%	12,298,172	401%
	2029					44,279,748	7,591,465	583%	10,306,992	430%
	2030					39,245,780	6,335,499	619%	8,601,798	456%
	2031					35,504,676	5,263,587	675%	7,146,473	497%
	2032					32,070,942	4,353,454	737%	5,910,782	543%
	2033					28,769,148	3,585,505	802%	4,868,128	591%
	2034					25,259,542	2,939,952	859%	3,991,648	633%
	2035					21,949,273	2,398,616	915%	3,256,663	674%
	2036					19,328,661	1,946,494	993%	2,642,805	731%
	2037					16,675,570	1,570,727	1062%	2,132,616	782%
	2038					14,312,874	1,259,685	1136%	1,710,307	837%
	2039					12,282,861	1,003,294	1224%	1,362,197	902%
	2040					10,379,831	793,033	1309%	1,076,721	964%
Value as of 12/31/12*:										
	Past				1,639,889,984	1,590,982,204	2,541,167,623	62.6%	2,541,167,623	62.6%
	Future					1,123,863,483	424,143,052	265.0%	533,739,378	210.6%
	Lifetime					2,714,845,687	2,965,310,675	91.6%	3,074,907,001	88.3%

*discounted at maximum statutory valuation rates

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Pricing Loss Ratio (instead of 58%) + Increased Premiums x 85%

			Accum Value of Past Initial Prem x 67.3% =	1,694,866,060
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prem x 67.3% =	201,839,411
Adjusted Originally Expected Incurred Claims) =	1,590,982,204		Accum Value of Prior Increases x 85% =	20,169,196
Present Value of Future Incurred Claims =	1,123,863,483		Present Value of Future Increases x 85% =	198,849,679
TOTAL =	2,714,845,687	> =	TOTAL =	2,115,724,346

Appendix A - Comparison to New Business Rates (Advantage Series)

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

Inflation Option: GPO Inflation

Current New Business Rates (ICC12-LTC-12 policy) :

Issue	Benefit Period			
Age	4	6	10	Life
18-29	43.20	55.40	60.94	66.48
30	45.80	58.00	69.60	75.40
31	47.40	59.60	70.44	75.85
32	49.40	62.20	73.51	79.16
33	51.00	64.20	74.90	80.25
34	52.60	66.40	77.47	83.00
35	54.60	69.00	79.62	84.92
36	56.20	71.60	81.83	86.94
37	58.20	73.20	88.89	94.11
38	60.80	75.80	88.89	94.11
39	62.40	79.00	88.89	94.11
40	64.40	81.60	91.20	96.00
41	66.60	84.20	93.56	98.23
42	68.60	86.80	101.27	106.09
43	70.20	89.00	103.05	107.74
44	72.40	91.60	105.34	109.92
45	74.00	94.20	113.04	117.75
46	76.60	96.80	115.24	119.85
47	78.20	99.40	117.47	121.99
48	80.80	102.60	125.92	130.58
49	83.00	105.20	132.64	137.22
50	85.00	108.40	135.50	140.02
51	88.20	113.00	144.64	149.16
52	90.80	117.80	149.52	158.58
53	94.00	123.00	165.58	175.04
54	97.60	127.80	175.13	184.60
55	100.80	133.00	185.25	194.75
56	107.00	140.80	192.43	206.51
57	113.80	148.20	203.78	217.67
58	120.00	156.60	210.29	223.71
59	127.40	165.00	222.97	240.81
60	135.20	174.40	231.08	252.88
61	144.00	187.40	248.41	270.20
62	153.40	202.00	267.87	294.22
63	163.80	217.20	292.56	314.72
64	174.20	234.40	320.05	347.09
65	186.20	252.20	342.27	369.29
66	203.80	273.60	366.27	392.75
67	224.00	296.40	390.90	416.68
68	245.80	321.80	419.19	448.83
69	270.20	349.40	448.05	472.72
70	297.00	379.40	480.30	504.52
71	322.80	410.40	504.21	535.47
72	351.60	444.00	531.28	569.23
73	383.00	480.20	561.46	605.79
74	417.00	520.40	592.18	642.42
75	454.00	562.80	625.72	685.15
76	531.29	638.26	713.14	780.89
77	589.37	706.54	788.19	866.30
78	652.62	779.62	874.87	959.53
79	723.13	863.54	968.86	1,063.63
80	1,187.10	1,415.19	1,596.63	1,752.14
81	1,282.21	1,526.44	1,724.88	1,892.79
82	1,380.17	1,644.25	1,858.50	2,037.87
83	1,489.25	1,772.45	2,001.94	2,197.26
84	1,604.29	1,905.10	2,153.38	2,363.47

New Business Rates adjusted for Benefit Differences* :

Issue	Benefit Period			
Age	4	6	10	Life
18-29	35.00	44.76	52.18	61.46
30	37.11	46.86	59.60	69.71
31	38.40	48.15	60.31	70.13
32	40.02	50.25	62.94	73.19
33	41.32	51.87	64.13	74.20
34	42.62	53.64	66.33	76.74
35	44.24	55.74	68.17	78.52
36	45.53	57.84	70.07	80.38
37	47.15	59.14	76.11	87.01
38	49.26	61.24	76.11	87.01
39	50.56	63.82	76.11	87.01
40	52.18	65.92	78.09	88.76
41	54.32	68.48	80.59	91.06
42	56.33	71.07	87.76	98.60
43	58.03	73.36	89.84	100.39
44	60.25	76.01	92.39	102.69
45	61.99	78.69	99.74	110.29
46	64.60	81.41	102.30	112.55
47	66.39	84.15	104.91	114.86
48	69.06	87.45	113.13	123.27
49	71.41	90.26	119.89	129.87
50	73.62	93.63	123.21	132.87
51	76.89	98.24	132.33	141.90
52	79.66	103.07	137.64	151.24
53	83.01	108.31	153.36	167.36
54	86.74	113.26	163.22	176.95
55	90.16	118.63	173.71	187.15
56	96.19	126.22	181.41	198.94
57	102.82	133.53	193.15	210.20
58	108.97	141.81	200.40	216.56
59	116.27	150.18	213.63	233.68
60	124.01	159.54	222.59	245.99
61	132.72	172.28	240.78	263.85
62	142.06	186.62	261.25	288.41
63	152.43	201.66	287.11	309.69
64	162.89	218.71	316.04	342.86
65	174.95	236.48	340.10	366.19
66	191.56	256.65	363.96	389.45
67	210.63	278.15	388.45	413.18
68	231.21	302.11	416.56	445.05
69	254.26	328.16	445.27	468.74
70	279.59	356.48	477.33	500.28
71	304.02	385.79	501.01	530.91
72	331.30	417.58	527.83	564.31
73	361.06	451.85	557.73	600.48
74	393.30	489.92	588.16	636.72
75	428.39	530.09	621.38	678.99
76	501.53	601.39	707.88	773.43
77	556.57	665.97	782.03	857.54
78	616.55	735.13	867.64	949.29
79	683.43	814.57	960.43	1051.68
80	1122.37	1335.44	1582.05	1731.47
81	1212.29	1440.42	1709.13	1870.45
82	1304.91	1551.58	1841.53	2013.82
83	1408.04	1672.56	1983.67	2171.33
84	1516.81	1797.73	2133.72	2335.58

LTC-91 (w/ FlexCare Rider) Rates after Requested Rate Increases :

Issue	Benefit Period			
Age	4	6	10	Life
18-29	39.29	44.76	52.18	60.32
30	39.29	46.86	55.41	60.32
31	39.29	48.15	55.41	60.32
32	40.02	50.25	55.41	60.32
33	41.32	51.87	55.41	60.32
34	42.62	53.64	55.41	60.32
35	44.24	55.06	55.41	60.32
36	45.53	55.06	55.41	60.32
37	47.15	55.06	55.41	61.20
38	49.26	55.06	55.41	61.20
39	50.56	55.06	56.68	64.60
40	52.18	55.06	59.83	68.01
41	53.34	55.06	63.36	71.59
42	53.34	55.06	66.93	75.20
43	53.34	55.06	68.77	76.30
44	53.34	55.06	68.77	76.30
45	61.32	64.04	77.88	86.12
46	61.32	64.95	81.62	89.80
47	61.32	68.50	85.39	93.49
48	62.86	68.96	86.68	96.19
49	63.29	72.58	86.68	96.19
50	66.89	76.24	92.86	103.58
51	70.53	79.93	99.00	111.15
52	72.59	83.66	105.65	119.36
53	76.71	84.20	112.79	128.18
54	81.08	88.00	120.35	137.49
55	85.68	92.07	128.34	144.91
56	90.48	98.91	136.69	155.89
57	95.47	106.04	145.38	166.92
58	101.05	116.57	155.13	178.01
59	107.61	123.85	166.61	192.72
60	115.10	134.57	179.74	207.50
61	123.46	145.38	194.47	222.66
62	132.65	156.30	210.68	241.54
63	142.63	167.32	228.32	256.95
64	154.75	178.44	247.28	279.73
65	165.87	193.12	267.52	299.04
66	183.21	213.90	288.93	324.57
67	200.57	238.14	311.42	353.74
68	221.41	262.41	338.89	386.56
69	242.25	293.60	373.92	419.38
70	266.58	324.82	413.67	455.85
71	297.88	363.01	442.38	499.55
72	331.30	404.69	469.54	546.89
73	361.06	444.60	496.10	594.41
74	393.30	470.96	525.58	627.80
75	428.39	500.89	559.47	666.34
76	464.24	534.82	598.86	712.22
77	495.53	572.91	644.55	767.01
78	545.69	633.47	716.26	852.91
79	614.05	715.59	811.89	965.98
80	642.83	759.86	871.90	1043.83
81	725.00	858.60	985.48	1176.16
82	811.13	961.82	1103.36	1312.55
83	899.67	1067.56	1223.27	1450.36
84	990.80	1176.09	1345.45	1589.94

LTC-91 (w/ FlexCare Rider) 2013 Rate Increases (%) :

Issue	Benefit Period			
Age	4	6	10	Life
18-29	0%	10%	28%	36%
30	0%	16%	36%	36%
31	0%	19%	36%	36%
32	2%	24%	36%	36%
33	5%	28%	36%	36%
34	8%	32%	36%	36%
35	13%	36%	36%	36%
36	16%	36%	36%	36%
37	20%	36%	36%	36%
38	25%	36%	36%	36%
39	29%	36%	36%	36%
40	33%	36%	36%	36%
41	36%	36%	36%	36%
42	36%	36%	36%	36%
43	36%	36%	36%	36%
44	36%	36%	36%	36%
45	36%	36%	36%	36%
46	36%	36%	36%	36%
47	36%	36%	36%	36%
48	36%	36%	36%	36%
49	36%	36%	36%	36%
50	36%	36%	36%	36%
51	36%	36%	36%	36%
52	36%	36%	36%	36%
53	36%	36%	36%	36%
54	36%	36%	36%	36%
55	36%	36%	36%	36%
56	36%	36%	36%	36%
57	36%	36%	36%	36%
58	36%	36%	36%	36%
59	36%	36%	36%	36%
60	36%	36%	36%	36%
61	36%	36%	36%	36%
62	36%	36%	36%	36%
63	36%	36%	36%	36%
64	36%	36%	36%	36%
65	36%	36%	36%	36%
66	36%	36%	36%	36%
67	36%	36%	36%	36%
68	36%	36%	36%	36%
69	36%	36%	36%	36%
70	36%	36%	36%	36%
71	36%	36%	36%	36%
72	35%	36%	36%	36%
73	32%	36%	36%	36%
74	30%	36%	36%	36%
75	33%	36%	36%	36%
76	36%	36%	36%	36%
77	36%	36%	36%	36%
78	36%	36%	36%	36%
79	36%	36%	36%	36%
80	36%	36%	36%	36%
81	36%	36%	36%	36%
82	36%	36%	36%	36%
83	36%	36%	36%	36%
84	36%	36%	36%	36%

* Benefit Differences between LTC-91 (w/ FlexCare Rider) and ICC12-LTC-12:

LTC-91 is a two-pool policy, but with the addition of the FlexCare Rider, it becomes a one-pool policy. In this case, Benefit Periods 2, 3, and 5 become equivalent to ICC12-LTC-12 Benefit Periods 4, 6, and 10, respectively

LTC-91 has a 2 of 5 ADL trigger, ICC12-LTC-12 has a 2 of 6 ADL trigger

LTC-91 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit, the stay-at-home or respite benefits or coverage for a skilled family member

LTC-91 does not have the ability to convert from GPO to 5% Compound inflation option at age 65

LTC-91 rates are for a 100 service-day EP, ICC12-LTC-12 rates are for a 90 service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-91

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Advantage Series)

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

Inflation Option: 5% Simple Inlfation

Current New Business Rates (ICC12-LTC-12 policy) :

Issue	Benefit Period			
Age	4	6	10	Life
18-29	113.33	145.73	211.31	218.60
30	114.35	147.13	211.31	225.40
31	118.43	152.08	214.29	235.03
32	122.54	156.75	224.91	238.54
33	126.39	161.45	228.73	248.91
34	130.28	165.90	238.89	258.80
35	130.28	170.61	249.35	262.47
36	132.12	181.31	252.54	271.97
37	141.07	185.52	262.28	281.47
38	144.60	189.46	271.57	290.51
39	147.88	199.73	280.88	305.84
40	151.25	203.42	289.73	314.38
41	155.73	210.25	303.01	327.74
42	160.18	223.10	316.06	340.85
43	169.76	229.98	329.44	354.30
44	176.90	236.69	336.34	367.49
45	181.29	250.15	356.47	381.48
46	190.81	257.11	369.98	401.34
47	195.67	267.34	379.25	410.34
48	205.11	281.09	393.52	431.00
49	209.61	288.08	413.33	444.65
50	219.30	301.71	427.43	465.14
51	228.00	311.76	442.71	480.12
52	231.94	317.98	452.51	489.20
53	237.78	327.44	466.90	503.28
54	246.20	339.21	476.09	511.80
55	254.93	348.16	489.79	525.20
56	260.25	360.67	506.10	546.82
57	270.61	372.48	515.75	561.59
58	275.65	384.73	531.83	582.75
59	282.00	392.06	546.68	596.38
60	291.71	403.81	562.06	622.08
61	304.33	417.95	581.96	634.87
62	321.86	422.18	590.03	645.98
63	331.65	436.41	608.03	652.16
64	352.96	445.14	625.09	662.98
65	367.34	458.10	641.33	677.98
66	395.78	499.70	689.40	731.04
67	426.75	549.40	740.30	782.20
68	458.64	602.27	799.89	842.24
69	496.56	654.22	858.07	905.48
70	531.82	719.48	925.73	973.69
71	576.89	774.42	978.46	1,029.47
72	621.52	840.28	1,039.06	1,102.31
73	669.68	904.30	1,092.15	1,166.42
74	725.26	978.57	1,156.49	1,241.21
75	784.63	1,055.74	1,224.16	1,318.64
76	1,000.54	1,217.10	1,416.34	1,528.96
77	1,076.85	1,305.78	1,522.00	1,640.71
78	1,155.87	1,405.33	1,638.17	1,767.06
79	1,243.78	1,508.85	1,765.77	1,904.42

New Business Rates adjusted for Benefit Differences* :

Issue	Benefit Period			
Age	4	6	10	Life
18-29	71.43	91.81	141.74	153.66
30	72.06	92.69	141.74	158.44
31	74.64	95.81	143.73	165.21
32	77.23	98.75	150.85	167.68
33	79.65	101.72	153.42	174.97
34	82.11	104.51	160.23	181.92
35	82.11	107.48	167.25	184.50
36	83.27	114.22	169.39	191.18
37	88.91	116.87	175.92	197.86
38	91.13	119.36	182.15	204.22
39	93.20	125.83	188.39	214.99
40	95.32	128.16	194.33	221.00
41	98.55	133.01	204.15	230.93
42	101.79	141.74	213.91	240.74
43	108.33	146.73	223.97	250.83
44	113.35	151.64	229.70	260.78
45	116.65	160.94	244.54	271.36
46	124.98	168.35	258.26	289.82
47	130.45	178.15	269.38	300.83
48	139.20	190.62	284.41	320.78
49	144.79	198.83	303.98	335.97
50	154.20	211.93	319.86	356.80
51	163.26	222.92	337.19	374.03
52	169.12	231.45	350.80	387.05
53	176.55	242.58	368.29	404.29
54	186.13	255.79	382.11	417.42
55	196.24	267.21	399.99	434.90
56	203.87	281.61	420.32	459.63
57	215.72	295.88	435.60	479.16
58	223.38	310.56	456.34	504.24
59	232.31	321.62	476.55	523.34
60	244.30	336.64	497.76	553.63
61	258.66	353.50	522.88	572.16
62	277.63	362.26	537.83	589.55
63	288.23	377.22	558.50	598.70
64	309.06	387.60	578.59	612.23
65	324.08	401.82	598.20	629.79
66	351.13	440.73	646.23	682.44
67	380.74	487.24	697.38	733.81
68	407.95	532.43	750.95	787.43
69	440.35	576.51	802.81	843.65
70	470.19	632.00	863.15	904.09
71	508.67	678.33	909.23	952.64
72	546.55	733.93	962.27	1016.58
73	585.11	784.70	1004.54	1068.45
74	629.60	843.61	1056.44	1129.30
75	676.76	904.21	1110.63	1191.66
76	857.30	1035.43	1275.74	1371.71
77	916.61	1103.43	1361.04	1461.30
78	967.79	1168.86	1441.60	1548.86
79	1024.38	1235.20	1529.14	1642.77

LTC-91 (w/ FlexCare Rider) Rates after Requested Rate Increases :

Issue	Benefit Period			
Age	4	6	10	Life
18-29	68.32	72.50	75.13	85.69
30	68.32	72.50	76.39	85.69
31	68.32	72.50	78.94	90.73
32	68.32	72.50	84.03	93.40
33	68.32	72.50	86.58	98.74
34	68.32	72.50	91.67	104.08
35	68.32	72.50	96.76	106.75
36	68.32	72.50	99.31	112.08
37	68.32	72.50	99.93	113.98
38	68.32	72.50	99.93	113.98
39	68.32	76.53	99.93	113.98
40	69.39	78.93	99.93	113.98
41	72.08	81.66	99.93	113.98
42	74.79	85.70	99.93	113.98
43	74.99	85.70	99.93	113.98
44	74.99	85.70	99.93	113.98
45	85.50	97.70	121.78	141.21
46	92.00	101.92	121.78	141.21
47	96.18	108.78	121.78	141.21
48	103.05	115.86	121.78	141.21
49	107.52	116.18	121.78	141.21
50	114.79	125.30	131.79	153.50
51	122.33	133.44	141.10	165.43
52	127.34	142.27	151.21	178.42
53	135.30	151.72	162.08	192.44
54	143.51	161.78	173.66	207.46
55	151.97	171.91	185.93	223.45
56	160.59	183.61	198.88	240.35
57	172.50	195.34	212.44	258.16
58	181.51	208.23	227.35	277.63
59	193.90	221.12	244.33	299.56
60	206.66	234.20	263.31	323.95
61	222.64	253.66	284.26	350.77
62	242.33	270.38	307.14	380.03
63	257.35	292.05	331.87	411.70
64	279.23	310.73	358.41	445.81
65	298.08	333.00	386.74	482.31
66	319.97	361.62	416.79	521.21
67	345.48	397.29	448.52	562.52
68	368.07	429.59	485.66	610.20
69	393.90	461.67	530.45	666.49
70	419.56	500.22	579.41	715.58
71	463.31	537.05	611.34	765.90
72	483.67	561.66	640.37	800.68
73	502.49	584.21	666.20	830.43
74	522.59	608.15	693.06	860.01
75	545.78	636.03	724.85	895.00
76	573.54	669.90	764.85	940.02
77	607.02	711.27	815.60	998.73
78	665.92	783.61	903.51	1105.35
79	748.48	884.82	1025.15	1256.21

LTC-91 (w/ FlexCare Rider) 2013 Rate Increases (%) :

Issue	Benefit Period			
Age	4	6	10	Life
18-29	36%	36%	36%	36%
30	36%	36%	36%	36%
31	36%	36%	36%	36%
32	36%	36%	36%	36%
33	36%	36%	36%	36%
34	36%	36%	36%	36%
35	36%	36%	36%	36%
36	36%	36%	36%	36%
37	36%	36%	36%	36%
38	36%	36%	36%	36%
39	36%	36%	36%	36%
40	36%	36%	36%	36%
41	36%	36%	36%	36%
42	36%	36%	36%	36%
43	36%	36%	36%	36%
44	36%	36%	36%	36%
45	36%	36%	36%	36%
46	36%	36%	36%	36%
47	36%	36%	36%	36%
48	36%	36%	36%	36%
49	36%	36%	36%	36%
50	36%	36%	36%	36%
51	36%	36%	36%	36%
52	36%	36%	36%	36%
53	36%	36%	36%	36%
54	36%	36%	36%	36%
55	36%	36%	36%	36%
56	36%	36%	36%	36%
57	36%	36%	36%	36%
58	36%	36%	36%	36%
59	36%	36%	36%	36%
60	36%	36%	36%	36%
61	36%	36%	36%	36%
62	36%	36%	36%	36%
63	36%	36%	36%	36%
64	36%	36%	36%	36%
65	36%	36%	36%	36%
66	36%	36%	36%	36%
67	36%	36%	36%	36%
68	36%	36%	36%	36%
69	36%	36%	36%	36%
70	36%	36%	36%	36%
71	36%	36%	36%	36%
72	36%	36%	36%	36%
73	36%	36%	36%	36%
74	36%	36%	36%	36%
75	36%	36%	36%	36%
76	36%	36%	36%	36%
77	36%	36%	36%	36%
78	36%	36%	36%	36%
79	36%	36%	36%	36%

* Benefit Differences between LTC-91 (w/ FlexCare Rider) and ICC12-LTC-12:

LTC-91 is a two-pool policy, but with the addition of the FlexCare Rider, it becomes a one-pool policy. In this case, Benefit Periods 2, 3, and 5 become equivalent to ICC12-LTC-12 Benefit Periods 4, 6, and 10, respectively

LTC-91 has a 2 of 5 ADL trigger, ICC12-LTC-12 has a 2 of 6 ADL trigger

LTC-91 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit, the stay-at-home or respite benefits or coverage for a skilled family member

LTC-91 rates are for a 100 service-day EP, ICC12-LTC-12 rates are for a 90 service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-91

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options)

ICC12-LTC-12 Simple Inflation rates are approximated by applying the ratio of [LTC-03 Simple Inflation / LTC-03 Compound Inflation] to the ICC12-LTC-12 Compound Inflation rates

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Advantage Series)

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

Inflation Option: 5% Compound Inflation

Current New Business Rates (ICC12-LTC-12 policy) :

Issue	Benefit Period			
Age	4	6	10	Life
18-29	327.40	437.20	597.51	663.09
30	331.00	441.40	602.55	672.61
31	331.60	442.40	602.55	678.73
32	332.60	443.00	606.57	678.73
33	333.20	444.00	606.57	680.71
34	334.20	444.60	606.57	680.71
35	334.80	446.20	610.24	682.42
36	335.80	446.80	610.24	688.15
37	336.40	447.80	614.13	690.89
38	337.40	448.40	614.13	690.89
39	338.00	449.40	617.93	692.83
40	339.00	450.00	617.93	698.26
41	342.60	457.60	624.56	704.95
42	346.20	464.80	638.33	712.69
43	349.80	472.40	646.44	721.03
44	353.80	479.60	660.23	734.97
45	357.40	487.80	669.16	744.21
46	361.00	495.40	683.53	752.51
47	365.60	503.60	683.90	752.51
48	369.20	512.20	699.59	768.30
49	373.20	519.80	707.68	776.57
50	377.40	528.00	722.86	785.71
51	380.00	530.00	729.53	791.88
52	383.20	532.00	729.53	791.88
53	386.40	533.60	729.53	796.40
54	389.00	535.60	729.53	796.40
55	392.20	537.00	731.74	796.65
56	395.20	541.00	738.78	808.59
57	398.80	544.40	750.70	819.47
58	401.80	548.80	758.14	831.69
59	404.80	552.20	758.14	841.14
60	408.40	556.60	769.42	851.27
61	419.00	560.80	777.71	857.07
62	430.60	564.60	783.32	857.07
63	442.20	568.80	789.46	857.07
64	453.80	573.00	795.57	857.07
65	466.40	577.20	801.67	857.07
66	491.60	620.00	842.09	906.87
67	518.80	665.80	879.97	954.47
68	547.00	715.20	926.94	1,011.63
69	577.20	768.00	971.85	1,066.67
70	608.40	825.00	1,021.66	1,131.98
71	651.60	871.80	1,071.20	1,177.86
72	698.20	921.60	1,129.41	1,237.84
73	748.00	974.20	1,183.89	1,293.11
74	801.60	1,029.40	1,245.45	1,351.35
75	859.00	1,088.60	1,310.43	1,413.13
76	1,095.83	1,260.42	1,511.63	1,637.24
77	1,174.36	1,352.42	1,619.51	1,763.66
78	1,259.81	1,451.07	1,737.96	1,900.11
79	1,353.89	1,561.87	1,867.72	2,047.15

New Business Rates adjusted for Benefit Differences* :

Issue	Benefit Period			
Age	4	6	10	Life
18-29	254.73	336.41	488.68	551.67
30	257.53	339.64	492.80	559.59
31	258.00	340.41	492.80	564.68
32	258.78	340.87	496.09	564.68
33	259.24	341.64	496.09	566.33
34	260.02	342.10	496.09	566.33
35	260.49	343.33	499.10	567.75
36	261.27	343.80	499.10	572.52
37	261.73	344.57	502.27	574.80
38	262.51	345.03	502.27	574.80
39	262.98	345.80	505.38	576.41
40	263.76	346.26	505.38	580.93
41	267.33	353.15	512.42	588.00
42	270.92	359.76	525.37	595.98
43	274.52	366.73	533.73	604.49
44	278.46	373.42	546.83	617.76
45	282.11	380.93	555.98	627.12
46	285.69	387.90	569.52	635.53
47	290.09	395.38	571.45	636.95
48	293.72	403.21	586.21	651.78
49	297.68	410.29	594.67	660.26
50	301.82	417.88	609.14	669.53
51	304.92	420.92	617.03	676.56
52	308.51	423.98	619.30	678.33
53	312.09	426.67	621.47	683.87
54	315.20	429.70	623.64	685.55
55	318.81	432.27	627.72	687.44
56	322.23	436.86	635.81	699.33
57	326.14	440.99	648.16	710.35
58	329.55	445.90	656.61	722.48
59	332.96	450.01	658.65	732.27
60	336.89	454.96	670.53	742.67
61	346.16	459.08	679.02	748.14
62	356.28	462.89	685.18	748.54
63	366.26	466.78	691.52	748.60
64	376.25	470.68	697.85	748.65
65	387.09	474.58	704.19	748.71
66	407.76	509.45	738.95	791.42
67	430.05	546.74	771.42	832.14
68	452.73	586.34	810.88	880.19
69	476.99	628.59	848.37	926.19
70	502.00	674.14	889.97	980.91
71	537.03	711.39	931.24	1018.62
72	574.78	750.99	979.86	1068.35
73	612.41	789.41	1021.06	1109.63
74	652.71	829.48	1067.80	1152.94
75	695.63	872.27	1116.88	1198.71
76	882.54	1004.35	1280.31	1380.28
77	940.58	1071.69	1363.10	1477.71
78	993.52	1133.17	1440.92	1568.58
79	1051.31	1201.99	1525.34	1665.05

LTC-91 (w/ FlexCare Rider) Rates after Requested Rate Increases :

Issue	Benefit Period			
Age	4	6	10	Life
18-29	142.18	157.78	172.07	212.40
30	142.18	157.78	172.07	212.40
31	142.18	157.78	172.07	212.40
32	142.18	157.78	172.07	212.40
33	142.18	157.78	172.07	212.40
34	142.18	157.78	172.07	212.40
35	142.18	157.78	172.07	212.40
36	142.18	157.78	172.07	212.40
37	142.18	157.78	172.07	212.40
38	142.18	157.78	172.07	212.40
39	142.18	157.78	172.07	212.40
40	142.18	157.78	172.07	212.40
41	142.18	157.78	172.07	212.40
42	142.18	157.78	172.07	212.40
43	142.18	157.78	172.07	212.40
44	142.18	157.78	172.07	212.40
45	157.83	175.71	192.18	238.79
46	157.83	175.71	192.18	238.79
47	157.83	175.71	192.18	238.79
48	157.83	175.71	192.18	238.79
49	157.83	175.71	192.18	238.79
50	165.16	184.03	201.42	250.61
51	171.61	191.60	210.16	262.04
52	178.60	199.81	219.65	274.48
53	186.09	208.61	229.84	287.89
54	194.04	218.00	240.69	302.22
55	202.45	227.91	252.20	317.41
56	211.31	238.34	264.31	333.47
57	220.53	249.23	276.98	350.35
58	230.68	261.20	290.91	368.73
59	242.20	274.87	306.80	389.35
60	255.15	290.18	324.58	412.30
61	269.41	307.10	344.29	437.57
62	285.05	325.64	365.88	465.25
63	301.97	345.72	389.30	495.37
64	320.20	367.36	414.61	527.99
65	339.67	390.53	441.71	563.13
66	360.38	415.16	470.62	600.87
67	382.31	441.26	501.31	641.24
68	408.12	472.04	537.50	688.03
69	426.67	503.38	581.29	741.69
70	447.94	533.57	628.97	776.38
71	491.23	574.34	657.81	833.92
72	511.39	596.04	683.44	866.13
73	526.89	614.54	704.36	889.11
74	542.88	633.49	724.89	910.09
75	562.26	656.68	750.85	936.65
76	587.41	687.34	786.99	975.14
77	620.16	727.91	837.14	1030.65
78	680.67	802.46	928.44	1140.44
79	766.28	907.82	1055.99	1300.37

LTC-91 (w/ FlexCare Rider) 2013 Rate Increases (%) :

Issue	Benefit Period			
Age	4	6	10	Life
18-29	36%	36%	36%	36%
30	36%	36%	36%	36%
31	36%	36%	36%	36%
32	36%	36%	36%	36%
33	36%	36%	36%	36%
34	36%	36%	36%	36%
35	36%	36%	36%	36%
36	36%	36%	36%	36%
37	36%	36%	36%	36%
38	36%	36%	36%	36%
39	36%	36%	36%	36%
40	36%	36%	36%	36%
41	36%	36%	36%	36%
42	36%	36%	36%	36%
43	36%	36%	36%	36%
44	36%	36%	36%	36%
45	36%	36%	36%	36%
46	36%	36%	36%	36%
47	36%	36%	36%	36%
48	36%	36%	36%	36%
49	36%	36%	36%	36%
50	36%	36%	36%	36%
51	36%	36%	36%	36%
52	36%	36%	36%	36%
53	36%	36%	36%	36%
54	36%	36%	36%	36%
55	36%	36%	36%	36%
56	36%	36%	36%	36%
57	36%	36%	36%	36%
58	36%	36%	36%	36%
59	36%	36%	36%	36%
60	36%	36%	36%	36%
61	36%	36%	36%	36%
62	36%	36%	36%	36%
63	36%	36%	36%	36%
64	36%	36%	36%	36%
65	36%	36%	36%	36%
66	36%	36%	36%	36%
67	36%	36%	36%	36%
68	36%	36%	36%	36%
69	36%	36%	36%	36%
70	36%	36%	36%	36%
71	36%	36%	36%	36%
72	36%	36%	36%	36%
73	36%	36%	36%	36%
74	36%	36%	36%	36%
75	36%	36%	36%	36%
76	36%	36%	36%	36%
77	36%	36%	36%	36%
78	36%	36%	36%	36%
79	36%	36%	36%	36%

* Benefit Differences between LTC-91 (w/ FlexCare Rider) and ICC12-LTC-12:

LTC-91 is a two-pool policy, but with the addition of the FlexCare Rider, it becomes a one-pool policy. In this case, Benefit Periods 2, 3, and 5 become equivalent to ICC12-LTC-12 Benefit Periods 4, 6, and 10, respectively

LTC-91 has a 2 of 5 ADL trigger, ICC12-LTC-12 has a 2 of 6 ADL trigger

LTC-91 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit, the stay-at-home or respite benefits or coverage for a skilled family member

LTC-91 rates are for a 100 service-day EP, ICC12-LTC-12 rates are for a 90 service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-91

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	260.24	7.73	43.03	10.76	388.41	18.79	94.08	23.52	660.56	58.55	213.13	53.28
30	260.24	7.73	43.03	10.76	388.41	18.79	94.08	23.52	660.56	58.55	213.13	53.28
31	260.24	7.73	43.03	10.76	388.41	18.79	94.08	23.52	660.56	58.55	213.13	53.28
32	265.13	7.87	43.84	10.96	388.41	18.79	94.08	23.52	660.56	58.55	213.13	53.28
33	273.71	8.13	45.26	11.31	388.41	18.79	94.08	23.52	660.56	58.55	213.13	53.28
34	282.30	8.38	46.68	11.67	388.41	18.79	94.08	23.52	660.56	58.55	213.13	53.28
35	293.03	8.70	48.45	12.11	388.41	18.79	94.08	23.52	660.56	58.55	213.13	53.28
36	301.62	8.96	49.87	12.47	388.41	18.79	94.08	23.52	660.56	58.55	213.13	53.28
37	312.35	9.28	51.65	12.91	388.41	18.79	94.08	23.52	660.56	58.55	213.13	53.28
38	326.31	9.69	53.95	13.49	388.41	18.79	94.08	23.52	660.56	58.55	213.13	53.28
39	334.90	9.95	55.37	13.84	388.41	18.79	94.08	23.52	660.56	58.55	213.13	53.28
40	345.63	10.27	57.15	14.29	394.45	19.09	95.54	23.89	660.56	58.55	213.13	53.28
41	353.33	10.49	58.42	14.61	409.75	19.83	99.25	24.81	660.56	58.55	213.13	53.28
42	353.33	10.49	58.42	14.61	425.17	20.57	102.98	25.75	660.56	58.55	213.13	53.28
43	353.33	10.49	58.42	14.61	426.31	20.63	103.26	25.81	660.56	58.55	213.13	53.28
44	353.33	10.49	58.42	14.61	426.31	20.63	103.26	25.81	660.56	58.55	213.13	53.28
45	363.60	13.98	85.30	21.33	431.62	26.31	139.25	34.81	687.26	65.79	259.57	64.89
46	363.60	13.98	85.30	21.33	464.45	28.32	149.84	37.46	687.26	65.79	259.57	64.89
47	363.60	13.98	85.30	21.33	485.54	29.60	156.65	39.16	687.26	65.79	259.57	64.89
48	372.76	14.33	87.45	21.86	520.25	31.72	167.85	41.96	687.26	65.79	259.57	64.89
49	375.26	14.43	88.04	22.01	542.81	33.09	175.12	43.78	687.26	65.79	259.57	64.89
50	377.40	15.78	101.72	25.43	551.07	36.17	199.00	49.75	697.93	68.69	282.76	70.69
51	386.48	18.03	109.39	27.35	572.09	40.72	213.62	53.40	715.11	72.71	295.24	73.81
52	386.44	19.98	114.45	28.61	580.79	44.63	223.51	55.88	734.05	77.14	308.30	77.08
53	397.12	22.57	122.68	30.67	602.44	49.72	238.26	59.57	754.62	81.93	322.02	80.50
54	408.60	25.33	131.27	32.82	624.56	55.09	253.13	63.28	776.76	87.08	336.14	84.03
55	420.76	28.25	140.17	35.04	647.20	60.71	268.14	67.04	800.31	92.54	350.83	87.71
56	433.56	31.31	149.37	37.34	670.14	66.54	283.22	70.80	825.21	98.32	366.10	91.52
57	446.91	34.50	158.89	39.72	706.18	73.87	303.89	75.97	851.35	104.40	381.77	95.44
58	462.23	38.13	169.13	42.28	729.65	80.28	318.83	79.71	880.61	111.16	398.42	99.61
59	480.92	42.48	180.43	45.11	766.06	88.64	338.68	84.67	914.91	118.97	416.62	104.16
60	502.86	47.55	192.82	48.21	803.48	97.58	358.27	89.57	954.18	127.85	436.21	109.05
61	527.87	53.27	206.14	51.53	852.83	108.47	382.37	95.59	998.36	137.75	457.19	114.30
62	555.82	59.64	220.38	55.09	915.91	121.62	411.79	102.95	1047.37	148.68	479.48	119.87
63	586.58	66.60	235.41	58.85	961.05	132.80	432.25	108.06	1101.15	160.62	502.98	125.75
64	625.58	74.81	253.44	63.36	1031.58	147.84	463.21	115.80	1159.61	173.56	527.64	131.91
65	660.22	82.77	269.32	67.33	1090.78	161.62	488.20	122.05	1222.71	187.48	553.43	138.36
66	719.15	94.08	294.84	73.71	1161.10	177.33	517.28	129.32	1290.38	202.33	580.28	145.07
67	777.52	105.70	319.76	79.94	1244.56	195.36	551.19	137.80	1362.51	218.17	608.12	152.03
68	848.48	120.14	348.04	87.01	1318.06	212.67	577.71	144.43	1449.36	237.11	639.46	159.87
69	918.84	135.90	373.30	93.32	1404.46	232.95	606.03	151.51	1512.09	252.82	656.33	164.08
70	1002.20	154.31	401.99	100.50	1491.70	253.69	632.37	158.09	1585.89	270.50	675.99	169.00
71	1111.91	177.15	440.22	110.06	1644.21	285.54	684.80	171.20	1739.00	301.62	727.99	182.00
72	1229.63	201.27	481.30	120.32	1714.75	302.74	702.92	175.73	1811.35	318.27	746.03	186.51
73	1334.51	223.08	517.47	129.37	1782.95	318.03	720.86	180.21	1871.78	330.64	760.01	190.00
74	1448.43	246.85	556.84	139.21	1857.87	333.89	741.25	185.31	1937.69	342.70	776.13	194.03
75	1571.05	273.49	598.30	149.58	1942.06	352.76	764.13	191.03	2012.99	358.17	794.68	198.67
76	1692.98	302.17	637.70	159.42	2037.31	376.62	789.22	197.31	2100.68	380.13	815.94	203.99
77	1793.62	329.72	666.90	166.73	2144.74	407.07	816.23	204.06	2202.86	411.04	839.97	209.99
78	1958.30	372.24	717.41	179.35	2334.72	457.94	871.88	217.97	2393.02	464.60	894.83	223.71
79	2185.93	429.51	788.90	197.23	2604.06	527.73	955.22	238.80	2667.39	538.15	979.39	244.85
80		493.86		217.13								
81		563.29		238.79								
82		635.91		261.89								
83		710.11		286.40								
84		786.03		312.43								
85		864.40		340.05								
86		864.40		340.05								
87+		864.40		340.05								

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	253.28	6.05	29.15	7.29	371.90	14.82	64.68	16.17	612.51	47.20	151.66	37.92
30	253.28	6.05	29.15	7.29	371.90	14.82	64.68	16.17	612.51	47.20	151.66	37.92
31	253.28	6.05	29.15	7.29	371.90	14.82	64.68	16.17	612.51	47.20	151.66	37.92
32	258.03	6.16	29.70	7.43	371.90	14.82	64.68	16.17	612.51	47.20	151.66	37.92
33	266.39	6.36	30.66	7.67	371.90	14.82	64.68	16.17	612.51	47.20	151.66	37.92
34	274.75	6.56	31.63	7.91	371.90	14.82	64.68	16.17	612.51	47.20	151.66	37.92
35	285.20	6.81	32.83	8.21	371.90	14.82	64.68	16.17	612.51	47.20	151.66	37.92
36	293.55	7.01	33.79	8.45	371.90	14.82	64.68	16.17	612.51	47.20	151.66	37.92
37	304.00	7.26	34.99	8.75	371.90	14.82	64.68	16.17	612.51	47.20	151.66	37.92
38	317.58	7.58	36.56	9.14	371.90	14.82	64.68	16.17	612.51	47.20	151.66	37.92
39	325.94	7.78	37.52	9.38	371.90	14.82	64.68	16.17	612.51	47.20	151.66	37.92
40	336.38	8.03	38.72	9.68	377.69	15.05	65.69	16.42	612.51	47.20	151.66	37.92
41	343.88	8.21	39.58	9.90	392.33	15.64	68.24	17.06	612.51	47.20	151.66	37.92
42	343.88	8.21	39.58	9.90	407.10	16.22	70.81	17.70	612.51	47.20	151.66	37.92
43	343.88	8.21	39.58	9.90	408.19	16.27	70.99	17.75	612.51	47.20	151.66	37.92
44	343.88	8.21	39.58	9.90	408.19	16.27	70.99	17.75	612.51	47.20	151.66	37.92
45	350.73	10.88	58.06	14.51	408.19	20.74	96.17	24.04	632.40	52.91	184.31	46.08
46	350.73	10.88	58.06	14.51	439.24	22.31	103.48	25.87	632.40	52.91	184.31	46.08
47	350.73	10.88	58.06	14.51	459.19	23.33	108.18	27.05	632.40	52.91	184.31	46.08
48	359.57	11.15	59.52	14.88	492.01	24.99	115.91	28.98	632.40	52.91	184.31	46.08
49	361.98	11.23	59.92	14.98	513.34	26.08	120.94	30.23	632.40	52.91	184.31	46.08
50	362.77	12.27	69.54	17.38	518.75	28.47	138.15	34.54	640.36	55.22	201.05	50.26
51	369.98	14.06	75.01	18.75	536.09	32.15	148.71	37.18	654.26	58.49	210.11	52.53
52	368.40	15.63	78.74	19.68	541.75	35.32	156.01	39.00	669.63	62.10	219.66	54.91
53	377.01	17.72	84.63	21.16	559.38	39.47	166.72	41.68	686.38	66.00	229.70	57.42
54	386.26	19.96	90.77	22.69	577.34	43.84	177.60	44.40	704.46	70.20	240.06	60.02
55	396.11	22.32	97.15	24.29	595.67	48.44	188.68	47.17	723.76	74.67	250.92	62.73
56	406.51	24.79	103.78	25.94	614.21	53.21	199.79	49.95	744.21	79.42	262.19	65.55
57	417.37	27.39	110.59	27.65	644.65	59.20	214.87	53.72	765.72	84.40	273.78	68.44
58	429.88	30.33	117.95	29.49	663.35	64.46	226.04	56.51	789.82	89.95	286.18	71.55
59	445.16	33.86	126.24	31.56	693.41	71.30	240.80	60.20	818.06	96.34	299.73	74.93
60	463.11	37.96	135.32	33.83	723.97	78.62	255.42	63.86	850.43	103.60	314.51	78.63
61	483.59	42.61	145.14	36.28	764.93	87.51	273.48	68.37	886.83	111.71	330.26	82.57
62	506.53	47.76	155.63	38.91	817.81	98.24	295.42	73.85	927.26	120.66	347.16	86.79
63	531.78	53.41	166.80	41.70	854.38	107.38	311.10	77.78	971.64	130.42	365.03	91.26
64	564.28	60.06	180.19	45.05	913.27	119.68	334.50	83.63	1019.97	141.01	383.89	95.97
65	592.68	66.51	192.10	48.03	961.93	130.96	353.67	88.42	1072.19	152.40	403.64	100.91
66	642.66	75.68	210.93	52.73	1020.20	143.80	375.92	93.98	1128.22	164.58	424.30	106.07
67	691.89	85.10	229.43	57.36	1089.84	158.56	401.77	100.44	1188.08	177.56	445.76	111.44
68	751.28	96.77	250.59	62.65	1149.86	172.68	422.57	105.64	1259.87	193.03	470.09	117.52
69	808.75	109.45	269.94	67.49	1219.90	189.15	445.00	111.25	1309.50	205.78	484.08	121.02
70	876.79	124.27	292.08	73.02	1289.99	205.93	466.07	116.52	1368.21	220.10	500.27	125.07
71	967.34	142.63	321.29	80.32	1416.15	231.74	506.67	126.67	1494.96	245.32	540.56	135.14
72	1064.63	162.06	352.69	88.17	1471.77	245.66	521.81	130.45	1552.33	258.78	555.57	138.89
73	1150.12	179.56	380.56	95.14	1525.19	257.91	536.68	134.17	1599.27	268.60	567.40	141.85
74	1242.20	198.54	410.90	102.73	1583.60	270.48	553.38	138.34	1650.16	277.96	580.70	145.18
75	1340.82	219.79	443.02	110.76	1649.37	285.46	571.94	142.99	1708.53	290.10	595.98	148.99
76	1438.23	242.75	473.86	118.46	1724.23	304.64	592.47	148.12	1777.12	307.72	613.65	153.41
77	1517.33	264.95	497.40	124.35	1809.31	329.41	614.94	153.73	1857.88	333.01	633.80	158.45
78	1649.36	299.04	537.11	134.28	1962.72	370.56	659.29	164.82	2011.55	376.53	677.64	169.41
79	1832.21	344.56	592.52	148.13	2180.53	426.55	724.71	181.18	2233.69	435.65	744.17	186.04
80		395.43		163.55								
81		450.14		180.29								
82		507.23		198.10								
83		565.43		216.89								
84		624.80		236.76								
85		685.94		257.75								
86		685.94		257.75								
87+		685.94		257.75								

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	295.41	10.50	51.33	12.83	407.17	23.29	102.43	25.61	724.46	73.63	234.92	58.73
30	309.27	10.99	53.74	13.44	407.17	23.29	102.43	25.61	724.46	73.63	234.92	58.73
31	317.80	11.30	55.23	13.81	407.17	23.29	102.43	25.61	724.46	73.63	234.92	58.73
32	331.67	11.79	57.64	14.41	407.17	23.29	102.43	25.61	724.46	73.63	234.92	58.73
33	342.33	12.17	59.49	14.87	407.17	23.29	102.43	25.61	724.46	73.63	234.92	58.73
34	354.06	12.59	61.53	15.38	407.17	23.29	102.43	25.61	724.46	73.63	234.92	58.73
35	363.40	12.92	63.15	15.79	407.17	23.29	102.43	25.61	724.46	73.63	234.92	58.73
36	363.40	12.92	63.15	15.79	407.17	23.29	102.43	25.61	724.46	73.63	234.92	58.73
37	363.40	12.92	63.15	15.79	407.17	23.29	102.43	25.61	724.46	73.63	234.92	58.73
38	363.40	12.92	63.15	15.79	407.17	23.29	102.43	25.61	724.46	73.63	234.92	58.73
39	363.40	12.92	63.15	15.79	429.83	24.59	108.13	27.03	724.46	73.63	234.92	58.73
40	363.40	12.92	63.15	15.79	443.26	25.35	111.50	27.88	724.46	73.63	234.92	58.73
41	363.40	12.92	63.15	15.79	458.62	26.23	115.37	28.84	724.46	73.63	234.92	58.73
42	363.40	12.92	63.15	15.79	481.32	27.53	121.08	30.27	724.46	73.63	234.92	58.73
43	363.40	12.92	63.15	15.79	481.32	27.53	121.08	30.27	724.46	73.63	234.92	58.73
44	363.40	12.92	63.15	15.79	481.32	27.53	121.08	30.27	724.46	73.63	234.92	58.73
45	377.04	17.20	91.81	22.95	487.44	34.68	160.97	40.24	759.17	82.63	285.20	71.30
46	382.42	17.44	93.12	23.28	508.48	36.18	167.91	41.98	759.17	82.63	285.20	71.30
47	403.32	18.40	98.21	24.55	542.73	38.61	179.22	44.81	759.17	82.63	285.20	71.30
48	406.03	18.52	98.87	24.72	578.03	41.13	190.88	47.72	759.17	82.63	285.20	71.30
49	427.33	19.49	104.06	26.01	579.65	41.24	191.41	47.85	759.17	82.63	285.20	71.30
50	426.55	21.10	118.94	29.74	594.90	45.34	219.00	54.75	773.05	86.22	310.43	77.61
51	434.07	23.87	126.48	31.62	617.75	50.83	233.86	58.47	794.78	91.28	324.06	81.01
52	441.36	26.78	133.94	33.49	642.87	56.83	249.45	62.36	818.70	96.85	338.34	84.59
53	432.00	28.70	136.11	34.03	670.16	63.34	265.70	66.42	844.65	102.87	353.28	88.32
54	439.66	31.72	143.37	35.84	699.46	70.34	282.67	70.67	872.55	109.34	368.79	92.20
55	448.53	34.90	150.97	37.74	728.52	77.54	299.42	74.86	902.20	116.22	384.87	96.22
56	470.43	39.21	163.00	40.75	763.64	85.63	318.59	79.65	933.54	123.50	401.60	100.40
57	493.00	43.74	175.52	43.88	798.27	93.89	337.53	84.38	966.40	131.15	418.83	104.71
58	530.07	50.01	193.34	48.33	837.02	103.07	357.61	89.40	1003.17	139.66	437.19	109.30
59	551.03	55.41	205.02	51.26	875.37	112.80	376.47	94.12	1046.29	149.52	457.11	114.28
60	586.29	62.75	221.71	55.43	914.31	123.06	394.38	98.59	1095.64	160.70	478.66	119.66
61	621.00	70.56	237.76	59.44	977.99	137.14	421.89	105.47	1151.12	173.21	501.68	125.42
62	655.55	78.75	253.38	63.34	1030.89	150.16	443.54	110.88	1212.65	187.01	526.17	131.54
63	690.13	87.25	268.49	67.12	1102.72	166.35	472.22	118.05	1280.11	202.09	551.96	137.99
64	725.04	96.03	283.23	70.81	1163.25	181.17	494.95	123.74	1353.43	218.43	579.06	144.77
65	774.23	106.95	302.98	75.75	1237.28	198.34	522.29	130.57	1432.51	236.00	607.38	151.85
66	847.36	121.56	331.71	82.93	1335.12	219.70	558.52	139.63	1517.24	254.80	636.85	159.21
67	933.41	138.52	364.87	91.22	1458.68	245.75	604.22	151.06	1607.54	274.80	667.46	166.87
68	1018.97	156.73	395.23	98.81	1570.95	270.95	641.16	160.29	1716.47	298.75	701.83	175.46
69	1131.31	180.74	432.04	108.01	1684.92	297.46	673.63	168.41	1830.20	324.40	733.05	183.26
70	1243.93	205.74	466.19	116.55	1824.28	328.84	712.91	178.23	1941.99	349.87	760.39	190.10
71	1383.74	235.60	509.01	127.25	1959.08	359.23	748.82	187.20	2093.98	382.34	802.05	200.51
72	1537.34	267.72	556.34	139.08	2050.40	380.96	768.39	192.10	2177.64	401.66	817.73	204.43
73	1685.97	298.55	601.72	150.43	2138.63	400.26	787.65	196.91	2256.12	417.30	832.59	208.15
74	1784.36	320.76	628.43	157.11	2235.81	420.35	809.66	202.42	2341.89	432.63	849.70	212.42
75	1894.44	346.41	657.96	164.49	2345.34	444.35	834.33	208.58	2440.10	452.33	869.56	217.39
76	2015.24	376.43	689.12	172.28	2469.74	474.84	861.56	215.39	2554.77	480.28	892.52	223.13
77	2145.41	411.41	720.86	180.22	2610.57	513.79	891.18	222.79	2688.79	519.62	918.66	229.66
78	2354.64	465.52	776.08	194.02	2856.09	579.37	952.76	238.19	2935.04	588.59	979.33	244.83
79	2642.40	538.52	854.45	213.61	3204.31	670.14	1045.55	261.39	3291.07	684.51	1073.78	268.45
80		620.64		235.51								
81		709.31		259.35								
82		801.93		284.78								
83		896.44		311.73								
84		993.08		340.35								
85		1092.77		370.70								
86		1092.77		370.70								
87+		1092.77		370.70								

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	286.69	8.39	35.67	8.92	388.32	18.76	72.29	18.07	668.56	60.42	171.66	42.92
30	300.15	8.79	37.34	9.34	388.32	18.76	72.29	18.07	668.56	60.42	171.66	42.92
31	308.43	9.03	38.37	9.59	388.32	18.76	72.29	18.07	668.56	60.42	171.66	42.92
32	321.88	9.42	40.05	10.01	388.32	18.76	72.29	18.07	668.56	60.42	171.66	42.92
33	332.23	9.73	41.34	10.33	388.32	18.76	72.29	18.07	668.56	60.42	171.66	42.92
34	343.61	10.06	42.75	10.69	388.32	18.76	72.29	18.07	668.56	60.42	171.66	42.92
35	352.67	10.33	43.88	10.97	388.32	18.76	72.29	18.07	668.56	60.42	171.66	42.92
36	352.67	10.33	43.88	10.97	388.32	18.76	72.29	18.07	668.56	60.42	171.66	42.92
37	352.67	10.33	43.88	10.97	388.32	18.76	72.29	18.07	668.56	60.42	171.66	42.92
38	352.67	10.33	43.88	10.97	388.32	18.76	72.29	18.07	668.56	60.42	171.66	42.92
39	352.67	10.33	43.88	10.97	409.92	19.81	76.32	19.08	668.56	60.42	171.66	42.92
40	352.67	10.33	43.88	10.97	422.73	20.43	78.70	19.68	668.56	60.42	171.66	42.92
41	352.67	10.33	43.88	10.97	437.38	21.13	81.43	20.36	668.56	60.42	171.66	42.92
42	352.67	10.33	43.88	10.97	459.03	22.18	85.46	21.36	668.56	60.42	171.66	42.92
43	352.67	10.33	43.88	10.97	459.03	22.18	85.46	21.36	668.56	60.42	171.66	42.92
44	352.67	10.33	43.88	10.97	459.03	22.18	85.46	21.36	668.56	60.42	171.66	42.92
45	362.49	13.70	64.07	16.02	459.03	27.92	114.08	28.52	695.56	67.71	207.90	51.98
46	367.67	13.90	64.98	16.25	478.84	29.13	119.01	29.75	695.56	67.71	207.90	51.98
47	387.76	14.66	68.54	17.13	511.09	31.09	127.02	31.76	695.56	67.71	207.90	51.98
48	390.36	14.75	69.00	17.25	544.34	33.11	135.29	33.82	695.56	67.71	207.90	51.98
49	410.85	15.53	72.62	18.15	545.86	33.20	135.66	33.92	695.56	67.71	207.90	51.98
50	408.64	16.78	83.42	20.86	557.59	36.49	155.91	38.98	706.38	70.61	226.60	56.65
51	414.02	19.05	88.99	22.25	576.33	41.00	166.93	41.73	724.25	74.79	236.72	59.18
52	419.14	21.44	94.50	23.62	597.00	45.96	178.60	44.65	744.01	79.38	247.41	61.85
53	408.44	23.04	96.26	24.07	619.53	51.34	190.76	47.69	765.50	84.38	258.59	64.65
54	413.88	25.52	101.66	25.41	643.77	57.12	203.50	50.87	788.62	89.75	270.35	67.59
55	420.41	28.14	107.27	26.82	667.68	63.10	216.08	54.02	813.31	95.48	282.51	70.63
56	439.13	31.67	116.13	29.03	697.07	69.79	230.51	57.63	839.41	101.54	295.16	73.79
57	458.38	35.40	125.32	31.33	725.93	76.67	244.80	61.20	866.86	107.91	308.22	77.06
58	490.80	40.56	138.35	34.59	758.23	84.30	260.06	65.02	897.57	114.99	322.18	80.55
59	507.79	44.98	147.16	36.79	789.67	92.38	274.52	68.63	933.50	123.17	337.53	84.38
60	537.56	51.03	159.58	39.89	821.27	100.89	288.51	72.13	974.62	132.46	354.10	88.52
61	566.46	57.44	171.71	42.93	874.74	112.53	309.56	77.39	1020.87	142.83	371.89	92.97
62	594.92	64.16	183.58	45.89	918.19	123.33	326.50	81.62	1072.17	154.27	390.91	97.73
63	623.18	71.16	195.20	48.80	978.29	136.74	348.65	87.16	1128.47	166.76	410.99	102.75
64	651.61	78.38	206.56	51.64	1028.14	149.02	366.57	91.64	1189.73	180.31	432.21	108.05
65	692.70	87.37	221.64	55.41	1089.81	163.27	388.10	97.02	1255.87	194.90	454.50	113.62
66	754.99	99.37	243.32	60.83	1172.26	180.98	416.21	104.05	1326.86	210.54	477.68	119.42
67	828.50	113.32	268.45	67.11	1277.09	202.59	451.60	112.90	1402.63	227.17	501.84	125.46
68	900.38	128.24	291.78	72.94	1370.86	223.44	480.81	120.20	1493.63	247.00	529.19	132.30
69	994.13	147.83	320.24	80.06	1464.54	245.22	506.93	126.73	1587.28	268.09	554.37	138.59
70	1087.02	168.21	347.07	86.77	1579.39	270.94	538.60	134.65	1678.38	288.94	576.97	144.24
71	1203.07	192.53	380.57	95.14	1689.94	295.86	567.70	141.92	1803.91	315.56	610.46	152.61
72	1330.93	218.74	417.60	104.40	1763.26	313.64	584.47	146.12	1870.77	331.33	624.23	156.06
73	1453.39	243.71	453.32	113.33	1833.25	329.10	600.91	150.23	1932.48	343.64	637.13	159.28
74	1530.90	261.37	475.15	118.79	1909.50	344.84	619.39	154.85	1998.97	355.20	651.80	162.95
75	1617.74	281.85	499.31	124.83	1995.71	363.84	640.17	160.04	2075.55	370.46	668.68	167.17
76	1713.59	306.11	524.95	131.24	2094.73	388.57	663.25	165.81	2166.38	393.16	688.34	172.08
77	1817.86	334.79	551.30	137.82	2208.46	420.97	688.51	172.13	2274.56	426.28	710.93	177.73
78	1987.49	378.82	595.77	148.94	2409.04	474.95	738.83	184.71	2475.95	483.50	760.67	190.17
79	2219.93	437.38	658.13	164.53	2692.15	548.43	813.57	203.39	2765.77	561.33	836.83	209.21
80		502.68		181.88								
81		572.76		200.75								
82		645.65		220.85								
83		719.71		242.06								
84		795.07		264.47								
85		872.44		288.13								
86		872.44		288.13								
87+		872.44		288.13								

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	355.18	15.30	62.30	15.58	432.96	29.44	108.75	27.19	813.70	94.69	254.02	63.51
30	377.15	16.25	66.16	16.54	440.25	29.94	110.58	27.64	813.70	94.69	254.02	63.51
31	377.15	16.25	66.16	16.54	454.92	30.94	114.26	28.57	813.70	94.69	254.02	63.51
32	377.15	16.25	66.16	16.54	484.27	32.93	121.63	30.41	813.70	94.69	254.02	63.51
33	377.15	16.25	66.16	16.54	498.95	33.93	125.32	31.33	813.70	94.69	254.02	63.51
34	377.15	16.25	66.16	16.54	528.30	35.92	132.69	33.17	813.70	94.69	254.02	63.51
35	377.15	16.25	66.16	16.54	557.65	37.92	140.06	35.02	813.70	94.69	254.02	63.51
36	377.15	16.25	66.16	16.54	572.32	38.92	143.75	35.94	813.70	94.69	254.02	63.51
37	377.15	16.25	66.16	16.54	575.88	39.16	144.64	36.16	813.70	94.69	254.02	63.51
38	377.15	16.25	66.16	16.54	575.88	39.16	144.64	36.16	813.70	94.69	254.02	63.51
39	385.83	16.62	67.68	16.92	575.88	39.16	144.64	36.16	813.70	94.69	254.02	63.51
40	407.26	17.55	71.44	17.86	575.88	39.16	144.64	36.16	813.70	94.69	254.02	63.51
41	431.28	18.58	75.65	18.91	575.88	39.16	144.64	36.16	813.70	94.69	254.02	63.51
42	455.57	19.63	79.91	19.98	575.88	39.16	144.64	36.16	813.70	94.69	254.02	63.51
43	468.12	20.17	82.11	20.53	575.88	39.16	144.64	36.16	813.70	94.69	254.02	63.51
44	468.12	20.17	82.11	20.53	575.88	39.16	144.64	36.16	813.70	94.69	254.02	63.51
45	472.72	25.87	114.70	28.68	625.75	52.18	203.09	50.77	860.22	106.24	307.73	76.93
46	495.38	27.11	120.20	30.05	625.75	52.18	203.09	50.77	860.22	106.24	307.73	76.93
47	518.30	28.37	125.77	31.44	625.75	52.18	203.09	50.77	860.22	106.24	307.73	76.93
48	526.13	28.79	127.66	31.92	625.75	52.18	203.09	50.77	860.22	106.24	307.73	76.93
49	526.13	28.79	127.66	31.92	625.75	52.18	203.09	50.77	860.22	106.24	307.73	76.93
50	535.92	31.65	148.23	37.06	645.71	57.38	232.31	58.08	878.81	110.87	334.67	83.67
51	554.72	36.24	159.42	39.85	675.18	64.42	248.15	62.04	907.10	117.40	349.20	87.30
52	575.43	41.26	171.25	42.81	707.54	72.14	264.72	66.18	938.16	124.60	364.46	91.12
53	597.85	46.67	183.58	45.89	742.68	80.52	282.10	70.53	971.85	132.40	380.46	95.12
54	621.87	52.45	196.48	49.12	780.41	89.50	300.22	75.06	1007.99	140.77	397.03	99.26
55	647.30	58.57	209.86	52.47	820.57	99.07	319.08	79.77	1046.43	149.70	414.34	103.58
56	673.99	64.97	223.66	55.91	863.02	109.20	338.67	84.67	1087.02	159.13	432.21	108.05
57	701.79	71.65	238.02	59.51	907.59	119.85	358.91	89.73	1129.59	169.05	450.66	112.67
58	733.64	79.24	253.45	63.36	957.42	131.68	380.46	95.12	1177.14	180.07	470.33	117.58
59	772.39	88.36	270.59	67.65	1015.62	145.36	403.81	100.95	1232.75	192.82	491.72	122.93
60	817.76	98.95	289.29	72.32	1082.00	160.85	428.95	107.24	1296.29	207.27	514.74	128.68
61	869.43	110.95	309.37	77.34	1156.35	178.09	455.64	113.91	1367.70	223.43	539.31	134.83
62	927.06	124.28	330.91	82.73	1238.46	197.07	483.97	120.99	1446.83	241.27	565.43	141.36
63	990.36	138.89	353.61	88.40	1328.15	217.72	513.68	128.42	1533.62	260.78	593.02	148.25
64	1059.05	154.68	377.44	94.36	1425.18	240.02	544.86	136.21	1627.94	281.92	622.00	155.50
65	1132.76	171.60	402.26	100.56	1529.38	263.92	577.26	144.32	1729.71	304.69	652.28	163.07
66	1211.22	189.60	427.97	106.99	1640.53	289.37	610.89	152.72	1838.81	329.08	683.79	170.95
67	1294.11	208.58	454.50	113.62	1758.44	316.34	645.59	161.40	1955.14	355.06	716.52	179.13
68	1397.98	232.31	484.70	121.17	1899.72	348.44	684.20	171.05	2095.48	386.16	753.25	188.31
69	1534.01	263.23	520.62	130.15	2074.56	387.77	728.36	182.09	2269.67	424.30	795.70	198.92
70	1690.40	298.56	559.82	139.95	2268.65	431.11	774.97	193.74	2462.39	466.14	840.46	210.12
71	1802.98	326.10	583.21	145.80	2398.10	461.82	797.96	199.49	2583.52	494.01	859.46	214.86
72	1910.37	351.80	605.37	151.34	2517.28	489.61	818.42	204.60	2693.03	518.72	875.60	218.90
73	2019.27	376.34	628.99	157.25	2631.03	513.77	838.39	209.60	2794.22	538.11	890.66	222.67
74	2142.93	403.40	656.81	164.20	2755.42	538.55	861.27	215.32	2903.67	556.59	907.94	226.99
75	2282.16	435.07	687.76	171.94	2896.60	568.60	887.01	221.75	3029.88	580.91	928.21	232.05
76	2437.10	473.01	720.60	180.15	3059.29	607.79	915.72	228.93	3179.62	616.70	951.89	237.97
77	2607.30	518.46	754.28	188.57	3246.74	659.11	947.14	236.78	3357.83	668.49	979.30	244.83
78	2876.60	588.64	812.90	203.22	3570.92	746.07	1013.52	253.38	3684.01	760.26	1044.69	261.17
79	3242.90	682.38	896.06	224.01	4029.73	866.47	1114.28	278.57	4156.14	888.25	1147.67	286.92
80		787.26		247.29								
81		899.91		272.65								
82		1016.92		299.67								
83		1135.61		328.23								
84		1256.28		358.50								
85		1380.11		390.54								
86		1380.11		390.54								
87+		1380.11		390.54								

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	343.57	12.48	43.98	11.00	411.08	24.19	77.88	19.47	747.50	79.04	188.80	47.20
30	364.83	13.26	46.70	11.68	418.00	24.60	79.19	19.80	747.50	79.04	188.80	47.20
31	364.83	13.26	46.70	11.68	431.93	25.42	81.83	20.46	747.50	79.04	188.80	47.20
32	364.83	13.26	46.70	11.68	459.80	27.06	87.11	21.78	747.50	79.04	188.80	47.20
33	364.83	13.26	46.70	11.68	473.73	27.88	89.75	22.44	747.50	79.04	188.80	47.20
34	364.83	13.26	46.70	11.68	501.60	29.52	95.03	23.76	747.50	79.04	188.80	47.20
35	364.83	13.26	46.70	11.68	529.47	31.16	100.31	25.08	747.50	79.04	188.80	47.20
36	364.83	13.26	46.70	11.68	543.40	31.98	102.94	25.74	747.50	79.04	188.80	47.20
37	364.83	13.26	46.70	11.68	546.78	32.18	103.58	25.90	747.50	79.04	188.80	47.20
38	364.83	13.26	46.70	11.68	546.78	32.18	103.58	25.90	747.50	79.04	188.80	47.20
39	373.22	13.56	47.78	11.94	546.78	32.18	103.58	25.90	747.50	79.04	188.80	47.20
40	393.96	14.31	50.43	12.61	546.78	32.18	103.58	25.90	747.50	79.04	188.80	47.20
41	417.19	15.16	53.41	13.35	546.78	32.18	103.58	25.90	747.50	79.04	188.80	47.20
42	440.69	16.01	56.41	14.10	546.78	32.18	103.58	25.90	747.50	79.04	188.80	47.20
43	452.82	16.45	57.97	14.49	546.78	32.18	103.58	25.90	747.50	79.04	188.80	47.20
44	452.82	16.45	57.97	14.49	546.78	32.18	103.58	25.90	747.50	79.04	188.80	47.20
45	452.82	21.07	81.26	20.32	586.59	42.83	146.03	36.51	785.07	88.63	228.07	57.02
46	474.53	22.08	85.16	21.29	586.59	42.83	146.03	36.51	785.07	88.63	228.07	57.02
47	496.49	23.10	89.10	22.27	586.59	42.83	146.03	36.51	785.07	88.63	228.07	57.02
48	503.98	23.45	90.44	22.61	586.59	42.83	146.03	36.51	785.07	88.63	228.07	57.02
49	503.98	23.45	90.44	22.61	586.59	42.83	146.03	36.51	785.07	88.63	228.07	57.02
50	511.47	25.77	105.54	26.39	602.51	47.10	167.91	41.98	800.11	92.46	248.39	62.10
51	527.00	29.57	113.87	28.47	627.08	52.98	179.82	44.96	823.76	97.95	259.41	64.85
52	544.14	33.73	122.60	30.65	654.14	59.44	192.39	48.10	849.80	103.99	271.08	67.77
53	562.78	38.24	131.83	32.96	683.58	66.46	205.62	51.40	878.12	110.56	283.24	70.81
54	582.77	43.06	141.38	35.34	715.27	74.02	219.41	54.85	908.57	117.60	295.98	73.99
55	604.02	48.14	151.42	37.85	749.09	82.06	233.86	58.47	941.01	125.13	309.28	77.32
56	626.34	53.51	161.78	40.45	784.90	90.61	248.88	62.22	975.34	133.11	323.08	80.77
57	649.63	59.08	172.56	43.14	822.57	99.58	264.47	66.12	1011.40	141.50	337.36	84.34
58	676.32	65.40	184.23	46.06	864.67	109.56	281.12	70.28	1051.62	150.81	352.63	88.16
59	708.74	73.02	197.21	49.30	913.71	121.05	299.33	74.83	1098.51	161.54	369.36	92.34
60	746.70	81.83	211.49	52.87	969.58	134.05	318.92	79.73	1152.04	173.66	387.40	96.85
61	789.92	91.81	227.00	56.75	1032.15	148.50	339.98	84.99	1212.14	187.23	406.83	101.71
62	838.18	102.91	243.57	60.89	1101.27	164.42	362.34	90.59	1278.79	202.19	427.56	106.89
63	891.24	115.05	261.21	65.30	1176.83	181.74	385.85	96.46	1351.92	218.54	449.44	112.36
64	948.87	128.19	279.73	69.93	1258.68	200.43	410.58	102.65	1431.55	236.29	472.62	118.15
65	1010.80	142.32	299.08	74.77	1346.70	220.51	436.46	109.11	1517.58	255.43	496.86	124.22
66	1076.82	157.32	319.24	79.81	1440.75	241.92	463.31	115.83	1609.99	275.96	522.17	130.54
67	1146.69	173.17	339.98	84.99	1540.71	264.65	491.15	122.79	1708.73	297.88	548.53	137.13
68	1233.71	192.88	363.81	90.95	1659.80	291.55	522.25	130.56	1827.13	323.94	578.33	144.58
69	1346.90	218.39	392.46	98.12	1806.11	324.24	558.08	139.52	1972.98	355.67	612.94	153.23
70	1476.63	247.49	424.10	106.03	1967.86	360.15	596.15	149.04	2133.58	390.33	649.67	162.42
71	1567.78	270.11	443.83	110.96	2073.23	385.47	616.21	154.05	2231.81	413.27	666.53	166.63
72	1654.99	291.28	462.66	115.67	2170.23	408.41	634.19	158.55	2320.47	433.60	681.10	170.28
73	1742.37	311.09	482.65	120.66	2260.98	427.59	651.72	162.93	2400.29	448.46	694.68	173.67
74	1840.29	332.46	506.00	126.50	2358.30	446.47	671.57	167.89	2484.47	461.45	709.97	177.49
75	1950.69	357.69	531.96	132.99	2469.29	469.89	693.87	173.47	2582.42	479.65	727.88	181.97
76	2074.82	388.57	559.75	139.94	2599.64	501.88	718.90	179.73	2701.70	508.97	748.88	187.22
77	2213.22	426.52	588.52	147.13	2753.51	545.67	746.66	186.66	2848.09	554.22	773.39	193.35
78	2433.39	484.42	636.89	159.22	3020.65	618.50	802.28	200.57	3117.29	632.11	828.36	207.09
79	2729.77	560.00	704.58	176.15	3394.01	716.38	885.19	221.30	3501.95	736.51	913.30	228.32
80		643.37		195.00								
81		732.09		215.48								
82		823.65		237.27								
83		916.02		260.21								
84		1009.33		284.37								
85		1104.47		309.84								
86		1104.47		309.84								
87+		1104.47		309.84								

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	408.31	23.77	67.94	16.98	490.19	43.13	115.19	28.80	1006.01	140.03	285.69	71.42
30	408.31	23.77	67.94	16.98	490.19	43.13	115.19	28.80	1006.01	140.03	285.69	71.42
31	408.31	23.77	67.94	16.98	519.04	45.67	121.97	30.49	1006.01	140.03	285.69	71.42
32	408.31	23.77	67.94	16.98	534.31	47.01	125.56	31.39	1006.01	140.03	285.69	71.42
33	408.31	23.77	67.94	16.98	564.84	49.70	132.73	33.18	1006.01	140.03	285.69	71.42
34	408.31	23.77	67.94	16.98	595.37	52.38	139.91	34.98	1006.01	140.03	285.69	71.42
35	408.31	23.77	67.94	16.98	610.64	53.72	143.50	35.87	1006.01	140.03	285.69	71.42
36	408.31	23.77	67.94	16.98	641.17	56.41	150.67	37.67	1006.01	140.03	285.69	71.42
37	414.26	24.11	68.93	17.23	651.99	57.36	153.21	38.30	1006.01	140.03	285.69	71.42
38	414.26	24.11	68.93	17.23	651.99	57.36	153.21	38.30	1006.01	140.03	285.69	71.42
39	437.28	25.45	72.76	18.19	651.99	57.36	153.21	38.30	1006.01	140.03	285.69	71.42
40	460.29	26.79	76.59	19.15	651.99	57.36	153.21	38.30	1006.01	140.03	285.69	71.42
41	484.56	28.20	80.62	20.16	651.99	57.36	153.21	38.30	1006.01	140.03	285.69	71.42
42	508.96	29.62	84.68	21.17	651.99	57.36	153.21	38.30	1006.01	140.03	285.69	71.42
43	516.44	30.06	85.93	21.48	651.99	57.36	153.21	38.30	1006.01	140.03	285.69	71.42
44	516.44	30.06	85.93	21.48	651.99	57.36	153.21	38.30	1006.01	140.03	285.69	71.42
45	522.04	37.99	116.86	29.22	728.48	76.50	214.84	53.71	1082.00	158.03	344.46	86.12
46	544.34	39.61	121.85	30.46	728.48	76.50	214.84	53.71	1082.00	158.03	344.46	86.12
47	566.74	41.24	126.87	31.72	728.48	76.50	214.84	53.71	1082.00	158.03	344.46	86.12
48	583.06	42.43	130.52	32.63	728.48	76.50	214.84	53.71	1082.00	158.03	344.46	86.12
49	583.06	42.43	130.52	32.63	728.48	76.50	214.84	53.71	1082.00	158.03	344.46	86.12
50	599.06	46.75	151.50	37.87	759.07	84.18	246.02	61.51	1112.41	165.23	373.77	93.44
51	625.51	53.16	162.93	40.73	801.60	94.28	263.00	65.75	1154.16	174.84	389.69	97.42
52	654.50	60.14	174.93	43.73	848.33	105.38	280.80	70.20	1199.91	185.37	406.34	101.58
53	685.85	67.69	187.58	46.89	899.06	117.46	299.57	74.89	1249.50	196.82	423.72	105.93
54	719.06	75.72	200.64	50.16	953.58	130.44	319.16	79.79	1302.72	209.13	441.85	110.46
55	741.92	82.84	210.77	52.69	1011.72	144.30	339.73	84.93	1359.35	222.25	460.78	115.20
56	782.44	92.11	225.86	56.46	1073.29	159.01	361.04	90.26	1419.18	236.19	480.46	120.11
57	822.53	101.56	240.89	60.22	1138.08	174.52	383.32	95.83	1482.06	250.86	500.78	125.20
58	861.98	111.46	255.33	63.83	1209.91	191.64	406.91	101.73	1551.46	266.98	522.33	130.58
59	917.86	124.30	273.72	68.43	1292.66	211.15	432.46	108.11	1631.17	285.33	545.59	136.40
60	973.27	137.84	291.06	72.77	1386.25	233.06	459.64	114.91	1721.28	305.90	570.49	142.62
61	1029.84	152.09	307.79	76.95	1490.57	257.39	488.62	122.15	1821.97	328.75	596.94	149.23
62	1103.28	169.37	328.56	82.14	1605.52	284.06	519.15	129.79	1933.31	353.95	624.93	156.23
63	1160.49	184.52	343.72	85.93	1731.02	313.12	551.23	137.81	2055.48	381.52	654.40	163.60
64	1251.12	205.34	367.82	91.95	1866.97	344.55	584.77	146.19	2188.58	411.50	685.34	171.33
65	1325.92	223.89	386.42	96.61	2013.26	378.30	619.63	154.91	2332.73	443.93	717.58	179.40
66	1428.22	247.36	412.09	103.02	2169.82	414.40	655.79	163.95	2488.09	478.86	751.29	187.82
67	1546.20	273.96	441.45	110.36	2336.57	452.82	693.17	173.29	2654.77	516.33	786.23	196.56
68	1680.92	304.84	471.91	117.98	2533.53	497.84	734.23	183.56	2852.43	560.31	825.00	206.25
69	1817.54	337.52	497.91	124.48	2772.31	551.72	780.52	195.13	3085.84	611.57	867.30	216.82
70	1971.92	373.97	525.87	131.47	2985.73	600.56	815.60	203.90	3244.97	647.82	885.28	221.32
71	2159.29	416.45	561.19	140.30	3206.97	650.44	851.27	212.82	3502.34	703.09	928.85	232.21
72	2363.74	461.50	600.58	150.14	3364.19	686.37	870.81	217.70	3654.22	736.38	945.24	236.31
73	2575.70	506.15	642.41	160.60	3511.32	716.97	889.34	222.34	3782.10	760.49	957.23	239.31
74	2732.19	539.19	670.22	167.56	3668.96	747.57	910.20	227.55	3916.52	782.62	970.85	242.71
75	2907.75	578.05	701.40	175.35	3845.77	784.21	933.98	233.50	4068.76	811.01	987.14	246.78
76	3103.94	625.48	734.93	183.73	4048.52	831.91	960.95	240.24	4247.87	852.47	1006.89	251.72
77	3321.33	683.59	769.83	192.46	4282.03	894.68	991.17	247.79	4460.56	912.51	1030.77	257.69
78	3664.95	774.13	831.00	207.75	4704.86	1007.87	1060.59	265.15	4883.20	1030.33	1098.21	274.55
79	4129.79	894.38	918.21	229.55	5320.87	1170.74	1169.82	292.46	5524.37	1205.37	1210.57	302.64
80		1028.09		254.05								
81		1170.93		280.77								
82		1318.55		309.19								
83		1467.54		339.13								
84		1618.34		370.73								
85		1772.44		404.10								
86		1772.44		404.10								
87+		1772.44		404.10								

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	392.06	19.84	48.24	12.06	461.05	36.15	83.09	20.77	915.34	118.60	214.84	53.71
30	392.06	19.84	48.24	12.06	461.05	36.15	83.09	20.77	915.34	118.60	214.84	53.71
31	392.06	19.84	48.24	12.06	488.19	38.27	87.99	22.00	915.34	118.60	214.84	53.71
32	392.06	19.84	48.24	12.06	502.55	39.40	90.57	22.64	915.34	118.60	214.84	53.71
33	392.06	19.84	48.24	12.06	531.27	41.65	95.75	23.94	915.34	118.60	214.84	53.71
34	392.06	19.84	48.24	12.06	559.99	43.90	100.92	25.23	915.34	118.60	214.84	53.71
35	392.06	19.84	48.24	12.06	574.35	45.03	103.51	25.88	915.34	118.60	214.84	53.71
36	392.06	19.84	48.24	12.06	603.06	47.28	108.69	27.17	915.34	118.60	214.84	53.71
37	397.78	20.13	48.94	12.23	613.24	48.08	110.52	27.63	915.34	118.60	214.84	53.71
38	397.78	20.13	48.94	12.23	613.24	48.08	110.52	27.63	915.34	118.60	214.84	53.71
39	419.88	21.25	51.66	12.91	613.24	48.08	110.52	27.63	915.34	118.60	214.84	53.71
40	441.97	22.36	54.38	13.59	613.24	48.08	110.52	27.63	915.34	118.60	214.84	53.71
41	465.28	23.54	57.25	14.31	613.24	48.08	110.52	27.63	915.34	118.60	214.84	53.71
42	488.71	24.73	60.13	15.03	613.24	48.08	110.52	27.63	915.34	118.60	214.84	53.71
43	495.89	25.09	61.01	15.25	613.24	48.08	110.52	27.63	915.34	118.60	214.84	53.71
44	495.89	25.09	61.01	15.25	613.24	48.08	110.52	27.63	915.34	118.60	214.84	53.71
45	495.89	31.70	83.46	20.87	676.38	64.10	155.74	38.94	979.01	133.89	258.35	64.59
46	517.07	33.05	87.03	21.76	676.38	64.10	155.74	38.94	979.01	133.89	258.35	64.59
47	538.36	34.41	90.61	22.65	676.38	64.10	155.74	38.94	979.01	133.89	258.35	64.59
48	553.86	35.41	93.22	23.30	676.38	64.10	155.74	38.94	979.01	133.89	258.35	64.59
49	553.86	35.41	93.22	23.30	676.38	64.10	155.74	38.94	979.01	133.89	258.35	64.59
50	566.80	39.02	108.89	27.22	701.62	70.53	179.33	44.83	1004.48	140.01	280.80	70.20
51	588.92	44.38	117.46	29.37	737.50	79.06	192.31	48.08	1039.78	148.15	292.96	73.24
52	613.22	50.26	126.52	31.63	776.96	88.44	206.03	51.51	1078.58	157.09	305.86	76.46
53	639.55	56.61	136.07	34.02	819.92	98.67	220.47	55.12	1120.65	166.82	319.41	79.85
54	667.47	63.36	145.97	36.49	866.20	109.69	235.66	58.91	1165.92	177.29	333.61	83.40
55	685.71	69.36	153.72	38.43	915.65	121.46	251.66	62.91	1214.16	188.48	348.38	87.10
56	720.23	77.17	165.22	41.31	968.11	133.99	268.31	67.08	1265.24	200.35	363.81	90.95
57	754.29	85.15	176.65	44.16	1023.44	147.23	285.69	71.42	1319.01	212.90	379.81	94.95
58	787.31	93.49	187.78	46.94	1084.64	161.80	304.22	76.06	1378.17	226.64	396.87	99.22
59	834.61	104.28	201.94	50.48	1154.77	178.33	324.38	81.10	1445.69	242.15	415.32	103.83
60	880.83	115.60	215.43	53.86	1233.89	196.82	346.10	86.52	1521.81	259.51	435.23	108.81
61	927.63	127.54	228.66	57.16	1321.97	217.31	369.20	92.30	1606.70	278.76	456.46	114.11
62	989.23	141.98	245.05	61.26	1419.02	239.78	393.77	98.44	1700.61	299.96	479.07	119.77
63	1036.04	154.67	257.34	64.34	1525.07	264.27	419.56	104.89	1803.75	323.16	502.98	125.75
64	1112.48	172.09	276.33	69.08	1640.11	290.75	446.74	111.69	1916.31	348.42	528.21	132.05
65	1174.77	187.64	291.35	72.84	1764.16	319.26	475.07	118.77	2038.53	375.83	554.57	138.64
66	1261.34	207.35	311.80	77.95	1897.19	349.81	504.54	126.13	2170.60	405.40	582.24	145.56
67	1361.69	229.71	335.09	83.77	2039.26	382.40	535.15	133.79	2312.75	437.21	611.06	152.76
68	1475.01	255.48	359.56	89.89	2205.72	420.28	568.94	142.23	2479.86	474.23	643.22	160.80
69	1587.42	282.49	381.21	95.30	2405.34	465.11	607.38	151.85	2674.64	516.83	678.60	169.65
70	1714.04	312.47	404.74	101.18	2581.03	505.38	637.32	159.33	2803.16	546.44	695.23	173.81
71	1868.99	347.48	434.08	108.52	2763.01	546.44	667.94	166.99	3015.99	591.99	732.05	183.01
72	2039.14	384.74	466.72	116.68	2890.45	575.89	685.74	171.44	3138.43	619.12	747.33	186.83
73	2213.51	420.90	501.34	125.34	3006.25	599.50	702.53	175.63	3237.08	636.62	758.84	189.71
74	2336.48	446.43	525.21	131.30	3126.34	621.49	721.20	180.30	3336.44	650.40	771.54	192.88
75	2474.46	476.82	551.85	137.96	3261.71	648.81	742.41	185.60	3450.06	669.99	786.60	196.65
76	2630.65	515.23	580.80	145.20	3421.27	687.23	766.67	191.67	3589.02	703.39	804.99	201.25
77	2807.10	564.10	611.38	152.84	3611.73	741.43	794.31	198.58	3761.94	757.12	827.41	206.85
78	3086.42	638.92	662.97	165.74	3956.81	836.31	853.77	213.44	4106.80	857.61	885.38	221.34
79	3458.18	735.08	735.27	183.82	4449.76	967.03	945.21	236.30	4620.03	998.57	979.64	244.91
80		839.84		203.99								
81		950.24		225.92								
82		1063.38		249.18								
83		1176.84		273.52								
84		1290.89		299.05								
85		1406.53		325.86								
86		1406.53		325.86								
87+		1406.53		325.86								

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	230.30	6.84	343.72	16.63	660.56	58.55
30	230.30	6.84	343.72	16.63	660.56	58.55
31	230.30	6.84	343.72	16.63	660.56	58.55
32	234.62	6.97	343.72	16.63	660.56	58.55
33	242.22	7.19	343.72	16.63	660.56	58.55
34	249.82	7.42	343.72	16.63	660.56	58.55
35	259.32	7.70	343.72	16.63	660.56	58.55
36	266.92	7.93	343.72	16.63	660.56	58.55
37	276.42	8.21	353.65	17.11	660.56	58.55
38	288.77	8.58	367.25	17.77	660.56	58.55
39	296.37	8.80	380.85	18.43	660.56	58.55
40	305.87	9.08	394.45	19.09	660.56	58.55
41	317.93	9.44	409.75	19.83	660.56	58.55
42	320.06	9.51	425.17	20.57	660.56	58.55
43	325.91	9.68	426.31	20.63	660.56	58.55
44	325.91	9.68	426.31	20.63	660.56	58.55
45	328.83	12.64	431.62	26.31	687.26	65.79
46	331.03	12.73	464.45	28.32	687.26	65.79
47	351.77	13.52	485.54	29.60	687.26	65.79
48	372.76	14.33	520.25	31.72	687.26	65.79
49	375.26	14.43	542.81	33.09	687.26	65.79
50	377.40	15.78	551.07	36.17	697.93	68.69
51	386.48	18.03	572.09	40.72	715.11	72.71
52	377.90	19.53	580.79	44.63	734.05	77.14
53	386.67	21.97	602.44	49.72	754.62	81.93
54	378.83	23.48	624.56	55.09	776.76	87.08
55	387.73	26.03	647.20	60.71	800.31	92.54
56	411.91	29.75	670.14	66.54	825.21	98.32
57	419.97	32.43	706.18	73.87	851.35	104.40
58	443.01	36.54	729.65	80.28	880.61	111.16
59	464.99	41.08	766.06	88.64	914.91	118.97
60	486.34	45.98	803.48	97.58	954.18	127.85
61	521.71	52.65	852.83	108.47	998.36	137.75
62	542.30	58.19	915.91	121.62	1047.37	148.68
63	577.05	65.52	961.05	132.80	1101.15	160.62
64	625.58	74.81	1031.58	147.84	1159.61	173.56
65	660.22	82.77	1090.78	161.62	1222.71	187.48
66	719.15	94.08	1161.10	177.33	1290.38	202.33
67	777.52	105.70	1244.56	195.36	1362.51	218.17
68	848.48	120.14	1318.06	212.67	1449.36	237.11
69	918.84	135.90	1404.46	232.95	1512.09	252.82
70	1002.20	154.31	1491.70	253.69	1585.89	270.50
71	1111.91	177.15	1644.21	285.54	1739.00	301.62
72	1229.63	201.27	1714.75	302.74	1811.35	318.27
73	1334.51	223.08	1782.95	318.03	1871.78	330.64
74	1448.43	246.85	1857.87	333.89	1937.69	342.70
75	1571.05	273.49	1942.06	352.76	2012.99	358.17
76	1692.98	302.17	2037.31	376.62	2100.68	380.13
77	1793.62	329.72	2144.74	407.07	2202.86	411.04
78	1906.31	362.35	2272.74	445.78	2329.49	452.26
79	2031.18	399.10	2419.70	490.37	2478.55	500.05
80		437.04				
81		498.49				
82		562.75				
83		628.41				
84		695.61				
85		764.96				
86		764.96				
87+		764.96				

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	224.14	5.35	329.11	13.12	612.51	47.20
30	224.14	5.35	329.11	13.12	612.51	47.20
31	224.14	5.35	329.11	13.12	612.51	47.20
32	228.35	5.45	329.11	13.12	612.51	47.20
33	235.74	5.63	329.11	13.12	612.51	47.20
34	243.14	5.80	329.11	13.12	612.51	47.20
35	252.39	6.02	329.11	13.12	612.51	47.20
36	259.78	6.20	329.11	13.12	612.51	47.20
37	269.03	6.42	338.61	13.49	612.51	47.20
38	281.04	6.71	351.64	14.01	612.51	47.20
39	288.44	6.88	364.66	14.53	612.51	47.20
40	297.69	7.11	377.69	15.05	612.51	47.20
41	309.42	7.39	392.33	15.64	612.51	47.20
42	311.50	7.44	407.10	16.22	612.51	47.20
43	317.19	7.57	408.19	16.27	612.51	47.20
44	317.19	7.57	408.19	16.27	612.51	47.20
45	317.19	9.84	408.19	20.74	632.40	52.91
46	319.31	9.90	439.24	22.31	632.40	52.91
47	339.31	10.52	459.19	23.33	632.40	52.91
48	359.57	11.15	492.01	24.99	632.40	52.91
49	361.98	11.23	513.34	26.08	632.40	52.91
50	362.77	12.27	518.75	28.47	640.36	55.22
51	369.98	14.06	536.09	32.15	654.26	58.49
52	360.26	15.29	541.75	35.32	669.63	62.10
53	367.08	17.25	559.38	39.47	686.38	66.00
54	358.12	18.51	577.34	43.84	704.46	70.20
55	365.01	20.57	595.67	48.44	723.76	74.67
56	386.21	23.56	614.21	53.21	744.21	79.42
57	392.22	25.74	644.65	59.20	765.72	84.40
58	412.00	29.07	663.35	64.46	789.82	89.95
59	430.41	32.74	693.41	71.30	818.06	96.34
60	447.90	36.71	723.97	78.62	850.43	103.60
61	477.95	42.11	764.93	87.51	886.83	111.71
62	494.21	46.60	817.81	98.24	927.26	120.66
63	523.14	52.54	854.38	107.38	971.64	130.42
64	564.28	60.06	913.27	119.68	1019.97	141.01
65	592.68	66.51	961.93	130.96	1072.19	152.40
66	642.66	75.68	1020.20	143.80	1128.22	164.58
67	691.89	85.10	1089.84	158.56	1188.08	177.56
68	751.28	96.77	1149.86	172.68	1259.87	193.03
69	808.75	109.45	1219.90	189.15	1309.50	205.78
70	876.79	124.27	1289.99	205.93	1368.21	220.10
71	967.34	142.63	1416.15	231.74	1494.96	245.32
72	1064.63	162.06	1471.77	245.66	1552.33	258.78
73	1150.12	179.56	1525.19	257.91	1599.27	268.60
74	1242.20	198.54	1583.60	270.48	1650.16	277.96
75	1340.82	219.79	1649.37	285.46	1708.53	290.10
76	1438.23	242.75	1724.23	304.64	1777.12	307.72
77	1517.33	264.95	1809.31	329.41	1857.88	333.01
78	1605.58	291.10	1910.61	360.73	1958.15	366.54
79	1702.50	320.17	2026.16	396.35	2075.56	404.80
80		349.94				
81		398.36				
82		448.88				
83		500.38				
84		552.92				
85		607.03				
86		607.03				
87+		607.03				

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	261.42	9.29	360.33	20.61	724.46	73.63
30	273.69	9.73	360.33	20.61	724.46	73.63
31	281.24	10.00	360.33	20.61	724.46	73.63
32	293.51	10.43	360.33	20.61	724.46	73.63
33	302.95	10.77	360.33	20.61	724.46	73.63
34	313.33	11.14	360.33	20.61	724.46	73.63
35	321.59	11.43	360.33	20.61	724.46	73.63
36	321.59	11.43	376.10	21.51	724.46	73.63
37	321.59	11.43	389.53	22.28	724.46	73.63
38	321.59	11.43	402.96	23.05	724.46	73.63
39	321.59	11.43	429.83	24.59	724.46	73.63
40	333.38	11.85	443.26	25.35	724.46	73.63
41	355.36	12.63	458.62	26.23	724.46	73.63
42	357.75	12.72	481.32	27.53	724.46	73.63
43	358.40	12.74	481.32	27.53	724.46	73.63
44	358.40	12.74	481.32	27.53	724.46	73.63
45	361.78	16.50	487.44	34.68	759.17	82.63
46	382.42	17.44	508.48	36.18	759.17	82.63
47	403.32	18.40	542.73	38.61	759.17	82.63
48	406.03	18.52	578.03	41.13	759.17	82.63
49	427.33	19.49	579.65	41.24	759.17	82.63
50	426.55	21.10	594.90	45.34	773.05	86.22
51	434.07	23.87	617.75	50.83	794.78	91.28
52	441.36	26.78	642.87	56.83	818.70	96.85
53	432.00	28.70	670.16	63.34	844.65	102.87
54	439.66	31.72	699.46	70.34	872.55	109.34
55	447.48	34.82	728.52	77.54	902.20	116.22
56	470.43	39.21	763.64	85.63	933.54	123.50
57	493.00	43.74	798.27	93.89	966.40	131.15
58	530.07	50.01	837.02	103.07	1003.17	139.66
59	551.03	55.41	875.37	112.80	1046.29	149.52
60	586.29	62.75	914.31	123.06	1095.64	160.70
61	621.00	70.56	977.99	137.14	1151.12	173.21
62	655.55	78.75	1030.89	150.16	1212.65	187.01
63	690.13	87.25	1102.72	166.35	1280.11	202.09
64	725.04	96.03	1163.25	181.17	1353.43	218.43
65	774.23	106.95	1237.28	198.34	1432.51	236.00
66	847.36	121.56	1335.12	219.70	1517.24	254.80
67	933.41	138.52	1458.68	245.75	1607.54	274.80
68	1018.97	156.73	1570.95	270.95	1716.47	298.75
69	1131.31	180.74	1684.92	297.46	1830.20	324.40
70	1243.93	205.74	1824.28	328.84	1941.99	349.87
71	1383.74	235.60	1959.08	359.23	2093.98	382.34
72	1537.34	267.72	2050.40	380.96	2177.64	401.66
73	1685.97	298.55	2138.63	400.26	2256.12	417.30
74	1784.36	320.76	2235.81	420.35	2341.89	432.63
75	1894.44	346.41	2345.34	444.35	2440.10	452.33
76	2015.24	376.43	2469.74	474.84	2554.77	480.28
77	2145.41	411.41	2610.57	513.79	2688.79	519.62
78	2292.13	453.16	2780.26	563.99	2857.12	572.97
79	2455.33	500.39	2977.46	622.70	3058.08	636.05
80		549.24				
81		627.71				
82		709.67				
83		793.31				
84		878.83				
85		967.06				
86		967.06				
87+		967.06				

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	253.71	7.43	343.64	16.61	668.56	60.42
30	265.62	7.78	343.64	16.61	668.56	60.42
31	272.94	7.99	343.64	16.61	668.56	60.42
32	284.85	8.34	343.64	16.61	668.56	60.42
33	294.01	8.61	343.64	16.61	668.56	60.42
34	304.08	8.90	343.64	16.61	668.56	60.42
35	312.10	9.14	343.64	16.61	668.56	60.42
36	312.10	9.14	358.68	17.33	668.56	60.42
37	312.10	9.14	371.49	17.95	668.56	60.42
38	312.10	9.14	384.30	18.57	668.56	60.42
39	312.10	9.14	409.92	19.81	668.56	60.42
40	323.54	9.47	422.73	20.43	668.56	60.42
41	344.88	10.10	437.38	21.13	668.56	60.42
42	347.19	10.16	459.03	22.18	668.56	60.42
43	347.83	10.18	459.03	22.18	668.56	60.42
44	347.83	10.18	459.03	22.18	668.56	60.42
45	347.83	13.15	459.03	27.92	695.56	67.71
46	367.67	13.90	478.84	29.13	695.56	67.71
47	387.76	14.66	511.09	31.09	695.56	67.71
48	390.36	14.75	544.34	33.11	695.56	67.71
49	410.85	15.53	545.86	33.20	695.56	67.71
50	408.64	16.78	557.59	36.49	706.38	70.61
51	414.02	19.05	576.33	41.00	724.25	74.79
52	419.14	21.44	597.00	45.96	744.01	79.38
53	408.44	23.04	619.53	51.34	765.50	84.38
54	413.88	25.52	643.77	57.12	788.62	89.75
55	419.42	28.07	667.68	63.10	813.31	95.48
56	439.13	31.67	697.07	69.79	839.41	101.54
57	458.38	35.40	725.93	76.67	866.86	107.91
58	490.80	40.56	758.23	84.30	897.57	114.99
59	507.79	44.98	789.67	92.38	933.50	123.17
60	537.56	51.03	821.27	100.89	974.62	132.46
61	566.46	57.44	874.74	112.53	1020.87	142.83
62	594.92	64.16	918.19	123.33	1072.17	154.27
63	623.18	71.16	978.29	136.74	1128.47	166.76
64	651.61	78.38	1028.14	149.02	1189.73	180.31
65	692.70	87.37	1089.81	163.27	1255.87	194.90
66	754.99	99.37	1172.26	180.98	1326.86	210.54
67	828.50	113.32	1277.09	202.59	1402.63	227.17
68	900.38	128.24	1370.86	223.44	1493.63	247.00
69	994.13	147.83	1464.54	245.22	1587.28	268.09
70	1087.02	168.21	1579.39	270.94	1678.38	288.94
71	1203.07	192.53	1689.94	295.86	1803.91	315.56
72	1330.93	218.74	1763.26	313.64	1870.77	331.33
73	1453.39	243.71	1833.25	329.10	1932.48	343.64
74	1530.90	261.37	1909.50	344.84	1998.97	355.20
75	1617.74	281.85	1995.71	363.84	2075.55	370.46
76	1713.59	306.11	2094.73	388.57	2166.38	393.16
77	1817.86	334.79	2208.46	420.97	2274.56	426.28
78	1934.73	368.76	2345.08	462.34	2410.22	470.66
79	2062.77	406.41	2501.56	509.60	2569.96	521.59
80		444.85				
81		506.87				
82		571.37				
83		636.91				
84		703.60				
85		772.07				
86		772.07				
87+		772.07				

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	314.31	13.54	425.57	28.94	813.70	94.69
30	333.76	14.38	440.25	29.94	813.70	94.69
31	333.76	14.38	454.92	30.94	813.70	94.69
32	333.76	14.38	484.27	32.93	813.70	94.69
33	333.76	14.38	498.95	33.93	813.70	94.69
34	333.76	14.38	528.30	35.92	813.70	94.69
35	333.76	14.38	557.65	37.92	813.70	94.69
36	342.96	14.77	572.32	38.92	813.70	94.69
37	364.39	15.70	575.88	39.16	813.70	94.69
38	364.39	15.70	575.88	39.16	813.70	94.69
39	385.83	16.62	575.88	39.16	813.70	94.69
40	407.26	17.55	575.88	39.16	813.70	94.69
41	431.28	18.58	575.88	39.16	813.70	94.69
42	455.57	19.63	575.88	39.16	813.70	94.69
43	468.12	20.17	575.88	39.16	813.70	94.69
44	468.12	20.17	575.88	39.16	813.70	94.69
45	472.72	25.87	625.75	52.18	860.22	106.24
46	495.38	27.11	625.75	52.18	860.22	106.24
47	518.30	28.37	625.75	52.18	860.22	106.24
48	526.13	28.79	625.75	52.18	860.22	106.24
49	526.13	28.79	625.75	52.18	860.22	106.24
50	535.92	31.65	645.71	57.38	878.81	110.87
51	554.72	36.24	675.18	64.42	907.10	117.40
52	575.43	41.26	707.54	72.14	938.16	124.60
53	597.85	46.67	742.68	80.52	971.85	132.40
54	621.87	52.45	780.41	89.50	1007.99	140.77
55	647.30	58.57	820.57	99.07	1046.43	149.70
56	673.99	64.97	863.02	109.20	1087.02	159.13
57	701.79	71.65	907.59	119.85	1129.59	169.05
58	733.64	79.24	957.42	131.68	1177.14	180.07
59	772.39	88.36	1015.62	145.36	1232.75	192.82
60	817.76	98.95	1082.00	160.85	1296.29	207.27
61	869.43	110.95	1156.35	178.09	1367.70	223.43
62	927.06	124.28	1238.46	197.07	1446.83	241.27
63	990.36	138.89	1328.15	217.72	1533.62	260.78
64	1059.05	154.68	1425.18	240.02	1627.94	281.92
65	1132.76	171.60	1529.38	263.92	1729.71	304.69
66	1211.22	189.60	1640.53	289.37	1838.81	329.08
67	1294.11	208.58	1758.44	316.34	1955.14	355.06
68	1397.98	232.31	1899.72	348.44	2095.48	386.16
69	1534.01	263.23	2074.56	387.77	2269.67	424.30
70	1690.40	298.56	2268.65	431.11	2462.39	466.14
71	1802.98	326.10	2398.10	461.82	2583.52	494.01
72	1910.37	351.80	2517.28	489.61	2693.03	518.72
73	2019.27	376.34	2631.03	513.77	2794.22	538.11
74	2142.93	403.40	2755.42	538.55	2903.67	556.59
75	2282.16	435.07	2896.60	568.60	3029.88	580.91
76	2437.10	473.01	3059.29	607.79	3179.62	616.70
77	2607.30	518.46	3246.74	659.11	3357.83	668.49
78	2800.23	573.01	3476.12	726.26	3586.20	740.08
79	3013.31	634.07	3744.44	805.13	3861.90	825.36
80		696.69				
81		796.38				
82		899.93				
83		1004.97				
84		1111.75				
85		1221.33				
86		1221.33				
87+		1221.33				

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	304.05	11.05	404.07	23.78	747.50	79.04
30	322.85	11.73	418.00	24.60	747.50	79.04
31	322.85	11.73	431.93	25.42	747.50	79.04
32	322.85	11.73	459.80	27.06	747.50	79.04
33	322.85	11.73	473.73	27.88	747.50	79.04
34	322.85	11.73	501.60	29.52	747.50	79.04
35	322.85	11.73	529.47	31.16	747.50	79.04
36	331.76	12.05	543.40	31.98	747.50	79.04
37	352.49	12.81	546.78	32.18	747.50	79.04
38	352.49	12.81	546.78	32.18	747.50	79.04
39	373.22	13.56	546.78	32.18	747.50	79.04
40	393.96	14.31	546.78	32.18	747.50	79.04
41	417.19	15.16	546.78	32.18	747.50	79.04
42	440.69	16.01	546.78	32.18	747.50	79.04
43	452.82	16.45	546.78	32.18	747.50	79.04
44	452.82	16.45	546.78	32.18	747.50	79.04
45	452.82	21.07	586.59	42.83	785.07	88.63
46	474.53	22.08	586.59	42.83	785.07	88.63
47	496.49	23.10	586.59	42.83	785.07	88.63
48	503.98	23.45	586.59	42.83	785.07	88.63
49	503.98	23.45	586.59	42.83	785.07	88.63
50	511.47	25.77	602.51	47.10	800.11	92.46
51	527.00	29.57	627.08	52.98	823.76	97.95
52	544.14	33.73	654.14	59.44	849.80	103.99
53	562.78	38.24	683.58	66.46	878.12	110.56
54	582.77	43.06	715.27	74.02	908.57	117.60
55	604.02	48.14	749.09	82.06	941.01	125.13
56	626.34	53.51	784.90	90.61	975.34	133.11
57	649.63	59.08	822.57	99.58	1011.40	141.50
58	676.32	65.40	864.67	109.56	1051.62	150.81
59	708.74	73.02	913.71	121.05	1098.51	161.54
60	746.70	81.83	969.58	134.05	1152.04	173.66
61	789.92	91.81	1032.15	148.50	1212.14	187.23
62	838.18	102.91	1101.27	164.42	1278.79	202.19
63	891.24	115.05	1176.83	181.74	1351.92	218.54
64	948.87	128.19	1258.68	200.43	1431.55	236.29
65	1010.80	142.32	1346.70	220.51	1517.58	255.43
66	1076.82	157.32	1440.75	241.92	1609.99	275.96
67	1146.69	173.17	1540.71	264.65	1708.73	297.88
68	1233.71	192.88	1659.80	291.55	1827.13	323.94
69	1346.90	218.39	1806.11	324.24	1972.98	355.67
70	1476.63	247.49	1967.86	360.15	2133.58	390.33
71	1567.78	270.11	2073.23	385.47	2231.81	413.27
72	1654.99	291.28	2170.23	408.41	2320.47	433.60
73	1742.37	311.09	2260.98	427.59	2400.29	448.46
74	1840.29	332.46	2358.30	446.47	2484.47	461.45
75	1950.69	357.69	2469.29	469.89	2582.42	479.65
76	2074.82	388.57	2599.64	501.88	2701.70	508.97
77	2213.22	426.52	2753.51	545.67	2848.09	554.22
78	2368.79	471.56	2940.45	602.08	3034.53	615.32
79	2536.52	520.35	3153.72	665.66	3254.03	684.37
80		569.35				
81		647.87				
82		728.90				
83		810.63				
84		893.21				
85		977.40				
86		977.40				
87+		977.40				

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	361.33	21.03	457.98	40.29	1006.01	140.03
30	361.33	21.03	488.51	42.98	1006.01	140.03
31	361.33	21.03	519.04	45.67	1006.01	140.03
32	361.33	21.03	534.31	47.01	1006.01	140.03
33	361.33	21.03	564.84	49.70	1006.01	140.03
34	361.33	21.03	595.37	52.38	1006.01	140.03
35	368.23	21.43	610.64	53.72	1006.01	140.03
36	391.25	22.77	641.17	56.41	1006.01	140.03
37	414.26	24.11	651.99	57.36	1006.01	140.03
38	414.26	24.11	651.99	57.36	1006.01	140.03
39	437.28	25.45	651.99	57.36	1006.01	140.03
40	460.29	26.79	651.99	57.36	1006.01	140.03
41	484.56	28.20	651.99	57.36	1006.01	140.03
42	508.96	29.62	651.99	57.36	1006.01	140.03
43	516.44	30.06	651.99	57.36	1006.01	140.03
44	516.44	30.06	651.99	57.36	1006.01	140.03
45	522.04	37.99	728.48	76.50	1082.00	158.03
46	544.34	39.61	728.48	76.50	1082.00	158.03
47	566.74	41.24	728.48	76.50	1082.00	158.03
48	583.06	42.43	728.48	76.50	1082.00	158.03
49	583.06	42.43	728.48	76.50	1082.00	158.03
50	599.06	46.75	759.07	84.18	1112.41	165.23
51	625.51	53.16	801.60	94.28	1154.16	174.84
52	654.50	60.14	848.33	105.38	1199.91	185.37
53	685.85	67.69	899.06	117.46	1249.50	196.82
54	719.06	75.72	953.58	130.44	1302.72	209.13
55	741.92	82.84	1011.72	144.30	1359.35	222.25
56	782.44	92.11	1073.29	159.01	1419.18	236.19
57	822.53	101.56	1138.08	174.52	1482.06	250.86
58	861.98	111.46	1209.91	191.64	1551.46	266.98
59	917.86	124.30	1292.66	211.15	1631.17	285.33
60	973.27	137.84	1386.25	233.06	1721.28	305.90
61	1029.84	152.09	1490.57	257.39	1821.97	328.75
62	1103.28	169.37	1605.52	284.06	1933.31	353.95
63	1160.49	184.52	1731.02	313.12	2055.48	381.52
64	1251.12	205.34	1866.97	344.55	2188.58	411.50
65	1325.92	223.89	2013.26	378.30	2332.73	443.93
66	1428.22	247.36	2169.82	414.40	2488.09	478.86
67	1546.20	273.96	2336.57	452.82	2654.77	516.33
68	1680.92	304.84	2533.53	497.84	2852.43	560.31
69	1817.54	337.52	2772.31	551.72	3085.84	611.57
70	1971.92	373.97	2985.73	600.56	3244.97	647.82
71	2159.29	416.45	3206.97	650.44	3502.34	703.09
72	2363.74	461.50	3364.19	686.37	3654.22	736.38
73	2575.70	506.15	3511.32	716.97	3782.10	760.49
74	2732.19	539.19	3668.96	747.57	3916.52	782.62
75	2907.75	578.05	3845.77	784.21	4068.76	811.01
76	3103.94	625.48	4048.52	831.91	4247.87	852.47
77	3321.33	683.59	4282.03	894.68	4460.56	912.51
78	3567.65	753.58	4579.95	981.11	4753.55	1002.98
79	3837.42	831.06	4944.17	1087.86	5133.26	1120.04
80		909.82				
81		1036.22				
82		1166.86				
83		1298.71				
84		1432.16				
85		1568.53				
86		1568.53				
87+		1568.53				

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	346.95	17.56	430.76	33.77	915.34	118.60
30	346.95	17.56	459.48	36.02	915.34	118.60
31	346.95	17.56	488.19	38.27	915.34	118.60
32	346.95	17.56	502.55	39.40	915.34	118.60
33	346.95	17.56	531.27	41.65	915.34	118.60
34	346.95	17.56	559.99	43.90	915.34	118.60
35	353.58	17.89	574.35	45.03	915.34	118.60
36	375.68	19.01	603.06	47.28	915.34	118.60
37	397.78	20.13	613.24	48.08	915.34	118.60
38	397.78	20.13	613.24	48.08	915.34	118.60
39	419.88	21.25	613.24	48.08	915.34	118.60
40	441.97	22.36	613.24	48.08	915.34	118.60
41	465.28	23.54	613.24	48.08	915.34	118.60
42	488.71	24.73	613.24	48.08	915.34	118.60
43	495.89	25.09	613.24	48.08	915.34	118.60
44	495.89	25.09	613.24	48.08	915.34	118.60
45	495.89	31.70	676.38	64.10	979.01	133.89
46	517.07	33.05	676.38	64.10	979.01	133.89
47	538.36	34.41	676.38	64.10	979.01	133.89
48	553.86	35.41	676.38	64.10	979.01	133.89
49	553.86	35.41	676.38	64.10	979.01	133.89
50	566.80	39.02	701.62	70.53	1004.48	140.01
51	588.92	44.38	737.50	79.06	1039.78	148.15
52	613.22	50.26	776.96	88.44	1078.58	157.09
53	639.55	56.61	819.92	98.67	1120.65	166.82
54	667.47	63.36	866.20	109.69	1165.92	177.29
55	685.71	69.36	915.65	121.46	1214.16	188.48
56	720.23	77.17	968.11	133.99	1265.24	200.35
57	754.29	85.15	1023.44	147.23	1319.01	212.90
58	787.31	93.49	1084.64	161.80	1378.17	226.64
59	834.61	104.28	1154.77	178.33	1445.69	242.15
60	880.83	115.60	1233.89	196.82	1521.81	259.51
61	927.63	127.54	1321.97	217.31	1606.70	278.76
62	989.23	141.98	1419.02	239.78	1700.61	299.96
63	1036.04	154.67	1525.07	264.27	1803.75	323.16
64	1112.48	172.09	1640.11	290.75	1916.31	348.42
65	1174.77	187.64	1764.16	319.26	2038.53	375.83
66	1261.34	207.35	1897.19	349.81	2170.60	405.40
67	1361.69	229.71	2039.26	382.40	2312.75	437.21
68	1475.01	255.48	2205.72	420.28	2479.86	474.23
69	1587.42	282.49	2405.34	465.11	2674.64	516.83
70	1714.04	312.47	2581.03	505.38	2803.16	546.44
71	1868.99	347.48	2763.01	546.44	3015.99	591.99
72	2039.14	384.74	2890.45	575.89	3138.43	619.12
73	2213.51	420.90	3006.25	599.50	3237.08	636.62
74	2336.48	446.43	3126.34	621.49	3336.44	650.40
75	2474.46	476.82	3261.71	648.81	3450.06	669.99
76	2630.65	515.23	3421.27	687.23	3589.02	703.39
77	2807.10	564.10	3611.73	741.43	3761.94	757.12
78	3004.48	621.95	3851.76	814.11	3997.77	834.84
79	3213.36	683.04	4134.73	898.57	4292.95	927.88
80		743.22				
81		840.92				
82		941.04				
83		1041.45				
84		1142.38				
85		1244.71				
86		1244.71				
87+		1244.71				

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	259.90	7.91	45.20	11.30	409.64	24.55	110.46	27.62	677.50	63.26	228.55	57.14
30	259.90	7.91	45.20	11.30	409.64	24.55	110.46	27.62	677.50	63.26	228.55	57.14
31	259.90	7.91	45.20	11.30	409.64	24.55	110.46	27.62	677.50	63.26	228.55	57.14
32	262.05	7.98	45.57	11.39	409.64	24.55	110.46	27.62	677.50	63.26	228.55	57.14
33	270.54	8.23	47.05	11.76	409.64	24.55	110.46	27.62	677.50	63.26	228.55	57.14
34	279.03	8.49	48.53	12.13	409.64	24.55	110.46	27.62	677.50	63.26	228.55	57.14
35	289.64	8.82	50.37	12.59	409.64	24.55	110.46	27.62	677.50	63.26	228.55	57.14
36	298.13	9.07	51.85	12.96	410.51	24.60	110.70	27.67	677.50	63.26	228.55	57.14
37	308.74	9.40	53.69	13.42	444.72	26.65	119.92	29.98	677.50	63.26	228.55	57.14
38	322.53	9.82	56.09	14.02	461.82	27.67	124.54	31.13	677.50	63.26	228.55	57.14
39	331.02	10.07	57.57	14.39	478.93	28.70	129.15	32.29	677.50	63.26	228.55	57.14
40	341.62	10.40	59.41	14.85	496.03	29.72	133.76	33.44	677.50	63.26	228.55	57.14
41	352.87	10.74	61.37	15.34	515.27	30.88	138.95	34.74	677.50	63.26	228.55	57.14
42	352.87	10.74	61.37	15.34	534.66	32.04	144.18	36.04	677.50	63.26	228.55	57.14
43	352.87	10.74	61.37	15.34	544.86	32.65	146.93	36.73	677.50	63.26	228.55	57.14
44	352.87	10.74	61.37	15.34	544.86	32.65	146.93	36.73	677.50	63.26	228.55	57.14
45	362.18	13.75	85.58	21.39	558.55	39.61	190.15	47.54	706.07	69.38	269.37	67.34
46	363.61	13.81	85.92	21.48	575.47	40.81	195.90	48.98	706.07	69.38	269.37	67.34
47	363.61	13.81	85.92	21.48	575.47	40.81	195.90	48.98	706.07	69.38	269.37	67.34
48	367.29	13.95	86.79	21.70	575.47	40.81	195.90	48.98	706.07	69.38	269.37	67.34
49	369.75	14.04	87.37	21.84	575.47	40.81	195.90	48.98	706.07	69.38	269.37	67.34
50	377.31	15.72	100.62	25.15	587.71	42.85	212.23	53.06	716.27	73.46	293.86	73.46
51	384.40	17.26	106.69	26.67	606.08	48.98	228.55	57.14	734.64	77.55	302.02	75.50
52	386.63	19.95	116.60	29.15	626.49	53.06	244.88	61.22	755.05	81.63	318.34	79.59
53	397.37	23.01	122.74	30.68	646.89	57.14	261.21	65.30	775.45	87.75	334.67	83.67
54	408.11	26.08	128.88	32.22	669.34	63.26	269.37	67.34	799.94	91.83	342.83	85.71
55	420.38	27.62	141.15	35.29	693.83	69.38	285.69	71.42	824.43	97.95	359.16	89.79
56	434.19	30.68	147.29	36.82	718.32	75.50	302.02	75.50	850.96	104.07	375.48	93.87
57	446.46	33.75	159.56	39.89	744.84	81.63	318.34	79.59	877.49	110.20	391.81	97.95
58	461.80	38.36	171.83	42.96	775.45	87.75	342.83	85.71	908.10	118.36	408.13	102.03
59	480.22	42.96	177.97	44.49	810.15	95.91	359.16	89.79	944.83	126.52	432.62	108.16
60	503.23	47.56	190.25	47.56	850.96	106.11	375.48	93.87	985.64	134.68	448.95	112.24
61	527.78	53.70	208.66	52.16	897.89	116.32	399.97	99.99	1032.58	144.89	473.44	118.36
62	555.39	59.84	220.93	55.23	946.87	128.56	424.46	106.11	1085.64	157.13	497.92	124.48
63	586.08	65.97	233.20	58.30	1004.01	140.81	448.95	112.24	1140.73	169.38	522.41	130.60
64	624.88	74.24	253.66	63.42	1063.19	155.09	473.44	118.36	1203.99	183.66	546.90	136.72
65	661.83	83.50	272.15	68.04	1128.49	169.38	506.09	126.52	1269.30	197.94	571.39	142.85
66	719.73	93.74	292.34	73.09	1195.83	183.66	530.57	132.64	1340.72	214.27	604.04	151.01
67	782.10	106.13	320.03	80.01	1269.30	199.99	563.22	140.81	1416.22	230.60	628.53	157.13
68	849.11	119.41	351.58	87.90	1357.05	220.39	595.88	148.97	1506.01	251.00	661.18	165.29
69	917.30	135.53	370.23	92.56	1469.28	244.88	636.69	159.17	1618.25	275.49	701.99	175.50
70	1004.06	154.09	404.27	101.07	1594.65	272.90	676.15	169.04	1745.36	303.45	741.32	185.33
71	1110.21	176.09	436.03	109.01	1677.34	293.34	700.86	175.22	1824.99	320.90	763.86	190.96
72	1226.69	201.04	477.05	119.26	1754.46	311.73	722.31	180.58	1898.92	338.35	783.14	195.78
73	1334.73	223.31	518.21	129.55	1831.10	329.93	740.51	185.13	1970.41	351.92	799.16	199.79
74	1448.99	246.85	554.57	138.64	1916.84	347.71	762.50	190.63	2050.99	367.13	818.98	204.75
75	1572.95	273.85	601.13	150.28	2012.84	368.28	794.27	198.57	2140.12	385.26	848.58	212.15
76	1692.82	301.42	638.68	159.67	2118.06	394.28	821.16	205.29	2241.88	410.58	873.29	218.32
77	1794.04	329.45	668.28	167.07	2234.35	427.82	849.40	212.35	2354.58	445.00	899.36	224.84
78	1957.68	372.82	718.02	179.51	2430.23	480.22	908.27	227.07	2551.43	501.70	957.36	239.34
79	2186.29	429.59	791.67	197.92	2698.72	550.79	994.18	248.55	2824.53	575.34	1043.28	260.82
80	2440.97	494.02	871.45	217.86	2996.36	627.50	1086.24	271.56	3125.24	656.65	1135.33	283.83
81	2717.13	563.06	957.36	239.34	3315.48	710.35	1184.43	296.11	3447.43	741.04	1233.53	308.38
82	3010.17	635.17	1049.42	262.35	3653.02	794.73	1288.76	322.19	3784.96	826.95	1337.85	334.46
83	3315.48	710.35	1147.61	286.90	3999.75	879.12	1399.22	349.81	4131.70	912.87	1448.32	362.08
84	3636.14	785.53	1251.94	312.98	4357.23	965.03	1515.82	378.96	4487.64	998.79	1564.92	391.23
85+		1031.01	1601.74	400.44								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	253.12	5.65	31.64	7.91	389.70	19.95	79.78	19.95	626.49	51.02	163.25	40.81
30	253.12	5.65	31.64	7.91	389.70	19.95	79.78	19.95	626.49	51.02	163.25	40.81
31	253.12	5.65	31.64	7.91	389.70	19.95	79.78	19.95	626.49	51.02	163.25	40.81
32	255.22	5.70	31.90	7.98	389.70	19.95	79.78	19.95	626.49	51.02	163.25	40.81
33	263.48	5.88	32.94	8.23	389.70	19.95	79.78	19.95	626.49	51.02	163.25	40.81
34	271.75	6.07	33.97	8.49	389.70	19.95	79.78	19.95	626.49	51.02	163.25	40.81
35	282.08	6.30	35.26	8.82	389.70	19.95	79.78	19.95	626.49	51.02	163.25	40.81
36	290.35	6.48	36.29	9.07	390.52	19.99	79.95	19.99	626.49	51.02	163.25	40.81
37	300.68	6.71	37.59	9.40	423.07	21.65	86.61	21.65	626.49	51.02	163.25	40.81
38	314.11	7.01	39.26	9.82	439.34	22.49	89.94	22.49	626.49	51.02	163.25	40.81
39	322.38	7.20	40.30	10.07	455.61	23.32	93.27	23.32	626.49	51.02	163.25	40.81
40	332.71	7.43	41.59	10.40	471.88	24.15	96.61	24.15	626.49	51.02	163.25	40.81
41	343.67	7.67	42.96	10.74	490.18	25.09	100.35	25.09	626.49	51.02	163.25	40.81
42	343.67	7.67	42.96	10.74	508.63	26.03	104.13	26.03	626.49	51.02	163.25	40.81
43	343.67	7.67	42.96	10.74	518.33	26.53	106.11	26.53	626.49	51.02	163.25	40.81
44	343.67	7.67	42.96	10.74	518.33	26.53	106.11	26.53	626.49	51.02	163.25	40.81
45	349.96	10.70	61.13	15.28	524.88	31.69	134.69	33.67	648.93	57.14	195.90	48.98
46	351.34	10.74	61.37	15.34	540.78	32.65	138.77	34.69	648.93	57.14	195.90	48.98
47	351.34	10.74	61.37	15.34	540.78	32.65	138.77	34.69	648.93	57.14	195.90	48.98
48	354.89	10.85	61.99	15.50	540.78	32.65	138.77	34.69	648.93	57.14	195.90	48.98
49	357.27	10.92	62.41	15.60	540.78	32.65	138.77	34.69	648.93	57.14	195.90	48.98
50	361.59	12.58	69.17	17.29	550.98	34.69	155.09	38.77	657.10	59.18	204.07	51.02
51	368.71	14.12	75.31	18.83	565.27	38.77	163.25	40.81	671.38	63.26	220.39	55.10
52	368.22	15.34	79.78	19.95	581.59	42.85	171.42	42.85	687.71	67.34	228.55	57.14
53	377.42	18.41	85.92	21.48	597.92	46.94	179.58	44.89	706.07	71.42	236.72	59.18
54	386.63	19.95	92.05	23.01	616.28	51.02	195.90	48.98	724.44	75.50	244.88	61.22
55	395.83	23.01	98.19	24.55	636.69	55.10	204.07	51.02	744.84	79.59	261.21	65.30
56	406.57	24.55	104.33	26.08	657.10	61.22	212.23	53.06	765.25	83.67	269.37	67.34
57	417.31	27.62	110.46	27.62	679.54	65.30	228.55	57.14	787.70	89.79	285.69	71.42
58	429.59	30.68	116.60	29.15	704.03	71.42	244.88	61.22	814.23	95.91	293.86	73.46
59	444.93	33.75	128.88	32.22	732.60	77.55	253.04	63.26	842.80	102.03	310.18	77.55
60	463.34	38.36	135.01	33.75	765.25	85.71	269.37	67.34	877.49	110.20	326.51	81.63
61	483.28	42.96	147.29	36.82	804.02	93.87	285.69	71.42	916.26	118.36	342.83	85.71
62	506.30	47.56	153.42	38.36	844.84	104.07	302.02	75.50	959.11	128.56	359.16	89.79
63	532.38	53.70	165.70	41.42	891.77	114.28	326.51	81.63	1006.05	138.77	375.48	93.87
64	564.56	60.32	179.42	44.86	940.75	124.48	342.83	85.71	1057.07	148.97	399.97	99.99
65	593.79	66.49	191.75	47.94	993.81	136.72	367.32	91.83	1112.16	161.21	416.30	104.07
66	641.88	76.26	209.72	52.43	1050.94	148.97	383.65	95.91	1171.34	175.50	440.78	110.20
67	695.57	84.90	228.59	57.15	1112.16	163.25	408.13	102.03	1234.60	187.74	465.27	116.32
68	751.26	96.19	252.08	63.02	1183.59	179.58	432.62	108.16	1308.07	204.07	489.76	122.44
69	808.22	109.08	271.06	67.76	1275.42	199.99	465.27	116.32	1401.94	224.47	522.41	130.60
70	878.14	124.26	291.61	72.90	1378.78	221.99	496.93	124.23	1507.08	246.43	553.95	138.49
71	965.98	142.55	321.99	80.50	1445.03	238.21	519.74	129.93	1569.06	261.84	566.99	141.75
72	1061.43	161.85	354.38	88.59	1505.45	252.81	532.23	133.06	1627.10	275.62	585.45	146.36
73	1150.63	178.99	381.84	95.46	1567.16	267.61	549.88	137.47	1684.47	287.77	601.20	150.30
74	1242.71	197.82	412.55	103.14	1634.44	282.41	571.88	142.97	1747.40	298.29	621.30	155.32
75	1342.52	220.41	440.83	110.21	1709.04	298.70	597.40	149.35	1817.66	312.28	638.13	159.53
76	1438.65	242.76	475.75	118.94	1793.83	319.34	619.13	154.78	1898.11	334.00	658.23	164.56
77	1517.67	265.44	499.64	124.91	1886.16	346.63	643.29	160.82	1989.21	362.24	680.77	170.19
78	1649.30	299.18	540.05	135.01	2043.60	389.70	687.34	171.83	2147.93	409.64	730.30	182.57
79	1831.88	345.20	595.28	148.82	2261.46	446.46	754.84	188.71	2368.86	467.94	797.80	199.45
80	2035.93	395.83	656.65	164.16	2502.34	507.83	828.49	207.12	2611.27	532.38	865.31	216.33
81	2255.33	449.53	724.16	181.04	2758.56	573.80	908.27	227.07	2870.55	599.89	945.09	236.27
82	2490.06	507.83	791.67	197.92	3028.58	639.78	988.05	247.01	3142.11	667.39	1031.01	257.75
83	2732.47	566.13	865.31	216.33	3306.28	707.28	1073.96	268.49	3419.81	734.90	1110.79	277.70
84	2985.62	624.43	945.09	236.27	3591.65	774.79	1159.88	289.97	3703.64	802.41	1202.84	300.71
85+		816.21	1215.11	303.78								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	286.43	9.67	53.18	13.29	435.72	30.68	122.74	30.68	746.88	79.59	253.04	63.26
30	299.87	10.12	55.67	13.92	435.72	30.68	122.74	30.68	746.88	79.59	253.04	63.26
31	308.14	10.40	57.21	14.30	435.72	30.68	122.74	30.68	746.88	79.59	253.04	63.26
32	321.58	10.86	59.70	14.93	435.72	30.68	122.74	30.68	746.88	79.59	253.04	63.26
33	331.92	11.20	61.62	15.41	435.72	30.68	122.74	30.68	746.88	79.59	253.04	63.26
34	343.30	11.59	63.73	15.93	435.72	30.68	122.74	30.68	746.88	79.59	253.04	63.26
35	356.74	12.04	66.23	16.56	446.27	31.43	125.71	31.43	746.88	79.59	253.04	63.26
36	363.61	12.27	67.51	16.88	480.60	33.84	135.38	33.84	746.88	79.59	253.04	63.26
37	363.61	12.27	67.51	16.88	497.76	35.05	140.21	35.05	746.88	79.59	253.04	63.26
38	363.61	12.27	67.51	16.88	514.93	36.26	145.05	36.26	746.88	79.59	253.04	63.26
39	363.61	12.27	67.51	16.88	549.25	38.68	154.72	38.68	746.88	79.59	253.04	63.26
40	363.61	12.27	67.51	16.88	566.42	39.89	159.55	39.89	746.88	79.59	253.04	63.26
41	363.61	12.27	67.51	16.88	579.55	40.81	163.25	40.81	746.88	79.59	253.04	63.26
42	363.61	12.27	67.51	16.88	579.55	40.81	163.25	40.81	746.88	79.59	253.04	63.26
43	363.61	12.27	67.51	16.88	579.55	40.81	163.25	40.81	746.88	79.59	253.04	63.26
44	363.61	12.27	67.51	16.88	579.55	40.81	163.25	40.81	746.88	79.59	253.04	63.26
45	377.42	16.88	98.19	24.55	618.32	51.02	212.23	53.06	783.62	87.75	302.02	75.50
46	377.42	16.88	98.19	24.55	618.32	51.02	212.23	53.06	783.62	87.75	302.02	75.50
47	397.60	17.78	103.44	25.86	618.32	51.02	212.23	53.06	783.62	87.75	302.02	75.50
48	400.27	17.90	104.13	26.03	618.32	51.02	212.23	53.06	783.62	87.75	302.02	75.50
49	421.27	18.84	109.60	27.40	618.32	51.02	212.23	53.06	783.62	87.75	302.02	75.50
50	426.60	20.56	116.50	29.13	632.61	55.10	236.72	59.18	797.90	91.83	318.34	79.59
51	437.78	23.85	129.46	32.37	657.10	59.18	253.04	63.26	822.39	97.95	334.67	83.67
52	442.96	26.74	133.72	33.43	681.58	65.30	269.37	67.34	846.88	104.07	351.00	87.75
53	431.44	28.45	139.07	34.77	708.11	71.42	277.53	69.38	873.41	110.20	367.32	91.83
54	445.50	31.48	144.83	36.21	736.68	79.59	293.86	73.46	904.02	116.32	383.65	95.91
55	452.79	35.67	155.07	38.77	767.29	85.71	318.34	79.59	934.63	124.48	399.97	99.99
56	469.93	38.77	161.30	40.32	797.90	93.87	334.67	83.67	967.28	130.60	416.30	104.07
57	489.45	43.78	175.14	43.78	832.59	102.03	351.00	87.75	1001.97	138.77	432.62	108.16
58	531.90	50.58	195.79	48.95	869.33	110.20	367.32	91.83	1040.74	148.97	448.95	112.24
59	548.53	54.69	205.90	51.48	914.22	120.40	391.81	97.95	1085.64	159.17	473.44	118.36
60	591.07	62.56	223.91	55.98	965.24	132.64	416.30	104.07	1138.69	171.42	497.92	124.48
61	623.33	70.72	236.83	59.21	1022.38	146.93	440.78	110.20	1197.87	183.66	522.41	130.60
62	657.25	78.67	255.69	63.92	1085.64	161.21	465.27	116.32	1263.17	197.94	546.90	136.72
63	690.46	87.52	265.81	66.45	1155.02	177.54	489.76	122.44	1334.60	214.27	571.39	142.85
64	726.90	96.28	282.42	70.60	1230.52	193.86	522.41	130.60	1412.14	232.64	604.04	151.01
65	779.75	108.39	304.13	76.03	1310.11	212.23	555.06	138.77	1495.81	251.00	628.53	157.13
66	845.89	122.26	330.43	82.61	1395.82	232.64	579.55	144.89	1585.60	271.41	661.18	165.29
67	935.41	139.02	363.86	90.97	1487.65	253.04	612.20	153.05	1679.47	291.82	693.83	173.46
68	1016.20	156.34	396.06	99.01	1597.84	277.53	653.01	163.25	1793.75	316.30	726.48	181.62
69	1135.74	181.29	433.68	108.42	1738.65	308.14	693.83	173.46	1936.60	348.95	775.45	193.86
70	1241.87	205.50	467.69	116.92	1896.07	344.18	741.32	185.33	2097.69	382.88	822.78	205.70
71	1383.61	235.39	510.32	127.58	2004.15	370.12	763.86	190.96	2201.02	407.52	842.61	210.65
72	1537.71	268.46	555.18	138.80	2104.21	393.47	790.74	197.69	2296.19	429.59	859.17	214.79
73	1686.30	298.77	601.20	150.30	2205.02	416.08	813.82	203.46	2391.98	447.24	879.81	219.95
74	1784.47	321.24	628.36	157.09	2315.75	437.73	840.16	210.04	2495.78	464.21	903.71	225.93
75	1894.03	346.22	658.50	164.62	2440.52	465.02	868.95	217.24	2613.63	488.78	930.05	232.51
76	2015.42	376.36	690.81	172.70	2579.15	498.56	899.36	224.84	2748.59	521.37	958.01	239.50
77	2145.35	410.65	718.24	179.56	2733.99	541.80	930.59	232.65	2901.06	566.78	993.04	248.26
78	2355.05	464.87	773.25	193.31	2988.69	610.63	1000.32	250.08	3158.99	641.31	1055.55	263.89
79	2641.95	538.52	853.04	213.26	3338.50	702.68	1092.38	273.09	3514.93	739.50	1147.61	286.90
80	2964.14	621.37	945.09	236.27	3726.66	803.94	1196.70	299.18	3909.23	845.36	1251.94	312.98
81	3315.48	708.82	1037.14	259.29	4143.97	911.34	1307.17	326.79	4332.68	957.36	1368.54	342.13
82	3685.23	802.41	1141.47	285.37	4582.76	1023.34	1423.77	355.94	4776.08	1070.90	1485.14	371.29
83	4073.40	895.99	1245.80	311.45	5035.36	1133.80	1546.51	386.63	5230.21	1182.90	1607.88	401.97
84	4476.90	992.65	1362.40	340.60	5500.23	1245.80	1675.39	418.85	5696.62	1296.43	1736.75	434.19
85+		1304.10	1749.03	437.26								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	277.97	8.46	38.67	9.67	411.18	24.55	85.92	21.48	689.75	65.30	187.74	46.94
30	291.01	8.86	40.49	10.12	411.18	24.55	85.92	21.48	689.75	65.30	187.74	46.94
31	299.04	9.10	41.61	10.40	411.18	24.55	85.92	21.48	689.75	65.30	187.74	46.94
32	312.08	9.50	43.42	10.86	411.18	24.55	85.92	21.48	689.75	65.30	187.74	46.94
33	322.12	9.80	44.82	11.20	411.18	24.55	85.92	21.48	689.75	65.30	187.74	46.94
34	333.16	10.14	46.35	11.59	411.18	24.55	85.92	21.48	689.75	65.30	187.74	46.94
35	346.20	10.54	48.17	12.04	421.13	25.14	88.00	22.00	689.75	65.30	187.74	46.94
36	352.87	10.74	49.10	12.27	453.52	27.08	94.77	23.69	689.75	65.30	187.74	46.94
37	352.87	10.74	49.10	12.27	469.72	28.04	98.15	24.54	689.75	65.30	187.74	46.94
38	352.87	10.74	49.10	12.27	485.92	29.01	101.53	25.38	689.75	65.30	187.74	46.94
39	352.87	10.74	49.10	12.27	518.31	30.94	108.30	27.08	689.75	65.30	187.74	46.94
40	352.87	10.74	49.10	12.27	534.51	31.91	111.69	27.92	689.75	65.30	187.74	46.94
41	352.87	10.74	49.10	12.27	546.90	32.65	114.28	28.57	689.75	65.30	187.74	46.94
42	352.87	10.74	49.10	12.27	546.90	32.65	114.28	28.57	689.75	65.30	187.74	46.94
43	352.87	10.74	49.10	12.27	546.90	32.65	114.28	28.57	689.75	65.30	187.74	46.94
44	352.87	10.74	49.10	12.27	546.90	32.65	114.28	28.57	689.75	65.30	187.74	46.94
45	362.08	13.81	67.51	16.88	577.51	40.81	155.09	38.77	718.32	73.46	220.39	55.10
46	362.08	13.81	67.51	16.88	577.51	40.81	155.09	38.77	718.32	73.46	220.39	55.10
47	381.44	14.55	71.12	17.78	577.51	40.81	155.09	38.77	718.32	73.46	220.39	55.10
48	384.00	14.64	71.59	17.90	577.51	40.81	155.09	38.77	718.32	73.46	220.39	55.10
49	404.14	15.41	75.35	18.84	577.51	40.81	155.09	38.77	718.32	73.46	220.39	55.10
50	409.47	17.13	82.24	20.56	589.75	44.89	171.42	42.85	728.52	75.50	236.72	59.18
51	417.34	18.74	88.58	22.14	608.12	48.98	179.58	44.89	746.88	79.59	244.88	61.22
52	419.56	21.73	93.61	23.40	628.53	53.06	187.74	46.94	769.33	85.71	253.04	63.26
53	407.73	23.71	94.82	23.71	650.97	59.18	204.07	51.02	791.78	89.79	269.37	67.34
54	418.74	25.19	100.75	25.19	675.46	65.30	212.23	53.06	816.27	95.91	277.53	69.38
55	424.88	27.91	105.44	26.36	699.95	71.42	228.55	57.14	840.76	102.03	293.86	73.46
56	438.91	31.02	117.87	29.47	726.48	77.55	244.88	61.22	869.33	108.16	302.02	75.50
57	455.05	35.97	125.10	31.27	755.05	83.67	253.04	63.26	897.89	114.28	318.34	79.59
58	492.74	40.79	137.05	34.26	785.66	91.83	269.37	67.34	930.55	122.44	334.67	83.67
59	505.10	45.04	147.99	37.00	822.39	99.99	285.69	71.42	967.28	130.60	351.00	87.75
60	541.67	51.04	158.06	39.51	865.24	110.20	302.02	75.50	1012.17	140.81	367.32	91.83
61	567.41	57.56	171.05	42.76	912.18	120.40	326.51	81.63	1061.15	153.05	383.65	95.91
62	596.61	63.92	183.57	45.89	965.24	132.64	342.83	85.71	1116.25	165.29	408.13	102.03
63	624.01	71.32	194.50	48.62	1024.42	144.89	367.32	91.83	1177.47	177.54	424.46	106.11
64	653.09	78.63	205.39	51.35	1087.68	159.17	383.65	95.91	1242.77	191.82	448.95	112.24
65	697.24	87.36	220.01	55.00	1155.02	175.50	408.13	102.03	1312.15	208.15	473.44	118.36
66	753.37	99.13	244.52	61.13	1226.44	191.82	432.62	108.16	1385.61	224.47	497.92	124.48
67	830.71	113.28	267.75	66.94	1301.95	208.15	457.11	114.28	1465.20	240.80	522.41	130.60
68	898.08	128.55	291.83	72.96	1395.82	228.55	489.76	122.44	1561.11	263.25	555.06	138.77
69	997.11	147.52	319.93	79.98	1512.14	255.08	522.41	130.60	1679.47	289.78	587.71	146.93
70	1085.97	168.30	347.23	86.81	1641.50	285.12	562.10	140.53	1814.61	317.71	627.27	156.82
71	1203.92	192.27	380.94	95.24	1728.53	305.15	582.74	145.68	1895.87	336.65	645.74	161.43
72	1331.35	219.15	416.39	104.10	1811.48	325.04	600.66	150.17	1974.96	355.45	661.49	165.37
73	1453.52	243.78	454.57	113.64	1891.59	342.76	623.20	155.80	2051.06	370.25	674.52	168.63
74	1530.30	261.23	473.03	118.26	1978.62	360.07	642.48	160.62	2133.95	383.02	698.96	174.74
75	1617.40	281.73	502.36	125.59	2079.03	381.86	665.29	166.32	2226.68	400.53	719.60	179.90
76	1714.00	306.30	527.89	131.97	2189.75	408.95	697.33	174.33	2334.75	428.50	742.95	185.74
77	1817.46	334.14	549.61	137.40	2315.54	445.00	724.49	181.12	2459.19	466.86	774.45	193.61
78	1986.84	378.96	595.28	148.82	2523.82	503.23	779.39	194.85	2671.10	529.31	822.35	205.59
79	2220.04	437.26	656.65	164.16	2809.19	576.87	853.04	213.26	2961.07	609.09	902.13	225.53
80	2477.79	503.23	730.30	182.57	3122.17	658.19	932.82	233.20	3278.66	693.47	981.91	245.48
81	2758.56	572.27	803.94	200.98	3456.63	744.10	1024.87	256.22	3619.26	782.46	1073.96	268.49
82	3053.13	645.91	883.72	220.93	3807.97	831.56	1116.92	279.23	3973.67	871.45	1172.16	293.04
83	3359.98	719.56	969.64	242.41	4168.52	919.01	1215.11	303.78	4335.75	960.43	1270.35	317.59
84	3679.10	794.73	1055.55	263.89	4538.27	1007.99	1319.44	329.86	4705.50	1049.42	1368.54	342.13
85+		1035.61	1356.26	339.07								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	349.02	15.61	68.10	17.03	525.48	42.93	144.25	36.06	846.88	102.03	277.53	69.38
30	377.42	16.88	73.64	18.41	543.60	44.41	149.22	37.31	846.88	102.03	277.53	69.38
31	377.42	16.88	73.64	18.41	561.72	45.89	154.20	38.55	846.88	102.03	277.53	69.38
32	377.42	16.88	73.64	18.41	597.96	48.85	164.15	41.04	846.88	102.03	277.53	69.38
33	377.42	16.88	73.64	18.41	616.08	50.33	169.12	42.28	846.88	102.03	277.53	69.38
34	377.42	16.88	73.64	18.41	624.44	51.02	171.42	42.85	846.88	102.03	277.53	69.38
35	377.42	16.88	73.64	18.41	624.44	51.02	171.42	42.85	846.88	102.03	277.53	69.38
36	377.42	16.88	73.64	18.41	624.44	51.02	171.42	42.85	846.88	102.03	277.53	69.38
37	377.42	16.88	73.64	18.41	624.44	51.02	171.42	42.85	846.88	102.03	277.53	69.38
38	377.42	16.88	73.64	18.41	624.44	51.02	171.42	42.85	846.88	102.03	277.53	69.38
39	379.14	16.95	73.98	18.49	624.44	51.02	171.42	42.85	846.88	102.03	277.53	69.38
40	400.21	17.90	78.09	19.52	624.44	51.02	171.42	42.85	846.88	102.03	277.53	69.38
41	423.81	18.95	82.69	20.67	624.44	51.02	171.42	42.85	846.88	102.03	277.53	69.38
42	447.68	20.02	87.35	21.84	624.44	51.02	171.42	42.85	846.88	102.03	277.53	69.38
43	461.20	20.62	89.99	22.50	624.44	51.02	171.42	42.85	846.88	102.03	277.53	69.38
44	461.20	20.62	89.99	22.50	624.44	51.02	171.42	42.85	846.88	102.03	277.53	69.38
45	466.08	25.29	115.62	28.90	675.46	65.30	228.55	57.14	895.85	114.28	326.51	81.63
46	488.42	26.50	121.16	30.29	675.46	65.30	228.55	57.14	895.85	114.28	326.51	81.63
47	511.02	27.73	126.76	31.69	675.46	65.30	228.55	57.14	895.85	114.28	326.51	81.63
48	526.49	28.57	130.60	32.65	675.46	65.30	228.55	57.14	895.85	114.28	326.51	81.63
49	526.49	28.57	130.60	32.65	675.46	65.30	228.55	57.14	895.85	114.28	326.51	81.63
50	536.70	32.65	146.93	36.73	697.91	69.38	253.04	63.26	916.26	120.40	351.00	87.75
51	555.06	36.73	163.25	40.81	726.48	77.55	269.37	67.34	944.83	126.52	359.16	89.79
52	575.47	40.81	171.42	42.85	759.13	83.67	285.69	71.42	977.48	134.68	375.48	93.87
53	597.92	46.94	179.58	44.89	793.82	91.83	302.02	75.50	1014.21	142.85	391.81	97.95
54	622.40	53.06	195.90	48.98	830.55	102.03	318.34	79.59	1052.99	151.01	408.13	102.03
55	646.89	59.18	212.23	53.06	869.33	110.20	334.67	83.67	1093.80	161.21	432.62	108.16
56	673.42	65.30	220.39	55.10	910.14	120.40	351.00	87.75	1134.61	171.42	448.95	112.24
57	701.99	71.42	236.72	59.18	952.99	130.60	375.48	93.87	1179.51	181.62	465.27	116.32
58	734.64	79.59	253.04	63.26	1001.97	142.85	391.81	97.95	1230.52	191.82	489.76	122.44
59	773.41	87.75	269.37	67.34	1057.07	155.09	416.30	104.07	1289.70	206.11	514.25	128.56
60	818.31	97.95	285.69	71.42	1124.41	171.42	440.78	110.20	1359.09	222.43	538.74	134.68
61	869.33	110.20	310.18	77.55	1197.87	187.74	465.27	116.32	1434.59	238.76	563.22	140.81
62	926.46	124.48	334.67	83.67	1279.50	206.11	497.92	124.48	1520.30	259.16	587.71	146.93
63	989.72	138.77	351.00	87.75	1369.29	226.51	522.41	130.60	1614.17	279.57	620.36	155.09
64	1059.11	155.09	375.48	93.87	1465.20	248.96	555.06	138.77	1714.16	302.02	653.01	163.25
65	1132.57	171.42	399.97	99.99	1569.27	273.45	587.71	146.93	1822.32	326.51	685.66	171.42
66	1212.16	189.78	424.46	106.11	1679.47	297.94	620.36	155.09	1938.64	353.04	718.32	179.58
67	1293.78	208.15	457.11	114.28	1795.79	324.47	661.18	165.29	2061.08	379.56	750.97	187.74
68	1397.86	232.64	481.60	120.40	1938.64	357.12	693.83	173.46	2208.00	412.22	791.78	197.94
69	1534.58	263.25	522.41	130.60	2118.21	397.93	742.80	185.70	2395.75	453.03	832.59	208.15
70	1690.37	299.38	562.10	140.53	2321.72	443.98	790.20	197.55	2604.81	498.97	887.96	221.99
71	1803.34	326.81	582.74	145.68	2464.82	478.40	818.98	204.75	2742.41	531.55	905.61	226.40
72	1910.33	351.65	608.26	152.07	2596.52	507.52	843.97	210.99	2870.24	558.84	927.60	231.90
73	2019.90	375.75	630.53	157.63	2727.41	535.22	865.15	216.29	2995.02	581.04	953.13	238.28
74	2142.77	404.20	656.60	164.15	2873.50	563.05	896.65	224.16	3132.96	603.65	974.31	243.58
75	2282.68	434.47	685.65	171.41	3036.23	597.40	930.05	232.51	3289.10	633.04	1004.72	251.18
76	2437.40	472.49	723.40	180.85	3222.71	643.56	964.53	241.13	3470.36	676.15	1036.22	259.06
77	2607.52	518.38	755.71	188.93	3433.50	701.06	999.29	249.82	3681.76	740.10	1074.24	268.56
78	2876.69	589.15	810.08	202.52	3775.75	794.73	1067.83	266.96	4033.51	843.83	1141.47	285.37
79	3243.37	682.73	895.99	224.00	4240.63	917.47	1172.16	293.04	4513.72	975.77	1245.80	311.45
80	3651.48	787.06	988.05	247.01	4756.13	1054.02	1288.76	322.19	5043.03	1119.99	1362.40	340.60
81	4094.88	900.60	1092.38	273.09	5309.99	1196.70	1411.50	352.87	5610.70	1268.81	1485.14	371.29
82	4561.28	1017.20	1196.70	299.18	5889.93	1343.99	1540.37	385.09	6202.91	1420.70	1620.15	405.04
83	5046.10	1135.33	1313.31	328.33	6485.21	1491.28	1675.39	418.85	6807.40	1571.06	1755.17	438.79
84	5547.80	1256.54	1436.04	359.01	7094.31	1638.56	1816.54	454.13	7424.17	1721.41	1896.32	474.08
85+		1641.63	1841.08	460.27								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	337.67	12.77	45.40	11.35	494.57	36.06	109.90	27.48	777.49	85.71	204.07	51.02
30	365.15	13.81	49.10	12.27	511.62	37.31	113.69	28.42	777.49	85.71	204.07	51.02
31	365.15	13.81	49.10	12.27	528.68	38.55	117.48	29.37	777.49	85.71	204.07	51.02
32	365.15	13.81	49.10	12.27	562.78	41.04	125.06	31.27	777.49	85.71	204.07	51.02
33	365.15	13.81	49.10	12.27	579.84	42.28	128.85	32.21	777.49	85.71	204.07	51.02
34	365.15	13.81	49.10	12.27	587.71	42.85	130.60	32.65	777.49	85.71	204.07	51.02
35	365.15	13.81	49.10	12.27	587.71	42.85	130.60	32.65	777.49	85.71	204.07	51.02
36	365.15	13.81	49.10	12.27	587.71	42.85	130.60	32.65	777.49	85.71	204.07	51.02
37	365.15	13.81	49.10	12.27	587.71	42.85	130.60	32.65	777.49	85.71	204.07	51.02
38	365.15	13.81	49.10	12.27	587.71	42.85	130.60	32.65	777.49	85.71	204.07	51.02
39	366.81	13.87	49.32	12.33	587.71	42.85	130.60	32.65	777.49	85.71	204.07	51.02
40	387.19	14.64	52.06	13.01	587.71	42.85	130.60	32.65	777.49	85.71	204.07	51.02
41	410.03	15.51	55.13	13.78	587.71	42.85	130.60	32.65	777.49	85.71	204.07	51.02
42	433.12	16.38	58.23	14.56	587.71	42.85	130.60	32.65	777.49	85.71	204.07	51.02
43	446.20	16.87	59.99	15.00	587.71	42.85	130.60	32.65	777.49	85.71	204.07	51.02
44	446.20	16.87	59.99	15.00	587.71	42.85	130.60	32.65	777.49	85.71	204.07	51.02
45	446.20	19.87	86.71	21.68	630.57	53.06	171.42	42.85	816.27	95.91	244.88	61.22
46	467.60	20.82	90.87	22.72	630.57	53.06	171.42	42.85	816.27	95.91	244.88	61.22
47	489.23	21.79	95.07	23.77	630.57	53.06	171.42	42.85	816.27	95.91	244.88	61.22
48	504.05	22.45	97.95	24.49	630.57	53.06	171.42	42.85	816.27	95.91	244.88	61.22
49	504.05	22.45	97.95	24.49	630.57	53.06	171.42	42.85	816.27	95.91	244.88	61.22
50	512.21	26.53	106.11	26.53	646.89	57.14	179.58	44.89	832.59	99.99	261.21	65.30
51	526.49	28.57	114.28	28.57	671.38	63.26	195.90	48.98	857.08	106.11	269.37	67.34
52	544.86	34.69	122.44	30.61	697.91	69.38	204.07	51.02	885.65	112.24	285.69	71.42
53	563.22	38.77	130.60	32.65	726.48	77.55	220.39	55.10	916.26	120.40	293.86	73.46
54	583.63	42.85	138.77	34.69	757.09	83.67	236.72	59.18	948.91	126.52	310.18	77.55
55	604.04	48.98	155.09	38.77	791.78	91.83	244.88	61.22	981.56	134.68	326.51	81.63
56	626.49	53.06	163.25	40.81	826.47	99.99	261.21	65.30	1018.29	142.85	334.67	83.67
57	648.93	59.18	171.42	42.85	861.16	108.16	277.53	69.38	1057.07	153.05	351.00	87.75
58	675.46	65.30	187.74	46.94	901.98	118.36	293.86	73.46	1099.92	161.21	367.32	91.83
59	708.11	73.46	195.90	48.98	950.95	130.60	310.18	77.55	1148.90	173.46	383.65	95.91
60	746.88	81.63	212.23	53.06	1006.05	142.85	326.51	81.63	1208.08	185.70	408.13	102.03
61	789.74	91.83	228.55	57.14	1067.27	157.13	351.00	87.75	1273.38	202.03	424.46	106.11
62	838.72	102.03	244.88	61.22	1136.65	173.46	375.48	93.87	1344.80	218.35	448.95	112.24
63	891.77	114.28	261.21	65.30	1212.16	189.78	399.97	99.99	1424.39	234.68	473.44	118.36
64	948.91	128.56	277.53	69.38	1293.78	208.15	424.46	106.11	1508.05	255.08	497.92	124.48
65	1010.13	142.85	302.02	75.50	1381.53	228.55	448.95	112.24	1599.88	275.49	522.41	130.60
66	1077.47	157.13	318.34	79.59	1475.40	251.00	473.44	118.36	1697.84	295.90	546.90	136.72
67	1146.86	173.46	342.83	85.71	1573.36	273.45	497.92	124.48	1801.91	320.39	579.55	144.89
68	1234.60	193.86	367.32	91.83	1693.76	299.98	530.57	132.64	1928.43	346.91	612.20	153.05
69	1346.84	218.35	391.81	97.95	1844.76	334.67	571.39	142.85	2083.52	381.61	644.85	161.21
70	1476.53	248.46	423.61	105.90	2016.23	372.70	610.98	152.74	2258.58	419.54	684.30	171.07
71	1567.09	269.71	440.99	110.25	2132.11	399.65	629.99	157.50	2372.29	444.93	708.74	177.18
72	1655.62	290.83	463.80	115.95	2241.07	425.78	653.88	163.47	2478.67	469.50	729.92	182.48
73	1743.12	311.60	483.90	120.97	2346.16	447.24	674.52	168.63	2577.11	487.56	747.84	186.96
74	1840.95	331.83	508.33	127.08	2462.24	467.74	698.96	174.74	2686.41	501.27	769.56	192.39
75	1950.04	358.10	529.51	132.38	2591.57	495.57	726.39	181.60	2810.50	524.42	794.27	198.57
76	2074.07	387.77	560.47	140.12	2742.07	532.77	762.50	190.63	2957.14	560.47	821.16	205.29
77	2212.49	426.26	587.08	146.77	2916.68	582.40	793.19	198.30	3132.15	618.31	855.64	213.91
78	2433.30	484.82	638.24	159.56	3200.42	661.26	853.04	213.26	3422.88	707.28	914.40	228.60
79	2729.41	560.00	705.75	176.44	3577.84	762.52	932.82	233.20	3814.11	814.68	1000.32	250.08
80	3057.73	642.84	779.39	194.85	3993.62	869.91	1031.01	257.75	4240.63	929.75	1092.38	273.09
81	3409.07	731.83	859.17	214.79	4435.48	983.45	1129.20	282.30	4693.23	1046.35	1196.70	299.18
82	3778.82	823.88	951.23	237.81	4894.21	1098.51	1233.53	308.38	5162.70	1164.48	1301.03	325.26
83	4159.31	915.94	1043.28	260.82	5363.69	1212.05	1343.99	336.00	5638.32	1281.09	1411.50	352.87
84	4550.54	1009.53	1135.33	283.83	5840.84	1327.11	1460.59	365.15	6120.07	1397.69	1528.10	382.02
85+		1304.10	1460.59	365.15								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	403.24	22.74	72.76	18.19	571.77	59.43	147.76	36.94	1079.51	157.13	318.34	79.59
30	408.11	23.01	73.64	18.41	609.88	63.39	157.61	39.40	1079.51	157.13	318.34	79.59
31	408.11	23.01	73.64	18.41	648.00	67.35	167.46	41.87	1079.51	157.13	318.34	79.59
32	408.11	23.01	73.64	18.41	667.06	69.33	172.39	43.10	1079.51	157.13	318.34	79.59
33	408.11	23.01	73.64	18.41	705.18	73.29	182.24	45.56	1079.51	157.13	318.34	79.59
34	408.11	23.01	73.64	18.41	726.48	75.50	187.74	46.94	1079.51	157.13	318.34	79.59
35	408.11	23.01	73.64	18.41	726.48	75.50	187.74	46.94	1079.51	157.13	318.34	79.59
36	408.11	23.01	73.64	18.41	726.48	75.50	187.74	46.94	1079.51	157.13	318.34	79.59
37	408.11	23.01	73.64	18.41	726.48	75.50	187.74	46.94	1079.51	157.13	318.34	79.59
38	408.11	23.01	73.64	18.41	726.48	75.50	187.74	46.94	1079.51	157.13	318.34	79.59
39	423.84	23.90	76.48	19.12	726.48	75.50	187.74	46.94	1079.51	157.13	318.34	79.59
40	446.15	25.16	80.51	20.13	726.48	75.50	187.74	46.94	1079.51	157.13	318.34	79.59
41	469.68	26.49	84.75	21.19	726.48	75.50	187.74	46.94	1079.51	157.13	318.34	79.59
42	493.33	27.82	89.02	22.26	726.48	75.50	187.74	46.94	1079.51	157.13	318.34	79.59
43	511.02	28.82	92.21	23.05	726.48	75.50	187.74	46.94	1079.51	157.13	318.34	79.59
44	511.02	28.82	92.21	23.05	726.48	75.50	187.74	46.94	1079.51	157.13	318.34	79.59
45	519.03	38.11	123.41	30.85	808.11	95.91	244.88	61.22	1161.14	177.54	375.48	93.87
46	541.19	39.74	128.68	32.17	808.11	95.91	244.88	61.22	1161.14	177.54	375.48	93.87
47	563.47	41.37	133.97	33.49	808.11	95.91	244.88	61.22	1161.14	177.54	375.48	93.87
48	583.63	42.85	138.77	34.69	808.11	95.91	244.88	61.22	1161.14	177.54	375.48	93.87
49	583.63	42.85	138.77	34.69	808.11	95.91	244.88	61.22	1161.14	177.54	375.48	93.87
50	599.96	46.94	155.09	38.77	840.76	104.07	269.37	67.34	1193.79	183.66	399.97	99.99
51	626.49	53.06	163.25	40.81	883.61	114.28	285.69	71.42	1240.73	195.90	416.30	104.07
52	655.05	59.18	171.42	42.85	932.59	124.48	310.18	77.55	1289.70	206.11	432.62	108.16
53	685.66	67.34	187.74	46.94	981.56	136.72	326.51	81.63	1344.80	218.35	448.95	112.24
54	719.50	75.42	203.83	50.96	1036.66	151.01	342.83	85.71	1403.98	232.64	473.44	118.36
55	740.91	82.10	208.26	52.06	1093.80	163.25	367.32	91.83	1465.20	246.92	489.76	122.44
56	789.24	93.57	227.82	56.96	1152.98	177.54	383.65	95.91	1530.50	261.21	514.25	128.56
57	822.12	101.00	242.39	60.60	1216.24	193.86	408.13	102.03	1597.84	277.53	530.57	132.64
58	862.45	110.57	257.33	64.33	1285.62	210.19	424.46	106.11	1673.35	295.90	555.06	138.77
59	916.87	124.94	274.05	68.51	1367.25	228.55	457.11	114.28	1763.14	316.30	579.55	144.89
60	969.35	137.91	287.81	71.95	1463.16	251.00	481.60	120.40	1867.21	338.75	612.20	153.05
61	1029.28	152.71	309.38	77.34	1567.23	275.49	506.09	126.52	1981.49	365.28	636.69	159.17
62	1101.13	170.01	324.21	81.05	1685.59	302.02	538.74	134.68	2108.01	393.85	669.34	167.33
63	1161.99	184.29	341.42	85.35	1812.11	332.63	571.39	142.85	2246.78	426.50	701.99	175.50
64	1245.52	205.01	363.60	90.90	1950.88	363.24	604.04	151.01	2397.79	459.15	742.80	185.70
65	1325.74	224.15	383.16	95.79	2097.81	397.93	644.85	161.21	2559.00	495.88	775.45	193.86
66	1425.03	247.08	413.72	103.43	2254.94	434.66	677.50	169.38	2728.37	534.66	816.27	204.07
67	1545.62	273.10	441.61	110.40	2420.23	473.44	718.32	179.58	2909.99	575.47	848.92	212.23
68	1681.46	304.84	473.76	118.44	2622.26	518.33	759.13	189.78	3128.35	624.44	897.89	224.47
69	1817.44	337.55	495.84	123.96	2877.34	577.51	808.11	202.03	3403.84	685.66	946.87	236.72
70	1973.93	374.20	523.89	130.97	3164.87	641.53	863.52	215.88	3710.68	751.50	1002.01	250.50
71	2154.43	415.73	561.70	140.43	3364.52	689.05	889.86	222.46	3913.79	797.33	1031.60	257.90
72	2363.15	461.19	597.71	149.43	3554.54	729.92	920.00	230.00	4103.88	838.26	1056.86	264.21
73	2575.28	505.89	645.19	161.30	3739.19	768.00	945.80	236.45	4287.24	870.64	1077.77	269.44
74	2732.30	538.34	670.72	167.68	3943.12	806.63	974.31	243.58	4488.52	900.18	1108.45	277.11
75	2907.24	578.73	699.23	174.81	4173.32	853.67	1011.51	252.88	4719.81	941.93	1140.49	285.12
76	3103.77	625.64	736.43	184.11	4434.89	915.65	1049.25	262.31	4987.22	1003.63	1173.08	293.27
77	3321.08	683.89	768.20	192.05	4732.57	997.73	1092.97	273.24	5300.92	1097.66	1217.88	304.47
78	3665.29	774.79	828.49	207.12	5217.94	1129.20	1172.16	293.04	5825.49	1251.94	1301.03	325.26
79	4130.16	894.46	920.54	230.14	5880.73	1305.63	1288.76	322.19	6546.58	1452.92	1423.77	355.94
80	4647.20	1027.94	1018.73	254.68	6620.23	1502.02	1417.63	354.41	7350.52	1672.32	1558.78	389.70
81	5204.13	1170.62	1123.06	280.77	7416.50	1710.67	1558.78	389.70	8215.83	1903.99	1706.07	426.52
82	5790.21	1317.91	1239.66	309.92	8251.12	1923.93	1706.07	426.52	9117.96	2137.19	1865.63	466.41
83	6394.69	1468.26	1356.26	339.07	9107.22	2137.19	1859.49	464.87	10038.50	2368.86	2025.19	506.30
84	7019.13	1618.62	1485.14	371.29	9984.81	2351.98	2019.05	504.76	10980.52	2599.00	2190.89	547.72
85+		2095.77	1908.59	477.15								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	388.08	19.71	54.57	13.64	533.22	49.79	109.21	27.30	981.56	134.68	244.88	61.22
30	392.76	19.95	55.23	13.81	568.77	53.11	116.49	29.12	981.56	134.68	244.88	61.22
31	392.76	19.95	55.23	13.81	604.32	56.43	123.78	30.94	981.56	134.68	244.88	61.22
32	392.76	19.95	55.23	13.81	622.09	58.09	127.42	31.85	981.56	134.68	244.88	61.22
33	392.76	19.95	55.23	13.81	657.64	61.41	134.70	33.67	981.56	134.68	244.88	61.22
34	392.76	19.95	55.23	13.81	677.50	63.26	138.77	34.69	981.56	134.68	244.88	61.22
35	392.76	19.95	55.23	13.81	677.50	63.26	138.77	34.69	981.56	134.68	244.88	61.22
36	392.76	19.95	55.23	13.81	677.50	63.26	138.77	34.69	981.56	134.68	244.88	61.22
37	392.76	19.95	55.23	13.81	677.50	63.26	138.77	34.69	981.56	134.68	244.88	61.22
38	392.76	19.95	55.23	13.81	677.50	63.26	138.77	34.69	981.56	134.68	244.88	61.22
39	407.91	20.71	57.36	14.34	677.50	63.26	138.77	34.69	981.56	134.68	244.88	61.22
40	429.38	21.80	60.38	15.10	677.50	63.26	138.77	34.69	981.56	134.68	244.88	61.22
41	452.02	22.95	63.57	15.89	677.50	63.26	138.77	34.69	981.56	134.68	244.88	61.22
42	474.78	24.11	66.77	16.69	677.50	63.26	138.77	34.69	981.56	134.68	244.88	61.22
43	491.81	24.97	69.16	17.29	677.50	63.26	138.77	34.69	981.56	134.68	244.88	61.22
44	491.81	24.97	69.16	17.29	677.50	63.26	138.77	34.69	981.56	134.68	244.88	61.22
45	491.81	30.85	87.11	21.78	744.84	81.63	179.58	44.89	1050.94	151.01	285.69	71.42
46	512.81	32.17	90.83	22.71	744.84	81.63	179.58	44.89	1050.94	151.01	285.69	71.42
47	533.92	33.49	94.57	23.64	744.84	81.63	179.58	44.89	1050.94	151.01	285.69	71.42
48	553.02	34.69	97.95	24.49	744.84	81.63	179.58	44.89	1050.94	151.01	285.69	71.42
49	553.02	34.69	97.95	24.49	744.84	81.63	179.58	44.89	1050.94	151.01	285.69	71.42
50	567.31	38.77	106.11	26.53	773.41	87.75	204.07	51.02	1077.47	157.13	302.02	75.50
51	589.75	44.89	114.28	28.57	810.15	95.91	212.23	53.06	1116.25	165.29	318.34	79.59
52	614.24	51.02	130.60	32.65	848.92	106.11	228.55	57.14	1159.10	175.50	326.51	81.63
53	638.73	57.14	138.77	34.69	891.77	116.32	244.88	61.22	1206.04	187.74	342.83	85.71
54	666.51	63.19	146.75	36.69	938.71	126.52	253.04	63.26	1255.01	197.94	359.16	89.79
55	684.85	70.09	152.19	38.05	987.68	138.77	269.37	67.34	1308.07	210.19	375.48	93.87
56	726.18	77.30	162.73	40.68	1038.70	151.01	285.69	71.42	1363.17	222.43	391.81	97.95
57	753.44	84.84	177.76	44.44	1091.76	163.25	302.02	75.50	1422.35	236.72	408.13	102.03
58	788.06	94.49	184.95	46.24	1150.94	177.54	318.34	79.59	1487.65	253.04	424.46	106.11
59	832.24	104.79	201.51	50.38	1220.32	193.86	342.83	85.71	1563.15	269.37	448.95	112.24
60	877.41	115.92	215.85	53.96	1299.91	212.23	367.32	91.83	1650.90	289.78	465.27	116.32
61	928.14	126.92	230.05	57.51	1389.70	232.64	383.65	95.91	1748.85	312.22	489.76	122.44
62	986.47	142.34	245.14	61.28	1489.69	257.12	408.13	102.03	1857.01	336.71	522.41	130.60
63	1035.89	155.19	256.06	64.02	1597.84	281.61	440.78	110.20	1973.33	363.24	546.90	136.72
64	1106.26	172.13	278.50	69.63	1714.16	308.14	465.27	116.32	2101.89	391.81	571.39	142.85
65	1174.39	187.75	291.20	72.80	1838.64	336.71	489.76	122.44	2238.61	422.42	604.04	151.01
66	1258.40	206.86	314.12	78.53	1973.33	367.32	522.41	130.60	2383.50	455.07	636.69	159.17
67	1361.62	230.49	333.14	83.29	2114.13	399.97	555.06	138.77	2538.59	489.76	669.34	167.33
68	1475.64	256.30	357.26	89.32	2283.51	438.74	587.71	146.93	2724.29	530.57	701.99	175.50
69	1588.59	282.25	381.41	95.35	2497.78	487.72	628.53	157.13	2954.89	581.59	750.97	187.74
70	1715.73	312.46	404.14	101.04	2737.19	541.73	676.15	169.04	3211.71	637.45	798.35	199.59
71	1864.34	347.37	436.06	109.01	2901.88	578.80	700.86	175.22	3378.31	675.27	818.98	204.75
72	2038.47	385.56	464.88	116.22	3058.42	613.97	729.92	182.48	3533.63	709.01	843.97	210.99
73	2214.19	421.58	498.56	124.64	3205.81	643.36	747.84	186.96	3680.54	731.34	865.15	216.29
74	2336.93	446.56	522.45	130.61	3365.95	672.48	776.62	194.16	3835.45	750.15	889.59	222.40
75	2474.46	476.90	549.88	137.47	3547.07	707.72	807.85	201.96	4013.79	777.30	916.47	229.12
76	2631.28	514.85	580.02	145.01	3757.11	759.24	840.71	210.18	4227.97	830.93	951.50	237.87
77	2807.38	563.66	612.06	153.02	4001.84	830.66	880.62	220.16	4489.00	918.10	986.80	246.70
78	3086.88	638.24	662.79	165.70	4400.19	942.02	951.23	237.81	4920.29	1054.02	1061.69	265.42
79	3458.17	734.90	736.43	184.11	4931.03	1084.70	1049.42	262.35	5498.70	1216.65	1166.02	291.50
80	3866.27	839.23	816.21	204.05	5512.51	1238.13	1153.75	288.44	6130.81	1386.95	1276.48	319.12
81	4300.46	949.69	902.13	225.53	6130.81	1397.69	1270.35	317.59	6799.73	1561.85	1399.22	349.81
82	4754.60	1063.23	994.18	248.55	6773.65	1560.32	1393.09	348.27	7491.67	1736.75	1534.24	383.56
83	5221.00	1176.76	1092.38	273.09	7427.23	1721.41	1521.96	380.49	8191.28	1910.12	1663.11	415.78
84	5696.62	1290.29	1196.70	299.18	8091.56	1882.51	1650.84	412.71	8898.57	2081.96	1798.12	449.53
85+		1646.23	1534.24	383.56								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	230.00	7.00	362.51	21.72	677.50	63.26
30	230.00	7.00	362.51	21.72	677.50	63.26
31	230.00	7.00	362.51	21.72	677.50	63.26
32	231.91	7.06	362.51	21.72	677.50	63.26
33	239.42	7.29	376.30	22.55	677.50	63.26
34	246.93	7.52	393.41	23.57	677.50	63.26
35	256.32	7.80	393.41	23.57	677.50	63.26
36	263.83	8.03	410.51	24.60	677.50	63.26
37	273.22	8.32	444.72	26.65	677.50	63.26
38	285.42	8.69	461.82	27.67	677.50	63.26
39	292.93	8.92	478.93	28.70	677.50	63.26
40	302.32	9.20	496.03	29.72	677.50	63.26
41	314.24	9.56	515.27	30.88	677.50	63.26
42	316.35	9.63	534.66	32.04	677.50	63.26
43	321.45	9.78	544.86	32.65	677.50	63.26
44	321.45	9.78	544.86	32.65	677.50	63.26
45	322.73	12.26	558.55	39.61	706.07	69.38
46	326.18	12.39	575.47	40.81	706.07	69.38
47	346.60	13.16	575.47	40.81	706.07	69.38
48	367.29	13.95	575.47	40.81	706.07	69.38
49	369.75	14.04	575.47	40.81	706.07	69.38
50	377.31	15.72	587.71	42.85	716.27	73.46
51	384.40	17.26	606.08	48.98	734.64	77.55
52	377.73	19.49	626.49	53.06	755.05	81.63
53	382.33	22.14	646.89	57.14	775.45	87.75
54	376.52	24.06	669.34	63.26	799.94	91.83
55	383.90	25.22	693.83	69.38	824.43	97.95
56	412.57	29.16	718.32	75.50	850.96	104.07
57	419.00	31.68	744.84	81.63	877.49	110.20
58	443.30	36.82	775.45	87.75	908.10	118.36
59	461.49	41.28	810.15	95.91	944.83	126.52
60	485.74	45.91	850.96	106.11	985.64	134.68
61	518.08	52.71	897.89	116.32	1032.58	144.89
62	545.19	58.74	946.87	128.56	1085.64	157.13
63	576.72	64.92	1004.01	140.81	1140.73	169.38
64	624.88	74.24	1063.19	155.09	1203.99	183.66
65	661.83	83.50	1128.49	169.38	1269.30	197.94
66	719.73	93.74	1195.83	183.66	1340.72	214.27
67	782.10	106.13	1269.30	199.99	1416.22	230.60
68	849.11	119.41	1357.05	220.39	1506.01	251.00
69	917.30	135.53	1469.28	244.88	1618.25	275.49
70	1004.06	154.09	1594.65	272.90	1745.36	303.45
71	1110.21	176.09	1677.34	293.34	1824.99	320.90
72	1226.69	201.04	1754.46	311.73	1898.92	338.35
73	1334.73	223.31	1831.10	329.93	1970.41	351.92
74	1448.99	246.85	1916.84	347.71	2050.99	367.13
75	1572.95	273.85	2012.84	368.28	2140.12	385.26
76	1692.82	301.42	2118.06	394.28	2241.88	410.58
77	1794.04	329.45	2234.35	427.82	2354.58	445.00
78	1905.71	362.92	2365.71	467.47	2483.70	488.38
79	2031.50	399.17	2507.66	511.80	2624.56	534.61
80	2160.15	437.19	2651.65	555.31	2765.70	581.11
81	2404.54	498.29	2934.06	628.63	3050.82	655.78
82	2663.87	562.10	3232.76	703.30	3349.52	731.82
83	2934.06	628.63	3539.60	777.98	3656.37	807.85
84	3217.82	695.16	3855.96	854.01	3971.36	883.88
85+		912.40				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	224.00	5.00	344.86	17.65	626.49	51.02
30	224.00	5.00	344.86	17.65	626.49	51.02
31	224.00	5.00	344.86	17.65	626.49	51.02
32	225.86	5.04	344.86	17.65	626.49	51.02
33	233.17	5.20	357.98	18.32	626.49	51.02
34	240.49	5.37	374.25	19.15	626.49	51.02
35	249.63	5.57	374.25	19.15	626.49	51.02
36	256.95	5.74	390.52	19.99	626.49	51.02
37	266.09	5.94	423.07	21.65	626.49	51.02
38	277.98	6.20	439.34	22.49	626.49	51.02
39	285.29	6.37	455.61	23.32	626.49	51.02
40	294.44	6.57	471.88	24.15	626.49	51.02
41	306.04	6.83	490.18	25.09	626.49	51.02
42	308.10	6.88	508.63	26.03	626.49	51.02
43	313.07	6.99	518.33	26.53	626.49	51.02
44	313.07	6.99	518.33	26.53	626.49	51.02
45	311.84	9.53	524.88	31.69	648.93	57.14
46	315.17	9.63	540.78	32.65	648.93	57.14
47	334.90	10.24	540.78	32.65	648.93	57.14
48	354.89	10.85	540.78	32.65	648.93	57.14
49	357.27	10.92	540.78	32.65	648.93	57.14
50	361.59	12.58	550.98	34.69	657.10	59.18
51	368.71	14.12	565.27	38.77	671.38	63.26
52	359.74	14.99	581.59	42.85	687.71	67.34
53	363.14	17.71	597.92	46.94	706.07	71.42
54	356.71	18.40	616.28	51.02	724.44	75.50
55	361.48	21.02	636.69	55.10	744.84	79.59
56	386.33	23.33	657.10	61.22	765.25	83.67
57	391.64	25.92	679.54	65.30	787.70	89.79
58	412.37	29.46	704.03	71.42	814.23	95.91
59	427.58	32.44	732.60	77.55	842.80	102.03
60	447.23	37.02	765.25	85.71	877.49	110.20
61	474.40	42.17	804.02	93.87	916.26	118.36
62	497.00	46.69	844.84	104.07	959.11	128.56
63	523.88	52.84	891.77	114.28	1006.05	138.77
64	564.56	60.32	940.75	124.48	1057.07	148.97
65	593.79	66.49	993.81	136.72	1112.16	161.21
66	641.88	76.26	1050.94	148.97	1171.34	175.50
67	695.57	84.90	1112.16	163.25	1234.60	187.74
68	751.26	96.19	1183.59	179.58	1308.07	204.07
69	808.22	109.08	1275.42	199.99	1401.94	224.47
70	878.14	124.26	1378.78	221.99	1507.08	246.43
71	965.98	142.55	1445.03	238.21	1569.06	261.84
72	1061.43	161.85	1505.45	252.81	1627.10	275.62
73	1150.63	178.99	1567.16	267.61	1684.47	287.77
74	1242.71	197.82	1634.44	282.41	1747.40	298.29
75	1342.52	220.41	1709.04	298.70	1817.66	312.28
76	1438.65	242.76	1793.83	319.34	1898.11	334.00
77	1517.67	265.44	1886.16	346.63	1989.21	362.24
78	1605.52	291.23	1989.35	379.35	2090.91	398.77
79	1702.19	320.76	2101.36	414.85	2201.15	434.81
80	1801.71	350.29	2214.46	449.41	2310.86	471.13
81	1995.86	397.82	2441.20	507.79	2540.31	530.87
82	2203.60	449.41	2680.16	566.17	2780.63	590.61
83	2418.12	501.00	2925.91	625.91	3026.38	650.35
84	2642.14	552.60	3178.45	685.65	3277.56	710.09
85+		722.31				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	253.47	8.56	385.60	27.15	746.88	79.59
30	265.37	8.96	385.60	27.15	746.88	79.59
31	272.69	9.20	385.60	27.15	746.88	79.59
32	284.59	9.61	394.78	27.80	746.88	79.59
33	293.74	9.92	411.94	29.01	746.88	79.59
34	303.80	10.25	429.11	30.22	746.88	79.59
35	315.70	10.66	446.27	31.43	746.88	79.59
36	321.78	10.86	480.60	33.84	746.88	79.59
37	321.78	10.86	497.76	35.05	746.88	79.59
38	321.78	10.86	514.93	36.26	746.88	79.59
39	321.78	10.86	549.25	38.68	746.88	79.59
40	323.24	10.91	566.42	39.89	746.88	79.59
41	344.56	11.63	579.55	40.81	746.88	79.59
42	346.87	11.71	579.55	40.81	746.88	79.59
43	352.56	11.90	579.55	40.81	746.88	79.59
44	352.56	11.90	579.55	40.81	746.88	79.59
45	356.65	15.95	618.32	51.02	783.62	87.75
46	376.99	16.86	618.32	51.02	783.62	87.75
47	397.60	17.78	618.32	51.02	783.62	87.75
48	400.27	17.90	618.32	51.02	783.62	87.75
49	421.27	18.84	618.32	51.02	783.62	87.75
50	426.60	20.56	632.61	55.10	797.90	91.83
51	437.78	23.85	657.10	59.18	822.39	97.95
52	442.96	26.74	681.58	65.30	846.88	104.07
53	431.44	28.45	708.11	71.42	873.41	110.20
54	445.50	31.48	736.68	79.59	904.02	116.32
55	452.79	35.67	767.29	85.71	934.63	124.48
56	469.93	38.77	797.90	93.87	967.28	130.60
57	489.45	43.78	832.59	102.03	1001.97	138.77
58	531.90	50.58	869.33	110.20	1040.74	148.97
59	548.53	54.69	914.22	120.40	1085.64	159.17
60	591.07	62.56	965.24	132.64	1138.69	171.42
61	623.33	70.72	1022.38	146.93	1197.87	183.66
62	657.25	78.67	1085.64	161.21	1263.17	197.94
63	690.46	87.52	1155.02	177.54	1334.60	214.27
64	726.90	96.28	1230.52	193.86	1412.14	232.64
65	779.75	108.39	1310.11	212.23	1495.81	251.00
66	845.89	122.26	1395.82	232.64	1585.60	271.41
67	935.41	139.02	1487.65	253.04	1679.47	291.82
68	1016.20	156.34	1597.84	277.53	1793.75	316.30
69	1135.74	181.29	1738.65	308.14	1936.60	348.95
70	1241.87	205.50	1896.07	344.18	2097.69	382.88
71	1383.61	235.39	2004.15	370.12	2201.02	407.52
72	1537.71	268.46	2104.21	393.47	2296.19	429.59
73	1686.30	298.77	2205.02	416.08	2391.98	447.24
74	1784.47	321.24	2315.75	437.73	2495.78	464.21
75	1894.03	346.22	2440.52	465.02	2613.63	488.78
76	2015.42	376.36	2579.15	498.56	2748.59	521.37
77	2145.35	410.65	2733.99	541.80	2901.06	566.78
78	2292.53	452.53	2909.35	594.41	3075.12	624.28
79	2454.91	500.39	3102.14	652.93	3266.09	687.15
80	2623.14	549.88	3297.93	711.45	3459.50	748.11
81	2934.06	627.27	3667.23	806.49	3834.23	847.22
82	3261.27	710.09	4055.54	905.61	4226.62	947.70
83	3604.77	792.91	4456.07	1003.36	4628.50	1046.81
84	3961.86	878.45	4867.46	1102.48	5041.25	1147.28
85+		1154.07				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	245.99	7.49	363.87	21.72	689.75	65.30
30	257.53	7.84	363.87	21.72	689.75	65.30
31	264.64	8.05	363.87	21.72	689.75	65.30
32	276.18	8.41	372.54	22.24	689.75	65.30
33	285.06	8.68	388.73	23.21	689.75	65.30
34	294.83	8.97	404.93	24.17	689.75	65.30
35	306.37	9.32	421.13	25.14	689.75	65.30
36	312.28	9.50	453.52	27.08	689.75	65.30
37	312.28	9.50	469.72	28.04	689.75	65.30
38	312.28	9.50	485.92	29.01	689.75	65.30
39	312.28	9.50	518.31	30.94	689.75	65.30
40	313.70	9.55	534.51	31.91	689.75	65.30
41	334.38	10.18	546.90	32.65	689.75	65.30
42	336.62	10.25	546.90	32.65	689.75	65.30
43	342.15	10.41	546.90	32.65	689.75	65.30
44	342.15	10.41	546.90	32.65	689.75	65.30
45	342.15	13.05	577.51	40.81	718.32	73.46
46	361.67	13.79	577.51	40.81	718.32	73.46
47	381.44	14.55	577.51	40.81	718.32	73.46
48	384.00	14.64	577.51	40.81	718.32	73.46
49	404.14	15.41	577.51	40.81	718.32	73.46
50	409.47	17.13	589.75	44.89	728.52	75.50
51	417.34	18.74	608.12	48.98	746.88	79.59
52	419.56	21.73	628.53	53.06	769.33	85.71
53	407.73	23.71	650.97	59.18	791.78	89.79
54	418.74	25.19	675.46	65.30	816.27	95.91
55	424.88	27.91	699.95	71.42	840.76	102.03
56	438.91	31.02	726.48	77.55	869.33	108.16
57	455.05	35.97	755.05	83.67	897.89	114.28
58	492.74	40.79	785.66	91.83	930.55	122.44
59	505.10	45.04	822.39	99.99	967.28	130.60
60	541.67	51.04	865.24	110.20	1012.17	140.81
61	567.41	57.56	912.18	120.40	1061.15	153.05
62	596.61	63.92	965.24	132.64	1116.25	165.29
63	624.01	71.32	1024.42	144.89	1177.47	177.54
64	653.09	78.63	1087.68	159.17	1242.77	191.82
65	697.24	87.36	1155.02	175.50	1312.15	208.15
66	753.37	99.13	1226.44	191.82	1385.61	224.47
67	830.71	113.28	1301.95	208.15	1465.20	240.80
68	898.08	128.55	1395.82	228.55	1561.11	263.25
69	997.11	147.52	1512.14	255.08	1679.47	289.78
70	1085.97	168.30	1641.50	285.12	1814.61	317.71
71	1203.92	192.27	1728.53	305.15	1895.87	336.65
72	1331.35	219.15	1811.48	325.04	1974.96	355.45
73	1453.52	243.78	1891.59	342.76	2051.06	370.25
74	1530.30	261.23	1978.62	360.07	2133.95	383.02
75	1617.40	281.73	2079.03	381.86	2226.68	400.53
76	1714.00	306.30	2189.75	408.95	2334.75	428.50
77	1817.46	334.14	2315.54	445.00	2459.19	466.86
78	1934.09	368.90	2456.81	489.87	2600.19	515.26
79	2062.87	406.30	2610.31	536.03	2751.44	565.97
80	2192.74	445.34	2762.98	582.47	2901.47	613.69
81	2441.20	506.43	3058.97	658.50	3202.89	692.44
82	2701.88	571.60	3369.89	735.89	3516.52	771.19
83	2973.43	636.78	3688.95	813.28	3836.95	849.94
84	3255.84	703.30	4016.17	892.03	4164.16	928.69
85+		916.47				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	308.87	13.81	525.48	42.93	846.88	102.03
30	334.00	14.94	543.60	44.41	846.88	102.03
31	334.00	14.94	561.72	45.89	846.88	102.03
32	334.00	14.94	597.96	48.85	846.88	102.03
33	334.00	14.94	616.08	50.33	846.88	102.03
34	334.00	14.94	624.44	51.02	846.88	102.03
35	334.00	14.94	624.44	51.02	846.88	102.03
36	337.02	15.07	624.44	51.02	846.88	102.03
37	358.08	16.01	624.44	51.02	846.88	102.03
38	358.08	16.01	624.44	51.02	846.88	102.03
39	379.14	16.95	624.44	51.02	846.88	102.03
40	400.21	17.90	624.44	51.02	846.88	102.03
41	423.81	18.95	624.44	51.02	846.88	102.03
42	447.68	20.02	624.44	51.02	846.88	102.03
43	461.20	20.62	624.44	51.02	846.88	102.03
44	461.20	20.62	624.44	51.02	846.88	102.03
45	466.08	25.29	675.46	65.30	895.85	114.28
46	488.42	26.50	675.46	65.30	895.85	114.28
47	511.02	27.73	675.46	65.30	895.85	114.28
48	526.49	28.57	675.46	65.30	895.85	114.28
49	526.49	28.57	675.46	65.30	895.85	114.28
50	536.70	32.65	697.91	69.38	916.26	120.40
51	555.06	36.73	726.48	77.55	944.83	126.52
52	575.47	40.81	759.13	83.67	977.48	134.68
53	597.92	46.94	793.82	91.83	1014.21	142.85
54	622.40	53.06	830.55	102.03	1052.99	151.01
55	646.89	59.18	869.33	110.20	1093.80	161.21
56	673.42	65.30	910.14	120.40	1134.61	171.42
57	701.99	71.42	952.99	130.60	1179.51	181.62
58	734.64	79.59	1001.97	142.85	1230.52	191.82
59	773.41	87.75	1057.07	155.09	1289.70	206.11
60	818.31	97.95	1124.41	171.42	1359.09	222.43
61	869.33	110.20	1197.87	187.74	1434.59	238.76
62	926.46	124.48	1279.50	206.11	1520.30	259.16
63	989.72	138.77	1369.29	226.51	1614.17	279.57
64	1059.11	155.09	1465.20	248.96	1714.16	302.02
65	1132.57	171.42	1569.27	273.45	1822.32	326.51
66	1212.16	189.78	1679.47	297.94	1938.64	353.04
67	1293.78	208.15	1795.79	324.47	2061.08	379.56
68	1397.86	232.64	1938.64	357.12	2208.00	412.22
69	1534.58	263.25	2118.21	397.93	2395.75	453.03
70	1690.37	299.38	2321.72	443.98	2604.81	498.97
71	1803.34	326.81	2464.82	478.40	2742.41	531.55
72	1910.33	351.65	2596.52	507.52	2870.24	558.84
73	2019.90	375.75	2727.41	535.22	2995.02	581.04
74	2142.77	404.20	2873.50	563.05	3132.96	603.65
75	2282.68	434.47	3036.23	597.40	3289.10	633.04
76	2437.40	472.49	3222.71	643.56	3470.36	676.15
77	2607.52	518.38	3433.50	701.06	3681.76	740.10
78	2800.32	573.51	3675.51	773.63	3926.42	821.43
79	3013.75	634.40	3940.41	852.52	4194.17	906.69
80	3231.40	696.52	4208.97	932.76	4462.86	991.14
81	3623.78	796.99	4699.11	1059.03	4965.22	1122.84
82	4036.53	900.18	5212.33	1189.37	5489.31	1257.26
83	4465.58	1004.72	5739.13	1319.71	6024.25	1390.32
84	4909.55	1111.98	6278.15	1450.06	6570.06	1523.37
85+		1452.77				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	298.82	11.30	494.57	36.06	777.49	85.71
30	323.14	12.22	511.62	37.31	777.49	85.71
31	323.14	12.22	528.68	38.55	777.49	85.71
32	323.14	12.22	562.78	41.04	777.49	85.71
33	323.14	12.22	579.84	42.28	777.49	85.71
34	323.14	12.22	587.71	42.85	777.49	85.71
35	323.14	12.22	587.71	42.85	777.49	85.71
36	326.06	12.33	587.71	42.85	777.49	85.71
37	346.43	13.10	587.71	42.85	777.49	85.71
38	346.43	13.10	587.71	42.85	777.49	85.71
39	366.81	13.87	587.71	42.85	777.49	85.71
40	387.19	14.64	587.71	42.85	777.49	85.71
41	410.03	15.51	587.71	42.85	777.49	85.71
42	433.12	16.38	587.71	42.85	777.49	85.71
43	446.20	16.87	587.71	42.85	777.49	85.71
44	446.20	16.87	587.71	42.85	777.49	85.71
45	446.20	19.87	630.57	53.06	816.27	95.91
46	467.60	20.82	630.57	53.06	816.27	95.91
47	489.23	21.79	630.57	53.06	816.27	95.91
48	504.05	22.45	630.57	53.06	816.27	95.91
49	504.05	22.45	630.57	53.06	816.27	95.91
50	512.21	26.53	646.89	57.14	832.59	99.99
51	526.49	28.57	671.38	63.26	857.08	106.11
52	544.86	34.69	697.91	69.38	885.65	112.24
53	563.22	38.77	726.48	77.55	916.26	120.40
54	583.63	42.85	757.09	83.67	948.91	126.52
55	604.04	48.98	791.78	91.83	981.56	134.68
56	626.49	53.06	826.47	99.99	1018.29	142.85
57	648.93	59.18	861.16	108.16	1057.07	153.05
58	675.46	65.30	901.98	118.36	1099.92	161.21
59	708.11	73.46	950.95	130.60	1148.90	173.46
60	746.88	81.63	1006.05	142.85	1208.08	185.70
61	789.74	91.83	1067.27	157.13	1273.38	202.03
62	838.72	102.03	1136.65	173.46	1344.80	218.35
63	891.77	114.28	1212.16	189.78	1424.39	234.68
64	948.91	128.56	1293.78	208.15	1508.05	255.08
65	1010.13	142.85	1381.53	228.55	1599.88	275.49
66	1077.47	157.13	1475.40	251.00	1697.84	295.90
67	1146.86	173.46	1573.36	273.45	1801.91	320.39
68	1234.60	193.86	1693.76	299.98	1928.43	346.91
69	1346.84	218.35	1844.76	334.67	2083.52	381.61
70	1476.53	248.46	2016.23	372.70	2258.58	419.54
71	1567.09	269.71	2132.11	399.65	2372.29	444.93
72	1655.62	290.83	2241.07	425.78	2478.67	469.50
73	1743.12	311.60	2346.16	447.24	2577.11	487.56
74	1840.95	331.83	2462.24	467.74	2686.41	501.27
75	1950.04	358.10	2591.57	495.57	2810.50	524.42
76	2074.07	387.77	2742.07	532.77	2957.14	560.47
77	2212.49	426.26	2916.68	582.40	3132.15	618.31
78	2368.70	471.95	3115.45	643.70	3332.01	688.51
79	2536.17	520.35	3324.54	708.53	3544.08	757.00
80	2705.96	568.89	3534.17	769.83	3752.77	822.78
81	3016.88	647.64	3925.20	870.31	4153.30	925.97
82	3344.09	729.10	4331.16	972.14	4568.76	1030.52
83	3680.81	810.57	4746.63	1072.61	4989.66	1133.71
84	4027.03	893.39	5168.88	1174.44	5415.99	1236.89
85+		1154.07				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	356.85	20.12	571.77	59.43	1079.51	157.13
30	361.16	20.37	609.88	63.39	1079.51	157.13
31	361.16	20.37	648.00	67.35	1079.51	157.13
32	361.16	20.37	667.06	69.33	1079.51	157.13
33	361.16	20.37	705.18	73.29	1079.51	157.13
34	361.16	20.37	726.48	75.50	1079.51	157.13
35	361.16	20.37	726.48	75.50	1079.51	157.13
36	379.23	21.39	726.48	75.50	1079.51	157.13
37	401.54	22.64	726.48	75.50	1079.51	157.13
38	401.54	22.64	726.48	75.50	1079.51	157.13
39	423.84	23.90	726.48	75.50	1079.51	157.13
40	446.15	25.16	726.48	75.50	1079.51	157.13
41	469.68	26.49	726.48	75.50	1079.51	157.13
42	493.33	27.82	726.48	75.50	1079.51	157.13
43	511.02	28.82	726.48	75.50	1079.51	157.13
44	511.02	28.82	726.48	75.50	1079.51	157.13
45	519.03	38.11	808.11	95.91	1161.14	177.54
46	541.19	39.74	808.11	95.91	1161.14	177.54
47	563.47	41.37	808.11	95.91	1161.14	177.54
48	583.63	42.85	808.11	95.91	1161.14	177.54
49	583.63	42.85	808.11	95.91	1161.14	177.54
50	599.96	46.94	840.76	104.07	1193.79	183.66
51	626.49	53.06	883.61	114.28	1240.73	195.90
52	655.05	59.18	932.59	124.48	1289.70	206.11
53	685.66	67.34	981.56	136.72	1344.80	218.35
54	719.50	75.42	1036.66	151.01	1403.98	232.64
55	740.91	82.10	1093.80	163.25	1465.20	246.92
56	789.24	93.57	1152.98	177.54	1530.50	261.21
57	822.12	101.00	1216.24	193.86	1597.84	277.53
58	862.45	110.57	1285.62	210.19	1673.35	295.90
59	916.87	124.94	1367.25	228.55	1763.14	316.30
60	969.35	137.91	1463.16	251.00	1867.21	338.75
61	1029.28	152.71	1567.23	275.49	1981.49	365.28
62	1101.13	170.01	1685.59	302.02	2108.01	393.85
63	1161.99	184.29	1812.11	332.63	2246.78	426.50
64	1245.52	205.01	1950.88	363.24	2397.79	459.15
65	1325.74	224.15	2097.81	397.93	2559.00	495.88
66	1425.03	247.08	2254.94	434.66	2728.37	534.66
67	1545.62	273.10	2420.23	473.44	2909.99	575.47
68	1681.46	304.84	2622.26	518.33	3128.35	624.44
69	1817.44	337.55	2877.34	577.51	3403.84	685.66
70	1973.93	374.20	3164.87	641.53	3710.68	751.50
71	2154.43	415.73	3364.52	689.05	3913.79	797.33
72	2363.15	461.19	3554.54	729.92	4103.88	838.26
73	2575.28	505.89	3739.19	768.00	4287.24	870.64
74	2732.30	538.34	3943.12	806.63	4488.52	900.18
75	2907.24	578.73	4173.32	853.67	4719.81	941.93
76	3103.77	625.64	4434.89	915.65	4987.22	1003.63
77	3321.08	683.89	4732.57	997.73	5300.92	1097.66
78	3567.98	754.22	5079.41	1099.22	5670.83	1218.70
79	3837.76	831.13	5464.39	1213.20	6083.11	1350.06
80	4112.57	909.68	5858.61	1329.22	6504.89	1479.93
81	4605.42	1035.95	6563.27	1513.87	7270.65	1684.94
82	5124.08	1166.29	7301.88	1702.59	8068.99	1891.32
83	5659.02	1299.35	8059.49	1891.32	8883.63	2096.34
84	6211.62	1432.41	8836.11	2081.40	9717.28	2300.00
85+		1854.66				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	343.43	17.44	533.22	49.79	981.56	134.68
30	347.58	17.65	568.77	53.11	981.56	134.68
31	347.58	17.65	604.32	56.43	981.56	134.68
32	347.58	17.65	622.09	58.09	981.56	134.68
33	347.58	17.65	657.64	61.41	981.56	134.68
34	347.58	17.65	677.50	63.26	981.56	134.68
35	347.58	17.65	677.50	63.26	981.56	134.68
36	364.97	18.53	677.50	63.26	981.56	134.68
37	386.44	19.62	677.50	63.26	981.56	134.68
38	386.44	19.62	677.50	63.26	981.56	134.68
39	407.91	20.71	677.50	63.26	981.56	134.68
40	429.38	21.80	677.50	63.26	981.56	134.68
41	452.02	22.95	677.50	63.26	981.56	134.68
42	474.78	24.11	677.50	63.26	981.56	134.68
43	491.81	24.97	677.50	63.26	981.56	134.68
44	491.81	24.97	677.50	63.26	981.56	134.68
45	491.81	30.85	744.84	81.63	1050.94	151.01
46	512.81	32.17	744.84	81.63	1050.94	151.01
47	533.92	33.49	744.84	81.63	1050.94	151.01
48	553.02	34.69	744.84	81.63	1050.94	151.01
49	553.02	34.69	744.84	81.63	1050.94	151.01
50	567.31	38.77	773.41	87.75	1077.47	157.13
51	589.75	44.89	810.15	95.91	1116.25	165.29
52	614.24	51.02	848.92	106.11	1159.10	175.50
53	638.73	57.14	891.77	116.32	1206.04	187.74
54	666.51	63.19	938.71	126.52	1255.01	197.94
55	684.85	70.09	987.68	138.77	1308.07	210.19
56	726.18	77.30	1038.70	151.01	1363.17	222.43
57	753.44	84.84	1091.76	163.25	1422.35	236.72
58	788.06	94.49	1150.94	177.54	1487.65	253.04
59	832.24	104.79	1220.32	193.86	1563.15	269.37
60	877.41	115.92	1299.91	212.23	1650.90	289.78
61	928.14	126.92	1389.70	232.64	1748.85	312.22
62	986.47	142.34	1489.69	257.12	1857.01	336.71
63	1035.89	155.19	1597.84	281.61	1973.33	363.24
64	1106.26	172.13	1714.16	308.14	2101.89	391.81
65	1174.39	187.75	1838.64	336.71	2238.61	422.42
66	1258.40	206.86	1973.33	367.32	2383.50	455.07
67	1361.62	230.49	2114.13	399.97	2538.59	489.76
68	1475.64	256.30	2283.51	438.74	2724.29	530.57
69	1588.59	282.25	2497.78	487.72	2954.89	581.59
70	1715.73	312.46	2737.19	541.73	3211.71	637.45
71	1864.34	347.37	2901.88	578.80	3378.31	675.27
72	2038.47	385.56	3058.42	613.97	3533.63	709.01
73	2214.19	421.58	3205.81	643.36	3680.54	731.34
74	2336.93	446.56	3365.95	672.48	3835.45	750.15
75	2474.46	476.90	3547.07	707.72	4013.79	777.30
76	2631.28	514.85	3757.11	759.24	4227.97	830.93
77	2807.38	563.66	4001.84	830.66	4489.00	918.10
78	3004.93	621.30	4283.37	917.01	4789.67	1026.04
79	3213.34	682.87	4581.93	1007.91	5109.41	1130.51
80	3421.48	742.68	4878.33	1095.69	5425.49	1227.39
81	3805.72	840.44	5425.49	1236.89	6017.46	1382.17
82	4207.61	940.91	5994.38	1380.81	6629.80	1536.95
83	4620.36	1041.38	6572.77	1523.37	7248.92	1690.37
84	5041.25	1141.85	7160.67	1665.94	7874.84	1842.44
85+		1456.85				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	409.64	24.55	110.46	27.62	509.37	47.56	171.83	42.96
30	409.64	24.55	110.46	27.62	509.37	47.56	171.83	42.96
31	409.64	24.55	110.46	27.62	509.37	47.56	171.83	42.96
32	409.64	24.55	110.46	27.62	509.37	47.56	171.83	42.96
33	409.64	24.55	110.46	27.62	509.37	47.56	171.83	42.96
34	409.64	24.55	110.46	27.62	509.37	47.56	171.83	42.96
35	409.64	24.55	110.46	27.62	509.37	47.56	171.83	42.96
36	409.64	24.55	110.46	27.62	509.37	47.56	171.83	42.96
37	409.64	24.55	110.46	27.62	509.37	47.56	171.83	42.96
38	409.64	24.55	110.46	27.62	509.37	47.56	171.83	42.96
39	409.64	24.55	110.46	27.62	509.37	47.56	171.83	42.96
40	409.64	24.55	110.46	27.62	509.37	47.56	171.83	42.96
41	409.64	24.55	110.46	27.62	509.37	47.56	171.83	42.96
42	409.64	24.55	110.46	27.62	509.37	47.56	171.83	42.96
43	409.64	24.55	110.46	27.62	509.37	47.56	171.83	42.96
44	409.64	24.55	110.46	27.62	509.37	47.56	171.83	42.96
45	432.65	30.68	147.29	36.82	530.85	52.16	202.52	50.63
46	432.65	30.68	147.29	36.82	530.85	52.16	202.52	50.63
47	432.65	30.68	147.29	36.82	530.85	52.16	202.52	50.63
48	432.65	30.68	147.29	36.82	530.85	52.16	202.52	50.63
49	432.65	30.68	147.29	36.82	530.85	52.16	202.52	50.63
50	441.86	32.22	159.56	39.89	538.52	55.23	220.93	55.23
51	455.67	36.82	171.83	42.96	552.32	58.30	227.07	56.77
52	471.01	39.89	184.11	46.03	567.67	61.37	239.34	59.84
53	486.35	42.96	196.38	49.10	583.01	65.97	251.61	62.90
54	503.23	47.56	202.52	50.63	601.42	69.04	257.75	64.44
55	521.64	52.16	214.79	53.70	619.83	73.64	270.03	67.51
56	540.05	56.77	227.07	56.77	639.78	78.25	282.30	70.57
57	560.00	61.37	239.34	59.84	659.72	82.85	294.57	73.64
58	583.01	65.97	257.75	64.44	682.73	88.99	306.85	76.71
59	609.09	72.11	270.03	67.51	710.35	95.12	325.26	81.31
60	639.78	79.78	282.30	70.57	741.04	101.26	337.53	84.38
61	675.06	87.45	300.71	75.18	776.32	108.93	355.94	88.99
62	711.89	96.66	319.12	79.78	816.21	118.14	374.35	93.59
63	754.84	105.86	337.53	84.38	857.64	127.34	392.76	98.19
64	799.34	116.60	355.94	88.99	905.20	138.08	411.18	102.79
65	848.43	127.34	380.49	95.12	954.29	148.82	429.59	107.40
66	899.06	138.08	398.90	99.73	1007.99	161.09	454.13	113.53
67	954.29	150.36	423.45	105.86	1064.76	173.37	472.54	118.14
68	1020.27	165.70	448.00	112.00	1132.27	188.71	497.09	124.27
69	1104.65	184.11	478.68	119.67	1216.65	207.12	527.78	131.94
70	1201.31	205.59	509.37	127.34	1314.84	228.60	558.46	139.62
71	1307.17	228.60	546.19	136.55	1422.24	250.08	595.28	148.82
72	1416.10	251.61	583.01	145.75	1532.70	273.09	632.11	158.03
73	1532.70	276.16	619.83	154.96	1649.30	294.57	668.93	167.23
74	1666.18	302.24	662.79	165.70	1782.78	319.12	711.89	177.97
75	1819.60	332.93	718.02	179.51	1934.67	348.27	767.12	191.78
76	1994.51	371.29	773.25	193.31	2111.11	386.63	822.35	205.59
77	2195.49	420.38	834.62	208.66	2313.63	437.26	883.72	220.93
78	2430.23	480.22	908.27	227.07	2551.43	501.70	957.36	239.34
79	2698.72	550.79	994.18	248.55	2824.53	575.34	1043.28	260.82
80	2996.36	627.50	1086.24	271.56	3125.24	656.65	1135.33	283.83
81	3315.48	710.35	1184.43	296.11	3447.43	741.04	1233.53	308.38
82	3653.02	794.73	1288.76	322.19	3784.96	826.95	1337.85	334.46
83	3999.75	879.12	1399.22	349.81	4131.70	912.87	1448.32	362.08
84	4357.23	965.03	1515.82	378.96	4487.64	998.79	1564.92	391.23
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	389.70	19.95	79.78	19.95	471.01	38.36	122.74	30.68
30	389.70	19.95	79.78	19.95	471.01	38.36	122.74	30.68
31	389.70	19.95	79.78	19.95	471.01	38.36	122.74	30.68
32	389.70	19.95	79.78	19.95	471.01	38.36	122.74	30.68
33	389.70	19.95	79.78	19.95	471.01	38.36	122.74	30.68
34	389.70	19.95	79.78	19.95	471.01	38.36	122.74	30.68
35	389.70	19.95	79.78	19.95	471.01	38.36	122.74	30.68
36	389.70	19.95	79.78	19.95	471.01	38.36	122.74	30.68
37	389.70	19.95	79.78	19.95	471.01	38.36	122.74	30.68
38	389.70	19.95	79.78	19.95	471.01	38.36	122.74	30.68
39	389.70	19.95	79.78	19.95	471.01	38.36	122.74	30.68
40	389.70	19.95	79.78	19.95	471.01	38.36	122.74	30.68
41	389.70	19.95	79.78	19.95	471.01	38.36	122.74	30.68
42	389.70	19.95	79.78	19.95	471.01	38.36	122.74	30.68
43	389.70	19.95	79.78	19.95	471.01	38.36	122.74	30.68
44	389.70	19.95	79.78	19.95	471.01	38.36	122.74	30.68
45	406.57	24.55	104.33	26.08	487.89	42.96	147.29	36.82
46	406.57	24.55	104.33	26.08	487.89	42.96	147.29	36.82
47	406.57	24.55	104.33	26.08	487.89	42.96	147.29	36.82
48	406.57	24.55	104.33	26.08	487.89	42.96	147.29	36.82
49	406.57	24.55	104.33	26.08	487.89	42.96	147.29	36.82
50	414.24	26.08	116.60	29.15	494.02	44.49	153.42	38.36
51	424.98	29.15	122.74	30.68	504.76	47.56	165.70	41.42
52	437.26	32.22	128.88	32.22	517.04	50.63	171.83	42.96
53	449.53	35.29	135.01	33.75	530.85	53.70	177.97	44.49
54	463.34	38.36	147.29	36.82	544.65	56.77	184.11	46.03
55	478.68	41.42	153.42	38.36	560.00	59.84	196.38	49.10
56	494.02	46.03	159.56	39.89	575.34	62.90	202.52	50.63
57	510.90	49.10	171.83	42.96	592.21	67.51	214.79	53.70
58	529.31	53.70	184.11	46.03	612.16	72.11	220.93	55.23
59	550.79	58.30	190.25	47.56	633.64	76.71	233.20	58.30
60	575.34	64.44	202.52	50.63	659.72	82.85	245.48	61.37
61	604.49	70.57	214.79	53.70	688.87	88.99	257.75	64.44
62	635.17	78.25	227.07	56.77	721.09	96.66	270.03	67.51
63	670.46	85.92	245.48	61.37	756.38	104.33	282.30	70.57
64	707.28	93.59	257.75	64.44	794.73	112.00	300.71	75.18
65	747.17	102.79	276.16	69.04	836.16	121.20	312.98	78.25
66	790.13	112.00	288.44	72.11	880.65	131.94	331.39	82.85
67	836.16	122.74	306.85	76.71	928.21	141.15	349.81	87.45
68	889.86	135.01	325.26	81.31	983.45	153.42	368.22	92.05
69	958.90	150.36	349.81	87.45	1054.02	168.77	392.76	98.19
70	1038.68	167.23	374.35	93.59	1135.33	185.64	417.31	104.33
71	1126.13	185.64	405.04	101.26	1222.79	204.05	441.86	110.46
72	1215.11	204.05	429.59	107.40	1313.31	222.46	472.54	118.14
73	1311.77	224.00	460.27	115.07	1409.96	240.88	503.23	125.81
74	1420.70	245.48	497.09	124.27	1518.89	259.29	540.05	135.01
75	1544.98	270.03	540.05	135.01	1643.17	282.30	576.87	144.22
76	1689.19	300.71	583.01	145.75	1787.38	314.52	619.83	154.96
77	1853.36	340.60	632.11	158.03	1954.62	355.94	668.93	167.23
78	2043.60	389.70	687.34	171.83	2147.93	409.64	730.30	182.57
79	2261.46	446.46	754.84	188.71	2368.86	467.94	797.80	199.45
80	2502.34	507.83	828.49	207.12	2611.27	532.38	865.31	216.33
81	2758.56	573.80	908.27	227.07	2870.55	599.89	945.09	236.27
82	3028.58	639.78	988.05	247.01	3142.11	667.39	1031.01	257.75
83	3306.28	707.28	1073.96	268.49	3419.81	734.90	1110.79	277.70
84	3591.65	774.79	1159.88	289.97	3703.64	802.41	1202.84	300.71
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	435.72	30.68	122.74	30.68	561.53	59.84	190.25	47.56
30	435.72	30.68	122.74	30.68	561.53	59.84	190.25	47.56
31	435.72	30.68	122.74	30.68	561.53	59.84	190.25	47.56
32	435.72	30.68	122.74	30.68	561.53	59.84	190.25	47.56
33	435.72	30.68	122.74	30.68	561.53	59.84	190.25	47.56
34	435.72	30.68	122.74	30.68	561.53	59.84	190.25	47.56
35	435.72	30.68	122.74	30.68	561.53	59.84	190.25	47.56
36	435.72	30.68	122.74	30.68	561.53	59.84	190.25	47.56
37	435.72	30.68	122.74	30.68	561.53	59.84	190.25	47.56
38	435.72	30.68	122.74	30.68	561.53	59.84	190.25	47.56
39	435.72	30.68	122.74	30.68	561.53	59.84	190.25	47.56
40	435.72	30.68	122.74	30.68	561.53	59.84	190.25	47.56
41	435.72	30.68	122.74	30.68	561.53	59.84	190.25	47.56
42	435.72	30.68	122.74	30.68	561.53	59.84	190.25	47.56
43	435.72	30.68	122.74	30.68	561.53	59.84	190.25	47.56
44	435.72	30.68	122.74	30.68	561.53	59.84	190.25	47.56
45	464.87	38.36	159.56	39.89	589.15	65.97	227.07	56.77
46	464.87	38.36	159.56	39.89	589.15	65.97	227.07	56.77
47	464.87	38.36	159.56	39.89	589.15	65.97	227.07	56.77
48	464.87	38.36	159.56	39.89	589.15	65.97	227.07	56.77
49	464.87	38.36	159.56	39.89	589.15	65.97	227.07	56.77
50	475.61	41.42	177.97	44.49	599.89	69.04	239.34	59.84
51	494.02	44.49	190.25	47.56	618.30	73.64	251.61	62.90
52	512.43	49.10	202.52	50.63	636.71	78.25	263.89	65.97
53	532.38	53.70	208.66	52.16	656.65	82.85	276.16	69.04
54	553.86	59.84	220.93	55.23	679.67	87.45	288.44	72.11
55	576.87	64.44	239.34	59.84	702.68	93.59	300.71	75.18
56	599.89	70.57	251.61	62.90	727.23	98.19	312.98	78.25
57	625.97	76.71	263.89	65.97	753.31	104.33	325.26	81.31
58	653.58	82.85	276.16	69.04	782.46	112.00	337.53	84.38
59	687.34	90.52	294.57	73.64	816.21	119.67	355.94	88.99
60	725.69	99.73	312.98	78.25	856.10	128.88	374.35	93.59
61	768.65	110.46	331.39	82.85	900.60	138.08	392.76	98.19
62	816.21	121.20	349.81	87.45	949.69	148.82	411.18	102.79
63	868.38	133.48	368.22	92.05	1003.39	161.09	429.59	107.40
64	925.14	145.75	392.76	98.19	1061.69	174.90	454.13	113.53
65	984.98	159.56	417.31	104.33	1124.59	188.71	472.54	118.14
66	1049.42	174.90	435.72	108.93	1192.10	204.05	497.09	124.27
67	1118.46	190.25	460.27	115.07	1262.68	219.40	521.64	130.41
68	1201.31	208.66	490.96	122.74	1348.59	237.81	546.19	136.55
69	1307.17	231.67	521.64	130.41	1455.99	262.35	583.01	145.75
70	1428.37	259.29	558.46	139.62	1580.26	288.44	619.83	154.96
71	1561.85	288.44	595.28	148.82	1715.28	317.59	656.65	164.16
72	1698.40	317.59	638.24	159.56	1853.36	346.74	693.47	173.37
73	1845.69	348.27	681.20	170.30	2002.18	374.35	736.43	184.11
74	2012.92	380.49	730.30	182.57	2169.41	403.50	785.53	196.38
75	2206.23	420.38	785.53	196.38	2362.72	441.86	840.76	210.19
76	2428.70	469.48	846.90	211.72	2588.26	490.96	902.13	225.53
77	2686.45	532.38	914.40	228.60	2850.61	556.93	975.77	243.94
78	2988.69	610.63	1000.32	250.08	3158.99	641.31	1055.55	263.89
79	3338.50	702.68	1092.38	273.09	3514.93	739.50	1147.61	286.90
80	3726.66	803.94	1196.70	299.18	3909.23	845.36	1251.94	312.98
81	4143.97	911.34	1307.17	326.79	4332.68	957.36	1368.54	342.13
82	4582.76	1023.34	1423.77	355.94	4776.08	1070.90	1485.14	371.29
83	5035.36	1133.80	1546.51	386.63	5230.21	1182.90	1607.88	401.97
84	5500.23	1245.80	1675.39	418.85	5696.62	1296.43	1736.75	434.19
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	411.18	24.55	85.92	21.48	518.57	49.10	141.15	35.29
30	411.18	24.55	85.92	21.48	518.57	49.10	141.15	35.29
31	411.18	24.55	85.92	21.48	518.57	49.10	141.15	35.29
32	411.18	24.55	85.92	21.48	518.57	49.10	141.15	35.29
33	411.18	24.55	85.92	21.48	518.57	49.10	141.15	35.29
34	411.18	24.55	85.92	21.48	518.57	49.10	141.15	35.29
35	411.18	24.55	85.92	21.48	518.57	49.10	141.15	35.29
36	411.18	24.55	85.92	21.48	518.57	49.10	141.15	35.29
37	411.18	24.55	85.92	21.48	518.57	49.10	141.15	35.29
38	411.18	24.55	85.92	21.48	518.57	49.10	141.15	35.29
39	411.18	24.55	85.92	21.48	518.57	49.10	141.15	35.29
40	411.18	24.55	85.92	21.48	518.57	49.10	141.15	35.29
41	411.18	24.55	85.92	21.48	518.57	49.10	141.15	35.29
42	411.18	24.55	85.92	21.48	518.57	49.10	141.15	35.29
43	411.18	24.55	85.92	21.48	518.57	49.10	141.15	35.29
44	411.18	24.55	85.92	21.48	518.57	49.10	141.15	35.29
45	434.19	30.68	116.60	29.15	540.05	55.23	165.70	41.42
46	434.19	30.68	116.60	29.15	540.05	55.23	165.70	41.42
47	434.19	30.68	116.60	29.15	540.05	55.23	165.70	41.42
48	434.19	30.68	116.60	29.15	540.05	55.23	165.70	41.42
49	434.19	30.68	116.60	29.15	540.05	55.23	165.70	41.42
50	443.39	33.75	128.88	32.22	547.72	56.77	177.97	44.49
51	457.20	36.82	135.01	33.75	561.53	59.84	184.11	46.03
52	472.54	39.89	141.15	35.29	578.41	64.44	190.25	47.56
53	489.42	44.49	153.42	38.36	595.28	67.51	202.52	50.63
54	507.83	49.10	159.56	39.89	613.69	72.11	208.66	52.16
55	526.24	53.70	171.83	42.96	632.11	76.71	220.93	55.23
56	546.19	58.30	184.11	46.03	653.58	81.31	227.07	56.77
57	567.67	62.90	190.25	47.56	675.06	85.92	239.34	59.84
58	590.68	69.04	202.52	50.63	699.61	92.05	251.61	62.90
59	618.30	75.18	214.79	53.70	727.23	98.19	263.89	65.97
60	650.52	82.85	227.07	56.77	760.98	105.86	276.16	69.04
61	685.80	90.52	245.48	61.37	797.80	115.07	288.44	72.11
62	725.69	99.73	257.75	64.44	839.23	124.27	306.85	76.71
63	770.19	108.93	276.16	69.04	885.25	133.48	319.12	79.78
64	817.75	119.67	288.44	72.11	934.35	144.22	337.53	84.38
65	868.38	131.94	306.85	76.71	986.51	156.49	355.94	88.99
66	922.08	144.22	325.26	81.31	1041.75	168.77	374.35	93.59
67	978.84	156.49	343.67	85.92	1101.58	181.04	392.76	98.19
68	1049.42	171.83	368.22	92.05	1173.69	197.92	417.31	104.33
69	1136.87	191.78	392.76	98.19	1262.68	217.86	441.86	110.46
70	1236.59	214.79	423.45	105.86	1367.00	239.34	472.54	118.14
71	1347.06	237.81	454.13	113.53	1477.47	262.35	503.23	125.81
72	1462.13	262.35	484.82	121.20	1594.07	286.90	533.91	133.48
73	1583.33	286.90	521.64	130.41	1716.81	309.92	564.60	141.15
74	1719.88	312.98	558.46	139.62	1854.89	332.93	607.56	151.89
75	1879.44	345.20	601.42	150.36	2012.92	362.08	650.52	162.63
76	2062.01	385.09	656.65	164.16	2198.56	403.50	699.61	174.90
77	2275.27	437.26	711.89	177.97	2416.42	458.74	760.98	190.25
78	2523.82	503.23	779.39	194.85	2671.10	529.31	822.35	205.59
79	2809.19	576.87	853.04	213.26	2961.07	609.09	902.13	225.53
80	3122.17	658.19	932.82	233.20	3278.66	693.47	981.91	245.48
81	3456.63	744.10	1024.87	256.22	3619.26	782.46	1073.96	268.49
82	3807.97	831.56	1116.92	279.23	3973.67	871.45	1172.16	293.04
83	4168.52	919.01	1215.11	303.78	4335.75	960.43	1270.35	317.59
84	4538.27	1007.99	1319.44	329.86	4705.50	1049.42	1368.54	342.13
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	469.48	38.36	128.88	32.22	636.71	76.71	208.66	52.16
30	469.48	38.36	128.88	32.22	636.71	76.71	208.66	52.16
31	469.48	38.36	128.88	32.22	636.71	76.71	208.66	52.16
32	469.48	38.36	128.88	32.22	636.71	76.71	208.66	52.16
33	469.48	38.36	128.88	32.22	636.71	76.71	208.66	52.16
34	469.48	38.36	128.88	32.22	636.71	76.71	208.66	52.16
35	469.48	38.36	128.88	32.22	636.71	76.71	208.66	52.16
36	469.48	38.36	128.88	32.22	636.71	76.71	208.66	52.16
37	469.48	38.36	128.88	32.22	636.71	76.71	208.66	52.16
38	469.48	38.36	128.88	32.22	636.71	76.71	208.66	52.16
39	469.48	38.36	128.88	32.22	636.71	76.71	208.66	52.16
40	469.48	38.36	128.88	32.22	636.71	76.71	208.66	52.16
41	469.48	38.36	128.88	32.22	636.71	76.71	208.66	52.16
42	469.48	38.36	128.88	32.22	636.71	76.71	208.66	52.16
43	469.48	38.36	128.88	32.22	636.71	76.71	208.66	52.16
44	469.48	38.36	128.88	32.22	636.71	76.71	208.66	52.16
45	507.83	49.10	171.83	42.96	673.53	85.92	245.48	61.37
46	507.83	49.10	171.83	42.96	673.53	85.92	245.48	61.37
47	507.83	49.10	171.83	42.96	673.53	85.92	245.48	61.37
48	507.83	49.10	171.83	42.96	673.53	85.92	245.48	61.37
49	507.83	49.10	171.83	42.96	673.53	85.92	245.48	61.37
50	524.71	52.16	190.25	47.56	688.87	90.52	263.89	65.97
51	546.19	58.30	202.52	50.63	710.35	95.12	270.03	67.51
52	570.74	62.90	214.79	53.70	734.90	101.26	282.30	70.57
53	596.82	69.04	227.07	56.77	762.52	107.40	294.57	73.64
54	624.43	76.71	239.34	59.84	791.67	113.53	306.85	76.71
55	653.58	82.85	251.61	62.90	822.35	121.20	325.26	81.31
56	684.27	90.52	263.89	65.97	853.04	128.88	337.53	84.38
57	716.49	98.19	282.30	70.57	886.79	136.55	349.81	87.45
58	753.31	107.40	294.57	73.64	925.14	144.22	368.22	92.05
59	794.73	116.60	312.98	78.25	969.64	154.96	386.63	96.66
60	845.36	128.88	331.39	82.85	1021.80	167.23	405.04	101.26
61	900.60	141.15	349.81	87.45	1078.57	179.51	423.45	105.86
62	961.97	154.96	374.35	93.59	1143.01	194.85	441.86	110.46
63	1029.47	170.30	392.76	98.19	1213.58	210.19	466.41	116.60
64	1101.58	187.18	417.31	104.33	1288.76	227.07	490.96	122.74
65	1179.83	205.59	441.86	110.46	1370.07	245.48	515.50	128.88
66	1262.68	224.00	466.41	116.60	1457.52	265.42	540.05	135.01
67	1350.13	243.94	497.09	124.27	1549.58	285.37	564.60	141.15
68	1457.52	268.49	521.64	130.41	1660.04	309.92	595.28	148.82
69	1592.54	299.18	558.46	139.62	1801.19	340.60	625.97	156.49
70	1749.03	334.46	595.28	148.82	1962.29	375.89	668.93	167.23
71	1920.86	372.82	638.24	159.56	2137.19	414.24	705.75	176.44
72	2095.77	409.64	681.20	170.30	2316.70	451.07	748.71	187.18
73	2282.94	448.00	724.16	181.04	2506.94	486.35	797.80	199.45
74	2497.74	489.42	779.39	194.85	2723.27	524.71	846.90	211.72
75	2744.75	540.05	840.76	210.19	2973.35	572.27	908.27	227.07
76	3034.72	606.02	908.27	227.07	3267.92	636.71	975.77	243.94
77	3373.78	688.87	981.91	245.48	3617.73	727.23	1055.55	263.89
78	3775.75	794.73	1067.83	266.96	4033.51	843.83	1141.47	285.37
79	4240.63	917.47	1172.16	293.04	4513.72	975.77	1245.80	311.45
80	4756.13	1054.02	1288.76	322.19	5043.03	1119.99	1362.40	340.60
81	5309.99	1196.70	1411.50	352.87	5610.70	1268.81	1485.14	371.29
82	5889.93	1343.99	1540.37	385.09	6202.91	1420.70	1620.15	405.04
83	6485.21	1491.28	1675.39	418.85	6807.40	1571.06	1755.17	438.79
84	7094.31	1638.56	1816.54	454.13	7424.17	1721.41	1896.32	474.08
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	441.86	32.22	98.19	24.55	584.54	64.44	153.42	38.36
30	441.86	32.22	98.19	24.55	584.54	64.44	153.42	38.36
31	441.86	32.22	98.19	24.55	584.54	64.44	153.42	38.36
32	441.86	32.22	98.19	24.55	584.54	64.44	153.42	38.36
33	441.86	32.22	98.19	24.55	584.54	64.44	153.42	38.36
34	441.86	32.22	98.19	24.55	584.54	64.44	153.42	38.36
35	441.86	32.22	98.19	24.55	584.54	64.44	153.42	38.36
36	441.86	32.22	98.19	24.55	584.54	64.44	153.42	38.36
37	441.86	32.22	98.19	24.55	584.54	64.44	153.42	38.36
38	441.86	32.22	98.19	24.55	584.54	64.44	153.42	38.36
39	441.86	32.22	98.19	24.55	584.54	64.44	153.42	38.36
40	441.86	32.22	98.19	24.55	584.54	64.44	153.42	38.36
41	441.86	32.22	98.19	24.55	584.54	64.44	153.42	38.36
42	441.86	32.22	98.19	24.55	584.54	64.44	153.42	38.36
43	441.86	32.22	98.19	24.55	584.54	64.44	153.42	38.36
44	441.86	32.22	98.19	24.55	584.54	64.44	153.42	38.36
45	474.08	39.89	128.88	32.22	613.69	72.11	184.11	46.03
46	474.08	39.89	128.88	32.22	613.69	72.11	184.11	46.03
47	474.08	39.89	128.88	32.22	613.69	72.11	184.11	46.03
48	474.08	39.89	128.88	32.22	613.69	72.11	184.11	46.03
49	474.08	39.89	128.88	32.22	613.69	72.11	184.11	46.03
50	486.35	42.96	135.01	33.75	625.97	75.18	196.38	49.10
51	504.76	47.56	147.29	36.82	644.38	79.78	202.52	50.63
52	524.71	52.16	153.42	38.36	665.86	84.38	214.79	53.70
53	546.19	58.30	165.70	41.42	688.87	90.52	220.93	55.23
54	569.20	62.90	177.97	44.49	713.42	95.12	233.20	58.30
55	595.28	69.04	184.11	46.03	737.97	101.26	245.48	61.37
56	621.37	75.18	196.38	49.10	765.58	107.40	251.61	62.90
57	647.45	81.31	208.66	52.16	794.73	115.07	263.89	65.97
58	678.13	88.99	220.93	55.23	826.95	121.20	276.16	69.04
59	714.95	98.19	233.20	58.30	863.77	130.41	288.44	72.11
60	756.38	107.40	245.48	61.37	908.27	139.62	306.85	76.71
61	802.41	118.14	263.89	65.97	957.36	151.89	319.12	79.78
62	854.57	130.41	282.30	70.57	1011.06	164.16	337.53	84.38
63	911.34	142.68	300.71	75.18	1070.90	176.44	355.94	88.99
64	972.71	156.49	319.12	79.78	1133.80	191.78	374.35	93.59
65	1038.68	171.83	337.53	84.38	1202.84	207.12	392.76	98.19
66	1109.25	188.71	355.94	88.99	1276.48	222.46	411.18	102.79
67	1182.90	205.59	374.35	93.59	1354.73	240.88	435.72	108.93
68	1273.42	225.53	398.90	99.73	1449.85	260.82	460.27	115.07
69	1386.95	251.61	429.59	107.40	1566.45	286.90	484.82	121.20
70	1518.89	280.77	460.27	115.07	1701.47	316.05	515.50	128.88
71	1661.58	311.45	490.96	122.74	1848.75	346.74	552.32	138.08
72	1808.86	343.67	527.78	131.94	2000.64	378.96	589.15	147.29
73	1963.82	374.35	564.60	141.15	2157.14	408.11	625.97	156.49
74	2140.26	406.57	607.56	151.89	2335.11	435.72	668.93	167.23
75	2342.78	448.00	656.65	164.16	2540.69	474.08	718.02	179.51
76	2582.12	501.70	718.02	179.51	2784.64	527.78	773.25	193.31
77	2865.95	572.27	779.39	194.85	3077.68	607.56	840.76	210.19
78	3200.42	661.26	853.04	213.26	3422.88	707.28	914.40	228.60
79	3577.84	762.52	932.82	233.20	3814.11	814.68	1000.32	250.08
80	3993.62	869.91	1031.01	257.75	4240.63	929.75	1092.38	273.09
81	4435.48	983.45	1129.20	282.30	4693.23	1046.35	1196.70	299.18
82	4894.21	1098.51	1233.53	308.38	5162.70	1164.48	1301.03	325.26
83	5363.69	1212.05	1343.99	336.00	5638.32	1281.09	1411.50	352.87
84	5840.84	1327.11	1460.59	365.15	6120.07	1397.69	1528.10	382.02
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	546.19	56.77	141.15	35.29	811.61	118.14	239.34	59.84
30	546.19	56.77	141.15	35.29	811.61	118.14	239.34	59.84
31	546.19	56.77	141.15	35.29	811.61	118.14	239.34	59.84
32	546.19	56.77	141.15	35.29	811.61	118.14	239.34	59.84
33	546.19	56.77	141.15	35.29	811.61	118.14	239.34	59.84
34	546.19	56.77	141.15	35.29	811.61	118.14	239.34	59.84
35	546.19	56.77	141.15	35.29	811.61	118.14	239.34	59.84
36	546.19	56.77	141.15	35.29	811.61	118.14	239.34	59.84
37	546.19	56.77	141.15	35.29	811.61	118.14	239.34	59.84
38	546.19	56.77	141.15	35.29	811.61	118.14	239.34	59.84
39	546.19	56.77	141.15	35.29	811.61	118.14	239.34	59.84
40	546.19	56.77	141.15	35.29	811.61	118.14	239.34	59.84
41	546.19	56.77	141.15	35.29	811.61	118.14	239.34	59.84
42	546.19	56.77	141.15	35.29	811.61	118.14	239.34	59.84
43	546.19	56.77	141.15	35.29	811.61	118.14	239.34	59.84
44	546.19	56.77	141.15	35.29	811.61	118.14	239.34	59.84
45	607.56	72.11	184.11	46.03	872.98	133.48	282.30	70.57
46	607.56	72.11	184.11	46.03	872.98	133.48	282.30	70.57
47	607.56	72.11	184.11	46.03	872.98	133.48	282.30	70.57
48	607.56	72.11	184.11	46.03	872.98	133.48	282.30	70.57
49	607.56	72.11	184.11	46.03	872.98	133.48	282.30	70.57
50	632.11	78.25	202.52	50.63	897.53	138.08	300.71	75.18
51	664.32	85.92	214.79	53.70	932.82	147.29	312.98	78.25
52	701.15	93.59	233.20	58.30	969.64	154.96	325.26	81.31
53	737.97	102.79	245.48	61.37	1011.06	164.16	337.53	84.38
54	779.39	113.53	257.75	64.44	1055.55	174.90	355.94	88.99
55	822.35	122.74	276.16	69.04	1101.58	185.64	368.22	92.05
56	866.84	133.48	288.44	72.11	1150.68	196.38	386.63	96.66
57	914.40	145.75	306.85	76.71	1201.31	208.66	398.90	99.73
58	966.57	158.03	319.12	79.78	1258.07	222.46	417.31	104.33
59	1027.94	171.83	343.67	85.92	1325.58	237.81	435.72	108.93
60	1100.05	188.71	362.08	90.52	1403.83	254.68	460.27	115.07
61	1178.29	207.12	380.49	95.12	1489.74	274.63	478.68	119.67
62	1267.28	227.07	405.04	101.26	1584.87	296.11	503.23	125.81
63	1362.40	250.08	429.59	107.40	1689.19	320.66	527.78	131.94
64	1466.73	273.09	454.13	113.53	1802.73	345.20	558.46	139.62
65	1577.19	299.18	484.82	121.20	1923.93	372.82	583.01	145.75
66	1695.33	326.79	509.37	127.34	2051.27	401.97	613.69	153.42
67	1819.60	355.94	540.05	135.01	2187.82	432.65	638.24	159.56
68	1971.49	389.70	570.74	142.68	2351.98	469.48	675.06	168.77
69	2163.27	434.19	607.56	151.89	2559.11	515.50	711.89	177.97
70	2384.20	483.28	650.52	162.63	2795.38	566.13	754.84	188.71
71	2622.01	536.98	693.47	173.37	3050.06	621.37	803.94	200.98
72	2869.02	589.15	742.57	185.64	3312.41	676.60	853.04	213.26
73	3129.84	642.84	791.67	197.92	3588.58	728.76	902.13	225.53
74	3427.48	701.15	846.90	211.72	3901.56	782.46	963.50	240.88
75	3772.69	771.72	914.40	228.60	4266.71	851.50	1031.01	257.75
76	4176.19	862.24	988.05	247.01	4696.30	945.09	1104.65	276.16
77	4650.27	980.38	1073.96	268.49	5208.73	1078.57	1196.70	299.18
78	5217.94	1129.20	1172.16	293.04	5825.49	1251.94	1301.03	325.26
79	5880.73	1305.63	1288.76	322.19	6546.58	1452.92	1423.77	355.94
80	6620.23	1502.02	1417.63	354.41	7350.52	1672.32	1558.78	389.70
81	7416.50	1710.67	1558.78	389.70	8215.83	1903.99	1706.07	426.52
82	8251.12	1923.93	1706.07	426.52	9117.96	2137.19	1865.63	466.41
83	9107.22	2137.19	1859.49	464.87	10038.50	2368.86	2025.19	506.30
84	9984.81	2351.98	2019.05	504.76	10980.52	2599.00	2190.89	547.72
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	509.37	47.56	104.33	26.08	737.97	101.26	184.11	46.03
30	509.37	47.56	104.33	26.08	737.97	101.26	184.11	46.03
31	509.37	47.56	104.33	26.08	737.97	101.26	184.11	46.03
32	509.37	47.56	104.33	26.08	737.97	101.26	184.11	46.03
33	509.37	47.56	104.33	26.08	737.97	101.26	184.11	46.03
34	509.37	47.56	104.33	26.08	737.97	101.26	184.11	46.03
35	509.37	47.56	104.33	26.08	737.97	101.26	184.11	46.03
36	509.37	47.56	104.33	26.08	737.97	101.26	184.11	46.03
37	509.37	47.56	104.33	26.08	737.97	101.26	184.11	46.03
38	509.37	47.56	104.33	26.08	737.97	101.26	184.11	46.03
39	509.37	47.56	104.33	26.08	737.97	101.26	184.11	46.03
40	509.37	47.56	104.33	26.08	737.97	101.26	184.11	46.03
41	509.37	47.56	104.33	26.08	737.97	101.26	184.11	46.03
42	509.37	47.56	104.33	26.08	737.97	101.26	184.11	46.03
43	509.37	47.56	104.33	26.08	737.97	101.26	184.11	46.03
44	509.37	47.56	104.33	26.08	737.97	101.26	184.11	46.03
45	560.00	61.37	135.01	33.75	790.13	113.53	214.79	53.70
46	560.00	61.37	135.01	33.75	790.13	113.53	214.79	53.70
47	560.00	61.37	135.01	33.75	790.13	113.53	214.79	53.70
48	560.00	61.37	135.01	33.75	790.13	113.53	214.79	53.70
49	560.00	61.37	135.01	33.75	790.13	113.53	214.79	53.70
50	581.48	65.97	153.42	38.36	810.08	118.14	227.07	56.77
51	609.09	72.11	159.56	39.89	839.23	124.27	239.34	59.84
52	638.24	79.78	171.83	42.96	871.45	131.94	245.48	61.37
53	670.46	87.45	184.11	46.03	906.73	141.15	257.75	64.44
54	705.75	95.12	190.25	47.56	943.55	148.82	270.03	67.51
55	742.57	104.33	202.52	50.63	983.45	158.03	282.30	70.57
56	780.93	113.53	214.79	53.70	1024.87	167.23	294.57	73.64
57	820.82	122.74	227.07	56.77	1069.36	177.97	306.85	76.71
58	865.31	133.48	239.34	59.84	1118.46	190.25	319.12	79.78
59	917.47	145.75	257.75	64.44	1175.22	202.52	337.53	84.38
60	977.31	159.56	276.16	69.04	1241.20	217.86	349.81	87.45
61	1044.81	174.90	288.44	72.11	1314.84	234.74	368.22	92.05
62	1119.99	193.31	306.85	76.71	1396.15	253.15	392.76	98.19
63	1201.31	211.72	331.39	82.85	1483.61	273.09	411.18	102.79
64	1288.76	231.67	349.81	87.45	1580.26	294.57	429.59	107.40
65	1382.35	253.15	368.22	92.05	1683.06	317.59	454.13	113.53
66	1483.61	276.16	392.76	98.19	1791.99	342.13	478.68	119.67
67	1589.47	300.71	417.31	104.33	1908.59	368.22	503.23	125.81
68	1716.81	329.86	441.86	110.46	2048.20	398.90	527.78	131.94
69	1877.90	366.68	472.54	118.14	2221.57	437.26	564.60	141.15
70	2062.01	408.11	509.37	127.34	2419.49	480.22	601.42	150.36
71	2261.46	451.07	546.19	136.55	2632.75	526.24	638.24	159.56
72	2468.59	495.56	589.15	147.29	2852.14	572.27	681.20	170.30
73	2683.38	538.52	625.97	156.49	3080.75	612.16	724.16	181.04
74	2925.79	584.54	675.06	168.77	3333.89	652.05	773.25	193.31
75	3206.55	639.78	730.30	182.57	3628.47	702.68	828.49	207.12
76	3537.95	714.95	791.67	197.92	3981.34	782.46	895.99	224.00
77	3932.25	816.21	865.31	216.33	4410.93	902.13	969.64	242.41
78	4400.19	942.02	951.23	237.81	4920.29	1054.02	1061.69	265.42
79	4931.03	1084.70	1049.42	262.35	5498.70	1216.65	1166.02	291.50
80	5512.51	1238.13	1153.75	288.44	6130.81	1386.95	1276.48	319.12
81	6130.81	1397.69	1270.35	317.59	6799.73	1561.85	1399.22	349.81
82	6773.65	1560.32	1393.09	348.27	7491.67	1736.75	1534.24	383.56
83	7427.23	1721.41	1521.96	380.49	8191.28	1910.12	1663.11	415.78
84	8091.56	1882.51	1650.84	412.71	8898.57	2081.96	1798.12	449.53
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	362.51	21.72	450.77	42.09
30	362.51	21.72	450.77	42.09
31	362.51	21.72	450.77	42.09
32	362.51	21.72	450.77	42.09
33	362.51	21.72	450.77	42.09
34	362.51	21.72	450.77	42.09
35	362.51	21.72	450.77	42.09
36	362.51	21.72	450.77	42.09
37	362.51	21.72	450.77	42.09
38	362.51	21.72	450.77	42.09
39	362.51	21.72	450.77	42.09
40	362.51	21.72	450.77	42.09
41	362.51	21.72	450.77	42.09
42	362.51	21.72	450.77	42.09
43	362.51	21.72	450.77	42.09
44	362.51	21.72	450.77	42.09
45	382.88	27.15	469.77	46.16
46	382.88	27.15	469.77	46.16
47	382.88	27.15	469.77	46.16
48	382.88	27.15	469.77	46.16
49	382.88	27.15	469.77	46.16
50	391.03	28.51	476.56	48.88
51	403.25	32.59	488.78	51.59
52	416.82	35.30	502.36	54.31
53	430.40	38.02	515.94	58.38
54	445.34	42.09	532.23	61.10
55	461.63	46.16	548.52	65.17
56	477.92	50.24	566.17	69.24
57	495.57	54.31	583.82	73.32
58	515.94	58.38	604.19	78.75
59	539.02	63.81	628.63	84.18
60	566.17	70.60	655.78	89.61
61	597.40	77.39	687.01	96.40
62	629.99	85.54	722.31	104.55
63	668.00	93.68	758.97	112.69
64	707.38	103.19	801.06	122.20
65	750.83	112.69	844.51	131.70
66	795.63	122.20	892.03	142.56
67	844.51	133.06	942.27	153.42
68	902.89	146.63	1002.01	167.00
69	977.57	162.93	1076.68	183.29
70	1063.10	181.94	1163.58	202.30
71	1156.79	202.30	1258.62	221.31
72	1253.19	222.67	1356.37	241.68
73	1356.37	244.39	1459.56	260.68
74	1474.50	267.47	1577.68	282.41
75	1610.27	294.63	1712.10	308.20
76	1765.05	328.57	1868.24	342.15
77	1942.91	372.02	2047.46	386.95
78	2150.65	424.97	2257.91	443.98
79	2388.25	487.43	2499.58	509.15
80	2651.65	555.31	2765.70	581.11
81	2934.06	628.63	3050.82	655.78
82	3232.76	703.30	3349.52	731.82
83	3539.60	777.98	3656.37	807.85
84	3855.96	854.01	3971.36	883.88
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	344.86	17.65	416.82	33.94
30	344.86	17.65	416.82	33.94
31	344.86	17.65	416.82	33.94
32	344.86	17.65	416.82	33.94
33	344.86	17.65	416.82	33.94
34	344.86	17.65	416.82	33.94
35	344.86	17.65	416.82	33.94
36	344.86	17.65	416.82	33.94
37	344.86	17.65	416.82	33.94
38	344.86	17.65	416.82	33.94
39	344.86	17.65	416.82	33.94
40	344.86	17.65	416.82	33.94
41	344.86	17.65	416.82	33.94
42	344.86	17.65	416.82	33.94
43	344.86	17.65	416.82	33.94
44	344.86	17.65	416.82	33.94
45	359.80	21.72	431.76	38.02
46	359.80	21.72	431.76	38.02
47	359.80	21.72	431.76	38.02
48	359.80	21.72	431.76	38.02
49	359.80	21.72	431.76	38.02
50	366.59	23.08	437.19	39.37
51	376.09	25.80	446.69	42.09
52	386.95	28.51	457.56	44.81
53	397.82	31.23	469.77	47.52
54	410.03	33.94	481.99	50.24
55	423.61	36.66	495.57	52.95
56	437.19	40.73	509.15	55.67
57	452.12	43.45	524.08	59.74
58	468.42	47.52	541.73	63.81
59	487.43	51.59	560.74	67.89
60	509.15	57.02	583.82	73.32
61	534.95	62.46	609.62	78.75
62	562.10	69.24	638.13	85.54
63	593.33	76.03	669.36	92.33
64	625.91	82.82	703.30	99.11
65	661.21	90.97	739.96	107.26
66	699.23	99.11	779.34	116.76
67	739.96	108.62	821.43	124.91
68	787.48	119.48	870.31	135.77
69	848.58	133.06	932.76	149.35
70	919.18	147.99	1004.72	164.29
71	996.57	164.29	1082.11	180.58
72	1075.32	180.58	1162.22	196.87
73	1160.86	198.23	1247.75	213.16
74	1257.26	217.24	1344.15	229.46
75	1367.23	238.96	1454.13	249.82
76	1494.86	266.12	1581.76	278.33
77	1640.14	301.42	1729.75	314.99
78	1808.50	344.86	1900.82	362.51
79	2001.30	395.10	2096.34	414.11
80	2214.46	449.41	2310.86	471.13
81	2441.20	507.79	2540.31	530.87
82	2680.16	566.17	2780.63	590.61
83	2925.91	625.91	3026.38	650.35
84	3178.45	685.65	3277.56	710.09
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	385.60	27.15	496.93	52.95
30	385.60	27.15	496.93	52.95
31	385.60	27.15	496.93	52.95
32	385.60	27.15	496.93	52.95
33	385.60	27.15	496.93	52.95
34	385.60	27.15	496.93	52.95
35	385.60	27.15	496.93	52.95
36	385.60	27.15	496.93	52.95
37	385.60	27.15	496.93	52.95
38	385.60	27.15	496.93	52.95
39	385.60	27.15	496.93	52.95
40	385.60	27.15	496.93	52.95
41	385.60	27.15	496.93	52.95
42	385.60	27.15	496.93	52.95
43	385.60	27.15	496.93	52.95
44	385.60	27.15	496.93	52.95
45	411.39	33.94	521.37	58.38
46	411.39	33.94	521.37	58.38
47	411.39	33.94	521.37	58.38
48	411.39	33.94	521.37	58.38
49	411.39	33.94	521.37	58.38
50	420.90	36.66	530.87	61.10
51	437.19	39.37	547.17	65.17
52	453.48	43.45	563.46	69.24
53	471.13	47.52	581.11	73.32
54	490.14	52.95	601.47	77.39
55	510.51	57.02	621.84	82.82
56	530.87	62.46	643.56	86.89
57	553.95	67.89	666.65	92.33
58	578.39	73.32	692.44	99.11
59	608.26	80.11	722.31	105.90
60	642.21	88.25	757.61	114.05
61	680.22	97.76	796.99	122.20
62	722.31	107.26	840.44	131.70
63	768.48	118.12	887.96	142.56
64	818.71	128.98	939.55	154.78
65	871.66	141.20	995.22	167.00
66	928.69	154.78	1054.96	180.58
67	989.79	168.36	1117.41	194.16
68	1063.10	184.65	1193.45	210.45
69	1156.79	205.02	1288.49	232.17
70	1264.05	229.46	1398.46	255.25
71	1382.17	255.25	1517.94	281.05
72	1503.01	281.05	1640.14	306.85
73	1633.35	308.20	1771.84	331.29
74	1781.34	336.72	1919.83	357.08
75	1952.42	372.02	2090.91	391.03
76	2149.29	415.47	2290.49	434.47
77	2377.39	471.13	2522.66	492.86
78	2644.86	540.38	2795.57	567.53
79	2954.42	621.84	3110.56	654.43
80	3297.93	711.45	3459.50	748.11
81	3667.23	806.49	3834.23	847.22
82	4055.54	905.61	4226.62	947.70
83	4456.07	1003.36	4628.50	1046.81
84	4867.46	1102.48	5041.25	1147.28
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	363.87	21.72	458.91	43.45
30	363.87	21.72	458.91	43.45
31	363.87	21.72	458.91	43.45
32	363.87	21.72	458.91	43.45
33	363.87	21.72	458.91	43.45
34	363.87	21.72	458.91	43.45
35	363.87	21.72	458.91	43.45
36	363.87	21.72	458.91	43.45
37	363.87	21.72	458.91	43.45
38	363.87	21.72	458.91	43.45
39	363.87	21.72	458.91	43.45
40	363.87	21.72	458.91	43.45
41	363.87	21.72	458.91	43.45
42	363.87	21.72	458.91	43.45
43	363.87	21.72	458.91	43.45
44	363.87	21.72	458.91	43.45
45	384.24	27.15	477.92	48.88
46	384.24	27.15	477.92	48.88
47	384.24	27.15	477.92	48.88
48	384.24	27.15	477.92	48.88
49	384.24	27.15	477.92	48.88
50	392.38	29.87	484.71	50.24
51	404.60	32.59	496.93	52.95
52	418.18	35.30	511.86	57.02
53	433.12	39.37	526.80	59.74
54	449.41	43.45	543.09	63.81
55	465.70	47.52	559.39	67.89
56	483.35	51.59	578.39	71.96
57	502.36	55.67	597.40	76.03
58	522.73	61.10	619.13	81.46
59	547.17	66.53	643.56	86.89
60	575.68	73.32	673.43	93.68
61	606.91	80.11	706.02	101.83
62	642.21	88.25	742.68	109.98
63	681.58	96.40	783.41	118.12
64	723.67	105.90	826.86	127.63
65	768.48	116.76	873.02	138.49
66	816.00	127.63	921.90	149.35
67	866.23	138.49	974.85	160.21
68	928.69	152.07	1038.66	175.15
69	1006.08	169.72	1117.41	192.80
70	1094.33	190.08	1209.74	211.81
71	1192.09	210.45	1307.49	232.17
72	1293.92	232.17	1410.68	253.90
73	1401.18	253.90	1519.30	274.26
74	1522.02	276.98	1641.50	294.63
75	1663.22	305.49	1781.34	320.42
76	1824.79	340.79	1945.63	357.08
77	2013.51	386.95	2138.43	405.96
78	2233.47	445.34	2363.81	468.42
79	2486.00	510.51	2620.42	539.02
80	2762.98	582.47	2901.47	613.69
81	3058.97	658.50	3202.89	692.44
82	3369.89	735.89	3516.52	771.19
83	3688.95	813.28	3836.95	849.94
84	4016.17	892.03	4164.16	928.69
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	415.47	33.94	563.46	67.89
30	415.47	33.94	563.46	67.89
31	415.47	33.94	563.46	67.89
32	415.47	33.94	563.46	67.89
33	415.47	33.94	563.46	67.89
34	415.47	33.94	563.46	67.89
35	415.47	33.94	563.46	67.89
36	415.47	33.94	563.46	67.89
37	415.47	33.94	563.46	67.89
38	415.47	33.94	563.46	67.89
39	415.47	33.94	563.46	67.89
40	415.47	33.94	563.46	67.89
41	415.47	33.94	563.46	67.89
42	415.47	33.94	563.46	67.89
43	415.47	33.94	563.46	67.89
44	415.47	33.94	563.46	67.89
45	449.41	43.45	596.04	76.03
46	449.41	43.45	596.04	76.03
47	449.41	43.45	596.04	76.03
48	449.41	43.45	596.04	76.03
49	449.41	43.45	596.04	76.03
50	464.34	46.16	609.62	80.11
51	483.35	51.59	628.63	84.18
52	505.08	55.67	650.35	89.61
53	528.16	61.10	674.79	95.04
54	552.60	67.89	700.59	100.47
55	578.39	73.32	727.74	107.26
56	605.55	80.11	754.90	114.05
57	634.06	86.89	784.77	120.84
58	666.65	95.04	818.71	127.63
59	703.30	103.19	858.09	137.13
60	748.11	114.05	904.25	147.99
61	796.99	124.91	954.48	158.85
62	851.30	137.13	1011.51	172.43
63	911.04	150.71	1073.96	186.01
64	974.85	165.64	1140.49	200.94
65	1044.09	181.94	1212.45	217.24
66	1117.41	198.23	1289.84	234.89
67	1194.80	215.88	1371.31	252.54
68	1289.84	237.60	1469.06	274.26
69	1409.32	264.76	1593.98	301.42
70	1547.81	295.99	1736.54	332.64
71	1699.88	329.93	1891.32	366.59
72	1854.66	362.51	2050.17	399.17
73	2020.30	396.46	2218.53	430.40
74	2210.39	433.12	2409.97	464.34
75	2428.98	477.92	2631.28	506.43
76	2685.59	536.30	2891.97	563.46
77	2985.65	609.62	3201.53	643.56
78	3341.38	703.30	3569.47	746.75
79	3752.77	811.92	3994.44	863.52
80	4208.97	932.76	4462.86	991.14
81	4699.11	1059.03	4965.22	1122.84
82	5212.33	1189.37	5489.31	1257.26
83	5739.13	1319.71	6024.25	1390.32
84	6278.15	1450.06	6570.06	1523.37
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	391.03	28.51	517.30	57.02
30	391.03	28.51	517.30	57.02
31	391.03	28.51	517.30	57.02
32	391.03	28.51	517.30	57.02
33	391.03	28.51	517.30	57.02
34	391.03	28.51	517.30	57.02
35	391.03	28.51	517.30	57.02
36	391.03	28.51	517.30	57.02
37	391.03	28.51	517.30	57.02
38	391.03	28.51	517.30	57.02
39	391.03	28.51	517.30	57.02
40	391.03	28.51	517.30	57.02
41	391.03	28.51	517.30	57.02
42	391.03	28.51	517.30	57.02
43	391.03	28.51	517.30	57.02
44	391.03	28.51	517.30	57.02
45	419.54	35.30	543.09	63.81
46	419.54	35.30	543.09	63.81
47	419.54	35.30	543.09	63.81
48	419.54	35.30	543.09	63.81
49	419.54	35.30	543.09	63.81
50	430.40	38.02	553.95	66.53
51	446.69	42.09	570.25	70.60
52	464.34	46.16	589.26	74.68
53	483.35	51.59	609.62	80.11
54	503.72	55.67	631.34	84.18
55	526.80	61.10	653.07	89.61
56	549.88	66.53	677.51	95.04
57	572.96	71.96	703.30	101.83
58	600.12	78.75	731.82	107.26
59	632.70	86.89	764.40	115.41
60	669.36	95.04	803.78	123.55
61	710.09	104.55	847.22	134.42
62	756.26	115.41	894.74	145.28
63	806.49	126.27	947.70	156.14
64	860.80	138.49	1003.36	169.72
65	919.18	152.07	1064.46	183.29
66	981.64	167.00	1129.63	196.87
67	1046.81	181.94	1198.88	213.16
68	1126.92	199.59	1283.06	230.81
69	1227.39	222.67	1386.24	253.90
70	1344.15	248.46	1505.72	279.69
71	1470.42	275.62	1636.07	306.85
72	1600.76	304.13	1770.48	335.36
73	1737.90	331.29	1908.97	361.16
74	1894.03	359.80	2066.47	385.60
75	2073.25	396.46	2248.40	419.54
76	2285.06	443.98	2464.28	467.06
77	2536.24	506.43	2723.61	537.66
78	2832.23	585.18	3029.10	625.91
79	3166.23	674.79	3375.32	720.95
80	3534.17	769.83	3752.77	822.78
81	3925.20	870.31	4153.30	925.97
82	4331.16	972.14	4568.76	1030.52
83	4746.63	1072.61	4989.66	1133.71
84	5168.88	1174.44	5415.99	1236.89
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	483.35	50.24	718.24	104.55
30	483.35	50.24	718.24	104.55
31	483.35	50.24	718.24	104.55
32	483.35	50.24	718.24	104.55
33	483.35	50.24	718.24	104.55
34	483.35	50.24	718.24	104.55
35	483.35	50.24	718.24	104.55
36	483.35	50.24	718.24	104.55
37	483.35	50.24	718.24	104.55
38	483.35	50.24	718.24	104.55
39	483.35	50.24	718.24	104.55
40	483.35	50.24	718.24	104.55
41	483.35	50.24	718.24	104.55
42	483.35	50.24	718.24	104.55
43	483.35	50.24	718.24	104.55
44	483.35	50.24	718.24	104.55
45	537.66	63.81	772.55	118.12
46	537.66	63.81	772.55	118.12
47	537.66	63.81	772.55	118.12
48	537.66	63.81	772.55	118.12
49	537.66	63.81	772.55	118.12
50	559.39	69.24	794.27	122.20
51	587.90	76.03	825.50	130.34
52	620.48	82.82	858.09	137.13
53	653.07	90.97	894.74	145.28
54	689.73	100.47	934.12	154.78
55	727.74	108.62	974.85	164.29
56	767.12	118.12	1018.30	173.79
57	809.21	128.98	1063.10	184.65
58	855.37	139.85	1113.34	196.87
59	909.68	152.07	1173.08	210.45
60	973.49	167.00	1242.32	225.38
61	1042.74	183.29	1318.36	243.03
62	1121.49	200.94	1402.54	262.04
63	1205.66	221.31	1494.86	283.77
64	1297.99	241.68	1595.33	305.49
65	1395.75	264.76	1702.59	329.93
66	1500.29	289.20	1815.29	355.73
67	1610.27	314.99	1936.12	382.88
68	1744.68	344.86	2081.40	415.47
69	1914.40	384.24	2264.69	456.20
70	2109.91	427.69	2473.79	501.00
71	2320.36	475.21	2699.17	549.88
72	2538.96	521.37	2931.34	598.76
73	2769.77	568.89	3175.73	644.92
74	3033.17	620.48	3452.71	692.44
75	3338.66	682.94	3775.85	753.54
76	3695.74	763.04	4156.01	836.36
77	4115.28	867.59	4609.50	954.48
78	4617.64	999.29	5155.30	1107.91
79	5204.18	1155.43	5793.44	1285.77
80	5858.61	1329.22	6504.89	1479.93
81	6563.27	1513.87	7270.65	1684.94
82	7301.88	1702.59	8068.99	1891.32
83	8059.49	1891.32	8883.63	2096.34
84	8836.11	2081.40	9717.28	2300.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	450.77	42.09	653.07	89.61
30	450.77	42.09	653.07	89.61
31	450.77	42.09	653.07	89.61
32	450.77	42.09	653.07	89.61
33	450.77	42.09	653.07	89.61
34	450.77	42.09	653.07	89.61
35	450.77	42.09	653.07	89.61
36	450.77	42.09	653.07	89.61
37	450.77	42.09	653.07	89.61
38	450.77	42.09	653.07	89.61
39	450.77	42.09	653.07	89.61
40	450.77	42.09	653.07	89.61
41	450.77	42.09	653.07	89.61
42	450.77	42.09	653.07	89.61
43	450.77	42.09	653.07	89.61
44	450.77	42.09	653.07	89.61
45	495.57	54.31	699.23	100.47
46	495.57	54.31	699.23	100.47
47	495.57	54.31	699.23	100.47
48	495.57	54.31	699.23	100.47
49	495.57	54.31	699.23	100.47
50	514.58	58.38	716.88	104.55
51	539.02	63.81	742.68	109.98
52	564.82	70.60	771.19	116.76
53	593.33	77.39	802.42	124.91
54	624.56	84.18	835.00	131.70
55	657.14	92.33	870.31	139.85
56	691.08	100.47	906.96	147.99
57	726.39	108.62	946.34	157.50
58	765.76	118.12	989.79	168.36
59	811.92	128.98	1040.02	179.22
60	864.87	141.20	1098.40	192.80
61	924.61	154.78	1163.58	207.73
62	991.14	171.07	1235.53	224.03
63	1063.10	187.37	1312.93	241.68
64	1140.49	205.02	1398.46	260.68
65	1223.32	224.03	1489.43	281.05
66	1312.93	244.39	1585.83	302.77
67	1406.61	266.12	1689.02	325.86
68	1519.30	291.91	1812.57	353.01
69	1661.86	324.50	1965.99	386.95
70	1824.79	361.16	2141.14	424.97
71	2001.30	399.17	2329.87	465.70
72	2184.59	438.55	2524.02	506.43
73	2374.67	476.56	2726.32	541.73
74	2589.19	517.30	2950.35	577.04
75	2837.66	566.17	3211.03	621.84
76	3130.93	632.70	3523.31	692.44
77	3479.86	722.31	3903.48	798.35
78	3893.97	833.65	4354.24	932.76
79	4363.75	959.92	4866.11	1076.68
80	4878.33	1095.69	5425.49	1227.39
81	5425.49	1236.89	6017.46	1382.17
82	5994.38	1380.81	6629.80	1536.95
83	6572.77	1523.37	7248.92	1690.37
84	7160.67	1665.94	7874.84	1842.44
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	3.8% Simple Inflation				3.8% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	301.71	18.08	81.36	20.34	499.00	46.59	168.34	42.08
30	301.71	18.08	81.36	20.34	499.00	46.59	168.34	42.08
31	301.71	18.08	81.36	20.34	499.00	46.59	168.34	42.08
32	301.71	18.08	81.36	20.34	499.00	46.59	168.34	42.08
33	301.71	18.08	81.36	20.34	499.00	46.59	168.34	42.08
34	301.71	18.08	81.36	20.34	499.00	46.59	168.34	42.08
35	301.71	18.08	81.36	20.34	499.00	46.59	168.34	42.08
36	302.35	18.12	81.53	20.38	499.00	46.59	168.34	42.08
37	327.55	19.63	88.33	22.08	499.00	46.59	168.34	42.08
38	340.14	20.38	91.72	22.93	499.00	46.59	168.34	42.08
39	352.74	21.14	95.12	23.78	499.00	46.59	168.34	42.08
40	365.34	21.89	98.52	24.63	499.00	46.59	168.34	42.08
41	379.51	22.74	102.34	25.58	499.00	46.59	168.34	42.08
42	393.79	23.60	106.19	26.55	499.00	46.59	168.34	42.08
43	401.30	24.05	108.22	27.05	499.00	46.59	168.34	42.08
44	401.30	24.05	108.22	27.05	499.00	46.59	168.34	42.08
45	411.39	29.18	140.05	35.01	520.04	51.10	198.40	49.60
46	423.85	30.06	144.29	36.07	520.04	51.10	198.40	49.60
47	423.85	30.06	144.29	36.07	520.04	51.10	198.40	49.60
48	423.85	30.06	144.29	36.07	520.04	51.10	198.40	49.60
49	423.85	30.06	144.29	36.07	520.04	51.10	198.40	49.60
50	432.86	31.56	156.31	39.08	527.55	54.11	216.43	54.11
51	446.39	36.07	168.34	42.08	541.08	57.11	222.44	55.61
52	461.42	39.08	180.36	45.09	556.11	60.12	234.47	58.62
53	476.45	42.08	192.38	48.10	571.14	64.63	246.49	61.62
54	492.98	46.59	198.40	49.60	589.18	67.64	252.50	63.13
55	511.02	51.10	210.42	52.61	607.21	72.14	264.53	66.13
56	529.06	55.61	222.44	55.61	626.75	76.65	276.55	69.14
57	548.60	60.12	234.47	58.62	646.29	81.16	288.58	72.14
58	571.14	64.63	252.50	63.13	668.84	87.17	300.60	75.15
59	596.69	70.64	264.53	66.13	695.89	93.19	318.64	79.66
60	626.75	78.16	276.55	69.14	725.95	99.20	330.66	82.67
61	661.32	85.67	294.59	73.65	760.52	106.71	348.70	87.17
62	697.39	94.69	312.62	78.16	799.60	115.73	366.73	91.68
63	739.48	103.71	330.66	82.67	840.18	124.75	384.77	96.19
64	783.06	114.23	348.70	87.17	886.77	135.27	402.80	100.70
65	831.16	124.75	372.74	93.19	934.87	145.79	420.84	105.21
66	880.76	135.27	390.78	97.70	987.47	157.82	444.89	111.22
67	934.87	147.29	414.83	103.71	1043.08	169.84	462.92	115.73
68	999.50	162.32	438.88	109.72	1109.21	184.87	486.97	121.74
69	1082.16	180.36	468.94	117.23	1191.88	202.91	517.03	129.26
70	1174.50	201.00	498.00	124.50	1285.50	223.50	546.00	136.50
71	1235.40	216.05	516.20	129.05	1344.15	236.35	562.60	140.65
72	1292.20	229.60	532.00	133.00	1398.60	249.20	576.80	144.20
73	1348.65	243.00	545.40	136.35	1451.25	259.20	588.60	147.15
74	1411.80	256.10	561.60	140.40	1510.60	270.40	603.20	150.80
75	1482.50	271.25	585.00	146.25	1576.25	283.75	625.00	156.25
76	1560.00	290.40	604.80	151.20	1651.20	302.40	643.20	160.80
77	1645.65	315.10	625.60	156.40	1734.20	327.75	662.40	165.60
78	1789.92	353.69	668.96	167.24	1879.19	369.51	705.12	176.28
79	1987.67	405.67	732.24	183.06	2080.33	423.75	768.40	192.10
80	2206.89	462.17	800.04	200.01	2301.81	483.64	836.20	209.05
81	2441.93	523.19	872.36	218.09	2539.11	545.79	908.52	227.13
82	2690.53	585.34	949.20	237.30	2787.71	609.07	985.36	246.34
83	2945.91	647.49	1030.56	257.64	3043.09	672.35	1066.72	266.68
84	3209.20	710.77	1116.44	279.11	3305.25	735.63	1152.60	288.15
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	3.8% Simple Inflation				3.8% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	287.02	14.69	58.76	14.69	461.42	37.58	120.24	30.06
30	287.02	14.69	58.76	14.69	461.42	37.58	120.24	30.06
31	287.02	14.69	58.76	14.69	461.42	37.58	120.24	30.06
32	287.02	14.69	58.76	14.69	461.42	37.58	120.24	30.06
33	287.02	14.69	58.76	14.69	461.42	37.58	120.24	30.06
34	287.02	14.69	58.76	14.69	461.42	37.58	120.24	30.06
35	287.02	14.69	58.76	14.69	461.42	37.58	120.24	30.06
36	287.63	14.72	58.88	14.72	461.42	37.58	120.24	30.06
37	311.60	15.95	63.79	15.95	461.42	37.58	120.24	30.06
38	323.58	16.56	66.25	16.56	461.42	37.58	120.24	30.06
39	335.57	17.17	68.70	17.17	461.42	37.58	120.24	30.06
40	347.55	17.79	71.15	17.79	461.42	37.58	120.24	30.06
41	361.03	18.48	73.91	18.48	461.42	37.58	120.24	30.06
42	374.62	19.17	76.69	19.17	461.42	37.58	120.24	30.06
43	381.76	19.54	78.16	19.54	461.42	37.58	120.24	30.06
44	381.76	19.54	78.16	19.54	461.42	37.58	120.24	30.06
45	386.59	23.34	99.20	24.80	477.95	42.08	144.29	36.07
46	398.30	24.05	102.20	25.55	477.95	42.08	144.29	36.07
47	398.30	24.05	102.20	25.55	477.95	42.08	144.29	36.07
48	398.30	24.05	102.20	25.55	477.95	42.08	144.29	36.07
49	398.30	24.05	102.20	25.55	477.95	42.08	144.29	36.07
50	405.81	25.55	114.23	28.56	483.97	43.59	150.30	37.58
51	416.33	28.56	120.24	30.06	494.49	46.59	162.32	40.58
52	428.36	31.56	126.25	31.56	506.51	49.60	168.34	42.08
53	440.38	34.57	132.26	33.07	520.04	52.61	174.35	43.59
54	453.91	37.58	144.29	36.07	533.57	55.61	180.36	45.09
55	468.94	40.58	150.30	37.58	548.60	58.62	192.38	48.10
56	483.97	45.09	156.31	39.08	563.63	61.62	198.40	49.60
57	500.50	48.10	168.34	42.08	580.16	66.13	210.42	52.61
58	518.54	52.61	180.36	45.09	599.70	70.64	216.43	54.11
59	539.58	57.11	186.37	46.59	620.74	75.15	228.46	57.11
60	563.63	63.13	198.40	49.60	646.29	81.16	240.48	60.12
61	592.18	69.14	210.42	52.61	674.85	87.17	252.50	63.13
62	622.24	76.65	222.44	55.61	706.41	94.69	264.53	66.13
63	656.81	84.17	240.48	60.12	740.98	102.20	276.55	69.14
64	692.88	91.68	252.50	63.13	778.55	109.72	294.59	73.65
65	731.96	100.70	270.54	67.64	819.14	118.74	306.61	76.65
66	774.05	109.72	282.56	70.64	862.72	129.26	324.65	81.16
67	819.14	120.24	300.60	75.15	909.32	138.28	342.68	85.67
68	871.74	132.26	318.64	79.66	963.42	150.30	360.72	90.18
69	939.38	147.29	342.68	85.67	1032.56	165.33	384.77	96.19
70	1015.50	163.50	366.00	91.50	1110.00	181.50	408.00	102.00
71	1064.30	175.45	382.80	95.70	1155.65	192.85	417.60	104.40
72	1108.80	186.20	392.00	98.00	1198.40	203.00	431.20	107.80
73	1154.25	197.10	405.00	101.25	1240.65	211.95	442.80	110.70
74	1203.80	208.00	421.20	105.30	1287.00	219.70	457.60	114.40
75	1258.75	220.00	440.00	110.00	1338.75	230.00	470.00	117.50
76	1321.20	235.20	456.00	114.00	1398.00	246.00	484.80	121.20
77	1389.20	255.30	473.80	118.45	1465.10	266.80	501.40	125.35
78	1505.16	287.02	506.24	126.56	1582.00	301.71	537.88	134.47
79	1665.62	328.83	555.96	138.99	1744.72	344.65	587.60	146.90
80	1843.03	374.03	610.20	152.55	1923.26	392.11	637.32	159.33
81	2031.74	422.62	668.96	167.24	2114.23	441.83	696.08	174.02
82	2230.62	471.21	727.72	181.93	2314.24	491.55	759.36	189.84
83	2435.15	520.93	791.00	197.75	2518.77	541.27	818.12	204.53
84	2645.33	570.65	854.28	213.57	2727.82	590.99	885.92	221.48
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	3.8% Simple Inflation				3.8% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	320.92	22.60	90.40	22.60	550.10	58.62	186.37	46.59
30	320.92	22.60	90.40	22.60	550.10	58.62	186.37	46.59
31	320.92	22.60	90.40	22.60	550.10	58.62	186.37	46.59
32	320.92	22.60	90.40	22.60	550.10	58.62	186.37	46.59
33	320.92	22.60	90.40	22.60	550.10	58.62	186.37	46.59
34	320.92	22.60	90.40	22.60	550.10	58.62	186.37	46.59
35	328.69	23.15	92.59	23.15	550.10	58.62	186.37	46.59
36	353.97	24.93	99.71	24.93	550.10	58.62	186.37	46.59
37	366.61	25.82	103.27	25.82	550.10	58.62	186.37	46.59
38	379.26	26.71	106.83	26.71	550.10	58.62	186.37	46.59
39	404.54	28.49	113.95	28.49	550.10	58.62	186.37	46.59
40	417.18	29.38	117.52	29.38	550.10	58.62	186.37	46.59
41	426.85	30.06	120.24	30.06	550.10	58.62	186.37	46.59
42	426.85	30.06	120.24	30.06	550.10	58.62	186.37	46.59
43	426.85	30.06	120.24	30.06	550.10	58.62	186.37	46.59
44	426.85	30.06	120.24	30.06	550.10	58.62	186.37	46.59
45	455.41	37.58	156.31	39.08	577.15	64.63	222.44	55.61
46	455.41	37.58	156.31	39.08	577.15	64.63	222.44	55.61
47	455.41	37.58	156.31	39.08	577.15	64.63	222.44	55.61
48	455.41	37.58	156.31	39.08	577.15	64.63	222.44	55.61
49	455.41	37.58	156.31	39.08	577.15	64.63	222.44	55.61
50	465.93	40.58	174.35	43.59	587.67	67.64	234.47	58.62
51	483.97	43.59	186.37	46.59	605.71	72.14	246.49	61.62
52	502.00	48.10	198.40	49.60	623.75	76.65	258.52	64.63
53	521.54	52.61	204.41	51.10	643.28	81.16	270.54	67.64
54	542.58	58.62	216.43	54.11	665.83	85.67	282.56	70.64
55	565.13	63.13	234.47	58.62	688.37	91.68	294.59	73.65
56	587.67	69.14	246.49	61.62	712.42	96.19	306.61	76.65
57	613.22	75.15	258.52	64.63	737.97	102.20	318.64	79.66
58	640.28	81.16	270.54	67.64	766.53	109.72	330.66	82.67
59	673.34	88.68	288.58	72.14	799.60	117.23	348.70	87.17
60	710.92	97.70	306.61	76.65	838.67	126.25	366.73	91.68
61	753.00	108.22	324.65	81.16	882.26	135.27	384.77	96.19
62	799.60	118.74	342.68	85.67	930.36	145.79	402.80	100.70
63	850.70	130.76	360.72	90.18	982.96	157.82	420.84	105.21
64	906.31	142.79	384.77	96.19	1040.08	171.34	444.89	111.22
65	964.93	156.31	408.82	102.20	1101.70	184.87	462.92	115.73
66	1028.05	171.34	426.85	106.71	1167.83	199.90	486.97	121.74
67	1095.69	186.37	450.90	112.73	1236.97	214.93	511.02	127.76
68	1176.85	204.41	480.96	120.24	1321.14	232.97	535.07	133.77
69	1280.56	226.95	511.02	127.76	1426.35	257.01	571.14	142.79
70	1396.50	253.50	546.00	136.50	1545.00	282.00	606.00	151.50
71	1476.10	272.60	562.60	140.65	1621.10	300.15	620.60	155.15
72	1549.80	289.80	582.40	145.60	1691.20	316.40	632.80	158.20
73	1624.05	306.45	599.40	149.85	1761.75	329.40	648.00	162.00
74	1705.60	322.40	618.80	154.70	1838.20	341.90	665.60	166.40
75	1797.50	342.50	640.00	160.00	1925.00	360.00	685.00	171.25
76	1899.60	367.20	662.40	165.60	2024.40	384.00	705.60	176.40
77	2013.65	399.05	685.40	171.35	2136.70	417.45	731.40	182.85
78	2201.24	449.74	736.76	184.19	2326.67	472.34	777.44	194.36
79	2458.88	517.54	804.56	201.14	2588.83	544.66	845.24	211.31
80	2744.77	592.12	881.40	220.35	2879.24	622.63	922.08	230.52
81	3052.13	671.22	962.76	240.69	3191.12	705.12	1007.96	251.99
82	3375.31	753.71	1048.64	262.16	3517.69	788.74	1093.84	273.46
83	3708.66	835.07	1139.04	284.76	3852.17	871.23	1184.24	296.06
84	4051.05	917.56	1233.96	308.49	4195.69	954.85	1279.16	319.79
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	3.8% Simple Inflation				3.8% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	302.84	18.08	63.28	15.82	508.01	48.10	138.28	34.57
30	302.84	18.08	63.28	15.82	508.01	48.10	138.28	34.57
31	302.84	18.08	63.28	15.82	508.01	48.10	138.28	34.57
32	302.84	18.08	63.28	15.82	508.01	48.10	138.28	34.57
33	302.84	18.08	63.28	15.82	508.01	48.10	138.28	34.57
34	302.84	18.08	63.28	15.82	508.01	48.10	138.28	34.57
35	310.17	18.52	64.81	16.20	508.01	48.10	138.28	34.57
36	334.03	19.94	69.80	17.45	508.01	48.10	138.28	34.57
37	345.96	20.65	72.29	18.07	508.01	48.10	138.28	34.57
38	357.89	21.37	74.78	18.70	508.01	48.10	138.28	34.57
39	381.75	22.79	79.77	19.94	508.01	48.10	138.28	34.57
40	393.68	23.50	82.26	20.57	508.01	48.10	138.28	34.57
41	402.80	24.05	84.17	21.04	508.01	48.10	138.28	34.57
42	402.80	24.05	84.17	21.04	508.01	48.10	138.28	34.57
43	402.80	24.05	84.17	21.04	508.01	48.10	138.28	34.57
44	402.80	24.05	84.17	21.04	508.01	48.10	138.28	34.57
45	425.35	30.06	114.23	28.56	529.06	54.11	162.32	40.58
46	425.35	30.06	114.23	28.56	529.06	54.11	162.32	40.58
47	425.35	30.06	114.23	28.56	529.06	54.11	162.32	40.58
48	425.35	30.06	114.23	28.56	529.06	54.11	162.32	40.58
49	425.35	30.06	114.23	28.56	529.06	54.11	162.32	40.58
50	434.37	33.07	126.25	31.56	536.57	55.61	174.35	43.59
51	447.89	36.07	132.26	33.07	550.10	58.62	180.36	45.09
52	462.92	39.08	138.28	34.57	566.63	63.13	186.37	46.59
53	479.46	43.59	150.30	37.58	583.16	66.13	198.40	49.60
54	497.49	48.10	156.31	39.08	601.20	70.64	204.41	51.10
55	515.53	52.61	168.34	42.08	619.24	75.15	216.43	54.11
56	535.07	57.11	180.36	45.09	640.28	79.66	222.44	55.61
57	556.11	61.62	186.37	46.59	661.32	84.17	234.47	58.62
58	578.66	67.64	198.40	49.60	685.37	90.18	246.49	61.62
59	605.71	73.65	210.42	52.61	712.42	96.19	258.52	64.63
60	637.27	81.16	222.44	55.61	745.49	103.71	270.54	67.64
61	671.84	88.68	240.48	60.12	781.56	112.73	282.56	70.64
62	710.92	97.70	252.50	63.13	822.14	121.74	300.60	75.15
63	754.51	106.71	270.54	67.64	867.23	130.76	312.62	78.16
64	801.10	117.23	282.56	70.64	915.33	141.28	330.66	82.67
65	850.70	129.26	300.60	75.15	966.43	153.31	348.70	87.17
66	903.30	141.28	318.64	79.66	1020.54	165.33	366.73	91.68
67	958.91	153.31	336.67	84.17	1079.15	177.35	384.77	96.19
68	1028.05	168.34	360.72	90.18	1149.80	193.89	408.82	102.20
69	1113.72	187.88	384.77	96.19	1236.97	213.43	432.86	108.22
70	1209.00	210.00	414.00	103.50	1336.50	234.00	462.00	115.50
71	1273.10	224.75	429.20	107.30	1396.35	247.95	475.60	118.90
72	1334.20	239.40	442.40	110.60	1454.60	261.80	487.20	121.80
73	1393.20	252.45	459.00	114.75	1510.65	272.70	496.80	124.20
74	1457.30	265.20	473.20	118.30	1571.70	282.10	514.80	128.70
75	1531.25	281.25	490.00	122.50	1640.00	295.00	530.00	132.50
76	1612.80	301.20	513.60	128.40	1719.60	315.60	547.20	136.80
77	1705.45	327.75	533.60	133.40	1811.25	343.85	570.40	142.60
78	1858.85	370.64	574.04	143.51	1967.33	389.85	605.68	151.42
79	2069.03	424.88	628.28	157.07	2180.90	448.61	664.44	166.11
80	2299.55	484.77	687.04	171.76	2414.81	510.76	723.20	180.80
81	2545.89	548.05	754.84	188.71	2665.67	576.30	791.00	197.75
82	2804.66	612.46	822.64	205.66	2926.70	641.84	863.32	215.83
83	3070.21	676.87	894.96	223.74	3193.38	707.38	935.64	233.91
84	3342.54	742.41	971.80	242.95	3465.71	772.92	1007.96	251.99
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	3.8% Simple Inflation				3.8% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	387.03	31.62	106.24	26.56	623.75	75.15	204.41	51.10
30	400.37	32.71	109.91	27.48	623.75	75.15	204.41	51.10
31	413.72	33.80	113.57	28.39	623.75	75.15	204.41	51.10
32	440.41	35.98	120.90	30.22	623.75	75.15	204.41	51.10
33	453.76	37.07	124.56	31.14	623.75	75.15	204.41	51.10
34	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
35	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
36	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
37	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
38	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
39	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
40	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
41	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
42	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
43	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
44	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
45	497.49	48.10	168.34	42.08	659.82	84.17	240.48	60.12
46	497.49	48.10	168.34	42.08	659.82	84.17	240.48	60.12
47	497.49	48.10	168.34	42.08	659.82	84.17	240.48	60.12
48	497.49	48.10	168.34	42.08	659.82	84.17	240.48	60.12
49	497.49	48.10	168.34	42.08	659.82	84.17	240.48	60.12
50	514.03	51.10	186.37	46.59	674.85	88.68	258.52	64.63
51	535.07	57.11	198.40	49.60	695.89	93.19	264.53	66.13
52	559.12	61.62	210.42	52.61	719.94	99.20	276.55	69.14
53	584.67	67.64	222.44	55.61	746.99	105.21	288.58	72.14
54	611.72	75.15	234.47	58.62	775.55	111.22	300.60	75.15
55	640.28	81.16	246.49	61.62	805.61	118.74	318.64	79.66
56	670.34	88.68	258.52	64.63	835.67	126.25	330.66	82.67
57	701.90	96.19	276.55	69.14	868.73	133.77	342.68	85.67
58	737.97	105.21	288.58	72.14	906.31	141.28	360.72	90.18
59	778.55	114.23	306.61	76.65	949.90	151.80	378.76	94.69
60	828.15	126.25	324.65	81.16	1001.00	163.83	396.79	99.20
61	882.26	138.28	342.68	85.67	1056.61	175.85	414.83	103.71
62	942.38	151.80	366.73	91.68	1119.74	190.88	432.86	108.22
63	1008.51	166.83	384.77	96.19	1188.87	205.91	456.91	114.23
64	1079.15	183.37	408.82	102.20	1262.52	222.44	480.96	120.24
65	1155.81	201.40	432.86	108.22	1342.18	240.48	505.01	126.25
66	1236.97	219.44	456.91	114.23	1427.85	260.02	529.06	132.26
67	1322.64	238.98	486.97	121.74	1518.03	279.56	553.10	138.28
68	1427.85	263.03	511.02	127.76	1626.25	303.61	583.16	145.79
69	1560.11	293.09	547.09	136.77	1764.52	333.67	613.22	153.31
70	1710.00	327.00	582.00	145.50	1918.50	367.50	654.00	163.50
71	1815.40	352.35	603.20	150.80	2019.85	391.50	667.00	166.75
72	1912.40	373.80	621.60	155.40	2114.00	411.60	683.20	170.80
73	2008.80	394.20	637.20	159.30	2205.90	427.95	702.00	175.50
74	2116.40	414.70	660.40	165.10	2307.50	444.60	717.60	179.40
75	2236.25	440.00	685.00	171.25	2422.50	466.25	740.00	185.00
76	2373.60	474.00	710.40	177.60	2556.00	498.00	763.20	190.80
77	2528.85	516.35	736.00	184.00	2711.70	545.10	791.20	197.80
78	2780.93	585.34	786.48	196.62	2970.77	621.50	840.72	210.18
79	3123.32	675.74	863.32	215.83	3324.46	718.68	917.56	229.39
80	3503.00	776.31	949.20	237.30	3714.31	824.90	1003.44	250.86
81	3910.93	881.40	1039.60	259.90	4132.41	934.51	1093.84	273.46
82	4338.07	989.88	1134.52	283.63	4568.59	1046.38	1193.28	298.32
83	4776.51	1098.36	1233.96	308.49	5013.81	1157.12	1292.72	323.18
84	5225.12	1206.84	1337.92	334.48	5468.07	1267.86	1396.68	349.17
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	3.8% Simple Inflation				3.8% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	364.26	26.56	80.95	20.24	572.64	63.13	150.30	37.58
30	376.82	27.48	83.74	20.93	572.64	63.13	150.30	37.58
31	389.38	28.39	86.53	21.63	572.64	63.13	150.30	37.58
32	414.50	30.22	92.11	23.03	572.64	63.13	150.30	37.58
33	427.06	31.14	94.90	23.73	572.64	63.13	150.30	37.58
34	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
35	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
36	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
37	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
38	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
39	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
40	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
41	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
42	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
43	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
44	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
45	464.43	39.08	126.25	31.56	601.20	70.64	180.36	45.09
46	464.43	39.08	126.25	31.56	601.20	70.64	180.36	45.09
47	464.43	39.08	126.25	31.56	601.20	70.64	180.36	45.09
48	464.43	39.08	126.25	31.56	601.20	70.64	180.36	45.09
49	464.43	39.08	126.25	31.56	601.20	70.64	180.36	45.09
50	476.45	42.08	132.26	33.07	613.22	73.65	192.38	48.10
51	494.49	46.59	144.29	36.07	631.26	78.16	198.40	49.60
52	514.03	51.10	150.30	37.58	652.30	82.67	210.42	52.61
53	535.07	57.11	162.32	40.58	674.85	88.68	216.43	54.11
54	557.61	61.62	174.35	43.59	698.90	93.19	228.46	57.11
55	583.16	67.64	180.36	45.09	722.94	99.20	240.48	60.12
56	608.72	73.65	192.38	48.10	750.00	105.21	246.49	61.62
57	634.27	79.66	204.41	51.10	778.55	112.73	258.52	64.63
58	664.33	87.17	216.43	54.11	810.12	118.74	270.54	67.64
59	700.40	96.19	228.46	57.11	846.19	127.76	282.56	70.64
60	740.98	105.21	240.48	60.12	889.78	136.77	300.60	75.15
61	786.07	115.73	258.52	64.63	937.87	148.80	312.62	78.16
62	837.17	127.76	276.55	69.14	990.48	160.82	330.66	82.67
63	892.78	139.78	294.59	73.65	1049.09	172.85	348.70	87.17
64	952.90	153.31	312.62	78.16	1110.72	187.88	366.73	91.68
65	1017.53	168.34	330.66	82.67	1178.35	202.91	384.77	96.19
66	1086.67	184.87	348.70	87.17	1250.50	217.94	402.80	100.70
67	1158.81	201.40	366.73	91.68	1327.15	235.97	426.85	106.71
68	1247.49	220.94	390.78	97.70	1420.34	255.51	450.90	112.73
69	1358.71	246.49	420.84	105.21	1534.56	281.06	474.95	118.74
70	1485.00	274.50	450.00	112.50	1663.50	309.00	504.00	126.00
71	1570.35	294.35	464.00	116.00	1747.25	327.70	522.00	130.50
72	1650.60	313.60	481.60	120.40	1825.60	345.80	537.60	134.40
73	1728.00	329.40	496.80	124.20	1898.10	359.10	550.80	137.70
74	1813.50	344.50	514.80	128.70	1978.60	369.20	566.80	141.70
75	1908.75	365.00	535.00	133.75	2070.00	386.25	585.00	146.25
76	2019.60	392.40	561.60	140.40	2178.00	412.80	604.80	151.20
77	2148.20	428.95	584.20	146.05	2306.90	455.40	630.20	157.55
78	2357.18	487.03	628.28	157.07	2521.03	520.93	673.48	168.37
79	2635.16	561.61	687.04	171.76	2809.18	600.03	736.76	184.19
80	2941.39	640.71	759.36	189.84	3123.32	684.78	804.56	201.14
81	3266.83	724.33	831.68	207.92	3456.67	770.66	881.40	220.35
82	3604.70	809.08	908.52	227.13	3802.45	857.67	958.24	239.56
83	3950.48	892.70	989.88	247.47	4152.75	943.55	1039.60	259.90
84	4301.91	977.45	1075.76	268.94	4507.57	1029.43	1125.48	281.37
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	3.8% Simple Inflation				3.8% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	421.12	43.77	108.83	27.21	795.09	115.73	234.47	58.62
30	449.19	46.69	116.08	29.02	795.09	115.73	234.47	58.62
31	477.27	49.60	123.34	30.83	795.09	115.73	234.47	58.62
32	491.31	51.06	126.97	31.74	795.09	115.73	234.47	58.62
33	519.38	53.98	134.22	33.56	795.09	115.73	234.47	58.62
34	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
35	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
36	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
37	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
38	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
39	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
40	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
41	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
42	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
43	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
44	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
45	595.19	70.64	180.36	45.09	855.21	130.76	276.55	69.14
46	595.19	70.64	180.36	45.09	855.21	130.76	276.55	69.14
47	595.19	70.64	180.36	45.09	855.21	130.76	276.55	69.14
48	595.19	70.64	180.36	45.09	855.21	130.76	276.55	69.14
49	595.19	70.64	180.36	45.09	855.21	130.76	276.55	69.14
50	619.24	76.65	198.40	49.60	879.26	135.27	294.59	73.65
51	650.80	84.17	210.42	52.61	913.82	144.29	306.61	76.65
52	686.87	91.68	228.46	57.11	949.90	151.80	318.64	79.66
53	722.94	100.70	240.48	60.12	990.48	160.82	330.66	82.67
54	763.52	111.22	252.50	63.13	1034.06	171.34	348.70	87.17
55	805.61	120.24	270.54	67.64	1079.15	181.86	360.72	90.18
56	849.20	130.76	282.56	70.64	1127.25	192.38	378.76	94.69
57	895.79	142.79	300.60	75.15	1176.85	204.41	390.78	97.70
58	946.89	154.81	312.62	78.16	1232.46	217.94	408.82	102.20
59	1007.01	168.34	336.67	84.17	1298.59	232.97	426.85	106.71
60	1077.65	184.87	354.71	88.68	1375.25	249.50	450.90	112.73
61	1154.30	202.91	372.74	93.19	1459.41	269.04	468.94	117.23
62	1241.48	222.44	396.79	99.20	1552.60	290.08	492.98	123.25
63	1334.66	244.99	420.84	105.21	1654.80	314.13	517.03	129.26
64	1436.87	267.53	444.89	111.22	1766.03	338.18	547.09	136.77
65	1545.08	293.09	474.95	118.74	1884.76	365.23	571.14	142.79
66	1660.82	320.14	499.00	124.75	2009.51	393.79	601.20	150.30
67	1782.56	348.70	529.06	132.26	2143.28	423.85	625.25	156.31
68	1931.36	381.76	559.12	139.78	2304.10	459.92	661.32	165.33
69	2119.23	425.35	595.19	148.80	2507.00	505.01	697.39	174.35
70	2331.00	472.50	636.00	159.00	2733.00	553.50	738.00	184.50
71	2478.05	507.50	655.40	163.85	2882.60	587.25	759.80	189.95
72	2618.00	537.60	677.60	169.40	3022.60	617.40	778.40	194.60
73	2754.00	565.65	696.60	174.15	3157.65	641.25	793.80	198.45
74	2904.20	594.10	717.60	179.40	3305.90	663.00	816.40	204.10
75	3073.75	628.75	745.00	186.25	3476.25	693.75	840.00	210.00
76	3266.40	674.40	772.80	193.20	3673.20	739.20	864.00	216.00
77	3485.65	734.85	805.00	201.25	3904.25	808.45	897.00	224.25
78	3843.13	831.68	863.32	215.83	4290.61	922.08	958.24	239.56
79	4331.29	961.63	949.20	237.30	4821.71	1070.11	1048.64	262.16
80	4875.95	1106.27	1044.12	261.03	5413.83	1231.70	1148.08	287.02
81	5462.42	1259.95	1148.08	287.02	6051.15	1402.33	1256.56	314.14
82	6077.14	1417.02	1256.56	314.14	6715.59	1574.09	1374.08	343.52
83	6707.68	1574.09	1369.56	342.39	7393.59	1744.72	1491.60	372.90
84	7354.04	1732.29	1487.08	371.77	8087.41	1914.22	1613.64	403.41
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	3.8% Simple Inflation				3.8% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	392.73	36.67	80.44	20.11	722.94	99.20	180.36	45.09
30	418.91	39.12	85.80	21.45	722.94	99.20	180.36	45.09
31	445.09	41.56	91.16	22.79	722.94	99.20	180.36	45.09
32	458.18	42.78	93.84	23.46	722.94	99.20	180.36	45.09
33	484.37	45.23	99.21	24.80	722.94	99.20	180.36	45.09
34	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
35	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
36	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
37	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
38	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
39	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
40	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
41	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
42	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
43	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
44	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
45	548.60	60.12	132.26	33.07	774.05	111.22	210.42	52.61
46	548.60	60.12	132.26	33.07	774.05	111.22	210.42	52.61
47	548.60	60.12	132.26	33.07	774.05	111.22	210.42	52.61
48	548.60	60.12	132.26	33.07	774.05	111.22	210.42	52.61
49	548.60	60.12	132.26	33.07	774.05	111.22	210.42	52.61
50	569.64	64.63	150.30	37.58	793.58	115.73	222.44	55.61
51	596.69	70.64	156.31	39.08	822.14	121.74	234.47	58.62
52	625.25	78.16	168.34	42.08	853.70	129.26	240.48	60.12
53	656.81	85.67	180.36	45.09	888.27	138.28	252.50	63.13
54	691.38	93.19	186.37	46.59	924.35	145.79	264.53	66.13
55	727.45	102.20	198.40	49.60	963.42	154.81	276.55	69.14
56	765.03	111.22	210.42	52.61	1004.00	163.83	288.58	72.14
57	804.11	120.24	222.44	55.61	1047.59	174.35	300.60	75.15
58	847.69	130.76	234.47	58.62	1095.69	186.37	312.62	78.16
59	898.79	142.79	252.50	63.13	1151.30	198.40	330.66	82.67
60	957.41	156.31	270.54	67.64	1215.93	213.43	342.68	85.67
61	1023.54	171.34	282.56	70.64	1288.07	229.96	360.72	90.18
62	1097.19	189.38	300.60	75.15	1367.73	248.00	384.77	96.19
63	1176.85	207.41	324.65	81.16	1453.40	267.53	402.80	100.70
64	1262.52	226.95	342.68	85.67	1548.09	288.58	420.84	105.21
65	1354.20	248.00	360.72	90.18	1648.79	311.12	444.89	111.22
66	1453.40	270.54	384.77	96.19	1755.50	335.17	468.94	117.23
67	1557.11	294.59	408.82	102.20	1869.73	360.72	492.98	123.25
68	1681.86	323.15	432.86	108.22	2006.51	390.78	517.03	129.26
69	1839.67	359.22	462.92	115.73	2176.34	428.36	553.10	138.28
70	2016.00	399.00	498.00	124.50	2365.50	469.50	588.00	147.00
71	2137.30	426.30	516.20	129.05	2488.20	497.35	603.20	150.80
72	2252.60	452.20	537.60	134.40	2602.60	522.20	621.60	155.40
73	2361.15	473.85	550.80	137.70	2710.80	538.65	637.20	159.30
74	2479.10	495.30	572.00	143.00	2824.90	552.50	655.20	163.80
75	2612.50	521.25	595.00	148.75	2956.25	572.50	675.00	168.75
76	2767.20	559.20	619.20	154.80	3114.00	612.00	700.80	175.20
77	2947.45	611.80	648.60	162.15	3306.25	676.20	726.80	181.70
78	3240.84	693.82	700.60	175.15	3623.91	776.31	781.96	195.49
79	3631.82	798.91	772.92	193.23	4049.92	896.09	858.80	214.70
80	4060.09	911.91	849.76	212.44	4515.48	1021.52	940.16	235.04
81	4515.48	1029.43	935.64	233.91	5008.16	1150.34	1030.56	257.64
82	4988.95	1149.21	1026.04	256.51	5517.79	1279.16	1130.00	282.50
83	5470.33	1267.86	1120.96	280.24	6033.07	1406.85	1224.92	306.23
84	5959.62	1386.51	1215.88	303.97	6554.00	1533.41	1324.36	331.09
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	3.8% Simple Inflation		3.8% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	267.00	16.00	499.00	46.59
30	267.00	16.00	499.00	46.59
31	267.00	16.00	499.00	46.59
32	267.00	16.00	499.00	46.59
33	277.15	16.61	499.00	46.59
34	289.75	17.36	499.00	46.59
35	289.75	17.36	499.00	46.59
36	302.35	18.12	499.00	46.59
37	327.55	19.63	499.00	46.59
38	340.14	20.38	499.00	46.59
39	352.74	21.14	499.00	46.59
40	365.34	21.89	499.00	46.59
41	379.51	22.74	499.00	46.59
42	393.79	23.60	499.00	46.59
43	401.30	24.05	499.00	46.59
44	401.30	24.05	499.00	46.59
45	411.39	29.18	520.04	51.10
46	423.85	30.06	520.04	51.10
47	423.85	30.06	520.04	51.10
48	423.85	30.06	520.04	51.10
49	423.85	30.06	520.04	51.10
50	432.86	31.56	527.55	54.11
51	446.39	36.07	541.08	57.11
52	461.42	39.08	556.11	60.12
53	476.45	42.08	571.14	64.63
54	492.98	46.59	589.18	67.64
55	511.02	51.10	607.21	72.14
56	529.06	55.61	626.75	76.65
57	548.60	60.12	646.29	81.16
58	571.14	64.63	668.84	87.17
59	596.69	70.64	695.89	93.19
60	626.75	78.16	725.95	99.20
61	661.32	85.67	760.52	106.71
62	697.39	94.69	799.60	115.73
63	739.48	103.71	840.18	124.75
64	783.06	114.23	886.77	135.27
65	831.16	124.75	934.87	145.79
66	880.76	135.27	987.47	157.82
67	934.87	147.29	1043.08	169.84
68	999.50	162.32	1109.21	184.87
69	1082.16	180.36	1191.88	202.91
70	1174.50	201.00	1285.50	223.50
71	1235.40	216.05	1344.15	236.35
72	1292.20	229.60	1398.60	249.20
73	1348.65	243.00	1451.25	259.20
74	1411.80	256.10	1510.60	270.40
75	1482.50	271.25	1576.25	283.75
76	1560.00	290.40	1651.20	302.40
77	1645.65	315.10	1734.20	327.75
78	1742.40	344.30	1829.30	359.70
79	1846.95	376.95	1933.05	393.75
80	1953.00	409.00	2037.00	428.00
81	2161.00	463.00	2247.00	483.00
82	2381.00	518.00	2467.00	539.00
83	2607.00	573.00	2693.00	595.00
84	2840.00	629.00	2925.00	651.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	3.8% Simple Inflation		3.8% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	254.00	13.00	461.42	37.58
30	254.00	13.00	461.42	37.58
31	254.00	13.00	461.42	37.58
32	254.00	13.00	461.42	37.58
33	263.66	13.49	461.42	37.58
34	275.64	14.11	461.42	37.58
35	275.64	14.11	461.42	37.58
36	287.63	14.72	461.42	37.58
37	311.60	15.95	461.42	37.58
38	323.58	16.56	461.42	37.58
39	335.57	17.17	461.42	37.58
40	347.55	17.79	461.42	37.58
41	361.03	18.48	461.42	37.58
42	374.62	19.17	461.42	37.58
43	381.76	19.54	461.42	37.58
44	381.76	19.54	461.42	37.58
45	386.59	23.34	477.95	42.08
46	398.30	24.05	477.95	42.08
47	398.30	24.05	477.95	42.08
48	398.30	24.05	477.95	42.08
49	398.30	24.05	477.95	42.08
50	405.81	25.55	483.97	43.59
51	416.33	28.56	494.49	46.59
52	428.36	31.56	506.51	49.60
53	440.38	34.57	520.04	52.61
54	453.91	37.58	533.57	55.61
55	468.94	40.58	548.60	58.62
56	483.97	45.09	563.63	61.62
57	500.50	48.10	580.16	66.13
58	518.54	52.61	599.70	70.64
59	539.58	57.11	620.74	75.15
60	563.63	63.13	646.29	81.16
61	592.18	69.14	674.85	87.17
62	622.24	76.65	706.41	94.69
63	656.81	84.17	740.98	102.20
64	692.88	91.68	778.55	109.72
65	731.96	100.70	819.14	118.74
66	774.05	109.72	862.72	129.26
67	819.14	120.24	909.32	138.28
68	871.74	132.26	963.42	150.30
69	939.38	147.29	1032.56	165.33
70	1015.50	163.50	1110.00	181.50
71	1064.30	175.45	1155.65	192.85
72	1108.80	186.20	1198.40	203.00
73	1154.25	197.10	1240.65	211.95
74	1203.80	208.00	1287.00	219.70
75	1258.75	220.00	1338.75	230.00
76	1321.20	235.20	1398.00	246.00
77	1389.20	255.30	1465.10	266.80
78	1465.20	279.40	1540.00	293.70
79	1547.70	305.55	1621.20	320.25
80	1631.00	331.00	1702.00	347.00
81	1798.00	374.00	1871.00	391.00
82	1974.00	417.00	2048.00	435.00
83	2155.00	461.00	2229.00	479.00
84	2341.00	505.00	2414.00	523.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	3.8% Simple Inflation		3.8% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	284.00	20.00	550.10	58.62
30	284.00	20.00	550.10	58.62
31	284.00	20.00	550.10	58.62
32	290.76	20.48	550.10	58.62
33	303.40	21.37	550.10	58.62
34	316.05	22.26	550.10	58.62
35	328.69	23.15	550.10	58.62
36	353.97	24.93	550.10	58.62
37	366.61	25.82	550.10	58.62
38	379.26	26.71	550.10	58.62
39	404.54	28.49	550.10	58.62
40	417.18	29.38	550.10	58.62
41	426.85	30.06	550.10	58.62
42	426.85	30.06	550.10	58.62
43	426.85	30.06	550.10	58.62
44	426.85	30.06	550.10	58.62
45	455.41	37.58	577.15	64.63
46	455.41	37.58	577.15	64.63
47	455.41	37.58	577.15	64.63
48	455.41	37.58	577.15	64.63
49	455.41	37.58	577.15	64.63
50	465.93	40.58	587.67	67.64
51	483.97	43.59	605.71	72.14
52	502.00	48.10	623.75	76.65
53	521.54	52.61	643.28	81.16
54	542.58	58.62	665.83	85.67
55	565.13	63.13	688.37	91.68
56	587.67	69.14	712.42	96.19
57	613.22	75.15	737.97	102.20
58	640.28	81.16	766.53	109.72
59	673.34	88.68	799.60	117.23
60	710.92	97.70	838.67	126.25
61	753.00	108.22	882.26	135.27
62	799.60	118.74	930.36	145.79
63	850.70	130.76	982.96	157.82
64	906.31	142.79	1040.08	171.34
65	964.93	156.31	1101.70	184.87
66	1028.05	171.34	1167.83	199.90
67	1095.69	186.37	1236.97	214.93
68	1176.85	204.41	1321.14	232.97
69	1280.56	226.95	1426.35	257.01
70	1396.50	253.50	1545.00	282.00
71	1476.10	272.60	1621.10	300.15
72	1549.80	289.80	1691.20	316.40
73	1624.05	306.45	1761.75	329.40
74	1705.60	322.40	1838.20	341.90
75	1797.50	342.50	1925.00	360.00
76	1899.60	367.20	2024.40	384.00
77	2013.65	399.05	2136.70	417.45
78	2142.80	437.80	2264.90	459.80
79	2284.80	480.90	2405.55	506.10
80	2429.00	524.00	2548.00	551.00
81	2701.00	594.00	2824.00	624.00
82	2987.00	667.00	3113.00	698.00
83	3282.00	739.00	3409.00	771.00
84	3585.00	812.00	3713.00	845.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	3.8% Simple Inflation		3.8% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	268.00	16.00	508.01	48.10
30	268.00	16.00	508.01	48.10
31	268.00	16.00	508.01	48.10
32	274.38	16.38	508.01	48.10
33	286.31	17.09	508.01	48.10
34	298.24	17.81	508.01	48.10
35	310.17	18.52	508.01	48.10
36	334.03	19.94	508.01	48.10
37	345.96	20.65	508.01	48.10
38	357.89	21.37	508.01	48.10
39	381.75	22.79	508.01	48.10
40	393.68	23.50	508.01	48.10
41	402.80	24.05	508.01	48.10
42	402.80	24.05	508.01	48.10
43	402.80	24.05	508.01	48.10
44	402.80	24.05	508.01	48.10
45	425.35	30.06	529.06	54.11
46	425.35	30.06	529.06	54.11
47	425.35	30.06	529.06	54.11
48	425.35	30.06	529.06	54.11
49	425.35	30.06	529.06	54.11
50	434.37	33.07	536.57	55.61
51	447.89	36.07	550.10	58.62
52	462.92	39.08	566.63	63.13
53	479.46	43.59	583.16	66.13
54	497.49	48.10	601.20	70.64
55	515.53	52.61	619.24	75.15
56	535.07	57.11	640.28	79.66
57	556.11	61.62	661.32	84.17
58	578.66	67.64	685.37	90.18
59	605.71	73.65	712.42	96.19
60	637.27	81.16	745.49	103.71
61	671.84	88.68	781.56	112.73
62	710.92	97.70	822.14	121.74
63	754.51	106.71	867.23	130.76
64	801.10	117.23	915.33	141.28
65	850.70	129.26	966.43	153.31
66	903.30	141.28	1020.54	165.33
67	958.91	153.31	1079.15	177.35
68	1028.05	168.34	1149.80	193.89
69	1113.72	187.88	1236.97	213.43
70	1209.00	210.00	1336.50	234.00
71	1273.10	224.75	1396.35	247.95
72	1334.20	239.40	1454.60	261.80
73	1393.20	252.45	1510.65	272.70
74	1457.30	265.20	1571.70	282.10
75	1531.25	281.25	1640.00	295.00
76	1612.80	301.20	1719.60	315.60
77	1705.45	327.75	1811.25	343.85
78	1809.50	360.80	1915.10	379.50
79	1922.55	394.80	2026.50	416.85
80	2035.00	429.00	2137.00	452.00
81	2253.00	485.00	2359.00	510.00
82	2482.00	542.00	2590.00	568.00
83	2717.00	599.00	2826.00	626.00
84	2958.00	657.00	3067.00	684.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	3.8% Simple Inflation		3.8% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	387.03	31.62	623.75	75.15
30	400.37	32.71	623.75	75.15
31	413.72	33.80	623.75	75.15
32	440.41	35.98	623.75	75.15
33	453.76	37.07	623.75	75.15
34	459.92	37.58	623.75	75.15
35	459.92	37.58	623.75	75.15
36	459.92	37.58	623.75	75.15
37	459.92	37.58	623.75	75.15
38	459.92	37.58	623.75	75.15
39	459.92	37.58	623.75	75.15
40	459.92	37.58	623.75	75.15
41	459.92	37.58	623.75	75.15
42	459.92	37.58	623.75	75.15
43	459.92	37.58	623.75	75.15
44	459.92	37.58	623.75	75.15
45	497.49	48.10	659.82	84.17
46	497.49	48.10	659.82	84.17
47	497.49	48.10	659.82	84.17
48	497.49	48.10	659.82	84.17
49	497.49	48.10	659.82	84.17
50	514.03	51.10	674.85	88.68
51	535.07	57.11	695.89	93.19
52	559.12	61.62	719.94	99.20
53	584.67	67.64	746.99	105.21
54	611.72	75.15	775.55	111.22
55	640.28	81.16	805.61	118.74
56	670.34	88.68	835.67	126.25
57	701.90	96.19	868.73	133.77
58	737.97	105.21	906.31	141.28
59	778.55	114.23	949.90	151.80
60	828.15	126.25	1001.00	163.83
61	882.26	138.28	1056.61	175.85
62	942.38	151.80	1119.74	190.88
63	1008.51	166.83	1188.87	205.91
64	1079.15	183.37	1262.52	222.44
65	1155.81	201.40	1342.18	240.48
66	1236.97	219.44	1427.85	260.02
67	1322.64	238.98	1518.03	279.56
68	1427.85	263.03	1626.25	303.61
69	1560.11	293.09	1764.52	333.67
70	1710.00	327.00	1918.50	367.50
71	1815.40	352.35	2019.85	391.50
72	1912.40	373.80	2114.00	411.60
73	2008.80	394.20	2205.90	427.95
74	2116.40	414.70	2307.50	444.60
75	2236.25	440.00	2422.50	466.25
76	2373.60	474.00	2556.00	498.00
77	2528.85	516.35	2711.70	545.10
78	2707.10	569.80	2891.90	605.00
79	2902.20	627.90	3089.10	667.80
80	3100.00	687.00	3287.00	730.00
81	3461.00	780.00	3657.00	827.00
82	3839.00	876.00	4043.00	926.00
83	4227.00	972.00	4437.00	1024.00
84	4624.00	1068.00	4839.00	1122.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	3.8% Simple Inflation		3.8% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	364.26	26.56	572.64	63.13
30	376.82	27.48	572.64	63.13
31	389.38	28.39	572.64	63.13
32	414.50	30.22	572.64	63.13
33	427.06	31.14	572.64	63.13
34	432.86	31.56	572.64	63.13
35	432.86	31.56	572.64	63.13
36	432.86	31.56	572.64	63.13
37	432.86	31.56	572.64	63.13
38	432.86	31.56	572.64	63.13
39	432.86	31.56	572.64	63.13
40	432.86	31.56	572.64	63.13
41	432.86	31.56	572.64	63.13
42	432.86	31.56	572.64	63.13
43	432.86	31.56	572.64	63.13
44	432.86	31.56	572.64	63.13
45	464.43	39.08	601.20	70.64
46	464.43	39.08	601.20	70.64
47	464.43	39.08	601.20	70.64
48	464.43	39.08	601.20	70.64
49	464.43	39.08	601.20	70.64
50	476.45	42.08	613.22	73.65
51	494.49	46.59	631.26	78.16
52	514.03	51.10	652.30	82.67
53	535.07	57.11	674.85	88.68
54	557.61	61.62	698.90	93.19
55	583.16	67.64	722.94	99.20
56	608.72	73.65	750.00	105.21
57	634.27	79.66	778.55	112.73
58	664.33	87.17	810.12	118.74
59	700.40	96.19	846.19	127.76
60	740.98	105.21	889.78	136.77
61	786.07	115.73	937.87	148.80
62	837.17	127.76	990.48	160.82
63	892.78	139.78	1049.09	172.85
64	952.90	153.31	1110.72	187.88
65	1017.53	168.34	1178.35	202.91
66	1086.67	184.87	1250.50	217.94
67	1158.81	201.40	1327.15	235.97
68	1247.49	220.94	1420.34	255.51
69	1358.71	246.49	1534.56	281.06
70	1485.00	274.50	1663.50	309.00
71	1570.35	294.35	1747.25	327.70
72	1650.60	313.60	1825.60	345.80
73	1728.00	329.40	1898.10	359.10
74	1813.50	344.50	1978.60	369.20
75	1908.75	365.00	2070.00	386.25
76	2019.60	392.40	2178.00	412.80
77	2148.20	428.95	2306.90	455.40
78	2294.60	474.10	2454.10	507.10
79	2448.60	521.85	2610.30	557.55
80	2603.00	567.00	2764.00	606.00
81	2891.00	641.00	3059.00	682.00
82	3190.00	716.00	3365.00	759.00
83	3496.00	790.00	3675.00	835.00
84	3807.00	865.00	3989.00	911.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	3.8% Simple Inflation		3.8% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	421.12	43.77	795.09	115.73
30	449.19	46.69	795.09	115.73
31	477.27	49.60	795.09	115.73
32	491.31	51.06	795.09	115.73
33	519.38	53.98	795.09	115.73
34	535.07	55.61	795.09	115.73
35	535.07	55.61	795.09	115.73
36	535.07	55.61	795.09	115.73
37	535.07	55.61	795.09	115.73
38	535.07	55.61	795.09	115.73
39	535.07	55.61	795.09	115.73
40	535.07	55.61	795.09	115.73
41	535.07	55.61	795.09	115.73
42	535.07	55.61	795.09	115.73
43	535.07	55.61	795.09	115.73
44	535.07	55.61	795.09	115.73
45	595.19	70.64	855.21	130.76
46	595.19	70.64	855.21	130.76
47	595.19	70.64	855.21	130.76
48	595.19	70.64	855.21	130.76
49	595.19	70.64	855.21	130.76
50	619.24	76.65	879.26	135.27
51	650.80	84.17	913.82	144.29
52	686.87	91.68	949.90	151.80
53	722.94	100.70	990.48	160.82
54	763.52	111.22	1034.06	171.34
55	805.61	120.24	1079.15	181.86
56	849.20	130.76	1127.25	192.38
57	895.79	142.79	1176.85	204.41
58	946.89	154.81	1232.46	217.94
59	1007.01	168.34	1298.59	232.97
60	1077.65	184.87	1375.25	249.50
61	1154.30	202.91	1459.41	269.04
62	1241.48	222.44	1552.60	290.08
63	1334.66	244.99	1654.80	314.13
64	1436.87	267.53	1766.03	338.18
65	1545.08	293.09	1884.76	365.23
66	1660.82	320.14	2009.51	393.79
67	1782.56	348.70	2143.28	423.85
68	1931.36	381.76	2304.10	459.92
69	2119.23	425.35	2507.00	505.01
70	2331.00	472.50	2733.00	553.50
71	2478.05	507.50	2882.60	587.25
72	2618.00	537.60	3022.60	617.40
73	2754.00	565.65	3157.65	641.25
74	2904.20	594.10	3305.90	663.00
75	3073.75	628.75	3476.25	693.75
76	3266.40	674.40	3673.20	739.20
77	3485.65	734.85	3904.25	808.45
78	3741.10	809.60	4176.70	897.60
79	4024.65	893.55	4480.35	994.35
80	4315.00	979.00	4791.00	1090.00
81	4834.00	1115.00	5355.00	1241.00
82	5378.00	1254.00	5943.00	1393.00
83	5936.00	1393.00	6543.00	1544.00
84	6508.00	1533.00	7157.00	1694.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	3.8% Simple Inflation		3.8% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	392.73	36.67	722.94	99.20
30	418.91	39.12	722.94	99.20
31	445.09	41.56	722.94	99.20
32	458.18	42.78	722.94	99.20
33	484.37	45.23	722.94	99.20
34	499.00	46.59	722.94	99.20
35	499.00	46.59	722.94	99.20
36	499.00	46.59	722.94	99.20
37	499.00	46.59	722.94	99.20
38	499.00	46.59	722.94	99.20
39	499.00	46.59	722.94	99.20
40	499.00	46.59	722.94	99.20
41	499.00	46.59	722.94	99.20
42	499.00	46.59	722.94	99.20
43	499.00	46.59	722.94	99.20
44	499.00	46.59	722.94	99.20
45	548.60	60.12	774.05	111.22
46	548.60	60.12	774.05	111.22
47	548.60	60.12	774.05	111.22
48	548.60	60.12	774.05	111.22
49	548.60	60.12	774.05	111.22
50	569.64	64.63	793.58	115.73
51	596.69	70.64	822.14	121.74
52	625.25	78.16	853.70	129.26
53	656.81	85.67	888.27	138.28
54	691.38	93.19	924.35	145.79
55	727.45	102.20	963.42	154.81
56	765.03	111.22	1004.00	163.83
57	804.11	120.24	1047.59	174.35
58	847.69	130.76	1095.69	186.37
59	898.79	142.79	1151.30	198.40
60	957.41	156.31	1215.93	213.43
61	1023.54	171.34	1288.07	229.96
62	1097.19	189.38	1367.73	248.00
63	1176.85	207.41	1453.40	267.53
64	1262.52	226.95	1548.09	288.58
65	1354.20	248.00	1648.79	311.12
66	1453.40	270.54	1755.50	335.17
67	1557.11	294.59	1869.73	360.72
68	1681.86	323.15	2006.51	390.78
69	1839.67	359.22	2176.34	428.36
70	2016.00	399.00	2365.50	469.50
71	2137.30	426.30	2488.20	497.35
72	2252.60	452.20	2602.60	522.20
73	2361.15	473.85	2710.80	538.65
74	2479.10	495.30	2824.90	552.50
75	2612.50	521.25	2956.25	572.50
76	2767.20	559.20	3114.00	612.00
77	2947.45	611.80	3306.25	676.20
78	3154.80	675.40	3527.70	755.70
79	3374.70	742.35	3763.20	832.65
80	3593.00	807.00	3996.00	904.00
81	3996.00	911.00	4432.00	1018.00
82	4415.00	1017.00	4883.00	1132.00
83	4841.00	1122.00	5339.00	1245.00
84	5274.00	1227.00	5800.00	1357.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
30	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
31	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
32	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
33	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
34	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
35	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
36	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
37	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
38	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
39	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
40	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
41	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
42	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
43	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
44	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
45	318.66	22.60	108.48	27.12	390.98	38.42	149.16	37.29
46	318.66	22.60	108.48	27.12	390.98	38.42	149.16	37.29
47	318.66	22.60	108.48	27.12	390.98	38.42	149.16	37.29
48	318.66	22.60	108.48	27.12	390.98	38.42	149.16	37.29
49	318.66	22.60	108.48	27.12	390.98	38.42	149.16	37.29
50	325.44	23.73	117.52	29.38	396.63	40.68	162.72	40.68
51	335.61	27.12	126.56	31.64	406.80	42.94	167.24	41.81
52	346.91	29.38	135.60	33.90	418.10	45.20	176.28	44.07
53	358.21	31.64	144.64	36.16	429.40	48.59	185.32	46.33
54	370.64	35.03	149.16	37.29	442.96	50.85	189.84	47.46
55	384.20	38.42	158.20	39.55	456.52	54.24	198.88	49.72
56	397.76	41.81	167.24	41.81	471.21	57.63	207.92	51.98
57	412.45	45.20	176.28	44.07	485.90	61.02	216.96	54.24
58	429.40	48.59	189.84	47.46	502.85	65.54	226.00	56.50
59	448.61	53.11	198.88	49.72	523.19	70.06	239.56	59.89
60	471.21	58.76	207.92	51.98	545.79	74.58	248.60	62.15
61	497.20	64.41	221.48	55.37	571.78	80.23	262.16	65.54
62	524.32	71.19	235.04	58.76	601.16	87.01	275.72	68.93
63	555.96	77.97	248.60	62.15	631.67	93.79	289.28	72.32
64	588.73	85.88	262.16	65.54	666.70	101.70	302.84	75.71
65	624.89	93.79	280.24	70.06	702.86	109.61	316.40	79.10
66	662.18	101.70	293.80	73.45	742.41	118.65	334.48	83.62
67	702.86	110.74	311.88	77.97	784.22	127.69	348.04	87.01
68	751.45	122.04	329.96	82.49	833.94	138.99	366.12	91.53
69	813.60	135.60	352.56	88.14	896.09	152.55	388.72	97.18
70	884.79	151.42	375.16	93.79	968.41	168.37	411.32	102.83
71	962.76	168.37	402.28	100.57	1047.51	184.19	438.44	109.61
72	1042.99	185.32	429.40	107.35	1128.87	201.14	465.56	116.39
73	1128.87	203.40	456.52	114.13	1214.75	216.96	492.68	123.17
74	1227.18	222.61	488.16	122.04	1313.06	235.04	524.32	131.08
75	1340.18	245.21	528.84	132.21	1424.93	256.51	565.00	141.25
76	1469.00	273.46	569.52	142.38	1554.88	284.76	605.68	151.42
77	1617.03	309.62	614.72	153.68	1704.04	322.05	650.88	162.72
78	1789.92	353.69	668.96	167.24	1879.19	369.51	705.12	176.28
79	1987.67	405.67	732.24	183.06	2080.33	423.75	768.40	192.10
80	2206.89	462.17	800.04	200.01	2301.81	483.64	836.20	209.05
81	2441.93	523.19	872.36	218.09	2539.11	545.79	908.52	227.13
82	2690.53	585.34	949.20	237.30	2787.71	609.07	985.36	246.34
83	2945.91	647.49	1030.56	257.64	3043.09	672.35	1066.72	266.68
84	3209.20	710.77	1116.44	279.11	3305.25	735.63	1152.60	288.15
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
30	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
31	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
32	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
33	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
34	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
35	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
36	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
37	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
38	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
39	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
40	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
41	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
42	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
43	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
44	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
45	299.45	18.08	76.84	19.21	359.34	31.64	108.48	27.12
46	299.45	18.08	76.84	19.21	359.34	31.64	108.48	27.12
47	299.45	18.08	76.84	19.21	359.34	31.64	108.48	27.12
48	299.45	18.08	76.84	19.21	359.34	31.64	108.48	27.12
49	299.45	18.08	76.84	19.21	359.34	31.64	108.48	27.12
50	305.10	19.21	85.88	21.47	363.86	32.77	113.00	28.25
51	313.01	21.47	90.40	22.60	371.77	35.03	122.04	30.51
52	322.05	23.73	94.92	23.73	380.81	37.29	126.56	31.64
53	331.09	25.99	99.44	24.86	390.98	39.55	131.08	32.77
54	341.26	28.25	108.48	27.12	401.15	41.81	135.60	33.90
55	352.56	30.51	113.00	28.25	412.45	44.07	144.64	36.16
56	363.86	33.90	117.52	29.38	423.75	46.33	149.16	37.29
57	376.29	36.16	126.56	31.64	436.18	49.72	158.20	39.55
58	389.85	39.55	135.60	33.90	450.87	53.11	162.72	40.68
59	405.67	42.94	140.12	35.03	466.69	56.50	171.76	42.94
60	423.75	47.46	149.16	37.29	485.90	61.02	180.80	45.20
61	445.22	51.98	158.20	39.55	507.37	65.54	189.84	47.46
62	467.82	57.63	167.24	41.81	531.10	71.19	198.88	49.72
63	493.81	63.28	180.80	45.20	557.09	76.84	207.92	51.98
64	520.93	68.93	189.84	47.46	585.34	82.49	221.48	55.37
65	550.31	75.71	203.40	50.85	615.85	89.27	230.52	57.63
66	581.95	82.49	212.44	53.11	648.62	97.18	244.08	61.02
67	615.85	90.40	226.00	56.50	683.65	103.96	257.64	64.41
68	655.40	99.44	239.56	59.89	724.33	113.00	271.20	67.80
69	706.25	110.74	257.64	64.41	776.31	124.30	289.28	72.32
70	765.01	123.17	275.72	68.93	836.20	136.73	307.36	76.84
71	829.42	136.73	298.32	74.58	900.61	150.29	325.44	81.36
72	894.96	150.29	316.40	79.10	967.28	163.85	348.04	87.01
73	966.15	164.98	339.00	84.75	1038.47	177.41	370.64	92.66
74	1046.38	180.80	366.12	91.53	1118.70	190.97	397.76	99.44
75	1137.91	198.88	397.76	99.44	1210.23	207.92	424.88	106.22
76	1244.13	221.48	429.40	107.35	1316.45	231.65	456.52	114.13
77	1365.04	250.86	465.56	116.39	1439.62	262.16	492.68	123.17
78	1505.16	287.02	506.24	126.56	1582.00	301.71	537.88	134.47
79	1665.62	328.83	555.96	138.99	1744.72	344.65	587.60	146.90
80	1843.03	374.03	610.20	152.55	1923.26	392.11	637.32	159.33
81	2031.74	422.62	668.96	167.24	2114.23	441.83	696.08	174.02
82	2230.62	471.21	727.72	181.93	2314.24	491.55	759.36	189.84
83	2435.15	520.93	791.00	197.75	2518.77	541.27	818.12	204.53
84	2645.33	570.65	854.28	213.57	2727.82	590.99	885.92	221.48
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
30	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
31	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
32	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
33	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
34	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
35	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
36	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
37	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
38	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
39	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
40	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
41	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
42	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
43	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
44	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
45	342.39	28.25	117.52	29.38	433.92	48.59	167.24	41.81
46	342.39	28.25	117.52	29.38	433.92	48.59	167.24	41.81
47	342.39	28.25	117.52	29.38	433.92	48.59	167.24	41.81
48	342.39	28.25	117.52	29.38	433.92	48.59	167.24	41.81
49	342.39	28.25	117.52	29.38	433.92	48.59	167.24	41.81
50	350.30	30.51	131.08	32.77	441.83	50.85	176.28	44.07
51	363.86	32.77	140.12	35.03	455.39	54.24	185.32	46.33
52	377.42	36.16	149.16	37.29	468.95	57.63	194.36	48.59
53	392.11	39.55	153.68	38.42	483.64	61.02	203.40	50.85
54	407.93	44.07	162.72	40.68	500.59	64.41	212.44	53.11
55	424.88	47.46	176.28	44.07	517.54	68.93	221.48	55.37
56	441.83	51.98	185.32	46.33	535.62	72.32	230.52	57.63
57	461.04	56.50	194.36	48.59	554.83	76.84	239.56	59.89
58	481.38	61.02	203.40	50.85	576.30	82.49	248.60	62.15
59	506.24	66.67	216.96	54.24	601.16	88.14	262.16	65.54
60	534.49	73.45	230.52	57.63	630.54	94.92	275.72	68.93
61	566.13	81.36	244.08	61.02	663.31	101.70	289.28	72.32
62	601.16	89.27	257.64	64.41	699.47	109.61	302.84	75.71
63	639.58	98.31	271.20	67.80	739.02	118.65	316.40	79.10
64	681.39	107.35	289.28	72.32	781.96	128.82	334.48	83.62
65	725.46	117.52	307.36	76.84	828.29	138.99	348.04	87.01
66	772.92	128.82	320.92	80.23	878.01	150.29	366.12	91.53
67	823.77	140.12	339.00	84.75	929.99	161.59	384.20	96.05
68	884.79	153.68	361.60	90.40	993.27	175.15	402.28	100.57
69	962.76	170.63	384.20	96.05	1072.37	193.23	429.40	107.35
70	1052.03	190.97	411.32	102.83	1163.90	212.44	456.52	114.13
71	1150.34	212.44	438.44	109.61	1263.34	233.91	483.64	120.91
72	1250.91	233.91	470.08	117.52	1365.04	255.38	510.76	127.69
73	1359.39	256.51	501.72	125.43	1474.65	275.72	542.40	135.60
74	1482.56	280.24	537.88	134.47	1597.82	297.19	578.56	144.64
75	1624.94	309.62	578.56	144.64	1740.20	325.44	619.24	154.81
76	1788.79	345.78	623.76	155.94	1906.31	361.60	664.44	166.11
77	1978.63	392.11	673.48	168.37	2099.54	410.19	718.68	179.67
78	2201.24	449.74	736.76	184.19	2326.67	472.34	777.44	194.36
79	2458.88	517.54	804.56	201.14	2588.83	544.66	845.24	211.31
80	2744.77	592.12	881.40	220.35	2879.24	622.63	922.08	230.52
81	3052.13	671.22	962.76	240.69	3191.12	705.12	1007.96	251.99
82	3375.31	753.71	1048.64	262.16	3517.69	788.74	1093.84	273.46
83	3708.66	835.07	1139.04	284.76	3852.17	871.23	1184.24	296.06
84	4051.05	917.56	1233.96	308.49	4195.69	954.85	1279.16	319.79
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
30	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
31	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
32	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
33	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
34	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
35	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
36	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
37	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
38	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
39	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
40	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
41	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
42	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
43	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
44	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
45	319.79	22.60	85.88	21.47	397.76	40.68	122.04	30.51
46	319.79	22.60	85.88	21.47	397.76	40.68	122.04	30.51
47	319.79	22.60	85.88	21.47	397.76	40.68	122.04	30.51
48	319.79	22.60	85.88	21.47	397.76	40.68	122.04	30.51
49	319.79	22.60	85.88	21.47	397.76	40.68	122.04	30.51
50	326.57	24.86	94.92	23.73	403.41	41.81	131.08	32.77
51	336.74	27.12	99.44	24.86	413.58	44.07	135.60	33.90
52	348.04	29.38	103.96	25.99	426.01	47.46	140.12	35.03
53	360.47	32.77	113.00	28.25	438.44	49.72	149.16	37.29
54	374.03	36.16	117.52	29.38	452.00	53.11	153.68	38.42
55	387.59	39.55	126.56	31.64	465.56	56.50	162.72	40.68
56	402.28	42.94	135.60	33.90	481.38	59.89	167.24	41.81
57	418.10	46.33	140.12	35.03	497.20	63.28	176.28	44.07
58	435.05	50.85	149.16	37.29	515.28	67.80	185.32	46.33
59	455.39	55.37	158.20	39.55	535.62	72.32	194.36	48.59
60	479.12	61.02	167.24	41.81	560.48	77.97	203.40	50.85
61	505.11	66.67	180.80	45.20	587.60	84.75	212.44	53.11
62	534.49	73.45	189.84	47.46	618.11	91.53	226.00	56.50
63	567.26	80.23	203.40	50.85	652.01	98.31	235.04	58.76
64	602.29	88.14	212.44	53.11	688.17	106.22	248.60	62.15
65	639.58	97.18	226.00	56.50	726.59	115.26	262.16	65.54
66	679.13	106.22	239.56	59.89	767.27	124.30	275.72	68.93
67	720.94	115.26	253.12	63.28	811.34	133.34	289.28	72.32
68	772.92	126.56	271.20	67.80	864.45	145.77	307.36	76.84
69	837.33	141.25	289.28	72.32	929.99	160.46	325.44	81.36
70	910.78	158.20	311.88	77.97	1006.83	176.28	348.04	87.01
71	992.14	175.15	334.48	83.62	1088.19	193.23	370.64	92.66
72	1076.89	193.23	357.08	89.27	1174.07	211.31	393.24	98.31
73	1166.16	211.31	384.20	96.05	1264.47	228.26	415.84	103.96
74	1266.73	230.52	411.32	102.83	1366.17	245.21	447.48	111.87
75	1384.25	254.25	442.96	110.74	1482.56	266.68	479.12	119.78
76	1518.72	283.63	483.64	120.91	1619.29	297.19	515.28	128.82
77	1675.79	322.05	524.32	131.08	1779.75	337.87	560.48	140.12
78	1858.85	370.64	574.04	143.51	1967.33	389.85	605.68	151.42
79	2069.03	424.88	628.28	157.07	2180.90	448.61	664.44	166.11
80	2299.55	484.77	687.04	171.76	2414.81	510.76	723.20	180.80
81	2545.89	548.05	754.84	188.71	2665.67	576.30	791.00	197.75
82	2804.66	612.46	822.64	205.66	2926.70	641.84	863.32	215.83
83	3070.21	676.87	894.96	223.74	3193.38	707.38	935.64	233.91
84	3342.54	742.41	971.80	242.95	3465.71	772.92	1007.96	251.99
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
30	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
31	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
32	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
33	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
34	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
35	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
36	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
37	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
38	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
39	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
40	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
41	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
42	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
43	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
44	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
45	374.03	36.16	126.56	31.64	496.07	63.28	180.80	45.20
46	374.03	36.16	126.56	31.64	496.07	63.28	180.80	45.20
47	374.03	36.16	126.56	31.64	496.07	63.28	180.80	45.20
48	374.03	36.16	126.56	31.64	496.07	63.28	180.80	45.20
49	374.03	36.16	126.56	31.64	496.07	63.28	180.80	45.20
50	386.46	38.42	140.12	35.03	507.37	66.67	194.36	48.59
51	402.28	42.94	149.16	37.29	523.19	70.06	198.88	49.72
52	420.36	46.33	158.20	39.55	541.27	74.58	207.92	51.98
53	439.57	50.85	167.24	41.81	561.61	79.10	216.96	54.24
54	459.91	56.50	176.28	44.07	583.08	83.62	226.00	56.50
55	481.38	61.02	185.32	46.33	605.68	89.27	239.56	59.89
56	503.98	66.67	194.36	48.59	628.28	94.92	248.60	62.15
57	527.71	72.32	207.92	51.98	653.14	100.57	257.64	64.41
58	554.83	79.10	216.96	54.24	681.39	106.22	271.20	67.80
59	585.34	85.88	230.52	57.63	714.16	114.13	284.76	71.19
60	622.63	94.92	244.08	61.02	752.58	123.17	298.32	74.58
61	663.31	103.96	257.64	64.41	794.39	132.21	311.88	77.97
62	708.51	114.13	275.72	68.93	841.85	143.51	325.44	81.36
63	758.23	125.43	289.28	72.32	893.83	154.81	343.52	85.88
64	811.34	137.86	307.36	76.84	949.20	167.24	361.60	90.40
65	868.97	151.42	325.44	81.36	1009.09	180.80	379.68	94.92
66	929.99	164.98	343.52	85.88	1073.50	195.49	397.76	99.44
67	994.40	179.67	366.12	91.53	1141.30	210.18	415.84	103.96
68	1073.50	197.75	384.20	96.05	1222.66	228.26	438.44	109.61
69	1172.94	220.35	411.32	102.83	1326.62	250.86	461.04	115.26
70	1288.20	246.34	438.44	109.61	1445.27	276.85	492.68	123.17
71	1414.76	274.59	470.08	117.52	1574.09	305.10	519.80	129.95
72	1543.58	301.71	501.72	125.43	1706.30	332.22	551.44	137.86
73	1681.44	329.96	533.36	133.34	1846.42	358.21	587.60	146.90
74	1839.64	360.47	574.04	143.51	2005.75	386.46	623.76	155.94
75	2021.57	397.76	619.24	154.81	2189.94	421.49	668.96	167.24
76	2235.14	446.35	668.96	167.24	2406.90	468.95	718.68	179.67
77	2484.87	507.37	723.20	180.80	2664.54	535.62	777.44	194.36
78	2780.93	585.34	786.48	196.62	2970.77	621.50	840.72	210.18
79	3123.32	675.74	863.32	215.83	3324.46	718.68	917.56	229.39
80	3503.00	776.31	949.20	237.30	3714.31	824.90	1003.44	250.86
81	3910.93	881.40	1039.60	259.90	4132.41	934.51	1093.84	273.46
82	4338.07	989.88	1134.52	283.63	4568.59	1046.38	1193.28	298.32
83	4776.51	1098.36	1233.96	308.49	5013.81	1157.12	1292.72	323.18
84	5225.12	1206.84	1337.92	334.48	5468.07	1267.86	1396.68	349.17
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
30	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
31	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
32	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
33	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
34	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
35	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
36	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
37	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
38	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
39	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
40	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
41	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
42	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
43	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
44	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
45	349.17	29.38	94.92	23.73	452.00	53.11	135.60	33.90
46	349.17	29.38	94.92	23.73	452.00	53.11	135.60	33.90
47	349.17	29.38	94.92	23.73	452.00	53.11	135.60	33.90
48	349.17	29.38	94.92	23.73	452.00	53.11	135.60	33.90
49	349.17	29.38	94.92	23.73	452.00	53.11	135.60	33.90
50	358.21	31.64	99.44	24.86	461.04	55.37	144.64	36.16
51	371.77	35.03	108.48	27.12	474.60	58.76	149.16	37.29
52	386.46	38.42	113.00	28.25	490.42	62.15	158.20	39.55
53	402.28	42.94	122.04	30.51	507.37	66.67	162.72	40.68
54	419.23	46.33	131.08	32.77	525.45	70.06	171.76	42.94
55	438.44	50.85	135.60	33.90	543.53	74.58	180.80	45.20
56	457.65	55.37	144.64	36.16	563.87	79.10	185.32	46.33
57	476.86	59.89	153.68	38.42	585.34	84.75	194.36	48.59
58	499.46	65.54	162.72	40.68	609.07	89.27	203.40	50.85
59	526.58	72.32	171.76	42.94	636.19	96.05	212.44	53.11
60	557.09	79.10	180.80	45.20	668.96	102.83	226.00	56.50
61	590.99	87.01	194.36	48.59	705.12	111.87	235.04	58.76
62	629.41	96.05	207.92	51.98	744.67	120.91	248.60	62.15
63	671.22	105.09	221.48	55.37	788.74	129.95	262.16	65.54
64	716.42	115.26	235.04	58.76	835.07	141.25	275.72	68.93
65	765.01	126.56	248.60	62.15	885.92	152.55	289.28	72.32
66	816.99	138.99	262.16	65.54	940.16	163.85	302.84	75.71
67	871.23	151.42	275.72	68.93	997.79	177.41	320.92	80.23
68	937.90	166.11	293.80	73.45	1067.85	192.10	339.00	84.75
69	1021.52	185.32	316.40	79.10	1153.73	211.31	357.08	89.27
70	1118.70	206.79	339.00	84.75	1253.17	232.78	379.68	94.92
71	1223.79	229.39	361.60	90.40	1361.65	255.38	406.80	101.70
72	1332.27	253.12	388.72	97.18	1473.52	279.11	433.92	108.48
73	1446.40	275.72	415.84	103.96	1588.78	300.58	461.04	115.26
74	1576.35	299.45	447.48	111.87	1719.86	320.92	492.68	123.17
75	1725.51	329.96	483.64	120.91	1871.28	349.17	528.84	132.21
76	1901.79	369.51	528.84	132.21	2050.95	388.72	569.52	142.38
77	2110.84	421.49	574.04	143.51	2266.78	447.48	619.24	154.81
78	2357.18	487.03	628.28	157.07	2521.03	520.93	673.48	168.37
79	2635.16	561.61	687.04	171.76	2809.18	600.03	736.76	184.19
80	2941.39	640.71	759.36	189.84	3123.32	684.78	804.56	201.14
81	3266.83	724.33	831.68	207.92	3456.67	770.66	881.40	220.35
82	3604.70	809.08	908.52	227.13	3802.45	857.67	958.24	239.56
83	3950.48	892.70	989.88	247.47	4152.75	943.55	1039.60	259.90
84	4301.91	977.45	1075.76	268.94	4507.57	1029.43	1125.48	281.37
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
30	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
31	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
32	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
33	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
34	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
35	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
36	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
37	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
38	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
39	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
40	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
41	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
42	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
43	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
44	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
45	447.48	53.11	135.60	33.90	642.97	98.31	207.92	51.98
46	447.48	53.11	135.60	33.90	642.97	98.31	207.92	51.98
47	447.48	53.11	135.60	33.90	642.97	98.31	207.92	51.98
48	447.48	53.11	135.60	33.90	642.97	98.31	207.92	51.98
49	447.48	53.11	135.60	33.90	642.97	98.31	207.92	51.98
50	465.56	57.63	149.16	37.29	661.05	101.70	221.48	55.37
51	489.29	63.28	158.20	39.55	687.04	108.48	230.52	57.63
52	516.41	68.93	171.76	42.94	714.16	114.13	239.56	59.89
53	543.53	75.71	180.80	45.20	744.67	120.91	248.60	62.15
54	574.04	83.62	189.84	47.46	777.44	128.82	262.16	65.54
55	605.68	90.40	203.40	50.85	811.34	136.73	271.20	67.80
56	638.45	98.31	212.44	53.11	847.50	144.64	284.76	71.19
57	673.48	107.35	226.00	56.50	884.79	153.68	293.80	73.45
58	711.90	116.39	235.04	58.76	926.60	163.85	307.36	76.84
59	757.10	126.56	253.12	63.28	976.32	175.15	320.92	80.23
60	810.21	138.99	266.68	66.67	1033.95	187.58	339.00	84.75
61	867.84	152.55	280.24	70.06	1097.23	202.27	352.56	88.14
62	933.38	167.24	298.32	74.58	1167.29	218.09	370.64	92.66
63	1003.44	184.19	316.40	79.10	1244.13	236.17	388.72	97.18
64	1080.28	201.14	334.48	83.62	1327.75	254.25	411.32	102.83
65	1161.64	220.35	357.08	89.27	1417.02	274.59	429.40	107.35
66	1248.65	240.69	375.16	93.79	1510.81	296.06	452.00	113.00
67	1340.18	262.16	397.76	99.44	1611.38	318.66	470.08	117.52
68	1452.05	287.02	420.36	105.09	1732.29	345.78	497.20	124.30
69	1593.30	319.79	447.48	111.87	1884.84	379.68	524.32	131.08
70	1756.02	355.95	479.12	119.78	2058.86	416.97	555.96	138.99
71	1931.17	395.50	510.76	127.69	2246.44	457.65	592.12	148.03
72	2113.10	433.92	546.92	136.73	2439.67	498.33	628.28	157.07
73	2305.20	473.47	583.08	145.77	2643.07	536.75	664.44	166.11
74	2524.42	516.41	623.76	155.94	2873.59	576.30	709.64	177.41
75	2778.67	568.39	673.48	168.37	3142.53	627.15	759.36	189.84
76	3075.86	635.06	727.72	181.93	3458.93	696.08	813.60	203.40
77	3425.03	722.07	791.00	197.75	3836.35	794.39	881.40	220.35
78	3843.13	831.68	863.32	215.83	4290.61	922.08	958.24	239.56
79	4331.29	961.63	949.20	237.30	4821.71	1070.11	1048.64	262.16
80	4875.95	1106.27	1044.12	261.03	5413.83	1231.70	1148.08	287.02
81	5462.42	1259.95	1148.08	287.02	6051.15	1402.33	1256.56	314.14
82	6077.14	1417.02	1256.56	314.14	6715.59	1574.09	1374.08	343.52
83	6707.68	1574.09	1369.56	342.39	7393.59	1744.72	1491.60	372.90
84	7354.04	1732.29	1487.08	371.77	8087.41	1914.22	1613.64	403.41
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
30	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
31	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
32	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
33	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
34	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
35	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
36	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
37	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
38	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
39	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
40	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
41	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
42	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
43	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
44	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
45	412.45	45.20	99.44	24.86	581.95	83.62	158.20	39.55
46	412.45	45.20	99.44	24.86	581.95	83.62	158.20	39.55
47	412.45	45.20	99.44	24.86	581.95	83.62	158.20	39.55
48	412.45	45.20	99.44	24.86	581.95	83.62	158.20	39.55
49	412.45	45.20	99.44	24.86	581.95	83.62	158.20	39.55
50	428.27	48.59	113.00	28.25	596.64	87.01	167.24	41.81
51	448.61	53.11	117.52	29.38	618.11	91.53	176.28	44.07
52	470.08	58.76	126.56	31.64	641.84	97.18	180.80	45.20
53	493.81	64.41	135.60	33.90	667.83	103.96	189.84	47.46
54	519.80	70.06	140.12	35.03	694.95	109.61	198.88	49.72
55	546.92	76.84	149.16	37.29	724.33	116.39	207.92	51.98
56	575.17	83.62	158.20	39.55	754.84	123.17	216.96	54.24
57	604.55	90.40	167.24	41.81	787.61	131.08	226.00	56.50
58	637.32	98.31	176.28	44.07	823.77	140.12	235.04	58.76
59	675.74	107.35	189.84	47.46	865.58	149.16	248.60	62.15
60	719.81	117.52	203.40	50.85	914.17	160.46	257.64	64.41
61	769.53	128.82	212.44	53.11	968.41	172.89	271.20	67.80
62	824.90	142.38	226.00	56.50	1028.30	186.45	289.28	72.32
63	884.79	155.94	244.08	61.02	1092.71	201.14	302.84	75.71
64	949.20	170.63	257.64	64.41	1163.90	216.96	316.40	79.10
65	1018.13	186.45	271.20	67.80	1239.61	233.91	334.48	83.62
66	1092.71	203.40	289.28	72.32	1319.84	251.99	352.56	88.14
67	1170.68	221.48	307.36	76.84	1405.72	271.20	370.64	92.66
68	1264.47	242.95	325.44	81.36	1508.55	293.80	388.72	97.18
69	1383.12	270.07	348.04	87.01	1636.24	322.05	415.84	103.96
70	1518.72	300.58	375.16	93.79	1782.01	353.69	442.96	110.74
71	1665.62	332.22	402.28	100.57	1939.08	387.59	470.08	117.52
72	1818.17	364.99	433.92	108.48	2100.67	421.49	501.72	125.43
73	1976.37	396.63	461.04	115.26	2269.04	450.87	533.36	133.34
74	2154.91	430.53	497.20	124.30	2455.49	480.25	569.52	142.38
75	2361.70	471.21	537.88	134.47	2672.45	517.54	610.20	152.55
76	2605.78	526.58	583.08	145.77	2932.35	576.30	659.92	164.98
77	2896.19	601.16	637.32	159.33	3248.75	664.44	714.16	178.54
78	3240.84	693.82	700.60	175.15	3623.91	776.31	781.96	195.49
79	3631.82	798.91	772.92	193.23	4049.92	896.09	858.80	214.70
80	4060.09	911.91	849.76	212.44	4515.48	1021.52	940.16	235.04
81	4515.48	1029.43	935.64	233.91	5008.16	1150.34	1030.56	257.64
82	4988.95	1149.21	1026.04	256.51	5517.79	1279.16	1130.00	282.50
83	5470.33	1267.86	1120.96	280.24	6033.07	1406.85	1224.92	306.23
84	5959.62	1386.51	1215.88	303.97	6554.00	1533.41	1324.36	331.09
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	2.6% Simple Inflation		2.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	267.00	16.00	332.00	31.00
30	267.00	16.00	332.00	31.00
31	267.00	16.00	332.00	31.00
32	267.00	16.00	332.00	31.00
33	267.00	16.00	332.00	31.00
34	267.00	16.00	332.00	31.00
35	267.00	16.00	332.00	31.00
36	267.00	16.00	332.00	31.00
37	267.00	16.00	332.00	31.00
38	267.00	16.00	332.00	31.00
39	267.00	16.00	332.00	31.00
40	267.00	16.00	332.00	31.00
41	267.00	16.00	332.00	31.00
42	267.00	16.00	332.00	31.00
43	267.00	16.00	332.00	31.00
44	267.00	16.00	332.00	31.00
45	282.00	20.00	346.00	34.00
46	282.00	20.00	346.00	34.00
47	282.00	20.00	346.00	34.00
48	282.00	20.00	346.00	34.00
49	282.00	20.00	346.00	34.00
50	288.00	21.00	351.00	36.00
51	297.00	24.00	360.00	38.00
52	307.00	26.00	370.00	40.00
53	317.00	28.00	380.00	43.00
54	328.00	31.00	392.00	45.00
55	340.00	34.00	404.00	48.00
56	352.00	37.00	417.00	51.00
57	365.00	40.00	430.00	54.00
58	380.00	43.00	445.00	58.00
59	397.00	47.00	463.00	62.00
60	417.00	52.00	483.00	66.00
61	440.00	57.00	506.00	71.00
62	464.00	63.00	532.00	77.00
63	492.00	69.00	559.00	83.00
64	521.00	76.00	590.00	90.00
65	553.00	83.00	622.00	97.00
66	586.00	90.00	657.00	105.00
67	622.00	98.00	694.00	113.00
68	665.00	108.00	738.00	123.00
69	720.00	120.00	793.00	135.00
70	783.00	134.00	857.00	149.00
71	852.00	149.00	927.00	163.00
72	923.00	164.00	999.00	178.00
73	999.00	180.00	1075.00	192.00
74	1086.00	197.00	1162.00	208.00
75	1186.00	217.00	1261.00	227.00
76	1300.00	242.00	1376.00	252.00
77	1431.00	274.00	1508.00	285.00
78	1584.00	313.00	1663.00	327.00
79	1759.00	359.00	1841.00	375.00
80	1953.00	409.00	2037.00	428.00
81	2161.00	463.00	2247.00	483.00
82	2381.00	518.00	2467.00	539.00
83	2607.00	573.00	2693.00	595.00
84	2840.00	629.00	2925.00	651.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	2.6% Simple Inflation		2.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	254.00	13.00	307.00	25.00
30	254.00	13.00	307.00	25.00
31	254.00	13.00	307.00	25.00
32	254.00	13.00	307.00	25.00
33	254.00	13.00	307.00	25.00
34	254.00	13.00	307.00	25.00
35	254.00	13.00	307.00	25.00
36	254.00	13.00	307.00	25.00
37	254.00	13.00	307.00	25.00
38	254.00	13.00	307.00	25.00
39	254.00	13.00	307.00	25.00
40	254.00	13.00	307.00	25.00
41	254.00	13.00	307.00	25.00
42	254.00	13.00	307.00	25.00
43	254.00	13.00	307.00	25.00
44	254.00	13.00	307.00	25.00
45	265.00	16.00	318.00	28.00
46	265.00	16.00	318.00	28.00
47	265.00	16.00	318.00	28.00
48	265.00	16.00	318.00	28.00
49	265.00	16.00	318.00	28.00
50	270.00	17.00	322.00	29.00
51	277.00	19.00	329.00	31.00
52	285.00	21.00	337.00	33.00
53	293.00	23.00	346.00	35.00
54	302.00	25.00	355.00	37.00
55	312.00	27.00	365.00	39.00
56	322.00	30.00	375.00	41.00
57	333.00	32.00	386.00	44.00
58	345.00	35.00	399.00	47.00
59	359.00	38.00	413.00	50.00
60	375.00	42.00	430.00	54.00
61	394.00	46.00	449.00	58.00
62	414.00	51.00	470.00	63.00
63	437.00	56.00	493.00	68.00
64	461.00	61.00	518.00	73.00
65	487.00	67.00	545.00	79.00
66	515.00	73.00	574.00	86.00
67	545.00	80.00	605.00	92.00
68	580.00	88.00	641.00	100.00
69	625.00	98.00	687.00	110.00
70	677.00	109.00	740.00	121.00
71	734.00	121.00	797.00	133.00
72	792.00	133.00	856.00	145.00
73	855.00	146.00	919.00	157.00
74	926.00	160.00	990.00	169.00
75	1007.00	176.00	1071.00	184.00
76	1101.00	196.00	1165.00	205.00
77	1208.00	222.00	1274.00	232.00
78	1332.00	254.00	1400.00	267.00
79	1474.00	291.00	1544.00	305.00
80	1631.00	331.00	1702.00	347.00
81	1798.00	374.00	1871.00	391.00
82	1974.00	417.00	2048.00	435.00
83	2155.00	461.00	2229.00	479.00
84	2341.00	505.00	2414.00	523.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	2.6% Simple Inflation		2.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	284.00	20.00	366.00	39.00
30	284.00	20.00	366.00	39.00
31	284.00	20.00	366.00	39.00
32	284.00	20.00	366.00	39.00
33	284.00	20.00	366.00	39.00
34	284.00	20.00	366.00	39.00
35	284.00	20.00	366.00	39.00
36	284.00	20.00	366.00	39.00
37	284.00	20.00	366.00	39.00
38	284.00	20.00	366.00	39.00
39	284.00	20.00	366.00	39.00
40	284.00	20.00	366.00	39.00
41	284.00	20.00	366.00	39.00
42	284.00	20.00	366.00	39.00
43	284.00	20.00	366.00	39.00
44	284.00	20.00	366.00	39.00
45	303.00	25.00	384.00	43.00
46	303.00	25.00	384.00	43.00
47	303.00	25.00	384.00	43.00
48	303.00	25.00	384.00	43.00
49	303.00	25.00	384.00	43.00
50	310.00	27.00	391.00	45.00
51	322.00	29.00	403.00	48.00
52	334.00	32.00	415.00	51.00
53	347.00	35.00	428.00	54.00
54	361.00	39.00	443.00	57.00
55	376.00	42.00	458.00	61.00
56	391.00	46.00	474.00	64.00
57	408.00	50.00	491.00	68.00
58	426.00	54.00	510.00	73.00
59	448.00	59.00	532.00	78.00
60	473.00	65.00	558.00	84.00
61	501.00	72.00	587.00	90.00
62	532.00	79.00	619.00	97.00
63	566.00	87.00	654.00	105.00
64	603.00	95.00	692.00	114.00
65	642.00	104.00	733.00	123.00
66	684.00	114.00	777.00	133.00
67	729.00	124.00	823.00	143.00
68	783.00	136.00	879.00	155.00
69	852.00	151.00	949.00	171.00
70	931.00	169.00	1030.00	188.00
71	1018.00	188.00	1118.00	207.00
72	1107.00	207.00	1208.00	226.00
73	1203.00	227.00	1305.00	244.00
74	1312.00	248.00	1414.00	263.00
75	1438.00	274.00	1540.00	288.00
76	1583.00	306.00	1687.00	320.00
77	1751.00	347.00	1858.00	363.00
78	1948.00	398.00	2059.00	418.00
79	2176.00	458.00	2291.00	482.00
80	2429.00	524.00	2548.00	551.00
81	2701.00	594.00	2824.00	624.00
82	2987.00	667.00	3113.00	698.00
83	3282.00	739.00	3409.00	771.00
84	3585.00	812.00	3713.00	845.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	2.6% Simple Inflation		2.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	268.00	16.00	338.00	32.00
30	268.00	16.00	338.00	32.00
31	268.00	16.00	338.00	32.00
32	268.00	16.00	338.00	32.00
33	268.00	16.00	338.00	32.00
34	268.00	16.00	338.00	32.00
35	268.00	16.00	338.00	32.00
36	268.00	16.00	338.00	32.00
37	268.00	16.00	338.00	32.00
38	268.00	16.00	338.00	32.00
39	268.00	16.00	338.00	32.00
40	268.00	16.00	338.00	32.00
41	268.00	16.00	338.00	32.00
42	268.00	16.00	338.00	32.00
43	268.00	16.00	338.00	32.00
44	268.00	16.00	338.00	32.00
45	283.00	20.00	352.00	36.00
46	283.00	20.00	352.00	36.00
47	283.00	20.00	352.00	36.00
48	283.00	20.00	352.00	36.00
49	283.00	20.00	352.00	36.00
50	289.00	22.00	357.00	37.00
51	298.00	24.00	366.00	39.00
52	308.00	26.00	377.00	42.00
53	319.00	29.00	388.00	44.00
54	331.00	32.00	400.00	47.00
55	343.00	35.00	412.00	50.00
56	356.00	38.00	426.00	53.00
57	370.00	41.00	440.00	56.00
58	385.00	45.00	456.00	60.00
59	403.00	49.00	474.00	64.00
60	424.00	54.00	496.00	69.00
61	447.00	59.00	520.00	75.00
62	473.00	65.00	547.00	81.00
63	502.00	71.00	577.00	87.00
64	533.00	78.00	609.00	94.00
65	566.00	86.00	643.00	102.00
66	601.00	94.00	679.00	110.00
67	638.00	102.00	718.00	118.00
68	684.00	112.00	765.00	129.00
69	741.00	125.00	823.00	142.00
70	806.00	140.00	891.00	156.00
71	878.00	155.00	963.00	171.00
72	953.00	171.00	1039.00	187.00
73	1032.00	187.00	1119.00	202.00
74	1121.00	204.00	1209.00	217.00
75	1225.00	225.00	1312.00	236.00
76	1344.00	251.00	1433.00	263.00
77	1483.00	285.00	1575.00	299.00
78	1645.00	328.00	1741.00	345.00
79	1831.00	376.00	1930.00	397.00
80	2035.00	429.00	2137.00	452.00
81	2253.00	485.00	2359.00	510.00
82	2482.00	542.00	2590.00	568.00
83	2717.00	599.00	2826.00	626.00
84	2958.00	657.00	3067.00	684.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	2.6% Simple Inflation		2.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	306.00	25.00	415.00	50.00
30	306.00	25.00	415.00	50.00
31	306.00	25.00	415.00	50.00
32	306.00	25.00	415.00	50.00
33	306.00	25.00	415.00	50.00
34	306.00	25.00	415.00	50.00
35	306.00	25.00	415.00	50.00
36	306.00	25.00	415.00	50.00
37	306.00	25.00	415.00	50.00
38	306.00	25.00	415.00	50.00
39	306.00	25.00	415.00	50.00
40	306.00	25.00	415.00	50.00
41	306.00	25.00	415.00	50.00
42	306.00	25.00	415.00	50.00
43	306.00	25.00	415.00	50.00
44	306.00	25.00	415.00	50.00
45	331.00	32.00	439.00	56.00
46	331.00	32.00	439.00	56.00
47	331.00	32.00	439.00	56.00
48	331.00	32.00	439.00	56.00
49	331.00	32.00	439.00	56.00
50	342.00	34.00	449.00	59.00
51	356.00	38.00	463.00	62.00
52	372.00	41.00	479.00	66.00
53	389.00	45.00	497.00	70.00
54	407.00	50.00	516.00	74.00
55	426.00	54.00	536.00	79.00
56	446.00	59.00	556.00	84.00
57	467.00	64.00	578.00	89.00
58	491.00	70.00	603.00	94.00
59	518.00	76.00	632.00	101.00
60	551.00	84.00	666.00	109.00
61	587.00	92.00	703.00	117.00
62	627.00	101.00	745.00	127.00
63	671.00	111.00	791.00	137.00
64	718.00	122.00	840.00	148.00
65	769.00	134.00	893.00	160.00
66	823.00	146.00	950.00	173.00
67	880.00	159.00	1010.00	186.00
68	950.00	175.00	1082.00	202.00
69	1038.00	195.00	1174.00	222.00
70	1140.00	218.00	1279.00	245.00
71	1252.00	243.00	1393.00	270.00
72	1366.00	267.00	1510.00	294.00
73	1488.00	292.00	1634.00	317.00
74	1628.00	319.00	1775.00	342.00
75	1789.00	352.00	1938.00	373.00
76	1978.00	395.00	2130.00	415.00
77	2199.00	449.00	2358.00	474.00
78	2461.00	518.00	2629.00	550.00
79	2764.00	598.00	2942.00	636.00
80	3100.00	687.00	3287.00	730.00
81	3461.00	780.00	3657.00	827.00
82	3839.00	876.00	4043.00	926.00
83	4227.00	972.00	4437.00	1024.00
84	4624.00	1068.00	4839.00	1122.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	2.6% Simple Inflation		2.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	288.00	21.00	381.00	42.00
30	288.00	21.00	381.00	42.00
31	288.00	21.00	381.00	42.00
32	288.00	21.00	381.00	42.00
33	288.00	21.00	381.00	42.00
34	288.00	21.00	381.00	42.00
35	288.00	21.00	381.00	42.00
36	288.00	21.00	381.00	42.00
37	288.00	21.00	381.00	42.00
38	288.00	21.00	381.00	42.00
39	288.00	21.00	381.00	42.00
40	288.00	21.00	381.00	42.00
41	288.00	21.00	381.00	42.00
42	288.00	21.00	381.00	42.00
43	288.00	21.00	381.00	42.00
44	288.00	21.00	381.00	42.00
45	309.00	26.00	400.00	47.00
46	309.00	26.00	400.00	47.00
47	309.00	26.00	400.00	47.00
48	309.00	26.00	400.00	47.00
49	309.00	26.00	400.00	47.00
50	317.00	28.00	408.00	49.00
51	329.00	31.00	420.00	52.00
52	342.00	34.00	434.00	55.00
53	356.00	38.00	449.00	59.00
54	371.00	41.00	465.00	62.00
55	388.00	45.00	481.00	66.00
56	405.00	49.00	499.00	70.00
57	422.00	53.00	518.00	75.00
58	442.00	58.00	539.00	79.00
59	466.00	64.00	563.00	85.00
60	493.00	70.00	592.00	91.00
61	523.00	77.00	624.00	99.00
62	557.00	85.00	659.00	107.00
63	594.00	93.00	698.00	115.00
64	634.00	102.00	739.00	125.00
65	677.00	112.00	784.00	135.00
66	723.00	123.00	832.00	145.00
67	771.00	134.00	883.00	157.00
68	830.00	147.00	945.00	170.00
69	904.00	164.00	1021.00	187.00
70	990.00	183.00	1109.00	206.00
71	1083.00	203.00	1205.00	226.00
72	1179.00	224.00	1304.00	247.00
73	1280.00	244.00	1406.00	266.00
74	1395.00	265.00	1522.00	284.00
75	1527.00	292.00	1656.00	309.00
76	1683.00	327.00	1815.00	344.00
77	1868.00	373.00	2006.00	396.00
78	2086.00	431.00	2231.00	461.00
79	2332.00	497.00	2486.00	531.00
80	2603.00	567.00	2764.00	606.00
81	2891.00	641.00	3059.00	682.00
82	3190.00	716.00	3365.00	759.00
83	3496.00	790.00	3675.00	835.00
84	3807.00	865.00	3989.00	911.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	2.6% Simple Inflation		2.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	356.00	37.00	529.00	77.00
30	356.00	37.00	529.00	77.00
31	356.00	37.00	529.00	77.00
32	356.00	37.00	529.00	77.00
33	356.00	37.00	529.00	77.00
34	356.00	37.00	529.00	77.00
35	356.00	37.00	529.00	77.00
36	356.00	37.00	529.00	77.00
37	356.00	37.00	529.00	77.00
38	356.00	37.00	529.00	77.00
39	356.00	37.00	529.00	77.00
40	356.00	37.00	529.00	77.00
41	356.00	37.00	529.00	77.00
42	356.00	37.00	529.00	77.00
43	356.00	37.00	529.00	77.00
44	356.00	37.00	529.00	77.00
45	396.00	47.00	569.00	87.00
46	396.00	47.00	569.00	87.00
47	396.00	47.00	569.00	87.00
48	396.00	47.00	569.00	87.00
49	396.00	47.00	569.00	87.00
50	412.00	51.00	585.00	90.00
51	433.00	56.00	608.00	96.00
52	457.00	61.00	632.00	101.00
53	481.00	67.00	659.00	107.00
54	508.00	74.00	688.00	114.00
55	536.00	80.00	718.00	121.00
56	565.00	87.00	750.00	128.00
57	596.00	95.00	783.00	136.00
58	630.00	103.00	820.00	145.00
59	670.00	112.00	864.00	155.00
60	717.00	123.00	915.00	166.00
61	768.00	135.00	971.00	179.00
62	826.00	148.00	1033.00	193.00
63	888.00	163.00	1101.00	209.00
64	956.00	178.00	1175.00	225.00
65	1028.00	195.00	1254.00	243.00
66	1105.00	213.00	1337.00	262.00
67	1186.00	232.00	1426.00	282.00
68	1285.00	254.00	1533.00	306.00
69	1410.00	283.00	1668.00	336.00
70	1554.00	315.00	1822.00	369.00
71	1709.00	350.00	1988.00	405.00
72	1870.00	384.00	2159.00	441.00
73	2040.00	419.00	2339.00	475.00
74	2234.00	457.00	2543.00	510.00
75	2459.00	503.00	2781.00	555.00
76	2722.00	562.00	3061.00	616.00
77	3031.00	639.00	3395.00	703.00
78	3401.00	736.00	3797.00	816.00
79	3833.00	851.00	4267.00	947.00
80	4315.00	979.00	4791.00	1090.00
81	4834.00	1115.00	5355.00	1241.00
82	5378.00	1254.00	5943.00	1393.00
83	5936.00	1393.00	6543.00	1544.00
84	6508.00	1533.00	7157.00	1694.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	2.6% Simple Inflation		2.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	332.00	31.00	481.00	66.00
30	332.00	31.00	481.00	66.00
31	332.00	31.00	481.00	66.00
32	332.00	31.00	481.00	66.00
33	332.00	31.00	481.00	66.00
34	332.00	31.00	481.00	66.00
35	332.00	31.00	481.00	66.00
36	332.00	31.00	481.00	66.00
37	332.00	31.00	481.00	66.00
38	332.00	31.00	481.00	66.00
39	332.00	31.00	481.00	66.00
40	332.00	31.00	481.00	66.00
41	332.00	31.00	481.00	66.00
42	332.00	31.00	481.00	66.00
43	332.00	31.00	481.00	66.00
44	332.00	31.00	481.00	66.00
45	365.00	40.00	515.00	74.00
46	365.00	40.00	515.00	74.00
47	365.00	40.00	515.00	74.00
48	365.00	40.00	515.00	74.00
49	365.00	40.00	515.00	74.00
50	379.00	43.00	528.00	77.00
51	397.00	47.00	547.00	81.00
52	416.00	52.00	568.00	86.00
53	437.00	57.00	591.00	92.00
54	460.00	62.00	615.00	97.00
55	484.00	68.00	641.00	103.00
56	509.00	74.00	668.00	109.00
57	535.00	80.00	697.00	116.00
58	564.00	87.00	729.00	124.00
59	598.00	95.00	766.00	132.00
60	637.00	104.00	809.00	142.00
61	681.00	114.00	857.00	153.00
62	730.00	126.00	910.00	165.00
63	783.00	138.00	967.00	178.00
64	840.00	151.00	1030.00	192.00
65	901.00	165.00	1097.00	207.00
66	967.00	180.00	1168.00	223.00
67	1036.00	196.00	1244.00	240.00
68	1119.00	215.00	1335.00	260.00
69	1224.00	239.00	1448.00	285.00
70	1344.00	266.00	1577.00	313.00
71	1474.00	294.00	1716.00	343.00
72	1609.00	323.00	1859.00	373.00
73	1749.00	351.00	2008.00	399.00
74	1907.00	381.00	2173.00	425.00
75	2090.00	417.00	2365.00	458.00
76	2306.00	466.00	2595.00	510.00
77	2563.00	532.00	2875.00	588.00
78	2868.00	614.00	3207.00	687.00
79	3214.00	707.00	3584.00	793.00
80	3593.00	807.00	3996.00	904.00
81	3996.00	911.00	4432.00	1018.00
82	4415.00	1017.00	4883.00	1132.00
83	4841.00	1122.00	5339.00	1245.00
84	5274.00	1227.00	5800.00	1357.00
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase - Gold Policy Series
April 15, 2014

Product Name	Form Number	Issue Date Range
Advantage Gold Select	LTC-96 VA	Sep 1996 - Mar 1998
Advantage Gold Select	LTC-96 VA 9/96	Jan 1997 - Jan 2004
Advantage Classic	LTC-96CL VA	Nov 1996 - May 1997
Advantage Classic	LTC-96CL VA 9/96	Feb 1997 - Nov 1997
Advantage Gold Facility Only	NH-99 VA 4/99	Jan 2000 - Feb 2003
Fidelity Advantage Gold Select	LTC2000 VA 4/00	May 2002 - Dec 2002

1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the above captioned Policy series forms. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an in force rate increase request have been met. This rate filing is not intended to be used for any other purpose.

2. Benefit Description

A brief policy description for each of the policy forms:

LTC-96 VA, LTC-96 VA 9/96
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility or covered services received in a community setting.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in a community setting or in an assisted living facility, the maximum daily amount could be 50%, 80%, or 100% of the nursing home maximum daily amount, as elected at issue. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toiletting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving benefits and will continue to be waived until the insured stops receiving such benefits.

LTC-96CL VA, LTC-96CL VA 9/96
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility or covered services received in a community setting.

For care received in a nursing home, provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in a community setting or in an assisted living facility, provides reimbursement of 80% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount; this maximum daily amount could be 50%, 80%, or 100% of the nursing home maximum daily amount, and is elected at issue. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toiletting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving nursing home benefits

and will continue to be waived until the insured stops receiving such benefits.

LTC2000 VA 4/00
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility or covered services received in a community setting.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in a community setting or in an assisted living facility, the maximum daily amount is 150% of the nursing home maximum daily amount. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toiletting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving benefits and will continue to be waived until the insured stops receiving such benefits.

NH-99 VA 4/99
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toiletting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving benefits and will continue to be waived until the insured stops receiving such benefits.

3. Renewability

All policy forms are guaranteed renewable.

4. Applicability

This filing is applicable to in force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders.

5. Actuarial Assumptions

Morbidity

The morbidity assumptions are derived from our own experience, following a comprehensive claim study just recently completed. The study has been peer reviewed both internally as well as by an Independent third party.

Our claims projections include 12 years of future morbidity improvements at 1.1% per year.

Below are currently expected sample annual claim costs for an LTC-96 9/96 policy, 100% HHC, $10 daily benefit, with no inflation protection:

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	1.16	4.19
60	4.40	10.17
65	13.13	28.90
70	28.14	59.61
75	75.83	161.39
80	177.08	299.97
85	361.81	513.14
90	439.44	547.33
95	486.67	540.98

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	3.77	13.54
70	22.95	50.31
75	86.37	178.84
80	189.52	315.63
85	392.22	550.72
90	474.39	586.86
95	505.72	547.15

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	25.25	81.59
80	195.70	324.80
85	469.94	627.28
90	506.74	613.87
95	531.66	552.54

Voluntary Lapses

The voluntary lapse rates are also based on our own experience:

Duration	Inflation Option	
	None/GPO	**All Other**
1	4.90%	3.70%
2	3.50%	2.95%
3	2.90%	2.50%
4	2.35%	1.85%
5	2.05%	1.75%
6	1.00%	0.90%
7	1.00%	0.85%
8	1.00%	0.85%
9	1.00%	0.85%
10	1.00%	0.85%
11+	0.95%	0.85%

Mortality

The mortality rates have also been derived based on our own experience within our individual long-term care block of business.

The base mortality table is the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 19 years of historical improvements based on scale AA. We then apply the following series of adjustment factors (factors for ages not listed above are interpolated):

Policy Duration	Preferred Risk Class (Married)				Pref. Risk Class (Single, Female)				Pref. Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	22.9%	13.1%	13.1%	19.7%	26.6%	15.2%	15.2%	22.8%	27.8%	15.9%	15.9%	23.8%
2	24.9%	15.1%	17.7%	22.9%	28.8%	17.5%	20.5%	26.6%	30.2%	18.3%	21.4%	27.8%
3	26.9%	17.0%	22.3%	26.2%	31.1%	19.7%	25.8%	30.4%	32.5%	20.6%	27.0%	31.7%
4	28.2%	19.0%	26.9%	29.5%	32.6%	22.0%	31.1%	34.2%	34.1%	23.0%	32.5%	35.7%
5	29.5%	21.6%	31.5%	32.8%	34.2%	25.1%	36.4%	38.0%	35.7%	26.2%	38.1%	39.7%
6	30.8%	24.9%	36.1%	36.1%	35.7%	28.8%	41.8%	41.8%	37.3%	30.2%	43.6%	43.6%
7	32.1%	28.8%	38.0%	39.3%	37.2%	33.4%	44.0%	45.5%	38.9%	34.9%	46.0%	47.6%
8	33.4%	33.4%	40.0%	42.6%	38.7%	38.7%	46.3%	49.3%	40.5%	40.5%	48.4%	51.6%
9	34.7%	38.0%	42.0%	45.9%	40.2%	44.0%	48.6%	53.1%	42.1%	46.0%	50.8%	55.6%
10	35.4%	42.6%	43.9%	49.2%	41.0%	49.3%	50.9%	56.9%	42.9%	51.6%	53.2%	59.5%
11	36.1%	44.6%	47.9%	52.4%	41.8%	51.6%	55.4%	60.7%	43.7%	54.0%	57.9%	63.5%
12	37.0%	45.9%	51.8%	55.7%	42.8%	53.1%	60.0%	64.5%	44.8%	55.6%	62.7%	67.5%
13	37.9%	46.5%	53.8%	59.0%	43.8%	53.9%	62.2%	68.3%	45.8%	56.3%	65.1%	71.4%
14	38.8%	47.3%	55.7%	62.3%	44.9%	54.7%	64.5%	72.1%	46.9%	57.2%	67.5%	75.4%
15	39.6%	48.1%	57.7%	65.6%	45.9%	55.7%	66.8%	75.9%	48.0%	58.2%	69.8%	79.4%
16	42.2%	51.1%	61.4%	68.2%	47.5%	57.5%	69.1%	76.8%	49.2%	59.6%	71.6%	79.6%
17	44.8%	54.2%	64.9%	70.9%	49.0%	59.2%	70.9%	77.5%	50.4%	60.9%	72.9%	79.7%
18	47.6%	57.4%	68.6%	73.7%	50.5%	60.9%	72.8%	78.2%	51.5%	62.1%	74.2%	79.7%
19	50.4%	60.7%	72.5%	76.5%	51.9%	62.6%	74.7%	78.8%	52.4%	63.2%	75.5%	79.6%
20	53.4%	64.2%	76.9%	79.3%	53.4%	64.2%	76.9%	79.3%	53.4%	64.2%	76.9%	79.3%
21	56.1%	67.2%	81.4%	81.4%	56.1%	67.2%	81.4%	81.4%	56.1%	67.2%	81.4%	81.4%
22	59.2%	70.3%	83.4%	83.4%	59.2%	70.3%	83.4%	83.4%	59.2%	70.3%	83.4%	83.4%
23	62.4%	73.6%	85.5%	85.5%	62.4%	73.6%	85.5%	85.5%	62.4%	73.6%	85.5%	85.5%
24	66.5%	76.9%	87.5%	87.5%	66.5%	76.9%	87.5%	87.5%	66.5%	76.9%	87.5%	87.5%
25	71.7%	80.2%	89.6%	89.6%	71.7%	80.2%	89.6%	89.6%	71.7%	80.2%	89.6%	89.6%
26	75.3%	81.8%	89.6%	89.6%	75.3%	81.8%	89.6%	89.6%	75.3%	81.8%	89.6%	89.6%
27	78.9%	83.4%	89.6%	89.6%	78.9%	83.4%	89.6%	89.6%	78.9%	83.4%	89.6%	89.6%
28	82.4%	84.9%	89.6%	89.6%	82.4%	84.9%	89.6%	89.6%	82.4%	84.9%	89.6%	89.6%
29	86.0%	86.5%	89.6%	89.6%	86.0%	86.5%	89.6%	89.6%	86.0%	86.5%	89.6%	89.6%
30	89.6%	89.6%	89.6%	89.6%	89.6%	89.6%	89.6%	89.6%	89.6%	89.6%	89.6%	89.6%

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase - Gold Policy Series
April 15, 2014

Policy Duration	Standard Risk Class (Married)				Std. Risk Class (Single, Female)				Std. Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	34.1%	19.5%	19.5%	29.2%	39.5%	22.6%	22.6%	33.9%	41.3%	23.6%	23.6%	35.4%
2	38.2%	23.1%	27.1%	35.2%	44.2%	26.8%	31.4%	40.7%	46.3%	28.0%	32.9%	42.6%
3	42.5%	26.9%	35.2%	41.5%	49.2%	31.2%	40.8%	48.0%	51.4%	32.6%	42.7%	50.2%
4	45.9%	30.9%	43.7%	48.0%	53.1%	35.8%	50.7%	55.6%	55.5%	37.5%	53.0%	58.1%
5	49.4%	36.2%	52.7%	54.9%	57.2%	41.9%	61.0%	63.6%	59.8%	43.9%	63.8%	66.4%
6	53.0%	42.9%	62.1%	62.1%	61.4%	49.7%	71.9%	71.9%	64.2%	51.9%	75.1%	75.1%
7	55.3%	49.7%	65.5%	67.7%	64.0%	57.5%	75.8%	78.4%	66.9%	60.1%	79.2%	82.0%
8	57.6%	57.6%	68.8%	73.4%	66.6%	66.6%	79.7%	84.9%	69.7%	69.7%	83.3%	88.8%
9	59.8%	65.5%	72.2%	79.0%	69.3%	75.8%	83.6%	91.5%	72.4%	79.2%	87.4%	95.6%
10	60.9%	73.4%	75.6%	84.6%	70.6%	84.9%	87.6%	98.0%	73.8%	88.8%	91.5%	102.5%
11	62.2%	76.7%	82.4%	90.3%	72.0%	88.9%	95.4%	104.5%	75.3%	92.9%	99.7%	109.3%
12	63.6%	79.0%	89.2%	95.9%	73.7%	91.5%	103.2%	111.1%	77.0%	95.6%	107.9%	116.1%
13	65.2%	80.1%	92.5%	101.6%	75.5%	92.8%	107.2%	117.6%	78.9%	97.0%	112.0%	123.0%
14	66.7%	81.4%	95.9%	107.2%	77.2%	94.2%	111.1%	124.1%	80.8%	98.5%	116.1%	129.8%
15	68.2%	82.8%	99.3%	112.9%	79.0%	95.9%	115.0%	130.7%	82.6%	100.3%	120.2%	136.6%
16	70.5%	85.4%	102.6%	114.0%	79.3%	96.0%	115.5%	128.3%	82.3%	99.6%	119.8%	133.1%
17	72.8%	88.0%	105.4%	115.2%	79.6%	96.2%	115.2%	125.9%	81.8%	98.9%	118.5%	129.5%
18	75.2%	90.7%	108.4%	116.4%	79.8%	96.2%	115.1%	123.6%	81.3%	98.1%	117.3%	125.9%
19	77.5%	93.4%	111.6%	117.6%	79.9%	96.2%	114.9%	121.2%	80.7%	97.2%	116.1%	122.4%
20	79.9%	96.2%	115.2%	118.8%	79.9%	96.2%	115.2%	118.8%	79.9%	96.2%	115.2%	118.8%
21	82.0%	98.1%	118.8%	118.8%	82.0%	98.1%	118.8%	118.8%	82.0%	98.1%	118.8%	118.8%
22	84.3%	100.1%	118.8%	118.8%	84.3%	100.1%	118.8%	118.8%	84.3%	100.1%	118.8%	118.8%
23	86.7%	102.2%	118.8%	118.8%	86.7%	102.2%	118.8%	118.8%	86.7%	102.2%	118.8%	118.8%
24	90.3%	104.3%	118.8%	118.8%	90.3%	104.3%	118.8%	118.8%	90.3%	104.3%	118.8%	118.8%
25	95.0%	106.4%	118.8%	118.8%	95.0%	106.4%	118.8%	118.8%	95.0%	106.4%	118.8%	118.8%
26	99.8%	108.4%	118.8%	118.8%	99.8%	108.4%	118.8%	118.8%	99.8%	108.4%	118.8%	118.8%
27	104.5%	110.5%	118.8%	118.8%	104.5%	110.5%	118.8%	118.8%	104.5%	110.5%	118.8%	118.8%
28	109.3%	112.6%	118.8%	118.8%	109.3%	112.6%	118.8%	118.8%	109.3%	112.6%	118.8%	118.8%
29	114.0%	114.7%	118.8%	118.8%	114.0%	114.7%	118.8%	118.8%	114.0%	114.7%	118.8%	118.8%
30	118.8%	118.8%	118.8%	118.8%	118.8%	118.8%	118.8%	118.8%	118.8%	118.8%	118.8%	118.8%

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase - Gold Policy Series
April 15, 2014

Policy Duration	Substandard 1 Risk Class (Married)				Sub 1 Risk Class (Single, Female)				Sub 1 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	44.5%	25.5%	25.5%	38.2%	51.6%	29.5%	29.5%	44.2%	53.9%	30.8%	30.8%	46.2%
2	50.1%	30.3%	35.6%	46.1%	58.0%	35.1%	41.2%	53.4%	60.6%	36.7%	43.1%	55.8%
3	55.9%	35.5%	46.4%	54.5%	64.7%	41.1%	53.7%	63.2%	67.7%	42.9%	56.1%	66.0%
4	60.6%	40.9%	57.8%	63.4%	70.2%	47.3%	66.9%	73.4%	73.3%	49.5%	69.9%	76.8%
5	65.5%	48.0%	69.8%	72.7%	75.8%	55.6%	80.8%	84.2%	79.2%	58.1%	84.5%	88.0%
6	70.5%	57.0%	82.5%	82.5%	81.6%	66.0%	95.5%	95.5%	85.3%	69.0%	99.9%	99.9%
7	75.7%	68.0%	89.6%	92.7%	87.7%	78.7%	103.8%	107.4%	91.7%	82.3%	108.5%	112.2%
8	81.1%	81.1%	97.0%	103.4%	93.9%	93.9%	112.4%	119.7%	98.2%	98.2%	117.5%	125.2%
9	86.7%	94.9%	104.7%	114.5%	100.4%	109.9%	121.3%	132.6%	105.0%	114.9%	126.8%	138.7%
10	90.8%	109.3%	112.7%	126.1%	105.2%	126.6%	130.5%	146.1%	109.9%	132.3%	136.4%	152.7%
11	95.2%	117.5%	126.1%	138.2%	110.2%	136.0%	146.0%	160.0%	115.2%	142.2%	152.6%	167.3%
12	100.0%	124.1%	140.0%	150.7%	115.7%	143.7%	162.2%	174.5%	121.0%	150.2%	169.5%	182.4%
13	102.4%	125.9%	145.4%	159.5%	118.5%	145.7%	168.3%	184.7%	123.9%	152.4%	176.0%	193.1%
14	104.8%	127.8%	150.7%	168.4%	121.3%	148.0%	174.5%	195.0%	126.9%	154.7%	182.4%	203.9%
15	107.2%	130.1%	156.0%	177.3%	124.1%	150.6%	180.6%	205.3%	129.8%	157.5%	188.8%	214.6%
16	110.8%	134.1%	161.2%	179.1%	124.6%	150.8%	181.4%	201.5%	129.2%	156.4%	188.1%	209.0%
17	114.4%	138.2%	165.6%	181.0%	125.0%	151.1%	181.0%	197.8%	128.5%	155.3%	186.1%	203.4%
18	118.1%	142.4%	170.3%	182.9%	125.3%	151.1%	180.8%	194.1%	127.7%	154.0%	184.2%	197.8%
19	121.8%	146.7%	175.2%	184.7%	125.5%	151.1%	180.5%	190.3%	126.7%	152.6%	182.3%	192.2%
20	125.5%	151.1%	181.0%	186.6%	125.5%	151.1%	181.0%	186.6%	125.5%	151.1%	181.0%	186.6%
21	128.8%	154.1%	186.6%	186.6%	128.8%	154.1%	186.6%	186.6%	128.8%	154.1%	186.6%	186.6%
22	132.5%	157.3%	186.6%	186.6%	132.5%	157.3%	186.6%	186.6%	132.5%	157.3%	186.6%	186.6%
23	136.2%	160.6%	186.6%	186.6%	136.2%	160.6%	186.6%	186.6%	136.2%	160.6%	186.6%	186.6%
24	141.8%	163.8%	186.6%	186.6%	141.8%	163.8%	186.6%	186.6%	141.8%	163.8%	186.6%	186.6%
25	149.3%	167.1%	186.6%	186.6%	149.3%	167.1%	186.6%	186.6%	149.3%	167.1%	186.6%	186.6%
26	156.7%	170.3%	186.6%	186.6%	156.7%	170.3%	186.6%	186.6%	156.7%	170.3%	186.6%	186.6%
27	164.2%	173.6%	186.6%	186.6%	164.2%	173.6%	186.6%	186.6%	164.2%	173.6%	186.6%	186.6%
28	171.7%	176.8%	186.6%	186.6%	171.7%	176.8%	186.6%	186.6%	171.7%	176.8%	186.6%	186.6%
29	179.1%	180.1%	186.6%	186.6%	179.1%	180.1%	186.6%	186.6%	179.1%	180.1%	186.6%	186.6%
30	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%

Policy Duration	Substandard 2 Risk Class (Married)				Sub 2 Risk Class (Single, Female)				Sub 2 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	55.7%	31.8%	31.8%	47.7%	64.5%	36.8%	36.8%	55.3%	67.4%	38.5%	38.5%	57.8%
2	62.6%	37.9%	44.5%	57.7%	72.5%	43.9%	51.5%	66.8%	75.8%	45.9%	53.9%	69.8%
3	69.9%	44.3%	58.0%	68.2%	80.9%	51.3%	67.1%	78.9%	84.6%	53.6%	70.2%	82.5%
4	75.7%	51.1%	72.2%	79.3%	87.7%	59.1%	83.6%	91.8%	91.7%	61.8%	87.4%	95.9%
5	81.8%	60.0%	87.3%	90.9%	94.7%	69.5%	101.1%	105.3%	99.0%	72.6%	105.6%	110.0%
6	88.1%	71.3%	103.1%	103.1%	102.0%	82.5%	119.4%	119.4%	106.7%	86.3%	124.8%	124.8%
7	94.7%	85.0%	112.0%	115.9%	109.6%	98.4%	129.7%	134.2%	114.6%	102.9%	135.6%	140.3%
8	101.4%	101.4%	121.3%	129.3%	117.4%	117.4%	140.5%	149.7%	122.8%	122.8%	146.8%	156.5%
9	108.4%	118.6%	130.9%	143.2%	125.5%	137.4%	151.6%	165.8%	131.2%	143.6%	158.5%	173.3%
10	113.5%	136.6%	140.9%	157.7%	131.4%	158.2%	163.1%	182.6%	137.4%	165.4%	170.5%	190.9%
11	119.0%	146.8%	157.6%	172.7%	137.8%	170.0%	182.5%	200.0%	144.0%	177.7%	190.8%	209.1%
12	125.0%	155.1%	175.1%	188.4%	144.7%	179.6%	202.7%	218.1%	151.3%	187.8%	211.9%	228.0%
13	128.0%	157.3%	181.7%	199.4%	148.2%	182.2%	210.4%	230.9%	154.9%	190.5%	220.0%	241.4%
14	131.0%	159.8%	188.4%	210.5%	151.7%	185.0%	218.1%	243.8%	158.6%	193.4%	228.0%	254.8%
15	134.0%	162.6%	195.0%	221.6%	155.2%	188.3%	225.8%	256.6%	162.2%	196.9%	236.1%	268.2%
16	138.5%	167.6%	201.5%	223.9%	155.8%	188.6%	226.7%	251.9%	161.5%	195.5%	235.1%	261.2%
17	143.0%	172.8%	207.0%	226.3%	156.2%	188.8%	226.2%	247.2%	160.7%	194.2%	232.6%	254.2%
18	147.6%	178.0%	212.9%	228.6%	156.6%	188.9%	225.9%	242.6%	159.6%	192.6%	230.3%	247.2%
19	152.2%	183.4%	219.0%	230.9%	156.8%	188.9%	225.7%	237.9%	158.4%	190.8%	227.9%	240.3%
20	156.9%	188.8%	226.3%	233.3%	156.9%	188.8%	226.3%	233.3%	156.9%	188.8%	226.3%	233.3%
21	160.9%	192.6%	233.3%	233.3%	160.9%	192.6%	233.3%	233.3%	160.9%	192.6%	233.3%	233.3%
22	165.6%	196.6%	233.3%	233.3%	165.6%	196.6%	233.3%	233.3%	165.6%	196.6%	233.3%	233.3%
23	170.3%	200.7%	233.3%	233.3%	170.3%	200.7%	233.3%	233.3%	170.3%	200.7%	233.3%	233.3%
24	177.3%	204.8%	233.3%	233.3%	177.3%	204.8%	233.3%	233.3%	177.3%	204.8%	233.3%	233.3%
25	186.6%	208.8%	233.3%	233.3%	186.6%	208.8%	233.3%	233.3%	186.6%	208.8%	233.3%	233.3%
26	195.9%	212.9%	233.3%	233.3%	195.9%	212.9%	233.3%	233.3%	195.9%	212.9%	233.3%	233.3%
27	205.3%	217.0%	233.3%	233.3%	205.3%	217.0%	233.3%	233.3%	205.3%	217.0%	233.3%	233.3%
28	214.6%	221.0%	233.3%	233.3%	214.6%	221.0%	233.3%	233.3%	214.6%	221.0%	233.3%	233.3%
29	223.9%	225.1%	233.3%	233.3%	223.9%	225.1%	233.3%	233.3%	223.9%	225.1%	233.3%	233.3%
30	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%

We are also projecting 12 years of future mortality improvement based on scale AA, consistent with the 12 years of future morbidity improvement in our future claim projections.

Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

6. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

7. Marketing Method

This product was typically marketed through our traditional agency system and brokers involving a personal contact with each applicant.

8. Underwriting

These policy forms were underwritten using a medical and risk questionnaire. We also utilized Attending Physician Statement and personal interviews depending on the age of the applicant and medical conditions.

9. Premium Classes

The base policy premium rates vary by Issue age, Benefit Period, Inflation Option, Home Health Care maximum benefit percentage, and Underwriting Class, as in the initial rate filing.

All premium factors related to the insured elected benefit design options or any eligible discount remain unchanged from the initial rate filing.

10. Premium Modalization Rules

Frequency	Multiple of Annual Premium
Semiannual	.52
Quarterly	.27
Monthly	.09

11. Issue Age Range

The issue age range is 18-84 for all policy forms.

12. Area Factors

Area factors are not applicable to any of the policy forms or riders.

13. Average Annual Premium

The table below summarizes the average annual premium per policy before and after the requested increase.

	Nationwide	Virginia	
Form	before the rate increase	before the rate increase	after the rate increase
LTC-96 VA	1,870	1,980	2,783
LTC-96 VA 9/96	2,230	2,220	3,120
LTC-96CL VA	1,310	1,690	2,375
LTC-96CL VA 9/96	1,640	2,560	3,598
NH-99 VA 4/99	1,970	2,270	3,190
LTC2000 VA 4/00	2,230	2,200	3,092

14. Number of Policy Holders

The table below summarizes, as of 12/31/2012, the number of policies inforce and their 2012 annualized premium that will be affected by this rate increase in your state.

Form	Number of Policies	2012 Annualized Premium
LTC-96 VA	358	708,058
LTC-96 VA 9/96	10,742	23,888,363
LTC-96CL VA	8	13,549
LTC-96CL VA 9/96	2	5,122
NH-99 VA 4/99	39	88,692
LTC2000 VA 4/00	13	28,619

15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2012 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2012 have also been allocated to the calendar year of incurral and included in historic incurred claims.

16. Requested Rate Increase

The Company is requesting a flat rate increase of 40.8%. Rate increases adhere to the following restrictions:

1. We ensured that the proposed rate increases did not result in premium rates that exceed the rates that have been recently filed with the Interstate Compact for new business under the ICC12-LTC-12 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using LTC-96 9/96 as an example). After the application of this restriction the average rate increase for the forms listed in this memo is 40.5%.
2. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1** where it can be seen that the sum of past and future projected incurred claims is not less than the sum of the original premium times the original loss ratio and the rate increase premium times the 85% loss ratio requirement.

3. The lifetime loss ratio after the proposed rate increases is greater than or equal to the lifetime loss ratio targeted in our most recent filing for the forms listed in this memo.

Appendix B1 contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did not* elect an inflation reduction option as part of the 2010 rate increase filings. **Appendix B2** contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did* elect an inflation reduction option as part of the 2010 rate increase filings. Please note that the actual rates implemented may vary slightly from those in Appendices B1 and B2 due to implementation rounding algorithms.

17. Analysis Performed

The initial premium schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed.

The original pricing assumptions for morbidity, voluntary termination rates, and mortality were as follows:

Morbidity

Claim assumptions were derived using data published by the National Center for Health Statistics National Nursing Home Survey (1985 and 1995), the National Health Interview Survey (1984), the National Long-Term Care Survey (1982, 1984, 1989, and 1994), Medicare data, and other experience furnished to us by consultants, with adjustments due to the impact of underwriting, inflation options, elected options, anti-selection considerations, and the savings incurred because the maximum daily benefit will not always be paid.

Below are the original sample annual claim costs for an LTC-96 9/96 policy, 100% HHC, $10 daily benefit, with no inflation protection:

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	3.01	5.20
60	12.68	20.80
65	22.37	34.98
70	40.88	61.31
75	76.90	113.36
80	149.16	219.71
85	258.89	385.19
90	366.44	606.53
95	344.93	738.28
100	400.20	792.37

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	6.00	9.34
70	35.69	53.35
75	77.21	113.66
80	149.16	219.71
85	258.86	385.15
90	366.30	606.29
95	344.57	737.50
100	400.77	793.51

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	38.57	56.14
80	153.31	223.16
85	259.91	383.26
90	359.74	595.44
95	337.58	722.54
100	396.27	784.59

Voluntary Terminations

The lapse rates varied by issue age for the first 3 durations as indicated in the table below, then graded to an ultimate rate of 3% by duration 10.

Issue Age	Dur 1	Dur 2	Dur 3
40	12.24%	10.80%	9.12%
45	10.72%	9.48%	8.18%
50	9.56%	8.48%	7.47%
55	9.15%	7.95%	7.08%
60	9.62%	7.95%	7.06%
65	10.18%	8.27%	7.27%
70	10.74%	8.91%	7.73%
75	12.20%	9.55%	8.21%
80	13.28%	9.97%	8.54%

Mortality

The 1983 Group Annuity Mortality Table was used, weighted 40% males and 60% females, with the following selection factors applied:

Duration	Selection Factor
1	50%
2	80%
3+	100%

As part of the inforce management of the business, the Company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates, and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 2010 rate increase filings. In general, we are seeing more, longer-lasting claims - claim incidence has increased, claim terminations have decreased, claim utilization has increased, and mortality have decreased.

The following tables show in aggregate how our new assumptions (Expected) compare to actual experience:

Morbidity

Experience period: Inception through 9/30/2012 for incidence, inception through 9/30/2011 for claim terminations and salvage

The following charts show key experience compared to revised assumptions.

Incidence

Duration	A/E
1-3	101%
4-6	100%
7-9	100%
10+	100%
Total	**100%**

Claim Terminations

Benefit Period	A/E
<10 years	100%
10+ years	100%
Total	**100%**

Salvage

Inflation	A/E
None / GPO	100%
Simple	100%
Compound	100%
Total	**100%**

Voluntary Lapses

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount
1	100%
2	102%
3-5	100%
6-10	118%
11+	96%
Total	**104%**

In the recent study we noted that early duration lapses were greater than expected. As such, lapse rates for durations 1-5 were increased.

Note that the lapse study removed all policies which had undergone prior rate increases.

Mortality

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount
1-5	99%
6-10	101%
11+	99%
Total	**100%**

Exhibit 1 contains nationwide past premium and claims experience and future premium and claim projections and illustrates that the anticipated lifetime loss ratio with the requested rate increase is 95.7%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 69.4%. The lifetime loss ratio as of 12/31/12 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

In addition, **Exhibit 1** contains the original expected loss ratio projections, adjusted for the actual mix of business issued, with the lifetime loss ratio also calculated as stated above.

Furthermore, **Exhibit 1** demonstrates that that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 58%),
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

18. New inflation options that will allow policyholders to avoid the rate increase

Although this is a closed block of business, we are filing new future inflation options that will allow policyholders that have Compound and Simple Inflation coverage the option to completely avoid the rate increase.

Under these new options, the policyholders get to keep their current accumulated Daily benefit and their current remaining Lifetime Maximum Benefit, but the future indexation rate will be reduced as follows:

- For policyholders that are currently receiving a 5% inflation benefit, the annual inflation rate will be reduced from 5% to a future annual rate of 3.7%
- For policyholders that have previously reduced their inflation rate in order to avoid a rate increase and are currently receiving an inflation benefit of 3.4% (i.e. policies issued before 10/1/2003), the future annual inflation rate will be reduced to 2.2%
- For policyholders that have previously reduced their inflation rate in order to avoid a rate increase and are currently receiving an inflation benefit of 2.8% (i.e. policies issued on or after 10/1/2003), the future annual inflation rate will be reduced to 2.0%

The 3.7%, 2.2% and 2.0% indexation rates were determined to be actuarially equivalent to the requested rate increases in aggregate and therefore these options are only available if the full rate increase requested is accepted.

The premium rate schedules for these options are included in this filing as **Appendices C1** and **C2.**

19. History of previous rate revisions

A 13.0% rate increase on these policy forms (issued prior to October 1, 2003) was accepted by your state on July 17, 2009.

A 46.2% rate increase on these policy forms was accepted by your state on December 01, 2011.

20. Proposed Effective Date

These rates will be effective on the next policy anniversary date, following at least a 60 day policyholder notification period.

21. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums and filing for increases in long-term care insurance premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The preceding Actuarial Memorandum contains:

a) the assumptions on which this certification is based;
b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratios standards and necessary details of this state; and
d) disclosure of the manner, if any, in which reserves have been recognized.

In my opinion, no further rate increases will be necessary as the revised premium rate schedules are sufficient to cover anticipated costs assuming approvals are granted within three months of the date this memo is filed and that the underlying assumptions are realized.

I have reviewed and taken into consideration the policy design and coverage provided, and our current underwriting and claims adjudication processes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.

_____
Joseph R. Leopold, FSA, MAAA
Actuary
John Hancock Life Insurance Company

Exhibit 1: Nationwide Loss Ratio Exhibit for Virginia
Gold Select (LTC-96, LTC-96CL, NH-99, A-3541, A-3542, LTC-2000)

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
	1988	0	0	0%	0	28,652	0%	28,652	0%
	1989	0	0	0%	0	88,693	0%	88,693	0%
	1990	0	0	0%	0	156,650	0%	156,650	0%
	1991	0	0	0%	0	243,030	0%	243,030	0%
	1992	0	0	0%	0	1,841,638	0%	1,841,638	0%
	1993	0	0	0%	293	3,456,124	0%	3,456,124	0%
	1994	0	0	0%	6,954	5,202,449	0%	5,202,449	0%
	1995	0	0	0%	0	7,910,341	0%	7,910,341	0%
	1996	46,523	507,740	9%	0	13,397,795	0%	13,397,795	0%
	1997	1,883,605	20,957,444	9%	959,851	38,246,287	3%	38,246,287	3%
	1998	6,842,508	65,556,158	10%	9,230,610	85,905,600	11%	85,905,600	11%
	1999	14,704,687	114,182,665	13%	18,116,792	140,232,471	13%	140,232,471	13%
	2000	25,918,419	171,360,973	15%	32,076,112	206,758,504	16%	206,758,504	16%
	2001	37,631,987	219,645,420	17%	56,225,806	266,931,237	21%	266,931,237	21%
	2002	49,898,653	259,751,045	19%	83,276,017	320,844,242	26%	320,844,242	26%
	2003	59,562,641	253,233,083	24%	99,903,995	329,207,730	30%	329,207,730	30%
	2004	67,298,459	229,753,188	29%	115,738,678	319,929,346	36%	319,929,346	36%
Historical	2005	72,669,704	209,369,594	35%	148,842,505	311,042,715	48%	311,042,715	48%
Experience	2006	77,353,484	191,816,110	40%	187,275,909	302,463,835	62%	302,463,835	62%
	2007	82,554,406	176,590,927	47%	236,783,900	294,169,881	80%	294,169,881	80%
	2008	87,826,370	163,258,059	54%	249,249,032	285,662,036	87%	285,662,036	87%
	2009	92,407,052	151,400,475	61%	268,346,588	275,443,077	97%	275,443,077	97%
	2010	97,026,650	140,646,773	69%	286,272,009	281,169,811	102%	281,169,811	102%
	2011	101,964,803	130,677,044	78%	299,099,531	283,711,064	105%	283,711,064	105%
	2012	107,106,387	121,236,700	88%	329,737,147	297,052,000	111%	297,052,000	111%
	2013	112,188,316	112,151,971	100%	320,768,601	309,618,840	104%	309,618,840	104%
Projected	2014	117,118,930	103,386,735	113%	342,636,588	311,357,177	110%	342,913,684	100%
Future	2015	121,754,306	94,957,671	128%	359,200,133	292,818,541	123%	381,874,298	94%
Experience	2016	125,970,599	86,883,188	145%	374,903,585	274,443,883	137%	385,765,579	97%
	2017	129,700,208	79,180,098	164%	391,883,539	256,326,650	153%	360,331,522	109%
	2018	132,793,992	71,864,025	185%	406,563,294	238,535,052	170%	335,352,308	121%
	2019	135,179,074	64,948,256	208%	419,463,143	221,138,724	190%	310,924,943	135%
	2020	136,799,154	58,442,882	234%	428,621,459	204,179,260	210%	287,107,192	149%
	2021	137,634,476	52,355,371	263%	434,758,382	187,680,207	232%	263,931,562	165%
	2022	137,663,110	46,689,178	295%	437,856,195	171,681,765	255%	241,454,181	181%
	2023	136,741,174	41,443,414	330%	435,650,229	156,222,526	279%	219,729,515	198%
	2024	134,827,001	36,613,017	368%	430,202,847	141,367,247	304%	198,849,140	216%
	2025	131,952,950	32,190,787	410%	422,492,133	127,178,447	332%	178,901,611	236%
	2026	128,201,061	28,167,347	455%	416,607,511	113,678,757	366%	159,919,542	261%
	2027	123,640,882	24,530,268	504%	407,697,332	100,939,145	404%	142,003,575	287%
	2028	118,227,080	21,262,729	556%	391,959,020	89,024,160	440%	125,245,300	313%
	2029	112,127,070	18,345,977	611%	371,857,888	77,986,514	477%	109,719,528	339%
	2030	105,484,771	15,759,958	669%	348,236,003	67,855,742	513%	95,468,293	365%
	2031	98,452,945	13,483,372	730%	328,345,217	58,646,441	560%	82,512,468	398%
	2032	91,129,382	11,493,607	793%	308,258,091	50,373,467	612%	70,873,261	435%
	2033	83,606,979	9,765,314	856%	284,185,593	43,017,513	661%	60,523,810	470%
	2034	76,251,757	8,273,656	922%	258,046,908	36,528,476	706%	51,393,824	502%
	2035	69,286,921	6,994,979	991%	230,522,764	30,840,222	747%	43,390,389	531%
	2036	62,786,582	5,906,275	1063%	208,016,817	25,882,136	804%	36,414,221	571%
	2037	56,755,532	4,985,188	1138%	188,005,951	21,592,569	871%	30,378,621	619%
	2038	51,265,630	4,209,003	1218%	167,820,492	17,908,550	937%	25,195,037	666%
	2039	46,532,613	3,557,502	1308%	147,676,818	14,769,622	1000%	20,778,448	711%
	2040	42,677,885	3,012,653	1417%	127,834,137	12,112,300	1055%	17,039,551	750%
Value as of 12/31/12*:									
	Past	1,241,515,800	3,717,500,585	33.4%	2,938,988,548	5,614,517,133	52.3%	5,614,517,133	52.3%
	Future	1,889,878,198	795,235,243	237.7%	5,779,604,670	2,652,710,311	217.9%	3,492,678,265	165.5%
	Lifetime	3,131,393,998	4,512,735,828	69.4%	8,718,593,219	8,267,227,444	105.5%	9,107,195,397	95.7%

*discounted at maximum statutory valuation rates

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Pricing Loss Ratio (instead of 58%) + Increased Premiums x 85%

			Accum Value of Past Initial Prem x 69.4% =	3,812,128,614
			Present Value of Future Initial Prem x 69.4% =	1,109,713,604
Accum Value of Past Incurred Claims =	2,938,988,548		Accum Value of Prior Increases x 85% =	102,642,942
Present Value of Future Incurred Claims =	5,779,604,670		Present Value of Future Increases x 85% =	1,609,424,207
TOTAL =	8,718,593,219	> =	TOTAL =	6,633,909,367

Exhibit 1b: Nationwide Loss Ratio Exhibit for Virginia
Gold Select (LTC-96, LTC-96CL, NH-99, A-3541, A-3542, LTC-2000)

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
Historical Experience	1988	0	0	0%	0	28,652	0%	28,652	0%
	1989	0	0	0%	0	88,693	0%	88,693	0%
	1990	0	0	0%	0	156,650	0%	156,650	0%
	1991	0	0	0%	0	243,030	0%	243,030	0%
	1992	0	0	0%	0	1,841,638	0%	1,841,638	0%
	1993	0	0	0%	293	3,456,124	0%	3,456,124	0%
	1994	0	0	0%	6,954	5,202,449	0%	5,202,449	0%
	1995	0	0	0%	0	7,910,341	0%	7,910,341	0%
	1996	46,523	507,740	9%	0	13,397,795	0%	13,397,795	0%
	1997	1,883,605	20,957,444	9%	959,851	38,246,287	3%	38,246,287	3%
	1998	6,842,508	65,556,158	10%	9,230,610	85,905,600	11%	85,905,600	11%
	1999	14,704,687	114,182,665	13%	18,116,792	140,232,471	13%	140,232,471	13%
	2000	25,918,419	171,360,973	15%	32,076,112	206,758,504	16%	206,758,504	16%
	2001	37,631,987	219,645,420	17%	56,225,806	266,931,237	21%	266,931,237	21%
	2002	49,898,653	259,751,045	19%	83,276,017	320,844,242	26%	320,844,242	26%
	2003	59,562,641	253,233,083	24%	99,903,995	329,207,730	30%	329,207,730	30%
	2004	67,298,459	229,753,188	29%	115,738,678	319,929,346	36%	319,929,346	36%
	2005	72,669,704	209,369,594	35%	148,842,505	311,042,715	48%	311,042,715	48%
	2006	77,353,484	191,816,110	40%	187,275,909	302,463,835	62%	302,463,835	62%
	2007	82,554,406	176,590,927	47%	236,783,900	294,169,881	80%	294,169,881	80%
	2008	87,826,370	163,258,059	54%	249,249,032	285,662,036	87%	285,662,036	87%
	2009	92,407,052	151,400,475	61%	268,346,588	275,443,077	97%	275,443,077	97%
	2010	97,026,650	140,646,773	69%	286,272,009	281,169,811	102%	281,169,811	102%
	2011	101,964,803	130,677,044	78%	299,099,531	283,711,064	105%	283,711,064	105%
	2012	107,106,387	121,236,700	88%	329,737,147	297,052,000	111%	297,052,000	111%
Projected Future Experience	2013	112,188,316	112,151,971	100%	320,768,601	309,618,840	104%	309,618,840	104%
	2014	117,118,930	103,386,735	113%	342,636,588	311,357,177	110%	342,913,684	100%
	2015	121,754,306	94,957,671	128%	359,200,133	292,818,541	123%	381,874,298	94%
	2016	125,970,599	86,883,188	145%	374,903,585	274,443,883	137%	385,765,579	97%
	2017	129,700,208	79,180,098	164%	391,883,539	256,326,650	153%	360,331,522	109%
	2018	132,793,992	71,864,025	185%	406,563,294	238,535,052	170%	335,352,308	121%
	2019	135,179,074	64,948,256	208%	419,463,143	221,138,724	190%	310,924,943	135%
	2020	136,799,154	58,442,882	234%	428,621,459	204,179,260	210%	287,107,192	149%
	2021	137,634,476	52,355,371	263%	434,758,382	187,680,207	232%	263,931,562	165%
	2022	137,663,110	46,689,178	295%	437,856,195	171,681,765	255%	241,454,181	181%
	2023	136,741,174	41,443,414	330%	435,650,229	156,222,526	279%	219,729,515	198%
	2024	134,827,001	36,613,017	368%	430,202,847	141,367,247	304%	198,849,140	216%
	2025	131,952,950	32,190,787	410%	422,492,133	127,178,447	332%	178,901,611	236%
	2026	128,201,061	28,167,347	455%	416,607,511	113,678,757	366%	159,919,542	261%
	2027	123,640,882	24,530,268	504%	407,697,332	100,939,145	404%	142,003,575	287%
	2028	118,227,080	21,262,729	556%	391,959,020	89,024,160	440%	125,245,300	313%
	2029	112,127,070	18,345,977	611%	371,857,888	77,986,514	477%	109,719,528	339%
	2030	105,484,771	15,759,958	669%	348,236,003	67,855,742	513%	95,468,293	365%
	2031	98,452,945	13,483,372	730%	328,345,217	58,646,441	560%	82,512,468	398%
	2032	91,129,382	11,493,607	793%	308,258,091	50,373,467	612%	70,873,261	435%
	2033	83,606,979	9,765,314	856%	284,185,593	43,017,513	661%	60,523,810	470%
	2034	76,251,757	8,273,656	922%	258,046,908	36,528,476	706%	51,393,824	502%
	2035	69,286,921	6,994,979	991%	230,522,764	30,840,222	747%	43,390,389	531%
	2036	62,786,582	5,906,275	1063%	208,016,817	25,882,136	804%	36,414,221	571%
	2037	56,755,532	4,985,188	1138%	188,005,951	21,592,569	871%	30,378,621	619%
	2038	51,265,630	4,209,003	1218%	167,820,492	17,908,550	937%	25,195,037	666%
	2039	46,532,613	3,557,502	1308%	147,676,818	14,769,622	1000%	20,778,448	711%
	2040	42,677,885	3,012,653	1417%	127,834,137	12,112,300	1055%	17,039,551	750%
Value as of 12/31/12*:									
	Past	1,360,307,987	4,574,567,901	29.7%	3,075,988,118	6,815,470,417	45.1%	6,815,470,417	45.1%
	Future	1,370,433,535	689,704,941	198.7%	4,155,545,585	2,267,044,428	183.3%	2,957,113,754	140.5%
	Lifetime	2,730,741,522	5,264,272,842	51.9%	7,231,533,704	9,082,514,844	79.6%	9,772,584,170	74.0%

*discounted at original pricing interest rates

Net Level Premium Reserves (based on original pricing assumptions and discount rates)	**1,859,980,278**
Future Loss Ratio adjusted for Net Level Premium Reserves	**77.6%**

Exhibit 1c: Nationwide Loss Ratio Exhibit for Virginia
Gold Select (LTC-96, LTC-96CL, NH-99, A-3541, A-3542, LTC-2000)

		Original Assumptions				Historical & Projected Experience				
						Before Proposed Increase			With Proposed Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Adjusted Expected Incurred Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
	1988	0	0	0%	0	0	28,652	0%	28,652	0%
	1989	0	0	0%	0	0	88,693	0%	88,693	0%
	1990	0	0	0%	0	0	156,650	0%	156,650	0%
	1991	0	0	0%	0	0	243,030	0%	243,030	0%
	1992	0	0	0%	0	0	1,841,638	0%	1,841,638	0%
	1993	0	0	0%	0	293	3,456,124	0%	3,456,124	0%
	1994	0	0	0%	0	6,954	5,202,449	0%	5,202,449	0%
	1995	0	0	0%	0	0	7,910,341	0%	7,910,341	0%
Original	1996	46,523	507,740	9%	1,227,612	0	13,397,795	0%	13,397,795	0%
Pricing	1997	1,883,605	20,957,444	9%	3,437,484	959,851	38,246,287	3%	38,246,287	3%
	1998	6,842,508	65,556,158	10%	8,966,508	9,230,610	85,905,600	11%	85,905,600	11%
	1999	14,704,687	114,182,665	13%	18,059,437	18,116,792	140,232,471	13%	140,232,471	13%
	2000	25,918,419	171,360,973	15%	31,272,310	32,076,112	206,758,504	16%	206,758,504	16%
	2001	37,631,987	219,645,420	17%	45,733,496	56,225,806	266,931,237	21%	266,931,237	21%
	2002	49,898,653	259,751,045	19%	61,634,768	83,276,017	320,844,242	26%	320,844,242	26%
	2003	59,562,641	253,233,083	24%	77,432,544	99,903,995	329,207,730	30%	329,207,730	30%
	2004	67,298,459	229,753,188	29%	93,712,527	115,738,678	319,929,346	36%	319,929,346	36%
	2005	72,669,704	209,369,594	35%	107,959,239	148,842,505	311,042,715	48%	311,042,715	48%
	2006	77,353,484	191,816,110	40%	121,974,277	187,275,909	302,463,835	62%	302,463,835	62%
	2007	82,554,406	176,590,927	47%	137,521,334	236,783,900	294,169,881	80%	294,169,881	80%
	2008				154,343,853	249,249,032	285,662,036	87%	285,662,036	87%
2008 Filing	2009				166,539,854	268,346,588	275,443,077	97%	275,443,077	97%
	2010				178,573,181	286,272,009	281,169,811	102%	281,169,811	102%
2010 Filing	2011				262,238,722	299,099,531	283,711,064	105%	283,711,064	105%
	2012				278,450,347	329,737,147	297,052,000	111%	297,052,000	111%
	2013					320,768,601	309,618,840	104%	309,618,840	104%
Projected	2014					342,636,588	311,357,177	110%	342,913,684	100%
Future	2015					359,200,133	292,818,541	123%	381,874,298	94%
Experience	2016					374,903,585	274,443,883	137%	385,765,579	97%
	2017					391,883,539	256,326,650	153%	360,331,522	109%
	2018					406,563,294	238,535,052	170%	335,352,308	121%
	2019					419,463,143	221,138,724	190%	310,924,943	135%
	2020					428,621,459	204,179,260	210%	287,107,192	149%
	2021					434,758,382	187,680,207	232%	263,931,562	165%
	2022					437,856,195	171,681,765	255%	241,454,181	181%
	2023					435,650,229	156,222,526	279%	219,729,515	198%
	2024					430,202,847	141,367,247	304%	198,849,140	216%
	2025					422,492,133	127,178,447	332%	178,901,611	236%
	2026					416,607,511	113,678,757	366%	159,919,542	261%
	2027					407,697,332	100,939,145	404%	142,003,575	287%
	2028					391,959,020	89,024,160	440%	125,245,300	313%
	2029					371,857,888	77,986,514	477%	109,719,528	339%
	2030					348,236,003	67,855,742	513%	95,468,293	365%
	2031					328,345,217	58,646,441	560%	82,512,468	398%
	2032					308,258,091	50,373,467	612%	70,873,261	435%
	2033					284,185,593	43,017,513	661%	60,523,810	470%
	2034					258,046,908	36,528,476	706%	51,393,824	502%
	2035					230,522,764	30,840,222	747%	43,390,389	531%
	2036					208,016,817	25,882,136	804%	36,414,221	571%
	2037					188,005,951	21,592,569	871%	30,378,621	619%
	2038					167,820,492	17,908,550	937%	25,195,037	666%
	2039					147,676,818	14,769,622	1000%	20,778,448	711%
	2040					127,834,137	12,112,300	1055%	17,039,551	750%
Value as of 12/31/12*:										
	Past				2,127,796,274	2,938,988,548	5,614,517,133	52.3%	5,614,517,133	52.3%
	Future					5,779,604,670	2,652,710,311	217.9%	3,492,678,265	165.5%
	Lifetime					8,718,593,219	8,267,227,444	105.5%	9,107,195,397	95.7%

*discounted at maximum statutory valuation rates

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Pricing Loss Ratio (instead of 58%) + Increased Premiums x 85%

			Accum Value of Past Initial Prem x 69.4% =	3,812,128,614
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prem x 69.4% =	1,109,713,604
Adjusted Originally Expected Incurred Claims) =	2,127,796,274		Accum Value of Prior Increases x 85% =	102,642,942
Present Value of Future Incurred Claims =	5,779,604,670		Present Value of Future Increases x 85% =	1,609,424,207
TOTAL =	7,907,400,944	> =	TOTAL =	6,633,909,367

Appendix A - Comparison to New Business Rates (Gold Series)

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

Inflation Option: GPO Inflation

Current New Business Rates (ICC12-LTC-12 policy) :

Issue	Benefit Period					
Age	2	3	4	6	10	Life
18-29	35.00	39.00	43.20	55.40	60.94	66.48
30	37.00	41.00	45.80	58.00	69.60	75.40
31	38.00	42.00	47.40	59.60	70.44	75.85
32	39.00	43.60	49.40	62.20	73.51	79.16
33	39.60	44.60	51.00	64.20	74.90	80.25
34	40.60	46.20	52.60	66.40	77.47	83.00
35	41.60	47.20	54.60	69.00	79.62	84.92
36	42.60	49.20	56.20	71.60	81.83	86.94
37	43.60	50.80	58.20	73.20	88.89	94.11
38	45.20	51.80	60.80	75.80	88.89	94.11
39	46.20	53.40	62.40	79.00	88.89	94.11
40	47.20	55.40	64.40	81.60	91.20	96.00
41	48.80	57.00	66.60	84.20	93.56	98.23
42	49.80	58.60	68.60	86.80	101.27	106.09
43	51.40	60.20	70.20	89.00	103.05	107.74
44	53.40	61.80	72.40	91.60	105.34	109.92
45	55.00	63.40	74.00	94.20	113.04	117.75
46	56.60	65.00	76.60	96.80	115.24	119.85
47	58.60	67.00	78.20	99.40	117.47	121.99
48	60.20	69.20	80.80	102.60	125.92	130.58
49	61.80	70.80	83.00	105.20	132.64	137.22
50	63.80	72.80	85.00	108.40	135.50	140.02
51	66.40	75.00	88.20	113.00	144.64	149.16
52	68.00	77.60	90.80	117.80	149.52	158.58
53	70.60	80.60	94.00	123.00	165.58	175.04
54	73.20	83.80	97.60	127.80	175.13	184.60
55	75.20	86.40	100.80	133.00	185.25	194.75
56	78.40	91.60	107.00	140.80	192.43	206.51
57	82.00	96.80	113.80	148.20	203.78	217.67
58	86.20	102.00	120.00	156.60	210.29	223.71
59	89.80	107.80	127.40	165.00	222.97	240.81
60	94.00	114.00	135.20	174.40	231.08	252.88
61	100.60	122.80	144.00	187.40	248.41	270.20
62	107.40	131.60	153.40	202.00	267.87	294.22
63	115.60	142.00	163.80	217.20	292.56	314.72
64	123.80	152.40	174.20	234.40	320.05	347.09
65	132.60	164.20	186.20	252.20	342.27	369.29
66	145.40	179.80	203.80	273.60	366.27	392.75
67	159.40	197.80	224.00	296.40	390.90	416.68
68	175.40	216.40	245.80	321.80	419.19	448.83
69	192.40	237.60	270.20	349.40	448.05	472.72
70	212.00	260.20	297.00	379.40	480.30	504.52
71	232.40	285.40	322.80	410.40	504.21	535.47
72	255.00	312.00	351.60	444.00	531.28	569.23
73	280.60	341.80	383.00	480.20	561.46	605.79
74	308.20	373.60	417.00	520.40	592.18	642.42
75	338.40	409.40	454.00	562.80	625.72	685.15
76	374.40	474.24	531.29	638.26	713.14	780.89
77	415.40	525.46	589.37	706.54	788.19	866.30
78	458.60	585.60	652.62	779.62	874.87	959.53
79	509.00	649.41	723.13	863.54	968.86	1,063.63
80	834.60	1,073.06	1,187.10	1,415.19	1,596.63	1,752.14
81	900.60	1,160.09	1,282.21	1,526.44	1,724.88	1,892.79
82	971.60	1,250.62	1,380.17	1,644.25	1,858.50	2,037.87
83	1,049.80	1,347.65	1,489.25	1,772.45	2,001.94	2,197.26
84	1,131.60	1,451.50	1,604.29	1,905.10	2,153.38	2,363.47

New Business Rates adjusted for Benefit Differences* :

Issue	Benefit Period					
Age	2	3	4	6	10	Life
18-29	29.83	33.58	37.30	47.87	55.85	65.96
30	31.54	35.30	39.55	50.11	63.78	74.82
31	32.39	36.16	40.93	51.50	64.55	75.27
32	33.24	37.54	42.65	53.74	67.37	78.55
33	33.75	38.40	44.04	55.47	68.64	79.63
34	34.60	39.78	45.42	57.37	70.99	82.36
35	35.46	40.64	47.14	59.62	72.96	84.26
36	36.31	42.36	48.53	61.86	74.99	86.27
37	37.16	43.74	50.25	63.25	81.46	93.38
38	38.53	44.60	52.50	65.49	81.46	93.38
39	39.38	45.98	53.88	68.26	81.46	93.38
40	40.23	47.70	55.61	70.50	83.58	95.26
41	41.89	49.41	57.89	73.24	86.25	97.73
42	43.06	51.13	60.03	76.01	93.92	105.81
43	44.77	52.88	61.84	78.45	96.15	107.74
44	46.85	54.64	64.20	81.29	98.88	110.21
45	48.60	56.43	66.06	84.15	106.74	118.36
46	50.37	58.24	68.84	87.06	109.47	120.79
47	52.53	60.43	70.75	89.99	112.27	123.26
48	54.36	62.83	73.59	93.51	121.06	132.29
49	56.20	64.71	76.10	96.53	128.29	139.37
50	58.44	66.98	78.46	100.13	131.84	142.58
51	61.21	69.44	81.94	105.05	141.60	152.28
52	63.07	72.30	84.90	110.22	147.28	162.30
53	65.90	75.57	88.46	115.82	164.10	179.60
54	68.75	79.07	92.44	121.12	174.64	189.88
55	71.07	82.04	96.09	126.86	185.86	200.83
56	74.48	87.41	102.51	134.97	194.10	213.47
57	78.30	92.83	109.57	142.78	206.65	225.55
58	82.73	98.30	116.12	151.62	214.41	232.37
59	86.63	104.41	123.89	160.56	228.56	250.74
60	91.15	110.96	132.13	170.55	238.14	263.94
61	98.04	120.10	141.41	184.18	257.61	283.12
62	105.19	129.34	151.37	199.52	279.52	309.49
63	113.78	140.24	162.41	215.61	307.20	332.34
64	122.46	151.24	173.56	233.84	338.17	367.96
65	131.82	163.74	186.41	252.85	363.92	393.02
66	144.57	179.29	204.03	274.30	389.40	417.95
67	158.52	197.23	224.24	297.16	415.55	443.37
68	174.46	215.77	246.06	322.62	445.57	477.53
69	191.41	236.90	270.47	350.28	476.22	502.90
70	210.94	259.43	297.29	380.35	510.45	536.69
71	231.27	284.53	323.09	411.39	535.72	569.48
72	253.80	311.02	351.89	445.04	564.35	605.24
73	279.31	340.69	383.29	481.29	596.28	643.97
74	306.83	372.35	417.28	521.55	628.75	682.76
75	336.94	408.00	454.28	564.00	664.20	727.99
76	372.74	472.48	531.48	639.44	756.66	829.35
77	413.51	523.37	589.43	707.63	835.93	919.64
78	456.47	583.11	652.52	780.59	927.44	1018.14
79	506.58	646.48	722.83	864.37	1026.62	1128.08
80	830.53	1067.91	1186.30	1416.13	1691.07	1857.46
81	896.21	1154.53	1281.35	1527.45	1826.91	2006.56
82	966.87	1244.63	1379.24	1645.33	1968.43	2160.36
83	1044.69	1341.19	1488.25	1773.62	2120.36	2329.33
84	1126.09	1444.54	1603.22	1906.36	2280.76	2505.54

LTC-96 9/96 Rates after Requested Rate Increases :

Issue	Benefit Period					
Age	2	3	4	6	10	Life
18-29	29.83	33.58	37.30	47.87	55.85	65.24
30	31.54	35.30	39.55	50.11	60.47	65.24
31	32.39	36.16	40.93	50.92	60.47	65.24
32	33.24	37.54	42.65	50.92	60.47	65.24
33	33.42	38.40	44.04	50.92	60.47	65.24
34	33.42	39.78	44.55	50.92	60.47	65.24
35	33.42	40.64	44.55	50.92	60.47	65.24
36	33.42	41.37	44.55	50.92	60.47	65.24
37	33.42	41.37	44.55	50.92	60.47	68.13
38	33.42	41.37	44.55	50.92	60.47	68.13
39	33.42	41.37	46.11	52.73	62.92	71.91
40	35.76	42.70	49.40	56.03	66.42	75.70
41	36.02	42.98	53.05	59.72	70.33	79.69
42	39.58	46.59	53.40	60.12	74.29	83.70
43	39.87	46.90	57.12	63.89	78.30	87.73
44	40.15	50.59	57.50	67.70	82.35	91.78
45	41.37	52.51	61.29	68.15	86.45	95.86
46	44.13	54.68	61.70	72.04	90.59	99.95
47	44.45	55.05	65.57	75.97	94.78	104.06
48	44.77	58.87	69.48	76.48	99.02	108.20
49	48.57	59.27	69.95	80.50	106.99	116.23
50	48.92	63.17	73.93	84.56	111.34	120.41
51	52.74	67.10	77.96	88.65	119.50	128.50
52	53.07	67.52	78.46	92.79	123.99	136.64
53	56.96	71.53	82.56	93.39	132.31	144.81
54	57.32	71.98	83.09	97.60	140.73	153.02
55	61.28	76.06	87.27	101.87	149.25	161.27
56	65.22	80.07	95.01	109.69	157.75	173.49
57	69.20	87.79	99.16	117.59	170.20	185.76
58	73.22	91.90	107.04	129.26	182.78	198.10
59	80.95	99.74	114.99	137.33	195.50	214.47
60	85.07	107.67	123.02	149.21	208.34	230.91
61	92.93	115.65	134.85	161.20	225.47	247.80
62	100.86	127.46	143.03	173.31	242.80	268.83
63	112.63	135.61	155.07	185.53	264.35	285.99
64	120.74	147.63	171.02	197.87	286.15	311.37
65	131.82	159.75	183.30	214.16	308.23	332.88
66	144.12	174.96	202.39	237.10	323.17	347.11
67	158.52	193.97	221.47	263.86	339.23	357.82
68	174.46	215.77	244.37	290.63	358.24	378.52
69	189.73	235.80	267.27	325.04	379.78	405.97
70	208.75	259.43	293.99	359.08	409.78	439.35
71	231.27	284.53	323.09	387.95	443.08	475.75
72	253.80	311.02	351.89	423.86	483.00	518.49
73	277.55	340.69	383.29	460.05	524.68	562.70
74	298.39	372.35	417.28	497.93	562.00	602.27
75	315.08	399.57	452.37	528.06	596.71	637.20
76	331.20	420.76	474.83	555.94	625.23	669.16
77	349.79	443.71	500.39	581.36	654.23	699.58
78	378.71	478.96	539.43	623.76	701.73	749.47
79	415.31	525.11	591.94	677.86	762.20	814.71
80	459.87	582.39	655.59	746.29	841.76	902.23
81	518.74	655.59	738.33	833.80	951.56	1024.75
82	587.16	741.51	836.99	940.42	1088.40	1177.51
83	663.54	840.17	948.37	1062.94	1244.34	1355.73
84	749.47	948.37	1070.90	1195.01	1417.79	1553.04

LTC-96 9/96 2013 Rate Increases (%) :

Issue	Benefit Period					
Age	2	3	4	6	10	Life
18-29	26%	14%	18%	32%	30%	41%
30	33%	20%	25%	39%	41%	41%
31	36%	23%	29%	41%	41%	41%
32	40%	28%	35%	41%	41%	41%
33	41%	31%	39%	41%	41%	41%
34	41%	35%	41%	41%	41%	41%
35	41%	38%	41%	41%	41%	41%
36	41%	41%	41%	41%	41%	41%
37	41%	41%	41%	41%	41%	41%
38	41%	41%	41%	41%	41%	41%
39	41%	41%	41%	41%	41%	41%
40	41%	41%	41%	41%	41%	41%
41	41%	41%	41%	41%	41%	41%
42	41%	41%	41%	41%	41%	41%
43	41%	41%	41%	41%	41%	41%
44	41%	41%	41%	41%	41%	41%
45	41%	41%	41%	41%	41%	41%
46	41%	41%	41%	41%	41%	41%
47	41%	41%	41%	41%	41%	41%
48	41%	41%	41%	41%	41%	41%
49	41%	41%	41%	41%	41%	41%
50	41%	41%	41%	41%	41%	41%
51	41%	41%	41%	41%	41%	41%
52	41%	41%	41%	41%	41%	41%
53	41%	41%	41%	41%	41%	41%
54	41%	41%	41%	41%	41%	41%
55	41%	41%	41%	41%	41%	41%
56	41%	41%	41%	41%	41%	41%
57	41%	41%	41%	41%	41%	41%
58	41%	41%	41%	41%	41%	41%
59	41%	41%	41%	41%	41%	41%
60	41%	41%	41%	41%	41%	41%
61	41%	41%	41%	41%	41%	41%
62	41%	41%	41%	41%	41%	41%
63	41%	41%	41%	41%	41%	41%
64	41%	41%	41%	41%	41%	41%
65	40%	41%	41%	41%	41%	41%
66	41%	41%	41%	41%	41%	41%
67	40%	41%	41%	41%	41%	41%
68	41%	40%	41%	41%	41%	41%
69	41%	41%	41%	41%	41%	41%
70	41%	39%	41%	41%	41%	41%
71	41%	37%	39%	41%	41%	41%
72	38%	34%	35%	41%	41%	41%
73	41%	35%	34%	41%	41%	41%
74	41%	38%	37%	41%	41%	41%
75	41%	41%	41%	41%	41%	41%
76	41%	41%	41%	41%	41%	41%
77	41%	41%	41%	41%	41%	41%
78	41%	41%	41%	41%	41%	41%
79	41%	41%	41%	41%	41%	41%
80	41%	41%	41%	41%	41%	41%
81	41%	41%	41%	41%	41%	41%
82	41%	41%	41%	41%	41%	41%
83	41%	41%	41%	41%	41%	41%
84	41%	41%	41%	41%	41%	41%

* Benefit Differences between LTC-96 9/96 and ICC12-LTC-12:

LTC-96 9/96 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit, the stay-at-home or respite benefits or coverage for a skilled family member

LTC-96 9/96 does not have the ability to convert from GPO to 5% Compound inflation option at age 65

LTC-96 9/96 rates are for a 100 service-day EP, ICC12-LTC-12 rates are for a 90 service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-96 9/96

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Gold Series)

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

Inflation Option: 5% Simple Inlfation

Current New Business Rates (ICC12-LTC-12 policy) :

Issue	Benefit Period					
Age	2	3	4	6	10	Life
18-29	83.13	98.02	113.33	145.73	211.31	218.60
30	85.87	101.07	114.35	147.13	211.31	225.40
31	90.08	105.40	118.43	152.08	214.29	235.03
32	90.30	105.40	122.54	156.75	224.91	238.54
33	94.13	109.94	126.39	161.45	228.73	248.91
34	94.36	114.00	130.28	165.90	238.89	258.80
35	98.28	118.08	130.28	170.61	249.35	262.47
36	104.31	121.64	132.12	181.31	252.54	271.97
37	107.99	127.68	141.07	185.52	262.28	281.47
38	107.99	131.44	144.60	189.46	271.57	290.51
39	111.55	134.92	147.88	199.73	280.88	305.84
40	114.80	138.30	151.25	203.42	289.73	314.38
41	118.61	142.22	155.73	210.25	303.01	327.74
42	119.57	145.80	160.18	223.10	316.06	340.85
43	123.32	149.59	169.76	229.98	329.44	354.30
44	129.70	155.91	176.90	236.69	336.34	367.49
45	133.33	159.30	181.29	250.15	356.47	381.48
46	133.33	168.18	190.81	257.11	369.98	401.34
47	137.96	171.71	195.67	267.34	379.25	410.34
48	141.48	175.18	205.11	281.09	393.52	431.00
49	147.84	183.60	209.61	288.08	413.33	444.65
50	151.25	186.94	219.30	301.71	427.43	465.14
51	155.08	190.35	228.00	311.76	442.71	480.12
52	163.98	198.93	231.94	317.98	452.51	489.20
53	171.10	207.41	237.78	327.44	466.90	503.28
54	174.79	211.26	246.20	339.21	476.09	511.80
55	183.80	219.60	254.93	348.16	489.79	525.20
56	188.67	225.08	260.25	360.67	506.10	546.82
57	191.64	233.99	270.61	372.48	515.75	561.59
58	196.12	239.22	275.65	384.73	531.83	582.75
59	203.86	249.66	282.00	392.06	546.68	596.38
60	208.00	255.05	291.71	403.81	562.06	622.08
61	215.13	268.19	304.33	417.95	581.96	634.87
62	221.74	284.13	321.86	422.18	590.03	645.98
63	232.38	297.84	331.65	436.41	608.03	652.16
64	239.27	307.40	352.96	445.14	625.09	662.98
65	249.27	325.11	367.34	458.10	641.33	677.98
66	267.54	354.08	395.78	499.70	689.40	731.04
67	289.22	380.23	426.75	549.40	740.30	782.20
68	313.15	411.53	458.64	602.27	799.89	842.24
69	334.98	443.77	496.56	654.22	858.07	905.48
70	361.16	482.26	531.82	719.48	925.73	973.69
71	402.36	530.08	576.89	774.42	978.46	1,029.47
72	447.64	583.15	621.52	840.28	1,039.06	1,102.31
73	497.38	636.26	669.68	904.30	1,092.15	1,166.42
74	556.79	698.31	725.26	978.57	1,156.49	1,241.21
75	621.14	766.17	784.63	1,055.74	1,224.16	1,318.64
76	671.36	870.60	1,000.54	1,217.10	1,416.34	1,528.96
77	720.73	932.70	1,076.85	1,305.78	1,522.00	1,640.71
78	777.51	1,006.18	1,155.87	1,405.33	1,638.17	1,767.06
79	840.06	1,080.67	1,243.78	1,508.85	1,765.77	1,904.42
80	1,329.03	1,711.28	1,964.14	2,381.67	2,793.32	3,016.78
81	1,409.04	1,810.81	2,076.77	2,523.82	2,959.54	3,191.55
82	1,495.01	1,920.60	2,204.33	2,679.02	3,137.34	3,382.88
83	1,582.29	2,034.37	2,334.01	2,838.66	3,327.54	3,585.13
84	1,674.92	2,155.63	2,469.36	3,005.74	3,521.88	3,795.13

New Business Rates adjusted for Benefit Differences* :

Issue	Benefit Period					
Age	2	3	4	6	10	Life
18-29	75.87	89.11	103.95	133.70	203.65	221.31
30	78.37	91.88	104.88	134.98	203.65	228.20
31	82.21	95.82	108.62	139.51	206.52	237.94
32	82.41	95.82	112.39	143.81	216.76	241.50
33	85.91	99.95	115.92	148.12	220.44	252.00
34	86.12	103.64	119.49	152.19	230.23	262.01
35	89.69	107.35	119.49	156.51	240.31	265.73
36	95.20	110.59	121.18	166.33	243.39	275.34
37	98.56	116.08	129.39	170.19	252.78	284.96
38	98.56	119.50	132.63	173.81	261.72	294.12
39	101.80	122.66	135.63	183.24	270.70	309.63
40	104.77	125.74	138.72	186.62	279.23	318.28
41	108.73	129.82	143.42	193.69	293.34	332.59
42	110.09	133.62	148.14	206.39	307.35	346.71
43	114.05	137.65	157.64	213.65	321.79	361.24
44	120.48	144.05	164.95	220.79	330.02	375.57
45	124.40	147.77	169.74	234.33	351.34	390.79
46	124.95	156.64	179.40	241.86	366.29	412.10
47	129.85	160.57	184.73	252.54	377.16	422.34
48	133.75	164.48	194.44	266.63	393.10	444.65
49	140.38	173.08	199.52	274.41	414.75	459.81
50	144.26	176.94	209.61	288.60	430.82	482.14
51	148.53	180.95	218.92	299.53	448.34	499.03
52	157.73	189.92	223.72	306.85	460.44	509.86
53	165.27	198.87	230.41	317.38	477.34	525.98
54	169.55	203.44	239.65	330.25	489.04	536.35
55	179.05	212.39	249.28	340.46	505.50	551.90
56	184.53	218.51	255.49	354.09	524.54	576.07
57	188.19	228.02	266.71	367.14	536.80	593.13
58	193.36	234.00	272.75	380.72	555.88	617.03
59	201.80	245.13	280.13	389.52	573.82	633.06
60	206.73	251.37	290.93	402.78	592.45	662.02
61	214.39	264.89	304.20	417.86	615.19	676.38
62	221.57	281.23	322.46	423.06	625.51	689.00
63	232.82	295.43	333.02	438.33	646.44	696.36
64	240.38	305.57	355.22	448.14	666.48	708.71
65	251.10	323.87	370.53	462.25	685.76	725.56
66	269.60	352.66	399.21	504.25	737.16	782.35
67	291.56	378.64	430.45	554.42	791.58	837.10
68	315.79	409.73	462.60	607.80	855.31	901.37
69	337.94	441.76	500.85	660.24	917.52	969.05
70	364.49	479.99	536.40	726.12	989.87	1042.05
71	406.27	527.53	581.87	781.62	1046.18	1101.67
72	452.23	580.28	626.89	848.14	1110.91	1179.54
73	502.73	633.06	675.48	912.82	1167.60	1248.07
74	563.08	694.73	731.55	987.84	1236.30	1328.01
75	628.48	762.17	791.45	1065.80	1308.56	1410.76
76	679.69	865.84	1009.04	1228.50	1513.58	1635.29
77	730.11	927.39	1085.78	1317.79	1626.05	1754.30
78	788.10	1000.21	1165.23	1418.02	1749.68	1888.85
79	852.01	1074.00	1253.61	1522.22	1885.45	2035.08
80	1348.73	1700.31	1979.27	2402.36	2981.84	3222.83
81	1429.92	1799.20	2092.76	2545.74	3159.28	3409.54
82	1517.18	1908.29	2221.30	2702.29	3349.08	3613.93
83	1605.75	2021.34	2351.98	2863.32	3552.12	3829.99
84	1699.75	2141.82	2488.38	3031.85	3759.57	4054.34

LTC-96 9/96 Rates after Requested Rate Increases :

Issue	Benefit Period					
Age	2	3	4	6	10	Life
18-29	55.69	70.01	77.97	87.52	110.05	119.59
30	55.69	70.01	77.97	87.52	113.84	127.56
31	55.69	70.01	77.97	87.52	117.64	135.53
32	55.69	70.01	77.97	87.52	125.23	139.52
33	57.50	70.01	79.45	87.52	129.02	147.49
34	57.50	70.01	83.06	90.30	136.61	155.46
35	61.09	71.59	83.06	93.92	144.20	159.45
36	64.68	75.17	86.67	101.14	147.99	167.42
37	68.28	78.75	93.90	104.75	155.58	175.39
38	68.28	82.33	97.51	108.37	163.17	183.37
39	71.87	85.91	101.12	115.59	170.76	195.33
40	75.46	89.49	104.73	119.20	178.35	203.30
41	79.41	93.45	108.79	123.33	186.78	211.23
42	79.76	97.43	112.88	131.13	191.51	211.23
43	83.75	101.45	120.66	135.34	191.51	211.23
44	87.78	105.50	124.83	139.58	191.51	211.23
45	91.84	109.58	129.03	147.54	221.20	246.04
46	92.24	117.35	136.97	151.86	229.99	258.75
47	96.36	121.51	141.25	159.93	238.85	267.47
48	100.50	125.70	149.30	168.07	247.79	270.37
49	104.69	133.63	153.67	172.53	250.65	270.37
50	108.90	137.89	161.83	180.78	269.87	292.90
51	113.14	142.23	170.13	189.15	283.11	306.98
52	121.19	150.37	174.70	197.58	296.47	323.88
53	125.51	158.57	183.13	206.09	309.80	337.96
54	129.86	163.04	191.63	218.50	323.56	354.86
55	138.08	171.36	200.21	227.17	335.14	368.25
56	146.34	179.66	208.73	239.67	349.23	385.84
57	150.80	188.01	221.20	252.26	366.12	399.92
58	159.16	196.42	229.86	264.95	380.21	416.82
59	167.60	208.76	242.51	277.74	397.10	433.72
60	176.10	217.31	255.25	290.63	414.00	450.61
61	188.34	233.33	271.57	310.98	422.87	458.57
62	200.65	249.42	291.91	327.49	436.11	470.89
63	216.97	265.58	308.39	351.97	448.08	484.55
64	229.43	281.80	332.86	372.61	463.85	501.87
65	245.91	302.02	353.47	397.31	480.54	517.50
66	261.87	325.50	377.30	429.11	500.32	538.62
67	277.85	348.96	405.09	448.43	527.43	566.93
68	297.80	376.34	425.83	468.64	558.76	590.30
69	316.49	403.71	451.81	502.01	591.50	632.97
70	331.62	422.45	477.37	538.62	625.23	678.03
71	349.16	441.04	494.13	573.76	659.52	712.60
72	368.66	461.32	512.57	617.06	699.86	753.09
73	389.71	486.66	537.99	661.56	745.20	798.43
74	410.06	514.40	569.32	710.28	794.49	845.75
75	427.73	543.90	614.31	756.89	843.14	895.95
76	444.42	581.29	670.85	804.35	898.97	958.12
77	461.53	625.09	733.59	851.80	963.54	1033.17
78	491.69	689.00	814.71	922.91	1058.17	1140.91
79	533.06	766.97	910.18	1012.02	1174.33	1272.98
80	582.39	846.53	996.11	1105.90	1295.26	1397.10
81	644.45	929.28	1089.99	1206.15	1422.56	1532.35
82	716.05	1016.80	1188.65	1311.17	1557.81	1680.34
83	795.62	1107.50	1293.67	1422.56	1697.84	1855.37
84	883.13	1201.38	1393.92	1537.13	1845.83	2035.18

LTC-96 9/96 2013 Rate Increases (%) :

Issue	Benefit Period					
Age	2	3	4	6	10	Life
18-29	41%	41%	41%	41%	41%	41%
30	41%	41%	41%	41%	41%	41%
31	41%	41%	41%	41%	41%	41%
32	41%	41%	41%	41%	41%	41%
33	41%	41%	41%	41%	41%	41%
34	41%	41%	41%	41%	41%	41%
35	41%	41%	41%	41%	41%	41%
36	41%	41%	41%	41%	41%	41%
37	41%	41%	41%	41%	41%	41%
38	41%	41%	41%	41%	41%	41%
39	41%	41%	41%	41%	41%	41%
40	41%	41%	41%	41%	41%	41%
41	41%	41%	41%	41%	41%	41%
42	41%	41%	41%	41%	41%	41%
43	41%	41%	41%	41%	41%	41%
44	41%	41%	41%	41%	41%	41%
45	41%	41%	41%	41%	41%	41%
46	41%	41%	41%	41%	41%	41%
47	41%	41%	41%	41%	41%	41%
48	41%	41%	41%	41%	41%	41%
49	41%	41%	41%	41%	41%	41%
50	41%	41%	41%	41%	41%	41%
51	41%	41%	41%	41%	41%	41%
52	41%	41%	41%	41%	41%	41%
53	41%	41%	41%	41%	41%	41%
54	41%	41%	41%	41%	41%	41%
55	41%	41%	41%	41%	41%	41%
56	41%	41%	41%	41%	41%	41%
57	41%	41%	41%	41%	41%	41%
58	41%	41%	41%	41%	41%	41%
59	41%	41%	41%	41%	41%	41%
60	41%	41%	41%	41%	41%	41%
61	41%	41%	41%	41%	41%	41%
62	41%	41%	41%	41%	41%	41%
63	41%	41%	41%	41%	41%	41%
64	41%	41%	41%	41%	41%	41%
65	41%	41%	41%	41%	41%	41%
66	41%	41%	41%	41%	41%	41%
67	41%	41%	41%	41%	41%	41%
68	41%	41%	41%	41%	41%	41%
69	41%	41%	41%	41%	41%	41%
70	41%	41%	41%	41%	41%	41%
71	41%	41%	41%	41%	41%	41%
72	41%	41%	41%	41%	41%	41%
73	41%	41%	41%	41%	41%	41%
74	41%	41%	41%	41%	41%	41%
75	41%	41%	41%	41%	41%	41%
76	41%	41%	41%	41%	41%	41%
77	41%	41%	41%	41%	41%	41%
78	41%	41%	41%	41%	41%	41%
79	41%	41%	41%	41%	41%	41%
80	41%	41%	41%	41%	41%	41%
81	41%	41%	41%	41%	41%	41%
82	41%	41%	41%	41%	41%	41%
83	41%	41%	41%	41%	41%	41%
84	41%	41%	41%	41%	41%	41%

* Benefit Differences between LTC-96 9/96 and ICC12-LTC-12:

LTC-96 9/96 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit, the stay-at-home or respite benefits or coverage for a skilled family member

LTC-96 9/96 rates are for a 100 service-day EP, ICC12-LTC-12 rates are for a 90 service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-96 9/96

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options)

ICC12-LTC-12 Simple Inflation rates are approximated by applying the ratio of [LTC-03 Simple Inflation / LTC-03 Compound Inflation] to the ICC12-LTC-12 Compound Inflation rates

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Gold Series)

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

Inflation Option: 5% Compound Inflation

Current New Business Rates (ICC12-LTC-12 policy) :

Issue	Benefit Period					
Age	2	3	4	6	10	Life
18-29	236.60	300.60	327.40	437.20	597.51	663.09
30	239.20	303.20	331.00	441.40	602.55	672.61
31	240.20	303.80	331.60	442.40	602.55	678.73
32	240.80	304.80	332.60	443.00	606.57	678.73
33	241.20	305.40	333.20	444.00	606.57	680.71
34	241.80	306.00	334.20	444.60	606.57	680.71
35	242.80	307.00	334.80	446.20	610.24	682.42
36	243.40	307.00	335.80	446.80	610.24	688.15
37	244.40	307.60	336.40	447.80	614.13	690.89
38	245.00	308.60	337.40	448.40	614.13	690.89
39	245.40	309.20	338.00	449.40	617.93	692.83
40	246.00	309.80	339.00	450.00	617.93	698.26
41	248.00	311.80	342.60	457.60	624.56	704.95
42	250.00	313.20	346.20	464.80	638.33	712.69
43	252.00	315.20	349.80	472.40	646.44	721.03
44	254.00	317.20	353.80	479.60	660.23	734.97
45	256.00	318.60	357.40	487.80	669.16	744.21
46	258.00	320.60	361.00	495.40	683.53	752.51
47	260.00	322.60	365.60	503.60	683.90	752.51
48	262.00	324.60	369.20	512.20	699.59	768.30
49	264.00	326.40	373.20	519.80	707.68	776.57
50	266.00	328.40	377.40	528.00	722.86	785.71
51	268.80	330.60	380.00	530.00	729.53	791.88
52	271.60	333.20	383.20	532.00	729.53	791.88
53	274.80	335.80	386.40	533.60	729.53	796.40
54	277.60	339.00	389.00	535.60	729.53	796.40
55	280.80	341.60	392.20	537.00	731.74	796.65
56	283.00	344.80	395.20	541.00	738.78	808.59
57	285.00	348.60	398.80	544.40	750.70	819.47
58	287.00	351.80	401.80	548.80	758.14	831.69
59	289.20	356.00	404.80	552.20	758.14	841.14
60	291.20	359.80	408.40	556.60	769.42	851.27
61	295.80	371.00	419.00	560.80	777.71	857.07
62	300.00	381.80	430.60	564.60	783.32	857.07
63	304.20	394.20	442.20	568.80	789.46	857.07
64	309.40	405.60	453.80	573.00	795.57	857.07
65	313.60	418.00	466.40	577.20	801.67	857.07
66	332.40	439.40	491.60	620.00	842.09	906.87
67	351.20	461.40	518.80	665.80	879.97	954.47
68	371.60	484.40	547.00	715.20	926.94	1,011.63
69	393.60	508.40	577.20	768.00	971.85	1,066.67
70	416.40	534.40	608.40	825.00	1,021.66	1,131.98
71	458.00	581.80	651.60	871.80	1,071.20	1,177.86
72	503.60	634.60	698.20	921.60	1,129.41	1,237.84
73	553.60	691.40	748.00	974.20	1,183.89	1,293.11
74	609.40	753.00	801.60	1,029.40	1,245.45	1,351.35
75	669.60	820.60	859.00	1,088.60	1,310.43	1,413.13
76	719.00	926.90	1,095.83	1,260.42	1,511.63	1,637.24
77	771.60	996.30	1,174.36	1,352.42	1,619.51	1,763.66
78	827.40	1,068.55	1,259.81	1,451.07	1,737.96	1,900.11
79	889.00	1,145.91	1,353.89	1,561.87	1,867.72	2,047.15
80	1,399.60	1,805.37	2,134.68	2,469.88	2,946.22	3,246.13
81	1,482.60	1,912.67	2,257.85	2,614.36	3,117.99	3,434.88
82	1,571.40	2,029.73	2,395.29	2,771.78	3,306.49	3,644.78
83	1,666.40	2,150.02	2,539.03	2,938.54	3,506.27	3,863.74
84	1,766.00	2,277.08	2,686.95	3,112.01	3,714.17	4,093.68

New Business Rates adjusted for Benefit Differences* :

Issue	Benefit Period					
Age	2	3	4	6	10	Life
18-29	223.08	283.35	308.46	411.30	591.61	671.82
30	225.53	285.80	311.86	415.25	596.60	681.47
31	226.48	286.36	312.42	416.19	596.60	687.67
32	227.04	287.31	313.36	416.76	600.59	687.67
33	227.42	287.87	313.93	417.70	600.59	689.67
34	227.99	288.44	314.87	418.26	600.59	689.67
35	228.93	289.38	315.44	419.77	604.23	691.41
36	229.49	289.38	316.38	420.33	604.23	697.21
37	230.44	289.95	316.94	421.27	608.07	699.99
38	231.00	290.89	317.89	421.84	608.07	699.99
39	231.38	291.45	318.45	422.78	611.83	701.95
40	231.95	292.02	319.39	423.34	611.83	707.46
41	234.47	294.71	323.71	431.75	620.35	716.06
42	237.01	296.84	328.05	439.84	636.02	725.78
43	239.56	299.55	332.42	448.34	646.14	736.14
44	242.13	302.28	337.19	456.51	662.00	752.29
45	244.71	304.44	341.60	465.68	673.08	763.69
46	247.29	307.19	346.03	474.32	689.69	774.18
47	249.90	309.95	351.45	483.59	692.25	776.16
48	252.51	312.72	355.93	493.29	710.36	794.47
49	255.13	315.32	360.82	502.08	720.84	805.07
50	257.77	318.12	365.93	511.50	738.62	816.64
51	261.37	321.37	369.77	515.34	748.41	825.45
52	264.99	325.04	374.21	519.20	751.39	827.87
53	269.02	328.73	378.68	522.70	754.38	835.03
54	272.68	333.03	382.59	526.60	757.39	837.47
55	276.76	336.77	387.12	529.94	762.71	840.18
56	279.82	341.06	391.39	535.77	772.92	855.12
57	282.70	345.97	396.29	541.04	788.31	869.00
58	285.60	350.32	400.62	547.34	799.09	884.38
59	288.71	355.69	404.97	552.67	802.06	896.90
60	291.63	360.69	409.95	559.04	817.03	910.19
61	296.84	372.69	421.44	564.41	827.90	917.50
62	301.66	384.34	433.97	569.39	835.95	918.61
63	306.51	397.65	446.56	574.79	844.60	919.71
64	312.38	410.01	459.19	580.21	853.26	920.82
65	317.26	423.42	472.89	585.66	861.95	921.94
66	336.25	445.15	498.42	629.07	905.38	975.47
67	355.25	467.49	525.98	675.53	946.07	1026.64
68	375.85	490.85	554.55	725.63	996.53	1088.10
69	398.07	515.22	585.14	779.19	1044.78	1147.26
70	421.10	541.63	616.75	837.00	1098.28	1217.47
71	463.14	589.78	660.53	884.48	1151.42	1266.68
72	509.21	643.42	707.76	934.99	1213.87	1331.04
73	559.73	701.14	758.23	988.35	1272.29	1390.33
74	616.10	763.74	812.55	1044.34	1338.30	1452.80
75	676.92	832.46	870.72	1104.39	1407.98	1519.06
76	726.72	940.32	1110.54	1278.46	1623.64	1759.44
77	779.74	1010.75	1189.87	1371.53	1738.94	1894.71
78	835.98	1084.09	1276.18	1471.30	1865.52	2040.69
79	898.05	1162.62	1371.19	1583.35	2004.15	2197.94
80	1413.59	1831.74	2161.49	2503.40	3160.41	3484.18
81	1497.42	1940.61	2286.21	2649.83	3344.67	3686.77
82	1587.11	2059.38	2425.37	2809.39	3546.88	3912.06
83	1683.06	2181.43	2570.91	2978.42	3761.19	4147.08
84	1783.66	2310.34	2720.69	3154.24	3984.19	4393.88

LTC-96 9/96 Rates after Requested Rate Increases :

Issue	Benefit Period					
Age	2	3	4	6	10	Life
18-29	137.36	170.72	192.90	222.25	276.00	304.16
30	144.79	178.15	202.78	228.12	276.00	304.16
31	146.45	181.86	202.78	228.12	276.00	304.16
32	146.45	183.06	202.78	228.12	276.00	304.16
33	146.45	183.06	202.78	228.12	276.00	304.16
34	146.45	183.06	202.78	228.12	276.00	304.16
35	146.45	183.06	202.78	228.12	276.00	304.16
36	146.45	183.06	202.78	228.12	276.00	304.16
37	146.45	183.06	202.78	228.12	276.00	304.16
38	146.45	183.06	202.78	228.12	276.00	304.16
39	146.45	183.06	202.78	228.12	276.00	304.16
40	146.45	183.06	202.78	228.12	276.00	304.16
41	146.45	183.06	202.78	228.12	276.00	304.16
42	146.45	183.06	202.78	228.12	276.00	304.16
43	146.45	183.06	202.78	228.12	276.00	304.16
44	146.45	183.06	202.78	228.12	276.00	304.16
45	166.16	208.41	230.94	256.29	309.80	343.59
46	166.16	208.41	230.94	256.29	309.80	343.59
47	166.16	208.41	230.94	256.29	309.80	343.59
48	166.16	208.41	230.94	256.29	309.80	343.59
49	166.16	208.41	230.94	256.29	309.80	343.59
50	177.43	222.49	245.02	270.37	323.88	357.67
51	183.06	228.12	250.65	276.00	332.33	366.12
52	191.51	233.76	256.29	281.63	340.78	377.39
53	199.96	239.39	264.74	290.08	349.23	385.84
54	205.59	247.84	273.18	295.72	357.67	394.29
55	213.44	253.47	278.82	301.35	366.12	402.74
56	221.91	264.74	290.08	312.61	377.39	419.63
57	226.53	278.82	306.98	329.51	397.10	439.35
58	235.09	292.90	326.70	346.41	422.45	467.51
59	239.77	302.91	349.23	368.94	447.80	495.68
60	248.43	311.82	359.67	391.47	475.96	526.65
61	260.78	328.29	376.23	406.40	491.52	543.69
62	273.19	340.87	390.63	420.06	508.35	561.86
63	283.96	356.90	401.19	437.66	526.23	580.94
64	291.49	370.07	415.69	456.25	544.96	600.72
65	300.64	379.50	428.79	473.14	564.32	621.00
66	313.60	394.99	442.87	488.35	586.50	639.17
67	322.96	413.58	457.73	506.52	615.72	657.54
68	337.96	432.59	479.90	531.72	646.63	684.93
69	357.96	456.18	510.74	567.49	680.99	726.83
70	375.98	475.26	536.51	608.33	711.83	775.20
71	396.12	496.17	557.42	647.26	745.27	806.53
72	415.97	520.46	579.60	691.97	784.63	843.77
73	435.34	545.59	608.33	737.60	826.95	882.08
74	452.16	572.98	640.72	783.50	871.37	926.29
75	468.22	600.23	681.20	827.30	918.83	973.40
76	483.28	633.68	729.99	870.25	969.95	1032.47
77	497.15	670.43	782.17	910.10	1029.93	1102.81
78	525.11	728.78	856.08	973.83	1120.23	1207.74
79	564.89	800.39	945.19	1059.76	1233.20	1338.22
80	612.62	875.18	1029.53	1148.87	1349.36	1457.57
81	669.91	954.74	1118.63	1244.34	1471.89	1588.05
82	738.33	1037.48	1214.11	1343.00	1600.78	1731.26
83	814.71	1123.41	1309.58	1449.61	1734.44	1896.75
84	897.45	1212.52	1405.06	1559.41	1874.47	2067.01

LTC-96 9/96 2013 Rate Increases (%) :

Issue	Benefit Period					
Age	2	3	4	6	10	Life
18-29	41%	41%	41%	41%	41%	41%
30	41%	41%	41%	41%	41%	41%
31	41%	41%	41%	41%	41%	41%
32	41%	41%	41%	41%	41%	41%
33	41%	41%	41%	41%	41%	41%
34	41%	41%	41%	41%	41%	41%
35	41%	41%	41%	41%	41%	41%
36	41%	41%	41%	41%	41%	41%
37	41%	41%	41%	41%	41%	41%
38	41%	41%	41%	41%	41%	41%
39	41%	41%	41%	41%	41%	41%
40	41%	41%	41%	41%	41%	41%
41	41%	41%	41%	41%	41%	41%
42	41%	41%	41%	41%	41%	41%
43	41%	41%	41%	41%	41%	41%
44	41%	41%	41%	41%	41%	41%
45	41%	41%	41%	41%	41%	41%
46	41%	41%	41%	41%	41%	41%
47	41%	41%	41%	41%	41%	41%
48	41%	41%	41%	41%	41%	41%
49	41%	41%	41%	41%	41%	41%
50	41%	41%	41%	41%	41%	41%
51	41%	41%	41%	41%	41%	41%
52	41%	41%	41%	41%	41%	41%
53	41%	41%	41%	41%	41%	41%
54	41%	41%	41%	41%	41%	41%
55	41%	41%	41%	41%	41%	41%
56	41%	41%	41%	41%	41%	41%
57	41%	41%	41%	41%	41%	41%
58	41%	41%	41%	41%	41%	41%
59	41%	41%	41%	41%	41%	41%
60	41%	41%	41%	41%	41%	41%
61	41%	41%	41%	41%	41%	41%
62	41%	41%	41%	41%	41%	41%
63	41%	41%	41%	41%	41%	41%
64	41%	41%	41%	41%	41%	41%
65	41%	41%	41%	41%	41%	41%
66	41%	41%	41%	41%	41%	41%
67	41%	41%	41%	41%	41%	41%
68	41%	41%	41%	41%	41%	41%
69	41%	41%	41%	41%	41%	41%
70	41%	41%	41%	41%	41%	41%
71	41%	41%	41%	41%	41%	41%
72	41%	41%	41%	41%	41%	41%
73	41%	41%	41%	41%	41%	41%
74	41%	41%	41%	41%	41%	41%
75	41%	41%	41%	41%	41%	41%
76	41%	41%	41%	41%	41%	41%
77	41%	41%	41%	41%	41%	41%
78	41%	41%	41%	41%	41%	41%
79	41%	41%	41%	41%	41%	41%
80	41%	41%	41%	41%	41%	41%
81	41%	41%	41%	41%	41%	41%
82	41%	41%	41%	41%	41%	41%
83	41%	41%	41%	41%	41%	41%
84	41%	41%	41%	41%	41%	41%

* Benefit Differences between LTC-96 9/96 and ICC12-LTC-12:

LTC-96 9/96 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit, the stay-at-home or respite benefits or coverage for a skilled family member

LTC-96 9/96 rates are for a 100 service-day EP, ICC12-LTC-12 rates are for a 90 service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-96 9/96

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	29.83	37.30	47.87	65.24	55.69	77.97	87.52	119.59	137.36	198.26	227.74	343.59
30	31.54	39.55	50.11	65.24	55.69	77.97	87.52	127.56	144.79	208.41	233.76	343.59
31	32.39	40.93	50.92	65.24	55.69	77.97	87.52	135.53	146.45	208.41	233.76	343.59
32	33.24	42.65	50.92	65.24	55.69	77.97	87.52	139.52	146.45	208.41	233.76	343.59
33	33.42	44.04	50.92	65.24	57.50	79.45	87.52	147.49	146.45	208.41	233.76	343.59
34	33.42	44.55	50.92	65.24	57.50	83.06	90.30	155.46	146.45	208.41	233.76	343.59
35	33.42	44.55	50.92	65.24	61.09	83.06	93.92	159.45	146.45	208.41	233.76	343.59
36	33.42	44.55	50.92	65.24	64.68	86.67	101.14	167.42	146.45	208.41	233.76	343.59
37	33.42	44.55	50.92	68.13	68.28	93.90	104.75	175.39	146.45	208.41	233.76	343.59
38	33.42	44.55	50.92	68.13	68.28	97.51	108.37	183.37	146.45	208.41	233.76	343.59
39	33.42	46.11	52.73	71.91	71.87	101.12	115.59	195.33	146.45	208.41	233.76	343.59
40	35.76	49.40	56.03	75.70	75.46	104.73	119.20	203.30	146.45	208.41	233.76	343.59
41	36.02	53.05	59.72	79.69	79.41	108.79	123.33	211.23	146.45	208.41	233.76	343.59
42	39.58	53.40	60.12	83.70	79.76	112.88	131.13	211.23	146.45	208.41	233.76	343.59
43	39.87	57.12	63.89	87.73	83.75	120.66	135.34	211.23	146.45	208.41	233.76	343.59
44	40.15	57.50	67.70	91.78	87.78	124.83	139.58	211.23	146.45	208.41	233.76	343.59
45	41.37	61.29	68.15	95.86	91.84	129.03	147.54	246.04	166.16	236.57	267.55	391.47
46	44.13	61.70	72.04	99.95	92.24	136.97	151.86	258.75	166.16	236.57	267.55	391.47
47	44.45	65.57	75.97	104.06	96.36	141.25	159.93	267.47	166.16	236.57	267.55	391.47
48	44.77	69.48	76.48	108.20	100.50	149.30	168.07	270.37	166.16	236.57	267.55	391.47
49	48.57	69.95	80.50	116.23	104.69	153.67	172.53	270.37	166.16	236.57	267.55	391.47
50	48.92	73.93	84.56	120.41	108.90	161.83	180.78	292.90	177.43	250.65	281.63	414.00
51	52.74	77.96	88.65	128.50	113.14	170.13	189.15	306.98	183.06	259.10	290.08	425.27
52	53.07	78.46	92.79	136.64	121.19	174.70	197.58	323.88	191.51	270.37	304.16	439.35
53	56.96	82.56	93.39	144.81	125.51	183.13	206.09	337.96	199.96	281.63	315.43	456.25
54	57.32	83.09	97.60	153.02	129.86	191.63	218.50	354.86	205.59	292.90	326.70	470.33
55	61.28	87.27	101.87	161.27	138.08	200.21	227.17	368.25	213.44	306.98	340.78	487.23
56	65.22	95.01	109.69	173.49	146.34	211.00	239.67	388.65	221.91	315.43	352.04	504.12
57	69.20	99.16	117.59	185.76	150.80	225.80	252.26	405.55	226.53	326.70	363.31	515.39
58	73.22	107.04	129.26	198.10	159.16	234.46	264.95	422.45	235.09	340.78	380.21	532.29
59	80.95	114.99	137.33	214.47	167.60	251.83	277.74	442.16	239.77	354.86	397.10	552.00
60	85.07	123.02	149.21	230.91	176.10	269.43	290.63	464.70	248.43	362.41	414.00	571.72
61	92.93	134.85	161.20	247.80	188.34	285.86	310.98	475.05	260.78	376.23	422.87	579.39
62	100.86	144.84	173.31	268.83	200.65	306.38	327.49	492.30	273.19	390.63	430.76	591.29
63	112.63	156.89	185.53	285.99	216.97	320.16	351.97	505.39	283.96	401.19	445.47	599.18
64	120.74	172.90	197.87	311.37	229.43	339.94	372.61	522.15	291.49	415.69	458.78	613.40
65	131.82	185.17	214.16	332.88	245.91	358.12	397.31	537.22	300.64	428.79	473.14	628.40
66	144.12	204.29	237.10	347.11	261.87	377.30	429.11	552.99	313.60	442.87	488.35	643.96
67	158.52	223.41	263.86	357.82	277.85	405.09	448.43	566.93	322.96	457.73	506.52	659.87
68	174.46	246.36	290.63	378.52	297.80	425.83	468.64	590.30	337.96	479.90	531.72	687.19
69	195.60	269.22	325.04	405.97	320.85	451.81	502.01	632.97	360.14	510.74	567.49	731.19
70	220.56	297.83	359.08	439.35	344.30	487.93	538.62	678.03	384.43	547.07	608.33	781.53
71	247.09	330.69	387.95	479.83	371.62	524.75	583.97	730.98	410.41	586.01	653.39	835.11
72	271.23	361.15	423.86	520.46	396.26	563.83	626.92	784.63	437.66	626.92	699.86	887.15
73	300.36	397.75	460.05	566.51	425.83	604.53	672.96	842.16	463.85	665.36	743.30	942.91
74	325.85	445.82	505.25	618.75	453.99	648.04	721.26	902.50	490.61	706.62	790.83	999.52
75	353.80	498.14	549.19	677.68	482.30	691.76	769.21	962.84	515.74	744.57	834.34	1052.61
76	381.90	540.74	594.81	735.06	510.32	733.37	816.17	1022.33	539.05	782.38	875.32	1105.13
77	408.09	578.12	636.42	787.03	536.02	772.45	859.90	1075.28	561.93	816.17	911.72	1153.01
78	445.54	631.72	695.37	860.86	574.43	830.62	924.50	1158.42	599.89	870.40	973.83	1230.02
79	493.28	703.32	774.93	959.51	628.54	910.18	1012.02	1272.98	650.81	945.19	1059.76	1338.22
80	548.97	781.29	860.86	1072.49	687.41	996.11	1109.09	1397.10	706.51	1029.53	1152.05	1457.57
81	607.85	868.81	954.74	1198.20	751.06	1089.99	1212.52	1532.35	768.56	1118.63	1252.30	1588.05
82	673.09	961.10	1058.17	1333.45	819.48	1188.65	1323.90	1680.34	832.21	1214.11	1358.91	1731.26
83	747.88	1066.12	1174.33	1494.17	895.86	1301.63	1449.61	1855.37	907.00	1322.31	1479.84	1896.75
84	832.21	1190.24	1312.76	1694.66	984.97	1430.52	1594.41	2067.01	989.75	1446.43	1618.28	2098.83
85+	0	0	0	0	0	0	0	0	0	0	0	0

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	28.41	34.64	43.38	58.88	54.10	73.20	82.74	110.02	132.08	184.87	214.02	318.25
30	30.03	36.72	45.42	58.88	54.10	73.20	82.74	117.35	139.22	194.33	219.67	318.25
31	30.85	38.00	46.15	58.88	54.10	73.20	82.74	124.69	140.82	194.33	219.67	318.25
32	31.66	39.61	46.15	58.88	54.10	73.20	82.74	128.36	140.82	194.33	219.67	318.25
33	31.82	40.89	46.15	58.88	55.85	74.59	82.74	135.69	140.82	194.33	219.67	318.25
34	31.82	41.37	46.15	58.88	55.85	77.98	85.38	143.03	140.82	194.33	219.67	318.25
35	31.82	41.37	46.15	58.88	59.34	77.98	88.79	146.69	140.82	194.33	219.67	318.25
36	31.82	41.37	46.15	58.88	62.84	81.37	95.62	154.03	140.82	194.33	219.67	318.25
37	31.82	41.37	46.15	61.48	66.33	88.15	99.04	161.36	140.82	194.33	219.67	318.25
38	31.82	41.37	46.15	61.48	66.33	91.54	102.45	168.70	140.82	194.33	219.67	318.25
39	31.82	42.82	47.79	64.90	69.82	94.93	109.28	179.70	140.82	194.33	219.67	318.25
40	34.06	45.87	50.77	68.31	73.31	98.32	112.70	187.03	140.82	194.33	219.67	318.25
41	34.31	49.26	54.12	71.91	77.14	102.13	116.60	194.33	140.82	194.33	219.67	318.25
42	37.70	49.59	54.48	75.53	77.48	105.97	123.98	194.33	140.82	194.33	219.67	318.25
43	37.97	53.04	57.90	79.17	81.36	113.27	127.95	194.33	140.82	194.33	219.67	318.25
44	38.24	53.40	61.35	82.83	85.27	117.19	131.96	194.33	140.82	194.33	219.67	318.25
45	39.78	57.79	62.91	88.34	87.76	120.71	135.07	222.98	160.53	225.31	250.65	363.31
46	42.43	58.18	66.50	92.11	88.14	128.13	139.02	234.49	160.53	225.31	250.65	363.31
47	42.74	61.82	70.13	95.90	92.07	132.14	146.42	242.39	160.53	225.31	250.65	363.31
48	43.05	65.51	70.60	99.71	96.04	139.67	153.87	245.02	160.53	225.31	250.65	363.31
49	46.70	65.95	74.30	107.11	100.03	143.75	157.95	245.02	160.53	225.31	250.65	363.31
50	47.17	71.94	78.52	107.51	104.36	154.58	166.69	267.55	168.98	233.76	261.92	383.02
51	50.98	74.06	82.74	117.61	108.70	158.31	177.32	284.45	177.43	245.02	270.37	394.29
52	49.75	72.99	88.84	125.62	116.70	163.21	181.50	295.72	183.06	253.47	281.63	411.19
53	55.24	78.89	86.06	131.64	119.02	171.68	190.06	312.61	191.51	264.74	292.90	422.45
54	57.32	77.90	90.37	141.93	125.53	180.22	200.10	329.51	199.96	276.00	304.16	439.35
55	58.06	82.13	94.72	146.01	133.70	186.71	211.10	340.35	207.82	287.27	318.25	453.43
56	61.96	89.73	102.38	157.72	141.91	199.65	223.53	357.67	216.29	295.72	332.33	467.51
57	65.91	92.32	108.41	171.83	146.42	209.68	235.91	374.57	218.24	306.98	343.59	481.59
58	71.55	98.26	119.61	181.79	154.74	220.67	246.36	388.65	226.79	321.06	354.86	498.49
59	77.51	109.60	127.66	197.79	158.89	233.18	256.91	411.19	231.69	335.14	368.94	515.39
60	81.73	115.89	137.43	211.67	169.58	250.52	269.87	430.90	240.41	340.45	385.84	535.10
61	89.49	125.74	147.44	228.55	179.58	269.19	289.94	439.35	252.72	357.14	392.67	540.95
62	97.39	135.79	161.49	244.61	191.83	287.08	304.26	454.84	265.23	369.22	404.00	551.16
63	107.27	145.94	169.91	264.17	210.19	298.97	326.16	468.92	273.54	380.35	416.82	562.70
64	115.41	163.50	182.35	286.85	222.68	318.70	344.66	481.59	281.35	390.34	428.36	572.84
65	126.33	173.95	198.44	305.95	234.73	337.20	369.26	497.79	290.79	404.14	441.11	586.50
66	136.73	190.93	217.01	320.78	248.44	354.29	398.29	512.29	301.63	416.54	459.63	603.26
67	152.79	207.87	244.87	332.26	266.64	379.63	415.90	529.75	311.35	432.17	473.99	620.37
68	166.71	230.47	271.39	349.23	286.69	398.79	437.10	552.00	326.70	452.87	500.18	644.38
69	185.82	251.67	301.36	375.42	307.76	425.62	467.09	589.32	347.04	484.55	534.75	685.36
70	208.75	276.70	331.62	409.78	331.62	458.36	502.72	633.68	371.76	517.50	574.53	732.95
71	237.20	309.79	363.45	443.08	355.28	494.13	545.17	684.02	398.16	555.38	616.64	786.11
72	261.55	338.93	394.29	481.03	382.46	532.29	587.49	731.40	423.86	593.40	660.43	835.89
73	288.96	374.25	429.63	524.68	408.72	570.31	631.14	783.22	448.64	629.24	703.38	885.88
74	313.04	417.28	468.64	574.81	437.52	609.60	675.50	838.42	474.13	670.01	745.06	937.28
75	339.72	468.22	510.46	624.87	464.70	649.52	719.93	894.19	499.90	704.08	785.05	987.48
76	366.69	503.56	552.57	675.92	490.04	689.44	762.10	947.98	522.15	738.44	822.93	1032.47
77	391.89	539.26	589.46	723.87	514.97	723.87	801.60	997.55	542.50	770.83	856.66	1073.66
78	426.45	588.76	644.45	789.25	552.16	778.11	862.45	1070.90	579.21	821.07	913.37	1144.09
79	474.19	655.59	717.64	879.95	603.08	851.31	942.01	1172.74	626.94	889.50	991.34	1241.16
80	525.11	725.60	794.02	978.61	657.18				679.46			
81	579.21	805.16	879.95	1086.81	716.05				735.15			
82	639.67	887.91	972.24	1206.15	778.11				797.21			
83	706.51	983.38	1078.85	1343.00	849.72				864.04			
84	784.48	1094.77	1199.79	1508.49	929.28				938.83			
85+	0.00	0.00	0.00	0.00								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	26.99	30.64	37.40	49.33	49.33	63.65	70.01	92.48	121.51	163.43	186.58	276.00
30	28.53	32.48	39.15	49.33	49.33	63.65	70.01	98.65	128.08	171.80	191.51	276.00
31	29.30	33.62	39.78	49.33	49.33	63.65	70.01	104.81	129.55	171.80	191.51	276.00
32	30.08	35.04	39.78	49.33	49.33	63.65	70.01	107.89	129.55	171.80	191.51	276.00
33	30.23	36.17	39.78	49.33	50.93	64.86	70.01	114.06	129.55	171.80	191.51	276.00
34	30.23	36.60	39.78	49.33	50.93	67.81	72.24	120.22	129.55	171.80	191.51	276.00
35	30.23	36.60	39.78	49.33	54.11	67.81	75.13	123.31	129.55	171.80	191.51	276.00
36	30.23	36.60	39.78	49.33	57.29	70.75	80.91	129.47	129.55	171.80	191.51	276.00
37	30.23	36.60	39.78	51.51	60.47	76.65	83.80	135.64	129.55	171.80	191.51	276.00
38	30.23	36.60	39.78	51.51	60.47	79.60	86.69	141.80	129.55	171.80	191.51	276.00
39	30.23	37.88	41.20	54.37	63.66	82.55	92.47	151.05	129.55	171.80	191.51	276.00
40	32.36	40.58	43.77	57.23	66.84	85.49	95.36	157.22	129.55	171.80	191.51	276.00
41	32.59	43.58	46.66	60.25	70.33	88.81	98.66	163.35	129.55	171.80	191.51	276.00
42	35.81	43.87	46.97	63.28	70.64	92.15	104.90	163.35	129.55	171.80	191.51	276.00
43	36.07	46.92	49.91	66.33	74.18	98.50	108.27	163.35	129.55	171.80	191.51	276.00
44	36.33	47.23	52.89	69.40	77.75	101.90	111.66	163.35	129.55	171.80	191.51	276.00
45	36.60	49.03	54.17	75.18	79.59	106.14	116.37	192.22	146.45	197.14	219.67	318.25
46	39.04	49.36	57.26	78.39	79.94	112.67	119.78	202.15	146.45	197.14	219.67	318.25
47	39.32	52.45	60.39	81.62	83.51	116.19	126.14	208.96	146.45	197.14	219.67	318.25
48	39.61	55.58	60.79	84.86	87.10	122.81	132.56	211.23	146.45	197.14	219.67	318.25
49	42.96	55.96	63.98	91.16	90.73	126.40	136.08	211.23	146.45	197.14	219.67	318.25
50	41.93	61.94	66.44	92.46	95.29	132.84	143.22	230.94	154.90	208.41	228.12	337.96
51	45.71	62.37	70.92	98.01	99.83	137.05	153.68	245.02	160.53	214.04	239.39	349.23
52	44.78	63.86	75.02	105.78	105.48	142.52	158.52	256.29	166.16	225.31	250.65	363.31
53	50.06	67.88	73.25	114.09	106.03	151.08	164.87	270.37	171.80	230.94	259.10	377.39
54	50.77	69.24	77.72	121.97	112.55	155.13	174.80	284.45	180.25	242.20	270.37	388.65
55	53.22	70.16	80.42	124.22	118.36	161.96	181.27	295.71	188.17	250.65	278.82	402.74
56	55.44	77.42	87.76	137.44	126.39	170.16	193.58	315.43	193.82	261.92	290.08	416.82
57	60.96	78.64	91.87	148.61	131.13	182.03	205.55	326.70	198.90	273.18	301.35	428.08
58	63.23	85.98	104.18	158.48	137.06	193.09	213.82	343.59	204.67	281.63	312.61	442.16
59	70.62	93.43	110.25	171.57	143.66	202.87	224.51	357.67	210.14	295.72	326.70	459.06
60	71.73	99.84	119.76	185.21	152.18	217.43	235.27	377.39	216.37	302.01	340.78	475.96
61	79.16	109.34	129.75	197.28	162.06	233.45	254.87	387.18	231.21	316.25	348.73	483.28
62	86.95	117.68	139.83	213.12	174.19	250.90	267.10	398.65	238.71	323.74	355.84	489.62
63	96.54	127.70	148.43	230.24	189.85	261.30	288.62	411.61	247.49	333.45	367.32	500.18
64	101.21	140.95	159.07	247.62	200.19	278.56	305.07	425.83	256.00	347.25	380.21	512.01
65	113.51	151.50	172.90	266.79	212.38	293.01	324.86	438.64	263.68	357.32	394.29	524.89
66	121.95	168.02	190.89	282.48	226.06	310.58	350.87	452.44	272.90	371.05	409.35	541.02
67	135.60	182.62	215.31	292.76	239.75	335.65	369.43	467.02	281.14	383.37	422.87	555.31
68	149.26	202.65	237.20	308.67	257.80	351.48	387.53	491.17	295.15	403.30	446.11	581.29
69	168.22	220.45	266.92	331.76	277.20	375.42	416.89	521.66	314.30	429.98	480.19	617.69
70	189.05	244.03	293.60	359.08	297.83	405.55	447.80	563.97	337.96	462.58	517.50	661.14
71	213.48	271.78	320.57	392.03	320.57	439.00	485.96	610.51	361.41	498.21	557.42	708.52
72	234.42	300.03	348.94	427.80	346.97	471.17	524.40	654.52	384.43	534.26	597.34	757.03
73	258.54	330.86	380.21	465.75	370.70	507.57	564.61	701.48	410.62	566.51	634.94	802.23
74	281.92	369.14	417.38	507.08	395.41	543.69	605.93	750.55	432.03	600.44	675.50	847.58
75	306.28	413.65	454.13	550.95	418.93	579.11	644.24	797.38	454.13	633.68	711.12	888.91
76	329.51	444.42	490.04	594.81	441.04	611.71	682.68	843.21	474.83	664.09	743.51	929.39
77	351.41	476.10	523.06	634.80	463.15	642.90	717.39	884.19	492.30	689.86	774.07	965.16
78	383.49	518.74	572.84	692.19	496.46	690.59	770.16	948.37	523.51	735.15	825.85	1023.16
79	421.68	576.03	633.31	768.56	541.02	754.24	840.17	1035.89	566.48	797.21	894.27	1109.09
80	466.23	638.08	703.32	852.90	587.16				612.62			
81	513.97	706.51	778.11	943.60	638.08				660.36			
82	564.89	779.70	859.26	1042.26	692.19				711.28			
83	623.76	860.86	949.96	1155.23	751.06				768.56			
84	689.00	956.33	1054.99	1288.90	816.30				832.21			
85+	0.00	0.00	0.00	0.00								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	29.83	33.58	37.30	47.87	55.85	65.24	55.69	70.01	77.97	87.52	110.05	119.59	137.36	170.72	192.90	222.25	276.00	304.16
30	31.54	35.30	39.55	50.11	60.47	65.24	55.69	70.01	77.97	87.52	113.84	127.56	144.79	178.15	202.78	228.12	276.00	304.16
31	32.39	36.16	40.93	50.92	60.47	65.24	55.69	70.01	77.97	87.52	117.64	135.53	146.45	181.86	202.78	228.12	276.00	304.16
32	33.24	37.54	42.65	50.92	60.47	65.24	55.69	70.01	77.97	87.52	125.23	139.52	146.45	183.06	202.78	228.12	276.00	304.16
33	33.42	38.40	44.04	50.92	60.47	65.24	57.50	70.01	79.45	87.52	129.02	147.49	146.45	183.06	202.78	228.12	276.00	304.16
34	33.42	39.78	44.55	50.92	60.47	65.24	57.50	70.01	83.06	90.30	136.61	155.46	146.45	183.06	202.78	228.12	276.00	304.16
35	33.42	40.64	44.55	50.92	60.47	65.24	61.09	71.59	83.06	93.92	144.20	159.45	146.45	183.06	202.78	228.12	276.00	304.16
36	33.42	41.37	44.55	50.92	60.47	65.24	64.68	75.17	86.67	101.14	147.99	167.42	146.45	183.06	202.78	228.12	276.00	304.16
37	33.42	41.37	44.55	50.92	60.47	68.13	68.28	78.75	93.90	104.75	155.58	175.39	146.45	183.06	202.78	228.12	276.00	304.16
38	33.42	41.37	44.55	50.92	60.47	68.13	68.28	82.33	97.51	108.37	163.17	183.37	146.45	183.06	202.78	228.12	276.00	304.16
39	33.42	41.37	46.11	52.73	62.92	71.91	71.87	85.91	101.12	115.59	170.76	195.33	146.45	183.06	202.78	228.12	276.00	304.16
40	35.76	42.70	49.40	56.03	66.42	75.70	75.46	89.49	104.73	119.20	178.35	203.30	146.45	183.06	202.78	228.12	276.00	304.16
41	36.02	42.98	53.05	59.72	70.33	79.69	79.41	93.45	108.79	123.33	186.78	211.23	146.45	183.06	202.78	228.12	276.00	304.16
42	39.58	46.59	53.40	60.12	74.29	83.70	79.76	97.43	112.88	131.13	191.51	211.23	146.45	183.06	202.78	228.12	276.00	304.16
43	39.87	46.90	57.12	63.89	78.30	87.73	83.75	101.45	120.66	135.34	191.51	211.23	146.45	183.06	202.78	228.12	276.00	304.16
44	40.15	50.59	57.50	67.70	82.35	91.78	87.78	105.50	124.83	139.58	191.51	211.23	146.45	183.06	202.78	228.12	276.00	304.16
45	41.37	52.51	61.29	68.15	86.45	95.86	91.84	109.58	129.03	147.54	221.20	246.04	166.16	208.41	230.94	256.29	309.80	343.59
46	44.13	54.68	61.70	72.04	90.59	99.95	92.24	117.35	136.97	151.86	229.99	258.75	166.16	208.41	230.94	256.29	309.80	343.59
47	44.45	55.05	65.57	75.97	94.78	104.06	96.36	121.51	141.25	159.93	238.85	267.47	166.16	208.41	230.94	256.29	309.80	343.59
48	44.77	58.87	69.48	76.48	99.02	108.20	100.50	125.70	149.30	168.07	247.79	270.37	166.16	208.41	230.94	256.29	309.80	343.59
49	48.57	59.27	69.95	80.50	106.99	116.23	104.69	133.63	153.67	172.53	250.65	270.37	166.16	208.41	230.94	256.29	309.80	343.59
50	48.92	63.17	73.93	84.56	111.34	120.41	108.90	137.89	161.83	180.78	269.87	292.90	177.43	222.49	245.02	270.37	323.88	357.67
51	52.74	67.10	77.96	88.65	119.50	128.50	113.14	142.23	170.13	189.15	283.11	306.98	183.06	228.12	250.65	276.00	332.33	366.12
52	53.07	67.52	78.46	92.79	123.99	136.64	121.19	150.37	174.70	197.58	296.47	323.88	191.51	233.76	256.29	281.63	340.78	377.39
53	56.96	71.53	82.56	93.39	132.31	144.81	125.51	158.57	183.13	206.09	309.80	337.96	199.96	239.39	264.74	290.08	349.23	385.84
54	57.32	71.98	83.09	97.60	140.73	153.02	129.86	163.04	191.63	218.50	323.56	354.86	205.59	247.84	273.18	295.72	357.67	394.29
55	61.28	76.06	87.27	101.87	149.25	161.27	138.08	171.36	200.21	227.17	335.14	368.25	213.44	253.47	278.82	301.35	366.12	402.74
56	65.22	80.07	95.01	109.69	157.75	173.49	146.34	179.66	208.73	239.67	349.23	385.84	221.91	264.74	290.08	312.61	377.39	419.63
57	69.20	87.79	99.16	117.59	170.20	185.76	150.80	188.01	221.20	252.26	366.12	399.92	226.53	278.82	306.98	329.51	397.10	439.35
58	73.22	91.90	107.04	129.26	182.78	198.10	159.16	196.42	229.86	264.95	380.21	416.82	235.09	292.90	326.70	346.41	422.45	467.51
59	80.95	99.74	114.99	137.33	195.50	214.47	167.60	208.76	242.51	277.74	397.10	433.72	239.77	302.91	349.23	368.94	447.80	495.68
60	85.07	107.67	123.02	149.21	208.34	230.91	176.10	217.31	255.25	290.63	414.00	450.61	248.43	311.82	359.67	391.47	475.96	526.65
61	92.93	115.65	134.85	161.20	225.47	247.80	188.34	233.33	271.57	310.98	422.87	458.57	260.78	328.29	376.23	406.40	491.52	543.69
62	100.86	127.46	143.03	173.31	242.80	268.83	200.65	249.42	291.91	327.49	436.11	470.89	273.19	340.87	390.63	420.06	508.35	561.86
63	112.63	135.61	155.07	185.53	264.35	285.99	216.97	265.58	308.39	351.97	448.08	484.55	283.96	356.90	401.19	437.66	526.23	580.94
64	120.74	147.63	171.02	197.87	286.15	311.37	229.43	281.80	332.86	372.61	463.85	501.87	291.49	370.07	415.69	456.25	544.96	600.72
65	131.82	159.75	183.30	214.16	308.23	332.88	245.91	302.02	353.47	397.31	480.54	517.50	300.64	379.50	428.79	473.14	564.32	621.00
66	144.12	174.96	202.39	237.10	323.17	347.11	261.87	325.50	377.30	429.11	500.32	538.62	313.60	394.99	442.87	488.35	586.50	639.17
67	158.52	193.97	221.47	263.86	339.23	357.82	277.85	348.96	405.09	448.43	527.43	566.93	322.96	413.58	457.73	506.52	615.72	657.54
68	174.46	215.77	244.37	290.63	358.24	378.52	297.80	376.34	425.83	468.64	558.76	590.30	337.96	432.59	479.90	531.72	646.63	684.93
69	189.73	235.80	267.27	325.04	379.78	405.97	316.49	403.71	451.81	502.01	591.50	632.97	357.96	456.18	510.74	567.49	680.99	726.83
70	208.75	259.43	293.99	359.08	409.78	439.35	331.62	422.45	477.37	538.62	625.23	678.03	375.98	475.26	536.51	608.33	711.83	775.20
71	231.27	284.53	323.09	387.95	443.08	475.75	349.16	441.04	494.13	573.76	659.52	712.60	396.12	496.17	557.42	647.26	745.27	806.53
72	253.80	311.02	351.89	423.86	483.00	518.49	368.66	461.32	512.57	617.06	699.86	753.09	415.97	520.46	579.60	691.97	784.63	843.77
73	277.55	340.69	383.29	460.05	524.68	562.70	389.71	486.66	537.99	661.56	745.20	798.43	435.34	545.59	608.33	737.60	826.95	882.08
74	298.39	372.35	417.28	497.93	562.00	602.27	410.06	514.40	569.32	710.28	794.49	845.75	452.16	572.98	640.72	783.50	871.37	926.29
75	315.08	399.57	452.37	528.06	596.71	637.20	427.73	543.90	614.31	756.89	843.14	895.95	468.22	600.23	681.20	827.30	918.83	973.40
76	331.20	420.76	474.83	555.94	625.23	669.16	444.42	581.29	670.85	804.35	898.97	958.12	483.28	633.68	729.99	870.25	969.95	1032.47
77	349.79	443.71	500.39	581.36	654.23	699.58	461.53	625.09	733.59	851.80	963.54	1033.17	497.15	670.43	782.17	910.10	1029.93	1102.81
78	378.71	478.96	539.43	623.76	701.73	749.47	491.69	689.00	814.71	922.91	1058.17	1140.91	525.11	728.78	856.08	973.83	1120.23	1207.74
79	415.31	525.11	591.94	677.86	762.20	814.71	533.06	766.97	910.18	1012.02	1174.33	1272.98	564.89	800.39	945.19	1059.76	1233.20	1338.22
80	459.87	582.39	655.59	746.29	841.76	902.23	582.39	846.53					612.62	875.18				
81	518.74	655.59	738.33	833.80	951.56	1024.75	644.45	929.28					669.91	954.74				
82	587.16	741.51	836.99	940.42	1088.40	1177.51	716.05	1016.80					738.33	1037.48				
83	663.54	840.17	948.37	1062.94	1244.34	1355.73	795.62	1107.50					814.71	1123.41				
84	749.47	948.37	1070.90	1195.01	1417.79	1553.04	883.13	1201.38					897.45	1212.52				
85+	1027.93	1306.40	1476.66	1635.78	1990.63	2208.63												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	28.41	31.00	34.64	43.38	49.97	58.88	54.10	65.24	73.20	82.74	100.34	110.02	132.08	160.22	184.87	211.27	261.92	290.08
30	30.03	32.59	36.72	45.42	54.10	58.88	54.10	65.24	73.20	82.74	103.80	117.35	139.22	167.18	194.33	216.86	261.92	290.08
31	30.85	33.38	38.00	46.15	54.10	58.88	54.10	65.24	73.20	82.74	107.26	124.69	140.82	170.67	194.33	216.86	261.92	290.08
32	31.66	34.65	39.61	46.15	54.10	58.88	54.10	65.24	73.20	82.74	114.18	128.36	140.82	171.80	194.33	216.86	261.92	290.08
33	31.82	35.45	40.89	46.15	54.10	58.88	55.85	65.24	74.59	82.74	117.64	135.69	140.82	171.80	194.33	216.86	261.92	290.08
34	31.82	36.72	41.37	46.15	54.10	58.88	55.85	65.24	77.98	85.38	124.56	143.03	140.82	171.80	194.33	216.86	261.92	290.08
35	31.82	37.51	41.37	46.15	54.10	58.88	59.34	66.71	77.98	88.79	131.48	146.69	140.82	171.80	194.33	216.86	261.92	290.08
36	31.82	38.19	41.37	46.15	54.10	58.88	62.84	70.05	81.37	95.62	134.93	154.03	140.82	171.80	194.33	216.86	261.92	290.08
37	31.82	38.19	41.37	46.15	54.10	61.48	66.33	73.38	88.15	99.04	141.85	161.36	140.82	171.80	194.33	216.86	261.92	290.08
38	31.82	38.19	41.37	46.15	54.10	61.48	66.33	76.72	91.54	102.45	148.77	168.70	140.82	171.80	194.33	216.86	261.92	290.08
39	31.82	38.19	42.82	47.79	56.30	64.90	69.82	80.05	94.93	109.28	155.69	179.70	140.82	171.80	194.33	216.86	261.92	290.08
40	34.06	39.41	45.87	50.77	59.42	68.31	73.31	83.39	98.32	112.70	162.61	187.03	140.82	171.80	194.33	216.86	261.92	290.08
41	34.31	39.67	49.26	54.12	62.93	71.91	77.14	87.07	102.13	116.60	170.30	194.33	140.82	171.80	194.33	216.86	261.92	290.08
42	37.70	43.01	49.59	54.48	66.47	75.53	77.48	90.79	105.97	123.98	174.61	194.33	140.82	171.80	194.33	216.86	261.92	290.08
43	37.97	43.30	53.04	57.90	70.06	79.17	81.36	94.53	113.27	127.95	174.61	194.33	140.82	171.80	194.33	216.86	261.92	290.08
44	38.24	46.70	53.40	61.35	73.68	82.83	85.27	98.30	117.19	131.96	174.61	194.33	140.82	171.80	194.33	216.86	261.92	290.08
45	39.78	49.33	57.79	62.91	79.39	88.34	87.76	102.02	120.71	135.07	201.32	222.98	160.53	199.96	225.31	245.02	295.72	323.88
46	42.43	51.37	58.18	66.50	83.19	92.11	88.14	109.26	128.13	139.02	209.32	234.49	160.53	199.96	225.31	245.02	295.72	323.88
47	42.74	51.71	61.82	70.13	87.04	95.90	92.07	113.13	132.14	146.42	217.38	242.39	160.53	199.96	225.31	245.02	295.72	323.88
48	43.05	55.31	65.51	70.60	90.93	99.71	96.04	117.03	139.67	153.87	225.52	245.02	160.53	199.96	225.31	245.02	295.72	323.88
49	46.70	55.67	65.95	74.30	98.26	107.11	100.03	124.41	143.75	157.95	228.12	245.02	160.53	199.96	225.31	245.02	295.72	323.88
50	47.17	61.37	71.94	78.52	101.03	107.51	104.36	129.28	154.58	166.69	247.61	267.55	168.98	214.04	233.76	259.10	309.80	340.78
51	50.98	63.57	74.06	82.74	109.01	117.61	108.70	133.74	158.31	177.32	258.13	284.45	177.43	219.67	239.39	264.74	318.25	349.23
52	49.75	64.15	72.99	88.84	113.48	125.62	116.70	141.77	163.21	181.50	274.10	295.72	183.06	225.31	247.84	270.37	323.88	357.67
53	55.24	68.12	78.89	86.06	121.64	131.64	119.02	149.88	171.68	190.06	287.27	312.61	191.51	233.76	253.47	276.00	332.33	368.94
54	55.68	68.71	77.90	90.37	127.74	141.93	125.53	154.46	180.22	200.10	298.24	329.51	199.96	239.39	261.92	284.45	340.78	377.39
55	58.06	71.10	82.13	94.72	136.08	146.01	133.70	162.69	186.71	211.10	312.61	340.35	207.82	245.02	270.37	290.08	352.04	388.65
56	61.96	76.74	89.73	102.38	144.42	157.72	141.91	170.89	195.12	223.53	323.88	357.67	216.29	256.29	278.82	301.35	363.31	402.74
57	65.91	82.62	92.32	108.41	156.40	171.83	146.42	177.08	207.37	235.91	340.78	374.57	218.24	267.55	295.72	315.43	383.02	425.27
58	71.55	86.89	98.26	119.61	166.59	181.79	154.74	185.51	216.07	246.36	357.67	388.65	226.79	281.63	312.61	335.14	405.55	450.61
59	77.51	94.59	109.60	127.66	179.20	197.79	158.89	197.66	230.85	256.91	374.57	411.19	231.69	291.90	329.51	354.86	433.72	478.78
60	81.73	102.46	115.89	137.43	191.77	211.67	169.58	208.44	243.43	269.87	391.47	430.90	240.41	295.83	340.45	374.57	459.06	506.94
61	89.49	110.39	125.74	147.44	206.28	228.55	179.58	224.27	259.66	289.94	400.91	439.35	252.72	312.28	357.14	387.18	472.30	521.73
62	97.39	122.07	135.79	161.49	223.57	244.61	191.83	238.08	282.26	304.26	414.71	452.16	265.23	322.52	369.22	398.65	486.94	537.78
63	107.27	130.26	145.94	169.91	242.52	264.17	210.19	254.33	294.26	326.16	427.24	466.31	273.54	338.66	380.35	414.21	500.18	554.89
64	115.41	140.42	163.50	182.35	264.14	286.85	222.68	268.49	318.70	344.66	441.04	479.06	281.35	349.79	390.34	428.36	517.08	570.31
65	126.33	152.49	173.95	198.44	283.76	305.95	234.73	288.69	337.20	369.26	453.43	492.86	290.79	362.25	404.14	441.11	532.29	586.50
66	136.73	165.75	190.93	217.01	296.84	320.78	248.44	312.12	354.29	398.29	471.60	512.29	301.63	375.84	416.54	459.63	550.59	603.26
67	152.79	184.56	207.87	244.87	311.35	332.26	266.64	333.50	379.63	415.90	494.90	529.75	311.35	394.99	432.17	473.99	576.22	620.37
68	166.71	204.21	230.47	271.39	328.95	349.23	286.69	363.14	398.79	437.10	522.71	552.00	326.70	416.82	452.87	500.18	606.08	644.38
69	183.87	224.30	251.67	301.36	351.41	375.42	307.76	390.62	425.62	467.09	552.21	589.32	347.04	438.71	484.55	534.75	639.52	685.36
70	202.84	247.90	276.70	331.62	380.21	409.78	329.51	409.78	458.36	502.72	582.98	633.68	371.76	462.58	517.50	574.53	673.81	732.95
71	227.32	271.25	305.99	363.45	416.54	443.08	347.11	428.79	477.79	545.17	620.72	669.72	392.03	485.96	541.09	616.64	708.52	767.73
72	247.98	299.84	335.22	394.29	455.40	481.03	366.69	451.46	500.74	587.49	662.40	711.69	414.00	510.60	567.77	660.43	749.15	808.29
73	273.75	329.76	367.02	429.63	496.17	524.68	387.81	475.26	526.58	631.14	709.08	758.51	433.43	536.09	596.92	703.38	794.63	851.66
74	294.73	361.56	403.02	468.64	534.54	571.15	408.23	501.59	556.51	675.50	757.88	807.30	450.33	563.83	629.73	745.06	838.42	895.17
75	311.56	390.77	438.29	505.18	566.79	605.51	424.21	529.82	594.95	719.93	804.42	857.22	466.46	589.67	663.60	785.05	881.87	939.95
76	327.82	410.62	461.32	532.29	596.50	635.37	441.04	562.70	640.43	762.10	853.35	910.80	481.59	616.78	702.96	822.93	926.01	990.22
77	346.55	430.76	484.20	557.07	623.47	663.95	456.67	600.79	693.10	801.60	906.86	971.64	495.53	649.38	746.54	856.66	973.26	1044.51
78	373.94	464.64	520.33	596.71	666.73	709.69	486.92	657.18	765.38	862.45	984.97	1059.76	521.92	700.14	809.94	913.37	1048.62	1131.36
79	410.54	509.19	568.07	646.04	722.42	770.16	526.70	728.78	851.31	942.01	1085.22	1172.74	560.11	763.79	889.50	991.34	1145.69	1241.16
80	455.09	561.70	626.94	708.10	794.02	848.13	574.43	801.98					604.67	833.80				
81	510.78	630.13	703.32	790.84	892.68	954.74	631.72	878.36					660.36	907.00				
82	574.43	711.28	794.02	887.91	1012.02	1086.81	700.14	961.10					724.01	984.97				
83	646.04	801.98	897.45	999.29	1148.87	1241.16	774.93	1045.44					795.62	1066.12				
84	725.60	902.23	1010.43	1120.23	1300.04	1409.83	856.08	1134.55					873.59	1152.05				
85+	984.97	1231.61	1382.78	1522.81	1801.27	1971.53												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	26.99	28.41	30.64	37.40	42.62	49.33	49.33	57.28	63.65	70.01	84.15	92.48	121.51	144.46	163.43	183.83	228.12	250.65
30	28.53	29.87	32.48	39.15	46.15	49.33	49.33	57.28	63.65	70.01	87.05	98.65	128.08	150.74	171.80	188.69	228.12	250.65
31	29.30	30.60	33.62	39.78	46.15	49.33	49.33	57.28	63.65	70.01	89.96	104.81	129.55	153.88	171.80	188.69	228.12	250.65
32	30.08	31.77	35.04	39.78	46.15	49.33	49.33	57.28	63.65	70.01	95.76	107.89	129.55	154.90	171.80	188.69	228.12	250.65
33	30.23	32.49	36.17	39.78	46.15	49.33	50.93	57.28	64.86	70.01	98.66	114.06	129.55	154.90	171.80	188.69	228.12	250.65
34	30.23	33.66	36.60	39.78	46.15	49.33	50.93	57.28	67.81	72.24	104.47	120.22	129.55	154.90	171.80	188.69	228.12	250.65
35	30.23	34.39	36.60	39.78	46.15	49.33	54.11	58.58	67.81	75.13	110.27	123.31	129.55	154.90	171.80	188.69	228.12	250.65
36	30.23	35.01	36.60	39.78	46.15	49.33	57.29	61.50	70.75	80.91	113.17	129.47	129.55	154.90	171.80	188.69	228.12	250.65
37	30.23	35.01	36.60	39.78	46.15	51.51	60.47	64.43	76.65	83.80	118.97	135.64	129.55	154.90	171.80	188.69	228.12	250.65
38	30.23	35.01	36.60	39.78	46.15	51.51	60.47	67.36	79.60	86.69	124.78	141.80	129.55	154.90	171.80	188.69	228.12	250.65
39	30.23	35.01	37.88	41.20	48.02	54.37	63.66	70.29	82.55	92.47	130.58	151.05	129.55	154.90	171.80	188.69	228.12	250.65
40	32.36	36.13	40.58	43.77	50.69	57.23	66.84	73.22	85.49	95.36	136.39	157.22	129.55	154.90	171.80	188.69	228.12	250.65
41	32.59	36.37	43.58	46.66	53.67	60.25	70.33	76.46	88.81	98.66	142.83	163.35	129.55	154.90	171.80	188.69	228.12	250.65
42	35.81	39.43	43.87	46.97	56.70	63.28	70.64	79.72	92.15	104.90	146.45	163.35	129.55	154.90	171.80	188.69	228.12	250.65
43	36.07	39.69	46.92	49.91	59.75	66.33	74.18	83.00	98.50	108.27	146.45	163.35	129.55	154.90	171.80	188.69	228.12	250.65
44	36.33	42.81	47.23	52.89	62.84	69.40	77.75	86.32	101.90	111.66	146.45	163.35	129.55	154.90	171.80	188.69	228.12	250.65
45	36.60	42.96	49.03	54.17	67.04	75.18	79.59	90.68	106.14	116.37	171.49	192.22	146.45	177.43	194.33	214.04	259.10	284.45
46	39.04	44.74	49.36	57.26	70.25	78.39	79.94	97.12	112.67	119.78	178.31	202.15	146.45	177.43	194.33	214.04	259.10	284.45
47	39.32	45.04	52.45	60.39	73.50	81.62	83.51	100.56	116.19	126.14	185.18	208.96	146.45	177.43	194.33	214.04	259.10	284.45
48	39.61	48.17	55.58	60.79	76.79	84.86	87.10	104.02	122.81	132.56	192.11	211.23	146.45	177.43	194.33	214.04	259.10	284.45
49	42.96	48.49	55.96	63.98	82.97	91.16	90.73	110.59	126.40	136.08	194.33	211.23	146.45	177.43	194.33	214.04	259.10	284.45
50	41.93	54.15	61.94	66.44	86.60	92.46	95.29	114.19	132.84	143.22	211.44	230.94	154.90	188.69	205.59	225.31	273.18	301.35
51	45.71	54.74	62.37	70.92	92.24	98.01	99.83	116.76	137.05	153.68	222.05	245.02	160.53	194.33	211.23	230.94	278.82	309.80
52	44.78	55.71	63.86	75.02	96.67	105.78	105.48	124.59	142.52	158.52	234.94	256.29	166.16	199.96	216.86	236.57	287.27	318.25
53	50.06	59.61	67.88	73.25	102.44	114.09	106.03	130.33	151.08	164.87	247.84	270.37	171.80	205.59	222.49	242.20	292.90	326.70
54	50.77	58.89	69.24	77.72	108.26	121.97	112.55	135.15	155.13	174.80	258.85	284.45	180.25	211.23	228.12	247.84	301.35	335.14
55	53.22	62.83	70.16	80.42	114.13	124.22	118.36	140.99	161.96	181.27	270.37	295.71	188.17	216.86	236.57	253.47	309.80	343.59
56	55.44	66.73	77.42	87.76	122.20	137.44	126.39	148.98	170.16	193.58	281.63	315.43	193.82	225.31	245.02	264.74	321.06	357.67
57	60.96	72.29	78.64	91.87	135.70	148.61	131.13	155.22	179.72	205.55	295.72	326.70	198.90	236.57	259.10	278.82	340.78	377.39
58	63.23	75.19	85.98	104.18	143.45	158.48	137.06	163.68	188.49	213.82	309.80	343.59	204.67	250.65	276.00	295.72	360.49	399.92
59	70.62	82.55	93.43	110.25	155.93	171.57	143.66	173.23	200.53	224.51	326.70	357.67	210.14	258.85	292.90	312.61	383.02	425.27
60	71.73	88.56	99.84	119.76	168.09	185.21	152.18	181.83	212.71	235.27	343.59	377.39	216.37	263.85	302.01	332.33	405.55	450.61
61	79.16	96.37	109.34	129.75	182.29	197.28	162.06	197.09	226.31	254.87	351.48	387.18	231.21	277.58	316.25	343.24	417.38	464.06
62	86.95	105.92	117.68	139.83	194.72	213.12	174.19	210.87	243.66	267.10	363.87	395.98	238.71	288.43	323.74	355.84	433.43	478.92
63	96.54	114.20	127.70	148.43	213.42	230.24	189.85	222.82	256.60	288.62	375.14	409.00	247.49	302.19	333.45	367.32	445.47	494.97
64	101.21	124.22	140.95	159.07	229.90	247.62	200.19	237.43	276.20	305.07	387.81	423.30	256.00	311.77	347.25	380.21	461.32	509.48
65	113.51	134.34	151.50	172.90	247.07	266.79	212.38	253.16	293.01	324.86	399.22	436.18	263.68	322.82	357.32	394.29	475.61	524.89
66	121.95	145.50	168.02	190.89	258.54	282.48	226.06	274.22	310.58	350.87	416.54	452.44	272.90	335.14	371.05	409.35	493.14	541.02
67	135.60	161.96	182.62	215.31	269.52	292.76	239.75	295.96	335.65	369.43	436.81	467.02	281.14	353.17	383.37	422.87	518.14	555.31
68	149.26	181.09	202.65	237.20	286.14	308.67	257.80	321.32	351.48	387.53	461.88	491.17	295.15	371.76	403.30	446.11	545.24	581.29
69	166.26	197.46	220.45	266.92	305.57	331.76	277.20	346.97	375.42	416.89	491.10	521.66	314.30	395.06	429.98	480.19	576.22	617.69
70	185.11	219.07	244.03	293.60	333.74	359.08	295.72	363.31	405.55	447.80	519.61	563.97	337.96	416.11	462.58	517.50	606.22	661.14
71	205.58	242.80	269.88	320.57	367.53	392.03	312.40	381.82	424.70	485.96	553.34	596.22	357.32	436.95	485.96	557.42	639.10	692.19
72	224.74	266.32	296.33	348.94	404.14	427.80	331.20	402.17	443.57	524.40	591.43	634.80	376.54	459.34	510.60	597.34	676.20	727.46
73	247.13	293.32	323.63	380.21	439.14	465.75	349.79	423.93	467.65	564.61	633.04	676.77	393.51	482.86	536.09	634.94	716.69	766.11
74	265.44	321.99	356.65	417.38	472.30	503.42	367.95	448.50	496.10	605.93	675.50	719.43	410.06	507.08	565.66	675.50	756.05	805.47
75	281.63	346.76	387.25	450.61	501.66	533.34	381.97	473.50	529.82	644.24	718.17	763.93	424.21	531.58	596.71	711.12	795.62	846.66
76	295.72	365.00	407.24	473.14	527.22	559.32	397.10	503.56	571.15	682.68	762.10	812.79	437.66	557.63	633.68	743.51	836.45	892.22
77	310.92	382.18	425.90	493.92	550.59	582.98	411.33	536.02	616.99	717.39	808.08	864.76	450.19	584.60	672.05	774.07	877.71	939.25
78	334.16	410.54	458.27	528.29	585.57	622.17	437.59	585.57	679.46	770.16	875.18	940.42	472.60	630.13	727.19	825.85	943.60	1013.61
79	365.98	448.73	499.65	571.25	633.31	673.09	472.60	647.63	754.24	840.17	961.10	1035.89	506.01	687.41	797.21	894.27	1027.93	1109.09
80	402.58	494.87	550.57	623.76	693.78	736.74	513.97	711.28					545.79	746.29				
81	450.32	552.16	615.81	693.78	774.93	824.26	563.30	778.11					591.94	809.94				
82	504.42	622.17	693.78	778.11	873.59	930.87	620.58	846.53					646.04	876.77				
83	564.89	700.14	781.29	873.59	986.56	1054.99	682.64	919.73					706.51	946.78				
84	631.72	784.48	878.36	980.20	1110.68	1191.83	751.06	996.11					771.75	1019.98				
85+	851.31	1066.12	1198.20	1327.09	1522.81	1642.15												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	28.41	31.00	35.97	44.88	52.91	62.06	52.51	65.24	74.79	84.34	105.19	116.40	129.44	160.22	182.19	211.27	261.92	287.27
30	30.03	32.59	38.13	46.98	57.28	62.06	52.51	65.24	74.79	84.34	108.82	124.16	136.43	167.18	191.51	216.86	261.92	287.27
31	30.85	33.38	39.47	47.74	57.28	62.06	52.51	65.24	74.79	84.34	112.45	131.92	138.00	170.67	191.51	216.86	261.92	287.27
32	31.66	34.65	41.13	47.74	57.28	62.06	52.51	65.24	74.79	84.34	119.70	135.80	138.00	171.80	191.51	216.86	261.92	287.27
33	31.82	35.45	42.46	47.74	57.28	62.06	54.21	65.24	76.21	84.34	123.33	143.56	138.00	171.80	191.51	216.86	261.92	287.27
34	31.82	36.72	42.96	47.74	57.28	62.06	54.21	65.24	79.67	87.02	130.58	151.32	138.00	171.80	191.51	216.86	261.92	287.27
35	31.82	37.51	42.96	47.74	57.28	62.06	57.60	66.71	79.67	90.50	137.84	155.20	138.00	171.80	191.51	216.86	261.92	287.27
36	31.82	38.19	42.96	47.74	57.28	62.06	60.99	70.05	83.14	97.46	141.46	162.96	138.00	171.80	191.51	216.86	261.92	287.27
37	31.82	38.19	42.96	47.74	57.28	64.80	64.38	73.38	90.06	100.94	148.72	170.72	138.00	171.80	191.51	216.86	261.92	287.27
38	31.82	38.19	42.96	47.74	57.28	64.80	64.38	76.72	93.53	104.42	155.97	178.48	138.00	171.80	191.51	216.86	261.92	287.27
39	31.82	38.19	44.46	49.44	59.61	68.40	67.76	80.05	96.99	111.39	163.23	190.12	138.00	171.80	191.51	216.86	261.92	287.27
40	34.06	39.41	47.64	52.53	62.92	72.00	71.15	83.39	100.46	114.87	170.48	197.88	138.00	171.80	191.51	216.86	261.92	287.27
41	34.31	39.67	51.15	55.99	66.63	75.80	74.87	87.07	104.35	118.84	178.54	205.59	138.00	171.80	191.51	216.86	261.92	287.27
42	37.70	43.01	51.50	56.36	70.38	79.62	75.20	90.79	108.27	126.36	183.06	205.59	138.00	171.80	191.51	216.86	261.92	287.27
43	37.97	43.30	55.08	59.89	74.18	83.45	78.96	94.53	115.73	130.41	183.06	205.59	138.00	171.80	191.51	216.86	261.92	287.27
44	38.24	46.70	55.45	63.47	78.01	87.31	82.76	98.30	119.73	134.50	183.06	205.59	138.00	171.80	191.51	216.86	261.92	287.27
45	39.78	49.33	59.54	66.40	81.15	93.98	87.76	103.91	126.95	141.30	208.77	240.92	163.35	197.14	216.86	242.20	292.90	321.06
46	42.43	51.37	59.94	70.19	85.04	97.99	88.14	111.28	134.76	145.44	217.07	253.36	163.35	197.14	216.86	242.20	292.90	321.06
47	42.74	51.71	63.69	74.03	88.98	102.02	92.07	115.22	138.97	153.17	225.44	261.90	163.35	197.14	216.86	242.20	292.90	321.06
48	43.05	55.31	67.50	74.52	92.95	106.08	96.04	119.19	146.89	160.97	233.87	264.74	163.35	197.14	216.86	242.20	292.90	321.06
49	46.70	55.67	67.95	78.43	100.44	113.95	100.03	126.72	151.19	165.24	236.57	264.74	163.35	197.14	216.86	242.20	292.90	321.06
50	47.17	61.37	71.94	82.55	105.16	118.26	106.63	129.28	159.41	176.08	255.96	287.27	174.61	205.59	225.31	253.47	304.16	343.59
51	50.98	63.57	76.01	86.68	111.11	126.33	110.92	133.74	167.77	186.78	266.46	301.35	180.25	214.04	233.76	259.10	312.61	343.59
52	51.41	64.15	76.64	90.82	117.68	134.43	116.70	141.77	170.11	188.39	279.69	312.61	183.06	219.67	239.39	264.74	318.25	352.04
53	55.24	68.12	80.72	89.73	123.78	140.42	116.85	149.88	178.55	196.93	292.90	323.88	188.69	225.31	247.84	270.37	326.70	360.49
54	55.68	67.07	79.63	92.18	132.07	148.58	123.37	154.46	184.79	204.70	303.87	337.96	194.33	230.94	253.47	278.82	335.14	368.94
55	58.06	71.10	82.13	96.51	138.28	152.55	129.32	160.52	188.96	213.40	315.43	345.93	199.40	239.39	261.92	284.45	343.59	380.21
56	60.33	75.07	87.97	102.38	146.64	164.47	137.47	168.70	197.39	223.53	329.51	363.31	207.87	247.84	273.18	292.90	354.86	394.29
57	65.91	82.62	90.61	108.41	161.00	176.48	142.05	174.89	207.37	235.91	340.78	374.57	209.95	261.92	290.08	306.98	371.76	414.00
58	69.89	85.22	100.02	121.54	168.90	186.45	150.32	181.14	213.77	246.36	354.86	388.65	218.49	273.18	304.16	323.88	394.29	436.53
59	75.79	92.87	107.80	127.66	179.20	200.17	154.54	193.22	223.85	256.91	368.94	402.74	220.91	280.88	323.88	343.59	416.82	461.88
60	78.40	98.98	112.32	137.43	191.77	211.67	163.05	199.57	233.98	267.56	380.21	414.00	229.73	285.17	332.21	360.49	436.53	484.41
61	86.05	105.14	122.09	145.47	206.28	223.74	170.82	212.94	247.75	282.92	387.18	420.13	239.27	298.93	343.51	367.95	447.59	494.27
62	92.17	114.89	128.55	155.58	218.76	239.76	180.81	224.48	262.96	294.97	393.30	425.41	244.01	306.78	353.17	379.92	457.51	505.67
63	100.12	121.34	138.65	164.05	235.24	254.48	194.37	236.32	273.07	314.43	401.19	432.45	252.70	320.43	359.51	390.77	468.92	518.42
64	104.76	129.62	150.34	172.65	251.91	272.14	204.68	246.30	292.73	328.36	408.09	441.04	256.00	324.44	367.53	400.48	479.06	529.75
65	115.34	139.78	158.98	186.65	266.64	288.82	214.61	262.05	306.96	345.89	416.47	450.97	261.22	330.22	372.11	411.54	490.39	539.68
66	123.80	151.02	173.75	202.94	280.08	301.63	226.06	283.14	326.68	372.21	430.90	466.81	268.12	339.93	383.02	426.11	507.50	557.78
67	137.51	167.61	192.33	230.09	292.76	315.99	241.99	302.58	356.48	392.67	455.40	492.58	281.14	355.49	401.96	446.11	532.08	583.19
68	151.20	186.87	216.56	256.43	308.67	333.45	257.80	325.72	378.52	414.56	484.41	524.97	295.15	374.01	423.58	470.89	561.01	615.09
69	164.31	205.12	236.06	284.14	329.58	355.77	275.02	351.34	397.24	440.90	515.11	558.76	309.94	395.06	445.26	497.65	591.50	646.07
70	181.18	226.76	255.56	312.61	354.86	382.32	289.38	367.53	416.11	468.92	542.85	589.32	327.40	414.00	466.81	530.18	618.89	673.81
71	201.62	246.59	281.28	340.99	385.91	414.49	304.23	383.87	430.83	500.25	573.76	620.72	345.07	432.87	485.96	563.55	649.31	702.39
72	220.86	271.91	305.59	372.60	421.89	451.46	323.32	402.17	447.52	536.23	609.17	656.49	362.74	453.43	504.69	601.29	682.12	733.37
73	241.43	296.97	332.67	403.02	456.25	488.56	340.28	423.93	467.65	576.01	648.25	693.87	378.30	475.26	528.49	642.55	718.59	768.01
74	259.95	323.79	363.79	433.86	490.61	523.56	356.97	446.67	496.10	618.75	690.14	735.91	395.41	497.93	556.51	682.82	757.88	805.47
75	274.59	348.52	394.29	459.41	519.26	554.47	371.40	473.50	535.10	658.32	734.01	779.77	408.37	522.78	593.19	719.93	799.14	846.66
76	288.96	366.69	414.00	483.28	544.12	581.29	386.96	505.25	584.67	699.58	782.38	833.07	420.76	550.88	635.37	757.03	844.90	897.28
77	304.45	385.42	435.62	505.25	570.03	608.89	401.61	544.12	638.04	741.68	838.85	898.76	432.38	582.98	681.76	791.88	895.52	958.68
78	329.38	416.90	469.41	542.61	611.03	652.40	428.04	599.89	709.69	801.98	919.73	992.93	456.68	633.31	744.70	848.13	973.83	1051.80
79	361.21	456.68	515.56	590.35	663.54	709.69	464.64	666.73	792.43	879.95	1021.57	1107.50	491.69	696.96	822.67	921.32	1072.49	1164.78
80	400.99	506.01	571.25	649.22	733.56	784.48	507.60	736.74					533.06	762.20				
81	450.32	569.66	642.86	725.60	829.03	891.09	560.11	809.94					583.98	830.62				
82	510.78	646.04	728.78	817.89	946.78	1024.75	622.17	884.72					642.86	902.23				
83	577.62	731.97	825.85	924.50	1082.04	1179.10	692.19	962.69					709.69	977.02				
84	650.81	825.85	932.46	1040.66	1233.20	1350.95	768.56	1043.85					781.29	1054.99				
85+	894.27	1136.14	1284.12	1422.56	1732.85	1922.21												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	26.99	29.71	33.30	41.88	47.03	55.69	50.92	62.06	70.01	77.97	95.48	105.24	124.15	152.34	174.15	200.30	247.84	273.18
30	28.53	31.23	35.31	43.85	50.92	55.69	50.92	62.06	70.01	77.97	98.77	112.25	130.86	158.96	183.06	205.59	247.84	273.18
31	29.30	31.99	36.54	44.55	50.92	55.69	50.92	62.06	70.01	77.97	102.07	119.27	132.37	162.27	183.06	205.59	247.84	273.18
32	30.08	33.21	38.08	44.55	50.92	55.69	50.92	62.06	70.01	77.97	108.65	122.78	132.37	163.35	183.06	205.59	247.84	273.18
33	30.23	33.97	39.32	44.55	50.92	55.69	52.57	62.06	71.34	77.97	111.94	129.79	132.37	163.35	183.06	205.59	247.84	273.18
34	30.23	35.19	39.78	44.55	50.92	55.69	52.57	62.06	74.59	80.45	118.53	136.81	132.37	163.35	183.06	205.59	247.84	273.18
35	30.23	35.95	39.78	44.55	50.92	55.69	55.85	63.46	74.59	83.67	125.11	140.32	132.37	163.35	183.06	205.59	247.84	273.18
36	30.23	36.60	39.78	44.55	50.92	55.69	59.14	66.63	77.83	90.11	128.41	147.33	132.37	163.35	183.06	205.59	247.84	273.18
37	30.23	36.60	39.78	44.55	50.92	58.16	62.43	69.80	84.31	93.33	134.99	154.35	132.37	163.35	183.06	205.59	247.84	273.18
38	30.23	36.60	39.78	44.55	50.92	58.16	62.43	72.98	87.56	96.54	141.58	161.36	132.37	163.35	183.06	205.59	247.84	273.18
39	30.23	36.60	41.17	46.14	52.99	61.39	65.71	76.15	90.80	102.98	148.16	171.89	132.37	163.35	183.06	205.59	247.84	273.18
40	32.36	37.77	44.11	49.02	55.93	64.62	69.00	79.32	94.04	106.20	154.75	178.90	132.37	163.35	183.06	205.59	247.84	273.18
41	32.59	38.02	47.36	52.26	59.23	68.03	72.60	82.83	97.69	109.87	162.06	185.88	132.37	163.35	183.06	205.59	247.84	273.18
42	35.81	41.22	47.68	52.61	62.56	71.45	72.92	86.36	101.36	116.82	166.16	185.88	132.37	163.35	183.06	205.59	247.84	273.18
43	36.07	41.49	51.00	55.90	65.93	74.89	76.57	89.92	108.35	120.57	166.16	185.88	132.37	163.35	183.06	205.59	247.84	273.18
44	36.33	44.75	51.34	59.24	69.35	78.35	80.25	93.51	112.09	124.35	166.16	185.88	132.37	163.35	183.06	205.59	247.84	273.18
45	38.19	46.15	56.04	61.16	74.10	86.46	85.72	96.35	118.63	130.91	191.38	217.85	157.71	188.69	208.41	230.94	276.00	301.35
46	40.74	48.05	56.41	64.65	77.65	90.15	86.09	103.19	125.92	134.75	198.98	229.10	157.71	188.69	208.41	230.94	276.00	301.35
47	41.03	48.37	59.95	68.18	81.24	93.86	89.93	106.84	129.86	141.91	206.65	236.82	157.71	188.69	208.41	230.94	276.00	301.35
48	41.33	51.74	63.52	68.64	84.87	97.59	93.80	110.53	137.26	149.13	214.38	239.39	157.71	188.69	208.41	230.94	276.00	301.35
49	44.83	52.08	63.95	72.24	91.70	104.83	97.71	117.50	141.27	153.09	216.86	239.39	157.71	188.69	208.41	230.94	276.00	301.35
50	45.42	57.76	69.94	76.51	94.85	105.36	102.10	122.81	152.17	164.35	233.70	261.92	166.16	199.96	219.67	242.20	290.08	323.88
51	49.22	60.04	72.11	80.77	102.73	115.44	106.48	125.25	155.95	172.60	244.25	273.18	174.61	205.59	225.31	247.84	295.72	323.88
52	48.09	60.77	71.16	86.87	107.18	121.21	112.21	133.18	158.61	174.61	257.32	284.45	180.25	211.23	230.94	253.47	304.16	332.33
53	53.51	63.01	75.22	84.23	113.11	127.25	114.69	141.19	164.82	183.19	270.37	298.53	185.88	216.86	239.39	259.10	312.61	343.59
54	52.41	63.80	74.44	86.76	121.25	133.06	119.04	143.73	171.10	190.90	281.36	309.80	191.51	225.31	245.02	267.55	321.06	352.04
55	54.83	67.79	77.00	89.36	127.30	137.30	124.93	151.84	175.46	197.34	292.90	320.82	196.59	230.94	253.47	273.18	329.51	363.31
56	58.70	71.73	82.70	95.07	135.53	148.70	133.04	159.94	183.77	207.40	304.16	335.14	202.25	239.39	264.74	281.63	343.59	380.21
57	62.61	77.46	85.48	101.06	147.20	160.22	137.68	166.15	193.55	219.56	318.25	352.04	204.43	250.65	276.00	295.72	360.49	399.92
58	66.56	80.20	93.00	111.90	155.02	170.13	145.90	172.41	202.28	230.09	332.33	366.12	212.96	261.92	290.08	312.61	380.21	422.45
59	74.06	87.71	102.41	117.99	165.24	183.49	150.19	184.33	214.53	238.39	346.41	380.21	215.52	269.87	306.98	329.51	399.92	444.98
60	75.06	93.77	106.97	125.65	177.56	194.83	156.53	190.70	224.52	249.11	360.49	397.10	221.71	271.84	312.99	346.41	422.45	467.51
61	82.60	99.88	114.80	133.68	189.49	204.49	164.25	203.88	238.22	264.22	365.21	400.91	231.21	285.59	324.43	354.22	428.36	477.79
62	88.69	109.51	121.30	141.80	201.93	220.39	174.19	215.41	253.31	274.07	374.57	409.35	236.06	291.05	334.44	361.20	438.79	486.94
63	96.54	115.98	131.35	150.38	215.84	232.67	187.59	225.07	261.30	290.96	380.35	414.21	242.28	302.19	338.66	367.32	445.47	494.97
64	101.21	124.22	142.83	161.01	232.35	250.07	195.69	235.21	280.92	305.07	387.81	423.30	248.40	309.23	344.72	375.14	453.71	501.87
65	109.85	132.52	151.50	172.90	247.07	266.79	203.43	250.94	293.01	320.19	394.29	428.79	253.82	312.97	352.39	384.43	463.29	510.11
66	118.25	143.65	164.20	188.88	256.15	277.69	217.11	269.76	310.58	346.13	406.96	442.87	260.93	323.17	361.48	394.99	473.99	524.26
67	131.78	158.19	182.62	211.09	267.20	290.43	235.27	289.33	340.28	364.79	425.20	464.70	274.17	339.23	381.05	413.58	497.22	548.34
68	145.39	177.24	202.65	232.93	283.89	306.42	253.35	314.72	360.49	385.27	450.61	491.17	288.39	360.49	403.30	439.35	524.97	576.79
69	160.39	193.62	220.45	260.46	303.39	327.40	270.65	338.25	379.78	410.34	480.19	521.66	305.57	381.97	427.80	467.09	554.40	606.78
70	177.24	215.23	240.19	289.38	331.62	356.97	287.27	356.97	399.22	437.24	509.05	551.30	323.17	401.33	449.91	500.60	585.09	637.90
71	197.67	237.11	266.07	318.53	363.45	389.99	302.19	373.66	416.54	469.62	539.05	583.97	340.99	422.66	471.67	534.96	616.64	667.68
72	216.99	260.73	292.62	350.92	398.23	425.83	321.34	392.32	435.69	508.63	577.63	621.00	360.77	443.57	494.83	573.69	652.55	703.80
73	239.53	286.04	320.01	384.01	433.43	463.85	338.38	414.42	458.15	549.40	617.83	661.56	376.40	467.65	520.88	612.13	691.97	741.40
74	256.29	314.79	351.30	413.72	464.98	497.93	355.14	437.52	485.11	589.46	659.02	702.96	393.58	490.61	547.36	648.04	730.42	779.84
75	271.07	339.72	381.97	440.05	492.86	526.30	369.64	461.18	517.50	626.63	700.56	746.33	406.61	512.22	577.35	682.96	767.45	818.50
76	285.58	356.55	400.48	463.01	518.77	552.57	383.59	488.35	557.63	662.40	743.51	792.52	419.07	537.36	611.71	714.79	806.04	861.80
77	301.21	375.70	421.04	484.20	542.50	578.12	398.37	523.06	602.41	697.96	788.64	845.32	430.76	565.17	649.38	746.54	846.94	910.10
78	326.20	404.17	453.50	518.74	579.21	617.40	423.27	571.25	665.13	751.06	857.67	922.91	455.09	607.85	704.91	795.62	913.37	984.97
79	358.03	442.36	494.87	563.30	628.54	669.91	458.27	633.31	739.92	819.48	943.60	1019.98	488.51	665.13	773.34	862.45	997.70	1080.45
80	396.22	488.51	545.79	617.40	692.19	736.74	499.65	696.96					526.70	725.60				
81	443.95	547.38	612.62	687.41	776.52	830.62	550.57	765.38					574.43	789.25				
82	499.65	618.99	690.59	771.75	879.95	945.19	607.85	835.40					630.13	856.08				
83	563.30	696.96	779.70	868.81	999.29	1078.85	673.09	910.18					692.19	927.69				
84	631.72	784.48	878.36	975.42	1131.36	1226.84	744.70	986.56					760.61	1002.48				
85+	857.67	1070.90	1202.97	1325.49	1567.36	1715.35												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	25.57	27.12	29.31	35.90	39.68	46.15	46.15	54.10	60.47	65.24	80.92	87.70	116.23	136.58	152.71	172.86	214.04	236.57
30	27.03	28.51	31.07	37.59	42.96	46.15	46.15	54.10	60.47	65.24	83.71	93.54	122.51	142.52	160.53	177.43	214.04	236.57
31	27.76	29.21	32.16	38.19	42.96	46.15	46.15	54.10	60.47	65.24	86.50	99.39	123.92	145.49	160.53	177.43	214.04	236.57
32	28.49	30.32	33.51	38.19	42.96	46.15	46.15	54.10	60.47	65.24	92.08	102.31	123.92	146.45	160.53	177.43	214.04	236.57
33	28.64	31.02	34.60	38.19	42.96	46.15	47.64	54.10	61.61	65.24	94.87	108.16	123.92	146.45	160.53	177.43	214.04	236.57
34	28.64	32.13	35.01	38.19	42.96	46.15	47.64	54.10	64.42	67.32	100.45	114.01	123.92	146.45	160.53	177.43	214.04	236.57
35	28.64	32.83	35.01	38.19	42.96	46.15	50.62	55.32	64.42	70.01	106.03	116.93	123.92	146.45	160.53	177.43	214.04	236.57
36	28.64	33.42	35.01	38.19	42.96	46.15	53.60	58.09	67.22	75.40	108.82	122.78	123.92	146.45	160.53	177.43	214.04	236.57
37	28.64	33.42	35.01	38.19	42.96	48.19	56.57	60.85	72.82	78.09	114.40	128.62	123.92	146.45	160.53	177.43	214.04	236.57
38	28.64	33.42	35.01	38.19	42.96	48.19	56.57	63.62	75.62	80.78	119.98	134.47	123.92	146.45	160.53	177.43	214.04	236.57
39	28.64	33.42	36.23	39.55	44.71	50.86	59.55	66.39	78.42	86.17	125.56	143.24	123.92	146.45	160.53	177.43	214.04	236.57
40	30.65	34.49	38.82	42.02	47.19	53.54	62.53	69.15	81.22	88.86	131.14	149.08	123.92	146.45	160.53	177.43	214.04	236.57
41	30.88	34.71	41.68	44.79	49.97	56.36	65.79	72.21	84.37	91.94	137.33	154.90	123.92	146.45	160.53	177.43	214.04	236.57
42	33.93	37.63	41.96	45.09	52.79	59.20	66.08	75.29	87.54	97.75	140.82	154.90	123.92	146.45	160.53	177.43	214.04	236.57
43	34.17	37.88	44.88	47.91	55.63	62.05	69.39	78.39	93.57	100.89	140.82	154.90	123.92	146.45	160.53	177.43	214.04	236.57
44	34.42	40.86	45.18	50.77	58.51	64.92	72.73	81.52	96.81	104.05	140.82	154.90	123.92	146.45	160.53	177.43	214.04	236.57
45	35.01	41.37	47.28	52.42	61.75	71.42	75.51	85.02	104.06	112.21	161.55	184.53	143.63	168.98	180.25	199.96	242.20	267.55
46	37.34	43.08	47.60	55.41	64.71	74.47	75.84	91.05	110.46	115.50	167.97	194.06	143.63	168.98	180.25	199.96	242.20	267.55
47	37.61	43.37	50.58	58.44	67.70	77.54	79.23	94.27	113.91	121.64	174.44	200.60	143.63	168.98	180.25	199.96	242.20	267.55
48	37.88	46.39	53.60	58.83	70.73	80.62	82.64	97.52	120.40	127.83	180.97	202.78	143.63	168.98	180.25	199.96	242.20	267.55
49	41.09	46.69	53.96	61.92	76.42	86.60	86.07	103.68	123.92	131.22	183.06	202.78	143.63	168.98	180.25	199.96	242.20	267.55
50	40.18	52.34	59.95	64.43	80.41	90.31	93.02	107.73	130.43	138.52	200.31	225.31	152.08	177.43	188.69	211.23	253.47	287.27
51	43.95	52.97	60.42	68.95	85.95	95.83	95.39	110.39	134.69	146.59	208.17	236.57	157.71	183.06	194.33	216.86	261.92	287.27
52	43.12	52.33	62.04	73.05	90.37	103.58	100.99	116.00	137.92	149.33	220.96	247.84	163.35	185.88	199.96	222.49	267.55	295.72
53	48.33	56.20	64.21	71.41	96.03	107.51	101.71	123.81	144.22	155.71	233.76	256.29	168.98	191.51	205.59	228.12	276.00	304.16
54	49.13	55.62	64.05	72.30	101.76	113.10	106.05	126.57	148.29	163.30	241.97	270.37	171.80	197.14	214.04	233.76	284.45	312.61
55	49.99	59.52	66.73	75.06	107.55	117.68	111.78	132.32	152.97	169.80	253.47	278.97	176.93	205.59	222.49	239.39	292.90	323.88
56	52.18	61.72	70.38	80.44	115.54	126.17	117.52	140.22	158.82	179.75	264.74	292.90	182.59	211.23	230.94	247.84	304.16	337.96
57	56.02	68.85	73.51	86.36	126.50	139.32	122.38	146.47	168.20	189.20	276.00	306.98	185.09	222.49	242.20	259.10	318.25	354.86
58	59.91	70.18	80.72	96.46	134.20	146.83	130.43	152.77	174.70	197.55	290.08	318.25	190.84	233.76	256.29	276.00	335.14	374.57
59	65.45	75.67	88.04	102.51	144.29	159.66	132.77	162.12	184.21	208.31	301.35	332.33	193.97	239.58	270.37	290.08	354.86	394.29
60	66.72	81.62	92.71	109.94	153.89	170.78	139.14	168.53	196.16	216.82	315.43	346.41	200.34	242.53	277.30	304.16	374.57	416.82
61	72.28	87.61	100.23	115.99	165.50	180.44	146.73	178.96	204.87	229.15	321.27	351.48	207.01	253.56	288.99	313.04	381.68	425.62
62	76.52	95.14	105.01	124.07	175.49	191.33	156.55	188.20	219.53	239.23	326.41	358.52	212.18	259.59	296.98	321.06	390.63	433.43
63	84.03	101.71	113.11	132.80	189.17	203.58	169.51	198.06	228.35	255.77	333.45	364.72	218.83	270.93	302.19	328.24	398.58	440.26
64	90.56	108.02	124.03	139.68	203.00	220.65	177.69	208.58	243.15	267.81	342.18	372.60	223.05	276.28	306.70	334.58	405.55	448.64
65	98.87	116.18	130.93	151.29	215.27	232.52	185.55	219.85	255.80	282.79	347.47	379.50	229.18	280.93	310.50	342.54	414.00	455.89
66	107.17	127.08	143.20	162.75	222.63	241.78	196.96	236.32	271.47	303.46	359.08	390.20	236.99	289.66	320.78	354.30	426.11	469.20
67	118.41	139.36	159.30	183.65	232.35	250.94	210.63	256.20	296.30	320.64	376.40	411.26	248.61	304.38	336.90	371.76	446.11	492.58
68	131.82	156.05	178.81	203.01	245.58	265.86	226.69	277.30	317.68	340.21	398.79	434.84	261.36	322.19	358.24	394.29	470.89	518.21
69	144.75	172.53	193.14	228.17	266.28	285.93	242.28	301.15	336.13	364.50	425.62	462.72	277.20	342.68	381.97	419.07	499.83	547.85
70	159.51	190.25	211.37	255.58	291.49	312.61	257.69	316.84	352.75	388.65	452.02	490.04	293.60	361.20	403.44	449.91	528.06	574.53
71	179.88	210.55	235.67	283.82	320.57	343.03	271.57	332.82	369.57	420.62	481.88	520.67	310.36	379.78	422.66	483.92	557.42	602.34
72	195.68	232.80	257.44	313.46	352.89	376.54	287.83	350.92	386.40	455.40	514.54	552.00	327.26	400.20	443.57	518.49	589.46	634.80
73	216.72	255.06	282.04	342.18	384.01	408.72	304.16	368.80	406.82	490.47	551.30	589.32	342.18	420.13	465.75	553.20	623.54	667.26
74	230.66	280.61	310.29	367.95	411.89	439.35	320.36	389.92	432.03	527.22	587.63	626.07	356.97	441.18	492.44	587.63	657.19	701.13
75	244.67	301.00	336.20	390.77	436.53	464.70	332.68	411.89	461.18	559.75	624.87	665.36	369.64	462.94	519.26	617.83	691.76	737.53
76	256.85	317.68	353.17	412.31	457.94	486.66	344.72	437.66	496.80	593.12	664.09	706.34	380.21	484.97	550.88	647.19	726.61	775.62
77	270.44	331.98	370.84	430.76	477.72	508.49	357.89	466.39	536.02	623.47	702.82	751.40	390.27	508.49	584.60	675.29	762.73	817.79
78	291.20	358.03	397.81	458.27	509.19	541.02	380.30	509.19	590.35	669.91	762.20	817.89	412.13	547.38	633.31	719.24	821.07	883.13
79	318.25	389.85	434.41	496.46	550.57	585.57	410.54	563.30	655.59	730.37	836.99	900.64	440.77	596.71	693.78	778.11	894.27	964.29
80	350.07	429.63	478.96	542.61	603.08	641.27	447.14	618.99					474.19	649.22				
81	391.44	480.55	536.24	603.08	673.09	716.05	490.10	676.27					515.56	704.91				
82	439.18	541.02	603.08	676.27	759.02	809.94	539.43	736.74					561.70	762.20				
83	491.69	607.85	679.46	760.61	857.67	918.14	593.53	800.39					614.21	824.26				
84	548.97	682.64	763.79	852.90	965.88	1035.89	652.40	865.63					671.50	886.32				
85+	739.92	927.69	1042.26	1153.64	1323.90	1428.92												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	26.40	29.72	33.01	42.36	49.42	57.73	49.29	61.96	69.00	77.45	110.05	119.59	137.36	170.72	192.90	222.25	276.00	304.16
30	27.91	31.24	35.00	44.35	53.51	57.73	50.31	61.96	69.00	77.45	113.84	127.56	144.79	178.15	202.78	228.12	276.00	304.16
31	28.66	32.00	36.22	45.06	53.51	57.73	53.90	61.96	72.23	79.47	117.64	135.53	146.45	181.86	202.78	228.12	276.00	304.16
32	29.42	33.22	37.75	45.06	53.51	57.73	53.90	61.96	75.84	83.08	125.23	139.52	146.45	183.06	202.78	228.12	276.00	304.16
33	29.57	33.98	38.97	45.06	53.51	57.73	57.50	64.43	79.45	86.69	129.02	147.49	146.45	183.06	202.78	228.12	276.00	304.16
34	29.57	35.20	39.43	45.06	53.51	57.73	57.50	68.01	83.06	90.30	136.61	155.46	146.45	183.06	202.78	228.12	276.00	304.16
35	29.57	35.97	39.43	45.06	53.51	60.56	61.09	71.59	83.06	93.92	144.20	159.45	146.45	183.06	202.78	228.12	276.00	304.16
36	29.57	36.61	39.52	46.14	55.93	64.34	64.68	75.17	86.67	101.14	147.99	167.42	146.45	183.06	202.78	228.12	276.00	304.16
37	29.57	36.61	39.52	46.14	59.42	68.13	68.28	78.75	93.90	104.75	155.58	175.39	146.45	183.06	202.78	228.12	276.00	304.16
38	32.51	36.61	42.82	49.44	59.42	68.13	68.28	82.33	97.51	108.37	163.17	183.37	146.45	183.06	202.78	228.12	276.00	304.16
39	32.51	39.41	46.11	52.73	62.92	71.91	71.87	85.91	101.12	115.59	170.76	195.33	146.45	183.06	202.78	228.12	276.00	304.16
40	35.76	42.70	49.40	56.03	66.42	75.70	75.46	89.49	104.73	119.20	178.35	203.30	146.45	183.06	202.78	228.12	276.00	304.16
41	36.02	42.98	53.05	59.72	70.33	79.69	79.41	93.45	108.79	123.33	186.78	211.23	146.45	183.06	202.78	228.12	276.00	304.16
42	39.58	46.59	53.40	60.12	74.29	83.70	79.76	97.43	112.88	131.13	191.51	211.23	146.45	183.06	202.78	228.12	276.00	304.16
43	39.87	46.90	57.12	63.89	78.30	87.73	83.75	101.45	120.66	135.34	191.51	211.23	146.45	183.06	202.78	228.12	276.00	304.16
44	40.15	50.59	57.50	67.70	82.35	91.78	87.78	105.50	124.83	139.58	191.51	211.23	146.45	183.06	202.78	228.12	276.00	304.16
45	40.44	50.93	61.29	68.15	86.45	95.86	91.84	109.58	129.03	147.54	221.20	246.04	166.16	208.41	230.94	256.29	309.80	343.59
46	44.13	54.68	61.70	72.04	90.59	99.95	92.24	117.35	136.97	151.86	229.99	258.75	166.16	208.41	230.94	256.29	309.80	343.59
47	44.45	55.05	65.57	75.97	94.78	104.06	96.36	121.51	141.25	159.93	238.85	267.47	166.16	208.41	230.94	256.29	309.80	343.59
48	44.77	58.87	69.48	76.48	99.02	108.20	100.50	125.70	149.30	168.07	247.79	270.37	166.16	208.41	230.94	256.29	309.80	343.59
49	48.57	59.27	69.95	80.50	106.99	116.23	104.69	133.63	153.67	172.53	250.65	270.37	166.16	208.41	230.94	256.29	309.80	343.59
50	48.92	63.17	73.93	84.56	111.34	120.41	108.90	137.89	161.83	180.78	269.87	292.90	177.43	222.49	245.02	270.37	323.88	357.67
51	52.74	67.10	77.96	88.65	119.50	128.50	113.14	142.23	170.13	189.15	283.11	306.98	183.06	228.12	250.65	276.00	332.33	366.12
52	53.07	67.52	78.46	92.79	123.99	136.64	121.19	150.37	174.70	197.58	296.47	323.88	191.51	233.76	256.29	281.63	340.78	377.39
53	56.96	71.53	82.56	93.39	132.31	144.81	125.51	158.57	183.13	206.09	309.80	337.96	199.96	239.39	264.74	290.08	349.23	385.84
54	57.32	71.98	83.09	97.60	140.73	153.02	129.86	163.04	191.63	218.50	323.56	354.86	205.59	247.84	273.18	295.72	357.67	394.29
55	61.28	76.06	87.27	101.87	149.25	161.27	138.08	171.36	200.21	227.17	335.14	368.25	213.44	253.47	278.82	301.35	366.12	402.74
56	65.22	80.07	95.01	109.69	157.75	173.49	146.34	179.66	208.73	239.67	349.23	385.84	221.91	264.74	290.08	312.61	377.39	419.63
57	69.20	87.79	99.16	117.59	170.20	185.76	150.80	188.01	221.20	252.26	366.12	399.92	226.53	278.82	306.98	329.51	397.10	439.35
58	73.22	91.90	107.04	129.26	182.78	198.10	159.16	196.42	229.86	264.95	380.21	416.82	235.09	292.90	326.70	346.41	422.45	467.51
59	80.95	99.74	114.99	137.33	195.50	214.47	167.60	208.76	242.51	277.74	397.10	433.72	239.77	302.91	349.23	368.94	447.80	495.68
60	85.07	107.67	123.02	149.21	208.34	230.91	176.10	217.31	255.25	290.63	414.00	450.61	248.43	311.82	359.67	391.47	475.96	526.65
61	92.93	115.65	134.85	161.20	225.47	247.80	188.34	233.33	271.57	310.98	422.87	458.57	260.78	328.29	376.23	406.40	491.52	543.69
62	100.86	127.46	143.03	173.31	242.80	268.83	200.65	249.42	291.91	327.49	436.11	470.89	273.19	340.87	390.63	420.06	508.35	561.86
63	112.63	135.61	155.07	185.53	264.35	285.99	216.97	265.58	308.39	351.97	448.08	484.55	283.96	356.90	401.19	437.66	526.23	580.94
64	120.74	147.63	171.02	197.87	286.15	311.37	229.43	281.80	332.86	372.61	463.85	501.87	291.49	370.07	415.69	456.25	544.96	600.72
65	131.82	159.75	183.30	214.16	308.23	332.88	245.91	302.02	353.47	397.31	480.54	517.50	300.64	379.50	428.79	473.14	564.32	621.00
66	144.12	174.96	202.39	237.10	323.17	347.11	261.87	325.50	377.30	429.11	500.32	538.62	313.60	394.99	442.87	488.35	586.50	639.17
67	158.52	193.97	221.47	263.86	339.23	357.82	277.85	348.96	405.09	448.43	527.43	566.93	322.96	413.58	457.73	506.52	615.72	657.54
68	174.46	215.77	244.37	290.63	358.24	378.52	297.80	376.34	425.83	468.64	558.76	590.30	337.96	432.59	479.90	531.72	646.63	684.93
69	189.73	235.80	267.27	325.04	379.78	405.97	316.49	403.71	451.81	502.01	591.50	632.97	357.96	456.18	510.74	567.49	680.99	726.83
70	208.75	259.43	293.99	359.08	409.78	439.35	331.62	422.45	477.37	538.62	625.23	678.03	375.98	475.26	536.51	608.33	711.83	775.20
71	231.27	284.53	323.09	387.95	443.08	475.75	349.16	441.04	494.13	573.76	659.52	712.60	396.12	496.17	557.42	647.26	745.27	806.53
72	253.80	311.02	351.89	423.86	483.00	518.49	368.66	461.32	512.57	617.06	699.86	753.09	415.97	520.46	579.60	691.97	784.63	843.77
73	277.55	340.69	383.29	460.05	524.68	562.70	389.71	486.66	537.99	661.56	745.20	798.43	435.34	545.59	608.33	737.60	826.95	882.08
74	298.39	372.35	417.28	497.93	562.00	602.27	410.06	514.40	569.32	710.28	794.49	845.75	452.16	572.98	640.72	783.50	871.37	926.29
75	315.08	399.57	452.37	528.06	596.71	637.20	427.73	543.90	614.31	756.89	843.14	895.95	468.22	600.23	681.20	827.30	918.83	973.40
76	331.20	420.76	474.83	555.94	625.23	669.16	444.42	581.29	670.85	804.35	898.97	958.12	483.28	633.68	729.99	870.25	969.95	1032.47
77	349.79	443.71	500.39	581.36	654.23	699.58	461.53	625.09	733.59	851.80	963.54	1033.17	497.15	670.43	782.17	910.10	1029.93	1102.81
78	368.66	466.24	525.11	607.20	683.10	729.57	478.64	670.71	793.08	898.41	1030.08	1110.62	511.17	709.44	833.35	947.98	1090.49	1175.68
79	385.91	487.93	550.03	629.87	708.24	757.03	495.32	712.67	845.75	940.37	1091.19	1182.86	524.89	743.72	878.27	984.73	1145.90	1243.48
80	406.96	515.39	580.17	660.43	744.92	798.43	515.39	749.15					542.14	774.49				
81	459.06	580.17	653.39	737.88	842.08	906.86	570.31	822.37					592.84	844.90				
82	519.61	656.21	740.70	832.23	963.19	1042.04	633.68	899.82					653.39	918.13				
83	587.21	743.51	839.27	940.66	1101.19	1199.76	704.08	980.09					720.98	994.17				
84	663.25	839.27	947.70	1057.53	1254.68	1374.37	781.53	1063.17					794.21	1073.02				
85+	909.68	1156.11	1306.78	1447.60	1761.62	1954.54												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	25.14	27.43	30.65	38.39	44.22	52.10	47.88	57.73	64.78	73.22	100.34	110.02	132.08	160.22	184.87	211.27	261.92	290.08
30	26.58	28.84	32.50	40.19	47.88	52.10	48.87	57.73	64.78	73.22	103.80	117.35	139.22	167.18	194.33	216.86	261.92	290.08
31	27.30	29.54	33.63	40.84	47.88	52.10	52.36	57.73	67.81	75.13	107.26	124.69	140.82	170.67	194.33	216.86	261.92	290.08
32	28.02	30.67	35.05	40.84	47.88	52.10	52.36	57.73	71.20	78.55	114.18	128.36	140.82	171.80	194.33	216.86	261.92	290.08
33	28.16	31.37	36.19	40.84	47.88	52.10	55.85	60.04	74.59	81.96	117.64	135.69	140.82	171.80	194.33	216.86	261.92	290.08
34	28.16	32.50	36.61	40.84	47.88	52.10	55.85	63.38	77.98	85.38	124.56	143.03	140.82	171.80	194.33	216.86	261.92	290.08
35	28.16	33.20	36.61	40.84	47.88	54.65	59.34	66.71	77.98	88.79	131.48	146.69	140.82	171.80	194.33	216.86	261.92	290.08
36	28.16	33.80	36.70	41.81	50.04	58.06	62.84	70.05	81.37	95.62	134.93	154.03	140.82	171.80	194.33	216.86	261.92	290.08
37	28.16	33.80	36.70	41.81	53.17	61.48	66.33	73.38	88.15	99.04	141.85	161.36	140.82	171.80	194.33	216.86	261.92	290.08
38	30.96	33.80	39.76	44.80	53.17	61.48	66.33	76.72	91.54	102.45	148.77	168.70	140.82	171.80	194.33	216.86	261.92	290.08
39	30.96	36.38	42.82	47.79	56.30	64.90	69.82	80.05	94.93	109.28	155.69	179.70	140.82	171.80	194.33	216.86	261.92	290.08
40	34.06	39.41	45.87	50.77	59.42	68.31	73.31	83.39	98.32	112.70	162.61	187.03	140.82	171.80	194.33	216.86	261.92	290.08
41	34.31	39.67	49.26	54.12	62.93	71.91	77.14	87.07	102.13	116.60	170.30	194.33	140.82	171.80	194.33	216.86	261.92	290.08
42	37.70	43.01	49.59	54.48	66.47	75.53	77.48	90.79	105.97	123.98	174.61	194.33	140.82	171.80	194.33	216.86	261.92	290.08
43	37.97	43.30	53.04	57.90	70.06	79.17	81.36	94.53	113.27	127.95	174.61	194.33	140.82	171.80	194.33	216.86	261.92	290.08
44	38.24	46.70	53.40	61.35	73.68	82.83	85.27	98.30	117.19	131.96	174.61	194.33	140.82	171.80	194.33	216.86	261.92	290.08
45	38.89	47.84	57.79	62.91	79.39	88.34	87.76	102.02	120.71	135.07	201.32	222.98	160.53	199.96	225.31	245.02	295.72	323.88
46	42.43	51.37	58.18	66.50	83.19	92.11	88.14	109.26	128.13	139.02	209.32	234.49	160.53	199.96	225.31	245.02	295.72	323.88
47	42.74	51.71	61.82	70.13	87.04	95.90	92.07	113.13	132.14	146.42	217.38	242.39	160.53	199.96	225.31	245.02	295.72	323.88
48	43.05	55.31	65.51	70.60	90.93	99.71	96.04	117.03	139.67	153.87	225.52	245.02	160.53	199.96	225.31	245.02	295.72	323.88
49	46.70	55.67	65.95	74.30	98.26	107.11	100.03	124.41	143.75	157.95	228.12	245.02	160.53	199.96	225.31	245.02	295.72	323.88
50	47.17	61.37	71.94	78.52	101.03	107.51	104.36	129.28	154.58	166.69	247.61	267.55	168.98	214.04	233.76	259.10	309.80	340.78
51	50.98	63.57	74.06	82.74	109.01	117.61	108.70	133.74	158.31	177.32	258.13	284.45	177.43	219.67	239.39	264.74	318.25	349.23
52	49.75	64.15	72.99	88.84	113.48	125.62	116.70	141.77	163.21	181.50	274.10	295.72	183.06	225.31	247.84	270.37	323.88	357.67
53	55.24	68.12	78.89	86.06	121.64	131.64	119.02	149.88	171.68	190.06	287.27	312.61	191.51	233.76	253.47	276.00	332.33	368.94
54	55.68	68.71	77.90	90.37	127.74	141.93	125.53	154.46	180.22	200.10	298.24	329.51	199.96	239.39	261.92	284.45	340.78	377.39
55	58.06	71.10	82.13	94.72	136.08	146.01	133.70	162.69	186.71	211.10	312.61	340.35	207.82	245.02	270.37	290.08	352.04	388.65
56	61.96	76.74	89.73	102.38	144.42	157.72	141.91	170.89	195.12	223.53	323.88	357.67	216.29	256.29	278.82	301.35	363.31	402.74
57	65.91	82.62	92.32	108.41	156.40	171.83	146.42	177.08	207.37	235.91	340.78	374.57	218.24	267.55	295.72	315.43	383.02	425.27
58	71.55	86.89	98.26	119.61	166.59	181.79	154.74	185.51	216.07	246.36	357.67	388.65	226.79	281.63	312.61	335.14	405.55	450.61
59	77.51	94.59	109.60	127.66	179.20	197.79	158.89	197.66	230.85	256.91	374.57	411.19	231.69	291.90	329.51	354.86	433.72	478.78
60	81.73	102.46	115.89	137.43	191.77	211.67	169.58	208.44	243.43	269.87	391.47	430.90	240.41	295.83	340.45	374.57	459.06	506.94
61	89.49	110.39	125.74	147.44	206.28	228.55	179.58	224.27	259.66	289.94	400.91	439.35	252.72	312.28	357.14	387.18	472.30	521.73
62	97.39	122.07	135.79	161.49	223.57	244.61	191.83	238.08	282.26	304.26	414.71	452.16	265.23	322.52	369.22	398.65	486.94	537.78
63	107.27	130.26	145.94	169.91	242.52	264.17	210.19	254.33	294.26	326.16	427.24	466.31	273.54	338.66	380.35	414.21	500.18	554.89
64	115.41	140.42	163.50	182.35	264.14	286.85	222.68	268.49	318.70	344.66	441.04	479.06	281.35	349.79	390.34	428.36	517.08	570.31
65	126.33	152.49	173.95	198.44	283.76	305.95	234.73	288.69	337.20	369.26	453.43	492.86	290.79	362.25	404.14	441.11	532.29	586.50
66	136.73	165.75	190.93	217.01	296.84	320.78	248.44	312.12	354.29	398.29	471.60	512.29	301.63	375.84	416.54	459.63	550.59	603.26
67	152.79	184.56	207.87	244.87	311.35	332.26	266.64	333.50	379.63	415.90	494.90	529.75	311.35	394.99	432.17	473.99	576.22	620.37
68	166.71	204.21	230.47	271.39	328.95	349.23	286.69	363.14	398.79	437.10	522.71	552.00	326.70	416.82	452.87	500.18	606.08	644.38
69	183.87	224.30	251.67	301.36	351.41	375.42	307.76	390.62	425.62	467.09	552.21	589.32	347.04	438.71	484.55	534.75	639.52	685.36
70	202.84	247.90	276.70	331.62	380.21	409.78	329.51	409.78	458.36	502.72	582.98	633.68	371.76	462.58	517.50	574.53	673.81	732.95
71	227.32	271.25	305.99	363.45	416.54	443.08	347.11	428.79	477.79	545.17	620.72	669.72	392.03	485.96	541.09	616.64	708.52	767.73
72	247.98	299.84	335.22	394.29	455.40	481.03	366.69	451.46	500.74	587.49	662.40	711.69	414.00	510.60	567.77	660.43	749.15	808.29
73	273.75	329.76	367.02	429.63	496.17	524.68	387.81	475.26	526.58	631.14	709.08	758.51	433.43	536.09	596.92	703.38	794.63	851.66
74	294.73	361.56	403.02	468.64	534.54	571.15	408.23	501.59	556.51	675.50	757.88	807.30	450.33	563.83	629.73	745.06	838.42	895.17
75	311.56	390.77	438.29	505.18	566.79	605.51	424.21	529.82	594.95	719.93	804.42	857.22	466.46	589.67	663.60	785.05	881.87	939.95
76	327.82	410.62	461.32	532.29	596.50	635.37	441.04	562.70	640.43	762.10	853.35	910.80	481.59	616.78	702.96	822.93	926.01	990.22
77	346.55	430.76	484.20	557.07	623.47	663.95	456.67	600.79	693.10	801.60	906.86	971.64	495.53	649.38	746.54	856.66	973.26	1044.51
78	364.01	452.30	506.52	580.87	649.02	690.85	473.99	639.73	745.06	839.55	958.82	1031.62	508.07	681.55	788.43	889.12	1020.78	1101.33
79	381.47	473.14	527.85	600.30	671.27	715.63	489.41	677.19	791.04	875.32	1008.39	1089.71	520.46	709.72	826.52	921.15	1064.58	1153.29
80	402.74	497.08	554.82	626.63	702.68	750.55	508.35	709.72					535.10	737.88				
81	452.02	557.63	622.41	699.86	789.98	844.90	559.04	777.31					584.39	802.66				
82	508.35	629.45	702.68	785.76	895.60	961.78	619.59	850.53					640.72	871.66				
83	571.72	709.72	794.21	884.33	1016.70	1098.37	685.78	925.17					704.08	943.47				
84	642.12	798.43	894.19	991.35	1150.47	1247.64	757.59	1004.02					773.08	1019.51				
85+	871.66	1089.92	1223.70	1347.62	1594.05	1744.72												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	23.89	25.15	27.12	33.09	37.72	43.65	43.65	50.69	56.33	61.96	84.15	92.48	121.51	144.46	163.43	183.83	228.12	250.65
30	25.25	26.43	28.75	34.65	40.84	43.65	44.56	50.69	56.33	61.96	87.05	98.65	128.08	150.74	171.80	188.69	228.12	250.65
31	25.93	27.08	29.75	35.20	40.84	43.65	47.74	50.69	58.96	63.57	89.96	104.81	129.55	153.88	171.80	188.69	228.12	250.65
32	26.62	28.11	31.01	35.20	40.84	43.65	47.74	50.69	61.91	66.46	95.76	107.89	129.55	154.90	171.80	188.69	228.12	250.65
33	26.76	28.76	32.01	35.20	40.84	43.65	50.93	52.72	64.86	69.35	98.66	114.06	129.55	154.90	171.80	188.69	228.12	250.65
34	26.76	29.79	32.39	35.20	40.84	43.65	50.93	55.65	67.81	72.24	104.47	120.22	129.55	154.90	171.80	188.69	228.12	250.65
35	26.76	30.43	32.39	35.20	40.84	45.79	54.11	58.58	67.81	75.13	110.27	123.31	129.55	154.90	171.80	188.69	228.12	250.65
36	26.76	30.98	32.46	36.05	42.68	48.65	57.29	61.50	70.75	80.91	113.17	129.47	129.55	154.90	171.80	188.69	228.12	250.65
37	26.76	30.98	32.46	36.05	45.35	51.51	60.47	64.43	76.65	83.80	118.97	135.64	129.55	154.90	171.80	188.69	228.12	250.65
38	29.41	30.98	35.17	38.62	45.35	51.51	60.47	67.36	79.60	86.69	124.78	141.80	129.55	154.90	171.80	188.69	228.12	250.65
39	29.41	33.35	37.88	41.20	48.02	54.37	63.66	70.29	82.55	92.47	130.58	151.05	129.55	154.90	171.80	188.69	228.12	250.65
40	32.36	36.13	40.58	43.77	50.69	57.23	66.84	73.22	85.49	95.36	136.39	157.22	129.55	154.90	171.80	188.69	228.12	250.65
41	32.59	36.37	43.58	46.66	53.67	60.25	70.33	76.46	88.81	98.66	142.83	163.35	129.55	154.90	171.80	188.69	228.12	250.65
42	35.81	39.43	43.87	46.97	56.70	63.28	70.64	79.72	92.15	104.90	146.45	163.35	129.55	154.90	171.80	188.69	228.12	250.65
43	36.07	39.69	46.92	49.91	59.75	66.33	74.18	83.00	98.50	108.27	146.45	163.35	129.55	154.90	171.80	188.69	228.12	250.65
44	36.33	42.81	47.23	52.89	62.84	69.40	77.75	86.32	101.90	111.66	146.45	163.35	129.55	154.90	171.80	188.69	228.12	250.65
45	35.78	41.67	49.03	54.17	67.04	75.18	79.59	90.68	106.14	116.37	171.49	192.22	146.45	177.43	194.33	214.04	259.10	284.45
46	39.04	44.74	49.36	57.26	70.25	78.39	79.94	97.12	112.67	119.78	178.31	202.15	146.45	177.43	194.33	214.04	259.10	284.45
47	39.32	45.04	52.45	60.39	73.50	81.62	83.51	100.56	116.19	126.14	185.18	208.96	146.45	177.43	194.33	214.04	259.10	284.45
48	39.61	48.17	55.58	60.79	76.79	84.86	87.10	104.02	122.81	132.56	192.11	211.23	146.45	177.43	194.33	214.04	259.10	284.45
49	42.96	48.49	55.96	63.98	82.97	91.16	90.73	110.59	126.40	136.08	194.33	211.23	146.45	177.43	194.33	214.04	259.10	284.45
50	41.93	54.15	61.94	66.44	86.60	92.46	95.29	114.19	132.84	143.22	211.44	230.94	154.90	188.69	205.59	225.31	273.18	301.35
51	45.71	54.74	62.37	70.92	92.24	98.01	99.83	116.76	137.05	153.68	222.05	245.02	160.53	194.33	211.23	230.94	278.82	309.80
52	44.78	55.71	63.86	75.02	96.67	105.78	105.48	124.59	142.52	158.52	234.94	256.29	166.16	199.96	216.86	236.57	287.27	318.25
53	50.06	59.61	67.88	73.25	102.44	114.09	106.03	130.33	151.08	164.87	247.84	270.37	171.80	205.59	222.49	242.20	292.90	326.70
54	50.77	58.89	69.24	77.72	108.26	121.97	112.55	135.15	155.13	174.80	258.85	284.45	180.25	211.23	228.12	247.84	301.35	335.14
55	53.22	62.83	70.16	80.42	114.13	124.22	118.36	140.99	161.96	181.27	270.37	295.71	188.17	216.86	236.57	253.47	309.80	343.59
56	55.44	66.73	77.42	87.76	122.20	137.44	126.39	148.98	170.16	193.58	281.63	315.43	193.82	225.31	245.02	264.74	321.06	357.67
57	60.96	72.29	78.64	91.87	135.70	148.61	131.13	155.22	179.72	205.55	295.72	326.70	198.90	236.57	259.10	278.82	340.78	377.39
58	63.23	75.19	85.98	104.18	143.45	158.48	137.06	163.68	188.49	213.82	309.80	343.59	204.67	250.65	276.00	295.72	360.49	399.92
59	70.62	82.55	93.43	110.25	155.93	171.57	143.66	173.23	200.53	224.51	326.70	357.67	210.14	258.85	292.90	312.61	383.02	425.27
60	71.73	88.56	99.84	119.76	168.09	185.21	152.18	181.83	212.71	235.27	343.59	377.39	216.37	263.85	302.01	332.33	405.55	450.61
61	79.16	96.37	109.34	129.75	182.29	197.28	162.06	197.09	226.31	254.87	351.48	387.18	231.21	277.58	316.25	343.24	417.38	464.06
62	86.95	105.92	117.68	139.83	194.72	213.12	174.19	210.87	243.66	267.10	363.87	395.98	238.71	288.43	323.74	355.84	433.43	478.92
63	96.54	114.20	127.70	148.43	213.42	230.24	189.85	222.82	256.60	288.62	375.14	409.00	247.49	302.19	333.45	367.32	445.47	494.97
64	101.21	124.22	140.95	159.07	229.90	247.62	200.19	237.43	276.20	305.07	387.81	423.30	256.00	311.77	347.25	380.21	461.32	509.48
65	113.51	134.34	151.50	172.90	247.07	266.79	212.38	253.16	293.01	324.86	399.22	436.18	263.68	322.82	357.32	394.29	475.61	524.89
66	121.95	145.50	168.02	190.89	258.54	282.48	226.06	274.22	310.58	350.87	416.54	452.44	272.90	335.14	371.05	409.35	493.14	541.02
67	135.60	161.96	182.62	215.31	269.52	292.76	239.75	295.96	335.65	369.43	436.81	467.02	281.14	353.17	383.37	422.87	518.14	555.31
68	149.26	181.09	202.65	237.20	286.14	308.67	257.80	321.32	351.48	387.53	461.88	491.17	295.15	371.76	403.30	446.11	545.24	581.29
69	166.26	197.46	220.45	266.92	305.57	331.76	277.20	346.97	375.42	416.89	491.10	521.66	314.30	395.06	429.98	480.19	576.22	617.69
70	185.11	219.07	244.03	293.60	333.74	359.08	295.72	363.31	405.55	447.80	519.61	563.97	337.96	416.11	462.58	517.50	606.22	661.14
71	205.58	242.80	269.88	320.57	367.53	392.03	312.40	381.82	424.70	485.96	553.34	596.22	357.32	436.95	485.96	557.42	639.10	692.19
72	224.74	266.32	296.33	348.94	404.14	427.80	331.20	402.17	443.57	524.40	591.43	634.80	376.54	459.34	510.60	597.34	676.20	727.46
73	247.13	293.32	323.63	380.21	439.14	465.75	349.79	423.93	467.65	564.61	633.04	676.77	393.51	482.86	536.09	634.94	716.69	766.11
74	265.44	321.99	356.65	417.38	472.30	503.42	367.95	448.50	496.10	605.93	675.50	719.43	410.06	507.08	565.66	675.50	756.05	805.47
75	281.63	346.76	387.25	450.61	501.66	533.34	381.97	473.50	529.82	644.24	718.17	763.93	424.21	531.58	596.71	711.12	795.62	846.66
76	295.72	365.00	407.24	473.14	527.22	559.32	397.10	503.56	571.15	682.68	762.10	812.79	437.66	557.63	633.68	743.51	836.45	892.22
77	310.92	382.18	425.90	493.92	550.59	582.98	411.33	536.02	616.99	717.39	808.08	864.76	450.19	584.60	672.05	774.07	877.71	939.25
78	325.29	399.64	446.11	514.26	570.03	605.65	425.97	570.03	661.42	749.71	851.94	915.45	460.05	613.40	707.89	803.92	918.55	986.70
79	340.07	416.96	464.27	530.81	588.47	625.44	439.14	601.78	700.85	780.69	893.06	962.55	470.19	638.75	740.77	830.96	955.16	1030.57
80	356.27	437.94	487.23	552.00	613.96	651.98	454.84	629.45					483.00	660.43				
81	398.51	488.63	544.96	613.96	685.78	729.43	498.49	688.59					523.84	716.76				
82	446.39	550.59	613.96	688.59	773.08	823.78	549.19	749.15					571.72	775.90				
83	499.90	619.59	691.41	773.08	873.06	933.62	604.10	813.92					625.23	837.86				
84	559.04	694.23	777.31	867.43	982.90	1054.72	664.66	881.51					682.96	902.64				
85+	753.37	943.47	1060.35	1174.41	1347.62	1453.23												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	25.14	27.43	31.83	39.71	46.82	54.92	46.47	57.73	66.18	74.63	105.19	116.40	129.44	160.22	182.19	211.27	261.92	287.27
30	26.58	28.84	33.75	41.58	50.69	54.92	47.43	57.73	66.18	74.63	108.82	124.16	136.43	167.18	191.51	216.86	261.92	287.27
31	27.30	29.54	34.93	42.25	50.69	54.92	50.82	57.73	69.28	76.58	112.45	131.92	138.00	170.67	191.51	216.86	261.92	287.27
32	28.02	30.67	36.40	42.25	50.69	54.92	50.82	57.73	72.74	80.06	119.70	135.80	138.00	171.80	191.51	216.86	261.92	287.27
33	28.16	31.37	37.58	42.25	50.69	54.92	54.21	60.04	76.21	83.54	123.33	143.56	138.00	171.80	191.51	216.86	261.92	287.27
34	28.16	32.50	38.02	42.25	50.69	54.92	54.21	63.38	79.67	87.02	130.58	151.32	138.00	171.80	191.51	216.86	261.92	287.27
35	28.16	33.20	38.02	42.25	50.69	57.60	57.60	66.71	79.67	90.50	137.84	155.20	138.00	171.80	191.51	216.86	261.92	287.27
36	28.16	33.80	38.11	43.26	52.99	61.20	60.99	70.05	83.14	97.46	141.46	162.96	138.00	171.80	191.51	216.86	261.92	287.27
37	28.16	33.80	38.11	43.26	56.30	64.80	64.38	73.38	90.06	100.94	148.72	170.72	138.00	171.80	191.51	216.86	261.92	287.27
38	30.96	33.80	41.29	46.35	56.30	64.80	64.38	76.72	93.53	104.42	155.97	178.48	138.00	171.80	191.51	216.86	261.92	287.27
39	30.96	36.38	44.46	49.44	59.61	68.40	67.76	80.05	96.99	111.39	163.23	190.12	138.00	171.80	191.51	216.86	261.92	287.27
40	34.06	39.41	47.64	52.53	62.92	72.00	71.15	83.39	100.46	114.87	170.48	197.88	138.00	171.80	191.51	216.86	261.92	287.27
41	34.31	39.67	51.15	55.99	66.63	75.80	74.87	87.07	104.35	118.84	178.54	205.59	138.00	171.80	191.51	216.86	261.92	287.27
42	37.70	43.01	51.50	56.36	70.38	79.62	75.20	90.79	108.27	126.36	183.06	205.59	138.00	171.80	191.51	216.86	261.92	287.27
43	37.97	43.30	55.08	59.89	74.18	83.45	78.96	94.53	115.73	130.41	183.06	205.59	138.00	171.80	191.51	216.86	261.92	287.27
44	38.24	46.70	55.45	63.47	78.01	87.31	82.76	98.30	119.73	134.50	183.06	205.59	138.00	171.80	191.51	216.86	261.92	287.27
45	38.89	47.84	59.54	66.40	81.15	93.98	87.76	103.91	126.95	141.30	208.77	240.92	163.35	197.14	216.86	242.20	292.90	321.06
46	42.43	51.37	59.94	70.19	85.04	97.99	88.14	111.28	134.76	145.44	217.07	253.36	163.35	197.14	216.86	242.20	292.90	321.06
47	42.74	51.71	63.69	74.03	88.98	102.02	92.07	115.22	138.97	153.17	225.44	261.90	163.35	197.14	216.86	242.20	292.90	321.06
48	43.05	55.31	67.50	74.52	92.95	106.08	96.04	119.19	146.89	160.97	233.87	264.74	163.35	197.14	216.86	242.20	292.90	321.06
49	46.70	55.67	67.95	78.43	100.44	113.95	100.03	126.72	151.19	165.24	236.57	264.74	163.35	197.14	216.86	242.20	292.90	321.06
50	47.17	61.37	71.94	82.55	105.16	118.26	106.63	129.28	159.41	176.08	255.96	287.27	174.61	205.59	225.31	253.47	304.16	343.59
51	50.98	63.57	76.01	86.68	111.11	126.33	110.92	133.74	167.77	186.78	266.46	301.35	180.25	214.04	233.76	259.10	312.61	343.59
52	51.41	64.15	76.64	90.82	117.68	134.43	116.70	141.77	170.11	188.39	279.69	312.61	183.06	219.67	239.39	264.74	318.25	352.04
53	55.24	68.12	80.72	89.73	123.78	140.42	116.85	149.88	178.55	196.93	292.90	323.88	188.69	225.31	247.84	270.37	326.70	360.49
54	55.68	67.07	79.63	92.18	132.07	148.58	123.37	154.46	184.79	204.70	303.87	337.96	194.33	230.94	253.47	278.82	335.14	368.94
55	58.06	71.10	82.13	96.51	138.28	152.55	129.32	160.52	188.96	213.40	315.43	345.93	199.40	239.39	261.92	284.45	343.59	380.21
56	60.33	75.07	87.97	102.38	146.64	164.47	137.47	168.70	197.39	223.53	329.51	363.31	207.87	247.84	273.18	292.90	354.86	394.29
57	65.91	82.62	90.61	108.41	161.00	176.48	142.05	174.89	207.37	235.91	340.78	374.57	209.95	261.92	290.08	306.98	371.76	414.00
58	69.89	85.22	100.02	121.54	168.90	186.45	150.32	181.14	213.77	246.36	354.86	388.65	218.49	273.18	304.16	323.88	394.29	436.53
59	75.79	92.87	107.80	127.66	179.20	200.17	154.54	193.22	223.85	256.91	368.94	402.74	220.91	280.88	323.88	343.59	416.82	461.88
60	78.40	98.98	112.32	137.43	191.77	211.67	163.05	199.57	233.98	267.56	380.21	414.00	229.73	285.17	332.21	360.49	436.53	484.41
61	86.05	105.14	122.09	145.47	206.28	223.74	170.82	212.94	247.75	282.92	387.18	420.13	239.27	298.93	343.51	367.95	447.59	494.27
62	92.17	114.89	128.55	155.58	218.76	239.76	180.81	224.48	262.96	294.97	393.30	425.41	244.01	306.78	353.17	379.92	457.51	505.67
63	100.12	121.34	138.65	164.05	235.24	254.48	194.37	236.32	273.07	314.43	401.19	432.45	252.70	320.43	359.51	390.77	468.92	518.42
64	104.76	129.62	150.34	172.65	251.91	272.14	204.68	246.30	292.73	328.36	408.09	441.04	256.00	324.44	367.53	400.48	479.06	529.75
65	115.34	139.78	158.98	186.65	266.64	288.82	214.61	262.05	306.96	345.89	416.47	450.97	261.22	330.22	372.11	411.54	490.39	539.68
66	123.80	151.02	173.75	202.94	280.08	301.63	226.06	283.14	326.68	372.21	430.90	466.81	268.12	339.93	383.02	426.11	507.50	557.78
67	137.51	167.61	192.33	230.09	292.76	315.99	241.99	302.58	356.48	392.67	455.40	492.58	281.14	355.49	401.96	446.11	532.08	583.19
68	151.20	186.87	216.56	256.43	308.67	333.45	257.80	325.72	378.52	414.56	484.41	524.97	295.15	374.01	423.58	470.89	561.01	615.09
69	164.31	205.12	236.06	284.14	329.58	355.77	275.02	351.34	397.24	440.90	515.11	558.76	309.94	395.06	445.26	497.65	591.50	646.07
70	181.18	226.76	255.56	312.61	354.86	382.32	289.38	367.53	416.11	468.92	542.85	589.32	327.40	414.00	466.81	530.18	618.89	673.81
71	201.62	246.59	281.28	340.99	385.91	414.49	304.23	383.87	430.83	500.25	573.76	620.72	345.07	432.87	485.96	563.55	649.31	702.39
72	220.86	271.91	305.59	372.60	421.89	451.46	323.32	402.17	447.52	536.23	609.17	656.49	362.74	453.43	504.69	601.29	682.12	733.37
73	241.43	296.97	332.67	403.02	456.25	488.56	340.28	423.93	467.65	576.01	648.25	693.87	378.30	475.26	528.49	642.55	718.59	768.01
74	259.95	323.79	363.79	433.86	490.61	523.56	356.97	446.67	496.10	618.75	690.14	735.91	395.41	497.93	556.51	682.82	757.88	805.47
75	274.59	348.52	394.29	459.41	519.26	554.47	371.40	473.50	535.10	658.32	734.01	779.77	408.37	522.78	593.19	719.93	799.14	846.66
76	288.96	366.69	414.00	483.28	544.12	581.29	386.96	505.25	584.67	699.58	782.38	833.07	420.76	550.88	635.37	757.03	844.90	897.28
77	304.45	385.42	435.62	505.25	570.03	608.89	401.61	544.12	638.04	741.68	838.85	898.76	432.38	582.98	681.76	791.88	895.52	958.68
78	320.64	405.83	456.95	528.20	594.81	635.08	416.68	583.97	690.85	780.69	895.31	966.57	444.56	616.50	724.93	825.61	947.98	1023.88
79	335.64	424.35	479.06	548.55	616.57	659.45	431.74	619.52	736.33	817.65	949.25	1029.09	456.88	647.62	764.42	856.10	996.56	1082.32
80	354.86	447.80	505.53	574.53	649.17	694.23	449.21	651.98					471.74	674.51				
81	398.51	504.12	568.90	642.12	733.66	788.57	495.68	716.76					516.80	735.06				
82	452.02	571.72	644.94	723.80	837.86	906.86	550.59	782.94					568.90	798.43				
83	511.17	647.76	730.84	818.15	957.55	1043.45	612.55	851.94					628.04	864.62				
84	575.94	730.84	825.19	920.94	1091.33	1195.53	680.15	923.76					691.41	933.62				
85+	791.39	1005.43	1136.39	1258.90	1533.50	1701.07												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	23.89	26.29	29.47	37.07	41.62	49.29	45.06	54.92	61.96	69.00	95.48	105.24	124.15	152.34	174.15	200.30	247.84	273.18
30	25.25	27.64	31.25	38.80	45.06	49.29	46.00	54.92	61.96	69.00	98.77	112.25	130.86	158.96	183.06	205.59	247.84	273.18
31	25.93	28.31	32.34	39.43	45.06	49.29	49.28	54.92	64.86	70.80	102.07	119.27	132.37	162.27	183.06	205.59	247.84	273.18
32	26.62	29.39	33.70	39.43	45.06	49.29	49.28	54.92	68.10	74.02	108.65	122.78	132.37	163.35	183.06	205.59	247.84	273.18
33	26.76	30.06	34.79	39.43	45.06	49.29	52.57	57.11	71.34	77.23	111.94	129.79	132.37	163.35	183.06	205.59	247.84	273.18
34	26.76	31.14	35.20	39.43	45.06	49.29	52.57	60.28	74.59	80.45	118.53	136.81	132.37	163.35	183.06	205.59	247.84	273.18
35	26.76	31.82	35.20	39.43	45.06	51.69	55.85	63.46	74.59	83.67	125.11	140.32	132.37	163.35	183.06	205.59	247.84	273.18
36	26.76	32.39	35.29	40.37	47.10	54.93	59.14	66.63	77.83	90.11	128.41	147.33	132.37	163.35	183.06	205.59	247.84	273.18
37	26.76	32.39	35.29	40.37	50.04	58.16	62.43	69.80	84.31	93.33	134.99	154.35	132.37	163.35	183.06	205.59	247.84	273.18
38	29.41	32.39	38.23	43.26	50.04	58.16	62.43	72.98	87.56	96.54	141.58	161.36	132.37	163.35	183.06	205.59	247.84	273.18
39	29.41	34.86	41.17	46.14	52.99	61.39	65.71	76.15	90.80	102.98	148.16	171.89	132.37	163.35	183.06	205.59	247.84	273.18
40	32.36	37.77	44.11	49.02	55.93	64.62	69.00	79.32	94.04	106.20	154.75	178.90	132.37	163.35	183.06	205.59	247.84	273.18
41	32.59	38.02	47.36	52.26	59.23	68.03	72.60	82.83	97.69	109.87	162.06	185.88	132.37	163.35	183.06	205.59	247.84	273.18
42	35.81	41.22	47.68	52.61	62.56	71.45	72.92	86.36	101.36	116.82	166.16	185.88	132.37	163.35	183.06	205.59	247.84	273.18
43	36.07	41.49	51.00	55.90	65.93	74.89	76.57	89.92	108.35	120.57	166.16	185.88	132.37	163.35	183.06	205.59	247.84	273.18
44	36.33	44.75	51.34	59.24	69.35	78.35	80.25	93.51	112.09	124.35	166.16	185.88	132.37	163.35	183.06	205.59	247.84	273.18
45	37.33	44.75	56.04	61.16	74.10	86.46	85.72	96.35	118.63	130.91	191.38	217.85	157.71	188.69	208.41	230.94	276.00	301.35
46	40.74	48.05	56.41	64.65	77.65	90.15	86.09	103.19	125.92	134.75	198.98	229.10	157.71	188.69	208.41	230.94	276.00	301.35
47	41.03	48.37	59.95	68.18	81.24	93.86	89.93	106.84	129.86	141.91	206.65	236.82	157.71	188.69	208.41	230.94	276.00	301.35
48	41.33	51.74	63.52	68.64	84.87	97.59	93.80	110.53	137.26	149.13	214.38	239.39	157.71	188.69	208.41	230.94	276.00	301.35
49	44.83	52.08	63.95	72.24	91.70	104.83	97.71	117.50	141.27	153.09	216.86	239.39	157.71	188.69	208.41	230.94	276.00	301.35
50	45.42	57.76	69.94	76.51	94.85	105.36	102.10	122.81	152.17	164.35	233.70	261.92	166.16	199.96	219.67	242.20	290.08	323.88
51	49.22	60.04	72.11	80.77	102.73	115.44	106.48	125.25	155.95	172.60	244.25	273.18	174.61	205.59	225.31	247.84	295.72	323.88
52	48.09	60.77	71.16	86.87	107.18	121.21	112.21	133.18	158.61	174.61	257.32	284.45	180.25	211.23	230.94	253.47	304.16	332.33
53	53.51	63.01	75.22	84.23	113.11	127.25	114.69	141.19	164.82	183.19	270.37	298.53	185.88	216.86	239.39	259.10	312.61	343.59
54	52.41	63.80	74.44	86.76	121.25	133.06	119.04	143.73	171.10	190.90	281.36	309.80	191.51	225.31	245.02	267.55	321.06	352.04
55	54.83	67.79	77.00	89.36	127.30	137.30	124.93	151.84	175.46	197.34	292.90	320.82	196.59	230.94	253.47	273.18	329.51	363.31
56	58.70	71.73	82.70	95.07	135.53	148.70	133.04	159.94	183.77	207.40	304.16	335.14	202.25	239.39	264.74	281.63	343.59	380.21
57	62.61	77.46	85.48	101.06	147.20	160.22	137.68	166.15	193.55	219.56	318.25	352.04	204.43	250.65	276.00	295.72	360.49	399.92
58	66.56	80.20	93.00	111.90	155.02	170.13	145.90	172.41	202.28	230.09	332.33	366.12	212.96	261.92	290.08	312.61	380.21	422.45
59	74.06	87.71	102.41	117.99	165.24	183.49	150.19	184.33	214.53	238.39	346.41	380.21	215.52	269.87	306.98	329.51	399.92	444.98
60	75.06	93.77	106.97	125.65	177.56	194.83	156.53	190.70	224.52	249.11	360.49	397.10	221.71	271.84	312.99	346.41	422.45	467.51
61	82.60	99.88	114.80	133.68	189.49	204.49	164.25	203.88	238.22	264.22	365.21	400.91	231.21	285.59	324.43	354.22	428.36	477.79
62	88.69	109.51	121.30	141.80	201.93	220.39	174.19	215.41	253.31	274.07	374.57	409.35	236.06	291.05	334.44	361.20	438.79	486.94
63	96.54	115.98	131.35	150.38	215.84	232.67	187.59	225.07	261.30	290.96	380.35	414.21	242.28	302.19	338.66	367.32	445.47	494.97
64	101.21	124.22	142.83	161.01	232.35	250.07	195.69	235.21	280.92	305.07	387.81	423.30	248.40	309.23	344.72	375.14	453.71	501.87
65	109.85	132.52	151.50	172.90	247.07	266.79	203.43	250.94	293.01	320.19	394.29	428.79	253.82	312.97	352.39	384.43	463.29	510.11
66	118.25	143.65	164.20	188.88	256.15	277.69	217.11	269.76	310.58	346.13	406.96	442.87	260.93	323.17	361.48	394.99	473.99	524.26
67	131.78	158.19	182.62	211.09	267.20	290.43	235.27	289.33	340.28	364.79	425.20	464.70	274.17	339.23	381.05	413.58	497.22	548.34
68	145.39	177.24	202.65	232.93	283.89	306.42	253.35	314.72	360.49	385.27	450.61	491.17	288.39	360.49	403.30	439.35	524.97	576.79
69	160.39	193.62	220.45	260.46	303.39	327.40	270.65	338.25	379.78	410.34	480.19	521.66	305.57	381.97	427.80	467.09	554.40	606.78
70	177.24	215.23	240.19	289.38	331.62	356.97	287.27	356.97	399.22	437.24	509.05	551.30	323.17	401.33	449.91	500.60	585.09	637.90
71	197.67	237.11	266.07	318.53	363.45	389.99	302.19	373.66	416.54	469.62	539.05	583.97	340.99	422.66	471.67	534.96	616.64	667.68
72	216.99	260.73	292.62	350.92	398.23	425.83	321.34	392.32	435.69	508.63	577.63	621.00	360.77	443.57	494.83	573.69	652.55	703.80
73	239.53	286.04	320.01	384.01	433.43	463.85	338.38	414.42	458.15	549.40	617.83	661.56	376.40	467.65	520.88	612.13	691.97	741.40
74	256.29	314.79	351.30	413.72	464.98	497.93	355.14	437.52	485.11	589.46	659.02	702.96	393.58	490.61	547.36	648.04	730.42	779.84
75	271.07	339.72	381.97	440.05	492.86	526.30	369.64	461.18	517.50	626.63	700.56	746.33	406.61	512.22	577.35	682.96	767.45	818.50
76	285.58	356.55	400.48	463.01	518.77	552.57	383.59	488.35	557.63	662.40	743.51	792.52	419.07	537.36	611.71	714.79	806.04	861.80
77	301.21	375.70	421.04	484.20	542.50	578.12	398.37	523.06	602.41	697.96	788.64	845.32	430.76	565.17	649.38	746.54	846.94	910.10
78	317.54	393.44	441.46	504.97	563.83	601.01	412.03	556.09	647.48	731.12	834.90	898.41	443.01	591.71	686.20	774.49	889.12	958.82
79	332.68	411.04	459.84	523.42	584.04	622.48	425.83	588.47	687.54	761.47	876.80	947.77	453.92	618.05	718.59	801.39	927.07	1003.95
80	350.63	432.31	483.00	546.37	612.55	651.98	442.16	616.78					466.10	642.12				
81	392.88	484.41	542.14	608.33	687.19	735.06	487.23	677.33					508.35	698.45				
82	442.16	547.78	611.15	682.96	778.72	836.45	537.92	739.29					557.63	757.59				
83	498.49	616.78	690.00	768.86	884.33	954.74	595.66	805.47					612.55	820.96				
84	559.04	694.23	777.31	863.21	1001.21	1085.70	659.02	873.06					673.10	887.15				
85+	759.00	947.70	1064.58	1173.00	1387.05	1518.01												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	22.63	24.00	25.94	31.77	35.12	40.84	40.84	47.88	53.51	57.73	80.92	87.70	116.23	136.58	152.71	172.86	214.04	236.57
30	23.92	25.23	27.50	33.26	38.02	40.84	41.69	47.88	53.51	57.73	83.71	93.54	122.51	142.52	160.53	177.43	214.04	236.57
31	24.57	25.85	28.46	33.80	38.02	40.84	44.66	47.88	56.01	59.24	86.50	99.39	123.92	145.49	160.53	177.43	214.04	236.57
32	25.21	26.83	29.66	33.80	38.02	40.84	44.66	47.88	58.81	61.93	92.08	102.31	123.92	146.45	160.53	177.43	214.04	236.57
33	25.35	27.45	30.62	33.80	38.02	40.84	47.64	49.79	61.61	64.62	94.87	108.16	123.92	146.45	160.53	177.43	214.04	236.57
34	25.35	28.43	30.98	33.80	38.02	40.84	47.64	52.56	64.42	67.32	100.45	114.01	123.92	146.45	160.53	177.43	214.04	236.57
35	25.35	29.05	30.98	33.80	38.02	42.83	50.62	55.32	64.42	70.01	106.03	116.93	123.92	146.45	160.53	177.43	214.04	236.57
36	25.35	29.57	31.05	34.61	39.74	45.51	53.60	58.09	67.22	75.40	108.82	122.78	123.92	146.45	160.53	177.43	214.04	236.57
37	25.35	29.57	31.05	34.61	42.22	48.19	56.57	60.85	72.82	78.09	114.40	128.62	123.92	146.45	160.53	177.43	214.04	236.57
38	27.87	29.57	33.64	37.08	42.22	48.19	56.57	63.62	75.62	80.78	119.98	134.47	123.92	146.45	160.53	177.43	214.04	236.57
39	27.87	31.83	36.23	39.55	44.71	50.86	59.55	66.39	78.42	86.17	125.56	143.24	123.92	146.45	160.53	177.43	214.04	236.57
40	30.65	34.49	38.82	42.02	47.19	53.54	62.53	69.15	81.22	88.86	131.14	149.08	123.92	146.45	160.53	177.43	214.04	236.57
41	30.88	34.71	41.68	44.79	49.97	56.36	65.79	72.21	84.37	91.94	137.33	154.90	123.92	146.45	160.53	177.43	214.04	236.57
42	33.93	37.63	41.96	45.09	52.79	59.20	66.08	75.29	87.54	97.75	140.82	154.90	123.92	146.45	160.53	177.43	214.04	236.57
43	34.17	37.88	44.88	47.91	55.63	62.05	69.39	78.39	93.57	100.89	140.82	154.90	123.92	146.45	160.53	177.43	214.04	236.57
44	34.42	40.86	45.18	50.77	58.51	64.92	72.73	81.52	96.81	104.05	140.82	154.90	123.92	146.45	160.53	177.43	214.04	236.57
45	34.22	40.12	47.28	52.42	61.75	71.42	75.51	85.02	104.06	112.21	161.55	184.53	143.63	168.98	180.25	199.96	242.20	267.55
46	37.34	43.08	47.60	55.41	64.71	74.47	75.84	91.05	110.46	115.50	167.97	194.06	143.63	168.98	180.25	199.96	242.20	267.55
47	37.61	43.37	50.58	58.44	67.70	77.54	79.23	94.27	113.91	121.64	174.44	200.60	143.63	168.98	180.25	199.96	242.20	267.55
48	37.88	46.39	53.60	58.83	70.73	80.62	82.64	97.52	120.40	127.83	180.97	202.78	143.63	168.98	180.25	199.96	242.20	267.55
49	41.09	46.69	53.96	61.92	76.42	86.60	86.07	103.68	123.92	131.22	183.06	202.78	143.63	168.98	180.25	199.96	242.20	267.55
50	40.18	52.34	59.95	64.43	80.41	90.31	93.02	107.73	130.43	138.52	200.31	225.31	152.08	177.43	188.69	211.23	253.47	287.27
51	43.95	52.97	60.42	68.95	85.95	95.83	95.39	110.39	134.69	146.59	208.17	236.57	157.71	183.06	194.33	216.86	261.92	287.27
52	43.12	52.33	62.04	73.05	90.37	103.58	100.99	116.00	137.92	149.33	220.96	247.84	163.35	185.88	199.96	222.49	267.55	295.72
53	48.33	56.20	64.21	71.41	96.03	107.51	101.71	123.81	144.22	155.71	233.76	256.29	168.98	191.51	205.59	228.12	276.00	304.16
54	49.13	55.62	64.05	72.30	101.76	113.10	106.05	126.57	148.29	163.30	241.97	270.37	171.80	197.14	214.04	233.76	284.45	312.61
55	49.99	59.52	66.73	75.06	107.55	117.68	111.78	132.32	152.97	169.80	253.47	278.97	176.93	205.59	222.49	239.39	292.90	323.88
56	52.18	61.72	70.38	80.44	115.54	126.17	117.52	140.22	158.82	179.75	264.74	292.90	182.59	211.23	230.94	247.84	304.16	337.96
57	56.02	68.85	73.51	86.36	126.50	139.32	122.38	146.47	168.20	189.20	276.00	306.98	185.09	222.49	242.20	259.10	318.25	354.86
58	59.91	70.18	80.72	96.46	134.20	146.83	130.43	152.77	174.70	197.55	290.08	318.25	190.84	233.76	256.29	276.00	335.14	374.57
59	65.45	75.67	88.04	102.51	144.29	159.66	132.77	162.12	184.21	208.31	301.35	332.33	193.97	239.58	270.37	290.08	354.86	394.29
60	66.72	81.62	92.71	109.94	153.89	170.78	139.14	168.53	196.16	216.82	315.43	346.41	200.34	242.53	277.30	304.16	374.57	416.82
61	72.28	87.61	100.23	115.99	165.50	180.44	146.73	178.96	204.87	229.15	321.27	351.48	207.01	253.56	288.99	313.04	381.68	425.62
62	76.52	95.14	105.01	124.07	175.49	191.33	156.55	188.20	219.53	239.23	326.41	358.52	212.18	259.59	296.98	321.06	390.63	433.43
63	84.03	101.71	113.11	132.80	189.17	203.58	169.51	198.06	228.35	255.77	333.45	364.72	218.83	270.93	302.19	328.24	398.58	440.26
64	90.56	108.02	124.03	139.68	203.00	220.65	177.69	208.58	243.15	267.81	342.18	372.60	223.05	276.28	306.70	334.58	405.55	448.64
65	98.87	116.18	130.93	151.29	215.27	232.52	185.55	219.85	255.80	282.79	347.47	379.50	229.18	280.93	310.50	342.54	414.00	455.89
66	107.17	127.08	143.20	162.75	222.63	241.78	196.96	236.32	271.47	303.46	359.08	390.20	236.99	289.66	320.78	354.30	426.11	469.20
67	118.41	139.36	159.30	183.65	232.35	250.94	210.63	256.20	296.30	320.64	376.40	411.26	248.61	304.38	336.90	371.76	446.11	492.58
68	131.82	156.05	178.81	203.01	245.58	265.86	226.69	277.30	317.68	340.21	398.79	434.84	261.36	322.19	358.24	394.29	470.89	518.21
69	144.75	172.53	193.14	228.17	266.28	285.93	242.28	301.15	336.13	364.50	425.62	462.72	277.20	342.68	381.97	419.07	499.83	547.85
70	159.51	190.25	211.37	255.58	291.49	312.61	257.69	316.84	352.75	388.65	452.02	490.04	293.60	361.20	403.44	449.91	528.06	574.53
71	179.88	210.55	235.67	283.82	320.57	343.03	271.57	332.82	369.57	420.62	481.88	520.67	310.36	379.78	422.66	483.92	557.42	602.34
72	195.68	232.80	257.44	313.46	352.89	376.54	287.83	350.92	386.40	455.40	514.54	552.00	327.26	400.20	443.57	518.49	589.46	634.80
73	216.72	255.06	282.04	342.18	384.01	408.72	304.16	368.80	406.82	490.47	551.30	589.32	342.18	420.13	465.75	553.20	623.54	667.26
74	230.66	280.61	310.29	367.95	411.89	439.35	320.36	389.92	432.03	527.22	587.63	626.07	356.97	441.18	492.44	587.63	657.19	701.13
75	244.67	301.00	336.20	390.77	436.53	464.70	332.68	411.89	461.18	559.75	624.87	665.36	369.64	462.94	519.26	617.83	691.76	737.53
76	256.85	317.68	353.17	412.31	457.94	486.66	344.72	437.66	496.80	593.12	664.09	706.34	380.21	484.97	550.88	647.19	726.61	775.62
77	270.44	331.98	370.84	430.76	477.72	508.49	357.89	466.39	536.02	623.47	702.82	751.40	390.27	508.49	584.60	675.29	762.73	817.79
78	283.46	348.52	387.25	446.11	495.68	526.65	370.21	495.68	574.67	652.12	741.96	796.18	401.19	532.85	616.50	700.14	799.28	859.69
79	295.72	362.25	403.65	461.32	511.59	544.12	381.47	523.42	609.17	678.67	777.73	836.87	409.57	554.47	644.66	723.02	830.96	896.02
80	309.80	380.21	423.86	480.19	533.70	567.49	395.70	547.78					419.63	574.53				
81	346.41	425.27	474.55	533.70	595.66	633.68	433.72	598.47					456.25	623.82				
82	388.65	478.78	533.70	598.47	671.70	716.76	477.37	651.98					497.08	674.51				
83	435.12	537.92	601.29	673.10	759.00	812.51	525.25	708.31					543.55	729.43				
84	485.82	604.10	675.92	754.78	854.76	916.72	577.35	766.04					594.25	784.35				
85+	654.80	820.96	922.35	1020.92	1171.60	1264.54												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-99 VA 4/99

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	21.31	24.54	26.64	34.40	39.68	47.74	39.78	50.92	55.69	63.65	79.30	86.10	100.38	123.45	139.32	159.14	199.96	219.67
30	22.53	25.80	28.25	36.02	42.96	47.74	39.78	50.92	55.69	63.65	82.03	91.84	105.80	128.81	146.45	163.35	199.96	219.67
31	23.13	26.43	29.23	36.60	42.96	47.74	39.78	50.92	55.69	63.65	84.77	97.58	107.02	131.50	146.45	163.35	199.96	219.67
32	23.74	27.43	30.47	36.60	42.96	47.74	39.78	50.92	55.69	63.65	90.24	100.45	107.02	132.37	146.45	163.35	199.96	219.67
33	23.87	28.06	31.45	36.60	42.96	47.74	41.07	50.92	56.75	63.65	92.97	106.19	107.02	132.37	146.45	163.35	199.96	219.67
34	23.87	29.07	31.82	36.60	42.96	47.74	41.07	50.92	59.33	65.68	98.44	111.93	107.02	132.37	146.45	163.35	199.96	219.67
35	23.87	29.70	31.82	36.60	42.96	47.74	43.64	52.07	59.33	68.30	103.91	114.80	107.02	132.37	146.45	163.35	199.96	219.67
36	23.87	30.23	31.82	36.60	42.96	47.74	46.20	54.67	61.91	73.56	106.64	120.54	107.02	132.37	146.45	163.35	199.96	219.67
37	23.87	30.23	31.82	36.60	42.96	49.85	48.77	57.27	67.07	76.18	112.11	126.28	107.02	132.37	146.45	163.35	199.96	219.67
38	23.87	30.23	31.82	36.60	42.96	49.85	48.77	59.88	69.65	78.81	117.58	132.02	107.02	132.37	146.45	163.35	199.96	219.67
39	23.87	30.23	32.93	37.90	44.71	52.62	51.34	62.48	72.23	84.06	123.05	140.63	107.02	132.37	146.45	163.35	199.96	219.67
40	25.54	31.20	35.29	40.27	47.19	55.39	53.90	65.08	74.81	86.69	128.52	146.37	107.02	132.37	146.45	163.35	199.96	219.67
41	25.73	31.41	37.89	42.92	49.97	58.31	56.72	67.96	77.71	89.69	134.59	152.08	107.02	132.37	146.45	163.35	199.96	219.67
42	28.27	34.05	38.15	43.21	52.79	61.24	56.97	70.86	80.63	95.37	138.00	152.08	107.02	132.37	146.45	163.35	199.96	219.67
43	28.48	34.28	40.80	45.92	55.63	64.19	59.82	73.78	86.19	98.43	138.00	152.08	107.02	132.37	146.45	163.35	199.96	219.67
44	28.68	36.97	41.07	48.66	58.51	67.16	62.70	76.72	89.16	101.51	138.00	152.08	107.02	132.37	146.45	163.35	199.96	219.67
45	30.23	38.19	43.78	48.93	61.75	69.54	65.31	79.35	93.65	105.98	159.06	176.84	121.10	149.27	166.16	185.88	222.49	247.84
46	32.25	39.77	44.07	51.72	64.71	72.51	65.59	84.98	99.41	109.08	165.39	185.98	121.10	149.27	166.16	185.88	222.49	247.84
47	32.48	40.03	46.83	54.55	67.70	75.50	68.52	87.99	102.52	114.88	171.76	192.24	121.10	149.27	166.16	185.88	222.49	247.84
48	32.72	42.82	49.63	54.91	70.73	78.50	71.47	91.02	108.36	120.73	178.19	194.33	121.10	149.27	166.16	185.88	222.49	247.84
49	35.49	43.10	49.96	57.79	76.42	84.32	74.44	96.77	111.53	123.93	180.25	194.33	121.10	149.27	166.16	185.88	222.49	247.84
50	34.94	45.12	53.95	60.40	80.41	86.01	79.41	99.11	115.94	131.48	194.75	211.23	126.74	160.53	177.43	194.33	233.76	259.10
51	38.68	47.68	56.52	63.04	85.95	93.66	82.08	101.90	122.87	137.13	205.39	222.49	132.37	163.35	180.25	199.96	239.39	264.74
52	38.14	48.96	56.56	67.12	90.37	99.17	87.53	109.55	126.43	142.44	215.36	233.76	138.00	168.98	185.88	202.78	245.02	273.18
53	41.43	51.09	58.71	67.75	96.03	105.31	90.89	115.12	132.77	148.84	222.49	245.02	143.63	171.80	191.51	208.41	253.47	278.82
54	40.94	52.35	60.59	70.49	101.76	110.88	93.07	117.99	139.16	158.70	233.53	256.29	149.27	180.25	197.14	214.04	259.10	284.45
55	43.54	54.56	63.31	73.28	107.55	115.50	98.63	123.64	143.97	162.92	242.20	265.03	154.46	183.06	199.96	216.86	264.74	290.08
56	47.29	58.39	70.38	80.44	115.54	128.43	108.65	131.46	154.28	177.45	256.29	284.45	162.92	194.33	214.04	230.94	278.82	309.80
57	52.72	67.13	75.22	88.19	128.80	141.65	113.64	142.10	168.20	191.53	276.00	304.16	171.28	211.23	233.76	250.65	301.35	332.33
58	56.58	71.85	84.22	100.32	143.45	153.82	123.79	152.77	179.29	206.85	295.72	323.88	182.54	228.12	253.47	270.37	329.51	363.31
59	63.73	79.11	91.63	110.25	155.93	171.57	132.77	166.57	193.54	222.19	315.43	346.41	191.28	242.33	278.82	292.90	357.67	394.29
60	68.39	86.83	99.84	121.72	168.09	187.61	143.49	175.18	205.62	235.27	335.14	363.31	200.34	253.19	291.03	315.43	385.84	425.27
61	75.72	94.62	109.34	131.71	184.69	202.09	153.30	190.29	221.54	252.53	345.99	373.45	212.39	266.91	308.07	332.26	400.91	442.09
62	83.47	104.12	117.68	141.80	199.53	220.39	165.37	204.07	238.83	269.42	358.52	387.95	225.45	280.56	321.06	345.14	417.38	460.19
63	92.97	112.41	127.70	152.33	218.27	235.09	178.55	218.31	254.24	290.96	369.93	401.19	234.46	294.38	330.85	362.11	435.05	479.34
64	99.43	122.42	140.95	164.89	237.24	257.43	191.19	232.99	276.20	309.73	385.27	415.69	240.80	306.70	344.72	377.67	451.18	496.80
65	109.85	132.52	151.50	176.83	256.85	276.58	203.43	250.94	293.01	329.53	399.22	428.79	248.89	315.43	354.86	391.82	468.22	515.04
66	120.10	145.50	168.02	196.91	268.12	287.27	217.11	269.76	312.88	355.62	414.14	447.66	260.93	327.96	368.66	404.57	485.96	531.44
67	131.78	160.08	184.56	219.53	281.14	297.41	230.79	289.33	335.65	371.76	436.81	469.34	267.20	343.87	378.73	420.55	511.17	546.02
68	145.39	179.17	202.65	241.48	297.41	313.18	246.69	312.52	353.73	389.78	464.13	488.92	279.38	358.24	398.79	441.60	536.23	567.77
69	156.48	195.54	222.40	269.07	314.30	336.13	261.92	333.88	375.42	416.89	491.10	526.02	296.84	377.60	423.44	471.45	565.31	602.41
70	173.30	215.23	244.03	297.83	340.07	365.42	274.59	350.63	397.10	447.80	519.61	561.86	312.61	394.99	445.69	504.83	591.43	644.24
71	191.74	237.11	267.97	322.61	367.53	396.12	289.94	367.53	410.41	477.79	549.26	592.13	328.74	412.45	463.50	539.05	620.72	669.72
72	211.17	258.87	292.62	352.89	402.17	431.74	307.54	384.43	427.80	514.54	583.54	628.89	346.97	433.72	483.00	577.63	654.52	703.80
73	231.93	284.21	320.01	384.01	439.14	469.55	325.08	406.82	450.54	553.20	623.54	667.26	363.10	456.25	509.48	615.93	691.97	737.60
74	250.79	311.19	349.52	417.38	470.47	505.25	344.16	430.20	477.79	594.95	666.35	708.45	378.94	479.62	536.37	657.19	730.42	776.18
75	264.03	334.44	378.45	441.81	499.90	533.34	359.08	455.89	515.74	633.68	707.60	751.61	392.53	503.42	570.31	693.52	770.97	816.74
76	277.13	353.17	398.79	466.39	523.84	561.01	371.76	486.66	562.70	674.23	753.65	802.66	405.55	530.60	611.71	729.99	812.79	865.18
77	293.11	372.46	419.42	487.44	548.97	586.22	387.04	524.68	615.37	714.15	808.08	866.38	416.18	561.93	655.85	762.73	863.14	924.67
78	318.25	400.99	451.91	523.51	588.76	628.54	412.13	577.62	682.64	773.34	886.32	956.33	440.77	611.03	717.64	816.30	938.83	1012.02
79	348.48	440.77	496.46	568.07	639.67	682.64	447.14	642.86	763.79	848.13	984.97	1067.72	474.19	671.50	792.43	887.91	1034.30	1121.82
80	385.08	488.51	548.97	625.35	704.91	755.83	488.51	709.69					513.97	733.56				
81	434.41	548.97	618.99	698.55	797.21	859.26	541.02	779.70					561.70	800.39				
82	491.69	622.17	701.73	787.66	911.77	986.56	599.89	852.90					618.99	870.40				
83	556.93	704.91	795.62	891.09	1043.85	1136.14	666.73	927.69					682.64	942.01				
84	628.54	795.62	897.45	1002.48	1188.65	1301.63	739.92	1007.25					752.65	1016.80				
85+	862.45	1094.77	1237.98	1371.64	1669.20	1852.19												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-99 VA 4/99

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	19.89	21.96	25.31	32.91	38.21	44.55	38.19	47.74	54.10	60.47	76.06	84.51	92.45	115.57	131.28	153.65	188.69	208.41
30	21.02	23.08	26.83	34.45	41.37	44.55	38.19	47.74	54.10	60.47	78.68	90.14	97.45	120.59	138.00	157.71	188.69	208.41
31	21.59	23.65	27.77	35.01	41.37	44.55	38.19	47.74	54.10	60.47	81.31	95.78	98.57	123.10	138.00	157.71	188.69	208.41
32	22.16	24.55	28.94	35.01	41.37	44.55	38.19	47.74	54.10	60.47	86.55	98.59	98.57	123.92	138.00	157.71	188.69	208.41
33	22.28	25.11	29.88	35.01	41.37	44.55	39.43	47.74	55.13	60.47	89.18	104.23	98.57	123.92	138.00	157.71	188.69	208.41
34	22.28	26.01	30.23	35.01	41.37	44.55	39.43	47.74	57.63	62.39	94.42	109.86	98.57	123.92	138.00	157.71	188.69	208.41
35	22.28	26.57	30.23	35.01	41.37	44.55	41.89	48.81	57.63	64.89	99.67	112.68	98.57	123.92	138.00	157.71	188.69	208.41
36	22.28	27.05	30.23	35.01	41.37	44.55	44.35	51.25	60.14	69.88	102.29	118.31	98.57	123.92	138.00	157.71	188.69	208.41
37	22.28	27.05	30.23	35.01	41.37	46.53	46.82	53.69	65.15	72.37	107.54	123.95	98.57	123.92	138.00	157.71	188.69	208.41
38	22.28	27.05	30.23	35.01	41.37	46.53	46.82	56.13	67.66	74.87	112.78	129.58	98.57	123.92	138.00	157.71	188.69	208.41
39	22.28	27.05	31.29	36.25	43.05	49.11	49.28	58.58	70.16	79.86	118.03	138.03	98.57	123.92	138.00	157.71	188.69	208.41
40	23.84	27.92	33.52	38.52	45.44	51.69	51.75	61.02	72.67	82.36	123.27	143.66	98.57	123.92	138.00	157.71	188.69	208.41
41	24.01	28.10	36.00	41.06	48.12	54.42	54.45	63.71	75.49	85.21	129.09	149.27	98.57	123.92	138.00	157.71	188.69	208.41
42	26.39	30.47	36.24	41.33	50.83	57.16	54.69	66.43	78.32	90.60	132.37	149.27	98.57	123.92	138.00	157.71	188.69	208.41
43	26.58	30.67	38.76	43.92	53.57	59.91	57.43	69.17	83.72	93.50	132.37	149.27	98.57	123.92	138.00	157.71	188.69	208.41
44	26.77	33.08	39.02	46.54	56.34	62.68	60.19	71.93	86.62	96.43	132.37	149.27	98.57	123.92	138.00	157.71	188.69	208.41
45	28.64	35.01	43.78	47.18	58.22	67.66	63.27	75.57	91.57	101.82	151.61	174.28	118.29	143.63	157.71	174.61	211.23	230.94
46	30.55	36.45	44.07	49.87	61.01	70.55	63.55	80.93	97.20	104.80	157.63	183.28	118.29	143.63	157.71	174.61	211.23	230.94
47	30.77	36.70	46.83	52.60	63.83	73.46	66.38	83.80	100.24	110.38	163.71	189.46	118.29	143.63	157.71	174.61	211.23	230.94
48	31.00	39.25	49.63	52.95	66.68	76.38	69.24	86.69	105.96	115.99	169.84	191.51	118.29	143.63	157.71	174.61	211.23	230.94
49	33.62	39.51	49.96	55.73	72.05	82.04	72.12	92.16	109.05	119.07	171.80	191.51	118.29	143.63	157.71	174.61	211.23	230.94
50	33.19	45.12	51.95	60.40	76.29	86.01	77.14	92.65	115.94	126.78	183.62	208.41	126.74	149.27	163.35	183.06	219.67	242.20
51	36.92	45.91	54.57	63.04	79.66	91.48	79.86	95.53	120.51	134.77	191.52	216.86	129.55	154.90	168.98	185.88	225.31	247.84
52	36.49	45.58	54.74	65.15	84.06	96.97	85.28	103.11	121.83	135.55	201.38	225.31	132.37	157.71	171.80	191.51	230.94	253.47
53	39.70	49.39	58.71	64.09	89.63	100.93	84.39	108.61	128.19	141.97	211.23	233.76	135.18	163.35	180.25	194.33	236.57	259.10
54	40.94	49.08	57.13	66.88	95.27	106.45	88.74	111.56	132.32	147.20	219.46	245.02	140.82	166.16	183.06	199.96	242.20	267.55
55	41.93	51.25	59.89	69.70	98.77	111.14	94.25	114.96	137.22	153.74	228.12	251.08	143.23	171.80	188.69	205.59	247.84	273.18
56	44.03	55.05	65.10	74.96	108.87	121.67	102.00	124.88	145.20	163.62	242.20	267.55	154.50	183.06	199.96	216.86	261.92	290.08
57	49.43	61.97	68.39	82.68	121.90	134.68	107.09	133.35	156.68	179.85	259.10	284.45	160.23	197.14	219.67	233.76	281.63	312.61
58	54.91	66.84	77.21	94.53	131.88	144.50	117.16	141.86	165.50	192.90	276.00	304.16	171.48	214.04	236.57	253.47	306.98	340.78
59	60.28	73.95	86.24	102.51	141.97	159.66	124.07	153.24	179.55	205.99	292.90	321.06	175.11	223.05	259.10	273.18	332.33	368.94
60	63.39	79.88	90.93	111.91	156.25	170.78	132.62	161.88	189.07	216.82	306.98	335.14	186.99	231.87	269.06	292.90	352.04	391.47
61	70.56	85.86	100.23	117.95	167.90	182.84	140.16	174.43	202.49	231.48	315.78	343.24	196.26	242.88	280.81	299.31	365.21	403.65
62	76.52	95.14	105.01	128.01	180.30	196.17	147.73	183.67	217.12	241.55	323.74	350.49	201.58	251.72	288.96	313.04	374.57	414.71
63	82.24	99.92	114.93	134.75	194.02	210.86	160.47	195.81	225.99	260.46	330.85	356.90	208.41	265.72	296.98	323.03	388.16	427.24
64	87.00	108.02	124.03	143.56	207.89	225.56	168.70	204.14	243.15	272.47	337.12	365.00	212.92	268.68	304.16	332.05	397.95	438.50
65	95.20	116.18	132.80	155.22	220.16	239.87	178.84	217.63	255.80	287.47	345.00	374.57	216.86	273.54	308.04	342.54	406.61	448.50
66	103.47	125.24	145.11	168.78	232.21	251.36	188.01	234.09	271.47	308.20	356.69	387.81	222.63	282.48	318.39	354.30	421.32	462.02
67	114.59	139.36	159.30	189.98	243.97	262.55	201.66	251.78	296.30	325.29	378.73	408.93	232.35	295.08	334.58	369.43	441.46	483.28
68	126.00	154.12	178.81	213.70	256.85	277.13	213.35	270.70	313.18	344.72	401.05	434.84	245.58	310.92	351.48	389.78	466.39	509.19
69	136.92	170.62	195.09	234.63	272.83	294.66	227.00	292.42	329.58	366.69	427.80	462.72	257.55	327.40	368.87	412.52	491.10	534.75
70	149.67	188.33	211.37	259.81	293.60	316.84	240.80	304.16	346.41	388.65	449.91	490.04	272.48	344.30	386.54	439.35	513.28	559.75
71	168.02	204.86	233.77	283.82	320.57	345.07	253.19	318.53	357.32	416.54	477.79	516.59	287.90	359.36	404.29	469.62	539.05	583.97
72	184.05	227.21	255.58	311.49	350.92	376.54	270.09	335.14	372.60	447.52	508.63	548.06	301.63	378.52	419.92	500.74	567.77	611.15
73	201.51	247.78	278.43	336.48	382.11	408.72	285.15	353.59	391.61	480.96	541.79	579.81	315.57	397.31	441.04	537.99	600.72	642.55
74	217.84	271.62	304.94	364.29	410.06	439.35	298.39	373.45	415.55	518.07	578.48	616.92	331.34	417.38	466.81	571.15	635.22	675.50
75	230.59	292.19	330.92	385.49	434.77	464.70	311.56	397.81	448.85	552.71	616.07	653.04	341.48	438.29	498.14	603.75	670.64	709.36
76	241.64	307.54	346.41	405.55	456.25	486.66	324.44	424.14	490.04	586.36	655.64	697.89	353.17	461.32	532.29	635.37	708.03	751.96
77	255.86	323.88	365.98	424.28	477.72	510.11	336.83	456.67	534.40	621.85	702.82	753.02	362.74	489.06	571.65	663.95	751.40	803.22
78	276.87	350.07	393.03	455.09	512.38	547.38	359.62	502.83	595.12	673.09	771.75	832.21	383.49	531.47	623.76	711.28	816.30	881.54
79	302.33	383.49	432.81	494.87	556.93	595.12	389.85	558.52	663.54	738.33	856.08	927.69	412.13	583.98	689.00	771.75	899.05	977.02
80	335.75	424.86	478.96	544.20	614.21	657.18	424.86	617.40					447.14	639.67				
81	377.12	477.37	539.43	607.85	695.37	746.29	469.41	679.46					490.10	696.96				
82	428.04	541.02	611.03	685.82	794.02	859.26	521.92	741.51					539.43	755.83				
83	483.73	614.21	692.19	774.93	907.00	988.15	580.80	806.75					595.12	819.48				
84	545.79	692.19	781.29	871.99	1034.30	1132.96	644.45	875.18					655.59	884.72				
85+	749.47	953.15	1077.26	1191.83	1452.79	1611.92												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	28.64	31.93	38.19	57.28	47.74	57.28	66.83	113.61	123.92	149.27	180.25	304.16
30	28.64	33.42	38.19	57.28	49.02	58.73	66.83	121.18	123.92	149.27	180.25	304.16
31	28.64	33.42	38.19	57.28	52.09	61.82	69.91	128.76	123.92	149.27	180.25	304.16
32	28.64	33.42	38.19	57.28	52.09	64.91	73.09	132.54	123.92	149.27	180.25	304.16
33	28.64	33.42	38.19	57.28	55.15	68.01	76.26	140.12	123.92	149.27	180.25	304.16
34	28.64	33.42	38.19	57.28	58.22	71.10	79.44	147.69	123.92	149.27	180.25	304.16
35	28.64	33.42	38.19	57.53	61.28	71.10	82.62	151.48	123.92	149.27	180.25	304.16
36	28.64	33.83	40.59	61.12	64.34	74.19	88.97	159.05	123.92	149.27	180.25	304.16
37	30.92	33.83	40.59	64.72	67.41	80.37	92.15	166.62	123.92	149.27	180.25	304.16
38	30.92	36.65	43.49	64.72	70.47	83.46	95.33	174.20	123.92	149.27	180.25	304.16
39	33.73	39.47	46.39	68.32	73.54	86.55	101.68	185.56	123.92	149.27	180.25	304.16
40	36.55	42.29	49.29	71.91	76.60	89.64	104.86	185.88	123.92	149.27	180.25	304.16
41	36.79	45.41	52.54	75.70	79.99	93.12	108.49	185.88	123.92	149.27	180.25	304.16
42	39.88	45.71	52.89	79.51	83.40	96.62	115.35	185.88	123.92	149.27	180.25	304.16
43	40.15	48.89	56.20	83.34	84.49	101.39	118.29	185.88	123.92	149.27	180.25	304.16
44	43.30	49.22	59.55	87.19	84.49	101.39	118.29	185.88	123.92	149.27	180.25	304.16
45	43.59	52.46	59.95	91.06	93.79	110.45	129.79	233.74	143.63	171.80	205.59	346.41
46	46.80	52.82	63.37	94.95	100.45	117.24	133.59	236.57	143.63	171.80	205.59	346.41
47	47.12	56.12	66.84	98.86	104.01	120.91	140.69	236.57	143.63	171.80	205.59	346.41
48	50.39	59.47	67.28	102.79	107.02	127.79	147.85	236.57	143.63	171.80	205.59	346.41
49	50.73	59.87	70.81	110.42	107.02	129.55	151.77	236.57	143.63	171.80	205.59	346.41
50	54.07	63.28	74.39	114.39	118.03	138.52	159.03	256.29	152.08	183.06	216.86	363.31
51	57.43	66.73	77.98	122.08	121.74	145.62	166.39	270.37	157.71	188.69	228.12	377.39
52	57.80	67.16	81.63	129.80	128.71	149.54	173.81	284.45	166.16	197.14	236.57	391.47
53	61.22	70.67	82.15	137.57	135.72	156.75	181.30	298.53	171.80	205.59	245.02	405.55
54	61.61	71.12	85.86	145.37	139.56	164.03	192.21	315.43	180.25	214.04	259.10	416.82
55	65.10	74.70	89.62	153.20	146.68	171.37	199.84	329.51	188.69	222.49	267.55	430.90
56	68.54	81.33	96.50	164.81	153.78	178.66	210.83	343.59	194.33	230.94	278.82	447.80
57	75.14	84.87	103.45	176.48	160.93	189.33	221.91	357.67	202.78	239.39	287.27	459.06
58	78.66	91.62	113.71	188.20	168.13	196.75	233.08	374.57	211.23	250.65	301.35	475.96
59	85.38	98.42	120.81	203.74	178.69	207.57	244.33	391.47	219.67	259.10	312.61	492.86
60	92.16	105.30	131.26	219.37	186.01	218.48	255.67	411.19	230.94	273.18	326.70	509.76
61	98.99	115.43	141.81	235.41	199.72	232.45	273.57	422.87	236.15	280.08	335.00	516.23
62	109.10	122.43	152.46	255.39	213.49	249.86	288.09	436.11	243.47	286.28	345.14	524.40
63	116.08	132.73	163.21	271.69	221.43	260.51	309.63	448.08	250.09	296.98	354.30	531.44
64	126.36	146.38	174.07	283.89	230.66	268.68	326.98	461.32	258.54	304.16	365.00	547.50
65	136.74	156.89	188.40	295.72	241.50	280.93	337.61	473.14	266.14	312.97	379.50	556.93
66	149.76	173.23	208.58	308.81	248.96	289.66	349.51	490.75	280.08	327.96	390.20	572.14
67	166.03	189.57	232.12	320.64	257.91	299.73	362.46	504.19	288.11	336.90	406.61	590.16
68	182.50	209.17	252.34	333.45	272.62	315.43	378.52	527.22	304.16	353.73	425.83	612.83
69	196.44	227.00	268.47	357.96	288.11	336.13	403.79	558.76	323.03	375.42	453.99	650.43
70	211.23	245.02	291.49	386.54	312.61	361.20	435.12	599.88	346.41	401.33	487.93	692.82
71	230.73	265.44	318.53	418.58	334.86	385.91	469.62	645.22	371.62	430.83	522.71	739.15
72	248.40	285.86	343.03	455.40	358.80	414.00	502.72	690.00	396.26	457.37	553.97	782.66
73	269.95	309.87	372.60	494.27	382.11	441.04	537.99	735.70	418.23	482.86	589.32	825.05
74	292.90	336.83	406.40	534.54	408.23	470.47	572.98	781.67	441.18	510.74	620.58	867.71
75	316.84	364.36	440.05	577.35	431.25	499.90	607.27	827.30	461.18	535.10	651.28	906.51
76	339.65	392.03	473.14	620.16	454.56	527.22	642.12	870.25	481.59	557.63	680.99	944.60
77	362.74	419.42	505.25	660.71	476.10	550.59	672.05	910.10	500.39	579.74	707.67	976.49
78	394.63	456.68	548.97	716.05	509.19	590.35	719.24	970.65	531.47	615.81	752.65	1034.30
79	436.00	502.83	609.44	790.84	553.75	642.86	786.07	1054.99	574.43	665.13	813.12	1115.45
80	482.14	556.93	673.09	873.59	604.67				622.17			
81	533.06	615.81	743.10	962.69	657.18				673.09			
82	587.16	677.86	819.48	1058.17	714.46				727.19			
83	647.63	747.88	903.82	1166.37	776.52				786.07			
84	716.05	827.44	1000.88	1290.49	846.53				854.49			
85+	957.92	1109.09	1343.00	1736.03								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	27.05	30.41	36.60	52.51	44.55	52.51	62.06	105.00	118.29	138.00	168.98	287.27
30	27.05	31.82	36.60	52.51	45.76	53.84	62.06	112.00	118.29	138.00	168.98	287.27
31	27.05	31.82	36.60	52.51	48.62	56.67	64.91	119.00	118.29	138.00	168.98	287.27
32	27.05	31.82	36.60	52.51	48.62	59.50	67.86	122.50	118.29	138.00	168.98	287.27
33	27.05	31.82	36.60	52.51	51.47	62.34	70.82	129.50	118.29	138.00	168.98	287.27
34	27.05	31.82	36.60	52.51	54.33	65.17	73.77	136.50	118.29	138.00	168.98	287.27
35	27.05	31.82	36.60	52.73	57.19	65.17	76.72	140.00	118.29	138.00	168.98	287.27
36	27.05	32.22	38.90	56.03	60.05	68.01	82.62	147.00	118.29	138.00	168.98	287.27
37	29.21	32.22	38.90	59.33	62.91	73.67	85.57	154.00	118.29	138.00	168.98	287.27
38	29.21	34.90	41.68	59.33	65.77	76.51	88.52	161.00	118.29	138.00	168.98	287.27
39	31.86	37.59	44.46	62.62	68.63	79.34	94.42	171.50	118.29	138.00	168.98	287.27
40	34.52	40.27	47.23	65.92	71.49	82.17	97.37	171.80	118.29	138.00	168.98	287.27
41	34.74	43.24	50.35	69.39	74.65	85.36	100.74	171.80	118.29	138.00	168.98	287.27
42	37.67	43.53	50.68	72.89	77.84	88.57	107.11	171.80	118.29	138.00	168.98	287.27
43	37.92	46.56	53.86	76.40	78.86	92.94	109.84	171.80	118.29	138.00	168.98	287.27
44	40.90	46.88	57.07	79.93	78.86	92.94	109.84	171.80	118.29	138.00	168.98	287.27
45	39.63	48.43	57.95	84.99	88.85	103.24	120.35	219.83	135.18	160.53	194.33	329.51
46	42.55	48.75	61.26	88.62	95.16	109.59	123.87	222.49	135.18	160.53	194.33	329.51
47	42.83	51.81	64.61	92.27	98.53	113.02	130.46	222.49	135.18	160.53	194.33	329.51
48	45.81	54.90	65.04	95.94	101.39	119.46	137.10	222.49	135.18	160.53	194.33	329.51
49	46.12	55.26	68.45	103.06	101.39	121.10	140.73	222.49	135.18	160.53	194.33	329.51
50	49.56	58.76	69.88	107.24	109.60	127.44	150.95	242.20	143.63	168.98	205.59	346.41
51	55.14	62.28	73.53	114.90	116.21	137.22	155.83	256.29	152.08	177.43	214.04	360.49
52	53.52	62.96	75.18	122.59	120.49	138.86	165.91	267.55	157.71	183.06	222.49	374.57
53	59.04	64.43	76.14	128.08	127.58	146.12	168.53	284.45	163.35	194.33	233.76	385.84
54	59.56	67.17	79.87	135.83	134.19	155.96	179.23	295.72	171.80	202.78	242.20	399.92
55	61.15	68.95	85.63	146.02	138.68	160.82	189.59	312.61	177.43	208.41	253.47	414.00
56	64.62	75.37	90.47	155.12	143.17	165.52	197.98	323.88	185.88	216.86	264.74	425.27
57	70.97	78.95	97.36	166.53	150.37	176.19	209.01	340.78	194.33	225.31	273.18	439.35
58	76.59	87.55	107.27	178.16	157.62	183.64	220.13	354.86	199.96	233.76	284.45	453.43
59	81.21	92.27	114.45	196.01	170.69	194.44	231.47	371.76	208.41	245.02	295.72	467.51
60	87.97	97.20	120.67	206.46	175.53	202.87	242.88	391.47	219.67	256.29	309.80	487.23
61	94.78	107.18	133.21	222.47	186.58	216.78	258.23	400.91	225.17	260.86	315.78	494.27
62	102.80	114.26	143.87	242.22	202.82	233.91	272.79	414.71	232.77	270.23	326.41	500.32
63	111.86	126.51	152.61	256.16	211.01	244.88	289.16	424.63	237.07	276.14	336.06	513.21
64	122.08	140.02	163.58	268.68	220.52	253.47	306.70	438.50	248.40	286.42	347.25	522.15
65	130.33	146.43	177.81	278.47	226.72	263.68	317.89	453.43	256.29	295.72	357.32	534.75
66	141.20	160.40	195.54	289.66	236.99	272.90	330.36	466.81	268.12	308.81	373.45	550.59
67	159.30	178.55	220.74	302.05	246.29	283.46	341.55	480.96	278.82	320.64	385.70	564.61
68	173.49	195.82	236.57	317.68	259.10	297.41	358.24	502.43	290.65	333.45	405.55	590.30
69	185.53	211.72	253.19	340.50	275.02	316.49	384.15	534.75	312.12	355.77	432.17	624.24
70	202.78	230.24	276.71	367.53	297.83	340.07	411.89	572.42	333.74	380.21	464.70	667.47
71	220.52	251.15	300.15	402.24	322.61	365.49	445.12	616.64	359.36	408.37	496.17	712.60
72	238.54	270.09	325.29	433.72	343.03	390.34	479.06	662.40	380.49	433.72	532.29	757.03
73	258.54	292.76	353.59	469.55	366.90	418.23	511.38	705.28	403.02	460.05	562.70	798.43
74	281.92	318.53	384.43	510.74	391.75	446.67	545.52	752.38	426.53	485.11	594.95	840.25
75	304.52	345.00	417.17	554.47	413.65	473.50	579.11	795.62	447.09	510.46	624.87	878.34
76	326.13	371.76	449.49	594.81	435.97	498.49	611.71	836.45	466.39	532.29	653.95	914.18
77	348.17	396.75	479.34	631.56	458.29	523.06	641.28	874.47	484.20	552.21	680.15	945.73
78	378.71	431.22	523.51	685.82	490.10	560.11	687.41	935.64	513.97	587.16	722.42	1002.48
79	420.08	477.37	579.21	759.02	534.65	611.03	749.47	1016.80	555.34	636.49	782.89	1080.45
80	463.05	526.70	641.27	836.99	580.80				603.08			
81	512.38	582.39	708.10	922.91	633.31				650.81			
82	564.89	642.86	781.29	1015.20	689.00				703.32			
83	622.17	708.10	860.86	1118.63	749.47				762.20			
84	687.41	784.48	953.15	1239.57	816.30				827.44			
85+	921.32	1051.80	1280.94	1669.20								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	23.87	25.85	31.82	46.15	39.78	44.55	54.10	92.95	107.02	121.10	146.45	256.29
30	23.87	27.05	31.82	46.15	40.85	45.68	54.10	99.15	107.02	121.10	146.45	256.29
31	23.87	27.05	31.82	46.15	43.41	48.08	56.59	105.35	107.02	121.10	146.45	256.29
32	23.87	27.05	31.82	46.15	43.41	50.49	59.16	108.44	107.02	121.10	146.45	256.29
33	23.87	27.05	31.82	46.15	45.96	52.89	61.74	114.64	107.02	121.10	146.45	256.29
34	23.87	27.05	31.82	46.15	48.51	55.30	64.31	120.84	107.02	121.10	146.45	256.29
35	23.87	27.05	31.82	46.34	51.07	55.30	66.88	123.94	107.02	121.10	146.45	256.29
36	23.87	27.39	33.82	49.24	53.62	57.70	72.03	130.13	107.02	121.10	146.45	256.29
37	25.77	27.39	33.82	52.14	56.17	62.51	74.60	136.33	107.02	121.10	146.45	256.29
38	25.77	29.67	36.24	52.14	58.73	64.91	77.17	142.53	107.02	121.10	146.45	256.29
39	28.11	31.95	38.66	55.03	61.28	67.32	82.32	151.82	107.02	121.10	146.45	256.29
40	30.45	34.23	41.07	57.93	63.83	69.72	84.89	152.08	107.02	121.10	146.45	256.29
41	30.66	36.76	43.78	60.98	66.65	72.43	87.83	152.08	107.02	121.10	146.45	256.29
42	33.24	37.00	44.07	64.05	69.50	75.15	93.38	152.08	107.02	121.10	146.45	256.29
43	33.46	39.58	46.83	67.14	70.41	78.86	95.76	152.08	107.02	121.10	146.45	256.29
44	36.08	39.84	49.63	70.24	70.41	78.86	95.76	152.08	107.02	121.10	146.45	256.29
45	35.66	42.37	49.96	72.85	78.98	86.44	103.83	194.78	123.92	140.82	171.80	298.53
46	38.29	42.66	52.81	75.96	84.59	91.75	106.87	197.14	123.92	140.82	171.80	298.53
47	38.55	45.33	55.70	79.09	87.58	94.62	112.55	197.14	123.92	140.82	171.80	298.53
48	41.23	48.03	56.07	82.23	90.12	100.01	118.28	197.14	123.92	140.82	171.80	298.53
49	41.51	48.36	59.01	88.33	90.12	101.39	121.42	197.14	123.92	140.82	171.80	298.53
50	45.06	49.72	60.86	95.33	98.36	110.81	129.38	214.04	132.37	149.27	180.25	312.61
51	48.25	53.38	62.39	102.93	102.38	117.62	134.70	228.12	135.18	154.90	188.69	326.70
52	47.09	52.47	66.59	108.17	109.54	120.16	142.21	239.39	143.63	160.53	197.14	337.96
53	54.66	58.20	66.12	113.85	111.29	124.87	148.10	253.47	149.27	168.98	205.59	349.23
54	53.40	57.29	67.89	121.54	118.09	134.45	158.45	264.74	154.90	174.61	214.04	360.49
55	55.24	59.37	73.68	129.27	125.34	139.73	163.97	278.82	160.53	183.06	222.49	371.76
56	56.79	65.46	78.40	135.73	129.91	144.51	174.84	292.90	168.98	188.69	230.94	385.84
57	62.62	67.11	83.16	149.13	137.18	152.52	183.21	304.16	174.61	197.14	239.39	397.10
58	68.31	75.33	94.40	158.08	141.86	160.02	194.23	318.25	183.06	205.59	250.65	411.19
59	70.80	79.97	99.61	172.79	152.02	168.16	203.18	332.33	188.69	214.04	261.92	425.27
60	77.50	83.02	105.85	185.82	159.81	176.86	212.20	349.23	199.96	225.31	273.18	442.16
61	86.35	92.75	116.02	199.19	170.81	188.05	224.99	359.72	205.94	230.66	282.83	450.33
62	90.22	97.94	124.54	215.89	181.47	204.67	239.65	369.22	211.37	235.45	288.96	454.84
63	99.19	109.92	133.54	227.70	190.17	213.62	253.33	382.95	218.83	244.88	299.59	466.31
64	109.23	120.92	144.71	240.80	197.71	223.05	271.21	395.41	225.59	250.94	309.23	476.52
65	117.51	127.61	156.64	248.89	207.00	229.18	280.93	409.07	234.11	261.22	320.36	487.93
66	126.23	139.01	171.64	260.93	215.45	239.39	292.05	421.32	241.78	270.51	332.75	502.72
67	143.60	156.50	193.43	271.85	223.05	248.61	304.38	434.49	253.26	281.14	346.20	515.81
68	157.71	171.34	209.54	286.14	236.57	261.36	319.94	455.12	268.12	297.41	365.00	540.74
69	168.06	185.53	224.81	307.76	253.19	279.38	340.50	484.55	285.93	316.49	388.51	574.04
70	183.77	202.78	245.02	333.74	270.37	299.94	367.53	521.73	308.39	340.07	420.34	614.67
71	200.10	220.52	267.48	363.45	294.03	324.65	398.16	563.55	330.78	365.49	449.21	657.47
72	216.86	238.54	289.80	394.29	317.40	348.94	429.77	605.23	352.89	390.34	481.03	699.86
73	237.63	260.44	315.57	427.73	338.38	372.60	460.05	648.25	374.50	412.52	511.38	739.50
74	256.29	281.92	344.16	466.81	360.63	397.24	492.44	690.14	395.41	437.52	541.86	779.84
75	279.87	308.04	374.92	505.18	383.73	422.45	522.78	730.49	415.41	459.41	570.31	816.74
76	299.09	329.51	403.86	542.43	403.86	446.11	552.57	770.55	434.28	479.90	594.81	851.66
77	319.02	351.41	432.38	578.12	424.28	468.00	579.74	806.46	451.81	500.39	618.61	880.95
78	348.48	385.08	471.00	628.54	453.50	501.24	622.17	862.45	480.55	531.47	658.77	934.05
79	386.67	426.45	521.92	695.37	494.87	547.38	679.46	938.83	520.33	576.03	712.87	1007.25
80	428.04	471.00	577.62	766.97	539.43				563.30			
81	472.60	520.33	638.08	846.53	588.76				609.44			
82	520.33	574.43	704.91	930.87	638.08				658.77			
83	576.03	634.90	778.11	1027.93	695.37				712.87			
84	636.49	701.73	862.45	1139.32	759.02				774.93			
85+	856.08	946.78	1163.19	1540.31								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC2000 VA 4/00

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP

Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	GPO Inflation			5% Compound Inflation		
	Benefit Period			Benefit Period		
	4 Years	6 Years	Life	4 Years	6 Years	Life
40	51.87	58.83	79.48	194.33	216.86	290.08
41	55.70	62.71	83.67	194.33	216.86	290.08
42	56.07	63.13	87.88	194.33	216.86	290.08
43	59.98	67.08	92.12	194.33	216.86	290.08
44	60.38	71.08	96.37	194.33	216.86	290.08
45	64.36	71.56	100.65	219.67	245.02	326.70
46	64.79	75.64	104.95	219.67	245.02	326.70
47	68.85	79.77	109.27	219.67	245.02	326.70
48	72.95	80.31	113.61	219.67	245.02	326.70
49	73.44	84.52	122.04	219.67	245.02	326.70
50	77.63	88.79	126.43	233.76	259.10	340.78
51	81.85	93.08	134.93	239.39	264.74	349.23
52	82.38	97.43	143.47	245.02	267.55	360.49
53	86.69	98.06	152.05	253.47	276.00	368.94
54	87.25	102.48	160.67	261.92	281.63	377.39
55	91.63	106.97	169.33	264.74	287.27	383.02
56	99.76	115.18	182.16	276.00	298.53	399.92
57	104.12	123.47	195.05	292.90	315.43	419.63
58	112.39	135.72	208.01	312.61	329.51	444.98
59	120.74	144.20	225.19	332.33	352.04	473.14
60	129.17	156.67	242.46	352.04	374.57	501.31
61	141.59	169.26	260.19	362.46	387.18	518.98
62	150.18	181.97	282.27	371.90	401.33	535.10
63	162.82	194.81	299.59	382.95	416.82	554.89
64	179.57	207.77	314.30	397.95	435.97	572.84
65	192.46	224.87	327.75	409.07	450.97	591.43
66	212.50	248.95	339.93	423.72	466.81	610.44
67	232.54	276.49	350.85	436.81	483.28	627.34
68	256.59	290.65	369.50	457.37	506.94	653.39
69	277.20	314.30	397.24	486.73	541.30	694.09
70	299.94	342.18	428.79	511.17	580.87	739.29
71	322.61	369.57	465.54	532.92	618.68	769.78
72	346.97	404.14	506.66	553.97	660.43	804.35
73	372.60	437.24	549.40	579.81	703.38	842.16
74	397.24	474.13	589.46	611.43	746.89	884.19
75	418.93	503.42	623.11	649.52	790.33	929.39
76	439.35	528.91	653.95	696.20	829.69	985.15
77	463.15	553.83	683.38	746.54	867.99	1052.61
78	499.65	593.53	731.97	816.30	929.28	1152.05
79	548.97	646.04	795.62	902.23	1012.02	1277.76
80	607.85	709.69	881.54			
81	684.23	794.02	1002.48			
82	774.93	895.86	1150.46			
83	878.36	1012.02	1325.49			
84	992.93	1137.73	1518.03			
85+	1368.46	1557.81	2159.30			

Preferred Rates

Age	GPO Inflation			5% Compound Inflation		
	Benefit Period			Benefit Period		
	4 Years	6 Years	Life	4 Years	6 Years	Life
40	49.88	56.87	75.51	183.06	205.59	273.18
41	53.56	60.62	79.49	183.06	205.59	273.18
42	53.92	61.02	83.49	183.06	205.59	273.18
43	57.67	64.84	87.51	183.06	205.59	273.18
44	58.06	68.71	91.55	183.06	205.59	273.18
45	64.36	69.63	98.64	205.59	230.94	306.98
46	64.79	73.60	102.85	205.59	230.94	306.98
47	68.85	77.62	107.08	205.59	230.94	306.98
48	72.95	78.14	111.34	205.59	230.94	306.98
49	73.44	82.24	119.60	205.59	230.94	306.98
50	75.35	86.57	124.14	214.04	242.20	321.06
51	79.64	90.92	132.60	222.49	247.84	326.70
52	80.32	95.26	141.12	228.12	253.47	335.14
53	84.62	94.05	147.37	236.57	259.10	343.59
54	85.26	98.47	155.87	242.20	264.74	352.04
55	85.78	101.02	159.92	250.65	270.37	363.31
56	91.78	107.10	172.45	261.92	278.82	377.39
57	94.48	113.35	185.05	276.00	292.90	394.29
58	104.50	127.24	195.47	290.08	309.80	416.82
59	114.60	133.59	209.84	309.80	326.70	442.16
60	117.06	145.79	221.82	323.88	343.59	461.88
61	127.23	151.90	234.43	329.51	351.48	472.30
62	135.78	162.48	251.19	337.12	363.87	481.59
63	144.27	173.16	268.33	343.87	372.53	494.97
64	158.19	182.06	276.28	349.79	382.74	504.41
65	167.08	194.60	283.39	354.86	391.82	515.04
66	182.15	213.39	294.45	366.26	406.96	531.44
67	201.83	241.64	309.02	383.37	425.20	557.63
68	227.33	256.85	326.70	403.30	448.36	588.05
69	244.46	275.02	347.04	425.62	475.82	615.51
70	259.81	297.83	373.87	445.69	506.94	642.12
71	279.73	324.65	404.29	463.50	537.00	669.72
72	301.63	354.86	441.60	481.03	573.69	699.86
73	323.17	384.01	477.16	503.77	614.03	733.80
74	345.99	413.72	512.57	530.88	651.70	768.86
75	366.12	436.53	542.14	566.79	686.48	807.94
76	383.59	459.63	567.77	606.64	723.24	856.73
77	403.23	480.96	595.94	651.00	756.26	914.96
78	434.41	517.15	638.08	711.28	809.94	1004.07
79	477.37	561.70	693.78	784.48	879.95	1112.27
80	529.88	617.40	766.97			
81	595.12	690.59	870.40			
82	674.68	778.11	1002.48			
83	765.38	879.95	1152.05			
84	864.04	991.34	1320.72			
85+	1190.24	1354.14	1879.24			

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	55.69	77.97	87.52	119.34	82.74	117.75	132.07	194.13
30	55.69	77.97	87.52	119.34	82.74	117.75	132.07	194.13
31	55.69	77.97	87.52	119.34	82.74	117.75	132.07	194.13
32	55.69	77.97	87.52	119.34	82.74	117.75	132.07	194.13
33	55.69	77.97	87.52	119.34	82.74	117.75	132.07	194.13
34	55.69	77.97	87.52	119.34	82.74	117.75	132.07	194.13
35	55.69	77.97	87.52	119.34	82.74	117.75	132.07	194.13
36	55.69	77.97	87.52	119.34	82.74	117.75	132.07	194.13
37	55.69	77.97	87.52	119.34	82.74	117.75	132.07	194.13
38	55.69	77.97	87.52	119.34	82.74	117.75	132.07	194.13
39	55.69	77.97	87.52	119.34	82.74	117.75	132.07	194.13
40	55.69	77.97	87.52	119.34	82.74	117.75	132.07	194.13
41	55.69	77.97	87.52	119.34	82.74	117.75	132.07	194.13
42	55.69	77.97	87.52	119.34	82.74	117.75	132.07	194.13
43	55.69	77.97	87.52	119.34	82.74	117.75	132.07	194.13
44	55.69	77.97	87.52	119.34	82.74	117.75	132.07	194.13
45	71.61	98.66	112.98	152.76	93.88	133.66	151.17	221.18
46	71.61	98.66	112.98	152.76	93.88	133.66	151.17	221.18
47	71.61	98.66	112.98	152.76	93.88	133.66	151.17	221.18
48	71.61	98.66	112.98	152.76	93.88	133.66	151.17	221.18
49	71.61	98.66	112.98	152.76	93.88	133.66	151.17	221.18
50	76.38	106.61	122.52	165.49	100.25	141.62	159.12	233.91
51	81.15	114.57	127.30	173.44	103.43	146.39	163.90	240.28
52	85.93	120.93	136.85	182.99	108.20	152.76	171.85	248.23
53	92.29	127.30	143.21	190.95	112.98	159.12	178.22	257.78
54	95.47	133.66	151.17	200.50	116.16	165.49	184.58	265.74
55	100.25	141.62	157.53	210.04	120.93	173.44	192.54	275.28
56	105.02	147.98	165.49	219.59	125.71	178.22	198.90	284.83
57	109.79	155.94	171.85	229.14	130.48	184.58	205.27	291.20
58	114.57	162.31	181.40	238.68	135.25	192.54	214.82	300.74
59	122.52	171.85	190.95	249.82	141.62	200.50	224.36	311.88
60	128.89	181.40	200.50	262.55	147.98	210.04	233.91	323.02
61	136.85	190.95	211.63	275.28	154.35	219.59	245.05	335.75
62	144.80	202.09	224.36	292.79	163.90	232.32	256.19	351.66
63	152.76	216.41	238.68	308.70	173.44	245.05	272.10	365.98
64	162.31	229.14	254.60	327.79	182.99	260.96	288.01	385.08
65	175.04	245.05	270.51	346.89	194.13	276.87	305.52	405.76
66	186.17	260.96	288.01	367.57	208.45	294.38	324.61	428.04
67	197.31	278.47	307.11	388.26	221.18	313.47	346.89	451.91
68	213.22	300.74	330.98	416.90	238.68	338.93	375.53	485.33
69	233.91	329.38	365.98	461.46	262.55	372.35	413.72	533.06
70	259.37	367.57	405.76	510.78	289.60	412.13	458.27	588.76
71	289.60	408.95	455.09	569.66	319.84	456.68	509.19	650.81
72	319.84	455.09	506.01	633.31	353.25	506.01	564.89	716.05
73	356.44	506.01	563.30	704.91	388.26	556.93	622.17	789.25
74	394.63	563.30	626.94	784.48	426.45	614.21	687.41	868.81
75	436.00	625.35	695.37	870.40	466.23	673.09	754.24	951.56
76	480.55	690.59	768.56	962.69	507.60	736.74	824.26	1040.66
77	526.70	759.02	844.94	1056.58	552.16	801.98	895.86	1132.96
78	574.43	830.62	924.50	1158.42	599.89	870.40	973.83	1230.02
79	628.54	910.18	1012.02	1272.98	650.81	945.19	1059.76	1338.22
80	687.41	996.11	1109.09	1397.10	706.51	1029.53	1152.05	1457.57
81	751.06	1089.99	1212.52	1532.35	768.56	1118.63	1252.30	1588.05
82	819.48	1188.65	1323.90	1680.34	832.21	1214.11	1358.91	1731.26
83	895.86	1301.63	1449.61	1855.37	907.00	1322.31	1479.84	1896.75
84	984.97	1430.52	1594.41	2067.01	989.75	1446.43	1618.28	2098.83
85+	0	0	0	0	0	0	0	0

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	54.10	73.20	82.74	109.79	79.56	109.79	124.12	179.81
30	54.10	73.20	82.74	109.79	79.56	109.79	124.12	179.81
31	54.10	73.20	82.74	109.79	79.56	109.79	124.12	179.81
32	54.10	73.20	82.74	109.79	79.56	109.79	124.12	179.81
33	54.10	73.20	82.74	109.79	79.56	109.79	124.12	179.81
34	54.10	73.20	82.74	109.79	79.56	109.79	124.12	179.81
35	54.10	73.20	82.74	109.79	79.56	109.79	124.12	179.81
36	54.10	73.20	82.74	109.79	79.56	109.79	124.12	179.81
37	54.10	73.20	82.74	109.79	79.56	109.79	124.12	179.81
38	54.10	73.20	82.74	109.79	79.56	109.79	124.12	179.81
39	54.10	73.20	82.74	109.79	79.56	109.79	124.12	179.81
40	54.10	73.20	82.74	109.79	79.56	109.79	124.12	179.81
41	54.10	73.20	82.74	109.79	79.56	109.79	124.12	179.81
42	54.10	73.20	82.74	109.79	79.56	109.79	124.12	179.81
43	54.10	73.20	82.74	109.79	79.56	109.79	124.12	179.81
44	54.10	73.20	82.74	109.79	79.56	109.79	124.12	179.81
45	68.42	92.29	103.43	138.44	90.70	127.30	141.62	205.27
46	68.42	92.29	103.43	138.44	90.70	127.30	141.62	205.27
47	68.42	92.29	103.43	138.44	90.70	127.30	141.62	205.27
48	68.42	92.29	103.43	138.44	90.70	127.30	141.62	205.27
49	68.42	92.29	103.43	138.44	90.70	127.30	141.62	205.27
50	73.20	101.84	112.98	151.17	95.47	132.07	147.98	216.41
51	77.97	106.61	119.34	160.71	100.25	138.44	152.76	222.77
52	82.74	112.98	125.71	167.08	103.43	143.21	159.12	232.32
53	87.52	119.34	132.07	176.63	108.20	149.58	165.49	238.68
54	92.29	125.71	138.44	186.17	112.98	155.94	171.85	248.23
55	97.07	132.07	146.39	194.13	117.75	162.31	179.81	256.19
56	101.84	140.03	154.35	202.09	122.52	167.08	187.77	264.14
57	106.61	144.80	160.71	211.63	125.71	173.44	194.13	272.10
58	111.39	152.76	168.67	219.59	130.48	181.40	200.50	281.65
59	116.16	159.12	176.63	232.32	136.85	189.36	208.45	291.20
60	124.12	168.67	186.17	243.46	143.21	197.31	218.00	302.33
61	130.48	179.81	197.31	254.60	149.58	208.45	227.55	313.47
62	138.44	189.36	208.45	270.51	159.12	219.59	240.28	327.79
63	147.98	202.09	221.18	286.42	167.08	232.32	254.60	343.71
64	157.53	214.82	235.50	302.33	176.63	245.05	268.92	359.62
65	167.08	230.73	251.41	321.43	187.77	260.96	284.83	378.71
66	176.63	245.05	267.33	340.52	200.50	276.87	305.52	400.99
67	189.36	260.96	284.83	362.80	213.22	295.97	324.61	424.86
68	205.27	281.65	308.70	389.85	230.73	319.84	353.25	455.09
69	224.36	310.29	340.52	429.63	253.01	353.25	389.85	499.65
70	249.82	345.30	378.71	477.37	280.06	389.85	432.81	552.16
71	276.87	385.08	424.86	533.06	310.29	432.81	480.55	612.62
72	308.70	429.63	474.19	590.35	342.11	478.96	533.06	674.68
73	342.11	477.37	528.29	655.59	375.53	526.70	588.76	741.51
74	380.30	529.88	587.16	728.78	412.13	582.39	647.63	814.71
75	420.08	587.16	650.81	808.34	451.91	636.49	709.69	892.68
76	461.46	649.22	717.64	892.68	491.69	695.37	774.93	972.24
77	506.01	711.28	787.66	980.20	533.06	757.43	841.76	1054.99
78	552.16	778.11	862.45	1070.90	579.21	821.07	913.37	1144.09
79	603.08	851.31	942.01	1172.74	626.94	889.50	991.34	1241.16
80	657.18				679.46			
81	716.05				735.15			
82	778.11				797.21			
83	849.72				864.04			
84	929.28				938.83			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	49.33	63.65	70.01	92.29	73.20	97.07	108.20	155.94
30	49.33	63.65	70.01	92.29	73.20	97.07	108.20	155.94
31	49.33	63.65	70.01	92.29	73.20	97.07	108.20	155.94
32	49.33	63.65	70.01	92.29	73.20	97.07	108.20	155.94
33	49.33	63.65	70.01	92.29	73.20	97.07	108.20	155.94
34	49.33	63.65	70.01	92.29	73.20	97.07	108.20	155.94
35	49.33	63.65	70.01	92.29	73.20	97.07	108.20	155.94
36	49.33	63.65	70.01	92.29	73.20	97.07	108.20	155.94
37	49.33	63.65	70.01	92.29	73.20	97.07	108.20	155.94
38	49.33	63.65	70.01	92.29	73.20	97.07	108.20	155.94
39	49.33	63.65	70.01	92.29	73.20	97.07	108.20	155.94
40	49.33	63.65	70.01	92.29	73.20	97.07	108.20	155.94
41	49.33	63.65	70.01	92.29	73.20	97.07	108.20	155.94
42	49.33	63.65	70.01	92.29	73.20	97.07	108.20	155.94
43	49.33	63.65	70.01	92.29	73.20	97.07	108.20	155.94
44	49.33	63.65	70.01	92.29	73.20	97.07	108.20	155.94
45	62.06	81.15	89.11	119.34	82.74	111.39	124.12	179.81
46	62.06	81.15	89.11	119.34	82.74	111.39	124.12	179.81
47	62.06	81.15	89.11	119.34	82.74	111.39	124.12	179.81
48	62.06	81.15	89.11	119.34	82.74	111.39	124.12	179.81
49	62.06	81.15	89.11	119.34	82.74	111.39	124.12	179.81
50	66.83	87.52	97.07	130.48	87.52	117.75	128.89	190.95
51	71.61	92.29	103.43	138.44	90.70	120.93	135.25	197.31
52	74.79	98.66	109.79	144.80	93.88	127.30	141.62	205.27
53	77.97	105.02	114.57	152.76	97.07	130.48	146.39	213.22
54	82.74	108.20	120.93	160.71	101.84	136.85	152.76	219.59
55	85.93	114.57	125.71	168.67	106.61	141.62	157.53	227.55
56	90.70	119.34	133.66	178.22	109.79	147.98	163.90	235.50
57	95.47	125.71	140.03	184.58	114.57	154.35	170.26	241.87
58	98.66	133.66	146.39	194.13	117.75	159.12	176.63	249.82
59	105.02	138.44	154.35	202.09	124.12	167.08	184.58	259.37
60	111.39	146.39	162.31	213.22	128.89	175.04	192.54	268.92
61	117.75	155.94	173.44	224.36	136.85	184.58	202.09	280.06
62	125.71	165.49	182.99	237.09	143.21	192.54	211.63	291.20
63	133.66	176.63	195.72	251.41	151.17	203.68	224.36	305.52
64	141.62	187.77	208.45	267.33	160.71	218.00	238.68	321.43
65	151.17	200.50	221.18	283.24	170.26	230.73	254.60	338.93
66	160.71	214.82	235.50	300.74	181.40	246.64	272.10	359.62
67	170.26	230.73	253.01	319.84	192.54	262.55	289.60	380.30
68	184.58	248.23	273.69	346.89	208.45	284.83	315.06	410.54
69	202.09	273.69	303.92	380.30	229.14	313.47	350.07	450.32
70	224.36	305.52	337.34	424.86	254.60	348.48	389.85	498.06
71	249.82	342.11	378.71	475.78	281.65	388.26	434.41	552.16
72	280.06	380.30	423.27	528.29	310.29	431.22	482.14	611.03
73	310.29	424.86	472.60	587.16	343.71	474.19	531.47	671.50
74	343.71	472.60	526.70	652.40	375.53	521.92	587.16	736.74
75	378.71	523.51	582.39	720.83	410.54	572.84	642.86	803.57
76	415.31	576.03	642.86	794.02	447.14	625.35	700.14	875.18
77	455.09	631.72	704.91	868.81	483.73	677.86	760.61	948.37
78	496.46	690.59	770.16	948.37	523.51	735.15	825.85	1023.16
79	541.02	754.24	840.17	1035.89	566.48	797.21	894.27	1109.09
80	587.16				612.62			
81	638.08				660.36			
82	692.19				711.28			
83	751.06				768.56			
84	816.30				832.21			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	55.69	70.01	77.97	87.52	108.20	119.34	82.74	103.43	114.57	128.89	155.94	171.85
30	55.69	70.01	77.97	87.52	108.20	119.34	82.74	103.43	114.57	128.89	155.94	171.85
31	55.69	70.01	77.97	87.52	108.20	119.34	82.74	103.43	114.57	128.89	155.94	171.85
32	55.69	70.01	77.97	87.52	108.20	119.34	82.74	103.43	114.57	128.89	155.94	171.85
33	55.69	70.01	77.97	87.52	108.20	119.34	82.74	103.43	114.57	128.89	155.94	171.85
34	55.69	70.01	77.97	87.52	108.20	119.34	82.74	103.43	114.57	128.89	155.94	171.85
35	55.69	70.01	77.97	87.52	108.20	119.34	82.74	103.43	114.57	128.89	155.94	171.85
36	55.69	70.01	77.97	87.52	108.20	119.34	82.74	103.43	114.57	128.89	155.94	171.85
37	55.69	70.01	77.97	87.52	108.20	119.34	82.74	103.43	114.57	128.89	155.94	171.85
38	55.69	70.01	77.97	87.52	108.20	119.34	82.74	103.43	114.57	128.89	155.94	171.85
39	55.69	70.01	77.97	87.52	108.20	119.34	82.74	103.43	114.57	128.89	155.94	171.85
40	55.69	70.01	77.97	87.52	108.20	119.34	82.74	103.43	114.57	128.89	155.94	171.85
41	55.69	70.01	77.97	87.52	108.20	119.34	82.74	103.43	114.57	128.89	155.94	171.85
42	55.69	70.01	77.97	87.52	108.20	119.34	82.74	103.43	114.57	128.89	155.94	171.85
43	55.69	70.01	77.97	87.52	108.20	119.34	82.74	103.43	114.57	128.89	155.94	171.85
44	55.69	70.01	77.97	87.52	108.20	119.34	82.74	103.43	114.57	128.89	155.94	171.85
45	71.61	92.29	98.66	112.98	141.62	152.76	93.88	117.75	130.48	144.80	175.04	194.13
46	71.61	92.29	98.66	112.98	141.62	152.76	93.88	117.75	130.48	144.80	175.04	194.13
47	71.61	92.29	98.66	112.98	141.62	152.76	93.88	117.75	130.48	144.80	175.04	194.13
48	71.61	92.29	98.66	112.98	141.62	152.76	93.88	117.75	130.48	144.80	175.04	194.13
49	71.61	92.29	98.66	112.98	141.62	152.76	93.88	117.75	130.48	144.80	175.04	194.13
50	76.38	101.84	106.61	122.52	154.35	165.49	100.25	125.71	138.44	152.76	182.99	202.09
51	81.15	106.61	114.57	127.30	162.31	173.44	103.43	128.89	141.62	155.94	187.77	206.86
52	85.93	111.39	120.93	136.85	168.67	182.99	108.20	132.07	144.80	159.12	192.54	213.22
53	92.29	116.16	127.30	143.21	175.04	190.95	112.98	135.25	149.58	163.90	197.31	218.00
54	95.47	120.93	133.66	151.17	182.99	200.50	116.16	140.03	154.35	167.08	202.09	222.77
55	100.25	125.71	141.62	157.53	189.36	210.04	120.93	143.21	157.53	170.26	206.86	227.55
56	105.02	130.48	146.39	165.49	197.31	218.00	125.71	149.58	163.90	176.63	213.22	237.09
57	109.79	136.85	152.76	171.85	206.86	225.95	130.48	157.53	173.44	186.17	224.36	248.23
58	114.57	143.21	159.12	181.40	214.82	235.50	135.25	165.49	184.58	195.72	238.68	264.14
59	122.52	149.58	165.49	190.95	224.36	245.05	141.62	175.04	197.31	208.45	253.01	280.06
60	128.89	155.94	171.85	200.50	233.91	254.60	147.98	186.17	208.45	221.18	268.92	297.56
61	136.85	163.90	181.40	211.63	245.05	265.74	154.35	195.72	219.59	235.50	284.83	315.06
62	144.80	175.04	192.54	224.36	259.37	280.06	163.90	206.86	232.32	249.82	302.33	334.16
63	152.76	187.77	208.45	238.68	273.69	295.97	173.44	218.00	245.05	267.33	321.43	354.84
64	162.31	202.09	224.36	254.60	291.20	315.06	182.99	232.32	260.96	286.42	342.11	377.12
65	175.04	216.41	241.87	270.51	310.29	334.16	194.13	245.05	276.87	305.52	364.39	400.99
66	186.17	232.32	260.96	288.01	332.57	358.03	208.45	262.55	294.38	324.61	389.85	424.86
67	197.31	251.41	278.47	307.11	361.21	388.26	221.18	283.24	313.47	346.89	421.68	450.32
68	213.22	272.10	300.74	330.98	394.63	416.90	238.68	305.52	338.93	375.53	456.68	483.73
69	230.73	294.38	329.38	365.98	431.22	461.46	260.96	332.57	372.35	413.72	496.46	529.88
70	249.82	318.25	359.62	405.76	471.00	510.78	283.24	358.03	404.17	458.27	536.24	583.98
71	272.10	343.71	385.08	447.14	513.97	555.34	308.70	386.67	434.41	504.42	580.80	628.54
72	297.56	372.35	413.72	498.06	564.89	607.85	335.75	420.08	467.82	558.52	633.31	681.05
73	326.20	407.35	450.32	553.75	623.76	668.32	364.39	456.68	509.19	617.40	692.19	738.33
74	356.44	447.14	494.87	617.40	690.59	735.15	393.03	498.06	556.93	681.05	757.43	805.16
75	386.67	491.69	555.34	684.23	762.20	809.94	423.27	542.61	615.81	747.88	830.62	879.95
76	418.49	547.38	631.72	757.43	846.53	902.23	455.09	596.71	687.41	819.48	913.37	972.24
77	453.50	614.21	720.83	836.99	946.78	1015.20	488.51	658.77	768.56	894.27	1012.02	1083.63
78	491.69	689.00	814.71	922.91	1058.17	1140.91	525.11	728.78	856.08	973.83	1120.23	1207.74
79	533.06	766.97	910.18	1012.02	1174.33	1272.98	564.89	800.39	945.19	1059.76	1233.20	1338.22
80	582.39	846.53					612.62	875.18				
81	644.45	929.28					669.91	954.74				
82	716.05	1016.80					738.33	1037.48				
83	795.62	1107.50					814.71	1123.41				
84	883.13	1201.38					897.45	1212.52				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	54.10	65.24	73.20	82.74	98.66	109.79	79.56	97.07	109.79	122.52	147.98	163.90
30	54.10	65.24	73.20	82.74	98.66	109.79	79.56	97.07	109.79	122.52	147.98	163.90
31	54.10	65.24	73.20	82.74	98.66	109.79	79.56	97.07	109.79	122.52	147.98	163.90
32	54.10	65.24	73.20	82.74	98.66	109.79	79.56	97.07	109.79	122.52	147.98	163.90
33	54.10	65.24	73.20	82.74	98.66	109.79	79.56	97.07	109.79	122.52	147.98	163.90
34	54.10	65.24	73.20	82.74	98.66	109.79	79.56	97.07	109.79	122.52	147.98	163.90
35	54.10	65.24	73.20	82.74	98.66	109.79	79.56	97.07	109.79	122.52	147.98	163.90
36	54.10	65.24	73.20	82.74	98.66	109.79	79.56	97.07	109.79	122.52	147.98	163.90
37	54.10	65.24	73.20	82.74	98.66	109.79	79.56	97.07	109.79	122.52	147.98	163.90
38	54.10	65.24	73.20	82.74	98.66	109.79	79.56	97.07	109.79	122.52	147.98	163.90
39	54.10	65.24	73.20	82.74	98.66	109.79	79.56	97.07	109.79	122.52	147.98	163.90
40	54.10	65.24	73.20	82.74	98.66	109.79	79.56	97.07	109.79	122.52	147.98	163.90
41	54.10	65.24	73.20	82.74	98.66	109.79	79.56	97.07	109.79	122.52	147.98	163.90
42	54.10	65.24	73.20	82.74	98.66	109.79	79.56	97.07	109.79	122.52	147.98	163.90
43	54.10	65.24	73.20	82.74	98.66	109.79	79.56	97.07	109.79	122.52	147.98	163.90
44	54.10	65.24	73.20	82.74	98.66	109.79	79.56	97.07	109.79	122.52	147.98	163.90
45	68.42	85.93	92.29	103.43	128.89	138.44	90.70	112.98	127.30	138.44	167.08	182.99
46	68.42	85.93	92.29	103.43	128.89	138.44	90.70	112.98	127.30	138.44	167.08	182.99
47	68.42	85.93	92.29	103.43	128.89	138.44	90.70	112.98	127.30	138.44	167.08	182.99
48	68.42	85.93	92.29	103.43	128.89	138.44	90.70	112.98	127.30	138.44	167.08	182.99
49	68.42	85.93	92.29	103.43	128.89	138.44	90.70	112.98	127.30	138.44	167.08	182.99
50	73.20	95.47	101.84	112.98	141.62	151.17	95.47	120.93	132.07	146.39	175.04	192.54
51	77.97	100.25	106.61	119.34	147.98	160.71	100.25	124.12	135.25	149.58	179.81	197.31
52	82.74	105.02	112.98	125.71	155.94	167.08	103.43	127.30	140.03	152.76	182.99	202.09
53	87.52	109.79	119.34	132.07	162.31	176.63	108.20	132.07	143.21	155.94	187.77	208.45
54	92.29	114.57	125.71	138.44	168.67	186.17	112.98	135.25	147.98	160.71	192.54	213.22
55	97.07	119.34	132.07	146.39	176.63	194.13	117.75	138.44	152.76	163.90	198.90	219.59
56	101.84	124.12	136.85	154.35	182.99	202.09	122.52	144.80	157.53	170.26	205.27	227.55
57	106.61	128.89	143.21	160.71	192.54	211.63	125.71	151.17	167.08	178.22	216.41	240.28
58	111.39	135.25	149.58	168.67	202.09	219.59	130.48	159.12	176.63	189.36	229.14	254.60
59	116.16	141.62	157.53	176.63	211.63	232.32	136.85	168.67	186.17	200.50	245.05	270.51
60	124.12	149.58	163.90	186.17	221.18	243.46	143.21	176.63	197.31	211.63	259.37	286.42
61	130.48	157.53	173.44	197.31	232.32	254.60	149.58	186.17	208.45	224.36	273.69	302.33
62	138.44	167.08	186.17	208.45	246.64	268.92	159.12	195.72	219.59	237.09	289.60	319.84
63	147.98	179.81	198.90	221.18	260.96	284.83	167.08	206.86	232.32	253.01	305.52	338.93
64	157.53	192.54	214.82	235.50	276.87	300.74	176.63	219.59	245.05	268.92	324.61	358.03
65	167.08	206.86	230.73	251.41	292.79	318.25	187.77	233.91	260.96	284.83	343.71	378.71
66	176.63	222.77	245.05	267.33	313.47	340.52	200.50	249.82	276.87	305.52	365.98	400.99
67	189.36	240.28	260.96	284.83	338.93	362.80	213.22	270.51	295.97	324.61	394.63	424.86
68	205.27	262.55	281.65	308.70	369.17	389.85	230.73	294.38	319.84	353.25	428.04	455.09
69	224.36	284.83	310.29	340.52	402.58	429.63	253.01	319.84	353.25	389.85	466.23	499.65
70	248.23	308.70	345.30	378.71	439.18	477.37	280.06	348.48	389.85	432.81	507.60	552.16
71	270.51	334.16	372.35	424.86	483.73	521.92	305.52	378.71	421.68	480.55	552.16	598.30
72	295.97	364.39	404.17	474.19	534.65	574.43	334.16	412.13	458.27	533.06	604.67	652.40
73	324.61	397.81	440.77	528.29	593.53	634.90	362.80	448.73	499.65	588.76	665.13	712.87
74	354.84	436.00	483.73	587.16	658.77	701.73	391.44	490.10	547.38	647.63	728.78	778.11
75	383.49	478.96	537.84	650.81	727.19	774.93	421.68	533.06	599.89	709.69	797.21	849.72
76	415.31	529.88	603.08	717.64	803.57	857.67	453.50	580.80	661.95	774.93	871.99	932.46
77	448.73	590.35	681.05	787.66	891.09	954.74	486.92	638.08	733.56	841.76	956.33	1026.34
78	486.92	657.18	765.38	862.45	984.97	1059.76	521.92	700.14	809.94	913.37	1048.62	1131.36
79	526.70	728.78	851.31	942.01	1085.22	1172.74	560.11	763.79	889.50	991.34	1145.69	1241.16
80	574.43	801.98					604.67	833.80				
81	631.72	878.36					660.36	907.00				
82	700.14	961.10					724.01	984.97				
83	774.93	1045.44					795.62	1066.12				
84	856.08	1134.55					873.59	1152.05				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	49.33	57.28	63.65	70.01	82.74	92.29	73.20	87.52	97.07	106.61	128.89	141.62
30	49.33	57.28	63.65	70.01	82.74	92.29	73.20	87.52	97.07	106.61	128.89	141.62
31	49.33	57.28	63.65	70.01	82.74	92.29	73.20	87.52	97.07	106.61	128.89	141.62
32	49.33	57.28	63.65	70.01	82.74	92.29	73.20	87.52	97.07	106.61	128.89	141.62
33	49.33	57.28	63.65	70.01	82.74	92.29	73.20	87.52	97.07	106.61	128.89	141.62
34	49.33	57.28	63.65	70.01	82.74	92.29	73.20	87.52	97.07	106.61	128.89	141.62
35	49.33	57.28	63.65	70.01	82.74	92.29	73.20	87.52	97.07	106.61	128.89	141.62
36	49.33	57.28	63.65	70.01	82.74	92.29	73.20	87.52	97.07	106.61	128.89	141.62
37	49.33	57.28	63.65	70.01	82.74	92.29	73.20	87.52	97.07	106.61	128.89	141.62
38	49.33	57.28	63.65	70.01	82.74	92.29	73.20	87.52	97.07	106.61	128.89	141.62
39	49.33	57.28	63.65	70.01	82.74	92.29	73.20	87.52	97.07	106.61	128.89	141.62
40	49.33	57.28	63.65	70.01	82.74	92.29	73.20	87.52	97.07	106.61	128.89	141.62
41	49.33	57.28	63.65	70.01	82.74	92.29	73.20	87.52	97.07	106.61	128.89	141.62
42	49.33	57.28	63.65	70.01	82.74	92.29	73.20	87.52	97.07	106.61	128.89	141.62
43	49.33	57.28	63.65	70.01	82.74	92.29	73.20	87.52	97.07	106.61	128.89	141.62
44	49.33	57.28	63.65	70.01	82.74	92.29	73.20	87.52	97.07	106.61	128.89	141.62
45	62.06	76.38	81.15	89.11	109.79	119.34	82.74	100.25	109.79	120.93	146.39	160.71
46	62.06	76.38	81.15	89.11	109.79	119.34	82.74	100.25	109.79	120.93	146.39	160.71
47	62.06	76.38	81.15	89.11	109.79	119.34	82.74	100.25	109.79	120.93	146.39	160.71
48	62.06	76.38	81.15	89.11	109.79	119.34	82.74	100.25	109.79	120.93	146.39	160.71
49	62.06	76.38	81.15	89.11	109.79	119.34	82.74	100.25	109.79	120.93	146.39	160.71
50	66.83	84.34	87.52	97.07	120.93	130.48	87.52	106.61	116.16	127.30	154.35	170.26
51	71.61	87.52	92.29	103.43	127.30	138.44	90.70	109.79	119.34	130.48	157.53	175.04
52	74.79	92.29	98.66	109.79	133.66	144.80	93.88	112.98	122.52	133.66	162.31	179.81
53	77.97	95.47	105.02	114.57	140.03	152.76	97.07	116.16	125.71	136.85	165.49	184.58
54	82.74	100.25	108.20	120.93	146.39	160.71	101.84	119.34	128.89	140.03	170.26	189.36
55	85.93	103.43	114.57	125.71	152.76	168.67	106.61	122.52	133.66	143.21	175.04	194.13
56	90.70	108.20	119.34	133.66	159.12	178.22	109.79	127.30	138.44	149.58	181.40	202.09
57	95.47	112.98	124.12	140.03	167.08	184.58	114.57	133.66	146.39	157.53	192.54	213.22
58	98.66	119.34	130.48	146.39	175.04	194.13	117.75	141.62	155.94	167.08	203.68	225.95
59	105.02	124.12	136.85	154.35	184.58	202.09	124.12	149.58	165.49	176.63	216.41	240.28
60	111.39	130.48	143.21	162.31	194.13	213.22	128.89	157.53	175.04	187.77	229.14	254.60
61	117.75	138.44	151.17	173.44	203.68	224.36	136.85	165.49	184.58	198.90	241.87	268.92
62	125.71	147.98	160.71	182.99	216.41	235.50	143.21	175.04	192.54	211.63	257.78	284.83
63	133.66	157.53	173.44	195.72	229.14	249.82	151.17	184.58	203.68	224.36	272.10	302.33
64	141.62	170.26	186.17	208.45	243.46	265.74	160.71	195.72	218.00	238.68	289.60	319.84
65	151.17	181.40	200.50	221.18	257.78	281.65	170.26	208.45	230.73	254.60	307.11	338.93
66	160.71	195.72	214.82	235.50	276.87	300.74	181.40	222.77	246.64	272.10	327.79	359.62
67	170.26	213.22	230.73	253.01	299.15	319.84	192.54	241.87	262.55	289.60	354.84	380.30
68	184.58	232.32	248.23	273.69	326.20	346.89	208.45	262.55	284.83	315.06	385.08	410.54
69	202.09	253.01	273.69	303.92	358.03	380.30	229.14	288.01	313.47	350.07	420.08	450.32
70	222.77	273.69	305.52	337.34	391.44	424.86	254.60	313.47	348.48	389.85	456.68	498.06
71	243.46	297.56	330.98	378.71	431.22	464.64	278.47	340.52	378.71	434.41	498.06	539.43
72	267.33	324.61	358.03	423.27	477.37	512.38	303.92	370.76	412.13	482.14	545.79	587.16
73	292.79	354.84	391.44	472.60	529.88	566.48	329.38	404.17	448.73	531.47	599.89	641.27
74	319.84	389.85	431.22	526.70	587.16	625.35	356.44	440.77	491.69	587.16	657.18	700.14
75	345.30	428.04	478.96	582.39	649.22	690.59	383.49	480.55	539.43	642.86	719.24	765.38
76	373.94	474.19	537.84	642.86	717.64	765.38	412.13	525.11	596.71	700.14	787.66	840.17
77	404.17	526.70	606.26	704.91	794.02	849.72	442.36	574.43	660.36	760.61	862.45	922.91
78	437.59	585.57	679.46	770.16	875.18	940.42	472.60	630.13	727.19	825.85	943.60	1013.61
79	472.60	647.63	754.24	840.17	961.10	1035.89	506.01	687.41	797.21	894.27	1027.93	1109.09
80	513.97	711.28					545.79	746.29				
81	563.30	778.11					591.94	809.94				
82	620.58	846.53					646.04	876.77				
83	682.64	919.73					706.51	946.78				
84	751.06	996.11					771.75	1019.98				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	52.51	65.24	74.79	84.34	103.43	116.16	77.97	97.07	108.20	122.52	147.98	162.31
30	52.51	65.24	74.79	84.34	103.43	116.16	77.97	97.07	108.20	122.52	147.98	162.31
31	52.51	65.24	74.79	84.34	103.43	116.16	77.97	97.07	108.20	122.52	147.98	162.31
32	52.51	65.24	74.79	84.34	103.43	116.16	77.97	97.07	108.20	122.52	147.98	162.31
33	52.51	65.24	74.79	84.34	103.43	116.16	77.97	97.07	108.20	122.52	147.98	162.31
34	52.51	65.24	74.79	84.34	103.43	116.16	77.97	97.07	108.20	122.52	147.98	162.31
35	52.51	65.24	74.79	84.34	103.43	116.16	77.97	97.07	108.20	122.52	147.98	162.31
36	52.51	65.24	74.79	84.34	103.43	116.16	77.97	97.07	108.20	122.52	147.98	162.31
37	52.51	65.24	74.79	84.34	103.43	116.16	77.97	97.07	108.20	122.52	147.98	162.31
38	52.51	65.24	74.79	84.34	103.43	116.16	77.97	97.07	108.20	122.52	147.98	162.31
39	52.51	65.24	74.79	84.34	103.43	116.16	77.97	97.07	108.20	122.52	147.98	162.31
40	52.51	65.24	74.79	84.34	103.43	116.16	77.97	97.07	108.20	122.52	147.98	162.31
41	52.51	65.24	74.79	84.34	103.43	116.16	77.97	97.07	108.20	122.52	147.98	162.31
42	52.51	65.24	74.79	84.34	103.43	116.16	77.97	97.07	108.20	122.52	147.98	162.31
43	52.51	65.24	74.79	84.34	103.43	116.16	77.97	97.07	108.20	122.52	147.98	162.31
44	52.51	65.24	74.79	84.34	103.43	116.16	77.97	97.07	108.20	122.52	147.98	162.31
45	68.42	87.52	97.07	108.20	133.66	149.58	92.29	111.39	122.52	136.85	165.49	181.40
46	68.42	87.52	97.07	108.20	133.66	149.58	92.29	111.39	122.52	136.85	165.49	181.40
47	68.42	87.52	97.07	108.20	133.66	149.58	92.29	111.39	122.52	136.85	165.49	181.40
48	68.42	87.52	97.07	108.20	133.66	149.58	92.29	111.39	122.52	136.85	165.49	181.40
49	68.42	87.52	97.07	108.20	133.66	149.58	92.29	111.39	122.52	136.85	165.49	181.40
50	74.79	95.47	105.02	119.34	146.39	162.31	98.66	116.16	127.30	143.21	171.85	194.13
51	79.56	100.25	112.98	125.71	152.76	170.26	101.84	120.93	132.07	146.39	176.63	194.13
52	82.74	105.02	117.75	130.48	159.12	176.63	103.43	124.12	135.25	149.58	179.81	198.90
53	85.93	109.79	124.12	136.85	165.49	182.99	106.61	127.30	140.03	152.76	184.58	203.68
54	90.70	114.57	128.89	141.62	171.85	190.95	109.79	130.48	143.21	157.53	189.36	208.45
55	93.88	117.75	133.66	147.98	178.22	197.31	112.98	135.25	147.98	160.71	194.13	214.82
56	98.66	122.52	138.44	154.35	186.17	205.27	117.75	140.03	154.35	165.49	200.50	222.77
57	103.43	127.30	143.21	160.71	192.54	211.63	120.93	147.98	163.90	173.44	210.04	233.91
58	108.20	132.07	147.98	168.67	200.50	219.59	125.71	154.35	171.85	182.99	222.77	246.64
59	112.98	138.44	152.76	176.63	208.45	227.55	130.48	162.31	182.99	194.13	235.50	260.96
60	119.34	143.21	157.53	184.58	214.82	233.91	136.85	170.26	192.54	203.68	246.64	273.69
61	124.12	149.58	165.49	192.54	224.36	243.46	141.62	178.22	200.50	213.22	259.37	286.42
62	130.48	157.53	173.44	202.09	233.91	253.01	146.39	186.17	210.04	225.95	272.10	300.74
63	136.85	167.08	184.58	213.22	245.05	264.14	154.35	195.72	219.59	238.68	286.42	316.65
64	144.80	176.63	197.31	224.36	256.19	276.87	160.71	203.68	230.73	251.41	300.74	332.57
65	152.76	187.77	210.04	235.50	268.92	291.20	168.67	213.22	240.28	265.74	316.65	348.48
66	160.71	202.09	225.95	249.82	286.42	310.29	178.22	225.95	254.60	283.24	337.34	370.76
67	171.85	218.00	245.05	268.92	311.88	337.34	192.54	243.46	275.28	305.52	364.39	399.40
68	184.58	235.50	267.33	292.79	342.11	370.76	208.45	264.14	299.15	332.57	396.22	434.41
69	200.50	256.19	289.60	321.43	375.53	407.35	225.95	288.01	324.61	362.80	431.22	471.00
70	218.00	276.87	313.47	353.25	408.95	443.95	246.64	311.88	351.66	399.40	466.23	507.60
71	237.09	299.15	335.75	389.85	447.14	483.73	268.92	337.34	378.71	439.18	506.01	547.38
72	260.96	324.61	361.21	432.81	491.69	529.88	292.79	365.98	407.35	485.33	550.57	591.94
73	284.83	354.84	391.44	482.14	542.61	580.80	316.65	397.81	442.36	537.84	601.49	642.86
74	310.29	388.26	431.22	537.84	599.89	639.67	343.71	432.81	483.73	593.53	658.77	700.14
75	335.75	428.04	483.73	595.12	663.54	704.91	369.17	472.60	536.24	650.81	722.42	765.38
76	364.39	475.78	550.57	658.77	736.74	784.48	396.22	518.74	598.30	712.87	795.62	844.94
77	394.63	534.65	626.94	728.78	824.26	883.13	424.86	572.84	669.91	778.11	879.95	942.01
78	428.04	599.89	709.69	801.98	919.73	992.93	456.68	633.31	744.70	848.13	973.83	1051.80
79	464.64	666.73	792.43	879.95	1021.57	1107.50	491.69	696.96	822.67	921.32	1072.49	1164.78
80	507.60	736.74					533.06	762.20				
81	560.11	809.94					583.98	830.62				
82	622.17	884.72					642.86	902.23				
83	692.19	962.69					709.69	977.02				
84	768.56	1043.85					781.29	1054.99				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	50.92	62.06	70.01	77.97	93.88	105.02	74.79	92.29	103.43	116.16	140.03	154.35
30	50.92	62.06	70.01	77.97	93.88	105.02	74.79	92.29	103.43	116.16	140.03	154.35
31	50.92	62.06	70.01	77.97	93.88	105.02	74.79	92.29	103.43	116.16	140.03	154.35
32	50.92	62.06	70.01	77.97	93.88	105.02	74.79	92.29	103.43	116.16	140.03	154.35
33	50.92	62.06	70.01	77.97	93.88	105.02	74.79	92.29	103.43	116.16	140.03	154.35
34	50.92	62.06	70.01	77.97	93.88	105.02	74.79	92.29	103.43	116.16	140.03	154.35
35	50.92	62.06	70.01	77.97	93.88	105.02	74.79	92.29	103.43	116.16	140.03	154.35
36	50.92	62.06	70.01	77.97	93.88	105.02	74.79	92.29	103.43	116.16	140.03	154.35
37	50.92	62.06	70.01	77.97	93.88	105.02	74.79	92.29	103.43	116.16	140.03	154.35
38	50.92	62.06	70.01	77.97	93.88	105.02	74.79	92.29	103.43	116.16	140.03	154.35
39	50.92	62.06	70.01	77.97	93.88	105.02	74.79	92.29	103.43	116.16	140.03	154.35
40	50.92	62.06	70.01	77.97	93.88	105.02	74.79	92.29	103.43	116.16	140.03	154.35
41	50.92	62.06	70.01	77.97	93.88	105.02	74.79	92.29	103.43	116.16	140.03	154.35
42	50.92	62.06	70.01	77.97	93.88	105.02	74.79	92.29	103.43	116.16	140.03	154.35
43	50.92	62.06	70.01	77.97	93.88	105.02	74.79	92.29	103.43	116.16	140.03	154.35
44	50.92	62.06	70.01	77.97	93.88	105.02	74.79	92.29	103.43	116.16	140.03	154.35
45	66.83	81.15	90.70	100.25	122.52	135.25	89.11	106.61	117.75	130.48	155.94	170.26
46	66.83	81.15	90.70	100.25	122.52	135.25	89.11	106.61	117.75	130.48	155.94	170.26
47	66.83	81.15	90.70	100.25	122.52	135.25	89.11	106.61	117.75	130.48	155.94	170.26
48	66.83	81.15	90.70	100.25	122.52	135.25	89.11	106.61	117.75	130.48	155.94	170.26
49	66.83	81.15	90.70	100.25	122.52	135.25	89.11	106.61	117.75	130.48	155.94	170.26
50	71.61	90.70	100.25	111.39	133.66	147.98	93.88	112.98	124.12	136.85	163.90	182.99
51	76.38	93.88	105.02	116.16	140.03	154.35	98.66	116.16	127.30	140.03	167.08	182.99
52	79.56	98.66	109.79	120.93	146.39	160.71	101.84	119.34	130.48	143.21	171.85	187.77
53	84.34	103.43	114.57	127.30	152.76	168.67	105.02	122.52	135.25	146.39	176.63	194.13
54	87.52	106.61	119.34	132.07	159.12	175.04	108.20	127.30	138.44	151.17	181.40	198.90
55	90.70	111.39	124.12	136.85	165.49	182.99	111.39	130.48	143.21	154.35	186.17	205.27
56	95.47	116.16	128.89	143.21	171.85	189.36	114.57	135.25	149.58	159.12	194.13	214.82
57	100.25	120.93	133.66	149.58	179.81	198.90	117.75	141.62	155.94	167.08	203.68	225.95
58	105.02	125.71	140.03	157.53	187.77	206.86	122.52	147.98	163.90	176.63	214.82	238.68
59	109.79	132.07	146.39	163.90	195.72	214.82	127.30	155.94	173.44	186.17	225.95	251.41
60	114.57	136.85	151.17	171.85	203.68	224.36	132.07	162.31	181.40	195.72	238.68	264.14
61	119.34	143.21	159.12	179.81	211.63	232.32	136.85	170.26	189.36	205.27	248.23	276.87
62	125.71	151.17	167.08	187.77	222.77	243.46	141.62	176.63	198.90	214.82	260.96	289.60
63	132.07	159.12	176.63	197.31	232.32	253.01	147.98	184.58	206.86	224.36	272.10	302.33
64	138.44	168.67	189.36	208.45	243.46	265.74	155.94	194.13	216.41	235.50	284.83	315.06
65	144.80	179.81	200.50	218.00	254.60	276.87	163.90	202.09	227.55	248.23	299.15	329.38
66	154.35	192.54	214.82	232.32	270.51	294.38	173.44	214.82	240.28	262.55	315.06	348.48
67	167.08	208.45	233.91	249.82	291.20	318.25	187.77	232.32	260.96	283.24	340.52	375.53
68	181.40	227.55	254.60	272.10	318.25	346.89	203.68	254.60	284.83	310.29	370.76	407.35
69	197.31	246.64	276.87	299.15	350.07	380.30	222.77	278.47	311.88	340.52	404.17	442.36
70	216.41	268.92	300.74	329.38	383.49	415.31	243.46	302.33	338.93	377.12	440.77	480.55
71	235.50	291.20	324.61	365.98	420.08	455.09	265.74	329.38	367.57	416.90	480.55	520.33
72	259.37	316.65	351.66	410.54	466.23	501.24	291.20	358.03	399.40	463.05	526.70	568.07
73	283.24	346.89	383.49	459.87	517.15	553.75	315.06	391.44	436.00	512.38	579.21	620.58
74	308.70	380.30	421.68	512.38	572.84	611.03	342.11	426.45	475.78	563.30	634.90	677.86
75	334.16	416.90	467.82	566.48	633.31	674.68	367.57	463.05	521.92	617.40	693.78	739.92
76	361.21	459.87	525.11	623.76	700.14	746.29	394.63	506.01	576.03	673.09	759.02	811.53
77	391.44	513.97	591.94	685.82	774.93	830.62	423.27	555.34	638.08	733.56	832.21	894.27
78	423.27	571.25	665.13	751.06	857.67	922.91	455.09	607.85	704.91	795.62	913.37	984.97
79	458.27	633.31	739.92	819.48	943.60	1019.98	488.51	665.13	773.34	862.45	997.70	1080.45
80	499.65	696.96					526.70	725.60				
81	550.57	765.38					574.43	789.25				
82	607.85	835.40					630.13	856.08				
83	673.09	910.18					692.19	927.69				
84	744.70	986.56					760.61	1002.48				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	46.15	54.10	60.47	65.24	79.56	87.52	70.01	82.74	90.70	100.25	120.93	133.66
30	46.15	54.10	60.47	65.24	79.56	87.52	70.01	82.74	90.70	100.25	120.93	133.66
31	46.15	54.10	60.47	65.24	79.56	87.52	70.01	82.74	90.70	100.25	120.93	133.66
32	46.15	54.10	60.47	65.24	79.56	87.52	70.01	82.74	90.70	100.25	120.93	133.66
33	46.15	54.10	60.47	65.24	79.56	87.52	70.01	82.74	90.70	100.25	120.93	133.66
34	46.15	54.10	60.47	65.24	79.56	87.52	70.01	82.74	90.70	100.25	120.93	133.66
35	46.15	54.10	60.47	65.24	79.56	87.52	70.01	82.74	90.70	100.25	120.93	133.66
36	46.15	54.10	60.47	65.24	79.56	87.52	70.01	82.74	90.70	100.25	120.93	133.66
37	46.15	54.10	60.47	65.24	79.56	87.52	70.01	82.74	90.70	100.25	120.93	133.66
38	46.15	54.10	60.47	65.24	79.56	87.52	70.01	82.74	90.70	100.25	120.93	133.66
39	46.15	54.10	60.47	65.24	79.56	87.52	70.01	82.74	90.70	100.25	120.93	133.66
40	46.15	54.10	60.47	65.24	79.56	87.52	70.01	82.74	90.70	100.25	120.93	133.66
41	46.15	54.10	60.47	65.24	79.56	87.52	70.01	82.74	90.70	100.25	120.93	133.66
42	46.15	54.10	60.47	65.24	79.56	87.52	70.01	82.74	90.70	100.25	120.93	133.66
43	46.15	54.10	60.47	65.24	79.56	87.52	70.01	82.74	90.70	100.25	120.93	133.66
44	46.15	54.10	60.47	65.24	79.56	87.52	70.01	82.74	90.70	100.25	120.93	133.66
45	58.88	71.61	79.56	85.93	103.43	114.57	81.15	95.47	101.84	112.98	136.85	151.17
46	58.88	71.61	79.56	85.93	103.43	114.57	81.15	95.47	101.84	112.98	136.85	151.17
47	58.88	71.61	79.56	85.93	103.43	114.57	81.15	95.47	101.84	112.98	136.85	151.17
48	58.88	71.61	79.56	85.93	103.43	114.57	81.15	95.47	101.84	112.98	136.85	151.17
49	58.88	71.61	79.56	85.93	103.43	114.57	81.15	95.47	101.84	112.98	136.85	151.17
50	65.24	79.56	85.93	93.88	114.57	127.30	85.93	100.25	106.61	119.34	143.21	162.31
51	68.42	82.74	90.70	98.66	119.34	133.66	89.11	103.43	109.79	122.52	147.98	162.31
52	71.61	85.93	95.47	103.43	125.71	140.03	92.29	105.02	112.98	125.71	151.17	167.08
53	74.79	90.70	100.25	108.20	132.07	144.80	95.47	108.20	116.16	128.89	155.94	171.85
54	77.97	93.88	103.43	112.98	136.85	152.76	97.07	111.39	120.93	132.07	160.71	176.63
55	81.15	97.07	108.20	117.75	143.21	159.12	100.25	116.16	125.71	135.25	165.49	182.99
56	84.34	101.84	111.39	124.12	149.58	165.49	103.43	119.34	130.48	140.03	171.85	190.95
57	89.11	106.61	116.16	128.89	155.94	173.44	106.61	125.71	136.85	146.39	179.81	200.50
58	93.88	111.39	120.93	135.25	163.90	179.81	109.79	132.07	144.80	155.94	189.36	211.63
59	97.07	116.16	125.71	143.21	170.26	187.77	114.57	138.44	152.76	163.90	200.50	222.77
60	101.84	120.93	132.07	149.58	178.22	195.72	119.34	144.80	160.71	171.85	211.63	235.50
61	106.61	125.71	136.85	155.94	186.17	203.68	122.52	151.17	168.67	181.40	221.18	246.64
62	112.98	132.07	144.80	163.90	194.13	213.22	127.30	157.53	176.63	190.95	232.32	257.78
63	119.34	140.03	154.35	173.44	203.68	222.77	133.66	165.49	184.58	200.50	243.46	268.92
64	125.71	149.58	163.90	182.99	214.82	233.91	140.03	173.44	192.54	210.04	254.60	281.65
65	132.07	157.53	175.04	192.54	224.36	245.05	147.98	181.40	200.50	221.18	267.33	294.38
66	140.03	168.67	187.77	203.68	238.68	259.37	157.53	192.54	213.22	235.50	283.24	311.88
67	149.58	184.58	203.68	219.59	257.78	281.65	170.26	208.45	230.73	254.60	305.52	337.34
68	162.31	200.50	224.36	240.28	281.65	307.11	184.58	227.55	253.01	278.47	332.57	365.98
69	176.63	219.59	245.05	265.74	310.29	337.34	202.09	249.82	278.47	305.52	364.39	399.40
70	194.13	238.68	265.74	292.79	340.52	369.17	221.18	272.10	303.92	338.93	397.81	432.81
71	211.63	259.37	288.01	327.79	375.53	405.76	241.87	295.97	329.38	377.12	434.41	469.41
72	232.32	283.24	311.88	367.57	415.31	445.54	264.14	323.02	358.03	418.49	475.78	512.38
73	254.60	308.70	340.52	410.54	461.46	493.28	286.42	351.66	389.85	463.05	521.92	558.52
74	278.47	338.93	375.53	458.27	510.78	544.20	310.29	383.49	428.04	510.78	571.25	609.44
75	300.74	372.35	416.90	506.01	564.89	601.49	334.16	418.49	469.41	558.52	625.35	666.73
76	324.61	412.13	467.82	558.52	625.35	665.13	358.03	456.68	518.74	609.44	684.23	730.37
77	351.66	458.27	526.70	612.62	690.59	738.33	383.49	499.65	574.43	663.54	749.47	803.57
78	380.30	509.19	590.35	669.91	762.20	817.89	412.13	547.38	633.31	719.24	821.07	883.13
79	410.54	563.30	655.59	730.37	836.99	900.64	440.77	596.71	693.78	778.11	894.27	964.29
80	447.14	618.99					474.19	649.22				
81	490.10	676.27					515.56	704.91				
82	539.43	736.74					561.70	762.20				
83	593.53	800.39					614.21	824.26				
84	652.40	865.63					671.50	886.32				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	49.29	61.96	69.00	77.45	95.76	105.61	73.22	91.53	101.39	114.06	138.00	152.08
30	49.29	61.96	69.00	77.45	95.76	105.61	73.22	91.53	101.39	114.06	138.00	152.08
31	49.29	61.96	69.00	77.45	95.76	105.61	73.22	91.53	101.39	114.06	138.00	152.08
32	49.29	61.96	69.00	77.45	95.76	105.61	73.22	91.53	101.39	114.06	138.00	152.08
33	49.29	61.96	69.00	77.45	95.76	105.61	73.22	91.53	101.39	114.06	138.00	152.08
34	49.29	61.96	69.00	77.45	95.76	105.61	73.22	91.53	101.39	114.06	138.00	152.08
35	49.29	61.96	69.00	77.45	95.76	105.61	73.22	91.53	101.39	114.06	138.00	152.08
36	49.29	61.96	69.00	77.45	95.76	105.61	73.22	91.53	101.39	114.06	138.00	152.08
37	49.29	61.96	69.00	77.45	95.76	105.61	73.22	91.53	101.39	114.06	138.00	152.08
38	49.29	61.96	69.00	77.45	95.76	105.61	73.22	91.53	101.39	114.06	138.00	152.08
39	49.29	61.96	69.00	77.45	95.76	105.61	73.22	91.53	101.39	114.06	138.00	152.08
40	49.29	61.96	69.00	77.45	95.76	105.61	73.22	91.53	101.39	114.06	138.00	152.08
41	49.29	61.96	69.00	77.45	95.76	105.61	73.22	91.53	101.39	114.06	138.00	152.08
42	49.29	61.96	69.00	77.45	95.76	105.61	73.22	91.53	101.39	114.06	138.00	152.08
43	49.29	61.96	69.00	77.45	95.76	105.61	73.22	91.53	101.39	114.06	138.00	152.08
44	49.29	61.96	69.00	77.45	95.76	105.61	73.22	91.53	101.39	114.06	138.00	152.08
45	63.37	81.67	87.31	99.98	125.33	135.18	83.08	104.20	115.47	128.14	154.90	171.80
46	63.37	81.67	87.31	99.98	125.33	135.18	83.08	104.20	115.47	128.14	154.90	171.80
47	63.37	81.67	87.31	99.98	125.33	135.18	83.08	104.20	115.47	128.14	154.90	171.80
48	63.37	81.67	87.31	99.98	125.33	135.18	83.08	104.20	115.47	128.14	154.90	171.80
49	63.37	81.67	87.31	99.98	125.33	135.18	83.08	104.20	115.47	128.14	154.90	171.80
50	67.59	90.12	94.35	108.43	136.59	146.45	88.71	111.25	122.51	135.18	161.94	178.84
51	71.82	94.35	101.39	112.65	143.63	153.49	91.53	114.06	125.33	138.00	166.16	183.06
52	76.04	98.57	107.02	121.10	149.27	161.94	95.76	116.88	128.14	140.82	170.39	188.69
53	81.67	102.80	112.65	126.74	154.90	168.98	99.98	119.69	132.37	145.04	174.61	192.92
54	84.49	107.02	118.29	133.78	161.94	177.43	102.80	123.92	136.59	147.86	178.84	197.14
55	88.71	111.25	125.33	139.41	167.57	185.88	107.02	126.74	139.41	150.67	183.06	201.37
56	92.94	115.47	129.55	146.45	174.61	192.92	111.25	132.37	145.04	156.31	188.69	209.82
57	97.16	121.10	135.18	152.08	183.06	199.96	115.47	139.41	153.49	164.76	198.55	219.67
58	101.39	126.74	140.82	160.53	190.10	208.41	119.69	146.45	163.35	173.20	211.23	233.76
59	108.43	132.37	146.45	168.98	198.55	216.86	125.33	154.90	174.61	184.47	223.90	247.84
60	114.06	138.00	152.08	177.43	207.00	225.31	130.96	164.76	184.47	195.74	237.98	263.33
61	121.10	145.04	160.53	187.29	216.86	235.16	136.59	173.20	194.33	208.41	252.06	278.82
62	128.14	154.90	170.39	198.55	229.53	247.84	145.04	183.06	205.59	221.08	267.55	295.72
63	135.18	166.16	184.47	211.23	242.20	261.92	153.49	192.92	216.86	236.57	284.45	314.02
64	143.63	178.84	198.55	225.31	257.69	278.82	161.94	205.59	230.94	253.47	302.76	333.74
65	154.90	191.51	214.04	239.39	274.59	295.72	171.80	216.86	245.02	270.37	322.47	354.86
66	164.76	205.59	230.94	254.88	294.31	316.84	184.47	232.35	260.51	287.27	345.00	375.98
67	174.61	222.49	246.43	271.78	319.65	343.59	195.74	250.65	277.41	306.98	373.16	398.51
68	188.69	240.80	266.14	292.90	349.23	368.94	211.23	270.37	299.94	332.33	404.14	428.08
69	204.18	260.51	291.49	323.88	381.61	408.37	230.94	294.31	329.51	366.12	439.35	468.92
70	221.08	281.63	318.25	359.08	416.82	452.02	250.65	316.84	357.67	405.55	474.55	516.80
71	240.80	304.16	340.78	395.70	454.84	491.45	273.18	342.18	384.43	446.39	513.98	556.23
72	263.33	329.51	366.12	440.76	499.90	537.92	297.12	371.76	414.00	494.27	560.45	602.70
73	288.67	360.49	398.51	490.04	552.00	591.43	322.47	404.14	450.61	546.37	612.55	653.39
74	315.43	395.70	437.94	546.37	611.15	650.57	347.82	440.76	492.86	602.70	670.29	712.53
75	342.18	435.12	491.45	605.51	674.51	716.76	374.57	480.19	544.96	661.84	735.06	778.72
76	370.35	484.41	559.04	670.29	749.15	798.43	402.74	528.06	608.33	725.21	808.29	860.39
77	401.33	543.55	637.90	740.70	837.86	898.41	432.31	582.98	680.15	791.39	895.60	958.96
78	435.12	609.74	720.98	816.74	936.43	1009.66	464.70	644.94	757.59	861.80	991.35	1068.80
79	471.74	678.74	805.47	895.60	1039.23	1126.53	499.90	708.31	836.45	937.84	1091.33	1184.27
80	515.39	749.15					542.14	774.49				
81	570.31	822.37					592.84	844.90				
82	633.68	899.82					653.39	918.13				
83	704.08	980.09					720.98	994.17				
84	781.53	1063.17					794.21	1073.02				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	47.88	57.73	64.78	73.22	87.31	97.16	70.41	85.90	97.16	108.43	130.96	145.04
30	47.88	57.73	64.78	73.22	87.31	97.16	70.41	85.90	97.16	108.43	130.96	145.04
31	47.88	57.73	64.78	73.22	87.31	97.16	70.41	85.90	97.16	108.43	130.96	145.04
32	47.88	57.73	64.78	73.22	87.31	97.16	70.41	85.90	97.16	108.43	130.96	145.04
33	47.88	57.73	64.78	73.22	87.31	97.16	70.41	85.90	97.16	108.43	130.96	145.04
34	47.88	57.73	64.78	73.22	87.31	97.16	70.41	85.90	97.16	108.43	130.96	145.04
35	47.88	57.73	64.78	73.22	87.31	97.16	70.41	85.90	97.16	108.43	130.96	145.04
36	47.88	57.73	64.78	73.22	87.31	97.16	70.41	85.90	97.16	108.43	130.96	145.04
37	47.88	57.73	64.78	73.22	87.31	97.16	70.41	85.90	97.16	108.43	130.96	145.04
38	47.88	57.73	64.78	73.22	87.31	97.16	70.41	85.90	97.16	108.43	130.96	145.04
39	47.88	57.73	64.78	73.22	87.31	97.16	70.41	85.90	97.16	108.43	130.96	145.04
40	47.88	57.73	64.78	73.22	87.31	97.16	70.41	85.90	97.16	108.43	130.96	145.04
41	47.88	57.73	64.78	73.22	87.31	97.16	70.41	85.90	97.16	108.43	130.96	145.04
42	47.88	57.73	64.78	73.22	87.31	97.16	70.41	85.90	97.16	108.43	130.96	145.04
43	47.88	57.73	64.78	73.22	87.31	97.16	70.41	85.90	97.16	108.43	130.96	145.04
44	47.88	57.73	64.78	73.22	87.31	97.16	70.41	85.90	97.16	108.43	130.96	145.04
45	60.55	76.04	81.67	91.53	114.06	122.51	80.27	99.98	112.65	122.51	147.86	161.94
46	60.55	76.04	81.67	91.53	114.06	122.51	80.27	99.98	112.65	122.51	147.86	161.94
47	60.55	76.04	81.67	91.53	114.06	122.51	80.27	99.98	112.65	122.51	147.86	161.94
48	60.55	76.04	81.67	91.53	114.06	122.51	80.27	99.98	112.65	122.51	147.86	161.94
49	60.55	76.04	81.67	91.53	114.06	122.51	80.27	99.98	112.65	122.51	147.86	161.94
50	64.78	84.49	90.12	99.98	125.33	133.78	84.49	107.02	116.88	129.55	154.90	170.39
51	69.00	88.71	94.35	105.61	130.96	142.22	88.71	109.84	119.69	132.37	159.12	174.61
52	73.22	92.94	99.98	111.25	138.00	147.86	91.53	112.65	123.92	135.18	161.94	178.84
53	77.45	97.16	105.61	116.88	143.63	156.31	95.76	116.88	126.74	138.00	166.16	184.47
54	81.67	101.39	111.25	122.51	149.27	164.76	99.98	119.69	130.96	142.22	170.39	188.69
55	85.90	105.61	116.88	129.55	156.31	171.80	104.20	122.51	135.18	145.04	176.02	194.33
56	90.12	109.84	121.10	136.59	161.94	178.84	108.43	128.14	139.41	150.67	181.65	201.37
57	94.35	114.06	126.74	142.22	170.39	187.29	111.25	133.78	147.86	157.71	191.51	212.63
58	98.57	119.69	132.37	149.27	178.84	194.33	115.47	140.82	156.31	167.57	202.78	225.31
59	102.80	125.33	139.41	156.31	187.29	205.59	121.10	149.27	164.76	177.43	216.86	239.39
60	109.84	132.37	145.04	164.76	195.74	215.45	126.74	156.31	174.61	187.29	229.53	253.47
61	115.47	139.41	153.49	174.61	205.59	225.31	132.37	164.76	184.47	198.55	242.20	267.55
62	122.51	147.86	164.76	184.47	218.27	237.98	140.82	173.20	194.33	209.82	256.29	283.04
63	130.96	159.12	176.02	195.74	230.94	252.06	147.86	183.06	205.59	223.90	270.37	299.94
64	139.41	170.39	190.10	208.41	245.02	266.14	156.31	194.33	216.86	237.98	287.27	316.84
65	147.86	183.06	204.18	222.49	259.10	281.63	166.16	207.00	230.94	252.06	304.16	335.14
66	156.31	197.14	216.86	236.57	277.41	301.35	177.43	221.08	245.02	270.37	323.88	354.86
67	167.57	212.63	230.94	252.06	299.94	321.06	188.69	239.39	261.92	287.27	349.23	375.98
68	181.65	232.35	249.25	273.18	326.70	345.00	204.18	260.51	283.04	312.61	378.80	402.74
69	198.55	252.06	274.59	301.35	356.27	380.21	223.90	283.04	312.61	345.00	412.59	442.16
70	219.67	273.18	305.57	335.14	388.65	422.45	247.84	308.39	345.00	383.02	449.21	488.63
71	239.39	295.72	329.51	375.98	428.08	461.88	270.37	335.14	373.16	425.27	488.63	529.47
72	261.92	322.47	357.67	419.63	473.14	508.35	295.72	364.72	405.55	471.74	535.10	577.35
73	287.27	352.04	390.06	467.51	525.25	561.86	321.06	397.10	442.16	521.02	588.61	630.86
74	314.02	385.84	428.08	519.61	582.98	621.00	346.41	433.72	484.41	573.12	644.94	688.59
75	339.37	423.86	475.96	575.94	643.53	685.78	373.16	471.74	530.88	628.04	705.49	751.96
76	367.53	468.92	533.70	635.08	711.12	759.00	401.33	513.98	585.80	685.78	771.68	825.19
77	397.10	522.43	602.70	697.04	788.57	844.90	430.90	564.68	649.17	744.92	846.31	908.27
78	430.90	581.57	677.33	763.23	871.66	937.84	461.88	619.59	716.76	808.29	927.98	1001.21
79	466.10	644.94	753.37	833.64	960.37	1037.82	495.68	675.92	787.17	877.29	1013.88	1098.37
80	508.35	709.72					535.10	737.88				
81	559.04	777.31					584.39	802.66				
82	619.59	850.53					640.72	871.66				
83	685.78	925.17					704.08	943.47				
84	757.59	1004.02					773.08	1019.51				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	43.65	50.69	56.33	61.96	73.22	81.67	64.78	77.45	85.90	94.35	114.06	125.33
30	43.65	50.69	56.33	61.96	73.22	81.67	64.78	77.45	85.90	94.35	114.06	125.33
31	43.65	50.69	56.33	61.96	73.22	81.67	64.78	77.45	85.90	94.35	114.06	125.33
32	43.65	50.69	56.33	61.96	73.22	81.67	64.78	77.45	85.90	94.35	114.06	125.33
33	43.65	50.69	56.33	61.96	73.22	81.67	64.78	77.45	85.90	94.35	114.06	125.33
34	43.65	50.69	56.33	61.96	73.22	81.67	64.78	77.45	85.90	94.35	114.06	125.33
35	43.65	50.69	56.33	61.96	73.22	81.67	64.78	77.45	85.90	94.35	114.06	125.33
36	43.65	50.69	56.33	61.96	73.22	81.67	64.78	77.45	85.90	94.35	114.06	125.33
37	43.65	50.69	56.33	61.96	73.22	81.67	64.78	77.45	85.90	94.35	114.06	125.33
38	43.65	50.69	56.33	61.96	73.22	81.67	64.78	77.45	85.90	94.35	114.06	125.33
39	43.65	50.69	56.33	61.96	73.22	81.67	64.78	77.45	85.90	94.35	114.06	125.33
40	43.65	50.69	56.33	61.96	73.22	81.67	64.78	77.45	85.90	94.35	114.06	125.33
41	43.65	50.69	56.33	61.96	73.22	81.67	64.78	77.45	85.90	94.35	114.06	125.33
42	43.65	50.69	56.33	61.96	73.22	81.67	64.78	77.45	85.90	94.35	114.06	125.33
43	43.65	50.69	56.33	61.96	73.22	81.67	64.78	77.45	85.90	94.35	114.06	125.33
44	43.65	50.69	56.33	61.96	73.22	81.67	64.78	77.45	85.90	94.35	114.06	125.33
45	54.92	67.59	71.82	78.86	97.16	105.61	73.22	88.71	97.16	107.02	129.55	142.22
46	54.92	67.59	71.82	78.86	97.16	105.61	73.22	88.71	97.16	107.02	129.55	142.22
47	54.92	67.59	71.82	78.86	97.16	105.61	73.22	88.71	97.16	107.02	129.55	142.22
48	54.92	67.59	71.82	78.86	97.16	105.61	73.22	88.71	97.16	107.02	129.55	142.22
49	54.92	67.59	71.82	78.86	97.16	105.61	73.22	88.71	97.16	107.02	129.55	142.22
50	59.14	74.63	77.45	85.90	107.02	115.47	77.45	94.35	102.80	112.65	136.59	150.67
51	63.37	77.45	81.67	91.53	112.65	122.51	80.27	97.16	105.61	115.47	139.41	154.90
52	66.18	81.67	87.31	97.16	118.29	128.14	83.08	99.98	108.43	118.29	143.63	159.12
53	69.00	84.49	92.94	101.39	123.92	135.18	85.90	102.80	111.25	121.10	146.45	163.35
54	73.22	88.71	95.76	107.02	129.55	142.22	90.12	105.61	114.06	123.92	150.67	167.57
55	76.04	91.53	101.39	111.25	135.18	149.27	94.35	108.43	118.29	126.74	154.90	171.80
56	80.27	95.76	105.61	118.29	140.82	157.71	97.16	112.65	122.51	132.37	160.53	178.84
57	84.49	99.98	109.84	123.92	147.86	163.35	101.39	118.29	129.55	139.41	170.39	188.69
58	87.31	105.61	115.47	129.55	154.90	171.80	104.20	125.33	138.00	147.86	180.25	199.96
59	92.94	109.84	121.10	136.59	163.35	178.84	109.84	132.37	146.45	156.31	191.51	212.63
60	98.57	115.47	126.74	143.63	171.80	188.69	114.06	139.41	154.90	166.16	202.78	225.31
61	104.20	122.51	133.78	153.49	180.25	198.55	121.10	146.45	163.35	176.02	214.04	237.98
62	111.25	130.96	142.22	161.94	191.51	208.41	126.74	154.90	170.39	187.29	228.12	252.06
63	118.29	139.41	153.49	173.20	202.78	221.08	133.78	163.35	180.25	198.55	240.80	267.55
64	125.33	150.67	164.76	184.47	215.45	235.16	142.22	173.20	192.92	211.23	256.29	283.04
65	133.78	160.53	177.43	195.74	228.12	249.25	150.67	184.47	204.18	225.31	271.78	299.94
66	142.22	173.20	190.10	208.41	245.02	266.14	160.53	197.14	218.27	240.80	290.08	318.25
67	150.67	188.69	204.18	223.90	264.74	283.04	170.39	214.04	232.35	256.29	314.02	336.55
68	163.35	205.59	219.67	242.20	288.67	306.98	184.47	232.35	252.06	278.82	340.78	363.31
69	178.84	223.90	242.20	268.96	316.84	336.55	202.78	254.88	277.41	309.80	371.76	398.51
70	197.14	242.20	270.37	298.53	346.41	375.98	225.31	277.41	308.39	345.00	404.14	440.76
71	215.45	263.33	292.90	335.14	381.61	411.19	246.43	301.35	335.14	384.43	440.76	477.37
72	236.57	287.27	316.84	374.57	422.45	453.43	268.96	328.10	364.72	426.67	483.00	519.61
73	259.10	314.02	346.41	418.23	468.92	501.31	291.49	357.67	397.10	470.33	530.88	567.49
74	283.04	345.00	381.61	466.10	519.61	553.41	315.43	390.06	435.12	519.61	581.57	619.59
75	305.57	378.80	423.86	515.39	574.53	611.15	339.37	425.27	477.37	568.90	636.49	677.33
76	330.92	419.63	475.96	568.90	635.08	677.33	364.72	464.70	528.06	619.59	697.04	743.51
77	357.67	466.10	536.51	623.82	702.68	751.96	391.47	508.35	584.39	673.10	763.23	816.74
78	387.25	518.21	601.29	681.55	774.49	832.23	418.23	557.63	643.53	730.84	835.04	897.00
79	418.23	573.12	667.47	743.51	850.53	916.72	447.80	608.33	705.49	791.39	909.68	981.49
80	454.84	629.45					483.00	660.43				
81	498.49	688.59					523.84	716.76				
82	549.19	749.15					571.72	775.90				
83	604.10	813.92					625.23	837.86				
84	664.66	881.51					682.96	902.64				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	46.47	57.73	66.18	74.63	91.53	102.80	69.00	85.90	95.76	108.43	130.96	143.63
30	46.47	57.73	66.18	74.63	91.53	102.80	69.00	85.90	95.76	108.43	130.96	143.63
31	46.47	57.73	66.18	74.63	91.53	102.80	69.00	85.90	95.76	108.43	130.96	143.63
32	46.47	57.73	66.18	74.63	91.53	102.80	69.00	85.90	95.76	108.43	130.96	143.63
33	46.47	57.73	66.18	74.63	91.53	102.80	69.00	85.90	95.76	108.43	130.96	143.63
34	46.47	57.73	66.18	74.63	91.53	102.80	69.00	85.90	95.76	108.43	130.96	143.63
35	46.47	57.73	66.18	74.63	91.53	102.80	69.00	85.90	95.76	108.43	130.96	143.63
36	46.47	57.73	66.18	74.63	91.53	102.80	69.00	85.90	95.76	108.43	130.96	143.63
37	46.47	57.73	66.18	74.63	91.53	102.80	69.00	85.90	95.76	108.43	130.96	143.63
38	46.47	57.73	66.18	74.63	91.53	102.80	69.00	85.90	95.76	108.43	130.96	143.63
39	46.47	57.73	66.18	74.63	91.53	102.80	69.00	85.90	95.76	108.43	130.96	143.63
40	46.47	57.73	66.18	74.63	91.53	102.80	69.00	85.90	95.76	108.43	130.96	143.63
41	46.47	57.73	66.18	74.63	91.53	102.80	69.00	85.90	95.76	108.43	130.96	143.63
42	46.47	57.73	66.18	74.63	91.53	102.80	69.00	85.90	95.76	108.43	130.96	143.63
43	46.47	57.73	66.18	74.63	91.53	102.80	69.00	85.90	95.76	108.43	130.96	143.63
44	46.47	57.73	66.18	74.63	91.53	102.80	69.00	85.90	95.76	108.43	130.96	143.63
45	60.55	77.45	85.90	95.76	118.29	132.37	81.67	98.57	108.43	121.10	146.45	160.53
46	60.55	77.45	85.90	95.76	118.29	132.37	81.67	98.57	108.43	121.10	146.45	160.53
47	60.55	77.45	85.90	95.76	118.29	132.37	81.67	98.57	108.43	121.10	146.45	160.53
48	60.55	77.45	85.90	95.76	118.29	132.37	81.67	98.57	108.43	121.10	146.45	160.53
49	60.55	77.45	85.90	95.76	118.29	132.37	81.67	98.57	108.43	121.10	146.45	160.53
50	66.18	84.49	92.94	105.61	129.55	143.63	87.31	102.80	112.65	126.74	152.08	171.80
51	70.41	88.71	99.98	111.25	135.18	150.67	90.12	107.02	116.88	129.55	156.31	171.80
52	73.22	92.94	104.20	115.47	140.82	156.31	91.53	109.84	119.69	132.37	159.12	176.02
53	76.04	97.16	109.84	121.10	146.45	161.94	94.35	112.65	123.92	135.18	163.35	180.25
54	80.27	101.39	114.06	125.33	152.08	168.98	97.16	115.47	126.74	139.41	167.57	184.47
55	83.08	104.20	118.29	130.96	157.71	174.61	99.98	119.69	130.96	142.22	171.80	190.10
56	87.31	108.43	122.51	136.59	164.76	181.65	104.20	123.92	136.59	146.45	177.43	197.14
57	91.53	112.65	126.74	142.22	170.39	187.29	107.02	130.96	145.04	153.49	185.88	207.00
58	95.76	116.88	130.96	149.27	177.43	194.33	111.25	136.59	152.08	161.94	197.14	218.27
59	99.98	122.51	135.18	156.31	184.47	201.37	115.47	143.63	161.94	171.80	208.41	230.94
60	105.61	126.74	139.41	163.35	190.10	207.00	121.10	150.67	170.39	180.25	218.27	242.20
61	109.84	132.37	146.45	170.39	198.55	215.45	125.33	157.71	177.43	188.69	229.53	253.47
62	115.47	139.41	153.49	178.84	207.00	223.90	129.55	164.76	185.88	199.96	240.80	266.14
63	121.10	147.86	163.35	188.69	216.86	233.76	136.59	173.20	194.33	211.23	253.47	280.23
64	128.14	156.31	174.61	198.55	226.72	245.02	142.22	180.25	204.18	222.49	266.14	294.31
65	135.18	166.16	185.88	208.41	237.98	257.69	149.27	188.69	212.63	235.16	280.23	308.39
66	142.22	178.84	199.96	221.08	253.47	274.59	157.71	199.96	225.31	250.65	298.53	328.10
67	152.08	192.92	216.86	237.98	276.00	298.53	170.39	215.45	243.61	270.37	322.47	353.45
68	163.35	208.41	236.57	259.10	302.76	328.10	184.47	233.76	264.74	294.31	350.63	384.43
69	177.43	226.72	256.29	284.45	332.33	360.49	199.96	254.88	287.27	321.06	381.61	416.82
70	192.92	245.02	277.41	312.61	361.90	392.88	218.27	276.00	311.21	353.45	412.59	449.21
71	209.82	264.74	297.12	345.00	395.70	428.08	237.98	298.53	335.14	388.65	447.80	484.41
72	230.94	287.27	319.65	383.02	435.12	468.92	259.10	323.88	360.49	429.49	487.23	523.84
73	252.06	314.02	346.41	426.67	480.19	513.98	280.23	352.04	391.47	475.96	532.29	568.90
74	274.59	343.59	381.61	475.96	530.88	566.08	304.16	383.02	428.08	525.25	582.98	619.59
75	297.12	378.80	428.08	526.65	587.21	623.82	326.70	418.23	474.55	575.94	639.31	677.33
76	322.47	421.04	487.23	582.98	651.98	694.23	350.63	459.06	529.47	630.86	704.08	747.74
77	349.23	473.14	554.82	644.94	729.43	781.53	375.98	506.94	592.84	688.59	778.72	833.64
78	378.80	530.88	628.04	709.72	813.92	878.70	404.14	560.45	659.02	750.55	861.80	930.80
79	411.19	590.02	701.27	778.72	904.04	980.09	435.12	616.78	728.02	815.33	949.11	1030.78
80	449.21	651.98					471.74	674.51				
81	495.68	716.76					516.80	735.06				
82	550.59	782.94					568.90	798.43				
83	612.55	851.94					628.04	864.62				
84	680.15	923.76					691.41	933.62				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	45.06	54.92	61.96	69.00	83.08	92.94	66.18	81.67	91.53	102.80	123.92	136.59
30	45.06	54.92	61.96	69.00	83.08	92.94	66.18	81.67	91.53	102.80	123.92	136.59
31	45.06	54.92	61.96	69.00	83.08	92.94	66.18	81.67	91.53	102.80	123.92	136.59
32	45.06	54.92	61.96	69.00	83.08	92.94	66.18	81.67	91.53	102.80	123.92	136.59
33	45.06	54.92	61.96	69.00	83.08	92.94	66.18	81.67	91.53	102.80	123.92	136.59
34	45.06	54.92	61.96	69.00	83.08	92.94	66.18	81.67	91.53	102.80	123.92	136.59
35	45.06	54.92	61.96	69.00	83.08	92.94	66.18	81.67	91.53	102.80	123.92	136.59
36	45.06	54.92	61.96	69.00	83.08	92.94	66.18	81.67	91.53	102.80	123.92	136.59
37	45.06	54.92	61.96	69.00	83.08	92.94	66.18	81.67	91.53	102.80	123.92	136.59
38	45.06	54.92	61.96	69.00	83.08	92.94	66.18	81.67	91.53	102.80	123.92	136.59
39	45.06	54.92	61.96	69.00	83.08	92.94	66.18	81.67	91.53	102.80	123.92	136.59
40	45.06	54.92	61.96	69.00	83.08	92.94	66.18	81.67	91.53	102.80	123.92	136.59
41	45.06	54.92	61.96	69.00	83.08	92.94	66.18	81.67	91.53	102.80	123.92	136.59
42	45.06	54.92	61.96	69.00	83.08	92.94	66.18	81.67	91.53	102.80	123.92	136.59
43	45.06	54.92	61.96	69.00	83.08	92.94	66.18	81.67	91.53	102.80	123.92	136.59
44	45.06	54.92	61.96	69.00	83.08	92.94	66.18	81.67	91.53	102.80	123.92	136.59
45	59.14	71.82	80.27	88.71	108.43	119.69	78.86	94.35	104.20	115.47	138.00	150.67
46	59.14	71.82	80.27	88.71	108.43	119.69	78.86	94.35	104.20	115.47	138.00	150.67
47	59.14	71.82	80.27	88.71	108.43	119.69	78.86	94.35	104.20	115.47	138.00	150.67
48	59.14	71.82	80.27	88.71	108.43	119.69	78.86	94.35	104.20	115.47	138.00	150.67
49	59.14	71.82	80.27	88.71	108.43	119.69	78.86	94.35	104.20	115.47	138.00	150.67
50	63.37	80.27	88.71	98.57	118.29	130.96	83.08	99.98	109.84	121.10	145.04	161.94
51	67.59	83.08	92.94	102.80	123.92	136.59	87.31	102.80	112.65	123.92	147.86	161.94
52	70.41	87.31	97.16	107.02	129.55	142.22	90.12	105.61	115.47	126.74	152.08	166.16
53	74.63	91.53	101.39	112.65	135.18	149.27	92.94	108.43	119.69	129.55	156.31	171.80
54	77.45	94.35	105.61	116.88	140.82	154.90	95.76	112.65	122.51	133.78	160.53	176.02
55	80.27	98.57	109.84	121.10	146.45	161.94	98.57	115.47	126.74	136.59	164.76	181.65
56	84.49	102.80	114.06	126.74	152.08	167.57	101.39	119.69	132.37	140.82	171.80	190.10
57	88.71	107.02	118.29	132.37	159.12	176.02	104.20	125.33	138.00	147.86	180.25	199.96
58	92.94	111.25	123.92	139.41	166.16	183.06	108.43	130.96	145.04	156.31	190.10	211.23
59	97.16	116.88	129.55	145.04	173.20	190.10	112.65	138.00	153.49	164.76	199.96	222.49
60	101.39	121.10	133.78	152.08	180.25	198.55	116.88	143.63	160.53	173.20	211.23	233.76
61	105.61	126.74	140.82	159.12	187.29	205.59	121.10	150.67	167.57	181.65	219.67	245.02
62	111.25	133.78	147.86	166.16	197.14	215.45	125.33	156.31	176.02	190.10	230.94	256.29
63	116.88	140.82	156.31	174.61	205.59	223.90	130.96	163.35	183.06	198.55	240.80	267.55
64	122.51	149.27	167.57	184.47	215.45	235.16	138.00	171.80	191.51	208.41	252.06	278.82
65	128.14	159.12	177.43	192.92	225.31	245.02	145.04	178.84	201.37	219.67	264.74	291.49
66	136.59	170.39	190.10	205.59	239.39	260.51	153.49	190.10	212.63	232.35	278.82	308.39
67	147.86	184.47	207.00	221.08	257.69	281.63	166.16	205.59	230.94	250.65	301.35	332.33
68	160.53	201.37	225.31	240.80	281.63	306.98	180.25	225.31	252.06	274.59	328.10	360.49
69	174.61	218.27	245.02	264.74	309.80	336.55	197.14	246.43	276.00	301.35	357.67	391.47
70	191.51	237.98	266.14	291.49	339.37	367.53	215.45	267.55	299.94	333.74	390.06	425.27
71	208.41	257.69	287.27	323.88	371.76	402.74	235.16	291.49	325.29	368.94	425.27	460.47
72	229.53	280.23	311.21	363.31	412.59	443.57	257.69	316.84	353.45	409.78	466.10	502.72
73	250.65	306.98	339.37	406.96	457.65	490.04	278.82	346.41	385.84	453.43	512.57	549.19
74	273.18	336.55	373.16	453.43	506.94	540.74	302.76	377.39	421.04	498.49	561.86	599.88
75	295.72	368.94	414.00	501.31	560.45	597.06	325.29	409.78	461.88	546.37	613.96	654.80
76	319.65	406.96	464.70	552.00	619.59	660.43	349.23	447.80	509.76	595.66	671.70	718.17
77	346.41	454.84	523.84	606.92	685.78	735.06	374.57	491.45	564.68	649.17	736.47	791.39
78	374.57	505.53	588.61	664.66	759.00	816.74	402.74	537.92	623.82	704.08	808.29	871.66
79	405.55	560.45	654.80	725.21	835.04	902.64	432.31	588.61	684.37	763.23	882.92	956.15
80	442.16	616.78					466.10	642.12				
81	487.23	677.33					508.35	698.45				
82	537.92	739.29					557.63	757.59				
83	595.66	805.47					612.55	820.96				
84	659.02	873.06					673.10	887.15				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	40.84	47.88	53.51	57.73	70.41	77.45	61.96	73.22	80.27	88.71	107.02	118.29
30	40.84	47.88	53.51	57.73	70.41	77.45	61.96	73.22	80.27	88.71	107.02	118.29
31	40.84	47.88	53.51	57.73	70.41	77.45	61.96	73.22	80.27	88.71	107.02	118.29
32	40.84	47.88	53.51	57.73	70.41	77.45	61.96	73.22	80.27	88.71	107.02	118.29
33	40.84	47.88	53.51	57.73	70.41	77.45	61.96	73.22	80.27	88.71	107.02	118.29
34	40.84	47.88	53.51	57.73	70.41	77.45	61.96	73.22	80.27	88.71	107.02	118.29
35	40.84	47.88	53.51	57.73	70.41	77.45	61.96	73.22	80.27	88.71	107.02	118.29
36	40.84	47.88	53.51	57.73	70.41	77.45	61.96	73.22	80.27	88.71	107.02	118.29
37	40.84	47.88	53.51	57.73	70.41	77.45	61.96	73.22	80.27	88.71	107.02	118.29
38	40.84	47.88	53.51	57.73	70.41	77.45	61.96	73.22	80.27	88.71	107.02	118.29
39	40.84	47.88	53.51	57.73	70.41	77.45	61.96	73.22	80.27	88.71	107.02	118.29
40	40.84	47.88	53.51	57.73	70.41	77.45	61.96	73.22	80.27	88.71	107.02	118.29
41	40.84	47.88	53.51	57.73	70.41	77.45	61.96	73.22	80.27	88.71	107.02	118.29
42	40.84	47.88	53.51	57.73	70.41	77.45	61.96	73.22	80.27	88.71	107.02	118.29
43	40.84	47.88	53.51	57.73	70.41	77.45	61.96	73.22	80.27	88.71	107.02	118.29
44	40.84	47.88	53.51	57.73	70.41	77.45	61.96	73.22	80.27	88.71	107.02	118.29
45	52.10	63.37	70.41	76.04	91.53	101.39	71.82	84.49	90.12	99.98	121.10	133.78
46	52.10	63.37	70.41	76.04	91.53	101.39	71.82	84.49	90.12	99.98	121.10	133.78
47	52.10	63.37	70.41	76.04	91.53	101.39	71.82	84.49	90.12	99.98	121.10	133.78
48	52.10	63.37	70.41	76.04	91.53	101.39	71.82	84.49	90.12	99.98	121.10	133.78
49	52.10	63.37	70.41	76.04	91.53	101.39	71.82	84.49	90.12	99.98	121.10	133.78
50	57.73	70.41	76.04	83.08	101.39	112.65	76.04	88.71	94.35	105.61	126.74	143.63
51	60.55	73.22	80.27	87.31	105.61	118.29	78.86	91.53	97.16	108.43	130.96	143.63
52	63.37	76.04	84.49	91.53	111.25	123.92	81.67	92.94	99.98	111.25	133.78	147.86
53	66.18	80.27	88.71	95.76	116.88	128.14	84.49	95.76	102.80	114.06	138.00	152.08
54	69.00	83.08	91.53	99.98	121.10	135.18	85.90	98.57	107.02	116.88	142.22	156.31
55	71.82	85.90	95.76	104.20	126.74	140.82	88.71	102.80	111.25	119.69	146.45	161.94
56	74.63	90.12	98.57	109.84	132.37	146.45	91.53	105.61	115.47	123.92	152.08	168.98
57	78.86	94.35	102.80	114.06	138.00	153.49	94.35	111.25	121.10	129.55	159.12	177.43
58	83.08	98.57	107.02	119.69	145.04	159.12	97.16	116.88	128.14	138.00	167.57	187.29
59	85.90	102.80	111.25	126.74	150.67	166.16	101.39	122.51	135.18	145.04	177.43	197.14
60	90.12	107.02	116.88	132.37	157.71	173.20	105.61	128.14	142.22	152.08	187.29	208.41
61	94.35	111.25	121.10	138.00	164.76	180.25	108.43	133.78	149.27	160.53	195.74	218.27
62	99.98	116.88	128.14	145.04	171.80	188.69	112.65	139.41	156.31	168.98	205.59	228.12
63	105.61	123.92	136.59	153.49	180.25	197.14	118.29	146.45	163.35	177.43	215.45	237.98
64	111.25	132.37	145.04	161.94	190.10	207.00	123.92	153.49	170.39	185.88	225.31	249.25
65	116.88	139.41	154.90	170.39	198.55	216.86	130.96	160.53	177.43	195.74	236.57	260.51
66	123.92	149.27	166.16	180.25	211.23	229.53	139.41	170.39	188.69	208.41	250.65	276.00
67	132.37	163.35	180.25	194.33	228.12	249.25	150.67	184.47	204.18	225.31	270.37	298.53
68	143.63	177.43	198.55	212.63	249.25	271.78	163.35	201.37	223.90	246.43	294.31	323.88
69	156.31	194.33	216.86	235.16	274.59	298.53	178.84	221.08	246.43	270.37	322.47	353.45
70	171.80	211.23	235.16	259.10	301.35	326.70	195.74	240.80	268.96	299.94	352.04	383.02
71	187.29	229.53	254.88	290.08	332.33	359.08	214.04	261.92	291.49	333.74	384.43	415.41
72	205.59	250.65	276.00	325.29	367.53	394.29	233.76	285.86	316.84	370.35	421.04	453.43
73	225.31	273.18	301.35	363.31	408.37	436.53	253.47	311.21	345.00	409.78	461.88	494.27
74	246.43	299.94	332.33	405.55	452.02	481.59	274.59	339.37	378.80	452.02	505.53	539.33
75	266.14	329.51	368.94	447.80	499.90	532.29	295.72	370.35	415.41	494.27	553.41	590.02
76	287.27	364.72	414.00	494.27	553.41	588.61	316.84	404.14	459.06	539.33	605.51	646.35
77	311.21	405.55	466.10	542.14	611.15	653.39	339.37	442.16	508.35	587.21	663.25	711.12
78	336.55	450.61	522.43	592.84	674.51	723.80	364.72	484.41	560.45	636.49	726.61	781.53
79	363.31	498.49	580.17	646.35	740.70	797.02	390.06	528.06	613.96	688.59	791.39	853.35
80	395.70	547.78					419.63	574.53				
81	433.72	598.47					456.25	623.82				
82	477.37	651.98					497.08	674.51				
83	525.25	708.31					543.55	729.43				
84	577.35	766.04					594.25	784.35				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-99 VA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	39.78	50.92	55.69	63.65	77.97	85.93	60.47	74.79	82.74	92.29	112.98	124.12
30	39.78	50.92	55.69	63.65	77.97	85.93	60.47	74.79	82.74	92.29	112.98	124.12
31	39.78	50.92	55.69	63.65	77.97	85.93	60.47	74.79	82.74	92.29	112.98	124.12
32	39.78	50.92	55.69	63.65	77.97	85.93	60.47	74.79	82.74	92.29	112.98	124.12
33	39.78	50.92	55.69	63.65	77.97	85.93	60.47	74.79	82.74	92.29	112.98	124.12
34	39.78	50.92	55.69	63.65	77.97	85.93	60.47	74.79	82.74	92.29	112.98	124.12
35	39.78	50.92	55.69	63.65	77.97	85.93	60.47	74.79	82.74	92.29	112.98	124.12
36	39.78	50.92	55.69	63.65	77.97	85.93	60.47	74.79	82.74	92.29	112.98	124.12
37	39.78	50.92	55.69	63.65	77.97	85.93	60.47	74.79	82.74	92.29	112.98	124.12
38	39.78	50.92	55.69	63.65	77.97	85.93	60.47	74.79	82.74	92.29	112.98	124.12
39	39.78	50.92	55.69	63.65	77.97	85.93	60.47	74.79	82.74	92.29	112.98	124.12
40	39.78	50.92	55.69	63.65	77.97	85.93	60.47	74.79	82.74	92.29	112.98	124.12
41	39.78	50.92	55.69	63.65	77.97	85.93	60.47	74.79	82.74	92.29	112.98	124.12
42	39.78	50.92	55.69	63.65	77.97	85.93	60.47	74.79	82.74	92.29	112.98	124.12
43	39.78	50.92	55.69	63.65	77.97	85.93	60.47	74.79	82.74	92.29	112.98	124.12
44	39.78	50.92	55.69	63.65	77.97	85.93	60.47	74.79	82.74	92.29	112.98	124.12
45	50.92	66.83	71.61	81.15	101.84	109.79	68.42	84.34	93.88	105.02	125.71	140.03
46	50.92	66.83	71.61	81.15	101.84	109.79	68.42	84.34	93.88	105.02	125.71	140.03
47	50.92	66.83	71.61	81.15	101.84	109.79	68.42	84.34	93.88	105.02	125.71	140.03
48	50.92	66.83	71.61	81.15	101.84	109.79	68.42	84.34	93.88	105.02	125.71	140.03
49	50.92	66.83	71.61	81.15	101.84	109.79	68.42	84.34	93.88	105.02	125.71	140.03
50	55.69	73.20	76.38	89.11	111.39	119.34	71.61	90.70	100.25	109.79	132.07	146.39
51	58.88	76.38	82.74	92.29	117.75	125.71	74.79	92.29	101.84	112.98	135.25	149.58
52	62.06	81.15	87.52	98.66	122.52	132.07	77.97	95.47	105.02	114.57	138.44	154.35
53	66.83	84.34	92.29	103.43	125.71	138.44	81.15	97.07	108.20	117.75	143.21	157.53
54	68.42	87.52	97.07	109.79	132.07	144.80	84.34	101.84	111.39	120.93	146.39	160.71
55	71.61	90.70	101.84	112.98	136.85	151.17	87.52	103.43	112.98	122.52	149.58	163.90
56	77.97	95.47	108.20	122.52	144.80	160.71	92.29	109.79	120.93	130.48	157.53	175.04
57	82.74	103.43	116.16	130.48	155.94	171.85	98.66	119.34	132.07	141.62	170.26	187.77
58	89.11	111.39	124.12	141.62	167.08	182.99	105.02	128.89	143.21	152.76	186.17	205.27
59	97.07	119.34	132.07	152.76	178.22	195.72	112.98	140.03	157.53	165.49	202.09	222.77
60	105.02	125.71	138.44	162.31	189.36	205.27	119.34	151.17	168.67	178.22	218.00	240.28
61	111.39	133.66	147.98	171.85	200.50	216.41	125.71	159.12	179.81	192.54	232.32	256.19
62	119.34	143.21	157.53	184.58	213.22	230.73	135.25	170.26	190.95	205.27	248.23	273.69
63	125.71	154.35	171.85	197.31	225.95	245.05	143.21	179.81	202.09	221.18	265.74	292.79
64	135.25	167.08	186.17	211.63	241.87	260.96	151.17	192.54	216.41	237.09	283.24	311.88
65	144.80	179.81	200.50	224.36	257.78	276.87	160.71	203.68	229.14	253.01	302.33	332.57
66	154.35	192.54	216.41	238.68	275.28	297.56	173.44	218.00	245.05	268.92	323.02	353.25
67	163.90	208.45	230.73	254.60	299.15	321.43	182.99	235.50	259.37	288.01	350.07	373.94
68	176.63	225.95	249.82	275.28	327.79	345.30	197.31	253.01	281.65	311.88	378.71	400.99
69	190.95	243.46	273.69	303.92	358.03	383.49	216.41	275.28	308.70	343.71	412.13	439.18
70	206.86	264.14	299.15	337.34	391.44	423.27	235.50	297.56	335.75	380.30	445.54	485.33
71	225.95	286.42	319.84	372.35	428.04	461.46	256.19	321.43	361.21	420.08	483.73	521.92
72	248.23	310.29	345.30	415.31	471.00	507.60	280.06	350.07	389.85	466.23	528.29	568.07
73	272.10	340.52	377.12	463.05	521.92	558.52	303.92	381.90	426.45	515.56	579.21	617.40
74	299.15	373.94	415.31	517.15	579.21	615.81	329.38	416.90	466.23	571.25	634.90	674.68
75	324.61	412.13	466.23	572.84	639.67	679.46	354.84	455.09	515.56	626.94	696.96	738.33
76	350.07	458.27	529.88	634.90	709.69	755.83	381.90	499.65	576.03	687.41	765.38	814.71
77	380.30	515.56	604.67	701.73	794.02	851.31	408.95	552.16	644.45	749.47	848.13	908.59
78	412.13	577.62	682.64	773.34	886.32	956.33	440.77	611.03	717.64	816.30	938.83	1012.02
79	447.14	642.86	763.79	848.13	984.97	1067.72	474.19	671.50	792.43	887.91	1034.30	1121.82
80	488.51	709.69					513.97	733.56				
81	541.02	779.70					561.70	800.39				
82	599.89	852.90					618.99	870.40				
83	666.73	927.69					682.64	942.01				
84	739.92	1007.25					752.65	1016.80				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-99 VA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	38.19	47.74	54.10	60.47	74.79	84.34	55.69	70.01	77.97	89.11	106.61	117.75
30	38.19	47.74	54.10	60.47	74.79	84.34	55.69	70.01	77.97	89.11	106.61	117.75
31	38.19	47.74	54.10	60.47	74.79	84.34	55.69	70.01	77.97	89.11	106.61	117.75
32	38.19	47.74	54.10	60.47	74.79	84.34	55.69	70.01	77.97	89.11	106.61	117.75
33	38.19	47.74	54.10	60.47	74.79	84.34	55.69	70.01	77.97	89.11	106.61	117.75
34	38.19	47.74	54.10	60.47	74.79	84.34	55.69	70.01	77.97	89.11	106.61	117.75
35	38.19	47.74	54.10	60.47	74.79	84.34	55.69	70.01	77.97	89.11	106.61	117.75
36	38.19	47.74	54.10	60.47	74.79	84.34	55.69	70.01	77.97	89.11	106.61	117.75
37	38.19	47.74	54.10	60.47	74.79	84.34	55.69	70.01	77.97	89.11	106.61	117.75
38	38.19	47.74	54.10	60.47	74.79	84.34	55.69	70.01	77.97	89.11	106.61	117.75
39	38.19	47.74	54.10	60.47	74.79	84.34	55.69	70.01	77.97	89.11	106.61	117.75
40	38.19	47.74	54.10	60.47	74.79	84.34	55.69	70.01	77.97	89.11	106.61	117.75
41	38.19	47.74	54.10	60.47	74.79	84.34	55.69	70.01	77.97	89.11	106.61	117.75
42	38.19	47.74	54.10	60.47	74.79	84.34	55.69	70.01	77.97	89.11	106.61	117.75
43	38.19	47.74	54.10	60.47	74.79	84.34	55.69	70.01	77.97	89.11	106.61	117.75
44	38.19	47.74	54.10	60.47	74.79	84.34	55.69	70.01	77.97	89.11	106.61	117.75
45	49.33	63.65	70.01	77.97	97.07	108.20	66.83	81.15	89.11	98.66	119.34	130.48
46	49.33	63.65	70.01	77.97	97.07	108.20	66.83	81.15	89.11	98.66	119.34	130.48
47	49.33	63.65	70.01	77.97	97.07	108.20	66.83	81.15	89.11	98.66	119.34	130.48
48	49.33	63.65	70.01	77.97	97.07	108.20	66.83	81.15	89.11	98.66	119.34	130.48
49	49.33	63.65	70.01	77.97	97.07	108.20	66.83	81.15	89.11	98.66	119.34	130.48
50	54.10	68.42	76.38	85.93	105.02	117.75	71.61	84.34	92.29	103.43	124.12	136.85
51	57.28	71.61	81.15	90.70	109.79	122.52	73.20	87.52	95.47	105.02	127.30	140.03
52	60.47	76.38	84.34	93.88	114.57	127.30	74.79	89.11	97.07	108.20	130.48	143.21
53	62.06	79.56	89.11	98.66	119.34	132.07	76.38	92.29	101.84	109.79	133.66	146.39
54	65.24	82.74	92.29	101.84	124.12	138.44	79.56	93.88	103.43	112.98	136.85	151.17
55	68.42	84.34	97.07	106.61	128.89	143.21	81.15	97.07	106.61	116.16	140.03	154.35
56	73.20	90.70	101.84	112.98	136.85	151.17	87.52	103.43	112.98	122.52	147.98	163.90
57	77.97	97.07	108.20	122.52	146.39	160.71	92.29	111.39	124.12	132.07	159.12	176.63
58	84.34	103.43	114.57	132.07	155.94	171.85	98.66	120.93	133.66	143.21	173.44	192.54
59	90.70	109.79	122.52	141.62	165.49	181.40	103.43	128.89	146.39	154.35	187.77	208.45
60	97.07	116.16	127.30	149.58	173.44	189.36	111.39	138.44	155.94	165.49	198.90	221.18
61	101.84	122.52	135.25	157.53	182.99	198.90	116.16	144.80	163.90	173.44	211.63	233.91
62	106.61	128.89	143.21	165.49	192.54	208.45	120.93	152.76	171.85	186.17	222.77	246.64
63	112.98	138.44	152.76	176.63	202.09	218.00	127.30	162.31	181.40	197.31	237.09	260.96
64	119.34	146.39	163.90	186.17	211.63	229.14	133.66	168.67	190.95	208.45	249.82	275.28
65	127.30	155.94	175.04	195.72	222.77	241.87	140.03	176.63	198.90	221.18	262.55	289.60
66	133.66	167.08	187.77	206.86	237.09	257.78	147.98	187.77	211.63	235.50	280.06	307.11
67	143.21	181.40	203.68	222.77	259.37	280.06	159.12	202.09	229.14	253.01	302.33	330.98
68	152.76	195.72	221.18	243.46	283.24	307.11	173.44	219.59	248.23	275.28	329.38	359.62
69	165.49	213.22	240.28	267.33	311.88	337.34	187.77	238.68	268.92	300.74	358.03	389.85
70	181.40	229.14	260.96	292.79	338.93	369.17	205.27	259.37	291.20	330.98	386.67	421.68
71	197.31	248.23	278.47	324.61	372.35	402.58	224.36	280.06	315.06	365.98	420.08	455.09
72	218.00	270.51	300.74	361.21	410.54	442.36	243.46	305.52	338.93	404.17	458.27	493.28
73	238.68	295.97	327.79	402.58	453.50	485.33	264.14	332.57	369.17	450.32	502.83	537.84
74	259.37	324.61	361.21	450.32	502.83	536.24	288.01	362.80	405.76	496.46	552.16	587.16
75	281.65	359.62	405.76	499.65	556.93	590.35	308.70	396.22	450.32	545.79	606.26	641.27
76	305.52	399.40	461.46	552.16	617.40	657.18	332.57	434.41	501.24	598.30	666.73	708.10
77	330.98	448.73	525.11	611.03	690.59	739.92	356.44	480.55	561.70	652.40	738.33	789.25
78	359.62	502.83	595.12	673.09	771.75	832.21	383.49	531.47	623.76	711.28	816.30	881.54
79	389.85	558.52	663.54	738.33	856.08	927.69	412.13	583.98	689.00	771.75	899.05	977.02
80	424.86	617.40					447.14	639.67				
81	469.41	679.46					490.10	696.96				
82	521.92	741.51					539.43	755.83				
83	580.80	806.75					595.12	819.48				
84	644.45	875.18					655.59	884.72				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
30	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
31	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
32	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
33	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
34	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
35	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
36	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
37	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
38	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
39	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
40	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
41	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
42	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
43	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
44	47.74	57.28	66.83	105.02	70.01	84.34	101.84	171.85
45	60.47	73.20	87.52	133.66	81.15	97.07	116.16	195.72
46	60.47	73.20	87.52	133.66	81.15	97.07	116.16	195.72
47	60.47	73.20	87.52	133.66	81.15	97.07	116.16	195.72
48	60.47	73.20	87.52	133.66	81.15	97.07	116.16	195.72
49	60.47	73.20	87.52	133.66	81.15	97.07	116.16	195.72
50	66.83	79.56	93.88	144.80	85.93	103.43	122.52	205.27
51	70.01	82.74	100.25	152.76	89.11	106.61	128.89	213.22
52	74.79	89.11	105.02	160.71	93.88	111.39	133.66	221.18
53	79.56	93.88	112.98	168.67	97.07	116.16	138.44	229.14
54	82.74	97.07	117.75	178.22	101.84	120.93	146.39	235.50
55	87.52	103.43	124.12	186.17	106.61	125.71	151.17	243.46
56	92.29	108.20	130.48	194.13	109.79	130.48	157.53	253.01
57	97.07	114.57	136.85	202.09	114.57	135.25	162.31	259.37
58	101.84	119.34	143.21	211.63	119.34	141.62	170.26	268.92
59	106.61	125.71	151.17	221.18	124.12	146.39	176.63	278.47
60	112.98	133.66	159.12	232.32	130.48	154.35	184.58	288.01
61	120.93	141.62	170.26	245.05	136.85	162.31	194.13	299.15
62	127.30	149.58	179.81	259.37	144.80	170.26	205.27	311.88
63	135.25	159.12	192.54	273.69	152.76	181.40	216.41	324.61
64	144.80	168.67	205.27	289.60	162.31	190.95	229.14	343.71
65	155.94	181.40	218.00	305.52	171.85	202.09	245.05	359.62
66	165.49	192.54	232.32	326.20	186.17	218.00	259.37	380.30
67	176.63	205.27	248.23	345.30	197.31	230.73	278.47	404.17
68	192.54	222.77	267.33	372.35	214.82	249.82	300.74	432.81
69	210.04	245.05	294.38	407.35	235.50	273.69	330.98	474.19
70	235.50	272.10	327.79	451.91	260.96	302.33	367.57	521.92
71	260.96	300.74	365.98	502.83	289.60	335.75	407.35	576.03
72	289.60	334.16	405.76	556.93	319.84	369.17	447.14	631.72
73	319.84	369.17	450.32	615.81	350.07	404.17	493.28	690.59
74	354.84	408.95	498.06	679.46	383.49	443.95	539.43	754.24
75	389.85	451.91	548.97	747.88	416.90	483.73	588.76	819.48
76	428.04	496.46	604.67	819.48	453.50	525.11	641.27	889.50
77	467.82	541.02	660.36	894.27	491.69	569.66	695.37	959.51
78	509.19	590.35	719.24	970.65	531.47	615.81	752.65	1034.30
79	553.75	642.86	786.07	1054.99	574.43	665.13	813.12	1115.45
80	604.67				622.17			
81	657.18				673.09			
82	714.46				727.19			
83	776.52				786.07			
84	846.53				854.49			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
30	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
31	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
32	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
33	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
34	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
35	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
36	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
37	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
38	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
39	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
40	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
41	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
42	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
43	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
44	44.55	52.51	62.06	97.07	66.83	77.97	95.47	162.31
45	57.28	68.42	81.15	125.71	76.38	90.70	109.79	186.17
46	57.28	68.42	81.15	125.71	76.38	90.70	109.79	186.17
47	57.28	68.42	81.15	125.71	76.38	90.70	109.79	186.17
48	57.28	68.42	81.15	125.71	76.38	90.70	109.79	186.17
49	57.28	68.42	81.15	125.71	76.38	90.70	109.79	186.17
50	62.06	73.20	89.11	136.85	81.15	95.47	116.16	195.72
51	66.83	77.97	93.88	144.80	85.93	100.25	120.93	203.68
52	70.01	82.74	100.25	151.17	89.11	103.43	125.71	211.63
53	74.79	87.52	105.02	160.71	92.29	109.79	132.07	218.00
54	79.56	92.29	109.79	167.08	97.07	114.57	136.85	225.95
55	82.74	97.07	117.75	176.63	100.25	117.75	143.21	233.91
56	85.93	100.25	122.52	182.99	105.02	122.52	149.58	240.28
57	90.70	106.61	128.89	192.54	109.79	127.30	154.35	248.23
58	95.47	111.39	135.25	200.50	112.98	132.07	160.71	256.19
59	101.84	117.75	143.21	210.04	117.75	138.44	167.08	264.14
60	106.61	124.12	151.17	221.18	124.12	144.80	175.04	275.28
61	112.98	132.07	160.71	232.32	130.48	151.17	182.99	286.42
62	120.93	140.03	170.26	246.64	138.44	160.71	194.13	297.56
63	128.89	149.58	179.81	259.37	144.80	168.67	205.27	313.47
64	138.44	159.12	192.54	275.28	155.94	179.81	218.00	327.79
65	146.39	170.26	205.27	292.79	165.49	190.95	230.73	345.30
66	157.53	181.40	219.59	310.29	178.22	205.27	248.23	365.98
67	168.67	194.13	233.91	329.38	190.95	219.59	264.14	386.67
68	182.99	210.04	253.01	354.84	205.27	235.50	286.42	416.90
69	200.50	230.73	280.06	389.85	227.55	259.37	315.06	455.09
70	224.36	256.19	310.29	431.22	251.41	286.42	350.07	502.83
71	251.41	284.83	346.89	480.55	280.06	318.25	386.67	555.34
72	276.87	315.06	386.67	534.65	307.11	350.07	429.63	611.03
73	307.11	350.07	428.04	590.35	337.34	385.08	471.00	668.32
74	340.52	388.26	474.19	654.00	370.76	421.68	517.15	730.37
75	373.94	428.04	523.51	719.24	404.17	461.46	564.89	794.02
76	410.54	469.41	576.03	787.66	439.18	501.24	615.81	860.86
77	450.32	513.97	630.13	859.26	475.78	542.61	668.32	929.28
78	490.10	560.11	687.41	935.64	513.97	587.16	722.42	1002.48
79	534.65	611.03	749.47	1016.80	555.34	636.49	782.89	1080.45
80	580.80				603.08			
81	633.31				650.81			
82	689.00				703.32			
83	749.47				762.20			
84	816.30				827.44			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
30	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
31	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
32	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
33	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
34	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
35	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
36	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
37	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
38	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
39	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
40	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
41	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
42	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
43	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
44	39.78	44.55	54.10	85.93	60.47	68.42	82.74	144.80
45	50.92	57.28	70.01	111.39	70.01	79.56	97.07	168.67
46	50.92	57.28	70.01	111.39	70.01	79.56	97.07	168.67
47	50.92	57.28	70.01	111.39	70.01	79.56	97.07	168.67
48	50.92	57.28	70.01	111.39	70.01	79.56	97.07	168.67
49	50.92	57.28	70.01	111.39	70.01	79.56	97.07	168.67
50	55.69	63.65	76.38	120.93	74.79	84.34	101.84	176.63
51	58.88	66.83	81.15	128.89	76.38	87.52	106.61	184.58
52	63.65	71.61	85.93	135.25	81.15	90.70	111.39	190.95
53	65.24	74.79	92.29	143.21	84.34	95.47	116.16	197.31
54	70.01	79.56	97.07	149.58	87.52	98.66	120.93	203.68
55	74.79	84.34	101.84	157.53	90.70	103.43	125.71	210.04
56	77.97	87.52	108.20	165.49	95.47	106.61	130.48	218.00
57	82.74	92.29	112.98	171.85	98.66	111.39	135.25	224.36
58	85.93	97.07	119.34	179.81	103.43	116.16	141.62	232.32
59	90.70	101.84	125.71	187.77	106.61	120.93	147.98	240.28
60	97.07	108.20	132.07	197.31	112.98	127.30	154.35	249.82
61	103.43	114.57	140.03	208.45	119.34	133.66	163.90	260.96
62	108.20	122.52	149.58	219.59	125.71	140.03	171.85	270.51
63	116.16	130.48	157.53	233.91	133.66	149.58	182.99	284.83
64	124.12	140.03	170.26	248.23	141.62	157.53	194.13	299.15
65	133.66	147.98	181.40	264.14	151.17	168.67	206.86	315.06
66	143.21	159.12	194.13	280.06	160.71	179.81	221.18	334.16
67	152.76	170.26	208.45	297.56	173.44	192.54	237.09	353.25
68	167.08	184.58	225.95	321.43	189.36	210.04	257.78	381.90
69	184.58	203.68	248.23	353.25	208.45	230.73	283.24	418.49
70	203.68	225.95	276.87	393.03	232.32	256.19	316.65	463.05
71	229.14	253.01	310.29	439.18	257.78	284.83	350.07	512.38
72	256.19	281.65	346.89	488.51	284.83	315.06	388.26	564.89
73	283.24	311.88	385.08	542.61	313.47	345.30	428.04	618.99
74	313.47	345.30	428.04	599.89	343.71	380.30	471.00	677.86
75	346.89	381.90	472.60	660.36	375.53	415.31	515.56	738.33
76	380.30	420.08	520.33	725.60	408.95	451.91	560.11	801.98
77	416.90	459.87	569.66	792.43	443.95	491.69	607.85	865.63
78	453.50	501.24	622.17	862.45	480.55	531.47	658.77	934.05
79	494.87	547.38	679.46	938.83	520.33	576.03	712.87	1007.25
80	539.43				563.30			
81	588.76				609.44			
82	638.08				658.77			
83	695.37				712.87			
84	759.02				774.93			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC2000 VA 4/00

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP

Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	3.4% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	109.79	122.52	163.90
41	109.79	122.52	163.90
42	109.79	122.52	163.90
43	109.79	122.52	163.90
44	109.79	122.52	163.90
45	124.12	138.44	184.58
46	124.12	138.44	184.58
47	124.12	138.44	184.58
48	124.12	138.44	184.58
49	124.12	138.44	184.58
50	132.07	146.39	192.54
51	135.25	149.58	197.31
52	138.44	151.17	203.68
53	143.21	155.94	208.45
54	147.98	159.12	213.22
55	149.58	162.31	216.41
56	155.94	168.67	225.95
57	165.49	178.22	237.09
58	176.63	186.17	251.41
59	187.77	198.90	267.33
60	198.90	211.63	283.24
61	210.04	224.36	300.74
62	221.18	238.68	318.25
63	233.91	254.60	338.93
64	249.82	273.69	359.62
65	264.14	291.20	381.90
66	281.65	310.29	405.76
67	299.15	330.98	429.63
68	323.02	358.03	461.46
69	354.84	394.63	506.01
70	385.08	437.59	556.93
71	415.31	482.14	599.89
72	447.14	533.06	649.22
73	485.33	588.76	704.91
74	531.47	649.22	768.56
75	587.16	714.46	840.17
76	655.59	781.29	927.69
77	733.56	852.90	1034.30
78	816.30	929.28	1152.05
79	902.23	1012.02	1277.76
80			
81			
82			
83			
84			
85+			

Preferred Rates

Age	3.4% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	103.43	116.16	154.35
41	103.43	116.16	154.35
42	103.43	116.16	154.35
43	103.43	116.16	154.35
44	103.43	116.16	154.35
45	116.16	130.48	173.44
46	116.16	130.48	173.44
47	116.16	130.48	173.44
48	116.16	130.48	173.44
49	116.16	130.48	173.44
50	120.93	136.85	181.40
51	125.71	140.03	184.58
52	128.89	143.21	189.36
53	133.66	146.39	194.13
54	136.85	149.58	198.90
55	141.62	152.76	205.27
56	147.98	157.53	213.22
57	155.94	165.49	222.77
58	163.90	175.04	235.50
59	175.04	184.58	249.82
60	182.99	194.13	260.96
61	190.95	203.68	273.69
62	200.50	216.41	286.42
63	210.04	227.55	302.33
64	219.59	240.28	316.65
65	229.14	253.01	332.57
66	243.46	270.51	353.25
67	262.55	291.20	381.90
68	284.83	316.65	415.31
69	310.29	346.89	448.73
70	335.75	381.90	483.73
71	361.21	418.49	521.92
72	388.26	463.05	564.89
73	421.68	513.97	614.21
74	461.46	566.48	668.32
75	512.38	620.58	730.37
76	571.25	681.05	806.75
77	639.67	743.10	899.05
78	711.28	809.94	1004.07
79	784.48	879.95	1112.27
80			
81			
82			
83			
84			
85+			

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.7% Simple Inflation				3.7% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	39.55	55.37	62.15	84.92	97.55	140.79	161.72	244.00
30	39.55	55.37	62.15	90.59	102.82	148.00	166.00	244.00
31	39.55	55.37	62.15	96.25	104.00	148.00	166.00	244.00
32	39.55	55.37	62.15	99.08	104.00	148.00	166.00	244.00
33	40.83	56.42	62.15	104.74	104.00	148.00	166.00	244.00
34	40.83	58.99	64.13	110.40	104.00	148.00	166.00	244.00
35	43.38	58.99	66.69	113.23	104.00	148.00	166.00	244.00
36	45.93	61.55	71.82	118.89	104.00	148.00	166.00	244.00
37	48.49	66.68	74.39	124.55	104.00	148.00	166.00	244.00
38	48.49	69.24	76.95	130.22	104.00	148.00	166.00	244.00
39	51.04	71.81	82.08	138.71	104.00	148.00	166.00	244.00
40	53.59	74.37	84.65	144.37	104.00	148.00	166.00	244.00
41	56.39	77.26	87.58	150.00	104.00	148.00	166.00	244.00
42	56.64	80.16	93.12	150.00	104.00	148.00	166.00	244.00
43	59.47	85.69	96.11	150.00	104.00	148.00	166.00	244.00
44	62.33	88.65	99.12	150.00	104.00	148.00	166.00	244.00
45	65.22	91.63	104.77	174.73	118.00	168.00	190.00	278.00
46	65.51	97.27	107.84	183.75	118.00	168.00	190.00	278.00
47	68.43	100.31	113.57	189.94	118.00	168.00	190.00	278.00
48	71.37	106.03	119.35	192.00	118.00	168.00	190.00	278.00
49	74.34	109.13	122.52	192.00	118.00	168.00	190.00	278.00
50	77.34	114.92	128.38	208.00	126.00	178.00	200.00	294.00
51	80.34	120.82	134.32	218.00	130.00	184.00	206.00	302.00
52	86.06	124.06	140.31	230.00	136.00	192.00	216.00	312.00
53	89.13	130.05	146.35	240.00	142.00	200.00	224.00	324.00
54	92.22	136.09	155.17	252.00	146.00	208.00	232.00	334.00
55	98.06	142.18	161.32	261.51	151.57	218.00	242.00	346.00
56	103.92	149.84	170.20	276.00	157.59	224.00	250.00	358.00
57	107.09	160.35	179.14	288.00	160.87	232.00	258.00	366.00
58	113.03	166.50	188.15	300.00	166.95	242.00	270.00	378.00
59	119.02	178.84	197.24	314.00	170.27	252.00	282.00	392.00
60	125.05	191.33	206.39	330.00	176.42	257.36	294.00	406.00
61	133.75	203.00	220.84	337.35	185.19	267.18	300.30	411.45
62	142.49	217.58	232.56	349.60	194.00	277.40	305.90	419.90
63	154.08	227.36	249.95	358.90	201.65	284.90	316.35	425.50
64	162.93	241.41	264.61	370.80	207.00	295.20	325.80	435.60
65	174.63	254.32	282.15	381.50	213.50	304.50	336.00	446.25
66	185.97	267.94	304.73	392.70	222.70	314.50	346.80	457.30
67	197.31	287.67	318.45	402.60	229.35	325.05	359.70	468.60
68	211.48	302.40	332.80	419.20	240.00	340.80	377.60	488.00
69	227.85	320.85	356.50	449.50	255.75	362.70	403.00	519.25
70	244.50	346.50	382.50	481.50	273.00	388.50	432.00	555.00
71	263.90	372.65	414.70	519.10	291.45	416.15	464.00	593.05
72	281.40	400.40	445.20	557.20	310.80	445.20	497.00	630.00
73	302.40	429.30	477.90	598.05	329.40	472.50	527.85	669.60
74	322.40	460.20	512.20	640.90	348.40	501.80	561.60	709.80
75	342.50	491.25	546.25	683.75	366.25	528.75	592.50	747.50
76	362.40	520.80	579.60	726.00	382.80	555.60	621.60	784.80
77	380.65	548.55	610.65	763.60	399.05	579.60	647.45	818.80
78	407.93	589.86	656.53	822.64	426.01	618.11	691.56	873.49
79	446.35	646.36	718.68	904.00	462.17	671.22	752.58	950.33
80	488.16	707.38	787.61	992.14	501.72	731.11	818.12	1035.08
81	533.36	774.05	861.06	1088.19	545.79	794.39	889.31	1127.74
82	581.95	844.11	940.16	1193.28	590.99	862.19	965.02	1229.44
83	636.19	924.34	1029.43	1317.58	644.10	939.03	1050.90	1346.96
84	699.47	1015.87	1132.26	1467.87	702.86	1027.17	1149.21	1490.47
85+	0	0	0	0	0	0	0	0

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.7% Simple Inflation				3.7% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	38.42	51.98	58.76	78.13	93.79	131.28	151.98	226.00
30	38.42	51.98	58.76	83.34	98.86	138.00	156.00	226.00
31	38.42	51.98	58.76	88.55	100.00	138.00	156.00	226.00
32	38.42	51.98	58.76	91.15	100.00	138.00	156.00	226.00
33	39.66	52.97	58.76	96.36	100.00	138.00	156.00	226.00
34	39.66	55.37	60.63	101.57	100.00	138.00	156.00	226.00
35	42.14	55.37	63.06	104.17	100.00	138.00	156.00	226.00
36	44.62	57.78	67.91	109.38	100.00	138.00	156.00	226.00
37	47.10	62.60	70.33	114.59	100.00	138.00	156.00	226.00
38	47.10	65.00	72.76	119.80	100.00	138.00	156.00	226.00
39	49.58	67.41	77.61	127.61	100.00	138.00	156.00	226.00
40	52.06	69.82	80.03	132.82	100.00	138.00	156.00	226.00
41	54.78	72.53	82.80	138.00	100.00	138.00	156.00	226.00
42	55.02	75.25	88.04	138.00	100.00	138.00	156.00	226.00
43	57.78	80.44	90.87	138.00	100.00	138.00	156.00	226.00
44	60.55	83.22	93.71	138.00	100.00	138.00	156.00	226.00
45	62.32	85.72	95.92	158.34	114.00	160.00	178.00	258.00
46	62.59	90.99	98.73	166.52	114.00	160.00	178.00	258.00
47	65.39	93.84	103.98	172.13	114.00	160.00	178.00	258.00
48	68.20	99.19	109.27	174.00	114.00	160.00	178.00	258.00
49	71.04	102.08	112.16	174.00	114.00	160.00	178.00	258.00
50	74.11	109.78	118.38	190.00	120.00	166.00	186.00	272.00
51	77.19	112.43	125.93	202.00	126.00	174.00	192.00	280.00
52	82.88	115.90	128.89	210.00	130.00	180.00	200.00	292.00
53	84.52	121.92	134.97	222.00	136.00	188.00	208.00	300.00
54	89.15	127.99	142.10	234.00	142.00	196.00	216.00	312.00
55	94.95	132.59	149.91	241.70	147.59	204.00	226.00	322.00
56	100.77	141.78	158.74	254.00	153.60	210.00	236.00	332.00
57	103.98	148.90	167.53	266.00	154.98	218.00	244.00	342.00
58	109.89	156.71	174.95	276.00	161.05	228.00	252.00	354.00
59	112.84	165.59	182.44	292.00	164.53	238.00	262.00	366.00
60	120.42	177.91	191.65	306.00	170.73	241.77	274.00	380.00
61	127.53	191.16	205.90	312.00	179.46	253.62	278.85	384.15
62	136.23	203.87	216.07	323.00	188.35	262.20	286.90	391.40
63	149.27	212.31	231.62	333.00	194.25	270.10	296.00	399.60
64	158.13	226.32	244.76	342.00	199.80	277.20	304.20	406.80
65	166.69	239.46	262.23	353.50	206.50	287.00	313.25	416.50
66	176.43	251.60	282.84	363.80	214.20	295.80	326.40	428.40
67	189.35	269.59	295.35	376.20	221.10	306.90	336.60	440.55
68	203.59	283.20	310.40	392.00	232.00	321.60	355.20	457.60
69	218.55	302.25	331.70	418.50	246.45	344.10	379.75	486.70
70	235.50	325.50	357.00	450.00	264.00	367.50	408.00	520.50
71	252.30	350.90	387.15	485.75	282.75	394.40	437.90	558.25
72	271.60	378.00	417.20	519.40	301.00	421.40	469.00	593.60
73	290.25	405.00	448.20	556.20	318.60	446.85	499.50	629.10
74	310.70	432.90	479.70	595.40	336.70	475.80	529.10	665.60
75	330.00	461.25	511.25	635.00	355.00	500.00	557.50	701.25
76	348.00	489.60	541.20	673.20	370.80	524.40	584.40	733.20
77	365.70	514.05	569.25	708.40	385.25	547.40	608.35	762.45
78	392.11	552.57	612.46	760.49	411.32	583.08	648.62	812.47
79	428.27	604.55	668.96	832.81	445.22	631.67	703.99	881.40
80	466.69				482.51			
81	508.50				522.06			
82	552.57				566.13			
83	603.42				613.59			
84	659.92				666.70			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.7% Simple Inflation				3.7% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	35.03	45.20	49.72	65.67	86.29	116.06	132.50	196.00
30	35.03	45.20	49.72	70.05	90.95	122.00	136.00	196.00
31	35.03	45.20	49.72	74.43	92.00	122.00	136.00	196.00
32	35.03	45.20	49.72	76.62	92.00	122.00	136.00	196.00
33	36.16	46.06	49.72	81.00	92.00	122.00	136.00	196.00
34	36.16	48.15	51.30	85.38	92.00	122.00	136.00	196.00
35	38.42	48.15	53.36	87.57	92.00	122.00	136.00	196.00
36	40.69	50.25	57.46	91.94	92.00	122.00	136.00	196.00
37	42.95	54.43	59.51	96.32	92.00	122.00	136.00	196.00
38	42.95	56.53	61.56	100.70	92.00	122.00	136.00	196.00
39	45.21	58.62	65.67	107.27	92.00	122.00	136.00	196.00
40	47.47	60.71	67.72	111.65	92.00	122.00	136.00	196.00
41	49.95	63.07	70.06	116.00	92.00	122.00	136.00	196.00
42	50.17	65.44	74.50	116.00	92.00	122.00	136.00	196.00
43	52.68	69.95	76.89	116.00	92.00	122.00	136.00	196.00
44	55.21	72.36	79.29	116.00	92.00	122.00	136.00	196.00
45	56.52	75.37	82.64	136.50	104.00	140.00	156.00	226.00
46	56.77	80.01	85.06	143.56	104.00	140.00	156.00	226.00
47	59.30	82.51	89.58	148.39	104.00	140.00	156.00	226.00
48	61.86	87.21	94.14	150.00	104.00	140.00	156.00	226.00
49	64.43	89.76	96.63	150.00	104.00	140.00	156.00	226.00
50	67.67	94.34	101.70	164.00	110.00	148.00	162.00	240.00
51	70.89	97.32	109.14	174.00	114.00	152.00	170.00	248.00
52	74.91	101.21	112.58	182.00	118.00	160.00	178.00	258.00
53	75.30	107.29	117.08	192.00	122.00	164.00	184.00	268.00
54	79.92	110.16	124.13	202.00	128.00	172.00	192.00	276.00
55	84.05	115.02	128.73	210.00	133.62	178.00	198.00	286.00
56	89.75	120.84	137.47	224.00	137.64	186.00	206.00	296.00
57	93.12	129.26	145.97	232.00	141.25	194.00	214.00	304.00
58	97.33	137.12	151.84	244.00	145.34	200.00	222.00	314.00
59	102.02	144.06	159.43	254.00	149.23	210.00	232.00	326.00
60	108.07	154.41	167.08	268.00	153.65	214.47	242.00	338.00
61	115.09	165.79	180.99	274.95	164.19	224.58	247.65	343.20
62	123.70	178.17	189.68	283.10	169.52	229.90	252.70	347.70
63	134.82	185.56	204.96	292.30	175.75	236.80	260.85	355.20
64	142.16	197.82	216.65	302.40	181.80	246.60	270.00	363.60
65	150.82	208.08	230.70	311.50	187.25	253.75	280.00	372.75
66	160.53	220.56	249.17	321.30	193.80	263.50	290.70	384.20
67	170.26	238.36	262.35	331.65	199.65	272.25	300.30	394.35
68	183.07	249.60	275.20	348.80	209.60	286.40	316.80	412.80
69	196.85	266.60	296.05	370.45	223.20	305.35	341.00	438.65
70	211.50	288.00	318.00	400.50	240.00	328.50	367.50	469.50
71	227.65	311.75	345.10	433.55	256.65	353.80	395.85	503.15
72	246.40	334.60	372.40	464.80	273.00	379.40	424.20	537.60
73	263.25	360.45	400.95	498.15	291.60	402.30	450.90	569.70
74	280.80	386.10	430.30	533.00	306.80	426.40	479.70	601.90
75	297.50	411.25	457.50	566.25	322.50	450.00	505.00	631.25
76	313.20	434.40	484.80	598.80	337.20	471.60	528.00	660.00
77	328.90	456.55	509.45	627.90	349.60	489.90	549.70	685.40
78	352.56	490.42	546.92	673.48	371.77	522.06	586.47	726.59
79	384.20	535.62	596.64	735.63	402.28	566.13	635.06	787.61
80	416.97				435.05			
81	453.13				468.95			
82	491.55				505.11			
83	533.36				545.79			
84	579.69				590.99			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.7% Simple Inflation						3.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	39.55	49.72	55.37	62.15	78.15	84.92	97.55	121.24	136.99	157.83	196.00	216.00
30	39.55	49.72	55.37	62.15	80.84	90.59	102.82	126.51	144.00	162.00	196.00	216.00
31	39.55	49.72	55.37	62.15	83.54	96.25	104.00	129.15	144.00	162.00	196.00	216.00
32	39.55	49.72	55.37	62.15	88.93	99.08	104.00	130.00	144.00	162.00	196.00	216.00
33	40.83	49.72	56.42	62.15	91.62	104.74	104.00	130.00	144.00	162.00	196.00	216.00
34	40.83	49.72	58.99	64.13	97.01	110.40	104.00	130.00	144.00	162.00	196.00	216.00
35	43.38	50.84	58.99	66.69	102.40	113.23	104.00	130.00	144.00	162.00	196.00	216.00
36	45.93	53.38	61.55	71.82	105.10	118.89	104.00	130.00	144.00	162.00	196.00	216.00
37	48.49	55.92	66.68	74.39	110.49	124.55	104.00	130.00	144.00	162.00	196.00	216.00
38	48.49	58.47	69.24	76.95	115.88	130.22	104.00	130.00	144.00	162.00	196.00	216.00
39	51.04	61.01	71.81	82.08	121.26	138.71	104.00	130.00	144.00	162.00	196.00	216.00
40	53.59	63.55	74.37	84.65	126.65	144.37	104.00	130.00	144.00	162.00	196.00	216.00
41	56.39	66.36	77.26	87.58	132.64	150.00	104.00	130.00	144.00	162.00	196.00	216.00
42	56.64	69.19	80.16	93.12	136.00	150.00	104.00	130.00	144.00	162.00	196.00	216.00
43	59.47	72.04	85.69	96.11	136.00	150.00	104.00	130.00	144.00	162.00	196.00	216.00
44	62.33	74.92	88.65	99.12	136.00	150.00	104.00	130.00	144.00	162.00	196.00	216.00
45	65.22	77.81	91.63	104.77	157.08	174.73	118.00	148.00	164.00	182.00	220.00	244.00
46	65.51	83.34	97.27	107.84	163.33	183.75	118.00	148.00	164.00	182.00	220.00	244.00
47	68.43	86.29	100.31	113.57	169.62	189.94	118.00	148.00	164.00	182.00	220.00	244.00
48	71.37	89.26	106.03	119.35	175.97	192.00	118.00	148.00	164.00	182.00	220.00	244.00
49	74.34	94.89	109.13	122.52	178.00	192.00	118.00	148.00	164.00	182.00	220.00	244.00
50	77.34	97.92	114.92	128.38	191.64	208.00	126.00	158.00	174.00	192.00	230.00	254.00
51	80.34	101.01	120.82	134.32	201.05	218.00	130.00	162.00	178.00	196.00	236.00	260.00
52	86.06	106.78	124.06	140.31	210.54	230.00	136.00	166.00	182.00	200.00	242.00	268.00
53	89.13	112.60	130.05	146.35	220.00	240.00	142.00	170.00	188.00	206.00	248.00	274.00
54	92.22	115.78	136.09	155.17	229.78	252.00	146.00	176.00	194.00	210.00	254.00	280.00
55	98.06	121.69	142.18	161.32	238.00	261.51	151.57	180.00	198.00	214.00	260.00	286.00
56	103.92	127.58	148.23	170.20	248.00	274.00	157.59	188.00	206.00	222.00	268.00	298.00
57	107.09	133.51	157.08	179.14	260.00	284.00	160.87	198.00	218.00	234.00	282.00	312.00
58	113.03	139.49	163.24	188.15	270.00	296.00	166.95	208.00	232.00	246.00	300.00	332.00
59	119.02	148.25	172.21	197.24	282.00	308.00	170.27	215.11	248.00	262.00	318.00	352.00
60	125.05	154.32	181.26	206.39	294.00	320.00	176.42	221.44	255.41	278.00	338.00	374.00
61	133.75	165.70	192.85	220.84	300.30	325.65	185.19	233.14	267.18	288.60	349.05	386.10
62	142.49	177.13	207.30	232.56	309.70	334.40	194.00	242.07	277.40	298.30	361.00	399.00
63	154.08	188.60	219.00	249.95	318.20	344.10	201.65	253.45	284.90	310.80	373.70	412.55
64	162.93	200.12	236.38	264.61	329.40	356.40	207.00	262.80	295.20	324.00	387.00	426.60
65	174.63	214.48	251.02	282.15	341.25	367.50	213.50	269.50	304.50	336.00	400.75	441.00
66	185.97	231.15	267.94	304.73	355.30	382.50	222.70	280.50	314.50	346.80	416.50	453.90
67	197.31	247.81	287.67	318.45	374.55	402.60	229.35	293.70	325.05	359.70	437.25	466.95
68	211.48	267.26	302.40	332.80	396.80	419.20	240.00	307.20	340.80	377.60	459.20	486.40
69	224.75	286.69	320.85	356.50	420.05	449.50	254.20	323.95	362.70	403.00	483.60	516.15
70	235.50	300.00	339.00	382.50	444.00	481.50	267.00	337.50	381.00	432.00	505.50	550.50
71	247.95	313.20	350.90	407.45	468.35	506.05	281.30	352.35	395.85	459.65	529.25	572.75
72	261.80	327.60	364.00	438.20	497.00	534.80	295.40	369.60	411.60	491.40	557.20	599.20
73	276.75	345.60	382.05	469.80	529.20	567.00	309.15	387.45	432.00	523.80	587.25	626.40
74	291.20	365.30	404.30	504.40	564.20	600.60	321.10	406.90	455.00	556.40	618.80	657.80
75	303.75	386.25	436.25	537.50	598.75	636.25	332.50	426.25	483.75	587.50	652.50	691.25
76	315.60	412.80	476.40	571.20	638.40	680.40	343.20	450.00	518.40	618.00	688.80	733.20
77	327.75	443.90	520.95	604.90	684.25	733.70	353.05	476.10	555.45	646.30	731.40	783.15
78	349.17	489.29	578.56	655.40	751.45	810.21	372.90	517.54	607.94	691.56	795.52	857.67
79	378.55	544.66	646.36	718.68	833.94	904.00	401.15	568.39	671.22	752.58	875.75	950.33
80	413.58	601.16					435.05	621.50				
81	457.65	659.92					475.73	678.00				
82	508.50	722.07					524.32	736.76				
83	565.00	786.48					578.56	797.78				
84	627.15	853.15					637.32	861.06				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.7% Simple Inflation						3.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	38.42	46.33	51.98	58.76	71.25	78.13	93.79	113.78	131.28	150.03	186.00	206.00
30	38.42	46.33	51.98	58.76	73.71	83.34	98.86	118.73	138.00	154.00	186.00	206.00
31	38.42	46.33	51.98	58.76	76.17	88.55	100.00	121.20	138.00	154.00	186.00	206.00
32	38.42	46.33	51.98	58.76	81.08	91.15	100.00	122.00	138.00	154.00	186.00	206.00
33	39.66	46.33	52.97	58.76	83.54	96.36	100.00	122.00	138.00	154.00	186.00	206.00
34	39.66	46.33	55.37	60.63	88.45	101.57	100.00	122.00	138.00	154.00	186.00	206.00
35	42.14	47.37	55.37	63.06	93.37	104.17	100.00	122.00	138.00	154.00	186.00	206.00
36	44.62	49.74	57.78	67.91	95.82	109.38	100.00	122.00	138.00	154.00	186.00	206.00
37	47.10	52.11	62.60	70.33	100.74	114.59	100.00	122.00	138.00	154.00	186.00	206.00
38	47.10	54.48	65.00	72.76	105.65	119.80	100.00	122.00	138.00	154.00	186.00	206.00
39	49.58	56.85	67.41	77.61	110.57	127.61	100.00	122.00	138.00	154.00	186.00	206.00
40	52.06	59.22	69.82	80.03	115.48	132.82	100.00	122.00	138.00	154.00	186.00	206.00
41	54.78	61.84	72.53	82.80	120.93	138.00	100.00	122.00	138.00	154.00	186.00	206.00
42	55.02	64.47	75.25	88.04	124.00	138.00	100.00	122.00	138.00	154.00	186.00	206.00
43	57.78	67.13	80.44	90.87	124.00	138.00	100.00	122.00	138.00	154.00	186.00	206.00
44	60.55	69.81	83.22	93.71	124.00	138.00	100.00	122.00	138.00	154.00	186.00	206.00
45	62.32	72.45	85.72	95.92	142.96	158.34	114.00	142.00	160.00	174.00	210.00	230.00
46	62.59	77.59	90.99	98.73	148.64	166.52	114.00	142.00	160.00	174.00	210.00	230.00
47	65.39	80.34	93.84	103.98	154.37	172.13	114.00	142.00	160.00	174.00	210.00	230.00
48	68.20	83.11	99.19	109.27	160.15	174.00	114.00	142.00	160.00	174.00	210.00	230.00
49	71.04	88.35	102.08	112.16	162.00	174.00	114.00	142.00	160.00	174.00	210.00	230.00
50	74.11	91.80	109.78	118.38	175.84	190.00	120.00	152.00	166.00	184.00	220.00	242.00
51	77.19	94.98	112.43	125.93	183.31	202.00	126.00	156.00	170.00	188.00	226.00	248.00
52	82.88	100.68	115.90	128.89	194.65	210.00	130.00	160.00	176.00	192.00	230.00	254.00
53	84.52	106.43	121.92	134.97	204.00	222.00	136.00	166.00	180.00	196.00	236.00	262.00
54	89.15	109.69	127.99	142.10	211.79	234.00	142.00	170.00	186.00	202.00	242.00	268.00
55	94.95	115.53	132.59	149.91	222.00	241.70	147.59	174.00	192.00	206.00	250.00	276.00
56	100.77	121.36	138.56	158.74	230.00	254.00	153.60	182.00	198.00	214.00	258.00	286.00
57	103.98	125.75	147.26	167.53	242.00	266.00	154.98	190.00	210.00	224.00	272.00	302.00
58	109.89	131.74	153.44	174.95	254.00	276.00	161.05	200.00	222.00	238.00	288.00	320.00
59	112.84	140.36	163.94	182.44	266.00	292.00	164.53	207.29	234.00	252.00	308.00	340.00
60	120.42	148.02	172.87	191.65	278.00	306.00	170.73	210.08	241.77	266.00	326.00	360.00
61	127.53	159.26	184.39	205.90	284.70	312.00	179.46	221.76	253.62	274.95	335.40	370.50
62	136.23	169.07	200.44	216.07	294.50	321.10	188.35	229.03	262.20	283.10	345.80	381.90
63	149.27	180.61	208.97	231.62	303.40	331.15	194.25	240.50	270.10	294.15	355.20	394.05
64	158.13	190.67	226.32	244.76	313.20	340.20	199.80	248.40	277.20	304.20	367.20	405.00
65	166.69	205.01	239.46	262.23	322.00	350.00	206.50	257.25	287.00	313.25	378.00	416.50
66	176.43	221.65	251.60	282.84	334.90	363.80	214.20	266.90	295.80	326.40	391.00	428.40
67	189.35	236.83	269.59	295.35	351.45	376.20	221.10	280.50	306.90	336.60	409.20	440.55
68	203.59	257.88	283.20	310.40	371.20	392.00	232.00	296.00	321.60	355.20	430.40	457.60
69	218.55	277.39	302.25	331.70	392.15	418.50	246.45	311.55	344.10	379.75	454.15	486.70
70	234.00	291.00	325.50	357.00	414.00	450.00	264.00	328.50	367.50	408.00	478.50	520.50
71	246.50	304.50	339.30	387.15	440.80	475.60	278.40	345.10	384.25	437.90	503.15	545.20
72	260.40	320.60	355.60	417.20	470.40	505.40	294.00	362.60	403.20	469.00	532.00	574.00
73	275.40	337.50	373.95	448.20	503.55	538.65	307.80	380.70	423.90	499.50	564.30	604.80
74	289.90	356.20	395.20	479.70	538.20	573.30	319.80	400.40	447.20	529.10	595.40	635.70
75	301.25	376.25	422.50	511.25	571.25	608.75	331.25	418.75	471.25	557.50	626.25	667.50
76	313.20	399.60	454.80	541.20	606.00	646.80	342.00	438.00	499.20	584.40	657.60	703.20
77	324.30	426.65	492.20	569.25	644.00	690.00	351.90	461.15	530.15	608.35	691.15	741.75
78	345.78	466.69	543.53	612.46	699.47	752.58	370.64	497.20	575.17	648.62	744.67	803.43
79	374.03	517.54	604.55	668.96	770.66	832.81	397.76	542.40	631.67	703.99	813.60	881.40
80	407.93	569.52					429.40	592.12				
81	448.61	623.76					468.95	644.10				
82	497.20	682.52					514.15	699.47				
83	550.31	742.41					565.00	757.10				
84	607.94	805.69					620.37	818.12				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.7% Simple Inflation						3.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	35.03	40.68	45.20	49.72	59.76	65.67	86.29	102.59	116.06	130.55	162.00	178.00
30	35.03	40.68	45.20	49.72	61.82	70.05	90.95	107.05	122.00	134.00	162.00	178.00
31	35.03	40.68	45.20	49.72	63.88	74.43	92.00	109.28	122.00	134.00	162.00	178.00
32	35.03	40.68	45.20	49.72	68.00	76.62	92.00	110.00	122.00	134.00	162.00	178.00
33	36.16	40.68	46.06	49.72	70.06	81.00	92.00	110.00	122.00	134.00	162.00	178.00
34	36.16	40.68	48.15	51.30	74.19	85.38	92.00	110.00	122.00	134.00	162.00	178.00
35	38.42	41.60	48.15	53.36	78.31	87.57	92.00	110.00	122.00	134.00	162.00	178.00
36	40.69	43.68	50.25	57.46	80.37	91.94	92.00	110.00	122.00	134.00	162.00	178.00
37	42.95	45.76	54.43	59.51	84.49	96.32	92.00	110.00	122.00	134.00	162.00	178.00
38	42.95	47.84	56.53	61.56	88.61	100.70	92.00	110.00	122.00	134.00	162.00	178.00
39	45.21	49.92	58.62	65.67	92.73	107.27	92.00	110.00	122.00	134.00	162.00	178.00
40	47.47	52.00	60.71	67.72	96.85	111.65	92.00	110.00	122.00	134.00	162.00	178.00
41	49.95	54.29	63.07	70.06	101.43	116.00	92.00	110.00	122.00	134.00	162.00	178.00
42	50.17	56.61	65.44	74.50	104.00	116.00	92.00	110.00	122.00	134.00	162.00	178.00
43	52.68	58.94	69.95	76.89	104.00	116.00	92.00	110.00	122.00	134.00	162.00	178.00
44	55.21	61.30	72.36	79.29	104.00	116.00	92.00	110.00	122.00	134.00	162.00	178.00
45	56.52	64.40	75.37	82.64	121.78	136.50	104.00	126.00	138.00	152.00	184.00	202.00
46	56.77	68.97	80.01	85.06	126.62	143.56	104.00	126.00	138.00	152.00	184.00	202.00
47	59.30	71.41	82.51	89.58	131.50	148.39	104.00	126.00	138.00	152.00	184.00	202.00
48	61.86	73.87	87.21	94.14	136.43	150.00	104.00	126.00	138.00	152.00	184.00	202.00
49	64.43	78.53	89.76	96.63	138.00	150.00	104.00	126.00	138.00	152.00	184.00	202.00
50	67.67	81.09	94.34	101.70	150.15	164.00	110.00	134.00	146.00	160.00	194.00	214.00
51	70.89	82.92	97.32	109.14	157.69	174.00	114.00	138.00	150.00	164.00	198.00	220.00
52	74.91	88.48	101.21	112.58	166.84	182.00	118.00	142.00	154.00	168.00	204.00	226.00
53	75.30	92.55	107.29	117.08	176.00	192.00	122.00	146.00	158.00	172.00	208.00	232.00
54	79.92	95.98	110.16	124.13	183.82	202.00	128.00	150.00	162.00	176.00	214.00	238.00
55	84.05	100.13	115.02	128.73	192.00	210.00	133.62	154.00	168.00	180.00	220.00	244.00
56	89.75	105.80	120.84	137.47	200.00	224.00	137.64	160.00	174.00	188.00	228.00	254.00
57	93.12	110.23	127.63	145.97	210.00	232.00	141.25	168.00	184.00	198.00	242.00	268.00
58	97.33	116.24	133.85	151.84	220.00	244.00	145.34	178.00	196.00	210.00	256.00	284.00
59	102.02	123.02	142.41	159.43	232.00	254.00	149.23	183.82	208.00	222.00	272.00	302.00
60	108.07	129.13	151.05	167.08	244.00	268.00	153.65	187.37	214.47	236.00	288.00	320.00
61	115.09	139.96	160.71	180.99	249.60	274.95	164.19	197.12	224.58	243.75	296.40	329.55
62	123.70	149.75	173.03	189.68	258.40	281.20	169.52	204.83	229.90	252.70	307.80	340.10
63	134.82	158.23	182.22	204.96	266.40	290.45	175.75	214.60	236.80	260.85	316.35	351.50
64	142.16	168.61	196.14	216.65	275.40	300.60	181.80	221.40	246.60	270.00	327.60	361.80
65	150.82	179.78	208.08	230.70	283.50	309.75	187.25	229.25	253.75	280.00	337.75	372.75
66	160.53	194.73	220.56	249.17	295.80	321.30	193.80	238.00	263.50	290.70	350.20	384.20
67	170.26	210.17	238.36	262.35	310.20	331.65	199.65	250.80	272.25	300.30	367.95	394.35
68	183.07	228.18	249.60	275.20	328.00	348.80	209.60	264.00	286.40	316.80	387.20	412.80
69	196.85	246.40	266.60	296.05	348.75	370.45	223.20	280.55	305.35	341.00	409.20	438.65
70	210.00	258.00	288.00	318.00	369.00	400.50	240.00	295.50	328.50	367.50	430.50	469.50
71	221.85	271.15	301.60	345.10	392.95	423.40	253.75	310.30	345.10	395.85	453.85	491.55
72	235.20	285.60	315.00	372.40	420.00	450.80	267.40	326.20	362.60	424.20	480.20	516.60
73	248.40	301.05	332.10	400.95	449.55	480.60	279.45	342.90	380.70	450.90	508.95	544.05
74	261.30	318.50	352.30	430.30	479.70	510.90	291.20	360.10	401.70	479.70	536.90	572.00
75	271.25	336.25	376.25	457.50	510.00	542.50	301.25	377.50	423.75	505.00	565.00	601.25
76	282.00	357.60	405.60	484.80	541.20	577.20	310.80	396.00	450.00	528.00	594.00	633.60
77	292.10	380.65	438.15	509.45	573.85	614.10	319.70	415.15	477.25	549.70	623.30	667.00
78	310.75	415.84	482.51	546.92	621.50	667.83	335.61	447.48	516.41	586.47	670.09	719.81
79	335.61	459.91	535.62	596.64	682.52	735.63	359.34	488.16	566.13	635.06	729.98	787.61
80	364.99	505.11					387.59	529.97				
81	400.02	552.57					420.36	575.17				
82	440.70	601.16					458.78	622.63				
83	484.77	653.14					501.72	672.35				
84	533.36	707.38					548.05	724.33				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.7% Simple Inflation						3.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	37.29	46.33	53.11	59.89	74.70	82.66	91.92	113.78	129.38	150.03	186.00	204.00
30	37.29	46.33	53.11	59.89	77.28	88.17	96.89	118.73	136.00	154.00	186.00	204.00
31	37.29	46.33	53.11	59.89	79.85	93.68	98.00	121.20	136.00	154.00	186.00	204.00
32	37.29	46.33	53.11	59.89	85.00	96.44	98.00	122.00	136.00	154.00	186.00	204.00
33	38.50	46.33	54.12	59.89	87.58	101.95	98.00	122.00	136.00	154.00	186.00	204.00
34	38.50	46.33	56.58	61.80	92.73	107.46	98.00	122.00	136.00	154.00	186.00	204.00
35	40.90	47.37	56.58	64.27	97.88	110.21	98.00	122.00	136.00	154.00	186.00	204.00
36	43.31	49.74	59.04	69.21	100.46	115.72	98.00	122.00	136.00	154.00	186.00	204.00
37	45.72	52.11	63.96	71.68	105.61	121.23	98.00	122.00	136.00	154.00	186.00	204.00
38	45.72	54.48	66.42	74.16	110.76	126.74	98.00	122.00	136.00	154.00	186.00	204.00
39	48.12	56.85	68.88	79.10	115.91	135.01	98.00	122.00	136.00	154.00	186.00	204.00
40	50.53	59.22	71.34	81.57	121.07	140.52	98.00	122.00	136.00	154.00	186.00	204.00
41	53.17	61.84	74.10	84.40	126.79	146.00	98.00	122.00	136.00	154.00	186.00	204.00
42	53.40	64.47	76.89	89.73	130.00	146.00	98.00	122.00	136.00	154.00	186.00	204.00
43	56.08	67.13	82.19	92.61	130.00	146.00	98.00	122.00	136.00	154.00	186.00	204.00
44	58.77	69.81	85.03	95.51	130.00	146.00	98.00	122.00	136.00	154.00	186.00	204.00
45	62.32	73.79	90.15	100.34	148.26	171.09	116.00	140.00	154.00	172.00	208.00	228.00
46	62.59	79.03	95.70	103.28	154.15	179.92	116.00	140.00	154.00	172.00	208.00	228.00
47	65.39	81.83	98.69	108.78	160.09	185.98	116.00	140.00	154.00	172.00	208.00	228.00
48	68.20	84.65	104.32	114.31	166.08	188.00	116.00	140.00	154.00	172.00	208.00	228.00
49	71.04	89.99	107.37	117.34	168.00	188.00	116.00	140.00	154.00	172.00	208.00	228.00
50	75.73	91.80	113.21	125.05	181.77	204.00	124.00	146.00	160.00	180.00	216.00	244.00
51	78.77	94.98	119.14	132.64	189.22	214.00	128.00	152.00	166.00	184.00	222.00	244.00
52	82.88	100.68	120.80	133.78	198.62	222.00	130.00	156.00	170.00	188.00	226.00	250.00
53	82.98	106.43	126.80	139.85	208.00	230.00	134.00	160.00	176.00	192.00	232.00	256.00
54	87.61	109.69	131.23	145.37	215.79	240.00	138.00	164.00	180.00	198.00	238.00	262.00
55	91.83	113.99	134.19	151.54	224.00	245.66	141.60	170.00	186.00	202.00	244.00	270.00
56	97.62	119.80	140.17	158.74	234.00	258.00	147.61	176.00	194.00	208.00	252.00	280.00
57	100.88	124.20	147.26	167.53	242.00	266.00	149.10	186.00	206.00	218.00	264.00	294.00
58	106.75	128.64	151.81	174.95	252.00	276.00	155.16	194.00	216.00	230.00	280.00	310.00
59	109.74	137.21	158.97	182.44	262.00	286.00	156.88	199.47	230.00	244.00	296.00	328.00
60	115.79	141.72	166.16	190.01	270.00	294.00	163.14	202.51	235.92	256.00	310.00	344.00
61	121.31	151.22	175.94	200.92	274.95	298.35	169.92	212.29	243.94	261.30	317.85	351.00
62	128.40	159.41	186.74	209.47	279.30	302.10	173.28	217.86	250.80	269.80	324.90	359.10
63	138.03	167.82	193.92	223.29	284.90	307.10	179.45	227.55	255.30	277.50	333.00	368.15
64	145.35	174.91	207.88	233.18	289.80	313.20	181.80	230.40	261.00	284.40	340.20	376.20
65	152.40	186.09	217.99	245.63	295.75	320.25	185.50	234.50	264.25	292.25	348.25	383.25
66	160.53	201.07	231.99	264.32	306.00	331.50	190.40	241.40	272.00	302.60	360.40	396.10
67	171.85	214.88	253.15	278.85	323.40	349.80	199.65	252.45	285.45	316.80	377.85	414.15
68	183.07	231.31	268.80	294.40	344.00	372.80	209.60	265.60	300.80	334.40	398.40	436.80
69	195.30	249.50	282.10	313.10	365.80	396.80	220.10	280.55	316.20	353.40	420.05	458.80
70	205.50	261.00	295.50	333.00	385.50	418.50	232.50	294.00	331.50	376.50	439.50	478.50
71	216.05	272.60	305.95	355.25	407.45	440.80	245.05	307.40	345.10	400.20	461.10	498.80
72	229.60	285.60	317.80	380.80	432.60	466.20	257.60	322.00	358.40	427.00	484.40	520.80
73	241.65	301.05	332.10	409.05	460.35	492.75	268.65	337.50	375.30	456.30	510.30	545.40
74	253.50	317.20	352.30	439.40	490.10	522.60	280.80	353.60	395.20	484.90	538.20	572.00
75	263.75	336.25	380.00	467.50	521.25	553.75	290.00	371.25	421.25	511.25	567.50	601.25
76	274.80	358.80	415.20	496.80	555.60	591.60	298.80	391.20	451.20	537.60	600.00	637.20
77	285.20	386.40	453.10	526.70	595.70	638.25	307.05	414.00	484.15	562.35	635.95	680.80
78	303.97	426.01	503.98	569.52	653.14	705.12	324.31	449.74	528.84	602.29	691.56	746.93
79	329.96	473.47	562.74	624.89	725.46	786.48	349.17	494.94	584.21	654.27	761.62	827.16
80	360.47	523.19					378.55	541.27				
81	397.76	575.17					414.71	589.86				
82	441.83	628.28					456.52	640.71				
83	491.55	683.65					503.98	693.82				
84	545.79	741.28					554.83	749.19				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.7% Simple Inflation						3.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	36.16	44.07	49.72	55.37	67.81	74.73	88.17	108.18	123.67	142.24	176.00	194.00
30	36.16	44.07	49.72	55.37	70.14	79.72	92.93	112.89	130.00	146.00	176.00	194.00
31	36.16	44.07	49.72	55.37	72.48	84.70	94.00	115.24	130.00	146.00	176.00	194.00
32	36.16	44.07	49.72	55.37	77.16	87.19	94.00	116.00	130.00	146.00	176.00	194.00
33	37.33	44.07	50.66	55.37	79.50	92.17	94.00	116.00	130.00	146.00	176.00	194.00
34	37.33	44.07	52.97	57.13	84.17	97.15	94.00	116.00	130.00	146.00	176.00	194.00
35	39.66	45.06	52.97	59.42	88.85	99.64	94.00	116.00	130.00	146.00	176.00	194.00
36	42.00	47.32	55.27	63.99	91.19	104.63	94.00	116.00	130.00	146.00	176.00	194.00
37	44.33	49.57	59.88	66.27	95.86	109.61	94.00	116.00	130.00	146.00	176.00	194.00
38	44.33	51.82	62.18	68.56	100.54	114.59	94.00	116.00	130.00	146.00	176.00	194.00
39	46.66	54.08	64.48	73.13	105.22	122.06	94.00	116.00	130.00	146.00	176.00	194.00
40	49.00	56.33	66.78	75.42	109.89	127.05	94.00	116.00	130.00	146.00	176.00	194.00
41	51.56	58.82	69.37	78.03	115.08	132.00	94.00	116.00	130.00	146.00	176.00	194.00
42	51.78	61.33	71.98	82.96	118.00	132.00	94.00	116.00	130.00	146.00	176.00	194.00
43	54.38	63.86	76.94	85.62	118.00	132.00	94.00	116.00	130.00	146.00	176.00	194.00
44	56.99	66.40	79.60	88.31	118.00	132.00	94.00	116.00	130.00	146.00	176.00	194.00
45	60.87	68.42	84.24	92.97	135.90	154.70	112.00	134.00	148.00	164.00	196.00	214.00
46	61.14	73.28	89.42	95.69	141.30	162.70	112.00	134.00	148.00	164.00	196.00	214.00
47	63.86	75.87	92.22	100.78	146.75	168.18	112.00	134.00	148.00	164.00	196.00	214.00
48	66.61	78.49	97.47	105.91	152.24	170.00	112.00	134.00	148.00	164.00	196.00	214.00
49	69.39	83.44	100.32	108.71	154.00	170.00	112.00	134.00	148.00	164.00	196.00	214.00
50	72.50	87.21	108.06	116.71	165.96	186.00	118.00	142.00	156.00	172.00	206.00	230.00
51	75.62	88.95	110.75	122.57	173.45	194.00	124.00	146.00	160.00	176.00	210.00	230.00
52	79.69	94.58	112.64	124.00	182.73	202.00	128.00	150.00	164.00	180.00	216.00	236.00
53	81.45	100.26	117.04	130.09	192.00	212.00	132.00	154.00	170.00	184.00	222.00	244.00
54	84.54	102.07	121.51	135.57	199.80	220.00	136.00	160.00	174.00	190.00	228.00	250.00
55	88.72	107.83	124.60	140.14	208.00	227.83	139.61	164.00	180.00	194.00	234.00	258.00
56	94.48	113.58	130.50	147.29	216.00	238.00	143.62	170.00	188.00	200.00	244.00	270.00
57	97.77	117.99	137.45	155.92	226.00	250.00	145.17	178.00	196.00	210.00	256.00	284.00
58	103.61	122.44	143.65	163.40	236.00	260.00	151.23	186.00	206.00	222.00	270.00	300.00
59	106.65	130.90	152.34	169.29	246.00	270.00	153.05	191.64	218.00	234.00	284.00	316.00
60	111.16	135.43	159.44	176.90	256.00	282.00	157.45	193.05	222.27	246.00	300.00	332.00
61	116.64	144.79	169.17	187.63	259.35	284.70	164.19	202.81	230.39	251.55	304.20	339.30
62	123.70	152.97	179.89	194.63	266.00	290.70	167.63	206.69	237.50	256.50	311.60	345.80
63	133.22	159.83	185.56	206.63	270.10	294.15	172.05	214.60	240.50	260.85	316.35	351.50
64	138.97	167.03	199.50	216.65	275.40	300.60	176.40	219.60	244.80	266.40	322.20	356.40
65	144.47	178.20	208.08	227.38	280.00	304.50	180.25	222.25	250.25	273.00	329.00	362.25
66	154.18	191.57	220.56	245.80	289.00	314.50	185.30	229.50	256.70	280.50	336.60	372.30
67	167.08	205.47	241.65	259.05	301.95	330.00	194.70	240.90	270.60	293.70	353.10	389.40
68	179.92	223.50	256.00	273.60	320.00	348.80	204.80	256.00	286.40	312.00	372.80	409.60
69	192.20	240.20	269.70	291.40	341.00	370.45	217.00	271.25	303.80	331.70	393.70	430.90
70	204.00	253.50	283.50	310.50	361.50	391.50	229.50	285.00	319.50	355.50	415.50	453.00
71	214.60	265.35	295.80	333.50	382.80	414.70	242.15	300.15	334.95	379.90	437.90	474.15
72	228.20	278.60	309.40	361.20	410.20	441.00	256.20	315.00	351.40	407.40	463.40	499.80
73	240.30	294.30	325.35	390.15	438.75	469.80	267.30	332.10	369.90	434.70	491.40	526.50
74	252.20	310.70	344.50	418.60	468.00	499.20	279.50	348.40	388.70	460.20	518.70	553.80
75	262.50	327.50	367.50	445.00	497.50	530.00	288.75	363.75	410.00	485.00	545.00	581.25
76	272.40	346.80	396.00	470.40	528.00	562.80	297.60	381.60	434.40	507.60	572.40	612.00
77	282.90	371.45	427.80	495.65	560.05	600.30	305.90	401.35	461.15	530.15	601.45	646.30
78	300.58	405.67	472.34	533.36	609.07	655.40	323.18	431.66	500.59	565.00	648.62	699.47
79	325.44	449.74	525.45	581.95	670.09	724.33	346.91	472.34	549.18	612.46	708.51	767.27
80	354.82	494.94					374.03	515.28				
81	390.98	543.53					407.93	560.48				
82	431.66	593.25					447.48	607.94				
83	477.99	646.36					491.55	658.79				
84	528.84	700.60					540.14	711.90				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.7% Simple Inflation						3.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	32.77	38.42	42.94	46.33	57.46	62.28	82.54	96.99	108.45	122.76	152.00	168.00
30	32.77	38.42	42.94	46.33	59.44	66.43	87.00	101.21	114.00	126.00	152.00	168.00
31	32.77	38.42	42.94	46.33	61.43	70.58	88.00	103.32	114.00	126.00	152.00	168.00
32	32.77	38.42	42.94	46.33	65.39	72.66	88.00	104.00	114.00	126.00	152.00	168.00
33	33.83	38.42	43.76	46.33	67.37	76.81	88.00	104.00	114.00	126.00	152.00	168.00
34	33.83	38.42	45.74	47.81	71.33	80.96	88.00	104.00	114.00	126.00	152.00	168.00
35	35.95	39.29	45.74	49.72	75.30	83.04	88.00	104.00	114.00	126.00	152.00	168.00
36	38.06	41.25	47.73	53.54	77.28	87.19	88.00	104.00	114.00	126.00	152.00	168.00
37	40.17	43.21	51.71	55.45	81.24	91.34	88.00	104.00	114.00	126.00	152.00	168.00
38	40.17	45.18	53.70	57.37	85.20	95.49	88.00	104.00	114.00	126.00	152.00	168.00
39	42.29	47.14	55.69	61.19	89.17	101.72	88.00	104.00	114.00	126.00	152.00	168.00
40	44.40	49.11	57.68	63.10	93.13	105.87	88.00	104.00	114.00	126.00	152.00	168.00
41	46.72	51.28	59.91	65.29	97.53	110.00	88.00	104.00	114.00	126.00	152.00	168.00
42	46.93	53.47	62.17	69.42	100.00	110.00	88.00	104.00	114.00	126.00	152.00	168.00
43	49.28	55.67	66.45	71.64	100.00	110.00	88.00	104.00	114.00	126.00	152.00	168.00
44	51.65	57.89	68.75	73.89	100.00	110.00	88.00	104.00	114.00	126.00	152.00	168.00
45	53.62	60.37	73.90	79.69	114.72	131.04	102.00	120.00	128.00	142.00	172.00	190.00
46	53.86	64.66	78.44	82.02	119.28	137.81	102.00	120.00	128.00	142.00	172.00	190.00
47	56.26	66.95	80.89	86.38	123.88	142.46	102.00	120.00	128.00	142.00	172.00	190.00
48	58.68	69.26	85.50	90.78	128.52	144.00	102.00	120.00	128.00	142.00	172.00	190.00
49	61.13	73.63	88.00	93.18	130.00	144.00	102.00	120.00	128.00	142.00	172.00	190.00
50	66.06	76.50	92.62	98.37	142.25	160.00	108.00	126.00	134.00	150.00	180.00	204.00
51	67.74	78.39	95.65	104.10	147.83	168.00	112.00	130.00	138.00	154.00	186.00	204.00
52	71.72	82.37	97.95	106.05	156.91	176.00	116.00	132.00	142.00	158.00	190.00	210.00
53	72.23	87.92	102.41	110.58	166.00	182.00	120.00	136.00	146.00	162.00	196.00	216.00
54	75.31	89.88	105.30	115.97	171.83	192.00	122.00	140.00	152.00	166.00	202.00	222.00
55	79.38	93.96	108.63	120.58	180.00	198.11	125.65	146.00	158.00	170.00	208.00	230.00
56	83.45	99.58	112.78	127.65	188.00	208.00	129.66	150.00	164.00	176.00	216.00	240.00
57	86.91	104.02	119.45	134.36	196.00	218.00	131.44	158.00	172.00	184.00	226.00	252.00
58	92.62	108.49	124.06	140.29	206.00	226.00	135.52	166.00	182.00	196.00	238.00	266.00
59	94.29	115.13	130.82	147.93	214.00	236.00	137.75	170.13	192.00	206.00	252.00	280.00
60	98.81	119.68	139.30	153.97	224.00	246.00	142.27	172.23	196.92	216.00	266.00	296.00
61	104.20	127.09	145.49	162.73	228.15	249.60	147.01	180.06	205.22	222.30	271.05	302.25
62	111.18	133.65	155.90	169.89	231.80	254.60	150.68	184.34	210.90	228.00	277.40	307.80
63	120.38	140.65	162.16	181.63	236.80	259.00	155.40	192.40	214.60	233.10	283.05	312.65
64	126.19	148.12	172.67	190.18	243.00	264.60	158.40	196.20	217.80	237.60	288.00	318.60
65	131.77	156.13	181.66	200.82	246.75	269.50	162.75	199.50	220.50	243.25	294.00	323.75
66	139.87	167.82	192.78	215.50	255.00	277.10	168.30	205.70	227.80	251.60	302.60	333.20
67	149.57	181.94	210.41	227.70	267.30	292.05	176.55	216.15	239.25	264.00	316.80	349.80
68	160.98	196.93	225.60	241.60	283.20	308.80	185.60	228.80	254.40	280.00	334.40	368.00
69	172.05	213.86	238.70	258.85	302.25	328.60	196.85	243.35	271.25	297.60	354.95	389.05
70	183.00	225.00	250.50	276.00	321.00	348.00	208.50	256.50	286.50	319.50	375.00	408.00
71	192.85	236.35	262.45	298.70	342.20	369.75	220.40	269.70	300.15	343.65	395.85	427.75
72	204.40	249.20	274.40	323.40	365.40	392.00	232.40	284.20	315.00	368.20	418.60	450.80
73	216.00	261.90	288.90	348.30	391.50	418.50	243.00	298.35	330.75	392.85	442.80	473.85
74	227.50	276.90	306.80	374.40	417.30	444.60	253.50	313.30	349.70	417.30	466.70	497.90
75	236.25	292.50	327.50	397.50	443.75	472.50	262.50	328.75	368.75	438.75	491.25	523.75
76	244.80	310.80	352.80	421.20	471.60	501.60	270.00	344.40	391.20	459.60	516.00	550.80
77	254.15	331.20	380.65	442.75	499.10	533.60	277.15	361.10	415.15	479.55	541.65	580.75
78	270.07	361.60	419.23	475.73	541.27	580.82	292.67	388.72	449.74	510.76	583.08	627.15
79	291.54	400.02	465.56	518.67	594.38	639.58	313.01	423.75	492.68	552.57	635.06	684.78
80	317.53	439.57					336.74	461.04				
81	348.04	480.25					366.12	500.59				
82	383.07	523.19					398.89	541.27				
83	421.49	568.39					436.18	585.34				
84	463.30	614.72					476.86	629.41				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.7% Simple Inflation						3.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	35.00	44.00	49.00	55.00	78.15	84.92	97.55	121.24	136.99	157.83	196.00	216.00
30	35.73	44.00	49.00	55.00	80.84	90.59	102.82	126.51	144.00	162.00	196.00	216.00
31	38.28	44.00	51.29	56.43	83.54	96.25	104.00	129.15	144.00	162.00	196.00	216.00
32	38.28	44.00	53.86	59.00	88.93	99.08	104.00	130.00	144.00	162.00	196.00	216.00
33	40.83	45.76	56.42	61.56	91.62	104.74	104.00	130.00	144.00	162.00	196.00	216.00
34	40.83	48.30	58.99	64.13	97.01	110.40	104.00	130.00	144.00	162.00	196.00	216.00
35	43.38	50.84	58.99	66.69	102.40	113.23	104.00	130.00	144.00	162.00	196.00	216.00
36	45.93	53.38	61.55	71.82	105.10	118.89	104.00	130.00	144.00	162.00	196.00	216.00
37	48.49	55.92	66.68	74.39	110.49	124.55	104.00	130.00	144.00	162.00	196.00	216.00
38	48.49	58.47	69.24	76.95	115.88	130.22	104.00	130.00	144.00	162.00	196.00	216.00
39	51.04	61.01	71.81	82.08	121.26	138.71	104.00	130.00	144.00	162.00	196.00	216.00
40	53.59	63.55	74.37	84.65	126.65	144.37	104.00	130.00	144.00	162.00	196.00	216.00
41	56.39	66.36	77.26	87.58	132.64	150.00	104.00	130.00	144.00	162.00	196.00	216.00
42	56.64	69.19	80.16	93.12	136.00	150.00	104.00	130.00	144.00	162.00	196.00	216.00
43	59.47	72.04	85.69	96.11	136.00	150.00	104.00	130.00	144.00	162.00	196.00	216.00
44	62.33	74.92	88.65	99.12	136.00	150.00	104.00	130.00	144.00	162.00	196.00	216.00
45	65.22	77.81	91.63	104.77	157.08	174.73	118.00	148.00	164.00	182.00	220.00	244.00
46	65.51	83.34	97.27	107.84	163.33	183.75	118.00	148.00	164.00	182.00	220.00	244.00
47	68.43	86.29	100.31	113.57	169.62	189.94	118.00	148.00	164.00	182.00	220.00	244.00
48	71.37	89.26	106.03	119.35	175.97	192.00	118.00	148.00	164.00	182.00	220.00	244.00
49	74.34	94.89	109.13	122.52	178.00	192.00	118.00	148.00	164.00	182.00	220.00	244.00
50	77.34	97.92	114.92	128.38	191.64	208.00	126.00	158.00	174.00	192.00	230.00	254.00
51	80.34	101.01	120.82	134.32	201.05	218.00	130.00	162.00	178.00	196.00	236.00	260.00
52	86.06	106.78	124.06	140.31	210.54	230.00	136.00	166.00	182.00	200.00	242.00	268.00
53	89.13	112.60	130.05	146.35	220.00	240.00	142.00	170.00	188.00	206.00	248.00	274.00
54	92.22	115.78	136.09	155.17	229.78	252.00	146.00	176.00	194.00	210.00	254.00	280.00
55	98.06	121.69	142.18	161.32	238.00	261.51	151.57	180.00	198.00	214.00	260.00	286.00
56	103.92	127.58	148.23	170.20	248.00	274.00	157.59	188.00	206.00	222.00	268.00	298.00
57	107.09	133.51	157.08	179.14	260.00	284.00	160.87	198.00	218.00	234.00	282.00	312.00
58	113.03	139.49	163.24	188.15	270.00	296.00	166.95	208.00	232.00	246.00	300.00	332.00
59	119.02	148.25	172.21	197.24	282.00	308.00	170.27	215.11	248.00	262.00	318.00	352.00
60	125.05	154.32	181.26	206.39	294.00	320.00	176.42	221.44	255.41	278.00	338.00	374.00
61	133.75	165.70	192.85	220.84	300.30	325.65	185.19	233.14	267.18	288.60	349.05	386.10
62	142.49	177.13	207.30	232.56	309.70	334.40	194.00	242.07	277.40	298.30	361.00	399.00
63	154.08	188.60	219.00	249.95	318.20	344.10	201.65	253.45	284.90	310.80	373.70	412.55
64	162.93	200.12	236.38	264.61	329.40	356.40	207.00	262.80	295.20	324.00	387.00	426.60
65	174.63	214.48	251.02	282.15	341.25	367.50	213.50	269.50	304.50	336.00	400.75	441.00
66	185.97	231.15	267.94	304.73	355.30	382.50	222.70	280.50	314.50	346.80	416.50	453.90
67	197.31	247.81	287.67	318.45	374.55	402.60	229.35	293.70	325.05	359.70	437.25	466.95
68	211.48	267.26	302.40	332.80	396.80	419.20	240.00	307.20	340.80	377.60	459.20	486.40
69	224.75	286.69	320.85	356.50	420.05	449.50	254.20	323.95	362.70	403.00	483.60	516.15
70	235.50	300.00	339.00	382.50	444.00	481.50	267.00	337.50	381.00	432.00	505.50	550.50
71	247.95	313.20	350.90	407.45	468.35	506.05	281.30	352.35	395.85	459.65	529.25	572.75
72	261.80	327.60	364.00	438.20	497.00	534.80	295.40	369.60	411.60	491.40	557.20	599.20
73	276.75	345.60	382.05	469.80	529.20	567.00	309.15	387.45	432.00	523.80	587.25	626.40
74	291.20	365.30	404.30	504.40	564.20	600.60	321.10	406.90	455.00	556.40	618.80	657.80
75	303.75	386.25	436.25	537.50	598.75	636.25	332.50	426.25	483.75	587.50	652.50	691.25
76	315.60	412.80	476.40	571.20	638.40	680.40	343.20	450.00	518.40	618.00	688.80	733.20
77	327.75	443.90	520.95	604.90	684.25	733.70	353.05	476.10	555.45	646.30	731.40	783.15
78	339.90	476.30	563.20	638.00	731.50	788.70	363.00	503.80	591.80	673.20	774.40	834.90
79	351.75	506.10	600.60	667.80	774.90	840.00	372.75	528.15	623.70	699.30	813.75	883.05
80	366.00	532.00					385.00	550.00				
81	405.00	584.00					421.00	600.00				
82	450.00	639.00					464.00	652.00				
83	500.00	696.00					512.00	706.00				
84	555.00	755.00					564.00	762.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.7% Simple Inflation						3.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	34.00	41.00	46.00	52.00	71.25	78.13	93.79	113.78	131.28	150.03	186.00	206.00
30	34.71	41.00	46.00	52.00	73.71	83.34	98.86	118.73	138.00	154.00	186.00	206.00
31	37.19	41.00	48.15	53.36	76.17	88.55	100.00	121.20	138.00	154.00	186.00	206.00
32	37.19	41.00	50.56	55.78	81.08	91.15	100.00	122.00	138.00	154.00	186.00	206.00
33	39.66	42.64	52.97	58.21	83.54	96.36	100.00	122.00	138.00	154.00	186.00	206.00
34	39.66	45.01	55.37	60.63	88.45	101.57	100.00	122.00	138.00	154.00	186.00	206.00
35	42.14	47.37	55.37	63.06	93.37	104.17	100.00	122.00	138.00	154.00	186.00	206.00
36	44.62	49.74	57.78	67.91	95.82	109.38	100.00	122.00	138.00	154.00	186.00	206.00
37	47.10	52.11	62.60	70.33	100.74	114.59	100.00	122.00	138.00	154.00	186.00	206.00
38	47.10	54.48	65.00	72.76	105.65	119.80	100.00	122.00	138.00	154.00	186.00	206.00
39	49.58	56.85	67.41	77.61	110.57	127.61	100.00	122.00	138.00	154.00	186.00	206.00
40	52.06	59.22	69.82	80.03	115.48	132.82	100.00	122.00	138.00	154.00	186.00	206.00
41	54.78	61.84	72.53	82.80	120.93	138.00	100.00	122.00	138.00	154.00	186.00	206.00
42	55.02	64.47	75.25	88.04	124.00	138.00	100.00	122.00	138.00	154.00	186.00	206.00
43	57.78	67.13	80.44	90.87	124.00	138.00	100.00	122.00	138.00	154.00	186.00	206.00
44	60.55	69.81	83.22	93.71	124.00	138.00	100.00	122.00	138.00	154.00	186.00	206.00
45	62.32	72.45	85.72	95.92	142.96	158.34	114.00	142.00	160.00	174.00	210.00	230.00
46	62.59	77.59	90.99	98.73	148.64	166.52	114.00	142.00	160.00	174.00	210.00	230.00
47	65.39	80.34	93.84	103.98	154.37	172.13	114.00	142.00	160.00	174.00	210.00	230.00
48	68.20	83.11	99.19	109.27	160.15	174.00	114.00	142.00	160.00	174.00	210.00	230.00
49	71.04	88.35	102.08	112.16	162.00	174.00	114.00	142.00	160.00	174.00	210.00	230.00
50	74.11	91.80	109.78	118.38	175.84	190.00	120.00	152.00	166.00	184.00	220.00	242.00
51	77.19	94.98	112.43	125.93	183.31	202.00	126.00	156.00	170.00	188.00	226.00	248.00
52	82.88	100.68	115.90	128.89	194.65	210.00	130.00	160.00	176.00	192.00	230.00	254.00
53	84.52	106.43	121.92	134.97	204.00	222.00	136.00	166.00	180.00	196.00	236.00	262.00
54	89.15	109.69	127.99	142.10	211.79	234.00	142.00	170.00	186.00	202.00	242.00	268.00
55	94.95	115.53	132.59	149.91	222.00	241.70	147.59	174.00	192.00	206.00	250.00	276.00
56	100.77	121.36	138.56	158.74	230.00	254.00	153.60	182.00	198.00	214.00	258.00	286.00
57	103.98	125.75	147.26	167.53	242.00	266.00	154.98	190.00	210.00	224.00	272.00	302.00
58	109.89	131.74	153.44	174.95	254.00	276.00	161.05	200.00	222.00	238.00	288.00	320.00
59	112.84	140.36	163.94	182.44	266.00	292.00	164.53	207.29	234.00	252.00	308.00	340.00
60	120.42	148.02	172.87	191.65	278.00	306.00	170.73	210.08	241.77	266.00	326.00	360.00
61	127.53	159.26	184.39	205.90	284.70	312.00	179.46	221.76	253.62	274.95	335.40	370.50
62	136.23	169.07	200.44	216.07	294.50	321.10	188.35	229.03	262.20	283.10	345.80	381.90
63	149.27	180.61	208.97	231.62	303.40	331.15	194.25	240.50	270.10	294.15	355.20	394.05
64	158.13	190.67	226.32	244.76	313.20	340.20	199.80	248.40	277.20	304.20	367.20	405.00
65	166.69	205.01	239.46	262.23	322.00	350.00	206.50	257.25	287.00	313.25	378.00	416.50
66	176.43	221.65	251.60	282.84	334.90	363.80	214.20	266.90	295.80	326.40	391.00	428.40
67	189.35	236.83	269.59	295.35	351.45	376.20	221.10	280.50	306.90	336.60	409.20	440.55
68	203.59	257.88	283.20	310.40	371.20	392.00	232.00	296.00	321.60	355.20	430.40	457.60
69	218.55	277.39	302.25	331.70	392.15	418.50	246.45	311.55	344.10	379.75	454.15	486.70
70	234.00	291.00	325.50	357.00	414.00	450.00	264.00	328.50	367.50	408.00	478.50	520.50
71	246.50	304.50	339.30	387.15	440.80	475.60	278.40	345.10	384.25	437.90	503.15	545.20
72	260.40	320.60	355.60	417.20	470.40	505.40	294.00	362.60	403.20	469.00	532.00	574.00
73	275.40	337.50	373.95	448.20	503.55	538.65	307.80	380.70	423.90	499.50	564.30	604.80
74	289.90	356.20	395.20	479.70	538.20	573.30	319.80	400.40	447.20	529.10	595.40	635.70
75	301.25	376.25	422.50	511.25	571.25	608.75	331.25	418.75	471.25	557.50	626.25	667.50
76	313.20	399.60	454.80	541.20	606.00	646.80	342.00	438.00	499.20	584.40	657.60	703.20
77	324.30	426.65	492.20	569.25	644.00	690.00	351.90	461.15	530.15	608.35	691.15	741.75
78	336.60	454.30	529.10	596.20	680.90	732.60	360.80	484.00	559.90	631.40	724.90	782.10
79	347.55	480.90	561.75	621.60	716.10	773.85	369.60	504.00	586.95	654.15	756.00	819.00
80	361.00	504.00					380.00	524.00				
81	397.00	552.00					415.00	570.00				
82	440.00	604.00					455.00	619.00				
83	487.00	657.00					500.00	670.00				
84	538.00	713.00					549.00	724.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.7% Simple Inflation						3.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	31.00	36.00	40.00	44.00	59.76	65.67	86.29	102.59	116.06	130.55	162.00	178.00
30	31.64	36.00	40.00	44.00	61.82	70.05	90.95	107.05	122.00	134.00	162.00	178.00
31	33.90	36.00	41.87	45.15	63.88	74.43	92.00	109.28	122.00	134.00	162.00	178.00
32	33.90	36.00	43.96	47.20	68.00	76.62	92.00	110.00	122.00	134.00	162.00	178.00
33	36.16	37.44	46.06	49.25	70.06	81.00	92.00	110.00	122.00	134.00	162.00	178.00
34	36.16	39.52	48.15	51.30	74.19	85.38	92.00	110.00	122.00	134.00	162.00	178.00
35	38.42	41.60	48.15	53.36	78.31	87.57	92.00	110.00	122.00	134.00	162.00	178.00
36	40.69	43.68	50.25	57.46	80.37	91.94	92.00	110.00	122.00	134.00	162.00	178.00
37	42.95	45.76	54.43	59.51	84.49	96.32	92.00	110.00	122.00	134.00	162.00	178.00
38	42.95	47.84	56.53	61.56	88.61	100.70	92.00	110.00	122.00	134.00	162.00	178.00
39	45.21	49.92	58.62	65.67	92.73	107.27	92.00	110.00	122.00	134.00	162.00	178.00
40	47.47	52.00	60.71	67.72	96.85	111.65	92.00	110.00	122.00	134.00	162.00	178.00
41	49.95	54.29	63.07	70.06	101.43	116.00	92.00	110.00	122.00	134.00	162.00	178.00
42	50.17	56.61	65.44	74.50	104.00	116.00	92.00	110.00	122.00	134.00	162.00	178.00
43	52.68	58.94	69.95	76.89	104.00	116.00	92.00	110.00	122.00	134.00	162.00	178.00
44	55.21	61.30	72.36	79.29	104.00	116.00	92.00	110.00	122.00	134.00	162.00	178.00
45	56.52	64.40	75.37	82.64	121.78	136.50	104.00	126.00	138.00	152.00	184.00	202.00
46	56.77	68.97	80.01	85.06	126.62	143.56	104.00	126.00	138.00	152.00	184.00	202.00
47	59.30	71.41	82.51	89.58	131.50	148.39	104.00	126.00	138.00	152.00	184.00	202.00
48	61.86	73.87	87.21	94.14	136.43	150.00	104.00	126.00	138.00	152.00	184.00	202.00
49	64.43	78.53	89.76	96.63	138.00	150.00	104.00	126.00	138.00	152.00	184.00	202.00
50	67.67	81.09	94.34	101.70	150.15	164.00	110.00	134.00	146.00	160.00	194.00	214.00
51	70.89	82.92	97.32	109.14	157.69	174.00	114.00	138.00	150.00	164.00	198.00	220.00
52	74.91	88.48	101.21	112.58	166.84	182.00	118.00	142.00	154.00	168.00	204.00	226.00
53	75.30	92.55	107.29	117.08	176.00	192.00	122.00	146.00	158.00	172.00	208.00	232.00
54	79.92	95.98	110.16	124.13	183.82	202.00	128.00	150.00	162.00	176.00	214.00	238.00
55	84.05	100.13	115.02	128.73	192.00	210.00	133.62	154.00	168.00	180.00	220.00	244.00
56	89.75	105.80	120.84	137.47	200.00	224.00	137.64	160.00	174.00	188.00	228.00	254.00
57	93.12	110.23	127.63	145.97	210.00	232.00	141.25	168.00	184.00	198.00	242.00	268.00
58	97.33	116.24	133.85	151.84	220.00	244.00	145.34	178.00	196.00	210.00	256.00	284.00
59	102.02	123.02	142.41	159.43	232.00	254.00	149.23	183.82	208.00	222.00	272.00	302.00
60	108.07	129.13	151.05	167.08	244.00	268.00	153.65	187.37	214.47	236.00	288.00	320.00
61	115.09	139.96	160.71	180.99	249.60	274.95	164.19	197.12	224.58	243.75	296.40	329.55
62	123.70	149.75	173.03	189.68	258.40	281.20	169.52	204.83	229.90	252.70	307.80	340.10
63	134.82	158.23	182.22	204.96	266.40	290.45	175.75	214.60	236.80	260.85	316.35	351.50
64	142.16	168.61	196.14	216.65	275.40	300.60	181.80	221.40	246.60	270.00	327.60	361.80
65	150.82	179.78	208.08	230.70	283.50	309.75	187.25	229.25	253.75	280.00	337.75	372.75
66	160.53	194.73	220.56	249.17	295.80	321.30	193.80	238.00	263.50	290.70	350.20	384.20
67	170.26	210.17	238.36	262.35	310.20	331.65	199.65	250.80	272.25	300.30	367.95	394.35
68	183.07	228.18	249.60	275.20	328.00	348.80	209.60	264.00	286.40	316.80	387.20	412.80
69	196.85	246.40	266.60	296.05	348.75	370.45	223.20	280.55	305.35	341.00	409.20	438.65
70	210.00	258.00	288.00	318.00	369.00	400.50	240.00	295.50	328.50	367.50	430.50	469.50
71	221.85	271.15	301.60	345.10	392.95	423.40	253.75	310.30	345.10	395.85	453.85	491.55
72	235.20	285.60	315.00	372.40	420.00	450.80	267.40	326.20	362.60	424.20	480.20	516.60
73	248.40	301.05	332.10	400.95	449.55	480.60	279.45	342.90	380.70	450.90	508.95	544.05
74	261.30	318.50	352.30	430.30	479.70	510.90	291.20	360.10	401.70	479.70	536.90	572.00
75	271.25	336.25	376.25	457.50	510.00	542.50	301.25	377.50	423.75	505.00	565.00	601.25
76	282.00	357.60	405.60	484.80	541.20	577.20	310.80	396.00	450.00	528.00	594.00	633.60
77	292.10	380.65	438.15	509.45	573.85	614.10	319.70	415.15	477.25	549.70	623.30	667.00
78	302.50	404.80	469.70	532.40	605.00	650.10	326.70	435.60	502.70	570.90	652.30	700.70
79	311.85	427.35	497.70	554.40	634.20	683.55	333.90	453.60	526.05	590.10	678.30	731.85
80	323.00	447.00					343.00	469.00				
81	354.00	489.00					372.00	509.00				
82	390.00	532.00					406.00	551.00				
83	429.00	578.00					444.00	595.00				
84	472.00	626.00					485.00	641.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.7% Simple Inflation						3.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	33.00	41.00	47.00	53.00	74.70	82.66	91.92	113.78	129.38	150.03	186.00	204.00
30	33.69	41.00	47.00	53.00	77.28	88.17	96.89	118.73	136.00	154.00	186.00	204.00
31	36.09	41.00	49.20	54.38	79.85	93.68	98.00	121.20	136.00	154.00	186.00	204.00
32	36.09	41.00	51.66	56.85	85.00	96.44	98.00	122.00	136.00	154.00	186.00	204.00
33	38.50	42.64	54.12	59.33	87.58	101.95	98.00	122.00	136.00	154.00	186.00	204.00
34	38.50	45.01	56.58	61.80	92.73	107.46	98.00	122.00	136.00	154.00	186.00	204.00
35	40.90	47.37	56.58	64.27	97.88	110.21	98.00	122.00	136.00	154.00	186.00	204.00
36	43.31	49.74	59.04	69.21	100.46	115.72	98.00	122.00	136.00	154.00	186.00	204.00
37	45.72	52.11	63.96	71.68	105.61	121.23	98.00	122.00	136.00	154.00	186.00	204.00
38	45.72	54.48	66.42	74.16	110.76	126.74	98.00	122.00	136.00	154.00	186.00	204.00
39	48.12	56.85	68.88	79.10	115.91	135.01	98.00	122.00	136.00	154.00	186.00	204.00
40	50.53	59.22	71.34	81.57	121.07	140.52	98.00	122.00	136.00	154.00	186.00	204.00
41	53.17	61.84	74.10	84.40	126.79	146.00	98.00	122.00	136.00	154.00	186.00	204.00
42	53.40	64.47	76.89	89.73	130.00	146.00	98.00	122.00	136.00	154.00	186.00	204.00
43	56.08	67.13	82.19	92.61	130.00	146.00	98.00	122.00	136.00	154.00	186.00	204.00
44	58.77	69.81	85.03	95.51	130.00	146.00	98.00	122.00	136.00	154.00	186.00	204.00
45	62.32	73.79	90.15	100.34	148.26	171.09	116.00	140.00	154.00	172.00	208.00	228.00
46	62.59	79.03	95.70	103.28	154.15	179.92	116.00	140.00	154.00	172.00	208.00	228.00
47	65.39	81.83	98.69	108.78	160.09	185.98	116.00	140.00	154.00	172.00	208.00	228.00
48	68.20	84.65	104.32	114.31	166.08	188.00	116.00	140.00	154.00	172.00	208.00	228.00
49	71.04	89.99	107.37	117.34	168.00	188.00	116.00	140.00	154.00	172.00	208.00	228.00
50	75.73	91.80	113.21	125.05	181.77	204.00	124.00	146.00	160.00	180.00	216.00	244.00
51	78.77	94.98	119.14	132.64	189.22	214.00	128.00	152.00	166.00	184.00	222.00	244.00
52	82.88	100.68	120.80	133.78	198.62	222.00	130.00	156.00	170.00	188.00	226.00	250.00
53	82.98	106.43	126.80	139.85	208.00	230.00	134.00	160.00	176.00	192.00	232.00	256.00
54	87.61	109.69	131.23	145.37	215.79	240.00	138.00	164.00	180.00	198.00	238.00	262.00
55	91.83	113.99	134.19	151.54	224.00	245.66	141.60	170.00	186.00	202.00	244.00	270.00
56	97.62	119.80	140.17	158.74	234.00	258.00	147.61	176.00	194.00	208.00	252.00	280.00
57	100.88	124.20	147.26	167.53	242.00	266.00	149.10	186.00	206.00	218.00	264.00	294.00
58	106.75	128.64	151.81	174.95	252.00	276.00	155.16	194.00	216.00	230.00	280.00	310.00
59	109.74	137.21	158.97	182.44	262.00	286.00	156.88	199.47	230.00	244.00	296.00	328.00
60	115.79	141.72	166.16	190.01	270.00	294.00	163.14	202.51	235.92	256.00	310.00	344.00
61	121.31	151.22	175.94	200.92	274.95	298.35	169.92	212.29	243.94	261.30	317.85	351.00
62	128.40	159.41	186.74	209.47	279.30	302.10	173.28	217.86	250.80	269.80	324.90	359.10
63	138.03	167.82	193.92	223.29	284.90	307.10	179.45	227.55	255.30	277.50	333.00	368.15
64	145.35	174.91	207.88	233.18	289.80	313.20	181.80	230.40	261.00	284.40	340.20	376.20
65	152.40	186.09	217.99	245.63	295.75	320.25	185.50	234.50	264.25	292.25	348.25	383.25
66	160.53	201.07	231.99	264.32	306.00	331.50	190.40	241.40	272.00	302.60	360.40	396.10
67	171.85	214.88	253.15	278.85	323.40	349.80	199.65	252.45	285.45	316.80	377.85	414.15
68	183.07	231.31	268.80	294.40	344.00	372.80	209.60	265.60	300.80	334.40	398.40	436.80
69	195.30	249.50	282.10	313.10	365.80	396.80	220.10	280.55	316.20	353.40	420.05	458.80
70	205.50	261.00	295.50	333.00	385.50	418.50	232.50	294.00	331.50	376.50	439.50	478.50
71	216.05	272.60	305.95	355.25	407.45	440.80	245.05	307.40	345.10	400.20	461.10	498.80
72	229.60	285.60	317.80	380.80	432.60	466.20	257.60	322.00	358.40	427.00	484.40	520.80
73	241.65	301.05	332.10	409.05	460.35	492.75	268.65	337.50	375.30	456.30	510.30	545.40
74	253.50	317.20	352.30	439.40	490.10	522.60	280.80	353.60	395.20	484.90	538.20	572.00
75	263.75	336.25	380.00	467.50	521.25	553.75	290.00	371.25	421.25	511.25	567.50	601.25
76	274.80	358.80	415.20	496.80	555.60	591.60	298.80	391.20	451.20	537.60	600.00	637.20
77	285.20	386.40	453.10	526.70	595.70	638.25	307.05	414.00	484.15	562.35	635.95	680.80
78	295.90	414.70	490.60	554.40	635.80	686.40	315.70	437.80	514.80	586.30	673.20	727.10
79	306.60	439.95	522.90	580.65	674.10	730.80	324.45	459.90	542.85	607.95	707.70	768.60
80	319.00	463.00					335.00	479.00				
81	352.00	509.00					367.00	522.00				
82	391.00	556.00					404.00	567.00				
83	435.00	605.00					446.00	614.00				
84	483.00	656.00					491.00	663.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.7% Simple Inflation						3.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	32.00	39.00	44.00	49.00	67.81	74.73	88.17	108.18	123.67	142.24	176.00	194.00
30	32.66	39.00	44.00	49.00	70.14	79.72	92.93	112.89	130.00	146.00	176.00	194.00
31	35.00	39.00	46.06	50.28	72.48	84.70	94.00	115.24	130.00	146.00	176.00	194.00
32	35.00	39.00	48.36	52.56	77.16	87.19	94.00	116.00	130.00	146.00	176.00	194.00
33	37.33	40.56	50.66	54.85	79.50	92.17	94.00	116.00	130.00	146.00	176.00	194.00
34	37.33	42.81	52.97	57.13	84.17	97.15	94.00	116.00	130.00	146.00	176.00	194.00
35	39.66	45.06	52.97	59.42	88.85	99.64	94.00	116.00	130.00	146.00	176.00	194.00
36	42.00	47.32	55.27	63.99	91.19	104.63	94.00	116.00	130.00	146.00	176.00	194.00
37	44.33	49.57	59.88	66.27	95.86	109.61	94.00	116.00	130.00	146.00	176.00	194.00
38	44.33	51.82	62.18	68.56	100.54	114.59	94.00	116.00	130.00	146.00	176.00	194.00
39	46.66	54.08	64.48	73.13	105.22	122.06	94.00	116.00	130.00	146.00	176.00	194.00
40	49.00	56.33	66.78	75.42	109.89	127.05	94.00	116.00	130.00	146.00	176.00	194.00
41	51.56	58.82	69.37	78.03	115.08	132.00	94.00	116.00	130.00	146.00	176.00	194.00
42	51.78	61.33	71.98	82.96	118.00	132.00	94.00	116.00	130.00	146.00	176.00	194.00
43	54.38	63.86	76.94	85.62	118.00	132.00	94.00	116.00	130.00	146.00	176.00	194.00
44	56.99	66.40	79.60	88.31	118.00	132.00	94.00	116.00	130.00	146.00	176.00	194.00
45	60.87	68.42	84.24	92.97	135.90	154.70	112.00	134.00	148.00	164.00	196.00	214.00
46	61.14	73.28	89.42	95.69	141.30	162.70	112.00	134.00	148.00	164.00	196.00	214.00
47	63.86	75.87	92.22	100.78	146.75	168.18	112.00	134.00	148.00	164.00	196.00	214.00
48	66.61	78.49	97.47	105.91	152.24	170.00	112.00	134.00	148.00	164.00	196.00	214.00
49	69.39	83.44	100.32	108.71	154.00	170.00	112.00	134.00	148.00	164.00	196.00	214.00
50	72.50	87.21	108.06	116.71	165.96	186.00	118.00	142.00	156.00	172.00	206.00	230.00
51	75.62	88.95	110.75	122.57	173.45	194.00	124.00	146.00	160.00	176.00	210.00	230.00
52	79.69	94.58	112.64	124.00	182.73	202.00	128.00	150.00	164.00	180.00	216.00	236.00
53	81.45	100.26	117.04	130.09	192.00	212.00	132.00	154.00	170.00	184.00	222.00	244.00
54	84.54	102.07	121.51	135.57	199.80	220.00	136.00	160.00	174.00	190.00	228.00	250.00
55	88.72	107.83	124.60	140.14	208.00	227.83	139.61	164.00	180.00	194.00	234.00	258.00
56	94.48	113.58	130.50	147.29	216.00	238.00	143.62	170.00	188.00	200.00	244.00	270.00
57	97.77	117.99	137.45	155.92	226.00	250.00	145.17	178.00	196.00	210.00	256.00	284.00
58	103.61	122.44	143.65	163.40	236.00	260.00	151.23	186.00	206.00	222.00	270.00	300.00
59	106.65	130.90	152.34	169.29	246.00	270.00	153.05	191.64	218.00	234.00	284.00	316.00
60	111.16	135.43	159.44	176.90	256.00	282.00	157.45	193.05	222.27	246.00	300.00	332.00
61	116.64	144.79	169.17	187.63	259.35	284.70	164.19	202.81	230.39	251.55	304.20	339.30
62	123.70	152.97	179.89	194.63	266.00	290.70	167.63	206.69	237.50	256.50	311.60	345.80
63	133.22	159.83	185.56	206.63	270.10	294.15	172.05	214.60	240.50	260.85	316.35	351.50
64	138.97	167.03	199.50	216.65	275.40	300.60	176.40	219.60	244.80	266.40	322.20	356.40
65	144.47	178.20	208.08	227.38	280.00	304.50	180.25	222.25	250.25	273.00	329.00	362.25
66	154.18	191.57	220.56	245.80	289.00	314.50	185.30	229.50	256.70	280.50	336.60	372.30
67	167.08	205.47	241.65	259.05	301.95	330.00	194.70	240.90	270.60	293.70	353.10	389.40
68	179.92	223.50	256.00	273.60	320.00	348.80	204.80	256.00	286.40	312.00	372.80	409.60
69	192.20	240.20	269.70	291.40	341.00	370.45	217.00	271.25	303.80	331.70	393.70	430.90
70	204.00	253.50	283.50	310.50	361.50	391.50	229.50	285.00	319.50	355.50	415.50	453.00
71	214.60	265.35	295.80	333.50	382.80	414.70	242.15	300.15	334.95	379.90	437.90	474.15
72	228.20	278.60	309.40	361.20	410.20	441.00	256.20	315.00	351.40	407.40	463.40	499.80
73	240.30	294.30	325.35	390.15	438.75	469.80	267.30	332.10	369.90	434.70	491.40	526.50
74	252.20	310.70	344.50	418.60	468.00	499.20	279.50	348.40	388.70	460.20	518.70	553.80
75	262.50	327.50	367.50	445.00	497.50	530.00	288.75	363.75	410.00	485.00	545.00	581.25
76	272.40	346.80	396.00	470.40	528.00	562.80	297.60	381.60	434.40	507.60	572.40	612.00
77	282.90	371.45	427.80	495.65	560.05	600.30	305.90	401.35	461.15	530.15	601.45	646.30
78	292.60	394.90	459.80	519.20	592.90	638.00	314.60	420.20	487.30	550.00	631.40	680.90
79	302.40	417.90	488.25	540.75	622.65	673.05	322.35	438.90	510.30	569.10	658.35	712.95
80	314.00	438.00					331.00	456.00				
81	346.00	481.00					361.00	496.00				
82	382.00	525.00					396.00	538.00				
83	423.00	572.00					435.00	583.00				
84	468.00	620.00					478.00	630.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.7% Simple Inflation						3.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	29.00	34.00	38.00	41.00	57.46	62.28	82.54	96.99	108.45	122.76	152.00	168.00
30	29.60	34.00	38.00	41.00	59.44	66.43	87.00	101.21	114.00	126.00	152.00	168.00
31	31.72	34.00	39.78	42.07	61.43	70.58	88.00	103.32	114.00	126.00	152.00	168.00
32	31.72	34.00	41.77	43.98	65.39	72.66	88.00	104.00	114.00	126.00	152.00	168.00
33	33.83	35.36	43.76	45.89	67.37	76.81	88.00	104.00	114.00	126.00	152.00	168.00
34	33.83	37.32	45.74	47.81	71.33	80.96	88.00	104.00	114.00	126.00	152.00	168.00
35	35.95	39.29	45.74	49.72	75.30	83.04	88.00	104.00	114.00	126.00	152.00	168.00
36	38.06	41.25	47.73	53.54	77.28	87.19	88.00	104.00	114.00	126.00	152.00	168.00
37	40.17	43.21	51.71	55.45	81.24	91.34	88.00	104.00	114.00	126.00	152.00	168.00
38	40.17	45.18	53.70	57.37	85.20	95.49	88.00	104.00	114.00	126.00	152.00	168.00
39	42.29	47.14	55.69	61.19	89.17	101.72	88.00	104.00	114.00	126.00	152.00	168.00
40	44.40	49.11	57.68	63.10	93.13	105.87	88.00	104.00	114.00	126.00	152.00	168.00
41	46.72	51.28	59.91	65.29	97.53	110.00	88.00	104.00	114.00	126.00	152.00	168.00
42	46.93	53.47	62.17	69.42	100.00	110.00	88.00	104.00	114.00	126.00	152.00	168.00
43	49.28	55.67	66.45	71.64	100.00	110.00	88.00	104.00	114.00	126.00	152.00	168.00
44	51.65	57.89	68.75	73.89	100.00	110.00	88.00	104.00	114.00	126.00	152.00	168.00
45	53.62	60.37	73.90	79.69	114.72	131.04	102.00	120.00	128.00	142.00	172.00	190.00
46	53.86	64.66	78.44	82.02	119.28	137.81	102.00	120.00	128.00	142.00	172.00	190.00
47	56.26	66.95	80.89	86.38	123.88	142.46	102.00	120.00	128.00	142.00	172.00	190.00
48	58.68	69.26	85.50	90.78	128.52	144.00	102.00	120.00	128.00	142.00	172.00	190.00
49	61.13	73.63	88.00	93.18	130.00	144.00	102.00	120.00	128.00	142.00	172.00	190.00
50	66.06	76.50	92.62	98.37	142.25	160.00	108.00	126.00	134.00	150.00	180.00	204.00
51	67.74	78.39	95.65	104.10	147.83	168.00	112.00	130.00	138.00	154.00	186.00	204.00
52	71.72	82.37	97.95	106.05	156.91	176.00	116.00	132.00	142.00	158.00	190.00	210.00
53	72.23	87.92	102.41	110.58	166.00	182.00	120.00	136.00	146.00	162.00	196.00	216.00
54	75.31	89.88	105.30	115.97	171.83	192.00	122.00	140.00	152.00	166.00	202.00	222.00
55	79.38	93.96	108.63	120.58	180.00	198.11	125.65	146.00	158.00	170.00	208.00	230.00
56	83.45	99.58	112.78	127.65	188.00	208.00	129.66	150.00	164.00	176.00	216.00	240.00
57	86.91	104.02	119.45	134.36	196.00	218.00	131.44	158.00	172.00	184.00	226.00	252.00
58	92.62	108.49	124.06	140.29	206.00	226.00	135.52	166.00	182.00	196.00	238.00	266.00
59	94.29	115.13	130.82	147.93	214.00	236.00	137.75	170.13	192.00	206.00	252.00	280.00
60	98.81	119.68	139.30	153.97	224.00	246.00	142.27	172.23	196.92	216.00	266.00	296.00
61	104.20	127.09	145.49	162.73	228.15	249.60	147.01	180.06	205.22	222.30	271.05	302.25
62	111.18	133.65	155.90	169.89	231.80	254.60	150.68	184.34	210.90	228.00	277.40	307.80
63	120.38	140.65	162.16	181.63	236.80	259.00	155.40	192.40	214.60	233.10	283.05	312.65
64	126.19	148.12	172.67	190.18	243.00	264.60	158.40	196.20	217.80	237.60	288.00	318.60
65	131.77	156.13	181.66	200.82	246.75	269.50	162.75	199.50	220.50	243.25	294.00	323.75
66	139.87	167.82	192.78	215.50	255.00	277.10	168.30	205.70	227.80	251.60	302.60	333.20
67	149.57	181.94	210.41	227.70	267.30	292.05	176.55	216.15	239.25	264.00	316.80	349.80
68	160.98	196.93	225.60	241.60	283.20	308.80	185.60	228.80	254.40	280.00	334.40	368.00
69	172.05	213.86	238.70	258.85	302.25	328.60	196.85	243.35	271.25	297.60	354.95	389.05
70	183.00	225.00	250.50	276.00	321.00	348.00	208.50	256.50	286.50	319.50	375.00	408.00
71	192.85	236.35	262.45	298.70	342.20	369.75	220.40	269.70	300.15	343.65	395.85	427.75
72	204.40	249.20	274.40	323.40	365.40	392.00	232.40	284.20	315.00	368.20	418.60	450.80
73	216.00	261.90	288.90	348.30	391.50	418.50	243.00	298.35	330.75	392.85	442.80	473.85
74	227.50	276.90	306.80	374.40	417.30	444.60	253.50	313.30	349.70	417.30	466.70	497.90
75	236.25	292.50	327.50	397.50	443.75	472.50	262.50	328.75	368.75	438.75	491.25	523.75
76	244.80	310.80	352.80	421.20	471.60	501.60	270.00	344.40	391.20	459.60	516.00	550.80
77	254.15	331.20	380.65	442.75	499.10	533.60	277.15	361.10	415.15	479.55	541.65	580.75
78	262.90	352.00	408.10	463.10	526.90	565.40	284.90	378.40	437.80	497.20	567.60	610.50
79	270.90	371.70	432.60	481.95	552.30	594.30	290.85	393.75	457.80	513.45	590.10	636.30
80	281.00	389.00					298.00	408.00				
81	308.00	425.00					324.00	443.00				
82	339.00	463.00					353.00	479.00				
83	373.00	503.00					386.00	518.00				
84	410.00	544.00					422.00	557.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-99 VA 4/99

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	3.7% Simple Inflation						3.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	28.25	36.16	39.55	45.20	56.31	61.15	71.28	87.67	98.94	113.01	142.00	156.00
30	28.25	36.16	39.55	45.20	58.25	65.22	75.14	91.48	104.00	116.00	142.00	156.00
31	28.25	36.16	39.55	45.20	60.20	69.30	76.00	93.38	104.00	116.00	142.00	156.00
32	28.25	36.16	39.55	45.20	64.08	71.34	76.00	94.00	104.00	116.00	142.00	156.00
33	29.16	36.16	40.30	45.20	66.02	75.41	76.00	94.00	104.00	116.00	142.00	156.00
34	29.16	36.16	42.13	46.64	69.91	79.49	76.00	94.00	104.00	116.00	142.00	156.00
35	30.99	36.98	42.13	48.50	73.79	81.53	76.00	94.00	104.00	116.00	142.00	156.00
36	32.81	38.82	43.96	52.24	75.73	85.60	76.00	94.00	104.00	116.00	142.00	156.00
37	34.63	40.67	47.63	54.10	79.61	89.68	76.00	94.00	104.00	116.00	142.00	156.00
38	34.63	42.52	49.46	55.97	83.50	93.76	76.00	94.00	104.00	116.00	142.00	156.00
39	36.46	44.37	51.29	59.70	87.38	99.87	76.00	94.00	104.00	116.00	142.00	156.00
40	38.28	46.22	53.12	61.56	91.27	103.95	76.00	94.00	104.00	116.00	142.00	156.00
41	40.28	48.26	55.18	63.69	95.58	108.00	76.00	94.00	104.00	116.00	142.00	156.00
42	40.46	50.32	57.26	67.72	98.00	108.00	76.00	94.00	104.00	116.00	142.00	156.00
43	42.48	52.40	61.20	69.90	98.00	108.00	76.00	94.00	104.00	116.00	142.00	156.00
44	44.52	54.49	63.32	72.09	98.00	108.00	76.00	94.00	104.00	116.00	142.00	156.00
45	46.38	56.35	66.51	75.26	112.96	125.58	86.00	106.00	118.00	132.00	158.00	176.00
46	46.58	60.35	70.60	77.46	117.45	132.07	86.00	106.00	118.00	132.00	158.00	176.00
47	48.66	62.48	72.81	81.58	121.97	136.52	86.00	106.00	118.00	132.00	158.00	176.00
48	50.75	64.64	76.95	85.73	126.54	138.00	86.00	106.00	118.00	132.00	158.00	176.00
49	52.87	68.72	79.20	88.01	128.00	138.00	86.00	106.00	118.00	132.00	158.00	176.00
50	56.39	70.38	82.33	93.37	138.30	150.00	90.00	114.00	126.00	138.00	166.00	184.00
51	58.29	72.36	87.26	97.38	145.86	158.00	94.00	116.00	128.00	142.00	170.00	188.00
52	62.16	77.80	89.78	101.15	152.94	166.00	98.00	120.00	132.00	144.00	174.00	194.00
53	64.54	81.75	94.29	105.70	158.00	174.00	102.00	122.00	136.00	148.00	180.00	198.00
54	66.09	83.79	98.82	112.70	165.84	182.00	106.00	128.00	140.00	152.00	184.00	202.00
55	70.04	87.80	102.24	115.69	172.00	188.21	109.69	130.00	142.00	154.00	188.00	206.00
56	77.15	93.35	109.56	126.01	182.00	202.00	115.70	138.00	152.00	164.00	198.00	220.00
57	80.70	100.91	119.45	136.01	196.00	216.00	121.63	150.00	166.00	178.00	214.00	236.00
58	87.91	108.49	127.32	146.89	210.00	230.00	129.63	162.00	180.00	192.00	234.00	258.00
59	94.29	118.29	137.44	157.79	224.00	246.00	135.83	172.09	198.00	208.00	254.00	280.00
60	101.90	124.40	146.02	167.08	238.00	258.00	142.27	179.80	206.67	224.00	274.00	302.00
61	108.87	135.13	157.33	179.33	245.70	265.20	150.83	189.54	218.77	235.95	284.70	313.95
62	117.44	144.92	169.61	191.33	254.60	275.50	160.10	199.24	228.00	245.10	296.40	326.80
63	126.80	155.03	180.55	206.63	262.70	284.90	166.50	209.05	234.95	257.15	308.95	340.40
64	135.77	165.45	196.14	219.95	273.60	295.20	171.00	217.80	244.80	268.20	320.40	352.80
65	144.47	178.20	208.08	234.02	283.50	304.50	176.75	224.00	252.00	278.25	332.50	365.75
66	154.18	191.57	222.19	252.54	294.10	317.90	185.30	232.90	261.80	287.30	345.10	377.40
67	163.89	205.47	238.36	264.00	310.20	333.30	189.75	244.20	268.95	298.65	363.00	387.75
68	175.18	221.93	251.20	276.80	329.60	347.20	198.40	254.40	283.20	313.60	380.80	403.20
69	186.00	237.10	266.60	296.05	348.75	373.55	210.80	268.15	300.70	334.80	401.45	427.80
70	195.00	249.00	282.00	318.00	369.00	399.00	222.00	280.50	316.50	358.50	420.00	457.50
71	205.90	261.00	291.45	339.30	390.05	420.50	233.45	292.90	329.15	382.80	440.80	475.60
72	218.40	273.00	303.80	365.40	414.40	446.60	246.40	308.00	343.00	410.20	464.80	499.80
73	230.85	288.90	319.95	392.85	442.80	473.85	257.85	324.00	361.80	437.40	491.40	523.80
74	244.40	305.50	339.30	422.50	473.20	503.10	269.10	340.60	380.90	466.70	518.70	551.20
75	255.00	323.75	366.25	450.00	502.50	533.75	278.75	357.50	405.00	492.50	547.50	580.00
76	264.00	345.60	399.60	478.80	535.20	570.00	288.00	376.80	434.40	518.40	577.20	614.40
77	274.85	372.60	437.00	507.15	573.85	615.25	295.55	399.05	465.75	541.65	612.95	656.65
78	292.67	410.19	484.77	549.18	629.41	679.13	313.01	433.92	509.63	579.69	666.70	718.68
79	317.53	456.52	542.40	602.29	699.47	758.23	336.74	476.86	562.74	630.54	734.50	796.65
80	346.91	503.98					364.99	520.93				
81	384.20	553.70					398.89	568.39				
82	426.01	605.68					439.57	618.11				
83	473.47	658.79					484.77	668.96				
84	525.45	715.29					534.49	722.07				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-99 VA 4/99

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	3.7% Simple Inflation						3.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	27.12	33.90	38.42	42.94	54.01	60.01	65.66	82.07	93.23	109.12	134.00	148.00
30	27.12	33.90	38.42	42.94	55.88	64.01	69.20	85.64	98.00	112.00	134.00	148.00
31	27.12	33.90	38.42	42.94	57.74	68.01	70.00	87.42	98.00	112.00	134.00	148.00
32	27.12	33.90	38.42	42.94	61.46	70.01	70.00	88.00	98.00	112.00	134.00	148.00
33	28.00	33.90	39.15	42.94	63.33	74.02	70.00	88.00	98.00	112.00	134.00	148.00
34	28.00	33.90	40.93	44.31	67.05	78.02	70.00	88.00	98.00	112.00	134.00	148.00
35	29.75	34.66	40.93	46.08	70.78	80.02	70.00	88.00	98.00	112.00	134.00	148.00
36	31.50	36.40	42.71	49.62	72.64	84.02	70.00	88.00	98.00	112.00	134.00	148.00
37	33.25	38.13	46.27	51.40	76.37	88.02	70.00	88.00	98.00	112.00	134.00	148.00
38	33.25	39.86	48.05	53.17	80.09	92.02	70.00	88.00	98.00	112.00	134.00	148.00
39	35.00	41.60	49.83	56.71	83.82	98.02	70.00	88.00	98.00	112.00	134.00	148.00
40	36.75	43.33	51.61	58.49	87.54	102.02	70.00	88.00	98.00	112.00	134.00	148.00
41	38.67	45.25	53.61	60.51	91.68	106.00	70.00	88.00	98.00	112.00	134.00	148.00
42	38.84	47.18	55.62	64.34	94.00	106.00	70.00	88.00	98.00	112.00	134.00	148.00
43	40.78	49.12	59.46	66.40	94.00	106.00	70.00	88.00	98.00	112.00	134.00	148.00
44	42.74	51.08	61.51	68.48	94.00	106.00	70.00	88.00	98.00	112.00	134.00	148.00
45	44.93	53.66	65.03	72.31	107.66	123.76	84.00	102.00	112.00	124.00	150.00	164.00
46	45.13	57.47	69.03	74.43	111.94	130.16	84.00	102.00	112.00	124.00	150.00	164.00
47	47.14	59.51	71.19	78.38	116.26	134.54	84.00	102.00	112.00	124.00	150.00	164.00
48	49.17	61.56	75.24	82.37	120.61	136.00	84.00	102.00	112.00	124.00	150.00	164.00
49	51.21	65.44	77.44	84.55	122.00	136.00	84.00	102.00	112.00	124.00	150.00	164.00
50	54.78	65.79	82.33	90.03	130.40	148.00	90.00	106.00	116.00	130.00	156.00	172.00
51	56.71	67.84	85.58	95.70	136.00	154.00	92.00	110.00	120.00	132.00	160.00	176.00
52	60.56	73.22	86.52	96.26	143.01	160.00	94.00	112.00	122.00	136.00	164.00	180.00
53	59.93	77.13	91.03	100.82	150.00	166.00	96.00	116.00	128.00	138.00	168.00	184.00
54	63.02	79.22	93.96	104.53	155.85	174.00	100.00	118.00	130.00	142.00	172.00	190.00
55	66.93	81.64	97.45	109.18	162.00	178.30	101.71	122.00	134.00	146.00	176.00	194.00
56	72.43	88.68	103.11	116.19	172.00	190.00	109.71	130.00	142.00	154.00	186.00	206.00
57	76.05	94.70	111.27	127.72	184.00	202.00	113.78	140.00	156.00	166.00	200.00	222.00
58	83.20	100.74	117.53	136.99	196.00	216.00	121.77	152.00	168.00	180.00	218.00	242.00
59	88.10	108.82	127.51	146.28	208.00	228.00	124.36	158.40	184.00	194.00	236.00	262.00
60	94.18	114.95	134.27	153.97	218.00	238.00	132.79	164.66	191.07	208.00	250.00	278.00
61	99.54	123.87	143.79	164.39	224.25	243.75	139.37	172.48	199.41	212.55	259.35	286.65
62	104.91	130.43	154.19	171.54	229.90	248.90	143.15	178.76	205.20	222.30	266.00	294.50
63	113.96	139.05	160.49	184.96	234.95	253.45	148.00	188.70	210.90	229.40	275.65	303.40
64	119.80	144.97	172.67	193.49	239.40	259.20	151.20	190.80	216.00	235.80	282.60	311.40
65	127.00	154.55	181.66	204.14	245.00	266.00	154.00	194.25	218.75	243.25	288.75	318.50
66	133.51	166.24	192.78	218.87	253.30	275.40	158.10	200.60	226.10	251.60	299.20	328.10
67	143.21	178.80	210.41	231.00	268.95	290.40	165.00	209.55	237.60	262.35	313.50	343.20
68	151.51	192.24	222.40	244.80	284.80	308.80	174.40	220.80	249.60	276.80	331.20	361.60
69	161.20	207.66	234.05	260.40	303.80	328.60	182.90	232.50	261.95	292.95	348.75	379.75
70	171.00	216.00	246.00	276.00	319.50	348.00	193.50	244.50	274.50	312.00	364.50	397.50
71	179.80	226.20	253.75	295.80	339.30	366.85	204.45	255.20	287.10	333.50	382.80	414.70
72	191.80	238.00	264.60	317.80	361.20	389.20	214.20	268.80	298.20	355.60	403.20	434.00
73	202.50	251.10	278.10	341.55	384.75	411.75	224.10	282.15	313.20	382.05	426.60	456.30
74	211.90	265.20	295.10	367.90	410.80	438.10	235.30	296.40	331.50	405.60	451.10	479.70
75	221.25	282.50	318.75	392.50	437.50	463.75	242.50	311.25	353.75	428.75	476.25	503.75
76	230.40	301.20	348.00	416.40	465.60	495.60	250.80	327.60	378.00	451.20	502.80	534.00
77	239.20	324.30	379.50	441.60	499.10	534.75	257.60	347.30	405.95	471.50	533.60	570.40
78	255.38	357.08	422.62	477.99	548.05	590.99	272.33	377.42	442.96	505.11	579.69	626.02
79	276.85	396.63	471.21	524.32	607.94	658.79	292.67	414.71	489.29	548.05	638.45	693.82
80	301.71	438.44					317.53	454.26				
81	333.35	482.51					348.04	494.94				
82	370.64	526.58					383.07	536.75				
83	412.45	572.91					422.62	581.95				
84	457.65	621.50					465.56	628.28				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.7% Simple Inflation				3.7% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	33.90	40.68	47.46	80.68	88.00	106.00	128.00	216.00
30	34.81	41.71	47.46	86.06	88.00	106.00	128.00	216.00
31	36.99	43.90	49.64	91.43	88.00	106.00	128.00	216.00
32	36.99	46.10	51.90	94.12	88.00	106.00	128.00	216.00
33	39.17	48.29	54.16	99.50	88.00	106.00	128.00	216.00
34	41.34	50.49	56.41	104.88	88.00	106.00	128.00	216.00
35	43.52	50.49	58.67	107.57	88.00	106.00	128.00	216.00
36	45.69	52.68	63.18	112.95	88.00	106.00	128.00	216.00
37	47.87	57.07	65.44	118.33	88.00	106.00	128.00	216.00
38	50.04	59.27	67.70	123.71	88.00	106.00	128.00	216.00
39	52.22	61.46	72.21	131.77	88.00	106.00	128.00	216.00
40	54.40	63.66	74.47	132.00	88.00	106.00	128.00	216.00
41	56.80	66.13	77.04	132.00	88.00	106.00	128.00	216.00
42	59.22	68.61	81.92	132.00	88.00	106.00	128.00	216.00
43	60.00	72.00	84.00	132.00	88.00	106.00	128.00	216.00
44	60.00	72.00	84.00	132.00	88.00	106.00	128.00	216.00
45	66.60	78.43	92.17	165.99	102.00	122.00	146.00	246.00
46	71.33	83.26	94.87	168.00	102.00	122.00	146.00	246.00
47	73.86	85.86	99.91	168.00	102.00	122.00	146.00	246.00
48	76.00	90.75	105.00	168.00	102.00	122.00	146.00	246.00
49	76.00	92.00	107.78	168.00	102.00	122.00	146.00	246.00
50	83.82	98.37	112.94	182.00	108.00	130.00	154.00	258.00
51	86.46	103.41	118.16	192.00	112.00	134.00	162.00	268.00
52	91.40	106.19	123.43	202.00	118.00	140.00	168.00	278.00
53	96.38	111.32	128.75	212.00	122.00	146.00	174.00	288.00
54	99.10	116.48	136.50	224.00	128.00	152.00	184.00	296.00
55	104.16	121.69	141.91	234.00	134.00	158.00	190.00	306.00
56	109.20	126.88	149.72	244.00	138.00	164.00	198.00	318.00
57	114.28	134.45	157.59	254.00	144.00	170.00	204.00	326.00
58	119.39	139.72	165.52	266.00	150.00	178.00	214.00	338.00
59	126.90	147.41	173.51	278.00	156.00	184.00	222.00	350.00
60	132.09	155.15	181.56	292.00	164.00	194.00	232.00	362.00
61	141.83	165.07	194.28	300.30	167.70	198.90	237.90	366.60
62	151.61	177.44	204.58	309.70	172.90	203.30	245.10	372.40
63	157.25	185.00	219.88	318.20	177.60	210.90	251.60	377.40
64	163.80	190.80	232.20	327.60	183.60	216.00	259.20	388.80
65	171.50	199.50	239.75	336.00	189.00	222.25	269.50	395.50
66	176.80	205.70	248.20	348.50	198.90	232.90	277.10	406.30
67	183.15	212.85	257.40	358.05	204.60	239.25	288.75	419.10
68	193.60	224.00	268.80	374.40	216.00	251.20	302.40	435.20
69	204.60	238.70	286.75	396.80	229.40	266.60	322.40	461.90
70	222.00	256.50	309.00	426.00	246.00	285.00	346.50	492.00
71	237.80	274.05	333.50	458.20	263.90	305.95	371.20	524.90
72	254.80	294.00	357.00	490.00	281.40	324.80	393.40	555.80
73	271.35	313.20	382.05	522.45	297.00	342.90	418.50	585.90
74	289.90	334.10	406.90	555.10	313.30	362.70	440.70	616.20
75	306.25	355.00	431.25	587.50	327.50	380.00	462.50	643.75
76	322.80	374.40	456.00	618.00	342.00	396.00	483.60	670.80
77	338.10	391.00	477.25	646.30	355.35	411.70	502.55	693.45
78	361.60	419.23	510.76	689.30	377.42	437.31	534.49	734.50
79	393.24	456.52	558.22	749.19	407.93	472.34	577.43	792.13
80	429.40				441.83			
81	466.69				477.99			
82	507.37				516.41			
83	551.44				558.22			
84	601.16				606.81			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.7% Simple Inflation				3.7% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	31.64	37.29	44.07	74.57	84.00	98.00	120.00	204.00
30	32.49	38.23	44.07	79.54	84.00	98.00	120.00	204.00
31	34.52	40.24	46.10	84.51	84.00	98.00	120.00	204.00
32	34.52	42.26	48.19	86.99	84.00	98.00	120.00	204.00
33	36.55	44.27	50.29	91.96	84.00	98.00	120.00	204.00
34	38.59	46.28	52.38	96.94	84.00	98.00	120.00	204.00
35	40.62	46.28	54.48	99.42	84.00	98.00	120.00	204.00
36	42.65	48.29	58.67	104.39	84.00	98.00	120.00	204.00
37	44.68	52.32	60.77	109.36	84.00	98.00	120.00	204.00
38	46.71	54.33	62.86	114.33	84.00	98.00	120.00	204.00
39	48.74	56.34	67.05	121.79	84.00	98.00	120.00	204.00
40	50.77	58.35	69.15	122.00	84.00	98.00	120.00	204.00
41	53.01	60.62	71.54	122.00	84.00	98.00	120.00	204.00
42	55.28	62.90	76.07	122.00	84.00	98.00	120.00	204.00
43	56.00	66.00	78.00	122.00	84.00	98.00	120.00	204.00
44	56.00	66.00	78.00	122.00	84.00	98.00	120.00	204.00
45	63.10	73.32	85.46	156.11	96.00	114.00	138.00	234.00
46	67.58	77.83	87.97	158.00	96.00	114.00	138.00	234.00
47	69.97	80.26	92.65	158.00	96.00	114.00	138.00	234.00
48	72.00	84.83	97.36	158.00	96.00	114.00	138.00	234.00
49	72.00	86.00	99.94	158.00	96.00	114.00	138.00	234.00
50	77.83	90.50	107.19	172.00	102.00	120.00	146.00	246.00
51	82.53	97.45	110.66	182.00	108.00	126.00	152.00	256.00
52	85.57	98.61	117.82	190.00	112.00	130.00	158.00	266.00
53	90.60	103.77	119.68	202.00	116.00	138.00	166.00	274.00
54	95.29	110.75	127.28	210.00	122.00	144.00	172.00	284.00
55	98.48	114.21	134.64	222.00	126.00	148.00	180.00	294.00
56	101.67	117.55	140.59	230.00	132.00	154.00	188.00	302.00
57	106.79	125.12	148.43	242.00	138.00	160.00	194.00	312.00
58	111.93	130.41	156.32	252.00	142.00	166.00	202.00	322.00
59	121.21	138.08	164.38	264.00	148.00	174.00	210.00	332.00
60	124.65	144.07	172.48	278.00	156.00	182.00	220.00	346.00
61	132.50	153.94	183.38	284.70	159.90	185.25	224.25	351.00
62	144.03	166.11	193.72	294.50	165.30	191.90	231.80	355.30
63	149.85	173.90	205.34	301.55	168.35	196.10	238.65	364.45
64	156.60	180.00	217.80	311.40	176.40	203.40	246.60	370.80
65	161.00	187.25	225.75	322.00	182.00	210.00	253.75	379.75
66	168.30	193.80	234.60	331.50	190.40	219.30	265.20	391.00
67	174.90	201.30	242.55	341.55	198.00	227.70	273.90	400.95
68	184.00	211.20	254.40	356.80	206.40	236.80	288.00	419.20
69	195.30	224.75	272.80	379.75	221.65	252.65	306.90	443.30
70	211.50	241.50	292.50	406.50	237.00	270.00	330.00	474.00
71	229.10	259.55	316.10	437.90	255.20	290.00	352.35	506.05
72	243.60	277.20	340.20	470.40	270.20	308.00	378.00	537.60
73	260.55	297.00	363.15	500.85	286.20	326.70	399.60	567.00
74	278.20	317.20	387.40	534.30	302.90	344.50	422.50	596.70
75	293.75	336.25	411.25	565.00	317.50	362.50	443.75	623.75
76	309.60	354.00	434.40	594.00	331.20	378.00	464.40	649.20
77	325.45	371.45	455.40	621.00	343.85	392.15	483.00	671.60
78	348.04	397.76	488.16	664.44	364.99	416.97	513.02	711.90
79	379.68	433.92	532.23	722.07	394.37	452.00	555.96	767.27
80	412.45				428.27			
81	449.74				462.17			
82	489.29				499.46			
83	532.23				541.27			
84	579.69				587.60			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.7% Simple Inflation				3.7% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	28.25	31.64	38.42	66.01	76.00	86.00	104.00	182.00
30	29.01	32.44	38.42	70.41	76.00	86.00	104.00	182.00
31	30.82	34.15	40.19	74.81	76.00	86.00	104.00	182.00
32	30.82	35.85	42.02	77.01	76.00	86.00	104.00	182.00
33	32.64	37.56	43.84	81.41	76.00	86.00	104.00	182.00
34	34.45	39.27	45.67	85.81	76.00	86.00	104.00	182.00
35	36.26	39.27	47.50	88.01	76.00	86.00	104.00	182.00
36	38.08	40.98	51.15	92.41	76.00	86.00	104.00	182.00
37	39.89	44.39	52.98	96.81	76.00	86.00	104.00	182.00
38	41.70	46.10	54.80	101.21	76.00	86.00	104.00	182.00
39	43.52	47.81	58.46	107.81	76.00	86.00	104.00	182.00
40	45.33	49.51	60.28	108.00	76.00	86.00	104.00	182.00
41	47.33	51.43	62.37	108.00	76.00	86.00	104.00	182.00
42	49.35	53.37	66.31	108.00	76.00	86.00	104.00	182.00
43	50.00	56.00	68.00	108.00	76.00	86.00	104.00	182.00
44	50.00	56.00	68.00	108.00	76.00	86.00	104.00	182.00
45	56.09	61.38	73.73	138.32	88.00	100.00	122.00	212.00
46	60.07	65.16	75.89	140.00	88.00	100.00	122.00	212.00
47	62.20	67.19	79.93	140.00	88.00	100.00	122.00	212.00
48	64.00	71.02	84.00	140.00	88.00	100.00	122.00	212.00
49	64.00	72.00	86.22	140.00	88.00	100.00	122.00	212.00
50	69.85	78.69	91.88	152.00	94.00	106.00	128.00	222.00
51	72.70	83.53	95.65	162.00	96.00	110.00	134.00	232.00
52	77.79	85.33	100.99	170.00	102.00	114.00	140.00	240.00
53	79.03	88.67	105.17	180.00	106.00	120.00	146.00	248.00
54	83.86	95.48	112.52	188.00	110.00	124.00	152.00	256.00
55	89.01	99.23	116.44	198.00	114.00	130.00	158.00	264.00
56	92.26	102.62	124.16	208.00	120.00	134.00	164.00	274.00
57	97.42	108.31	130.10	216.00	124.00	140.00	170.00	282.00
58	100.74	113.64	137.93	226.00	130.00	146.00	178.00	292.00
59	107.96	119.42	144.29	236.00	134.00	152.00	186.00	302.00
60	113.49	125.60	150.69	248.00	142.00	160.00	194.00	314.00
61	121.30	133.54	159.78	255.45	146.25	163.80	200.85	319.80
62	128.87	145.35	170.19	262.20	150.10	167.20	205.20	323.00
63	135.05	151.70	179.90	271.95	155.40	173.90	212.75	331.15
64	140.40	158.40	192.60	280.80	160.20	178.20	219.60	338.40
65	147.00	162.75	199.50	290.50	166.25	185.50	227.50	346.50
66	153.00	170.00	207.40	299.20	171.70	192.10	236.30	357.00
67	158.40	176.55	216.15	308.55	179.85	199.65	245.85	366.30
68	168.00	185.60	227.20	323.20	190.40	211.20	259.20	384.00
69	179.80	198.40	241.80	344.10	203.05	224.75	275.90	407.65
70	192.00	213.00	261.00	370.50	219.00	241.50	298.50	436.50
71	208.80	230.55	282.75	400.20	234.90	259.55	319.00	466.90
72	225.40	247.80	305.20	429.80	250.60	277.20	341.60	497.00
73	240.30	264.60	326.70	460.35	265.95	292.95	363.15	525.15
74	256.10	282.10	349.70	490.10	280.80	310.70	384.80	553.80
75	272.50	300.00	371.25	518.75	295.00	326.25	405.00	580.00
76	286.80	316.80	392.40	547.20	308.40	340.80	422.40	604.80
77	301.30	332.35	411.70	572.70	320.85	355.35	439.30	625.60
78	322.05	355.95	441.83	612.46	341.26	377.42	467.82	663.31
79	351.43	388.72	482.51	666.70	369.51	409.06	506.24	715.29
80	383.07				400.02			
81	418.10				432.79			
82	453.13				467.82			
83	493.81				506.24			
84	539.01				550.31			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC2000 VA 4/00

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP

Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	3.7% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	138.00	154.00	206.00
41	138.00	154.00	206.00
42	138.00	154.00	206.00
43	138.00	154.00	206.00
44	138.00	154.00	206.00
45	156.00	174.00	232.00
46	156.00	174.00	232.00
47	156.00	174.00	232.00
48	156.00	174.00	232.00
49	156.00	174.00	232.00
50	166.00	184.00	242.00
51	170.00	188.00	248.00
52	174.00	190.00	256.00
53	180.00	196.00	262.00
54	186.00	200.00	268.00
55	188.00	204.00	272.00
56	196.00	212.00	284.00
57	208.00	224.00	298.00
58	222.00	234.00	316.00
59	236.00	250.00	336.00
60	250.00	266.00	356.00
61	257.40	274.95	368.55
62	264.10	285.00	380.00
63	271.95	296.00	394.05
64	282.60	309.60	406.80
65	290.50	320.25	420.00
66	300.90	331.50	433.50
67	310.20	343.20	445.50
68	324.80	360.00	464.00
69	345.65	384.40	492.90
70	363.00	412.50	525.00
71	378.45	439.35	546.65
72	393.40	469.00	571.20
73	411.75	499.50	598.05
74	434.20	530.40	627.90
75	461.25	561.25	660.00
76	494.40	589.20	699.60
77	530.15	616.40	747.50
78	579.69	659.92	818.12
79	640.71	718.68	907.39
80			
81			
82			
83			
84			
85+			

Preferred Rates

Age	3.7% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	130.00	146.00	194.00
41	130.00	146.00	194.00
42	130.00	146.00	194.00
43	130.00	146.00	194.00
44	130.00	146.00	194.00
45	146.00	164.00	218.00
46	146.00	164.00	218.00
47	146.00	164.00	218.00
48	146.00	164.00	218.00
49	146.00	164.00	218.00
50	152.00	172.00	228.00
51	158.00	176.00	232.00
52	162.00	180.00	238.00
53	168.00	184.00	244.00
54	172.00	188.00	250.00
55	178.00	192.00	258.00
56	186.00	198.00	268.00
57	196.00	208.00	280.00
58	206.00	220.00	296.00
59	220.00	232.00	314.00
60	230.00	244.00	328.00
61	234.00	249.60	335.40
62	239.40	258.40	342.00
63	244.20	264.55	351.50
64	248.40	271.80	358.20
65	252.00	278.25	365.75
66	260.10	289.00	377.40
67	272.25	301.95	396.00
68	286.40	318.40	417.60
69	302.25	337.90	437.10
70	316.50	360.00	456.00
71	329.15	381.35	475.60
72	341.60	407.40	497.00
73	357.75	436.05	521.10
74	377.00	462.80	546.00
75	402.50	487.50	573.75
76	430.80	513.60	608.40
77	462.30	537.05	649.75
78	505.11	575.17	713.03
79	557.09	624.89	789.87
80			
81			
82			
83			
84			
85+			

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
30	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
31	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
32	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
33	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
34	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
35	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
36	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
37	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
38	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
39	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
40	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
41	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
42	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
43	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
44	39.55	55.37	62.15	84.75	58.76	83.62	93.79	137.86
45	50.85	70.06	80.23	108.48	66.67	94.92	107.35	157.07
46	50.85	70.06	80.23	108.48	66.67	94.92	107.35	157.07
47	50.85	70.06	80.23	108.48	66.67	94.92	107.35	157.07
48	50.85	70.06	80.23	108.48	66.67	94.92	107.35	157.07
49	50.85	70.06	80.23	108.48	66.67	94.92	107.35	157.07
50	54.24	75.71	87.01	117.52	71.19	100.57	113.00	166.11
51	57.63	81.36	90.40	123.17	73.45	103.96	116.39	170.63
52	61.02	85.88	97.18	129.95	76.84	108.48	122.04	176.28
53	65.54	90.40	101.70	135.60	80.23	113.00	126.56	183.06
54	67.80	94.92	107.35	142.38	82.49	117.52	131.08	188.71
55	71.19	100.57	111.87	149.16	85.88	123.17	136.73	195.49
56	74.58	105.09	117.52	155.94	89.27	126.56	141.25	202.27
57	77.97	110.74	122.04	162.72	92.66	131.08	145.77	206.79
58	81.36	115.26	128.82	169.50	96.05	136.73	152.55	213.57
59	87.01	122.04	135.60	177.41	100.57	142.38	159.33	221.48
60	91.53	128.82	142.38	186.45	105.09	149.16	166.11	229.39
61	97.18	135.60	150.29	195.49	109.61	155.94	174.02	238.43
62	102.83	143.51	159.33	207.92	116.39	164.98	181.93	249.73
63	108.48	153.68	169.50	219.22	123.17	174.02	193.23	259.90
64	115.26	162.72	180.80	232.78	129.95	185.32	204.53	273.46
65	124.30	174.02	192.10	246.34	137.86	196.62	216.96	288.15
66	132.21	185.32	204.53	261.03	148.03	209.05	230.52	303.97
67	140.12	197.75	218.09	275.72	157.07	222.61	246.34	320.92
68	151.42	213.57	235.04	296.06	169.50	240.69	266.68	344.65
69	166.11	233.91	259.90	327.70	186.45	264.42	293.80	378.55
70	184.19	261.03	288.15	362.73	205.66	292.67	325.44	418.10
71	205.66	290.41	323.18	404.54	227.13	324.31	361.60	462.17
72	227.13	323.18	359.34	449.74	250.86	359.34	401.15	508.50
73	253.12	359.34	400.02	500.59	275.72	395.50	441.83	560.48
74	280.24	400.02	445.22	557.09	302.84	436.18	488.16	616.98
75	309.62	444.09	493.81	618.11	331.09	477.99	535.62	675.74
76	341.26	490.42	545.79	683.65	360.47	523.19	585.34	739.02
77	374.03	539.01	600.03	750.32	392.11	569.52	636.19	804.56
78	407.93	589.86	656.53	822.64	426.01	618.11	691.56	873.49
79	446.35	646.36	718.68	904.00	462.17	671.22	752.58	950.33
80	488.16	707.38	787.61	992.14	501.72	731.11	818.12	1035.08
81	533.36	774.05	861.06	1088.19	545.79	794.39	889.31	1127.74
82	581.95	844.11	940.16	1193.28	590.99	862.19	965.02	1229.44
83	636.19	924.34	1029.43	1317.58	644.10	939.03	1050.90	1346.96
84	699.47	1015.87	1132.26	1467.87	702.86	1027.17	1149.21	1490.47
85+	0	0	0	0	0	0	0	0

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
30	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
31	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
32	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
33	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
34	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
35	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
36	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
37	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
38	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
39	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
40	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
41	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
42	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
43	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
44	38.42	51.98	58.76	77.97	56.50	77.97	88.14	127.69
45	48.59	65.54	73.45	98.31	64.41	90.40	100.57	145.77
46	48.59	65.54	73.45	98.31	64.41	90.40	100.57	145.77
47	48.59	65.54	73.45	98.31	64.41	90.40	100.57	145.77
48	48.59	65.54	73.45	98.31	64.41	90.40	100.57	145.77
49	48.59	65.54	73.45	98.31	64.41	90.40	100.57	145.77
50	51.98	72.32	80.23	107.35	67.80	93.79	105.09	153.68
51	55.37	75.71	84.75	114.13	71.19	98.31	108.48	158.20
52	58.76	80.23	89.27	118.65	73.45	101.70	113.00	164.98
53	62.15	84.75	93.79	125.43	76.84	106.22	117.52	169.50
54	65.54	89.27	98.31	132.21	80.23	110.74	122.04	176.28
55	68.93	93.79	103.96	137.86	83.62	115.26	127.69	181.93
56	72.32	99.44	109.61	143.51	87.01	118.65	133.34	187.58
57	75.71	102.83	114.13	150.29	89.27	123.17	137.86	193.23
58	79.10	108.48	119.78	155.94	92.66	128.82	142.38	200.01
59	82.49	113.00	125.43	164.98	97.18	134.47	148.03	206.79
60	88.14	119.78	132.21	172.89	101.70	140.12	154.81	214.70
61	92.66	127.69	140.12	180.80	106.22	148.03	161.59	222.61
62	98.31	134.47	148.03	192.10	113.00	155.94	170.63	232.78
63	105.09	143.51	157.07	203.40	118.65	164.98	180.80	244.08
64	111.87	152.55	167.24	214.70	125.43	174.02	190.97	255.38
65	118.65	163.85	178.54	228.26	133.34	185.32	202.27	268.94
66	125.43	174.02	189.84	241.82	142.38	196.62	216.96	284.76
67	134.47	185.32	202.27	257.64	151.42	210.18	230.52	301.71
68	145.77	200.01	219.22	276.85	163.85	227.13	250.86	323.18
69	159.33	220.35	241.82	305.10	179.67	250.86	276.85	354.82
70	177.41	245.21	268.94	339.00	198.88	276.85	307.36	392.11
71	196.62	273.46	301.71	378.55	220.35	307.36	341.26	435.05
72	219.22	305.10	336.74	419.23	242.95	340.13	378.55	479.12
73	242.95	339.00	375.16	465.56	266.68	374.03	418.10	526.58
74	270.07	376.29	416.97	517.54	292.67	413.58	459.91	578.56
75	298.32	416.97	462.17	574.04	320.92	452.00	503.98	633.93
76	327.70	461.04	509.63	633.93	349.17	493.81	550.31	690.43
77	359.34	505.11	559.35	696.08	378.55	537.88	597.77	749.19
78	392.11	552.57	612.46	760.49	411.32	583.08	648.62	812.47
79	428.27	604.55	668.96	832.81	445.22	631.67	703.99	881.40
80	466.69				482.51			
81	508.50				522.06			
82	552.57				566.13			
83	603.42				613.59			
84	659.92				666.70			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA

Premiums to be used only with those

that have previously elected an inflation decrease option

tandard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Perio

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Benefit Period				Benefit Period			
	2 Years	4 Years	6 Years	Life	2 Years	4 Years	6 Years	Life
18-29	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
30	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
31	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
32	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
33	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
34	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
35	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
36	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
37	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
38	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
39	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
40	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
41	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
42	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
43	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
44	35.03	45.20	49.72	65.54	51.98	68.93	76.84	110.74
45	44.07	57.63	63.28	84.75	58.76	79.10	88.14	127.69
46	44.07	57.63	63.28	84.75	58.76	79.10	88.14	127.69
47	44.07	57.63	63.28	84.75	58.76	79.10	88.14	127.69
48	44.07	57.63	63.28	84.75	58.76	79.10	88.14	127.69
49	44.07	57.63	63.28	84.75	58.76	79.10	88.14	127.69
50	47.46	62.15	68.93	92.66	62.15	83.62	91.53	135.60
51	50.85	65.54	73.45	98.31	64.41	85.88	96.05	140.12
52	53.11	70.06	77.97	102.83	66.67	90.40	100.57	145.77
53	55.37	74.58	81.36	108.48	68.93	92.66	103.96	151.42
54	58.76	76.84	85.88	114.13	72.32	97.18	108.48	155.94
55	61.02	81.36	89.27	119.78	75.71	100.57	111.87	161.59
56	64.41	84.75	94.92	126.56	77.97	105.09	116.39	167.24
57	67.80	89.27	99.44	131.08	81.36	109.61	120.91	171.76
58	70.06	94.92	103.96	137.86	83.62	113.00	125.43	177.41
59	74.58	98.31	109.61	143.51	88.14	118.65	131.08	184.19
60	79.10	103.96	115.26	151.42	91.53	124.30	136.73	190.97
61	83.62	110.74	123.17	159.33	97.18	131.08	143.51	198.88
62	89.27	117.52	129.95	168.37	101.70	136.73	150.29	206.79
63	94.92	125.43	138.99	178.54	107.35	144.64	159.33	216.96
64	100.57	133.34	148.03	189.84	114.13	154.81	169.50	228.26
65	107.35	142.38	157.07	201.14	120.91	163.85	180.80	240.69
66	114.13	152.55	167.24	213.57	128.82	175.15	193.23	255.38
67	120.91	163.85	179.67	227.13	136.73	186.45	205.66	270.07
68	131.08	176.28	194.36	246.34	148.03	202.27	223.74	291.54
69	143.51	194.36	215.83	270.07	162.72	222.61	248.60	319.79
70	159.33	216.96	239.56	301.71	180.80	247.47	276.85	353.69
71	177.41	242.95	268.94	337.87	200.01	275.72	308.49	392.11
72	198.88	270.07	300.58	375.16	220.35	306.23	342.39	433.92
73	220.35	301.71	335.61	416.97	244.08	336.74	377.42	476.86
74	244.08	335.61	374.03	463.30	266.68	370.64	416.97	523.19
75	268.94	371.77	413.58	511.89	291.54	406.80	456.52	570.65
76	294.93	409.06	456.52	563.87	317.53	444.09	497.20	621.50
77	323.18	448.61	500.59	616.98	343.52	481.38	540.14	673.48
78	352.56	490.42	546.92	673.48	371.77	522.06	586.47	726.59
79	384.20	535.62	596.64	735.63	402.28	566.13	635.06	787.61
80	416.97				435.05			
81	453.13				468.95			
82	491.55				505.11			
83	533.36				545.79			
84	579.69				590.99			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.2% Simple Inflation						2.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
30	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
31	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
32	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
33	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
34	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
35	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
36	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
37	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
38	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
39	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
40	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
41	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
42	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
43	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
44	39.55	49.72	55.37	62.15	76.84	84.75	58.76	73.45	81.36	91.53	110.74	122.04
45	50.85	65.54	70.06	80.23	100.57	108.48	66.67	83.62	92.66	102.83	124.30	137.86
46	50.85	65.54	70.06	80.23	100.57	108.48	66.67	83.62	92.66	102.83	124.30	137.86
47	50.85	65.54	70.06	80.23	100.57	108.48	66.67	83.62	92.66	102.83	124.30	137.86
48	50.85	65.54	70.06	80.23	100.57	108.48	66.67	83.62	92.66	102.83	124.30	137.86
49	50.85	65.54	70.06	80.23	100.57	108.48	66.67	83.62	92.66	102.83	124.30	137.86
50	54.24	72.32	75.71	87.01	109.61	117.52	71.19	89.27	98.31	108.48	129.95	143.51
51	57.63	75.71	81.36	90.40	115.26	123.17	73.45	91.53	100.57	110.74	133.34	146.90
52	61.02	79.10	85.88	97.18	119.78	129.95	76.84	93.79	102.83	113.00	136.73	151.42
53	65.54	82.49	90.40	101.70	124.30	135.60	80.23	96.05	106.22	116.39	140.12	154.81
54	67.80	85.88	94.92	107.35	129.95	142.38	82.49	99.44	109.61	118.65	143.51	158.20
55	71.19	89.27	100.57	111.87	134.47	149.16	85.88	101.70	111.87	120.91	146.90	161.59
56	74.58	92.66	103.96	117.52	140.12	154.81	89.27	106.22	116.39	125.43	151.42	168.37
57	77.97	97.18	108.48	122.04	146.90	160.46	92.66	111.87	123.17	132.21	159.33	176.28
58	81.36	101.70	113.00	128.82	152.55	167.24	96.05	117.52	131.08	138.99	169.50	187.58
59	87.01	106.22	117.52	135.60	159.33	174.02	100.57	124.30	140.12	148.03	179.67	198.88
60	91.53	110.74	122.04	142.38	166.11	180.80	105.09	132.21	148.03	157.07	190.97	211.31
61	97.18	116.39	128.82	150.29	174.02	188.71	109.61	138.99	155.94	167.24	202.27	223.74
62	102.83	124.30	136.73	159.33	184.19	198.88	116.39	146.90	164.98	177.41	214.70	237.30
63	108.48	133.34	148.03	169.50	194.36	210.18	123.17	154.81	174.02	189.84	228.26	251.99
64	115.26	143.51	159.33	180.80	206.79	223.74	129.95	164.98	185.32	203.40	242.95	267.81
65	124.30	153.68	171.76	192.10	220.35	237.30	137.86	174.02	196.62	216.96	258.77	284.76
66	132.21	164.98	185.32	204.53	236.17	254.25	148.03	186.45	209.05	230.52	276.85	301.71
67	140.12	178.54	197.75	218.09	256.51	275.72	157.07	201.14	222.61	246.34	299.45	319.79
68	151.42	193.23	213.57	235.04	280.24	296.06	169.50	216.96	240.69	266.68	324.31	343.52
69	163.85	209.05	233.91	259.90	306.23	327.70	185.32	236.17	264.42	293.80	352.56	376.29
70	177.41	226.00	255.38	288.15	334.48	362.73	201.14	254.25	287.02	325.44	380.81	414.71
71	193.23	244.08	273.46	317.53	364.99	394.37	219.22	274.59	308.49	358.21	412.45	446.35
72	211.31	264.42	293.80	353.69	401.15	431.66	238.43	298.32	332.22	396.63	449.74	483.64
73	231.65	289.28	319.79	393.24	442.96	474.60	258.77	324.31	361.60	438.44	491.55	524.32
74	253.12	317.53	351.43	438.44	490.42	522.06	279.11	353.69	395.50	483.64	537.88	571.78
75	274.59	349.17	394.37	485.90	541.27	575.17	300.58	385.33	437.31	531.10	589.86	624.89
76	297.19	388.72	448.61	537.88	601.16	640.71	323.18	423.75	488.16	581.95	648.62	690.43
77	322.05	436.18	511.89	594.38	672.35	720.94	346.91	467.82	545.79	635.06	718.68	769.53
78	349.17	489.29	578.56	655.40	751.45	810.21	372.90	517.54	607.94	691.56	795.52	857.67
79	378.55	544.66	646.36	718.68	833.94	904.00	401.15	568.39	671.22	752.58	875.75	950.33
80	413.58	601.16					435.05	621.50				
81	457.65	659.92					475.73	678.00				
82	508.50	722.07					524.32	736.76				
83	565.00	786.48					578.56	797.78				
84	627.15	853.15					637.32	861.06				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.2% Simple Inflation						2.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
30	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
31	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
32	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
33	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
34	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
35	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
36	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
37	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
38	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
39	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
40	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
41	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
42	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
43	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
44	38.42	46.33	51.98	58.76	70.06	77.97	56.50	68.93	77.97	87.01	105.09	116.39
45	48.59	61.02	65.54	73.45	91.53	98.31	64.41	80.23	90.40	98.31	118.65	129.95
46	48.59	61.02	65.54	73.45	91.53	98.31	64.41	80.23	90.40	98.31	118.65	129.95
47	48.59	61.02	65.54	73.45	91.53	98.31	64.41	80.23	90.40	98.31	118.65	129.95
48	48.59	61.02	65.54	73.45	91.53	98.31	64.41	80.23	90.40	98.31	118.65	129.95
49	48.59	61.02	65.54	73.45	91.53	98.31	64.41	80.23	90.40	98.31	118.65	129.95
50	51.98	67.80	72.32	80.23	100.57	107.35	67.80	85.88	93.79	103.96	124.30	136.73
51	55.37	71.19	75.71	84.75	105.09	114.13	71.19	88.14	96.05	106.22	127.69	140.12
52	58.76	74.58	80.23	89.27	110.74	118.65	73.45	90.40	99.44	108.48	129.95	143.51
53	62.15	77.97	84.75	93.79	115.26	125.43	76.84	93.79	101.70	110.74	133.34	148.03
54	65.54	81.36	89.27	98.31	119.78	132.21	80.23	96.05	105.09	114.13	136.73	151.42
55	68.93	84.75	93.79	103.96	125.43	137.86	83.62	98.31	108.48	116.39	141.25	155.94
56	72.32	88.14	97.18	109.61	129.95	143.51	87.01	102.83	111.87	120.91	145.77	161.59
57	75.71	91.53	101.70	114.13	136.73	150.29	89.27	107.35	118.65	126.56	153.68	170.63
58	79.10	96.05	106.22	119.78	143.51	155.94	92.66	113.00	125.43	134.47	162.72	180.80
59	82.49	100.57	111.87	125.43	150.29	164.98	97.18	119.78	132.21	142.38	174.02	192.10
60	88.14	106.22	116.39	132.21	157.07	172.89	101.70	125.43	140.12	150.29	184.19	203.40
61	92.66	111.87	123.17	140.12	164.98	180.80	106.22	132.21	148.03	159.33	194.36	214.70
62	98.31	118.65	132.21	148.03	175.15	190.97	113.00	138.99	155.94	168.37	205.66	227.13
63	105.09	127.69	141.25	157.07	185.32	202.27	118.65	146.90	164.98	179.67	216.96	240.69
64	111.87	136.73	152.55	167.24	196.62	213.57	125.43	155.94	174.02	190.97	230.52	254.25
65	118.65	146.90	163.85	178.54	207.92	226.00	133.34	166.11	185.32	202.27	244.08	268.94
66	125.43	158.20	174.02	189.84	222.61	241.82	142.38	177.41	196.62	216.96	259.90	284.76
67	134.47	170.63	185.32	202.27	240.69	257.64	151.42	192.10	210.18	230.52	280.24	301.71
68	145.77	186.45	200.01	219.22	262.16	276.85	163.85	209.05	227.13	250.86	303.97	323.18
69	159.33	202.27	220.35	241.82	285.89	305.10	179.67	227.13	250.86	276.85	331.09	354.82
70	176.28	219.22	245.21	268.94	311.88	339.00	198.88	247.47	276.85	307.36	360.47	392.11
71	192.10	237.30	264.42	301.71	343.52	370.64	216.96	268.94	299.45	341.26	392.11	424.88
72	210.18	258.77	287.02	336.74	379.68	407.93	237.30	292.67	325.44	378.55	429.40	463.30
73	230.52	282.50	313.01	375.16	421.49	450.87	257.64	318.66	354.82	418.10	472.34	506.24
74	251.99	309.62	343.52	416.97	467.82	498.33	277.98	348.04	388.72	459.91	517.54	552.57
75	272.33	340.13	381.94	462.17	516.41	550.31	299.45	378.55	426.01	503.98	566.13	603.42
76	294.93	376.29	428.27	509.63	570.65	609.07	322.05	412.45	470.08	550.31	619.24	662.18
77	318.66	419.23	483.64	559.35	632.80	678.00	345.78	453.13	520.93	597.77	679.13	728.85
78	345.78	466.69	543.53	612.46	699.47	752.58	370.64	497.20	575.17	648.62	744.67	803.43
79	374.03	517.54	604.55	668.96	770.66	832.81	397.76	542.40	631.67	703.99	813.60	881.40
80	407.93	569.52					429.40	592.12				
81	448.61	623.76					468.95	644.10				
82	497.20	682.52					514.15	699.47				
83	550.31	742.41					565.00	757.10				
84	607.94	805.69					620.37	818.12				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.2% Simple Inflation						2.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
30	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
31	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
32	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
33	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
34	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
35	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
36	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
37	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
38	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
39	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
40	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
41	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
42	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
43	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
44	35.03	40.68	45.20	49.72	58.76	65.54	51.98	62.15	68.93	75.71	91.53	100.57
45	44.07	54.24	57.63	63.28	77.97	84.75	58.76	71.19	77.97	85.88	103.96	114.13
46	44.07	54.24	57.63	63.28	77.97	84.75	58.76	71.19	77.97	85.88	103.96	114.13
47	44.07	54.24	57.63	63.28	77.97	84.75	58.76	71.19	77.97	85.88	103.96	114.13
48	44.07	54.24	57.63	63.28	77.97	84.75	58.76	71.19	77.97	85.88	103.96	114.13
49	44.07	54.24	57.63	63.28	77.97	84.75	58.76	71.19	77.97	85.88	103.96	114.13
50	47.46	59.89	62.15	68.93	85.88	92.66	62.15	75.71	82.49	90.40	109.61	120.91
51	50.85	62.15	65.54	73.45	90.40	98.31	64.41	77.97	84.75	92.66	111.87	124.30
52	53.11	65.54	70.06	77.97	94.92	102.83	66.67	80.23	87.01	94.92	115.26	127.69
53	55.37	67.80	74.58	81.36	99.44	108.48	68.93	82.49	89.27	97.18	117.52	131.08
54	58.76	71.19	76.84	85.88	103.96	114.13	72.32	84.75	91.53	99.44	120.91	134.47
55	61.02	73.45	81.36	89.27	108.48	119.78	75.71	87.01	94.92	101.70	124.30	137.86
56	64.41	76.84	84.75	94.92	113.00	126.56	77.97	90.40	98.31	106.22	128.82	143.51
57	67.80	80.23	88.14	99.44	118.65	131.08	81.36	94.92	103.96	111.87	136.73	151.42
58	70.06	84.75	92.66	103.96	124.30	137.86	83.62	100.57	110.74	118.65	144.64	160.46
59	74.58	88.14	97.18	109.61	131.08	143.51	88.14	106.22	117.52	125.43	153.68	170.63
60	79.10	92.66	101.70	115.26	137.86	151.42	91.53	111.87	124.30	133.34	162.72	180.80
61	83.62	98.31	107.35	123.17	144.64	159.33	97.18	117.52	131.08	141.25	171.76	190.97
62	89.27	105.09	114.13	129.95	153.68	167.24	101.70	124.30	136.73	150.29	183.06	202.27
63	94.92	111.87	123.17	138.99	162.72	177.41	107.35	131.08	144.64	159.33	193.23	214.70
64	100.57	120.91	132.21	148.03	172.89	188.71	114.13	138.99	154.81	169.50	205.66	227.13
65	107.35	128.82	142.38	157.07	183.06	200.01	120.91	148.03	163.85	180.80	218.09	240.69
66	114.13	138.99	152.55	167.24	196.62	213.57	128.82	158.20	175.15	193.23	232.78	255.38
67	120.91	151.42	163.85	179.67	212.44	227.13	136.73	171.76	186.45	205.66	251.99	270.07
68	131.08	164.98	176.28	194.36	231.65	246.34	148.03	186.45	202.27	223.74	273.46	291.54
69	143.51	179.67	194.36	215.83	254.25	270.07	162.72	204.53	222.61	248.60	298.32	319.79
70	158.20	194.36	216.96	239.56	277.98	301.71	180.80	222.61	247.47	276.85	324.31	353.69
71	172.89	211.31	235.04	268.94	306.23	329.96	197.75	241.82	268.94	308.49	353.69	383.07
72	189.84	230.52	254.25	300.58	339.00	363.86	215.83	263.29	292.67	342.39	387.59	416.97
73	207.92	251.99	277.98	335.61	376.29	402.28	233.91	287.02	318.66	377.42	426.01	455.39
74	227.13	276.85	306.23	374.03	416.97	444.09	253.12	313.01	349.17	416.97	466.69	497.20
75	245.21	303.97	340.13	413.58	461.04	490.42	272.33	341.26	383.07	456.52	510.76	543.53
76	265.55	336.74	381.94	456.52	509.63	543.53	292.67	372.90	423.75	497.20	559.35	596.64
77	287.02	374.03	430.53	500.59	563.87	603.42	314.14	407.93	468.95	540.14	612.46	655.40
78	310.75	415.84	482.51	546.92	621.50	667.83	335.61	447.48	516.41	586.47	670.09	719.81
79	335.61	459.91	535.62	596.64	682.52	735.63	359.34	488.16	566.13	635.06	729.98	787.61
80	364.99	505.11					387.59	529.97				
81	400.02	552.57					420.36	575.17				
82	440.70	601.16					458.78	622.63				
83	484.77	653.14					501.72	672.35				
84	533.36	707.38					548.05	724.33				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.2% Simple Inflation						2.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
30	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
31	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
32	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
33	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
34	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
35	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
36	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
37	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
38	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
39	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
40	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
41	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
42	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
43	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
44	37.29	46.33	53.11	59.89	73.45	82.49	55.37	68.93	76.84	87.01	105.09	115.26
45	48.59	62.15	68.93	76.84	94.92	106.22	65.54	79.10	87.01	97.18	117.52	128.82
46	48.59	62.15	68.93	76.84	94.92	106.22	65.54	79.10	87.01	97.18	117.52	128.82
47	48.59	62.15	68.93	76.84	94.92	106.22	65.54	79.10	87.01	97.18	117.52	128.82
48	48.59	62.15	68.93	76.84	94.92	106.22	65.54	79.10	87.01	97.18	117.52	128.82
49	48.59	62.15	68.93	76.84	94.92	106.22	65.54	79.10	87.01	97.18	117.52	128.82
50	53.11	67.80	74.58	84.75	103.96	115.26	70.06	82.49	90.40	101.70	122.04	137.86
51	56.50	71.19	80.23	89.27	108.48	120.91	72.32	85.88	93.79	103.96	125.43	137.86
52	58.76	74.58	83.62	92.66	113.00	125.43	73.45	88.14	96.05	106.22	127.69	141.25
53	61.02	77.97	88.14	97.18	117.52	129.95	75.71	90.40	99.44	108.48	131.08	144.64
54	64.41	81.36	91.53	100.57	122.04	135.60	77.97	92.66	101.70	111.87	134.47	148.03
55	66.67	83.62	94.92	105.09	126.56	140.12	80.23	96.05	105.09	114.13	137.86	152.55
56	70.06	87.01	98.31	109.61	132.21	145.77	83.62	99.44	109.61	117.52	142.38	158.20
57	73.45	90.40	101.70	114.13	136.73	150.29	85.88	105.09	116.39	123.17	149.16	166.11
58	76.84	93.79	105.09	119.78	142.38	155.94	89.27	109.61	122.04	129.95	158.20	175.15
59	80.23	98.31	108.48	125.43	148.03	161.59	92.66	115.26	129.95	137.86	167.24	185.32
60	84.75	101.70	111.87	131.08	152.55	166.11	97.18	120.91	136.73	144.64	175.15	194.36
61	88.14	106.22	117.52	136.73	159.33	172.89	100.57	126.56	142.38	151.42	184.19	203.40
62	92.66	111.87	123.17	143.51	166.11	179.67	103.96	132.21	149.16	160.46	193.23	213.57
63	97.18	118.65	131.08	151.42	174.02	187.58	109.61	138.99	155.94	169.50	203.40	224.87
64	102.83	125.43	140.12	159.33	181.93	196.62	114.13	144.64	163.85	178.54	213.57	236.17
65	108.48	133.34	149.16	167.24	190.97	206.79	119.78	151.42	170.63	188.71	224.87	247.47
66	114.13	143.51	160.46	177.41	203.40	220.35	126.56	160.46	180.80	201.14	239.56	263.29
67	122.04	154.81	174.02	190.97	221.48	239.56	136.73	172.89	195.49	216.96	258.77	283.63
68	131.08	167.24	189.84	207.92	242.95	263.29	148.03	187.58	212.44	236.17	281.37	308.49
69	142.38	181.93	205.66	228.26	266.68	289.28	160.46	204.53	230.52	257.64	306.23	334.48
70	154.81	196.62	222.61	250.86	290.41	315.27	175.15	221.48	249.73	283.63	331.09	360.47
71	168.37	212.44	238.43	276.85	317.53	343.52	190.97	239.56	268.94	311.88	359.34	388.72
72	185.32	230.52	256.51	307.36	349.17	376.29	207.92	259.90	289.28	344.65	390.98	420.36
73	202.27	251.99	277.98	342.39	385.33	412.45	224.87	282.50	314.14	381.94	427.14	456.52
74	220.35	275.72	306.23	381.94	426.01	454.26	244.08	307.36	343.52	421.49	467.82	497.20
75	238.43	303.97	343.52	422.62	471.21	500.59	262.16	335.61	380.81	462.17	513.02	543.53
76	258.77	337.87	390.98	467.82	523.19	557.09	281.37	368.38	424.88	506.24	565.00	600.03
77	280.24	379.68	445.22	517.54	585.34	627.15	301.71	406.80	475.73	552.57	624.89	668.96
78	303.97	426.01	503.98	569.52	653.14	705.12	324.31	449.74	528.84	602.29	691.56	746.93
79	329.96	473.47	562.74	624.89	725.46	786.48	349.17	494.94	584.21	654.27	761.62	827.16
80	360.47	523.19					378.55	541.27				
81	397.76	575.17					414.71	589.86				
82	441.83	628.28					456.52	640.71				
83	491.55	683.65					503.98	693.82				
84	545.79	741.28					554.83	749.19				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.2% Simple Inflation						2.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
30	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
31	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
32	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
33	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
34	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
35	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
36	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
37	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
38	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
39	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
40	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
41	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
42	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
43	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
44	36.16	44.07	49.72	55.37	66.67	74.58	53.11	65.54	73.45	82.49	99.44	109.61
45	47.46	57.63	64.41	71.19	87.01	96.05	63.28	75.71	83.62	92.66	110.74	120.91
46	47.46	57.63	64.41	71.19	87.01	96.05	63.28	75.71	83.62	92.66	110.74	120.91
47	47.46	57.63	64.41	71.19	87.01	96.05	63.28	75.71	83.62	92.66	110.74	120.91
48	47.46	57.63	64.41	71.19	87.01	96.05	63.28	75.71	83.62	92.66	110.74	120.91
49	47.46	57.63	64.41	71.19	87.01	96.05	63.28	75.71	83.62	92.66	110.74	120.91
50	50.85	64.41	71.19	79.10	94.92	105.09	66.67	80.23	88.14	97.18	116.39	129.95
51	54.24	66.67	74.58	82.49	99.44	109.61	70.06	82.49	90.40	99.44	118.65	129.95
52	56.50	70.06	77.97	85.88	103.96	114.13	72.32	84.75	92.66	101.70	122.04	133.34
53	59.89	73.45	81.36	90.40	108.48	119.78	74.58	87.01	96.05	103.96	125.43	137.86
54	62.15	75.71	84.75	93.79	113.00	124.30	76.84	90.40	98.31	107.35	128.82	141.25
55	64.41	79.10	88.14	97.18	117.52	129.95	79.10	92.66	101.70	109.61	132.21	145.77
56	67.80	82.49	91.53	101.70	122.04	134.47	81.36	96.05	106.22	113.00	137.86	152.55
57	71.19	85.88	94.92	106.22	127.69	141.25	83.62	100.57	110.74	118.65	144.64	160.46
58	74.58	89.27	99.44	111.87	133.34	146.90	87.01	105.09	116.39	125.43	152.55	169.50
59	77.97	93.79	103.96	116.39	138.99	152.55	90.40	110.74	123.17	132.21	160.46	178.54
60	81.36	97.18	107.35	122.04	144.64	159.33	93.79	115.26	128.82	138.99	169.50	187.58
61	84.75	101.70	113.00	127.69	150.29	164.98	97.18	120.91	134.47	145.77	176.28	196.62
62	89.27	107.35	118.65	133.34	158.20	172.89	100.57	125.43	141.25	152.55	185.32	205.66
63	93.79	113.00	125.43	140.12	164.98	179.67	105.09	131.08	146.90	159.33	193.23	214.70
64	98.31	119.78	134.47	148.03	172.89	188.71	110.74	137.86	153.68	167.24	202.27	223.74
65	102.83	127.69	142.38	154.81	180.80	196.62	116.39	143.51	161.59	176.28	212.44	233.91
66	109.61	136.73	152.55	164.98	192.10	209.05	123.17	152.55	170.63	186.45	223.74	247.47
67	118.65	148.03	166.11	177.41	206.79	226.00	133.34	164.98	185.32	201.14	241.82	266.68
68	128.82	161.59	180.80	193.23	226.00	246.34	144.64	180.80	202.27	220.35	263.29	289.28
69	140.12	175.15	196.62	212.44	248.60	270.07	158.20	197.75	221.48	241.82	287.02	314.14
70	153.68	190.97	213.57	233.91	272.33	294.93	172.89	214.70	240.69	267.81	313.01	341.26
71	167.24	206.79	230.52	259.90	298.32	323.18	188.71	233.91	261.03	296.06	341.26	369.51
72	184.19	224.87	249.73	291.54	331.09	355.95	206.79	254.25	283.63	328.83	374.03	403.41
73	201.14	246.34	272.33	326.57	367.25	393.24	223.74	277.98	309.62	363.86	411.32	440.70
74	219.22	270.07	299.45	363.86	406.80	433.92	242.95	302.84	337.87	400.02	450.87	481.38
75	237.30	296.06	332.22	402.28	449.74	479.12	261.03	328.83	370.64	438.44	492.68	525.45
76	256.51	326.57	372.90	442.96	497.20	529.97	280.24	359.34	409.06	477.99	539.01	576.30
77	277.98	364.99	420.36	487.03	550.31	589.86	300.58	394.37	453.13	520.93	590.99	635.06
78	300.58	405.67	472.34	533.36	609.07	655.40	323.18	431.66	500.59	565.00	648.62	699.47
79	325.44	449.74	525.45	581.95	670.09	724.33	346.91	472.34	549.18	612.46	708.51	767.27
80	354.82	494.94					374.03	515.28				
81	390.98	543.53					407.93	560.48				
82	431.66	593.25					447.48	607.94				
83	477.99	646.36					491.55	658.79				
84	528.84	700.60					540.14	711.90				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued prior to 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.2% Simple Inflation						2.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
30	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
31	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
32	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
33	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
34	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
35	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
36	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
37	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
38	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
39	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
40	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
41	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
42	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
43	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
44	32.77	38.42	42.94	46.33	56.50	62.15	49.72	58.76	64.41	71.19	85.88	94.92
45	41.81	50.85	56.50	61.02	73.45	81.36	57.63	67.80	72.32	80.23	97.18	107.35
46	41.81	50.85	56.50	61.02	73.45	81.36	57.63	67.80	72.32	80.23	97.18	107.35
47	41.81	50.85	56.50	61.02	73.45	81.36	57.63	67.80	72.32	80.23	97.18	107.35
48	41.81	50.85	56.50	61.02	73.45	81.36	57.63	67.80	72.32	80.23	97.18	107.35
49	41.81	50.85	56.50	61.02	73.45	81.36	57.63	67.80	72.32	80.23	97.18	107.35
50	46.33	56.50	61.02	66.67	81.36	90.40	61.02	71.19	75.71	84.75	101.70	115.26
51	48.59	58.76	64.41	70.06	84.75	94.92	63.28	73.45	77.97	87.01	105.09	115.26
52	50.85	61.02	67.80	73.45	89.27	99.44	65.54	74.58	80.23	89.27	107.35	118.65
53	53.11	64.41	71.19	76.84	93.79	102.83	67.80	76.84	82.49	91.53	110.74	122.04
54	55.37	66.67	73.45	80.23	97.18	108.48	68.93	79.10	85.88	93.79	114.13	125.43
55	57.63	68.93	76.84	83.62	101.70	113.00	71.19	82.49	89.27	96.05	117.52	129.95
56	59.89	72.32	79.10	88.14	106.22	117.52	73.45	84.75	92.66	99.44	122.04	135.60
57	63.28	75.71	82.49	91.53	110.74	123.17	75.71	89.27	97.18	103.96	127.69	142.38
58	66.67	79.10	85.88	96.05	116.39	127.69	77.97	93.79	102.83	110.74	134.47	150.29
59	68.93	82.49	89.27	101.70	120.91	133.34	81.36	98.31	108.48	116.39	142.38	158.20
60	72.32	85.88	93.79	106.22	126.56	138.99	84.75	102.83	114.13	122.04	150.29	167.24
61	75.71	89.27	97.18	110.74	132.21	144.64	87.01	107.35	119.78	128.82	157.07	175.15
62	80.23	93.79	102.83	116.39	137.86	151.42	90.40	111.87	125.43	135.60	164.98	183.06
63	84.75	99.44	109.61	123.17	144.64	158.20	94.92	117.52	131.08	142.38	172.89	190.97
64	89.27	106.22	116.39	129.95	152.55	166.11	99.44	123.17	136.73	149.16	180.80	200.01
65	93.79	111.87	124.30	136.73	159.33	174.02	105.09	128.82	142.38	157.07	189.84	209.05
66	99.44	119.78	133.34	144.64	169.50	184.19	111.87	136.73	151.42	167.24	201.14	221.48
67	106.22	131.08	144.64	155.94	183.06	200.01	120.91	148.03	163.85	180.80	216.96	239.56
68	115.26	142.38	159.33	170.63	200.01	218.09	131.08	161.59	179.67	197.75	236.17	259.90
69	125.43	155.94	174.02	188.71	220.35	239.56	143.51	177.41	197.75	216.96	258.77	283.63
70	137.86	169.50	188.71	207.92	241.82	262.16	157.07	193.23	215.83	240.69	282.50	307.36
71	150.29	184.19	204.53	232.78	266.68	288.15	171.76	210.18	233.91	267.81	308.49	333.35
72	164.98	201.14	221.48	261.03	294.93	316.40	187.58	229.39	254.25	297.19	337.87	363.86
73	180.80	219.22	241.82	291.54	327.70	350.30	203.40	249.73	276.85	328.83	370.64	396.63
74	197.75	240.69	266.68	325.44	362.73	386.46	220.35	272.33	303.97	362.73	405.67	432.79
75	213.57	264.42	296.06	359.34	401.15	427.14	237.30	297.19	333.35	396.63	444.09	473.47
76	230.52	292.67	332.22	396.63	444.09	472.34	254.25	324.31	368.38	432.79	485.90	518.67
77	249.73	325.44	374.03	435.05	490.42	524.32	272.33	354.82	407.93	471.21	532.23	570.65
78	270.07	361.60	419.23	475.73	541.27	580.82	292.67	388.72	449.74	510.76	583.08	627.15
79	291.54	400.02	465.56	518.67	594.38	639.58	313.01	423.75	492.68	552.57	635.06	684.78
80	317.53	439.57					336.74	461.04				
81	348.04	480.25					366.12	500.59				
82	383.07	523.19					398.89	541.27				
83	421.49	568.39					436.18	585.34				
84	463.30	614.72					476.86	629.41				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.0% Simple Inflation						2.0% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
30	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
31	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
32	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
33	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
34	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
35	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
36	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
37	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
38	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
39	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
40	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
41	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
42	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
43	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
44	35.00	44.00	49.00	55.00	68.00	75.00	52.00	65.00	72.00	81.00	98.00	108.00
45	45.00	58.00	62.00	71.00	89.00	96.00	59.00	74.00	82.00	91.00	110.00	122.00
46	45.00	58.00	62.00	71.00	89.00	96.00	59.00	74.00	82.00	91.00	110.00	122.00
47	45.00	58.00	62.00	71.00	89.00	96.00	59.00	74.00	82.00	91.00	110.00	122.00
48	45.00	58.00	62.00	71.00	89.00	96.00	59.00	74.00	82.00	91.00	110.00	122.00
49	45.00	58.00	62.00	71.00	89.00	96.00	59.00	74.00	82.00	91.00	110.00	122.00
50	48.00	64.00	67.00	77.00	97.00	104.00	63.00	79.00	87.00	96.00	115.00	127.00
51	51.00	67.00	72.00	80.00	102.00	109.00	65.00	81.00	89.00	98.00	118.00	130.00
52	54.00	70.00	76.00	86.00	106.00	115.00	68.00	83.00	91.00	100.00	121.00	134.00
53	58.00	73.00	80.00	90.00	110.00	120.00	71.00	85.00	94.00	103.00	124.00	137.00
54	60.00	76.00	84.00	95.00	115.00	126.00	73.00	88.00	97.00	105.00	127.00	140.00
55	63.00	79.00	89.00	99.00	119.00	132.00	76.00	90.00	99.00	107.00	130.00	143.00
56	66.00	82.00	92.00	104.00	124.00	137.00	79.00	94.00	103.00	111.00	134.00	149.00
57	69.00	86.00	96.00	108.00	130.00	142.00	82.00	99.00	109.00	117.00	141.00	156.00
58	72.00	90.00	100.00	114.00	135.00	148.00	85.00	104.00	116.00	123.00	150.00	166.00
59	77.00	94.00	104.00	120.00	141.00	154.00	89.00	110.00	124.00	131.00	159.00	176.00
60	81.00	98.00	108.00	126.00	147.00	160.00	93.00	117.00	131.00	139.00	169.00	187.00
61	86.00	103.00	114.00	133.00	154.00	167.00	97.00	123.00	138.00	148.00	179.00	198.00
62	91.00	110.00	121.00	141.00	163.00	176.00	103.00	130.00	146.00	157.00	190.00	210.00
63	96.00	118.00	131.00	150.00	172.00	186.00	109.00	137.00	154.00	168.00	202.00	223.00
64	102.00	127.00	141.00	160.00	183.00	198.00	115.00	146.00	164.00	180.00	215.00	237.00
65	110.00	136.00	152.00	170.00	195.00	210.00	122.00	154.00	174.00	192.00	229.00	252.00
66	117.00	146.00	164.00	181.00	209.00	225.00	131.00	165.00	185.00	204.00	245.00	267.00
67	124.00	158.00	175.00	193.00	227.00	244.00	139.00	178.00	197.00	218.00	265.00	283.00
68	134.00	171.00	189.00	208.00	248.00	262.00	150.00	192.00	213.00	236.00	287.00	304.00
69	145.00	185.00	207.00	230.00	271.00	290.00	164.00	209.00	234.00	260.00	312.00	333.00
70	157.00	200.00	226.00	255.00	296.00	321.00	178.00	225.00	254.00	288.00	337.00	367.00
71	171.00	216.00	242.00	281.00	323.00	349.00	194.00	243.00	273.00	317.00	365.00	395.00
72	187.00	234.00	260.00	313.00	355.00	382.00	211.00	264.00	294.00	351.00	398.00	428.00
73	205.00	256.00	283.00	348.00	392.00	420.00	229.00	287.00	320.00	388.00	435.00	464.00
74	224.00	281.00	311.00	388.00	434.00	462.00	247.00	313.00	350.00	428.00	476.00	506.00
75	243.00	309.00	349.00	430.00	479.00	509.00	266.00	341.00	387.00	470.00	522.00	553.00
76	263.00	344.00	397.00	476.00	532.00	567.00	286.00	375.00	432.00	515.00	574.00	611.00
77	285.00	386.00	453.00	526.00	595.00	638.00	307.00	414.00	483.00	562.00	636.00	681.00
78	309.00	433.00	512.00	580.00	665.00	717.00	330.00	458.00	538.00	612.00	704.00	759.00
79	335.00	482.00	572.00	636.00	738.00	800.00	355.00	503.00	594.00	666.00	775.00	841.00
80	366.00	532.00					385.00	550.00				
81	405.00	584.00					421.00	600.00				
82	450.00	639.00					464.00	652.00				
83	500.00	696.00					512.00	706.00				
84	555.00	755.00					564.00	762.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.0% Simple Inflation						2.0% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
30	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
31	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
32	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
33	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
34	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
35	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
36	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
37	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
38	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
39	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
40	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
41	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
42	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
43	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
44	34.00	41.00	46.00	52.00	62.00	69.00	50.00	61.00	69.00	77.00	93.00	103.00
45	43.00	54.00	58.00	65.00	81.00	87.00	57.00	71.00	80.00	87.00	105.00	115.00
46	43.00	54.00	58.00	65.00	81.00	87.00	57.00	71.00	80.00	87.00	105.00	115.00
47	43.00	54.00	58.00	65.00	81.00	87.00	57.00	71.00	80.00	87.00	105.00	115.00
48	43.00	54.00	58.00	65.00	81.00	87.00	57.00	71.00	80.00	87.00	105.00	115.00
49	43.00	54.00	58.00	65.00	81.00	87.00	57.00	71.00	80.00	87.00	105.00	115.00
50	46.00	60.00	64.00	71.00	89.00	95.00	60.00	76.00	83.00	92.00	110.00	121.00
51	49.00	63.00	67.00	75.00	93.00	101.00	63.00	78.00	85.00	94.00	113.00	124.00
52	52.00	66.00	71.00	79.00	98.00	105.00	65.00	80.00	88.00	96.00	115.00	127.00
53	55.00	69.00	75.00	83.00	102.00	111.00	68.00	83.00	90.00	98.00	118.00	131.00
54	58.00	72.00	79.00	87.00	106.00	117.00	71.00	85.00	93.00	101.00	121.00	134.00
55	61.00	75.00	83.00	92.00	111.00	122.00	74.00	87.00	96.00	103.00	125.00	138.00
56	64.00	78.00	86.00	97.00	115.00	127.00	77.00	91.00	99.00	107.00	129.00	143.00
57	67.00	81.00	90.00	101.00	121.00	133.00	79.00	95.00	105.00	112.00	136.00	151.00
58	70.00	85.00	94.00	106.00	127.00	138.00	82.00	100.00	111.00	119.00	144.00	160.00
59	73.00	89.00	99.00	111.00	133.00	146.00	86.00	106.00	117.00	126.00	154.00	170.00
60	78.00	94.00	103.00	117.00	139.00	153.00	90.00	111.00	124.00	133.00	163.00	180.00
61	82.00	99.00	109.00	124.00	146.00	160.00	94.00	117.00	131.00	141.00	172.00	190.00
62	87.00	105.00	117.00	131.00	155.00	169.00	100.00	123.00	138.00	149.00	182.00	201.00
63	93.00	113.00	125.00	139.00	164.00	179.00	105.00	130.00	146.00	159.00	192.00	213.00
64	99.00	121.00	135.00	148.00	174.00	189.00	111.00	138.00	154.00	169.00	204.00	225.00
65	105.00	130.00	145.00	158.00	184.00	200.00	118.00	147.00	164.00	179.00	216.00	238.00
66	111.00	140.00	154.00	168.00	197.00	214.00	126.00	157.00	174.00	192.00	230.00	252.00
67	119.00	151.00	164.00	179.00	213.00	228.00	134.00	170.00	186.00	204.00	248.00	267.00
68	129.00	165.00	177.00	194.00	232.00	245.00	145.00	185.00	201.00	222.00	269.00	286.00
69	141.00	179.00	195.00	214.00	253.00	270.00	159.00	201.00	222.00	245.00	293.00	314.00
70	156.00	194.00	217.00	238.00	276.00	300.00	176.00	219.00	245.00	272.00	319.00	347.00
71	170.00	210.00	234.00	267.00	304.00	328.00	192.00	238.00	265.00	302.00	347.00	376.00
72	186.00	229.00	254.00	298.00	336.00	361.00	210.00	259.00	288.00	335.00	380.00	410.00
73	204.00	250.00	277.00	332.00	373.00	399.00	228.00	282.00	314.00	370.00	418.00	448.00
74	223.00	274.00	304.00	369.00	414.00	441.00	246.00	308.00	344.00	407.00	458.00	489.00
75	241.00	301.00	338.00	409.00	457.00	487.00	265.00	335.00	377.00	446.00	501.00	534.00
76	261.00	333.00	379.00	451.00	505.00	539.00	285.00	365.00	416.00	487.00	548.00	586.00
77	282.00	371.00	428.00	495.00	560.00	600.00	306.00	401.00	461.00	529.00	601.00	645.00
78	306.00	413.00	481.00	542.00	619.00	666.00	328.00	440.00	509.00	574.00	659.00	711.00
79	331.00	458.00	535.00	592.00	682.00	737.00	352.00	480.00	559.00	623.00	720.00	780.00
80	361.00	504.00					380.00	524.00				
81	397.00	552.00					415.00	570.00				
82	440.00	604.00					455.00	619.00				
83	487.00	657.00					500.00	670.00				
84	538.00	713.00					549.00	724.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.0% Simple Inflation						2.0% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
30	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
31	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
32	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
33	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
34	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
35	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
36	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
37	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
38	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
39	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
40	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
41	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
42	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
43	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
44	31.00	36.00	40.00	44.00	52.00	58.00	46.00	55.00	61.00	67.00	81.00	89.00
45	39.00	48.00	51.00	56.00	69.00	75.00	52.00	63.00	69.00	76.00	92.00	101.00
46	39.00	48.00	51.00	56.00	69.00	75.00	52.00	63.00	69.00	76.00	92.00	101.00
47	39.00	48.00	51.00	56.00	69.00	75.00	52.00	63.00	69.00	76.00	92.00	101.00
48	39.00	48.00	51.00	56.00	69.00	75.00	52.00	63.00	69.00	76.00	92.00	101.00
49	39.00	48.00	51.00	56.00	69.00	75.00	52.00	63.00	69.00	76.00	92.00	101.00
50	42.00	53.00	55.00	61.00	76.00	82.00	55.00	67.00	73.00	80.00	97.00	107.00
51	45.00	55.00	58.00	65.00	80.00	87.00	57.00	69.00	75.00	82.00	99.00	110.00
52	47.00	58.00	62.00	69.00	84.00	91.00	59.00	71.00	77.00	84.00	102.00	113.00
53	49.00	60.00	66.00	72.00	88.00	96.00	61.00	73.00	79.00	86.00	104.00	116.00
54	52.00	63.00	68.00	76.00	92.00	101.00	64.00	75.00	81.00	88.00	107.00	119.00
55	54.00	65.00	72.00	79.00	96.00	106.00	67.00	77.00	84.00	90.00	110.00	122.00
56	57.00	68.00	75.00	84.00	100.00	112.00	69.00	80.00	87.00	94.00	114.00	127.00
57	60.00	71.00	78.00	88.00	105.00	116.00	72.00	84.00	92.00	99.00	121.00	134.00
58	62.00	75.00	82.00	92.00	110.00	122.00	74.00	89.00	98.00	105.00	128.00	142.00
59	66.00	78.00	86.00	97.00	116.00	127.00	78.00	94.00	104.00	111.00	136.00	151.00
60	70.00	82.00	90.00	102.00	122.00	134.00	81.00	99.00	110.00	118.00	144.00	160.00
61	74.00	87.00	95.00	109.00	128.00	141.00	86.00	104.00	116.00	125.00	152.00	169.00
62	79.00	93.00	101.00	115.00	136.00	148.00	90.00	110.00	121.00	133.00	162.00	179.00
63	84.00	99.00	109.00	123.00	144.00	157.00	95.00	116.00	128.00	141.00	171.00	190.00
64	89.00	107.00	117.00	131.00	153.00	167.00	101.00	123.00	137.00	150.00	182.00	201.00
65	95.00	114.00	126.00	139.00	162.00	177.00	107.00	131.00	145.00	160.00	193.00	213.00
66	101.00	123.00	135.00	148.00	174.00	189.00	114.00	140.00	155.00	171.00	206.00	226.00
67	107.00	134.00	145.00	159.00	188.00	201.00	121.00	152.00	165.00	182.00	223.00	239.00
68	116.00	146.00	156.00	172.00	205.00	218.00	131.00	165.00	179.00	198.00	242.00	258.00
69	127.00	159.00	172.00	191.00	225.00	239.00	144.00	181.00	197.00	220.00	264.00	283.00
70	140.00	172.00	192.00	212.00	246.00	267.00	160.00	197.00	219.00	245.00	287.00	313.00
71	153.00	187.00	208.00	238.00	271.00	292.00	175.00	214.00	238.00	273.00	313.00	339.00
72	168.00	204.00	225.00	266.00	300.00	322.00	191.00	233.00	259.00	303.00	343.00	369.00
73	184.00	223.00	246.00	297.00	333.00	356.00	207.00	254.00	282.00	334.00	377.00	403.00
74	201.00	245.00	271.00	331.00	369.00	393.00	224.00	277.00	309.00	369.00	413.00	440.00
75	217.00	269.00	301.00	366.00	408.00	434.00	241.00	302.00	339.00	404.00	452.00	481.00
76	235.00	298.00	338.00	404.00	451.00	481.00	259.00	330.00	375.00	440.00	495.00	528.00
77	254.00	331.00	381.00	443.00	499.00	534.00	278.00	361.00	415.00	478.00	542.00	580.00
78	275.00	368.00	427.00	484.00	550.00	591.00	297.00	396.00	457.00	519.00	593.00	637.00
79	297.00	407.00	474.00	528.00	604.00	651.00	318.00	432.00	501.00	562.00	646.00	697.00
80	323.00	447.00					343.00	469.00				
81	354.00	489.00					372.00	509.00				
82	390.00	532.00					406.00	551.00				
83	429.00	578.00					444.00	595.00				
84	472.00	626.00					485.00	641.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.0% Simple Inflation						2.0% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
30	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
31	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
32	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
33	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
34	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
35	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
36	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
37	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
38	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
39	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
40	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
41	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
42	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
43	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
44	33.00	41.00	47.00	53.00	65.00	73.00	49.00	61.00	68.00	77.00	93.00	102.00
45	43.00	55.00	61.00	68.00	84.00	94.00	58.00	70.00	77.00	86.00	104.00	114.00
46	43.00	55.00	61.00	68.00	84.00	94.00	58.00	70.00	77.00	86.00	104.00	114.00
47	43.00	55.00	61.00	68.00	84.00	94.00	58.00	70.00	77.00	86.00	104.00	114.00
48	43.00	55.00	61.00	68.00	84.00	94.00	58.00	70.00	77.00	86.00	104.00	114.00
49	43.00	55.00	61.00	68.00	84.00	94.00	58.00	70.00	77.00	86.00	104.00	114.00
50	47.00	60.00	66.00	75.00	92.00	102.00	62.00	73.00	80.00	90.00	108.00	122.00
51	50.00	63.00	71.00	79.00	96.00	107.00	64.00	76.00	83.00	92.00	111.00	122.00
52	52.00	66.00	74.00	82.00	100.00	111.00	65.00	78.00	85.00	94.00	113.00	125.00
53	54.00	69.00	78.00	86.00	104.00	115.00	67.00	80.00	88.00	96.00	116.00	128.00
54	57.00	72.00	81.00	89.00	108.00	120.00	69.00	82.00	90.00	99.00	119.00	131.00
55	59.00	74.00	84.00	93.00	112.00	124.00	71.00	85.00	93.00	101.00	122.00	135.00
56	62.00	77.00	87.00	97.00	117.00	129.00	74.00	88.00	97.00	104.00	126.00	140.00
57	65.00	80.00	90.00	101.00	121.00	133.00	76.00	93.00	103.00	109.00	132.00	147.00
58	68.00	83.00	93.00	106.00	126.00	138.00	79.00	97.00	108.00	115.00	140.00	155.00
59	71.00	87.00	96.00	111.00	131.00	143.00	82.00	102.00	115.00	122.00	148.00	164.00
60	75.00	90.00	99.00	116.00	135.00	147.00	86.00	107.00	121.00	128.00	155.00	172.00
61	78.00	94.00	104.00	121.00	141.00	153.00	89.00	112.00	126.00	134.00	163.00	180.00
62	82.00	99.00	109.00	127.00	147.00	159.00	92.00	117.00	132.00	142.00	171.00	189.00
63	86.00	105.00	116.00	134.00	154.00	166.00	97.00	123.00	138.00	150.00	180.00	199.00
64	91.00	111.00	124.00	141.00	161.00	174.00	101.00	128.00	145.00	158.00	189.00	209.00
65	96.00	118.00	132.00	148.00	169.00	183.00	106.00	134.00	151.00	167.00	199.00	219.00
66	101.00	127.00	142.00	157.00	180.00	195.00	112.00	142.00	160.00	178.00	212.00	233.00
67	108.00	137.00	154.00	169.00	196.00	212.00	121.00	153.00	173.00	192.00	229.00	251.00
68	116.00	148.00	168.00	184.00	215.00	233.00	131.00	166.00	188.00	209.00	249.00	273.00
69	126.00	161.00	182.00	202.00	236.00	256.00	142.00	181.00	204.00	228.00	271.00	296.00
70	137.00	174.00	197.00	222.00	257.00	279.00	155.00	196.00	221.00	251.00	293.00	319.00
71	149.00	188.00	211.00	245.00	281.00	304.00	169.00	212.00	238.00	276.00	318.00	344.00
72	164.00	204.00	227.00	272.00	309.00	333.00	184.00	230.00	256.00	305.00	346.00	372.00
73	179.00	223.00	246.00	303.00	341.00	365.00	199.00	250.00	278.00	338.00	378.00	404.00
74	195.00	244.00	271.00	338.00	377.00	402.00	216.00	272.00	304.00	373.00	414.00	440.00
75	211.00	269.00	304.00	374.00	417.00	443.00	232.00	297.00	337.00	409.00	454.00	481.00
76	229.00	299.00	346.00	414.00	463.00	493.00	249.00	326.00	376.00	448.00	500.00	531.00
77	248.00	336.00	394.00	458.00	518.00	555.00	267.00	360.00	421.00	489.00	553.00	592.00
78	269.00	377.00	446.00	504.00	578.00	624.00	287.00	398.00	468.00	533.00	612.00	661.00
79	292.00	419.00	498.00	553.00	642.00	696.00	309.00	438.00	517.00	579.00	674.00	732.00
80	319.00	463.00					335.00	479.00				
81	352.00	509.00					367.00	522.00				
82	391.00	556.00					404.00	567.00				
83	435.00	605.00					446.00	614.00				
84	483.00	656.00					491.00	663.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.0% Simple Inflation						2.0% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
30	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
31	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
32	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
33	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
34	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
35	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
36	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
37	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
38	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
39	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
40	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
41	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
42	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
43	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
44	32.00	39.00	44.00	49.00	59.00	66.00	47.00	58.00	65.00	73.00	88.00	97.00
45	42.00	51.00	57.00	63.00	77.00	85.00	56.00	67.00	74.00	82.00	98.00	107.00
46	42.00	51.00	57.00	63.00	77.00	85.00	56.00	67.00	74.00	82.00	98.00	107.00
47	42.00	51.00	57.00	63.00	77.00	85.00	56.00	67.00	74.00	82.00	98.00	107.00
48	42.00	51.00	57.00	63.00	77.00	85.00	56.00	67.00	74.00	82.00	98.00	107.00
49	42.00	51.00	57.00	63.00	77.00	85.00	56.00	67.00	74.00	82.00	98.00	107.00
50	45.00	57.00	63.00	70.00	84.00	93.00	59.00	71.00	78.00	86.00	103.00	115.00
51	48.00	59.00	66.00	73.00	88.00	97.00	62.00	73.00	80.00	88.00	105.00	115.00
52	50.00	62.00	69.00	76.00	92.00	101.00	64.00	75.00	82.00	90.00	108.00	118.00
53	53.00	65.00	72.00	80.00	96.00	106.00	66.00	77.00	85.00	92.00	111.00	122.00
54	55.00	67.00	75.00	83.00	100.00	110.00	68.00	80.00	87.00	95.00	114.00	125.00
55	57.00	70.00	78.00	86.00	104.00	115.00	70.00	82.00	90.00	97.00	117.00	129.00
56	60.00	73.00	81.00	90.00	108.00	119.00	72.00	85.00	94.00	100.00	122.00	135.00
57	63.00	76.00	84.00	94.00	113.00	125.00	74.00	89.00	98.00	105.00	128.00	142.00
58	66.00	79.00	88.00	99.00	118.00	130.00	77.00	93.00	103.00	111.00	135.00	150.00
59	69.00	83.00	92.00	103.00	123.00	135.00	80.00	98.00	109.00	117.00	142.00	158.00
60	72.00	86.00	95.00	108.00	128.00	141.00	83.00	102.00	114.00	123.00	150.00	166.00
61	75.00	90.00	100.00	113.00	133.00	146.00	86.00	107.00	119.00	129.00	156.00	174.00
62	79.00	95.00	105.00	118.00	140.00	153.00	89.00	111.00	125.00	135.00	164.00	182.00
63	83.00	100.00	111.00	124.00	146.00	159.00	93.00	116.00	130.00	141.00	171.00	190.00
64	87.00	106.00	119.00	131.00	153.00	167.00	98.00	122.00	136.00	148.00	179.00	198.00
65	91.00	113.00	126.00	137.00	160.00	174.00	103.00	127.00	143.00	156.00	188.00	207.00
66	97.00	121.00	135.00	146.00	170.00	185.00	109.00	135.00	151.00	165.00	198.00	219.00
67	105.00	131.00	147.00	157.00	183.00	200.00	118.00	146.00	164.00	178.00	214.00	236.00
68	114.00	143.00	160.00	171.00	200.00	218.00	128.00	160.00	179.00	195.00	233.00	256.00
69	124.00	155.00	174.00	188.00	220.00	239.00	140.00	175.00	196.00	214.00	254.00	278.00
70	136.00	169.00	189.00	207.00	241.00	261.00	153.00	190.00	213.00	237.00	277.00	302.00
71	148.00	183.00	204.00	230.00	264.00	286.00	167.00	207.00	231.00	262.00	302.00	327.00
72	163.00	199.00	221.00	258.00	293.00	315.00	183.00	225.00	251.00	291.00	331.00	357.00
73	178.00	218.00	241.00	289.00	325.00	348.00	198.00	246.00	274.00	322.00	364.00	390.00
74	194.00	239.00	265.00	322.00	360.00	384.00	215.00	268.00	299.00	354.00	399.00	426.00
75	210.00	262.00	294.00	356.00	398.00	424.00	231.00	291.00	328.00	388.00	436.00	465.00
76	227.00	289.00	330.00	392.00	440.00	469.00	248.00	318.00	362.00	423.00	477.00	510.00
77	246.00	323.00	372.00	431.00	487.00	522.00	266.00	349.00	401.00	461.00	523.00	562.00
78	266.00	359.00	418.00	472.00	539.00	580.00	286.00	382.00	443.00	500.00	574.00	619.00
79	288.00	398.00	465.00	515.00	593.00	641.00	307.00	418.00	486.00	542.00	627.00	679.00
80	314.00	438.00					331.00	456.00				
81	346.00	481.00					361.00	496.00				
82	382.00	525.00					396.00	538.00				
83	423.00	572.00					435.00	583.00				
84	468.00	620.00					478.00	630.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 VA 9/96 (issued on or after 10/1/2003)

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.0% Simple Inflation						2.0% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
30	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
31	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
32	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
33	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
34	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
35	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
36	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
37	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
38	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
39	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
40	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
41	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
42	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
43	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
44	29.00	34.00	38.00	41.00	50.00	55.00	44.00	52.00	57.00	63.00	76.00	84.00
45	37.00	45.00	50.00	54.00	65.00	72.00	51.00	60.00	64.00	71.00	86.00	95.00
46	37.00	45.00	50.00	54.00	65.00	72.00	51.00	60.00	64.00	71.00	86.00	95.00
47	37.00	45.00	50.00	54.00	65.00	72.00	51.00	60.00	64.00	71.00	86.00	95.00
48	37.00	45.00	50.00	54.00	65.00	72.00	51.00	60.00	64.00	71.00	86.00	95.00
49	37.00	45.00	50.00	54.00	65.00	72.00	51.00	60.00	64.00	71.00	86.00	95.00
50	41.00	50.00	54.00	59.00	72.00	80.00	54.00	63.00	67.00	75.00	90.00	102.00
51	43.00	52.00	57.00	62.00	75.00	84.00	56.00	65.00	69.00	77.00	93.00	102.00
52	45.00	54.00	60.00	65.00	79.00	88.00	58.00	66.00	71.00	79.00	95.00	105.00
53	47.00	57.00	63.00	68.00	83.00	91.00	60.00	68.00	73.00	81.00	98.00	108.00
54	49.00	59.00	65.00	71.00	86.00	96.00	61.00	70.00	76.00	83.00	101.00	111.00
55	51.00	61.00	68.00	74.00	90.00	100.00	63.00	73.00	79.00	85.00	104.00	115.00
56	53.00	64.00	70.00	78.00	94.00	104.00	65.00	75.00	82.00	88.00	108.00	120.00
57	56.00	67.00	73.00	81.00	98.00	109.00	67.00	79.00	86.00	92.00	113.00	126.00
58	59.00	70.00	76.00	85.00	103.00	113.00	69.00	83.00	91.00	98.00	119.00	133.00
59	61.00	73.00	79.00	90.00	107.00	118.00	72.00	87.00	96.00	103.00	126.00	140.00
60	64.00	76.00	83.00	94.00	112.00	123.00	75.00	91.00	101.00	108.00	133.00	148.00
61	67.00	79.00	86.00	98.00	117.00	128.00	77.00	95.00	106.00	114.00	139.00	155.00
62	71.00	83.00	91.00	103.00	122.00	134.00	80.00	99.00	111.00	120.00	146.00	162.00
63	75.00	88.00	97.00	109.00	128.00	140.00	84.00	104.00	116.00	126.00	153.00	169.00
64	79.00	94.00	103.00	115.00	135.00	147.00	88.00	109.00	121.00	132.00	160.00	177.00
65	83.00	99.00	110.00	121.00	141.00	154.00	93.00	114.00	126.00	139.00	168.00	185.00
66	88.00	106.00	118.00	128.00	150.00	163.00	99.00	121.00	134.00	148.00	178.00	196.00
67	94.00	116.00	128.00	138.00	162.00	177.00	107.00	131.00	145.00	160.00	192.00	212.00
68	102.00	126.00	141.00	151.00	177.00	193.00	116.00	143.00	159.00	175.00	209.00	230.00
69	111.00	138.00	154.00	167.00	195.00	212.00	127.00	157.00	175.00	192.00	229.00	251.00
70	122.00	150.00	167.00	184.00	214.00	232.00	139.00	171.00	191.00	213.00	250.00	272.00
71	133.00	163.00	181.00	206.00	236.00	255.00	152.00	186.00	207.00	237.00	273.00	295.00
72	146.00	178.00	196.00	231.00	261.00	280.00	166.00	203.00	225.00	263.00	299.00	322.00
73	160.00	194.00	214.00	258.00	290.00	310.00	180.00	221.00	245.00	291.00	328.00	351.00
74	175.00	213.00	236.00	288.00	321.00	342.00	195.00	241.00	269.00	321.00	359.00	383.00
75	189.00	234.00	262.00	318.00	355.00	378.00	210.00	263.00	295.00	351.00	393.00	419.00
76	204.00	259.00	294.00	351.00	393.00	418.00	225.00	287.00	326.00	383.00	430.00	459.00
77	221.00	288.00	331.00	385.00	434.00	464.00	241.00	314.00	361.00	417.00	471.00	505.00
78	239.00	320.00	371.00	421.00	479.00	514.00	259.00	344.00	398.00	452.00	516.00	555.00
79	258.00	354.00	412.00	459.00	526.00	566.00	277.00	375.00	436.00	489.00	562.00	606.00
80	281.00	389.00					298.00	408.00				
81	308.00	425.00					324.00	443.00				
82	339.00	463.00					353.00	479.00				
83	373.00	503.00					386.00	518.00				
84	410.00	544.00					422.00	557.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-99 VA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	2.2% Simple Inflation						2.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
30	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
31	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
32	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
33	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
34	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
35	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
36	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
37	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
38	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
39	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
40	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
41	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
42	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
43	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
44	28.25	36.16	39.55	45.20	55.37	61.02	42.94	53.11	58.76	65.54	80.23	88.14
45	36.16	47.46	50.85	57.63	72.32	77.97	48.59	59.89	66.67	74.58	89.27	99.44
46	36.16	47.46	50.85	57.63	72.32	77.97	48.59	59.89	66.67	74.58	89.27	99.44
47	36.16	47.46	50.85	57.63	72.32	77.97	48.59	59.89	66.67	74.58	89.27	99.44
48	36.16	47.46	50.85	57.63	72.32	77.97	48.59	59.89	66.67	74.58	89.27	99.44
49	36.16	47.46	50.85	57.63	72.32	77.97	48.59	59.89	66.67	74.58	89.27	99.44
50	39.55	51.98	54.24	63.28	79.10	84.75	50.85	64.41	71.19	77.97	93.79	103.96
51	41.81	54.24	58.76	65.54	83.62	89.27	53.11	65.54	72.32	80.23	96.05	106.22
52	44.07	57.63	62.15	70.06	87.01	93.79	55.37	67.80	74.58	81.36	98.31	109.61
53	47.46	59.89	65.54	73.45	89.27	98.31	57.63	68.93	76.84	83.62	101.70	111.87
54	48.59	62.15	68.93	77.97	93.79	102.83	59.89	72.32	79.10	85.88	103.96	114.13
55	50.85	64.41	72.32	80.23	97.18	107.35	62.15	73.45	80.23	87.01	106.22	116.39
56	55.37	67.80	76.84	87.01	102.83	114.13	65.54	77.97	85.88	92.66	111.87	124.30
57	58.76	73.45	82.49	92.66	110.74	122.04	70.06	84.75	93.79	100.57	120.91	133.34
58	63.28	79.10	88.14	100.57	118.65	129.95	74.58	91.53	101.70	108.48	132.21	145.77
59	68.93	84.75	93.79	108.48	126.56	138.99	80.23	99.44	111.87	117.52	143.51	158.20
60	74.58	89.27	98.31	115.26	134.47	145.77	84.75	107.35	119.78	126.56	154.81	170.63
61	79.10	94.92	105.09	122.04	142.38	153.68	89.27	113.00	127.69	136.73	164.98	181.93
62	84.75	101.70	111.87	131.08	151.42	163.85	96.05	120.91	135.60	145.77	176.28	194.36
63	89.27	109.61	122.04	140.12	160.46	174.02	101.70	127.69	143.51	157.07	188.71	207.92
64	96.05	118.65	132.21	150.29	171.76	185.32	107.35	136.73	153.68	168.37	201.14	221.48
65	102.83	127.69	142.38	159.33	183.06	196.62	114.13	144.64	162.72	179.67	214.70	236.17
66	109.61	136.73	153.68	169.50	195.49	211.31	123.17	154.81	174.02	190.97	229.39	250.86
67	116.39	148.03	163.85	180.80	212.44	228.26	129.95	167.24	184.19	204.53	248.60	265.55
68	125.43	160.46	177.41	195.49	232.78	245.21	140.12	179.67	200.01	221.48	268.94	284.76
69	135.60	172.89	194.36	215.83	254.25	272.33	153.68	195.49	219.22	244.08	292.67	311.88
70	146.90	187.58	212.44	239.56	277.98	300.58	167.24	211.31	238.43	270.07	316.40	344.65
71	160.46	203.40	227.13	264.42	303.97	327.70	181.93	228.26	256.51	298.32	343.52	370.64
72	176.28	220.35	245.21	294.93	334.48	360.47	198.88	248.60	276.85	331.09	375.16	403.41
73	193.23	241.82	267.81	328.83	370.64	396.63	215.83	271.20	302.84	366.12	411.32	438.44
74	212.44	265.55	294.93	367.25	411.32	437.31	233.91	296.06	331.09	405.67	450.87	479.12
75	230.52	292.67	331.09	406.80	454.26	482.51	251.99	323.18	366.12	445.22	494.94	524.32
76	248.60	325.44	376.29	450.87	503.98	536.75	271.20	354.82	409.06	488.16	543.53	578.56
77	270.07	366.12	429.40	498.33	563.87	604.55	290.41	392.11	457.65	532.23	602.29	645.23
78	292.67	410.19	484.77	549.18	629.41	679.13	313.01	433.92	509.63	579.69	666.70	718.68
79	317.53	456.52	542.40	602.29	699.47	758.23	336.74	476.86	562.74	630.54	734.50	796.65
80	346.91	503.98					364.99	520.93				
81	384.20	553.70					398.89	568.39				
82	426.01	605.68					439.57	618.11				
83	473.47	658.79					484.77	668.96				
84	525.45	715.29					534.49	722.07				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-99 VA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	2.2% Simple Inflation						2.2% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
30	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
31	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
32	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
33	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
34	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
35	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
36	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
37	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
38	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
39	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
40	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
41	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
42	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
43	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
44	27.12	33.90	38.42	42.94	53.11	59.89	39.55	49.72	55.37	63.28	75.71	83.62
45	35.03	45.20	49.72	55.37	68.93	76.84	47.46	57.63	63.28	70.06	84.75	92.66
46	35.03	45.20	49.72	55.37	68.93	76.84	47.46	57.63	63.28	70.06	84.75	92.66
47	35.03	45.20	49.72	55.37	68.93	76.84	47.46	57.63	63.28	70.06	84.75	92.66
48	35.03	45.20	49.72	55.37	68.93	76.84	47.46	57.63	63.28	70.06	84.75	92.66
49	35.03	45.20	49.72	55.37	68.93	76.84	47.46	57.63	63.28	70.06	84.75	92.66
50	38.42	48.59	54.24	61.02	74.58	83.62	50.85	59.89	65.54	73.45	88.14	97.18
51	40.68	50.85	57.63	64.41	77.97	87.01	51.98	62.15	67.80	74.58	90.40	99.44
52	42.94	54.24	59.89	66.67	81.36	90.40	53.11	63.28	68.93	76.84	92.66	101.70
53	44.07	56.50	63.28	70.06	84.75	93.79	54.24	65.54	72.32	77.97	94.92	103.96
54	46.33	58.76	65.54	72.32	88.14	98.31	56.50	66.67	73.45	80.23	97.18	107.35
55	48.59	59.89	68.93	75.71	91.53	101.70	57.63	68.93	75.71	82.49	99.44	109.61
56	51.98	64.41	72.32	80.23	97.18	107.35	62.15	73.45	80.23	87.01	105.09	116.39
57	55.37	68.93	76.84	87.01	103.96	114.13	65.54	79.10	88.14	93.79	113.00	125.43
58	59.89	73.45	81.36	93.79	110.74	122.04	70.06	85.88	94.92	101.70	123.17	136.73
59	64.41	77.97	87.01	100.57	117.52	128.82	73.45	91.53	103.96	109.61	133.34	148.03
60	68.93	82.49	90.40	106.22	123.17	134.47	79.10	98.31	110.74	117.52	141.25	157.07
61	72.32	87.01	96.05	111.87	129.95	141.25	82.49	102.83	116.39	123.17	150.29	166.11
62	75.71	91.53	101.70	117.52	136.73	148.03	85.88	108.48	122.04	132.21	158.20	175.15
63	80.23	98.31	108.48	125.43	143.51	154.81	90.40	115.26	128.82	140.12	168.37	185.32
64	84.75	103.96	116.39	132.21	150.29	162.72	94.92	119.78	135.60	148.03	177.41	195.49
65	90.40	110.74	124.30	138.99	158.20	171.76	99.44	125.43	141.25	157.07	186.45	205.66
66	94.92	118.65	133.34	146.90	168.37	183.06	105.09	133.34	150.29	167.24	198.88	218.09
67	101.70	128.82	144.64	158.20	184.19	198.88	113.00	143.51	162.72	179.67	214.70	235.04
68	108.48	138.99	157.07	172.89	201.14	218.09	123.17	155.94	176.28	195.49	233.91	255.38
69	117.52	151.42	170.63	189.84	221.48	239.56	133.34	169.50	190.97	213.57	254.25	276.85
70	128.82	162.72	185.32	207.92	240.69	262.16	145.77	184.19	206.79	235.04	274.59	299.45
71	140.12	176.28	197.75	230.52	264.42	285.89	159.33	198.88	223.74	259.90	298.32	323.18
72	154.81	192.10	213.57	256.51	291.54	314.14	172.89	216.96	240.69	287.02	325.44	350.30
73	169.50	210.18	232.78	285.89	322.05	344.65	187.58	236.17	262.16	319.79	357.08	381.94
74	184.19	230.52	256.51	319.79	357.08	380.81	204.53	257.64	288.15	352.56	392.11	416.97
75	200.01	255.38	288.15	354.82	395.50	419.23	219.22	281.37	319.79	387.59	430.53	455.39
76	216.96	283.63	327.70	392.11	438.44	466.69	236.17	308.49	355.95	424.88	473.47	502.85
77	235.04	318.66	372.90	433.92	490.42	525.45	253.12	341.26	398.89	463.30	524.32	560.48
78	255.38	357.08	422.62	477.99	548.05	590.99	272.33	377.42	442.96	505.11	579.69	626.02
79	276.85	396.63	471.21	524.32	607.94	658.79	292.67	414.71	489.29	548.05	638.45	693.82
80	301.71	438.44					317.53	454.26				
81	333.35	482.51					348.04	494.94				
82	370.64	526.58					383.07	536.75				
83	412.45	572.91					422.62	581.95				
84	457.65	621.50					465.56	628.28				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
30	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
31	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
32	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
33	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
34	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
35	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
36	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
37	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
38	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
39	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
40	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
41	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
42	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
43	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
44	33.90	40.68	47.46	74.58	49.72	59.89	72.32	122.04
45	42.94	51.98	62.15	94.92	57.63	68.93	82.49	138.99
46	42.94	51.98	62.15	94.92	57.63	68.93	82.49	138.99
47	42.94	51.98	62.15	94.92	57.63	68.93	82.49	138.99
48	42.94	51.98	62.15	94.92	57.63	68.93	82.49	138.99
49	42.94	51.98	62.15	94.92	57.63	68.93	82.49	138.99
50	47.46	56.50	66.67	102.83	61.02	73.45	87.01	145.77
51	49.72	58.76	71.19	108.48	63.28	75.71	91.53	151.42
52	53.11	63.28	74.58	114.13	66.67	79.10	94.92	157.07
53	56.50	66.67	80.23	119.78	68.93	82.49	98.31	162.72
54	58.76	68.93	83.62	126.56	72.32	85.88	103.96	167.24
55	62.15	73.45	88.14	132.21	75.71	89.27	107.35	172.89
56	65.54	76.84	92.66	137.86	77.97	92.66	111.87	179.67
57	68.93	81.36	97.18	143.51	81.36	96.05	115.26	184.19
58	72.32	84.75	101.70	150.29	84.75	100.57	120.91	190.97
59	75.71	89.27	107.35	157.07	88.14	103.96	125.43	197.75
60	80.23	94.92	113.00	164.98	92.66	109.61	131.08	204.53
61	85.88	100.57	120.91	174.02	97.18	115.26	137.86	212.44
62	90.40	106.22	127.69	184.19	102.83	120.91	145.77	221.48
63	96.05	113.00	136.73	194.36	108.48	128.82	153.68	230.52
64	102.83	119.78	145.77	205.66	115.26	135.60	162.72	244.08
65	110.74	128.82	154.81	216.96	122.04	143.51	174.02	255.38
66	117.52	136.73	164.98	231.65	132.21	154.81	184.19	270.07
67	125.43	145.77	176.28	245.21	140.12	163.85	197.75	287.02
68	136.73	158.20	189.84	264.42	152.55	177.41	213.57	307.36
69	149.16	174.02	209.05	289.28	167.24	194.36	235.04	336.74
70	167.24	193.23	232.78	320.92	185.32	214.70	261.03	370.64
71	185.32	213.57	259.90	357.08	205.66	238.43	289.28	409.06
72	205.66	237.30	288.15	395.50	227.13	262.16	317.53	448.61
73	227.13	262.16	319.79	437.31	248.60	287.02	350.30	490.42
74	251.99	290.41	353.69	482.51	272.33	315.27	383.07	535.62
75	276.85	320.92	389.85	531.10	296.06	343.52	418.10	581.95
76	303.97	352.56	429.40	581.95	322.05	372.90	455.39	631.67
77	332.22	384.20	468.95	635.06	349.17	404.54	493.81	681.39
78	361.60	419.23	510.76	689.30	377.42	437.31	534.49	734.50
79	393.24	456.52	558.22	749.19	407.93	472.34	577.43	792.13
80	429.40				441.83			
81	466.69				477.99			
82	507.37				516.41			
83	551.44				558.22			
84	601.16				606.81			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
30	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
31	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
32	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
33	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
34	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
35	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
36	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
37	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
38	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
39	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
40	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
41	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
42	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
43	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
44	31.64	37.29	44.07	68.93	47.46	55.37	67.80	115.26
45	40.68	48.59	57.63	89.27	54.24	64.41	77.97	132.21
46	40.68	48.59	57.63	89.27	54.24	64.41	77.97	132.21
47	40.68	48.59	57.63	89.27	54.24	64.41	77.97	132.21
48	40.68	48.59	57.63	89.27	54.24	64.41	77.97	132.21
49	40.68	48.59	57.63	89.27	54.24	64.41	77.97	132.21
50	44.07	51.98	63.28	97.18	57.63	67.80	82.49	138.99
51	47.46	55.37	66.67	102.83	61.02	71.19	85.88	144.64
52	49.72	58.76	71.19	107.35	63.28	73.45	89.27	150.29
53	53.11	62.15	74.58	114.13	65.54	77.97	93.79	154.81
54	56.50	65.54	77.97	118.65	68.93	81.36	97.18	160.46
55	58.76	68.93	83.62	125.43	71.19	83.62	101.70	166.11
56	61.02	71.19	87.01	129.95	74.58	87.01	106.22	170.63
57	64.41	75.71	91.53	136.73	77.97	90.40	109.61	176.28
58	67.80	79.10	96.05	142.38	80.23	93.79	114.13	181.93
59	72.32	83.62	101.70	149.16	83.62	98.31	118.65	187.58
60	75.71	88.14	107.35	157.07	88.14	102.83	124.30	195.49
61	80.23	93.79	114.13	164.98	92.66	107.35	129.95	203.40
62	85.88	99.44	120.91	175.15	98.31	114.13	137.86	211.31
63	91.53	106.22	127.69	184.19	102.83	119.78	145.77	222.61
64	98.31	113.00	136.73	195.49	110.74	127.69	154.81	232.78
65	103.96	120.91	145.77	207.92	117.52	135.60	163.85	245.21
66	111.87	128.82	155.94	220.35	126.56	145.77	176.28	259.90
67	119.78	137.86	166.11	233.91	135.60	155.94	187.58	274.59
68	129.95	149.16	179.67	251.99	145.77	167.24	203.40	296.06
69	142.38	163.85	198.88	276.85	161.59	184.19	223.74	323.18
70	159.33	181.93	220.35	306.23	178.54	203.40	248.60	357.08
71	178.54	202.27	246.34	341.26	198.88	226.00	274.59	394.37
72	196.62	223.74	274.59	379.68	218.09	248.60	305.10	433.92
73	218.09	248.60	303.97	419.23	239.56	273.46	334.48	474.60
74	241.82	275.72	336.74	464.43	263.29	299.45	367.25	518.67
75	265.55	303.97	371.77	510.76	287.02	327.70	401.15	563.87
76	291.54	333.35	409.06	559.35	311.88	355.95	437.31	611.33
77	319.79	364.99	447.48	610.20	337.87	385.33	474.60	659.92
78	348.04	397.76	488.16	664.44	364.99	416.97	513.02	711.90
79	379.68	433.92	532.23	722.07	394.37	452.00	555.96	767.27
80	412.45				428.27			
81	449.74				462.17			
82	489.29				499.46			
83	532.23				541.27			
84	579.69				587.60			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL VA, LTC-96CL VA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
30	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
31	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
32	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
33	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
34	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
35	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
36	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
37	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
38	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
39	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
40	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
41	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
42	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
43	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
44	28.25	31.64	38.42	61.02	42.94	48.59	58.76	102.83
45	36.16	40.68	49.72	79.10	49.72	56.50	68.93	119.78
46	36.16	40.68	49.72	79.10	49.72	56.50	68.93	119.78
47	36.16	40.68	49.72	79.10	49.72	56.50	68.93	119.78
48	36.16	40.68	49.72	79.10	49.72	56.50	68.93	119.78
49	36.16	40.68	49.72	79.10	49.72	56.50	68.93	119.78
50	39.55	45.20	54.24	85.88	53.11	59.89	72.32	125.43
51	41.81	47.46	57.63	91.53	54.24	62.15	75.71	131.08
52	45.20	50.85	61.02	96.05	57.63	64.41	79.10	135.60
53	46.33	53.11	65.54	101.70	59.89	67.80	82.49	140.12
54	49.72	56.50	68.93	106.22	62.15	70.06	85.88	144.64
55	53.11	59.89	72.32	111.87	64.41	73.45	89.27	149.16
56	55.37	62.15	76.84	117.52	67.80	75.71	92.66	154.81
57	58.76	65.54	80.23	122.04	70.06	79.10	96.05	159.33
58	61.02	68.93	84.75	127.69	73.45	82.49	100.57	164.98
59	64.41	72.32	89.27	133.34	75.71	85.88	105.09	170.63
60	68.93	76.84	93.79	140.12	80.23	90.40	109.61	177.41
61	73.45	81.36	99.44	148.03	84.75	94.92	116.39	185.32
62	76.84	87.01	106.22	155.94	89.27	99.44	122.04	192.10
63	82.49	92.66	111.87	166.11	94.92	106.22	129.95	202.27
64	88.14	99.44	120.91	176.28	100.57	111.87	137.86	212.44
65	94.92	105.09	128.82	187.58	107.35	119.78	146.90	223.74
66	101.70	113.00	137.86	198.88	114.13	127.69	157.07	237.30
67	108.48	120.91	148.03	211.31	123.17	136.73	168.37	250.86
68	118.65	131.08	160.46	228.26	134.47	149.16	183.06	271.20
69	131.08	144.64	176.28	250.86	148.03	163.85	201.14	297.19
70	144.64	160.46	196.62	279.11	164.98	181.93	224.87	328.83
71	162.72	179.67	220.35	311.88	183.06	202.27	248.60	363.86
72	181.93	200.01	246.34	346.91	202.27	223.74	275.72	401.15
73	201.14	221.48	273.46	385.33	222.61	245.21	303.97	439.57
74	222.61	245.21	303.97	426.01	244.08	270.07	334.48	481.38
75	246.34	271.20	335.61	468.95	266.68	294.93	366.12	524.32
76	270.07	298.32	369.51	515.28	290.41	320.92	397.76	569.52
77	296.06	326.57	404.54	562.74	315.27	349.17	431.66	614.72
78	322.05	355.95	441.83	612.46	341.26	377.42	467.82	663.31
79	351.43	388.72	482.51	666.70	369.51	409.06	506.24	715.29
80	383.07				400.02			
81	418.10				432.79			
82	453.13				467.82			
83	493.81				506.24			
84	539.01				550.31			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC2000 VA 4/00

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP

Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	2.2% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	77.97	87.01	116.39
41	77.97	87.01	116.39
42	77.97	87.01	116.39
43	77.97	87.01	116.39
44	77.97	87.01	116.39
45	88.14	98.31	131.08
46	88.14	98.31	131.08
47	88.14	98.31	131.08
48	88.14	98.31	131.08
49	88.14	98.31	131.08
50	93.79	103.96	136.73
51	96.05	106.22	140.12
52	98.31	107.35	144.64
53	101.70	110.74	148.03
54	105.09	113.00	151.42
55	106.22	115.26	153.68
56	110.74	119.78	160.46
57	117.52	126.56	168.37
58	125.43	132.21	178.54
59	133.34	141.25	189.84
60	141.25	150.29	201.14
61	149.16	159.33	213.57
62	157.07	169.50	226.00
63	166.11	180.80	240.69
64	177.41	194.36	255.38
65	187.58	206.79	271.20
66	200.01	220.35	288.15
67	212.44	235.04	305.10
68	229.39	254.25	327.70
69	251.99	280.24	359.34
70	273.46	310.75	395.50
71	294.93	342.39	426.01
72	317.53	378.55	461.04
73	344.65	418.10	500.59
74	377.42	461.04	545.79
75	416.97	507.37	596.64
76	465.56	554.83	658.79
77	520.93	605.68	734.50
78	579.69	659.92	818.12
79	640.71	718.68	907.39
80			
81			
82			
83			
84			
85+			

Preferred Rates

Age	2.2% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	73.45	82.49	109.61
41	73.45	82.49	109.61
42	73.45	82.49	109.61
43	73.45	82.49	109.61
44	73.45	82.49	109.61
45	82.49	92.66	123.17
46	82.49	92.66	123.17
47	82.49	92.66	123.17
48	82.49	92.66	123.17
49	82.49	92.66	123.17
50	85.88	97.18	128.82
51	89.27	99.44	131.08
52	91.53	101.70	134.47
53	94.92	103.96	137.86
54	97.18	106.22	141.25
55	100.57	108.48	145.77
56	105.09	111.87	151.42
57	110.74	117.52	158.20
58	116.39	124.30	167.24
59	124.30	131.08	177.41
60	129.95	137.86	185.32
61	135.60	144.64	194.36
62	142.38	153.68	203.40
63	149.16	161.59	214.70
64	155.94	170.63	224.87
65	162.72	179.67	236.17
66	172.89	192.10	250.86
67	186.45	206.79	271.20
68	202.27	224.87	294.93
69	220.35	246.34	318.66
70	238.43	271.20	343.52
71	256.51	297.19	370.64
72	275.72	328.83	401.15
73	299.45	364.99	436.18
74	327.70	402.28	474.60
75	363.86	440.70	518.67
76	405.67	483.64	572.91
77	454.26	527.71	638.45
78	505.11	575.17	713.03
79	557.09	624.89	789.87
80			
81			
82			
83			
84			
85+			

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase – Custom Care Series
April 15, 2014

Product Name	Form Number	Issue Date Range
Custom Care	LTC-02 VA	Aug 2002 - Jul 2004
Essential Care	BSC-02 VA	Oct 2002 - Mar 2004

These policy form rates were originally priced with a margin for moderately adverse experience in accordance with the NAIC model rate stability regulations which were being implemented on a State by State basis during the time of our initial rate filing.

1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the above captioned Policy series forms. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an in force rate increase request have been met. This rate filing is not intended to be used for any other purpose.

2. Benefit Description

A brief policy description for each of the policy forms:

LTC-02 VA
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility, home health care, hospice care, respite care, or attendance at an Adult Day Care Center providing Adult Day Care.

Provides reimbursement of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily/monthly amount. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toiletting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving benefits and will continue to be waived until the insured stops receiving such benefits.

BSC-02 VA
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility, home health care, hospice care, respite care, or attendance at an Adult Day Care Center providing Adult Day Care.

Provides reimbursement of covered long-term care expenses incurred after an elected elimination period is met.

For care received in an assisted living facility, benefits are paid up to 80% of the maximum daily/monthly amount. For all other care, benefits are paid up to 100% of the maximum daily/monthly amount. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toiletting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving Nursing Home or Assisted Living Facility benefits and will continue to be waived until the insured stops receiving such benefits.

3. Renewability

All policy forms are guaranteed renewable.

4. Applicability

This filing is applicable to in force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders.

5. Actuarial Assumptions

Morbidity

The morbidity assumptions are derived from our own experience, following a comprehensive claim study just recently completed. The study has been peer reviewed both internally as well as by an Independent third party.

Our claims projections include 12 years of future morbidity improvements at 1.1% per year, as well as a 5.56% margin for moderately adverse experience, consistent with the margin originally anticipated in our original pricing loss ratio.

Below are currently expected sample annual claim costs for an LTC-02 policy, $300 monthly benefit, with no inflation protection (including the 5.56% margin):

For policies issued prior to 2004:

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	0.85	3.26
60	3.36	8.17
65	10.68	24.63
70	26.06	56.14
75	76.30	162.06
80	182.79	310.05
85	387.52	552.81
90	467.86	604.75
95	547.13	654.84

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	2.98	11.36
70	20.13	45.41
75	82.83	173.34
80	194.58	327.09
85	430.60	609.98
90	518.38	662.00
95	586.15	681.32

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	24.19	80.97
80	195.85	333.39
85	506.95	688.14
90	579.45	711.44
95	649.30	718.77

For policies issued after 2004 (lower morbidity due to underwriting changes):

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	0.65	2.50
60	2.60	6.34
65	8.44	19.47
70	23.57	50.79
75	71.06	150.99
80	170.71	289.86
85	364.52	522.10
90	446.57	583.81
95	530.05	652.53

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	2.28	8.70
70	15.62	35.27
75	65.76	137.86
80	177.49	299.42
85	405.90	578.52
90	496.44	641.68
95	572.33	687.78

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	18.54	62.07
80	153.78	263.04
85	418.91	575.45
90	561.67	703.67
95	644.75	752.15

Voluntary Lapses

The voluntary lapse rates are also based on our own experience:

Duration	Inflation Option	
	None/GPO	**All Other**
1	4.90%	3.70%
2	3.50%	2.95%
3	2.90%	2.50%
4	2.35%	1.85%
5	2.05%	1.75%
6	1.00%	0.90%
7	1.00%	0.85%
8	1.00%	0.85%
9	1.00%	0.85%
10	1.00%	0.85%
11+	0.95%	0.85%

Mortality

The mortality rates have also been derived based on our own experience within our individual long-term care block of business.

The base mortality table is the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 19 years of historical improvements based on scale AA. We then apply the following series of adjustment factors (factors for ages not listed above are interpolated):

For policies issued prior to 2004:

Policy Duration	Preferred Risk Class (Married)				Pref. Risk Class (Single, Female)				Pref. Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	22.3%	12.7%	12.7%	19.1%	25.8%	14.7%	14.7%	22.1%	27.0%	15.4%	15.4%	23.1%
2	24.2%	14.6%	17.2%	22.3%	28.0%	17.0%	19.9%	25.8%	29.3%	17.7%	20.8%	27.0%
3	26.1%	16.5%	21.6%	25.5%	30.2%	19.2%	25.1%	29.5%	31.6%	20.0%	26.2%	30.8%
4	27.4%	18.5%	26.1%	28.6%	31.7%	21.4%	30.2%	33.2%	33.1%	22.3%	31.6%	34.7%
5	28.6%	21.0%	30.6%	31.8%	33.2%	24.3%	35.4%	36.9%	34.7%	25.4%	37.0%	38.5%
6	29.9%	24.2%	35.0%	35.0%	34.6%	28.0%	40.5%	40.5%	36.2%	29.3%	42.4%	42.4%
7	31.2%	28.0%	36.9%	38.2%	36.1%	32.4%	42.7%	44.2%	37.8%	33.9%	44.7%	46.2%
8	32.5%	32.5%	38.8%	41.4%	37.6%	37.6%	45.0%	47.9%	39.3%	39.3%	47.0%	50.1%
9	33.7%	36.9%	40.7%	44.6%	39.1%	42.7%	47.2%	51.6%	40.8%	44.7%	49.3%	53.9%
10	34.4%	41.4%	42.6%	47.7%	39.8%	47.9%	49.4%	55.3%	41.6%	50.1%	51.6%	57.8%
11	35.1%	43.3%	46.5%	50.9%	40.6%	50.1%	53.8%	59.0%	42.5%	52.4%	56.2%	61.6%
12	35.9%	44.6%	50.3%	54.1%	41.6%	51.6%	58.2%	62.6%	43.4%	53.9%	60.9%	65.5%
13	36.8%	45.2%	52.2%	57.3%	42.6%	52.3%	60.4%	66.3%	44.5%	54.7%	63.2%	69.3%
14	37.6%	45.9%	54.1%	60.5%	43.6%	53.1%	62.6%	70.0%	45.5%	55.6%	65.5%	73.2%
15	38.5%	46.7%	56.0%	63.7%	44.6%	54.1%	64.9%	73.7%	46.6%	56.5%	67.8%	77.1%
16	41.0%	49.6%	59.6%	66.2%	46.1%	55.8%	67.1%	74.5%	47.8%	57.8%	69.6%	77.3%
17	43.5%	52.6%	63.0%	68.9%	47.6%	57.5%	68.9%	75.3%	48.9%	59.1%	70.8%	77.4%
18	46.2%	55.7%	66.6%	71.5%	49.0%	59.1%	70.7%	75.9%	50.0%	60.3%	72.1%	77.4%
19	48.9%	59.0%	70.4%	74.3%	50.4%	60.7%	72.6%	76.5%	50.9%	61.3%	73.3%	77.3%
20	51.8%	62.3%	74.7%	77.0%	51.8%	62.3%	74.7%	77.0%	51.8%	62.3%	74.7%	77.0%
21	54.5%	65.2%	79.0%	79.0%	54.5%	65.2%	79.0%	79.0%	54.5%	65.2%	79.0%	79.0%
22	57.5%	68.3%	81.0%	81.0%	57.5%	68.3%	81.0%	81.0%	57.5%	68.3%	81.0%	81.0%
23	60.6%	71.4%	83.0%	83.0%	60.6%	71.4%	83.0%	83.0%	60.6%	71.4%	83.0%	83.0%
24	64.6%	74.6%	85.0%	85.0%	64.6%	74.6%	85.0%	85.0%	64.6%	74.6%	85.0%	85.0%
25	69.6%	77.9%	87.0%	87.0%	69.6%	77.9%	87.0%	87.0%	69.6%	77.9%	87.0%	87.0%
26	73.1%	79.4%	87.0%	87.0%	73.1%	79.4%	87.0%	87.0%	73.1%	79.4%	87.0%	87.0%
27	76.6%	80.9%	87.0%	87.0%	76.6%	80.9%	87.0%	87.0%	76.6%	80.9%	87.0%	87.0%
28	80.0%	82.4%	87.0%	87.0%	80.0%	82.4%	87.0%	87.0%	80.0%	82.4%	87.0%	87.0%
29	83.5%	84.0%	87.0%	87.0%	83.5%	84.0%	87.0%	87.0%	83.5%	84.0%	87.0%	87.0%
30	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%

Policy Duration	Standard Risk Class (Married)				Standard Risk Class (Single, Female)				Standard Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	31.6%	18.1%	18.1%	27.1%	36.6%	20.9%	20.9%	31.4%	38.2%	21.9%	21.9%	32.8%
2	35.4%	21.4%	25.1%	32.6%	41.0%	24.8%	29.1%	37.7%	42.8%	25.9%	30.4%	39.4%
3	39.3%	24.9%	32.6%	38.4%	45.6%	28.9%	37.8%	44.4%	47.6%	30.2%	39.5%	46.5%
4	42.5%	28.7%	40.5%	44.5%	49.2%	33.2%	46.9%	51.5%	51.4%	34.7%	49.0%	53.8%
5	45.7%	33.5%	48.8%	50.8%	53.0%	38.8%	56.5%	58.9%	55.4%	40.6%	59.1%	61.5%
6	49.1%	39.7%	57.5%	57.5%	56.9%	46.0%	66.6%	66.6%	59.5%	48.1%	69.6%	69.6%
7	51.2%	46.0%	60.6%	62.7%	59.3%	53.2%	70.2%	72.6%	62.0%	55.7%	73.4%	75.9%
8	53.3%	53.3%	63.7%	67.9%	61.7%	61.7%	73.8%	78.7%	64.5%	64.5%	77.2%	82.2%
9	55.4%	60.6%	66.9%	73.2%	64.1%	70.2%	77.4%	84.7%	67.0%	73.4%	81.0%	88.6%
10	56.4%	67.9%	70.0%	78.4%	65.3%	78.7%	81.1%	90.8%	68.3%	82.2%	84.8%	94.9%
11	57.6%	71.1%	76.3%	83.6%	66.7%	82.3%	88.3%	96.8%	69.7%	86.0%	92.3%	101.2%
12	58.9%	73.2%	82.6%	88.8%	68.2%	84.7%	95.6%	102.9%	71.3%	88.6%	99.9%	107.5%
13	60.3%	74.2%	85.7%	94.1%	69.9%	85.9%	99.2%	108.9%	73.1%	89.8%	103.7%	113.9%
14	61.8%	75.3%	88.8%	99.3%	71.5%	87.2%	102.9%	115.0%	74.8%	91.2%	107.5%	120.2%
15	63.2%	76.7%	92.0%	104.5%	73.2%	88.8%	106.5%	121.0%	76.5%	92.8%	111.3%	126.5%
16	65.3%	79.0%	95.0%	105.6%	73.5%	88.9%	106.9%	118.8%	76.2%	92.2%	110.9%	123.2%
17	67.4%	81.5%	97.6%	106.7%	73.7%	89.0%	106.7%	116.6%	75.8%	91.6%	109.7%	119.9%
18	69.6%	84.0%	100.4%	107.8%	73.9%	89.1%	106.6%	114.4%	75.3%	90.8%	108.6%	116.6%
19	71.8%	86.5%	103.3%	108.9%	74.0%	89.1%	106.4%	112.2%	74.7%	90.0%	107.5%	113.3%
20	74.0%	89.0%	106.7%	110.0%	74.0%	89.0%	106.7%	110.0%	74.0%	89.0%	106.7%	110.0%
21	75.9%	90.8%	110.0%	110.0%	75.9%	90.8%	110.0%	110.0%	75.9%	90.8%	110.0%	110.0%
22	78.1%	92.7%	110.0%	110.0%	78.1%	92.7%	110.0%	110.0%	78.1%	92.7%	110.0%	110.0%
23	80.3%	94.6%	110.0%	110.0%	80.3%	94.6%	110.0%	110.0%	80.3%	94.6%	110.0%	110.0%
24	83.6%	96.6%	110.0%	110.0%	83.6%	96.6%	110.0%	110.0%	83.6%	96.6%	110.0%	110.0%
25	88.0%	98.5%	110.0%	110.0%	88.0%	98.5%	110.0%	110.0%	88.0%	98.5%	110.0%	110.0%
26	92.4%	100.4%	110.0%	110.0%	92.4%	100.4%	110.0%	110.0%	92.4%	100.4%	110.0%	110.0%
27	96.8%	102.3%	110.0%	110.0%	96.8%	102.3%	110.0%	110.0%	96.8%	102.3%	110.0%	110.0%
28	101.2%	104.2%	110.0%	110.0%	101.2%	104.2%	110.0%	110.0%	101.2%	104.2%	110.0%	110.0%
29	105.6%	106.2%	110.0%	110.0%	105.6%	106.2%	110.0%	110.0%	105.6%	106.2%	110.0%	110.0%
30	110.0%	110.0%	110.0%	110.0%	110.0%	110.0%	110.0%	110.0%	110.0%	110.0%	110.0%	110.0%

Policy Duration	Substandard 1 Risk Class (Married)				Sub 1 Risk Class (Single, Female)				Sub 1 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	44.5%	25.5%	25.5%	38.2%	51.6%	29.5%	29.5%	44.2%	53.9%	30.8%	30.8%	46.2%
2	50.1%	30.3%	35.6%	46.1%	58.0%	35.1%	41.2%	53.4%	60.6%	36.7%	43.1%	55.8%
3	55.9%	35.5%	46.4%	54.5%	64.7%	41.1%	53.7%	63.2%	67.7%	42.9%	56.1%	66.0%
4	60.6%	40.9%	57.8%	63.4%	70.2%	47.3%	66.9%	73.4%	73.3%	49.5%	69.9%	76.8%
5	65.5%	48.0%	69.8%	72.7%	75.8%	55.6%	80.8%	84.2%	79.2%	58.1%	84.5%	88.0%
6	70.5%	57.0%	82.5%	82.5%	81.6%	66.0%	95.5%	95.5%	85.3%	69.0%	99.9%	99.9%
7	75.7%	68.0%	89.6%	92.7%	87.7%	78.7%	103.8%	107.4%	91.7%	82.3%	108.5%	112.2%
8	81.1%	81.1%	97.0%	103.4%	93.9%	93.9%	112.4%	119.7%	98.2%	98.2%	117.5%	125.2%
9	86.7%	94.9%	104.7%	114.5%	100.4%	109.9%	121.3%	132.6%	105.0%	114.9%	126.8%	138.7%
10	90.8%	109.3%	112.7%	126.1%	105.2%	126.6%	130.5%	146.1%	109.9%	132.3%	136.4%	152.7%
11	95.2%	117.5%	126.1%	138.2%	110.2%	136.0%	146.0%	160.0%	115.2%	142.2%	152.6%	167.3%
12	100.0%	124.1%	140.0%	150.7%	115.7%	143.7%	162.2%	174.5%	121.0%	150.2%	169.5%	182.4%
13	102.4%	125.9%	145.4%	159.5%	118.5%	145.7%	168.3%	184.7%	123.9%	152.4%	176.0%	193.1%
14	104.8%	127.8%	150.7%	168.4%	121.3%	148.0%	174.5%	195.0%	126.9%	154.7%	182.4%	203.9%
15	107.2%	130.1%	156.0%	177.3%	124.1%	150.6%	180.6%	205.3%	129.8%	157.5%	188.8%	214.6%
16	110.8%	134.1%	161.2%	179.1%	124.6%	150.8%	181.4%	201.5%	129.2%	156.4%	188.1%	209.0%
17	114.4%	138.2%	165.6%	181.0%	125.0%	151.1%	181.0%	197.8%	128.5%	155.3%	186.1%	203.4%
18	118.1%	142.4%	170.3%	182.9%	125.3%	151.1%	180.8%	194.1%	127.7%	154.0%	184.2%	197.8%
19	121.8%	146.7%	175.2%	184.7%	125.5%	151.1%	180.5%	190.3%	126.7%	152.6%	182.3%	192.2%
20	125.5%	151.1%	181.0%	186.6%	125.5%	151.1%	181.0%	186.6%	125.5%	151.1%	181.0%	186.6%
21	128.8%	154.1%	186.6%	186.6%	128.8%	154.1%	186.6%	186.6%	128.8%	154.1%	186.6%	186.6%
22	132.5%	157.3%	186.6%	186.6%	132.5%	157.3%	186.6%	186.6%	132.5%	157.3%	186.6%	186.6%
23	136.2%	160.6%	186.6%	186.6%	136.2%	160.6%	186.6%	186.6%	136.2%	160.6%	186.6%	186.6%
24	141.8%	163.8%	186.6%	186.6%	141.8%	163.8%	186.6%	186.6%	141.8%	163.8%	186.6%	186.6%
25	149.3%	167.1%	186.6%	186.6%	149.3%	167.1%	186.6%	186.6%	149.3%	167.1%	186.6%	186.6%
26	156.7%	170.3%	186.6%	186.6%	156.7%	170.3%	186.6%	186.6%	156.7%	170.3%	186.6%	186.6%
27	164.2%	173.6%	186.6%	186.6%	164.2%	173.6%	186.6%	186.6%	164.2%	173.6%	186.6%	186.6%
28	171.7%	176.8%	186.6%	186.6%	171.7%	176.8%	186.6%	186.6%	171.7%	176.8%	186.6%	186.6%
29	179.1%	180.1%	186.6%	186.6%	179.1%	180.1%	186.6%	186.6%	179.1%	180.1%	186.6%	186.6%
30	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%

Policy Duration	Substandard 2 Risk Class (Married)				Sub 2 Risk Class (Single, Female)				Sub 2 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	55.7%	31.8%	31.8%	47.7%	64.5%	36.8%	36.8%	55.3%	67.4%	38.5%	38.5%	57.8%
2	62.6%	37.9%	44.5%	57.7%	72.5%	43.9%	51.5%	66.8%	75.8%	45.9%	53.9%	69.8%
3	69.9%	44.3%	58.0%	68.2%	80.9%	51.3%	67.1%	78.9%	84.6%	53.6%	70.2%	82.5%
4	75.7%	51.1%	72.2%	79.3%	87.7%	59.1%	83.6%	91.8%	91.7%	61.8%	87.4%	95.9%
5	81.8%	60.0%	87.3%	90.9%	94.7%	69.5%	101.1%	105.3%	99.0%	72.6%	105.6%	110.0%
6	88.1%	71.3%	103.1%	103.1%	102.0%	82.5%	119.4%	119.4%	106.7%	86.3%	124.8%	124.8%
7	94.7%	85.0%	112.0%	115.9%	109.6%	98.4%	129.7%	134.2%	114.6%	102.9%	135.6%	140.3%
8	101.4%	101.4%	121.3%	129.3%	117.4%	117.4%	140.5%	149.7%	122.8%	122.8%	146.8%	156.5%
9	108.4%	118.6%	130.9%	143.2%	125.5%	137.4%	151.6%	165.8%	131.2%	143.6%	158.5%	173.3%
10	113.5%	136.6%	140.9%	157.7%	131.4%	158.2%	163.1%	182.6%	137.4%	165.4%	170.5%	190.9%
11	119.0%	146.8%	157.6%	172.7%	137.8%	170.0%	182.5%	200.0%	144.0%	177.7%	190.8%	209.1%
12	125.0%	155.1%	175.1%	188.4%	144.7%	179.6%	202.7%	218.1%	151.3%	187.8%	211.9%	228.0%
13	128.0%	157.3%	181.7%	199.4%	148.2%	182.2%	210.4%	230.9%	154.9%	190.5%	220.0%	241.4%
14	131.0%	159.8%	188.4%	210.5%	151.7%	185.0%	218.1%	243.8%	158.6%	193.4%	228.0%	254.8%
15	134.0%	162.6%	195.0%	221.6%	155.2%	188.3%	225.8%	256.6%	162.2%	196.9%	236.1%	268.2%
16	138.5%	167.6%	201.5%	223.9%	155.8%	188.6%	226.7%	251.9%	161.5%	195.5%	235.1%	261.2%
17	143.0%	172.8%	207.0%	226.3%	156.2%	188.8%	226.2%	247.2%	160.7%	194.2%	232.6%	254.2%
18	147.6%	178.0%	212.9%	228.6%	156.6%	188.9%	225.9%	242.6%	159.6%	192.6%	230.3%	247.2%
19	152.2%	183.4%	219.0%	230.9%	156.8%	188.9%	225.7%	237.9%	158.4%	190.8%	227.9%	240.3%
20	156.9%	188.8%	226.3%	233.3%	156.9%	188.8%	226.3%	233.3%	156.9%	188.8%	226.3%	233.3%
21	160.9%	192.6%	233.3%	233.3%	160.9%	192.6%	233.3%	233.3%	160.9%	192.6%	233.3%	233.3%
22	165.6%	196.6%	233.3%	233.3%	165.6%	196.6%	233.3%	233.3%	165.6%	196.6%	233.3%	233.3%
23	170.3%	200.7%	233.3%	233.3%	170.3%	200.7%	233.3%	233.3%	170.3%	200.7%	233.3%	233.3%
24	177.3%	204.8%	233.3%	233.3%	177.3%	204.8%	233.3%	233.3%	177.3%	204.8%	233.3%	233.3%
25	186.6%	208.8%	233.3%	233.3%	186.6%	208.8%	233.3%	233.3%	186.6%	208.8%	233.3%	233.3%
26	195.9%	212.9%	233.3%	233.3%	195.9%	212.9%	233.3%	233.3%	195.9%	212.9%	233.3%	233.3%
27	205.3%	217.0%	233.3%	233.3%	205.3%	217.0%	233.3%	233.3%	205.3%	217.0%	233.3%	233.3%
28	214.6%	221.0%	233.3%	233.3%	214.6%	221.0%	233.3%	233.3%	214.6%	221.0%	233.3%	233.3%
29	223.9%	225.1%	233.3%	233.3%	223.9%	225.1%	233.3%	233.3%	223.9%	225.1%	233.3%	233.3%
30	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%

In addition, for policies issued in 2004 and later, additional selection factors apply, due to a change in underwriting practices:

For policies issued after 2004:

Policy Duration	Preferred Risk Class (Married)				Pref. Risk Class (Single, Female)				Pref. Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	21.2%	12.1%	12.1%	18.1%	24.5%	14.0%	14.0%	21.0%	25.6%	14.6%	14.6%	22.0%
2	23.0%	13.9%	16.3%	21.2%	26.6%	16.1%	18.9%	24.5%	27.8%	16.8%	19.8%	25.6%
3	24.8%	15.7%	20.6%	24.2%	28.7%	18.2%	23.8%	28.0%	30.0%	19.0%	24.9%	29.3%
4	25.6%	17.3%	24.4%	26.8%	29.6%	20.0%	28.3%	31.0%	31.0%	20.9%	29.5%	32.4%
5	26.4%	19.3%	28.1%	29.3%	30.5%	22.4%	32.5%	33.9%	31.9%	23.4%	34.0%	35.4%
6	26.6%	21.5%	31.2%	31.2%	30.8%	24.9%	36.1%	36.1%	32.2%	26.1%	37.7%	37.7%
7	26.8%	24.1%	31.7%	32.8%	31.1%	27.9%	36.8%	38.0%	32.5%	29.2%	38.4%	39.8%
8	26.9%	26.9%	32.2%	34.3%	31.2%	31.2%	37.3%	39.8%	32.6%	32.6%	39.0%	41.6%
9	28.8%	31.6%	34.8%	38.1%	33.4%	36.5%	40.3%	44.1%	34.9%	38.2%	42.2%	46.1%
10	30.2%	36.4%	37.5%	42.0%	35.0%	42.2%	43.5%	48.6%	36.6%	44.1%	45.4%	50.9%
11	31.2%	38.5%	41.3%	45.3%	36.1%	44.6%	47.8%	52.4%	37.7%	46.6%	50.0%	54.8%
12	32.0%	39.7%	44.9%	48.3%	37.1%	46.0%	51.9%	55.9%	38.8%	48.1%	54.3%	58.4%
13	32.9%	40.4%	46.7%	51.3%	38.1%	46.8%	54.1%	59.4%	39.8%	49.0%	56.5%	62.1%
14	33.8%	41.2%	48.6%	54.3%	39.1%	47.7%	56.2%	62.9%	40.9%	49.9%	58.8%	65.7%
15	34.7%	42.1%	50.5%	57.3%	40.1%	48.7%	58.4%	66.4%	42.0%	50.9%	61.1%	69.4%
16	37.0%	44.8%	53.9%	59.9%	41.6%	50.4%	60.6%	67.3%	43.2%	52.3%	62.9%	69.8%
17	39.5%	47.7%	57.1%	62.4%	43.1%	52.1%	62.4%	68.2%	44.3%	53.6%	64.2%	70.2%
18	42.0%	50.7%	60.6%	65.1%	44.6%	53.8%	64.3%	69.1%	45.4%	54.8%	65.6%	70.4%
19	44.7%	53.8%	64.3%	67.8%	46.0%	55.4%	66.2%	69.8%	46.5%	56.0%	66.9%	70.5%
20	47.4%	57.1%	68.4%	70.5%	47.4%	57.1%	68.4%	70.5%	47.4%	57.1%	68.4%	70.5%
21	50.1%	59.9%	72.5%	72.5%	50.1%	59.9%	72.5%	72.5%	50.1%	59.9%	72.5%	72.5%
22	53.0%	62.9%	74.6%	74.6%	53.0%	62.9%	74.6%	74.6%	53.0%	62.9%	74.6%	74.6%
23	56.0%	66.0%	76.7%	76.7%	56.0%	66.0%	76.7%	76.7%	56.0%	66.0%	76.7%	76.7%
24	59.9%	69.2%	78.8%	78.8%	59.9%	69.2%	78.8%	78.8%	59.9%	69.2%	78.8%	78.8%
25	64.7%	72.4%	80.9%	80.9%	64.7%	72.4%	80.9%	80.9%	64.7%	72.4%	80.9%	80.9%
26	68.0%	73.9%	80.9%	80.9%	68.0%	73.9%	80.9%	80.9%	68.0%	73.9%	80.9%	80.9%
27	71.2%	75.3%	80.9%	80.9%	71.2%	75.3%	80.9%	80.9%	71.2%	75.3%	80.9%	80.9%
28	74.4%	76.7%	80.9%	80.9%	74.4%	76.7%	80.9%	80.9%	74.4%	76.7%	80.9%	80.9%
29	77.7%	78.1%	80.9%	80.9%	77.7%	78.1%	80.9%	80.9%	77.7%	78.1%	80.9%	80.9%
30	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%

Policy Duration	Standard Risk Class (Married)				Standard Risk Class (Single, Female)				Standard Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	30.0%	17.1%	17.1%	25.7%	34.7%	19.9%	19.9%	29.8%	36.3%	20.8%	20.8%	31.1%
2	33.6%	20.3%	23.9%	31.0%	38.9%	23.6%	27.7%	35.8%	40.7%	24.6%	28.9%	37.5%
3	37.4%	23.7%	31.0%	36.5%	43.3%	27.4%	35.9%	42.2%	45.2%	28.7%	37.5%	44.1%
4	39.7%	26.8%	37.9%	41.6%	46.0%	31.0%	43.9%	48.1%	48.1%	32.4%	45.8%	50.3%
5	42.1%	30.9%	44.9%	46.8%	48.7%	35.7%	52.0%	54.1%	50.9%	37.4%	54.3%	56.6%
6	43.7%	35.3%	51.2%	51.2%	50.6%	40.9%	59.2%	59.2%	52.9%	42.8%	61.9%	61.9%
7	44.0%	39.5%	52.1%	53.9%	51.0%	45.8%	60.4%	62.4%	53.3%	47.9%	63.1%	65.3%
8	44.2%	44.2%	52.9%	56.4%	51.2%	51.2%	61.3%	65.3%	53.5%	53.5%	64.0%	68.2%
9	47.4%	51.8%	57.2%	62.5%	54.8%	60.0%	66.2%	72.4%	57.3%	62.7%	69.2%	75.7%
10	49.7%	59.8%	61.6%	69.0%	57.5%	69.2%	71.3%	79.9%	60.1%	72.4%	74.6%	83.5%
11	51.2%	63.2%	67.8%	74.3%	59.3%	73.2%	78.5%	86.1%	62.0%	76.5%	82.1%	90.0%
12	52.6%	65.3%	73.6%	79.2%	60.9%	75.6%	85.3%	91.8%	63.6%	79.0%	89.2%	95.9%
13	54.0%	66.4%	76.7%	84.2%	62.5%	76.9%	88.8%	97.5%	65.4%	80.4%	92.8%	101.9%
14	55.5%	67.7%	79.8%	89.1%	64.2%	78.3%	92.4%	103.2%	67.1%	81.9%	96.5%	107.9%
15	56.9%	69.1%	82.8%	94.1%	65.9%	80.0%	95.9%	109.0%	68.9%	83.6%	100.3%	114.0%
16	59.0%	71.4%	85.9%	95.4%	66.4%	80.4%	96.6%	107.4%	68.8%	83.3%	100.2%	111.3%
17	61.1%	73.9%	88.5%	96.7%	66.8%	80.7%	96.7%	105.7%	68.7%	83.0%	99.5%	108.7%
18	63.3%	76.4%	91.3%	98.1%	67.2%	81.0%	96.9%	104.1%	68.5%	82.6%	98.8%	106.1%
19	65.5%	78.9%	94.3%	99.4%	67.5%	81.3%	97.1%	102.4%	68.1%	82.1%	98.1%	103.4%
20	67.7%	81.5%	97.7%	100.7%	67.7%	81.5%	97.7%	100.7%	67.7%	81.5%	97.7%	100.7%
21	69.7%	83.4%	101.0%	101.0%	69.7%	83.4%	101.0%	101.0%	69.7%	83.4%	101.0%	101.0%
22	71.9%	85.4%	101.3%	101.3%	71.9%	85.4%	101.3%	101.3%	71.9%	85.4%	101.3%	101.3%
23	74.2%	87.5%	101.7%	101.7%	74.2%	87.5%	101.7%	101.7%	74.2%	87.5%	101.7%	101.7%
24	77.5%	89.5%	102.0%	102.0%	77.5%	89.5%	102.0%	102.0%	77.5%	89.5%	102.0%	102.0%
25	81.8%	91.6%	102.3%	102.3%	81.8%	91.6%	102.3%	102.3%	81.8%	91.6%	102.3%	102.3%
26	85.9%	93.4%	102.3%	102.3%	85.9%	93.4%	102.3%	102.3%	85.9%	93.4%	102.3%	102.3%
27	90.0%	95.2%	102.3%	102.3%	90.0%	95.2%	102.3%	102.3%	90.0%	95.2%	102.3%	102.3%
28	94.1%	96.9%	102.3%	102.3%	94.1%	96.9%	102.3%	102.3%	94.1%	96.9%	102.3%	102.3%
29	98.2%	98.7%	102.3%	102.3%	98.2%	98.7%	102.3%	102.3%	98.2%	98.7%	102.3%	102.3%
30	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%

Policy Duration	Substandard 1 Risk Class (Married)				Sub 1 Risk Class (Single, Female)				Sub 1 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	42.3%	24.2%	24.2%	36.3%	49.0%	28.0%	28.0%	42.0%	51.2%	29.3%	29.3%	43.9%
2	47.6%	28.8%	33.8%	43.8%	55.1%	33.4%	39.2%	50.8%	57.6%	34.9%	40.9%	53.1%
3	53.1%	33.7%	44.0%	51.8%	61.5%	39.0%	51.0%	60.0%	64.3%	40.8%	53.3%	62.7%
4	56.7%	38.2%	54.0%	59.3%	65.6%	44.2%	62.5%	68.6%	68.6%	46.3%	65.4%	71.8%
5	60.2%	44.2%	64.2%	66.9%	69.7%	51.1%	74.4%	77.5%	72.9%	53.5%	77.8%	81.0%
6	62.7%	50.7%	73.4%	73.4%	72.7%	58.7%	85.0%	85.0%	76.0%	61.4%	88.9%	88.9%
7	65.1%	58.5%	77.1%	79.7%	75.4%	67.7%	89.3%	92.3%	78.8%	70.8%	93.3%	96.5%
8	67.3%	67.3%	80.5%	85.8%	78.0%	78.0%	93.3%	99.4%	81.5%	81.5%	97.5%	103.9%
9	74.2%	81.1%	89.5%	97.9%	85.9%	94.0%	103.7%	113.4%	89.8%	98.2%	108.4%	118.6%
10	79.9%	96.2%	99.2%	111.0%	92.5%	111.4%	114.8%	128.5%	96.7%	116.5%	120.0%	134.4%
11	84.6%	104.4%	112.1%	122.9%	98.0%	120.9%	129.8%	142.3%	102.4%	126.4%	135.7%	148.7%
12	89.2%	110.7%	124.9%	134.4%	103.3%	128.2%	144.7%	155.6%	108.0%	134.0%	151.2%	162.7%
13	91.6%	112.6%	130.1%	142.8%	106.1%	130.4%	150.6%	165.3%	110.9%	136.4%	157.5%	172.9%
14	94.1%	114.8%	135.3%	151.2%	108.9%	132.9%	156.7%	175.1%	113.9%	138.9%	163.8%	183.1%
15	96.6%	117.2%	140.5%	159.7%	111.8%	135.7%	162.7%	184.9%	116.9%	141.9%	170.1%	193.3%
16	100.1%	121.2%	145.7%	161.9%	112.6%	136.3%	163.9%	182.1%	116.8%	141.4%	170.0%	188.9%
17	103.7%	125.3%	150.2%	164.1%	113.3%	137.0%	164.1%	179.3%	116.5%	140.8%	168.7%	184.4%
18	107.4%	129.5%	154.9%	166.3%	114.0%	137.5%	164.4%	176.5%	116.1%	140.1%	167.6%	179.9%
19	111.1%	133.9%	159.9%	168.6%	114.5%	137.9%	164.7%	173.7%	115.6%	139.3%	166.4%	175.4%
20	114.9%	138.3%	165.7%	170.8%	114.9%	138.3%	165.7%	170.8%	114.9%	138.3%	165.7%	170.8%
21	118.2%	141.5%	171.4%	171.4%	118.2%	141.5%	171.4%	171.4%	118.2%	141.5%	171.4%	171.4%
22	122.1%	144.9%	171.9%	171.9%	122.1%	144.9%	171.9%	171.9%	122.1%	144.9%	171.9%	171.9%
23	125.9%	148.4%	172.5%	172.5%	125.9%	148.4%	172.5%	172.5%	125.9%	148.4%	172.5%	172.5%
24	131.5%	151.9%	173.0%	173.0%	131.5%	151.9%	173.0%	173.0%	131.5%	151.9%	173.0%	173.0%
25	138.8%	155.4%	173.5%	173.5%	138.8%	155.4%	173.5%	173.5%	138.8%	155.4%	173.5%	173.5%
26	145.8%	158.4%	173.5%	173.5%	145.8%	158.4%	173.5%	173.5%	145.8%	158.4%	173.5%	173.5%
27	152.7%	161.4%	173.5%	173.5%	152.7%	161.4%	173.5%	173.5%	152.7%	161.4%	173.5%	173.5%
28	159.7%	164.5%	173.5%	173.5%	159.7%	164.5%	173.5%	173.5%	159.7%	164.5%	173.5%	173.5%
29	166.6%	167.5%	173.5%	173.5%	166.6%	167.5%	173.5%	173.5%	166.6%	167.5%	173.5%	173.5%
30	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%

Policy Duration	Substandard 2 Risk Class (Married)				Sub 2 Risk Class (Single, Female)				Sub 2 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	52.9%	30.2%	30.2%	45.3%	61.3%	35.0%	35.0%	52.5%	64.0%	36.6%	36.6%	54.9%
2	59.5%	36.0%	42.3%	54.8%	68.9%	41.7%	48.9%	63.4%	72.0%	43.6%	51.2%	66.3%
3	66.4%	42.1%	55.1%	64.8%	76.9%	48.8%	63.8%	75.0%	80.4%	51.0%	66.6%	78.4%
4	70.8%	47.8%	67.5%	74.1%	82.0%	55.3%	78.2%	85.8%	85.7%	57.8%	81.7%	89.7%
5	75.3%	55.2%	80.3%	83.6%	87.2%	63.9%	93.0%	96.8%	91.1%	66.8%	97.2%	101.2%
6	78.4%	63.4%	91.8%	91.8%	90.8%	73.4%	106.3%	106.3%	94.9%	76.8%	111.1%	111.1%
7	81.4%	73.1%	96.4%	99.7%	94.3%	84.6%	111.6%	115.4%	98.5%	88.5%	116.6%	120.7%
8	84.2%	84.2%	100.7%	107.3%	97.5%	97.5%	116.6%	124.2%	101.9%	101.9%	121.9%	129.9%
9	92.7%	101.4%	111.9%	122.4%	107.3%	117.5%	129.6%	141.8%	112.2%	122.8%	135.5%	148.2%
10	99.9%	120.3%	124.0%	138.8%	115.7%	139.2%	143.5%	160.7%	120.9%	145.6%	150.0%	168.0%
11	105.8%	130.5%	140.1%	153.6%	122.5%	151.2%	162.3%	177.8%	128.1%	158.0%	169.6%	185.9%
12	111.5%	138.4%	156.2%	168.0%	129.1%	160.2%	180.8%	194.6%	134.9%	167.5%	189.0%	203.4%
13	114.5%	140.8%	162.6%	178.5%	132.6%	163.0%	188.3%	206.7%	138.6%	170.5%	196.9%	216.1%
14	117.6%	143.5%	169.1%	189.0%	136.2%	166.1%	195.8%	218.9%	142.4%	173.7%	204.7%	228.8%
15	120.7%	146.5%	175.7%	199.6%	139.8%	169.6%	203.4%	231.1%	146.1%	177.3%	212.6%	241.6%
16	125.1%	151.5%	182.1%	202.4%	140.8%	170.4%	204.9%	227.7%	146.0%	176.7%	212.5%	236.1%
17	129.6%	156.7%	187.7%	205.1%	141.7%	171.2%	205.1%	224.2%	145.7%	176.0%	210.9%	230.5%
18	134.2%	161.9%	193.7%	207.9%	142.4%	171.8%	205.5%	220.7%	145.2%	175.1%	209.5%	224.9%
19	138.9%	167.3%	199.9%	210.7%	143.1%	172.4%	205.9%	217.1%	144.5%	174.1%	208.0%	219.2%
20	143.7%	172.9%	207.1%	213.5%	143.7%	172.9%	207.1%	213.5%	143.7%	172.9%	207.1%	213.5%
21	147.8%	176.8%	214.2%	214.2%	147.8%	176.8%	214.2%	214.2%	147.8%	176.8%	214.2%	214.2%
22	152.6%	181.2%	214.9%	214.9%	152.6%	181.2%	214.9%	214.9%	152.6%	181.2%	214.9%	214.9%
23	157.4%	185.5%	215.6%	215.6%	157.4%	185.5%	215.6%	215.6%	157.4%	185.5%	215.6%	215.6%
24	164.3%	189.8%	216.2%	216.2%	164.3%	189.8%	216.2%	216.2%	164.3%	189.8%	216.2%	216.2%
25	173.5%	194.2%	216.9%	216.9%	173.5%	194.2%	216.9%	216.9%	173.5%	194.2%	216.9%	216.9%
26	182.2%	198.0%	216.9%	216.9%	182.2%	198.0%	216.9%	216.9%	182.2%	198.0%	216.9%	216.9%
27	190.9%	201.8%	216.9%	216.9%	190.9%	201.8%	216.9%	216.9%	190.9%	201.8%	216.9%	216.9%
28	199.6%	205.6%	216.9%	216.9%	199.6%	205.6%	216.9%	216.9%	199.6%	205.6%	216.9%	216.9%
29	208.2%	209.4%	216.9%	216.9%	208.2%	209.4%	216.9%	216.9%	208.2%	209.4%	216.9%	216.9%
30	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%

We are also projecting 12 years of future mortality improvement based on scale AA, consistent with the 12 years of future morbidity improvement in our future claim projections.

Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

6. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

7. Marketing Method

This product was typically marketed through our traditional agency system and brokers involving a personal contact with each applicant.

8. Underwriting

These policy forms were underwritten using a medical and risk questionnaire. We also utilized Attending Physician Statement and personal interviews depending on the age of the applicant and medical conditions.

9. Premium Classes

The base policy premium rates vary by Issue age, Benefit Period and Inflation Option, as in the initial rate filing.

All premium factors related to the insured elected benefit design options, underwriting class or any eligible discount remain unchanged from the initial rate filing.

10. Premium Modalization Rules

Frequency	Multiple of Annual Premium
Semiannual	.52
Quarterly	.27
Monthly	.09

11. Issue Age Range

The issue age range is 18-84 for all policy forms.

12. Area Factors

Area factors are not applicable to any of the policy forms or riders.

13. Average Annual Premium

The table below summarizes the average annual premium per policy before and after the requested increase.

	Nationwide	Virginia	
Form	before the rate increase	before the rate increase	after the rate increase
LTC-02 VA	2,240	2,080	2,530
BSC-02 VA	1,860	1,900	2,311

14. Number of Policy Holders

The table below summarizes, as of 12/31/2012, the number of policies inforce and their 2012 annualized premium that will be affected by this rate increase in your state.

Form	Number of Policies	2012 Annualized Premium
LTC-02 VA	5,584	11,590,531
BSC-02 VA	175	331,647

15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2012 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2012 have also been allocated to the calendar year of incurral and included in historic incurred claims.

16. Requested Rate Increase

The company is requesting a flat rate increase of 21.6%. Rate increases adhere to the following restrictions:

1. We ensured that the proposed rate increases did not result in premium rates that exceed the rates that have been recently filed with the Interstate Compact for new business under the ICC12-LTC-12 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using LTC-02 as an example). After the application of this restriction the average rate increase for the forms listed in this memo is 21.6%.
2. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1** where it can be seen that the sum of past and future projected incurred claims is not less than the sum of the original premium times the original loss ratio and the rate increase premium times the 85% loss ratio requirement.
3. The lifetime loss ratio after the proposed rate increases is greater than or equal to the lifetime loss ratio targeted in our most recent filing for the forms listed in this memo.

Appendix B1 contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did not* elect an inflation reduction option as part of the 2010 rate increase filings. **Appendix B2** contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did* elect an inflation reduction option as part of the 2010 rate increase filings. Please note that the actual rates implemented may vary slightly from those in Appendices B1 and B2 due to implementation rounding algorithms.

17. Analysis Performed

The initial premium schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed.

The original pricing assumptions for morbidity, voluntary termination rates, and mortality were as follows:

Morbidity

Claim assumptions were derived using data published by the National Center for Health Statistics National Nursing Home Survey (1985 and 1995), the National Health Interview Survey (1984), the National Long-Term Care Survey (1982, 1984, 1989, and 1994), Medicare data, and other experience from our own data and data furnished to us by consultants, with adjustments for the impact of underwriting, inflation options, elected options, anti-selection considerations, and the savings incurred because the maximum daily benefit will not always be paid.

Below are the original sample annual claim costs for an LTC-02 policy, $300 monthly benefit, with no inflation (which included a 5.56% margin for moderately adverse experience):

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	1.02	1.70
60	6.40	10.70
65	15.95	25.33
70	30.43	46.25
75	58.92	87.92
80	112.75	167.65
85	196.94	295.56
90	278.39	464.72
95	261.47	563.30
100	349.87	703.97

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	3.29	5.01
70	24.69	36.71
75	60.67	89.58
80	116.64	172.63
85	203.10	304.07
90	275.13	458.61
95	258.64	556.63
100	343.28	690.26

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	23.50	32.54
80	112.93	161.19
85	212.42	311.58
90	284.23	470.93
95	265.91	570.24
100	334.13	670.58

Voluntary Terminations

Duration	Inflation Option: None/GPO						
	Issue Age						
	40	55	60	65	70	75	79
1	9.7%	6.6%	6.4%	6.5%	6.9%	7.1%	7.2%
2	6.6%	4.6%	4.5%	4.5%	4.8%	4.9%	5.0%
3	4.7%	3.3%	3.3%	3.3%	3.5%	3.5%	3.6%
4	3.3%	2.4%	2.4%	2.4%	2.5%	2.6%	2.6%
5	2.3%	1.8%	1.8%	1.8%	1.9%	1.9%	1.9%
6+	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%

Duration	Inflation Option: 5% Simple						
	Issue Age						
	40	55	60	65	70	75	79
1	9.8%	6.6%	6.5%	6.6%	7.0%	7.2%	7.2%
2	6.7%	4.6%	4.5%	4.6%	4.8%	5.0%	5.0%
3	4.7%	3.4%	3.3%	3.3%	3.5%	3.6%	3.6%
4	3.3%	2.4%	2.4%	2.4%	2.5%	2.6%	2.6%
5	2.3%	1.9%	1.8%	1.8%	1.9%	1.9%	1.9%
6+	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%

Duration	Inflation Option: 5% Compound						
	Issue Age						
	40	55	60	65	70	75	79
1	8.6%	5.8%	5.7%	5.8%	6.1%	6.3%	6.4%
2	5.9%	4.0%	4.0%	4.0%	4.2%	4.3%	4.4%
3	4.1%	2.9%	2.9%	2.9%	3.0%	3.1%	3.1%
4	2.9%	2.1%	2.1%	2.1%	2.2%	2.2%	2.2%
5	2.0%	1.6%	1.5%	1.6%	1.6%	1.6%	1.6%
6+	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%

Mortality

The base mortality table was the 1994 Group Annuity Mortality Table, weighted 40% males and 60% females, with the following selection factors applied:

Policy Duration	Selection Factor
1	20.0%
2	30.0%
3	40.0%
4	50.0%
5	60.0%
6	70.0%
7	80.0%
8	85.0%
9	90.0%
10	95.0%
11+	100.0%

In addition, 18 years of future improvements were reflected.

As part of the inforce management of the business, the Company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates, and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 2010 rate increase filings. In general, we are seeing more, longer-lasting claims - claim incidence has increased, claim terminations have decreased, claim utilization has increased, and mortality have decreased.

The following tables show in aggregate how our new assumptions (Expected) compare to actual experience:

Morbidity

Experience period: Inception through 9/30/2012 for incidence, inception through 9/30/2011 for claim terminations and salvage

The following charts show key experience compared to revised assumptions.

Incidence

Duration	A/E
1-3	101%
4-6	100%
7-9	100%
10+	100%
Total	**100%**

Claim Terminations

Benefit Period	A/E
<10 years	100%
10+ years	100%
Total	**100%**

Salvage

Inflation	A/E
None / GPO	100%
Simple	100%
Compound	100%
Total	**100%**

Voluntary Lapses

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount
1	100%
2	102%
3-5	100%
6-10	118%
11+	96%
Total	**104%**

In the recent study we noted that early duration lapses were greater than expected. As such, lapse rates for durations 1-5 were increased.

Note that the lapse study removed all policies which had undergone prior rate increases.

Mortality

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount
1-5	99%
6-10	101%
11+	99%
Total	**100%**

Exhibit 1 contains nationwide past premium and claims experience and future premium and claim projections and illustrates that the anticipated lifetime loss ratio with the requested rate increases and the previously-stated margin for moderately adverse experience is 92.7%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 84.9%. The lifetime loss ratio as of 12/31/12 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

In addition, **Exhibit 1** contains the original expected loss ratio projections, adjusted for the actual mix of business issued, with the lifetime loss ratio also calculated as stated above.

Furthermore, Exhibit 1 demonstrates that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 58%),
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

18. New inflation options that will allow policyholders to avoid the rate increase

Although this is a closed block of business, we are filing new future inflation options that will allow policyholders that have Compound and Simple Inflation coverage the option to completely avoid the rate increase.

Under these new options, the policyholders get to keep their current accumulated Daily or Monthly benefit and their current remaining Lifetime Maximum Benefit, but the future indexation rate will be reduced as follows:

- For policyholders that are currently receiving a 5% inflation benefit, the annual inflation rate will be reduced from 5% to a future annual rate of 4.3%
- For policyholders that have previously reduced their inflation rate in order to avoid a rate increase and are currently receiving an inflation benefit of 2.5%, the future annual inflation rate will be reduced to 1.8%

Both the 4.3% and 1.8% indexation rates were determined to be actuarially equivalent to the requested rate increases in aggregate and therefore these options are only available if the full rate increase requested is accepted.

The premium rate schedules for these options are included in this filing as **Appendices C1** and **C2.**

19. History of previous rate revisions

A 83.3% rate increase on these policy forms was accepted by your state on December 01, 2011.

20. Proposed Effective Date

These rates will be effective on the next policy anniversary date, following at least a 60 day policyholder notification period.

21. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums and filing for increases in long-term care insurance premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The preceding Actuarial Memorandum contains:

a) the assumptions on which this certification is based;
b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratios standards and necessary details of this state; and
d) disclosure of the manner, if any, in which reserves have been recognized.

In my opinion, no further rate increases will be necessary as the revised premium rate schedules are sufficient to cover anticipated costs under moderately adverse experience assuming approvals are granted within three months of the date this memo is filed.

I have reviewed and taken into consideration the policy design and coverage provided, and our current underwriting and claims adjudication processes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.

_____
Joseph R. Leopold, FSA, MAAA
Actuary
John Hancock Life Insurance Company

Exhibit 1: Nationwide Loss Ratio Exhibit for Virginia
Custom Care (LTC-02) and Essential Care (BSC-02)

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
	1988	0	0	0%	0	1,261	0%	1,261	0%
	1989	0	0	0%	0	1,777	0%	1,777	0%
	1990	0	0	0%	0	1,777	0%	1,777	0%
	1991	0	0	0%	0	1,777	0%	1,777	0%
	1992	0	0	0%	0	9,249	0%	9,249	0%
	1993	0	0	0%	0	18,596	0%	18,596	0%
	1994	0	0	0%	0	21,392	0%	21,392	0%
	1995	0	0	0%	0	31,795	0%	31,795	0%
	1996	0	0	0%	0	60,463	0%	60,463	0%
	1997	0	0	0%	0	86,185	0%	86,185	0%
	1998	0	0	0%	0	158,111	0%	158,111	0%
	1999	0	0	0%	0	279,672	0%	279,672	0%
	2000	0	0	0%	0	502,430	0%	502,430	0%
	2001	0	0	0%	0	951,440	0%	951,440	0%
	2002	530,322	12,698,284	4%	474,901	14,282,425	3%	14,282,425	3%
	2003	5,305,328	127,228,826	4%	3,733,496	127,545,432	3%	127,545,432	3%
	2004	9,699,600	163,967,196	6%	11,309,973	167,257,905	7%	167,257,905	7%
Historical	2005	16,094,366	155,411,257	10%	13,641,134	162,991,901	8%	162,991,901	8%
Experience	2006	20,943,075	149,091,368	14%	25,987,600	160,162,979	16%	160,162,979	16%
	2007	24,004,718	144,049,333	17%	39,099,121	157,400,639	25%	157,400,639	25%
	2008	28,646,468	139,729,315	21%	34,560,274	154,478,910	22%	154,478,910	22%
	2009	36,453,136	135,778,653	27%	44,350,096	151,579,315	29%	151,579,315	29%
	2010	42,032,713	131,708,118	32%	54,281,997	148,622,517	37%	148,622,517	37%
	2011	46,626,250	127,401,554	37%	57,407,456	145,242,887	40%	145,242,887	40%
	2012	51,922,829	122,882,809	42%	81,498,720	161,322,751	51%	161,322,751	51%
	2013	57,099,075	118,162,585	48%	87,539,419	182,993,710	48%	182,993,710	48%
Projected	2014	62,239,279	113,310,529	55%	99,194,588	194,549,689	51%	205,068,204	48%
Future	2015	67,999,982	108,410,381	63%	106,977,322	188,094,199	57%	218,602,679	49%
Experience	2016	74,132,841	103,492,085	72%	118,458,607	181,494,064	65%	220,744,666	54%
	2017	80,634,893	98,570,926	82%	132,907,720	174,739,998	76%	212,529,941	63%
	2018	87,491,978	93,657,345	93%	148,170,094	167,826,955	88%	204,121,856	73%
	2019	94,516,509	88,759,097	106%	163,574,318	160,771,089	102%	195,540,061	84%
	2020	101,734,186	83,880,129	121%	180,290,577	153,619,931	117%	186,842,367	96%
	2021	109,049,518	79,029,440	138%	196,507,990	146,375,093	134%	178,030,732	110%
	2022	117,214,869	74,220,806	158%	216,288,468	139,003,859	156%	169,065,367	128%
	2023	124,829,796	69,463,990	180%	237,092,360	131,507,593	180%	159,947,929	148%
	2024	131,732,357	64,774,865	203%	255,549,945	123,880,167	206%	150,670,967	170%
	2025	138,169,807	60,164,185	230%	272,243,683	116,150,669	234%	141,269,858	193%
	2026	143,668,554	55,646,192	258%	276,087,701	108,319,760	255%	131,745,407	210%
	2027	148,562,059	51,248,381	290%	288,566,246	100,377,650	287%	122,085,705	236%
	2028	152,764,076	46,994,973	325%	307,072,684	92,401,909	332%	112,385,101	273%
	2029	156,223,998	42,908,721	364%	321,980,870	84,479,878	381%	102,749,821	313%
	2030	158,646,884	39,002,447	407%	330,965,948	76,715,965	431%	93,306,853	355%
	2031	159,392,842	35,286,670	452%	310,310,032	69,158,516	449%	84,115,001	369%
	2032	159,256,407	31,781,561	501%	302,599,772	61,821,277	489%	75,190,984	402%
	2033	158,050,169	28,504,175	554%	305,809,792	54,829,202	558%	66,686,776	459%
	2034	154,286,804	25,468,770	606%	305,282,603	48,298,038	632%	58,743,156	520%
	2035	148,896,550	22,675,510	657%	299,961,805	42,279,060	709%	51,422,491	583%
	2036	142,763,011	20,115,463	710%	266,381,147	36,771,363	724%	44,723,679	596%
	2037	137,220,464	17,788,392	771%	245,110,492	31,740,712	772%	38,605,080	635%
	2038	131,428,978	15,694,035	837%	231,715,375	27,203,785	852%	33,086,980	700%
	2039	124,257,603	13,830,256	898%	219,762,570	23,150,328	949%	28,156,907	780%
	2040	117,069,325	12,183,254	961%	208,174,777	19,576,097	1063%	23,809,699	874%
Value as of 12/31/12*:									
	Past	323,899,953	1,779,682,150	18.2%	416,092,097	1,946,427,849	21.4%	1,946,427,849	21.4%
	Future	2,144,739,866	1,128,889,455	190.0%	3,589,586,896	2,015,774,622	178.1%	2,374,687,959	151.2%
	Lifetime	2,468,639,819	2,908,571,605	84.9%	4,005,678,993	3,962,202,471	101.1%	4,321,115,808	92.7%

*discounted at maximum statutory valuation rates

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Pricing Loss Ratio (instead of 58%) + Increased Premiums x 85%

			Accum Value of Past Initial Prem x 84.9% =	1,627,236,162
			Present Value of Future Initial Prem x 84.9% =	954,339,914
Accum Value of Past Incurred Claims =	416,092,097		Accum Value of Prior Increases x 85% =	24,824,171
Present Value of Future Incurred Claims =	3,589,586,896		Present Value of Future Increases x 85% =	1,062,735,343
TOTAL =	4,005,678,993	> =	TOTAL =	3,669,135,590

Exhibit 1b: Nationwide Loss Ratio Exhibit for Virginia
Custom Care (LTC-02) and Essential Care (BSC-02)

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
	1988	0	0	0%	0	1,261	0%	1,261	0%
	1989	0	0	0%	0	1,777	0%	1,777	0%
	1990	0	0	0%	0	1,777	0%	1,777	0%
	1991	0	0	0%	0	1,777	0%	1,777	0%
	1992	0	0	0%	0	9,249	0%	9,249	0%
	1993	0	0	0%	0	18,596	0%	18,596	0%
	1994	0	0	0%	0	21,392	0%	21,392	0%
	1995	0	0	0%	0	31,795	0%	31,795	0%
	1996	0	0	0%	0	60,463	0%	60,463	0%
	1997	0	0	0%	0	86,185	0%	86,185	0%
	1998	0	0	0%	0	158,111	0%	158,111	0%
	1999	0	0	0%	0	279,672	0%	279,672	0%
	2000	0	0	0%	0	502,430	0%	502,430	0%
	2001	0	0	0%	0	951,440	0%	951,440	0%
	2002	530,322	12,698,284	4%	474,901	14,282,425	3%	14,282,425	3%
	2003	5,305,328	127,228,826	4%	3,733,496	127,545,432	3%	127,545,432	3%
	2004	9,699,600	163,967,196	6%	11,309,973	167,257,905	7%	167,257,905	7%
Historical	2005	16,094,366	155,411,257	10%	13,641,134	162,991,901	8%	162,991,901	8%
Experience	2006	20,943,075	149,091,368	14%	25,987,600	160,162,979	16%	160,162,979	16%
	2007	24,004,718	144,049,333	17%	39,099,121	157,400,639	25%	157,400,639	25%
	2008	28,646,468	139,729,315	21%	34,560,274	154,478,910	22%	154,478,910	22%
	2009	36,453,136	135,778,653	27%	44,350,096	151,579,315	29%	151,579,315	29%
	2010	42,032,713	131,708,118	32%	54,281,997	148,622,517	37%	148,622,517	37%
	2011	46,626,250	127,401,554	37%	57,407,456	145,242,887	40%	145,242,887	40%
	2012	51,922,829	122,882,809	42%	81,498,720	161,322,751	51%	161,322,751	51%
	2013	57,099,075	118,162,585	48%	87,539,419	182,993,710	48%	182,993,710	48%
Projected	2014	62,239,279	113,310,529	55%	99,194,588	194,549,689	51%	205,068,204	48%
Future	2015	67,999,982	108,410,381	63%	106,977,322	188,094,199	57%	218,602,679	49%
Experience	2016	74,132,841	103,492,085	72%	118,458,607	181,494,064	65%	220,744,666	54%
	2017	80,634,893	98,570,926	82%	132,907,720	174,739,998	76%	212,529,941	63%
	2018	87,491,978	93,657,345	93%	148,170,094	167,826,955	88%	204,121,856	73%
	2019	94,516,509	88,759,097	106%	163,574,318	160,771,089	102%	195,540,061	84%
	2020	101,734,186	83,880,129	121%	180,290,577	153,619,931	117%	186,842,367	96%
	2021	109,049,518	79,029,440	138%	196,507,990	146,375,093	134%	178,030,732	110%
	2022	117,214,869	74,220,806	158%	216,288,468	139,003,859	156%	169,065,367	128%
	2023	124,829,796	69,463,990	180%	237,092,360	131,507,593	180%	159,947,929	148%
	2024	131,732,357	64,774,865	203%	255,549,945	123,880,167	206%	150,670,967	170%
	2025	138,169,807	60,164,185	230%	272,243,683	116,150,669	234%	141,269,858	193%
	2026	143,668,554	55,646,192	258%	276,087,701	108,319,760	255%	131,745,407	210%
	2027	148,562,059	51,248,381	290%	288,566,246	100,377,650	287%	122,085,705	236%
	2028	152,764,076	46,994,973	325%	307,072,684	92,401,909	332%	112,385,101	273%
	2029	156,223,998	42,908,721	364%	321,980,870	84,479,878	381%	102,749,821	313%
	2030	158,646,884	39,002,447	407%	330,965,948	76,715,965	431%	93,306,853	355%
	2031	159,392,842	35,286,670	452%	310,310,032	69,158,516	449%	84,115,001	369%
	2032	159,256,407	31,781,561	501%	302,599,772	61,821,277	489%	75,190,984	402%
	2033	158,050,169	28,504,175	554%	305,809,792	54,829,202	558%	66,686,776	459%
	2034	154,286,804	25,468,770	606%	305,282,603	48,298,038	632%	58,743,156	520%
	2035	148,896,550	22,675,510	657%	299,961,805	42,279,060	709%	51,422,491	583%
	2036	142,763,011	20,115,463	710%	266,381,147	36,771,363	724%	44,723,679	596%
	2037	137,220,464	17,788,392	771%	245,110,492	31,740,712	772%	38,605,080	635%
	2038	131,428,978	15,694,035	837%	231,715,375	27,203,785	852%	33,086,980	700%
	2039	124,257,603	13,830,256	898%	219,762,570	23,150,328	949%	28,156,907	780%
	2040	117,069,325	12,183,254	961%	208,174,777	19,576,097	1063%	23,809,699	874%
Value as of 12/31/12*:									
	Past	338,051,171	1,976,915,007	17.1%	419,575,503	2,155,929,685	19.5%	2,155,929,685	19.5%
	Future	1,498,753,975	977,314,654	153.4%	2,571,212,793	1,739,898,810	147.8%	2,040,898,057	126.0%
	Lifetime	1,836,805,146	2,954,229,661	62.2%	2,990,788,296	3,895,828,496	76.8%	4,196,827,742	71.3%

*discounted at original pricing interest rates

Net Level Premium Reserves (based on original pricing assumptions and discount rates)	**1,048,635,681**
Future Loss Ratio adjusted for Net Level Premium Reserves	**74.6%**

Exhibit 1c: Nationwide Loss Ratio Exhibit for Virginia
Custom Care (LTC-02) and Essential Care (BSC-02)
Pre Rate Stability

		Original Assumptions				Historical & Projected Experience				
					Adjusted	Before Proposed Increase			With Proposed Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Expected Incurred Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
	1988	0	0	0%	0	0	1,261	0%	1,261	0%
	1989	0	0	0%	0	0	1,777	0%	1,777	0%
	1990	0	0	0%	0	0	1,777	0%	1,777	0%
	1991	0	0	0%	0	0	1,777	0%	1,777	0%
	1992	0	0	0%	0	0	9,249	0%	9,249	0%
	1993	0	0	0%	0	0	18,596	0%	18,596	0%
	1994	0	0	0%	0	0	21,392	0%	21,392	0%
	1995	0	0	0%	0	0	31,795	0%	31,795	0%
Original	1996	0	0	0%	0	0	60,463	0%	60,463	0%
Pricing	1997	0	0	0%	0	0	86,185	0%	86,185	0%
	1998	0	0	0%	0	0	158,111	0%	158,111	0%
	1999	0	0	0%	0	0	279,672	0%	279,672	0%
	2000	0	0	0%	0	0	502,430	0%	502,430	0%
	2001	0	0	0%	0	0	951,440	0%	951,440	0%
	2002	530,322	12,698,284	4%	596,481	474,901	14,282,425	3%	14,282,425	3%
	2003	5,305,328	127,228,826	4%	5,318,530	3,733,496	127,545,432	3%	127,545,432	3%
	2004	9,699,600	163,967,196	6%	9,894,265	11,309,973	167,257,905	7%	167,257,905	7%
	2005	16,094,366	155,411,257	10%	16,879,416	13,641,134	162,991,901	8%	162,991,901	8%
	2006	20,943,075	149,091,368	14%	22,498,320	25,987,600	160,162,979	16%	160,162,979	16%
	2007	24,004,718	144,049,333	17%	26,229,611	39,099,121	157,400,639	25%	157,400,639	25%
	2008	28,646,468	139,729,315	21%	31,670,341	34,560,274	154,478,910	22%	154,478,910	22%
	2009	36,453,136	135,778,653	27%	40,695,214	44,350,096	151,579,315	29%	151,579,315	29%
	2010	42,032,713	131,708,118	32%	47,430,696	54,281,997	148,622,517	37%	148,622,517	37%
2010 Filing	2011				62,037,327	57,407,456	145,242,887	40%	145,242,887	40%
	2012				72,743,261	81,498,720	161,322,751	51%	161,322,751	51%
	2013					87,539,419	182,993,710	48%	182,993,710	48%
Projected	2014					99,194,588	194,549,689	51%	205,068,204	48%
Future	2015					106,977,322	188,094,199	57%	218,602,679	49%
Experience	2016					118,458,607	181,494,064	65%	220,744,666	54%
	2017					132,907,720	174,739,998	76%	212,529,941	63%
	2018					148,170,094	167,826,955	88%	204,121,856	73%
	2019					163,574,318	160,771,089	102%	195,540,061	84%
	2020					180,290,577	153,619,931	117%	186,842,367	96%
	2021					196,507,990	146,375,093	134%	178,030,732	110%
	2022					216,288,468	139,003,859	156%	169,065,367	128%
	2023					237,092,360	131,507,593	180%	159,947,929	148%
	2024					255,549,945	123,880,167	206%	150,670,967	170%
	2025					272,243,683	116,150,669	234%	141,269,858	193%
	2026					276,087,701	108,319,760	255%	131,745,407	210%
	2027					288,566,246	100,377,650	287%	122,085,705	236%
	2028					307,072,684	92,401,909	332%	112,385,101	273%
	2029					321,980,870	84,479,878	381%	102,749,821	313%
	2030					330,965,948	76,715,965	431%	93,306,853	355%
	2031					310,310,032	69,158,516	449%	84,115,001	369%
	2032					302,599,772	61,821,277	489%	75,190,984	402%
	2033					305,809,792	54,829,202	558%	66,686,776	459%
	2034					305,282,603	48,298,038	632%	58,743,156	520%
	2035					299,961,805	42,279,060	709%	51,422,491	583%
	2036					266,381,147	36,771,363	724%	44,723,679	596%
	2037					245,110,492	31,740,712	772%	38,605,080	635%
	2038					231,715,375	27,203,785	852%	33,086,980	700%
	2039					219,762,570	23,150,328	949%	28,156,907	780%
	2040					208,174,777	19,576,097	1063%	23,809,699	874%
Value as of 12/31/12*:										
	Past				381,432,128	416,092,097	1,946,427,849	21.4%	1,946,427,849	21.4%
	Future					3,589,586,896	2,015,774,622	178.1%	2,374,687,959	151.2%
	Lifetime					4,005,678,993	3,962,202,471	101.1%	4,321,115,808	92.7%

*discounted at maximum statutory valuation rates

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Pricing Loss Ratio (instead of 58%) + Increased Premiums x 85%

			Accum Value of Past Initial Prem x 84.9% =	1,627,236,162
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prem x 84.9% =	954,339,914
Adjusted Originally Expected Incurred Claims) =	381,432,128		Accum Value of Prior Increases x 85% =	24,824,171
Present Value of Future Incurred Claims =	3,589,586,896		Present Value of Future Increases x 85% =	1,062,735,343
TOTAL =	3,971,019,025	> =	TOTAL =	3,669,135,590

Appendix A - Comparison to New Business Rates (Custom Care I Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: GPO Inflation

Current New Business Rates (ICC12-LTC-12 policy) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	12.28	13.68	15.16	16.49	19.44	21.38	23.33
30	12.98	14.39	16.07	17.40	20.35	24.42	26.46
31	13.33	14.74	16.63	17.96	20.91	24.71	26.62
32	13.68	15.30	17.33	18.67	21.82	25.79	27.78
33	13.89	15.65	17.89	19.44	22.53	26.28	28.16
34	14.25	16.21	18.46	20.14	23.30	27.18	29.12
35	14.60	16.56	19.16	20.91	24.21	27.94	29.80
36	14.95	17.26	19.72	21.61	25.12	28.71	30.51
37	15.30	17.82	20.42	22.53	25.68	31.19	33.02
38	15.86	18.18	21.33	23.30	26.60	31.19	33.02
39	16.21	18.74	21.89	24.21	27.72	31.19	33.02
40	16.56	19.44	22.60	25.12	28.63	32.00	33.68
41	17.12	20.00	23.37	25.68	29.54	32.83	34.47
42	17.47	20.56	24.07	26.39	30.46	35.53	37.22
43	18.04	21.12	24.63	26.95	31.23	36.16	37.80
44	18.74	21.68	25.40	27.86	32.14	36.96	38.57
45	19.30	22.25	25.96	28.42	33.05	39.66	41.32
46	19.86	22.81	26.88	29.33	33.96	40.43	42.05
47	20.56	23.51	27.44	29.89	34.88	41.22	42.80
48	21.12	24.28	28.35	30.81	36.00	44.18	45.82
49	21.68	24.84	29.12	31.58	36.91	46.54	48.15
50	22.39	25.54	29.82	32.28	38.04	47.54	49.13
51	23.30	26.32	30.95	33.75	39.65	50.75	52.34
52	23.86	27.23	31.86	34.88	41.33	52.46	55.64
53	24.77	28.28	32.98	36.35	43.16	58.10	61.42
54	25.68	29.40	34.25	37.61	44.84	61.45	64.77
55	26.39	30.32	35.37	39.09	46.67	65.00	68.33
56	27.51	32.14	37.54	41.47	49.40	67.52	72.46
57	28.77	33.96	39.93	43.86	52.00	71.50	76.38
58	30.25	35.79	42.11	46.25	54.95	73.79	78.50
59	31.51	37.82	44.70	48.98	57.89	78.24	84.50
60	32.98	40.00	47.44	51.93	61.19	81.08	88.73
61	35.30	43.09	50.53	55.58	65.75	87.16	94.81
62	37.68	46.18	53.82	59.44	70.88	93.99	103.23
63	40.56	49.82	57.47	63.65	76.21	102.65	110.43
64	43.44	53.47	61.12	68.21	82.25	112.30	121.79
65	46.53	57.61	65.33	72.98	88.49	120.10	129.58
66	51.02	63.09	71.51	80.07	96.00	128.52	137.81
67	55.93	69.40	78.60	87.72	104.00	137.16	146.20
68	61.54	75.93	86.25	96.28	112.91	147.08	157.48
69	67.51	83.37	94.81	105.75	122.60	157.21	165.87
70	74.39	91.30	104.21	115.93	133.12	168.53	177.03
71	81.54	100.14	113.26	128.07	144.00	176.91	187.89
72	89.47	109.47	123.37	141.12	155.79	186.41	199.73
73	98.46	119.93	134.39	155.79	168.49	197.01	212.56
74	108.14	131.09	146.32	171.72	182.60	207.78	225.41
75	118.74	143.65	159.30	189.47	197.47	219.55	240.40
76	131.37	166.40	186.42	205.18	223.95	250.23	274.00
77	145.75	184.37	206.80	227.97	247.91	276.56	303.97
78	160.91	205.47	228.99	251.27	273.55	306.97	336.68
79	178.60	227.86	253.73	278.36	303.00	339.95	373.21
80	292.84	376.51	416.53	456.54	496.56	560.22	614.79
81	316.00	407.05	449.90	492.75	535.59	605.22	664.14
82	340.91	438.82	484.27	531.47	576.93	652.10	715.04
83	368.35	472.86	522.54	572.23	621.91	702.44	770.97
84	397.05	509.30	562.91	614.85	668.46	755.57	829.29

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	11.46	12.84	14.20	15.45	18.18	21.09	24.88
30	12.11	13.50	15.05	16.30	19.04	24.08	28.22
31	12.44	13.83	15.58	16.83	19.56	24.37	28.39
32	12.77	14.35	16.24	17.49	20.42	25.43	29.63
33	12.96	14.68	16.76	18.21	21.07	25.92	30.04
34	13.29	15.21	17.29	18.87	21.79	26.80	31.07
35	13.62	15.54	17.95	19.59	22.65	27.55	31.79
36	13.95	16.20	18.47	20.25	23.50	28.31	32.54
37	14.27	16.72	19.13	21.10	24.03	30.75	35.23
38	14.80	17.05	19.98	21.83	24.88	30.75	35.23
39	15.12	17.58	20.51	22.68	25.93	30.75	35.23
40	15.45	18.24	21.17	23.54	26.78	31.56	35.93
41	16.09	18.89	22.04	24.22	27.82	32.57	36.87
42	16.54	19.55	22.85	25.05	28.87	35.46	39.92
43	17.19	20.22	23.54	25.75	29.80	36.31	40.64
44	17.99	20.89	24.44	26.79	30.88	37.33	41.58
45	18.66	21.57	25.14	27.51	31.97	40.31	44.65
46	19.34	22.26	26.20	28.58	33.07	41.34	45.57
47	20.17	23.10	26.93	29.32	34.18	42.39	46.51
48	20.87	24.02	28.01	30.41	35.52	45.71	49.91
49	21.58	24.73	28.96	31.38	36.66	48.45	52.58
50	22.43	25.60	29.86	32.28	38.03	49.79	53.80
51	23.49	26.54	31.18	33.97	39.90	53.47	57.45
52	24.21	27.63	32.30	35.33	41.86	55.61	61.23
53	25.28	28.88	33.66	37.05	43.98	61.97	67.76
54	26.38	30.21	35.17	38.58	45.99	65.95	71.64
55	27.26	31.34	36.55	40.35	48.17	70.18	75.76
56	28.57	33.39	38.99	43.03	51.25	73.29	80.53
57	30.03	35.46	41.67	45.73	54.21	78.03	85.09
58	31.72	37.54	44.16	48.46	57.56	80.96	87.66
59	33.21	39.87	47.11	51.58	60.95	86.30	94.59
60	34.94	42.37	50.24	54.96	64.74	89.92	99.57
61	37.56	45.85	53.76	59.11	69.91	97.27	106.81
62	40.29	49.37	57.54	63.52	75.72	105.56	116.76
63	43.57	53.52	61.73	68.35	81.82	116.01	125.39
64	46.88	57.71	65.96	73.60	88.74	127.71	138.83
65	50.44	62.47	70.84	79.13	95.94	137.44	148.29
66	55.31	68.40	77.53	86.81	104.08	147.08	157.71
67	60.64	75.25	85.22	95.11	112.76	156.97	167.32
68	66.73	82.32	93.51	104.39	122.42	168.33	180.23
69	73.19	90.39	102.79	114.66	132.92	179.92	189.82
70	80.65	98.99	112.99	125.69	144.33	192.87	202.60
71	88.41	108.57	122.80	138.86	156.13	202.47	215.02
72	97.01	118.69	133.76	153.01	168.91	213.34	228.58
73	106.75	130.03	145.70	168.91	182.68	225.46	243.26
74	117.25	142.13	158.64	186.18	197.97	237.80	257.97
75	128.74	155.75	172.71	205.43	214.10	251.26	275.13
76	142.43	180.41	202.12	222.46	242.81	286.37	313.57
77	158.03	199.90	224.21	247.17	268.78	316.51	347.87
78	174.46	222.78	248.27	272.43	296.59	351.31	385.31
79	193.64	247.05	275.10	301.81	328.51	389.05	427.11
80	317.50	408.22	451.60	494.99	538.37	641.14	703.59
81	342.61	441.33	487.78	534.24	580.70	692.64	760.07
82	369.62	475.77	525.05	576.23	625.51	746.30	818.33
83	399.37	512.68	566.55	620.42	674.28	803.90	882.33
84	430.49	552.19	610.31	666.62	724.75	864.71	949.07

LTC-02 Rates after Requested Rate Increases :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	8.51	10.95	12.16	13.38	14.60	17.03	18.24
30	8.51	10.95	12.16	14.60	15.81	17.03	18.24
31	8.51	10.95	13.38	14.60	15.81	17.03	18.24
32	8.51	12.16	13.38	14.60	15.81	18.24	19.46
33	9.73	12.16	13.38	14.60	15.81	18.24	19.46
34	9.73	12.16	13.38	14.60	15.81	18.24	19.46
35	9.73	12.16	13.38	15.81	17.03	18.24	20.15
36	9.92	12.16	13.38	15.81	17.03	19.46	21.41
37	9.92	12.19	14.60	15.81	17.03	19.80	22.67
38	11.02	12.19	14.60	15.81	17.03	19.80	22.67
39	11.02	13.38	15.49	17.03	18.24	20.96	23.93
40	12.12	14.40	16.59	17.70	18.78	22.12	25.19
41	12.21	14.50	17.82	18.93	20.02	23.43	26.52
42	13.41	15.72	17.93	19.05	20.15	24.75	27.86
43	13.51	15.82	19.18	20.31	21.41	26.08	29.20
44	13.60	17.06	19.31	20.44	22.69	27.43	30.55
45	13.70	17.18	20.58	21.72	22.84	28.80	31.91
46	14.95	18.44	20.72	23.01	24.14	30.18	33.27
47	15.06	18.57	22.02	24.32	25.46	31.58	34.64
48	15.17	19.86	23.33	24.48	25.63	32.99	36.02
49	16.45	19.99	23.49	25.81	26.97	35.65	38.69
50	16.57	21.30	24.83	27.16	28.34	37.10	40.09
51	17.86	22.63	26.17	28.52	29.70	39.81	42.78
52	17.97	22.77	26.34	29.90	31.09	41.31	45.48
53	19.28	24.11	27.71	30.09	31.29	44.08	48.20
54	19.40	24.26	27.89	31.49	32.70	46.89	50.93
55	20.74	25.64	29.29	32.91	34.13	49.72	53.68
56	22.07	26.99	31.89	35.53	36.75	52.55	57.75
57	23.41	29.58	33.28	38.17	39.39	56.70	61.83
58	24.77	30.97	35.91	40.83	43.30	60.89	65.94
59	27.38	33.61	38.58	43.52	46.00	65.13	71.38
60	28.77	36.27	41.27	46.24	49.97	69.41	76.85
61	31.42	38.95	45.23	50.23	53.98	75.12	82.48
62	34.09	42.92	47.97	54.26	58.03	80.89	89.48
63	38.05	45.66	52.00	58.33	62.12	88.08	95.20
64	40.78	49.70	57.34	62.43	66.25	95.35	102.90
65	44.81	53.77	61.45	67.85	71.70	102.17	106.42
66	48.65	58.89	67.85	74.26	79.38	109.59	115.79
67	53.77	65.29	74.26	81.94	88.34	116.40	122.42
68	58.89	72.98	81.94	89.62	97.30	124.55	132.33
69	64.01	79.38	89.62	98.58	108.82	133.85	141.39
70	70.42	88.34	98.58	108.82	120.35	142.30	149.60
71	77.60	97.00	109.34	121.63	134.03	151.67	160.49
72	83.44	103.87	117.49	134.52	144.74	161.76	170.28
73	88.67	111.65	126.43	142.85	154.34	172.41	182.26
74	93.29	118.59	134.40	151.79	164.44	183.41	192.90
75	98.82	127.71	144.43	162.68	174.84	194.60	205.24
76	105.09	134.28	153.25	172.22	183.90	204.33	216.01
77	111.90	142.67	160.85	180.43	193.02	215.40	226.59
78	117.73	149.84	169.91	189.98	203.36	224.77	236.81
79	123.88	158.36	178.79	199.22	213.27	234.98	247.75
80	130.14	165.41	187.30	209.20	223.79	245.69	259.06
81	142.30	182.44	205.55	229.87	245.69	271.23	284.61
82	156.90	199.47	226.23	252.98	270.01	297.98	313.80
83	172.71	220.14	249.33	277.31	296.77	328.39	345.42
84	189.74	242.04	273.66	305.28	327.17	360.01	379.47

LTC-02 2013 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	22%	22%	22%	22%	22%	22%	22%
30	22%	22%	22%	22%	22%	22%	22%
31	22%	22%	22%	22%	22%	22%	22%
32	22%	22%	22%	22%	22%	22%	22%
33	22%	22%	22%	22%	22%	22%	22%
34	22%	22%	22%	22%	22%	22%	22%
35	22%	22%	22%	22%	22%	22%	22%
36	22%	22%	22%	22%	22%	22%	22%
37	22%	22%	22%	22%	22%	22%	22%
38	22%	22%	22%	22%	22%	22%	22%
39	22%	22%	22%	22%	22%	22%	22%
40	22%	22%	22%	22%	22%	22%	22%
41	22%	22%	22%	22%	22%	22%	22%
42	22%	22%	22%	22%	22%	22%	22%
43	22%	22%	22%	22%	22%	22%	22%
44	22%	22%	22%	22%	22%	22%	22%
45	22%	22%	22%	22%	22%	22%	22%
46	22%	22%	22%	22%	22%	22%	22%
47	22%	22%	22%	22%	22%	22%	22%
48	22%	22%	22%	22%	22%	22%	22%
49	22%	22%	22%	22%	22%	22%	22%
50	22%	22%	22%	22%	22%	22%	22%
51	22%	22%	22%	22%	22%	22%	22%
52	22%	22%	22%	22%	22%	22%	22%
53	22%	22%	22%	22%	22%	22%	22%
54	22%	22%	22%	22%	22%	22%	22%
55	22%	22%	22%	22%	22%	22%	22%
56	22%	22%	22%	22%	22%	22%	22%
57	22%	22%	22%	22%	22%	22%	22%
58	22%	22%	22%	22%	22%	22%	22%
59	22%	22%	22%	22%	22%	22%	22%
60	22%	22%	22%	22%	22%	22%	22%
61	22%	22%	22%	22%	22%	22%	22%
62	22%	22%	22%	22%	22%	22%	22%
63	22%	22%	22%	22%	22%	22%	22%
64	22%	22%	22%	22%	22%	22%	22%
65	22%	22%	22%	22%	22%	22%	22%
66	22%	22%	22%	22%	22%	22%	22%
67	22%	22%	22%	22%	22%	22%	22%
68	22%	22%	22%	22%	22%	22%	22%
69	22%	22%	22%	22%	22%	22%	22%
70	22%	22%	22%	22%	22%	22%	22%
71	22%	22%	22%	22%	22%	22%	22%
72	22%	22%	22%	22%	22%	22%	22%
73	22%	22%	22%	22%	22%	22%	22%
74	22%	22%	22%	22%	22%	22%	22%
75	22%	22%	22%	22%	22%	22%	22%
76	22%	22%	22%	22%	22%	22%	22%
77	22%	22%	22%	22%	22%	22%	22%
78	22%	22%	22%	22%	22%	22%	22%
79	22%	22%	22%	22%	22%	22%	22%
80	22%	22%	22%	22%	22%	22%	22%
81	22%	22%	22%	22%	22%	22%	22%
82	22%	22%	22%	22%	22%	22%	22%
83	22%	22%	22%	22%	22%	22%	22%
84	22%	22%	22%	22%	22%	22%	22%

* Benefit Differences between LTC-02 and ICC12-LTC-12:

LTC-02 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit

LTC-02 does not have the ability to convert from GPO to 5% Compound inflation option at age 65

LTC-02 has a 90 service-day EP where one day of HHC counts as 7, ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-02

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Custom Care I Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: 5% Simple Inlfation

Current New Business Rates (ICC12-LTC-12 policy) :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	28.57	33.68	38.95	42.38	50.08	72.62	75.12
30	29.51	34.73	39.29	42.79	50.56	72.62	77.46
31	30.95	36.22	40.70	44.32	52.26	73.64	80.76
32	31.03	36.22	42.11	45.75	53.87	77.29	81.97
33	32.35	37.78	43.43	47.20	55.48	78.60	85.54
34	32.43	39.18	44.77	48.56	57.01	82.09	88.93
35	33.77	40.58	44.77	49.93	58.63	85.69	90.20
36	35.85	41.80	45.40	51.28	62.31	86.78	93.46
37	37.11	43.88	48.48	52.54	63.75	90.13	96.73
38	37.11	45.17	49.69	53.83	65.11	93.32	99.83
39	38.33	46.37	50.82	56.93	68.64	96.52	105.10
40	39.45	47.53	51.97	58.13	69.91	99.56	108.04
41	40.76	48.87	53.51	59.78	72.25	104.13	112.63
42	41.09	50.10	55.05	63.22	76.67	108.61	117.13
43	42.38	51.40	58.34	64.75	79.03	113.21	121.75
44	44.57	53.58	60.79	67.28	81.34	115.58	126.28
45	45.82	54.74	62.30	70.76	85.96	122.50	131.09
46	45.82	57.80	65.57	72.37	88.35	127.14	137.92
47	47.41	59.01	67.24	75.82	91.87	130.33	141.01
48	48.62	60.20	70.48	79.26	96.59	135.23	148.11
49	50.80	63.09	72.03	80.84	99.00	142.04	152.80
50	51.98	64.24	75.36	84.24	103.68	146.88	159.84
51	53.29	65.41	78.35	86.38	107.14	152.13	164.99
52	56.35	68.36	79.70	89.56	109.27	155.50	168.11
53	58.80	71.27	81.71	91.47	112.52	160.45	172.95
54	60.06	72.60	84.61	94.49	116.57	163.60	175.87
55	63.16	75.46	87.60	96.44	119.64	168.31	180.48
56	64.83	77.35	89.43	99.83	123.94	173.92	187.91
57	65.85	80.41	92.99	103.02	128.00	177.23	192.99
58	67.39	82.21	94.73	106.21	132.21	182.76	200.26
59	70.06	85.79	96.91	107.93	134.73	187.86	204.94
60	71.48	87.65	100.25	110.84	138.77	193.15	213.77
61	73.93	92.16	104.58	115.12	143.63	199.99	218.17
62	76.20	97.64	110.61	119.47	145.08	202.76	221.99
63	79.85	102.35	113.97	125.10	149.97	208.94	224.11
64	82.22	105.64	121.29	129.52	152.97	214.81	227.83
65	85.66	111.72	126.23	135.28	157.42	220.39	232.98
66	91.94	121.68	136.01	146.34	171.72	236.91	251.22
67	99.39	130.66	146.65	159.42	188.80	254.40	268.80
68	107.61	141.42	157.61	174.76	206.97	274.88	289.43
69	115.11	152.50	170.64	189.73	224.82	294.87	311.16
70	124.11	165.73	182.76	206.85	247.24	318.12	334.60
71	138.27	182.16	198.25	225.25	266.12	336.24	353.77
72	153.83	200.39	213.58	243.08	288.76	357.06	378.80
73	170.92	218.65	230.13	265.00	310.76	375.31	400.83
74	191.34	239.97	249.23	289.36	336.28	397.42	426.53
75	213.45	263.29	269.63	313.55	362.80	420.67	453.14
76	230.71	299.17	343.83	386.99	418.25	486.72	525.42
77	247.67	320.52	370.05	415.21	448.72	523.02	563.82
78	267.18	345.77	397.20	445.78	482.93	562.94	607.24
79	288.68	371.36	427.42	477.87	518.51	606.79	654.44
80	456.71	588.07	674.96	753.78	818.44	959.90	1,036.70
81	484.20	622.27	713.67	797.28	867.29	1,017.02	1,096.75
82	513.75	660.00	757.50	845.63	920.63	1,078.13	1,162.50
83	543.74	699.10	802.07	896.00	975.49	1,143.49	1,232.00
84	575.57	740.77	848.58	949.43	1,032.90	1,210.27	1,304.17

New Business Rates adjusted for Benefit Differences* :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	28.18	33.36	38.52	41.93	49.50	74.96	81.40
30	29.11	34.40	38.86	42.34	49.97	74.96	83.94
31	30.53	35.87	40.25	43.84	51.65	76.02	87.52
32	30.61	35.87	41.65	45.26	53.24	79.78	88.83
33	31.91	37.42	42.96	46.69	54.84	81.14	92.69
34	31.99	38.80	44.28	48.04	56.35	84.74	96.37
35	33.31	40.19	44.28	49.40	57.95	88.45	97.74
36	35.36	41.40	44.91	50.73	61.58	89.59	101.28
37	36.61	43.46	47.95	51.98	63.01	93.04	104.82
38	36.61	44.74	49.15	53.25	64.35	96.34	108.18
39	37.81	45.92	50.26	56.32	67.84	99.64	113.89
40	38.91	47.07	51.41	57.51	69.09	102.78	117.07
41	40.38	48.60	53.14	59.38	71.71	107.97	122.34
42	40.89	50.02	54.89	63.05	76.41	113.13	127.53
43	42.35	51.53	58.40	64.84	79.09	118.45	132.87
44	44.74	53.92	61.11	67.64	81.73	121.48	138.14
45	46.20	55.32	62.88	71.43	86.74	129.33	143.74
46	46.40	58.64	66.45	73.35	89.52	134.83	151.58
47	48.22	60.10	68.42	77.17	93.47	138.83	155.34
48	49.67	61.57	72.02	80.99	98.68	144.70	163.55
49	52.13	64.79	73.89	82.93	101.55	152.67	169.13
50	53.56	66.23	77.63	86.78	106.80	158.59	177.34
51	55.15	67.72	81.06	89.37	110.83	165.03	183.54
52	58.57	71.08	82.81	93.05	113.53	169.47	187.51
53	61.37	74.42	85.27	95.46	117.41	175.68	193.43
54	62.96	76.13	88.68	99.03	122.15	179.98	197.23
55	66.48	79.47	92.22	101.51	125.91	186.03	202.94
56	68.50	81.76	94.50	105.47	130.93	193.02	211.81
57	69.84	85.31	98.63	109.26	135.74	197.52	218.07
58	71.75	87.54	100.85	113.06	140.73	204.53	226.84
59	74.86	91.70	103.56	115.33	143.96	211.11	232.71
60	76.67	94.03	107.53	118.89	148.84	217.96	243.34
61	79.47	99.09	112.42	123.75	154.39	226.31	248.61
62	82.09	105.20	119.16	128.70	156.28	230.10	253.23
63	86.21	110.50	123.04	135.05	161.90	237.78	255.93
64	88.96	114.29	131.22	140.13	165.49	245.14	260.45
65	92.87	121.13	136.86	146.68	170.68	252.22	266.64
66	99.68	131.92	147.46	158.66	186.18	271.13	287.51
67	107.76	141.67	159.00	172.84	204.70	291.14	307.62
68	116.67	153.33	170.88	189.48	224.40	314.58	331.24
69	124.81	165.34	185.01	205.71	243.75	337.46	356.11
70	134.56	179.68	198.15	224.26	268.06	364.07	382.93
71	149.91	197.50	214.94	244.22	288.53	384.81	404.87
72	166.78	217.27	231.57	263.55	313.07	408.64	433.51
73	185.31	237.06	249.51	287.31	336.93	429.52	458.73
74	207.45	260.18	270.22	313.73	364.59	454.82	488.14
75	231.43	285.46	292.34	339.95	393.35	481.44	518.60
76	250.13	324.37	372.78	419.58	453.47	557.02	601.31
77	268.53	347.51	401.21	450.18	486.51	598.57	645.26
78	289.68	374.89	430.65	483.32	523.60	644.26	694.95
79	312.99	402.64	463.41	518.11	562.17	694.44	748.97
80	495.17	637.59	731.80	817.25	887.37	1098.56	1186.44
81	524.98	674.67	773.77	864.42	940.33	1163.93	1255.17
82	557.01	715.58	821.29	916.84	998.15	1233.85	1330.42
83	589.53	757.97	869.61	971.45	1057.63	1308.66	1409.96
84	624.04	803.15	920.04	1029.39	1119.88	1385.08	1492.55

LTC-02 Rates after Requested Rate Increases :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	15.14	17.54	21.02	22.20	23.34	35.35	38.39
30	16.31	18.71	22.19	23.36	24.51	36.57	40.95
31	17.47	19.88	23.36	24.53	25.68	37.79	43.51
32	17.47	19.88	24.53	25.70	26.84	40.23	44.79
33	18.64	21.05	25.69	26.87	28.01	41.45	47.35
34	18.64	22.22	26.86	28.04	29.18	43.88	49.91
35	19.80	23.39	26.86	29.20	30.34	46.32	51.19
36	20.97	24.56	28.03	30.37	32.68	47.54	53.74
37	22.13	25.73	30.37	31.54	33.85	49.98	56.30
38	22.13	26.90	31.53	32.71	35.01	52.42	58.86
39	23.30	28.07	32.70	35.05	37.35	54.85	62.70
40	24.46	29.24	33.87	36.21	38.51	57.29	65.26
41	25.74	30.53	35.18	37.53	39.85	60.00	65.68
42	25.85	31.83	36.50	40.04	42.36	62.73	68.11
43	27.14	33.14	39.01	41.39	43.72	65.48	68.11
44	28.45	34.46	40.36	42.74	45.09	65.68	68.11
45	29.76	35.80	41.72	45.30	47.66	65.68	70.54
46	29.89	38.34	44.28	46.68	49.05	68.11	70.54
47	31.23	39.69	45.66	49.27	51.66	68.11	70.54
48	32.57	41.06	48.26	51.88	54.29	68.11	72.98
49	33.92	43.65	49.67	53.31	55.72	70.54	72.98
50	35.29	45.04	52.30	55.96	58.39	70.54	72.98
51	36.49	46.46	54.97	58.64	61.08	72.98	77.84
52	38.92	49.11	56.44	61.35	63.80	77.84	82.71
53	40.67	51.79	59.15	64.08	66.53	82.71	85.14
54	42.08	53.25	61.88	66.83	70.53	85.14	90.00
55	43.79	55.96	64.64	69.60	73.32	90.00	94.87
56	47.41	58.67	67.38	73.61	77.34	97.30	102.17
57	48.84	61.39	71.39	77.65	81.39	104.60	109.46
58	51.54	64.13	74.17	81.71	85.47	111.90	116.76
59	54.26	68.16	78.24	85.80	89.59	119.19	126.49
60	57.00	70.95	82.34	89.93	93.73	128.92	136.22
61	60.93	76.17	87.59	95.20	100.28	132.82	139.93
62	64.88	81.42	94.14	101.76	105.58	136.34	143.28
63	69.75	86.69	99.44	108.36	113.46	141.76	148.51
64	74.10	91.99	107.31	114.98	120.09	144.49	153.25
65	76.62	98.58	112.81	122.91	128.03	148.99	157.51
66	80.64	105.45	119.92	131.87	138.27	159.21	167.48
67	86.29	112.38	128.44	142.11	151.07	170.58	178.61
68	91.46	118.71	136.22	151.79	163.47	182.93	192.66
69	96.15	126.31	143.28	162.13	173.44	194.18	205.49
70	102.17	133.18	151.42	171.49	184.26	207.98	218.93
71	107.58	141.09	160.49	181.65	195.76	220.45	232.79
72	114.09	148.14	170.28	192.41	207.74	234.98	246.90
73	119.86	157.63	178.97	205.24	221.66	247.94	261.07
74	126.49	166.02	189.74	216.62	234.01	264.05	276.70
75	133.79	174.84	199.16	228.05	246.29	278.22	293.42
76	140.11	182.44	208.71	237.90	258.33	290.44	306.50
77	146.86	191.62	218.20	248.97	269.95	303.52	318.90
78	152.52	199.35	228.78	259.55	280.96	315.74	331.80
79	158.36	208.16	238.81	270.74	292.45	328.21	344.81
80	165.41	217.71	249.33	283.39	306.50	344.20	361.23
81	182.44	239.60	274.88	312.58	336.91	378.26	397.72
82	200.68	263.93	302.85	344.20	370.96	415.96	437.85
83	221.36	290.69	332.04	377.04	407.45	457.32	481.64
84	243.25	318.66	366.10	415.96	448.80	503.53	530.29

LTC-02 2013 Rate Increases (%) :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	22%	22%	22%	22%	22%	22%	22%
30	22%	22%	22%	22%	22%	22%	22%
31	22%	22%	22%	22%	22%	22%	22%
32	22%	22%	22%	22%	22%	22%	22%
33	22%	22%	22%	22%	22%	22%	22%
34	22%	22%	22%	22%	22%	22%	22%
35	22%	22%	22%	22%	22%	22%	22%
36	22%	22%	22%	22%	22%	22%	22%
37	22%	22%	22%	22%	22%	22%	22%
38	22%	22%	22%	22%	22%	22%	22%
39	22%	22%	22%	22%	22%	22%	22%
40	22%	22%	22%	22%	22%	22%	22%
41	22%	22%	22%	22%	22%	22%	22%
42	22%	22%	22%	22%	22%	22%	22%
43	22%	22%	22%	22%	22%	22%	22%
44	22%	22%	22%	22%	22%	22%	22%
45	22%	22%	22%	22%	22%	22%	22%
46	22%	22%	22%	22%	22%	22%	22%
47	22%	22%	22%	22%	22%	22%	22%
48	22%	22%	22%	22%	22%	22%	22%
49	22%	22%	22%	22%	22%	22%	22%
50	22%	22%	22%	22%	22%	22%	22%
51	22%	22%	22%	22%	22%	22%	22%
52	22%	22%	22%	22%	22%	22%	22%
53	22%	22%	22%	22%	22%	22%	22%
54	22%	22%	22%	22%	22%	22%	22%
55	22%	22%	22%	22%	22%	22%	22%
56	22%	22%	22%	22%	22%	22%	22%
57	22%	22%	22%	22%	22%	22%	22%
58	22%	22%	22%	22%	22%	22%	22%
59	22%	22%	22%	22%	22%	22%	22%
60	22%	22%	22%	22%	22%	22%	22%
61	22%	22%	22%	22%	22%	22%	22%
62	22%	22%	22%	22%	22%	22%	22%
63	22%	22%	22%	22%	22%	22%	22%
64	22%	22%	22%	22%	22%	22%	22%
65	22%	22%	22%	22%	22%	22%	22%
66	22%	22%	22%	22%	22%	22%	22%
67	22%	22%	22%	22%	22%	22%	22%
68	22%	22%	22%	22%	22%	22%	22%
69	22%	22%	22%	22%	22%	22%	22%
70	22%	22%	22%	22%	22%	22%	22%
71	22%	22%	22%	22%	22%	22%	22%
72	22%	22%	22%	22%	22%	22%	22%
73	22%	22%	22%	22%	22%	22%	22%
74	22%	22%	22%	22%	22%	22%	22%
75	22%	22%	22%	22%	22%	22%	22%
76	22%	22%	22%	22%	22%	22%	22%
77	22%	22%	22%	22%	22%	22%	22%
78	22%	22%	22%	22%	22%	22%	22%
79	22%	22%	22%	22%	22%	22%	22%
80	22%	22%	22%	22%	22%	22%	22%
81	22%	22%	22%	22%	22%	22%	22%
82	22%	22%	22%	22%	22%	22%	22%
83	22%	22%	22%	22%	22%	22%	22%
84	22%	22%	22%	22%	22%	22%	22%

<u>* Benefit Differences between LTC-02 and ICC12-LTC-12:</u>

LTC-02 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit

LTC-02 has a 90 service-day EP where one day of HHC counts as 7, ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-02

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options)

ICC12-LTC-12 Simple Inflation rates are approximated by applying the ratio of [LTC-03 Simple Inflation / LTC-03 Compound Inflation] to the ICC12-LTC-12 Compound Inflation rates

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Custom Care I Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: 5% Compound Inflation

Current New Business Rates (ICC12-LTC-12 policy) :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	81.31	103.30	112.51	127.15	150.24	205.33	227.86
30	82.20	104.19	113.75	128.38	151.68	207.06	231.14
31	82.54	104.40	113.95	128.73	152.03	207.06	233.24
32	82.75	104.74	114.30	128.93	152.23	208.44	233.24
33	82.89	104.95	114.50	129.28	152.58	208.44	233.92
34	83.09	105.15	114.85	129.48	152.78	208.44	233.92
35	83.44	105.50	115.05	129.83	153.33	209.71	234.51
36	83.64	105.50	115.40	130.17	153.54	209.71	236.48
37	83.99	105.70	115.60	130.38	153.88	211.04	237.42
38	84.19	106.05	115.95	130.72	154.09	211.04	237.42
39	84.33	106.25	116.15	130.93	154.43	212.35	238.08
40	84.54	106.46	116.49	131.27	154.64	212.35	239.95
41	85.22	107.15	117.73	132.65	157.25	214.63	242.25
42	85.91	107.63	118.97	133.88	159.73	219.36	244.91
43	86.60	108.32	120.21	135.05	162.34	222.15	247.78
44	87.29	109.00	121.58	136.43	164.81	226.88	252.57
45	87.97	109.48	122.82	137.80	167.63	229.95	255.74
46	88.66	110.17	124.05	139.18	170.24	234.89	258.59
47	89.35	110.86	125.64	140.55	173.06	235.02	258.59
48	90.03	111.55	126.87	141.92	176.01	240.41	264.02
49	90.72	112.16	128.25	143.30	178.63	243.19	266.86
50	91.41	112.85	129.69	144.67	181.44	248.40	270.00
51	92.37	113.61	130.58	145.77	182.13	250.70	272.12
52	93.33	114.50	131.68	146.87	182.82	250.70	272.12
53	94.43	115.40	132.78	147.77	183.37	250.70	273.68
54	95.40	116.49	133.68	148.73	184.05	250.70	273.68
55	96.49	117.39	134.78	149.83	184.54	251.46	273.76
56	97.25	118.49	135.81	150.58	185.91	253.88	277.87
57	97.94	119.79	137.04	151.20	187.08	257.97	281.60
58	98.63	120.89	138.08	151.96	188.59	260.53	285.80
59	99.38	122.34	139.11	152.37	189.76	260.53	289.05
60	100.07	123.64	140.34	152.99	191.27	264.40	292.53
61	101.65	127.49	143.99	156.56	192.71	267.26	294.53
62	103.09	131.20	147.97	159.79	194.02	269.18	294.53
63	104.54	135.46	151.96	163.37	195.46	271.29	294.53
64	106.32	139.38	155.95	166.94	196.91	273.39	294.53
65	107.77	143.64	160.27	170.52	198.35	275.49	294.53
66	114.23	151.00	168.93	181.86	213.06	289.38	311.64
67	120.69	158.56	178.28	193.88	228.80	302.40	328.00
68	127.70	166.46	187.97	206.80	245.77	318.53	347.64
69	135.26	174.71	198.35	220.62	263.92	333.97	366.55
70	143.09	183.64	209.07	235.12	283.51	351.08	389.00
71	157.39	199.93	223.92	251.41	299.59	368.11	404.76
72	173.06	218.08	239.93	268.52	316.70	388.11	425.37
73	190.24	237.59	257.04	287.08	334.78	406.84	444.37
74	209.42	258.76	275.46	306.94	353.75	427.99	464.38
75	230.10	281.99	295.19	328.04	374.09	450.32	485.61
76	247.08	318.52	376.57	407.83	433.13	519.46	562.63
77	265.15	342.37	403.56	438.52	464.75	556.53	606.07
78	284.33	367.20	432.92	472.93	498.65	597.24	652.96
79	305.50	393.78	465.25	510.10	536.72	641.83	703.49
80	480.96	620.40	733.57	808.34	848.76	1,012.45	1,115.51
81	509.48	657.27	775.89	855.62	898.40	1,071.47	1,180.37
82	540.00	697.50	823.13	907.50	952.50	1,136.25	1,252.50
83	572.65	738.84	872.52	961.03	1,009.81	1,204.91	1,327.74
84	606.87	782.50	923.35	1,017.25	1,069.42	1,276.35	1,406.76

New Business Rates adjusted for Benefit Differences* :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	82.26	104.45	113.46	128.06	151.18	216.43	245.66
30	83.17	105.35	114.71	129.31	152.63	218.25	249.19
31	83.51	105.56	114.92	129.66	152.97	218.25	251.45
32	83.72	105.91	115.26	129.86	153.18	219.71	251.45
33	83.86	106.11	115.47	130.21	153.53	219.71	252.19
34	84.07	106.32	115.82	130.42	153.73	219.71	252.19
35	84.42	106.67	116.03	130.76	154.29	221.04	252.82
36	84.63	106.67	116.37	131.11	154.49	221.04	254.94
37	84.97	106.88	116.58	131.32	154.84	222.45	255.96
38	85.18	107.23	116.93	131.66	155.05	222.45	255.96
39	85.32	107.43	117.13	131.87	155.39	223.82	256.68
40	85.53	107.64	117.48	132.22	155.60	223.82	258.69
41	86.47	108.64	119.07	134.00	158.70	226.95	261.84
42	87.41	109.42	120.67	135.65	161.67	232.69	265.40
43	88.35	110.43	122.28	137.25	164.80	236.40	269.20
44	89.30	111.43	124.04	139.06	167.81	242.21	275.12
45	90.26	112.23	125.67	140.88	171.19	246.26	279.29
46	91.22	113.25	127.30	142.71	174.37	252.35	283.14
47	92.18	114.27	129.30	144.54	177.78	253.29	283.87
48	93.15	115.29	130.95	146.39	181.35	259.93	290.58
49	94.13	116.25	132.76	148.25	184.59	263.77	294.46
50	95.10	117.29	134.64	150.12	188.06	270.29	298.70
51	96.43	118.48	136.05	151.79	189.46	273.86	301.92
52	97.76	119.82	137.68	153.47	190.87	274.95	302.80
53	99.24	121.18	139.32	154.95	192.15	276.04	305.41
54	100.59	122.75	140.75	156.51	193.57	277.13	306.29
55	102.09	124.12	142.41	158.22	194.79	279.07	307.28
56	103.21	125.68	143.97	159.55	196.92	282.80	312.73
57	104.26	127.48	145.76	160.75	198.84	288.42	317.79
58	105.32	129.06	147.34	162.10	201.14	292.35	323.40
59	106.45	131.02	148.93	163.09	203.08	293.43	327.96
60	107.52	132.84	150.75	164.31	205.40	298.89	332.81
61	109.42	137.22	154.95	168.47	207.35	302.86	335.48
62	111.17	141.48	159.54	172.27	209.15	305.79	335.87
63	112.93	146.34	164.14	176.46	211.11	308.95	336.27
64	115.07	150.84	168.76	180.66	213.08	312.11	336.67
65	116.84	155.74	173.77	184.87	215.05	315.28	337.07
66	123.85	163.71	183.16	197.17	231.00	331.18	356.65
67	130.85	171.91	193.29	210.21	248.06	346.08	375.37
68	138.45	180.48	203.80	224.22	266.47	364.55	397.85
69	146.65	189.42	215.05	239.20	286.14	382.21	419.50
70	155.14	199.11	226.68	254.92	307.38	401.80	445.18
71	170.64	216.77	242.77	272.58	324.82	421.28	463.23
72	187.63	236.44	260.14	291.13	343.37	444.17	486.82
73	206.26	257.60	278.69	311.25	362.97	465.60	508.55
74	227.05	280.55	298.66	332.79	383.53	489.81	531.46
75	249.48	305.74	320.05	355.67	405.59	515.36	555.75
76	267.89	345.35	408.28	442.17	469.61	594.49	643.89
77	287.48	371.20	437.54	475.45	503.89	636.92	693.61
78	308.27	398.12	469.38	512.76	540.64	683.50	747.27
79	331.22	426.95	504.43	553.05	581.92	734.53	805.10
80	521.46	672.65	795.34	876.41	920.23	1158.69	1276.64
81	552.39	712.62	841.23	927.68	974.06	1226.24	1350.87
82	585.47	756.24	892.44	983.92	1032.71	1300.38	1433.42
83	620.87	801.06	945.99	1041.96	1094.84	1378.95	1519.53
84	657.98	848.40	1001.11	1102.91	1159.47	1460.71	1609.96

LTC-02 Rates after Requested Rate Increases :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	31.62	41.35	48.65	53.52	58.38	65.68	68.11
30	34.06	43.79	48.65	55.95	60.81	68.11	72.98
31	34.06	43.79	51.08	58.38	63.25	70.54	72.98
32	34.06	46.22	51.08	58.38	63.25	70.54	75.41
33	36.49	46.22	51.08	58.38	63.25	72.98	75.41
34	36.49	46.22	53.52	60.81	65.68	72.98	77.84
35	36.49	46.22	53.52	60.81	65.68	72.98	77.84
36	36.49	48.65	53.52	63.25	68.11	75.41	80.27
37	38.92	48.65	55.95	63.25	68.11	75.41	80.27
38	38.92	48.65	55.95	65.68	70.54	77.84	82.71
39	38.92	51.08	55.95	65.68	70.54	77.84	82.71
40	38.92	51.08	58.38	65.68	70.54	80.27	85.14
41	41.35	53.52	58.38	68.11	72.98	82.71	85.14
42	41.35	53.52	60.81	70.54	75.41	82.71	87.57
43	43.79	55.95	63.25	70.54	75.41	85.14	90.00
44	43.79	55.95	63.25	72.98	77.84	87.57	90.00
45	46.22	58.38	65.68	75.41	80.27	87.57	92.44
46	46.22	58.38	68.11	75.41	80.27	90.00	94.87
47	48.65	60.81	70.54	77.84	82.71	92.44	97.30
48	48.65	63.25	70.54	80.27	85.14	92.44	97.30
49	51.08	63.25	72.98	82.71	87.57	94.87	99.73
50	51.08	65.68	75.41	82.71	87.57	97.30	102.17
51	53.52	68.11	77.84	85.14	90.00	99.73	107.03
52	55.95	70.54	80.27	90.00	94.87	104.60	109.46
53	58.38	72.98	82.71	92.44	97.30	107.03	114.33
54	60.81	77.84	87.57	94.87	99.73	111.90	116.76
55	63.25	80.27	90.00	99.73	104.60	116.76	121.63
56	65.68	82.71	94.87	104.60	109.46	121.63	128.92
57	68.11	87.57	97.30	109.46	116.76	128.92	136.22
58	70.54	90.00	102.17	114.33	122.16	138.65	145.95
59	72.98	94.87	107.03	121.34	126.37	145.95	153.25
60	75.41	99.73	111.90	124.28	129.34	153.25	162.98
61	78.27	101.98	116.21	129.60	134.67	161.28	170.76
62	83.19	106.30	120.17	136.21	141.30	168.70	177.94
63	85.50	110.25	123.75	141.57	147.94	175.51	184.51
64	87.57	113.84	129.17	146.68	154.62	183.90	192.66
65	91.52	117.07	131.96	153.25	161.31	189.43	200.08
66	95.11	124.06	140.60	161.28	171.56	200.56	210.90
67	100.34	130.44	146.50	168.57	183.08	208.71	220.75
68	105.09	136.22	155.68	177.09	192.66	219.90	231.58
69	111.23	143.28	164.01	188.52	203.60	230.00	241.31
70	114.94	149.60	171.49	197.03	213.45	239.00	251.77
71	121.69	158.72	181.65	206.34	223.97	252.19	264.54
72	127.71	166.87	190.71	217.95	234.98	265.63	279.25
73	134.64	175.69	201.96	229.87	247.94	277.49	292.27
74	142.30	184.99	211.87	240.33	259.31	290.93	306.74
75	148.99	194.60	223.49	252.37	272.14	305.59	320.79
76	153.25	202.87	232.06	262.71	283.15	316.72	334.23
77	159.45	209.81	240.58	272.75	293.73	328.70	346.88
78	164.56	218.08	250.19	283.63	305.04	341.16	358.55
79	169.85	224.77	259.25	292.45	315.44	352.47	370.35
80	177.57	235.96	271.23	306.50	329.61	368.53	387.99
81	195.82	259.06	297.98	336.91	362.45	406.23	426.91
82	215.28	284.61	328.39	370.96	398.93	446.37	469.48
83	235.96	313.80	361.23	407.45	439.07	491.37	516.91
84	260.28	345.42	397.72	448.80	482.86	540.02	568.00

LTC-02 2013 Rate Increases (%) :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	22%	22%	22%	22%	22%	22%	22%
30	22%	22%	22%	22%	22%	22%	22%
31	22%	22%	22%	22%	22%	22%	22%
32	22%	22%	22%	22%	22%	22%	22%
33	22%	22%	22%	22%	22%	22%	22%
34	22%	22%	22%	22%	22%	22%	22%
35	22%	22%	22%	22%	22%	22%	22%
36	22%	22%	22%	22%	22%	22%	22%
37	22%	22%	22%	22%	22%	22%	22%
38	22%	22%	22%	22%	22%	22%	22%
39	22%	22%	22%	22%	22%	22%	22%
40	22%	22%	22%	22%	22%	22%	22%
41	22%	22%	22%	22%	22%	22%	22%
42	22%	22%	22%	22%	22%	22%	22%
43	22%	22%	22%	22%	22%	22%	22%
44	22%	22%	22%	22%	22%	22%	22%
45	22%	22%	22%	22%	22%	22%	22%
46	22%	22%	22%	22%	22%	22%	22%
47	22%	22%	22%	22%	22%	22%	22%
48	22%	22%	22%	22%	22%	22%	22%
49	22%	22%	22%	22%	22%	22%	22%
50	22%	22%	22%	22%	22%	22%	22%
51	22%	22%	22%	22%	22%	22%	22%
52	22%	22%	22%	22%	22%	22%	22%
53	22%	22%	22%	22%	22%	22%	22%
54	22%	22%	22%	22%	22%	22%	22%
55	22%	22%	22%	22%	22%	22%	22%
56	22%	22%	22%	22%	22%	22%	22%
57	22%	22%	22%	22%	22%	22%	22%
58	22%	22%	22%	22%	22%	22%	22%
59	22%	22%	22%	22%	22%	22%	22%
60	22%	22%	22%	22%	22%	22%	22%
61	22%	22%	22%	22%	22%	22%	22%
62	22%	22%	22%	22%	22%	22%	22%
63	22%	22%	22%	22%	22%	22%	22%
64	22%	22%	22%	22%	22%	22%	22%
65	22%	22%	22%	22%	22%	22%	22%
66	22%	22%	22%	22%	22%	22%	22%
67	22%	22%	22%	22%	22%	22%	22%
68	22%	22%	22%	22%	22%	22%	22%
69	22%	22%	22%	22%	22%	22%	22%
70	22%	22%	22%	22%	22%	22%	22%
71	22%	22%	22%	22%	22%	22%	22%
72	22%	22%	22%	22%	22%	22%	22%
73	22%	22%	22%	22%	22%	22%	22%
74	22%	22%	22%	22%	22%	22%	22%
75	22%	22%	22%	22%	22%	22%	22%
76	22%	22%	22%	22%	22%	22%	22%
77	22%	22%	22%	22%	22%	22%	22%
78	22%	22%	22%	22%	22%	22%	22%
79	22%	22%	22%	22%	22%	22%	22%
80	22%	22%	22%	22%	22%	22%	22%
81	22%	22%	22%	22%	22%	22%	22%
82	22%	22%	22%	22%	22%	22%	22%
83	22%	22%	22%	22%	22%	22%	22%
84	22%	22%	22%	22%	22%	22%	22%

* Benefit Differences between LTC-02 and ICC12-LTC-12:

LTC-02 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit

LTC-02 has a 90 service-day EP where one day of HHC counts as 7, ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-02

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-02 VA - Pre Rate Stability

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation							5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	8.51	10.95	12.16	13.38	14.60	17.03	18.24	15.14	17.54	21.02	22.20	23.34	35.35	38.39	31.62	41.35	48.65	53.52	58.38	65.68	68.11
30	8.51	10.95	12.16	14.60	15.81	17.03	18.24	16.31	18.71	22.19	23.36	24.51	36.57	40.95	34.06	43.79	48.65	55.95	60.81	68.11	72.98
31	8.51	10.95	13.38	14.60	15.81	17.03	18.24	17.47	19.88	23.36	24.53	25.68	37.79	43.51	34.06	43.79	51.08	58.38	63.25	70.54	72.98
32	8.51	12.16	13.38	14.60	15.81	18.24	19.46	17.47	19.88	24.53	25.70	26.84	40.23	44.79	34.06	46.22	51.08	58.38	63.25	70.54	75.41
33	9.73	12.16	13.38	14.60	15.81	18.24	19.46	18.64	21.05	25.69	26.87	28.01	41.45	47.35	36.49	46.22	51.08	58.38	63.25	72.98	75.41
34	9.73	12.16	13.38	14.60	15.81	18.24	19.46	18.64	22.22	26.86	28.04	29.18	43.88	49.91	36.49	46.22	53.52	60.81	65.68	72.98	77.84
35	9.73	12.16	13.38	15.81	17.03	18.24	20.15	19.80	23.39	26.86	29.20	30.34	46.32	51.19	36.49	46.22	53.52	60.81	65.68	72.98	77.84
36	9.92	12.16	13.38	15.81	17.03	19.46	21.41	20.97	24.56	28.03	30.37	32.68	47.54	53.74	36.49	48.65	53.52	63.25	68.11	75.41	80.27
37	9.92	12.19	14.60	15.81	17.03	19.80	22.67	22.13	25.73	30.37	31.54	33.85	49.98	56.30	38.92	48.65	55.95	63.25	68.11	75.41	80.27
38	11.02	12.19	14.60	15.81	17.03	19.80	22.67	22.13	26.90	31.53	32.71	35.01	52.42	58.86	38.92	48.65	55.95	65.68	70.54	77.84	82.71
39	11.02	13.38	15.49	17.03	18.24	20.96	23.93	23.30	28.07	32.70	35.05	37.35	54.85	62.70	38.92	51.08	55.95	65.68	70.54	77.84	82.71
40	12.12	14.40	16.59	17.70	18.78	22.12	25.19	24.46	29.24	33.87	36.21	38.51	57.29	65.26	38.92	51.08	58.38	65.68	70.54	80.27	85.14
41	12.21	14.50	17.82	18.93	20.02	23.43	26.52	25.74	30.53	35.18	37.53	39.85	60.00	65.68	41.35	53.52	58.38	68.11	72.98	82.71	85.14
42	13.41	15.72	17.93	19.05	20.15	24.75	27.86	25.85	31.83	36.50	40.04	42.36	62.73	68.11	41.35	53.52	60.81	70.54	75.41	82.71	87.57
43	13.51	15.82	19.18	20.31	21.41	26.08	29.20	27.14	33.14	39.01	41.39	43.72	65.48	68.11	43.79	55.95	63.25	70.54	75.41	85.14	90.00
44	13.60	17.06	19.31	20.44	22.69	27.43	30.55	28.45	34.46	40.36	42.74	45.09	65.68	68.11	43.79	55.95	63.25	72.98	77.84	87.57	90.00
45	13.70	17.18	20.58	21.72	22.84	28.80	31.91	29.76	35.80	41.72	45.30	47.66	65.68	70.54	46.22	58.38	65.68	75.41	80.27	87.57	92.44
46	14.95	18.44	20.72	23.01	24.14	30.18	33.27	29.89	38.34	44.28	46.68	49.05	68.11	70.54	46.22	58.38	68.11	75.41	80.27	90.00	94.87
47	15.06	18.57	22.02	24.32	25.46	31.58	34.64	31.23	39.69	45.66	49.27	51.66	68.11	70.54	48.65	60.81	70.54	77.84	82.71	92.44	97.30
48	15.17	19.86	23.33	24.48	25.63	32.99	36.02	32.57	41.06	48.26	51.88	54.29	68.11	72.98	48.65	63.25	70.54	80.27	85.14	92.44	97.30
49	16.45	19.99	23.49	25.81	26.97	35.65	38.69	33.92	43.65	49.67	53.31	55.72	70.54	72.98	51.08	63.25	72.98	82.71	87.57	94.87	99.73
50	16.57	21.30	24.83	27.16	28.34	37.10	40.09	35.29	45.04	52.30	55.96	58.39	70.54	72.98	51.08	65.68	75.41	82.71	87.57	97.30	102.17
51	17.86	22.63	26.17	28.52	29.70	39.81	42.78	36.49	46.46	54.97	58.64	61.08	72.98	77.84	53.52	68.11	77.84	85.14	90.00	99.73	107.03
52	17.97	22.77	26.34	29.90	31.09	41.31	45.48	38.92	49.11	56.44	61.35	63.80	77.84	82.71	55.95	70.54	80.27	90.00	94.87	104.60	109.46
53	19.28	24.11	27.71	30.09	31.29	44.08	48.20	40.67	51.79	59.15	64.08	66.53	82.71	85.14	58.38	72.98	82.71	92.44	97.30	107.03	114.33
54	19.40	24.26	27.89	31.49	32.70	46.89	50.93	42.08	53.25	61.88	66.83	70.53	85.14	90.00	60.81	77.84	87.57	94.87	99.73	111.90	116.76
55	20.74	25.64	29.29	32.91	34.13	49.72	53.68	43.79	55.96	64.64	69.60	73.32	90.00	94.87	63.25	80.27	90.00	99.73	104.60	116.76	121.63
56	22.07	26.99	31.89	35.53	36.75	52.55	57.75	47.41	58.67	67.38	73.61	77.34	97.30	102.17	65.68	82.71	94.87	104.60	109.46	121.63	128.92
57	23.41	29.58	33.28	38.17	39.39	56.70	61.83	48.84	61.39	71.39	77.65	81.39	104.60	109.46	68.11	87.57	97.30	109.46	116.76	128.92	136.22
58	24.77	30.97	35.91	40.83	43.30	60.89	65.94	51.54	64.13	74.17	81.71	85.47	111.90	116.76	70.54	90.00	102.17	114.33	122.16	138.65	145.95
59	27.38	33.61	38.58	43.52	46.00	65.13	71.38	54.26	68.16	78.24	85.80	89.59	119.19	126.49	72.98	94.87	107.03	121.34	126.37	145.95	153.25
60	28.77	36.27	41.27	46.24	49.97	69.41	76.85	57.00	70.95	82.34	89.93	93.73	128.92	136.22	75.41	99.73	111.90	124.28	129.34	153.25	162.98
61	31.42	38.95	45.23	50.23	53.98	75.12	82.48	60.93	76.17	87.59	95.20	100.28	132.82	139.93	78.27	101.98	116.21	129.60	134.67	161.28	170.76
62	34.09	42.92	47.97	54.26	58.03	80.89	89.48	64.88	81.42	94.14	101.76	105.58	136.34	143.28	83.19	106.30	120.17	136.21	141.30	168.70	177.94
63	38.05	45.66	52.00	58.33	62.12	88.08	95.20	69.75	86.69	99.44	108.36	113.46	141.76	148.51	85.50	110.25	123.75	141.57	147.94	175.51	184.51
64	40.78	49.70	57.34	62.43	66.25	95.35	102.90	74.10	91.99	107.31	114.98	120.09	144.49	153.25	87.57	113.84	129.17	146.68	154.62	183.90	192.66
65	44.81	53.77	61.45	67.85	71.70	102.17	106.42	76.62	98.58	112.81	122.91	128.03	148.99	157.51	91.52	117.07	131.96	153.25	161.31	189.43	200.08
66	48.65	58.89	67.85	74.26	79.38	109.59	115.79	80.64	105.45	119.92	131.87	138.27	159.21	167.48	95.11	124.06	140.60	161.28	171.56	200.56	210.90
67	53.77	65.29	74.26	81.94	88.34	116.40	122.42	86.29	112.38	128.44	142.11	151.07	170.58	178.61	100.34	130.44	146.50	168.57	183.08	208.71	220.75
68	58.89	72.98	81.94	89.62	97.30	124.55	132.33	91.46	118.71	136.22	151.79	163.47	182.93	192.66	105.09	136.22	155.68	177.09	192.66	219.90	231.58
69	64.01	79.38	89.62	98.58	108.82	133.85	141.39	96.15	126.31	143.28	162.13	173.44	194.18	205.49	111.23	143.28	164.01	188.52	203.60	230.00	241.31
70	70.42	88.34	98.58	108.82	120.35	142.30	149.60	102.17	133.18	151.42	171.49	184.26	207.98	218.93	114.94	149.60	171.49	197.03	213.45	239.00	251.77
71	77.60	97.00	109.34	121.63	134.03	151.67	160.49	107.58	141.09	160.49	181.65	195.76	220.45	232.79	121.69	158.72	181.65	206.34	223.97	252.19	264.54
72	83.44	103.87	117.49	134.52	144.74	161.76	170.28	114.09	148.14	170.28	192.41	207.74	234.98	246.90	127.71	166.87	190.71	217.95	234.98	265.63	279.25
73	88.67	111.65	126.43	142.85	154.34	172.41	182.26	119.86	157.63	178.97	205.24	221.66	247.94	261.07	134.64	175.69	201.96	229.87	247.94	277.49	292.27
74	93.29	118.59	134.40	151.79	164.44	183.41	192.90	126.49	166.02	189.74	216.62	234.01	264.05	276.70	142.30	184.99	211.87	240.33	259.31	290.93	306.74
75	98.82	127.71	144.43	162.68	174.84	194.60	205.24	133.79	174.84	199.16	228.05	246.29	278.22	293.42	148.99	194.60	223.49	252.37	272.14	305.59	320.79
76	105.09	134.28	153.25	172.22	183.90	204.33	216.01	140.11	182.44	208.71	237.90	258.33	290.44	306.50	153.25	202.87	232.06	262.71	283.15	316.72	334.23
77	111.90	142.67	160.85	180.43	193.02	215.40	226.59	146.86	191.62	218.20	248.97	269.95	303.52	318.90	159.45	209.81	240.58	272.75	293.73	328.70	346.88
78	117.73	149.84	169.91	189.98	203.36	224.77	236.81	152.52	199.35	228.78	259.55	280.96	315.74	331.80	164.56	218.08	250.19	283.63	305.04	341.16	358.55
79	123.88	158.36	178.79	199.22	213.27	234.98	247.75	158.36	208.16	238.81	270.74	292.45	328.21	344.81	169.85	224.77	259.25	292.45	315.44	352.47	370.35
80	130.14	165.41	187.30	209.20	223.79	245.69	259.06	165.41	217.71	249.33	283.39	306.50	344.20	361.23	177.57	235.96	271.23	306.50	329.61	368.53	387.99
81	142.30	182.44	205.55	229.87	245.69	271.23	284.61	182.44	239.60	274.88	312.58	336.91	378.26	397.72	195.82	259.06	297.98	336.91	362.45	406.23	426.91
82	156.90	199.47	226.23	252.98	270.01	297.98	313.80	200.68	263.93	302.85	344.20	370.96	415.96	437.85	215.28	284.61	328.39	370.96	398.93	446.37	469.48
83	172.71	220.14	249.33	277.31	296.77	328.39	345.42	221.36	290.69	332.04	377.04	407.45	457.32	481.64	235.96	313.80	361.23	407.45	439.07	491.37	516.91
84	189.74	242.04	273.66	305.28	327.17	360.01	379.47	243.25	318.66	366.10	415.96	448.80	503.53	530.29	260.28	345.42	397.72	448.80	482.86	540.02	568.00
85	229.87	293.12	332.04	369.74	395.29	436.64	459.75	294.34	386.77	442.72	502.32	542.45	609.35	640.97	315.01	417.18	480.42	542.45	583.81	653.13	688.41
86	252.98	322.31	364.88	407.45	435.42	480.42	504.75	323.53	424.48	486.51	553.40	597.19	670.16	705.43	346.64	459.75	529.07	597.19	642.19	718.81	756.52
87	277.31	353.93	401.37	447.59	479.21	527.86	555.83	356.37	467.05	535.16	608.13	656.78	737.06	775.98	380.69	504.75	581.37	656.78	706.65	790.57	831.92
88	321.09	409.88	463.40	516.91	553.40	609.35	642.19	411.10	540.02	619.08	701.78	757.73	851.38	895.17	440.29	583.81	671.38	757.73	816.11	913.41	962.06
89	352.72	450.02	509.61	569.21	608.13	670.16	705.43	452.45	593.54	679.89	772.33	834.36	936.52	985.17	484.07	642.19	738.27	834.36	897.60	1004.63	1058.15
90	387.99	495.02	560.70	625.16	668.95	738.27	777.19	497.45	653.13	748.00	848.95	917.06	1030.18	1083.69	532.72	705.43	812.46	917.06	987.61	1105.58	1163.96
91+	426.91	544.89	616.65	688.41	735.84	811.25	853.82	547.32	718.81	823.41	935.31	1009.50	1132.34	1191.94	585.02	777.19	893.95	1009.50	1087.34	1216.26	1279.51

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

BSC-02 VA - Pre Rate Stability

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	GPO Inflation							5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	21.89	27.97	31.62	34.06	37.70	43.79	47.43	39.37	45.88	54.66	57.45	60.20	90.90	99.46	82.71	107.03	126.49	138.65	150.82	170.28	175.14
30	21.89	27.97	31.62	37.70	41.35	43.79	47.43	41.51	48.12	56.86	59.71	63.72	94.75	105.04	87.57	111.90	126.49	143.52	158.11	175.14	187.30
31	21.89	27.97	34.06	37.70	41.35	43.79	47.43	44.47	51.12	59.86	62.69	66.76	97.91	112.39	87.57	111.90	131.36	150.82	162.98	182.44	187.30
32	21.89	31.62	34.06	37.70	41.35	47.43	49.87	44.47	51.12	62.85	65.68	69.79	103.19	115.70	87.57	119.19	131.36	150.82	162.98	182.44	194.60
33	25.54	31.62	34.06	37.70	41.35	47.43	49.87	47.44	54.73	66.50	69.29	72.03	106.32	122.31	94.87	119.19	131.36	150.82	162.98	187.30	194.60
34	25.54	31.62	34.06	37.70	41.35	47.43	49.87	48.15	57.77	69.53	72.30	75.03	112.57	129.75	94.87	119.19	138.65	158.11	170.28	187.30	201.90
35	25.54	31.62	34.06	41.35	43.79	47.43	51.65	51.15	60.81	69.53	75.32	78.03	119.66	133.08	94.87	119.19	138.65	158.11	170.28	187.30	201.90
36	26.03	31.62	34.06	41.35	43.79	49.87	55.43	54.16	63.86	72.55	78.97	84.67	122.81	138.50	94.87	126.49	138.65	162.98	175.14	194.60	206.76
37	26.03	31.69	37.70	41.35	43.79	50.73	58.69	57.17	66.90	77.60	82.01	87.69	129.94	145.09	99.73	126.49	143.52	162.98	175.14	194.60	206.76
38	28.92	31.69	37.70	41.35	43.79	50.73	58.69	57.17	68.93	80.59	85.04	90.72	136.28	151.69	99.73	126.49	143.52	170.28	182.44	201.90	214.06
39	28.92	34.06	40.01	43.79	47.43	53.71	61.95	60.18	71.93	83.57	90.12	95.80	142.62	162.56	99.73	131.36	143.52	170.28	182.44	201.90	214.06
40	31.81	36.66	42.86	45.52	48.82	57.26	64.38	63.97	74.92	86.56	93.12	98.80	147.64	169.20	99.73	131.36	150.82	170.28	182.44	206.76	218.93
41	31.19	36.91	46.02	48.68	52.04	60.64	67.78	67.32	78.23	90.73	96.51	102.21	154.61	170.28	107.03	138.65	150.82	175.14	187.30	214.06	218.93
42	34.27	40.01	46.91	49.00	52.39	64.06	71.19	67.61	82.39	94.13	103.74	109.44	161.65	175.14	107.03	138.65	158.11	182.44	194.60	214.06	226.23
43	34.52	40.27	50.17	52.80	54.87	67.51	74.62	70.99	85.78	100.62	107.23	112.95	169.77	175.14	111.90	143.52	162.98	182.44	194.60	218.93	231.09
44	34.77	43.44	50.51	53.14	58.14	70.11	78.79	74.40	89.20	104.94	110.74	116.48	170.28	175.14	111.90	143.52	162.98	187.30	201.90	226.23	231.09
45	35.02	44.37	53.83	56.46	58.53	73.60	82.29	76.54	91.48	108.46	116.20	123.91	170.28	182.44	119.19	150.82	170.28	194.60	206.76	226.23	238.39
46	38.87	47.64	54.19	59.83	61.86	77.13	85.80	76.87	97.97	115.13	119.74	127.54	175.14	182.44	119.19	150.82	175.14	194.60	206.76	231.09	245.69
47	39.15	47.96	57.58	63.23	65.90	81.43	90.06	80.30	101.44	117.41	126.39	134.31	175.14	182.44	126.49	158.11	182.44	201.90	214.06	238.39	250.55
48	39.43	51.30	59.99	62.73	66.34	85.08	93.64	83.75	104.93	124.10	133.09	141.14	175.14	187.30	126.49	162.98	182.44	206.76	218.93	238.39	250.55
49	42.77	51.63	60.39	66.14	69.82	91.93	100.60	87.23	112.57	127.72	137.71	143.59	182.44	187.30	131.36	162.98	187.30	214.06	226.23	245.69	257.85
50	43.08	55.72	63.84	69.60	73.34	95.67	103.08	91.75	116.17	135.51	144.55	150.45	182.44	187.30	131.36	170.28	194.60	214.06	226.23	250.55	262.71
51	45.46	59.18	68.05	73.82	75.91	103.52	110.00	94.87	120.79	141.02	152.46	158.35	187.30	201.90	138.65	175.14	201.90	218.93	231.09	257.85	277.31
52	45.74	58.55	68.49	77.39	80.18	106.22	117.84	99.73	126.29	145.80	159.05	164.99	201.90	214.06	143.52	182.44	206.76	231.09	245.69	270.01	282.17
53	49.09	62.01	71.02	76.90	81.35	114.21	123.65	105.27	134.18	153.79	164.77	170.77	214.06	218.93	150.82	187.30	214.06	238.39	250.55	277.31	294.34
54	50.12	63.09	72.19	81.22	84.09	120.27	131.58	107.54	136.59	159.47	171.53	182.94	218.93	231.09	158.11	201.90	226.23	245.69	257.85	289.47	301.63
55	53.58	65.69	74.85	85.57	87.76	128.45	139.57	111.90	144.57	167.58	179.62	189.77	231.09	245.69	162.98	206.76	231.09	257.85	270.01	301.63	313.80
56	57.72	69.85	82.23	91.36	94.26	135.43	149.71	123.27	152.53	174.25	189.60	199.80	250.55	262.71	170.28	214.06	245.69	270.01	282.17	313.80	333.26
57	60.21	75.60	86.52	98.89	101.76	147.01	159.91	125.59	159.16	184.23	199.66	209.91	270.01	282.17	175.14	226.23	250.55	282.17	301.63	333.26	350.28
58	64.40	79.86	92.35	105.48	111.57	157.49	170.16	133.54	165.86	191.05	210.73	220.98	289.47	301.63	182.44	231.09	262.71	294.34	316.18	357.58	377.04
59	70.16	87.37	98.96	112.15	118.28	168.07	185.15	140.17	175.89	201.19	220.94	232.11	306.50	325.96	187.30	245.69	277.31	313.05	325.29	377.04	396.50
60	74.46	93.26	106.61	119.88	129.24	178.78	197.63	146.88	182.74	212.34	232.14	241.30	333.26	350.28	194.60	257.85	289.47	321.26	333.57	396.50	420.83
61	81.02	99.92	116.56	128.92	140.02	193.16	211.77	157.96	195.87	225.54	246.27	258.71	341.53	360.50	201.60	263.26	298.84	333.26	347.91	415.05	441.14
62	88.63	111.60	123.35	140.74	150.20	208.62	230.41	167.78	209.98	243.00	261.68	272.91	351.26	369.74	214.91	275.00	309.66	350.92	364.28	434.45	459.87
63	98.59	118.38	133.47	150.96	159.50	227.71	245.74	180.01	224.13	257.24	279.23	291.74	366.76	382.51	220.51	283.51	319.51	366.29	381.65	452.27	477.02
64	104.61	128.53	148.73	161.28	171.57	247.04	264.90	191.78	238.33	276.87	295.66	310.23	372.18	396.26	225.50	293.36	332.77	378.74	398.19	475.07	496.97
65	116.51	138.77	159.06	175.73	184.36	263.93	274.57	197.95	253.79	291.60	316.64	331.25	385.25	406.54	236.26	302.24	340.55	395.89	415.70	489.55	517.22
66	126.13	152.43	174.99	191.68	204.35	283.27	297.74	208.83	272.93	310.15	340.83	357.53	411.46	432.14	246.05	320.49	361.84	415.60	442.01	516.91	543.79
67	138.01	167.65	190.94	211.67	227.64	301.03	315.07	222.76	288.98	331.13	366.29	389.61	439.50	461.57	258.88	337.15	377.29	435.48	471.63	537.83	569.94
68	151.69	188.67	211.97	231.66	250.93	321.09	340.55	235.47	305.53	352.23	391.15	422.29	472.88	496.24	270.50	352.23	400.88	457.32	496.24	568.24	597.43
69	164.36	204.62	231.96	254.95	281.56	344.99	365.73	248.85	326.14	369.50	418.52	446.79	501.47	529.74	286.55	369.50	422.29	486.38	525.97	593.84	622.12
70	181.32	227.92	253.49	280.56	310.46	366.70	386.77	262.71	342.99	390.42	443.33	476.17	536.37	565.56	297.38	386.77	443.33	509.01	550.97	616.65	649.48
71	201.05	250.43	282.17	314.49	345.66	391.52	414.44	276.88	363.30	414.44	469.11	504.38	569.64	601.38	313.92	409.15	469.11	532.60	578.46	650.76	682.51
72	214.55	267.33	303.09	347.36	372.91	417.18	439.31	294.58	381.42	439.31	497.21	536.37	606.19	636.84	330.34	430.80	492.10	561.91	606.19	684.51	720.27
73	228.23	287.34	326.75	367.80	399.00	444.97	469.60	308.69	407.21	461.39	530.35	571.40	640.36	673.20	348.09	453.18	520.50	592.75	640.36	715.89	753.66
74	240.33	306.74	346.27	392.12	423.75	472.76	498.06	325.72	428.49	490.15	558.14	604.00	681.47	714.68	366.83	477.51	547.08	619.81	668.82	751.04	792.15
75	255.42	329.91	372.48	419.61	451.54	501.71	529.07	345.11	451.54	513.87	588.37	635.50	717.60	757.12	384.64	501.71	576.20	650.70	702.39	789.05	827.06
76	271.47	345.91	395.53	443.69	474.34	526.89	557.54	361.96	471.42	538.56	614.46	667.00	748.73	791.06	395.53	523.97	598.40	677.22	731.22	817.33	862.57
77	288.13	367.86	415.41	465.77	497.94	555.29	584.66	379.05	493.74	562.28	642.00	696.55	783.27	822.44	411.22	541.30	621.02	703.55	758.10	847.61	895.17
78	303.70	386.65	438.83	489.67	524.45	579.31	611.42	393.34	513.75	590.01	670.28	725.14	814.78	856.25	424.11	563.25	644.86	731.83	786.68	880.33	924.48
79	319.27	408.66	461.02	513.38	550.42	606.61	639.82	408.66	537.65	615.55	698.56	754.75	846.70	890.12	438.04	579.79	669.19	754.75	813.50	909.28	955.25
80	335.69	426.91	482.86	540.02	577.73	633.67	668.95	426.91	561.91						458.53	609.35					
81	367.31	470.69	530.29	593.54	633.67	699.35	734.62	470.69	617.86						504.75	668.95					
82	405.02	514.48	583.81	653.13	696.92	768.68	810.03	518.13	681.11						555.83	734.62					
83	445.15	568.00	643.40	715.16	766.25	847.74	891.52	571.64	750.43						609.35	810.03					
84	488.94	623.94	706.65	788.14	844.09	929.23	979.09	627.59	822.19						671.38	891.52					
85	593.54	756.52	856.25	953.55	1020.45	1126.26	1185.86	758.95							812.46						
86	653.13	831.92	941.39	1050.85	1123.83	1239.37	1302.62	834.36							893.95						
87	715.16	913.41	1035.04	1154.23	1236.94	1362.22	1433.98	919.50							982.74						
88	828.28	1056.93	1195.59	1334.24	1427.89	1572.63	1656.55	1060.58							1135.99						
89	909.77	1161.53	1314.78	1468.03	1568.98	1729.53	1819.53	1167.61							1249.10						
90	1000.99	1277.08	1446.14	1612.77	1725.88	1904.67	2005.62	1283.16							1374.38						
91+	1101.94	1406.00	1590.87	1775.75	1898.59	2093.19	2202.65	1412.08							1509.38						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-02 VA - Pre Rate Stability

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	2.5% Simple Inflation							2.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	12.16	15.81	18.24	20.68	23.11	25.54	26.76	15.81	20.68	24.33	26.76	29.19	32.84	34.06
30	13.38	17.03	19.46	21.89	24.33	26.76	27.97	17.03	21.89	24.33	27.97	30.41	34.06	36.49
31	13.38	17.03	19.46	21.89	24.33	26.76	29.19	17.03	21.89	25.54	29.19	31.62	35.27	36.49
32	13.38	17.03	19.46	21.89	24.33	27.97	29.19	17.03	23.11	25.54	29.19	31.62	35.27	37.70
33	13.38	18.24	20.68	23.11	25.54	27.97	29.19	18.24	23.11	25.54	29.19	31.62	36.49	37.70
34	14.60	18.24	20.68	23.11	25.54	27.97	30.41	18.24	23.11	26.76	30.41	32.84	36.49	38.92
35	14.60	18.24	20.68	23.11	25.54	29.19	30.41	18.24	23.11	26.76	30.41	32.84	36.49	38.92
36	14.60	18.24	20.68	24.33	26.76	29.19	31.62	18.24	24.33	26.76	31.62	34.06	37.70	40.14
37	14.60	18.24	21.89	24.33	26.76	30.41	31.62	19.46	24.33	27.97	31.62	34.06	37.70	40.14
38	14.60	19.46	21.89	24.33	26.76	30.41	31.62	19.46	24.33	27.97	32.84	35.27	38.92	41.35
39	14.60	19.46	21.89	25.54	27.97	30.41	32.84	19.46	25.54	27.97	32.84	35.27	38.92	41.35
40	15.81	19.46	21.89	25.54	27.97	31.62	32.84	19.46	25.54	29.19	32.84	35.27	40.14	42.57
41	15.81	19.46	23.11	25.54	27.97	31.62	32.84	20.68	26.76	29.19	34.06	36.49	41.35	42.57
42	15.81	20.68	23.11	26.76	29.19	31.62	34.06	20.68	26.76	30.41	35.27	37.70	41.35	43.79
43	15.81	20.68	23.11	26.76	29.19	32.84	34.06	21.89	27.97	31.62	35.27	37.70	42.57	45.00
44	15.81	20.68	24.33	26.76	29.19	32.84	34.06	21.89	27.97	31.62	36.49	38.92	43.79	45.00
45	17.03	21.89	24.33	27.97	30.41	32.84	35.27	23.11	29.19	32.84	37.70	40.14	43.79	46.22
46	17.03	21.89	24.33	27.97	30.41	34.06	35.27	23.11	29.19	34.06	37.70	40.14	45.00	47.43
47	17.03	21.89	25.54	27.97	30.41	34.06	35.27	24.33	30.41	35.27	38.92	41.35	46.22	48.65
48	17.03	21.89	25.54	27.97	30.41	34.06	36.49	24.33	31.62	35.27	40.14	42.57	46.22	48.65
49	17.03	23.11	25.54	29.19	31.62	35.27	36.49	25.54	31.62	36.49	41.35	43.79	47.43	49.87
50	18.24	23.11	26.76	29.19	31.62	35.27	36.49	25.54	32.84	37.70	41.35	43.79	48.65	51.08
51	18.24	24.33	27.97	30.41	32.84	36.49	38.92	26.76	34.06	38.92	42.57	45.00	49.87	53.52
52	19.46	25.54	29.19	32.84	35.27	38.92	41.35	27.97	35.27	40.14	45.00	47.43	52.30	54.73
53	20.68	26.76	30.41	34.06	36.49	41.35	42.57	29.19	36.49	41.35	46.22	48.65	53.52	57.16
54	21.89	27.97	31.62	36.49	38.92	42.57	45.00	30.41	38.92	43.79	47.43	49.87	55.95	58.38
55	21.89	29.19	32.84	37.70	41.35	45.00	47.43	31.62	40.14	45.00	49.87	52.30	58.38	60.81
56	24.33	30.41	35.27	40.14	43.79	48.65	51.08	32.84	41.35	47.43	52.30	54.73	60.81	64.46
57	25.54	32.84	37.70	42.57	46.22	52.30	54.73	34.06	43.79	48.65	54.73	58.38	64.46	68.11
58	26.76	35.27	40.14	46.22	49.87	55.95	58.38	35.27	45.00	51.08	57.16	62.03	69.33	72.98
59	29.19	37.70	42.57	48.65	53.52	59.60	63.25	36.49	47.43	53.52	60.81	65.68	72.98	76.62
60	31.62	40.14	46.22	52.30	57.16	64.46	68.11	37.70	49.87	55.95	64.46	69.33	76.62	81.49
61	32.84	42.57	48.65	55.95	60.81	68.11	71.76	40.14	52.30	59.60	68.11	72.98	82.71	87.57
62	35.27	46.22	52.30	59.60	64.46	71.76	75.41	43.79	55.95	63.25	71.76	77.84	88.79	93.65
63	37.70	49.87	55.95	63.25	68.11	76.62	80.27	46.22	59.60	66.89	76.62	83.92	94.87	99.73
64	41.35	53.52	60.81	68.11	72.98	80.27	85.14	48.65	63.25	71.76	81.49	88.79	102.17	107.03
65	43.79	57.16	64.46	71.76	76.62	85.14	90.00	52.30	66.89	75.41	87.57	94.87	108.25	114.33
66	47.43	62.03	70.54	79.06	85.14	93.65	98.52	55.95	72.98	82.71	94.87	103.38	117.98	124.06
67	52.30	68.11	77.84	86.35	92.44	103.38	108.25	60.81	79.06	88.79	102.17	111.90	126.49	133.79
68	57.16	74.19	85.14	94.87	102.17	114.33	120.41	65.68	85.14	97.30	110.68	120.41	137.44	144.74
69	62.03	81.49	92.44	104.60	111.90	125.28	132.57	71.76	92.44	105.81	121.63	131.36	148.38	155.68
70	68.11	88.79	100.95	114.33	122.84	138.65	145.95	76.62	99.73	114.33	131.36	142.30	159.33	167.84
71	74.19	97.30	110.68	125.28	135.01	152.03	160.55	83.92	109.46	125.28	142.30	154.47	173.93	182.44
72	81.49	105.81	121.63	137.44	148.38	167.84	176.36	91.22	119.19	136.22	155.68	167.84	189.74	199.47
73	88.79	116.76	132.57	152.03	164.20	183.66	193.39	99.73	130.14	149.60	170.28	183.66	205.55	216.49
74	97.30	127.71	145.95	166.63	180.01	203.12	212.85	109.46	142.30	162.98	184.87	199.47	223.79	235.96
75	107.03	139.87	159.33	182.44	197.03	222.58	234.74	119.19	155.68	178.79	201.90	217.71	244.47	256.63
76	116.76	152.03	173.93	198.25	215.28	242.04	255.42	127.71	169.06	193.39	218.93	235.96	263.93	278.52
77	127.71	166.63	189.74	216.49	234.74	263.93	277.31	138.65	182.44	209.20	237.17	255.42	285.82	301.63
78	138.65	181.22	207.98	235.96	255.42	287.04	301.63	149.60	198.25	227.44	257.85	277.31	310.15	325.96
79	150.82	198.25	227.44	257.85	278.52	312.58	328.39	161.76	214.06	246.90	278.52	300.42	335.69	352.72
80	165.41	217.71	249.33	283.39	306.50	344.20	361.23	177.57	235.96	271.23	306.50	329.61	368.53	387.99
81	182.44	239.60	274.88	312.58	336.91	378.26	397.72	195.82	259.06	297.98	336.91	362.45	406.23	426.91
82	200.68	263.93	302.85	344.20	370.96	415.96	437.85	215.28	284.61	328.39	370.96	398.93	446.37	469.48
83	221.36	290.69	332.04	377.04	407.45	457.32	481.64	235.96	313.80	361.23	407.45	439.07	491.37	516.91
84	243.25	318.66	366.10	415.96	448.80	503.53	530.29	260.28	345.42	397.72	448.80	482.86	540.02	568.00
85	294.34	386.77	442.72	502.32	542.45	609.35	640.97	315.01	417.18	480.42	542.45	583.81	653.13	688.41
86	323.53	424.48	486.51	553.40	597.19	670.16	705.43	346.64	459.75	529.07	597.19	642.19	718.81	756.52
87	356.37	467.05	535.16	608.13	656.78	737.06	775.98	380.69	504.75	581.37	656.78	706.65	790.57	831.92
88	411.10	540.02	619.08	701.78	757.73	851.38	895.17	440.29	583.81	671.38	757.73	816.11	913.41	962.06
89	452.45	593.54	679.89	772.33	834.36	936.52	985.17	484.07	642.19	738.27	834.36	897.60	1004.63	1058.15
90	497.45	653.13	748.00	848.95	917.06	1030.18	1083.69	532.72	705.43	812.46	917.06	987.61	1105.58	1163.96
91+	547.32	718.81	823.41	935.31	1009.50	1132.34	1191.94	585.02	777.19	893.95	1009.50	1087.34	1216.26	1279.51

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

BSC-02 VA - Pre Rate Stability

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	2.5% Simple Inflation							2.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	31.62	41.35	47.43	53.52	59.60	65.68	69.33	41.35	53.52	63.25	69.33	75.41	85.14	87.57
30	34.06	43.79	49.87	55.95	63.25	69.33	71.76	43.79	55.95	63.25	71.76	79.06	87.57	93.65
31	34.06	43.79	49.87	55.95	63.25	69.33	75.41	43.79	55.95	65.68	75.41	81.49	91.22	93.65
32	34.06	43.79	49.87	55.95	63.25	71.76	75.41	43.79	59.60	65.68	75.41	81.49	91.22	97.30
33	34.06	47.43	53.52	59.60	65.68	71.76	75.41	47.43	59.60	65.68	75.41	81.49	93.65	97.30
34	37.70	47.43	53.52	59.60	65.68	71.76	79.06	47.43	59.60	69.33	79.06	85.14	93.65	100.95
35	37.70	47.43	53.52	59.60	65.68	75.41	79.06	47.43	59.60	69.33	79.06	85.14	93.65	100.95
36	37.70	47.43	53.52	63.25	69.33	75.41	81.49	47.43	63.25	69.33	81.49	87.57	97.30	103.38
37	37.70	47.43	55.95	63.25	69.33	79.06	81.49	49.87	63.25	71.76	81.49	87.57	97.30	103.38
38	37.70	49.87	55.95	63.25	69.33	79.06	81.49	49.87	63.25	71.76	85.14	91.22	100.95	107.03
39	37.70	49.87	55.95	65.68	71.76	79.06	85.14	49.87	65.68	71.76	85.14	91.22	100.95	107.03
40	41.35	49.87	55.95	65.68	71.76	81.49	85.14	49.87	65.68	75.41	85.14	91.22	103.38	109.46
41	41.35	49.87	59.60	65.68	71.76	81.49	85.14	53.52	69.33	75.41	87.57	93.65	107.03	109.46
42	41.35	53.52	59.60	69.33	75.41	81.49	87.57	53.52	69.33	79.06	91.22	97.30	107.03	113.11
43	41.35	53.52	59.60	69.33	75.41	85.14	87.57	55.95	71.76	81.49	91.22	97.30	109.46	115.55
44	41.35	53.52	63.25	69.33	75.41	85.14	87.57	55.95	71.76	81.49	93.65	100.95	113.11	115.55
45	43.79	55.95	63.25	71.76	79.06	85.14	91.22	59.60	75.41	85.14	97.30	103.38	113.11	119.19
46	43.79	55.95	63.25	71.76	79.06	87.57	91.22	59.60	75.41	87.57	97.30	103.38	115.55	122.84
47	43.79	55.95	65.68	71.76	79.06	87.57	91.22	63.25	79.06	91.22	100.95	107.03	119.19	125.28
48	43.79	55.95	65.68	71.76	79.06	87.57	93.65	63.25	81.49	91.22	103.38	109.46	119.19	125.28
49	43.79	59.60	65.68	75.41	81.49	91.22	93.65	65.68	81.49	93.65	107.03	113.11	122.84	128.92
50	47.43	59.60	69.33	75.41	81.49	91.22	93.65	65.68	85.14	97.30	107.03	113.11	125.28	131.36
51	47.43	63.25	71.76	79.06	85.14	93.65	100.95	69.33	87.57	100.95	109.46	115.55	128.92	138.65
52	49.87	65.68	75.41	85.14	91.22	100.95	107.03	71.76	91.22	103.38	115.55	122.84	135.01	141.09
53	53.52	69.33	79.06	87.57	93.65	107.03	109.46	75.41	93.65	107.03	119.19	125.28	138.65	147.17
54	55.95	71.76	81.49	93.65	100.95	109.46	115.55	79.06	100.95	113.11	122.84	128.92	144.74	150.82
55	55.95	75.41	85.14	97.30	107.03	115.55	122.84	81.49	103.38	115.55	128.92	135.01	150.82	156.90
56	63.25	79.06	91.22	103.38	113.11	125.28	131.36	85.14	107.03	122.84	135.01	141.09	156.90	166.63
57	65.68	85.14	97.30	109.46	119.19	135.01	141.09	87.57	113.11	125.28	141.09	150.82	166.63	175.14
58	69.33	91.22	103.38	119.19	128.92	144.74	150.82	91.22	115.55	131.36	147.17	160.55	178.79	188.52
59	75.41	97.30	109.46	125.28	138.65	153.25	162.98	93.65	122.84	138.65	156.90	169.06	188.52	198.25
60	81.49	103.38	119.19	135.01	147.17	166.63	175.14	97.30	128.92	144.74	166.63	178.79	198.25	210.41
61	85.14	109.46	125.28	144.74	156.90	175.14	184.87	103.38	135.01	153.25	175.14	188.52	212.85	226.23
62	91.22	119.19	135.01	153.25	166.63	184.87	194.60	113.11	144.74	162.98	184.87	200.68	228.66	242.04
63	97.30	128.92	144.74	162.98	175.14	198.25	206.76	119.19	153.25	172.71	198.25	216.49	244.47	257.85
64	107.03	138.65	156.90	175.14	188.52	206.76	220.14	125.28	162.98	184.87	210.41	228.66	263.93	276.09
65	113.11	147.17	166.63	184.87	198.25	220.14	232.31	135.01	172.71	194.60	226.23	244.47	279.74	295.55
66	122.84	160.55	182.44	204.33	220.14	242.04	254.20	144.74	188.52	212.85	244.47	266.36	304.07	319.88
67	135.01	175.14	200.68	222.58	238.39	266.36	279.74	156.90	204.33	228.66	263.93	288.25	325.96	345.42
68	147.17	190.95	220.14	244.47	263.93	295.55	310.15	169.06	220.14	250.55	285.82	310.15	355.15	373.39
69	160.55	210.41	238.39	270.01	288.25	323.53	341.77	184.87	238.39	272.44	313.80	339.34	383.12	401.37
70	175.14	228.66	260.28	295.55	317.44	357.58	377.04	198.25	257.85	295.55	339.34	367.31	411.10	432.99
71	190.95	250.55	285.82	323.53	347.85	392.85	414.75	216.49	282.17	323.53	367.31	398.93	448.80	470.69
72	210.41	272.44	313.80	355.15	383.12	432.99	454.88	235.96	307.71	351.50	401.37	432.99	488.94	514.48
73	228.66	301.63	341.77	392.85	423.26	474.34	498.67	257.85	335.69	385.56	439.07	474.34	530.29	558.27
74	250.55	329.61	377.04	429.34	464.61	524.21	549.75	282.17	367.31	420.83	476.78	514.48	577.73	609.35
75	276.09	361.23	411.10	470.69	508.40	574.08	605.70	307.71	401.37	460.96	520.56	561.91	631.24	661.65
76	301.63	392.85	448.80	512.05	555.83	623.94	659.21	329.61	436.64	498.67	564.35	609.35	681.11	718.81
77	329.61	429.34	488.94	558.27	605.70	681.11	715.16	357.58	470.69	540.02	611.78	659.21	737.06	778.41
78	357.58	467.05	536.37	609.35	659.21	740.70	778.41	385.56	512.05	586.24	665.30	715.16	800.30	840.44
79	389.20	512.05	586.24	665.30	718.81	806.38	847.74	417.18	552.18	637.32	718.81	774.76	865.98	909.77
80	426.91	561.91						458.53	609.35					
81	470.69	617.86						504.75	668.95					
82	518.13	681.11						555.83	734.62					
83	571.64	750.43						609.35	810.03					
84	627.59	822.19						671.38	891.52					
85	758.95							812.46						
86	834.36							893.95						
87	919.50							982.74						
88	1060.58							1135.99						
89	1167.61							1249.10						
90	1283.16							1374.38						
91+	1412.08							1509.38						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-02 VA - Pre Rate Stability

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	4.3% Simple Inflation							4.3% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	12.45	14.42	17.28	18.25	19.19	29.06	31.56	26.00	34.00	40.00	44.00	48.00	54.00	56.00
30	13.41	15.39	18.24	19.21	20.15	30.07	33.67	28.00	36.00	40.00	46.00	50.00	56.00	60.00
31	14.37	16.35	19.21	20.17	21.11	31.07	35.77	28.00	36.00	42.00	48.00	52.00	58.00	60.00
32	14.37	16.35	20.17	21.13	22.07	33.07	36.82	28.00	38.00	42.00	48.00	52.00	58.00	62.00
33	15.32	17.31	21.13	22.09	23.03	34.08	38.93	30.00	38.00	42.00	48.00	52.00	60.00	62.00
34	15.32	18.27	22.09	23.05	23.99	36.08	41.03	30.00	38.00	44.00	50.00	54.00	60.00	64.00
35	16.28	19.23	22.09	24.01	24.95	38.09	42.08	30.00	38.00	44.00	50.00	54.00	60.00	64.00
36	17.24	20.19	23.05	24.97	26.87	39.09	44.19	30.00	40.00	44.00	52.00	56.00	62.00	66.00
37	18.20	21.15	24.97	25.93	27.83	41.09	46.29	32.00	40.00	46.00	52.00	56.00	62.00	66.00
38	18.20	22.12	25.93	26.89	28.79	43.10	48.40	32.00	40.00	46.00	54.00	58.00	64.00	68.00
39	19.15	23.08	26.89	28.81	30.71	45.10	51.55	32.00	42.00	46.00	54.00	58.00	64.00	68.00
40	20.11	24.04	27.85	29.77	31.67	47.11	53.66	32.00	42.00	48.00	54.00	58.00	66.00	70.00
41	21.16	25.10	28.93	30.86	32.76	49.33	54.00	34.00	44.00	48.00	56.00	60.00	68.00	70.00
42	21.25	26.17	30.01	32.92	34.83	51.58	56.00	34.00	44.00	50.00	58.00	62.00	68.00	72.00
43	22.32	27.25	32.08	34.03	35.95	53.84	56.00	36.00	46.00	52.00	58.00	62.00	70.00	74.00
44	23.39	28.34	33.18	35.14	37.07	54.00	56.00	36.00	46.00	52.00	60.00	64.00	72.00	74.00
45	24.47	29.43	34.30	37.24	39.18	54.00	58.00	38.00	48.00	54.00	62.00	66.00	72.00	76.00
46	24.58	31.52	36.41	38.38	40.33	56.00	58.00	38.00	48.00	56.00	62.00	66.00	74.00	78.00
47	25.67	32.64	37.54	40.51	42.47	56.00	58.00	40.00	50.00	58.00	64.00	68.00	76.00	80.00
48	26.78	33.76	39.68	42.66	44.63	56.00	60.00	40.00	52.00	58.00	66.00	70.00	76.00	80.00
49	27.89	35.89	40.84	43.83	45.81	58.00	60.00	42.00	52.00	60.00	68.00	72.00	78.00	82.00
50	29.01	37.03	43.00	46.01	48.00	58.00	60.00	42.00	54.00	62.00	68.00	72.00	80.00	84.00
51	30.00	38.20	45.20	48.21	50.22	60.00	64.00	44.00	56.00	64.00	70.00	74.00	82.00	88.00
52	32.00	40.38	46.40	50.44	52.45	64.00	68.00	46.00	58.00	66.00	74.00	78.00	86.00	90.00
53	33.44	42.58	48.63	52.68	54.70	68.00	70.00	48.00	60.00	68.00	76.00	80.00	88.00	94.00
54	34.60	43.78	50.88	54.95	57.99	70.00	74.00	50.00	64.00	72.00	78.00	82.00	92.00	96.00
55	36.00	46.01	53.14	57.23	60.28	74.00	78.00	52.00	66.00	74.00	82.00	86.00	96.00	100.00
56	38.98	48.23	55.40	60.52	63.59	80.00	84.00	54.00	68.00	78.00	86.00	90.00	100.00	106.00
57	40.16	50.47	58.70	63.84	66.92	86.00	90.00	56.00	72.00	80.00	90.00	96.00	106.00	112.00
58	42.38	52.73	60.98	67.18	70.28	92.00	96.00	58.00	74.00	84.00	94.00	100.44	114.00	120.00
59	44.61	56.04	64.33	70.55	73.66	98.00	104.00	60.00	78.00	88.00	99.76	103.90	120.00	126.00
60	46.86	58.33	67.70	73.94	77.06	106.00	112.00	62.00	82.00	92.00	102.19	106.35	126.00	134.00
61	50.09	62.63	72.01	78.27	82.45	109.20	115.05	64.35	83.85	95.55	106.56	110.73	132.60	140.40
62	53.34	66.94	77.40	83.67	86.81	112.10	117.80	68.40	87.40	98.80	111.99	116.17	138.70	146.30
63	57.35	71.28	81.76	89.09	93.28	116.55	122.10	70.30	90.65	101.75	116.40	121.64	144.30	151.70
64	60.92	75.63	88.23	94.53	98.73	118.80	126.00	72.00	93.60	106.20	120.60	127.12	151.20	158.40
65	63.00	81.05	92.75	101.05	105.26	122.50	129.50	75.25	96.25	108.50	126.00	132.63	155.75	164.50
66	66.30	86.70	98.60	108.42	113.68	130.90	137.70	78.20	102.00	115.60	132.60	141.05	164.90	173.40
67	70.95	92.40	105.60	116.84	124.21	140.25	146.85	82.50	107.25	120.45	138.60	150.53	171.60	181.50
68	75.20	97.60	112.00	124.80	134.40	150.40	158.40	86.40	112.00	128.00	145.60	158.40	180.80	190.40
69	79.05	103.85	117.80	133.30	142.60	159.65	168.95	91.45	117.80	134.85	155.00	167.40	189.10	198.40
70	84.00	109.50	124.50	141.00	151.50	171.00	180.00	94.50	123.00	141.00	162.00	175.50	196.50	207.00
71	88.45	116.00	131.95	149.35	160.95	181.25	191.40	100.05	130.50	149.35	169.65	184.15	207.35	217.50
72	93.80	121.80	140.00	158.20	170.80	193.20	203.00	105.00	137.20	156.80	179.20	193.20	218.40	229.60
73	98.55	129.60	147.15	168.75	182.25	203.85	214.65	110.70	144.45	166.05	189.00	203.85	228.15	240.30
74	104.00	136.50	156.00	178.10	192.40	217.10	227.50	117.00	152.10	174.20	197.60	213.20	239.20	252.20
75	110.00	143.75	163.75	187.50	202.50	228.75	241.25	122.50	160.00	183.75	207.50	223.75	251.25	263.75
76	115.20	150.00	171.60	195.60	212.40	238.80	252.00	126.00	166.80	190.80	216.00	232.80	260.40	274.80
77	120.75	157.55	179.40	204.70	221.95	249.55	262.20	131.10	172.50	197.80	224.25	241.50	270.25	285.20
78	125.40	163.90	188.10	213.40	231.00	259.60	272.80	135.30	179.30	205.70	233.20	250.80	280.50	294.80
79	130.20	171.15	196.35	222.60	240.45	269.85	283.50	139.65	184.80	213.15	240.45	259.35	289.80	304.50
80	136.00	179.00	205.00	233.00	252.00	283.00	297.00	146.00	194.00	223.00	252.00	271.00	303.00	319.00
81	150.00	197.00	226.00	257.00	277.00	311.00	327.00	161.00	213.00	245.00	277.00	298.00	334.00	351.00
82	165.00	217.00	249.00	283.00	305.00	342.00	360.00	177.00	234.00	270.00	305.00	328.00	367.00	386.00
83	182.00	239.00	273.00	310.00	335.00	376.00	396.00	194.00	258.00	297.00	335.00	361.00	404.00	425.00
84	200.00	262.00	301.00	342.00	369.00	414.00	436.00	214.00	284.00	327.00	369.00	397.00	444.00	467.00
85	242.00	318.00	364.00	413.00	446.00	501.00	527.00	259.00	343.00	395.00	446.00	480.00	537.00	566.00
86	266.00	349.00	400.00	455.00	491.00	551.00	580.00	285.00	378.00	435.00	491.00	528.00	591.00	622.00
87	293.00	384.00	440.00	500.00	540.00	606.00	638.00	313.00	415.00	478.00	540.00	581.00	650.00	684.00
88	338.00	444.00	509.00	577.00	623.00	700.00	736.00	362.00	480.00	552.00	623.00	671.00	751.00	791.00
89	372.00	488.00	559.00	635.00	686.00	770.00	810.00	398.00	528.00	607.00	686.00	738.00	826.00	870.00
90	409.00	537.00	615.00	698.00	754.00	847.00	891.00	438.00	580.00	668.00	754.00	812.00	909.00	957.00
91+	450.00	591.00	677.00	769.00	830.00	931.00	980.00	481.00	639.00	735.00	830.00	894.00	1000.00	1052.00

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

BSC-02 VA - Pre Rate Stability

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	4.3% Simple Inflation							4.3% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	32.37	37.72	44.94	47.23	49.49	74.74	81.78	68.00	88.00	104.00	114.00	124.00	140.00	144.00
30	34.13	39.56	46.75	49.09	52.39	77.90	86.36	72.00	92.00	104.00	118.00	130.00	144.00	154.00
31	36.57	42.03	49.21	51.55	54.89	80.50	92.41	72.00	92.00	108.00	124.00	134.00	150.00	154.00
32	36.57	42.03	51.67	54.00	57.38	84.84	95.13	72.00	98.00	108.00	124.00	134.00	150.00	160.00
33	39.00	45.00	54.68	56.97	59.22	87.41	100.56	78.00	98.00	108.00	124.00	134.00	154.00	160.00
34	39.58	47.50	57.16	59.45	61.69	92.55	106.68	78.00	98.00	114.00	130.00	140.00	154.00	166.00
35	42.06	50.00	57.16	61.93	64.15	98.39	109.42	78.00	98.00	114.00	130.00	140.00	154.00	166.00
36	44.53	52.50	59.65	64.93	69.61	100.98	113.87	78.00	104.00	114.00	134.00	144.00	160.00	170.00
37	47.01	55.00	63.80	67.43	72.10	106.84	119.29	82.00	104.00	118.00	134.00	144.00	160.00	170.00
38	47.01	56.67	66.26	69.92	74.59	112.05	124.71	82.00	104.00	118.00	140.00	150.00	166.00	176.00
39	49.48	59.14	68.71	74.09	78.77	117.26	133.66	82.00	108.00	118.00	140.00	150.00	166.00	176.00
40	52.60	61.60	71.17	76.56	81.23	121.39	139.11	82.00	108.00	124.00	140.00	150.00	170.00	180.00
41	55.35	64.32	74.60	79.35	84.04	127.12	140.00	88.00	114.00	124.00	144.00	154.00	176.00	180.00
42	55.59	67.74	77.40	85.30	89.98	132.91	144.00	88.00	114.00	130.00	150.00	160.00	176.00	186.00
43	58.37	70.53	82.72	88.16	92.86	139.58	144.00	92.00	118.00	134.00	150.00	160.00	180.00	190.00
44	61.17	73.34	86.28	91.05	95.77	140.00	144.00	92.00	118.00	134.00	154.00	166.00	186.00	190.00
45	62.93	75.21	89.18	95.54	101.88	140.00	150.00	98.00	124.00	140.00	160.00	170.00	186.00	196.00
46	63.20	80.55	94.65	98.45	104.86	144.00	150.00	98.00	124.00	144.00	160.00	170.00	190.00	202.00
47	66.02	83.40	96.54	103.92	110.43	144.00	150.00	104.00	130.00	150.00	166.00	176.00	196.00	206.00
48	68.86	86.27	102.03	109.43	116.05	144.00	154.00	104.00	134.00	150.00	170.00	180.00	196.00	206.00
49	71.72	92.56	105.01	113.22	118.06	150.00	154.00	108.00	134.00	154.00	176.00	186.00	202.00	212.00
50	75.44	95.51	111.41	118.85	123.70	150.00	154.00	108.00	140.00	160.00	176.00	186.00	206.00	216.00
51	78.00	99.31	115.94	125.35	130.20	154.00	166.00	114.00	144.00	166.00	180.00	190.00	212.00	228.00
52	82.00	103.83	119.88	130.77	135.65	166.00	176.00	118.00	150.00	170.00	190.00	202.00	222.00	232.00
53	86.55	110.32	126.44	135.47	140.40	176.00	180.00	124.00	154.00	176.00	196.00	206.00	228.00	242.00
54	88.42	112.30	131.11	141.03	150.41	180.00	190.00	130.00	166.00	186.00	202.00	212.00	238.00	248.00
55	92.00	118.86	137.78	147.68	156.03	190.00	202.00	134.00	170.00	190.00	212.00	222.00	248.00	258.00
56	101.35	125.41	143.27	155.89	164.27	206.00	216.00	140.00	176.00	202.00	222.00	232.00	258.00	274.00
57	103.26	130.86	151.47	164.16	172.58	222.00	232.00	144.00	186.00	206.00	232.00	248.00	274.00	288.00
58	109.79	136.37	157.08	173.26	181.69	238.00	248.00	150.00	190.00	216.00	242.00	259.96	294.00	310.00
59	115.25	144.62	165.41	181.66	190.84	252.00	268.00	154.00	202.00	228.00	257.39	267.45	310.00	326.00
60	120.76	150.24	174.58	190.86	198.39	274.00	288.00	160.00	212.00	238.00	264.14	274.26	326.00	346.00
61	129.87	161.04	185.44	202.48	212.71	280.80	296.40	165.75	216.45	245.70	274.01	286.05	341.25	362.70
62	137.95	172.65	199.79	215.15	224.39	288.80	304.00	176.70	226.10	254.60	288.52	299.51	357.20	378.10
63	148.00	184.28	211.50	229.58	239.87	301.55	314.50	181.30	233.10	262.70	301.16	313.79	371.85	392.20
64	157.68	195.95	227.64	243.09	255.06	306.00	325.80	185.40	241.20	273.60	311.40	327.39	390.60	408.60
65	162.75	208.67	239.75	260.34	272.35	316.75	334.25	194.25	248.50	280.00	325.50	341.78	402.50	425.25
66	171.70	224.40	255.00	280.23	293.95	338.30	355.30	202.30	263.50	297.50	341.70	363.42	425.00	447.10
67	183.15	237.60	272.25	301.16	320.33	361.35	379.50	212.85	277.20	310.20	358.05	387.77	442.20	468.60
68	193.60	251.20	289.60	321.60	347.20	388.80	408.00	222.40	289.60	329.60	376.00	408.00	467.20	491.20
69	204.60	268.15	303.80	344.10	367.35	412.30	435.55	235.60	303.80	347.20	399.90	432.45	488.25	511.50
70	216.00	282.00	321.00	364.50	391.50	441.00	465.00	244.50	318.00	364.50	418.50	453.00	507.00	534.00
71	227.65	298.70	340.75	385.70	414.70	468.35	494.45	258.10	336.40	385.70	437.90	475.60	535.05	561.15
72	242.20	313.60	361.20	408.80	441.00	498.40	523.60	271.60	354.20	404.60	462.00	498.40	562.80	592.20
73	253.80	334.80	379.35	436.05	469.80	526.50	553.50	286.20	372.60	427.95	487.35	526.50	588.60	619.65
74	267.80	352.30	403.00	458.90	496.60	560.30	587.60	301.60	392.60	449.80	509.60	549.90	617.50	651.30
75	283.75	371.25	422.50	483.75	522.50	590.00	622.50	316.25	412.50	473.75	535.00	577.50	648.75	680.00
76	297.60	387.60	442.80	505.20	548.40	615.60	650.40	325.20	430.80	492.00	556.80	601.20	672.00	709.20
77	311.65	405.95	462.30	527.85	572.70	644.00	676.20	338.10	445.05	510.60	578.45	623.30	696.90	736.00
78	323.40	422.40	485.10	551.10	596.20	669.90	704.00	348.70	463.10	530.20	601.70	646.80	723.80	760.10
79	336.00	442.05	506.10	574.35	620.55	696.15	731.85	360.15	476.70	550.20	620.55	668.85	747.60	785.40
80	351.00	462.00						377.00	501.00					
81	387.00	508.00						415.00	550.00					
82	426.00	560.00						457.00	604.00					
83	470.00	617.00						501.00	666.00					
84	516.00	676.00						552.00	733.00					
85	624.00							668.00						
86	686.00							735.00						
87	756.00							808.00						
88	872.00							934.00						
89	960.00							1027.00						
90	1055.00							1130.00						
91+	1161.00							1241.00						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-02 VA - Pre Rate Stability

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	1.8% Simple Inflation							1.8% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	10.00	13.00	15.00	17.00	19.00	21.00	22.00	13.00	17.00	20.00	22.00	24.00	27.00	28.00
30	11.00	14.00	16.00	18.00	20.00	22.00	23.00	14.00	18.00	20.00	23.00	25.00	28.00	30.00
31	11.00	14.00	16.00	18.00	20.00	22.00	24.00	14.00	18.00	21.00	24.00	26.00	29.00	30.00
32	11.00	14.00	16.00	18.00	20.00	23.00	24.00	14.00	19.00	21.00	24.00	26.00	29.00	31.00
33	11.00	15.00	17.00	19.00	21.00	23.00	24.00	15.00	19.00	21.00	24.00	26.00	30.00	31.00
34	12.00	15.00	17.00	19.00	21.00	23.00	25.00	15.00	19.00	22.00	25.00	27.00	30.00	32.00
35	12.00	15.00	17.00	19.00	21.00	24.00	25.00	15.00	19.00	22.00	25.00	27.00	30.00	32.00
36	12.00	15.00	17.00	20.00	22.00	24.00	26.00	15.00	20.00	22.00	26.00	28.00	31.00	33.00
37	12.00	15.00	18.00	20.00	22.00	25.00	26.00	16.00	20.00	23.00	26.00	28.00	31.00	33.00
38	12.00	16.00	18.00	20.00	22.00	25.00	26.00	16.00	20.00	23.00	27.00	29.00	32.00	34.00
39	12.00	16.00	18.00	21.00	23.00	25.00	27.00	16.00	21.00	23.00	27.00	29.00	32.00	34.00
40	13.00	16.00	18.00	21.00	23.00	26.00	27.00	16.00	21.00	24.00	27.00	29.00	33.00	35.00
41	13.00	16.00	19.00	21.00	23.00	26.00	27.00	17.00	22.00	24.00	28.00	30.00	34.00	35.00
42	13.00	17.00	19.00	22.00	24.00	26.00	28.00	17.00	22.00	25.00	29.00	31.00	34.00	36.00
43	13.00	17.00	19.00	22.00	24.00	27.00	28.00	18.00	23.00	26.00	29.00	31.00	35.00	37.00
44	13.00	17.00	20.00	22.00	24.00	27.00	28.00	18.00	23.00	26.00	30.00	32.00	36.00	37.00
45	14.00	18.00	20.00	23.00	25.00	27.00	29.00	19.00	24.00	27.00	31.00	33.00	36.00	38.00
46	14.00	18.00	20.00	23.00	25.00	28.00	29.00	19.00	24.00	28.00	31.00	33.00	37.00	39.00
47	14.00	18.00	21.00	23.00	25.00	28.00	29.00	20.00	25.00	29.00	32.00	34.00	38.00	40.00
48	14.00	18.00	21.00	23.00	25.00	28.00	30.00	20.00	26.00	29.00	33.00	35.00	38.00	40.00
49	14.00	19.00	21.00	24.00	26.00	29.00	30.00	21.00	26.00	30.00	34.00	36.00	39.00	41.00
50	15.00	19.00	22.00	24.00	26.00	29.00	30.00	21.00	27.00	31.00	34.00	36.00	40.00	42.00
51	15.00	20.00	23.00	25.00	27.00	30.00	32.00	22.00	28.00	32.00	35.00	37.00	41.00	44.00
52	16.00	21.00	24.00	27.00	29.00	32.00	34.00	23.00	29.00	33.00	37.00	39.00	43.00	45.00
53	17.00	22.00	25.00	28.00	30.00	34.00	35.00	24.00	30.00	34.00	38.00	40.00	44.00	47.00
54	18.00	23.00	26.00	30.00	32.00	35.00	37.00	25.00	32.00	36.00	39.00	41.00	46.00	48.00
55	18.00	24.00	27.00	31.00	34.00	37.00	39.00	26.00	33.00	37.00	41.00	43.00	48.00	50.00
56	20.00	25.00	29.00	33.00	36.00	40.00	42.00	27.00	34.00	39.00	43.00	45.00	50.00	53.00
57	21.00	27.00	31.00	35.00	38.00	43.00	45.00	28.00	36.00	40.00	45.00	48.00	53.00	56.00
58	22.00	29.00	33.00	38.00	41.00	46.00	48.00	29.00	37.00	42.00	47.00	51.00	57.00	60.00
59	24.00	31.00	35.00	40.00	44.00	49.00	52.00	30.00	39.00	44.00	50.00	54.00	60.00	63.00
60	26.00	33.00	38.00	43.00	47.00	53.00	56.00	31.00	41.00	46.00	53.00	57.00	63.00	67.00
61	27.00	35.00	40.00	46.00	50.00	56.00	59.00	33.00	43.00	49.00	56.00	60.00	68.00	72.00
62	29.00	38.00	43.00	49.00	53.00	59.00	62.00	36.00	46.00	52.00	59.00	64.00	73.00	77.00
63	31.00	41.00	46.00	52.00	56.00	63.00	66.00	38.00	49.00	55.00	63.00	69.00	78.00	82.00
64	34.00	44.00	50.00	56.00	60.00	66.00	70.00	40.00	52.00	59.00	67.00	73.00	84.00	88.00
65	36.00	47.00	53.00	59.00	63.00	70.00	74.00	43.00	55.00	62.00	72.00	78.00	89.00	94.00
66	39.00	51.00	58.00	65.00	70.00	77.00	81.00	46.00	60.00	68.00	78.00	85.00	97.00	102.00
67	43.00	56.00	64.00	71.00	76.00	85.00	89.00	50.00	65.00	73.00	84.00	92.00	104.00	110.00
68	47.00	61.00	70.00	78.00	84.00	94.00	99.00	54.00	70.00	80.00	91.00	99.00	113.00	119.00
69	51.00	67.00	76.00	86.00	92.00	103.00	109.00	59.00	76.00	87.00	100.00	108.00	122.00	128.00
70	56.00	73.00	83.00	94.00	101.00	114.00	120.00	63.00	82.00	94.00	108.00	117.00	131.00	138.00
71	61.00	80.00	91.00	103.00	111.00	125.00	132.00	69.00	90.00	103.00	117.00	127.00	143.00	150.00
72	67.00	87.00	100.00	113.00	122.00	138.00	145.00	75.00	98.00	112.00	128.00	138.00	156.00	164.00
73	73.00	96.00	109.00	125.00	135.00	151.00	159.00	82.00	107.00	123.00	140.00	151.00	169.00	178.00
74	80.00	105.00	120.00	137.00	148.00	167.00	175.00	90.00	117.00	134.00	152.00	164.00	184.00	194.00
75	88.00	115.00	131.00	150.00	162.00	183.00	193.00	98.00	128.00	147.00	166.00	179.00	201.00	211.00
76	96.00	125.00	143.00	163.00	177.00	199.00	210.00	105.00	139.00	159.00	180.00	194.00	217.00	229.00
77	105.00	137.00	156.00	178.00	193.00	217.00	228.00	114.00	150.00	172.00	195.00	210.00	235.00	248.00
78	114.00	149.00	171.00	194.00	210.00	236.00	248.00	123.00	163.00	187.00	212.00	228.00	255.00	268.00
79	124.00	163.00	187.00	212.00	229.00	257.00	270.00	133.00	176.00	203.00	229.00	247.00	276.00	290.00
80	136.00	179.00	205.00	233.00	252.00	283.00	297.00	146.00	194.00	223.00	252.00	271.00	303.00	319.00
81	150.00	197.00	226.00	257.00	277.00	311.00	327.00	161.00	213.00	245.00	277.00	298.00	334.00	351.00
82	165.00	217.00	249.00	283.00	305.00	342.00	360.00	177.00	234.00	270.00	305.00	328.00	367.00	386.00
83	182.00	239.00	273.00	310.00	335.00	376.00	396.00	194.00	258.00	297.00	335.00	361.00	404.00	425.00
84	200.00	262.00	301.00	342.00	369.00	414.00	436.00	214.00	284.00	327.00	369.00	397.00	444.00	467.00
85	242.00	318.00	364.00	413.00	446.00	501.00	527.00	259.00	343.00	395.00	446.00	480.00	537.00	566.00
86	266.00	349.00	400.00	455.00	491.00	551.00	580.00	285.00	378.00	435.00	491.00	528.00	591.00	622.00
87	293.00	384.00	440.00	500.00	540.00	606.00	638.00	313.00	415.00	478.00	540.00	581.00	650.00	684.00
88	338.00	444.00	509.00	577.00	623.00	700.00	736.00	362.00	480.00	552.00	623.00	671.00	751.00	791.00
89	372.00	488.00	559.00	635.00	686.00	770.00	810.00	398.00	528.00	607.00	686.00	738.00	826.00	870.00
90	409.00	537.00	615.00	698.00	754.00	847.00	891.00	438.00	580.00	668.00	754.00	812.00	909.00	957.00
91+	450.00	591.00	677.00	769.00	830.00	931.00	980.00	481.00	639.00	735.00	830.00	894.00	1000.00	1052.00

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

BSC-02 VA - Pre Rate Stability

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	1.8% Simple Inflation							1.8% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	26.00	34.00	39.00	44.00	49.00	54.00	57.00	34.00	44.00	52.00	57.00	62.00	70.00	72.00
30	28.00	36.00	41.00	46.00	52.00	57.00	59.00	36.00	46.00	52.00	59.00	65.00	72.00	77.00
31	28.00	36.00	41.00	46.00	52.00	57.00	62.00	36.00	46.00	54.00	62.00	67.00	75.00	77.00
32	28.00	36.00	41.00	46.00	52.00	59.00	62.00	36.00	49.00	54.00	62.00	67.00	75.00	80.00
33	28.00	39.00	44.00	49.00	54.00	59.00	62.00	39.00	49.00	54.00	62.00	67.00	77.00	80.00
34	31.00	39.00	44.00	49.00	54.00	59.00	65.00	39.00	49.00	57.00	65.00	70.00	77.00	83.00
35	31.00	39.00	44.00	49.00	54.00	62.00	65.00	39.00	49.00	57.00	65.00	70.00	77.00	83.00
36	31.00	39.00	44.00	52.00	57.00	62.00	67.00	39.00	52.00	57.00	67.00	72.00	80.00	85.00
37	31.00	39.00	46.00	52.00	57.00	65.00	67.00	41.00	52.00	59.00	67.00	72.00	80.00	85.00
38	31.00	41.00	46.00	52.00	57.00	65.00	67.00	41.00	52.00	59.00	70.00	75.00	83.00	88.00
39	31.00	41.00	46.00	54.00	59.00	65.00	70.00	41.00	54.00	59.00	70.00	75.00	83.00	88.00
40	34.00	41.00	46.00	54.00	59.00	67.00	70.00	41.00	54.00	62.00	70.00	75.00	85.00	90.00
41	34.00	41.00	49.00	54.00	59.00	67.00	70.00	44.00	57.00	62.00	72.00	77.00	88.00	90.00
42	34.00	44.00	49.00	57.00	62.00	67.00	72.00	44.00	57.00	65.00	75.00	80.00	88.00	93.00
43	34.00	44.00	49.00	57.00	62.00	70.00	72.00	46.00	59.00	67.00	75.00	80.00	90.00	95.00
44	34.00	44.00	52.00	57.00	62.00	70.00	72.00	46.00	59.00	67.00	77.00	83.00	93.00	95.00
45	36.00	46.00	52.00	59.00	65.00	70.00	75.00	49.00	62.00	70.00	80.00	85.00	93.00	98.00
46	36.00	46.00	52.00	59.00	65.00	72.00	75.00	49.00	62.00	72.00	80.00	85.00	95.00	101.00
47	36.00	46.00	54.00	59.00	65.00	72.00	75.00	52.00	65.00	75.00	83.00	88.00	98.00	103.00
48	36.00	46.00	54.00	59.00	65.00	72.00	77.00	52.00	67.00	75.00	85.00	90.00	98.00	103.00
49	36.00	49.00	54.00	62.00	67.00	75.00	77.00	54.00	67.00	77.00	88.00	93.00	101.00	106.00
50	39.00	49.00	57.00	62.00	67.00	75.00	77.00	54.00	70.00	80.00	88.00	93.00	103.00	108.00
51	39.00	52.00	59.00	65.00	70.00	77.00	83.00	57.00	72.00	83.00	90.00	95.00	106.00	114.00
52	41.00	54.00	62.00	70.00	75.00	83.00	88.00	59.00	75.00	85.00	95.00	101.00	111.00	116.00
53	44.00	57.00	65.00	72.00	77.00	88.00	90.00	62.00	77.00	88.00	98.00	103.00	114.00	121.00
54	46.00	59.00	67.00	77.00	83.00	90.00	95.00	65.00	83.00	93.00	101.00	106.00	119.00	124.00
55	46.00	62.00	70.00	80.00	88.00	95.00	101.00	67.00	85.00	95.00	106.00	111.00	124.00	129.00
56	52.00	65.00	75.00	85.00	93.00	103.00	108.00	70.00	88.00	101.00	111.00	116.00	129.00	137.00
57	54.00	70.00	80.00	90.00	98.00	111.00	116.00	72.00	93.00	103.00	116.00	124.00	137.00	144.00
58	57.00	75.00	85.00	98.00	106.00	119.00	124.00	75.00	95.00	108.00	121.00	132.00	147.00	155.00
59	62.00	80.00	90.00	103.00	114.00	126.00	134.00	77.00	101.00	114.00	129.00	139.00	155.00	163.00
60	67.00	85.00	98.00	111.00	121.00	137.00	144.00	80.00	106.00	119.00	137.00	147.00	163.00	173.00
61	70.00	90.00	103.00	119.00	129.00	144.00	152.00	85.00	111.00	126.00	144.00	155.00	175.00	186.00
62	75.00	98.00	111.00	126.00	137.00	152.00	160.00	93.00	119.00	134.00	152.00	165.00	188.00	199.00
63	80.00	106.00	119.00	134.00	144.00	163.00	170.00	98.00	126.00	142.00	163.00	178.00	201.00	212.00
64	88.00	114.00	129.00	144.00	155.00	170.00	181.00	103.00	134.00	152.00	173.00	188.00	217.00	227.00
65	93.00	121.00	137.00	152.00	163.00	181.00	191.00	111.00	142.00	160.00	186.00	201.00	230.00	243.00
66	101.00	132.00	150.00	168.00	181.00	199.00	209.00	119.00	155.00	175.00	201.00	219.00	250.00	263.00
67	111.00	144.00	165.00	183.00	196.00	219.00	230.00	129.00	168.00	188.00	217.00	237.00	268.00	284.00
68	121.00	157.00	181.00	201.00	217.00	243.00	255.00	139.00	181.00	206.00	235.00	255.00	292.00	307.00
69	132.00	173.00	196.00	222.00	237.00	266.00	281.00	152.00	196.00	224.00	258.00	279.00	315.00	330.00
70	144.00	188.00	214.00	243.00	261.00	294.00	310.00	163.00	212.00	243.00	279.00	302.00	338.00	356.00
71	157.00	206.00	235.00	266.00	286.00	323.00	341.00	178.00	232.00	266.00	302.00	328.00	369.00	387.00
72	173.00	224.00	258.00	292.00	315.00	356.00	374.00	194.00	253.00	289.00	330.00	356.00	402.00	423.00
73	188.00	248.00	281.00	323.00	348.00	390.00	410.00	212.00	276.00	317.00	361.00	390.00	436.00	459.00
74	206.00	271.00	310.00	353.00	382.00	431.00	452.00	232.00	302.00	346.00	392.00	423.00	475.00	501.00
75	227.00	297.00	338.00	387.00	418.00	472.00	498.00	253.00	330.00	379.00	428.00	462.00	519.00	544.00
76	248.00	323.00	369.00	421.00	457.00	513.00	542.00	271.00	359.00	410.00	464.00	501.00	560.00	591.00
77	271.00	353.00	402.00	459.00	498.00	560.00	588.00	294.00	387.00	444.00	503.00	542.00	606.00	640.00
78	294.00	384.00	441.00	501.00	542.00	609.00	640.00	317.00	421.00	482.00	547.00	588.00	658.00	691.00
79	320.00	421.00	482.00	547.00	591.00	663.00	697.00	343.00	454.00	524.00	591.00	637.00	712.00	748.00
80	351.00	462.00						377.00	501.00					
81	387.00	508.00						415.00	550.00					
82	426.00	560.00						457.00	604.00					
83	470.00	617.00						501.00	666.00					
84	516.00	676.00						552.00	733.00					
85	624.00							668.00						
86	686.00							735.00						
87	756.00							808.00						
88	872.00							934.00						
89	960.00							1027.00						
90	1055.00							1130.00						
91+	1161.00							1241.00						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages