Filing at a Glance

Company:	John Hancock Life Insurance Company (USA)
Product Name:	2013 Inforce Rate Increases - JH
State:	Virginia
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Rate
Date Submitted:	05/05/2014
SERFF Tr Num:	MULF-129480734
SERFF Status:	Closed-Approved
State Tr Num:	MULF-129480734
State Status:	Approved
Co Tr Num:	2013 INFORCE RATE INCREASES - JH POST RS
Implementation Date Requested:	On Approval
Author(s):	Michelle Fluet, Carol Folsom, Marie Roche, Joanne Witham
Reviewer(s):	Janet Houser (primary)
Disposition Date:	04/21/2016
Disposition Status:	Approved
Implementation Date:	

General Information

Project Name: 2013 Inforce Rate Increases - JH Post RS
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 16.4%

Deemer Date:
Submitted By: Michelle Fluet

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

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

Dear Commissioner:

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

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

Policy SeriesApproval DateYears SoldAverage Increase
LTC-02 VA8/8/2002, 12/1/20112002 – 200416.3%
BSC-02 VA8/8/2002, 12/1/20112002 – 200416.3%
LTC-03 VA (2008 rates)6/2/20082008 – 201017.6%
LTC-03 VA (2010 rates)6/13/20102010 – 201112.5%

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

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

Policyholder Options
We are fully aware that a premium increase may be difficult for our policyholders. Therefore we will provide all policyholders with an array of options which will help them mitigate the impact of any increase. Most important, for those policyholders who originally purchased lifetime 5% compound or 5% simple inflation, we will provide them with the ability to completely avoid the

increase by reducing their future inflation coverage to a lower percentage which will vary by policy series. These policyholders will be able to keep all accrued inflation increase amounts to date and the lower inflation index will apply on a prospective basis only. The endorsements and other applicable forms needed to implement the benefit reduction options will be filed under a separate forms submission.

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

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

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

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

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

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

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

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

*all required certifications.

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

Thank you for your time and consideration in this matter.

Company and Contact

Filing Contact Information

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

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

Filing Company Information

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

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

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

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

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

Correspondence Summary

Dispositions

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

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Info has been requested from company	Janet Houser	08/31/2015	08/31/2015
Disapproved	Janet Houser	04/02/2015	04/03/2015
Disapproved	Janet Houser	12/11/2014	12/11/2014
Disapproved	Janet Houser	09/23/2014	09/23/2014
Info has been requested from company	Janet Houser	09/03/2014	09/04/2014
Disapproved	Janet Houser	07/09/2014	07/09/2014

Response Letters

Responded By	Created On	Date Submitted
Michelle Fluet	10/19/2015	10/19/2015
Michelle Fluet	08/18/2015	08/18/2015
Michelle Fluet	03/06/2015	03/06/2015
Michelle Fluet	11/21/2014	11/21/2014
Michelle Fluet	09/09/2014	09/09/2014
Michelle Fluet	08/25/2014	08/25/2014

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	April 21, 2016 per note to filer	Joanne Witham	04/21/2016	04/21/2016
Supporting Document	L&H Actuarial Memorandum	Michelle Fluet	04/04/2016	04/04/2016
Supporting Document	April 4, 2016 phone call	Michelle Fluet	04/04/2016	04/04/2016
Supporting Document	March 29, 2016 phone call	Michelle Fluet	03/29/2016	03/29/2016
Supporting Document	2013 Summary	Michelle Fluet	03/24/2016	03/24/2016
Supporting Document	Response to Note to Filer	Michelle Fluet	03/24/2016	03/24/2016
Supporting Document	2013 Summary	Michelle Fluet	03/24/2016	03/24/2016

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

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	PROPRIETARY & CONFIDENTIAL	Michelle Fluet	03/16/2016	03/16/2016
Supporting Document	March 16, 2016 request	Michelle Fluet	03/16/2016	03/16/2016
Supporting Document	Follow up to November 16th conference call	Michelle Fluet	11/18/2015	11/18/2015
Supporting Document	PROPRIETARY & CONFIDENTIAL	Michelle Fluet	11/18/2015	11/18/2015
Supporting Document	Response to 10/30/15 Note to Filer	Michelle Fluet	10/30/2015	10/30/2015
Supporting Document	PROPRIETARY & CONFIDENTIAL	Michelle Fluet	10/30/2015	10/30/2015
Supporting Document	Clarification	Michelle Fluet	03/26/2015	03/26/2015

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
ph letter and endorsement forms	Note To Filer	Janet Houser	04/21/2016	04/21/2016
Revised Rate Summary	Note To Filer	Janet Houser	03/24/2016	03/24/2016
Updated state grid	Note To Filer	Janet Houser	10/30/2015	10/30/2015
Disregard note to filer	Note To Filer	Janet Houser	07/15/2015	07/15/2015
Policyholder Communication Package	Note To Filer	Janet Houser	07/15/2015	07/15/2015
Retracting previous note to filer	Note To Filer	Janet Houser	04/08/2015	04/08/2015
Policyholder Letter	Note To Filer	Janet Houser	04/08/2015	04/08/2015
RRS	Reviewer Note	Janet Houser	03/25/2016	
Act Review	Reviewer Note	Janet Houser	09/09/2014	

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

Disposition

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

Comment: In approving this filing, the Company is reminded that pursuant to 14VAC5-200-153 D, it is required to provide updated experience for the next three years comparing the actual results to the results that the Company projected in justifying the rate increase. We would expect this filing to be made no later than March 31, 2018 and to include updated data through 2017.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
John Hancock Life Insurance Company (USA)	18.500%	18.500%	$2,811,526	6,506	$15,199,758	19.600%	13.300%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Certification of Compliance	Received & Acknowledged	Yes
Supporting Document (revised)	L&H Actuarial Memorandum	Received & Acknowledged	Yes
Supporting Document	Cover letter	Received & Acknowledged	Yes
Supporting Document	Additional information and exhibits	Received & Acknowledged	Yes
Supporting Document (revised)	2013 Summary	Received & Acknowledged	Yes
Supporting Document	Response to 7/9/14 objection	Received & Acknowledged	Yes
Supporting Document (revised)	PROPRIETARY & CONFIDENTIAL	Received & Acknowledged	Yes
Supporting Document	Response to 9/4/2014 objection	Received & Acknowledged	Yes
Supporting Document	Response to 9/23/14 objection	Received & Acknowledged	Yes
Supporting Document	Response to 12/11/14 objection	Received & Acknowledged	Yes
Supporting Document	Clarification	Received & Acknowledged	Yes
Supporting Document	Update with 2013 experience	Received & Acknowledged	Yes
Supporting Document	Response to 4/2/15 objection	Received & Acknowledged	Yes
Supporting Document	Response to 8/31/15 objection	Received & Acknowledged	Yes
Supporting Document	Response to 10/30/15 Note to Filer	Received & Acknowledged	Yes
Supporting Document	Follow up to November 16th conference call	Received & Acknowledged	Yes

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

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	March 16, 2016 request	Received & Acknowledged	Yes
Supporting Document	Response to Note to Filer	Received & Acknowledged	Yes
Supporting Document	March 29, 2016 phone call	Received & Acknowledged	Yes
Supporting Document	April 4, 2016 phone call	Received & Acknowledged	Yes
Supporting Document	April 21, 2016 per note to filer	Received & Acknowledged	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	2013 Summary	Withdrawn	Yes
Supporting Document	2013 Summary	Withdrawn	Yes
Supporting Document	PROPRIETARY & CONFIDENTIAL	Withdrawn	Yes
Supporting Document	PROPRIETARY & CONFIDENTIAL	Withdrawn	Yes
Supporting Document	PROPRIETARY & CONFIDENTIAL	Withdrawn	Yes
Rate (revised)	Rate Table	Approved	Yes
Rate (revised)	Rate Table	Approved	Yes
Rate (revised)	Rate Table	Approved	Yes
Rate (revised)	Rate Table	Approved	Yes
Rate	Rate Table	Withdrawn	Yes
Rate	Rate Table	Withdrawn	Yes
Rate	Rate Table	Withdrawn	Yes
Rate	Rate Table	Withdrawn	Yes

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

Objection Letter

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

Dear Michelle Fluet,

Introduction:

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

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

1.The last point in your August 17, 2015 letter references adjustments made to reflect actual historical CPI in the projections. Is this only applicable to the indexed inflation policies? A numerical example of this adjustment would be helpful.

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

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

Conclusion:

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

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

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

Objection Letter

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

Dear Michelle Fluet,

Introduction:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

10. We spoke briefly about the form numbers on the Rate/Rule Schedule regarding the 2008 and 2010 rates for policy form LTC-03 VA. If there should be any changes as to how the form number should be presented, I will let you know as soon as possible.

Conclusion:

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

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

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

Objection Letter

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

Dear Michelle Fluet,

Introduction:

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

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

1.The answer to our previous question related to credibility did not provide the information requested. Please provide the standard that the Company has chosen to represent full credibility and reference to any actuarial literature supporting that measure. Using this standard, please provide calculations of the credibility of past claim experience results for each policy series (CCI, CCIIE, CCII10).

2.The comparison of the 2013 morbidity assumptions to the 2010 morbidity rates show an increase of 0%-52%. While the actuarial memorandum includes information showing that the new assumptions have a reasonable fit with the early duration claim experience, there is limited support given for the increases assumed in later duration future experience. Since the increase in projected loss ratio depends largely on the change in the assumption of future morbidity, please provide further support for why the company's expectation of future morbidity has deteriorated significantly since the previous rate increase filing only a couple of years ago. This support should include, but not be limited to, claim counts by duration that were used in the morbidity study.

Conclusion:

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

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

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

Objection Letter

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

Dear Michelle Fluet,

Introduction:

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

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

1.Please provide all loss ratio exhibits in Excel format with working formulas, including the following additional details:
a.the actual interest discount factors used for each year in the calculations
b.separate the premiums between premiums based on the initial premium rates and premiums due to past and future assumed rate increases.
2.Please expand the analysis of the filing status of rate increase requests by jurisdiction to include both past and current increases, a calculation of the cumulative increase by jurisdiction, and weighted average rate increase approved nationwide.
3.Please provide sample claim costs for the morbidity assumptions at the time of the 2011 rate increase filing for the Custom Care Series that corresponds to the LTC-03 policy, $300 monthly benefit, with no inflation for comparison purposes.
4.The documentation of the 2013 Morbidity Experience Study show that the previous salvage factors produced an A/E of 101.9% and the new factors produce an A/E of 98.8%. Please explain why adjustments were made that appear to be larger than necessary based on the experience.
5.The documentation notes that the lapse study removed all policies which had undergone prior rate increases. Obviously, all of the policies under these policy forms have had previous increases, so please provide details about the characteristics (average duration, type of coverage, average premium by age, etc.) of the policies used in the experience base for future lapse assumptions versus the policies covered by this filing.
6.The documentation asserts in several places that certain experience has either high or low credibility, but does not contain any objective measure of credibility. Please provide a quantitative discussion related to the Company's standard of credibility and confidence intervals, as well as the credibility of the past claim experience results by policy series.
7.You indicate that the new inflation options were determined to be actuarially equivalent to the requested rate increases in aggregate. Please provide actuarial support for this equivalence, and also include measure of the variation for individual policies or outliers.

Conclusion:

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

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

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

Objection Letter

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

Dear Michelle Fluet,

Introduction:

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

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

Conclusion:

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

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

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

Objection Letter

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

Dear Michelle Fluet,

Introduction:

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

Objection 1

- L&H Actuarial Memorandum (Supporting Document)

Comments: According to the submission, this proposed rate increase applies to post-stabilization business only and is subject to the standards set forth in 14VAC5-200-153. The Actuarial Certification states the no further increases would be necessary if the premium rate schedule is granted within three months of the date this memo is filed. What is the company's position since such an approval has not happened in that time period?

Objection 2

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide the following information:

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

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

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

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

Please state the interest rate originally assumed in the determination of the premiums stated and if it is different than the valuation interest rate used in the projections.

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

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

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

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

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

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

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

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

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

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

Objection 3

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

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

Objection 4

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

Conclusion:

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

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

Reset Form

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

Company Name and NAIC Number:

SERFF Tracking Number:

Effective Date:

(Projected) Number of Insureds Affected:

New Rates

Average Annual Premium Per Member:

Revised Rates

Average Annual Premium Per Member:

Average Requested Percentage Rate Change Per Member:

Minimum Requested Percentage Rate Change Per Member:

Maximum Requested Percentage Rate Change Per Member:

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

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

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

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

Response Letter

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

Dear Janet Houser,

Introduction:

Thank you for your letter.

Response 1

Comments:

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

Changed Items:

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

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

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

Sincerely,

Michelle Fluet

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

Response Letter

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

Dear Janet Houser,

Introduction:

Thank you for your letter.

Response 1

Comments:

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

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

Changed Items:

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

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

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

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

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

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

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA CCI (Post-RS) Filing Package.pdf VA CCIIE Filing Package.pdf VA CCII10 Filing Package.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA CCI (Post-RS) Filing Package.pdf* *VA CCIIE Filing Package.pdf* *VA CCII10 Filing Package.pdf*

No Form Schedule items changed.

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

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Table	LTC-02 VA	Revised	Previous State Filing Number: MULF-126835755 Percent Rate Change Request: 18.4	LTC-02 VA (Post-RS).pdf,	08/18/2015 By: Michelle Fluet
Previous Version						
1	*Rate Table*	*LTC-02 VA*	*Revised*	*Previous State Filing Number: MULF-126835755 Percent Rate Change Request: 16.3*	*LTC-02 VA (Post-RS).pdf,*	*05/05/2014 By: Michelle Fluet*
2	Rate Table	BSC-02 VA	Revised	Previous State Filing Number: MULF-126835755 Percent Rate Change Request: 18.4	BSC-02 VA (Post-RS).pdf,	08/18/2015 By: Michelle Fluet
Previous Version						
2	*Rate Table*	*BSC-02 VA*	*Revised*	*Previous State Filing Number: MULF-126835755 Percent Rate Change Request: 16.3*	*BSC-02 VA (Post-RS).pdf,*	*05/05/2014 By: Michelle Fluet*
3	Rate Table	LTC-03 VA (2008 rates)	Revised	Previous State Filing Number: MULF-125413791 Percent Rate Change Request: 19.6	LTC-03 VA (2008 Rates).pdf,	08/18/2015 By: Michelle Fluet
Previous Version						
3	*Rate Table*	*LTC-03 VA (2008 rates)*	*Revised*	*Previous State Filing Number: MULF-125413791 Percent Rate Change*	*LTC-03 VA (2008 Rates).pdf,*	*05/05/2014 By: Michelle Fluet*

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

Rate/Rule Schedule Item Changes

				Request: 17.6		
4	Rate Table	LTC-03 VA (2010 rates)	Revised	Previous State Filing Number: MULF-126422156 Percent Rate Change Request: 14.5	LTC-03 VA (2010 Rates).pdf,	08/18/2015 By: Michelle Fluet
Previous Version						
4	*Rate Table*	*LTC-03 VA (2010 rates)*	*Revised*	*Previous State Filing Number: MULF-126422156 Percent Rate Change Request: 12.5*	*LTC-03 VA (2010 Rates).pdf,*	*05/05/2014 By: Michelle Fluet*

Conclusion:

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

Sincerely,

Michelle Fluet

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

Response Letter

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

Dear Janet Houser,

Introduction:

Thank you for your letter.

Response 1

Comments:

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

Changed Items:

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

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

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

Sincerely,

Michelle Fluet

Response Letter

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

Dear Janet Houser,

Introduction:

Thank you for your letter.

Response 1

Comments:

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

Changed Items:

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

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

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

Sincerely,

Michelle Fluet

Response Letter

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

Dear Janet Houser,

Introduction:

Thank you for your letter.

Response 1

Comments:

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

Changed Items:

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

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

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

Sincerely,

Michelle Fluet

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

Response Letter

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

Dear Janet Houser,

Introduction:

Thank you for your letter.

Response 1

Comments:

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

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: According to the submission, this proposed rate increase applies to post-stabilization business only and is subject to the standards set forth in 14VAC5-200-153. The Actuarial Certification states the no further increases would be necessary if the premium rate schedule is granted within three months of the date this memo is filed. What is the company's position since such an approval has not happened in that time period?

Changed Items:

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

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

Satisfied - Item:	PROPRIETARY & CONFIDENTIAL
Comments:	
Attachment(s):	JH 2013 Morbidity Study Summary.pdf JH 2013 Termination Study Summary.pdf JH Retail 2013 Inforce Rate Increase Filing Summary.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

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

Related Objection 2

Applies To:

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

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

Comments: Please provide the following information:

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

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

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

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

Please state the interest rate originally assumed in the determination of the premiums stated and if it is different than the valuation interest rate used in the projections.

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

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

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

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

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

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

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

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

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

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments:

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

Related Objection 3

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

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

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

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

Related Objection 4

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

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

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

Sincerely,

Michelle Fluet

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

Amendment Letter

Submitted Date: 04/21/2016

Comments:

We are amending this submission to add the policyholder communications and landing spot endorsements for your reference to the Supporting Documentation per your request.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	April 21, 2016 per note to filer
Comments:	We are attaching the policyholder communication package and approved landing spot endorsements from filing # MULF-129533194 for you reference.
Attachment(s):	JHLTC-1532_GPO 1-14 Non-LS_Options Worksheet.pdf JHLTC-1533_GPO 1-14 Non-LS_FAQ.pdf JHLTC-1534_GPO 1-14 Non-LS_CCRF.pdf JHLTC-1531 1-14 LS_Cover Letter.pdf JHLTC-1533 1-14 LS_FAQ.pdf JHLTC-1532 1-14 LS_Options Worksheet.pdf JHLTC -1534 1-14 LS_CCRF.pdf JHLTC-1531_GPO 1-14 Non-LS_Cover Letter.pdf LTC-COMP4.5 VA 2_14.pdf LTC-SIMP4.5 VA 2_14.pdf LTC-COMP4.3 VA 2_14.pdf LTC-SIMP4.3 VA 2_14.pdf LTC-COMP4.6 VA 2_14.pdf LTC-SIMP4.6 VA 2_14.pdf BSC-COMP4.5 VA 2_14.pdf BSC-SIMP4.5 VA 2_14.pdf LTC-SIMP2.5 VA 2_14.pdf BSC-COMP2.5 VA 2_14.pdf BSC-SIMP2.5 VA 2_14.pdf LTC-COMP2.5 VA 2_14.pdf

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

Amendment Letter

Submitted Date: 04/04/2016

Comments:

Per our phone call today, we are amending this submission in order to provide the information requested.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA CCI (Post-RS) Filing Package.pdf VA CCIIE Filing Package.pdf VA CCII10 Filing Package.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA CCI (Post-RS) Filing Package.pdf* *VA CCIIE Filing Package.pdf* *VA CCII10 Filing Package.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA CCI (Post-RS) Filing Package.pdf* *VA CCIIE Filing Package.pdf* *VA CCII10 Filing Package.pdf*

Satisfied - Item:	April 4, 2016 phone call
Comments:	
Attachment(s):	2016-04-04 VA Post-RS Response.pdf

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

Amendment Letter

Submitted Date: 03/29/2016

Comments:

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

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

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

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

Amendment Letter

Submitted Date: 03/24/2016

Comments:

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

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

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

Amendment Letter

Submitted Date: 03/24/2016

Comments:

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

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

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

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

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

Amendment Letter

Submitted Date: 03/16/2016

Comments:

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

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

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

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

Amendment Letter

Submitted Date: 11/18/2015

Comments:

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

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

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

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

Amendment Letter

Submitted Date: 10/30/2015

Comments:

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

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

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

Satisfied - Item:	PROPRIETARY & CONFIDENTIAL
Comments:	
Attachment(s):	JH 2013 Morbidity Study Summary.pdf JH 2013 Termination Study Summary.pdf JH Retail Inforce Rate Increase Filing Summary.pdf
Previous Version	
Satisfied - Item:	*PROPRIETARY & CONFIDENTIAL*
Comments:	
Attachment(s):	*JH 2013 Morbidity Study Summary.pdf* *JH 2013 Termination Study Summary.pdf* *JH Retail 2013 Inforce Rate Increase Filing Summary.pdf*

Amendment Letter

Submitted Date: 03/26/2015

Comments:

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

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

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

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

Note To Filer

Created By:

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

Last Edited By:

Janet Houser

Submitted On:

04/21/2016 07:04 AM

Subject:

ph letter and endorsement forms

Comments:

For the record, please add to Supporting Documentation a copy of the ph communication and endorsements that will be used for this filing. I've noted that information can be found in MULF-129480189; however, that could be overlooked.

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

Note To Filer

Created By:

Janet Houser on 03/24/2016 09:16 AM

Last Edited By:

Janet Houser

Submitted On:

03/24/2016 09:18 AM

Subject:

Revised Rate Summary

Comments:

Please provide an updated Rate Summary that corresponds with the proposed rate changes submitted in August 2015.

Thanks!

Janet Houser
804-371-9390

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

Note To Filer

Created By:

Janet Houser on 10/30/2015 05:59 AM

Last Edited By:

Janet Houser

Submitted On:

10/30/2015 05:59 AM

Subject:

Updated state grid

Comments:

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

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

Note To Filer

Created By:

Janet Houser on 07/15/2015 09:29 AM

Last Edited By:

Janet Houser

Submitted On:

07/15/2015 09:29 AM

Subject:

Disregard note to filer

Comments:

I apologize for any confusion this note may have caused. This should have been attached to the form filing under SERFF tracking # MULF-129533194.

Janet

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

Note To Filer

Created By:

Janet Houser on 07/15/2015 09:20 AM

Last Edited By:

Janet Houser

Submitted On:

07/15/2015 09:23 AM

Subject:

Policyholder Communication Package

Comments:

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

As part of the revisions, the commission revised the requirements for policyholder notifications regarding rate increases as stated in 14 VAC5-200-75 D. Any concerns regarding the policyholder notification letters complying with the new regulations will be addressed under the proposed rates filings submitted under SERFF tracking #s MULF-129480734 and MULF-129480189.

If you have any questions or concerns regarding the above, please feel free to contact me at 804-371-9390.

Janet Houser

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

Note To Filer

Created By:

Janet Houser on 04/08/2015 10:41 AM

Last Edited By:

Janet Houser

Submitted On:

04/08/2015 10:55 AM

Subject:

Retracting previous note to filer

Comments:

This is in reference to the phone message I left this morning. Please disregard my Note To Filer sent earlier today.

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

We apologize for any confusion our previous response may have caused.

Please feel free to contact me at 804-371-9390.

Janet

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

Note To Filer

Created By:

Janet Houser on 04/08/2015 09:28 AM

Last Edited By:

Janet Houser

Submitted On:

04/08/2015 09:31 AM

Subject:

Policyholder Letter

Comments:

Rate submissions filed prior to September 1, 2015 are not subject to the new regulations set forth in 14VAC5-200-75 at this time.

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

Reviewer Note

Created By:

Janet Houser on 03/25/2016 09:46 AM

Last Edited By:

Janet Houser

Submitted On:

04/21/2016 09:09 AM

Subject:

RRS

Comments:

Rate Summaries

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

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

SERFF Tracking Number: MULF-129480734

Disposition: Approve

Approval Date: 4/21/2016

Revised Rates

Average Annual Premium Per Member: $ 2770

Average Requested Percentage Rate Change Per Member: 18.5%

Minimum Requested Percentage Rate Change Per Member: 13.3%

Maximum Requested Percentage Rate Change Per Member: 19.6%

Number of Policy Holders Affected: 6506

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

John Hancock Life Insurance Company (USA) requested an overall 18.5% rate increase which varies by policy plan, issue age, benefit period and inflation rider. Future claims are expected to be significantly higher than originally expected or priced due to claims lasting longer than expected and more policyholders than expected are filing claims at older ages than anticipated. This has resulted in significantly higher losses than assumed in the original pricing.

The Company grouped the forms subject to this filing into three distinct groups. CCI forms issued from 2002-2004 with an average increase of 18.4% ranging between 13.3% to 19.1% , CCII Enhanced forms issued from 2008-2010 with a flat increase of 19.6%, and CCII 2010 issued from 2010-2011 with a flat increase14.5%. (The specific forms are listed in the filing, which can be on the Bureau's website at the following link: http://www.scc.virginia.gov/boi/SERFFInquiry/LtcFilings.aspx.) Only forms issued on or after 10/1/2003 are included in this filing. One prior increase of 68.9% was approved in 2012 for the CCI forms. Only a small portion of the premium to date has been earned, which means that the majority of the premiums for these blocks remain to be earned.

The Bureau reviewed the rate increase in accordance with the requirements of 14VAC5-200-153 which requires that the filing meet the "58/85" test. This test requires that the lifetime anticipated present value ("PV") of claims exceed the sum of 58% of the PV of initial premiums plus 85% of the PV of any subsequent premium increases. This effectively requires that premium increases be held to a higher loss ratio standard (85%) than the initial premiums (58%). In other words, in total for all issues of a particular LTCI policy form, at least 58 cents of each dollar of initial premium and 85 cents of each dollar of premium increase must be returned in the form of benefit payments to policyholders. The company demonstrated, using actuarially justified assumptions, that the filing met the requirements of 14VAC5-200-153 after implementation of the rate increase, and approval was therefore recommended.

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

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

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

Reset Form

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

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

SERFF Tracking Number: MULF-129480734

Effective Date: upon approval

Revised Rates

Average Annual Premium Per Member: 2770

Average Requested Percentage Rate Change Per Member: 18.5%

Minimum Requested Percentage Rate Change Per Member: 13.3%

Maximum Requested Percentage Rate Change Per Member: 19.6%

Number of Policy Holders Affected : 6506

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

Form#	"Product Name"(if applicable)
LTC-02 VA	Custom Care
BSC-02 VA	Essential Care
LTC-03 VA (2008)	Custom Care II Enhanced
LTC-03 VA (2010)	Custom Care II Enhanced (2010)

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

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

Health Insurance Rate Request Summary

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

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

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

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

Reviewer Note

Created By:

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

Last Edited By:

Janet Houser

Submitted On:

04/21/2016 09:09 AM

Subject:

Act Review

Comments:

9.9.14 - sent to Shawn Parks, due date 9.23.14

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

12.9.14 - add'l info needed

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

3.24.15 - add'l info needed

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

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

8.28.15 - add'l info needed

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

11.03.15 - recommend approval with factors SCC should consider

11.19.15 - review amendment; due date 12.3.15

12.2.15 - recommend approval

ACTUARIAL RESOURCES CORPORATION
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September 23, 2014

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

Subject: **John Hancock Life Insurance Company (USA)**
SERFF Tracking # MULF-129480734

Dear Janet:

At your request, we have reviewed the filing for the above captioned submission from John Hancock Life Insurance Company (USA) (the "Company"). This is a rate increase filing pursuant to the requirements of 14VAC5-200-153 for the Company's post-stability blocks of Individual Long Term Care Insurance.

Recommendation

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

1. Please provide all loss ratio exhibits in Excel format with working formulas, including the following additional details:
    a. the actual interest discount factors used for each year in the calculations
    b. separate the premiums between premiums based on the initial premium rates and premiums due to past and future assumed rate increases.
2. Please expand the analysis of the filing status of rate increase requests by jurisdiction to include both past and current increases, a calculation of the cumulative increase by jurisdiction, and weighted average rate increase approved nationwide.
3. Please provide sample claim costs for the morbidity assumptions at the time of the 2011 rate increase filing for the Custom Care Series that corresponds to the LTC-03 policy, $300 monthly benefit, with no inflation for comparison purposes.
4. The documentation of the 2013 Morbidity Experience Study show that the previous salvage factors produced an A/E of 101.9% and the new factors produce an A/E of 98.8%. Please explain why adjustments were made that appear to be larger than necessary based on the experience.

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

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

Background

The Company has grouped the forms subject to this filing into three distinct groupings (CCI, CCII Enhanced, and CCII 2010). The CCI forms were issued from 2002-2004, CCII Enhanced from 2008-2010 and CCI from 2010-2011 though only those policies issued 10/1/2003 and later are included in this filing. Since all policies are issued 10/1/2003 and later, they are subject to 14VAC5-200-153. Previous rate increases on these policies are shown in the chart below:

Series	Previous Increases	# of Policyholders	Requested Increase	Cumulative Increase
CCI	68.9% (12/2011)	2,706	16.3%	96.4%
CCII Enhanced	none	3,117	17.6%	17.6%
CCII 2010	none	785	12.5%	12.5%

Assumptions

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

Voluntary Lapse – the lapse assumptions are the same for all policy series;

	Inflation Option	
Duration	None/GPO	All Other
1	4.90%	3.70%
2	3.50%	2.95%
3	2.90%	2.50%

4	2.35%	1.85%
5	2.05%	1.75%
6	1.00%	0.90%
7	1.00%	0.85%
8	1.00%	0.85%
9	1.00%	0.85%
10	1.00%	0.85%
11+	0.95%	0.85%

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

Analysis

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

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

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

Reliance and Qualifications

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

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

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

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

Sincerely,

Shawn D. Parks, FSA, MAAA

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December 9, 2014

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

Subject: **John Hancock Life Insurance Company (USA)**
SERFF Tracking # MULF-129480734

Dear Janet:

At your request, we have continued our review of the filing for the above captioned submission from John Hancock Life Insurance Company (USA) (the "Company"). This is a rate increase filing pursuant to the requirements of 14VAC5-200-153 for the Company's post-stability blocks of Individual Long Term Care Insurance.

Recommendation

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

1. The answer to our previous question related to credibility did not provide the information requested. Please provide the standard that the Company has chosen to represent full credibility and reference to any actuarial literature supporting that measure. Using this standard, please provide calculations of the credibility of past claim experience results for each policy series (CCI, CCIIE, CCII10).
2. The comparison of the 2013 morbidity assumptions to the 2010 morbidity rates show an increase of 0%-52%. While the actuarial memorandum includes information showing that the new assumptions have a reasonable fit with the early duration claim experience, there is limited support given for the increases assumed in later duration future experience. Since the increase in projected loss ratio depends largely on the change in the assumption of future morbidity, please provide further support for why the company's expectation of future morbidity has deteriorated significantly since the previous rate increase filing only a couple of years ago. This support should include, but not be limited to, claim counts by duration that were used in the morbidity study.

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

Background

The Company has grouped the forms subject to this filing into three distinct groupings (CCI, CCII Enhanced, and CCII 2010). The CCI forms were issued from 2002-2004, CCII Enhanced from 2008-2010 and CCI from 2010-2011 though only those policies issued 10/1/2003 and later are included in this filing. Since all policies are issued 10/1/2003 and later, they are subject to 14VAC5-200-153. Previous rate increases on these policies are shown in the chart below:

Series	Previous Increases	# of Policyholders	Requested Increase	Cumulative Increase
CCI	68.9% (12/2011)	2,706	16.3%	96.4%
CCII Enhanced	none	3,117	17.6%	17.6%
CCII 2010	none	785	12.5%	12.5%

Assumptions

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

Voluntary Lapse – the lapse assumptions are the same for all policy series;

	Inflation Option	
Duration	None/GPO	All Other
1	4.90%	3.70%
2	3.50%	2.95%
3	2.90%	2.50%
4	2.35%	1.85%
5	2.05%	1.75%
6	1.00%	0.90%
7	1.00%	0.85%
8	1.00%	0.85%
9	1.00%	0.85%
10	1.00%	0.85%
11+	0.95%	0.85%

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

Analysis

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

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

The Company has provided Excel exhibits supporting the nationwide loss ratio calculations. They have also made the 58/85 Test more restrictive by applying the methodology in the proposed revisions to Model 641 where the greater of 58% and the original pricing loss ratio is used in the calculation. The Company has calculated the requested rate increases such that this test is exactly met for both CCIIE and CCII10 and very close for CCI.

Series	Original Pricing LR	58/85 Test*	
		Accum Value of Claims	Accum Value of Prems
CCI	88.4%	1,692,304,268	1,628,262,011
CCIIE	81.2%	1,889,569,284	1,889,569,284
CCII10	70.3%	400,082,782	400,082,782

* using the higher of 58% or original pricing loss rate

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

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

Reliance and Qualifications

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

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

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

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

Sincerely,

Shawn D. Parks, FSA, MAAA

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March 24, 2015

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

Subject: **John Hancock Life Insurance Company (USA)**
SERFF Tracking # MULF-129480734

Dear Janet:

At your request, we have continued our review of the filing for the above captioned submission from John Hancock Life Insurance Company (USA) (the "Company"). This is a rate increase filing pursuant to the requirements of 14VAC5-200-153 for the Company's post-stability blocks of Individual Long Term Care Insurance.

Request for Data

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

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

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

Sincerely,

Shawn D. Parks, FSA, MAAA

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November 3, 2015

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

Subject: **Actuarial Report for Long-Term Care Rate Filing**
SERFF Tracking # MULF-129480734

Dear Janet:

At your request, we have continued our review of the filing for the above captioned submission from **John Hancock Life Insurance Company (USA)** (the "Company"). This is a rate increase filing pursuant to the requirements of 14VAC5-200-153 for the Company's post-stability blocks of Individual Long Term Care Insurance.

Recommendation

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

The requested increase would cause the Virginia rate level to be well above the cumulative average increases that have been approved on a nationwide basis. The revised increase to alleviate these concerns is shown the table in the Summary section.

Background

The Company has grouped the forms subject to this filing into three distinct groupings (CCI, CCII Enhanced, and CCII 2010). The CCI forms were issued from 2002-2004, CCII Enhanced from 2008-2010 and CCI from 2010-2011 though only those policies issued 10/1/2003 and later are included in this filing. Since all policies are issued

10/1/2003 and later, they are subject to 14VAC5-200-153. Previous rate increases on these policies are shown in the chart below:

Series	Previous Increases	# of Policyholders	Requested Increase	Cumulative Increase
CCI	68.9% (12/2011)	2,653	18.4%	100.0%
CCII Enhanced	none	3,077	19.6%	19.6%
CCII 2010	none	776	14.5%	14.5%

Assumptions

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

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

Voluntary Lapse – the lapse assumptions are the same for all policy series;

	Inflation Option	
Duration	None/GPO	All Other
1	4.90%	3.70%
2	3.50%	2.95%
3	2.90%	2.50%
4	2.35%	1.85%
5	2.05%	1.75%
6	1.00%	0.90%
7	1.00%	0.85%
8	1.00%	0.85%
9	1.00%	0.85%
10	1.00%	0.85%
11+	0.95%	0.85%

The A/E result for the three year period ending 3/31/2012 for durations 11+ was 96%.

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

Analysis

The Company has provided projections for both nationwide (adjusted to Virginia rate levels) and Virginia only policies. We have reviewed both sets of projections, but analyzed the nationwide for loss ratio compliance due to increased credibility.

The Company has provided Excel exhibits supporting the nationwide loss ratio calculations. They have also made the 58/85 Test more restrictive by applying the methodology in the proposed revisions to Model 641 where the greater of 58% and the original pricing loss ratio is used in the calculation. The Company has calculated the requested rate increases such that this test is exactly met for both CCIIE and CCII10 and very close for CCI.

Series	Original Pricing LR	58/85 Test*	
		Expected Value of Claims	Minimum Required Claims
CCI	88.4%	1,718,876,323	1,654,202,475
CCIIE	80.8%	1,978,512,828	1,978,512,828
CCII10	69.7%	418,664,846	418,664,846

* using the higher of 58% or original pricing loss rate

Comparison of Increases Versus Other States

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

	Previous in VA	Nationwide Avg w/o VA	Allowable
CCI	68.9%	74.8%	3.5%
CCIIE	0.0%	10.9%	10.9%
CCII10	0.0%	7.4%	7.4%

Analysis of Model Bulletin Issues

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

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

Actuarial Assumptions for Establishing Rate Increase Requests
As discussed above, the methods described by the Company to develop the assumptions used in support of this rate increase appear to be reasonable. The present and

accumulated values are also consistent with the three requirements spelled out in the Bulletin.

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

Application of New Loss Ratio Standards
Since these are post-rate stability policies, the loss ratio requirements are unchanged in the Bulletin.

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

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

Summary

Series	**Requested Increase**	**Allowable Based on:**		
		58/85	**Nationwide Average**	**Minimum**
CCI	18.4%	18.4%	3.5%	3.5%
CCIIE	19.6%	19.6%	10.9%	10.9%
CCII10	14.5%	14.5%	7.4%	7.4%

Reliance and Qualifications

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

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

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

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

Sincerely,

Shawn D. Parks, FSA, MAAA

Janet Houser

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

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

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

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

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

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

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

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

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

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

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

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

August 28, 2015

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

Subject: **John Hancock Life Insurance Company (USA)**
SERFF Tracking # MULF-129480734

Dear Janet:

At your request, we have continued our review of the filing for the above captioned submission from John Hancock Life Insurance Company (USA) (the "Company"). This is a rate increase filing pursuant to the requirements of 14VAC5-200-153 for the Company's post-stability blocks of Individual Long Term Care Insurance.

Recommendation

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

1. The last point in your August 17, 2015 letter references adjustments made to reflect actual historical CPI in the projections. Is this only applicable to the indexed inflation policies? A numerical example of this adjustment would be helpful.
2. The Company previously communicated that it uses a confidence interval approach to setting morbidity assumptions rather than a credibility approach. Please describe the confidence intervals on the morbidity assumptions at the late durations and advanced ages which are a significant driver of projected claim costs for LTCI plans.

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

Background

The Company has grouped the forms subject to this filing into three distinct groupings (CCI, CCII Enhanced, and CCII 2010). The CCI forms were issued from 2002-2004, CCII Enhanced from 2008-2010 and CCI from 2010-2011 though only those policies issued 10/1/2003 and later are included in this filing. Since all policies are issued

10/1/2003 and later, they are subject to 14VAC5-200-153. Previous rate increases on these policies are shown in the chart below:

Series	Previous Increases	# of Policyholders	Requested Increase	Cumulative Increase
CCI	68.9% (12/2011)	2,653	18.4%	100.0%
CCII Enhanced	none	3,077	19.6%	19.6%
CCII 2010	none	776	14.5%	14.5%

Assumptions

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

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

Voluntary Lapse – the lapse assumptions are the same for all policy series;

	Inflation Option	
Duration	None/GPO	All Other
1	4.90%	3.70%
2	3.50%	2.95%
3	2.90%	2.50%
4	2.35%	1.85%
5	2.05%	1.75%
6	1.00%	0.90%
7	1.00%	0.85%
8	1.00%	0.85%
9	1.00%	0.85%
10	1.00%	0.85%
11+	0.95%	0.85%

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

Analysis

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

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

The Company has provided Excel exhibits supporting the nationwide loss ratio calculations. They have also made the 58/85 Test more restrictive by applying the methodology in the proposed revisions to Model 641 where the greater of 58% and the original pricing loss ratio is used in the calculation. The Company has calculated the requested rate increases such that this test is exactly met for both CCIIE and CCII10 and very close for CCI.

Series	**Original Pricing LR**	**58/85 Test***	
		Accum Value of Claims	**Accum Value of Prems**
CCI	88.4%	1,718,876,323	1,654,202,475
CCIIE	80.8%	1,978,512,828	1,978,512,828
CCII10	69.7%	418,664,846	418,664,846

* using the higher of 58% or original pricing loss rate

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

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2. The Bureau could disapprove the inflation landing spots altogether as some other states have done.

Reliance and Qualifications

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

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

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

Sincerely,

Shawn D. Parks, FSA, MAAA

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

Post Submission Update Request Processed On 08/18/2015

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

Company Rate Information:

Company Name:John Hancock Life Insurance Company (USA)

Field Name	Requested Change	Prior Value
Overall % Indicated Change	18.500%	16.400%
Overall % Rate Impact	18.500%	16.400%
Written Premium Change for this Program	$2811526	$2452995
Number of Policy Holders Affected for this Program	6506	6608
Written Premium for this Program	$15199758	$14919220
Maximum %Change (where required)	19.600%	17.600%
Minimum %Change (where required)	13.300%	12.500%

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

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 30.700%
Effective Date of Last Rate Revision: 12/01/2011
Filing Method of Last Filing: SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
John Hancock Life Insurance Company (USA)	18.500%	18.500%	$2,811,526	6,506	$15,199,758	19.600%	13.300%

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

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Table	LTC-02 VA	Revised	Previous State Filing Number: MULF-126835755 Percent Rate Change Request: 18.4	LTC-02 VA (Post-RS).pdf,
2		Rate Table	BSC-02 VA	Revised	Previous State Filing Number: MULF-126835755 Percent Rate Change Request: 18.4	BSC-02 VA (Post-RS).pdf,
3		Rate Table	LTC-03 VA (2008 rates)	Revised	Previous State Filing Number: MULF-125413791 Percent Rate Change Request: 19.6	LTC-03 VA (2008 Rates).pdf,
4		Rate Table	LTC-03 VA (2010 rates)	Revised	Previous State Filing Number: MULF-126422156 Percent Rate Change Request: 14.5	LTC-03 VA (2010 Rates).pdf,

Appendix B1

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

LTC-02 VA - Post Rate Stability

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation							5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	7.93	10.20	11.33	12.47	13.60	15.87	17.00	14.35	16.47	19.79	20.79	21.77	33.80	36.83	27.01	35.33	41.56	45.72	49.87	56.11	58.18
30	7.93	10.20	11.33	13.60	14.74	15.87	17.00	15.42	17.56	20.88	21.87	22.85	34.93	39.36	29.09	37.40	41.56	47.79	51.95	58.18	62.34
31	7.93	10.20	12.47	13.60	14.74	15.87	17.00	16.62	18.74	22.06	23.05	24.02	36.20	41.90	29.09	37.40	43.64	49.87	54.03	60.26	62.34
32	7.93	11.33	12.47	13.60	14.74	17.00	18.14	16.62	18.74	23.26	24.23	25.19	38.60	43.25	29.09	39.48	43.64	49.87	54.03	60.26	64.42
33	9.07	11.33	12.47	13.60	14.74	17.00	18.14	17.70	19.82	24.34	25.32	26.28	39.89	45.99	31.17	39.48	43.64	49.87	54.03	62.34	64.42
34	9.07	11.33	12.47	13.60	14.74	17.00	18.14	17.70	21.01	25.54	26.51	27.45	42.48	48.53	31.17	39.48	45.72	51.95	56.11	62.34	66.50
35	9.07	11.33	12.47	14.74	15.87	17.00	18.83	18.90	22.22	25.54	27.70	28.64	44.89	49.92	31.17	39.48	45.72	51.95	56.11	62.34	66.50
36	9.25	11.33	12.47	14.74	15.87	18.14	20.01	20.12	23.43	26.75	28.78	30.91	46.20	52.47	31.17	41.56	45.72	54.03	58.18	64.42	68.57
37	9.25	11.36	13.60	14.74	15.87	18.47	21.27	21.35	24.65	29.04	29.99	32.11	48.61	54.03	33.25	41.56	47.79	54.03	58.18	64.42	68.57
38	10.36	11.36	13.60	14.74	15.87	18.47	21.27	21.35	25.72	30.27	31.20	33.31	51.25	54.03	33.25	41.56	47.79	56.11	60.26	66.50	70.65
39	10.36	12.47	14.49	15.87	17.00	19.64	22.54	22.59	26.94	31.50	33.49	35.60	51.95	56.11	33.25	43.64	47.79	56.11	60.26	66.50	70.65
40	11.46	13.49	15.61	16.54	17.53	20.72	23.72	23.64	28.18	32.74	34.71	36.81	54.03	56.11	33.25	43.64	49.87	56.11	60.26	68.57	72.73
41	11.46	13.59	16.85	17.78	18.78	22.03	25.07	25.01	29.55	33.95	36.09	38.20	54.03	56.11	35.33	45.72	49.87	58.18	62.34	70.65	72.73
42	12.69	14.82	16.87	17.90	18.91	23.37	26.44	25.13	30.75	35.36	38.57	40.69	54.03	58.18	35.33	45.72	51.95	60.26	64.42	70.65	74.81
43	12.79	14.93	18.14	19.07	20.09	24.74	27.83	26.53	32.15	38.06	40.00	42.12	56.11	58.18	37.40	47.79	54.03	60.26	64.42	72.73	76.89
44	12.89	16.20	18.27	19.20	21.38	26.01	29.09	27.01	33.57	39.30	41.45	43.58	56.11	58.18	37.40	47.79	54.03	62.34	66.50	74.81	76.89
45	12.99	16.20	19.58	20.50	21.54	27.41	30.50	29.09	34.80	40.76	43.99	46.13	56.11	60.26	39.48	49.87	56.11	64.42	68.57	74.81	78.96
46	14.15	17.50	19.72	21.82	22.87	28.85	31.93	29.09	37.40	41.56	45.48	47.62	58.18	60.26	39.48	49.87	58.18	64.42	68.57	76.89	81.04
47	14.26	17.62	21.07	23.18	24.10	30.16	33.21	29.09	37.40	43.64	47.79	50.43	58.18	60.26	41.56	51.95	60.26	66.50	70.65	78.96	83.12
48	14.37	18.96	22.29	23.21	24.27	31.64	34.66	29.09	37.40	43.64	47.79	51.95	58.18	62.34	41.56	54.03	60.26	68.57	72.73	78.96	83.12
49	15.70	19.09	22.45	24.59	25.66	34.44	37.50	29.09	39.48	43.64	49.87	54.03	60.26	62.34	43.64	54.03	62.34	70.65	74.81	81.04	85.20
50	15.82	20.32	23.86	25.99	27.07	35.99	38.80	31.17	39.48	45.72	49.87	54.03	60.26	62.34	43.64	56.11	64.42	70.65	74.81	83.12	87.28
51	17.02	21.70	25.11	27.27	28.35	38.71	41.69	31.17	41.56	47.79	51.95	56.11	62.34	66.50	45.72	58.18	66.50	72.73	76.89	85.20	91.43
52	17.14	21.70	25.29	28.71	29.65	40.11	44.40	33.25	43.64	49.87	56.11	60.26	66.50	70.65	47.79	60.26	68.57	76.89	81.04	89.35	93.51
53	18.49	23.11	26.57	28.76	29.73	42.89	47.13	35.33	45.72	51.95	58.18	62.34	70.65	72.73	49.87	62.34	70.65	78.96	83.12	91.43	97.67
54	18.49	23.12	26.61	30.07	31.06	45.70	49.87	37.40	47.79	54.03	62.34	66.50	72.73	76.89	51.95	66.50	74.81	81.04	85.20	95.59	99.75
55	19.88	24.41	27.92	31.41	32.53	48.55	51.95	37.40	49.87	56.11	64.42	70.65	76.89	81.04	54.03	68.57	76.89	85.20	89.35	99.75	103.90
56	21.12	25.67	30.48	33.99	34.98	51.18	56.11	41.56	51.95	60.26	68.57	74.81	83.12	87.28	56.11	70.65	81.04	89.35	93.51	103.90	110.14
57	22.38	28.23	31.79	36.60	37.58	55.45	60.26	43.64	56.11	64.42	72.73	78.96	89.35	93.51	58.18	74.81	83.12	93.51	99.75	110.14	116.37
58	23.64	29.52	34.39	39.08	41.36	59.55	64.42	45.72	60.26	68.57	78.96	83.52	95.59	99.75	60.26	76.89	87.28	97.67	105.98	118.45	124.68
59	26.22	32.13	36.88	41.60	43.89	63.70	66.50	49.87	64.42	72.73	83.12	87.31	101.82	108.06	62.34	81.04	91.43	103.90	112.21	124.68	130.92
60	27.52	34.76	39.54	44.29	47.89	67.89	72.73	54.03	68.57	78.96	87.90	91.14	110.14	116.37	64.42	85.20	95.59	110.14	118.45	130.92	139.23
61	29.99	37.27	43.39	48.01	51.63	72.73	76.89	56.11	72.73	83.12	92.95	97.57	116.37	122.60	68.57	89.35	101.82	116.37	124.68	141.31	149.62
62	32.63	41.12	45.95	51.92	55.57	78.96	83.12	60.26	78.96	89.35	99.40	102.66	122.60	128.84	74.81	95.59	108.06	122.60	132.99	151.70	160.01
63	36.48	43.68	49.86	55.87	59.39	85.20	89.35	64.42	84.85	95.59	105.87	110.52	130.92	137.15	78.96	101.82	114.29	130.92	143.38	162.09	170.40
64	39.18	47.60	55.16	59.86	63.40	91.43	97.67	70.65	89.91	103.90	112.16	116.82	137.15	145.46	83.12	108.06	122.60	139.23	151.35	174.55	182.87
65	43.10	51.56	59.16	65.09	68.65	99.75	103.90	74.81	96.39	110.14	120.09	124.75	145.46	153.77	89.35	114.29	128.84	149.62	157.49	184.94	195.33
66	46.82	56.47	65.25	71.18	75.93	106.98	113.04	78.72	102.95	117.08	128.47	134.32	155.43	163.50	92.85	121.11	137.26	157.45	167.04	195.80	205.89
67	51.72	62.71	71.33	78.45	84.55	113.26	119.12	83.97	109.36	124.98	138.25	146.86	165.99	173.80	97.64	126.93	142.56	164.04	177.99	203.09	214.81
68	56.63	70.15	78.77	85.73	93.16	120.80	128.35	88.71	115.14	132.12	147.22	158.55	177.42	186.86	101.92	132.12	151.00	171.76	186.86	213.29	224.61
69	61.37	76.24	86.04	94.35	104.31	129.40	136.69	92.95	122.11	138.51	156.74	167.67	187.72	198.66	107.53	138.51	158.56	182.25	196.83	222.35	233.28
70	67.62	84.86	94.66	104.16	115.46	137.12	144.15	98.45	128.33	145.91	165.25	177.55	200.41	210.96	110.75	144.15	165.25	189.86	205.68	230.29	242.60
71	74.53	93.16	105.01	116.65	128.73	145.67	154.13	103.32	135.50	154.13	174.46	188.01	211.72	223.58	116.87	152.44	174.46	198.17	215.11	242.21	254.07
72	79.87	99.43	112.47	128.77	138.55	154.85	163.00	109.21	141.81	163.00	184.19	198.86	224.94	236.35	122.25	159.74	182.56	208.64	224.94	254.28	267.32
73	84.60	106.53	120.63	136.29	147.26	164.49	173.89	114.36	150.39	170.76	195.82	211.49	236.55	249.09	128.46	167.62	192.69	219.32	236.55	264.75	278.85
74	88.71	112.77	127.80	144.34	156.37	174.41	183.43	120.28	157.87	180.43	205.99	222.53	251.09	263.12	135.32	175.92	201.48	228.54	246.58	276.65	291.69
75	93.66	121.04	136.89	154.18	165.70	184.44	194.52	126.80	165.70	188.76	216.14	233.43	263.69	278.09	141.21	184.44	211.81	239.19	257.92	289.62	304.03
76	99.26	126.84	144.76	162.68	173.71	193.01	204.04	132.35	172.33	197.15	224.72	244.02	274.35	289.52	144.76	191.63	219.21	248.16	267.46	299.17	315.71
77	105.34	134.31	151.43	169.86	181.72	202.78	213.32	138.26	180.40	205.42	234.39	254.14	285.74	300.23	150.11	197.52	226.49	256.77	276.52	309.44	326.56
78	110.47	140.59	159.42	178.25	190.80	210.89	222.19	143.10	187.04	214.65	243.53	263.61	296.25	311.31	154.40	204.61	234.74	266.12	286.21	320.10	336.42
79	115.84	148.08	167.19	186.29	199.43	219.73	231.67	148.08	194.65	223.31	253.17	273.47	306.91	322.43	158.83	210.18	242.42	273.47	294.96	329.60	346.32
80	121.28	154.15	174.55	194.96	208.56	228.96	241.43	154.15	202.89	232.36	264.10	285.64	320.77	336.64	165.49	219.89	252.76	285.64	307.17	343.44	361.58
81	132.62	170.02	191.56	214.23	228.96	252.76	265.23	170.02	223.29	256.16	291.30	313.97	352.51	370.65	182.49	241.43	277.70	313.97	337.78	378.58	397.85
82	146.22	185.89	210.83	235.76	251.63	277.70	292.44	187.02	245.96	282.23	320.77	345.71	387.65	408.05	200.62	265.23	306.04	345.71	371.78	415.98	437.52
83	160.95	205.16	232.36	258.43	276.57	306.04	321.91	206.29	270.90	309.44	351.38	379.71	426.19	448.86	219.89	292.44	336.64	379.71	409.18	457.92	481.73
84	176.82	225.56	255.03	284.50	304.90	335.51	353.64	226.69	296.97	341.18	387.65	418.25	469.26	494.19	242.56	321.91	370.65	418.25	449.99	503.26	529.33
85	214.23	273.17	309.44	344.58	368.38	406.92	428.45	274.30	360.44	412.58	468.12	505.53	567.87	597.34	293.57	388.78	447.72	505.53	544.07	608.68	641.55
86	235.76	300.37	340.04	379.71	405.78	447.72	470.39	301.50	395.58	453.39	515.73	556.54	624.54	657.41	323.04	428.45	493.06	556.54	598.47	669.88	705.02
87	258.43	329.84	374.05	417.12	446.59	491.93	518.00	332.11	435.25	498.73	566.74	612.08	686.88	723.16	354.78	470.39	541.80	612.08	658.55	736.76	775.30
88	299.24	381.98	431.85	481.73	515.73	567.87	598.47	383.11	503.26	576.94	654.01	706.15	793.43	834.24	410.32	544.07	625.68	706.15	760.56	851.24	896.58
89	328.71	419.39	474.93	530.47	566.74	624.54	657.41	421.65	553.13	633.61	719.76	777.56	872.77	918.11	451.12	598.47	688.02	777.56	836.50	936.25	986.12
90	361.58	461.32	522.53	582.61	623.41	688.02	724.29	463.59	608.68	697.09	791.16	854.64	960.05	1009.92	496.46	657.41	757.16	854.64	920.38	1030.33	1084.73
91+	397.85	507.80	574.67	641.55	685.75	756.03	795.70	510.06	669.88	767.36	871.64	940.78	1055.26	1110.80	545.20	724.29	833.10	940.78	1013.33	1133.47	1192.41

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

Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix B2

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

LTC-02 VA - Post Rate Stability

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	3.1% Simple Inflation							3.1% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	11.52	14.84	17.18	19.37	21.55	24.42	25.67	15.48	20.24	23.82	26.20	28.58	32.15	33.34
30	12.65	15.98	18.31	20.50	22.68	25.56	26.89	16.67	21.44	23.82	27.39	29.77	33.34	35.73
31	12.73	16.05	18.38	20.57	22.76	25.63	28.11	16.67	21.44	25.01	28.58	30.96	34.53	35.73
32	12.73	16.05	18.46	20.64	22.83	26.85	28.19	16.67	22.63	25.01	28.58	30.96	34.53	36.92
33	12.70	17.18	19.59	21.77	23.96	26.92	28.35	17.86	22.63	25.01	28.58	30.96	35.73	36.92
34	13.86	17.25	19.66	21.85	24.03	27.08	29.57	17.86	22.63	26.20	29.77	32.15	35.73	38.11
35	13.93	17.33	19.66	21.92	24.11	28.29	29.65	17.86	22.63	26.20	29.77	32.15	35.73	38.11
36	14.01	17.40	19.73	23.05	25.31	28.37	30.87	17.86	23.82	26.20	30.96	33.34	36.92	39.30
37	14.08	17.48	20.94	23.13	25.39	29.58	30.96	19.05	23.82	27.39	30.96	33.34	36.92	39.30
38	14.08	18.61	21.01	23.20	25.46	29.73	30.96	19.05	23.82	27.39	32.15	34.53	38.11	40.49
39	14.15	18.68	21.09	24.40	26.66	29.77	32.15	19.05	25.01	27.39	32.15	34.53	38.11	40.49
40	15.28	18.75	21.16	24.48	26.74	30.96	32.15	19.05	25.01	28.58	32.15	34.53	39.30	41.68
41	15.36	18.84	22.30	24.56	26.82	30.96	32.15	20.24	26.20	28.58	33.34	35.73	40.49	41.68
42	15.37	19.98	22.38	25.78	28.04	30.96	33.34	20.24	26.20	29.77	34.53	36.92	40.49	42.87
43	15.45	20.06	22.54	25.86	28.12	32.15	33.34	21.44	27.39	30.96	34.53	36.92	41.68	44.06
44	15.48	20.14	23.68	25.95	28.21	32.15	33.34	21.44	27.39	30.96	35.73	38.11	42.87	44.06
45	16.67	21.28	23.77	27.17	29.43	32.15	34.53	22.63	28.58	32.15	36.92	39.30	42.87	45.25
46	16.67	21.44	23.82	27.25	29.52	33.34	34.53	22.63	28.58	33.34	36.92	39.30	44.06	46.44
47	16.67	21.44	25.01	27.39	29.68	33.34	34.53	23.82	29.77	34.53	38.11	40.49	45.25	47.63
48	16.67	21.44	25.01	27.39	29.77	33.34	35.73	23.82	30.96	34.53	39.30	41.68	45.25	47.63
49	16.67	22.63	25.01	28.58	30.96	34.53	35.73	25.01	30.96	35.73	40.49	42.87	46.44	48.82
50	17.86	22.63	26.20	28.58	30.96	34.53	35.73	25.01	32.15	36.92	40.49	42.87	47.63	50.02
51	17.86	23.82	27.39	29.77	32.15	35.73	38.11	26.20	33.34	38.11	41.68	44.06	48.82	52.40
52	19.05	25.01	28.58	32.15	34.53	38.11	40.49	27.39	34.53	39.30	44.06	46.44	51.21	53.59
53	20.24	26.20	29.77	33.34	35.73	40.49	41.68	28.58	35.73	40.49	45.25	47.63	52.40	55.97
54	21.44	27.39	30.96	35.73	38.11	41.68	44.06	29.77	38.11	42.87	46.44	48.82	54.78	57.16
55	21.44	28.58	32.15	36.92	40.49	44.06	46.44	30.96	39.30	44.06	48.82	51.21	57.16	59.54
56	23.82	29.77	34.53	39.30	42.87	47.63	50.02	32.15	40.49	46.44	51.21	53.59	59.54	63.11
57	25.01	32.15	36.92	41.68	45.25	51.21	53.59	33.34	42.87	47.63	53.59	57.16	63.11	66.69
58	26.20	34.53	39.30	45.25	48.73	54.78	57.16	34.53	44.06	50.02	55.97	60.73	67.88	71.45
59	28.58	36.92	41.68	47.63	52.16	58.35	61.92	35.73	46.44	52.40	59.54	64.31	71.45	75.02
60	30.96	39.30	45.25	51.12	55.59	63.11	66.69	36.92	48.82	54.78	63.11	67.88	75.02	79.79
61	32.15	41.68	47.63	54.62	59.17	66.69	70.26	39.30	51.21	58.35	66.69	71.45	80.98	85.74
62	34.53	45.25	51.21	58.21	62.68	70.26	73.83	42.87	54.78	61.92	70.26	76.21	86.93	91.69
63	36.92	48.80	54.78	61.80	66.35	75.02	78.60	45.25	58.35	65.50	75.02	82.17	92.89	97.65
64	40.49	52.31	59.54	66.44	70.99	78.60	83.36	47.63	61.92	70.26	79.79	86.91	100.03	104.79
65	42.87	55.90	63.11	70.11	74.66	83.36	88.12	51.21	65.50	73.83	85.74	92.62	105.99	111.94
66	46.31	60.56	68.87	77.02	82.71	91.43	96.18	54.62	71.24	80.74	92.62	100.66	115.18	121.11
67	50.89	66.28	75.75	84.01	89.86	100.60	105.33	59.18	76.93	86.40	99.42	108.79	123.09	130.19
68	55.44	71.96	82.58	92.01	99.09	110.89	116.79	63.70	82.58	94.37	107.35	116.79	133.30	140.38
69	59.97	78.78	89.36	101.12	108.18	121.11	128.17	69.37	89.36	102.30	117.58	126.99	143.45	150.51
70	65.63	85.55	97.27	110.17	118.37	133.61	140.64	73.83	96.10	110.17	126.57	137.12	153.53	161.73
71	71.26	93.45	106.30	120.32	129.66	146.02	154.19	80.60	105.13	120.32	136.67	148.35	167.04	175.22
72	78.01	101.29	116.43	131.56	142.04	160.67	168.82	87.32	114.10	130.40	149.03	160.67	181.63	190.94
73	84.71	111.40	126.49	145.05	156.66	175.22	184.51	95.15	124.17	142.73	162.46	175.22	196.11	206.56
74	92.53	121.44	138.79	158.45	171.17	193.15	202.40	104.09	135.32	154.98	175.80	189.68	212.81	224.38
75	101.44	132.56	151.01	172.91	186.74	210.95	222.48	112.97	147.55	169.45	191.35	206.34	231.70	243.22
76	110.29	143.61	164.29	187.27	203.35	228.63	241.26	120.63	159.69	182.67	206.80	222.88	249.31	263.09
77	120.23	156.87	178.62	203.81	220.99	248.47	261.07	130.53	171.75	196.94	223.28	240.46	269.08	283.97
78	130.09	170.03	195.14	221.39	239.65	269.32	283.01	140.36	186.01	213.40	241.93	260.19	291.00	305.83
79	141.03	185.38	212.68	241.11	260.45	292.29	307.08	151.26	200.17	230.88	260.45	280.92	313.90	329.82
80	154.15	202.89	232.36	264.10	285.64	320.77	336.64	165.49	219.89	252.76	285.64	307.17	343.44	361.58
81	170.02	223.29	256.16	291.30	313.97	352.51	370.65	182.49	241.43	277.70	313.97	337.78	378.58	397.85
82	187.02	245.96	282.23	320.77	345.71	387.65	408.05	200.62	265.23	306.04	345.71	371.78	415.98	437.52
83	206.29	270.90	309.44	351.38	379.71	426.19	448.86	219.89	292.44	336.64	379.71	409.18	457.92	481.73
84	226.69	296.97	341.18	387.65	418.25	469.26	494.19	242.56	321.91	370.65	418.25	449.99	503.26	529.33
85	274.30	360.44	412.58	468.12	505.53	567.87	597.34	293.57	388.78	447.72	505.53	544.07	608.68	641.55
86	301.50	395.58	453.39	515.73	556.54	624.54	657.41	323.04	428.45	493.06	556.54	598.47	669.88	705.02
87	332.11	435.25	498.73	566.74	612.08	686.88	723.16	354.78	470.39	541.80	612.08	658.55	736.76	775.30
88	383.11	503.26	576.94	654.01	706.15	793.43	834.24	410.32	544.07	625.68	706.15	760.56	851.24	896.58
89	421.65	553.13	633.61	719.76	777.56	872.77	918.11	451.12	598.47	688.02	777.56	836.50	936.25	986.12
90	463.59	608.68	697.09	791.16	854.64	960.05	1009.92	496.46	657.41	757.16	854.64	920.38	1030.33	1084.73
91+	510.06	669.88	767.36	871.64	940.78	1055.26	1110.80	545.20	724.29	833.10	940.78	1013.33	1133.47	1192.41

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

Appendix C1

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

LTC-02 VA - Post Rate Stability

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

Age	4.5% Simple Inflation							4.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	12.45	14.42	17.28	18.25	19.19	29.06	31.56	22.69	29.67	34.90	38.39	41.88	47.12	48.86
30	13.41	15.39	18.24	19.21	20.15	30.07	33.67	24.43	31.41	34.90	40.14	43.63	48.86	52.35
31	14.37	16.35	19.21	20.17	21.11	31.07	35.77	24.43	31.41	36.65	41.88	45.37	50.61	52.35
32	14.37	16.35	20.17	21.13	22.07	33.07	36.82	24.43	33.16	36.65	41.88	45.37	50.61	54.10
33	15.32	17.31	21.13	22.09	23.03	34.08	38.93	26.18	33.16	36.65	41.88	45.37	52.35	54.10
34	15.32	18.27	22.09	23.05	23.99	36.08	41.03	26.18	33.16	38.39	43.63	47.12	52.35	55.84
35	16.28	19.23	22.09	24.01	24.95	38.09	42.08	26.18	33.16	38.39	43.63	47.12	52.35	55.84
36	17.24	20.19	23.05	24.97	26.87	39.09	44.19	26.18	34.90	38.39	45.37	48.86	54.10	57.59
37	18.20	21.15	24.97	25.93	27.83	41.09	45.37	27.92	34.90	40.14	45.37	48.86	54.10	57.59
38	18.20	22.12	25.93	26.89	28.79	43.10	45.37	27.92	34.90	40.14	47.12	50.61	55.84	59.33
39	19.15	23.08	26.89	28.81	30.71	43.63	47.12	27.92	36.65	40.14	47.12	50.61	55.84	59.33
40	20.11	24.04	27.85	29.77	31.67	45.37	47.12	27.92	36.65	41.88	47.12	50.61	57.59	61.08
41	21.16	25.10	28.93	30.86	32.76	45.37	47.12	29.67	38.39	41.88	48.86	52.35	59.33	61.08
42	21.25	26.17	30.01	32.92	34.83	45.37	48.86	29.67	38.39	43.63	50.61	54.10	59.33	62.82
43	22.32	27.25	32.08	34.03	35.95	47.12	48.86	31.41	40.14	45.37	50.61	54.10	61.08	64.57
44	22.69	28.34	33.18	35.14	37.07	47.12	48.86	31.41	40.14	45.37	52.35	55.84	62.82	64.57
45	24.43	29.43	34.30	37.24	39.18	47.12	50.61	33.16	41.88	47.12	54.10	57.59	62.82	66.31
46	24.43	31.41	34.90	38.38	40.33	48.86	50.61	33.16	41.88	48.86	54.10	57.59	64.57	68.06
47	24.43	31.41	36.65	40.14	42.47	48.86	50.61	34.90	43.63	50.61	55.84	59.33	66.31	69.80
48	24.43	31.41	36.65	40.14	43.63	48.86	52.35	34.90	45.37	50.61	57.59	61.08	66.31	69.80
49	24.43	33.16	36.65	41.88	45.37	50.61	52.35	36.65	45.37	52.35	59.33	62.82	68.06	71.55
50	26.18	33.16	38.39	41.88	45.37	50.61	52.35	36.65	47.12	54.10	59.33	62.82	69.80	73.29
51	26.18	34.90	40.14	43.63	47.12	52.35	55.84	38.39	48.86	55.84	61.08	64.57	71.55	76.78
52	27.92	36.65	41.88	47.12	50.61	55.84	59.33	40.14	50.61	57.59	64.57	68.06	75.04	78.53
53	29.67	38.39	43.63	48.86	52.35	59.33	61.08	41.88	52.35	59.33	66.31	69.80	76.78	82.02
54	31.41	40.14	45.37	52.35	55.84	61.08	64.57	43.63	55.84	62.82	68.06	71.55	80.27	83.76
55	31.41	41.88	47.12	54.10	59.33	64.57	68.06	45.37	57.59	64.57	71.55	75.04	83.76	87.25
56	34.90	43.63	50.61	57.59	62.82	69.80	73.29	47.12	59.33	68.06	75.04	78.53	87.25	92.49
57	36.65	47.12	54.10	61.08	66.31	75.04	78.53	48.86	62.82	69.80	78.53	83.76	92.49	97.72
58	38.39	50.61	57.59	66.31	70.28	80.27	83.76	50.61	64.57	73.29	82.02	89.00	99.47	104.70
59	41.88	54.10	61.08	69.80	73.66	85.51	90.74	52.35	68.06	76.78	87.25	94.23	104.70	109.94
60	45.37	57.59	66.31	73.94	77.06	92.49	97.72	54.10	71.55	80.27	92.49	99.47	109.94	116.92
61	47.12	61.08	69.80	78.27	82.45	97.72	102.96	57.59	75.04	85.51	97.72	104.70	118.66	125.64
62	50.61	66.31	75.04	83.67	86.81	102.96	108.19	62.82	80.27	90.74	102.96	111.68	127.39	134.37
63	54.10	71.28	80.27	89.09	93.28	109.94	115.17	66.31	85.51	95.98	109.94	120.41	136.11	143.09
64	59.33	75.63	87.25	94.53	98.73	115.17	122.15	69.80	90.74	102.96	116.92	127.12	146.58	153.56
65	62.82	81.05	92.49	101.05	105.26	122.15	129.13	75.04	95.98	108.19	125.64	132.63	155.31	164.03
66	66.30	86.70	98.60	108.42	113.68	130.90	137.70	78.20	102.00	115.60	132.60	141.05	164.90	173.40
67	70.95	92.40	105.60	116.84	124.21	140.25	146.85	82.50	107.25	120.45	138.60	150.53	171.60	181.50
68	75.20	97.60	112.00	124.80	134.40	150.40	158.40	86.40	112.00	128.00	145.60	158.40	180.80	190.40
69	79.05	103.85	117.80	133.30	142.60	159.65	168.95	91.45	117.80	134.85	155.00	167.40	189.10	198.40
70	84.00	109.50	124.50	141.00	151.50	171.00	180.00	94.50	123.00	141.00	162.00	175.50	196.50	207.00
71	88.45	116.00	131.95	149.35	160.95	181.25	191.40	100.05	130.50	149.35	169.65	184.15	207.35	217.50
72	93.80	121.80	140.00	158.20	170.80	193.20	203.00	105.00	137.20	156.80	179.20	193.20	218.40	229.60
73	98.55	129.60	147.15	168.75	182.25	203.85	214.65	110.70	144.45	166.05	189.00	203.85	228.15	240.30
74	104.00	136.50	156.00	178.10	192.40	217.10	227.50	117.00	152.10	174.20	197.60	213.20	239.20	252.20
75	110.00	143.75	163.75	187.50	202.50	228.75	241.25	122.50	160.00	183.75	207.50	223.75	251.25	263.75
76	115.20	150.00	171.60	195.60	212.40	238.80	252.00	126.00	166.80	190.80	216.00	232.80	260.40	274.80
77	120.75	157.55	179.40	204.70	221.95	249.55	262.20	131.10	172.50	197.80	224.25	241.50	270.25	285.20
78	125.40	163.90	188.10	213.40	231.00	259.60	272.80	135.30	179.30	205.70	233.20	250.80	280.50	294.80
79	130.20	171.15	196.35	222.60	240.45	269.85	283.50	139.65	184.80	213.15	240.45	259.35	289.80	304.50
80	136.00	179.00	205.00	233.00	252.00	283.00	297.00	146.00	194.00	223.00	252.00	271.00	303.00	319.00
81	150.00	197.00	226.00	257.00	277.00	311.00	327.00	161.00	213.00	245.00	277.00	298.00	334.00	351.00
82	165.00	217.00	249.00	283.00	305.00	342.00	360.00	177.00	234.00	270.00	305.00	328.00	367.00	386.00
83	182.00	239.00	273.00	310.00	335.00	376.00	396.00	194.00	258.00	297.00	335.00	361.00	404.00	425.00
84	200.00	262.00	301.00	342.00	369.00	414.00	436.00	214.00	284.00	327.00	369.00	397.00	444.00	467.00
85	242.00	318.00	364.00	413.00	446.00	501.00	527.00	259.00	343.00	395.00	446.00	480.00	537.00	566.00
86	266.00	349.00	400.00	455.00	491.00	551.00	580.00	285.00	378.00	435.00	491.00	528.00	591.00	622.00
87	293.00	384.00	440.00	500.00	540.00	606.00	638.00	313.00	415.00	478.00	540.00	581.00	650.00	684.00
88	338.00	444.00	509.00	577.00	623.00	700.00	736.00	362.00	480.00	552.00	623.00	671.00	751.00	791.00
89	372.00	488.00	559.00	635.00	686.00	770.00	810.00	398.00	528.00	607.00	686.00	738.00	826.00	870.00
90	409.00	537.00	615.00	698.00	754.00	847.00	891.00	438.00	580.00	668.00	754.00	812.00	909.00	957.00
91+	450.00	591.00	677.00	769.00	830.00	931.00	980.00	481.00	639.00	735.00	830.00	894.00	1000.00	1052.00

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

Appendix C2

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

LTC-02 VA - Post Rate Stability

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	2.5% Simple Inflation							2.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	10.00	13.00	15.00	17.00	19.00	21.00	22.00	13.00	17.00	20.00	22.00	24.00	27.00	28.00
30	11.00	14.00	16.00	18.00	20.00	22.00	23.00	14.00	18.00	20.00	23.00	25.00	28.00	30.00
31	11.00	14.00	16.00	18.00	20.00	22.00	24.00	14.00	18.00	21.00	24.00	26.00	29.00	30.00
32	11.00	14.00	16.00	18.00	20.00	23.00	24.00	14.00	19.00	21.00	24.00	26.00	29.00	31.00
33	11.00	15.00	17.00	19.00	21.00	23.00	24.00	15.00	19.00	21.00	24.00	26.00	30.00	31.00
34	12.00	15.00	17.00	19.00	21.00	23.00	25.00	15.00	19.00	22.00	25.00	27.00	30.00	32.00
35	12.00	15.00	17.00	19.00	21.00	24.00	25.00	15.00	19.00	22.00	25.00	27.00	30.00	32.00
36	12.00	15.00	17.00	20.00	22.00	24.00	26.00	15.00	20.00	22.00	26.00	28.00	31.00	33.00
37	12.00	15.00	18.00	20.00	22.00	25.00	26.00	16.00	20.00	23.00	26.00	28.00	31.00	33.00
38	12.00	16.00	18.00	20.00	22.00	25.00	26.00	16.00	20.00	23.00	27.00	29.00	32.00	34.00
39	12.00	16.00	18.00	21.00	23.00	25.00	27.00	16.00	21.00	23.00	27.00	29.00	32.00	34.00
40	13.00	16.00	18.00	21.00	23.00	26.00	27.00	16.00	21.00	24.00	27.00	29.00	33.00	35.00
41	13.00	16.00	19.00	21.00	23.00	26.00	27.00	17.00	22.00	24.00	28.00	30.00	34.00	35.00
42	13.00	17.00	19.00	22.00	24.00	26.00	28.00	17.00	22.00	25.00	29.00	31.00	34.00	36.00
43	13.00	17.00	19.00	22.00	24.00	27.00	28.00	18.00	23.00	26.00	29.00	31.00	35.00	37.00
44	13.00	17.00	20.00	22.00	24.00	27.00	28.00	18.00	23.00	26.00	30.00	32.00	36.00	37.00
45	14.00	18.00	20.00	23.00	25.00	27.00	29.00	19.00	24.00	27.00	31.00	33.00	36.00	38.00
46	14.00	18.00	20.00	23.00	25.00	28.00	29.00	19.00	24.00	28.00	31.00	33.00	37.00	39.00
47	14.00	18.00	21.00	23.00	25.00	28.00	29.00	20.00	25.00	29.00	32.00	34.00	38.00	40.00
48	14.00	18.00	21.00	23.00	25.00	28.00	30.00	20.00	26.00	29.00	33.00	35.00	38.00	40.00
49	14.00	19.00	21.00	24.00	26.00	29.00	30.00	21.00	26.00	30.00	34.00	36.00	39.00	41.00
50	15.00	19.00	22.00	24.00	26.00	29.00	30.00	21.00	27.00	31.00	34.00	36.00	40.00	42.00
51	15.00	20.00	23.00	25.00	27.00	30.00	32.00	22.00	28.00	32.00	35.00	37.00	41.00	44.00
52	16.00	21.00	24.00	27.00	29.00	32.00	34.00	23.00	29.00	33.00	37.00	39.00	43.00	45.00
53	17.00	22.00	25.00	28.00	30.00	34.00	35.00	24.00	30.00	34.00	38.00	40.00	44.00	47.00
54	18.00	23.00	26.00	30.00	32.00	35.00	37.00	25.00	32.00	36.00	39.00	41.00	46.00	48.00
55	18.00	24.00	27.00	31.00	34.00	37.00	39.00	26.00	33.00	37.00	41.00	43.00	48.00	50.00
56	20.00	25.00	29.00	33.00	36.00	40.00	42.00	27.00	34.00	39.00	43.00	45.00	50.00	53.00
57	21.00	27.00	31.00	35.00	38.00	43.00	45.00	28.00	36.00	40.00	45.00	48.00	53.00	56.00
58	22.00	29.00	33.00	38.00	41.00	46.00	48.00	29.00	37.00	42.00	47.00	51.00	57.00	60.00
59	24.00	31.00	35.00	40.00	44.00	49.00	52.00	30.00	39.00	44.00	50.00	54.00	60.00	63.00
60	26.00	33.00	38.00	43.00	47.00	53.00	56.00	31.00	41.00	46.00	53.00	57.00	63.00	67.00
61	27.00	35.00	40.00	46.00	50.00	56.00	59.00	33.00	43.00	49.00	56.00	60.00	68.00	72.00
62	29.00	38.00	43.00	49.00	53.00	59.00	62.00	36.00	46.00	52.00	59.00	64.00	73.00	77.00
63	31.00	41.00	46.00	52.00	56.00	63.00	66.00	38.00	49.00	55.00	63.00	69.00	78.00	82.00
64	34.00	44.00	50.00	56.00	60.00	66.00	70.00	40.00	52.00	59.00	67.00	73.00	84.00	88.00
65	36.00	47.00	53.00	59.00	63.00	70.00	74.00	43.00	55.00	62.00	72.00	78.00	89.00	94.00
66	39.00	51.00	58.00	65.00	70.00	77.00	81.00	46.00	60.00	68.00	78.00	85.00	97.00	102.00
67	43.00	56.00	64.00	71.00	76.00	85.00	89.00	50.00	65.00	73.00	84.00	92.00	104.00	110.00
68	47.00	61.00	70.00	78.00	84.00	94.00	99.00	54.00	70.00	80.00	91.00	99.00	113.00	119.00
69	51.00	67.00	76.00	86.00	92.00	103.00	109.00	59.00	76.00	87.00	100.00	108.00	122.00	128.00
70	56.00	73.00	83.00	94.00	101.00	114.00	120.00	63.00	82.00	94.00	108.00	117.00	131.00	138.00
71	61.00	80.00	91.00	103.00	111.00	125.00	132.00	69.00	90.00	103.00	117.00	127.00	143.00	150.00
72	67.00	87.00	100.00	113.00	122.00	138.00	145.00	75.00	98.00	112.00	128.00	138.00	156.00	164.00
73	73.00	96.00	109.00	125.00	135.00	151.00	159.00	82.00	107.00	123.00	140.00	151.00	169.00	178.00
74	80.00	105.00	120.00	137.00	148.00	167.00	175.00	90.00	117.00	134.00	152.00	164.00	184.00	194.00
75	88.00	115.00	131.00	150.00	162.00	183.00	193.00	98.00	128.00	147.00	166.00	179.00	201.00	211.00
76	96.00	125.00	143.00	163.00	177.00	199.00	210.00	105.00	139.00	159.00	180.00	194.00	217.00	229.00
77	105.00	137.00	156.00	178.00	193.00	217.00	228.00	114.00	150.00	172.00	195.00	210.00	235.00	248.00
78	114.00	149.00	171.00	194.00	210.00	236.00	248.00	123.00	163.00	187.00	212.00	228.00	255.00	268.00
79	124.00	163.00	187.00	212.00	229.00	257.00	270.00	133.00	176.00	203.00	229.00	247.00	276.00	290.00
80	136.00	179.00	205.00	233.00	252.00	283.00	297.00	146.00	194.00	223.00	252.00	271.00	303.00	319.00
81	150.00	197.00	226.00	257.00	277.00	311.00	327.00	161.00	213.00	245.00	277.00	298.00	334.00	351.00
82	165.00	217.00	249.00	283.00	305.00	342.00	360.00	177.00	234.00	270.00	305.00	328.00	367.00	386.00
83	182.00	239.00	273.00	310.00	335.00	376.00	396.00	194.00	258.00	297.00	335.00	361.00	404.00	425.00
84	200.00	262.00	301.00	342.00	369.00	414.00	436.00	214.00	284.00	327.00	369.00	397.00	444.00	467.00
85	242.00	318.00	364.00	413.00	446.00	501.00	527.00	259.00	343.00	395.00	446.00	480.00	537.00	566.00
86	266.00	349.00	400.00	455.00	491.00	551.00	580.00	285.00	378.00	435.00	491.00	528.00	591.00	622.00
87	293.00	384.00	440.00	500.00	540.00	606.00	638.00	313.00	415.00	478.00	540.00	581.00	650.00	684.00
88	338.00	444.00	509.00	577.00	623.00	700.00	736.00	362.00	480.00	552.00	623.00	671.00	751.00	791.00
89	372.00	488.00	559.00	635.00	686.00	770.00	810.00	398.00	528.00	607.00	686.00	738.00	826.00	870.00
90	409.00	537.00	615.00	698.00	754.00	847.00	891.00	438.00	580.00	668.00	754.00	812.00	909.00	957.00
91+	450.00	591.00	677.00	769.00	830.00	931.00	980.00	481.00	639.00	735.00	830.00	894.00	1000.00	1052.00

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

Appendix B1

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

BSC-02 VA - Post Rate Stability

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	GPO Inflation							5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	20.40	26.07	29.47	31.74	35.14	40.81	44.21	37.30	43.08	51.47	53.80	56.14	86.92	95.43	70.65	91.43	108.06	118.45	128.84	145.46	149.62
30	20.40	26.07	29.47	35.14	38.54	40.81	44.21	39.26	45.14	53.50	55.90	59.42	90.50	100.98	74.81	95.59	108.06	122.60	135.07	149.62	160.01
31	20.40	26.07	31.74	35.14	38.54	40.81	44.21	42.31	48.19	56.54	58.90	62.45	93.80	108.23	74.81	95.59	112.21	128.84	139.23	155.85	160.01
32	20.40	29.47	31.74	35.14	38.54	44.21	46.47	42.31	48.19	59.61	61.93	65.50	99.03	111.74	74.81	101.82	112.21	128.84	139.23	155.85	166.24
33	23.80	29.47	31.74	35.14	38.54	44.21	46.47	45.04	51.54	63.00	65.29	67.56	102.32	118.80	81.04	101.82	112.21	128.84	139.23	160.01	166.24
34	23.80	29.47	31.74	35.14	38.54	44.21	46.47	45.71	54.64	66.11	68.36	70.60	108.96	126.19	81.04	101.82	118.45	135.07	145.46	160.01	172.48
35	23.80	29.47	31.74	38.54	40.81	44.21	48.25	48.83	57.76	66.11	71.45	73.65	115.97	129.78	81.04	101.82	118.45	135.07	145.46	160.01	172.48
36	24.29	29.47	31.74	38.54	40.81	46.47	51.78	51.97	60.91	69.24	74.84	80.09	119.34	135.20	81.04	108.06	118.45	139.23	149.62	166.24	176.63
37	24.29	29.53	35.14	38.54	40.81	47.33	55.05	55.15	64.08	74.22	77.96	83.19	126.39	139.23	85.20	108.06	122.60	139.23	149.62	166.24	176.63
38	27.19	29.53	35.14	38.54	40.81	47.33	55.05	55.15	65.90	77.35	81.11	86.31	133.25	139.23	85.20	108.06	122.60	145.46	155.85	172.48	182.87
39	27.19	31.74	37.44	40.81	44.21	50.32	58.35	58.36	69.04	80.50	86.11	91.32	135.07	145.46	85.20	112.21	122.60	145.46	155.85	172.48	182.87
40	30.09	34.35	40.32	42.53	45.59	53.62	60.62	61.84	72.21	83.66	89.25	94.43	139.23	145.46	85.20	112.21	128.84	145.46	155.85	176.63	187.02
41	29.30	34.59	43.54	45.71	48.82	57.02	64.07	65.41	75.72	87.55	92.81	98.00	139.23	145.46	91.43	118.45	128.84	149.62	160.01	182.87	187.02
42	32.43	37.73	44.11	46.03	49.17	60.49	67.58	65.73	79.59	91.18	99.94	105.12	139.23	149.62	91.43	118.45	135.07	155.85	166.24	182.87	193.26
43	32.68	38.00	47.43	49.58	51.48	64.03	71.12	69.38	83.22	98.15	103.64	108.82	145.46	149.62	95.59	122.60	139.23	155.85	166.24	187.02	197.41
44	32.94	41.24	47.78	49.93	54.79	66.46	75.03	70.65	86.90	102.17	107.39	112.57	145.46	149.62	95.59	122.60	139.23	160.01	172.48	193.26	197.41
45	33.19	41.85	51.20	53.30	55.19	70.06	78.67	74.81	88.93	105.99	112.85	119.93	145.46	155.85	101.82	128.84	145.46	166.24	176.63	193.26	203.65
46	36.79	45.20	51.57	56.74	58.59	73.73	82.35	74.81	95.59	108.06	116.66	123.81	149.62	155.85	101.82	128.84	149.62	166.24	176.63	197.41	209.88
47	37.08	45.52	55.10	60.26	62.38	77.78	86.35	74.81	95.59	112.21	122.60	131.11	149.62	155.85	108.06	135.07	155.85	172.48	182.87	203.65	214.04
48	37.36	48.97	57.32	59.48	62.83	81.59	90.12	74.81	95.59	112.21	122.60	135.07	149.62	160.01	108.06	139.23	155.85	176.63	187.02	203.65	214.04
49	40.81	49.33	57.73	63.01	66.41	88.83	97.51	74.81	101.82	112.21	128.84	139.23	155.85	160.01	112.21	139.23	160.01	182.87	193.26	209.88	220.27
50	41.13	53.15	61.34	66.61	70.07	92.83	99.78	81.04	101.82	118.45	128.84	139.23	155.85	160.01	112.21	145.46	166.24	182.87	193.26	214.04	224.43
51	43.33	56.76	65.29	70.57	72.46	100.64	107.21	81.04	108.06	122.60	135.07	145.46	160.01	172.48	118.45	149.62	172.48	187.02	197.41	220.27	236.89
52	43.62	55.81	65.75	74.31	76.48	103.15	115.04	85.20	112.21	128.84	145.46	155.85	172.48	182.87	122.60	155.85	176.63	197.41	209.88	230.66	241.05
53	47.06	59.42	68.09	73.49	77.29	111.12	120.89	91.43	118.45	135.07	149.62	160.01	182.87	187.02	128.84	160.01	182.87	203.65	214.04	236.89	251.44
54	47.76	60.11	68.87	77.56	79.86	117.24	128.83	95.59	122.60	139.23	160.01	172.48	187.02	197.41	135.07	172.48	193.26	209.88	220.27	247.28	257.67
55	51.36	62.54	71.36	81.66	83.65	125.43	135.07	95.59	128.84	145.46	166.24	182.87	197.41	209.88	139.23	176.63	197.41	220.27	230.66	257.67	268.06
56	55.24	66.45	78.61	87.40	89.72	131.89	145.46	108.06	135.07	155.85	176.63	193.26	214.04	224.43	145.46	182.87	209.88	230.66	241.05	268.06	284.69
57	57.54	72.14	82.64	94.83	97.08	143.77	155.85	112.21	145.46	166.24	187.02	203.65	230.66	241.05	149.62	193.26	214.04	241.05	257.67	284.69	299.24
58	61.47	76.14	88.44	100.97	106.58	154.01	166.24	118.45	155.85	176.63	203.65	215.93	247.28	257.67	155.85	197.41	224.43	251.44	274.30	305.47	322.09
59	67.20	83.54	94.60	107.19	112.85	164.37	172.48	128.84	166.24	187.02	214.04	226.21	261.83	278.45	160.01	209.88	236.89	268.06	288.85	322.09	338.72
60	71.24	89.40	102.15	114.82	123.85	174.86	187.02	139.23	176.63	203.65	226.91	234.65	284.69	299.24	166.24	220.27	247.28	284.69	305.47	338.72	359.50
61	77.35	95.60	111.80	123.22	133.92	187.02	197.41	145.46	187.02	214.04	240.45	251.73	299.24	315.86	176.63	230.66	261.83	299.24	322.09	363.65	386.51
62	84.85	106.91	118.15	134.67	143.82	203.65	214.04	155.85	203.65	230.66	255.59	265.36	315.86	332.48	193.26	247.28	278.45	315.86	342.87	390.67	413.53
63	94.51	113.25	127.98	144.61	152.49	220.27	230.66	166.24	219.36	247.28	272.83	284.18	338.72	353.26	203.65	261.83	295.08	338.72	369.89	417.68	440.54
64	100.52	123.11	143.07	154.65	164.20	236.89	251.44	182.87	232.95	268.06	288.41	301.79	353.26	376.12	214.04	278.45	315.86	359.50	389.78	450.93	471.71
65	112.07	133.06	153.12	168.55	176.52	257.67	268.06	193.26	248.16	284.69	309.38	322.77	376.12	396.90	230.66	295.08	332.48	386.51	405.83	477.95	504.96
66	121.39	146.15	168.27	183.73	195.47	276.54	290.67	203.87	266.45	302.78	332.04	347.32	401.69	421.88	240.21	312.87	353.25	405.73	430.38	504.64	530.88
67	132.76	161.02	183.43	202.67	217.87	292.92	306.59	216.76	281.21	322.22	356.33	378.74	427.67	449.15	251.91	328.07	367.13	423.76	458.52	523.36	554.60
68	145.86	181.36	203.78	221.61	240.26	311.43	330.31	228.39	296.34	341.63	379.38	409.58	458.66	481.31	262.36	341.63	388.82	443.56	481.31	551.15	579.46
69	157.57	196.52	222.70	244.01	269.88	333.52	353.57	240.57	315.30	357.22	404.60	431.94	484.79	512.13	277.02	357.22	408.25	470.21	508.49	574.10	601.44
70	174.11	218.93	243.42	268.53	297.86	353.35	372.69	253.15	330.50	376.20	427.19	458.83	516.84	544.97	286.55	372.69	427.19	490.47	530.91	594.19	625.84
71	193.09	240.52	271.01	301.62	331.98	376.02	398.04	265.92	348.92	398.04	450.55	484.42	547.09	577.58	301.49	392.96	450.55	511.52	555.56	625.01	655.49
72	205.38	255.91	290.14	332.52	356.97	399.35	420.54	281.99	365.12	420.54	475.96	513.45	580.28	609.62	316.22	412.39	471.07	537.90	580.28	655.25	689.48
73	217.75	274.15	311.75	350.91	380.68	424.54	448.04	294.52	388.51	440.21	506.00	545.17	610.96	642.30	332.11	432.37	496.60	565.53	610.96	683.03	719.06
74	228.54	291.69	329.28	372.88	402.95	449.56	473.62	309.73	407.46	466.10	530.75	574.36	648.03	679.60	348.82	454.07	520.23	589.39	636.00	714.19	753.28
75	242.07	312.68	353.02	397.69	427.95	475.50	501.44	327.09	427.95	487.03	557.63	602.30	680.11	717.57	364.55	475.50	546.10	616.71	665.70	747.83	783.85
76	256.43	326.74	373.61	419.11	448.06	497.69	526.64	341.91	445.30	508.72	580.41	630.04	707.25	747.23	373.61	494.94	565.25	639.69	690.70	772.04	814.78
77	271.26	346.31	391.08	438.49	468.77	522.76	550.41	356.85	464.82	529.34	604.40	655.76	737.40	774.27	387.13	509.59	584.65	662.34	713.69	797.97	842.74
78	284.95	362.78	411.74	459.44	492.07	543.54	573.67	369.06	482.03	553.58	628.90	680.37	764.47	803.39	397.93	528.48	605.05	686.64	738.11	825.98	867.41
79	298.55	382.14	431.10	480.06	514.70	567.24	598.29	382.14	502.75	575.60	653.22	705.77	791.75	832.35	409.61	542.16	625.76	705.77	760.70	850.26	893.25
80	312.84	397.85	449.99	503.26	538.40	590.54	623.41	397.85	523.66						427.32	567.87					
81	342.31	438.65	494.19	553.13	590.54	651.75	684.62	438.65	575.80						470.39	623.41					
82	377.45	479.46	544.07	608.68	649.48	716.36	754.89	482.86	634.74						518.00	684.62					
83	414.85	529.33	599.61	666.48	714.09	790.03	830.84	532.73	699.35						567.87	754.89					
84	455.66	581.47	658.55	734.49	786.63	865.97	912.45	584.87	766.23						625.68	830.84					
85	553.13	705.02	797.97	888.64	950.98	1049.60	1105.14	707.29							757.16						
86	608.68	775.30	877.31	979.32	1047.33	1155.01	1213.95	777.56							833.10						
87	666.48	851.24	964.59	1075.67	1152.74	1269.49	1336.36	856.91							915.85						
88	771.90	984.99	1114.20	1243.42	1330.70	1465.58	1543.79	988.39							1058.66						
89	847.84	1082.47	1225.28	1368.10	1462.18	1611.80	1695.68	1088.13							1164.08						
90	932.85	1190.15	1347.70	1502.99	1608.40	1775.02	1869.10	1195.81							1280.82						
91+	1026.93	1310.29	1482.58	1654.87	1769.35	1950.71	2052.72	1315.96							1406.64						

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

Appendix B2

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

BSC-02 VA - Post Rate Stability

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	3.1% Simple Inflation							3.1% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	29.96	38.82	44.66	50.12	55.58	62.80	66.52	40.49	52.40	61.92	67.88	73.83	83.36	85.74
30	32.21	41.08	46.92	52.38	58.97	66.22	68.98	42.87	54.78	61.92	70.26	77.40	85.74	91.69
31	32.40	41.27	47.10	52.57	59.16	66.42	72.62	42.87	54.78	64.31	73.83	79.79	89.31	91.69
32	32.40	41.27	47.29	52.76	59.36	68.86	72.83	42.87	58.35	64.31	73.83	79.79	89.31	95.27
33	32.33	44.67	50.70	56.15	61.61	69.06	73.24	46.44	58.35	64.31	73.83	79.79	91.69	95.27
34	35.80	44.86	50.89	56.34	61.80	69.46	76.89	46.44	58.35	67.88	77.40	83.36	91.69	98.84
35	35.99	45.05	50.89	56.54	61.99	73.08	77.10	46.44	58.35	67.88	77.40	83.36	91.69	98.84
36	36.18	45.25	51.08	59.94	65.58	73.28	79.55	46.44	61.92	67.88	79.79	85.74	95.27	101.22
37	36.37	45.44	53.51	60.13	65.77	76.90	79.79	48.82	61.92	70.26	79.79	85.74	95.27	101.22
38	36.37	47.68	53.70	60.32	65.96	77.30	79.79	48.82	61.92	70.26	83.36	89.31	98.84	104.79
39	36.56	47.87	53.89	62.75	68.40	77.40	83.36	48.82	64.31	70.26	83.36	89.31	98.84	104.79
40	39.97	48.06	54.08	62.95	68.59	79.79	83.36	48.82	64.31	73.83	83.36	89.31	101.22	107.18
41	40.18	48.27	57.51	63.16	68.80	79.79	83.36	52.40	67.88	73.83	85.74	91.69	104.79	107.18
42	40.20	51.70	57.73	66.79	72.43	79.79	85.74	52.40	67.88	77.40	89.31	95.27	104.79	110.75
43	40.41	51.92	58.14	67.01	72.65	83.36	85.74	54.78	70.26	79.79	89.31	95.27	107.18	113.13
44	40.49	52.13	61.58	67.23	72.88	83.36	85.74	54.78	70.26	79.79	91.69	98.84	110.75	113.13
45	42.87	54.39	61.80	69.69	76.52	83.36	89.31	58.35	73.83	83.36	95.27	101.22	110.75	116.70
46	42.87	54.78	61.92	69.91	76.75	85.74	89.31	58.35	73.83	85.74	95.27	101.22	113.13	120.28
47	42.87	54.78	64.31	70.26	77.17	85.74	89.31	61.92	77.40	89.31	98.84	104.79	116.70	122.66
48	42.87	54.78	64.31	70.26	77.40	85.74	91.69	61.92	79.79	89.31	101.22	107.18	116.70	122.66
49	42.87	58.35	64.31	73.83	79.79	89.31	91.69	64.31	79.79	91.69	104.79	110.75	120.28	126.23
50	46.44	58.35	67.88	73.83	79.79	89.31	91.69	64.31	83.36	95.27	104.79	110.75	122.66	128.61
51	46.44	61.92	70.26	77.40	83.36	91.69	98.84	67.88	85.74	98.84	107.18	113.13	126.23	135.76
52	48.82	64.31	73.83	83.36	89.31	98.84	104.79	70.26	89.31	101.22	113.13	120.28	132.18	138.14
53	52.40	67.88	77.40	85.74	91.69	104.79	107.18	73.83	91.69	104.79	116.70	122.66	135.76	144.09
54	54.78	70.26	79.79	91.69	98.84	107.18	113.13	77.40	98.84	110.75	120.28	126.23	141.71	147.66
55	54.78	73.83	83.36	95.27	104.79	113.13	120.28	79.79	101.22	113.13	126.23	132.18	147.66	153.62
56	61.92	77.40	89.31	101.22	110.75	122.66	128.61	83.36	104.79	120.28	132.18	138.14	153.62	163.15
57	64.31	83.36	95.27	107.18	116.70	132.18	138.14	85.74	110.75	122.66	138.14	147.66	163.15	171.48
58	67.88	89.31	101.22	116.70	125.98	141.71	147.66	89.31	113.13	128.61	144.09	157.19	175.05	184.58
59	73.83	95.27	107.18	122.66	135.13	150.05	159.57	91.69	120.28	135.76	153.62	165.53	184.58	194.11
60	79.79	101.22	116.70	131.97	143.11	163.15	171.48	95.27	126.23	141.71	163.15	175.05	194.11	206.02
61	83.36	107.18	122.66	141.31	152.66	171.48	181.01	101.22	132.18	150.05	171.48	184.58	208.40	221.50
62	89.31	116.70	132.18	149.68	162.02	181.01	190.54	110.75	141.71	159.57	181.01	196.49	223.88	236.98
63	95.27	126.18	141.71	159.25	170.60	194.11	202.44	116.70	150.05	169.10	194.11	211.97	239.36	252.46
64	104.79	135.53	153.62	170.85	183.39	202.44	215.54	122.66	159.57	181.01	206.02	223.83	258.41	270.32
65	110.75	143.90	163.15	180.63	193.18	215.54	227.45	132.18	169.10	190.54	221.50	238.67	273.89	289.38
66	119.93	156.73	178.11	199.07	213.86	236.29	248.16	141.30	184.04	207.79	238.66	259.35	296.84	312.28
67	131.37	170.43	195.28	216.52	231.74	259.19	272.21	152.68	198.83	222.50	256.83	280.24	317.19	336.12
68	142.74	185.21	213.52	237.12	255.99	286.66	300.82	163.98	213.52	243.01	277.22	300.82	344.47	362.16
69	155.21	203.42	230.46	261.03	278.67	312.77	330.41	178.73	230.46	263.39	303.36	328.06	370.39	388.02
70	168.76	220.33	250.80	284.79	305.89	344.56	363.31	191.03	248.46	284.79	326.98	353.94	396.13	417.22
71	183.40	240.63	274.51	310.72	334.08	377.30	398.33	207.93	271.01	310.72	352.77	383.15	431.04	452.06
72	201.42	260.80	300.38	339.97	366.75	414.48	435.44	225.87	294.56	336.48	384.21	414.48	468.04	492.49
73	218.16	287.79	326.08	374.82	403.83	452.57	475.77	246.01	320.28	367.85	418.91	452.57	505.95	532.64
74	238.25	313.43	358.54	408.27	441.81	498.48	522.77	268.33	349.29	400.18	453.38	489.23	549.37	579.44
75	261.67	342.36	389.62	446.10	481.84	544.09	574.06	291.64	380.40	436.88	493.37	532.56	598.26	627.08
76	284.92	371.09	423.93	483.68	525.04	589.37	622.69	311.35	412.45	471.04	533.08	575.59	643.37	678.98
77	310.30	404.19	460.30	525.57	570.22	641.21	673.27	336.64	443.12	508.39	575.95	620.60	693.88	732.82
78	335.51	438.21	503.26	571.73	618.52	694.97	730.35	361.75	480.43	550.05	624.22	671.01	750.89	788.55
79	363.94	478.81	548.19	622.12	672.16	754.05	792.71	390.10	516.34	595.96	672.16	724.48	809.77	850.72
80	397.85	523.66						427.32	567.87					
81	438.65	575.80						470.39	623.41					
82	482.86	634.74						518.00	684.62					
83	532.73	699.35						567.87	754.89					
84	584.87	766.23						625.68	830.84					
85	707.29							757.16						
86	777.56							833.10						
87	856.91							915.85						
88	988.39							1058.66						
89	1088.13							1164.08						
90	1195.81							1280.82						
91+	1315.96							1406.64						

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

Appendix C1

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

BSC-02 VA - Post Rate Stability

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	4.5% Simple Inflation							4.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	32.37	37.72	44.94	47.23	49.49	74.74	81.78	59.33	76.78	90.74	99.47	108.19	122.15	125.64
30	34.13	39.56	46.75	49.09	52.39	77.90	86.36	62.82	80.27	90.74	102.96	113.43	125.64	134.37
31	36.57	42.03	49.21	51.55	54.89	80.50	92.41	62.82	80.27	94.23	108.19	116.92	130.88	134.37
32	36.57	42.03	51.67	54.00	57.38	84.84	95.13	62.82	85.51	94.23	108.19	116.92	130.88	139.60
33	39.00	45.00	54.68	56.97	59.22	87.41	100.56	68.06	85.51	94.23	108.19	116.92	134.37	139.60
34	39.58	47.50	57.16	59.45	61.69	92.55	106.68	68.06	85.51	99.47	113.43	122.15	134.37	144.84
35	42.06	50.00	57.16	61.93	64.15	98.39	109.42	68.06	85.51	99.47	113.43	122.15	134.37	144.84
36	44.53	52.50	59.65	64.93	69.61	100.98	113.87	68.06	90.74	99.47	116.92	125.64	139.60	148.33
37	47.01	55.00	63.80	67.43	72.10	106.84	116.92	71.55	90.74	102.96	116.92	125.64	139.60	148.33
38	47.01	56.67	66.26	69.92	74.59	112.05	116.92	71.55	90.74	102.96	122.15	130.88	144.84	153.56
39	49.48	59.14	68.71	74.09	78.77	113.43	122.15	71.55	94.23	102.96	122.15	130.88	144.84	153.56
40	52.60	61.60	71.17	76.56	81.23	116.92	122.15	71.55	94.23	108.19	122.15	130.88	148.33	157.05
41	55.35	64.32	74.60	79.35	84.04	116.92	122.15	76.78	99.47	108.19	125.64	134.37	153.56	157.05
42	55.59	67.74	77.40	85.30	89.98	116.92	125.64	76.78	99.47	113.43	130.88	139.60	153.56	162.29
43	58.37	70.53	82.72	88.16	92.86	122.15	125.64	80.27	102.96	116.92	130.88	139.60	157.05	165.78
44	59.33	73.34	86.28	91.05	95.77	122.15	125.64	80.27	102.96	116.92	134.37	144.84	162.29	165.78
45	62.82	75.21	89.18	95.54	101.88	122.15	130.88	85.51	108.19	122.15	139.60	148.33	162.29	171.01
46	62.82	80.27	90.74	98.45	104.86	125.64	130.88	85.51	108.19	125.64	139.60	148.33	165.78	176.25
47	62.82	80.27	94.23	102.96	110.43	125.64	130.88	90.74	113.43	130.88	144.84	153.56	171.01	179.74
48	62.82	80.27	94.23	102.96	113.43	125.64	134.37	90.74	116.92	130.88	148.33	157.05	171.01	179.74
49	62.82	85.51	94.23	108.19	116.92	130.88	134.37	94.23	116.92	134.37	153.56	162.29	176.25	184.97
50	68.06	85.51	99.47	108.19	116.92	130.88	134.37	94.23	122.15	139.60	153.56	162.29	179.74	188.46
51	68.06	90.74	102.96	113.43	122.15	134.37	144.84	99.47	125.64	144.84	157.05	165.78	184.97	198.93
52	71.55	94.23	108.19	122.15	130.88	144.84	153.56	102.96	130.88	148.33	165.78	176.25	193.70	202.42
53	76.78	99.47	113.43	125.64	134.37	153.56	157.05	108.19	134.37	153.56	171.01	179.74	198.93	211.15
54	80.27	102.96	116.92	134.37	144.84	157.05	165.78	113.43	144.84	162.29	176.25	184.97	207.66	216.38
55	80.27	108.19	122.15	139.60	153.56	165.78	176.25	116.92	148.33	165.78	184.97	193.70	216.38	225.11
56	90.74	113.43	130.88	148.33	162.29	179.74	188.46	122.15	153.56	176.25	193.70	202.42	225.11	239.07
57	94.23	122.15	139.60	157.05	171.01	193.70	202.42	125.64	162.29	179.74	202.42	216.38	239.07	251.28
58	99.47	130.88	148.33	171.01	181.69	207.66	216.38	130.88	165.78	188.46	211.15	230.34	256.52	270.48
59	108.19	139.60	157.05	179.74	190.84	219.87	233.83	134.37	176.25	198.93	225.11	242.56	270.48	284.44
60	116.92	148.33	171.01	190.86	198.39	239.07	251.28	139.60	184.97	207.66	239.07	256.52	284.44	301.89
61	122.15	157.05	179.74	202.48	212.71	251.28	265.24	148.33	193.70	219.87	251.28	270.48	305.38	324.57
62	130.88	171.01	193.70	215.15	224.39	265.24	279.20	162.29	207.66	233.83	265.24	287.93	328.06	347.26
63	139.60	184.28	207.66	229.58	239.87	284.44	296.65	171.01	219.87	247.79	284.44	310.61	350.75	369.94
64	153.56	195.95	225.11	243.09	255.06	296.65	315.85	179.74	233.83	265.24	301.89	327.39	378.67	396.12
65	162.29	208.67	239.07	260.34	272.35	315.85	333.30	193.70	247.79	279.20	324.57	341.78	401.35	424.04
66	171.70	224.40	255.00	280.23	293.95	338.30	355.30	202.30	263.50	297.50	341.70	363.42	425.00	447.10
67	183.15	237.60	272.25	301.16	320.33	361.35	379.50	212.85	277.20	310.20	358.05	387.77	442.20	468.60
68	193.60	251.20	289.60	321.60	347.20	388.80	408.00	222.40	289.60	329.60	376.00	408.00	467.20	491.20
69	204.60	268.15	303.80	344.10	367.35	412.30	435.55	235.60	303.80	347.20	399.90	432.45	488.25	511.50
70	216.00	282.00	321.00	364.50	391.50	441.00	465.00	244.50	318.00	364.50	418.50	453.00	507.00	534.00
71	227.65	298.70	340.75	385.70	414.70	468.35	494.45	258.10	336.40	385.70	437.90	475.60	535.05	561.15
72	242.20	313.60	361.20	408.80	441.00	498.40	523.60	271.60	354.20	404.60	462.00	498.40	562.80	592.20
73	253.80	334.80	379.35	436.05	469.80	526.50	553.50	286.20	372.60	427.95	487.35	526.50	588.60	619.65
74	267.80	352.30	403.00	458.90	496.60	560.30	587.60	301.60	392.60	449.80	509.60	549.90	617.50	651.30
75	283.75	371.25	422.50	483.75	522.50	590.00	622.50	316.25	412.50	473.75	535.00	577.50	648.75	680.00
76	297.60	387.60	442.80	505.20	548.40	615.60	650.40	325.20	430.80	492.00	556.80	601.20	672.00	709.20
77	311.65	405.95	462.30	527.85	572.70	644.00	676.20	338.10	445.05	510.60	578.45	623.30	696.90	736.00
78	323.40	422.40	485.10	551.10	596.20	669.90	704.00	348.70	463.10	530.20	601.70	646.80	723.80	760.10
79	336.00	442.05	506.10	574.35	620.55	696.15	731.85	360.15	476.70	550.20	620.55	668.85	747.60	785.40
80	351.00	462.00						377.00	501.00					
81	387.00	508.00						415.00	550.00					
82	426.00	560.00						457.00	604.00					
83	470.00	617.00						501.00	666.00					
84	516.00	676.00						552.00	733.00					
85	624.00							668.00						
86	686.00							735.00						
87	756.00							808.00						
88	872.00							934.00						
89	960.00							1027.00						
90	1055.00							1130.00						
91+	1161.00							1241.00						

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

Appendix C2

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

BSC-02 VA - Post Rate Stability

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	2.5% Simple Inflation							2.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	26.00	34.00	39.00	44.00	49.00	54.00	57.00	34.00	44.00	52.00	57.00	62.00	70.00	72.00
30	28.00	36.00	41.00	46.00	52.00	57.00	59.00	36.00	46.00	52.00	59.00	65.00	72.00	77.00
31	28.00	36.00	41.00	46.00	52.00	57.00	62.00	36.00	46.00	54.00	62.00	67.00	75.00	77.00
32	28.00	36.00	41.00	46.00	52.00	59.00	62.00	36.00	49.00	54.00	62.00	67.00	75.00	80.00
33	28.00	39.00	44.00	49.00	54.00	59.00	62.00	39.00	49.00	54.00	62.00	67.00	77.00	80.00
34	31.00	39.00	44.00	49.00	54.00	59.00	65.00	39.00	49.00	57.00	65.00	70.00	77.00	83.00
35	31.00	39.00	44.00	49.00	54.00	62.00	65.00	39.00	49.00	57.00	65.00	70.00	77.00	83.00
36	31.00	39.00	44.00	52.00	57.00	62.00	67.00	39.00	52.00	57.00	67.00	72.00	80.00	85.00
37	31.00	39.00	46.00	52.00	57.00	65.00	67.00	41.00	52.00	59.00	67.00	72.00	80.00	85.00
38	31.00	41.00	46.00	52.00	57.00	65.00	67.00	41.00	52.00	59.00	70.00	75.00	83.00	88.00
39	31.00	41.00	46.00	54.00	59.00	65.00	70.00	41.00	54.00	59.00	70.00	75.00	83.00	88.00
40	34.00	41.00	46.00	54.00	59.00	67.00	70.00	41.00	54.00	62.00	70.00	75.00	85.00	90.00
41	34.00	41.00	49.00	54.00	59.00	67.00	70.00	44.00	57.00	62.00	72.00	77.00	88.00	90.00
42	34.00	44.00	49.00	57.00	62.00	67.00	72.00	44.00	57.00	65.00	75.00	80.00	88.00	93.00
43	34.00	44.00	49.00	57.00	62.00	70.00	72.00	46.00	59.00	67.00	75.00	80.00	90.00	95.00
44	34.00	44.00	52.00	57.00	62.00	70.00	72.00	46.00	59.00	67.00	77.00	83.00	93.00	95.00
45	36.00	46.00	52.00	59.00	65.00	70.00	75.00	49.00	62.00	70.00	80.00	85.00	93.00	98.00
46	36.00	46.00	52.00	59.00	65.00	72.00	75.00	49.00	62.00	72.00	80.00	85.00	95.00	101.00
47	36.00	46.00	54.00	59.00	65.00	72.00	75.00	52.00	65.00	75.00	83.00	88.00	98.00	103.00
48	36.00	46.00	54.00	59.00	65.00	72.00	77.00	52.00	67.00	75.00	85.00	90.00	98.00	103.00
49	36.00	49.00	54.00	62.00	67.00	75.00	77.00	54.00	67.00	77.00	88.00	93.00	101.00	106.00
50	39.00	49.00	57.00	62.00	67.00	75.00	77.00	54.00	70.00	80.00	88.00	93.00	103.00	108.00
51	39.00	52.00	59.00	65.00	70.00	77.00	83.00	57.00	72.00	83.00	90.00	95.00	106.00	114.00
52	41.00	54.00	62.00	70.00	75.00	83.00	88.00	59.00	75.00	85.00	95.00	101.00	111.00	116.00
53	44.00	57.00	65.00	72.00	77.00	88.00	90.00	62.00	77.00	88.00	98.00	103.00	114.00	121.00
54	46.00	59.00	67.00	77.00	83.00	90.00	95.00	65.00	83.00	93.00	101.00	106.00	119.00	124.00
55	46.00	62.00	70.00	80.00	88.00	95.00	101.00	67.00	85.00	95.00	106.00	111.00	124.00	129.00
56	52.00	65.00	75.00	85.00	93.00	103.00	108.00	70.00	88.00	101.00	111.00	116.00	129.00	137.00
57	54.00	70.00	80.00	90.00	98.00	111.00	116.00	72.00	93.00	103.00	116.00	124.00	137.00	144.00
58	57.00	75.00	85.00	98.00	106.00	119.00	124.00	75.00	95.00	108.00	121.00	132.00	147.00	155.00
59	62.00	80.00	90.00	103.00	114.00	126.00	134.00	77.00	101.00	114.00	129.00	139.00	155.00	163.00
60	67.00	85.00	98.00	111.00	121.00	137.00	144.00	80.00	106.00	119.00	137.00	147.00	163.00	173.00
61	70.00	90.00	103.00	119.00	129.00	144.00	152.00	85.00	111.00	126.00	144.00	155.00	175.00	186.00
62	75.00	98.00	111.00	126.00	137.00	152.00	160.00	93.00	119.00	134.00	152.00	165.00	188.00	199.00
63	80.00	106.00	119.00	134.00	144.00	163.00	170.00	98.00	126.00	142.00	163.00	178.00	201.00	212.00
64	88.00	114.00	129.00	144.00	155.00	170.00	181.00	103.00	134.00	152.00	173.00	188.00	217.00	227.00
65	93.00	121.00	137.00	152.00	163.00	181.00	191.00	111.00	142.00	160.00	186.00	201.00	230.00	243.00
66	101.00	132.00	150.00	168.00	181.00	199.00	209.00	119.00	155.00	175.00	201.00	219.00	250.00	263.00
67	111.00	144.00	165.00	183.00	196.00	219.00	230.00	129.00	168.00	188.00	217.00	237.00	268.00	284.00
68	121.00	157.00	181.00	201.00	217.00	243.00	255.00	139.00	181.00	206.00	235.00	255.00	292.00	307.00
69	132.00	173.00	196.00	222.00	237.00	266.00	281.00	152.00	196.00	224.00	258.00	279.00	315.00	330.00
70	144.00	188.00	214.00	243.00	261.00	294.00	310.00	163.00	212.00	243.00	279.00	302.00	338.00	356.00
71	157.00	206.00	235.00	266.00	286.00	323.00	341.00	178.00	232.00	266.00	302.00	328.00	369.00	387.00
72	173.00	224.00	258.00	292.00	315.00	356.00	374.00	194.00	253.00	289.00	330.00	356.00	402.00	423.00
73	188.00	248.00	281.00	323.00	348.00	390.00	410.00	212.00	276.00	317.00	361.00	390.00	436.00	459.00
74	206.00	271.00	310.00	353.00	382.00	431.00	452.00	232.00	302.00	346.00	392.00	423.00	475.00	501.00
75	227.00	297.00	338.00	387.00	418.00	472.00	498.00	253.00	330.00	379.00	428.00	462.00	519.00	544.00
76	248.00	323.00	369.00	421.00	457.00	513.00	542.00	271.00	359.00	410.00	464.00	501.00	560.00	591.00
77	271.00	353.00	402.00	459.00	498.00	560.00	588.00	294.00	387.00	444.00	503.00	542.00	606.00	640.00
78	294.00	384.00	441.00	501.00	542.00	609.00	640.00	317.00	421.00	482.00	547.00	588.00	658.00	691.00
79	320.00	421.00	482.00	547.00	591.00	663.00	697.00	343.00	454.00	524.00	591.00	637.00	712.00	748.00
80	351.00	462.00						377.00	501.00					
81	387.00	508.00						415.00	550.00					
82	426.00	560.00						457.00	604.00					
83	470.00	617.00						501.00	666.00					
84	516.00	676.00						552.00	733.00					
85	624.00							668.00						
86	686.00							735.00						
87	756.00							808.00						
88	872.00							934.00						
89	960.00							1027.00						
90	1055.00							1130.00						
91+	1161.00							1241.00						

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

Appendix B1

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

LTC-03 VA (2008 Rates)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation							Automatic Inflation (CPI)						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	8.37	9.57	10.76	11.96	13.15	14.35	15.55	17.94	22.72	25.11	27.50	28.70	38.27	40.66
30	8.37	9.57	11.96	13.15	14.35	15.55	16.74	19.13	23.92	26.31	28.70	29.89	40.66	43.05
31	8.37	9.57	11.96	13.15	14.35	15.55	16.74	19.13	23.92	26.31	29.89	31.09	41.85	44.24
32	9.57	10.76	13.15	14.35	15.55	16.74	17.94	20.33	25.11	27.50	29.89	31.09	41.85	44.24
33	9.57	10.76	13.15	14.35	15.55	16.74	17.94	20.33	25.11	27.50	31.09	32.29	43.05	45.44
34	9.57	10.76	13.15	14.35	15.55	17.94	19.13	20.33	26.31	28.70	31.09	32.29	44.24	46.64
35	9.57	11.96	14.35	15.55	16.74	17.94	19.13	21.52	26.31	28.70	32.29	33.48	45.44	47.83
36	10.76	11.96	14.35	15.55	16.74	19.13	20.33	21.52	26.31	29.89	32.29	33.48	46.64	49.03
37	10.76	13.15	15.55	16.74	17.94	19.13	20.33	22.72	27.50	29.89	33.48	34.68	46.64	49.03
38	10.76	13.15	15.55	16.74	17.94	20.33	21.52	22.72	27.50	31.09	34.68	35.87	47.83	50.22
39	11.96	14.35	16.74	17.94	19.13	20.33	21.52	23.92	28.70	31.09	34.68	35.87	49.03	51.42
40	11.96	14.35	16.74	17.94	19.13	21.52	22.72	23.92	28.70	32.29	35.87	37.07	50.22	52.61
41	11.96	14.35	17.94	19.13	20.33	22.72	23.92	25.11	29.89	33.48	37.07	38.27	51.42	55.01
42	13.15	15.55	17.94	19.13	20.33	23.92	25.11	25.11	31.09	34.68	38.27	39.46	53.81	56.20
43	13.15	15.55	19.13	20.33	21.52	23.92	26.31	26.31	31.09	35.87	39.46	40.66	55.01	58.59
44	13.15	16.74	19.13	20.33	21.52	25.11	27.50	26.31	32.29	37.07	40.66	41.85	56.20	59.79
45	13.15	16.74	20.33	21.52	22.72	26.31	27.50	27.50	33.48	38.27	41.85	43.05	58.59	62.18
46	14.35	17.94	20.33	22.72	23.92	27.50	28.70	27.50	34.68	39.46	43.05	44.24	59.79	64.57
47	14.35	17.94	21.52	23.92	25.11	28.70	31.09	28.70	35.87	40.66	44.24	45.44	62.18	66.96
48	14.35	17.94	22.72	23.92	25.11	29.89	32.29	29.89	37.07	41.85	46.64	47.83	64.57	69.36
49	15.55	19.13	22.72	25.11	26.31	31.09	33.48	29.89	38.27	43.05	47.83	49.03	65.77	71.75
50	15.55	20.33	23.92	26.31	27.50	32.29	34.68	31.09	39.46	44.24	49.03	50.22	68.16	74.14
51	15.55	21.52	25.11	27.50	28.70	33.48	35.87	31.09	40.66	45.44	50.22	51.42	70.55	76.53
52	16.74	21.52	25.11	27.50	29.89	34.68	38.27	32.29	41.85	46.64	51.42	53.81	71.75	78.92
53	16.74	22.72	26.31	28.70	29.89	35.87	39.46	32.29	43.05	47.83	52.61	55.01	74.14	81.31
54	17.94	22.72	26.31	29.89	31.09	37.07	40.66	33.48	44.24	50.22	53.81	57.40	76.53	84.90
55	17.94	23.92	27.50	31.09	32.29	39.46	43.05	33.48	45.44	51.42	55.01	58.59	78.92	87.29
56	19.13	25.11	28.70	32.29	34.68	41.85	45.44	34.68	47.83	53.81	57.40	60.99	81.31	90.88
57	20.33	27.50	31.09	34.68	37.07	44.24	49.03	37.07	49.03	56.20	59.79	63.38	84.90	94.47
58	22.72	28.70	33.48	37.07	39.46	46.64	51.42	39.46	51.42	58.59	62.18	65.77	88.49	98.06
59	23.92	29.89	34.68	39.46	41.85	50.22	55.01	40.66	53.81	60.99	65.77	69.36	90.88	102.84
60	26.31	32.29	37.07	41.85	45.44	53.81	58.59	43.05	56.20	63.38	68.16	71.75	94.47	106.43
61	28.70	34.68	39.46	45.44	49.03	57.40	63.38	45.44	58.59	66.96	71.75	75.34	99.25	112.40
62	31.09	37.07	43.05	47.83	51.42	62.18	68.16	49.03	62.18	70.55	76.53	80.12	105.23	119.58
63	33.48	40.66	46.64	51.42	55.01	68.16	72.94	51.42	64.57	74.14	80.12	83.71	111.21	126.75
64	35.87	44.24	50.22	56.20	59.79	72.94	78.92	55.01	68.16	77.73	84.90	88.49	117.19	133.93
65	39.46	47.83	53.81	59.79	63.38	78.92	84.90	58.59	71.75	82.51	89.68	93.27	124.36	142.30
66	43.05	52.61	59.79	65.77	70.55	86.10	93.27	62.18	76.53	88.49	96.86	100.45	135.12	153.06
67	46.64	58.59	65.77	72.94	77.73	94.47	102.84	66.96	82.51	95.66	105.23	108.82	147.08	166.22
68	51.42	64.57	71.75	80.12	86.10	104.03	112.40	71.75	87.29	102.84	113.60	118.38	159.04	178.17
69	56.20	70.55	78.92	88.49	95.66	113.60	123.17	76.53	94.47	111.21	123.17	127.95	173.39	192.52
70	62.18	77.73	87.29	96.86	106.43	124.36	135.12	81.31	100.45	119.58	132.73	138.71	187.74	208.07
71	69.36	87.29	98.06	107.62	118.38	137.52	149.47	89.68	110.01	131.54	145.89	153.06	202.09	222.42
72	76.53	96.86	108.82	120.78	132.73	151.87	165.02	98.06	121.97	144.69	160.24	168.61	217.63	239.16
73	86.10	108.82	121.97	133.93	147.08	167.41	181.76	108.82	133.93	159.04	175.78	185.35	234.38	255.90
74	95.66	120.78	136.32	149.47	163.82	184.15	200.89	119.58	147.08	174.59	193.72	204.48	253.51	275.03
75	106.43	135.12	151.87	167.41	182.96	203.28	222.42	131.54	161.43	191.33	212.85	224.81	272.64	294.17
76	118.38	150.67	168.61	186.54	203.28	226.01	247.53	145.89	179.37	210.46	234.38	247.53	301.34	325.26
77	132.73	168.61	187.74	206.87	226.01	252.31	276.23	162.63	198.50	233.18	257.10	272.64	333.63	359.93
78	147.08	187.74	209.26	229.59	251.12	281.01	308.51	180.56	220.03	257.10	283.40	298.95	368.30	397.00
79	163.82	210.46	233.18	255.90	278.62	313.30	343.19	200.89	245.14	283.40	312.10	328.84	407.77	438.86
80	182.96	234.38	259.49	284.60	309.71	349.17	382.65	223.61	271.45	312.10	343.19	362.33	450.81	485.49
81	200.89	258.29	285.79	313.30	340.80	383.85	420.92	246.33	298.95	343.19	377.87	398.20	496.25	534.52
82	221.22	284.60	314.49	344.39	375.48	422.12	462.77	271.45	328.84	377.87	416.14	437.66	546.48	588.33
83	243.94	313.30	345.58	379.07	412.55	463.97	509.41	298.95	362.33	416.14	457.99	481.91	601.48	646.92
84	267.86	344.39	380.26	417.33	454.40	510.60	560.83	328.84	398.20	457.99	503.43	529.74	661.27	711.50
85	294.17	379.07	418.53	459.18	499.84	562.02	617.03	362.33	437.66	503.43	553.65	582.35	727.04	783.25
86	324.06	417.33	460.38	504.63	550.07	618.23	679.21	398.20	481.91	553.65	608.66	640.95	799.99	862.17
87	356.35	459.18	507.02	554.85	605.07	680.41	747.37	437.66	529.74	608.66	669.64	705.52	880.10	948.26
88	392.22	504.63	557.24	609.85	666.06	748.57	822.71	481.91	582.35	669.64	736.61	776.07	968.59	1042.73
89	431.68	554.85	613.44	670.84	733.02	823.90	905.22	529.74	640.95	736.61	810.75	853.80	1065.45	1146.77
90	474.73	609.85	674.43	737.80	805.97	906.41	996.10	582.35	705.52	810.75	892.06	938.70	1171.88	1261.56
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Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

Appendix B1

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

LTC-03 VA (2008 Rates)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	14.35	17.94	20.33	21.52	22.72	29.89	31.09	26.31	34.68	41.85	49.03	55.01	66.96	75.34
30	15.55	19.13	21.52	22.72	23.92	31.09	32.29	28.70	37.07	44.24	51.42	57.40	70.55	78.92
31	16.74	20.33	22.72	23.92	25.11	32.29	33.48	28.70	38.27	45.44	52.61	58.59	71.75	80.12
32	16.74	20.33	22.72	25.11	26.31	33.48	34.68	28.70	38.27	45.44	52.61	59.79	72.94	81.31
33	17.94	21.52	23.92	25.11	26.31	34.68	35.87	29.89	39.46	46.64	53.81	59.79	74.14	82.51
34	17.94	21.52	25.11	26.31	27.50	35.87	37.07	29.89	39.46	47.83	55.01	60.99	75.34	84.90
35	19.13	22.72	26.31	27.50	28.70	37.07	38.27	31.09	40.66	47.83	56.20	62.18	76.53	86.10
36	19.13	23.92	26.31	28.70	29.89	38.27	40.66	31.09	40.66	49.03	57.40	63.38	77.73	87.29
37	20.33	25.11	27.50	29.89	31.09	39.46	41.85	32.29	41.85	50.22	57.40	63.38	78.92	88.49
38	21.52	25.11	28.70	31.09	32.29	40.66	43.05	33.48	43.05	51.42	58.59	64.57	80.12	89.68
39	21.52	26.31	29.89	32.29	33.48	43.05	45.44	33.48	43.05	51.42	59.79	65.77	81.31	92.08
40	22.72	27.50	31.09	33.48	34.68	44.24	46.64	35.87	44.24	52.61	60.99	66.96	82.51	93.27
41	22.72	28.70	32.29	34.68	35.87	45.44	49.03	35.87	44.24	53.81	60.99	66.96	83.71	94.47
42	23.92	28.70	32.29	35.87	37.07	46.64	50.22	37.07	45.44	53.81	62.18	68.16	83.71	95.66
43	23.92	29.89	33.48	37.07	38.27	49.03	52.61	37.07	46.64	55.01	62.18	68.16	84.90	98.06
44	23.92	31.09	34.68	38.27	39.46	51.42	53.81	37.07	47.83	56.20	63.38	69.36	86.10	99.25
45	25.11	31.09	35.87	39.46	40.66	52.61	56.20	37.07	47.83	56.20	63.38	69.36	86.10	100.45
46	25.11	32.29	37.07	40.66	43.05	53.81	57.40	38.27	49.03	57.40	64.57	70.55	87.29	102.84
47	26.31	32.29	38.27	41.85	44.24	56.20	60.99	38.27	50.22	58.59	64.57	70.55	88.49	104.03
48	26.31	33.48	39.46	43.05	45.44	57.40	63.38	38.27	51.42	59.79	65.77	71.75	89.68	105.23
49	27.50	34.68	40.66	44.24	46.64	59.79	65.77	38.27	51.42	59.79	65.77	71.75	89.68	107.62
50	27.50	35.87	41.85	45.44	49.03	63.38	68.16	39.46	52.61	60.99	66.96	72.94	90.88	108.82
51	27.50	37.07	43.05	46.64	50.22	64.57	70.55	39.46	53.81	62.18	69.36	75.34	92.08	112.40
52	28.70	39.46	44.24	49.03	52.61	66.96	72.94	40.66	55.01	63.38	70.55	76.53	94.47	114.80
53	28.70	40.66	45.44	50.22	55.01	68.16	76.53	40.66	55.01	65.77	72.94	78.92	94.47	118.38
54	29.89	41.85	46.64	52.61	56.20	70.55	78.92	41.85	56.20	66.96	74.14	80.12	95.66	121.97
55	29.89	44.24	49.03	53.81	58.59	71.75	82.51	45.44	57.40	68.16	76.53	82.51	99.25	125.56
56	32.29	46.64	51.42	57.40	62.18	76.53	87.29	45.44	59.79	70.55	78.92	84.90	101.64	130.34
57	34.68	49.03	53.81	60.99	65.77	80.12	92.08	46.64	62.18	72.94	82.51	88.49	107.62	135.12
58	37.07	51.42	57.40	64.57	69.36	84.90	98.06	47.83	64.57	74.14	84.90	92.08	111.21	139.91
59	39.46	53.81	60.99	68.16	72.94	90.88	104.03	49.03	66.96	77.73	87.29	94.47	115.99	144.69
60	43.05	56.20	65.77	72.94	77.73	95.66	110.01	50.22	69.36	80.12	90.88	98.06	120.78	150.67
61	45.44	59.79	69.36	76.53	82.51	101.64	115.99	52.61	72.94	83.71	95.66	102.84	126.75	156.65
62	47.83	63.38	71.75	80.12	86.10	107.62	123.17	57.40	76.53	89.68	100.45	108.82	133.93	163.82
63	51.42	68.16	76.53	84.90	90.88	112.40	130.34	60.99	81.31	94.47	106.43	114.80	141.10	171.00
64	53.81	71.75	80.12	88.49	96.86	119.58	138.71	64.57	84.90	100.45	111.21	120.78	148.28	178.17
65	57.40	76.53	84.90	93.27	101.64	126.75	147.08	69.36	89.68	106.43	117.19	126.75	156.65	186.54
66	63.38	83.71	93.27	102.84	111.21	138.71	159.04	75.34	96.86	114.80	126.75	136.32	168.61	198.50
67	69.36	92.08	102.84	112.40	123.17	151.87	172.19	81.31	104.03	123.17	136.32	147.08	182.96	211.66
68	76.53	100.45	112.40	124.36	135.12	166.22	187.74	88.49	112.40	132.73	145.89	159.04	197.31	224.81
69	83.71	108.82	124.36	136.32	148.28	181.76	203.28	95.66	120.78	143.50	157.84	172.19	212.85	239.16
70	92.08	119.58	136.32	150.67	162.63	198.50	220.03	104.03	130.34	154.26	169.80	185.35	229.59	254.70
71	101.64	132.73	150.67	167.41	180.56	218.83	241.55	112.40	143.50	169.80	185.35	202.09	248.73	273.84
72	112.40	145.89	167.41	186.54	202.09	241.55	264.27	124.36	157.84	186.54	203.28	220.03	269.05	295.36
73	124.36	162.63	185.35	208.07	224.81	265.47	289.38	135.12	173.39	204.48	222.42	239.16	290.58	318.08
74	138.71	179.37	205.68	231.98	249.92	292.97	318.08	148.28	191.33	224.81	243.94	260.68	315.69	343.19
75	153.06	198.50	228.40	258.29	278.62	322.86	347.98	162.63	210.46	247.53	266.66	284.60	342.00	369.50
76	168.61	217.63	249.92	282.21	304.93	353.96	382.65	178.17	230.79	271.45	292.97	312.10	374.28	406.57
77	185.35	239.16	275.03	308.51	334.82	389.83	419.72	194.91	252.31	296.56	322.86	342.00	410.16	446.03
78	203.28	261.88	301.34	338.41	367.11	426.90	461.58	214.05	276.23	325.26	355.15	375.48	448.42	490.28
79	223.61	286.99	330.04	369.50	401.79	469.95	505.82	231.98	301.34	356.35	389.83	411.35	490.28	538.11
80	245.14	314.49	362.33	404.18	440.05	515.39	556.04	255.90	330.04	389.83	429.29	450.81	536.91	
81	269.05	345.58	398.20	444.84	484.30	566.81	612.25	281.01	363.52	429.29	472.34	496.25	590.72	
82	295.36	380.26	437.66	489.08	533.32	623.01	673.23	309.71	399.40	472.34	520.17	546.48	649.32	
83	324.06	418.53	481.91	538.11	587.13	685.19	740.20	340.80	438.86	520.17	572.79	601.48	713.89	
84	355.15	460.38	529.74	591.92	645.73	753.35	814.34	373.09	481.91	572.79	630.18	661.27	785.64	
85	389.83	507.02	582.35	651.71	710.30	827.49	895.65	407.77		630.18	693.56	727.04	863.36	
86	428.09	557.24	640.95	717.48	780.85	908.80	985.33	447.23		693.56	762.92	799.99	948.26	
87	469.95	613.44	705.52	789.22	858.58	998.49	1083.39	490.28		762.92	839.45	880.10	1041.54	
88	515.39	674.43	776.07	868.15	944.68	1097.74	1192.21	538.11		839.45	923.15	968.59	1144.37	
89	565.61	741.39	853.80	955.44	1039.15	1205.36	1311.79	590.72		892.06	981.75	1033.17	1256.78	
90	620.62	815.53	938.70	1051.10	1143.18	1326.14	1443.32	640.95						
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Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

Appendix C1

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

LTC-03 VA (2008 Rates)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	4.3% Simple Inflation							4.3% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	12.00	15.00	17.00	18.00	19.00	25.00	26.00	22.00	29.00	35.00	41.00	46.00	56.00	63.00
30	13.00	16.00	18.00	19.00	20.00	26.00	27.00	24.00	31.00	37.00	43.00	48.00	59.00	66.00
31	14.00	17.00	19.00	20.00	21.00	27.00	28.00	24.00	32.00	38.00	44.00	49.00	60.00	67.00
32	14.00	17.00	19.00	21.00	22.00	28.00	29.00	24.00	32.00	38.00	44.00	50.00	61.00	68.00
33	15.00	18.00	20.00	21.00	22.00	29.00	30.00	25.00	33.00	39.00	45.00	50.00	62.00	69.00
34	15.00	18.00	21.00	22.00	23.00	30.00	31.00	25.00	33.00	40.00	46.00	51.00	63.00	71.00
35	16.00	19.00	22.00	23.00	24.00	31.00	32.00	26.00	34.00	40.00	47.00	52.00	64.00	72.00
36	16.00	20.00	22.00	24.00	25.00	32.00	34.00	26.00	34.00	41.00	48.00	53.00	65.00	73.00
37	17.00	21.00	23.00	25.00	26.00	33.00	35.00	27.00	35.00	42.00	48.00	53.00	66.00	74.00
38	18.00	21.00	24.00	26.00	27.00	34.00	36.00	28.00	36.00	43.00	49.00	54.00	67.00	75.00
39	18.00	22.00	25.00	27.00	28.00	36.00	38.00	28.00	36.00	43.00	50.00	55.00	68.00	77.00
40	19.00	23.00	26.00	28.00	29.00	37.00	39.00	30.00	37.00	44.00	51.00	56.00	69.00	78.00
41	19.00	24.00	27.00	29.00	30.00	38.00	41.00	30.00	37.00	45.00	51.00	56.00	70.00	79.00
42	20.00	24.00	27.00	30.00	31.00	39.00	42.00	31.00	38.00	45.00	52.00	57.00	70.00	80.00
43	20.00	25.00	28.00	31.00	32.00	41.00	44.00	31.00	39.00	46.00	52.00	57.00	71.00	82.00
44	20.00	26.00	29.00	32.00	33.00	43.00	45.00	31.00	40.00	47.00	53.00	58.00	72.00	83.00
45	21.00	26.00	30.00	33.00	34.00	44.00	47.00	31.00	40.00	47.00	53.00	58.00	72.00	84.00
46	21.00	27.00	31.00	34.00	36.00	45.00	48.00	32.00	41.00	48.00	54.00	59.00	73.00	86.00
47	22.00	27.00	32.00	35.00	37.00	47.00	51.00	32.00	42.00	49.00	54.00	59.00	74.00	87.00
48	22.00	28.00	33.00	36.00	38.00	48.00	53.00	32.00	43.00	50.00	55.00	60.00	75.00	88.00
49	23.00	29.00	34.00	37.00	39.00	50.00	55.00	32.00	43.00	50.00	55.00	60.00	75.00	90.00
50	23.00	30.00	35.00	38.00	41.00	53.00	57.00	33.00	44.00	51.00	56.00	61.00	76.00	91.00
51	23.00	31.00	36.00	39.00	42.00	54.00	59.00	33.00	45.00	52.00	58.00	63.00	77.00	94.00
52	24.00	33.00	37.00	41.00	44.00	56.00	61.00	34.00	46.00	53.00	59.00	64.00	79.00	96.00
53	24.00	34.00	38.00	42.00	46.00	57.00	64.00	34.00	46.00	55.00	61.00	66.00	79.00	99.00
54	25.00	35.00	39.00	44.00	47.00	59.00	66.00	35.00	47.00	56.00	62.00	67.00	80.00	102.00
55	25.00	37.00	41.00	45.00	49.00	60.00	69.00	38.00	48.00	57.00	64.00	69.00	83.00	105.00
56	27.00	39.00	43.00	48.00	52.00	64.00	73.00	38.00	50.00	59.00	66.00	71.00	85.00	109.00
57	29.00	41.00	45.00	51.00	55.00	67.00	77.00	39.00	52.00	61.00	69.00	74.00	90.00	113.00
58	31.00	43.00	48.00	54.00	58.00	71.00	82.00	40.00	54.00	62.00	71.00	77.00	93.00	117.00
59	33.00	45.00	51.00	57.00	61.00	76.00	87.00	41.00	56.00	65.00	73.00	79.00	97.00	121.00
60	36.00	47.00	55.00	61.00	65.00	80.00	92.00	42.00	58.00	67.00	76.00	82.00	101.00	126.00
61	38.00	50.00	58.00	64.00	69.00	85.00	97.00	44.00	61.00	70.00	80.00	86.00	106.00	131.00
62	40.00	53.00	60.00	67.00	72.00	90.00	103.00	48.00	64.00	75.00	84.00	91.00	112.00	137.00
63	43.00	57.00	64.00	71.00	76.00	94.00	109.00	51.00	68.00	79.00	89.00	96.00	118.00	143.00
64	45.00	60.00	67.00	74.00	81.00	100.00	116.00	54.00	71.00	84.00	93.00	101.00	124.00	149.00
65	48.00	64.00	71.00	78.00	85.00	106.00	123.00	58.00	75.00	89.00	98.00	106.00	131.00	156.00
66	53.00	70.00	78.00	86.00	93.00	116.00	133.00	63.00	81.00	96.00	106.00	114.00	141.00	166.00
67	58.00	77.00	86.00	94.00	103.00	127.00	144.00	68.00	87.00	103.00	114.00	123.00	153.00	177.00
68	64.00	84.00	94.00	104.00	113.00	139.00	157.00	74.00	94.00	111.00	122.00	133.00	165.00	188.00
69	70.00	91.00	104.00	114.00	124.00	152.00	170.00	80.00	101.00	120.00	132.00	144.00	178.00	200.00
70	77.00	100.00	114.00	126.00	136.00	166.00	184.00	87.00	109.00	129.00	142.00	155.00	192.00	213.00
71	85.00	111.00	126.00	140.00	151.00	183.00	202.00	94.00	120.00	142.00	155.00	169.00	208.00	229.00
72	94.00	122.00	140.00	156.00	169.00	202.00	221.00	104.00	132.00	156.00	170.00	184.00	225.00	247.00
73	104.00	136.00	155.00	174.00	188.00	222.00	242.00	113.00	145.00	171.00	186.00	200.00	243.00	266.00
74	116.00	150.00	172.00	194.00	209.00	245.00	266.00	124.00	160.00	188.00	204.00	218.00	264.00	287.00
75	128.00	166.00	191.00	216.00	233.00	270.00	291.00	136.00	176.00	207.00	223.00	238.00	286.00	309.00
76	141.00	182.00	209.00	236.00	255.00	296.00	320.00	149.00	193.00	227.00	245.00	261.00	313.00	340.00
77	155.00	200.00	230.00	258.00	280.00	326.00	351.00	163.00	211.00	248.00	270.00	286.00	343.00	373.00
78	170.00	219.00	252.00	283.00	307.00	357.00	386.00	179.00	231.00	272.00	297.00	314.00	375.00	410.00
79	187.00	240.00	276.00	309.00	336.00	393.00	423.00	194.00	252.00	298.00	326.00	344.00	410.00	450.00
80	205.00	263.00	303.00	338.00	368.00	431.00	465.00	214.00	276.00	326.00	359.00	377.00	449.00	
81	225.00	289.00	333.00	372.00	405.00	474.00	512.00	235.00	304.00	359.00	395.00	415.00	494.00	
82	247.00	318.00	366.00	409.00	446.00	521.00	563.00	259.00	334.00	395.00	435.00	457.00	543.00	
83	271.00	350.00	403.00	450.00	491.00	573.00	619.00	285.00	367.00	435.00	479.00	503.00	597.00	
84	297.00	385.00	443.00	495.00	540.00	630.00	681.00	312.00	403.00	479.00	527.00	553.00	657.00	
85	326.00	424.00	487.00	545.00	594.00	692.00	749.00	341.00		527.00	580.00	608.00	722.00	
86	358.00	466.00	536.00	600.00	653.00	760.00	824.00	374.00		580.00	638.00	669.00	793.00	
87	393.00	513.00	590.00	660.00	718.00	835.00	906.00	410.00		638.00	702.00	736.00	871.00	
88	431.00	564.00	649.00	726.00	790.00	918.00	997.00	450.00		702.00	772.00	810.00	957.00	
89	473.00	620.00	714.00	799.00	869.00	1008.00	1097.00	494.00		772.00	849.00	891.00	1051.00	
90	519.00	682.00	785.00	879.00	956.00	1109.00	1207.00	542.00						
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Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

Appendix B1

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

LTC-03 VA (2010 Rates)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation							Automatic Inflation (CPI)						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	6.87	8.02	9.16	10.31	11.45	12.60	13.74	18.32	22.90	25.20	27.49	28.63	38.94	41.23
30	6.87	8.02	9.16	10.31	11.45	13.74	14.89	19.47	24.05	26.34	28.63	29.78	41.23	43.52
31	6.87	8.02	10.31	11.45	12.60	14.89	16.03	19.47	24.05	26.34	29.78	30.92	42.37	44.66
32	8.02	9.16	10.31	11.45	12.60	14.89	16.03	20.61	25.20	27.49	29.78	30.92	42.37	44.66
33	8.02	9.16	11.45	12.60	13.74	16.03	17.18	20.61	25.20	27.49	30.92	32.07	43.52	45.81
34	9.16	10.31	11.45	12.60	13.74	16.03	17.18	20.61	26.34	28.63	32.07	33.21	44.66	46.96
35	9.16	11.45	12.60	13.74	14.89	17.18	18.32	21.76	26.34	28.63	32.07	33.21	45.81	48.10
36	10.31	11.45	13.74	14.89	16.03	18.32	19.47	21.76	26.34	29.78	33.21	34.36	46.96	49.25
37	10.31	12.60	13.74	14.89	16.03	19.47	20.61	22.90	27.49	29.78	34.36	35.50	46.96	49.25
38	11.45	12.60	14.89	16.03	17.18	19.47	20.61	22.90	27.49	30.92	34.36	35.50	48.10	50.39
39	11.45	13.74	16.03	17.18	18.32	20.61	21.76	24.05	28.63	30.92	35.50	36.65	49.25	51.54
40	12.60	14.89	17.18	18.32	19.47	21.76	22.90	24.05	28.63	32.07	36.65	37.79	50.39	52.68
41	12.60	14.89	18.32	19.47	20.61	22.90	24.05	25.20	29.78	33.21	37.79	38.94	51.54	54.97
42	13.74	16.03	18.32	19.47	20.61	24.05	25.20	25.20	30.92	34.36	38.94	40.08	53.83	56.12
43	13.74	16.03	19.47	20.61	21.76	25.20	26.34	26.34	32.07	35.50	40.08	41.23	54.97	58.41
44	13.74	17.18	19.47	20.61	22.90	26.34	27.49	26.34	33.21	36.65	41.23	42.37	57.26	60.70
45	13.74	17.18	20.61	21.76	22.90	27.49	28.63	27.49	34.36	37.79	42.37	43.52	58.41	62.99
46	14.89	18.32	20.61	22.90	24.05	28.63	29.78	27.49	35.50	38.94	43.52	44.66	60.70	65.28
47	14.89	18.32	21.76	24.05	25.20	29.78	30.92	28.63	36.65	40.08	44.66	45.81	62.99	67.57
48	14.89	19.47	22.90	24.05	25.20	30.92	32.07	29.78	37.79	41.23	46.96	48.10	64.13	69.86
49	16.03	19.47	22.90	25.20	26.34	33.21	34.36	29.78	38.94	43.52	48.10	49.25	66.42	72.15
50	16.03	20.61	24.05	26.34	27.49	34.36	35.50	30.92	40.08	44.66	49.25	50.39	68.71	74.44
51	17.18	21.76	25.20	27.49	28.63	36.65	37.79	30.92	41.23	45.81	50.39	51.54	71.01	76.73
52	17.18	21.76	25.20	28.63	29.78	37.79	40.08	32.07	42.37	46.96	51.54	53.83	72.15	80.17
53	18.32	22.90	26.34	28.63	29.78	40.08	42.37	32.07	43.52	48.10	52.68	54.97	74.44	82.46
54	18.32	22.90	26.34	29.78	30.92	42.37	44.66	33.21	44.66	50.39	53.83	57.26	76.73	84.75
55	19.47	24.05	27.49	30.92	32.07	44.66	46.96	33.21	45.81	51.54	54.97	58.41	79.02	88.18
56	20.61	25.20	29.78	33.21	34.36	46.96	50.39	35.50	48.10	53.83	57.26	60.70	82.46	91.62
57	21.76	27.49	30.92	35.50	36.65	50.39	53.83	36.65	49.25	56.12	59.55	62.99	84.75	95.06
58	22.90	28.63	33.21	37.79	40.08	53.83	57.26	38.94	51.54	58.41	62.99	66.42	88.18	98.49
59	25.20	30.92	35.50	40.08	42.37	57.26	61.84	41.23	53.83	61.84	65.28	68.71	91.62	103.07
60	26.34	33.21	37.79	42.37	45.81	60.70	66.42	43.52	56.12	64.13	68.71	72.15	95.06	106.51
61	28.63	35.50	41.23	45.81	49.25	65.28	71.01	45.81	59.55	67.57	72.15	75.59	100.78	113.38
62	30.92	38.94	43.52	49.25	52.68	69.86	76.73	49.25	61.84	71.01	76.73	80.17	106.51	120.25
63	34.36	41.23	46.96	52.68	56.12	75.59	81.31	51.54	65.28	74.44	81.31	84.75	112.23	127.12
64	36.65	44.66	51.54	56.12	59.55	81.31	88.18	54.97	68.71	77.88	85.89	89.33	117.96	135.14
65	40.08	48.10	54.97	60.70	64.13	87.04	93.91	58.41	72.15	82.46	90.47	93.91	124.83	143.16
66	43.52	52.68	60.70	66.42	71.01	95.06	101.93	61.84	76.73	89.33	97.35	101.93	135.14	154.61
67	48.10	58.41	66.42	73.30	79.02	104.22	111.09	66.42	82.46	96.20	105.36	109.94	147.74	167.21
68	52.68	65.28	73.30	80.17	87.04	113.38	121.40	71.01	88.18	103.07	114.52	119.11	160.33	179.80
69	57.26	71.01	80.17	88.18	97.35	124.83	131.70	75.59	93.91	111.09	123.69	129.41	174.08	194.69
70	62.99	79.02	88.18	97.35	107.65	136.28	143.16	81.31	100.78	120.25	133.99	139.72	188.97	209.58
71	69.86	88.18	98.49	108.80	120.25	147.74	156.90	89.33	111.09	131.70	147.74	153.46	203.85	224.47
72	77.88	98.49	109.94	121.40	133.99	160.33	171.79	98.49	122.54	145.45	161.48	169.50	218.74	240.50
73	87.04	109.94	122.54	136.28	148.88	174.08	187.82	108.80	133.99	159.19	177.51	186.68	235.92	257.68
74	96.20	122.54	137.43	151.17	166.06	188.97	205.00	120.25	147.74	175.22	194.69	205.00	254.24	276.00
75	107.65	136.28	153.46	169.50	184.38	205.00	224.47	132.85	162.62	192.40	214.16	225.61	273.71	295.47
76	120.25	152.32	170.64	187.82	205.00	229.05	250.81	147.74	179.80	211.87	235.92	248.52	302.34	326.40
77	133.99	169.50	190.11	209.58	227.90	254.24	279.44	163.77	200.42	233.63	258.83	273.71	334.41	360.75
78	148.88	190.11	211.87	232.48	253.10	284.02	311.51	182.09	222.18	257.68	285.17	301.20	371.06	399.69
79	166.06	211.87	235.92	258.83	281.73	316.09	347.01	201.56	246.23	284.02	313.80	330.98	410.00	440.92
80	184.38	237.07	262.26	287.46	312.65	352.74	387.09	224.47	272.57	313.80	344.72	364.19	453.52	487.87
81	202.71	261.12	288.60	316.09	343.57	388.24	426.03	247.37	300.05	344.72	379.08	400.84	499.33	537.12
82	223.32	287.46	317.23	348.15	377.93	427.18	468.41	272.57	329.83	379.08	416.87	440.92	549.72	590.95
83	246.23	316.09	349.30	382.51	415.72	469.55	515.36	300.05	363.04	416.87	458.10	485.58	604.69	650.50
84	271.42	348.15	384.80	420.31	456.95	516.51	566.90	329.83	399.69	458.10	503.91	533.68	665.39	715.78
85	298.91	382.51	423.74	462.68	502.76	568.04	624.16	363.04	439.77	503.91	554.30	587.51	731.81	787.93
86	328.69	420.31	466.12	508.49	553.15	625.30	687.15	399.69	483.29	554.30	609.27	645.92	805.11	866.95
87	361.90	462.68	513.07	558.88	608.13	688.29	755.86	439.77	531.39	609.27	669.97	710.05	885.28	953.99
88	398.55	508.49	564.61	615.00	668.82	757.01	831.45	483.29	584.08	669.97	737.54	781.06	973.46	1049.05
89	438.63	558.88	620.72	676.84	735.25	832.59	915.05	531.39	642.48	737.54	810.83	858.93	1070.80	1154.41
90	482.15	615.00	682.57	744.41	808.54	916.20	1006.67	584.08	706.62	810.83	892.15	944.83	1178.46	1270.08
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Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

Appendix B1

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

LTC-03 VA (2010 Rates)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	14.89	17.18	20.61	21.76	22.90	33.21	34.36	42.37	52.68	59.55	65.28	68.71	93.91	104.22
30	16.03	18.32	21.76	22.90	24.05	34.36	36.65	44.66	54.97	62.99	68.71	72.15	98.49	109.94
31	17.18	19.47	22.90	24.05	25.20	35.50	38.94	45.81	56.12	64.13	69.86	73.30	99.64	112.23
32	17.18	19.47	24.05	25.20	26.34	37.79	40.08	45.81	57.26	65.28	71.01	74.44	101.93	113.38
33	18.32	20.61	25.20	26.34	27.49	38.94	42.37	46.96	57.26	66.42	72.15	75.59	103.07	115.67
34	18.32	21.76	26.34	27.49	28.63	41.23	44.66	46.96	58.41	67.57	73.30	76.73	104.22	116.82
35	19.47	22.90	26.34	28.63	29.78	43.52	45.81	48.10	59.55	68.71	74.44	77.88	106.51	119.11
36	20.61	24.05	27.49	29.78	32.07	44.66	48.10	48.10	60.70	69.86	75.59	79.02	107.65	121.40
37	21.76	25.20	29.78	30.92	33.21	46.96	50.39	49.25	60.70	71.01	76.73	80.17	109.94	123.69
38	21.76	26.34	30.92	32.07	34.36	49.25	52.68	50.39	61.84	72.15	77.88	81.31	111.09	124.83
39	22.90	27.49	32.07	34.36	36.65	51.54	56.12	50.39	62.99	73.30	79.02	82.46	113.38	127.12
40	24.05	28.63	33.21	35.50	37.79	53.83	58.41	51.54	64.13	74.44	80.17	83.60	114.52	129.41
41	25.20	29.78	34.36	36.65	38.94	56.12	60.70	52.68	65.28	75.59	81.31	84.75	115.67	130.56
42	25.20	30.92	35.50	38.94	41.23	58.41	62.99	52.68	66.42	76.73	82.46	85.89	117.96	131.70
43	26.34	32.07	37.79	40.08	42.37	60.70	65.28	53.83	67.57	77.88	83.60	87.04	119.11	132.85
44	27.49	33.21	38.94	41.23	43.52	61.84	67.57	53.83	67.57	77.88	83.60	88.18	121.40	135.14
45	28.63	34.36	40.08	43.52	45.81	65.28	69.86	54.97	68.71	79.02	84.75	89.33	122.54	136.28
46	28.63	36.65	42.37	44.66	46.96	67.57	73.30	56.12	69.86	80.17	85.89	90.47	124.83	137.43
47	29.78	37.79	43.52	46.96	49.25	69.86	75.59	56.12	71.01	81.31	87.04	92.76	125.98	138.57
48	30.92	38.94	45.81	49.25	51.54	72.15	79.02	57.26	72.15	82.46	88.18	93.91	128.27	140.87
49	32.07	41.23	46.96	50.39	52.68	75.59	81.31	57.26	73.30	83.60	89.33	95.06	129.41	142.01
50	33.21	42.37	49.25	52.68	54.97	77.88	84.75	58.41	74.44	84.75	90.47	96.20	131.70	143.16
51	34.36	43.52	51.54	54.97	57.26	81.31	88.18	59.55	75.59	85.89	92.76	97.35	133.99	145.45
52	36.65	45.81	52.68	57.26	59.55	84.75	91.62	60.70	76.73	87.04	93.91	99.64	136.28	147.74
53	37.79	48.10	54.97	59.55	61.84	88.18	95.06	60.70	77.88	89.33	96.20	100.78	137.43	150.03
54	38.94	49.25	57.26	61.84	65.28	91.62	98.49	61.84	79.02	90.47	97.35	103.07	139.72	152.32
55	41.23	51.54	59.55	64.13	67.57	95.06	101.93	62.99	80.17	91.62	99.64	104.22	142.01	154.61
56	43.52	53.83	61.84	67.57	71.01	99.64	107.65	65.28	82.46	93.91	101.93	106.51	145.45	159.19
57	44.66	56.12	65.28	71.01	74.44	103.07	112.23	66.42	83.60	96.20	104.22	108.80	150.03	163.77
58	46.96	58.41	67.57	74.44	77.88	107.65	117.96	68.71	85.89	98.49	106.51	111.09	153.46	168.35
59	49.25	61.84	71.01	77.88	81.31	113.38	123.69	69.86	88.18	101.93	109.94	114.52	156.90	174.08
60	51.54	64.13	74.44	81.31	84.75	117.96	130.56	72.15	90.47	104.22	112.23	116.82	161.48	178.66
61	54.97	68.71	79.02	85.89	90.47	125.98	137.43	75.59	95.06	108.80	116.82	121.40	168.35	185.53
62	58.41	73.30	84.75	91.62	95.06	132.85	145.45	79.02	98.49	113.38	122.54	127.12	176.37	192.40
63	62.99	77.88	89.33	97.35	101.93	142.01	152.32	82.46	103.07	119.11	127.12	132.85	184.38	199.27
64	66.42	82.46	96.20	103.07	107.65	151.17	160.33	85.89	108.80	123.69	132.85	138.57	192.40	206.14
65	71.01	88.18	101.93	109.94	114.52	160.33	169.50	89.33	113.38	129.41	138.57	144.30	200.42	214.16
66	75.59	95.06	108.80	117.96	123.69	170.64	180.95	93.91	117.96	135.14	146.59	153.46	208.43	224.47
67	80.17	101.93	116.82	127.12	135.14	182.09	192.40	97.35	123.69	142.01	154.61	163.77	216.45	234.78
68	85.89	109.94	124.83	137.43	146.59	194.69	205.00	101.93	129.41	148.88	162.62	174.08	225.61	246.23
69	91.62	117.96	133.99	147.74	158.04	207.29	218.74	107.65	135.14	155.75	171.79	185.53	234.78	257.68
70	97.35	127.12	143.16	159.19	171.79	221.03	232.48	112.23	140.87	163.77	180.95	196.98	243.94	270.28
71	107.65	140.87	159.19	177.51	191.26	241.65	254.24	122.54	154.61	179.80	198.13	215.31	264.55	290.89
72	119.11	155.75	176.37	196.98	213.02	263.41	279.44	133.99	169.50	198.13	217.60	233.63	286.31	313.80
73	131.70	171.79	195.84	219.89	237.07	286.31	305.78	146.59	186.68	218.74	238.21	255.39	310.36	338.99
74	145.45	190.11	217.60	245.08	264.55	312.65	335.56	159.19	205.00	240.50	259.97	278.29	336.70	365.33
75	161.48	209.58	241.65	272.57	294.33	341.28	367.62	174.08	224.47	264.55	285.17	303.49	365.33	393.96
76	177.51	230.19	264.55	297.76	321.81	374.50	404.27	190.11	245.08	289.75	313.80	333.27	399.69	432.90
77	194.69	251.95	290.89	326.40	352.74	411.14	443.21	208.43	269.13	317.23	344.72	365.33	437.48	476.42
78	214.16	277.15	318.38	357.32	387.09	451.23	486.73	227.90	294.33	347.01	379.08	399.69	478.71	523.38
79	235.92	303.49	349.30	390.53	423.74	495.89	534.83	249.66	321.81	380.22	416.87	438.63	524.52	574.91
80	258.83	333.27	382.51	427.18	463.82	543.99		272.57	351.59	415.72	458.10	481.00	573.77	
81	285.17	366.48	420.31	469.55	510.78	598.96		300.05	387.09	456.95	503.91	529.10	631.03	
82	313.80	403.13	462.68	516.51	562.32	658.52		329.83	426.03	502.76	554.30	581.78	694.02	
83	344.72	443.21	508.49	568.04	618.43	724.94		363.04	468.41	553.15	609.27	640.19	763.88	
84	379.08	487.87	558.88	625.30	680.28	797.09		399.69	515.36	608.13	669.97	704.33	840.61	
85	416.87		615.00	688.29	747.85	877.26		439.77		668.82	737.54	775.33	924.21	
86	458.10		676.84	757.01	822.29	965.44		483.29		735.25	810.83	853.21	1016.98	
87	503.91		744.41	832.59	904.74	1061.64		531.39		808.54	892.15	939.10	1118.91	
88	554.30		818.85	916.20	995.22	1168.15		584.08		889.86	981.48	1033.01	1231.14	
89	609.27		901.31	1007.82	1094.86	1284.97		642.48		892.15	981.48	1039.88	1296.42	
90	669.97							642.48						
91+														

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

Appendix C1

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

LTC-03 VA (2010 Rates)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	4.6% Simple Inflation							4.6% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	13.00	15.00	18.00	19.00	20.00	29.00	30.00	37.00	46.00	52.00	57.00	60.00	82.00	91.00
30	14.00	16.00	19.00	20.00	21.00	30.00	32.00	39.00	48.00	55.00	60.00	63.00	86.00	96.00
31	15.00	17.00	20.00	21.00	22.00	31.00	34.00	40.00	49.00	56.00	61.00	64.00	87.00	98.00
32	15.00	17.00	21.00	22.00	23.00	33.00	35.00	40.00	50.00	57.00	62.00	65.00	89.00	99.00
33	16.00	18.00	22.00	23.00	24.00	34.00	37.00	41.00	50.00	58.00	63.00	66.00	90.00	101.00
34	16.00	19.00	23.00	24.00	25.00	36.00	39.00	41.00	51.00	59.00	64.00	67.00	91.00	102.00
35	17.00	20.00	23.00	25.00	26.00	38.00	40.00	42.00	52.00	60.00	65.00	68.00	93.00	104.00
36	18.00	21.00	24.00	26.00	28.00	39.00	42.00	42.00	53.00	61.00	66.00	69.00	94.00	106.00
37	19.00	22.00	26.00	27.00	29.00	41.00	44.00	43.00	53.00	62.00	67.00	70.00	96.00	108.00
38	19.00	23.00	27.00	28.00	30.00	43.00	46.00	44.00	54.00	63.00	68.00	71.00	97.00	109.00
39	20.00	24.00	28.00	30.00	32.00	45.00	49.00	44.00	55.00	64.00	69.00	72.00	99.00	111.00
40	21.00	25.00	29.00	31.00	33.00	47.00	51.00	45.00	56.00	65.00	70.00	73.00	100.00	113.00
41	22.00	26.00	30.00	32.00	34.00	49.00	53.00	46.00	57.00	66.00	71.00	74.00	101.00	114.00
42	22.00	27.00	31.00	34.00	36.00	51.00	55.00	46.00	58.00	67.00	72.00	75.00	103.00	115.00
43	23.00	28.00	33.00	35.00	37.00	53.00	57.00	47.00	59.00	68.00	73.00	76.00	104.00	116.00
44	24.00	29.00	34.00	36.00	38.00	54.00	59.00	47.00	59.00	68.00	73.00	77.00	106.00	118.00
45	25.00	30.00	35.00	38.00	40.00	57.00	61.00	48.00	60.00	69.00	74.00	78.00	107.00	119.00
46	25.00	32.00	37.00	39.00	41.00	59.00	64.00	49.00	61.00	70.00	75.00	79.00	109.00	120.00
47	26.00	33.00	38.00	41.00	43.00	61.00	66.00	49.00	62.00	71.00	76.00	81.00	110.00	121.00
48	27.00	34.00	40.00	43.00	45.00	63.00	69.00	50.00	63.00	72.00	77.00	82.00	112.00	123.00
49	28.00	36.00	41.00	44.00	46.00	66.00	71.00	50.00	64.00	73.00	78.00	83.00	113.00	124.00
50	29.00	37.00	43.00	46.00	48.00	68.00	74.00	51.00	65.00	74.00	79.00	84.00	115.00	125.00
51	30.00	38.00	45.00	48.00	50.00	71.00	77.00	52.00	66.00	75.00	81.00	85.00	117.00	127.00
52	32.00	40.00	46.00	50.00	52.00	74.00	80.00	53.00	67.00	76.00	82.00	87.00	119.00	129.00
53	33.00	42.00	48.00	52.00	54.00	77.00	83.00	53.00	68.00	78.00	84.00	88.00	120.00	131.00
54	34.00	43.00	50.00	54.00	57.00	80.00	86.00	54.00	69.00	79.00	85.00	90.00	122.00	133.00
55	36.00	45.00	52.00	56.00	59.00	83.00	89.00	55.00	70.00	80.00	87.00	91.00	124.00	135.00
56	38.00	47.00	54.00	59.00	62.00	87.00	94.00	57.00	72.00	82.00	89.00	93.00	127.00	139.00
57	39.00	49.00	57.00	62.00	65.00	90.00	98.00	58.00	73.00	84.00	91.00	95.00	131.00	143.00
58	41.00	51.00	59.00	65.00	68.00	94.00	103.00	60.00	75.00	86.00	93.00	97.00	134.00	147.00
59	43.00	54.00	62.00	68.00	71.00	99.00	108.00	61.00	77.00	89.00	96.00	100.00	137.00	152.00
60	45.00	56.00	65.00	71.00	74.00	103.00	114.00	63.00	79.00	91.00	98.00	102.00	141.00	156.00
61	48.00	60.00	69.00	75.00	79.00	110.00	120.00	66.00	83.00	95.00	102.00	106.00	147.00	162.00
62	51.00	64.00	74.00	80.00	83.00	116.00	127.00	69.00	86.00	99.00	107.00	111.00	154.00	168.00
63	55.00	68.00	78.00	85.00	89.00	124.00	133.00	72.00	90.00	104.00	111.00	116.00	161.00	174.00
64	58.00	72.00	84.00	90.00	94.00	132.00	140.00	75.00	95.00	108.00	116.00	121.00	168.00	180.00
65	62.00	77.00	89.00	96.00	100.00	140.00	148.00	78.00	99.00	113.00	121.00	126.00	175.00	187.00
66	66.00	83.00	95.00	103.00	108.00	149.00	158.00	82.00	103.00	118.00	128.00	134.00	182.00	196.00
67	70.00	89.00	102.00	111.00	118.00	159.00	168.00	85.00	108.00	124.00	135.00	143.00	189.00	205.00
68	75.00	96.00	109.00	120.00	128.00	170.00	179.00	89.00	113.00	130.00	142.00	152.00	197.00	215.00
69	80.00	103.00	117.00	129.00	138.00	181.00	191.00	94.00	118.00	136.00	150.00	162.00	205.00	225.00
70	85.00	111.00	125.00	139.00	150.00	193.00	203.00	98.00	123.00	143.00	158.00	172.00	213.00	236.00
71	94.00	123.00	139.00	155.00	167.00	211.00	222.00	107.00	135.00	157.00	173.00	188.00	231.00	254.00
72	104.00	136.00	154.00	172.00	186.00	230.00	244.00	117.00	148.00	173.00	190.00	204.00	250.00	274.00
73	115.00	150.00	171.00	192.00	207.00	250.00	267.00	128.00	163.00	191.00	208.00	223.00	271.00	296.00
74	127.00	166.00	190.00	214.00	231.00	273.00	293.00	139.00	179.00	210.00	227.00	243.00	294.00	319.00
75	141.00	183.00	211.00	238.00	257.00	298.00	321.00	152.00	196.00	231.00	249.00	265.00	319.00	344.00
76	155.00	201.00	231.00	260.00	281.00	327.00	353.00	166.00	214.00	253.00	274.00	291.00	349.00	378.00
77	170.00	220.00	254.00	285.00	308.00	359.00	387.00	182.00	235.00	277.00	301.00	319.00	382.00	416.00
78	187.00	242.00	278.00	312.00	338.00	394.00	425.00	199.00	257.00	303.00	331.00	349.00	418.00	457.00
79	206.00	265.00	305.00	341.00	370.00	433.00	467.00	218.00	281.00	332.00	364.00	383.00	458.00	502.00
80	226.00	291.00	334.00	373.00	405.00	475.00		238.00	307.00	363.00	400.00	420.00	501.00	
81	249.00	320.00	367.00	410.00	446.00	523.00		262.00	338.00	399.00	440.00	462.00	551.00	
82	274.00	352.00	404.00	451.00	491.00	575.00		288.00	372.00	439.00	484.00	508.00	606.00	
83	301.00	387.00	444.00	496.00	540.00	633.00		317.00	409.00	483.00	532.00	559.00	667.00	
84	331.00	426.00	488.00	546.00	594.00	696.00		349.00	450.00	531.00	585.00	615.00	734.00	
85	364.00		537.00	601.00	653.00	766.00		384.00		584.00	644.00	677.00	807.00	
86	400.00		591.00	661.00	718.00	843.00		422.00		642.00	708.00	745.00	888.00	
87	440.00		650.00	727.00	790.00	927.00		464.00		706.00	779.00	820.00	977.00	
88	484.00		715.00	800.00	869.00	1020.00		510.00		777.00	857.00	902.00	1075.00	
89	532.00		787.00	880.00	956.00	1122.00		561.00		855.00	943.00	992.00	1183.00	
90	585.00							617.00						
91+														

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

Supporting Document Schedules

Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	Compliance VA_Cert.pdf
Item Status:	Received & Acknowledged
Status Date:	07/08/2014

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA CCI (Post-RS) Filing Package.pdf VA CCIIE Filing Package.pdf VA CCII10 Filing Package.pdf
Item Status:	Received & Acknowledged
Status Date:	04/21/2016

Satisfied - Item:	Cover letter
Comments:	
Attachment(s):	VA Post RS 2013 Inforce Rate Increase Cover Letter.pdf
Item Status:	Received & Acknowledged
Status Date:	07/08/2014

Satisfied - Item:	Additional information and exhibits
Comments:	
Attachment(s):	VA 2013 Inforce Rate Increase Filing Letter.pdf VA Appendix D (Post-RS).pdf
Item Status:	Received & Acknowledged
Status Date:	07/08/2014

Satisfied - Item:	2013 Summary
Comments:	
Attachment(s):	2013 Summary.pdf VA Post-RS Rate Summary.pdf
Item Status:	Received & Acknowledged
Status Date:	03/28/2016

Satisfied - Item:	Response to 7/9/14 objection
Comments:	

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

Attachment(s):	2014-07-09 VA (Post-RS) Response.pdf VA (Post-RS) LR Exhibits.pdf VA (Post-RS) LR Exhibits @ oPr.pdf VA (Post-RS) LR Exhibits (since inception).pdf VA (Post-RS) LR Exhibits with paid claims.pdf VA (Post-RS) Rate Summary.pdf 2013 Sample PH Communication Pkg.pdf
Item Status:	Received & Acknowledged
Status Date:	09/04/2014

Satisfied - Item:	PROPRIETARY & CONFIDENTIAL
Comments:	Please note this information must be kept confidential since it is material non-public information.
Attachment(s):	JH 2013 Morbidity Study Summary.pdf JH 2013 Termination Study Summary.pdf 2013 Rate Increase Filing Summary.pdf
Item Status:	Received & Acknowledged
Status Date:	03/28/2016

Satisfied - Item:	Response to 9/4/2014 objection
Comments:	
Attachment(s):	2014-09-04 VA (Post-RS) Response.pdf VA CCI (Post-RS) Exhibit - Nationwide Premium.pdf JH Retail 2013 Inforce Rate Increase Filing Summary.pdf
Item Status:	Received & Acknowledged
Status Date:	09/23/2014

Satisfied - Item:	Response to 9/23/14 objection
Comments:	
Attachment(s):	2014-09-23 VA (Post-RS) Response.pdf JH Retail Inforce Rate Increase Filing Summary.pdf VA Post-RS LR Exhibits.xls
Item Status:	Received & Acknowledged
Status Date:	04/03/2015

Satisfied - Item:	Response to 12/11/14 objection
Comments:	
Attachment(s):	2014-12-11 VA (Post-RS) Response.pdf
Item Status:	Received & Acknowledged
Status Date:	04/03/2015

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

Satisfied - Item:	Clarification
Comments:	
Attachment(s):	2015-3-26 VA Cover Letter.pdf 2014-12-11 VA (Post-RS) Response.pdf
Item Status:	Received & Acknowledged
Status Date:	04/03/2015

Satisfied - Item:	Update with 2013 experience
Comments:	
Attachment(s):	VA (Post-RS) Cover Letter.pdf VA (Post-RS) 2013 update comparison.pdf VA Appendix D (Post-RS).pdf
Item Status:	Received & Acknowledged
Status Date:	08/31/2015

Satisfied - Item:	Response to 4/2/15 objection
Comments:	
Attachment(s):	2015-04-02 VA (Post-RS) Response.pdf Inforce Business Projected at Original Pricing (Post-RS).pdf Towers Watson Peer Review LTC.pdf 2013 GPO VA PH Communication Pkg.pdf 2013 VA PH Communication Pkg.pdf VA Statement of Variability LS Package.pdf VA Statement of Variability Non-LS Package.pdf
Item Status:	Received & Acknowledged
Status Date:	08/31/2015

Satisfied - Item:	Response to 8/31/15 objection
Comments:	
Attachment(s):	2015-08-31 VA (Post-RS) Response.pdf
Item Status:	Received & Acknowledged
Status Date:	03/28/2016

Satisfied - Item:	Response to 10/30/15 Note to Filer
Comments:	
Attachment(s):	2015-10-30 VA (Post-RS) Response.pdf
Item Status:	Received & Acknowledged
Status Date:	03/28/2016

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

Satisfied - Item:	Follow up to November 16th conference call
Comments:	
Attachment(s):	2015-11-16 VA Post-RS Response.pdf
Item Status:	Received & Acknowledged
Status Date:	03/28/2016

Satisfied - Item:	March 16, 2016 request
Comments:	
Attachment(s):	2016-03-16 VA Post-RS Response.pdf
Item Status:	Received & Acknowledged
Status Date:	03/28/2016

Satisfied - Item:	Response to Note to Filer
Comments:	
Attachment(s):	2016-03-24 VA Post-RS Response.pdf
Item Status:	Received & Acknowledged
Status Date:	03/28/2016

Satisfied - Item:	March 29, 2016 phone call
Comments:	
Attachment(s):	2016-03-29 VA Post-RS Response.pdf VA (Post-RS) Appendix D.pdf
Item Status:	Received & Acknowledged
Status Date:	03/29/2016

Satisfied - Item:	April 4, 2016 phone call
Comments:	
Attachment(s):	2016-04-04 VA Post-RS Response.pdf
Item Status:	Received & Acknowledged
Status Date:	04/21/2016

Satisfied - Item:	April 21, 2016 per note to filer
Comments:	We are attaching the policyholder communication package and approved landing spot endorsements from filing # MULF-129533194 for you reference.

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

Attachment(s):	JHLTC-1532_GPO 1-14 Non-LS_Options Worksheet.pdf JHLTC-1533_GPO 1-14 Non-LS_FAQ.pdf JHLTC-1534_GPO 1-14 Non-LS_CCRF.pdf JHLTC-1531 1-14 LS_Cover Letter.pdf JHLTC-1533 1-14 LS_FAQ.pdf JHLTC-1532 1-14 LS_Options Worksheet.pdf JHLTC -1534 1-14 LS_CCRF.pdf JHLTC-1531_GPO 1-14 Non-LS_Cover Letter.pdf LTC-COMP4.5 VA 2_14.pdf LTC-SIMP4.5 VA 2_14.pdf LTC-COMP4.3 VA 2_14.pdf LTC-SIMP4.3 VA 2_14.pdf LTC-COMP4.6 VA 2_14.pdf LTC-SIMP4.6 VA 2_14.pdf BSC-COMP4.5 VA 2_14.pdf BSC-SIMP4.5 VA 2_14.pdf LTC-SIMP2.5 VA 2_14.pdf BSC-COMP2.5 VA 2_14.pdf BSC-SIMP2.5 VA 2_14.pdf LTC-COMP2.5 VA 2_14.pdf
Item Status:	Received & Acknowledged
Status Date:	04/21/2016

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

Attachment VA Post-RS LR Exhibits.xls is not a PDF document and cannot be reproduced here.

VIRGINIA COMPLIANCE CERTIFICATE

I hereby certify that I have reviewed the attached individual long-term care filing and determined that it is in compliance with the individual long-term care checklist and individual long-term care application checklist.

_____
(Signed by Officer of Company)

Marie Roche
General Director
Long-Term Care Compliance

John Hancock Life Insurance Company
1-888-877-6075
Direct: (617) 572-7500
Fax: (617) 572-0399
Email: mroche@jhancock.com

Date: May 5, 2014

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase – Custom Care Series
April 4, 2016

Product Name	Form Number	Issue Date Range
Custom Care	LTC-02 VA	Aug 2002 - Jul 2004
Essential Care	BSC-02 VA	Oct 2002 - Mar 2004

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

1. Scope & Purpose

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

2. Benefit Description

A brief policy description for each of the policy forms:

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

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

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

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

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

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

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

3. Renewability

All policy forms are guaranteed renewable.

4. Applicability

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

5. Actuarial Assumptions

Morbidity

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

Our claims projections include 12 years of future morbidity improvements at 1.1% per year, as well as a 5.56% margin for moderately adverse experience, consistent with the margin originally anticipated in our original pricing loss ratio.

Below are currently expected sample annual claim costs for an LTC-02 policy, $300 monthly benefit, with no inflation protection (including the 5.56% margin):

For policies issued prior to 2004:

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	0.85	3.26
60	3.36	8.17
65	10.68	24.63
70	26.06	56.14
75	76.30	162.06
80	182.79	310.05
85	387.52	552.81
90	467.86	604.75
95	547.13	654.84

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	2.98	11.36
70	20.13	45.41
75	82.83	173.34
80	194.58	327.09
85	430.60	609.98
90	518.38	662.00
95	586.15	681.32

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	24.19	80.97
80	195.85	333.39
85	506.95	688.14
90	579.45	711.44
95	649.30	718.77

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

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	0.65	2.50
60	2.60	6.34
65	8.44	19.47
70	23.57	50.79
75	71.06	150.99
80	170.71	289.86
85	364.52	522.10
90	446.57	583.81
95	530.05	652.53

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	2.28	8.70
70	15.62	35.27
75	65.76	137.86
80	177.49	299.42
85	405.90	578.52
90	496.44	641.68
95	572.33	687.78

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	18.54	62.07
80	153.78	263.04
85	418.91	575.45
90	561.67	703.67
95	644.75	752.15

Voluntary Lapses

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

Duration	Inflation Option	
	None/GPO	**All Other**
1	4.90%	3.70%
2	3.50%	2.95%
3	2.90%	2.50%
4	2.35%	1.85%
5	2.05%	1.75%
6	1.00%	0.90%
7	1.00%	0.85%
8	1.00%	0.85%
9	1.00%	0.85%
10	1.00%	0.85%
11+	0.95%	0.85%

Mortality

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

The base mortality table is the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 19 years of historical improvements based on scale AA. We then apply the following series of adjustment factors (factors for ages not listed above are interpolated):

For policies issued prior to 2004:

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

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

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

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

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

For policies issued after 2004:

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

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

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

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

We are also projecting 12 years of future mortality improvement based on scale AA, consistent with the 12 years of future morbidity improvement in our future claim projections.

Expenses

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

6. Trend Assumptions

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

7. Marketing Method

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

8. Underwriting

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

9. Premium Classes

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

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

10. Premium Modalization Rules

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

11. Issue Age Range

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

12. Area Factors

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

13. Average Annual Premium

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

	Nationwide	Virginia	
Form	before the rate increase	before the rate increase	after the rate increase
LTC-02 VA	2,340	2,270	2,687
BSC-02 VA	1,920	2,160	2,557

14. Number of Policyholders

The table below summarizes, as of 12/31/2013, the number of policies inforce and their 2013 annualized premium that will be affected by this rate increase in your state.

Form	Number of Policies	2013 Annualized Premium
LTC-02 VA	2,571	5,839,285
BSC-02 VA	82	177,271

15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2013 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2013 have also been allocated to the calendar year of incurral and included in historic incurred claims.

16. Requested Rate Increase

The Company is requesting an average rate increase of 18.4%, which varies by issue age, benefit period, and inflation option, and ranges from 13.3% to 19.1%. Rate increases were derived as follows:

1. The Company first determined the projected lifetime loss ratio for this form based on nationwide actual experience and projected future experience assuming all prior rate increase requests were approved in full and within three months of the original filing date. We then determined the amount of rate increase (13.3%) that would be needed in order to revert to the lifetime loss ratio certified to in our 2010 inforce rate increase filing for this form.
2. We ensured that the proposed rate increases did not result in premium rates that exceed the most recent traditional LTC rates that have been filed with the Interstate Compact for new business under the ICC12-LTC-12 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using LTC-02 as an example). After the application of this restriction the average rate increase for the forms listed in this memo is 13.3%, ranging from 13.3% to 13.3%.
3. Rate increases were adjusted to account for the timing of approvals on prior filings in your State. Adjustments are proportional to the amounts requested in prior filings and were determined such that achieved lifetime loss ratios match those targeted in Step #1 above. After the application of this adjustment, the average rate increase for the forms listed in this memo is 18.4%, ranging from 13.3% to 19.1%.
4. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1** where it can be seen that the sum of past and future projected incurred claims is not less than the sum of the original premium times the original loss ratio and the rate increase premium times the 85% loss ratio requirement.

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

Appendix B1 contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did not* elect an inflation reduction option as part of the 2010 rate increase filings. **Appendix B2** contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did* elect an inflation reduction option as part of the 2010 rate increase filings. Please note that the actual rates implemented may vary slightly from those in Appendices B1 and B2 due to implementation rounding algorithms.

17. Analysis Performed

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

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

Morbidity

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

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

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

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

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

Voluntary Terminations

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

6+	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%

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

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

Mortality

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

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

In addition, 18 years of future improvements were reflected.

As part of the inforce management of the business, the Company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates, and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 2010 rate increase filings. In general, we are seeing more, longer-lasting claims - claim incidence has increased, claim terminations have decreased, claim utilization has increased, and mortality have decreased.

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

Morbidity

Experience period: Inception through 9/30/2012 for incidence, inception through 9/30/2011 for claim terminations and salvage

The following charts show key experience compared to revised assumptions.

Incidence

Duration	A/E
1-3	101%
4-6	100%
7-9	100%
10+	100%
Total	**100%**

Claim Terminations

Benefit Period	A/E
<10 years	100%
10+ years	100%
Total	**100%**

Salvage

Inflation	A/E
None / GPO	100%
Simple	100%
Compound	100%
Total	**100%**

Voluntary Lapses

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount
1	100%
2	102%
3-5	100%
6-10	118%
11+	96%
Total	**104%**

In the recent study we noted that early duration lapses were greater than expected. As such, lapse rates for durations 1-5 were increased.

Note that the lapse study removed all policies which had undergone prior rate increases.

Mortality

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount
1-5	99%
6-10	101%
11+	99%
Total	**100%**

Exhibit 1 contains nationwide past premium and claims experience and future premium and claim projections and illustrates that the anticipated lifetime loss ratio with the requested rate increases and the previously-stated margin for moderately adverse experience is 90.9%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 88.4%. The lifetime loss ratio as of 12/31/2013 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

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

Furthermore, **Exhibit 1** demonstrates that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

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

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

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

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

- For policyholders that are currently receiving a 5% inflation benefit, the annual inflation rate will be reduced from 5% to a future annual rate of 4.5%
- For policyholders that have previously reduced their inflation rate in order to avoid a rate increase and are currently receiving an inflation benefit of 3.1%, the future annual inflation rate will be reduced to 2.5%

Both the 4.5% and 2.5% indexation rates were determined to be actuarially equivalent to the requested rate increases in aggregate and therefore these options are only available if the full rate increase requested is accepted.

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

19. History of Previous Rate Revisions

A 68.9% rate increase on these policy forms was accepted by your state on December 01, 2011.

20. Ensuring No Cross-Subsidization Between States

We have ensured no state's rate increase approvals will subsidize other states' experience. Rate increases will vary by state, but only to reflect the timing and amount of prior rate increases approved by that state. This is accomplished by first backing-out all prior rate increases from our nationwide premium data. We then re-introduce prior rate increases with the amount and timing based on your state's prior approvals (as detailed in Section 19). The current proposed rate increases are then determined based on the amounts needed in order to achieve our target loss ratios where our targets reflect the lifetime loss ratios certified to in our prior filing.

Although some states may have capped our previous inforce rate increase filings, in each case this was done with the understanding that the full amount of the proposed rate increases were justified and that John Hancock

would be refiling for the remainder at a later date. In instances where the remainder remains unapproved, it has been included in the current filings.

21. Proposed Effective Date

These rates will be effective on the next policy anniversary date, following at least a 60 day policyholder notification period.

22. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums and filing for increases in long-term care insurance premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8 and is in compliance with Virginia Administrative Code 14VAC5-200-153.

The preceding Actuarial Memorandum contains:

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

In my opinion, no further rate increases will be necessary as the revised premium rate schedules are sufficient to cover anticipated costs under moderately adverse experience.

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

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

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

_____
Joseph R. Leopold, FSA, MAAA
Actuary
John Hancock Life Insurance Company

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

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Earned Premium	Incurred Loss Ratio
	2003	182,573	4,980,276	4%	163,781	4,923,351	3%	4,923,351	3%
	2004	2,577,908	70,752,906	4%	1,040,347	69,548,278	1%	69,548,278	1%
	2005	4,205,244	75,487,415	6%	3,335,684	76,354,621	4%	76,354,621	4%
Historical	2006	7,196,998	71,754,491	10%	3,510,026	74,764,899	5%	74,764,899	5%
Experience	2007	9,034,432	68,980,236	13%	10,847,157	73,624,229	15%	73,624,229	15%
	2008	10,309,356	66,774,445	15%	10,640,310	72,384,082	15%	72,384,082	15%
	2009	12,516,977	64,894,577	19%	14,203,952	70,797,025	20%	70,797,025	20%
	2010	16,229,722	63,196,664	26%	15,920,358	69,670,655	23%	69,670,655	23%
	2011	18,387,201	61,412,547	30%	18,890,861	68,220,953	28%	68,220,953	28%
	2012	20,474,450	59,531,343	34%	22,936,757	74,972,286	31%	74,972,286	31%
	2013	22,915,368	57,558,254	40%	29,384,878	80,928,438	36%	80,928,438	36%
	2014	25,261,469	55,496,307	46%	35,139,696	82,809,603	42%	82,809,603	42%
	2015	27,657,245	53,379,535	52%	39,245,031	80,308,314	49%	80,308,314	49%
	2016	30,407,395	51,243,127	59%	42,936,142	77,724,291	55%	84,913,337	51%
	2017	33,320,052	49,094,893	68%	49,155,210	75,067,727	65%	88,982,029	55%
Projected	2018	36,456,337	46,941,880	78%	55,329,617	72,335,873	76%	85,770,727	65%
Future	2019	39,793,138	44,787,621	89%	61,997,187	69,531,371	89%	82,471,144	75%
Experience	2020	43,241,589	42,634,940	101%	68,630,719	66,666,519	103%	79,097,410	87%
	2021	46,858,149	40,484,190	116%	75,829,832	63,757,921	119%	75,668,880	100%
	2022	50,575,104	38,338,922	132%	83,217,335	60,804,636	137%	72,184,404	115%
	2023	54,819,797	36,204,344	151%	91,580,630	57,799,436	158%	68,635,511	133%
	2024	58,748,570	34,082,712	172%	100,418,713	54,745,591	183%	65,025,994	154%
	2025	62,523,053	31,980,755	196%	108,680,299	51,639,698	210%	61,351,833	177%
	2026	66,174,532	29,901,392	221%	116,769,885	48,485,109	241%	57,617,014	203%
	2027	69,406,092	27,851,108	249%	118,576,042	45,284,629	262%	53,825,004	220%
	2028	72,459,330	25,843,022	280%	126,059,356	42,041,602	300%	49,979,991	252%
	2029	75,178,096	23,886,701	315%	134,944,732	38,784,688	348%	46,116,188	293%
	2030	77,670,978	21,992,487	353%	141,692,071	35,547,963	399%	42,274,315	335%
	2031	79,650,783	20,165,947	395%	146,439,007	32,371,002	452%	38,501,629	380%
	2032	80,695,170	18,413,770	438%	135,894,668	29,265,424	464%	34,812,189	390%
	2033	81,362,604	16,747,687	486%	135,849,116	26,244,473	518%	31,222,016	435%
	2034	81,440,958	15,176,032	537%	138,348,135	23,363,942	592%	27,797,720	498%
	2035	80,049,258	13,706,880	584%	138,443,220	20,668,434	670%	24,592,598	563%
	2036	77,969,671	12,340,519	632%	137,036,799	18,176,689	754%	21,629,168	634%
	2037	75,509,911	11,074,314	682%	119,685,144	15,883,536	754%	18,901,452	633%
	2038	73,486,362	9,911,410	741%	113,203,276	13,781,151	821%	16,400,299	690%
	2039	71,248,627	8,853,250	805%	107,331,762	11,876,879	904%	14,134,582	759%
	2040	68,158,891	7,900,978	863%	102,951,487	10,168,174	1012%	12,101,370	851%
	2041	65,295,857	7,048,222	926%	98,703,519	8,653,292	1141%	10,298,661	958%
	2042	62,853,106	6,284,090	1000%	85,068,753	7,318,318	1162%	8,709,952	977%
	2043	61,513,870	5,602,509	1098%	78,645,567	6,146,463	1280%	7,315,302	1075%
	2044	60,930,236	4,996,482	1219%	70,615,400	5,127,812	1377%	6,102,948	1157%
	2045	61,271,020	4,458,900	1374%	63,615,534	4,248,184	1497%	5,056,032	1258%
	2046	62,226,407	3,980,155	1563%	57,434,497	3,494,288	1644%	4,158,754	1381%
	2047	63,651,521	3,550,899	1793%	52,310,674	2,853,148	1833%	3,395,676	1541%
	2048	65,931,844	3,164,455	2084%	47,258,503	2,311,074	2045%	2,750,508	1718%
	2049	66,715,477	2,813,221	2371%	35,185,629	1,851,774	1900%	2,203,862	1597%
	2050	67,208,906	2,490,380	2699%	29,146,324	1,462,549	1993%	1,740,621	1674%
	2051	67,267,598	2,190,510	3071%	24,581,027	1,138,353	2159%	1,354,782	1814%
	2052	66,181,852	1,910,126	3465%	19,764,711	872,581	2265%	1,038,477	1903%
	2053	64,065,818	1,648,217	3887%	15,568,124	658,807	2363%	784,059	1986%
	2054	61,518,153	1,405,150	4378%	12,026,350	489,965	2455%	583,115	2062%
	2055	56,234,691	1,182,195	4757%	9,113,018	359,279	2536%	427,582	2131%
Values as of 12/31/2013 (discounted at maximum statutory valuation rates)									
	Past :	142,339,449	841,986,987	16.9%	147,795,653	921,230,322	16.0%	921,230,322	16.0%
	Future :	1,089,352,329	551,327,949	197.6%	1,571,080,669	846,607,141	185.6%	969,564,929	162.0%
	Lifetime :	1,231,691,778	1,393,314,936	88.4%	1,718,876,323	1,767,837,463	97.2%	1,890,795,250	90.9%

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

			Accum Value of Past Initial Prm x 88.4% =	776,779,131
			Present Value of Future Initial Prm x 88.4% =	445,876,060
Accum. Value of Past Incurred Claims =	147,795,653		Accum Value of Prior Increases x 85% =	36,143,596
Present Value of Future Incurred Claims =	1,571,080,669		Present Value of Future Increases x 85% =	395,403,687
Total =	1,718,876,323	>=	Total =	1,654,202,475

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

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Earned Premium	Incurred Loss Ratio
Historical Experience	2003	182,573	4,980,276	4%	163,781	4,923,351	3%	4,923,351	3%
	2004	2,577,908	70,752,906	4%	1,040,347	69,548,278	1%	69,548,278	1%
	2005	4,205,244	75,487,415	6%	3,335,684	76,354,621	4%	76,354,621	4%
	2006	7,196,998	71,754,491	10%	3,510,026	74,764,899	5%	74,764,899	5%
	2007	9,034,432	68,980,236	13%	10,847,157	73,624,229	15%	73,624,229	15%
	2008	10,309,356	66,774,445	15%	10,640,310	72,384,082	15%	72,384,082	15%
	2009	12,516,977	64,894,577	19%	14,203,952	70,797,025	20%	70,797,025	20%
	2010	16,229,722	63,196,664	26%	15,920,358	69,670,655	23%	69,670,655	23%
	2011	18,387,201	61,412,547	30%	18,890,861	68,220,953	28%	68,220,953	28%
	2012	20,474,450	59,531,343	34%	22,936,757	74,972,286	31%	74,972,286	31%
	2013	22,915,368	57,558,254	40%	29,384,878	80,928,438	36%	80,928,438	36%
Projected Future Experience	2014	25,261,469	55,496,307	46%	35,139,696	82,809,603	42%	82,809,603	42%
	2015	27,657,245	53,379,535	52%	39,245,031	80,308,314	49%	80,308,314	49%
	2016	30,407,395	51,243,127	59%	42,936,142	77,724,291	55%	84,913,337	51%
	2017	33,320,052	49,094,893	68%	49,155,210	75,067,727	65%	88,982,029	55%
	2018	36,456,337	46,941,880	78%	55,329,617	72,335,873	76%	85,770,727	65%
	2019	39,793,138	44,787,621	89%	61,997,187	69,531,371	89%	82,471,144	75%
	2020	43,241,589	42,634,940	101%	68,630,719	66,666,519	103%	79,097,410	87%
	2021	46,858,149	40,484,190	116%	75,829,832	63,757,921	119%	75,668,880	100%
	2022	50,575,104	38,338,922	132%	83,217,335	60,804,636	137%	72,184,404	115%
	2023	54,819,797	36,204,344	151%	91,580,630	57,799,436	158%	68,635,511	133%
	2024	58,748,570	34,082,712	172%	100,418,713	54,745,591	183%	65,025,994	154%
	2025	62,523,053	31,980,755	196%	108,680,299	51,639,698	210%	61,351,833	177%
	2026	66,174,532	29,901,392	221%	116,769,885	48,485,109	241%	57,617,014	203%
	2027	69,406,092	27,851,108	249%	118,576,042	45,284,629	262%	53,825,004	220%
	2028	72,459,330	25,843,022	280%	126,059,356	42,041,602	300%	49,979,991	252%
	2029	75,178,096	23,886,701	315%	134,944,732	38,784,688	348%	46,116,188	293%
	2030	77,670,978	21,992,487	353%	141,692,071	35,547,963	399%	42,274,315	335%
	2031	79,650,783	20,165,947	395%	146,439,007	32,371,002	452%	38,501,629	380%
	2032	80,695,170	18,413,770	438%	135,894,668	29,265,424	464%	34,812,189	390%
	2033	81,362,604	16,747,687	486%	135,849,116	26,244,473	518%	31,222,016	435%
	2034	81,440,958	15,176,032	537%	138,348,135	23,363,942	592%	27,797,720	498%
	2035	80,049,258	13,706,880	584%	138,443,220	20,668,434	670%	24,592,598	563%
	2036	77,969,671	12,340,519	632%	137,036,799	18,176,689	754%	21,629,168	634%
	2037	75,509,911	11,074,314	682%	119,685,144	15,883,536	754%	18,901,452	633%
	2038	73,486,362	9,911,410	741%	113,203,276	13,781,151	821%	16,400,299	690%
	2039	71,248,627	8,853,250	805%	107,331,762	11,876,879	904%	14,134,582	759%
	2040	68,158,891	7,900,978	863%	102,951,487	10,168,174	1012%	12,101,370	851%
	2041	65,295,857	7,048,222	926%	98,703,519	8,653,292	1141%	10,298,661	958%
	2042	62,853,106	6,284,090	1000%	85,068,753	7,318,318	1162%	8,709,952	977%
	2043	61,513,870	5,602,509	1098%	78,645,567	6,146,463	1280%	7,315,302	1075%
	2044	60,930,236	4,996,482	1219%	70,615,400	5,127,812	1377%	6,102,948	1157%
	2045	61,271,020	4,458,900	1374%	63,615,534	4,248,184	1497%	5,056,032	1258%
	2046	62,226,407	3,980,155	1563%	57,434,497	3,494,288	1644%	4,158,754	1381%
	2047	63,651,521	3,550,899	1793%	52,310,674	2,853,148	1833%	3,395,676	1541%
	2048	65,931,844	3,164,455	2084%	47,258,503	2,311,074	2045%	2,750,508	1718%
	2049	66,715,477	2,813,221	2371%	35,185,629	1,851,774	1900%	2,203,862	1597%
	2050	67,208,906	2,490,380	2699%	29,146,324	1,462,549	1993%	1,740,621	1674%
	2051	67,267,598	2,190,510	3071%	24,581,027	1,138,353	2159%	1,354,782	1814%
	2052	66,181,852	1,910,126	3465%	19,764,711	872,581	2265%	1,038,477	1903%
	2053	64,065,818	1,648,217	3887%	15,568,124	658,807	2363%	784,059	1986%
	2054	61,518,153	1,405,150	4378%	12,026,350	489,965	2455%	583,115	2062%
	2055	56,234,691	1,182,195	4757%	9,113,018	359,279	2536%	427,582	2131%
Values as of 12/31/2013*:									
	Past :	148,567,701	936,435,188	15.9%	148,634,151	1,019,811,408	14.6%	1,019,811,408	14.6%
	Future :	745,149,430	474,531,546	157.0%	1,116,403,487	730,615,371	152.8%	832,656,267	134.1%
	Lifetime :	893,717,131	1,410,966,734	63.3%	1,265,037,638	1,750,426,779	72.3%	1,852,467,675	68.3%

*discounted at original pricing interest rates

Exhibit 1c: Nationwide Loss Ratio Exhibit for Virginia
Custom Care (LTC-02) and Essential Care (BSC-02)
Post Rate Stability

		Original Assumptions				Historical & Projected Experience				
						Before Proposed Increase			With Proposed Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Adjusted Expected Incurred Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
	2003	182,573	4,980,276	4%	180,486	163,781	4,923,351	3%	4,923,351	3%
	2004	2,577,908	70,752,906	4%	2,534,016	1,040,347	69,548,278	1%	69,548,278	1%
	2005	4,205,244	75,487,415	6%	4,253,554	3,335,684	76,354,621	4%	76,354,621	4%
Original	2006	7,196,998	71,754,491	10%	7,498,943	3,510,026	74,764,899	5%	74,764,899	5%
Pricing	2007	9,034,432	68,980,236	13%	9,642,662	10,847,157	73,624,229	15%	73,624,229	15%
	2008	10,309,356	66,774,445	15%	11,175,432	10,640,310	72,384,082	15%	72,384,082	15%
	2009	12,516,977	64,894,577	19%	13,655,451	14,203,952	70,797,025	20%	70,797,025	20%
	2010	16,229,722	63,196,664	26%	17,892,327	15,920,358	69,670,655	23%	69,670,655	23%
	2011				20,529,320	18,890,861	68,220,953	28%	68,220,953	28%
2010 Filing	2012				24,480,118	22,936,757	74,972,286	31%	74,972,286	31%
	2013				28,481,458	29,384,878	80,928,438	36%	80,928,438	36%
	2014					35,139,696	82,809,603	42%	82,809,603	42%
Projected	2015					39,245,031	80,308,314	49%	80,308,314	49%
Future	2016					42,936,142	77,724,291	55%	84,913,337	51%
Experience	2017					49,155,210	75,067,727	65%	88,982,029	55%
	2018					55,329,617	72,335,873	76%	85,770,727	65%
	2019					61,997,187	69,531,371	89%	82,471,144	75%
	2020					68,630,719	66,666,519	103%	79,097,410	87%
	2021					75,829,832	63,757,921	119%	75,668,880	100%
	2022					83,217,335	60,804,636	137%	72,184,404	115%
	2023					91,580,630	57,799,436	158%	68,635,511	133%
	2024					100,418,713	54,745,591	183%	65,025,994	154%
	2025					108,680,299	51,639,698	210%	61,351,833	177%
	2026					116,769,885	48,485,109	241%	57,617,014	203%
	2027					118,576,042	45,284,629	262%	53,825,004	220%
	2028					126,059,356	42,041,602	300%	49,979,991	252%
	2029					134,944,732	38,784,688	348%	46,116,188	293%
	2030					141,692,071	35,547,963	399%	42,274,315	335%
	2031					146,439,007	32,371,002	452%	38,501,629	380%
	2032					135,894,668	29,265,424	464%	34,812,189	390%
	2033					135,849,116	26,244,473	518%	31,222,016	435%
	2034					138,348,135	23,363,942	592%	27,797,720	498%
	2035					138,443,220	20,668,434	670%	24,592,598	563%
	2036					137,036,799	18,176,689	754%	21,629,168	634%
	2037					119,685,144	15,883,536	754%	18,901,452	633%
	2038					113,203,276	13,781,151	821%	16,400,299	690%
	2039					107,331,762	11,876,879	904%	14,134,582	759%
	2040					102,951,487	10,168,174	1012%	12,101,370	851%
Value as of 12/31/13*:										
	Past				159,968,172	147,795,653	921,230,322	16.0%	921,230,322	16.0%
	Future					1,571,080,669	846,607,141	185.6%	969,564,929	162.0%
	Lifetime					1,718,876,323	1,767,837,463	97.2%	1,890,795,250	90.9%

*discounted at maximum statutory valuation rates

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Pricing Loss Ratio (instead of 58%) + Increased Premiums x 85%

			Accum Value of Past Initial Prm x 88.4% =	776,779,131
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 88.4% =	445,876,060
Adjusted Originally Expected Incurred Claims) =	147,795,653		Accum Value of Prior Increases x 85% =	36,143,596
Present Value of Future Incurred Claims =	1,571,080,669		Present Value of Future Increases x 85% =	395,403,687
TOTAL =	1,718,876,323	> =	TOTAL =	1,654,202,475

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

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

Inflation Option: GPO Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	11.46	12.84	14.20	15.45	18.18	21.09	24.88
30	12.11	13.50	15.05	16.30	19.04	24.08	28.22
31	12.44	13.83	15.58	16.83	19.56	24.37	28.39
32	12.77	14.35	16.24	17.49	20.42	25.43	29.63
33	12.96	14.68	16.76	18.21	21.07	25.92	30.04
34	13.29	15.21	17.29	18.87	21.79	26.80	31.07
35	13.62	15.54	17.95	19.59	22.65	27.55	31.79
36	13.95	16.20	18.47	20.25	23.50	28.31	32.54
37	14.27	16.72	19.13	21.10	24.03	30.75	35.23
38	14.80	17.05	19.98	21.83	24.88	30.75	35.23
39	15.12	17.58	20.51	22.68	25.93	30.75	35.23
40	15.45	18.24	21.17	23.54	26.78	31.56	35.93
41	16.09	18.89	22.04	24.22	27.82	32.57	36.87
42	16.54	19.55	22.85	25.05	28.87	35.46	39.92
43	17.19	20.22	23.54	25.75	29.80	36.31	40.64
44	17.99	20.89	24.44	26.79	30.88	37.33	41.58
45	18.66	21.57	25.14	27.51	31.97	40.31	44.65
46	19.34	22.26	26.20	28.58	33.07	41.34	45.57
47	20.17	23.10	26.93	29.32	34.18	42.39	46.51
48	20.87	24.02	28.01	30.41	35.52	45.71	49.91
49	21.58	24.73	28.96	31.38	36.66	48.45	52.58
50	22.43	25.60	29.86	32.28	38.03	49.79	53.80
51	23.49	26.54	31.18	33.97	39.90	53.47	57.45
52	24.21	27.63	32.30	35.33	41.86	55.61	61.23
53	25.28	28.88	33.66	37.05	43.98	61.97	67.76
54	26.38	30.21	35.17	38.58	45.99	65.95	71.64
55	27.26	31.34	36.55	40.35	48.17	70.18	75.76
56	28.57	33.39	38.99	43.03	51.25	73.29	80.53
57	30.03	35.46	41.67	45.73	54.21	78.03	85.09
58	31.72	37.54	44.16	48.46	57.56	80.96	87.66
59	33.21	39.87	47.11	51.58	60.95	86.30	94.59
60	34.94	42.37	50.24	54.96	64.74	89.92	99.57
61	37.56	45.85	53.76	59.11	69.91	97.27	106.81
62	40.29	49.37	57.54	63.52	75.72	105.56	116.76
63	43.57	53.52	61.73	68.35	81.82	116.01	125.39
64	46.88	57.71	65.96	73.60	88.74	127.71	138.83
65	50.44	62.47	70.84	79.13	95.94	137.44	148.29
66	55.31	68.40	77.53	86.81	104.08	147.08	157.71
67	60.64	75.25	85.22	95.11	112.76	156.97	167.32
68	66.73	82.32	93.51	104.39	122.42	168.33	180.23
69	73.19	90.39	102.79	114.66	132.92	179.92	189.82
70	80.65	98.99	112.99	125.69	144.33	192.87	202.60
71	88.41	108.57	122.80	138.86	156.13	202.47	215.02
72	97.01	118.69	133.76	153.01	168.91	213.34	228.58
73	106.75	130.03	145.70	168.91	182.68	225.46	243.26
74	117.25	142.13	158.64	186.18	197.97	237.80	257.97
75	128.74	155.75	172.71	205.43	214.10	251.26	275.13
76	142.43	180.41	202.12	222.46	242.81	286.37	313.57
77	158.03	199.90	224.21	247.17	268.78	316.51	347.87
78	174.46	222.78	248.27	272.43	296.59	351.31	385.31
79	193.64	247.05	275.10	301.81	328.51	389.05	427.11
80	317.50	408.22	451.60	494.99	538.37	641.14	703.59
81	342.61	441.33	487.78	534.24	580.70	692.64	760.07
82	369.62	475.77	525.05	576.23	625.51	746.30	818.33
83	399.37	512.68	566.55	620.42	674.28	803.90	882.33
84	430.49	552.19	610.31	666.62	724.75	864.71	949.07

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

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	7.93	10.20	11.33	12.47	13.60	15.87	17.00
30	7.93	10.20	11.33	13.60	14.74	15.87	17.00
31	7.93	10.20	12.47	13.60	14.74	15.87	17.00
32	7.93	11.33	12.47	13.60	14.74	17.00	18.14
33	9.07	11.33	12.47	13.60	14.74	17.00	18.14
34	9.07	11.33	12.47	13.60	14.74	17.00	18.14
35	9.07	11.33	12.47	14.74	15.87	17.00	18.78
36	9.24	11.33	12.47	14.74	15.87	18.14	19.96
37	9.24	11.36	13.60	14.74	15.87	18.45	21.13
38	10.27	11.36	13.60	14.74	15.87	18.45	21.13
39	10.27	12.47	14.43	15.87	17.00	19.53	22.30
40	11.29	13.42	15.46	16.50	17.50	20.62	23.48
41	11.38	13.51	16.60	17.64	18.65	21.83	24.72
42	12.50	14.65	16.71	17.76	18.78	23.06	25.96
43	12.59	14.74	17.88	18.92	19.95	24.31	27.21
44	12.68	15.90	18.00	19.05	21.14	25.57	28.47
45	12.77	16.01	19.18	20.24	21.29	26.84	29.73
46	13.93	17.19	19.31	21.44	22.50	28.13	31.01
47	14.03	17.30	20.52	22.66	23.73	29.43	32.28
48	14.13	18.50	21.74	22.81	23.89	30.74	33.57
49	15.33	18.63	21.89	24.05	25.14	33.22	36.06
50	15.44	19.85	23.14	25.31	26.41	34.57	37.36
51	16.64	21.09	24.39	26.58	27.68	37.10	39.87
52	16.75	21.22	24.55	27.87	28.97	38.50	42.39
53	17.97	22.47	25.83	28.04	29.16	41.08	44.92
54	18.08	22.61	25.99	29.35	30.47	43.70	47.47
55	19.33	23.89	27.30	30.67	31.81	46.34	49.45
56	20.57	25.15	29.72	33.11	34.25	48.98	53.40
57	21.82	27.57	31.01	35.57	36.71	52.84	57.36
58	23.08	28.86	33.47	38.05	40.35	56.75	61.32
59	25.52	31.32	35.95	40.56	42.87	60.70	63.29
60	26.81	33.80	38.46	43.09	46.57	64.68	69.23
61	29.28	36.30	42.15	46.81	50.31	69.23	73.18
62	31.77	40.00	44.71	50.57	54.08	75.16	79.12
63	35.46	42.55	48.46	54.36	57.89	81.09	85.05
64	38.00	46.31	53.44	58.18	61.74	87.03	92.96
65	41.76	50.11	57.27	63.24	66.82	94.94	98.90
66	45.34	54.88	63.24	69.20	73.97	102.13	107.91
67	50.11	60.85	69.20	76.36	82.33	108.47	114.08
68	54.88	68.01	76.36	83.52	90.68	116.07	123.32
69	59.66	73.97	83.52	91.87	101.42	124.74	131.77
70	65.62	82.33	91.87	101.42	112.15	132.62	139.42
71	72.32	90.39	101.90	113.35	124.91	141.34	149.56
72	77.76	96.80	109.49	125.36	134.88	150.75	158.69
73	82.63	104.05	117.82	133.13	143.84	160.67	169.85
74	86.94	110.51	125.25	141.46	153.25	170.93	179.77
75	92.09	119.01	134.60	151.60	162.94	181.36	191.27
76	97.93	125.14	142.82	160.50	171.38	190.42	201.30
77	104.28	132.96	149.90	168.15	179.88	200.74	211.17
78	109.72	139.64	158.35	177.05	189.52	209.47	220.69
79	115.44	147.58	166.62	185.66	198.75	218.99	230.89
80	121.28	154.15	174.55	194.96	208.56	228.96	241.43
81	132.62	170.02	191.56	214.23	228.96	252.76	265.23
82	146.22	185.89	210.83	235.76	251.63	277.70	292.44
83	160.95	205.16	232.36	258.43	276.57	306.04	321.91
84	176.82	225.56	255.03	284.50	304.90	335.51	353.64

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

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	7.93	10.20	11.33	12.47	13.60	15.87	17.00
30	7.93	10.20	11.33	13.60	14.74	15.87	17.00
31	7.93	10.20	12.47	13.60	14.74	15.87	17.00
32	7.93	11.33	12.47	13.60	14.74	17.00	18.14
33	9.07	11.33	12.47	13.60	14.74	17.00	18.14
34	9.07	11.33	12.47	13.60	14.74	17.00	18.14
35	9.07	11.33	12.47	14.74	15.87	17.00	18.83
36	9.25	11.33	12.47	14.74	15.87	18.14	20.01
37	9.25	11.36	13.60	14.74	15.87	18.47	21.27
38	10.36	11.36	13.60	14.74	15.87	18.47	21.27
39	10.36	12.47	14.49	15.87	17.00	19.64	22.54
40	11.46	13.49	15.61	16.54	17.53	20.72	23.72
41	11.46	13.59	16.85	17.78	18.78	22.03	25.07
42	12.69	14.82	16.87	17.90	18.91	23.37	26.44
43	12.79	14.93	18.14	19.07	20.09	24.74	27.83
44	12.89	16.20	18.27	19.20	21.38	26.01	29.09
45	12.99	16.20	19.58	20.50	21.54	27.41	30.50
46	14.15	17.50	19.72	21.82	22.87	28.85	31.93
47	14.26	17.62	21.07	23.18	24.10	30.16	33.21
48	14.37	18.96	22.29	23.21	24.27	31.64	34.66
49	15.70	19.09	22.45	24.59	25.66	34.44	37.50
50	15.82	20.32	23.86	25.99	27.07	35.99	38.80
51	17.02	21.70	25.11	27.27	28.35	38.71	41.69
52	17.14	21.70	25.29	28.71	29.65	40.11	44.40
53	18.49	23.11	26.57	28.76	29.73	42.89	47.13
54	18.49	23.12	26.61	30.07	31.06	45.70	49.87
55	19.88	24.41	27.92	31.41	32.53	48.55	51.95
56	21.12	25.67	30.48	33.99	34.98	51.18	56.11
57	22.38	28.23	31.79	36.60	37.58	55.45	60.26
58	23.64	29.52	34.39	39.08	41.36	59.55	64.42
59	26.22	32.13	36.88	41.60	43.89	63.70	66.50
60	27.52	34.76	39.54	44.29	47.89	67.89	72.73
61	29.99	37.27	43.39	48.01	51.63	72.73	76.89
62	32.63	41.12	45.95	51.92	55.57	78.96	83.12
63	36.48	43.68	49.86	55.87	59.39	85.20	89.35
64	39.18	47.60	55.16	59.86	63.40	91.43	97.67
65	43.10	51.56	59.16	65.09	68.65	99.75	103.90
66	46.82	56.47	65.25	71.18	75.93	106.98	113.04
67	51.72	62.71	71.33	78.45	84.55	113.26	119.12
68	56.63	70.15	78.77	85.73	93.16	120.80	128.35
69	61.37	76.24	86.04	94.35	104.31	129.40	136.69
70	67.62	84.86	94.66	104.16	115.46	137.12	144.15
71	74.53	93.16	105.01	116.65	128.73	145.67	154.13
72	79.87	99.43	112.47	128.77	138.55	154.85	163.00
73	84.60	106.53	120.63	136.29	147.26	164.49	173.89
74	88.71	112.77	127.80	144.34	156.37	174.41	183.43
75	93.66	121.04	136.89	154.18	165.70	184.44	194.52
76	99.26	126.84	144.76	162.68	173.71	193.01	204.04
77	105.34	134.31	151.43	169.86	181.72	202.78	213.32
78	110.47	140.59	159.42	178.25	190.80	210.89	222.19
79	115.84	148.08	167.19	186.29	199.43	219.73	231.67
80	121.28	154.15	174.55	194.96	208.56	228.96	241.43
81	132.62	170.02	191.56	214.23	228.96	252.76	265.23
82	146.22	185.89	210.83	235.76	251.63	277.70	292.44
83	160.95	205.16	232.36	258.43	276.57	306.04	321.91
84	176.82	225.56	255.03	284.50	304.90	335.51	353.64

LTC-02 2013 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	13%	13%	13%	13%	13%	13%	13%
30	13%	13%	13%	13%	13%	13%	13%
31	13%	13%	13%	13%	13%	13%	13%
32	13%	13%	13%	13%	13%	13%	13%
33	13%	13%	13%	13%	13%	13%	13%
34	13%	13%	13%	13%	13%	13%	13%
35	13%	13%	13%	13%	13%	13%	14%
36	13%	13%	13%	13%	13%	13%	14%
37	13%	13%	13%	13%	13%	13%	14%
38	14%	13%	13%	13%	13%	13%	14%
39	14%	13%	14%	13%	13%	14%	15%
40	15%	14%	14%	14%	14%	14%	15%
41	14%	14%	15%	14%	14%	14%	15%
42	15%	15%	14%	14%	14%	15%	15%
43	15%	15%	15%	14%	14%	15%	16%
44	15%	15%	15%	14%	15%	15%	16%
45	15%	15%	16%	15%	15%	16%	16%
46	15%	15%	16%	15%	15%	16%	17%
47	15%	15%	16%	16%	15%	16%	17%
48	15%	16%	16%	15%	15%	17%	17%
49	16%	16%	16%	16%	16%	18%	18%
50	16%	16%	17%	16%	16%	18%	18%
51	16%	17%	17%	16%	16%	18%	19%
52	16%	16%	17%	17%	16%	18%	19%
53	17%	17%	17%	16%	16%	18%	19%
54	16%	16%	16%	16%	16%	19%	19%
55	17%	16%	16%	16%	16%	19%	19%
56	16%	16%	16%	16%	16%	18%	19%
57	16%	16%	16%	17%	16%	19%	19%
58	16%	16%	16%	16%	16%	19%	19%
59	16%	16%	16%	16%	16%	19%	19%
60	16%	17%	17%	16%	17%	19%	19%
61	16%	16%	17%	16%	16%	19%	19%
62	16%	17%	16%	16%	16%	19%	19%
63	17%	16%	17%	17%	16%	19%	19%
64	17%	16%	17%	17%	16%	19%	19%
65	17%	17%	17%	17%	16%	19%	19%
66	17%	17%	17%	17%	16%	19%	19%
67	17%	17%	17%	16%	16%	18%	18%
68	17%	17%	17%	16%	16%	18%	18%
69	17%	17%	17%	16%	17%	18%	18%
70	17%	17%	17%	16%	17%	17%	17%
71	17%	17%	17%	17%	17%	17%	17%
72	16%	16%	16%	16%	16%	16%	16%
73	16%	16%	16%	16%	16%	16%	16%
74	16%	16%	16%	16%	16%	16%	16%
75	15%	15%	15%	15%	15%	15%	15%
76	15%	15%	15%	15%	15%	15%	15%
77	15%	15%	15%	15%	15%	15%	15%
78	14%	14%	14%	14%	14%	14%	14%
79	14%	14%	14%	14%	14%	14%	14%
80	13%	13%	13%	13%	13%	13%	13%
81	13%	13%	13%	13%	13%	13%	13%
82	13%	13%	13%	13%	13%	13%	13%
83	13%	13%	13%	13%	13%	13%	13%
84	13%	13%	13%	13%	13%	13%	13%

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

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

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

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

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

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

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

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

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

Inflation Option: 5% Simple Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	28.18	33.36	38.52	41.93	49.50	74.96	81.40
30	29.11	34.40	38.86	42.34	49.97	74.96	83.94
31	30.53	35.87	40.25	43.84	51.65	76.02	87.52
32	30.61	35.87	41.65	45.26	53.24	79.78	88.83
33	31.91	37.42	42.96	46.69	54.84	81.14	92.69
34	31.99	38.80	44.28	48.04	56.35	84.74	96.37
35	33.31	40.19	44.28	49.40	57.95	88.45	97.74
36	35.36	41.40	44.91	50.73	61.58	89.59	101.28
37	36.61	43.46	47.95	51.98	63.01	93.04	104.82
38	36.61	44.74	49.15	53.25	64.35	96.34	108.18
39	37.81	45.92	50.26	56.32	67.84	99.64	113.89
40	38.91	47.07	51.41	57.51	69.09	102.78	117.07
41	40.38	48.60	53.14	59.38	71.71	107.97	122.34
42	40.89	50.02	54.89	63.05	76.41	113.13	127.53
43	42.35	51.53	58.40	64.84	79.09	118.45	132.87
44	44.74	53.92	61.11	67.64	81.73	121.48	138.14
45	46.20	55.32	62.88	71.43	86.74	129.33	143.74
46	46.40	58.64	66.45	73.35	89.52	134.83	151.58
47	48.22	60.10	68.42	77.17	93.47	138.83	155.34
48	49.67	61.57	72.02	80.99	98.68	144.70	163.55
49	52.13	64.79	73.89	82.93	101.55	152.67	169.13
50	53.56	66.23	77.63	86.78	106.80	158.59	177.34
51	55.15	67.72	81.06	89.37	110.83	165.03	183.54
52	58.57	71.08	82.81	93.05	113.53	169.47	187.51
53	61.37	74.42	85.27	95.46	117.41	175.68	193.43
54	62.96	76.13	88.68	99.03	122.15	179.98	197.23
55	66.48	79.47	92.22	101.51	125.91	186.03	202.94
56	68.50	81.76	94.50	105.47	130.93	193.02	211.81
57	69.84	85.31	98.63	109.26	135.74	197.52	218.07
58	71.75	87.54	100.85	113.06	140.73	204.53	226.84
59	74.86	91.70	103.56	115.33	143.96	211.11	232.71
60	76.67	94.03	107.53	118.89	148.84	217.96	243.34
61	79.47	99.09	112.42	123.75	154.39	226.31	248.61
62	82.09	105.20	119.16	128.70	156.28	230.10	253.23
63	86.21	110.50	123.04	135.05	161.90	237.78	255.93
64	88.96	114.29	131.22	140.13	165.49	245.14	260.45
65	92.87	121.13	136.86	146.68	170.68	252.22	266.64
66	99.68	131.92	147.46	158.66	186.18	271.13	287.51
67	107.76	141.67	159.00	172.84	204.70	291.14	307.62
68	116.67	153.33	170.88	189.48	224.40	314.58	331.24
69	124.81	165.34	185.01	205.71	243.75	337.46	356.11
70	134.56	179.68	198.15	224.26	268.06	364.07	382.93
71	149.91	197.50	214.94	244.22	288.53	384.81	404.87
72	166.78	217.27	231.57	263.55	313.07	408.64	433.51
73	185.31	237.06	249.51	287.31	336.93	429.52	458.73
74	207.45	260.18	270.22	313.73	364.59	454.82	488.14
75	231.43	285.46	292.34	339.95	393.35	481.44	518.60
76	250.13	324.37	372.78	419.58	453.47	557.02	601.31
77	268.53	347.51	401.21	450.18	486.51	598.57	645.26
78	289.68	374.89	430.65	483.32	523.60	644.26	694.95
79	312.99	402.64	463.41	518.11	562.17	694.44	748.97
80	495.17	637.59	731.80	817.25	887.37	1098.56	1186.44
81	524.98	674.67	773.77	864.42	940.33	1163.93	1255.17
82	557.01	715.58	821.29	916.84	998.15	1233.85	1330.42
83	589.53	757.97	869.61	971.45	1057.63	1308.66	1409.96
84	624.04	803.15	920.04	1029.39	1119.88	1385.08	1492.55

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

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	14.11	16.35	19.59	20.68	21.75	32.94	35.78
30	15.20	17.44	20.68	21.77	22.84	34.08	38.16
31	16.28	18.53	21.77	22.86	23.93	35.22	40.55
32	16.28	18.53	22.86	23.95	25.02	37.49	41.74
33	17.37	19.62	23.95	25.04	26.10	38.62	44.12
34	17.37	20.71	25.03	26.13	27.19	40.90	46.51
35	18.45	21.80	25.03	27.22	28.28	43.17	47.70
36	19.54	22.89	26.12	28.31	30.45	44.30	50.09
37	20.62	23.98	28.30	29.39	31.54	46.58	51.43
38	20.62	25.07	29.39	30.48	32.63	48.85	51.43
39	21.71	26.16	30.48	32.66	34.81	49.45	53.40
40	22.80	27.25	31.56	33.75	35.89	51.43	53.40
41	23.99	28.45	32.79	34.98	37.13	51.43	53.40
42	24.09	29.66	34.02	37.32	39.48	51.43	55.38
43	25.30	30.89	36.36	38.57	40.75	53.40	55.38
44	25.71	32.12	37.61	39.83	42.02	53.40	55.38
45	27.69	33.36	38.88	42.21	44.41	53.40	57.36
46	27.69	35.60	39.56	43.50	45.71	55.38	57.36
47	27.69	35.60	41.54	45.49	48.14	55.38	57.36
48	27.69	35.60	41.54	45.49	49.45	55.38	59.34
49	27.69	37.58	41.54	47.47	51.43	57.36	59.34
50	29.67	37.58	43.51	47.47	51.43	57.36	59.34
51	29.67	39.56	45.49	49.45	53.40	59.34	63.29
52	31.65	41.54	47.47	53.40	57.36	63.29	67.25
53	33.62	43.51	49.45	55.38	59.34	67.25	69.23
54	35.60	45.49	51.43	59.34	63.29	69.23	73.18
55	35.60	47.47	53.40	61.32	67.25	73.18	77.14
56	39.56	49.45	57.36	65.27	71.20	79.12	83.07
57	41.54	53.40	61.32	69.23	75.16	85.05	89.01
58	43.51	57.36	65.27	75.16	79.66	90.98	94.94
59	47.47	61.32	69.23	79.12	83.49	96.92	102.85
60	51.43	65.27	75.16	83.81	87.35	104.83	110.76
61	53.40	69.23	79.12	88.72	93.45	110.76	116.70
62	57.36	75.16	85.05	94.84	98.39	116.70	122.63
63	61.32	80.79	90.98	100.98	105.73	124.61	130.54
64	67.25	85.72	98.90	107.15	111.91	130.54	138.45
65	71.20	91.87	104.83	114.54	119.31	138.45	146.37
66	75.15	98.27	111.76	122.89	128.86	148.37	156.08
67	80.42	104.73	119.69	132.44	140.79	158.97	166.45
68	85.24	110.63	126.95	141.46	152.34	170.47	179.54
69	89.60	117.71	133.52	151.09	161.63	180.96	191.50
70	95.21	124.12	141.12	159.82	171.72	193.82	204.03
71	100.26	131.48	149.56	169.28	182.43	205.44	216.95
72	106.32	138.06	158.69	179.32	193.60	218.99	230.10
73	111.70	146.90	166.79	191.27	206.58	231.06	243.30
74	117.88	154.72	176.82	201.87	218.08	246.08	257.87
75	124.68	162.94	185.61	212.53	229.53	259.28	273.45
76	130.58	170.02	194.50	221.71	240.75	270.67	285.64
77	136.87	178.58	203.35	232.02	251.57	282.86	297.20
78	142.14	185.78	213.21	241.88	261.83	294.25	309.21
79	147.58	193.99	222.56	252.31	272.54	305.87	321.34
80	154.15	202.89	232.36	264.10	285.64	320.77	336.64
81	170.02	223.29	256.16	291.30	313.97	352.51	370.65
82	187.02	245.96	282.23	320.77	345.71	387.65	408.05
83	206.29	270.90	309.44	351.38	379.71	426.19	448.86
84	226.69	296.97	341.18	387.65	418.25	469.26	494.19

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

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	14.35	16.47	19.79	20.79	21.77	33.80	36.83
30	15.42	17.56	20.88	21.87	22.85	34.93	39.36
31	16.62	18.74	22.06	23.05	24.02	36.20	41.90
32	16.62	18.74	23.26	24.23	25.19	38.60	43.25
33	17.70	19.82	24.34	25.32	26.28	39.89	45.99
34	17.70	21.01	25.54	26.51	27.45	42.48	48.53
35	18.90	22.22	25.54	27.70	28.64	44.89	49.92
36	20.12	23.43	26.75	28.78	30.91	46.20	52.47
37	21.35	24.65	29.04	29.99	32.11	48.61	54.03
38	21.35	25.72	30.27	31.20	33.31	51.25	54.03
39	22.59	26.94	31.50	33.49	35.60	51.95	56.11
40	23.64	28.18	32.74	34.71	36.81	54.03	56.11
41	25.01	29.55	33.95	36.09	38.20	54.03	56.11
42	25.13	30.75	35.36	38.57	40.69	54.03	58.18
43	26.53	32.15	38.06	40.00	42.12	56.11	58.18
44	27.01	33.57	39.30	41.45	43.58	56.11	58.18
45	29.09	34.80	40.76	43.99	46.13	56.11	60.26
46	29.09	37.40	41.56	45.48	47.62	58.18	60.26
47	29.09	37.40	43.64	47.79	50.43	58.18	60.26
48	29.09	37.40	43.64	47.79	51.95	58.18	62.34
49	29.09	39.48	43.64	49.87	54.03	60.26	62.34
50	31.17	39.48	45.72	49.87	54.03	60.26	62.34
51	31.17	41.56	47.79	51.95	56.11	62.34	66.50
52	33.25	43.64	49.87	56.11	60.26	66.50	70.65
53	35.33	45.72	51.95	58.18	62.34	70.65	72.73
54	37.40	47.79	54.03	62.34	66.50	72.73	76.89
55	37.40	49.87	56.11	64.42	70.65	76.89	81.04
56	41.56	51.95	60.26	68.57	74.81	83.12	87.28
57	43.64	56.11	64.42	72.73	78.96	89.35	93.51
58	45.72	60.26	68.57	78.96	83.52	95.59	99.75
59	49.87	64.42	72.73	83.12	87.31	101.82	108.06
60	54.03	68.57	78.96	87.90	91.14	110.14	116.37
61	56.11	72.73	83.12	92.95	97.57	116.37	122.60
62	60.26	78.96	89.35	99.40	102.66	122.60	128.84
63	64.42	84.85	95.59	105.87	110.52	130.92	137.15
64	70.65	89.91	103.90	112.16	116.82	137.15	145.46
65	74.81	96.39	110.14	120.09	124.75	145.46	153.77
66	78.72	102.95	117.08	128.47	134.32	155.43	163.50
67	83.97	109.36	124.98	138.25	146.86	165.99	173.80
68	88.71	115.14	132.12	147.22	158.55	177.42	186.86
69	92.95	122.11	138.51	156.74	167.67	187.72	198.66
70	98.45	128.33	145.91	165.25	177.55	200.41	210.96
71	103.32	135.50	154.13	174.46	188.01	211.72	223.58
72	109.21	141.81	163.00	184.19	198.86	224.94	236.35
73	114.36	150.39	170.76	195.82	211.49	236.55	249.09
74	120.28	157.87	180.43	205.99	222.53	251.09	263.12
75	126.80	165.70	188.76	216.14	233.43	263.69	278.09
76	132.35	172.33	197.15	224.72	244.02	274.35	289.52
77	138.26	180.40	205.42	234.39	254.14	285.74	300.23
78	143.10	187.04	214.65	243.53	263.61	296.25	311.31
79	148.08	194.65	223.31	253.17	273.47	306.91	322.43
80	154.15	202.89	232.36	264.10	285.64	320.77	336.64
81	170.02	223.29	256.16	291.30	313.97	352.51	370.65
82	187.02	245.96	282.23	320.77	345.71	387.65	408.05
83	206.29	270.90	309.44	351.38	379.71	426.19	448.86
84	226.69	296.97	341.18	387.65	418.25	469.26	494.19

LTC-02 2013 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	15%	14%	15%	14%	13%	16%	17%
30	15%	14%	14%	14%	13%	16%	17%
31	16%	15%	15%	14%	14%	17%	17%
32	16%	15%	15%	15%	14%	17%	17%
33	15%	15%	15%	15%	14%	17%	18%
34	15%	15%	16%	15%	14%	18%	18%
35	16%	16%	16%	15%	15%	18%	19%
36	17%	16%	16%	15%	15%	18%	19%
37	17%	17%	16%	16%	15%	18%	19%
38	17%	16%	17%	16%	16%	19%	19%
39	18%	17%	17%	16%	16%	19%	19%
40	18%	17%	18%	17%	16%	19%	19%
41	18%	18%	17%	17%	17%	19%	19%
42	18%	18%	18%	17%	17%	19%	19%
43	19%	18%	19%	18%	17%	19%	19%
44	19%	18%	18%	18%	18%	19%	19%
45	19%	18%	19%	18%	18%	19%	19%
46	19%	19%	19%	18%	18%	19%	19%
47	19%	19%	19%	19%	19%	19%	19%
48	19%	19%	19%	19%	19%	19%	19%
49	19%	19%	19%	19%	19%	19%	19%
50	19%	19%	19%	19%	19%	19%	19%
51	19%	19%	19%	19%	19%	19%	19%
52	19%	19%	19%	19%	19%	19%	19%
53	19%	19%	19%	19%	19%	19%	19%
54	19%	19%	19%	19%	19%	19%	19%
55	19%	19%	19%	19%	19%	19%	19%
56	19%	19%	19%	19%	19%	19%	19%
57	19%	19%	19%	19%	19%	19%	19%
58	19%	19%	19%	19%	19%	19%	19%
59	19%	19%	19%	19%	19%	19%	19%
60	19%	19%	19%	19%	18%	19%	19%
61	19%	19%	19%	19%	18%	19%	19%
62	19%	19%	19%	19%	18%	19%	19%
63	19%	19%	19%	19%	18%	19%	19%
64	19%	19%	19%	19%	18%	19%	19%
65	19%	19%	19%	19%	19%	19%	19%
66	19%	19%	19%	18%	18%	19%	19%
67	18%	18%	18%	18%	18%	18%	18%
68	18%	18%	18%	18%	18%	18%	18%
69	18%	18%	18%	18%	18%	18%	18%
70	17%	17%	17%	17%	17%	17%	17%
71	17%	17%	17%	17%	17%	17%	17%
72	16%	16%	16%	16%	16%	16%	16%
73	16%	16%	16%	16%	16%	16%	16%
74	16%	16%	16%	16%	16%	16%	16%
75	15%	15%	15%	15%	15%	15%	15%
76	15%	15%	15%	15%	15%	15%	15%
77	15%	15%	15%	15%	15%	15%	15%
78	14%	14%	14%	14%	14%	14%	14%
79	14%	14%	14%	14%	14%	14%	14%
80	13%	13%	13%	13%	13%	13%	13%
81	13%	13%	13%	13%	13%	13%	13%
82	13%	13%	13%	13%	13%	13%	13%
83	13%	13%	13%	13%	13%	13%	13%
84	13%	13%	13%	13%	13%	13%	13%

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

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

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

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

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

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

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

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

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

Inflation Option: 5% Compound Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	82.26	104.45	113.46	128.06	151.18	216.43	245.66
30	83.17	105.35	114.71	129.31	152.63	218.25	249.19
31	83.51	105.56	114.92	129.66	152.97	218.25	251.45
32	83.72	105.91	115.26	129.86	153.18	219.71	251.45
33	83.86	106.11	115.47	130.21	153.53	219.71	252.19
34	84.07	106.32	115.82	130.42	153.73	219.71	252.19
35	84.42	106.67	116.03	130.76	154.29	221.04	252.82
36	84.63	106.67	116.37	131.11	154.49	221.04	254.94
37	84.97	106.88	116.58	131.32	154.84	222.45	255.96
38	85.18	107.23	116.93	131.66	155.05	222.45	255.96
39	85.32	107.43	117.13	131.87	155.39	223.82	256.68
40	85.53	107.64	117.48	132.22	155.60	223.82	258.69
41	86.47	108.64	119.07	134.00	158.70	226.95	261.84
42	87.41	109.42	120.67	135.65	161.67	232.69	265.40
43	88.35	110.43	122.28	137.25	164.80	236.40	269.20
44	89.30	111.43	124.04	139.06	167.81	242.21	275.12
45	90.26	112.23	125.67	140.88	171.19	246.26	279.29
46	91.22	113.25	127.30	142.71	174.37	252.35	283.14
47	92.18	114.27	129.30	144.54	177.78	253.29	283.87
48	93.15	115.29	130.95	146.39	181.35	259.93	290.58
49	94.13	116.25	132.76	148.25	184.59	263.77	294.46
50	95.10	117.29	134.64	150.12	188.06	270.29	298.70
51	96.43	118.48	136.05	151.79	189.46	273.86	301.92
52	97.76	119.82	137.68	153.47	190.87	274.95	302.80
53	99.24	121.18	139.32	154.95	192.15	276.04	305.41
54	100.59	122.75	140.75	156.51	193.57	277.13	306.29
55	102.09	124.12	142.41	158.22	194.79	279.07	307.28
56	103.21	125.68	143.97	159.55	196.92	282.80	312.73
57	104.26	127.48	145.76	160.75	198.84	288.42	317.79
58	105.32	129.06	147.34	162.10	201.14	292.35	323.40
59	106.45	131.02	148.93	163.09	203.08	293.43	327.96
60	107.52	132.84	150.75	164.31	205.40	298.89	332.81
61	109.42	137.22	154.95	168.47	207.35	302.86	335.48
62	111.17	141.48	159.54	172.27	209.15	305.79	335.87
63	112.93	146.34	164.14	176.46	211.11	308.95	336.27
64	115.07	150.84	168.76	180.66	213.08	312.11	336.67
65	116.84	155.74	173.77	184.87	215.05	315.28	337.07
66	123.85	163.71	183.16	197.17	231.00	331.18	356.65
67	130.85	171.91	193.29	210.21	248.06	346.08	375.37
68	138.45	180.48	203.80	224.22	266.47	364.55	397.85
69	146.65	189.42	215.05	239.20	286.14	382.21	419.50
70	155.14	199.11	226.68	254.92	307.38	401.80	445.18
71	170.64	216.77	242.77	272.58	324.82	421.28	463.23
72	187.63	236.44	260.14	291.13	343.37	444.17	486.82
73	206.26	257.60	278.69	311.25	362.97	465.60	508.55
74	227.05	280.55	298.66	332.79	383.53	489.81	531.46
75	249.48	305.74	320.05	355.67	405.59	515.36	555.75
76	267.89	345.35	408.28	442.17	469.61	594.49	643.89
77	287.48	371.20	437.54	475.45	503.89	636.92	693.61
78	308.27	398.12	469.38	512.76	540.64	683.50	747.27
79	331.22	426.95	504.43	553.05	581.92	734.53	805.10
80	521.46	672.65	795.34	876.41	920.23	1158.69	1276.64
81	552.39	712.62	841.23	927.68	974.06	1226.24	1350.87
82	585.47	756.24	892.44	983.92	1032.71	1300.38	1433.42
83	620.87	801.06	945.99	1041.96	1094.84	1378.95	1519.53
84	657.98	848.40	1001.11	1102.91	1159.47	1460.71	1609.96

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

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	25.71	33.62	39.56	43.51	47.47	53.40	55.38
30	27.69	35.60	39.56	45.49	49.45	55.38	59.34
31	27.69	35.60	41.54	47.47	51.43	57.36	59.34
32	27.69	37.58	41.54	47.47	51.43	57.36	61.32
33	29.67	37.58	41.54	47.47	51.43	59.34	61.32
34	29.67	37.58	43.51	49.45	53.40	59.34	63.29
35	29.67	37.58	43.51	49.45	53.40	59.34	63.29
36	29.67	39.56	43.51	51.43	55.38	61.32	65.27
37	31.65	39.56	45.49	51.43	55.38	61.32	65.27
38	31.65	39.56	45.49	53.40	57.36	63.29	67.25
39	31.65	41.54	45.49	53.40	57.36	63.29	67.25
40	31.65	41.54	47.47	53.40	57.36	65.27	69.23
41	33.62	43.51	47.47	55.38	59.34	67.25	69.23
42	33.62	43.51	49.45	57.36	61.32	67.25	71.20
43	35.60	45.49	51.43	57.36	61.32	69.23	73.18
44	35.60	45.49	51.43	59.34	63.29	71.20	73.18
45	37.58	47.47	53.40	61.32	65.27	71.20	75.16
46	37.58	47.47	55.38	61.32	65.27	73.18	77.14
47	39.56	49.45	57.36	63.29	67.25	75.16	79.12
48	39.56	51.43	57.36	65.27	69.23	75.16	79.12
49	41.54	51.43	59.34	67.25	71.20	77.14	81.09
50	41.54	53.40	61.32	67.25	71.20	79.12	83.07
51	43.51	55.38	63.29	69.23	73.18	81.09	87.03
52	45.49	57.36	65.27	73.18	77.14	85.05	89.01
53	47.47	59.34	67.25	75.16	79.12	87.03	92.96
54	49.45	63.29	71.20	77.14	81.09	90.98	94.94
55	51.43	65.27	73.18	81.09	85.05	94.94	98.90
56	53.40	67.25	77.14	85.05	89.01	98.90	104.83
57	55.38	71.20	79.12	89.01	94.94	104.83	110.76
58	57.36	73.18	83.07	92.96	100.87	112.74	118.67
59	59.34	77.14	87.03	98.90	106.81	118.67	124.61
60	61.32	81.09	90.98	104.83	112.74	124.61	132.52
61	65.27	85.05	96.92	110.76	118.67	134.50	142.41
62	71.20	90.98	102.85	116.70	126.59	144.39	152.30
63	75.16	96.92	108.79	124.61	136.48	154.28	162.19
64	79.12	102.85	116.70	132.52	144.09	166.14	174.06
65	85.05	108.79	122.63	142.41	150.33	176.03	185.92
66	88.64	115.61	131.03	150.30	159.88	186.91	196.54
67	93.51	121.56	136.53	157.10	170.62	194.50	205.73
68	97.93	126.95	145.08	165.03	179.54	204.93	215.81
69	103.66	133.52	152.85	175.69	189.74	214.34	224.88
70	107.11	139.42	159.82	183.62	198.92	222.73	234.63
71	113.40	147.92	169.28	192.29	208.73	235.03	246.53
72	119.01	155.51	177.73	203.12	218.99	247.55	260.25
73	125.48	163.73	188.21	214.23	231.06	258.60	272.37
74	132.62	172.40	197.45	223.97	241.66	271.13	285.86
75	138.85	181.36	208.28	235.20	253.61	284.79	298.95
76	142.82	189.06	216.27	244.83	263.87	295.16	311.48
77	148.60	195.52	224.20	254.18	273.73	306.32	323.27
78	153.36	203.23	233.16	264.33	284.28	317.94	334.15
79	158.29	209.47	241.60	272.54	293.97	328.48	345.14
80	165.49	219.89	252.76	285.64	307.17	343.44	361.58
81	182.49	241.43	277.70	313.97	337.78	378.58	397.85
82	200.62	265.23	306.04	345.71	371.78	415.98	437.52
83	219.89	292.44	336.64	379.71	409.18	457.92	481.73
84	242.56	321.91	370.65	418.25	449.99	503.26	529.33

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

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	27.01	35.33	41.56	45.72	49.87	56.11	58.18
30	29.09	37.40	41.56	47.79	51.95	58.18	62.34
31	29.09	37.40	43.64	49.87	54.03	60.26	62.34
32	29.09	39.48	43.64	49.87	54.03	60.26	64.42
33	31.17	39.48	43.64	49.87	54.03	62.34	64.42
34	31.17	39.48	45.72	51.95	56.11	62.34	66.50
35	31.17	39.48	45.72	51.95	56.11	62.34	66.50
36	31.17	41.56	45.72	54.03	58.18	64.42	68.57
37	33.25	41.56	47.79	54.03	58.18	64.42	68.57
38	33.25	41.56	47.79	56.11	60.26	66.50	70.65
39	33.25	43.64	47.79	56.11	60.26	66.50	70.65
40	33.25	43.64	49.87	56.11	60.26	68.57	72.73
41	35.33	45.72	49.87	58.18	62.34	70.65	72.73
42	35.33	45.72	51.95	60.26	64.42	70.65	74.81
43	37.40	47.79	54.03	60.26	64.42	72.73	76.89
44	37.40	47.79	54.03	62.34	66.50	74.81	76.89
45	39.48	49.87	56.11	64.42	68.57	74.81	78.96
46	39.48	49.87	58.18	64.42	68.57	76.89	81.04
47	41.56	51.95	60.26	66.50	70.65	78.96	83.12
48	41.56	54.03	60.26	68.57	72.73	78.96	83.12
49	43.64	54.03	62.34	70.65	74.81	81.04	85.20
50	43.64	56.11	64.42	70.65	74.81	83.12	87.28
51	45.72	58.18	66.50	72.73	76.89	85.20	91.43
52	47.79	60.26	68.57	76.89	81.04	89.35	93.51
53	49.87	62.34	70.65	78.96	83.12	91.43	97.67
54	51.95	66.50	74.81	81.04	85.20	95.59	99.75
55	54.03	68.57	76.89	85.20	89.35	99.75	103.90
56	56.11	70.65	81.04	89.35	93.51	103.90	110.14
57	58.18	74.81	83.12	93.51	99.75	110.14	116.37
58	60.26	76.89	87.28	97.67	105.98	118.45	124.68
59	62.34	81.04	91.43	103.90	112.21	124.68	130.92
60	64.42	85.20	95.59	110.14	118.45	130.92	139.23
61	68.57	89.35	101.82	116.37	124.68	141.31	149.62
62	74.81	95.59	108.06	122.60	132.99	151.70	160.01
63	78.96	101.82	114.29	130.92	143.38	162.09	170.40
64	83.12	108.06	122.60	139.23	151.35	174.55	182.87
65	89.35	114.29	128.84	149.62	157.49	184.94	195.33
66	92.85	121.11	137.26	157.45	167.04	195.80	205.89
67	97.64	126.93	142.56	164.04	177.99	203.09	214.81
68	101.92	132.12	151.00	171.76	186.86	213.29	224.61
69	107.53	138.51	158.56	182.25	196.83	222.35	233.28
70	110.75	144.15	165.25	189.86	205.68	230.29	242.60
71	116.87	152.44	174.46	198.17	215.11	242.21	254.07
72	122.25	159.74	182.56	208.64	224.94	254.28	267.32
73	128.46	167.62	192.69	219.32	236.55	264.75	278.85
74	135.32	175.92	201.48	228.54	246.58	276.65	291.69
75	141.21	184.44	211.81	239.19	257.92	289.62	304.03
76	144.76	191.63	219.21	248.16	267.46	299.17	315.71
77	150.11	197.52	226.49	256.77	276.52	309.44	326.56
78	154.40	204.61	234.74	266.12	286.21	320.10	336.42
79	158.83	210.18	242.42	273.47	294.96	329.60	346.32
80	165.49	219.89	252.76	285.64	307.17	343.44	361.58
81	182.49	241.43	277.70	313.97	337.78	378.58	397.85
82	200.62	265.23	306.04	345.71	371.78	415.98	437.52
83	219.89	292.44	336.64	379.71	409.18	457.92	481.73
84	242.56	321.91	370.65	418.25	449.99	503.26	529.33

LTC-02 2013 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	19%	19%	19%	19%	19%	19%	19%
30	19%	19%	19%	19%	19%	19%	19%
31	19%	19%	19%	19%	19%	19%	19%
32	19%	19%	19%	19%	19%	19%	19%
33	19%	19%	19%	19%	19%	19%	19%
34	19%	19%	19%	19%	19%	19%	19%
35	19%	19%	19%	19%	19%	19%	19%
36	19%	19%	19%	19%	19%	19%	19%
37	19%	19%	19%	19%	19%	19%	19%
38	19%	19%	19%	19%	19%	19%	19%
39	19%	19%	19%	19%	19%	19%	19%
40	19%	19%	19%	19%	19%	19%	19%
41	19%	19%	19%	19%	19%	19%	19%
42	19%	19%	19%	19%	19%	19%	19%
43	19%	19%	19%	19%	19%	19%	19%
44	19%	19%	19%	19%	19%	19%	19%
45	19%	19%	19%	19%	19%	19%	19%
46	19%	19%	19%	19%	19%	19%	19%
47	19%	19%	19%	19%	19%	19%	19%
48	19%	19%	19%	19%	19%	19%	19%
49	19%	19%	19%	19%	19%	19%	19%
50	19%	19%	19%	19%	19%	19%	19%
51	19%	19%	19%	19%	19%	19%	19%
52	19%	19%	19%	19%	19%	19%	19%
53	19%	19%	19%	19%	19%	19%	19%
54	19%	19%	19%	19%	19%	19%	19%
55	19%	19%	19%	19%	19%	19%	19%
56	19%	19%	19%	19%	19%	19%	19%
57	19%	19%	19%	19%	19%	19%	19%
58	19%	19%	19%	19%	19%	19%	19%
59	19%	19%	19%	19%	19%	19%	19%
60	19%	19%	19%	19%	19%	19%	19%
61	19%	19%	19%	19%	19%	19%	19%
62	19%	19%	19%	19%	19%	19%	19%
63	19%	19%	19%	19%	19%	19%	19%
64	19%	19%	19%	19%	19%	19%	19%
65	19%	19%	19%	19%	19%	19%	19%
66	19%	19%	19%	19%	18%	19%	19%
67	18%	18%	18%	18%	18%	18%	18%
68	18%	18%	18%	18%	18%	18%	18%
69	18%	18%	18%	18%	18%	18%	18%
70	17%	17%	17%	17%	17%	17%	17%
71	17%	17%	17%	17%	17%	17%	17%
72	16%	16%	16%	16%	16%	16%	16%
73	16%	16%	16%	16%	16%	16%	16%
74	16%	16%	16%	16%	16%	16%	16%
75	15%	15%	15%	15%	15%	15%	15%
76	15%	15%	15%	15%	15%	15%	15%
77	15%	15%	15%	15%	15%	15%	15%
78	14%	14%	14%	14%	14%	14%	14%
79	14%	14%	14%	14%	14%	14%	14%
80	13%	13%	13%	13%	13%	13%	13%
81	13%	13%	13%	13%	13%	13%	13%
82	13%	13%	13%	13%	13%	13%	13%
83	13%	13%	13%	13%	13%	13%	13%
84	13%	13%	13%	13%	13%	13%	13%

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

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

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

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

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

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

Appendix B1

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

LTC-02 VA - Post Rate Stability

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation							5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	7.93	10.20	11.33	12.47	13.60	15.87	17.00	14.35	16.47	19.79	20.79	21.77	33.80	36.83	27.01	35.33	41.56	45.72	49.87	56.11	58.18
30	7.93	10.20	11.33	13.60	14.74	15.87	17.00	15.42	17.56	20.88	21.87	22.85	34.93	39.36	29.09	37.40	41.56	47.79	51.95	58.18	62.34
31	7.93	10.20	12.47	13.60	14.74	15.87	17.00	16.62	18.74	22.06	23.05	24.02	36.20	41.90	29.09	37.40	43.64	49.87	54.03	60.26	62.34
32	7.93	11.33	12.47	13.60	14.74	17.00	18.14	16.62	18.74	23.26	24.23	25.19	38.60	43.25	29.09	39.48	43.64	49.87	54.03	60.26	64.42
33	9.07	11.33	12.47	13.60	14.74	17.00	18.14	17.70	19.82	24.34	25.32	26.28	39.89	45.99	31.17	39.48	43.64	49.87	54.03	62.34	64.42
34	9.07	11.33	12.47	13.60	14.74	17.00	18.14	17.70	21.01	25.54	26.51	27.45	42.48	48.53	31.17	39.48	45.72	51.95	56.11	62.34	66.50
35	9.07	11.33	12.47	14.74	15.87	17.00	18.83	18.90	22.22	25.54	27.70	28.64	44.89	49.92	31.17	39.48	45.72	51.95	56.11	62.34	66.50
36	9.25	11.33	12.47	14.74	15.87	18.14	20.01	20.12	23.43	26.75	28.78	30.91	46.20	52.47	31.17	41.56	45.72	54.03	58.18	64.42	68.57
37	9.25	11.36	13.60	14.74	15.87	18.47	21.27	21.35	24.65	29.04	29.99	32.11	48.61	54.03	33.25	41.56	47.79	54.03	58.18	64.42	68.57
38	10.36	11.36	13.60	14.74	15.87	18.47	21.27	21.35	25.72	30.27	31.20	33.31	51.25	54.03	33.25	41.56	47.79	56.11	60.26	66.50	70.65
39	10.36	12.47	14.49	15.87	17.00	19.64	22.54	22.59	26.94	31.50	33.49	35.60	51.95	56.11	33.25	43.64	47.79	56.11	60.26	66.50	70.65
40	11.46	13.49	15.61	16.54	17.53	20.72	23.72	23.64	28.18	32.74	34.71	36.81	54.03	56.11	33.25	43.64	49.87	56.11	60.26	68.57	72.73
41	11.46	13.59	16.85	17.78	18.78	22.03	25.07	25.01	29.55	33.95	36.09	38.20	54.03	56.11	35.33	45.72	49.87	58.18	62.34	70.65	72.73
42	12.69	14.82	16.87	17.90	18.91	23.37	26.44	25.13	30.75	35.36	38.57	40.69	54.03	58.18	35.33	45.72	51.95	60.26	64.42	70.65	74.81
43	12.79	14.93	18.14	19.07	20.09	24.74	27.83	26.53	32.15	38.06	40.00	42.12	56.11	58.18	37.40	47.79	54.03	60.26	64.42	72.73	76.89
44	12.89	16.20	18.27	19.20	21.38	26.01	29.09	27.01	33.57	39.30	41.45	43.58	56.11	58.18	37.40	47.79	54.03	62.34	66.50	74.81	76.89
45	12.99	16.20	19.58	20.50	21.54	27.41	30.50	29.09	34.80	40.76	43.99	46.13	56.11	60.26	39.48	49.87	56.11	64.42	68.57	74.81	78.96
46	14.15	17.50	19.72	21.82	22.87	28.85	31.93	29.09	37.40	41.56	45.48	47.62	58.18	60.26	39.48	49.87	58.18	64.42	68.57	76.89	81.04
47	14.26	17.62	21.07	23.18	24.10	30.16	33.21	29.09	37.40	43.64	47.79	50.43	58.18	60.26	41.56	51.95	60.26	66.50	70.65	78.96	83.12
48	14.37	18.96	22.29	23.21	24.27	31.64	34.66	29.09	37.40	43.64	47.79	51.95	58.18	62.34	41.56	54.03	60.26	68.57	72.73	78.96	83.12
49	15.70	19.09	22.45	24.59	25.66	34.44	37.50	29.09	39.48	43.64	49.87	54.03	60.26	62.34	43.64	54.03	62.34	70.65	74.81	81.04	85.20
50	15.82	20.32	23.86	25.99	27.07	35.99	38.80	31.17	39.48	45.72	49.87	54.03	60.26	62.34	43.64	56.11	64.42	70.65	74.81	83.12	87.28
51	17.02	21.70	25.11	27.27	28.35	38.71	41.69	31.17	41.56	47.79	51.95	56.11	62.34	66.50	45.72	58.18	66.50	72.73	76.89	85.20	91.43
52	17.14	21.70	25.29	28.71	29.65	40.11	44.40	33.25	43.64	49.87	56.11	60.26	66.50	70.65	47.79	60.26	68.57	76.89	81.04	89.35	93.51
53	18.49	23.11	26.57	28.76	29.73	42.89	47.13	35.33	45.72	51.95	58.18	62.34	70.65	72.73	49.87	62.34	70.65	78.96	83.12	91.43	97.67
54	18.49	23.12	26.61	30.07	31.06	45.70	49.87	37.40	47.79	54.03	62.34	66.50	72.73	76.89	51.95	66.50	74.81	81.04	85.20	95.59	99.75
55	19.88	24.41	27.92	31.41	32.53	48.55	51.95	37.40	49.87	56.11	64.42	70.65	76.89	81.04	54.03	68.57	76.89	85.20	89.35	99.75	103.90
56	21.12	25.67	30.48	33.99	34.98	51.18	56.11	41.56	51.95	60.26	68.57	74.81	83.12	87.28	56.11	70.65	81.04	89.35	93.51	103.90	110.14
57	22.38	28.23	31.79	36.60	37.58	55.45	60.26	43.64	56.11	64.42	72.73	78.96	89.35	93.51	58.18	74.81	83.12	93.51	99.75	110.14	116.37
58	23.64	29.52	34.39	39.08	41.36	59.55	64.42	45.72	60.26	68.57	78.96	83.52	95.59	99.75	60.26	76.89	87.28	97.67	105.98	118.45	124.68
59	26.22	32.13	36.88	41.60	43.89	63.70	66.50	49.87	64.42	72.73	83.12	87.31	101.82	108.06	62.34	81.04	91.43	103.90	112.21	124.68	130.92
60	27.52	34.76	39.54	44.29	47.89	67.89	72.73	54.03	68.57	78.96	87.90	91.14	110.14	116.37	64.42	85.20	95.59	110.14	118.45	130.92	139.23
61	29.99	37.27	43.39	48.01	51.63	72.73	76.89	56.11	72.73	83.12	92.95	97.57	116.37	122.60	68.57	89.35	101.82	116.37	124.68	141.31	149.62
62	32.63	41.12	45.95	51.92	55.57	78.96	83.12	60.26	78.96	89.35	99.40	102.66	122.60	128.84	74.81	95.59	108.06	122.60	132.99	151.70	160.01
63	36.48	43.68	49.86	55.87	59.39	85.20	89.35	64.42	84.85	95.59	105.87	110.52	130.92	137.15	78.96	101.82	114.29	130.92	143.38	162.09	170.40
64	39.18	47.60	55.16	59.86	63.40	91.43	97.67	70.65	89.91	103.90	112.16	116.82	137.15	145.46	83.12	108.06	122.60	139.23	151.35	174.55	182.87
65	43.10	51.56	59.16	65.09	68.65	99.75	103.90	74.81	96.39	110.14	120.09	124.75	145.46	153.77	89.35	114.29	128.84	149.62	157.49	184.94	195.33
66	46.82	56.47	65.25	71.18	75.93	106.98	113.04	78.72	102.95	117.08	128.47	134.32	155.43	163.50	92.85	121.11	137.26	157.45	167.04	195.80	205.89
67	51.72	62.71	71.33	78.45	84.55	113.26	119.12	83.97	109.36	124.98	138.25	146.86	165.99	173.80	97.64	126.93	142.56	164.04	177.99	203.09	214.81
68	56.63	70.15	78.77	85.73	93.16	120.80	128.35	88.71	115.14	132.12	147.22	158.55	177.42	186.86	101.92	132.12	151.00	171.76	186.86	213.29	224.61
69	61.37	76.24	86.04	94.35	104.31	129.40	136.69	92.95	122.11	138.51	156.74	167.67	187.72	198.66	107.53	138.51	158.56	182.25	196.83	222.35	233.28
70	67.62	84.86	94.66	104.16	115.46	137.12	144.15	98.45	128.33	145.91	165.25	177.55	200.41	210.96	110.75	144.15	165.25	189.86	205.68	230.29	242.60
71	74.53	93.16	105.01	116.65	128.73	145.67	154.13	103.32	135.50	154.13	174.46	188.01	211.72	223.58	116.87	152.44	174.46	198.17	215.11	242.21	254.07
72	79.87	99.43	112.47	128.77	138.55	154.85	163.00	109.21	141.81	163.00	184.19	198.86	224.94	236.35	122.25	159.74	182.56	208.64	224.94	254.28	267.32
73	84.60	106.53	120.63	136.29	147.26	164.49	173.89	114.36	150.39	170.76	195.82	211.49	236.55	249.09	128.46	167.62	192.69	219.32	236.55	264.75	278.85
74	88.71	112.77	127.80	144.34	156.37	174.41	183.43	120.28	157.87	180.43	205.99	222.53	251.09	263.12	135.32	175.92	201.48	228.54	246.58	276.65	291.69
75	93.66	121.04	136.89	154.18	165.70	184.44	194.52	126.80	165.70	188.76	216.14	233.43	263.69	278.09	141.21	184.44	211.81	239.19	257.92	289.62	304.03
76	99.26	126.84	144.76	162.68	173.71	193.01	204.04	132.35	172.33	197.15	224.72	244.02	274.35	289.52	144.76	191.63	219.21	248.16	267.46	299.17	315.71
77	105.34	134.31	151.43	169.86	181.72	202.78	213.32	138.26	180.40	205.42	234.39	254.14	285.74	300.23	150.11	197.52	226.49	256.77	276.52	309.44	326.56
78	110.47	140.59	159.42	178.25	190.80	210.89	222.19	143.10	187.04	214.65	243.53	263.61	296.25	311.31	154.40	204.61	234.74	266.12	286.21	320.10	336.42
79	115.84	148.08	167.19	186.29	199.43	219.73	231.67	148.08	194.65	223.31	253.17	273.47	306.91	322.43	158.83	210.18	242.42	273.47	294.96	329.60	346.32
80	121.28	154.15	174.55	194.96	208.56	228.96	241.43	154.15	202.89	232.36	264.10	285.64	320.77	336.64	165.49	219.89	252.76	285.64	307.17	343.44	361.58
81	132.62	170.02	191.56	214.23	228.96	252.76	265.23	170.02	223.29	256.16	291.30	313.97	352.51	370.65	182.49	241.43	277.70	313.97	337.78	378.58	397.85
82	146.22	185.89	210.83	235.76	251.63	277.70	292.44	187.02	245.96	282.23	320.77	345.71	387.65	408.05	200.62	265.23	306.04	345.71	371.78	415.98	437.52
83	160.95	205.16	232.36	258.43	276.57	306.04	321.91	206.29	270.90	309.44	351.38	379.71	426.19	448.86	219.89	292.44	336.64	379.71	409.18	457.92	481.73
84	176.82	225.56	255.03	284.50	304.90	335.51	353.64	226.69	296.97	341.18	387.65	418.25	469.26	494.19	242.56	321.91	370.65	418.25	449.99	503.26	529.33
85	214.23	273.17	309.44	344.58	368.38	406.92	428.45	274.30	360.44	412.58	468.12	505.53	567.87	597.34	293.57	388.78	447.72	505.53	544.07	608.68	641.55
86	235.76	300.37	340.04	379.71	405.78	447.72	470.39	301.50	395.58	453.39	515.73	556.54	624.54	657.41	323.04	428.45	493.06	556.54	598.47	669.88	705.02
87	258.43	329.84	374.05	417.12	446.59	491.93	518.00	332.11	435.25	498.73	566.74	612.08	686.88	723.16	354.78	470.39	541.80	612.08	658.55	736.76	775.30
88	299.24	381.98	431.85	481.73	515.73	567.87	598.47	383.11	503.26	576.94	654.01	706.15	793.43	834.24	410.32	544.07	625.68	706.15	760.56	851.24	896.58
89	328.71	419.39	474.93	530.47	566.74	624.54	657.41	421.65	553.13	633.61	719.76	777.56	872.77	918.11	451.12	598.47	688.02	777.56	836.50	936.25	986.12
90	361.58	461.32	522.53	582.61	623.41	688.02	724.29	463.59	608.68	697.09	791.16	854.64	960.05	1009.92	496.46	657.41	757.16	854.64	920.38	1030.33	1084.73
91+	397.85	507.80	574.67	641.55	685.75	756.03	795.70	510.06	669.88	767.36	871.64	940.78	1055.26	1110.80	545.20	724.29	833.10	940.78	1013.33	1133.47	1192.41

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

Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix B1

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

BSC-02 VA - Post Rate Stability

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	GPO Inflation							5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	20.40	26.07	29.47	31.74	35.14	40.81	44.21	37.30	43.08	51.47	53.80	56.14	86.92	95.43	70.65	91.43	108.06	118.45	128.84	145.46	149.62
30	20.40	26.07	29.47	35.14	38.54	40.81	44.21	39.26	45.14	53.50	55.90	59.42	90.50	100.98	74.81	95.59	108.06	122.60	135.07	149.62	160.01
31	20.40	26.07	31.74	35.14	38.54	40.81	44.21	42.31	48.19	56.54	58.90	62.45	93.80	108.23	74.81	95.59	112.21	128.84	139.23	155.85	160.01
32	20.40	29.47	31.74	35.14	38.54	44.21	46.47	42.31	48.19	59.61	61.93	65.50	99.03	111.74	74.81	101.82	112.21	128.84	139.23	155.85	166.24
33	23.80	29.47	31.74	35.14	38.54	44.21	46.47	45.04	51.54	63.00	65.29	67.56	102.32	118.80	81.04	101.82	112.21	128.84	139.23	160.01	166.24
34	23.80	29.47	31.74	35.14	38.54	44.21	46.47	45.71	54.64	66.11	68.36	70.60	108.96	126.19	81.04	101.82	118.45	135.07	145.46	160.01	172.48
35	23.80	29.47	31.74	38.54	40.81	44.21	48.25	48.83	57.76	66.11	71.45	73.65	115.97	129.78	81.04	101.82	118.45	135.07	145.46	160.01	172.48
36	24.29	29.47	31.74	38.54	40.81	46.47	51.78	51.97	60.91	69.24	74.84	80.09	119.34	135.20	81.04	108.06	118.45	139.23	149.62	166.24	176.63
37	24.29	29.53	35.14	38.54	40.81	47.33	55.05	55.15	64.08	74.22	77.96	83.19	126.39	139.23	85.20	108.06	122.60	139.23	149.62	166.24	176.63
38	27.19	29.53	35.14	38.54	40.81	47.33	55.05	55.15	65.90	77.35	81.11	86.31	133.25	139.23	85.20	108.06	122.60	145.46	155.85	172.48	182.87
39	27.19	31.74	37.44	40.81	44.21	50.32	58.35	58.36	69.04	80.50	86.11	91.32	135.07	145.46	85.20	112.21	122.60	145.46	155.85	172.48	182.87
40	30.09	34.35	40.32	42.53	45.59	53.62	60.62	61.84	72.21	83.66	89.25	94.43	139.23	145.46	85.20	112.21	128.84	145.46	155.85	176.63	187.02
41	29.30	34.59	43.54	45.71	48.82	57.02	64.07	65.41	75.72	87.55	92.81	98.00	139.23	145.46	91.43	118.45	128.84	149.62	160.01	182.87	187.02
42	32.43	37.73	44.11	46.03	49.17	60.49	67.58	65.73	79.59	91.18	99.94	105.12	139.23	149.62	91.43	118.45	135.07	155.85	166.24	182.87	193.26
43	32.68	38.00	47.43	49.58	51.48	64.03	71.12	69.38	83.22	98.15	103.64	108.82	145.46	149.62	95.59	122.60	139.23	155.85	166.24	187.02	197.41
44	32.94	41.24	47.78	49.93	54.79	66.46	75.03	70.65	86.90	102.17	107.39	112.57	145.46	149.62	95.59	122.60	139.23	160.01	172.48	193.26	197.41
45	33.19	41.85	51.20	53.30	55.19	70.06	78.67	74.81	88.93	105.99	112.85	119.93	145.46	155.85	101.82	128.84	145.46	166.24	176.63	193.26	203.65
46	36.79	45.20	51.57	56.74	58.59	73.73	82.35	74.81	95.59	108.06	116.66	123.81	149.62	155.85	101.82	128.84	149.62	166.24	176.63	197.41	209.88
47	37.08	45.52	55.10	60.26	62.38	77.78	86.35	74.81	95.59	112.21	122.60	131.11	149.62	155.85	108.06	135.07	155.85	172.48	182.87	203.65	214.04
48	37.36	48.97	57.32	59.48	62.83	81.59	90.12	74.81	95.59	112.21	122.60	135.07	149.62	160.01	108.06	139.23	155.85	176.63	187.02	203.65	214.04
49	40.81	49.33	57.73	63.01	66.41	88.83	97.51	74.81	101.82	112.21	128.84	139.23	155.85	160.01	112.21	139.23	160.01	182.87	193.26	209.88	220.27
50	41.13	53.15	61.34	66.61	70.07	92.83	99.78	81.04	101.82	118.45	128.84	139.23	155.85	160.01	112.21	145.46	166.24	182.87	193.26	214.04	224.43
51	43.33	56.76	65.29	70.57	72.46	100.64	107.21	81.04	108.06	122.60	135.07	145.46	160.01	172.48	118.45	149.62	172.48	187.02	197.41	220.27	236.89
52	43.62	55.81	65.75	74.31	76.48	103.15	115.04	85.20	112.21	128.84	145.46	155.85	172.48	182.87	122.60	155.85	176.63	197.41	209.88	230.66	241.05
53	47.06	59.42	68.09	73.49	77.29	111.12	120.89	91.43	118.45	135.07	149.62	160.01	182.87	187.02	128.84	160.01	182.87	203.65	214.04	236.89	251.44
54	47.76	60.11	68.87	77.56	79.86	117.24	128.83	95.59	122.60	139.23	160.01	172.48	187.02	197.41	135.07	172.48	193.26	209.88	220.27	247.28	257.67
55	51.36	62.54	71.36	81.66	83.65	125.43	135.07	95.59	128.84	145.46	166.24	182.87	197.41	209.88	139.23	176.63	197.41	220.27	230.66	257.67	268.06
56	55.24	66.45	78.61	87.40	89.72	131.89	145.46	108.06	135.07	155.85	176.63	193.26	214.04	224.43	145.46	182.87	209.88	230.66	241.05	268.06	284.69
57	57.54	72.14	82.64	94.83	97.08	143.77	155.85	112.21	145.46	166.24	187.02	203.65	230.66	241.05	149.62	193.26	214.04	241.05	257.67	284.69	299.24
58	61.47	76.14	88.44	100.97	106.58	154.01	166.24	118.45	155.85	176.63	203.65	215.93	247.28	257.67	155.85	197.41	224.43	251.44	274.30	305.47	322.09
59	67.20	83.54	94.60	107.19	112.85	164.37	172.48	128.84	166.24	187.02	214.04	226.21	261.83	278.45	160.01	209.88	236.89	268.06	288.85	322.09	338.72
60	71.24	89.40	102.15	114.82	123.85	174.86	187.02	139.23	176.63	203.65	226.91	234.65	284.69	299.24	166.24	220.27	247.28	284.69	305.47	338.72	359.50
61	77.35	95.60	111.80	123.22	133.92	187.02	197.41	145.46	187.02	214.04	240.45	251.73	299.24	315.86	176.63	230.66	261.83	299.24	322.09	363.65	386.51
62	84.85	106.91	118.15	134.67	143.82	203.65	214.04	155.85	203.65	230.66	255.59	265.36	315.86	332.48	193.26	247.28	278.45	315.86	342.87	390.67	413.53
63	94.51	113.25	127.98	144.61	152.49	220.27	230.66	166.24	219.36	247.28	272.83	284.18	338.72	353.26	203.65	261.83	295.08	338.72	369.89	417.68	440.54
64	100.52	123.11	143.07	154.65	164.20	236.89	251.44	182.87	232.95	268.06	288.41	301.79	353.26	376.12	214.04	278.45	315.86	359.50	389.78	450.93	471.71
65	112.07	133.06	153.12	168.55	176.52	257.67	268.06	193.26	248.16	284.69	309.38	322.77	376.12	396.90	230.66	295.08	332.48	386.51	405.83	477.95	504.96
66	121.39	146.15	168.27	183.73	195.47	276.54	290.67	203.87	266.45	302.78	332.04	347.32	401.69	421.88	240.21	312.87	353.25	405.73	430.38	504.64	530.88
67	132.76	161.02	183.43	202.67	217.87	292.92	306.59	216.76	281.21	322.22	356.33	378.74	427.67	449.15	251.91	328.07	367.13	423.76	458.52	523.36	554.60
68	145.86	181.36	203.78	221.61	240.26	311.43	330.31	228.39	296.34	341.63	379.38	409.58	458.66	481.31	262.36	341.63	388.82	443.56	481.31	551.15	579.46
69	157.57	196.52	222.70	244.01	269.88	333.52	353.57	240.57	315.30	357.22	404.60	431.94	484.79	512.13	277.02	357.22	408.25	470.21	508.49	574.10	601.44
70	174.11	218.93	243.42	268.53	297.86	353.35	372.69	253.15	330.50	376.20	427.19	458.83	516.84	544.97	286.55	372.69	427.19	490.47	530.91	594.19	625.84
71	193.09	240.52	271.01	301.62	331.98	376.02	398.04	265.92	348.92	398.04	450.55	484.42	547.09	577.58	301.49	392.96	450.55	511.52	555.56	625.01	655.49
72	205.38	255.91	290.14	332.52	356.97	399.35	420.54	281.99	365.12	420.54	475.96	513.45	580.28	609.62	316.22	412.39	471.07	537.90	580.28	655.25	689.48
73	217.75	274.15	311.75	350.91	380.68	424.54	448.04	294.52	388.51	440.21	506.00	545.17	610.96	642.30	332.11	432.37	496.60	565.53	610.96	683.03	719.06
74	228.54	291.69	329.28	372.88	402.95	449.56	473.62	309.73	407.46	466.10	530.75	574.36	648.03	679.60	348.82	454.07	520.23	589.39	636.00	714.19	753.28
75	242.07	312.68	353.02	397.69	427.95	475.50	501.44	327.09	427.95	487.03	557.63	602.30	680.11	717.57	364.55	475.50	546.10	616.71	665.70	747.83	783.85
76	256.43	326.74	373.61	419.11	448.06	497.69	526.64	341.91	445.30	508.72	580.41	630.04	707.25	747.23	373.61	494.94	565.25	639.69	690.70	772.04	814.78
77	271.26	346.31	391.08	438.49	468.77	522.76	550.41	356.85	464.82	529.34	604.40	655.76	737.40	774.27	387.13	509.59	584.65	662.34	713.69	797.97	842.74
78	284.95	362.78	411.74	459.44	492.07	543.54	573.67	369.06	482.03	553.58	628.90	680.37	764.47	803.39	397.93	528.48	605.05	686.64	738.11	825.98	867.41
79	298.55	382.14	431.10	480.06	514.70	567.24	598.29	382.14	502.75	575.60	653.22	705.77	791.75	832.35	409.61	542.16	625.76	705.77	760.70	850.26	893.25
80	312.84	397.85	449.99	503.26	538.40	590.54	623.41	397.85	523.66						427.32	567.87					
81	342.31	438.65	494.19	553.13	590.54	651.75	684.62	438.65	575.80						470.39	623.41					
82	377.45	479.46	544.07	608.68	649.48	716.36	754.89	482.86	634.74						518.00	684.62					
83	414.85	529.33	599.61	666.48	714.09	790.03	830.84	532.73	699.35						567.87	754.89					
84	455.66	581.47	658.55	734.49	786.63	865.97	912.45	584.87	766.23						625.68	830.84					
85	553.13	705.02	797.97	888.64	950.98	1049.60	1105.14	707.29							757.16						
86	608.68	775.30	877.31	979.32	1047.33	1155.01	1213.95	777.56							833.10						
87	666.48	851.24	964.59	1075.67	1152.74	1269.49	1336.36	856.91							915.85						
88	771.90	984.99	1114.20	1243.42	1330.70	1465.58	1543.79	988.39							1058.66						
89	847.84	1082.47	1225.28	1368.10	1462.18	1611.80	1695.68	1088.13							1164.08						
90	932.85	1190.15	1347.70	1502.99	1608.40	1775.02	1869.10	1195.81							1280.82						
91+	1026.93	1310.29	1482.58	1654.87	1769.35	1950.71	2052.72	1315.96							1406.64						

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

Appendix B2

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

LTC-02 VA - Post Rate Stability

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	3.1% Simple Inflation							3.1% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	11.52	14.84	17.18	19.37	21.55	24.42	25.67	15.48	20.24	23.82	26.20	28.58	32.15	33.34
30	12.65	15.98	18.31	20.50	22.68	25.56	26.89	16.67	21.44	23.82	27.39	29.77	33.34	35.73
31	12.73	16.05	18.38	20.57	22.76	25.63	28.11	16.67	21.44	25.01	28.58	30.96	34.53	35.73
32	12.73	16.05	18.46	20.64	22.83	26.85	28.19	16.67	22.63	25.01	28.58	30.96	34.53	36.92
33	12.70	17.18	19.59	21.77	23.96	26.92	28.35	17.86	22.63	25.01	28.58	30.96	35.73	36.92
34	13.86	17.25	19.66	21.85	24.03	27.08	29.57	17.86	22.63	26.20	29.77	32.15	35.73	38.11
35	13.93	17.33	19.66	21.92	24.11	28.29	29.65	17.86	22.63	26.20	29.77	32.15	35.73	38.11
36	14.01	17.40	19.73	23.05	25.31	28.37	30.87	17.86	23.82	26.20	30.96	33.34	36.92	39.30
37	14.08	17.48	20.94	23.13	25.39	29.58	30.96	19.05	23.82	27.39	30.96	33.34	36.92	39.30
38	14.08	18.61	21.01	23.20	25.46	29.73	30.96	19.05	23.82	27.39	32.15	34.53	38.11	40.49
39	14.15	18.68	21.09	24.40	26.66	29.77	32.15	19.05	25.01	27.39	32.15	34.53	38.11	40.49
40	15.28	18.75	21.16	24.48	26.74	30.96	32.15	19.05	25.01	28.58	32.15	34.53	39.30	41.68
41	15.36	18.84	22.30	24.56	26.82	30.96	32.15	20.24	26.20	28.58	33.34	35.73	40.49	41.68
42	15.37	19.98	22.38	25.78	28.04	30.96	33.34	20.24	26.20	29.77	34.53	36.92	40.49	42.87
43	15.45	20.06	22.54	25.86	28.12	32.15	33.34	21.44	27.39	30.96	34.53	36.92	41.68	44.06
44	15.48	20.14	23.68	25.95	28.21	32.15	33.34	21.44	27.39	30.96	35.73	38.11	42.87	44.06
45	16.67	21.28	23.77	27.17	29.43	32.15	34.53	22.63	28.58	32.15	36.92	39.30	42.87	45.25
46	16.67	21.44	23.82	27.25	29.52	33.34	34.53	22.63	28.58	33.34	36.92	39.30	44.06	46.44
47	16.67	21.44	25.01	27.39	29.68	33.34	34.53	23.82	29.77	34.53	38.11	40.49	45.25	47.63
48	16.67	21.44	25.01	27.39	29.77	33.34	35.73	23.82	30.96	34.53	39.30	41.68	45.25	47.63
49	16.67	22.63	25.01	28.58	30.96	34.53	35.73	25.01	30.96	35.73	40.49	42.87	46.44	48.82
50	17.86	22.63	26.20	28.58	30.96	34.53	35.73	25.01	32.15	36.92	40.49	42.87	47.63	50.02
51	17.86	23.82	27.39	29.77	32.15	35.73	38.11	26.20	33.34	38.11	41.68	44.06	48.82	52.40
52	19.05	25.01	28.58	32.15	34.53	38.11	40.49	27.39	34.53	39.30	44.06	46.44	51.21	53.59
53	20.24	26.20	29.77	33.34	35.73	40.49	41.68	28.58	35.73	40.49	45.25	47.63	52.40	55.97
54	21.44	27.39	30.96	35.73	38.11	41.68	44.06	29.77	38.11	42.87	46.44	48.82	54.78	57.16
55	21.44	28.58	32.15	36.92	40.49	44.06	46.44	30.96	39.30	44.06	48.82	51.21	57.16	59.54
56	23.82	29.77	34.53	39.30	42.87	47.63	50.02	32.15	40.49	46.44	51.21	53.59	59.54	63.11
57	25.01	32.15	36.92	41.68	45.25	51.21	53.59	33.34	42.87	47.63	53.59	57.16	63.11	66.69
58	26.20	34.53	39.30	45.25	48.73	54.78	57.16	34.53	44.06	50.02	55.97	60.73	67.88	71.45
59	28.58	36.92	41.68	47.63	52.16	58.35	61.92	35.73	46.44	52.40	59.54	64.31	71.45	75.02
60	30.96	39.30	45.25	51.12	55.59	63.11	66.69	36.92	48.82	54.78	63.11	67.88	75.02	79.79
61	32.15	41.68	47.63	54.62	59.17	66.69	70.26	39.30	51.21	58.35	66.69	71.45	80.98	85.74
62	34.53	45.25	51.21	58.21	62.68	70.26	73.83	42.87	54.78	61.92	70.26	76.21	86.93	91.69
63	36.92	48.80	54.78	61.80	66.35	75.02	78.60	45.25	58.35	65.50	75.02	82.17	92.89	97.65
64	40.49	52.31	59.54	66.44	70.99	78.60	83.36	47.63	61.92	70.26	79.79	86.91	100.03	104.79
65	42.87	55.90	63.11	70.11	74.66	83.36	88.12	51.21	65.50	73.83	85.74	92.62	105.99	111.94
66	46.31	60.56	68.87	77.02	82.71	91.43	96.18	54.62	71.24	80.74	92.62	100.66	115.18	121.11
67	50.89	66.28	75.75	84.01	89.86	100.60	105.33	59.18	76.93	86.40	99.42	108.79	123.09	130.19
68	55.44	71.96	82.58	92.01	99.09	110.89	116.79	63.70	82.58	94.37	107.35	116.79	133.30	140.38
69	59.97	78.78	89.36	101.12	108.18	121.11	128.17	69.37	89.36	102.30	117.58	126.99	143.45	150.51
70	65.63	85.55	97.27	110.17	118.37	133.61	140.64	73.83	96.10	110.17	126.57	137.12	153.53	161.73
71	71.26	93.45	106.30	120.32	129.66	146.02	154.19	80.60	105.13	120.32	136.67	148.35	167.04	175.22
72	78.01	101.29	116.43	131.56	142.04	160.67	168.82	87.32	114.10	130.40	149.03	160.67	181.63	190.94
73	84.71	111.40	126.49	145.05	156.66	175.22	184.51	95.15	124.17	142.73	162.46	175.22	196.11	206.56
74	92.53	121.44	138.79	158.45	171.17	193.15	202.40	104.09	135.32	154.98	175.80	189.68	212.81	224.38
75	101.44	132.56	151.01	172.91	186.74	210.95	222.48	112.97	147.55	169.45	191.35	206.34	231.70	243.22
76	110.29	143.61	164.29	187.27	203.35	228.63	241.26	120.63	159.69	182.67	206.80	222.88	249.31	263.09
77	120.23	156.87	178.62	203.81	220.99	248.47	261.07	130.53	171.75	196.94	223.28	240.46	269.08	283.97
78	130.09	170.03	195.14	221.39	239.65	269.32	283.01	140.36	186.01	213.40	241.93	260.19	291.00	305.83
79	141.03	185.38	212.68	241.11	260.45	292.29	307.08	151.26	200.17	230.88	260.45	280.92	313.90	329.82
80	154.15	202.89	232.36	264.10	285.64	320.77	336.64	165.49	219.89	252.76	285.64	307.17	343.44	361.58
81	170.02	223.29	256.16	291.30	313.97	352.51	370.65	182.49	241.43	277.70	313.97	337.78	378.58	397.85
82	187.02	245.96	282.23	320.77	345.71	387.65	408.05	200.62	265.23	306.04	345.71	371.78	415.98	437.52
83	206.29	270.90	309.44	351.38	379.71	426.19	448.86	219.89	292.44	336.64	379.71	409.18	457.92	481.73
84	226.69	296.97	341.18	387.65	418.25	469.26	494.19	242.56	321.91	370.65	418.25	449.99	503.26	529.33
85	274.30	360.44	412.58	468.12	505.53	567.87	597.34	293.57	388.78	447.72	505.53	544.07	608.68	641.55
86	301.50	395.58	453.39	515.73	556.54	624.54	657.41	323.04	428.45	493.06	556.54	598.47	669.88	705.02
87	332.11	435.25	498.73	566.74	612.08	686.88	723.16	354.78	470.39	541.80	612.08	658.55	736.76	775.30
88	383.11	503.26	576.94	654.01	706.15	793.43	834.24	410.32	544.07	625.68	706.15	760.56	851.24	896.58
89	421.65	553.13	633.61	719.76	777.56	872.77	918.11	451.12	598.47	688.02	777.56	836.50	936.25	986.12
90	463.59	608.68	697.09	791.16	854.64	960.05	1009.92	496.46	657.41	757.16	854.64	920.38	1030.33	1084.73
91+	510.06	669.88	767.36	871.64	940.78	1055.26	1110.80	545.20	724.29	833.10	940.78	1013.33	1133.47	1192.41

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

Appendix B2

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

BSC-02 VA - Post Rate Stability

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	3.1% Simple Inflation							3.1% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	29.96	38.82	44.66	50.12	55.58	62.80	66.52	40.49	52.40	61.92	67.88	73.83	83.36	85.74
30	32.21	41.08	46.92	52.38	58.97	66.22	68.98	42.87	54.78	61.92	70.26	77.40	85.74	91.69
31	32.40	41.27	47.10	52.57	59.16	66.42	72.62	42.87	54.78	64.31	73.83	79.79	89.31	91.69
32	32.40	41.27	47.29	52.76	59.36	68.86	72.83	42.87	58.35	64.31	73.83	79.79	89.31	95.27
33	32.33	44.67	50.70	56.15	61.61	69.06	73.24	46.44	58.35	64.31	73.83	79.79	91.69	95.27
34	35.80	44.86	50.89	56.34	61.80	69.46	76.89	46.44	58.35	67.88	77.40	83.36	91.69	98.84
35	35.99	45.05	50.89	56.54	61.99	73.08	77.10	46.44	58.35	67.88	77.40	83.36	91.69	98.84
36	36.18	45.25	51.08	59.94	65.58	73.28	79.55	46.44	61.92	67.88	79.79	85.74	95.27	101.22
37	36.37	45.44	53.51	60.13	65.77	76.90	79.79	48.82	61.92	70.26	79.79	85.74	95.27	101.22
38	36.37	47.68	53.70	60.32	65.96	77.30	79.79	48.82	61.92	70.26	83.36	89.31	98.84	104.79
39	36.56	47.87	53.89	62.75	68.40	77.40	83.36	48.82	64.31	70.26	83.36	89.31	98.84	104.79
40	39.97	48.06	54.08	62.95	68.59	79.79	83.36	48.82	64.31	73.83	83.36	89.31	101.22	107.18
41	40.18	48.27	57.51	63.16	68.80	79.79	83.36	52.40	67.88	73.83	85.74	91.69	104.79	107.18
42	40.20	51.70	57.73	66.79	72.43	79.79	85.74	52.40	67.88	77.40	89.31	95.27	104.79	110.75
43	40.41	51.92	58.14	67.01	72.65	83.36	85.74	54.78	70.26	79.79	89.31	95.27	107.18	113.13
44	40.49	52.13	61.58	67.23	72.88	83.36	85.74	54.78	70.26	79.79	91.69	98.84	110.75	113.13
45	42.87	54.39	61.80	69.69	76.52	83.36	89.31	58.35	73.83	83.36	95.27	101.22	110.75	116.70
46	42.87	54.78	61.92	69.91	76.75	85.74	89.31	58.35	73.83	85.74	95.27	101.22	113.13	120.28
47	42.87	54.78	64.31	70.26	77.17	85.74	89.31	61.92	77.40	89.31	98.84	104.79	116.70	122.66
48	42.87	54.78	64.31	70.26	77.40	85.74	91.69	61.92	79.79	89.31	101.22	107.18	116.70	122.66
49	42.87	58.35	64.31	73.83	79.79	89.31	91.69	64.31	79.79	91.69	104.79	110.75	120.28	126.23
50	46.44	58.35	67.88	73.83	79.79	89.31	91.69	64.31	83.36	95.27	104.79	110.75	122.66	128.61
51	46.44	61.92	70.26	77.40	83.36	91.69	98.84	67.88	85.74	98.84	107.18	113.13	126.23	135.76
52	48.82	64.31	73.83	83.36	89.31	98.84	104.79	70.26	89.31	101.22	113.13	120.28	132.18	138.14
53	52.40	67.88	77.40	85.74	91.69	104.79	107.18	73.83	91.69	104.79	116.70	122.66	135.76	144.09
54	54.78	70.26	79.79	91.69	98.84	107.18	113.13	77.40	98.84	110.75	120.28	126.23	141.71	147.66
55	54.78	73.83	83.36	95.27	104.79	113.13	120.28	79.79	101.22	113.13	126.23	132.18	147.66	153.62
56	61.92	77.40	89.31	101.22	110.75	122.66	128.61	83.36	104.79	120.28	132.18	138.14	153.62	163.15
57	64.31	83.36	95.27	107.18	116.70	132.18	138.14	85.74	110.75	122.66	138.14	147.66	163.15	171.48
58	67.88	89.31	101.22	116.70	125.98	141.71	147.66	89.31	113.13	128.61	144.09	157.19	175.05	184.58
59	73.83	95.27	107.18	122.66	135.13	150.05	159.57	91.69	120.28	135.76	153.62	165.53	184.58	194.11
60	79.79	101.22	116.70	131.97	143.11	163.15	171.48	95.27	126.23	141.71	163.15	175.05	194.11	206.02
61	83.36	107.18	122.66	141.31	152.66	171.48	181.01	101.22	132.18	150.05	171.48	184.58	208.40	221.50
62	89.31	116.70	132.18	149.68	162.02	181.01	190.54	110.75	141.71	159.57	181.01	196.49	223.88	236.98
63	95.27	126.18	141.71	159.25	170.60	194.11	202.44	116.70	150.05	169.10	194.11	211.97	239.36	252.46
64	104.79	135.53	153.62	170.85	183.39	202.44	215.54	122.66	159.57	181.01	206.02	223.83	258.41	270.32
65	110.75	143.90	163.15	180.63	193.18	215.54	227.45	132.18	169.10	190.54	221.50	238.67	273.89	289.38
66	119.93	156.73	178.11	199.07	213.86	236.29	248.16	141.30	184.04	207.79	238.66	259.35	296.84	312.28
67	131.37	170.43	195.28	216.52	231.74	259.19	272.21	152.68	198.83	222.50	256.83	280.24	317.19	336.12
68	142.74	185.21	213.52	237.12	255.99	286.66	300.82	163.98	213.52	243.01	277.22	300.82	344.47	362.16
69	155.21	203.42	230.46	261.03	278.67	312.77	330.41	178.73	230.46	263.39	303.36	328.06	370.39	388.02
70	168.76	220.33	250.80	284.79	305.89	344.56	363.31	191.03	248.46	284.79	326.98	353.94	396.13	417.22
71	183.40	240.63	274.51	310.72	334.08	377.30	398.33	207.93	271.01	310.72	352.77	383.15	431.04	452.06
72	201.42	260.80	300.38	339.97	366.75	414.48	435.44	225.87	294.56	336.48	384.21	414.48	468.04	492.49
73	218.16	287.79	326.08	374.82	403.83	452.57	475.77	246.01	320.28	367.85	418.91	452.57	505.95	532.64
74	238.25	313.43	358.54	408.27	441.81	498.48	522.77	268.33	349.29	400.18	453.38	489.23	549.37	579.44
75	261.67	342.36	389.62	446.10	481.84	544.09	574.06	291.64	380.40	436.88	493.37	532.56	598.26	627.08
76	284.92	371.09	423.93	483.68	525.04	589.37	622.69	311.35	412.45	471.04	533.08	575.59	643.37	678.98
77	310.30	404.19	460.30	525.57	570.22	641.21	673.27	336.64	443.12	508.39	575.95	620.60	693.88	732.82
78	335.51	438.21	503.26	571.73	618.52	694.97	730.35	361.75	480.43	550.05	624.22	671.01	750.89	788.55
79	363.94	478.81	548.19	622.12	672.16	754.05	792.71	390.10	516.34	595.96	672.16	724.48	809.77	850.72
80	397.85	523.66						427.32	567.87					
81	438.65	575.80						470.39	623.41					
82	482.86	634.74						518.00	684.62					
83	532.73	699.35						567.87	754.89					
84	584.87	766.23						625.68	830.84					
85	707.29							757.16						
86	777.56							833.10						
87	856.91							915.85						
88	988.39							1058.66						
89	1088.13							1164.08						
90	1195.81							1280.82						
91+	1315.96							1406.64						

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

Appendix C1

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

LTC-02 VA - Post Rate Stability

Premiums to be used only with those

that have not previously elected an inflation decrease option

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

Age	4.5% Simple Inflation							4.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	12.45	14.42	17.28	18.25	19.19	29.06	31.56	22.69	29.67	34.90	38.39	41.88	47.12	48.86
30	13.41	15.39	18.24	19.21	20.15	30.07	33.67	24.43	31.41	34.90	40.14	43.63	48.86	52.35
31	14.37	16.35	19.21	20.17	21.11	31.07	35.77	24.43	31.41	36.65	41.88	45.37	50.61	52.35
32	14.37	16.35	20.17	21.13	22.07	33.07	36.82	24.43	33.16	36.65	41.88	45.37	50.61	54.10
33	15.32	17.31	21.13	22.09	23.03	34.08	38.93	26.18	33.16	36.65	41.88	45.37	52.35	54.10
34	15.32	18.27	22.09	23.05	23.99	36.08	41.03	26.18	33.16	38.39	43.63	47.12	52.35	55.84
35	16.28	19.23	22.09	24.01	24.95	38.09	42.08	26.18	33.16	38.39	43.63	47.12	52.35	55.84
36	17.24	20.19	23.05	24.97	26.87	39.09	44.19	26.18	34.90	38.39	45.37	48.86	54.10	57.59
37	18.20	21.15	24.97	25.93	27.83	41.09	45.37	27.92	34.90	40.14	45.37	48.86	54.10	57.59
38	18.20	22.12	25.93	26.89	28.79	43.10	45.37	27.92	34.90	40.14	47.12	50.61	55.84	59.33
39	19.15	23.08	26.89	28.81	30.71	43.63	47.12	27.92	36.65	40.14	47.12	50.61	55.84	59.33
40	20.11	24.04	27.85	29.77	31.67	45.37	47.12	27.92	36.65	41.88	47.12	50.61	57.59	61.08
41	21.16	25.10	28.93	30.86	32.76	45.37	47.12	29.67	38.39	41.88	48.86	52.35	59.33	61.08
42	21.25	26.17	30.01	32.92	34.83	45.37	48.86	29.67	38.39	43.63	50.61	54.10	59.33	62.82
43	22.32	27.25	32.08	34.03	35.95	47.12	48.86	31.41	40.14	45.37	50.61	54.10	61.08	64.57
44	22.69	28.34	33.18	35.14	37.07	47.12	48.86	31.41	40.14	45.37	52.35	55.84	62.82	64.57
45	24.43	29.43	34.30	37.24	39.18	47.12	50.61	33.16	41.88	47.12	54.10	57.59	62.82	66.31
46	24.43	31.41	34.90	38.38	40.33	48.86	50.61	33.16	41.88	48.86	54.10	57.59	64.57	68.06
47	24.43	31.41	36.65	40.14	42.47	48.86	50.61	34.90	43.63	50.61	55.84	59.33	66.31	69.80
48	24.43	31.41	36.65	40.14	43.63	48.86	52.35	34.90	45.37	50.61	57.59	61.08	66.31	69.80
49	24.43	33.16	36.65	41.88	45.37	50.61	52.35	36.65	45.37	52.35	59.33	62.82	68.06	71.55
50	26.18	33.16	38.39	41.88	45.37	50.61	52.35	36.65	47.12	54.10	59.33	62.82	69.80	73.29
51	26.18	34.90	40.14	43.63	47.12	52.35	55.84	38.39	48.86	55.84	61.08	64.57	71.55	76.78
52	27.92	36.65	41.88	47.12	50.61	55.84	59.33	40.14	50.61	57.59	64.57	68.06	75.04	78.53
53	29.67	38.39	43.63	48.86	52.35	59.33	61.08	41.88	52.35	59.33	66.31	69.80	76.78	82.02
54	31.41	40.14	45.37	52.35	55.84	61.08	64.57	43.63	55.84	62.82	68.06	71.55	80.27	83.76
55	31.41	41.88	47.12	54.10	59.33	64.57	68.06	45.37	57.59	64.57	71.55	75.04	83.76	87.25
56	34.90	43.63	50.61	57.59	62.82	69.80	73.29	47.12	59.33	68.06	75.04	78.53	87.25	92.49
57	36.65	47.12	54.10	61.08	66.31	75.04	78.53	48.86	62.82	69.80	78.53	83.76	92.49	97.72
58	38.39	50.61	57.59	66.31	70.28	80.27	83.76	50.61	64.57	73.29	82.02	89.00	99.47	104.70
59	41.88	54.10	61.08	69.80	73.66	85.51	90.74	52.35	68.06	76.78	87.25	94.23	104.70	109.94
60	45.37	57.59	66.31	73.94	77.06	92.49	97.72	54.10	71.55	80.27	92.49	99.47	109.94	116.92
61	47.12	61.08	69.80	78.27	82.45	97.72	102.96	57.59	75.04	85.51	97.72	104.70	118.66	125.64
62	50.61	66.31	75.04	83.67	86.81	102.96	108.19	62.82	80.27	90.74	102.96	111.68	127.39	134.37
63	54.10	71.28	80.27	89.09	93.28	109.94	115.17	66.31	85.51	95.98	109.94	120.41	136.11	143.09
64	59.33	75.63	87.25	94.53	98.73	115.17	122.15	69.80	90.74	102.96	116.92	127.12	146.58	153.56
65	62.82	81.05	92.49	101.05	105.26	122.15	129.13	75.04	95.98	108.19	125.64	132.63	155.31	164.03
66	66.30	86.70	98.60	108.42	113.68	130.90	137.70	78.20	102.00	115.60	132.60	141.05	164.90	173.40
67	70.95	92.40	105.60	116.84	124.21	140.25	146.85	82.50	107.25	120.45	138.60	150.53	171.60	181.50
68	75.20	97.60	112.00	124.80	134.40	150.40	158.40	86.40	112.00	128.00	145.60	158.40	180.80	190.40
69	79.05	103.85	117.80	133.30	142.60	159.65	168.95	91.45	117.80	134.85	155.00	167.40	189.10	198.40
70	84.00	109.50	124.50	141.00	151.50	171.00	180.00	94.50	123.00	141.00	162.00	175.50	196.50	207.00
71	88.45	116.00	131.95	149.35	160.95	181.25	191.40	100.05	130.50	149.35	169.65	184.15	207.35	217.50
72	93.80	121.80	140.00	158.20	170.80	193.20	203.00	105.00	137.20	156.80	179.20	193.20	218.40	229.60
73	98.55	129.60	147.15	168.75	182.25	203.85	214.65	110.70	144.45	166.05	189.00	203.85	228.15	240.30
74	104.00	136.50	156.00	178.10	192.40	217.10	227.50	117.00	152.10	174.20	197.60	213.20	239.20	252.20
75	110.00	143.75	163.75	187.50	202.50	228.75	241.25	122.50	160.00	183.75	207.50	223.75	251.25	263.75
76	115.20	150.00	171.60	195.60	212.40	238.80	252.00	126.00	166.80	190.80	216.00	232.80	260.40	274.80
77	120.75	157.55	179.40	204.70	221.95	249.55	262.20	131.10	172.50	197.80	224.25	241.50	270.25	285.20
78	125.40	163.90	188.10	213.40	231.00	259.60	272.80	135.30	179.30	205.70	233.20	250.80	280.50	294.80
79	130.20	171.15	196.35	222.60	240.45	269.85	283.50	139.65	184.80	213.15	240.45	259.35	289.80	304.50
80	136.00	179.00	205.00	233.00	252.00	283.00	297.00	146.00	194.00	223.00	252.00	271.00	303.00	319.00
81	150.00	197.00	226.00	257.00	277.00	311.00	327.00	161.00	213.00	245.00	277.00	298.00	334.00	351.00
82	165.00	217.00	249.00	283.00	305.00	342.00	360.00	177.00	234.00	270.00	305.00	328.00	367.00	386.00
83	182.00	239.00	273.00	310.00	335.00	376.00	396.00	194.00	258.00	297.00	335.00	361.00	404.00	425.00
84	200.00	262.00	301.00	342.00	369.00	414.00	436.00	214.00	284.00	327.00	369.00	397.00	444.00	467.00
85	242.00	318.00	364.00	413.00	446.00	501.00	527.00	259.00	343.00	395.00	446.00	480.00	537.00	566.00
86	266.00	349.00	400.00	455.00	491.00	551.00	580.00	285.00	378.00	435.00	491.00	528.00	591.00	622.00
87	293.00	384.00	440.00	500.00	540.00	606.00	638.00	313.00	415.00	478.00	540.00	581.00	650.00	684.00
88	338.00	444.00	509.00	577.00	623.00	700.00	736.00	362.00	480.00	552.00	623.00	671.00	751.00	791.00
89	372.00	488.00	559.00	635.00	686.00	770.00	810.00	398.00	528.00	607.00	686.00	738.00	826.00	870.00
90	409.00	537.00	615.00	698.00	754.00	847.00	891.00	438.00	580.00	668.00	754.00	812.00	909.00	957.00
91+	450.00	591.00	677.00	769.00	830.00	931.00	980.00	481.00	639.00	735.00	830.00	894.00	1000.00	1052.00

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

Appendix C1

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

BSC-02 VA - Post Rate Stability

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	4.5% Simple Inflation							4.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	32.37	37.72	44.94	47.23	49.49	74.74	81.78	59.33	76.78	90.74	99.47	108.19	122.15	125.64
30	34.13	39.56	46.75	49.09	52.39	77.90	86.36	62.82	80.27	90.74	102.96	113.43	125.64	134.37
31	36.57	42.03	49.21	51.55	54.89	80.50	92.41	62.82	80.27	94.23	108.19	116.92	130.88	134.37
32	36.57	42.03	51.67	54.00	57.38	84.84	95.13	62.82	85.51	94.23	108.19	116.92	130.88	139.60
33	39.00	45.00	54.68	56.97	59.22	87.41	100.56	68.06	85.51	94.23	108.19	116.92	134.37	139.60
34	39.58	47.50	57.16	59.45	61.69	92.55	106.68	68.06	85.51	99.47	113.43	122.15	134.37	144.84
35	42.06	50.00	57.16	61.93	64.15	98.39	109.42	68.06	85.51	99.47	113.43	122.15	134.37	144.84
36	44.53	52.50	59.65	64.93	69.61	100.98	113.87	68.06	90.74	99.47	116.92	125.64	139.60	148.33
37	47.01	55.00	63.80	67.43	72.10	106.84	116.92	71.55	90.74	102.96	116.92	125.64	139.60	148.33
38	47.01	56.67	66.26	69.92	74.59	112.05	116.92	71.55	90.74	102.96	122.15	130.88	144.84	153.56
39	49.48	59.14	68.71	74.09	78.77	113.43	122.15	71.55	94.23	102.96	122.15	130.88	144.84	153.56
40	52.60	61.60	71.17	76.56	81.23	116.92	122.15	71.55	94.23	108.19	122.15	130.88	148.33	157.05
41	55.35	64.32	74.60	79.35	84.04	116.92	122.15	76.78	99.47	108.19	125.64	134.37	153.56	157.05
42	55.59	67.74	77.40	85.30	89.98	116.92	125.64	76.78	99.47	113.43	130.88	139.60	153.56	162.29
43	58.37	70.53	82.72	88.16	92.86	122.15	125.64	80.27	102.96	116.92	130.88	139.60	157.05	165.78
44	59.33	73.34	86.28	91.05	95.77	122.15	125.64	80.27	102.96	116.92	134.37	144.84	162.29	165.78
45	62.82	75.21	89.18	95.54	101.88	122.15	130.88	85.51	108.19	122.15	139.60	148.33	162.29	171.01
46	62.82	80.27	90.74	98.45	104.86	125.64	130.88	85.51	108.19	125.64	139.60	148.33	165.78	176.25
47	62.82	80.27	94.23	102.96	110.43	125.64	130.88	90.74	113.43	130.88	144.84	153.56	171.01	179.74
48	62.82	80.27	94.23	102.96	113.43	125.64	134.37	90.74	116.92	130.88	148.33	157.05	171.01	179.74
49	62.82	85.51	94.23	108.19	116.92	130.88	134.37	94.23	116.92	134.37	153.56	162.29	176.25	184.97
50	68.06	85.51	99.47	108.19	116.92	130.88	134.37	94.23	122.15	139.60	153.56	162.29	179.74	188.46
51	68.06	90.74	102.96	113.43	122.15	134.37	144.84	99.47	125.64	144.84	157.05	165.78	184.97	198.93
52	71.55	94.23	108.19	122.15	130.88	144.84	153.56	102.96	130.88	148.33	165.78	176.25	193.70	202.42
53	76.78	99.47	113.43	125.64	134.37	153.56	157.05	108.19	134.37	153.56	171.01	179.74	198.93	211.15
54	80.27	102.96	116.92	134.37	144.84	157.05	165.78	113.43	144.84	162.29	176.25	184.97	207.66	216.38
55	80.27	108.19	122.15	139.60	153.56	165.78	176.25	116.92	148.33	165.78	184.97	193.70	216.38	225.11
56	90.74	113.43	130.88	148.33	162.29	179.74	188.46	122.15	153.56	176.25	193.70	202.42	225.11	239.07
57	94.23	122.15	139.60	157.05	171.01	193.70	202.42	125.64	162.29	179.74	202.42	216.38	239.07	251.28
58	99.47	130.88	148.33	171.01	181.69	207.66	216.38	130.88	165.78	188.46	211.15	230.34	256.52	270.48
59	108.19	139.60	157.05	179.74	190.84	219.87	233.83	134.37	176.25	198.93	225.11	242.56	270.48	284.44
60	116.92	148.33	171.01	190.86	198.39	239.07	251.28	139.60	184.97	207.66	239.07	256.52	284.44	301.89
61	122.15	157.05	179.74	202.48	212.71	251.28	265.24	148.33	193.70	219.87	251.28	270.48	305.38	324.57
62	130.88	171.01	193.70	215.15	224.39	265.24	279.20	162.29	207.66	233.83	265.24	287.93	328.06	347.26
63	139.60	184.28	207.66	229.58	239.87	284.44	296.65	171.01	219.87	247.79	284.44	310.61	350.75	369.94
64	153.56	195.95	225.11	243.09	255.06	296.65	315.85	179.74	233.83	265.24	301.89	327.39	378.67	396.12
65	162.29	208.67	239.07	260.34	272.35	315.85	333.30	193.70	247.79	279.20	324.57	341.78	401.35	424.04
66	171.70	224.40	255.00	280.23	293.95	338.30	355.30	202.30	263.50	297.50	341.70	363.42	425.00	447.10
67	183.15	237.60	272.25	301.16	320.33	361.35	379.50	212.85	277.20	310.20	358.05	387.77	442.20	468.60
68	193.60	251.20	289.60	321.60	347.20	388.80	408.00	222.40	289.60	329.60	376.00	408.00	467.20	491.20
69	204.60	268.15	303.80	344.10	367.35	412.30	435.55	235.60	303.80	347.20	399.90	432.45	488.25	511.50
70	216.00	282.00	321.00	364.50	391.50	441.00	465.00	244.50	318.00	364.50	418.50	453.00	507.00	534.00
71	227.65	298.70	340.75	385.70	414.70	468.35	494.45	258.10	336.40	385.70	437.90	475.60	535.05	561.15
72	242.20	313.60	361.20	408.80	441.00	498.40	523.60	271.60	354.20	404.60	462.00	498.40	562.80	592.20
73	253.80	334.80	379.35	436.05	469.80	526.50	553.50	286.20	372.60	427.95	487.35	526.50	588.60	619.65
74	267.80	352.30	403.00	458.90	496.60	560.30	587.60	301.60	392.60	449.80	509.60	549.90	617.50	651.30
75	283.75	371.25	422.50	483.75	522.50	590.00	622.50	316.25	412.50	473.75	535.00	577.50	648.75	680.00
76	297.60	387.60	442.80	505.20	548.40	615.60	650.40	325.20	430.80	492.00	556.80	601.20	672.00	709.20
77	311.65	405.95	462.30	527.85	572.70	644.00	676.20	338.10	445.05	510.60	578.45	623.30	696.90	736.00
78	323.40	422.40	485.10	551.10	596.20	669.90	704.00	348.70	463.10	530.20	601.70	646.80	723.80	760.10
79	336.00	442.05	506.10	574.35	620.55	696.15	731.85	360.15	476.70	550.20	620.55	668.85	747.60	785.40
80	351.00	462.00						377.00	501.00					
81	387.00	508.00						415.00	550.00					
82	426.00	560.00						457.00	604.00					
83	470.00	617.00						501.00	666.00					
84	516.00	676.00						552.00	733.00					
85	624.00							668.00						
86	686.00							735.00						
87	756.00							808.00						
88	872.00							934.00						
89	960.00							1027.00						
90	1055.00							1130.00						
91+	1161.00							1241.00						

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

Appendix C2

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

LTC-02 VA - Post Rate Stability

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	2.5% Simple Inflation							2.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	10.00	13.00	15.00	17.00	19.00	21.00	22.00	13.00	17.00	20.00	22.00	24.00	27.00	28.00
30	11.00	14.00	16.00	18.00	20.00	22.00	23.00	14.00	18.00	20.00	23.00	25.00	28.00	30.00
31	11.00	14.00	16.00	18.00	20.00	22.00	24.00	14.00	18.00	21.00	24.00	26.00	29.00	30.00
32	11.00	14.00	16.00	18.00	20.00	23.00	24.00	14.00	19.00	21.00	24.00	26.00	29.00	31.00
33	11.00	15.00	17.00	19.00	21.00	23.00	24.00	15.00	19.00	21.00	24.00	26.00	30.00	31.00
34	12.00	15.00	17.00	19.00	21.00	23.00	25.00	15.00	19.00	22.00	25.00	27.00	30.00	32.00
35	12.00	15.00	17.00	19.00	21.00	24.00	25.00	15.00	19.00	22.00	25.00	27.00	30.00	32.00
36	12.00	15.00	17.00	20.00	22.00	24.00	26.00	15.00	20.00	22.00	26.00	28.00	31.00	33.00
37	12.00	15.00	18.00	20.00	22.00	25.00	26.00	16.00	20.00	23.00	26.00	28.00	31.00	33.00
38	12.00	16.00	18.00	20.00	22.00	25.00	26.00	16.00	20.00	23.00	27.00	29.00	32.00	34.00
39	12.00	16.00	18.00	21.00	23.00	25.00	27.00	16.00	21.00	23.00	27.00	29.00	32.00	34.00
40	13.00	16.00	18.00	21.00	23.00	26.00	27.00	16.00	21.00	24.00	27.00	29.00	33.00	35.00
41	13.00	16.00	19.00	21.00	23.00	26.00	27.00	17.00	22.00	24.00	28.00	30.00	34.00	35.00
42	13.00	17.00	19.00	22.00	24.00	26.00	28.00	17.00	22.00	25.00	29.00	31.00	34.00	36.00
43	13.00	17.00	19.00	22.00	24.00	27.00	28.00	18.00	23.00	26.00	29.00	31.00	35.00	37.00
44	13.00	17.00	20.00	22.00	24.00	27.00	28.00	18.00	23.00	26.00	30.00	32.00	36.00	37.00
45	14.00	18.00	20.00	23.00	25.00	27.00	29.00	19.00	24.00	27.00	31.00	33.00	36.00	38.00
46	14.00	18.00	20.00	23.00	25.00	28.00	29.00	19.00	24.00	28.00	31.00	33.00	37.00	39.00
47	14.00	18.00	21.00	23.00	25.00	28.00	29.00	20.00	25.00	29.00	32.00	34.00	38.00	40.00
48	14.00	18.00	21.00	23.00	25.00	28.00	30.00	20.00	26.00	29.00	33.00	35.00	38.00	40.00
49	14.00	19.00	21.00	24.00	26.00	29.00	30.00	21.00	26.00	30.00	34.00	36.00	39.00	41.00
50	15.00	19.00	22.00	24.00	26.00	29.00	30.00	21.00	27.00	31.00	34.00	36.00	40.00	42.00
51	15.00	20.00	23.00	25.00	27.00	30.00	32.00	22.00	28.00	32.00	35.00	37.00	41.00	44.00
52	16.00	21.00	24.00	27.00	29.00	32.00	34.00	23.00	29.00	33.00	37.00	39.00	43.00	45.00
53	17.00	22.00	25.00	28.00	30.00	34.00	35.00	24.00	30.00	34.00	38.00	40.00	44.00	47.00
54	18.00	23.00	26.00	30.00	32.00	35.00	37.00	25.00	32.00	36.00	39.00	41.00	46.00	48.00
55	18.00	24.00	27.00	31.00	34.00	37.00	39.00	26.00	33.00	37.00	41.00	43.00	48.00	50.00
56	20.00	25.00	29.00	33.00	36.00	40.00	42.00	27.00	34.00	39.00	43.00	45.00	50.00	53.00
57	21.00	27.00	31.00	35.00	38.00	43.00	45.00	28.00	36.00	40.00	45.00	48.00	53.00	56.00
58	22.00	29.00	33.00	38.00	41.00	46.00	48.00	29.00	37.00	42.00	47.00	51.00	57.00	60.00
59	24.00	31.00	35.00	40.00	44.00	49.00	52.00	30.00	39.00	44.00	50.00	54.00	60.00	63.00
60	26.00	33.00	38.00	43.00	47.00	53.00	56.00	31.00	41.00	46.00	53.00	57.00	63.00	67.00
61	27.00	35.00	40.00	46.00	50.00	56.00	59.00	33.00	43.00	49.00	56.00	60.00	68.00	72.00
62	29.00	38.00	43.00	49.00	53.00	59.00	62.00	36.00	46.00	52.00	59.00	64.00	73.00	77.00
63	31.00	41.00	46.00	52.00	56.00	63.00	66.00	38.00	49.00	55.00	63.00	69.00	78.00	82.00
64	34.00	44.00	50.00	56.00	60.00	66.00	70.00	40.00	52.00	59.00	67.00	73.00	84.00	88.00
65	36.00	47.00	53.00	59.00	63.00	70.00	74.00	43.00	55.00	62.00	72.00	78.00	89.00	94.00
66	39.00	51.00	58.00	65.00	70.00	77.00	81.00	46.00	60.00	68.00	78.00	85.00	97.00	102.00
67	43.00	56.00	64.00	71.00	76.00	85.00	89.00	50.00	65.00	73.00	84.00	92.00	104.00	110.00
68	47.00	61.00	70.00	78.00	84.00	94.00	99.00	54.00	70.00	80.00	91.00	99.00	113.00	119.00
69	51.00	67.00	76.00	86.00	92.00	103.00	109.00	59.00	76.00	87.00	100.00	108.00	122.00	128.00
70	56.00	73.00	83.00	94.00	101.00	114.00	120.00	63.00	82.00	94.00	108.00	117.00	131.00	138.00
71	61.00	80.00	91.00	103.00	111.00	125.00	132.00	69.00	90.00	103.00	117.00	127.00	143.00	150.00
72	67.00	87.00	100.00	113.00	122.00	138.00	145.00	75.00	98.00	112.00	128.00	138.00	156.00	164.00
73	73.00	96.00	109.00	125.00	135.00	151.00	159.00	82.00	107.00	123.00	140.00	151.00	169.00	178.00
74	80.00	105.00	120.00	137.00	148.00	167.00	175.00	90.00	117.00	134.00	152.00	164.00	184.00	194.00
75	88.00	115.00	131.00	150.00	162.00	183.00	193.00	98.00	128.00	147.00	166.00	179.00	201.00	211.00
76	96.00	125.00	143.00	163.00	177.00	199.00	210.00	105.00	139.00	159.00	180.00	194.00	217.00	229.00
77	105.00	137.00	156.00	178.00	193.00	217.00	228.00	114.00	150.00	172.00	195.00	210.00	235.00	248.00
78	114.00	149.00	171.00	194.00	210.00	236.00	248.00	123.00	163.00	187.00	212.00	228.00	255.00	268.00
79	124.00	163.00	187.00	212.00	229.00	257.00	270.00	133.00	176.00	203.00	229.00	247.00	276.00	290.00
80	136.00	179.00	205.00	233.00	252.00	283.00	297.00	146.00	194.00	223.00	252.00	271.00	303.00	319.00
81	150.00	197.00	226.00	257.00	277.00	311.00	327.00	161.00	213.00	245.00	277.00	298.00	334.00	351.00
82	165.00	217.00	249.00	283.00	305.00	342.00	360.00	177.00	234.00	270.00	305.00	328.00	367.00	386.00
83	182.00	239.00	273.00	310.00	335.00	376.00	396.00	194.00	258.00	297.00	335.00	361.00	404.00	425.00
84	200.00	262.00	301.00	342.00	369.00	414.00	436.00	214.00	284.00	327.00	369.00	397.00	444.00	467.00
85	242.00	318.00	364.00	413.00	446.00	501.00	527.00	259.00	343.00	395.00	446.00	480.00	537.00	566.00
86	266.00	349.00	400.00	455.00	491.00	551.00	580.00	285.00	378.00	435.00	491.00	528.00	591.00	622.00
87	293.00	384.00	440.00	500.00	540.00	606.00	638.00	313.00	415.00	478.00	540.00	581.00	650.00	684.00
88	338.00	444.00	509.00	577.00	623.00	700.00	736.00	362.00	480.00	552.00	623.00	671.00	751.00	791.00
89	372.00	488.00	559.00	635.00	686.00	770.00	810.00	398.00	528.00	607.00	686.00	738.00	826.00	870.00
90	409.00	537.00	615.00	698.00	754.00	847.00	891.00	438.00	580.00	668.00	754.00	812.00	909.00	957.00
91+	450.00	591.00	677.00	769.00	830.00	931.00	980.00	481.00	639.00	735.00	830.00	894.00	1000.00	1052.00

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

Appendix C2

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

BSC-02 VA - Post Rate Stability

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	2.5% Simple Inflation							2.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	26.00	34.00	39.00	44.00	49.00	54.00	57.00	34.00	44.00	52.00	57.00	62.00	70.00	72.00
30	28.00	36.00	41.00	46.00	52.00	57.00	59.00	36.00	46.00	52.00	59.00	65.00	72.00	77.00
31	28.00	36.00	41.00	46.00	52.00	57.00	62.00	36.00	46.00	54.00	62.00	67.00	75.00	77.00
32	28.00	36.00	41.00	46.00	52.00	59.00	62.00	36.00	49.00	54.00	62.00	67.00	75.00	80.00
33	28.00	39.00	44.00	49.00	54.00	59.00	62.00	39.00	49.00	54.00	62.00	67.00	77.00	80.00
34	31.00	39.00	44.00	49.00	54.00	59.00	65.00	39.00	49.00	57.00	65.00	70.00	77.00	83.00
35	31.00	39.00	44.00	49.00	54.00	62.00	65.00	39.00	49.00	57.00	65.00	70.00	77.00	83.00
36	31.00	39.00	44.00	52.00	57.00	62.00	67.00	39.00	52.00	57.00	67.00	72.00	80.00	85.00
37	31.00	39.00	46.00	52.00	57.00	65.00	67.00	41.00	52.00	59.00	67.00	72.00	80.00	85.00
38	31.00	41.00	46.00	52.00	57.00	65.00	67.00	41.00	52.00	59.00	70.00	75.00	83.00	88.00
39	31.00	41.00	46.00	54.00	59.00	65.00	70.00	41.00	54.00	59.00	70.00	75.00	83.00	88.00
40	34.00	41.00	46.00	54.00	59.00	67.00	70.00	41.00	54.00	62.00	70.00	75.00	85.00	90.00
41	34.00	41.00	49.00	54.00	59.00	67.00	70.00	44.00	57.00	62.00	72.00	77.00	88.00	90.00
42	34.00	44.00	49.00	57.00	62.00	67.00	72.00	44.00	57.00	65.00	75.00	80.00	88.00	93.00
43	34.00	44.00	49.00	57.00	62.00	70.00	72.00	46.00	59.00	67.00	75.00	80.00	90.00	95.00
44	34.00	44.00	52.00	57.00	62.00	70.00	72.00	46.00	59.00	67.00	77.00	83.00	93.00	95.00
45	36.00	46.00	52.00	59.00	65.00	70.00	75.00	49.00	62.00	70.00	80.00	85.00	93.00	98.00
46	36.00	46.00	52.00	59.00	65.00	72.00	75.00	49.00	62.00	72.00	80.00	85.00	95.00	101.00
47	36.00	46.00	54.00	59.00	65.00	72.00	75.00	52.00	65.00	75.00	83.00	88.00	98.00	103.00
48	36.00	46.00	54.00	59.00	65.00	72.00	77.00	52.00	67.00	75.00	85.00	90.00	98.00	103.00
49	36.00	49.00	54.00	62.00	67.00	75.00	77.00	54.00	67.00	77.00	88.00	93.00	101.00	106.00
50	39.00	49.00	57.00	62.00	67.00	75.00	77.00	54.00	70.00	80.00	88.00	93.00	103.00	108.00
51	39.00	52.00	59.00	65.00	70.00	77.00	83.00	57.00	72.00	83.00	90.00	95.00	106.00	114.00
52	41.00	54.00	62.00	70.00	75.00	83.00	88.00	59.00	75.00	85.00	95.00	101.00	111.00	116.00
53	44.00	57.00	65.00	72.00	77.00	88.00	90.00	62.00	77.00	88.00	98.00	103.00	114.00	121.00
54	46.00	59.00	67.00	77.00	83.00	90.00	95.00	65.00	83.00	93.00	101.00	106.00	119.00	124.00
55	46.00	62.00	70.00	80.00	88.00	95.00	101.00	67.00	85.00	95.00	106.00	111.00	124.00	129.00
56	52.00	65.00	75.00	85.00	93.00	103.00	108.00	70.00	88.00	101.00	111.00	116.00	129.00	137.00
57	54.00	70.00	80.00	90.00	98.00	111.00	116.00	72.00	93.00	103.00	116.00	124.00	137.00	144.00
58	57.00	75.00	85.00	98.00	106.00	119.00	124.00	75.00	95.00	108.00	121.00	132.00	147.00	155.00
59	62.00	80.00	90.00	103.00	114.00	126.00	134.00	77.00	101.00	114.00	129.00	139.00	155.00	163.00
60	67.00	85.00	98.00	111.00	121.00	137.00	144.00	80.00	106.00	119.00	137.00	147.00	163.00	173.00
61	70.00	90.00	103.00	119.00	129.00	144.00	152.00	85.00	111.00	126.00	144.00	155.00	175.00	186.00
62	75.00	98.00	111.00	126.00	137.00	152.00	160.00	93.00	119.00	134.00	152.00	165.00	188.00	199.00
63	80.00	106.00	119.00	134.00	144.00	163.00	170.00	98.00	126.00	142.00	163.00	178.00	201.00	212.00
64	88.00	114.00	129.00	144.00	155.00	170.00	181.00	103.00	134.00	152.00	173.00	188.00	217.00	227.00
65	93.00	121.00	137.00	152.00	163.00	181.00	191.00	111.00	142.00	160.00	186.00	201.00	230.00	243.00
66	101.00	132.00	150.00	168.00	181.00	199.00	209.00	119.00	155.00	175.00	201.00	219.00	250.00	263.00
67	111.00	144.00	165.00	183.00	196.00	219.00	230.00	129.00	168.00	188.00	217.00	237.00	268.00	284.00
68	121.00	157.00	181.00	201.00	217.00	243.00	255.00	139.00	181.00	206.00	235.00	255.00	292.00	307.00
69	132.00	173.00	196.00	222.00	237.00	266.00	281.00	152.00	196.00	224.00	258.00	279.00	315.00	330.00
70	144.00	188.00	214.00	243.00	261.00	294.00	310.00	163.00	212.00	243.00	279.00	302.00	338.00	356.00
71	157.00	206.00	235.00	266.00	286.00	323.00	341.00	178.00	232.00	266.00	302.00	328.00	369.00	387.00
72	173.00	224.00	258.00	292.00	315.00	356.00	374.00	194.00	253.00	289.00	330.00	356.00	402.00	423.00
73	188.00	248.00	281.00	323.00	348.00	390.00	410.00	212.00	276.00	317.00	361.00	390.00	436.00	459.00
74	206.00	271.00	310.00	353.00	382.00	431.00	452.00	232.00	302.00	346.00	392.00	423.00	475.00	501.00
75	227.00	297.00	338.00	387.00	418.00	472.00	498.00	253.00	330.00	379.00	428.00	462.00	519.00	544.00
76	248.00	323.00	369.00	421.00	457.00	513.00	542.00	271.00	359.00	410.00	464.00	501.00	560.00	591.00
77	271.00	353.00	402.00	459.00	498.00	560.00	588.00	294.00	387.00	444.00	503.00	542.00	606.00	640.00
78	294.00	384.00	441.00	501.00	542.00	609.00	640.00	317.00	421.00	482.00	547.00	588.00	658.00	691.00
79	320.00	421.00	482.00	547.00	591.00	663.00	697.00	343.00	454.00	524.00	591.00	637.00	712.00	748.00
80	351.00	462.00						377.00	501.00					
81	387.00	508.00						415.00	550.00					
82	426.00	560.00						457.00	604.00					
83	470.00	617.00						501.00	666.00					
84	516.00	676.00						552.00	733.00					
85	624.00							668.00						
86	686.00							735.00						
87	756.00							808.00						
88	872.00							934.00						
89	960.00							1027.00						
90	1055.00							1130.00						
91+	1161.00							1241.00						

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

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase – Custom Care II Enhanced
April 4, 2016

Product Name	Form Number	Issue Date Range
Custom Care II Enhanced	LTC-03 VA (2008)	Sep 2008 - Dec 2010

These policy form rates were originally priced with a margin for moderately adverse experience in accordance with the NAIC model rate stability regulations.

1. Scope & Purpose

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

2. Benefit Description

A brief policy description for each of the policy forms:

LTC-03 VA (2008)
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility, home health care, hospice care, respite care, or attendance at an Adult Day Care Center providing Adult Day Care.

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

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

3. Renewability

All policy forms are guaranteed renewable.

4. Applicability

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

5. Actuarial Assumptions

Morbidity

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

Our claims projections include 12 years of future morbidity improvements at 1.1% per year, as well as a 7.5% margin for moderately adverse experience, consistent with the margin originally anticipated in our original pricing loss ratio.

Below are currently expected sample annual claim costs for an LTC-03 policy, $300 monthly benefit, with no inflation protection (including the 7.5% margin):

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	1.12	4.07
60	4.45	10.35
65	8.37	18.45
70	23.30	48.00
75	70.16	142.77
80	168.83	275.15
85	361.75	500.13
90	445.68	567.17
95	530.22	639.36

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	2.32	8.40
70	15.83	34.01
75	66.11	132.14
80	177.34	285.90
85	404.43	554.27
90	497.83	624.49
95	574.82	675.75

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	18.91	60.30
80	155.93	254.76
85	422.03	557.30
90	563.83	688.97
95	649.23	743.02

Voluntary Lapses

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

Duration	Inflation Option	
	None/GPO	**All Other**
1	4.90%	3.70%
2	3.50%	2.95%
3	2.90%	2.50%
4	2.35%	1.85%
5	2.05%	1.75%
6	1.00%	0.90%
7	1.00%	0.85%
8	1.00%	0.85%
9	1.00%	0.85%
10	1.00%	0.85%
11+	0.95%	0.85%

Mortality

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

The base mortality table is the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 19 years of historical improvements based on scale AA. We then apply the following series of adjustment factors (factors for ages not listed above are interpolated):

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

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

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

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

We are also projecting 12 years of future mortality improvement based on scale AA, consistent with the 12 years of future morbidity improvement in our future claim projections.

Expenses

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

6. Trend Assumptions

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

7. Marketing Method

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

8. Underwriting

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

9. Premium Classes

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

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

10. Premium Modalization Rules

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

11. Issue Age Range

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

12. Area Factors

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

13. Average Annual Premium

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

	Nationwide	Virginia	
Form	before the rate increase	before the rate increase	after the rate increase
LTC-03 VA (2008)	2,350	2,390	2,858

14. Number of Policyholders

The table below summarizes, as of 12/31/2013, the number of policies inforce and their 2013 annualized premium that will be affected by this rate increase in your state.

Form	Number of Policies	2013 Annualized Premium
LTC-03 VA (2008)	3,077	7,361,868

15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2013 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2013 have also been allocated to the calendar year of incurral and included in historic incurred claims.

16. Requested Rate Increase

The Company is requesting a flat rate increase of 19.6%. Rate increases adhere to the following restrictions:

1. We ensured that the proposed rate increases did not result in premium rates that exceed the most recent traditional LTC rates that have been filed with the Interstate Compact for new business under the ICC12-LTC-12 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using LTC-03 as an example). After the application of this restriction the average rate increase for the forms listed in this memo is 19.6%.
2. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1** where it can be seen that the sum of past and future projected incurred claims is not less than the sum of the original premium times the original loss ratio and the rate increase premium times the 85% loss ratio requirement.
3. The lifetime loss ratio after the proposed rate increases is greater than or equal to the lifetime loss ratio targeted in our most recent filing for the forms listed in this memo.

Appendix B1 contains the new proposed rate tables for all policy forms included with this filing. Please note that the actual rates implemented may vary slightly from those in Appendix B1 due to implementation rounding algorithms.

17. Analysis Performed

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

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

<u>Morbidity</u>

Claim assumptions were derived using data published by the National Center for Health Statistics National Nursing Home Survey (1985 and 1995), the National Health Interview Survey (1984), the National Long-Term Care Survey (1982, 1984, 1989, and 1994), Medicare data, and other experience from our own data and data

furnished to us by consultants, with adjustments for the impact of underwriting, inflation options, elected options, anti-selection considerations, and the savings incurred because the maximum daily benefit will not always be paid.

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

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	1.40	2.67
60	8.11	10.15
65	9.53	19.77
70	22.32	45.75
75	60.17	124.16
80	138.35	229.13
85	240.81	331.53
90	343.16	418.21
95	424.42	507.66
100	411.15	485.00

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	2.50	8.08
70	23.35	48.47
75	67.64	134.61
80	139.86	225.38
85	246.06	332.22
90	347.56	417.91
95	426.02	502.54
100	407.88	472.19

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	21.39	64.89
80	164.11	263.87
85	292.51	379.56
90	363.40	426.38
95	445.98	514.98
100	413.98	465.94

Voluntary Terminations

Duration	Guaranteed Purchase Option	Other Inflation Options
1	3.55%	3.10%
2	2.60%	2.25%
3	1.50%	1.40%
4	1.25%	1.00%
5	1.10%	1.00%
6	1.00%	0.90%
7	1.00%	0.90%
8+	1.00%	0.85%

Mortality

Our mortality decrement is based on the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 10 years of improvements, and the following selection factors:

Policy Duration	Preferred Risk Class				Standard Risk Class			
	Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82
1	15.8%	12.9%	14.6%	14.6%	27.7%	22.6%	25.7%	25.7%
2	21.9%	17.7%	19.5%	19.7%	37.0%	29.8%	32.9%	33.2%
3	27.8%	22.8%	25.9%	25.7%	45.2%	37.0%	42.1%	41.7%
4	31.5%	26.3%	32.2%	32.1%	49.3%	41.1%	50.3%	50.3%
5	34.7%	34.0%	39.4%	39.7%	52.4%	51.4%	59.6%	59.9%
6	39.4%	39.4%	45.7%	45.7%	57.5%	57.5%	66.8%	66.8%
7	42.9%	42.9%	51.6%	51.5%	60.6%	60.6%	72.9%	72.8%
8	47.3%	46.6%	57.1%	57.1%	64.7%	63.7%	78.1%	78.1%
9	50.8%	49.6%	62.0%	70.2%	67.4%	65.7%	82.2%	93.1%
10	56.7%	53.4%	69.8%	85.6%	70.9%	66.8%	87.3%	107.0%
11	59.9%	57.4%	75.3%	85.6%	74.9%	71.7%	94.2%	107.0%
12	60.8%	58.2%	80.5%	85.6%	76.0%	72.8%	100.6%	107.0%
13	61.6%	59.9%	85.6%	85.6%	77.0%	74.9%	107.0%	107.0%
14	63.3%	61.6%	85.6%	85.6%	79.2%	77.0%	107.0%	107.0%
15	65.1%	63.3%	85.6%	85.6%	81.3%	79.2%	107.0%	107.0%
16	67.6%	66.8%	85.6%	85.6%	84.5%	83.5%	107.0%	107.0%
17	69.3%	68.5%	85.6%	85.6%	86.7%	85.6%	107.0%	107.0%
18	71.9%	71.0%	85.6%	85.6%	89.9%	88.8%	107.0%	107.0%
19	73.6%	72.8%	85.6%	85.6%	92.0%	91.0%	107.0%	107.0%
20	75.3%	75.3%	85.6%	85.6%	94.2%	94.2%	107.0%	107.0%
21	77.9%	77.0%	85.6%	85.6%	97.4%	96.3%	107.0%	107.0%
22	79.6%	79.6%	85.6%	85.6%	99.5%	99.5%	107.0%	107.0%
23	81.3%	81.3%	85.6%	85.6%	101.7%	101.7%	107.0%	107.0%
24	83.9%	83.9%	85.6%	85.6%	104.9%	104.9%	107.0%	107.0%
25+	85.6%	85.6%	85.6%	85.6%	107.0%	107.0%	107.0%	107.0%

Policy Duration	Substandard 1 Risk Class				Substandard 2 Risk Class			
	Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82
1	49.0%	39.9%	45.4%	45.4%	60.1%	49.0%	55.7%	55.7%
2	64.7%	52.1%	57.5%	58.0%	78.6%	63.3%	69.9%	70.5%
3	78.3%	64.1%	73.0%	72.3%	94.1%	77.0%	87.7%	86.9%
4	84.6%	70.5%	86.4%	86.3%	100.6%	83.8%	102.7%	102.6%
5	89.0%	87.3%	101.3%	101.9%	104.6%	102.6%	119.0%	119.7%
6	96.8%	96.8%	112.4%	112.4%	112.4%	112.4%	130.5%	130.5%
7	101.0%	101.0%	121.5%	121.3%	115.8%	115.8%	139.4%	139.1%
8	106.8%	105.1%	128.8%	128.9%	120.9%	119.0%	145.9%	145.9%
9	110.1%	107.4%	134.2%	152.0%	123.1%	120.0%	150.0%	169.9%
10	113.4%	106.8%	139.7%	171.2%	123.3%	116.2%	151.9%	186.2%
11	119.8%	114.7%	150.7%	171.2%	130.3%	124.7%	163.8%	186.2%
12	121.6%	116.4%	160.9%	171.2%	132.2%	126.6%	175.0%	186.2%
13	123.3%	119.8%	171.2%	171.2%	134.0%	130.3%	186.2%	186.2%
14	126.7%	123.3%	171.2%	171.2%	137.8%	134.0%	186.2%	186.2%
15	130.1%	126.7%	171.2%	171.2%	141.5%	137.8%	186.2%	186.2%
16	135.2%	133.5%	171.2%	171.2%	147.1%	145.2%	186.2%	186.2%
17	138.7%	137.0%	171.2%	171.2%	150.8%	148.9%	186.2%	186.2%
18	143.8%	142.1%	171.2%	171.2%	156.4%	154.5%	186.2%	186.2%
19	147.2%	145.5%	171.2%	171.2%	160.1%	158.3%	186.2%	186.2%
20	150.7%	150.7%	171.2%	171.2%	163.8%	163.8%	186.2%	186.2%
21	155.8%	154.1%	171.2%	171.2%	169.4%	167.6%	186.2%	186.2%
22	159.2%	159.2%	171.2%	171.2%	173.1%	173.1%	186.2%	186.2%
23	162.6%	162.6%	171.2%	171.2%	176.9%	176.9%	186.2%	186.2%
24	167.8%	167.8%	171.2%	171.2%	182.5%	182.5%	186.2%	186.2%
25+	171.2%	171.2%	171.2%	171.2%	186.2%	186.2%	186.2%	186.2%

Factors for ages between the ones listed above are interpolated.

In addition, 12 years of future improvements were reflected.

As part of the inforce management of the business, the Company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates, and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 2010 rate increase filings. In general, we are seeing more, longer-lasting claims - claim incidence has increased, claim terminations have decreased, claim utilization has increased, and mortality have decreased.

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

<u>Morbidity</u>

Experience period: Inception through 9/30/2012 for incidence, inception through 9/30/2011 for claim terminations and salvage

The following charts show key experience compared to revised assumptions.

Incidence

Duration	A/E
1-3	101%
4-6	100%
7-9	100%
10+	100%
Total	**100%**

Claim Terminations

Benefit Period	A/E
<10 years	100%
10+ years	100%
Total	**100%**

Salvage

Inflation	A/E
None / GPO	100%
Simple	100%
Compound	100%
Total	**100%**

Voluntary Lapses

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount
1	100%
2	102%
3-5	100%
6-10	118%
11+	96%
Total	**104%**

In the recent study we noted that early duration lapses were greater than expected. As such, lapse rates for durations 1-5 were increased.

Note that the lapse study removed all policies which had undergone prior rate increases.

Mortality

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount
1-5	99%
6-10	101%
11+	99%
Total	**100%**

Exhibit 1 contains nationwide past premium and claims experience and future premium and claim projections and illustrates that the anticipated lifetime loss ratio with the requested rate increases and the previously-stated margin for moderately adverse experience is 81.6%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 80.8%. The lifetime loss ratio as of 12/31/2013 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

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

Furthermore, **Exhibit 1** demonstrates that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

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

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

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

Under these new options, the policyholders get to keep their current accumulated Daily or Monthly benefit and their current remaining Lifetime Maximum Benefit, but the future indexation rate will be reduced from an annual rate of 5% to an annual rate of 4.3%

The 4.3% indexation rate was determined to be actuarially equivalent to the requested rate increases in aggregate and therefore this option is only available if the full rate increase requested is accepted.

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

19. History of Previous Rate Revisions

There have been no prior rate increases on these forms.

20. Ensuring No Cross-Subsidization Between States

We have ensured no state's rate increase approvals will subsidize other states' experience. Rate increases will vary by state, but only to reflect the timing and amount of prior rate increases approved by that state. This is accomplished by first backing-out all prior rate increases from our nationwide premium data. We then re-introduce prior rate increases with the amount and timing based on your state's prior approvals (as detailed in Section 19). The current proposed rate increases are then determined based on the amounts needed in order to achieve our target loss ratios where our targets reflect the lifetime loss ratios certified to in our prior filing.

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

21. Proposed Effective Date

These rates will be effective on the next policy anniversary date, following at least a 60 day policyholder notification period.

22. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums and filing for increases in long-term care insurance premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8 and is in compliance with Virginia Administrative Code 14VAC5-200-153.

The preceding Actuarial Memorandum contains:

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

In my opinion, no further rate increases will be necessary as the revised premium rate schedules are sufficient to cover anticipated costs under moderately adverse experience.

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

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

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

_____
Joseph R. Leopold, FSA, MAAA
Actuary
John Hancock Life Insurance Company

Exhibit 1: Nationwide Loss Ratio Exhibit
Custom Care II Enhanced (LTC-03) - 2008 Rates

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Earned Premium	Incurred Loss Ratio
	2003	-	-	-	-	624	0%	624	0%
	2004	-	-	-	-	10,990	0%	10,990	0%
	2005	-	-	-	-	30,183	0%	30,183	0%
Historical	2006	-	-	-	-	54,337	0%	54,337	0%
Experience	2007	-	-	-	-	122,491	0%	122,491	0%
	2008	27,032	1,121,873	2%	-	1,381,847	0%	1,381,847	0%
	2009	642,660	26,963,176	2%	530,533	26,967,094	2%	26,967,094	2%
	2010	2,768,398	97,102,715	3%	1,026,837	96,062,886	1%	96,062,886	1%
	2011	5,794,605	135,372,287	4%	1,628,537	133,269,237	1%	133,269,237	1%
	2012	9,218,122	132,845,083	7%	5,059,963	130,862,747	4%	130,862,747	4%
	2013	12,936,675	130,189,258	10%	7,193,306	128,871,544	6%	128,871,544	6%
	2014	16,535,272	127,946,189	13%	10,565,498	126,260,650	8%	126,260,650	8%
	2015	19,632,918	125,698,023	16%	13,193,816	123,756,335	11%	123,756,335	11%
	2016	23,494,245	123,330,615	19%	16,444,525	121,751,936	14%	133,671,090	12%
	2017	28,173,166	120,832,761	23%	20,710,843	119,702,611	17%	143,139,673	14%
Projected	2018	32,941,603	118,193,297	28%	25,779,800	117,498,152	22%	140,503,595	18%
Future	2019	37,753,656	115,411,408	33%	31,419,535	115,122,589	27%	137,662,910	23%
Experience	2020	42,432,829	112,468,697	38%	37,196,638	112,566,112	33%	134,605,890	28%
	2021	47,332,155	109,352,505	43%	43,220,929	109,838,012	39%	131,343,645	33%
	2022	51,824,528	106,077,614	49%	50,290,183	106,955,510	47%	127,896,765	39%
	2023	57,737,164	102,659,779	56%	59,323,364	103,922,726	57%	124,270,180	48%
	2024	65,170,245	99,109,874	66%	69,537,493	100,734,908	69%	120,458,206	58%
	2025	72,850,426	95,427,713	76%	80,733,957	97,384,917	83%	116,452,306	69%
	2026	82,185,272	91,594,243	90%	93,069,726	93,861,451	99%	112,238,967	83%
	2027	92,934,719	87,608,764	106%	106,306,965	90,174,948	118%	107,830,668	99%
	2028	103,474,545	83,477,305	124%	120,677,001	86,323,764	140%	103,225,446	117%
	2029	112,744,583	79,216,281	142%	135,332,785	82,300,862	164%	98,414,883	138%
	2030	120,335,454	74,838,807	161%	149,703,631	78,114,714	192%	93,409,113	160%
	2031	129,733,897	70,351,178	184%	163,360,140	73,767,984	221%	88,211,318	185%
	2032	140,599,866	65,767,176	214%	174,402,831	69,277,905	252%	82,842,108	211%
	2033	149,965,018	61,120,647	245%	181,224,567	64,663,665	280%	77,324,427	234%
	2034	155,119,812	56,447,036	275%	189,418,556	59,942,187	316%	71,678,513	264%
	2035	154,069,887	51,806,921	297%	199,562,571	55,170,800	362%	65,972,916	302%
	2036	155,542,264	47,281,191	329%	207,551,999	50,415,216	412%	60,286,216	344%
	2037	160,396,320	42,910,469	374%	209,293,743	45,739,059	458%	54,694,496	383%
	2038	163,243,327	38,716,326	422%	200,676,347	41,177,250	487%	49,239,512	408%
	2039	161,230,275	34,730,850	464%	194,297,078	36,759,045	529%	43,956,249	442%
	2040	152,061,961	30,985,289	491%	193,423,887	32,563,788	594%	38,939,585	497%
	2041	145,532,864	27,495,465	529%	190,739,789	28,661,000	666%	34,272,654	557%
	2042	142,843,134	24,260,883	589%	182,576,388	25,077,442	728%	29,987,456	609%
	2043	138,531,075	21,279,836	651%	165,578,298	21,811,414	759%	26,081,959	635%
	2044	130,811,915	18,559,756	705%	151,312,646	18,848,587	803%	22,539,029	671%
	2045	118,552,702	16,108,610	736%	143,265,782	16,187,318	885%	19,356,699	740%
	2046	108,616,117	13,917,792	780%	135,496,079	13,818,073	981%	16,523,569	820%
	2047	102,201,291	11,967,684	854%	125,684,004	11,731,407	1071%	14,028,347	896%
	2048	95,304,505	10,240,523	931%	111,676,847	9,907,658	1127%	11,847,519	943%
	2049	86,966,149	8,724,311	997%	99,642,904	8,319,359	1198%	9,948,240	1002%
	2050	77,106,854	7,407,152	1041%	90,867,880	6,944,531	1308%	8,304,229	1094%
	2051	69,146,685	6,270,966	1103%	81,967,507	5,762,255	1422%	6,890,471	1190%
	2052	63,469,709	5,294,975	1199%	73,818,409	4,753,914	1553%	5,684,702	1299%
	2053	57,887,531	4,460,410	1298%	66,838,043	3,900,226	1714%	4,663,867	1433%
	2054	52,058,402	3,751,177	1388%	59,034,317	3,178,716	1857%	3,801,090	1553%
	2055	46,071,644	3,151,477	1462%	48,461,974	2,566,262	1888%	3,068,721	1579%
Values as of 12/31/2013 (discounted at maximum statutory valuation rates)									
	Past :	32,689,748	565,725,260	5.8%	15,992,795	559,408,321	2.9%	559,408,321	2.9%
	Future :	1,716,952,144	1,599,754,255	107.3%	1,962,520,033	1,616,948,493	121.4%	1,875,868,972	104.6%
	Lifetime :	1,749,641,892	2,165,479,515	80.8%	1,978,512,828	2,176,356,814	90.9%	2,435,277,294	81.2%

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

			Accum Value of Past Initial Prm x 80.8% =	451,984,988
			Present Value of Future Initial Prm x 80.8% =	1,306,445,432
Accum. Value of Past Incurred Claims =	15,992,795		Accum Value of Prior Increases x 85% =	-
Present Value of Future Incurred Claims =	1,962,520,033		Present Value of Future Increases x 85% =	220,082,408
Total =	1,978,512,828	>=	Total =	1,978,512,828

Exhibit 1b: Nationwide Loss Ratio Exhibit
Custom Care II Enhanced (LTC-03) - 2008 Rates

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Earned Premium	Incurred Loss Ratio
	2003	-	-	-	-	624	0%	624	0%
	2004	-	-	-	-	10,990	0%	10,990	0%
	2005	-	-	-	-	30,183	0%	30,183	0%
Historical	2006	-	-	-	-	54,337	0%	54,337	0%
Experience	2007	-	-	-	-	122,491	0%	122,491	0%
	2008	27,032	1,121,873	2%	-	1,381,847	0%	1,381,847	0%
	2009	642,660	26,963,176	2%	530,533	26,967,094	2%	26,967,094	2%
	2010	2,768,398	97,102,715	3%	1,026,837	96,062,886	1%	96,062,886	1%
	2011	5,794,605	135,372,287	4%	1,628,537	133,269,237	1%	133,269,237	1%
	2012	9,218,122	132,845,083	7%	5,059,963	130,862,747	4%	130,862,747	4%
	2013	12,936,675	130,189,258	10%	7,193,306	128,871,544	6%	128,871,544	6%
	2014	16,535,272	127,946,189	13%	10,565,498	126,260,650	8%	126,260,650	8%
	2015	19,632,918	125,698,023	16%	13,193,816	123,756,335	11%	123,756,335	11%
	2016	23,494,245	123,330,615	19%	16,444,525	121,751,936	14%	133,671,090	12%
	2017	28,173,166	120,832,761	23%	20,710,843	119,702,611	17%	143,139,673	14%
Projected	2018	32,941,603	118,193,297	28%	25,779,800	117,498,152	22%	140,503,595	18%
Future	2019	37,753,656	115,411,408	33%	31,419,535	115,122,589	27%	137,662,910	23%
Experience	2020	42,432,829	112,468,697	38%	37,196,638	112,566,112	33%	134,605,890	28%
	2021	47,332,155	109,352,505	43%	43,220,929	109,838,012	39%	131,343,645	33%
	2022	51,824,528	106,077,614	49%	50,290,183	106,955,510	47%	127,896,765	39%
	2023	57,737,164	102,659,779	56%	59,323,364	103,922,726	57%	124,270,180	48%
	2024	65,170,245	99,109,874	66%	69,537,493	100,734,908	69%	120,458,206	58%
	2025	72,850,426	95,427,713	76%	80,733,957	97,384,917	83%	116,452,306	69%
	2026	82,185,272	91,594,243	90%	93,069,726	93,861,451	99%	112,238,967	83%
	2027	92,934,719	87,608,764	106%	106,306,965	90,174,948	118%	107,830,668	99%
	2028	103,474,545	83,477,305	124%	120,677,001	86,323,764	140%	103,225,446	117%
	2029	112,744,583	79,216,281	142%	135,332,785	82,300,862	164%	98,414,883	138%
	2030	120,335,454	74,838,807	161%	149,703,631	78,114,714	192%	93,409,113	160%
	2031	129,733,897	70,351,178	184%	163,360,140	73,767,984	221%	88,211,318	185%
	2032	140,599,866	65,767,176	214%	174,402,831	69,277,905	252%	82,842,108	211%
	2033	149,965,018	61,120,647	245%	181,224,567	64,663,665	280%	77,324,427	234%
	2034	155,119,812	56,447,036	275%	189,418,556	59,942,187	316%	71,678,513	264%
	2035	154,069,887	51,806,921	297%	199,562,571	55,170,800	362%	65,972,916	302%
	2036	155,542,264	47,281,191	329%	207,551,999	50,415,216	412%	60,286,216	344%
	2037	160,396,320	42,910,469	374%	209,293,743	45,739,059	458%	54,694,496	383%
	2038	163,243,327	38,716,326	422%	200,676,347	41,177,250	487%	49,239,512	408%
	2039	161,230,275	34,730,850	464%	194,297,078	36,759,045	529%	43,956,249	442%
	2040	152,061,961	30,985,289	491%	193,423,887	32,563,788	594%	38,939,585	497%
	2041	145,532,864	27,495,465	529%	190,739,789	28,661,000	666%	34,272,654	557%
	2042	142,843,134	24,260,883	589%	182,576,388	25,077,442	728%	29,987,456	609%
	2043	138,531,075	21,279,836	651%	165,578,298	21,811,414	759%	26,081,959	635%
	2044	130,811,915	18,559,756	705%	151,312,646	18,848,587	803%	22,539,029	671%
	2045	118,552,702	16,108,610	736%	143,265,782	16,187,318	885%	19,356,699	740%
	2046	108,616,117	13,917,792	780%	135,496,079	13,818,073	981%	16,523,569	820%
	2047	102,201,291	11,967,684	854%	125,684,004	11,731,407	1071%	14,028,347	896%
	2048	95,304,505	10,240,523	931%	111,676,847	9,907,658	1127%	11,847,519	943%
	2049	86,966,149	8,724,311	997%	99,642,904	8,319,359	1198%	9,948,240	1002%
	2050	77,106,854	7,407,152	1041%	90,867,880	6,944,531	1308%	8,304,229	1094%
	2051	69,146,685	6,270,966	1103%	81,967,507	5,762,255	1422%	6,890,471	1190%
	2052	63,469,709	5,294,975	1199%	73,818,409	4,753,914	1553%	5,684,702	1299%
	2053	57,887,531	4,460,410	1298%	66,838,043	3,900,226	1714%	4,663,867	1433%
	2054	52,058,402	3,751,177	1388%	59,034,317	3,178,716	1857%	3,801,090	1553%
	2055	46,071,644	3,151,477	1462%	48,461,974	2,566,262	1888%	3,068,721	1579%
Values as of 12/31/2013 (discounted at original pricing interest rates)									
	Past :	31,598,229	595,817,648	5.3%	15,404,135	589,261,449	2.6%	589,261,449	2.6%
	Future :	974,144,721	1,269,906,147	76.7%	1,092,863,546	1,279,473,464	85.4%	1,474,292,174	74.1%
	Lifetime :	1,005,742,950	1,865,723,794	53.9%	1,108,267,681	1,868,734,913	59.3%	2,063,553,623	53.7%

Exhibit 1c: Nationwide Loss Ratio Exhibit for Virginia
Custom Care II Enhanced (LTC-03) - 2008 Rates

		Original Assumptions				Historical & Projected Experience				
					Adjusted	Before Proposed Increase			With Proposed Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Expected Incurred Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
	2003	0	0	0%	0	0	624	0%	624	0%
	2004	0	0	0%	0	0	10,990	0%	10,990	0%
	2005	0	0	0%	0	0	30,183	0%	30,183	0%
	2006	0	0	0%	0	0	54,337	0%	54,337	0%
Original	2007	0	0	0%	0	0	122,491	0%	122,491	0%
Pricing	2008	27,032	1,121,873	2%	33,297	0	1,381,847	0%	1,381,847	0%
	2009	642,660	26,963,176	2%	642,754	530,533	26,967,094	2%	26,967,094	2%
	2010	2,768,398	97,102,715	3%	2,738,752	1,026,837	96,062,886	1%	96,062,886	1%
	2011	5,794,605	135,372,287	4%	5,704,584	1,628,537	133,269,237	1%	133,269,237	1%
	2012	9,218,122	132,845,083	7%	9,080,568	5,059,963	130,862,747	4%	130,862,747	4%
	2013	12,936,675	130,189,258	10%	12,805,736	7,193,306	128,871,544	6%	128,871,544	6%
	2014					10,565,498	126,260,650	8%	126,260,650	8%
Projected	2015					13,193,816	123,756,335	11%	123,756,335	11%
Future	2016					16,444,525	121,751,936	14%	133,671,090	12%
Experience	2017					20,710,843	119,702,611	17%	143,139,673	14%
	2018					25,779,800	117,498,152	22%	140,503,595	18%
	2019					31,419,535	115,122,589	27%	137,662,910	23%
	2020					37,196,638	112,566,112	33%	134,605,890	28%
	2021					43,220,929	109,838,012	39%	131,343,645	33%
	2022					50,290,183	106,955,510	47%	127,896,765	39%
	2023					59,323,364	103,922,726	57%	124,270,180	48%
	2024					69,537,493	100,734,908	69%	120,458,206	58%
	2025					80,733,957	97,384,917	83%	116,452,306	69%
	2026					93,069,726	93,861,451	99%	112,238,967	83%
	2027					106,306,965	90,174,948	118%	107,830,668	99%
	2028					120,677,001	86,323,764	140%	103,225,446	117%
	2029					135,332,785	82,300,862	164%	98,414,883	138%
	2030					149,703,631	78,114,714	192%	93,409,113	160%
	2031					163,360,140	73,767,984	221%	88,211,318	185%
	2032					174,402,831	69,277,905	252%	82,842,108	211%
	2033					181,224,567	64,663,665	280%	77,324,427	234%
	2034					189,418,556	59,942,187	316%	71,678,513	264%
	2035					199,562,571	55,170,800	362%	65,972,916	302%
	2036					207,551,999	50,415,216	412%	60,286,216	344%
	2037					209,293,743	45,739,059	458%	54,694,496	383%
	2038					200,676,347	41,177,250	487%	49,239,512	408%
	2039					194,297,078	36,759,045	529%	43,956,249	442%
	2040					193,423,887	32,563,788	594%	38,939,585	497%
	2041					190,739,789	28,661,000	666%	34,272,654	557%
	2042					182,576,388	25,077,442	728%	29,987,456	609%
	2043					165,578,298	21,811,414	759%	26,081,959	635%
	2044					151,312,646	18,848,587	803%	22,539,029	671%
	2045					143,265,782	16,187,318	885%	19,356,699	740%
	2046					135,496,079	13,818,073	981%	16,523,569	820%
	2047					125,684,004	11,731,407	1071%	14,028,347	896%
	2048					111,676,847	9,907,658	1127%	11,847,519	943%
	2049					99,642,904	8,319,359	1198%	9,948,240	1002%
	2050					90,867,880	6,944,531	1308%	8,304,229	1094%
	2051					81,967,507	5,762,255	1422%	6,890,471	1190%
	2052					73,818,409	4,753,914	1553%	5,684,702	1299%
	2053					66,838,043	3,900,226	1714%	4,663,867	1433%
	2054					59,034,317	3,178,716	1857%	3,801,090	1553%
	2055					48,461,974	2,566,262	1888%	3,068,721	1579%
Value as of 12/31/13*:										
	Past				32,292,769	15,992,795	559,408,321	2.9%	559,408,321	2.9%
	Future					1,962,520,033	1,616,948,493	121.4%	1,875,868,972	104.6%
	Lifetime					1,978,512,828	2,176,356,814	90.9%	2,435,277,294	81.2%

*discounted at maximum statutory valuation rates

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Pricing Loss Ratio (instead of 58%) + Increased Premiums x 85%

			Accum Value of Past Initial Prm x 80.8% =	451,984,988
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 80.8% =	1,306,445,432
Adjusted Originally Expected Incurred Claims) =	15,992,795		Accum Value of Prior Increases x 85% =	-
Present Value of Future Incurred Claims =	1,962,520,033		Present Value of Future Increases x 85% =	220,082,408
TOTAL =	1,978,512,828	> =	TOTAL =	1,978,512,828

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

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

Inflation Option: GPO Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	12.65	14.09	15.61	16.99	20.02	22.02	24.03
30	13.37	14.82	16.55	17.93	20.96	25.15	27.25
31	13.73	15.18	17.13	18.50	21.54	25.46	27.41
32	14.09	15.76	17.85	19.23	22.48	26.57	28.61
33	14.31	16.12	18.43	20.02	23.20	27.07	29.00
34	14.67	16.70	19.01	20.74	24.00	28.00	30.00
35	15.03	17.06	19.73	21.54	24.94	28.77	30.69
36	15.40	17.78	20.31	22.26	25.88	29.57	31.42
37	15.76	18.36	21.03	23.20	26.45	32.12	34.01
38	16.34	18.72	21.97	24.00	27.39	32.12	34.01
39	16.70	19.30	22.55	24.94	28.55	32.12	34.01
40	17.06	20.02	23.27	25.88	29.49	32.96	34.69
41	17.64	20.60	24.07	26.45	30.43	33.81	35.50
42	18.00	21.18	24.79	27.18	31.37	36.60	38.34
43	18.58	21.76	25.37	27.76	32.16	37.24	38.94
44	19.30	22.33	26.17	28.70	33.10	38.07	39.73
45	19.88	22.91	26.74	29.27	34.04	40.85	42.56
46	20.46	23.49	27.68	30.21	34.98	41.65	43.31
47	21.18	24.21	28.26	30.79	35.92	42.46	44.09
48	21.76	25.01	29.20	31.73	37.08	45.51	47.19
49	22.33	25.59	30.00	32.53	38.02	47.94	49.59
50	23.06	26.31	30.72	33.25	39.18	48.97	50.60
51	24.00	27.11	31.88	34.77	40.84	52.27	53.91
52	24.58	28.04	32.82	35.92	42.57	54.04	57.31
53	25.52	29.13	33.97	37.44	44.45	59.84	63.26
54	26.45	30.29	35.27	38.74	46.19	63.29	66.72
55	27.18	31.23	36.43	40.26	48.07	66.95	70.38
56	28.33	33.10	38.67	42.72	50.89	69.54	74.63
57	29.64	34.98	41.13	45.18	53.56	73.65	78.67
58	31.15	36.86	43.37	47.63	56.60	76.00	80.85
59	32.45	38.96	46.04	50.45	59.63	80.58	87.03
60	33.97	41.20	48.86	53.49	63.03	83.51	91.39
61	36.36	44.38	52.04	57.25	67.73	89.78	97.65
62	38.81	47.56	55.44	61.22	73.00	96.81	106.33
63	41.78	51.32	59.20	65.56	78.50	105.73	113.74
64	44.74	55.08	62.96	70.26	84.71	115.67	125.44
65	47.92	59.34	67.29	75.17	91.15	123.70	133.46
66	52.55	64.98	73.65	82.47	98.88	132.37	141.94
67	57.61	71.49	80.95	90.35	107.12	141.27	150.59
68	63.39	78.21	88.83	99.17	116.30	151.50	162.21
69	69.53	85.87	97.65	108.93	126.27	161.93	170.84
70	76.62	94.04	107.34	119.41	137.12	173.58	182.34
71	83.99	103.14	116.66	131.91	148.32	182.22	193.52
72	92.16	112.76	127.07	145.36	160.46	192.01	205.72
73	101.41	123.53	138.42	160.46	173.55	202.92	218.93
74	111.38	135.02	150.71	176.87	188.07	214.02	232.17
75	122.30	147.96	164.08	195.16	203.40	226.14	247.61
76	135.31	171.39	192.01	211.34	230.67	257.73	282.22
77	150.13	189.90	213.00	234.81	255.34	284.86	313.09
78	165.74	211.64	235.86	258.81	281.76	316.18	346.78
79	183.95	234.70	261.34	286.72	312.09	350.15	384.40
80	301.63	387.81	429.02	470.24	511.46	577.03	633.23
81	325.48	419.26	463.40	507.53	551.66	623.38	684.06
82	351.14	451.98	498.80	547.42	594.24	671.67	736.49
83	379.40	487.05	538.22	589.40	640.57	723.51	794.10
84	408.96	524.58	579.80	633.29	688.51	778.24	854.17

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

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	8.37	9.57	10.76	11.96	13.15	14.35	15.55
30	8.37	9.57	11.96	13.15	14.35	15.55	16.74
31	8.37	9.57	11.96	13.15	14.35	15.55	16.74
32	9.57	10.76	13.15	14.35	15.55	16.74	17.94
33	9.57	10.76	13.15	14.35	15.55	16.74	17.94
34	9.57	10.76	13.15	14.35	15.55	17.94	19.13
35	9.57	11.96	14.35	15.55	16.74	17.94	19.13
36	10.76	11.96	14.35	15.55	16.74	19.13	20.33
37	10.76	13.15	15.55	16.74	17.94	19.13	20.33
38	10.76	13.15	15.55	16.74	17.94	20.33	21.52
39	11.96	14.35	16.74	17.94	19.13	20.33	21.52
40	11.96	14.35	16.74	17.94	19.13	21.52	22.72
41	11.96	14.35	17.94	19.13	20.33	22.72	23.92
42	13.15	15.55	17.94	19.13	20.33	23.92	25.11
43	13.15	15.55	19.13	20.33	21.52	23.92	26.31
44	13.15	16.74	19.13	20.33	21.52	25.11	27.50
45	13.15	16.74	20.33	21.52	22.72	26.31	27.50
46	14.35	17.94	20.33	22.72	23.92	27.50	28.70
47	14.35	17.94	21.52	23.92	25.11	28.70	31.09
48	14.35	17.94	22.72	23.92	25.11	29.89	32.29
49	15.55	19.13	22.72	25.11	26.31	31.09	33.48
50	15.55	20.33	23.92	26.31	27.50	32.29	34.68
51	15.55	21.52	25.11	27.50	28.70	33.48	35.87
52	16.74	21.52	25.11	27.50	29.89	34.68	38.27
53	16.74	22.72	26.31	28.70	29.89	35.87	39.46
54	17.94	22.72	26.31	29.89	31.09	37.07	40.66
55	17.94	23.92	27.50	31.09	32.29	39.46	43.05
56	19.13	25.11	28.70	32.29	34.68	41.85	45.44
57	20.33	27.50	31.09	34.68	37.07	44.24	49.03
58	22.72	28.70	33.48	37.07	39.46	46.64	51.42
59	23.92	29.89	34.68	39.46	41.85	50.22	55.01
60	26.31	32.29	37.07	41.85	45.44	53.81	58.59
61	28.70	34.68	39.46	45.44	49.03	57.40	63.38
62	31.09	37.07	43.05	47.83	51.42	62.18	68.16
63	33.48	40.66	46.64	51.42	55.01	68.16	72.94
64	35.87	44.24	50.22	56.20	59.79	72.94	78.92
65	39.46	47.83	53.81	59.79	63.38	78.92	84.90
66	43.05	52.61	59.79	65.77	70.55	86.10	93.27
67	46.64	58.59	65.77	72.94	77.73	94.47	102.84
68	51.42	64.57	71.75	80.12	86.10	104.03	112.40
69	56.20	70.55	78.92	88.49	95.66	113.60	123.17
70	62.18	77.73	87.29	96.86	106.43	124.36	135.12
71	69.36	87.29	98.06	107.62	118.38	137.52	149.47
72	76.53	96.86	108.82	120.78	132.73	151.87	165.02
73	86.10	108.82	121.97	133.93	147.08	167.41	181.76
74	95.66	120.78	136.32	149.47	163.82	184.15	200.89
75	106.43	135.12	151.87	167.41	182.96	203.28	222.42
76	118.38	150.67	168.61	186.54	203.28	226.01	247.53
77	132.73	168.61	187.74	206.87	226.01	252.31	276.23
78	147.08	187.74	209.26	229.59	251.12	281.01	308.51
79	163.82	210.46	233.18	255.90	278.62	313.30	343.19
80	182.96	234.38	259.49	284.60	309.71	349.17	382.65
81	200.89	258.29	285.79	313.30	340.80	383.85	420.92
82	221.22	284.60	314.49	344.39	375.48	422.12	462.77
83	243.94	313.30	345.58	379.07	412.55	463.97	509.41
84	267.86	344.39	380.26	417.33	454.40	510.60	560.83

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

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	8.37	9.57	10.76	11.96	13.15	14.35	15.55
30	8.37	9.57	11.96	13.15	14.35	15.55	16.74
31	8.37	9.57	11.96	13.15	14.35	15.55	16.74
32	9.57	10.76	13.15	14.35	15.55	16.74	17.94
33	9.57	10.76	13.15	14.35	15.55	16.74	17.94
34	9.57	10.76	13.15	14.35	15.55	17.94	19.13
35	9.57	11.96	14.35	15.55	16.74	17.94	19.13
36	10.76	11.96	14.35	15.55	16.74	19.13	20.33
37	10.76	13.15	15.55	16.74	17.94	19.13	20.33
38	10.76	13.15	15.55	16.74	17.94	20.33	21.52
39	11.96	14.35	16.74	17.94	19.13	20.33	21.52
40	11.96	14.35	16.74	17.94	19.13	21.52	22.72
41	11.96	14.35	17.94	19.13	20.33	22.72	23.92
42	13.15	15.55	17.94	19.13	20.33	23.92	25.11
43	13.15	15.55	19.13	20.33	21.52	23.92	26.31
44	13.15	16.74	19.13	20.33	21.52	25.11	27.50
45	13.15	16.74	20.33	21.52	22.72	26.31	27.50
46	14.35	17.94	20.33	22.72	23.92	27.50	28.70
47	14.35	17.94	21.52	23.92	25.11	28.70	31.09
48	14.35	17.94	22.72	23.92	25.11	29.89	32.29
49	15.55	19.13	22.72	25.11	26.31	31.09	33.48
50	15.55	20.33	23.92	26.31	27.50	32.29	34.68
51	15.55	21.52	25.11	27.50	28.70	33.48	35.87
52	16.74	21.52	25.11	27.50	29.89	34.68	38.27
53	16.74	22.72	26.31	28.70	29.89	35.87	39.46
54	17.94	22.72	26.31	29.89	31.09	37.07	40.66
55	17.94	23.92	27.50	31.09	32.29	39.46	43.05
56	19.13	25.11	28.70	32.29	34.68	41.85	45.44
57	20.33	27.50	31.09	34.68	37.07	44.24	49.03
58	22.72	28.70	33.48	37.07	39.46	46.64	51.42
59	23.92	29.89	34.68	39.46	41.85	50.22	55.01
60	26.31	32.29	37.07	41.85	45.44	53.81	58.59
61	28.70	34.68	39.46	45.44	49.03	57.40	63.38
62	31.09	37.07	43.05	47.83	51.42	62.18	68.16
63	33.48	40.66	46.64	51.42	55.01	68.16	72.94
64	35.87	44.24	50.22	56.20	59.79	72.94	78.92
65	39.46	47.83	53.81	59.79	63.38	78.92	84.90
66	43.05	52.61	59.79	65.77	70.55	86.10	93.27
67	46.64	58.59	65.77	72.94	77.73	94.47	102.84
68	51.42	64.57	71.75	80.12	86.10	104.03	112.40
69	56.20	70.55	78.92	88.49	95.66	113.60	123.17
70	62.18	77.73	87.29	96.86	106.43	124.36	135.12
71	69.36	87.29	98.06	107.62	118.38	137.52	149.47
72	76.53	96.86	108.82	120.78	132.73	151.87	165.02
73	86.10	108.82	121.97	133.93	147.08	167.41	181.76
74	95.66	120.78	136.32	149.47	163.82	184.15	200.89
75	106.43	135.12	151.87	167.41	182.96	203.28	222.42
76	118.38	150.67	168.61	186.54	203.28	226.01	247.53
77	132.73	168.61	187.74	206.87	226.01	252.31	276.23
78	147.08	187.74	209.26	229.59	251.12	281.01	308.51
79	163.82	210.46	233.18	255.90	278.62	313.30	343.19
80	182.96	234.38	259.49	284.60	309.71	349.17	382.65
81	200.89	258.29	285.79	313.30	340.80	383.85	420.92
82	221.22	284.60	314.49	344.39	375.48	422.12	462.77
83	243.94	313.30	345.58	379.07	412.55	463.97	509.41
84	267.86	344.39	380.26	417.33	454.40	510.60	560.83

LTC-03 2013 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	20%	20%	20%	20%	20%	20%	20%
30	20%	20%	20%	20%	20%	20%	20%
31	20%	20%	20%	20%	20%	20%	20%
32	20%	20%	20%	20%	20%	20%	20%
33	20%	20%	20%	20%	20%	20%	20%
34	20%	20%	20%	20%	20%	20%	20%
35	20%	20%	20%	20%	20%	20%	20%
36	20%	20%	20%	20%	20%	20%	20%
37	20%	20%	20%	20%	20%	20%	20%
38	20%	20%	20%	20%	20%	20%	20%
39	20%	20%	20%	20%	20%	20%	20%
40	20%	20%	20%	20%	20%	20%	20%
41	20%	20%	20%	20%	20%	20%	20%
42	20%	20%	20%	20%	20%	20%	20%
43	20%	20%	20%	20%	20%	20%	20%
44	20%	20%	20%	20%	20%	20%	20%
45	20%	20%	20%	20%	20%	20%	20%
46	20%	20%	20%	20%	20%	20%	20%
47	20%	20%	20%	20%	20%	20%	20%
48	20%	20%	20%	20%	20%	20%	20%
49	20%	20%	20%	20%	20%	20%	20%
50	20%	20%	20%	20%	20%	20%	20%
51	20%	20%	20%	20%	20%	20%	20%
52	20%	20%	20%	20%	20%	20%	20%
53	20%	20%	20%	20%	20%	20%	20%
54	20%	20%	20%	20%	20%	20%	20%
55	20%	20%	20%	20%	20%	20%	20%
56	20%	20%	20%	20%	20%	20%	20%
57	20%	20%	20%	20%	20%	20%	20%
58	20%	20%	20%	20%	20%	20%	20%
59	20%	20%	20%	20%	20%	20%	20%
60	20%	20%	20%	20%	20%	20%	20%
61	20%	20%	20%	20%	20%	20%	20%
62	20%	20%	20%	20%	20%	20%	20%
63	20%	20%	20%	20%	20%	20%	20%
64	20%	20%	20%	20%	20%	20%	20%
65	20%	20%	20%	20%	20%	20%	20%
66	20%	20%	20%	20%	20%	20%	20%
67	20%	20%	20%	20%	20%	20%	20%
68	20%	20%	20%	20%	20%	20%	20%
69	20%	20%	20%	20%	20%	20%	20%
70	20%	20%	20%	20%	20%	20%	20%
71	20%	20%	20%	20%	20%	20%	20%
72	20%	20%	20%	20%	20%	20%	20%
73	20%	20%	20%	20%	20%	20%	20%
74	20%	20%	20%	20%	20%	20%	20%
75	20%	20%	20%	20%	20%	20%	20%
76	20%	20%	20%	20%	20%	20%	20%
77	20%	20%	20%	20%	20%	20%	20%
78	20%	20%	20%	20%	20%	20%	20%
79	20%	20%	20%	20%	20%	20%	20%
80	20%	20%	20%	20%	20%	20%	20%
81	20%	20%	20%	20%	20%	20%	20%
82	20%	20%	20%	20%	20%	20%	20%
83	20%	20%	20%	20%	20%	20%	20%
84	20%	20%	20%	20%	20%	20%	20%

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

LTC-03 has an EP where 1 day of HHC = 7 days towards EP, and ICC12-LTC-12 is a true service-day EP

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

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

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

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

Inflation Option: 5% Simple Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	24.44	28.09	33.07	35.98	42.70	61.92	64.05
30	26.12	30.04	35.20	38.28	45.34	64.77	69.09
31	28.30	32.38	37.67	39.22	46.49	65.51	71.85
32	28.30	32.38	38.59	41.75	49.39	70.86	75.16
33	29.32	33.48	41.08	42.63	50.36	71.35	77.64
34	29.95	34.39	41.75	43.69	51.45	74.08	80.25
35	30.47	36.50	42.59	46.14	54.33	79.40	83.58
36	32.79	38.85	43.39	47.03	57.42	79.97	86.12
37	33.42	39.52	47.78	48.04	58.41	82.58	88.62
38	33.89	41.99	48.70	50.48	61.31	87.88	94.01
39	34.52	42.41	51.24	53.23	64.28	90.39	98.43
40	36.60	44.74	52.13	54.18	65.41	93.16	101.09
41	37.38	45.66	52.87	55.33	66.90	96.41	104.28
42	38.09	46.23	53.77	58.19	70.70	100.16	108.02
43	38.65	47.15	56.22	59.25	72.54	103.91	111.75
44	40.92	47.93	57.31	60.38	74.45	105.80	115.59
45	41.59	48.63	58.19	63.40	78.24	111.49	119.32
46	42.18	51.15	60.55	64.66	80.30	115.55	125.35
47	43.07	51.90	61.64	67.43	84.32	119.61	129.42
48	43.59	52.59	64.10	68.60	86.24	120.73	132.23
49	45.97	55.02	64.10	69.93	88.45	126.91	136.52
50	46.68	55.75	65.95	72.78	92.44	130.96	142.51
51	49.08	57.01	68.73	75.84	94.39	134.03	145.36
52	51.37	59.39	70.21	79.13	94.61	134.64	145.56
53	54.06	61.97	73.22	82.34	96.44	137.52	148.24
54	54.61	62.83	74.49	85.64	98.13	137.73	148.24
55	58.79	65.54	77.47	89.11	100.08	140.78	150.96
56	60.05	67.10	79.79	92.80	105.92	148.62	160.58
57	61.51	70.42	83.58	96.39	112.11	155.22	169.02
58	63.08	72.37	86.15	98.22	116.44	160.97	176.38
59	64.52	75.88	88.67	102.27	122.97	171.47	187.06
60	65.89	77.83	92.68	104.29	127.80	177.89	196.88
61	70.51	83.64	99.02	110.40	135.32	188.42	205.55
62	73.38	91.37	106.97	116.48	139.34	194.73	213.20
63	79.69	98.13	113.75	122.80	147.12	204.98	219.86
64	82.97	105.08	124.17	129.55	153.05	214.92	227.95
65	87.69	114.04	131.52	137.90	160.75	225.04	237.90
66	95.09	123.91	138.73	148.66	173.78	239.75	254.24
67	100.90	132.22	147.68	159.80	190.73	257.00	271.55
68	108.67	142.71	157.67	171.94	207.27	275.29	289.86
69	117.04	154.10	167.87	184.75	223.22	292.77	308.95
70	124.50	165.73	177.23	198.56	243.70	313.57	329.81
71	135.82	181.86	193.63	217.07	264.32	333.96	351.37
72	147.42	199.12	209.02	238.42	285.40	352.92	374.40
73	159.82	219.45	228.17	261.58	308.71	372.84	398.20
74	172.79	240.76	247.91	287.39	335.82	396.88	425.96
75	187.93	263.29	270.02	314.17	363.22	421.16	453.67
76	204.65	265.38	304.99	343.28	371.01	431.75	466.07
77	222.59	288.06	332.58	373.17	403.29	470.07	506.73
78	242.69	314.07	360.79	404.92	438.66	511.34	551.58
79	266.05	342.25	393.91	440.41	477.86	559.23	603.14
80	430.41	554.20	636.10	710.37	771.31	904.63	977.00
81	459.93	591.07	677.89	757.31	823.81	966.04	1041.77
82	490.78	630.49	723.63	807.82	879.47	1029.93	1110.53
83	523.51	673.08	772.22	862.66	939.18	1100.93	1186.15
84	559.27	719.78	824.54	922.54	1003.64	1175.98	1267.22

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

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	14.35	17.94	20.33	21.52	22.72	29.89	31.09
30	15.55	19.13	21.52	22.72	23.92	31.09	32.29
31	16.74	20.33	22.72	23.92	25.11	32.29	33.48
32	16.74	20.33	22.72	25.11	26.31	33.48	34.68
33	17.94	21.52	23.92	25.11	26.31	34.68	35.87
34	17.94	21.52	25.11	26.31	27.50	35.87	37.07
35	19.13	22.72	26.31	27.50	28.70	37.07	38.27
36	19.13	23.92	26.31	28.70	29.89	38.27	40.66
37	20.33	25.11	27.50	29.89	31.09	39.46	41.85
38	21.52	25.11	28.70	31.09	32.29	40.66	43.05
39	21.52	26.31	29.89	32.29	33.48	43.05	45.44
40	22.72	27.50	31.09	33.48	34.68	44.24	46.64
41	22.72	28.70	32.29	34.68	35.87	45.44	49.03
42	23.92	28.70	32.29	35.87	37.07	46.64	50.22
43	23.92	29.89	33.48	37.07	38.27	49.03	52.61
44	23.92	31.09	34.68	38.27	39.46	51.42	53.81
45	25.11	31.09	35.87	39.46	40.66	52.61	56.20
46	25.11	32.29	37.07	40.66	43.05	53.81	57.40
47	26.31	32.29	38.27	41.85	44.24	56.20	60.99
48	26.31	33.48	39.46	43.05	45.44	57.40	63.38
49	27.50	34.68	40.66	44.24	46.64	59.79	65.77
50	27.50	35.87	41.85	45.44	49.03	63.38	68.16
51	27.50	37.07	43.05	46.64	50.22	64.57	70.55
52	28.70	39.46	44.24	49.03	52.61	66.96	72.94
53	28.70	40.66	45.44	50.22	55.01	68.16	76.53
54	29.89	41.85	46.64	52.61	56.20	70.55	78.92
55	29.89	44.24	49.03	53.81	58.59	71.75	82.51
56	32.29	46.64	51.42	57.40	62.18	76.53	87.29
57	34.68	49.03	53.81	60.99	65.77	80.12	92.08
58	37.07	51.42	57.40	64.57	69.36	84.90	98.06
59	39.46	53.81	60.99	68.16	72.94	90.88	104.03
60	43.05	56.20	65.77	72.94	77.73	95.66	110.01
61	45.44	59.79	69.36	76.53	82.51	101.64	115.99
62	47.83	63.38	71.75	80.12	86.10	107.62	123.17
63	51.42	68.16	76.53	84.90	90.88	112.40	130.34
64	53.81	71.75	80.12	88.49	96.86	119.58	138.71
65	57.40	76.53	84.90	93.27	101.64	126.75	147.08
66	63.38	83.71	93.27	102.84	111.21	138.71	159.04
67	69.36	92.08	102.84	112.40	123.17	151.87	172.19
68	76.53	100.45	112.40	124.36	135.12	166.22	187.74
69	83.71	108.82	124.36	136.32	148.28	181.76	203.28
70	92.08	119.58	136.32	150.67	162.63	198.50	220.03
71	101.64	132.73	150.67	167.41	180.56	218.83	241.55
72	112.40	145.89	167.41	186.54	202.09	241.55	264.27
73	124.36	162.63	185.35	208.07	224.81	265.47	289.38
74	138.71	179.37	205.68	231.98	249.92	292.97	318.08
75	153.06	198.50	228.40	258.29	278.62	322.86	347.98
76	168.61	217.63	249.92	282.21	304.93	353.96	382.65
77	185.35	239.16	275.03	308.51	334.82	389.83	419.72
78	203.28	261.88	301.34	338.41	367.11	426.90	461.58
79	223.61	286.99	330.04	369.50	401.79	469.95	505.82
80	245.14	314.49	362.33	404.18	440.05	515.39	556.04
81	269.05	345.58	398.20	444.84	484.30	566.81	612.25
82	295.36	380.26	437.66	489.08	533.32	623.01	673.23
83	324.06	418.53	481.91	538.11	587.13	685.19	740.20
84	355.15	460.38	529.74	591.92	645.73	753.35	814.34

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

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	14.35	17.94	20.33	21.52	22.72	29.89	31.09
30	15.55	19.13	21.52	22.72	23.92	31.09	32.29
31	16.74	20.33	22.72	23.92	25.11	32.29	33.48
32	16.74	20.33	22.72	25.11	26.31	33.48	34.68
33	17.94	21.52	23.92	25.11	26.31	34.68	35.87
34	17.94	21.52	25.11	26.31	27.50	35.87	37.07
35	19.13	22.72	26.31	27.50	28.70	37.07	38.27
36	19.13	23.92	26.31	28.70	29.89	38.27	40.66
37	20.33	25.11	27.50	29.89	31.09	39.46	41.85
38	21.52	25.11	28.70	31.09	32.29	40.66	43.05
39	21.52	26.31	29.89	32.29	33.48	43.05	45.44
40	22.72	27.50	31.09	33.48	34.68	44.24	46.64
41	22.72	28.70	32.29	34.68	35.87	45.44	49.03
42	23.92	28.70	32.29	35.87	37.07	46.64	50.22
43	23.92	29.89	33.48	37.07	38.27	49.03	52.61
44	23.92	31.09	34.68	38.27	39.46	51.42	53.81
45	25.11	31.09	35.87	39.46	40.66	52.61	56.20
46	25.11	32.29	37.07	40.66	43.05	53.81	57.40
47	26.31	32.29	38.27	41.85	44.24	56.20	60.99
48	26.31	33.48	39.46	43.05	45.44	57.40	63.38
49	27.50	34.68	40.66	44.24	46.64	59.79	65.77
50	27.50	35.87	41.85	45.44	49.03	63.38	68.16
51	27.50	37.07	43.05	46.64	50.22	64.57	70.55
52	28.70	39.46	44.24	49.03	52.61	66.96	72.94
53	28.70	40.66	45.44	50.22	55.01	68.16	76.53
54	29.89	41.85	46.64	52.61	56.20	70.55	78.92
55	29.89	44.24	49.03	53.81	58.59	71.75	82.51
56	32.29	46.64	51.42	57.40	62.18	76.53	87.29
57	34.68	49.03	53.81	60.99	65.77	80.12	92.08
58	37.07	51.42	57.40	64.57	69.36	84.90	98.06
59	39.46	53.81	60.99	68.16	72.94	90.88	104.03
60	43.05	56.20	65.77	72.94	77.73	95.66	110.01
61	45.44	59.79	69.36	76.53	82.51	101.64	115.99
62	47.83	63.38	71.75	80.12	86.10	107.62	123.17
63	51.42	68.16	76.53	84.90	90.88	112.40	130.34
64	53.81	71.75	80.12	88.49	96.86	119.58	138.71
65	57.40	76.53	84.90	93.27	101.64	126.75	147.08
66	63.38	83.71	93.27	102.84	111.21	138.71	159.04
67	69.36	92.08	102.84	112.40	123.17	151.87	172.19
68	76.53	100.45	112.40	124.36	135.12	166.22	187.74
69	83.71	108.82	124.36	136.32	148.28	181.76	203.28
70	92.08	119.58	136.32	150.67	162.63	198.50	220.03
71	101.64	132.73	150.67	167.41	180.56	218.83	241.55
72	112.40	145.89	167.41	186.54	202.09	241.55	264.27
73	124.36	162.63	185.35	208.07	224.81	265.47	289.38
74	138.71	179.37	205.68	231.98	249.92	292.97	318.08
75	153.06	198.50	228.40	258.29	278.62	322.86	347.98
76	168.61	217.63	249.92	282.21	304.93	353.96	382.65
77	185.35	239.16	275.03	308.51	334.82	389.83	419.72
78	203.28	261.88	301.34	338.41	367.11	426.90	461.58
79	223.61	286.99	330.04	369.50	401.79	469.95	505.82
80	245.14	314.49	362.33	404.18	440.05	515.39	556.04
81	269.05	345.58	398.20	444.84	484.30	566.81	612.25
82	295.36	380.26	437.66	489.08	533.32	623.01	673.23
83	324.06	418.53	481.91	538.11	587.13	685.19	740.20
84	355.15	460.38	529.74	591.92	645.73	753.35	814.34

LTC-03 2013 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	20%	20%	20%	20%	20%	20%	20%
30	20%	20%	20%	20%	20%	20%	20%
31	20%	20%	20%	20%	20%	20%	20%
32	20%	20%	20%	20%	20%	20%	20%
33	20%	20%	20%	20%	20%	20%	20%
34	20%	20%	20%	20%	20%	20%	20%
35	20%	20%	20%	20%	20%	20%	20%
36	20%	20%	20%	20%	20%	20%	20%
37	20%	20%	20%	20%	20%	20%	20%
38	20%	20%	20%	20%	20%	20%	20%
39	20%	20%	20%	20%	20%	20%	20%
40	20%	20%	20%	20%	20%	20%	20%
41	20%	20%	20%	20%	20%	20%	20%
42	20%	20%	20%	20%	20%	20%	20%
43	20%	20%	20%	20%	20%	20%	20%
44	20%	20%	20%	20%	20%	20%	20%
45	20%	20%	20%	20%	20%	20%	20%
46	20%	20%	20%	20%	20%	20%	20%
47	20%	20%	20%	20%	20%	20%	20%
48	20%	20%	20%	20%	20%	20%	20%
49	20%	20%	20%	20%	20%	20%	20%
50	20%	20%	20%	20%	20%	20%	20%
51	20%	20%	20%	20%	20%	20%	20%
52	20%	20%	20%	20%	20%	20%	20%
53	20%	20%	20%	20%	20%	20%	20%
54	20%	20%	20%	20%	20%	20%	20%
55	20%	20%	20%	20%	20%	20%	20%
56	20%	20%	20%	20%	20%	20%	20%
57	20%	20%	20%	20%	20%	20%	20%
58	20%	20%	20%	20%	20%	20%	20%
59	20%	20%	20%	20%	20%	20%	20%
60	20%	20%	20%	20%	20%	20%	20%
61	20%	20%	20%	20%	20%	20%	20%
62	20%	20%	20%	20%	20%	20%	20%
63	20%	20%	20%	20%	20%	20%	20%
64	20%	20%	20%	20%	20%	20%	20%
65	20%	20%	20%	20%	20%	20%	20%
66	20%	20%	20%	20%	20%	20%	20%
67	20%	20%	20%	20%	20%	20%	20%
68	20%	20%	20%	20%	20%	20%	20%
69	20%	20%	20%	20%	20%	20%	20%
70	20%	20%	20%	20%	20%	20%	20%
71	20%	20%	20%	20%	20%	20%	20%
72	20%	20%	20%	20%	20%	20%	20%
73	20%	20%	20%	20%	20%	20%	20%
74	20%	20%	20%	20%	20%	20%	20%
75	20%	20%	20%	20%	20%	20%	20%
76	20%	20%	20%	20%	20%	20%	20%
77	20%	20%	20%	20%	20%	20%	20%
78	20%	20%	20%	20%	20%	20%	20%
79	20%	20%	20%	20%	20%	20%	20%
80	20%	20%	20%	20%	20%	20%	20%
81	20%	20%	20%	20%	20%	20%	20%
82	20%	20%	20%	20%	20%	20%	20%
83	20%	20%	20%	20%	20%	20%	20%
84	20%	20%	20%	20%	20%	20%	20%

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

LTC-03 has an EP where 1 day of HHC = 7 days towards EP, and ICC12-LTC-12 is a true service-day EP

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

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

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

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

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

Inflation Option: 5% Compound Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	83.75	106.40	115.88	130.96	154.75	211.49	234.70
30	84.67	107.32	117.16	132.24	156.23	213.27	238.07
31	85.02	107.53	117.37	132.59	156.59	213.27	240.24
32	85.23	107.88	117.72	132.80	156.80	214.70	240.24
33	85.37	108.10	117.94	133.16	157.15	214.70	240.94
34	85.59	108.31	118.29	133.37	157.37	214.70	240.94
35	85.94	108.66	118.50	133.72	157.93	216.00	241.55
36	86.15	108.66	118.86	134.08	158.15	216.00	243.57
37	86.51	108.88	119.07	134.29	158.50	217.37	244.54
38	86.72	109.23	119.42	134.64	158.71	217.37	244.54
39	86.86	109.44	119.64	134.86	159.07	218.72	245.23
40	87.07	109.65	119.99	135.21	159.28	218.72	247.15
41	87.78	110.36	121.26	136.63	161.97	221.06	249.52
42	88.49	110.86	122.54	137.90	164.52	225.94	252.26
43	89.20	111.57	123.81	139.10	167.21	228.81	255.21
44	89.90	112.27	125.23	140.52	169.76	233.69	260.14
45	90.61	112.77	126.50	141.93	172.66	236.85	263.41
46	91.32	113.48	127.78	143.35	175.35	241.94	266.35
47	92.03	114.18	129.40	144.77	178.25	242.07	266.35
48	92.74	114.89	130.68	146.18	181.29	247.62	271.94
49	93.44	115.53	132.09	147.60	183.98	250.48	274.87
50	94.15	116.24	133.58	149.01	186.89	255.86	278.11
51	95.14	117.02	134.50	150.15	187.59	258.22	280.29
52	96.13	117.94	135.63	151.28	188.30	258.22	280.29
53	97.27	118.86	136.77	152.20	188.87	258.22	281.89
54	98.26	119.99	137.69	153.19	189.58	258.22	281.89
55	99.39	120.91	138.82	154.32	190.07	259.00	281.98
56	100.17	122.04	139.88	155.10	191.49	261.49	286.20
57	100.88	123.39	141.16	155.74	192.69	265.71	290.05
58	101.58	124.52	142.22	156.52	194.25	268.34	294.38
59	102.36	126.01	143.28	156.94	195.45	268.34	297.72
60	103.07	127.35	144.55	157.58	197.01	272.34	301.31
61	104.70	131.32	148.31	161.26	198.50	275.27	303.36
62	106.19	135.14	152.41	164.59	199.84	277.26	303.36
63	107.67	139.53	156.52	168.27	201.33	279.43	303.36
64	109.51	143.56	160.62	171.95	202.81	281.59	303.36
65	111.00	147.95	165.08	175.63	204.30	283.75	303.36
66	117.65	155.53	174.00	187.31	219.45	298.06	320.99
67	124.31	163.31	183.63	199.70	235.66	311.47	337.84
68	131.53	171.45	193.61	213.01	253.15	328.09	358.07
69	139.32	179.95	204.30	227.24	271.84	343.99	377.55
70	147.39	189.15	215.34	242.17	292.01	361.62	400.67
71	162.11	205.93	230.64	258.95	308.58	379.15	416.90
72	178.25	224.62	247.13	276.58	326.20	399.76	438.13
73	195.95	244.72	264.76	295.69	344.82	419.04	457.70
74	215.70	266.53	283.73	316.15	364.36	440.83	478.31
75	237.01	290.45	304.04	337.88	385.31	463.83	500.18
76	254.49	328.08	387.87	420.06	446.13	535.05	579.50
77	273.11	352.64	415.67	451.68	478.69	573.23	624.25
78	292.86	378.22	445.91	487.12	513.61	615.15	672.55
79	314.66	405.60	479.21	525.40	552.83	661.08	724.59
80	495.39	639.01	755.58	832.59	874.22	1042.82	1148.97
81	524.77	676.99	799.17	881.29	925.36	1103.62	1215.78
82	556.20	718.43	847.82	934.73	981.08	1170.34	1290.08
83	589.83	761.01	898.69	989.86	1040.10	1241.05	1367.58
84	625.08	805.98	951.05	1047.77	1101.50	1314.64	1448.97

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

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	26.31	34.68	41.85	49.03	55.01	66.96	75.34
30	28.70	37.07	44.24	51.42	57.40	70.55	78.92
31	28.70	38.27	45.44	52.61	58.59	71.75	80.12
32	28.70	38.27	45.44	52.61	59.79	72.94	81.31
33	29.89	39.46	46.64	53.81	59.79	74.14	82.51
34	29.89	39.46	47.83	55.01	60.99	75.34	84.90
35	31.09	40.66	47.83	56.20	62.18	76.53	86.10
36	31.09	40.66	49.03	57.40	63.38	77.73	87.29
37	32.29	41.85	50.22	57.40	63.38	78.92	88.49
38	33.48	43.05	51.42	58.59	64.57	80.12	89.68
39	33.48	43.05	51.42	59.79	65.77	81.31	92.08
40	35.87	44.24	52.61	60.99	66.96	82.51	93.27
41	35.87	44.24	53.81	60.99	66.96	83.71	94.47
42	37.07	45.44	53.81	62.18	68.16	83.71	95.66
43	37.07	46.64	55.01	62.18	68.16	84.90	98.06
44	37.07	47.83	56.20	63.38	69.36	86.10	99.25
45	37.07	47.83	56.20	63.38	69.36	86.10	100.45
46	38.27	49.03	57.40	64.57	70.55	87.29	102.84
47	38.27	50.22	58.59	64.57	70.55	88.49	104.03
48	38.27	51.42	59.79	65.77	71.75	89.68	105.23
49	38.27	51.42	59.79	65.77	71.75	89.68	107.62
50	39.46	52.61	60.99	66.96	72.94	90.88	108.82
51	39.46	53.81	62.18	69.36	75.34	92.08	112.40
52	40.66	55.01	63.38	70.55	76.53	94.47	114.80
53	40.66	55.01	65.77	72.94	78.92	94.47	118.38
54	41.85	56.20	66.96	74.14	80.12	95.66	121.97
55	45.44	57.40	68.16	76.53	82.51	99.25	125.56
56	45.44	59.79	70.55	78.92	84.90	101.64	130.34
57	46.64	62.18	72.94	82.51	88.49	107.62	135.12
58	47.83	64.57	74.14	84.90	92.08	111.21	139.91
59	49.03	66.96	77.73	87.29	94.47	115.99	144.69
60	50.22	69.36	80.12	90.88	98.06	120.78	150.67
61	52.61	72.94	83.71	95.66	102.84	126.75	156.65
62	57.40	76.53	89.68	100.45	108.82	133.93	163.82
63	60.99	81.31	94.47	106.43	114.80	141.10	171.00
64	64.57	84.90	100.45	111.21	120.78	148.28	178.17
65	69.36	89.68	106.43	117.19	126.75	156.65	186.54
66	75.34	96.86	114.80	126.75	136.32	168.61	198.50
67	81.31	104.03	123.17	136.32	147.08	182.96	211.66
68	88.49	112.40	132.73	145.89	159.04	197.31	224.81
69	95.66	120.78	143.50	157.84	172.19	212.85	239.16
70	104.03	130.34	154.26	169.80	185.35	229.59	254.70
71	112.40	143.50	169.80	185.35	202.09	248.73	273.84
72	124.36	157.84	186.54	203.28	220.03	269.05	295.36
73	135.12	173.39	204.48	222.42	239.16	290.58	318.08
74	148.28	191.33	224.81	243.94	260.68	315.69	343.19
75	162.63	210.46	247.53	266.66	284.60	342.00	369.50
76	178.17	230.79	271.45	292.97	312.10	374.28	406.57
77	194.91	252.31	296.56	322.86	342.00	410.16	446.03
78	214.05	276.23	325.26	355.15	375.48	448.42	490.28
79	231.98	301.34	356.35	389.83	411.35	490.28	538.11
80	255.90	330.04	389.83	429.29	450.81	536.91	591.92
81	281.01	363.52	429.29	472.34	496.25	590.72	651.71
82	309.71	399.40	472.34	520.17	546.48	649.32	717.48
83	340.80	438.86	520.17	572.79	601.48	713.89	789.22
84	373.09	481.91	572.79	630.18	661.27	785.64	868.15

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

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	26.31	34.68	41.85	49.03	55.01	66.96	75.34
30	28.70	37.07	44.24	51.42	57.40	70.55	78.92
31	28.70	38.27	45.44	52.61	58.59	71.75	80.12
32	28.70	38.27	45.44	52.61	59.79	72.94	81.31
33	29.89	39.46	46.64	53.81	59.79	74.14	82.51
34	29.89	39.46	47.83	55.01	60.99	75.34	84.90
35	31.09	40.66	47.83	56.20	62.18	76.53	86.10
36	31.09	40.66	49.03	57.40	63.38	77.73	87.29
37	32.29	41.85	50.22	57.40	63.38	78.92	88.49
38	33.48	43.05	51.42	58.59	64.57	80.12	89.68
39	33.48	43.05	51.42	59.79	65.77	81.31	92.08
40	35.87	44.24	52.61	60.99	66.96	82.51	93.27
41	35.87	44.24	53.81	60.99	66.96	83.71	94.47
42	37.07	45.44	53.81	62.18	68.16	83.71	95.66
43	37.07	46.64	55.01	62.18	68.16	84.90	98.06
44	37.07	47.83	56.20	63.38	69.36	86.10	99.25
45	37.07	47.83	56.20	63.38	69.36	86.10	100.45
46	38.27	49.03	57.40	64.57	70.55	87.29	102.84
47	38.27	50.22	58.59	64.57	70.55	88.49	104.03
48	38.27	51.42	59.79	65.77	71.75	89.68	105.23
49	38.27	51.42	59.79	65.77	71.75	89.68	107.62
50	39.46	52.61	60.99	66.96	72.94	90.88	108.82
51	39.46	53.81	62.18	69.36	75.34	92.08	112.40
52	40.66	55.01	63.38	70.55	76.53	94.47	114.80
53	40.66	55.01	65.77	72.94	78.92	94.47	118.38
54	41.85	56.20	66.96	74.14	80.12	95.66	121.97
55	45.44	57.40	68.16	76.53	82.51	99.25	125.56
56	45.44	59.79	70.55	78.92	84.90	101.64	130.34
57	46.64	62.18	72.94	82.51	88.49	107.62	135.12
58	47.83	64.57	74.14	84.90	92.08	111.21	139.91
59	49.03	66.96	77.73	87.29	94.47	115.99	144.69
60	50.22	69.36	80.12	90.88	98.06	120.78	150.67
61	52.61	72.94	83.71	95.66	102.84	126.75	156.65
62	57.40	76.53	89.68	100.45	108.82	133.93	163.82
63	60.99	81.31	94.47	106.43	114.80	141.10	171.00
64	64.57	84.90	100.45	111.21	120.78	148.28	178.17
65	69.36	89.68	106.43	117.19	126.75	156.65	186.54
66	75.34	96.86	114.80	126.75	136.32	168.61	198.50
67	81.31	104.03	123.17	136.32	147.08	182.96	211.66
68	88.49	112.40	132.73	145.89	159.04	197.31	224.81
69	95.66	120.78	143.50	157.84	172.19	212.85	239.16
70	104.03	130.34	154.26	169.80	185.35	229.59	254.70
71	112.40	143.50	169.80	185.35	202.09	248.73	273.84
72	124.36	157.84	186.54	203.28	220.03	269.05	295.36
73	135.12	173.39	204.48	222.42	239.16	290.58	318.08
74	148.28	191.33	224.81	243.94	260.68	315.69	343.19
75	162.63	210.46	247.53	266.66	284.60	342.00	369.50
76	178.17	230.79	271.45	292.97	312.10	374.28	406.57
77	194.91	252.31	296.56	322.86	342.00	410.16	446.03
78	214.05	276.23	325.26	355.15	375.48	448.42	490.28
79	231.98	301.34	356.35	389.83	411.35	490.28	538.11
80	255.90	330.04	389.83	429.29	450.81	536.91	591.92
81	281.01	363.52	429.29	472.34	496.25	590.72	651.71
82	309.71	399.40	472.34	520.17	546.48	649.32	717.48
83	340.80	438.86	520.17	572.79	601.48	713.89	789.22
84	373.09	481.91	572.79	630.18	661.27	785.64	868.15

LTC-03 2013 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	20%	20%	20%	20%	20%	20%	20%
30	20%	20%	20%	20%	20%	20%	20%
31	20%	20%	20%	20%	20%	20%	20%
32	20%	20%	20%	20%	20%	20%	20%
33	20%	20%	20%	20%	20%	20%	20%
34	20%	20%	20%	20%	20%	20%	20%
35	20%	20%	20%	20%	20%	20%	20%
36	20%	20%	20%	20%	20%	20%	20%
37	20%	20%	20%	20%	20%	20%	20%
38	20%	20%	20%	20%	20%	20%	20%
39	20%	20%	20%	20%	20%	20%	20%
40	20%	20%	20%	20%	20%	20%	20%
41	20%	20%	20%	20%	20%	20%	20%
42	20%	20%	20%	20%	20%	20%	20%
43	20%	20%	20%	20%	20%	20%	20%
44	20%	20%	20%	20%	20%	20%	20%
45	20%	20%	20%	20%	20%	20%	20%
46	20%	20%	20%	20%	20%	20%	20%
47	20%	20%	20%	20%	20%	20%	20%
48	20%	20%	20%	20%	20%	20%	20%
49	20%	20%	20%	20%	20%	20%	20%
50	20%	20%	20%	20%	20%	20%	20%
51	20%	20%	20%	20%	20%	20%	20%
52	20%	20%	20%	20%	20%	20%	20%
53	20%	20%	20%	20%	20%	20%	20%
54	20%	20%	20%	20%	20%	20%	20%
55	20%	20%	20%	20%	20%	20%	20%
56	20%	20%	20%	20%	20%	20%	20%
57	20%	20%	20%	20%	20%	20%	20%
58	20%	20%	20%	20%	20%	20%	20%
59	20%	20%	20%	20%	20%	20%	20%
60	20%	20%	20%	20%	20%	20%	20%
61	20%	20%	20%	20%	20%	20%	20%
62	20%	20%	20%	20%	20%	20%	20%
63	20%	20%	20%	20%	20%	20%	20%
64	20%	20%	20%	20%	20%	20%	20%
65	20%	20%	20%	20%	20%	20%	20%
66	20%	20%	20%	20%	20%	20%	20%
67	20%	20%	20%	20%	20%	20%	20%
68	20%	20%	20%	20%	20%	20%	20%
69	20%	20%	20%	20%	20%	20%	20%
70	20%	20%	20%	20%	20%	20%	20%
71	20%	20%	20%	20%	20%	20%	20%
72	20%	20%	20%	20%	20%	20%	20%
73	20%	20%	20%	20%	20%	20%	20%
74	20%	20%	20%	20%	20%	20%	20%
75	20%	20%	20%	20%	20%	20%	20%
76	20%	20%	20%	20%	20%	20%	20%
77	20%	20%	20%	20%	20%	20%	20%
78	20%	20%	20%	20%	20%	20%	20%
79	20%	20%	20%	20%	20%	20%	20%
80	20%	20%	20%	20%	20%	20%	20%
81	20%	20%	20%	20%	20%	20%	20%
82	20%	20%	20%	20%	20%	20%	20%
83	20%	20%	20%	20%	20%	20%	20%
84	20%	20%	20%	20%	20%	20%	20%

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

LTC-03 has an EP where 1 day of HHC = 7 days towards EP, and ICC12-LTC-12 is a true service-day EP

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

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

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

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

Inflation Option: Automation CPI Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	30.09	37.45	40.42	45.45	53.38	72.59	76.86
30	31.71	39.43	42.62	47.85	56.14	77.73	82.05
31	32.07	40.00	43.32	48.56	57.06	78.19	82.42
32	32.63	40.35	44.10	49.34	57.98	79.45	83.75
33	32.99	40.92	44.81	50.05	58.76	79.74	83.94
34	33.70	41.62	45.38	50.97	59.68	80.25	84.37
35	34.05	41.98	46.30	51.68	60.60	83.58	87.76
36	34.62	42.55	47.00	52.46	61.52	84.07	88.17
37	35.18	43.11	47.78	53.38	62.44	84.07	88.17
38	35.68	43.82	48.70	54.08	63.36	85.84	89.93
39	36.24	44.17	49.41	55.00	64.28	86.37	90.39
40	36.60	44.74	50.33	55.92	65.41	87.21	91.18
41	37.38	45.66	51.11	57.06	66.90	88.54	94.44
42	38.09	46.23	52.03	58.19	68.74	92.30	96.23
43	38.65	47.15	52.81	59.25	70.58	94.10	99.99
44	39.22	47.93	53.94	60.38	72.49	97.96	103.84
45	39.93	48.63	54.86	61.73	74.33	99.76	107.58
46	40.49	49.55	55.64	63.00	76.38	103.80	111.64
47	41.41	50.33	56.77	64.14	78.44	107.85	115.69
48	41.98	51.04	57.69	65.41	80.49	107.85	117.48
49	42.69	51.96	58.83	66.76	82.68	111.53	121.14
50	43.47	52.74	59.82	68.03	84.74	115.55	125.18
51	44.17	54.01	61.09	69.52	84.95	117.04	126.48
52	44.95	54.93	62.58	71.22	85.51	117.04	130.04
53	45.87	56.07	64.07	72.84	85.73	117.04	130.04
54	46.58	56.99	65.55	74.54	86.08	117.04	130.04
55	47.36	58.26	67.04	76.38	86.51	117.04	130.61
56	48.99	59.96	69.45	78.65	90.54	123.00	136.67
57	50.47	61.80	71.85	80.84	94.86	127.63	143.15
58	52.31	63.85	74.47	83.11	99.32	131.85	147.27
59	54.01	66.05	77.23	85.73	103.92	138.56	155.88
60	55.64	68.10	79.85	88.13	108.80	143.35	160.62
61	58.76	72.49	84.67	92.74	113.05	150.74	169.58
62	61.87	77.09	89.62	97.55	117.51	156.12	176.27
63	65.20	82.26	94.79	102.58	122.33	162.00	183.49
64	68.67	87.57	100.52	107.96	127.00	167.70	192.13
65	72.14	93.30	106.40	113.48	131.81	175.21	200.93
66	77.80	100.03	113.90	122.68	143.21	189.87	217.23
67	83.60	106.96	121.62	132.45	155.17	208.51	235.99
68	89.83	114.47	130.18	143.28	168.41	226.71	254.23
69	96.56	122.68	139.17	154.68	182.78	245.86	274.98
70	103.99	131.39	148.87	167.14	198.21	268.08	297.32
71	112.70	143.42	160.20	180.66	212.09	281.73	310.22
72	121.90	156.66	172.37	195.45	227.10	293.08	322.23
73	132.02	171.17	185.47	211.17	243.09	307.22	335.56
74	142.85	187.10	199.63	228.30	260.23	322.74	350.36
75	154.61	204.30	214.99	246.85	278.42	337.78	364.63
76	170.32	207.29	244.26	271.99	286.51	348.57	376.29
77	187.24	229.14	267.11	295.92	312.94	382.34	412.45
78	206.35	251.78	292.01	323.16	341.33	420.49	452.94
79	227.31	277.68	320.30	353.88	373.25	462.36	497.24
80	373.28	453.27	521.83	573.25	605.62	754.17	811.31
81	398.97	483.94	555.98	611.39	646.49	805.34	866.29
82	426.30	515.86	592.88	651.99	689.60	859.76	924.25
83	455.68	551.34	633.08	695.69	737.43	918.31	987.88
84	486.61	589.68	675.85	743.44	787.37	981.67	1056.02

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

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	17.94	22.72	25.11	27.50	28.70	38.27	40.66
30	19.13	23.92	26.31	28.70	29.89	40.66	43.05
31	19.13	23.92	26.31	29.89	31.09	41.85	44.24
32	20.33	25.11	27.50	29.89	31.09	41.85	44.24
33	20.33	25.11	27.50	31.09	32.29	43.05	45.44
34	20.33	26.31	28.70	31.09	32.29	44.24	46.64
35	21.52	26.31	28.70	32.29	33.48	45.44	47.83
36	21.52	26.31	29.89	32.29	33.48	46.64	49.03
37	22.72	27.50	29.89	33.48	34.68	46.64	49.03
38	22.72	27.50	31.09	34.68	35.87	47.83	50.22
39	23.92	28.70	31.09	34.68	35.87	49.03	51.42
40	23.92	28.70	32.29	35.87	37.07	50.22	52.61
41	25.11	29.89	33.48	37.07	38.27	51.42	55.01
42	25.11	31.09	34.68	38.27	39.46	53.81	56.20
43	26.31	31.09	35.87	39.46	40.66	55.01	58.59
44	26.31	32.29	37.07	40.66	41.85	56.20	59.79
45	27.50	33.48	38.27	41.85	43.05	58.59	62.18
46	27.50	34.68	39.46	43.05	44.24	59.79	64.57
47	28.70	35.87	40.66	44.24	45.44	62.18	66.96
48	29.89	37.07	41.85	46.64	47.83	64.57	69.36
49	29.89	38.27	43.05	47.83	49.03	65.77	71.75
50	31.09	39.46	44.24	49.03	50.22	68.16	74.14
51	31.09	40.66	45.44	50.22	51.42	70.55	76.53
52	32.29	41.85	46.64	51.42	53.81	71.75	78.92
53	32.29	43.05	47.83	52.61	55.01	74.14	81.31
54	33.48	44.24	50.22	53.81	57.40	76.53	84.90
55	33.48	45.44	51.42	55.01	58.59	78.92	87.29
56	34.68	47.83	53.81	57.40	60.99	81.31	90.88
57	37.07	49.03	56.20	59.79	63.38	84.90	94.47
58	39.46	51.42	58.59	62.18	65.77	88.49	98.06
59	40.66	53.81	60.99	65.77	69.36	90.88	102.84
60	43.05	56.20	63.38	68.16	71.75	94.47	106.43
61	45.44	58.59	66.96	71.75	75.34	99.25	112.40
62	49.03	62.18	70.55	76.53	80.12	105.23	119.58
63	51.42	64.57	74.14	80.12	83.71	111.21	126.75
64	55.01	68.16	77.73	84.90	88.49	117.19	133.93
65	58.59	71.75	82.51	89.68	93.27	124.36	142.30
66	62.18	76.53	88.49	96.86	100.45	135.12	153.06
67	66.96	82.51	95.66	105.23	108.82	147.08	166.22
68	71.75	87.29	102.84	113.60	118.38	159.04	178.17
69	76.53	94.47	111.21	123.17	127.95	173.39	192.52
70	81.31	100.45	119.58	132.73	138.71	187.74	208.07
71	89.68	110.01	131.54	145.89	153.06	202.09	222.42
72	98.06	121.97	144.69	160.24	168.61	217.63	239.16
73	108.82	133.93	159.04	175.78	185.35	234.38	255.90
74	119.58	147.08	174.59	193.72	204.48	253.51	275.03
75	131.54	161.43	191.33	212.85	224.81	272.64	294.17
76	145.89	179.37	210.46	234.38	247.53	301.34	325.26
77	162.63	198.50	233.18	257.10	272.64	333.63	359.93
78	180.56	220.03	257.10	283.40	298.95	368.30	397.00
79	200.89	245.14	283.40	312.10	328.84	407.77	438.86
80	223.61	271.45	312.10	343.19	362.33	450.81	485.49
81	246.33	298.95	343.19	377.87	398.20	496.25	534.52
82	271.45	328.84	377.87	416.14	437.66	546.48	588.33
83	298.95	362.33	416.14	457.99	481.91	601.48	646.92
84	328.84	398.20	457.99	503.43	529.74	661.27	711.50

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

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	17.94	22.72	25.11	27.50	28.70	38.27	40.66
30	19.13	23.92	26.31	28.70	29.89	40.66	43.05
31	19.13	23.92	26.31	29.89	31.09	41.85	44.24
32	20.33	25.11	27.50	29.89	31.09	41.85	44.24
33	20.33	25.11	27.50	31.09	32.29	43.05	45.44
34	20.33	26.31	28.70	31.09	32.29	44.24	46.64
35	21.52	26.31	28.70	32.29	33.48	45.44	47.83
36	21.52	26.31	29.89	32.29	33.48	46.64	49.03
37	22.72	27.50	29.89	33.48	34.68	46.64	49.03
38	22.72	27.50	31.09	34.68	35.87	47.83	50.22
39	23.92	28.70	31.09	34.68	35.87	49.03	51.42
40	23.92	28.70	32.29	35.87	37.07	50.22	52.61
41	25.11	29.89	33.48	37.07	38.27	51.42	55.01
42	25.11	31.09	34.68	38.27	39.46	53.81	56.20
43	26.31	31.09	35.87	39.46	40.66	55.01	58.59
44	26.31	32.29	37.07	40.66	41.85	56.20	59.79
45	27.50	33.48	38.27	41.85	43.05	58.59	62.18
46	27.50	34.68	39.46	43.05	44.24	59.79	64.57
47	28.70	35.87	40.66	44.24	45.44	62.18	66.96
48	29.89	37.07	41.85	46.64	47.83	64.57	69.36
49	29.89	38.27	43.05	47.83	49.03	65.77	71.75
50	31.09	39.46	44.24	49.03	50.22	68.16	74.14
51	31.09	40.66	45.44	50.22	51.42	70.55	76.53
52	32.29	41.85	46.64	51.42	53.81	71.75	78.92
53	32.29	43.05	47.83	52.61	55.01	74.14	81.31
54	33.48	44.24	50.22	53.81	57.40	76.53	84.90
55	33.48	45.44	51.42	55.01	58.59	78.92	87.29
56	34.68	47.83	53.81	57.40	60.99	81.31	90.88
57	37.07	49.03	56.20	59.79	63.38	84.90	94.47
58	39.46	51.42	58.59	62.18	65.77	88.49	98.06
59	40.66	53.81	60.99	65.77	69.36	90.88	102.84
60	43.05	56.20	63.38	68.16	71.75	94.47	106.43
61	45.44	58.59	66.96	71.75	75.34	99.25	112.40
62	49.03	62.18	70.55	76.53	80.12	105.23	119.58
63	51.42	64.57	74.14	80.12	83.71	111.21	126.75
64	55.01	68.16	77.73	84.90	88.49	117.19	133.93
65	58.59	71.75	82.51	89.68	93.27	124.36	142.30
66	62.18	76.53	88.49	96.86	100.45	135.12	153.06
67	66.96	82.51	95.66	105.23	108.82	147.08	166.22
68	71.75	87.29	102.84	113.60	118.38	159.04	178.17
69	76.53	94.47	111.21	123.17	127.95	173.39	192.52
70	81.31	100.45	119.58	132.73	138.71	187.74	208.07
71	89.68	110.01	131.54	145.89	153.06	202.09	222.42
72	98.06	121.97	144.69	160.24	168.61	217.63	239.16
73	108.82	133.93	159.04	175.78	185.35	234.38	255.90
74	119.58	147.08	174.59	193.72	204.48	253.51	275.03
75	131.54	161.43	191.33	212.85	224.81	272.64	294.17
76	145.89	179.37	210.46	234.38	247.53	301.34	325.26
77	162.63	198.50	233.18	257.10	272.64	333.63	359.93
78	180.56	220.03	257.10	283.40	298.95	368.30	397.00
79	200.89	245.14	283.40	312.10	328.84	407.77	438.86
80	223.61	271.45	312.10	343.19	362.33	450.81	485.49
81	246.33	298.95	343.19	377.87	398.20	496.25	534.52
82	271.45	328.84	377.87	416.14	437.66	546.48	588.33
83	298.95	362.33	416.14	457.99	481.91	601.48	646.92
84	328.84	398.20	457.99	503.43	529.74	661.27	711.50

LTC-03 2013 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	20%	20%	20%	20%	20%	20%	20%
30	20%	20%	20%	20%	20%	20%	20%
31	20%	20%	20%	20%	20%	20%	20%
32	20%	20%	20%	20%	20%	20%	20%
33	20%	20%	20%	20%	20%	20%	20%
34	20%	20%	20%	20%	20%	20%	20%
35	20%	20%	20%	20%	20%	20%	20%
36	20%	20%	20%	20%	20%	20%	20%
37	20%	20%	20%	20%	20%	20%	20%
38	20%	20%	20%	20%	20%	20%	20%
39	20%	20%	20%	20%	20%	20%	20%
40	20%	20%	20%	20%	20%	20%	20%
41	20%	20%	20%	20%	20%	20%	20%
42	20%	20%	20%	20%	20%	20%	20%
43	20%	20%	20%	20%	20%	20%	20%
44	20%	20%	20%	20%	20%	20%	20%
45	20%	20%	20%	20%	20%	20%	20%
46	20%	20%	20%	20%	20%	20%	20%
47	20%	20%	20%	20%	20%	20%	20%
48	20%	20%	20%	20%	20%	20%	20%
49	20%	20%	20%	20%	20%	20%	20%
50	20%	20%	20%	20%	20%	20%	20%
51	20%	20%	20%	20%	20%	20%	20%
52	20%	20%	20%	20%	20%	20%	20%
53	20%	20%	20%	20%	20%	20%	20%
54	20%	20%	20%	20%	20%	20%	20%
55	20%	20%	20%	20%	20%	20%	20%
56	20%	20%	20%	20%	20%	20%	20%
57	20%	20%	20%	20%	20%	20%	20%
58	20%	20%	20%	20%	20%	20%	20%
59	20%	20%	20%	20%	20%	20%	20%
60	20%	20%	20%	20%	20%	20%	20%
61	20%	20%	20%	20%	20%	20%	20%
62	20%	20%	20%	20%	20%	20%	20%
63	20%	20%	20%	20%	20%	20%	20%
64	20%	20%	20%	20%	20%	20%	20%
65	20%	20%	20%	20%	20%	20%	20%
66	20%	20%	20%	20%	20%	20%	20%
67	20%	20%	20%	20%	20%	20%	20%
68	20%	20%	20%	20%	20%	20%	20%
69	20%	20%	20%	20%	20%	20%	20%
70	20%	20%	20%	20%	20%	20%	20%
71	20%	20%	20%	20%	20%	20%	20%
72	20%	20%	20%	20%	20%	20%	20%
73	20%	20%	20%	20%	20%	20%	20%
74	20%	20%	20%	20%	20%	20%	20%
75	20%	20%	20%	20%	20%	20%	20%
76	20%	20%	20%	20%	20%	20%	20%
77	20%	20%	20%	20%	20%	20%	20%
78	20%	20%	20%	20%	20%	20%	20%
79	20%	20%	20%	20%	20%	20%	20%
80	20%	20%	20%	20%	20%	20%	20%
81	20%	20%	20%	20%	20%	20%	20%
82	20%	20%	20%	20%	20%	20%	20%
83	20%	20%	20%	20%	20%	20%	20%
84	20%	20%	20%	20%	20%	20%	20%

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

LTC-03 has an EP where 1 day of HHC = 7 days towards EP, and ICC12-LTC-12 is a true service-day EP

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

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

Appendix B1

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

LTC-03 VA (2008 Rates)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation							Automatic Inflation (CPI)						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	8.37	9.57	10.76	11.96	13.15	14.35	15.55	17.94	22.72	25.11	27.50	28.70	38.27	40.66
30	8.37	9.57	11.96	13.15	14.35	15.55	16.74	19.13	23.92	26.31	28.70	29.89	40.66	43.05
31	8.37	9.57	11.96	13.15	14.35	15.55	16.74	19.13	23.92	26.31	29.89	31.09	41.85	44.24
32	9.57	10.76	13.15	14.35	15.55	16.74	17.94	20.33	25.11	27.50	29.89	31.09	41.85	44.24
33	9.57	10.76	13.15	14.35	15.55	16.74	17.94	20.33	25.11	27.50	31.09	32.29	43.05	45.44
34	9.57	10.76	13.15	14.35	15.55	17.94	19.13	20.33	26.31	28.70	31.09	32.29	44.24	46.64
35	9.57	11.96	14.35	15.55	16.74	17.94	19.13	21.52	26.31	28.70	32.29	33.48	45.44	47.83
36	10.76	11.96	14.35	15.55	16.74	19.13	20.33	21.52	26.31	29.89	32.29	33.48	46.64	49.03
37	10.76	13.15	15.55	16.74	17.94	19.13	20.33	22.72	27.50	29.89	33.48	34.68	46.64	49.03
38	10.76	13.15	15.55	16.74	17.94	20.33	21.52	22.72	27.50	31.09	34.68	35.87	47.83	50.22
39	11.96	14.35	16.74	17.94	19.13	20.33	21.52	23.92	28.70	31.09	34.68	35.87	49.03	51.42
40	11.96	14.35	16.74	17.94	19.13	21.52	22.72	23.92	28.70	32.29	35.87	37.07	50.22	52.61
41	11.96	14.35	17.94	19.13	20.33	22.72	23.92	25.11	29.89	33.48	37.07	38.27	51.42	55.01
42	13.15	15.55	17.94	19.13	20.33	23.92	25.11	25.11	31.09	34.68	38.27	39.46	53.81	56.20
43	13.15	15.55	19.13	20.33	21.52	23.92	26.31	26.31	31.09	35.87	39.46	40.66	55.01	58.59
44	13.15	16.74	19.13	20.33	21.52	25.11	27.50	26.31	32.29	37.07	40.66	41.85	56.20	59.79
45	13.15	16.74	20.33	21.52	22.72	26.31	27.50	27.50	33.48	38.27	41.85	43.05	58.59	62.18
46	14.35	17.94	20.33	22.72	23.92	27.50	28.70	27.50	34.68	39.46	43.05	44.24	59.79	64.57
47	14.35	17.94	21.52	23.92	25.11	28.70	31.09	28.70	35.87	40.66	44.24	45.44	62.18	66.96
48	14.35	17.94	22.72	23.92	25.11	29.89	32.29	29.89	37.07	41.85	46.64	47.83	64.57	69.36
49	15.55	19.13	22.72	25.11	26.31	31.09	33.48	29.89	38.27	43.05	47.83	49.03	65.77	71.75
50	15.55	20.33	23.92	26.31	27.50	32.29	34.68	31.09	39.46	44.24	49.03	50.22	68.16	74.14
51	15.55	21.52	25.11	27.50	28.70	33.48	35.87	31.09	40.66	45.44	50.22	51.42	70.55	76.53
52	16.74	21.52	25.11	27.50	29.89	34.68	38.27	32.29	41.85	46.64	51.42	53.81	71.75	78.92
53	16.74	22.72	26.31	28.70	29.89	35.87	39.46	32.29	43.05	47.83	52.61	55.01	74.14	81.31
54	17.94	22.72	26.31	29.89	31.09	37.07	40.66	33.48	44.24	50.22	53.81	57.40	76.53	84.90
55	17.94	23.92	27.50	31.09	32.29	39.46	43.05	33.48	45.44	51.42	55.01	58.59	78.92	87.29
56	19.13	25.11	28.70	32.29	34.68	41.85	45.44	34.68	47.83	53.81	57.40	60.99	81.31	90.88
57	20.33	27.50	31.09	34.68	37.07	44.24	49.03	37.07	49.03	56.20	59.79	63.38	84.90	94.47
58	22.72	28.70	33.48	37.07	39.46	46.64	51.42	39.46	51.42	58.59	62.18	65.77	88.49	98.06
59	23.92	29.89	34.68	39.46	41.85	50.22	55.01	40.66	53.81	60.99	65.77	69.36	90.88	102.84
60	26.31	32.29	37.07	41.85	45.44	53.81	58.59	43.05	56.20	63.38	68.16	71.75	94.47	106.43
61	28.70	34.68	39.46	45.44	49.03	57.40	63.38	45.44	58.59	66.96	71.75	75.34	99.25	112.40
62	31.09	37.07	43.05	47.83	51.42	62.18	68.16	49.03	62.18	70.55	76.53	80.12	105.23	119.58
63	33.48	40.66	46.64	51.42	55.01	68.16	72.94	51.42	64.57	74.14	80.12	83.71	111.21	126.75
64	35.87	44.24	50.22	56.20	59.79	72.94	78.92	55.01	68.16	77.73	84.90	88.49	117.19	133.93
65	39.46	47.83	53.81	59.79	63.38	78.92	84.90	58.59	71.75	82.51	89.68	93.27	124.36	142.30
66	43.05	52.61	59.79	65.77	70.55	86.10	93.27	62.18	76.53	88.49	96.86	100.45	135.12	153.06
67	46.64	58.59	65.77	72.94	77.73	94.47	102.84	66.96	82.51	95.66	105.23	108.82	147.08	166.22
68	51.42	64.57	71.75	80.12	86.10	104.03	112.40	71.75	87.29	102.84	113.60	118.38	159.04	178.17
69	56.20	70.55	78.92	88.49	95.66	113.60	123.17	76.53	94.47	111.21	123.17	127.95	173.39	192.52
70	62.18	77.73	87.29	96.86	106.43	124.36	135.12	81.31	100.45	119.58	132.73	138.71	187.74	208.07
71	69.36	87.29	98.06	107.62	118.38	137.52	149.47	89.68	110.01	131.54	145.89	153.06	202.09	222.42
72	76.53	96.86	108.82	120.78	132.73	151.87	165.02	98.06	121.97	144.69	160.24	168.61	217.63	239.16
73	86.10	108.82	121.97	133.93	147.08	167.41	181.76	108.82	133.93	159.04	175.78	185.35	234.38	255.90
74	95.66	120.78	136.32	149.47	163.82	184.15	200.89	119.58	147.08	174.59	193.72	204.48	253.51	275.03
75	106.43	135.12	151.87	167.41	182.96	203.28	222.42	131.54	161.43	191.33	212.85	224.81	272.64	294.17
76	118.38	150.67	168.61	186.54	203.28	226.01	247.53	145.89	179.37	210.46	234.38	247.53	301.34	325.26
77	132.73	168.61	187.74	206.87	226.01	252.31	276.23	162.63	198.50	233.18	257.10	272.64	333.63	359.93
78	147.08	187.74	209.26	229.59	251.12	281.01	308.51	180.56	220.03	257.10	283.40	298.95	368.30	397.00
79	163.82	210.46	233.18	255.90	278.62	313.30	343.19	200.89	245.14	283.40	312.10	328.84	407.77	438.86
80	182.96	234.38	259.49	284.60	309.71	349.17	382.65	223.61	271.45	312.10	343.19	362.33	450.81	485.49
81	200.89	258.29	285.79	313.30	340.80	383.85	420.92	246.33	298.95	343.19	377.87	398.20	496.25	534.52
82	221.22	284.60	314.49	344.39	375.48	422.12	462.77	271.45	328.84	377.87	416.14	437.66	546.48	588.33
83	243.94	313.30	345.58	379.07	412.55	463.97	509.41	298.95	362.33	416.14	457.99	481.91	601.48	646.92
84	267.86	344.39	380.26	417.33	454.40	510.60	560.83	328.84	398.20	457.99	503.43	529.74	661.27	711.50
85	294.17	379.07	418.53	459.18	499.84	562.02	617.03	362.33	437.66	503.43	553.65	582.35	727.04	783.25
86	324.06	417.33	460.38	504.63	550.07	618.23	679.21	398.20	481.91	553.65	608.66	640.95	799.99	862.17
87	356.35	459.18	507.02	554.85	605.07	680.41	747.37	437.66	529.74	608.66	669.64	705.52	880.10	948.26
88	392.22	504.63	557.24	609.85	666.06	748.57	822.71	481.91	582.35	669.64	736.61	776.07	968.59	1042.73
89	431.68	554.85	613.44	670.84	733.02	823.90	905.22	529.74	640.95	736.61	810.75	853.80	1065.45	1146.77
90	474.73	609.85	674.43	737.80	805.97	906.41	996.10	582.35	705.52	810.75	892.06	938.70	1171.88	1261.56
91+														

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

Appendix B1

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

LTC-03 VA (2008 Rates)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	14.35	17.94	20.33	21.52	22.72	29.89	31.09	26.31	34.68	41.85	49.03	55.01	66.96	75.34
30	15.55	19.13	21.52	22.72	23.92	31.09	32.29	28.70	37.07	44.24	51.42	57.40	70.55	78.92
31	16.74	20.33	22.72	23.92	25.11	32.29	33.48	28.70	38.27	45.44	52.61	58.59	71.75	80.12
32	16.74	20.33	22.72	25.11	26.31	33.48	34.68	28.70	38.27	45.44	52.61	59.79	72.94	81.31
33	17.94	21.52	23.92	25.11	26.31	34.68	35.87	29.89	39.46	46.64	53.81	59.79	74.14	82.51
34	17.94	21.52	25.11	26.31	27.50	35.87	37.07	29.89	39.46	47.83	55.01	60.99	75.34	84.90
35	19.13	22.72	26.31	27.50	28.70	37.07	38.27	31.09	40.66	47.83	56.20	62.18	76.53	86.10
36	19.13	23.92	26.31	28.70	29.89	38.27	40.66	31.09	40.66	49.03	57.40	63.38	77.73	87.29
37	20.33	25.11	27.50	29.89	31.09	39.46	41.85	32.29	41.85	50.22	57.40	63.38	78.92	88.49
38	21.52	25.11	28.70	31.09	32.29	40.66	43.05	33.48	43.05	51.42	58.59	64.57	80.12	89.68
39	21.52	26.31	29.89	32.29	33.48	43.05	45.44	33.48	43.05	51.42	59.79	65.77	81.31	92.08
40	22.72	27.50	31.09	33.48	34.68	44.24	46.64	35.87	44.24	52.61	60.99	66.96	82.51	93.27
41	22.72	28.70	32.29	34.68	35.87	45.44	49.03	35.87	44.24	53.81	60.99	66.96	83.71	94.47
42	23.92	28.70	32.29	35.87	37.07	46.64	50.22	37.07	45.44	53.81	62.18	68.16	83.71	95.66
43	23.92	29.89	33.48	37.07	38.27	49.03	52.61	37.07	46.64	55.01	62.18	68.16	84.90	98.06
44	23.92	31.09	34.68	38.27	39.46	51.42	53.81	37.07	47.83	56.20	63.38	69.36	86.10	99.25
45	25.11	31.09	35.87	39.46	40.66	52.61	56.20	37.07	47.83	56.20	63.38	69.36	86.10	100.45
46	25.11	32.29	37.07	40.66	43.05	53.81	57.40	38.27	49.03	57.40	64.57	70.55	87.29	102.84
47	26.31	32.29	38.27	41.85	44.24	56.20	60.99	38.27	50.22	58.59	64.57	70.55	88.49	104.03
48	26.31	33.48	39.46	43.05	45.44	57.40	63.38	38.27	51.42	59.79	65.77	71.75	89.68	105.23
49	27.50	34.68	40.66	44.24	46.64	59.79	65.77	38.27	51.42	59.79	65.77	71.75	89.68	107.62
50	27.50	35.87	41.85	45.44	49.03	63.38	68.16	39.46	52.61	60.99	66.96	72.94	90.88	108.82
51	27.50	37.07	43.05	46.64	50.22	64.57	70.55	39.46	53.81	62.18	69.36	75.34	92.08	112.40
52	28.70	39.46	44.24	49.03	52.61	66.96	72.94	40.66	55.01	63.38	70.55	76.53	94.47	114.80
53	28.70	40.66	45.44	50.22	55.01	68.16	76.53	40.66	55.01	65.77	72.94	78.92	94.47	118.38
54	29.89	41.85	46.64	52.61	56.20	70.55	78.92	41.85	56.20	66.96	74.14	80.12	95.66	121.97
55	29.89	44.24	49.03	53.81	58.59	71.75	82.51	45.44	57.40	68.16	76.53	82.51	99.25	125.56
56	32.29	46.64	51.42	57.40	62.18	76.53	87.29	45.44	59.79	70.55	78.92	84.90	101.64	130.34
57	34.68	49.03	53.81	60.99	65.77	80.12	92.08	46.64	62.18	72.94	82.51	88.49	107.62	135.12
58	37.07	51.42	57.40	64.57	69.36	84.90	98.06	47.83	64.57	74.14	84.90	92.08	111.21	139.91
59	39.46	53.81	60.99	68.16	72.94	90.88	104.03	49.03	66.96	77.73	87.29	94.47	115.99	144.69
60	43.05	56.20	65.77	72.94	77.73	95.66	110.01	50.22	69.36	80.12	90.88	98.06	120.78	150.67
61	45.44	59.79	69.36	76.53	82.51	101.64	115.99	52.61	72.94	83.71	95.66	102.84	126.75	156.65
62	47.83	63.38	71.75	80.12	86.10	107.62	123.17	57.40	76.53	89.68	100.45	108.82	133.93	163.82
63	51.42	68.16	76.53	84.90	90.88	112.40	130.34	60.99	81.31	94.47	106.43	114.80	141.10	171.00
64	53.81	71.75	80.12	88.49	96.86	119.58	138.71	64.57	84.90	100.45	111.21	120.78	148.28	178.17
65	57.40	76.53	84.90	93.27	101.64	126.75	147.08	69.36	89.68	106.43	117.19	126.75	156.65	186.54
66	63.38	83.71	93.27	102.84	111.21	138.71	159.04	75.34	96.86	114.80	126.75	136.32	168.61	198.50
67	69.36	92.08	102.84	112.40	123.17	151.87	172.19	81.31	104.03	123.17	136.32	147.08	182.96	211.66
68	76.53	100.45	112.40	124.36	135.12	166.22	187.74	88.49	112.40	132.73	145.89	159.04	197.31	224.81
69	83.71	108.82	124.36	136.32	148.28	181.76	203.28	95.66	120.78	143.50	157.84	172.19	212.85	239.16
70	92.08	119.58	136.32	150.67	162.63	198.50	220.03	104.03	130.34	154.26	169.80	185.35	229.59	254.70
71	101.64	132.73	150.67	167.41	180.56	218.83	241.55	112.40	143.50	169.80	185.35	202.09	248.73	273.84
72	112.40	145.89	167.41	186.54	202.09	241.55	264.27	124.36	157.84	186.54	203.28	220.03	269.05	295.36
73	124.36	162.63	185.35	208.07	224.81	265.47	289.38	135.12	173.39	204.48	222.42	239.16	290.58	318.08
74	138.71	179.37	205.68	231.98	249.92	292.97	318.08	148.28	191.33	224.81	243.94	260.68	315.69	343.19
75	153.06	198.50	228.40	258.29	278.62	322.86	347.98	162.63	210.46	247.53	266.66	284.60	342.00	369.50
76	168.61	217.63	249.92	282.21	304.93	353.96	382.65	178.17	230.79	271.45	292.97	312.10	374.28	406.57
77	185.35	239.16	275.03	308.51	334.82	389.83	419.72	194.91	252.31	296.56	322.86	342.00	410.16	446.03
78	203.28	261.88	301.34	338.41	367.11	426.90	461.58	214.05	276.23	325.26	355.15	375.48	448.42	490.28
79	223.61	286.99	330.04	369.50	401.79	469.95	505.82	231.98	301.34	356.35	389.83	411.35	490.28	538.11
80	245.14	314.49	362.33	404.18	440.05	515.39	556.04	255.90	330.04	389.83	429.29	450.81	536.91	
81	269.05	345.58	398.20	444.84	484.30	566.81	612.25	281.01	363.52	429.29	472.34	496.25	590.72	
82	295.36	380.26	437.66	489.08	533.32	623.01	673.23	309.71	399.40	472.34	520.17	546.48	649.32	
83	324.06	418.53	481.91	538.11	587.13	685.19	740.20	340.80	438.86	520.17	572.79	601.48	713.89	
84	355.15	460.38	529.74	591.92	645.73	753.35	814.34	373.09	481.91	572.79	630.18	661.27	785.64	
85	389.83	507.02	582.35	651.71	710.30	827.49	895.65	407.77		630.18	693.56	727.04	863.36	
86	428.09	557.24	640.95	717.48	780.85	908.80	985.33	447.23		693.56	762.92	799.99	948.26	
87	469.95	613.44	705.52	789.22	858.58	998.49	1083.39	490.28		762.92	839.45	880.10	1041.54	
88	515.39	674.43	776.07	868.15	944.68	1097.74	1192.21	538.11		839.45	923.15	968.59	1144.37	
89	565.61	741.39	853.80	955.44	1039.15	1205.36	1311.79	590.72		892.06	981.75	1033.17	1256.78	
90	620.62	815.53	938.70	1051.10	1143.18	1326.14	1443.32	640.95						
91+														

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

Appendix C1

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

LTC-03 VA (2008 Rates)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	4.3% Simple Inflation							4.3% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	12.00	15.00	17.00	18.00	19.00	25.00	26.00	22.00	29.00	35.00	41.00	46.00	56.00	63.00
30	13.00	16.00	18.00	19.00	20.00	26.00	27.00	24.00	31.00	37.00	43.00	48.00	59.00	66.00
31	14.00	17.00	19.00	20.00	21.00	27.00	28.00	24.00	32.00	38.00	44.00	49.00	60.00	67.00
32	14.00	17.00	19.00	21.00	22.00	28.00	29.00	24.00	32.00	38.00	44.00	50.00	61.00	68.00
33	15.00	18.00	20.00	21.00	22.00	29.00	30.00	25.00	33.00	39.00	45.00	50.00	62.00	69.00
34	15.00	18.00	21.00	22.00	23.00	30.00	31.00	25.00	33.00	40.00	46.00	51.00	63.00	71.00
35	16.00	19.00	22.00	23.00	24.00	31.00	32.00	26.00	34.00	40.00	47.00	52.00	64.00	72.00
36	16.00	20.00	22.00	24.00	25.00	32.00	34.00	26.00	34.00	41.00	48.00	53.00	65.00	73.00
37	17.00	21.00	23.00	25.00	26.00	33.00	35.00	27.00	35.00	42.00	48.00	53.00	66.00	74.00
38	18.00	21.00	24.00	26.00	27.00	34.00	36.00	28.00	36.00	43.00	49.00	54.00	67.00	75.00
39	18.00	22.00	25.00	27.00	28.00	36.00	38.00	28.00	36.00	43.00	50.00	55.00	68.00	77.00
40	19.00	23.00	26.00	28.00	29.00	37.00	39.00	30.00	37.00	44.00	51.00	56.00	69.00	78.00
41	19.00	24.00	27.00	29.00	30.00	38.00	41.00	30.00	37.00	45.00	51.00	56.00	70.00	79.00
42	20.00	24.00	27.00	30.00	31.00	39.00	42.00	31.00	38.00	45.00	52.00	57.00	70.00	80.00
43	20.00	25.00	28.00	31.00	32.00	41.00	44.00	31.00	39.00	46.00	52.00	57.00	71.00	82.00
44	20.00	26.00	29.00	32.00	33.00	43.00	45.00	31.00	40.00	47.00	53.00	58.00	72.00	83.00
45	21.00	26.00	30.00	33.00	34.00	44.00	47.00	31.00	40.00	47.00	53.00	58.00	72.00	84.00
46	21.00	27.00	31.00	34.00	36.00	45.00	48.00	32.00	41.00	48.00	54.00	59.00	73.00	86.00
47	22.00	27.00	32.00	35.00	37.00	47.00	51.00	32.00	42.00	49.00	54.00	59.00	74.00	87.00
48	22.00	28.00	33.00	36.00	38.00	48.00	53.00	32.00	43.00	50.00	55.00	60.00	75.00	88.00
49	23.00	29.00	34.00	37.00	39.00	50.00	55.00	32.00	43.00	50.00	55.00	60.00	75.00	90.00
50	23.00	30.00	35.00	38.00	41.00	53.00	57.00	33.00	44.00	51.00	56.00	61.00	76.00	91.00
51	23.00	31.00	36.00	39.00	42.00	54.00	59.00	33.00	45.00	52.00	58.00	63.00	77.00	94.00
52	24.00	33.00	37.00	41.00	44.00	56.00	61.00	34.00	46.00	53.00	59.00	64.00	79.00	96.00
53	24.00	34.00	38.00	42.00	46.00	57.00	64.00	34.00	46.00	55.00	61.00	66.00	79.00	99.00
54	25.00	35.00	39.00	44.00	47.00	59.00	66.00	35.00	47.00	56.00	62.00	67.00	80.00	102.00
55	25.00	37.00	41.00	45.00	49.00	60.00	69.00	38.00	48.00	57.00	64.00	69.00	83.00	105.00
56	27.00	39.00	43.00	48.00	52.00	64.00	73.00	38.00	50.00	59.00	66.00	71.00	85.00	109.00
57	29.00	41.00	45.00	51.00	55.00	67.00	77.00	39.00	52.00	61.00	69.00	74.00	90.00	113.00
58	31.00	43.00	48.00	54.00	58.00	71.00	82.00	40.00	54.00	62.00	71.00	77.00	93.00	117.00
59	33.00	45.00	51.00	57.00	61.00	76.00	87.00	41.00	56.00	65.00	73.00	79.00	97.00	121.00
60	36.00	47.00	55.00	61.00	65.00	80.00	92.00	42.00	58.00	67.00	76.00	82.00	101.00	126.00
61	38.00	50.00	58.00	64.00	69.00	85.00	97.00	44.00	61.00	70.00	80.00	86.00	106.00	131.00
62	40.00	53.00	60.00	67.00	72.00	90.00	103.00	48.00	64.00	75.00	84.00	91.00	112.00	137.00
63	43.00	57.00	64.00	71.00	76.00	94.00	109.00	51.00	68.00	79.00	89.00	96.00	118.00	143.00
64	45.00	60.00	67.00	74.00	81.00	100.00	116.00	54.00	71.00	84.00	93.00	101.00	124.00	149.00
65	48.00	64.00	71.00	78.00	85.00	106.00	123.00	58.00	75.00	89.00	98.00	106.00	131.00	156.00
66	53.00	70.00	78.00	86.00	93.00	116.00	133.00	63.00	81.00	96.00	106.00	114.00	141.00	166.00
67	58.00	77.00	86.00	94.00	103.00	127.00	144.00	68.00	87.00	103.00	114.00	123.00	153.00	177.00
68	64.00	84.00	94.00	104.00	113.00	139.00	157.00	74.00	94.00	111.00	122.00	133.00	165.00	188.00
69	70.00	91.00	104.00	114.00	124.00	152.00	170.00	80.00	101.00	120.00	132.00	144.00	178.00	200.00
70	77.00	100.00	114.00	126.00	136.00	166.00	184.00	87.00	109.00	129.00	142.00	155.00	192.00	213.00
71	85.00	111.00	126.00	140.00	151.00	183.00	202.00	94.00	120.00	142.00	155.00	169.00	208.00	229.00
72	94.00	122.00	140.00	156.00	169.00	202.00	221.00	104.00	132.00	156.00	170.00	184.00	225.00	247.00
73	104.00	136.00	155.00	174.00	188.00	222.00	242.00	113.00	145.00	171.00	186.00	200.00	243.00	266.00
74	116.00	150.00	172.00	194.00	209.00	245.00	266.00	124.00	160.00	188.00	204.00	218.00	264.00	287.00
75	128.00	166.00	191.00	216.00	233.00	270.00	291.00	136.00	176.00	207.00	223.00	238.00	286.00	309.00
76	141.00	182.00	209.00	236.00	255.00	296.00	320.00	149.00	193.00	227.00	245.00	261.00	313.00	340.00
77	155.00	200.00	230.00	258.00	280.00	326.00	351.00	163.00	211.00	248.00	270.00	286.00	343.00	373.00
78	170.00	219.00	252.00	283.00	307.00	357.00	386.00	179.00	231.00	272.00	297.00	314.00	375.00	410.00
79	187.00	240.00	276.00	309.00	336.00	393.00	423.00	194.00	252.00	298.00	326.00	344.00	410.00	450.00
80	205.00	263.00	303.00	338.00	368.00	431.00	465.00	214.00	276.00	326.00	359.00	377.00	449.00	
81	225.00	289.00	333.00	372.00	405.00	474.00	512.00	235.00	304.00	359.00	395.00	415.00	494.00	
82	247.00	318.00	366.00	409.00	446.00	521.00	563.00	259.00	334.00	395.00	435.00	457.00	543.00	
83	271.00	350.00	403.00	450.00	491.00	573.00	619.00	285.00	367.00	435.00	479.00	503.00	597.00	
84	297.00	385.00	443.00	495.00	540.00	630.00	681.00	312.00	403.00	479.00	527.00	553.00	657.00	
85	326.00	424.00	487.00	545.00	594.00	692.00	749.00	341.00		527.00	580.00	608.00	722.00	
86	358.00	466.00	536.00	600.00	653.00	760.00	824.00	374.00		580.00	638.00	669.00	793.00	
87	393.00	513.00	590.00	660.00	718.00	835.00	906.00	410.00		638.00	702.00	736.00	871.00	
88	431.00	564.00	649.00	726.00	790.00	918.00	997.00	450.00		702.00	772.00	810.00	957.00	
89	473.00	620.00	714.00	799.00	869.00	1008.00	1097.00	494.00		772.00	849.00	891.00	1051.00	
90	519.00	682.00	785.00	879.00	956.00	1109.00	1207.00	542.00						
91+														

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

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase – Custom Care II 2010
April 4, 2016

Product Name	Form Number	Issue Date Range
Custom Care II Enhanced (2010)	LTC-03 VA (2010)	Aug 2010 - Sep 2011

These policy form rates were originally priced with a margin for moderately adverse experience in accordance with the NAIC model rate stability regulations.

1. Scope & Purpose

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

2. Benefit Description

A brief policy description for each of the policy forms:

LTC-03 VA (2010)
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility, home health care, hospice care, respite care, or attendance at an Adult Day Care Center providing Adult Day Care.

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

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

3. Renewability

All policy forms are guaranteed renewable.

4. Applicability

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

5. Actuarial Assumptions

Morbidity

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

Our claims projections include 12 years of future morbidity improvements at 1.1% per year, as well as a 10.0% margin for moderately adverse experience, consistent with the margin originally anticipated in our original pricing loss ratio.

Below are currently expected sample annual claim costs for an LTC-03 policy, $300 monthly benefit, with no inflation protection (including the 10.0% margin):

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	1.14	4.17
60	4.55	10.59
65	8.56	18.88
70	23.84	49.12
75	71.80	146.09
80	172.75	281.55
85	370.16	511.76
90	456.05	580.36
95	542.55	654.23

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	2.37	8.60
70	16.20	34.81
75	67.65	135.21
80	181.46	292.55
85	413.83	567.17
90	509.41	639.02
95	588.18	691.46

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	19.34	61.70
80	159.55	260.68
85	431.84	570.26
90	576.94	704.99
95	664.33	760.30

Voluntary Lapses

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

Duration	Inflation Option	
	None/GPO	**All Other**
1	4.90%	3.70%
2	3.50%	2.95%
3	2.90%	2.50%
4	2.35%	1.85%
5	2.05%	1.75%
6	1.00%	0.90%
7	1.00%	0.85%
8	1.00%	0.85%
9	1.00%	0.85%
10	1.00%	0.85%
11+	0.95%	0.85%

Mortality

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

The base mortality table is the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 19 years of historical improvements based on scale AA. We then apply the following series of adjustment factors (factors for ages not listed above are interpolated):

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

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

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

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

We are also projecting 12 years of future mortality improvement based on scale AA, consistent with the 12 years of future morbidity improvement in our future claim projections.

Expenses

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

6. Trend Assumptions

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

7. Marketing Method

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

8. Underwriting

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

9. Premium Classes

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

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

10. Premium Modalization Rules

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

11. Issue Age Range

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

12. Area Factors

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

13. Average Annual Premium

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

	Nationwide	Virginia	
Form	before the rate increase	before the rate increase	after the rate increase
LTC-03 VA (2010)	2,370	2,350	2,691

14. Number of Policyholders

The table below summarizes, as of 12/31/2013, the number of policies inforce and their 2013 annualized premium that will be affected by this rate increase in your state.

Form	Number of Policies	2013 Annualized Premium
LTC-03 VA (2010)	776	1,821,333

15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2013 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2013 have also been allocated to the calendar year of incurral and included in historic incurred claims.

16. Requested Rate Increase

The Company is requesting a flat rate increase of 14.5%. Rate increases adhere to the following restrictions:

1. We ensured that the proposed rate increases did not result in premium rates that exceed the most recent traditional LTC rates that have been filed with the Interstate Compact for new business under the ICC12-LTC-12 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using LTC-03 as an example). After the application of this restriction the average rate increase for the forms listed in this memo is 14.5%.
2. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1** where it can be seen that the sum of past and future projected incurred claims is not less than the sum of the original premium times the original loss ratio and the rate increase premium times the 85% loss ratio requirement.
3. The lifetime loss ratio after the proposed rate increase is greater than or equal to the lifetime loss ratio targeted in our most recent filing for the forms listed in this memo.

Appendix B1 contains the new proposed rate tables for all policy forms included with this filing. Please note that the actual rates implemented may vary slightly from those in Appendix B1 due to implementation rounding algorithms.

17. Analysis Performed

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

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

<u>Morbidity</u>

Claim assumptions were derived using data published by the National Center for Health Statistics National Nursing Home Survey (1985 and 1995), the National Health Interview Survey (1984), the National Long-Term Care Survey (1982, 1984, 1989, and 1994), Medicare data, and other experience from our own data and data

furnished to us by consultants, with adjustments for the impact of underwriting, inflation options, elected options, anti-selection considerations, and the savings incurred because the maximum daily benefit will not always be paid.

Below are the original sample annual claim costs for an LTC-03 policy, $300 monthly benefit, with no inflation (which included a 10.0% margin for moderately adverse experience):

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	1.41	2.87
60	8.22	10.68
65	9.67	20.60
70	22.66	47.65
75	61.10	129.32
80	140.60	238.56
85	245.09	344.79
90	349.93	433.68
95	433.52	523.88
100	420.67	494.76

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	2.58	8.67
70	24.06	51.07
75	69.62	140.76
80	143.84	235.23
85	252.84	345.99
90	356.71	433.72
95	436.85	518.83
100	417.86	481.90

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	22.00	64.93
80	168.49	266.52
85	300.16	385.12
90	373.38	433.91
95	457.98	525.48
100	424.59	480.36

Voluntary Terminations

Duration	Guaranteed Purchase Option	Other Inflation Options
1	3.90%	3.30%
2	2.45%	1.95%
3	1.55%	1.35%
4	1.25%	1.00%
5	1.10%	0.95%
6	1.00%	0.90%
7	1.00%	0.85%
8	1.00%	0.85%
9	1.00%	0.85%
10	1.00%	0.85%
11+	0.95%	0.85%

Mortality

Our mortality decrement is based on the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 10 years of improvements, and the following selection factors:

Policy Duration	Preferred Risk Class				Standard Risk Class			
	Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82
1	15.8%	12.9%	14.6%	14.6%	27.7%	22.6%	25.7%	25.7%
2	21.9%	17.7%	19.5%	19.7%	37.0%	29.8%	32.9%	33.2%
3	27.8%	22.8%	25.9%	25.7%	45.2%	37.0%	42.1%	41.7%
4	31.5%	26.3%	32.2%	32.1%	49.3%	41.1%	50.3%	50.3%
5	34.7%	34.0%	39.4%	39.7%	52.4%	51.4%	59.6%	59.9%
6	39.4%	39.4%	45.7%	45.7%	57.5%	57.5%	66.8%	66.8%
7	42.9%	42.9%	51.6%	51.5%	60.6%	60.6%	72.9%	72.8%
8	47.3%	46.6%	57.1%	57.1%	64.7%	63.7%	78.1%	78.1%
9	50.8%	49.6%	62.0%	70.2%	67.4%	65.7%	82.2%	93.1%
10	56.7%	53.4%	69.8%	78.1%	70.9%	66.8%	87.3%	97.6%
11	59.2%	53.5%	72.2%	81.6%	74.0%	66.9%	90.3%	102.1%
12	60.0%	54.3%	77.1%	85.6%	75.0%	67.9%	96.4%	107.0%
13	60.9%	55.9%	82.1%	85.6%	76.1%	69.9%	102.6%	107.0%
14	62.6%	57.5%	83.8%	85.6%	78.2%	71.9%	104.8%	107.0%
15	64.2%	59.1%	85.6%	85.6%	80.3%	73.9%	107.0%	107.0%
16	66.4%	62.7%	85.6%	85.6%	83.0%	78.4%	107.0%	107.0%
17	68.5%	64.4%	85.6%	85.6%	85.6%	80.5%	107.0%	107.0%
18	70.7%	67.1%	85.6%	85.6%	88.3%	83.8%	107.0%	107.0%
19	72.8%	69.7%	85.6%	85.6%	91.0%	87.1%	107.0%	107.0%
20	74.9%	72.4%	85.6%	85.6%	93.7%	90.4%	107.0%	107.0%
21	77.1%	75.0%	85.6%	85.6%	96.3%	93.8%	107.0%	107.0%
22	79.2%	77.7%	85.6%	85.6%	99.0%	97.1%	107.0%	107.0%
23	81.3%	80.3%	85.6%	85.6%	101.7%	100.4%	107.0%	107.0%
24	83.5%	83.0%	85.6%	85.6%	104.3%	103.7%	107.0%	107.0%
25+	85.6%	85.6%	85.6%	85.6%	107.0%	107.0%	107.0%	107.0%

Policy Duration	Substandard 1 Risk Class				Substandard 2 Risk Class			
	Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82
1	49.0%	39.9%	45.4%	45.4%	60.1%	49.0%	55.7%	55.7%
2	64.7%	52.1%	57.5%	58.0%	78.6%	63.3%	69.9%	70.5%
3	78.3%	64.1%	73.0%	72.3%	94.1%	77.0%	87.7%	86.9%
4	84.6%	70.5%	86.4%	86.3%	100.6%	83.8%	102.7%	102.6%
5	89.0%	87.3%	101.3%	101.9%	104.6%	102.6%	119.0%	119.7%
6	96.8%	96.8%	112.4%	112.4%	112.4%	112.4%	130.5%	130.5%
7	101.0%	101.0%	121.5%	121.3%	115.8%	115.8%	139.4%	139.1%
8	106.8%	105.1%	128.8%	128.9%	120.9%	119.0%	145.9%	145.9%
9	110.1%	107.4%	134.2%	152.0%	123.1%	120.0%	150.0%	169.9%
10	113.4%	106.8%	139.7%	156.1%	123.3%	116.2%	151.9%	169.8%
11	118.4%	107.0%	144.4%	163.3%	128.7%	116.4%	157.1%	177.6%
12	120.0%	108.6%	154.3%	171.2%	130.5%	118.1%	167.8%	186.2%
13	121.7%	111.8%	164.1%	171.2%	132.4%	121.6%	178.5%	186.2%
14	125.1%	115.0%	167.7%	171.2%	136.1%	125.1%	182.3%	186.2%
15	128.5%	118.2%	171.2%	171.2%	139.7%	128.6%	186.2%	186.2%
16	132.8%	125.5%	171.2%	171.2%	144.4%	136.5%	186.2%	186.2%
17	137.0%	128.8%	171.2%	171.2%	149.0%	140.1%	186.2%	186.2%
18	141.3%	134.1%	171.2%	171.2%	153.7%	145.8%	186.2%	186.2%
19	145.6%	139.4%	171.2%	171.2%	158.3%	151.6%	186.2%	186.2%
20	149.8%	144.7%	171.2%	171.2%	163.0%	157.4%	186.2%	186.2%
21	154.1%	150.0%	171.2%	171.2%	167.6%	163.1%	186.2%	186.2%
22	158.4%	155.3%	171.2%	171.2%	172.2%	168.9%	186.2%	186.2%
23	162.7%	160.6%	171.2%	171.2%	176.9%	174.7%	186.2%	186.2%
24	166.9%	165.9%	171.2%	171.2%	181.5%	180.4%	186.2%	186.2%
25+	171.2%	171.2%	171.2%	171.2%	186.2%	186.2%	186.2%	186.2%

Factors for ages between the ones listed above are interpolated.

In addition, 12 years of future improvements were reflected.

As part of the inforce management of the business, the Company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates, and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 2010 rate increase filings. In general, we are seeing more, longer-lasting claims - claim incidence has increased, claim terminations have decreased, claim utilization has increased, and mortality have decreased.

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

<u>Morbidity</u>

Experience period: Inception through 9/30/2012 for incidence, inception through 9/30/2011 for claim terminations and salvage

The following charts show key experience compared to revised assumptions.

Incidence

Duration	A/E
1-3	101%
4-6	100%
7-9	100%
10+	100%
Total	**100%**

Claim Terminations

Benefit Period	A/E
<10 years	100%
10+ years	100%
Total	**100%**

Salvage

Inflation	A/E
None / GPO	100%
Simple	100%
Compound	100%
Total	**100%**

Voluntary Lapses

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount
1	100%
2	102%
3-5	100%
6-10	118%
11+	96%
Total	**104%**

In the recent study we noted that early duration lapses were greater than expected. As such, lapse rates for durations 1-5 were increased.

Note that the lapse study removed all policies which had undergone prior rate increases.

Mortality

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount
1-5	99%
6-10	101%
11+	99%
Total	**100%**

Exhibit 1 contains nationwide past premium and claims experience and future premium and claim projections and illustrates that the anticipated lifetime loss ratio with the requested rate increases and the previously-stated margin for moderately adverse experience is 71.6%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 69.7%. The lifetime loss ratio as of 12/31/2013 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

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

Furthermore, **Exhibit 1** demonstrates that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

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

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

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

Under these new options, the policyholders get to keep their current accumulated Daily or Monthly benefit and their current remaining Lifetime Maximum Benefit, but the future indexation rate will be reduced from an annual rate of 5% to an annual rate of 4.6%.

The 4.6% indexation rate was determined to be actuarially equivalent to the requested rate increases in aggregate and therefore this option is only available if the full rate increase requested is accepted.

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

19. History of Previous Rate Revisions

There have been no prior rate increases on these forms.

20. Ensuring No Cross-Subsidization Between States

We have ensured no state's rate increase approvals will subsidize other states' experience. Rate increases will vary by state, but only to reflect the timing and amount of prior rate increases approved by that state. This is accomplished by first backing-out all prior rate increases from our nationwide premium data. We then re-introduce prior rate increases with the amount and timing based on your state's prior approvals (as detailed in Section 19). The current proposed rate increases are then determined based on the amounts needed in order to achieve our target loss ratios where our targets reflect the lifetime loss ratios certified to in our prior filing.

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

21. Proposed Effective Date

These rates will be effective on the next policy anniversary date, following at least a 60 day policyholder notification period.

22. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums and filing for increases in long-term care insurance premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8 and is in compliance with Virginia Administrative Code 14VAC5-200-153.

The preceding Actuarial Memorandum contains:

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

In my opinion, no further rate increases will be necessary as the revised premium rate schedules are sufficient to cover anticipated costs under moderately adverse experience.

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

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

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

_____
Joseph R. Leopold, FSA, MAAA
Actuary
John Hancock Life Insurance Company

Exhibit 1: Nationwide Loss Ratio Exhibit
Custom Care II Enhanced (LTC-03) - 2010 Rates

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Earned Premium	Incurred Loss Ratio
	2003	-	-	-	-	2,343	0%	2,343	0%
	2004	-	-	-	-	9,762	0%	9,762	0%
	2005	-	-	-	-	9,762	0%	9,762	0%
Historical	2006	-	-	-	-	15,980	0%	15,980	0%
Experience	2007	-	-	-	-	28,857	0%	28,857	0%
	2008	-	-	-	-	38,477	0%	38,477	0%
	2009	-	-	-	-	43,502	0%	43,502	0%
	2010	35,666	1,715,009	2%	-	1,766,268	0%	1,766,268	0%
	2011	643,392	28,118,536	2%	82,376	27,813,212	0%	27,813,212	0%
	2012	1,426,800	36,106,366	4%	588,080	35,368,009	2%	35,368,009	2%
	2013	2,356,252	35,201,115	7%	1,235,776	34,414,763	4%	34,414,763	4%
	2014	3,362,949	34,518,671	10%	2,035,451	33,554,519	6%	33,554,519	6%
	2015	4,389,604	33,926,717	13%	2,708,320	32,771,700	8%	32,771,700	8%
	2016	5,079,495	33,321,873	15%	3,329,799	32,086,165	10%	34,416,356	10%
	2017	6,109,588	32,680,749	19%	4,165,804	31,566,160	13%	36,151,015	12%
Projected	2018	7,337,497	32,003,002	23%	5,213,721	31,022,136	17%	35,527,972	15%
Future	2019	8,506,334	31,276,275	27%	6,427,595	30,434,441	21%	34,854,917	18%
Experience	2020	9,762,756	30,506,739	32%	7,803,001	29,800,179	26%	34,128,531	23%
	2021	10,769,505	29,696,466	36%	9,186,670	29,115,746	32%	33,344,687	28%
	2022	12,114,819	28,853,799	42%	10,579,948	28,383,639	37%	32,506,245	33%
	2023	12,924,634	27,974,200	46%	12,122,047	27,610,264	44%	31,620,540	38%
	2024	14,346,531	27,054,522	53%	14,275,730	26,798,456	53%	30,690,821	47%
	2025	16,142,388	26,098,167	62%	16,631,234	25,946,621	64%	29,715,261	56%
	2026	17,754,918	25,107,617	71%	19,287,165	25,049,224	77%	28,687,520	67%
	2027	19,870,157	24,076,361	83%	22,020,206	24,105,981	91%	27,607,275	80%
	2028	22,345,573	23,008,875	97%	24,883,217	23,121,783	108%	26,480,127	94%
	2029	24,663,314	21,902,771	113%	28,132,001	22,097,825	127%	25,307,443	111%
	2030	26,821,667	20,761,017	129%	31,174,409	21,031,049	148%	24,085,722	129%
	2031	28,066,591	19,587,073	143%	34,202,204	19,925,653	172%	22,819,772	150%
	2032	30,042,768	18,383,301	163%	36,980,574	18,781,943	197%	21,509,943	172%
	2033	32,302,935	17,152,368	188%	39,427,423	17,604,873	224%	20,161,908	196%
	2034	34,086,159	15,902,088	214%	40,178,876	16,400,910	245%	18,783,074	214%
	2035	35,350,885	14,644,631	241%	41,695,255	15,172,446	275%	17,376,181	240%
	2036	33,994,946	13,394,635	254%	43,581,592	13,935,789	313%	15,959,905	273%
	2037	34,070,691	12,182,655	280%	44,854,252	12,706,961	353%	14,552,594	308%
	2038	34,784,364	11,019,006	316%	45,452,671	11,503,608	395%	13,174,459	345%
	2039	34,943,155	9,907,232	353%	42,288,721	10,335,229	409%	11,836,379	357%
	2040	34,617,033	8,856,790	391%	40,711,573	9,205,809	442%	10,542,914	386%
	2041	31,728,848	7,876,477	403%	40,197,350	8,136,503	494%	9,318,297	431%
	2042	30,226,723	6,969,087	434%	39,169,358	7,145,981	548%	8,183,905	479%
	2043	29,422,919	6,133,045	480%	37,774,454	6,240,649	605%	7,147,077	529%
	2044	28,211,636	5,365,428	526%	33,194,304	5,419,497	612%	6,206,656	535%
	2045	26,750,589	4,668,025	573%	30,282,704	4,677,073	647%	5,356,399	565%
	2046	23,629,048	4,043,160	584%	28,499,680	4,012,814	710%	4,595,659	620%
	2047	21,574,132	3,487,360	619%	26,731,552	3,423,053	781%	3,920,237	682%
	2048	20,197,320	2,994,813	674%	25,026,400	2,905,099	861%	3,327,053	752%
	2049	18,673,977	2,559,229	730%	21,724,061	2,453,607	885%	2,809,983	773%
	2050	17,124,164	2,177,706	786%	19,470,787	2,061,016	945%	2,360,370	825%
	2051	14,939,604	1,847,338	809%	17,722,745	1,721,550	1029%	1,971,598	899%
	2052	13,395,088	1,563,095	857%	15,904,964	1,429,577	1113%	1,637,217	971%
	2053	12,295,922	1,319,399	932%	14,238,814	1,180,423	1206%	1,351,874	1053%
	2054	11,168,050	1,110,885	1005%	12,859,319	969,264	1327%	1,110,046	1158%
	2055	10,124,228	933,759	1084%	11,597,606	790,774	1467%	905,631	1281%
Values as of 12/31/2013 (discounted at maximum statutory valuation rates)									
	Past :	4,576,136	106,758,911	4.3%	1,936,476	105,092,063	1.8%	105,092,063	1.8%
	Future :	375,326,786	438,076,022	85.7%	416,728,370	432,562,497	96.3%	484,055,039	86.1%
	Lifetime :	379,902,922	544,834,933	69.7%	418,664,846	537,654,560	77.9%	589,147,102	71.1%

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

			Accum Value of Past Initial Prm x 69.7% =	73,278,675
			Present Value of Future Initial Prm x 69.7% =	301,617,511
Accum. Value of Past Incurred Claims =	1,936,476		Accum Value of Prior Increases x 85% =	-
Present Value of Future Incurred Claims =	416,728,370		Present Value of Future Increases x 85% =	43,768,660
Total =	418,664,846	>=	Total =	418,664,846

Exhibit 1b: Nationwide Loss Ratio Exhibit
Custom Care II Enhanced (LTC-03) - 2010 Rates

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Earned Premium	Incurred Loss Ratio
	2003	-	-	-	-	2,343	0%	2,343	0%
	2004	-	-	-	-	9,762	0%	9,762	0%
	2005	-	-	-	-	9,762	0%	9,762	0%
Historical	2006	-	-	-	-	15,980	0%	15,980	0%
Experience	2007	-	-	-	-	28,857	0%	28,857	0%
	2008	-	-	-	-	38,477	0%	38,477	0%
	2009	-	-	-	-	43,502	0%	43,502	0%
	2010	35,666	1,715,009	2%	-	1,766,268	0%	1,766,268	0%
	2011	643,392	28,118,536	2%	82,376	27,813,212	0%	27,813,212	0%
	2012	1,426,800	36,106,366	4%	588,080	35,368,009	2%	35,368,009	2%
	2013	2,356,252	35,201,115	7%	1,235,776	34,414,763	4%	34,414,763	4%
	2014	3,362,949	34,518,671	10%	2,035,451	33,554,519	6%	33,554,519	6%
	2015	4,389,604	33,926,717	13%	2,708,320	32,771,700	8%	32,771,700	8%
	2016	5,079,495	33,321,873	15%	3,329,799	32,086,165	10%	34,416,356	10%
	2017	6,109,588	32,680,749	19%	4,165,804	31,566,160	13%	36,151,015	12%
Projected	2018	7,337,497	32,003,002	23%	5,213,721	31,022,136	17%	35,527,972	15%
Future	2019	8,506,334	31,276,275	27%	6,427,595	30,434,441	21%	34,854,917	18%
Experience	2020	9,762,756	30,506,739	32%	7,803,001	29,800,179	26%	34,128,531	23%
	2021	10,769,505	29,696,466	36%	9,186,670	29,115,746	32%	33,344,687	28%
	2022	12,114,819	28,853,799	42%	10,579,948	28,383,639	37%	32,506,245	33%
	2023	12,924,634	27,974,200	46%	12,122,047	27,610,264	44%	31,620,540	38%
	2024	14,346,531	27,054,522	53%	14,275,730	26,798,456	53%	30,690,821	47%
	2025	16,142,388	26,098,167	62%	16,631,234	25,946,621	64%	29,715,261	56%
	2026	17,754,918	25,107,617	71%	19,287,165	25,049,224	77%	28,687,520	67%
	2027	19,870,157	24,076,361	83%	22,020,206	24,105,981	91%	27,607,275	80%
	2028	22,345,573	23,008,875	97%	24,883,217	23,121,783	108%	26,480,127	94%
	2029	24,663,314	21,902,771	113%	28,132,001	22,097,825	127%	25,307,443	111%
	2030	26,821,667	20,761,017	129%	31,174,409	21,031,049	148%	24,085,722	129%
	2031	28,066,591	19,587,073	143%	34,202,204	19,925,653	172%	22,819,772	150%
	2032	30,042,768	18,383,301	163%	36,980,574	18,781,943	197%	21,509,943	172%
	2033	32,302,935	17,152,368	188%	39,427,423	17,604,873	224%	20,161,908	196%
	2034	34,086,159	15,902,088	214%	40,178,876	16,400,910	245%	18,783,074	214%
	2035	35,350,885	14,644,631	241%	41,695,255	15,172,446	275%	17,376,181	240%
	2036	33,994,946	13,394,635	254%	43,581,592	13,935,789	313%	15,959,905	273%
	2037	34,070,691	12,182,655	280%	44,854,252	12,706,961	353%	14,552,594	308%
	2038	34,784,364	11,019,006	316%	45,452,671	11,503,608	395%	13,174,459	345%
	2039	34,943,155	9,907,232	353%	42,288,721	10,335,229	409%	11,836,379	357%
	2040	34,617,033	8,856,790	391%	40,711,573	9,205,809	442%	10,542,914	386%
	2041	31,728,848	7,876,477	403%	40,197,350	8,136,503	494%	9,318,297	431%
	2042	30,226,723	6,969,087	434%	39,169,358	7,145,981	548%	8,183,905	479%
	2043	29,422,919	6,133,045	480%	37,774,454	6,240,649	605%	7,147,077	529%
	2044	28,211,636	5,365,428	526%	33,194,304	5,419,497	612%	6,206,656	535%
	2045	26,750,589	4,668,025	573%	30,282,704	4,677,073	647%	5,356,399	565%
	2046	23,629,048	4,043,160	584%	28,499,680	4,012,814	710%	4,595,659	620%
	2047	21,574,132	3,487,360	619%	26,731,552	3,423,053	781%	3,920,237	682%
	2048	20,197,320	2,994,813	674%	25,026,400	2,905,099	861%	3,327,053	752%
	2049	18,673,977	2,559,229	730%	21,724,061	2,453,607	885%	2,809,983	773%
	2050	17,124,164	2,177,706	786%	19,470,787	2,061,016	945%	2,360,370	825%
	2051	14,939,604	1,847,338	809%	17,722,745	1,721,550	1029%	1,971,598	899%
	2052	13,395,088	1,563,095	857%	15,904,964	1,429,577	1113%	1,637,217	971%
	2053	12,295,922	1,319,399	932%	14,238,814	1,180,423	1206%	1,351,874	1053%
	2054	11,168,050	1,110,885	1005%	12,859,319	969,264	1327%	1,110,046	1158%
	2055	10,124,228	933,759	1084%	11,597,606	790,774	1467%	905,631	1281%
Values as of 12/31/2013 (discounted at original pricing interest rates)									
	Past :	4,436,698	109,425,533	4.1%	1,869,244	107,744,347	1.7%	107,744,347	1.7%
	Future :	252,668,322	371,481,377	68.0%	275,912,273	365,985,029	75.4%	408,075,845	67.6%
	Lifetime :	257,105,020	480,906,910	53.5%	277,781,517	473,729,376	58.6%	515,820,192	53.9%

Exhibit 1c: Nationwide Loss Ratio Exhibit for Virginia
Custom Care II Enhanced (LTC-03) - 2010 Rates

		Original Assumptions				Historical & Projected Experience				
					Adjusted	Before Proposed Increase			With Proposed Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Expected Incurred Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
	2003	0	0	0%	0	0	2,343	0%	2,343	0%
	2004	0	0	0%	0	0	9,762	0%	9,762	0%
	2005	0	0	0%	0	0	9,762	0%	9,762	0%
	2006	0	0	0%	0	0	15,980	0%	15,980	0%
Original	2007	0	0	0%	0	0	28,857	0%	28,857	0%
Pricing	2008	0	0	0%	0	0	38,477	0%	38,477	0%
	2009	0	0	0%	0	0	43,502	0%	43,502	0%
	2010	35,666	1,715,009	2%	36,732	0	1,766,268	0%	1,766,268	0%
	2011	643,392	28,118,536	2%	636,406	82,376	27,813,212	0%	27,813,212	0%
	2012	1,426,800	36,106,366	4%	1,397,623	588,080	35,368,009	2%	35,368,009	2%
	2013	2,356,252	35,201,115	7%	2,303,616	1,235,776	34,414,763	4%	34,414,763	4%
	2014					2,035,451	33,554,519	6%	33,554,519	6%
Projected	2015					2,708,320	32,771,700	8%	32,771,700	8%
Future	2016					3,329,799	32,086,165	10%	34,416,356	10%
Experience	2017					4,165,804	31,566,160	13%	36,151,015	12%
	2018					5,213,721	31,022,136	17%	35,527,972	15%
	2019					6,427,595	30,434,441	21%	34,854,917	18%
	2020					7,803,001	29,800,179	26%	34,128,531	23%
	2021					9,186,670	29,115,746	32%	33,344,687	28%
	2022					10,579,948	28,383,639	37%	32,506,245	33%
	2023					12,122,047	27,610,264	44%	31,620,540	38%
	2024					14,275,730	26,798,456	53%	30,690,821	47%
	2025					16,631,234	25,946,621	64%	29,715,261	56%
	2026					19,287,165	25,049,224	77%	28,687,520	67%
	2027					22,020,206	24,105,981	91%	27,607,275	80%
	2028					24,883,217	23,121,783	108%	26,480,127	94%
	2029					28,132,001	22,097,825	127%	25,307,443	111%
	2030					31,174,409	21,031,049	148%	24,085,722	129%
	2031					34,202,204	19,925,653	172%	22,819,772	150%
	2032					36,980,574	18,781,943	197%	21,509,943	172%
	2033					39,427,423	17,604,873	224%	20,161,908	196%
	2034					40,178,876	16,400,910	245%	18,783,074	214%
	2035					41,695,255	15,172,446	275%	17,376,181	240%
	2036					43,581,592	13,935,789	313%	15,959,905	273%
	2037					44,854,252	12,706,961	353%	14,552,594	308%
	2038					45,452,671	11,503,608	395%	13,174,459	345%
	2039					42,288,721	10,335,229	409%	11,836,379	357%
	2040					40,711,573	9,205,809	442%	10,542,914	386%
	2041					40,197,350	8,136,503	494%	9,318,297	431%
	2042					39,169,358	7,145,981	548%	8,183,905	479%
	2043					37,774,454	6,240,649	605%	7,147,077	529%
	2044					33,194,304	5,419,497	612%	6,206,656	535%
	2045					30,282,704	4,677,073	647%	5,356,399	565%
	2046					28,499,680	4,012,814	710%	4,595,659	620%
	2047					26,731,552	3,423,053	781%	3,920,237	682%
	2048					25,026,400	2,905,099	861%	3,327,053	752%
	2049					21,724,061	2,453,607	885%	2,809,983	773%
	2050					19,470,787	2,061,016	945%	2,360,370	825%
	2051					17,722,745	1,721,550	1029%	1,971,598	899%
	2052					15,904,964	1,429,577	1113%	1,637,217	971%
	2053					14,238,814	1,180,423	1206%	1,351,874	1053%
	2054					12,859,319	969,264	1327%	1,110,046	1158%
	2055					11,597,606	790,774	1467%	905,631	1281%
Value as of 12/31/13*:										
	Past				4,486,798	1,936,476	105,092,063	1.8%	105,092,063	1.8%
	Future					416,728,370	432,562,497	96.3%	484,055,039	86.1%
	Lifetime					418,664,846	537,654,560	77.9%	589,147,102	71.1%

*discounted at maximum statutory valuation rates

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Pricing Loss Ratio (instead of 58%) + Increased Premiums x 85%

			Accum Value of Past Initial Prm x 69.7% =	73,278,675
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 69.7% =	301,617,511
Adjusted Originally Expected Incurred Claims) =	1,936,476		Accum Value of Prior Increases x 85% =	-
Present Value of Future Incurred Claims =	416,728,370		Present Value of Future Increases x 85% =	43,768,660
TOTAL =	418,664,846	> =	TOTAL =	418,664,846

Appendix A - Comparison to New Business Rates (Custom Care II Enhanced 2010 Series)

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

Inflation Option: GPO Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	12.65	14.09	15.61	16.99	20.02	22.02	24.03
30	13.37	14.82	16.55	17.93	20.96	25.15	27.25
31	13.73	15.18	17.13	18.50	21.54	25.46	27.41
32	14.09	15.76	17.85	19.23	22.48	26.57	28.61
33	14.31	16.12	18.43	20.02	23.20	27.07	29.00
34	14.67	16.70	19.01	20.74	24.00	28.00	30.00
35	15.03	17.06	19.73	21.54	24.94	28.77	30.69
36	15.40	17.78	20.31	22.26	25.88	29.57	31.42
37	15.76	18.36	21.03	23.20	26.45	32.12	34.01
38	16.34	18.72	21.97	24.00	27.39	32.12	34.01
39	16.70	19.30	22.55	24.94	28.55	32.12	34.01
40	17.06	20.02	23.27	25.88	29.49	32.96	34.69
41	17.64	20.60	24.07	26.45	30.43	33.81	35.50
42	18.00	21.18	24.79	27.18	31.37	36.60	38.34
43	18.58	21.76	25.37	27.76	32.16	37.24	38.94
44	19.30	22.33	26.17	28.70	33.10	38.07	39.73
45	19.88	22.91	26.74	29.27	34.04	40.85	42.56
46	20.46	23.49	27.68	30.21	34.98	41.65	43.31
47	21.18	24.21	28.26	30.79	35.92	42.46	44.09
48	21.76	25.01	29.20	31.73	37.08	45.51	47.19
49	22.33	25.59	30.00	32.53	38.02	47.94	49.59
50	23.06	26.31	30.72	33.25	39.18	48.97	50.60
51	24.00	27.11	31.88	34.77	40.84	52.27	53.91
52	24.58	28.04	32.82	35.92	42.57	54.04	57.31
53	25.52	29.13	33.97	37.44	44.45	59.84	63.26
54	26.45	30.29	35.27	38.74	46.19	63.29	66.72
55	27.18	31.23	36.43	40.26	48.07	66.95	70.38
56	28.33	33.10	38.67	42.72	50.89	69.54	74.63
57	29.64	34.98	41.13	45.18	53.56	73.65	78.67
58	31.15	36.86	43.37	47.63	56.60	76.00	80.85
59	32.45	38.96	46.04	50.45	59.63	80.58	87.03
60	33.97	41.20	48.86	53.49	63.03	83.51	91.39
61	36.36	44.38	52.04	57.25	67.73	89.78	97.65
62	38.81	47.56	55.44	61.22	73.00	96.81	106.33
63	41.78	51.32	59.20	65.56	78.50	105.73	113.74
64	44.74	55.08	62.96	70.26	84.71	115.67	125.44
65	47.92	59.34	67.29	75.17	91.15	123.70	133.46
66	52.55	64.98	73.65	82.47	98.88	132.37	141.94
67	57.61	71.49	80.95	90.35	107.12	141.27	150.59
68	63.39	78.21	88.83	99.17	116.30	151.50	162.21
69	69.53	85.87	97.65	108.93	126.27	161.93	170.84
70	76.62	94.04	107.34	119.41	137.12	173.58	182.34
71	83.99	103.14	116.66	131.91	148.32	182.22	193.52
72	92.16	112.76	127.07	145.36	160.46	192.01	205.72
73	101.41	123.53	138.42	160.46	173.55	202.92	218.93
74	111.38	135.02	150.71	176.87	188.07	214.02	232.17
75	122.30	147.96	164.08	195.16	203.40	226.14	247.61
76	135.31	171.39	192.01	211.34	230.67	257.73	282.22
77	150.13	189.90	213.00	234.81	255.34	284.86	313.09
78	165.74	211.64	235.86	258.81	281.76	316.18	346.78
79	183.95	234.70	261.34	286.72	312.09	350.15	384.40
80	301.63	387.81	429.02	470.24	511.46	577.03	633.23
81	325.48	419.26	463.40	507.53	551.66	623.38	684.06
82	351.14	451.98	498.80	547.42	594.24	671.67	736.49
83	379.40	487.05	538.22	589.40	640.57	723.51	794.10
84	408.96	524.58	579.80	633.29	688.51	778.24	854.17

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

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	6.87	8.02	9.16	10.31	11.45	12.60	13.74
30	6.87	8.02	9.16	10.31	11.45	13.74	14.89
31	6.87	8.02	10.31	11.45	12.60	14.89	16.03
32	8.02	9.16	10.31	11.45	12.60	14.89	16.03
33	8.02	9.16	11.45	12.60	13.74	16.03	17.18
34	9.16	10.31	11.45	12.60	13.74	16.03	17.18
35	9.16	11.45	12.60	13.74	14.89	17.18	18.32
36	10.31	11.45	13.74	14.89	16.03	18.32	19.47
37	10.31	12.60	13.74	14.89	16.03	19.47	20.61
38	11.45	12.60	14.89	16.03	17.18	19.47	20.61
39	11.45	13.74	16.03	17.18	18.32	20.61	21.76
40	12.60	14.89	17.18	18.32	19.47	21.76	22.90
41	12.60	14.89	18.32	19.47	20.61	22.90	24.05
42	13.74	16.03	18.32	19.47	20.61	24.05	25.20
43	13.74	16.03	19.47	20.61	21.76	25.20	26.34
44	13.74	17.18	19.47	20.61	22.90	26.34	27.49
45	13.74	17.18	20.61	21.76	22.90	27.49	28.63
46	14.89	18.32	20.61	22.90	24.05	28.63	29.78
47	14.89	18.32	21.76	24.05	25.20	29.78	30.92
48	14.89	19.47	22.90	24.05	25.20	30.92	32.07
49	16.03	19.47	22.90	25.20	26.34	33.21	34.36
50	16.03	20.61	24.05	26.34	27.49	34.36	35.50
51	17.18	21.76	25.20	27.49	28.63	36.65	37.79
52	17.18	21.76	25.20	28.63	29.78	37.79	40.08
53	18.32	22.90	26.34	28.63	29.78	40.08	42.37
54	18.32	22.90	26.34	29.78	30.92	42.37	44.66
55	19.47	24.05	27.49	30.92	32.07	44.66	46.96
56	20.61	25.20	29.78	33.21	34.36	46.96	50.39
57	21.76	27.49	30.92	35.50	36.65	50.39	53.83
58	22.90	28.63	33.21	37.79	40.08	53.83	57.26
59	25.20	30.92	35.50	40.08	42.37	57.26	61.84
60	26.34	33.21	37.79	42.37	45.81	60.70	66.42
61	28.63	35.50	41.23	45.81	49.25	65.28	71.01
62	30.92	38.94	43.52	49.25	52.68	69.86	76.73
63	34.36	41.23	46.96	52.68	56.12	75.59	81.31
64	36.65	44.66	51.54	56.12	59.55	81.31	88.18
65	40.08	48.10	54.97	60.70	64.13	87.04	93.91
66	43.52	52.68	60.70	66.42	71.01	95.06	101.93
67	48.10	58.41	66.42	73.30	79.02	104.22	111.09
68	52.68	65.28	73.30	80.17	87.04	113.38	121.40
69	57.26	71.01	80.17	88.18	97.35	124.83	131.70
70	62.99	79.02	88.18	97.35	107.65	136.28	143.16
71	69.86	88.18	98.49	108.80	120.25	147.74	156.90
72	77.88	98.49	109.94	121.40	133.99	160.33	171.79
73	87.04	109.94	122.54	136.28	148.88	174.08	187.82
74	96.20	122.54	137.43	151.17	166.06	188.97	205.00
75	107.65	136.28	153.46	169.50	184.38	205.00	224.47
76	120.25	152.32	170.64	187.82	205.00	229.05	250.81
77	133.99	169.50	190.11	209.58	227.90	254.24	279.44
78	148.88	190.11	211.87	232.48	253.10	284.02	311.51
79	166.06	211.87	235.92	258.83	281.73	316.09	347.01
80	184.38	237.07	262.26	287.46	312.65	352.74	387.09
81	202.71	261.12	288.60	316.09	343.57	388.24	426.03
82	223.32	287.46	317.23	348.15	377.93	427.18	468.41
83	246.23	316.09	349.30	382.51	415.72	469.55	515.36
84	271.42	348.15	384.80	420.31	456.95	516.51	566.90

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

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	6.87	8.02	9.16	10.31	11.45	12.60	13.74
30	6.87	8.02	9.16	10.31	11.45	13.74	14.89
31	6.87	8.02	10.31	11.45	12.60	14.89	16.03
32	8.02	9.16	10.31	11.45	12.60	14.89	16.03
33	8.02	9.16	11.45	12.60	13.74	16.03	17.18
34	9.16	10.31	11.45	12.60	13.74	16.03	17.18
35	9.16	11.45	12.60	13.74	14.89	17.18	18.32
36	10.31	11.45	13.74	14.89	16.03	18.32	19.47
37	10.31	12.60	13.74	14.89	16.03	19.47	20.61
38	11.45	12.60	14.89	16.03	17.18	19.47	20.61
39	11.45	13.74	16.03	17.18	18.32	20.61	21.76
40	12.60	14.89	17.18	18.32	19.47	21.76	22.90
41	12.60	14.89	18.32	19.47	20.61	22.90	24.05
42	13.74	16.03	18.32	19.47	20.61	24.05	25.20
43	13.74	16.03	19.47	20.61	21.76	25.20	26.34
44	13.74	17.18	19.47	20.61	22.90	26.34	27.49
45	13.74	17.18	20.61	21.76	22.90	27.49	28.63
46	14.89	18.32	20.61	22.90	24.05	28.63	29.78
47	14.89	18.32	21.76	24.05	25.20	29.78	30.92
48	14.89	19.47	22.90	24.05	25.20	30.92	32.07
49	16.03	19.47	22.90	25.20	26.34	33.21	34.36
50	16.03	20.61	24.05	26.34	27.49	34.36	35.50
51	17.18	21.76	25.20	27.49	28.63	36.65	37.79
52	17.18	21.76	25.20	28.63	29.78	37.79	40.08
53	18.32	22.90	26.34	28.63	29.78	40.08	42.37
54	18.32	22.90	26.34	29.78	30.92	42.37	44.66
55	19.47	24.05	27.49	30.92	32.07	44.66	46.96
56	20.61	25.20	29.78	33.21	34.36	46.96	50.39
57	21.76	27.49	30.92	35.50	36.65	50.39	53.83
58	22.90	28.63	33.21	37.79	40.08	53.83	57.26
59	25.20	30.92	35.50	40.08	42.37	57.26	61.84
60	26.34	33.21	37.79	42.37	45.81	60.70	66.42
61	28.63	35.50	41.23	45.81	49.25	65.28	71.01
62	30.92	38.94	43.52	49.25	52.68	69.86	76.73
63	34.36	41.23	46.96	52.68	56.12	75.59	81.31
64	36.65	44.66	51.54	56.12	59.55	81.31	88.18
65	40.08	48.10	54.97	60.70	64.13	87.04	93.91
66	43.52	52.68	60.70	66.42	71.01	95.06	101.93
67	48.10	58.41	66.42	73.30	79.02	104.22	111.09
68	52.68	65.28	73.30	80.17	87.04	113.38	121.40
69	57.26	71.01	80.17	88.18	97.35	124.83	131.70
70	62.99	79.02	88.18	97.35	107.65	136.28	143.16
71	69.86	88.18	98.49	108.80	120.25	147.74	156.90
72	77.88	98.49	109.94	121.40	133.99	160.33	171.79
73	87.04	109.94	122.54	136.28	148.88	174.08	187.82
74	96.20	122.54	137.43	151.17	166.06	188.97	205.00
75	107.65	136.28	153.46	169.50	184.38	205.00	224.47
76	120.25	152.32	170.64	187.82	205.00	229.05	250.81
77	133.99	169.50	190.11	209.58	227.90	254.24	279.44
78	148.88	190.11	211.87	232.48	253.10	284.02	311.51
79	166.06	211.87	235.92	258.83	281.73	316.09	347.01
80	184.38	237.07	262.26	287.46	312.65	352.74	387.09
81	202.71	261.12	288.60	316.09	343.57	388.24	426.03
82	223.32	287.46	317.23	348.15	377.93	427.18	468.41
83	246.23	316.09	349.30	382.51	415.72	469.55	515.36
84	271.42	348.15	384.80	420.31	456.95	516.51	566.90

LTC-03 2013 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	15%	15%	15%	15%	15%	15%	15%
30	15%	15%	15%	15%	15%	15%	15%
31	15%	15%	15%	15%	15%	15%	15%
32	15%	15%	15%	15%	15%	15%	15%
33	15%	15%	15%	15%	15%	15%	15%
34	15%	15%	15%	15%	15%	15%	15%
35	15%	15%	15%	15%	15%	15%	15%
36	15%	15%	15%	15%	15%	15%	15%
37	15%	15%	15%	15%	15%	15%	15%
38	15%	15%	15%	15%	15%	15%	15%
39	15%	15%	15%	15%	15%	15%	15%
40	15%	15%	15%	15%	15%	15%	15%
41	15%	15%	15%	15%	15%	15%	15%
42	15%	15%	15%	15%	15%	15%	15%
43	15%	15%	15%	15%	15%	15%	15%
44	15%	15%	15%	15%	15%	15%	15%
45	15%	15%	15%	15%	15%	15%	15%
46	15%	15%	15%	15%	15%	15%	15%
47	15%	15%	15%	15%	15%	15%	15%
48	15%	15%	15%	15%	15%	15%	15%
49	15%	15%	15%	15%	15%	15%	15%
50	15%	15%	15%	15%	15%	15%	15%
51	15%	15%	15%	15%	15%	15%	15%
52	15%	15%	15%	15%	15%	15%	15%
53	15%	15%	15%	15%	15%	15%	15%
54	15%	15%	15%	15%	15%	15%	15%
55	15%	15%	15%	15%	15%	15%	15%
56	15%	15%	15%	15%	15%	15%	15%
57	15%	15%	15%	15%	15%	15%	15%
58	15%	15%	15%	15%	15%	15%	15%
59	15%	15%	15%	15%	15%	15%	15%
60	15%	15%	15%	15%	15%	15%	15%
61	15%	15%	15%	15%	15%	15%	15%
62	15%	15%	15%	15%	15%	15%	15%
63	15%	15%	15%	15%	15%	15%	15%
64	15%	15%	15%	15%	15%	15%	15%
65	15%	15%	15%	15%	15%	15%	15%
66	15%	15%	15%	15%	15%	15%	15%
67	15%	15%	15%	15%	15%	15%	15%
68	15%	15%	15%	15%	15%	15%	15%
69	15%	15%	15%	15%	15%	15%	15%
70	15%	15%	15%	15%	15%	15%	15%
71	15%	15%	15%	15%	15%	15%	15%
72	15%	15%	15%	15%	15%	15%	15%
73	15%	15%	15%	15%	15%	15%	15%
74	15%	15%	15%	15%	15%	15%	15%
75	15%	15%	15%	15%	15%	15%	15%
76	15%	15%	15%	15%	15%	15%	15%
77	15%	15%	15%	15%	15%	15%	15%
78	15%	15%	15%	15%	15%	15%	15%
79	15%	15%	15%	15%	15%	15%	15%
80	15%	15%	15%	15%	15%	15%	15%
81	15%	15%	15%	15%	15%	15%	15%
82	15%	15%	15%	15%	15%	15%	15%
83	15%	15%	15%	15%	15%	15%	15%
84	15%	15%	15%	15%	15%	15%	15%

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

LTC-03 has an EP where 1 day of HHC = 7 days towards EP, and ICC12-LTC-12 is a true service-day EP

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

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

Appendix A - Comparison to New Business Rates (Custom Care II Enhanced 2010 Series)

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

Inflation Option: 5% Simple Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	24.44	28.09	33.07	35.98	42.70	61.92	64.05
30	26.12	30.04	35.20	38.28	45.34	64.77	69.09
31	28.30	32.38	37.67	39.22	46.49	65.51	71.85
32	28.30	32.38	38.59	41.75	49.39	70.86	75.16
33	29.32	33.48	41.08	42.63	50.36	71.35	77.64
34	29.95	34.39	41.75	43.69	51.45	74.08	80.25
35	30.47	36.50	42.59	46.14	54.33	79.40	83.58
36	32.79	38.85	43.39	47.03	57.42	79.97	86.12
37	33.42	39.52	47.78	48.04	58.41	82.58	88.62
38	33.89	41.99	48.70	50.48	61.31	87.88	94.01
39	34.52	42.41	51.24	53.23	64.28	90.39	98.43
40	36.60	44.74	52.13	54.18	65.41	93.16	101.09
41	37.38	45.66	52.87	55.33	66.90	96.41	104.28
42	38.09	46.23	53.77	58.19	70.70	100.16	108.02
43	38.65	47.15	56.22	59.25	72.54	103.91	111.75
44	40.92	47.93	57.31	60.38	74.45	105.80	115.59
45	41.59	48.63	58.19	63.40	78.24	111.49	119.32
46	42.18	51.15	60.55	64.66	80.30	115.55	125.35
47	43.07	51.90	61.64	67.43	84.32	119.61	129.42
48	43.59	52.59	64.10	68.60	86.24	120.73	132.23
49	45.97	55.02	64.10	69.93	88.45	126.91	136.52
50	46.68	55.75	65.95	72.78	92.44	130.96	142.51
51	49.08	57.01	68.73	75.84	94.39	134.03	145.36
52	51.37	59.39	70.21	79.13	94.61	134.64	145.56
53	54.06	61.97	73.22	82.34	96.44	137.52	148.24
54	54.61	62.83	74.49	85.64	98.13	137.73	148.24
55	58.79	65.54	77.47	89.11	100.08	140.78	150.96
56	60.05	67.10	79.79	92.80	105.92	148.62	160.58
57	61.51	70.42	83.58	96.39	112.11	155.22	169.02
58	63.08	72.37	86.15	98.22	116.44	160.97	176.38
59	64.52	75.88	88.67	102.27	122.97	171.47	187.06
60	65.89	77.83	92.68	104.29	127.80	177.89	196.88
61	70.51	83.64	99.02	110.40	135.32	188.42	205.55
62	73.38	91.37	106.97	116.48	139.34	194.73	213.20
63	79.69	98.13	113.75	122.80	147.12	204.98	219.86
64	82.97	105.08	124.17	129.55	153.05	214.92	227.95
65	87.69	114.04	131.52	137.90	160.75	225.04	237.90
66	95.09	123.91	138.73	148.66	173.78	239.75	254.24
67	100.90	132.22	147.68	159.80	190.73	257.00	271.55
68	108.67	142.71	157.67	171.94	207.27	275.29	289.86
69	117.04	154.10	167.87	184.75	223.22	292.77	308.95
70	124.50	165.73	177.23	198.56	243.70	313.57	329.81
71	135.82	181.86	193.63	217.07	264.32	333.96	351.37
72	147.42	199.12	209.02	238.42	285.40	352.92	374.40
73	159.82	219.45	228.17	261.58	308.71	372.84	398.20
74	172.79	240.76	247.91	287.39	335.82	396.88	425.96
75	187.93	263.29	270.02	314.17	363.22	421.16	453.67
76	204.65	265.38	304.99	343.28	371.01	431.75	466.07
77	222.59	288.06	332.58	373.17	403.29	470.07	506.73
78	242.69	314.07	360.79	404.92	438.66	511.34	551.58
79	266.05	342.25	393.91	440.41	477.86	559.23	603.14
80	430.41	554.20	636.10	710.37	771.31	904.63	977.00
81	459.93	591.07	677.89	757.31	823.81	966.04	1041.77
82	490.78	630.49	723.63	807.82	879.47	1029.93	1110.53
83	523.51	673.08	772.22	862.66	939.18	1100.93	1186.15
84	559.27	719.78	824.54	922.54	1003.64	1175.98	1267.22

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

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	14.89	17.18	20.61	21.76	22.90	33.21	34.36
30	16.03	18.32	21.76	22.90	24.05	34.36	36.65
31	17.18	19.47	22.90	24.05	25.20	35.50	38.94
32	17.18	19.47	24.05	25.20	26.34	37.79	40.08
33	18.32	20.61	25.20	26.34	27.49	38.94	42.37
34	18.32	21.76	26.34	27.49	28.63	41.23	44.66
35	19.47	22.90	26.34	28.63	29.78	43.52	45.81
36	20.61	24.05	27.49	29.78	32.07	44.66	48.10
37	21.76	25.20	29.78	30.92	33.21	46.96	50.39
38	21.76	26.34	30.92	32.07	34.36	49.25	52.68
39	22.90	27.49	32.07	34.36	36.65	51.54	56.12
40	24.05	28.63	33.21	35.50	37.79	53.83	58.41
41	25.20	29.78	34.36	36.65	38.94	56.12	60.70
42	25.20	30.92	35.50	38.94	41.23	58.41	62.99
43	26.34	32.07	37.79	40.08	42.37	60.70	65.28
44	27.49	33.21	38.94	41.23	43.52	61.84	67.57
45	28.63	34.36	40.08	43.52	45.81	65.28	69.86
46	28.63	36.65	42.37	44.66	46.96	67.57	73.30
47	29.78	37.79	43.52	46.96	49.25	69.86	75.59
48	30.92	38.94	45.81	49.25	51.54	72.15	79.02
49	32.07	41.23	46.96	50.39	52.68	75.59	81.31
50	33.21	42.37	49.25	52.68	54.97	77.88	84.75
51	34.36	43.52	51.54	54.97	57.26	81.31	88.18
52	36.65	45.81	52.68	57.26	59.55	84.75	91.62
53	37.79	48.10	54.97	59.55	61.84	88.18	95.06
54	38.94	49.25	57.26	61.84	65.28	91.62	98.49
55	41.23	51.54	59.55	64.13	67.57	95.06	101.93
56	43.52	53.83	61.84	67.57	71.01	99.64	107.65
57	44.66	56.12	65.28	71.01	74.44	103.07	112.23
58	46.96	58.41	67.57	74.44	77.88	107.65	117.96
59	49.25	61.84	71.01	77.88	81.31	113.38	123.69
60	51.54	64.13	74.44	81.31	84.75	117.96	130.56
61	54.97	68.71	79.02	85.89	90.47	125.98	137.43
62	58.41	73.30	84.75	91.62	95.06	132.85	145.45
63	62.99	77.88	89.33	97.35	101.93	142.01	152.32
64	66.42	82.46	96.20	103.07	107.65	151.17	160.33
65	71.01	88.18	101.93	109.94	114.52	160.33	169.50
66	75.59	95.06	108.80	117.96	123.69	170.64	180.95
67	80.17	101.93	116.82	127.12	135.14	182.09	192.40
68	85.89	109.94	124.83	137.43	146.59	194.69	205.00
69	91.62	117.96	133.99	147.74	158.04	207.29	218.74
70	97.35	127.12	143.16	159.19	171.79	221.03	232.48
71	107.65	140.87	159.19	177.51	191.26	241.65	254.24
72	119.11	155.75	176.37	196.98	213.02	263.41	279.44
73	131.70	171.79	195.84	219.89	237.07	286.31	305.78
74	145.45	190.11	217.60	245.08	264.55	312.65	335.56
75	161.48	209.58	241.65	272.57	294.33	341.28	367.62
76	177.51	230.19	264.55	297.76	321.81	374.50	404.27
77	194.69	251.95	290.89	326.40	352.74	411.14	443.21
78	214.16	277.15	318.38	357.32	387.09	451.23	486.73
79	235.92	303.49	349.30	390.53	423.74	495.89	534.83
80	258.83	333.27	382.51	427.18	463.82	543.99	587.51
81	285.17	366.48	420.31	469.55	510.78	598.96	645.92
82	313.80	403.13	462.68	516.51	562.32	658.52	710.05
83	344.72	443.21	508.49	568.04	618.43	724.94	781.06
84	379.08	487.87	558.88	625.30	680.28	797.09	858.93

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

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	14.89	17.18	20.61	21.76	22.90	33.21	34.36
30	16.03	18.32	21.76	22.90	24.05	34.36	36.65
31	17.18	19.47	22.90	24.05	25.20	35.50	38.94
32	17.18	19.47	24.05	25.20	26.34	37.79	40.08
33	18.32	20.61	25.20	26.34	27.49	38.94	42.37
34	18.32	21.76	26.34	27.49	28.63	41.23	44.66
35	19.47	22.90	26.34	28.63	29.78	43.52	45.81
36	20.61	24.05	27.49	29.78	32.07	44.66	48.10
37	21.76	25.20	29.78	30.92	33.21	46.96	50.39
38	21.76	26.34	30.92	32.07	34.36	49.25	52.68
39	22.90	27.49	32.07	34.36	36.65	51.54	56.12
40	24.05	28.63	33.21	35.50	37.79	53.83	58.41
41	25.20	29.78	34.36	36.65	38.94	56.12	60.70
42	25.20	30.92	35.50	38.94	41.23	58.41	62.99
43	26.34	32.07	37.79	40.08	42.37	60.70	65.28
44	27.49	33.21	38.94	41.23	43.52	61.84	67.57
45	28.63	34.36	40.08	43.52	45.81	65.28	69.86
46	28.63	36.65	42.37	44.66	46.96	67.57	73.30
47	29.78	37.79	43.52	46.96	49.25	69.86	75.59
48	30.92	38.94	45.81	49.25	51.54	72.15	79.02
49	32.07	41.23	46.96	50.39	52.68	75.59	81.31
50	33.21	42.37	49.25	52.68	54.97	77.88	84.75
51	34.36	43.52	51.54	54.97	57.26	81.31	88.18
52	36.65	45.81	52.68	57.26	59.55	84.75	91.62
53	37.79	48.10	54.97	59.55	61.84	88.18	95.06
54	38.94	49.25	57.26	61.84	65.28	91.62	98.49
55	41.23	51.54	59.55	64.13	67.57	95.06	101.93
56	43.52	53.83	61.84	67.57	71.01	99.64	107.65
57	44.66	56.12	65.28	71.01	74.44	103.07	112.23
58	46.96	58.41	67.57	74.44	77.88	107.65	117.96
59	49.25	61.84	71.01	77.88	81.31	113.38	123.69
60	51.54	64.13	74.44	81.31	84.75	117.96	130.56
61	54.97	68.71	79.02	85.89	90.47	125.98	137.43
62	58.41	73.30	84.75	91.62	95.06	132.85	145.45
63	62.99	77.88	89.33	97.35	101.93	142.01	152.32
64	66.42	82.46	96.20	103.07	107.65	151.17	160.33
65	71.01	88.18	101.93	109.94	114.52	160.33	169.50
66	75.59	95.06	108.80	117.96	123.69	170.64	180.95
67	80.17	101.93	116.82	127.12	135.14	182.09	192.40
68	85.89	109.94	124.83	137.43	146.59	194.69	205.00
69	91.62	117.96	133.99	147.74	158.04	207.29	218.74
70	97.35	127.12	143.16	159.19	171.79	221.03	232.48
71	107.65	140.87	159.19	177.51	191.26	241.65	254.24
72	119.11	155.75	176.37	196.98	213.02	263.41	279.44
73	131.70	171.79	195.84	219.89	237.07	286.31	305.78
74	145.45	190.11	217.60	245.08	264.55	312.65	335.56
75	161.48	209.58	241.65	272.57	294.33	341.28	367.62
76	177.51	230.19	264.55	297.76	321.81	374.50	404.27
77	194.69	251.95	290.89	326.40	352.74	411.14	443.21
78	214.16	277.15	318.38	357.32	387.09	451.23	486.73
79	235.92	303.49	349.30	390.53	423.74	495.89	534.83
80	258.83	333.27	382.51	427.18	463.82	543.99	587.51
81	285.17	366.48	420.31	469.55	510.78	598.96	645.92
82	313.80	403.13	462.68	516.51	562.32	658.52	710.05
83	344.72	443.21	508.49	568.04	618.43	724.94	781.06
84	379.08	487.87	558.88	625.30	680.28	797.09	858.93

LTC-03 2013 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	15%	15%	15%	15%	15%	15%	15%
30	15%	15%	15%	15%	15%	15%	15%
31	15%	15%	15%	15%	15%	15%	15%
32	15%	15%	15%	15%	15%	15%	15%
33	15%	15%	15%	15%	15%	15%	15%
34	15%	15%	15%	15%	15%	15%	15%
35	15%	15%	15%	15%	15%	15%	15%
36	15%	15%	15%	15%	15%	15%	15%
37	15%	15%	15%	15%	15%	15%	15%
38	15%	15%	15%	15%	15%	15%	15%
39	15%	15%	15%	15%	15%	15%	15%
40	15%	15%	15%	15%	15%	15%	15%
41	15%	15%	15%	15%	15%	15%	15%
42	15%	15%	15%	15%	15%	15%	15%
43	15%	15%	15%	15%	15%	15%	15%
44	15%	15%	15%	15%	15%	15%	15%
45	15%	15%	15%	15%	15%	15%	15%
46	15%	15%	15%	15%	15%	15%	15%
47	15%	15%	15%	15%	15%	15%	15%
48	15%	15%	15%	15%	15%	15%	15%
49	15%	15%	15%	15%	15%	15%	15%
50	15%	15%	15%	15%	15%	15%	15%
51	15%	15%	15%	15%	15%	15%	15%
52	15%	15%	15%	15%	15%	15%	15%
53	15%	15%	15%	15%	15%	15%	15%
54	15%	15%	15%	15%	15%	15%	15%
55	15%	15%	15%	15%	15%	15%	15%
56	15%	15%	15%	15%	15%	15%	15%
57	15%	15%	15%	15%	15%	15%	15%
58	15%	15%	15%	15%	15%	15%	15%
59	15%	15%	15%	15%	15%	15%	15%
60	15%	15%	15%	15%	15%	15%	15%
61	15%	15%	15%	15%	15%	15%	15%
62	15%	15%	15%	15%	15%	15%	15%
63	15%	15%	15%	15%	15%	15%	15%
64	15%	15%	15%	15%	15%	15%	15%
65	15%	15%	15%	15%	15%	15%	15%
66	15%	15%	15%	15%	15%	15%	15%
67	15%	15%	15%	15%	15%	15%	15%
68	15%	15%	15%	15%	15%	15%	15%
69	15%	15%	15%	15%	15%	15%	15%
70	15%	15%	15%	15%	15%	15%	15%
71	15%	15%	15%	15%	15%	15%	15%
72	15%	15%	15%	15%	15%	15%	15%
73	15%	15%	15%	15%	15%	15%	15%
74	15%	15%	15%	15%	15%	15%	15%
75	15%	15%	15%	15%	15%	15%	15%
76	15%	15%	15%	15%	15%	15%	15%
77	15%	15%	15%	15%	15%	15%	15%
78	15%	15%	15%	15%	15%	15%	15%
79	15%	15%	15%	15%	15%	15%	15%
80	15%	15%	15%	15%	15%	15%	15%
81	15%	15%	15%	15%	15%	15%	15%
82	15%	15%	15%	15%	15%	15%	15%
83	15%	15%	15%	15%	15%	15%	15%
84	15%	15%	15%	15%	15%	15%	15%

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

LTC-03 has an EP where 1 day of HHC = 7 days towards EP, and ICC12-LTC-12 is a true service-day EP

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

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

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

Appendix A - Comparison to New Business Rates (Custom Care II Enhanced 2010 Series)

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

Inflation Option: 5% Compound Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	83.75	106.40	115.88	130.96	154.75	211.49	234.70
30	84.67	107.32	117.16	132.24	156.23	213.27	238.07
31	85.02	107.53	117.37	132.59	156.59	213.27	240.24
32	85.23	107.88	117.72	132.80	156.80	214.70	240.24
33	85.37	108.10	117.94	133.16	157.15	214.70	240.94
34	85.59	108.31	118.29	133.37	157.37	214.70	240.94
35	85.94	108.66	118.50	133.72	157.93	216.00	241.55
36	86.15	108.66	118.86	134.08	158.15	216.00	243.57
37	86.51	108.88	119.07	134.29	158.50	217.37	244.54
38	86.72	109.23	119.42	134.64	158.71	217.37	244.54
39	86.86	109.44	119.64	134.86	159.07	218.72	245.23
40	87.07	109.65	119.99	135.21	159.28	218.72	247.15
41	87.78	110.36	121.26	136.63	161.97	221.06	249.52
42	88.49	110.86	122.54	137.90	164.52	225.94	252.26
43	89.20	111.57	123.81	139.10	167.21	228.81	255.21
44	89.90	112.27	125.23	140.52	169.76	233.69	260.14
45	90.61	112.77	126.50	141.93	172.66	236.85	263.41
46	91.32	113.48	127.78	143.35	175.35	241.94	266.35
47	92.03	114.18	129.40	144.77	178.25	242.07	266.35
48	92.74	114.89	130.68	146.18	181.29	247.62	271.94
49	93.44	115.53	132.09	147.60	183.98	250.48	274.87
50	94.15	116.24	133.58	149.01	186.89	255.86	278.11
51	95.14	117.02	134.50	150.15	187.59	258.22	280.29
52	96.13	117.94	135.63	151.28	188.30	258.22	280.29
53	97.27	118.86	136.77	152.20	188.87	258.22	281.89
54	98.26	119.99	137.69	153.19	189.58	258.22	281.89
55	99.39	120.91	138.82	154.32	190.07	259.00	281.98
56	100.17	122.04	139.88	155.10	191.49	261.49	286.20
57	100.88	123.39	141.16	155.74	192.69	265.71	290.05
58	101.58	124.52	142.22	156.52	194.25	268.34	294.38
59	102.36	126.01	143.28	156.94	195.45	268.34	297.72
60	103.07	127.35	144.55	157.58	197.01	272.34	301.31
61	104.70	131.32	148.31	161.26	198.50	275.27	303.36
62	106.19	135.14	152.41	164.59	199.84	277.26	303.36
63	107.67	139.53	156.52	168.27	201.33	279.43	303.36
64	109.51	143.56	160.62	171.95	202.81	281.59	303.36
65	111.00	147.95	165.08	175.63	204.30	283.75	303.36
66	117.65	155.53	174.00	187.31	219.45	298.06	320.99
67	124.31	163.31	183.63	199.70	235.66	311.47	337.84
68	131.53	171.45	193.61	213.01	253.15	328.09	358.07
69	139.32	179.95	204.30	227.24	271.84	343.99	377.55
70	147.39	189.15	215.34	242.17	292.01	361.62	400.67
71	162.11	205.93	230.64	258.95	308.58	379.15	416.90
72	178.25	224.62	247.13	276.58	326.20	399.76	438.13
73	195.95	244.72	264.76	295.69	344.82	419.04	457.70
74	215.70	266.53	283.73	316.15	364.36	440.83	478.31
75	237.01	290.45	304.04	337.88	385.31	463.83	500.18
76	254.49	328.08	387.87	420.06	446.13	535.05	579.50
77	273.11	352.64	415.67	451.68	478.69	573.23	624.25
78	292.86	378.22	445.91	487.12	513.61	615.15	672.55
79	314.66	405.60	479.21	525.40	552.83	661.08	724.59
80	495.39	639.01	755.58	832.59	874.22	1042.82	1148.97
81	524.77	676.99	799.17	881.29	925.36	1103.62	1215.78
82	556.20	718.43	847.82	934.73	981.08	1170.34	1290.08
83	589.83	761.01	898.69	989.86	1040.10	1241.05	1367.58
84	625.08	805.98	951.05	1047.77	1101.50	1314.64	1448.97

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

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	42.37	52.68	59.55	65.28	68.71	93.91	104.22
30	44.66	54.97	62.99	68.71	72.15	98.49	109.94
31	45.81	56.12	64.13	69.86	73.30	99.64	112.23
32	45.81	57.26	65.28	71.01	74.44	101.93	113.38
33	46.96	57.26	66.42	72.15	75.59	103.07	115.67
34	46.96	58.41	67.57	73.30	76.73	104.22	116.82
35	48.10	59.55	68.71	74.44	77.88	106.51	119.11
36	48.10	60.70	69.86	75.59	79.02	107.65	121.40
37	49.25	60.70	71.01	76.73	80.17	109.94	123.69
38	50.39	61.84	72.15	77.88	81.31	111.09	124.83
39	50.39	62.99	73.30	79.02	82.46	113.38	127.12
40	51.54	64.13	74.44	80.17	83.60	114.52	129.41
41	52.68	65.28	75.59	81.31	84.75	115.67	130.56
42	52.68	66.42	76.73	82.46	85.89	117.96	131.70
43	53.83	67.57	77.88	83.60	87.04	119.11	132.85
44	53.83	67.57	77.88	83.60	88.18	121.40	135.14
45	54.97	68.71	79.02	84.75	89.33	122.54	136.28
46	56.12	69.86	80.17	85.89	90.47	124.83	137.43
47	56.12	71.01	81.31	87.04	92.76	125.98	138.57
48	57.26	72.15	82.46	88.18	93.91	128.27	140.87
49	57.26	73.30	83.60	89.33	95.06	129.41	142.01
50	58.41	74.44	84.75	90.47	96.20	131.70	143.16
51	59.55	75.59	85.89	92.76	97.35	133.99	145.45
52	60.70	76.73	87.04	93.91	99.64	136.28	147.74
53	60.70	77.88	89.33	96.20	100.78	137.43	150.03
54	61.84	79.02	90.47	97.35	103.07	139.72	152.32
55	62.99	80.17	91.62	99.64	104.22	142.01	154.61
56	65.28	82.46	93.91	101.93	106.51	145.45	159.19
57	66.42	83.60	96.20	104.22	108.80	150.03	163.77
58	68.71	85.89	98.49	106.51	111.09	153.46	168.35
59	69.86	88.18	101.93	109.94	114.52	156.90	174.08
60	72.15	90.47	104.22	112.23	116.82	161.48	178.66
61	75.59	95.06	108.80	116.82	121.40	168.35	185.53
62	79.02	98.49	113.38	122.54	127.12	176.37	192.40
63	82.46	103.07	119.11	127.12	132.85	184.38	199.27
64	85.89	108.80	123.69	132.85	138.57	192.40	206.14
65	89.33	113.38	129.41	138.57	144.30	200.42	214.16
66	93.91	117.96	135.14	146.59	153.46	208.43	224.47
67	97.35	123.69	142.01	154.61	163.77	216.45	234.78
68	101.93	129.41	148.88	162.62	174.08	225.61	246.23
69	107.65	135.14	155.75	171.79	185.53	234.78	257.68
70	112.23	140.87	163.77	180.95	196.98	243.94	270.28
71	122.54	154.61	179.80	198.13	215.31	264.55	290.89
72	133.99	169.50	198.13	217.60	233.63	286.31	313.80
73	146.59	186.68	218.74	238.21	255.39	310.36	338.99
74	159.19	205.00	240.50	259.97	278.29	336.70	365.33
75	174.08	224.47	264.55	285.17	303.49	365.33	393.96
76	190.11	245.08	289.75	313.80	333.27	399.69	432.90
77	208.43	269.13	317.23	344.72	365.33	437.48	476.42
78	227.90	294.33	347.01	379.08	399.69	478.71	523.38
79	249.66	321.81	380.22	416.87	438.63	524.52	574.91
80	272.57	351.59	415.72	458.10	481.00	573.77	632.18
81	300.05	387.09	456.95	503.91	529.10	631.03	695.16
82	329.83	426.03	502.76	554.30	581.78	694.02	765.02
83	363.04	468.41	553.15	609.27	640.19	763.88	841.76
84	399.69	515.36	608.13	669.97	704.33	840.61	926.50

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

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	42.37	52.68	59.55	65.28	68.71	93.91	104.22
30	44.66	54.97	62.99	68.71	72.15	98.49	109.94
31	45.81	56.12	64.13	69.86	73.30	99.64	112.23
32	45.81	57.26	65.28	71.01	74.44	101.93	113.38
33	46.96	57.26	66.42	72.15	75.59	103.07	115.67
34	46.96	58.41	67.57	73.30	76.73	104.22	116.82
35	48.10	59.55	68.71	74.44	77.88	106.51	119.11
36	48.10	60.70	69.86	75.59	79.02	107.65	121.40
37	49.25	60.70	71.01	76.73	80.17	109.94	123.69
38	50.39	61.84	72.15	77.88	81.31	111.09	124.83
39	50.39	62.99	73.30	79.02	82.46	113.38	127.12
40	51.54	64.13	74.44	80.17	83.60	114.52	129.41
41	52.68	65.28	75.59	81.31	84.75	115.67	130.56
42	52.68	66.42	76.73	82.46	85.89	117.96	131.70
43	53.83	67.57	77.88	83.60	87.04	119.11	132.85
44	53.83	67.57	77.88	83.60	88.18	121.40	135.14
45	54.97	68.71	79.02	84.75	89.33	122.54	136.28
46	56.12	69.86	80.17	85.89	90.47	124.83	137.43
47	56.12	71.01	81.31	87.04	92.76	125.98	138.57
48	57.26	72.15	82.46	88.18	93.91	128.27	140.87
49	57.26	73.30	83.60	89.33	95.06	129.41	142.01
50	58.41	74.44	84.75	90.47	96.20	131.70	143.16
51	59.55	75.59	85.89	92.76	97.35	133.99	145.45
52	60.70	76.73	87.04	93.91	99.64	136.28	147.74
53	60.70	77.88	89.33	96.20	100.78	137.43	150.03
54	61.84	79.02	90.47	97.35	103.07	139.72	152.32
55	62.99	80.17	91.62	99.64	104.22	142.01	154.61
56	65.28	82.46	93.91	101.93	106.51	145.45	159.19
57	66.42	83.60	96.20	104.22	108.80	150.03	163.77
58	68.71	85.89	98.49	106.51	111.09	153.46	168.35
59	69.86	88.18	101.93	109.94	114.52	156.90	174.08
60	72.15	90.47	104.22	112.23	116.82	161.48	178.66
61	75.59	95.06	108.80	116.82	121.40	168.35	185.53
62	79.02	98.49	113.38	122.54	127.12	176.37	192.40
63	82.46	103.07	119.11	127.12	132.85	184.38	199.27
64	85.89	108.80	123.69	132.85	138.57	192.40	206.14
65	89.33	113.38	129.41	138.57	144.30	200.42	214.16
66	93.91	117.96	135.14	146.59	153.46	208.43	224.47
67	97.35	123.69	142.01	154.61	163.77	216.45	234.78
68	101.93	129.41	148.88	162.62	174.08	225.61	246.23
69	107.65	135.14	155.75	171.79	185.53	234.78	257.68
70	112.23	140.87	163.77	180.95	196.98	243.94	270.28
71	122.54	154.61	179.80	198.13	215.31	264.55	290.89
72	133.99	169.50	198.13	217.60	233.63	286.31	313.80
73	146.59	186.68	218.74	238.21	255.39	310.36	338.99
74	159.19	205.00	240.50	259.97	278.29	336.70	365.33
75	174.08	224.47	264.55	285.17	303.49	365.33	393.96
76	190.11	245.08	289.75	313.80	333.27	399.69	432.90
77	208.43	269.13	317.23	344.72	365.33	437.48	476.42
78	227.90	294.33	347.01	379.08	399.69	478.71	523.38
79	249.66	321.81	380.22	416.87	438.63	524.52	574.91
80	272.57	351.59	415.72	458.10	481.00	573.77	632.18
81	300.05	387.09	456.95	503.91	529.10	631.03	695.16
82	329.83	426.03	502.76	554.30	581.78	694.02	765.02
83	363.04	468.41	553.15	609.27	640.19	763.88	841.76
84	399.69	515.36	608.13	669.97	704.33	840.61	926.50

LTC-03 2013 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	15%	15%	15%	15%	15%	15%	15%
30	15%	15%	15%	15%	15%	15%	15%
31	15%	15%	15%	15%	15%	15%	15%
32	15%	15%	15%	15%	15%	15%	15%
33	15%	15%	15%	15%	15%	15%	15%
34	15%	15%	15%	15%	15%	15%	15%
35	15%	15%	15%	15%	15%	15%	15%
36	15%	15%	15%	15%	15%	15%	15%
37	15%	15%	15%	15%	15%	15%	15%
38	15%	15%	15%	15%	15%	15%	15%
39	15%	15%	15%	15%	15%	15%	15%
40	15%	15%	15%	15%	15%	15%	15%
41	15%	15%	15%	15%	15%	15%	15%
42	15%	15%	15%	15%	15%	15%	15%
43	15%	15%	15%	15%	15%	15%	15%
44	15%	15%	15%	15%	15%	15%	15%
45	15%	15%	15%	15%	15%	15%	15%
46	15%	15%	15%	15%	15%	15%	15%
47	15%	15%	15%	15%	15%	15%	15%
48	15%	15%	15%	15%	15%	15%	15%
49	15%	15%	15%	15%	15%	15%	15%
50	15%	15%	15%	15%	15%	15%	15%
51	15%	15%	15%	15%	15%	15%	15%
52	15%	15%	15%	15%	15%	15%	15%
53	15%	15%	15%	15%	15%	15%	15%
54	15%	15%	15%	15%	15%	15%	15%
55	15%	15%	15%	15%	15%	15%	15%
56	15%	15%	15%	15%	15%	15%	15%
57	15%	15%	15%	15%	15%	15%	15%
58	15%	15%	15%	15%	15%	15%	15%
59	15%	15%	15%	15%	15%	15%	15%
60	15%	15%	15%	15%	15%	15%	15%
61	15%	15%	15%	15%	15%	15%	15%
62	15%	15%	15%	15%	15%	15%	15%
63	15%	15%	15%	15%	15%	15%	15%
64	15%	15%	15%	15%	15%	15%	15%
65	15%	15%	15%	15%	15%	15%	15%
66	15%	15%	15%	15%	15%	15%	15%
67	15%	15%	15%	15%	15%	15%	15%
68	15%	15%	15%	15%	15%	15%	15%
69	15%	15%	15%	15%	15%	15%	15%
70	15%	15%	15%	15%	15%	15%	15%
71	15%	15%	15%	15%	15%	15%	15%
72	15%	15%	15%	15%	15%	15%	15%
73	15%	15%	15%	15%	15%	15%	15%
74	15%	15%	15%	15%	15%	15%	15%
75	15%	15%	15%	15%	15%	15%	15%
76	15%	15%	15%	15%	15%	15%	15%
77	15%	15%	15%	15%	15%	15%	15%
78	15%	15%	15%	15%	15%	15%	15%
79	15%	15%	15%	15%	15%	15%	15%
80	15%	15%	15%	15%	15%	15%	15%
81	15%	15%	15%	15%	15%	15%	15%
82	15%	15%	15%	15%	15%	15%	15%
83	15%	15%	15%	15%	15%	15%	15%
84	15%	15%	15%	15%	15%	15%	15%

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

LTC-03 has an EP where 1 day of HHC = 7 days towards EP, and ICC12-LTC-12 is a true service-day EP

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

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

Appendix A - Comparison to New Business Rates (Custom Care II Enhanced 2010 Series)

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

Inflation Option: Automation CPI Inflation

New Business Rates adjusted for Benefit Differences* :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	30.09	37.45	40.42	45.45	53.38	72.59	76.86
30	31.71	39.43	42.62	47.85	56.14	77.73	82.05
31	32.07	40.00	43.32	48.56	57.06	78.19	82.42
32	32.63	40.35	44.10	49.34	57.98	79.45	83.75
33	32.99	40.92	44.81	50.05	58.76	79.74	83.94
34	33.70	41.62	45.38	50.97	59.68	80.25	84.37
35	34.05	41.98	46.30	51.68	60.60	83.58	87.76
36	34.62	42.55	47.00	52.46	61.52	84.07	88.17
37	35.18	43.11	47.78	53.38	62.44	84.07	88.17
38	35.68	43.82	48.70	54.08	63.36	85.84	89.93
39	36.24	44.17	49.41	55.00	64.28	86.37	90.39
40	36.60	44.74	50.33	55.92	65.41	87.21	91.18
41	37.38	45.66	51.11	57.06	66.90	88.54	94.44
42	38.09	46.23	52.03	58.19	68.74	92.30	96.23
43	38.65	47.15	52.81	59.25	70.58	94.10	99.99
44	39.22	47.93	53.94	60.38	72.49	97.96	103.84
45	39.93	48.63	54.86	61.73	74.33	99.76	107.58
46	40.49	49.55	55.64	63.00	76.38	103.80	111.64
47	41.41	50.33	56.77	64.14	78.44	107.85	115.69
48	41.98	51.04	57.69	65.41	80.49	107.85	117.48
49	42.69	51.96	58.83	66.76	82.68	111.53	121.14
50	43.47	52.74	59.82	68.03	84.74	115.55	125.18
51	44.17	54.01	61.09	69.52	84.95	117.04	126.48
52	44.95	54.93	62.58	71.22	85.51	117.04	130.04
53	45.87	56.07	64.07	72.84	85.73	117.04	130.04
54	46.58	56.99	65.55	74.54	86.08	117.04	130.04
55	47.36	58.26	67.04	76.38	86.51	117.04	130.61
56	48.99	59.96	69.45	78.65	90.54	123.00	136.67
57	50.47	61.80	71.85	80.84	94.86	127.63	143.15
58	52.31	63.85	74.47	83.11	99.32	131.85	147.27
59	54.01	66.05	77.23	85.73	103.92	138.56	155.88
60	55.64	68.10	79.85	88.13	108.80	143.35	160.62
61	58.76	72.49	84.67	92.74	113.05	150.74	169.58
62	61.87	77.09	89.62	97.55	117.51	156.12	176.27
63	65.20	82.26	94.79	102.58	122.33	162.00	183.49
64	68.67	87.57	100.52	107.96	127.00	167.70	192.13
65	72.14	93.30	106.40	113.48	131.81	175.21	200.93
66	77.80	100.03	113.90	122.68	143.21	189.87	217.23
67	83.60	106.96	121.62	132.45	155.17	208.51	235.99
68	89.83	114.47	130.18	143.28	168.41	226.71	254.23
69	96.56	122.68	139.17	154.68	182.78	245.86	274.98
70	103.99	131.39	148.87	167.14	198.21	268.08	297.32
71	112.70	143.42	160.20	180.66	212.09	281.73	310.22
72	121.90	156.66	172.37	195.45	227.10	293.08	322.23
73	132.02	171.17	185.47	211.17	243.09	307.22	335.56
74	142.85	187.10	199.63	228.30	260.23	322.74	350.36
75	154.61	204.30	214.99	246.85	278.42	337.78	364.63
76	170.32	207.29	244.26	271.99	286.51	348.57	376.29
77	187.24	229.14	267.11	295.92	312.94	382.34	412.45
78	206.35	251.78	292.01	323.16	341.33	420.49	452.94
79	227.31	277.68	320.30	353.88	373.25	462.36	497.24
80	373.28	453.27	521.83	573.25	605.62	754.17	811.31
81	398.97	483.94	555.98	611.39	646.49	805.34	866.29
82	426.30	515.86	592.88	651.99	689.60	859.76	924.25
83	455.68	551.34	633.08	695.69	737.43	918.31	987.88
84	486.61	589.68	675.85	743.44	787.37	981.67	1056.02

LTC-03 Rates after Requested Rate Increases

excluding additional rate increase due to cost of delay :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	18.32	22.90	25.20	27.49	28.63	38.94	41.23
30	19.47	24.05	26.34	28.63	29.78	41.23	43.52
31	19.47	24.05	26.34	29.78	30.92	42.37	44.66
32	20.61	25.20	27.49	29.78	30.92	42.37	44.66
33	20.61	25.20	27.49	30.92	32.07	43.52	45.81
34	20.61	26.34	28.63	32.07	33.21	44.66	46.96
35	21.76	26.34	28.63	32.07	33.21	45.81	48.10
36	21.76	26.34	29.78	33.21	34.36	46.96	49.25
37	22.90	27.49	29.78	34.36	35.50	46.96	49.25
38	22.90	27.49	30.92	34.36	35.50	48.10	50.39
39	24.05	28.63	30.92	35.50	36.65	49.25	51.54
40	24.05	28.63	32.07	36.65	37.79	50.39	52.68
41	25.20	29.78	33.21	37.79	38.94	51.54	54.97
42	25.20	30.92	34.36	38.94	40.08	53.83	56.12
43	26.34	32.07	35.50	40.08	41.23	54.97	58.41
44	26.34	33.21	36.65	41.23	42.37	57.26	60.70
45	27.49	34.36	37.79	42.37	43.52	58.41	62.99
46	27.49	35.50	38.94	43.52	44.66	60.70	65.28
47	28.63	36.65	40.08	44.66	45.81	62.99	67.57
48	29.78	37.79	41.23	46.96	48.10	64.13	69.86
49	29.78	38.94	43.52	48.10	49.25	66.42	72.15
50	30.92	40.08	44.66	49.25	50.39	68.71	74.44
51	30.92	41.23	45.81	50.39	51.54	71.01	76.73
52	32.07	42.37	46.96	51.54	53.83	72.15	80.17
53	32.07	43.52	48.10	52.68	54.97	74.44	82.46
54	33.21	44.66	50.39	53.83	57.26	76.73	84.75
55	33.21	45.81	51.54	54.97	58.41	79.02	88.18
56	35.50	48.10	53.83	57.26	60.70	82.46	91.62
57	36.65	49.25	56.12	59.55	62.99	84.75	95.06
58	38.94	51.54	58.41	62.99	66.42	88.18	98.49
59	41.23	53.83	61.84	65.28	68.71	91.62	103.07
60	43.52	56.12	64.13	68.71	72.15	95.06	106.51
61	45.81	59.55	67.57	72.15	75.59	100.78	113.38
62	49.25	61.84	71.01	76.73	80.17	106.51	120.25
63	51.54	65.28	74.44	81.31	84.75	112.23	127.12
64	54.97	68.71	77.88	85.89	89.33	117.96	135.14
65	58.41	72.15	82.46	90.47	93.91	124.83	143.16
66	61.84	76.73	89.33	97.35	101.93	135.14	154.61
67	66.42	82.46	96.20	105.36	109.94	147.74	167.21
68	71.01	88.18	103.07	114.52	119.11	160.33	179.80
69	75.59	93.91	111.09	123.69	129.41	174.08	194.69
70	81.31	100.78	120.25	133.99	139.72	188.97	209.58
71	89.33	111.09	131.70	147.74	153.46	203.85	224.47
72	98.49	122.54	145.45	161.48	169.50	218.74	240.50
73	108.80	133.99	159.19	177.51	186.68	235.92	257.68
74	120.25	147.74	175.22	194.69	205.00	254.24	276.00
75	132.85	162.62	192.40	214.16	225.61	273.71	295.47
76	147.74	179.80	211.87	235.92	248.52	302.34	326.40
77	163.77	200.42	233.63	258.83	273.71	334.41	360.75
78	182.09	222.18	257.68	285.17	301.20	371.06	399.69
79	201.56	246.23	284.02	313.80	330.98	410.00	440.92
80	224.47	272.57	313.80	344.72	364.19	453.52	487.87
81	247.37	300.05	344.72	379.08	400.84	499.33	537.12
82	272.57	329.83	379.08	416.87	440.92	549.72	590.95
83	300.05	363.04	416.87	458.10	485.58	604.69	650.50
84	329.83	399.69	458.10	503.91	533.68	665.39	715.78

LTC-03 Rates after Requested Rate Increases

including additional rate increase due to cost of delay :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	18.32	22.90	25.20	27.49	28.63	38.94	41.23
30	19.47	24.05	26.34	28.63	29.78	41.23	43.52
31	19.47	24.05	26.34	29.78	30.92	42.37	44.66
32	20.61	25.20	27.49	29.78	30.92	42.37	44.66
33	20.61	25.20	27.49	30.92	32.07	43.52	45.81
34	20.61	26.34	28.63	32.07	33.21	44.66	46.96
35	21.76	26.34	28.63	32.07	33.21	45.81	48.10
36	21.76	26.34	29.78	33.21	34.36	46.96	49.25
37	22.90	27.49	29.78	34.36	35.50	46.96	49.25
38	22.90	27.49	30.92	34.36	35.50	48.10	50.39
39	24.05	28.63	30.92	35.50	36.65	49.25	51.54
40	24.05	28.63	32.07	36.65	37.79	50.39	52.68
41	25.20	29.78	33.21	37.79	38.94	51.54	54.97
42	25.20	30.92	34.36	38.94	40.08	53.83	56.12
43	26.34	32.07	35.50	40.08	41.23	54.97	58.41
44	26.34	33.21	36.65	41.23	42.37	57.26	60.70
45	27.49	34.36	37.79	42.37	43.52	58.41	62.99
46	27.49	35.50	38.94	43.52	44.66	60.70	65.28
47	28.63	36.65	40.08	44.66	45.81	62.99	67.57
48	29.78	37.79	41.23	46.96	48.10	64.13	69.86
49	29.78	38.94	43.52	48.10	49.25	66.42	72.15
50	30.92	40.08	44.66	49.25	50.39	68.71	74.44
51	30.92	41.23	45.81	50.39	51.54	71.01	76.73
52	32.07	42.37	46.96	51.54	53.83	72.15	80.17
53	32.07	43.52	48.10	52.68	54.97	74.44	82.46
54	33.21	44.66	50.39	53.83	57.26	76.73	84.75
55	33.21	45.81	51.54	54.97	58.41	79.02	88.18
56	35.50	48.10	53.83	57.26	60.70	82.46	91.62
57	36.65	49.25	56.12	59.55	62.99	84.75	95.06
58	38.94	51.54	58.41	62.99	66.42	88.18	98.49
59	41.23	53.83	61.84	65.28	68.71	91.62	103.07
60	43.52	56.12	64.13	68.71	72.15	95.06	106.51
61	45.81	59.55	67.57	72.15	75.59	100.78	113.38
62	49.25	61.84	71.01	76.73	80.17	106.51	120.25
63	51.54	65.28	74.44	81.31	84.75	112.23	127.12
64	54.97	68.71	77.88	85.89	89.33	117.96	135.14
65	58.41	72.15	82.46	90.47	93.91	124.83	143.16
66	61.84	76.73	89.33	97.35	101.93	135.14	154.61
67	66.42	82.46	96.20	105.36	109.94	147.74	167.21
68	71.01	88.18	103.07	114.52	119.11	160.33	179.80
69	75.59	93.91	111.09	123.69	129.41	174.08	194.69
70	81.31	100.78	120.25	133.99	139.72	188.97	209.58
71	89.33	111.09	131.70	147.74	153.46	203.85	224.47
72	98.49	122.54	145.45	161.48	169.50	218.74	240.50
73	108.80	133.99	159.19	177.51	186.68	235.92	257.68
74	120.25	147.74	175.22	194.69	205.00	254.24	276.00
75	132.85	162.62	192.40	214.16	225.61	273.71	295.47
76	147.74	179.80	211.87	235.92	248.52	302.34	326.40
77	163.77	200.42	233.63	258.83	273.71	334.41	360.75
78	182.09	222.18	257.68	285.17	301.20	371.06	399.69
79	201.56	246.23	284.02	313.80	330.98	410.00	440.92
80	224.47	272.57	313.80	344.72	364.19	453.52	487.87
81	247.37	300.05	344.72	379.08	400.84	499.33	537.12
82	272.57	329.83	379.08	416.87	440.92	549.72	590.95
83	300.05	363.04	416.87	458.10	485.58	604.69	650.50
84	329.83	399.69	458.10	503.91	533.68	665.39	715.78

LTC-03 2013 Rate Increases (%) :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	15%	15%	15%	15%	15%	15%	15%
30	15%	15%	15%	15%	15%	15%	15%
31	15%	15%	15%	15%	15%	15%	15%
32	15%	15%	15%	15%	15%	15%	15%
33	15%	15%	15%	15%	15%	15%	15%
34	15%	15%	15%	15%	15%	15%	15%
35	15%	15%	15%	15%	15%	15%	15%
36	15%	15%	15%	15%	15%	15%	15%
37	15%	15%	15%	15%	15%	15%	15%
38	15%	15%	15%	15%	15%	15%	15%
39	15%	15%	15%	15%	15%	15%	15%
40	15%	15%	15%	15%	15%	15%	15%
41	15%	15%	15%	15%	15%	15%	15%
42	15%	15%	15%	15%	15%	15%	15%
43	15%	15%	15%	15%	15%	15%	15%
44	15%	15%	15%	15%	15%	15%	15%
45	15%	15%	15%	15%	15%	15%	15%
46	15%	15%	15%	15%	15%	15%	15%
47	15%	15%	15%	15%	15%	15%	15%
48	15%	15%	15%	15%	15%	15%	15%
49	15%	15%	15%	15%	15%	15%	15%
50	15%	15%	15%	15%	15%	15%	15%
51	15%	15%	15%	15%	15%	15%	15%
52	15%	15%	15%	15%	15%	15%	15%
53	15%	15%	15%	15%	15%	15%	15%
54	15%	15%	15%	15%	15%	15%	15%
55	15%	15%	15%	15%	15%	15%	15%
56	15%	15%	15%	15%	15%	15%	15%
57	15%	15%	15%	15%	15%	15%	15%
58	15%	15%	15%	15%	15%	15%	15%
59	15%	15%	15%	15%	15%	15%	15%
60	15%	15%	15%	15%	15%	15%	15%
61	15%	15%	15%	15%	15%	15%	15%
62	15%	15%	15%	15%	15%	15%	15%
63	15%	15%	15%	15%	15%	15%	15%
64	15%	15%	15%	15%	15%	15%	15%
65	15%	15%	15%	15%	15%	15%	15%
66	15%	15%	15%	15%	15%	15%	15%
67	15%	15%	15%	15%	15%	15%	15%
68	15%	15%	15%	15%	15%	15%	15%
69	15%	15%	15%	15%	15%	15%	15%
70	15%	15%	15%	15%	15%	15%	15%
71	15%	15%	15%	15%	15%	15%	15%
72	15%	15%	15%	15%	15%	15%	15%
73	15%	15%	15%	15%	15%	15%	15%
74	15%	15%	15%	15%	15%	15%	15%
75	15%	15%	15%	15%	15%	15%	15%
76	15%	15%	15%	15%	15%	15%	15%
77	15%	15%	15%	15%	15%	15%	15%
78	15%	15%	15%	15%	15%	15%	15%
79	15%	15%	15%	15%	15%	15%	15%
80	15%	15%	15%	15%	15%	15%	15%
81	15%	15%	15%	15%	15%	15%	15%
82	15%	15%	15%	15%	15%	15%	15%
83	15%	15%	15%	15%	15%	15%	15%
84	15%	15%	15%	15%	15%	15%	15%

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

LTC-03 has an EP where 1 day of HHC = 7 days towards EP, and ICC12-LTC-12 is a true service-day EP

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

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

Appendix B1

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

LTC-03 VA (2010 Rates)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation							Automatic Inflation (CPI)						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	6.87	8.02	9.16	10.31	11.45	12.60	13.74	18.32	22.90	25.20	27.49	28.63	38.94	41.23
30	6.87	8.02	9.16	10.31	11.45	13.74	14.89	19.47	24.05	26.34	28.63	29.78	41.23	43.52
31	6.87	8.02	10.31	11.45	12.60	14.89	16.03	19.47	24.05	26.34	29.78	30.92	42.37	44.66
32	8.02	9.16	10.31	11.45	12.60	14.89	16.03	20.61	25.20	27.49	29.78	30.92	42.37	44.66
33	8.02	9.16	11.45	12.60	13.74	16.03	17.18	20.61	25.20	27.49	30.92	32.07	43.52	45.81
34	9.16	10.31	11.45	12.60	13.74	16.03	17.18	20.61	26.34	28.63	32.07	33.21	44.66	46.96
35	9.16	11.45	12.60	13.74	14.89	17.18	18.32	21.76	26.34	28.63	32.07	33.21	45.81	48.10
36	10.31	11.45	13.74	14.89	16.03	18.32	19.47	21.76	26.34	29.78	33.21	34.36	46.96	49.25
37	10.31	12.60	13.74	14.89	16.03	19.47	20.61	22.90	27.49	29.78	34.36	35.50	46.96	49.25
38	11.45	12.60	14.89	16.03	17.18	19.47	20.61	22.90	27.49	30.92	34.36	35.50	48.10	50.39
39	11.45	13.74	16.03	17.18	18.32	20.61	21.76	24.05	28.63	30.92	35.50	36.65	49.25	51.54
40	12.60	14.89	17.18	18.32	19.47	21.76	22.90	24.05	28.63	32.07	36.65	37.79	50.39	52.68
41	12.60	14.89	18.32	19.47	20.61	22.90	24.05	25.20	29.78	33.21	37.79	38.94	51.54	54.97
42	13.74	16.03	18.32	19.47	20.61	24.05	25.20	25.20	30.92	34.36	38.94	40.08	53.83	56.12
43	13.74	16.03	19.47	20.61	21.76	25.20	26.34	26.34	32.07	35.50	40.08	41.23	54.97	58.41
44	13.74	17.18	19.47	20.61	22.90	26.34	27.49	26.34	33.21	36.65	41.23	42.37	57.26	60.70
45	13.74	17.18	20.61	21.76	22.90	27.49	28.63	27.49	34.36	37.79	42.37	43.52	58.41	62.99
46	14.89	18.32	20.61	22.90	24.05	28.63	29.78	27.49	35.50	38.94	43.52	44.66	60.70	65.28
47	14.89	18.32	21.76	24.05	25.20	29.78	30.92	28.63	36.65	40.08	44.66	45.81	62.99	67.57
48	14.89	19.47	22.90	24.05	25.20	30.92	32.07	29.78	37.79	41.23	46.96	48.10	64.13	69.86
49	16.03	19.47	22.90	25.20	26.34	33.21	34.36	29.78	38.94	43.52	48.10	49.25	66.42	72.15
50	16.03	20.61	24.05	26.34	27.49	34.36	35.50	30.92	40.08	44.66	49.25	50.39	68.71	74.44
51	17.18	21.76	25.20	27.49	28.63	36.65	37.79	30.92	41.23	45.81	50.39	51.54	71.01	76.73
52	17.18	21.76	25.20	28.63	29.78	37.79	40.08	32.07	42.37	46.96	51.54	53.83	72.15	80.17
53	18.32	22.90	26.34	28.63	29.78	40.08	42.37	32.07	43.52	48.10	52.68	54.97	74.44	82.46
54	18.32	22.90	26.34	29.78	30.92	42.37	44.66	33.21	44.66	50.39	53.83	57.26	76.73	84.75
55	19.47	24.05	27.49	30.92	32.07	44.66	46.96	33.21	45.81	51.54	54.97	58.41	79.02	88.18
56	20.61	25.20	29.78	33.21	34.36	46.96	50.39	35.50	48.10	53.83	57.26	60.70	82.46	91.62
57	21.76	27.49	30.92	35.50	36.65	50.39	53.83	36.65	49.25	56.12	59.55	62.99	84.75	95.06
58	22.90	28.63	33.21	37.79	40.08	53.83	57.26	38.94	51.54	58.41	62.99	66.42	88.18	98.49
59	25.20	30.92	35.50	40.08	42.37	57.26	61.84	41.23	53.83	61.84	65.28	68.71	91.62	103.07
60	26.34	33.21	37.79	42.37	45.81	60.70	66.42	43.52	56.12	64.13	68.71	72.15	95.06	106.51
61	28.63	35.50	41.23	45.81	49.25	65.28	71.01	45.81	59.55	67.57	72.15	75.59	100.78	113.38
62	30.92	38.94	43.52	49.25	52.68	69.86	76.73	49.25	61.84	71.01	76.73	80.17	106.51	120.25
63	34.36	41.23	46.96	52.68	56.12	75.59	81.31	51.54	65.28	74.44	81.31	84.75	112.23	127.12
64	36.65	44.66	51.54	56.12	59.55	81.31	88.18	54.97	68.71	77.88	85.89	89.33	117.96	135.14
65	40.08	48.10	54.97	60.70	64.13	87.04	93.91	58.41	72.15	82.46	90.47	93.91	124.83	143.16
66	43.52	52.68	60.70	66.42	71.01	95.06	101.93	61.84	76.73	89.33	97.35	101.93	135.14	154.61
67	48.10	58.41	66.42	73.30	79.02	104.22	111.09	66.42	82.46	96.20	105.36	109.94	147.74	167.21
68	52.68	65.28	73.30	80.17	87.04	113.38	121.40	71.01	88.18	103.07	114.52	119.11	160.33	179.80
69	57.26	71.01	80.17	88.18	97.35	124.83	131.70	75.59	93.91	111.09	123.69	129.41	174.08	194.69
70	62.99	79.02	88.18	97.35	107.65	136.28	143.16	81.31	100.78	120.25	133.99	139.72	188.97	209.58
71	69.86	88.18	98.49	108.80	120.25	147.74	156.90	89.33	111.09	131.70	147.74	153.46	203.85	224.47
72	77.88	98.49	109.94	121.40	133.99	160.33	171.79	98.49	122.54	145.45	161.48	169.50	218.74	240.50
73	87.04	109.94	122.54	136.28	148.88	174.08	187.82	108.80	133.99	159.19	177.51	186.68	235.92	257.68
74	96.20	122.54	137.43	151.17	166.06	188.97	205.00	120.25	147.74	175.22	194.69	205.00	254.24	276.00
75	107.65	136.28	153.46	169.50	184.38	205.00	224.47	132.85	162.62	192.40	214.16	225.61	273.71	295.47
76	120.25	152.32	170.64	187.82	205.00	229.05	250.81	147.74	179.80	211.87	235.92	248.52	302.34	326.40
77	133.99	169.50	190.11	209.58	227.90	254.24	279.44	163.77	200.42	233.63	258.83	273.71	334.41	360.75
78	148.88	190.11	211.87	232.48	253.10	284.02	311.51	182.09	222.18	257.68	285.17	301.20	371.06	399.69
79	166.06	211.87	235.92	258.83	281.73	316.09	347.01	201.56	246.23	284.02	313.80	330.98	410.00	440.92
80	184.38	237.07	262.26	287.46	312.65	352.74	387.09	224.47	272.57	313.80	344.72	364.19	453.52	487.87
81	202.71	261.12	288.60	316.09	343.57	388.24	426.03	247.37	300.05	344.72	379.08	400.84	499.33	537.12
82	223.32	287.46	317.23	348.15	377.93	427.18	468.41	272.57	329.83	379.08	416.87	440.92	549.72	590.95
83	246.23	316.09	349.30	382.51	415.72	469.55	515.36	300.05	363.04	416.87	458.10	485.58	604.69	650.50
84	271.42	348.15	384.80	420.31	456.95	516.51	566.90	329.83	399.69	458.10	503.91	533.68	665.39	715.78
85	298.91	382.51	423.74	462.68	502.76	568.04	624.16	363.04	439.77	503.91	554.30	587.51	731.81	787.93
86	328.69	420.31	466.12	508.49	553.15	625.30	687.15	399.69	483.29	554.30	609.27	645.92	805.11	866.95
87	361.90	462.68	513.07	558.88	608.13	688.29	755.86	439.77	531.39	609.27	669.97	710.05	885.28	953.99
88	398.55	508.49	564.61	615.00	668.82	757.01	831.45	483.29	584.08	669.97	737.54	781.06	973.46	1049.05
89	438.63	558.88	620.72	676.84	735.25	832.59	915.05	531.39	642.48	737.54	810.83	858.93	1070.80	1154.41
90	482.15	615.00	682.57	744.41	808.54	916.20	1006.67	584.08	706.62	810.83	892.15	944.83	1178.46	1270.08
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Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

Appendix B1

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

LTC-03 VA (2010 Rates)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	14.89	17.18	20.61	21.76	22.90	33.21	34.36	42.37	52.68	59.55	65.28	68.71	93.91	104.22
30	16.03	18.32	21.76	22.90	24.05	34.36	36.65	44.66	54.97	62.99	68.71	72.15	98.49	109.94
31	17.18	19.47	22.90	24.05	25.20	35.50	38.94	45.81	56.12	64.13	69.86	73.30	99.64	112.23
32	17.18	19.47	24.05	25.20	26.34	37.79	40.08	45.81	57.26	65.28	71.01	74.44	101.93	113.38
33	18.32	20.61	25.20	26.34	27.49	38.94	42.37	46.96	57.26	66.42	72.15	75.59	103.07	115.67
34	18.32	21.76	26.34	27.49	28.63	41.23	44.66	46.96	58.41	67.57	73.30	76.73	104.22	116.82
35	19.47	22.90	26.34	28.63	29.78	43.52	45.81	48.10	59.55	68.71	74.44	77.88	106.51	119.11
36	20.61	24.05	27.49	29.78	32.07	44.66	48.10	48.10	60.70	69.86	75.59	79.02	107.65	121.40
37	21.76	25.20	29.78	30.92	33.21	46.96	50.39	49.25	60.70	71.01	76.73	80.17	109.94	123.69
38	21.76	26.34	30.92	32.07	34.36	49.25	52.68	50.39	61.84	72.15	77.88	81.31	111.09	124.83
39	22.90	27.49	32.07	34.36	36.65	51.54	56.12	50.39	62.99	73.30	79.02	82.46	113.38	127.12
40	24.05	28.63	33.21	35.50	37.79	53.83	58.41	51.54	64.13	74.44	80.17	83.60	114.52	129.41
41	25.20	29.78	34.36	36.65	38.94	56.12	60.70	52.68	65.28	75.59	81.31	84.75	115.67	130.56
42	25.20	30.92	35.50	38.94	41.23	58.41	62.99	52.68	66.42	76.73	82.46	85.89	117.96	131.70
43	26.34	32.07	37.79	40.08	42.37	60.70	65.28	53.83	67.57	77.88	83.60	87.04	119.11	132.85
44	27.49	33.21	38.94	41.23	43.52	61.84	67.57	53.83	67.57	77.88	83.60	88.18	121.40	135.14
45	28.63	34.36	40.08	43.52	45.81	65.28	69.86	54.97	68.71	79.02	84.75	89.33	122.54	136.28
46	28.63	36.65	42.37	44.66	46.96	67.57	73.30	56.12	69.86	80.17	85.89	90.47	124.83	137.43
47	29.78	37.79	43.52	46.96	49.25	69.86	75.59	56.12	71.01	81.31	87.04	92.76	125.98	138.57
48	30.92	38.94	45.81	49.25	51.54	72.15	79.02	57.26	72.15	82.46	88.18	93.91	128.27	140.87
49	32.07	41.23	46.96	50.39	52.68	75.59	81.31	57.26	73.30	83.60	89.33	95.06	129.41	142.01
50	33.21	42.37	49.25	52.68	54.97	77.88	84.75	58.41	74.44	84.75	90.47	96.20	131.70	143.16
51	34.36	43.52	51.54	54.97	57.26	81.31	88.18	59.55	75.59	85.89	92.76	97.35	133.99	145.45
52	36.65	45.81	52.68	57.26	59.55	84.75	91.62	60.70	76.73	87.04	93.91	99.64	136.28	147.74
53	37.79	48.10	54.97	59.55	61.84	88.18	95.06	60.70	77.88	89.33	96.20	100.78	137.43	150.03
54	38.94	49.25	57.26	61.84	65.28	91.62	98.49	61.84	79.02	90.47	97.35	103.07	139.72	152.32
55	41.23	51.54	59.55	64.13	67.57	95.06	101.93	62.99	80.17	91.62	99.64	104.22	142.01	154.61
56	43.52	53.83	61.84	67.57	71.01	99.64	107.65	65.28	82.46	93.91	101.93	106.51	145.45	159.19
57	44.66	56.12	65.28	71.01	74.44	103.07	112.23	66.42	83.60	96.20	104.22	108.80	150.03	163.77
58	46.96	58.41	67.57	74.44	77.88	107.65	117.96	68.71	85.89	98.49	106.51	111.09	153.46	168.35
59	49.25	61.84	71.01	77.88	81.31	113.38	123.69	69.86	88.18	101.93	109.94	114.52	156.90	174.08
60	51.54	64.13	74.44	81.31	84.75	117.96	130.56	72.15	90.47	104.22	112.23	116.82	161.48	178.66
61	54.97	68.71	79.02	85.89	90.47	125.98	137.43	75.59	95.06	108.80	116.82	121.40	168.35	185.53
62	58.41	73.30	84.75	91.62	95.06	132.85	145.45	79.02	98.49	113.38	122.54	127.12	176.37	192.40
63	62.99	77.88	89.33	97.35	101.93	142.01	152.32	82.46	103.07	119.11	127.12	132.85	184.38	199.27
64	66.42	82.46	96.20	103.07	107.65	151.17	160.33	85.89	108.80	123.69	132.85	138.57	192.40	206.14
65	71.01	88.18	101.93	109.94	114.52	160.33	169.50	89.33	113.38	129.41	138.57	144.30	200.42	214.16
66	75.59	95.06	108.80	117.96	123.69	170.64	180.95	93.91	117.96	135.14	146.59	153.46	208.43	224.47
67	80.17	101.93	116.82	127.12	135.14	182.09	192.40	97.35	123.69	142.01	154.61	163.77	216.45	234.78
68	85.89	109.94	124.83	137.43	146.59	194.69	205.00	101.93	129.41	148.88	162.62	174.08	225.61	246.23
69	91.62	117.96	133.99	147.74	158.04	207.29	218.74	107.65	135.14	155.75	171.79	185.53	234.78	257.68
70	97.35	127.12	143.16	159.19	171.79	221.03	232.48	112.23	140.87	163.77	180.95	196.98	243.94	270.28
71	107.65	140.87	159.19	177.51	191.26	241.65	254.24	122.54	154.61	179.80	198.13	215.31	264.55	290.89
72	119.11	155.75	176.37	196.98	213.02	263.41	279.44	133.99	169.50	198.13	217.60	233.63	286.31	313.80
73	131.70	171.79	195.84	219.89	237.07	286.31	305.78	146.59	186.68	218.74	238.21	255.39	310.36	338.99
74	145.45	190.11	217.60	245.08	264.55	312.65	335.56	159.19	205.00	240.50	259.97	278.29	336.70	365.33
75	161.48	209.58	241.65	272.57	294.33	341.28	367.62	174.08	224.47	264.55	285.17	303.49	365.33	393.96
76	177.51	230.19	264.55	297.76	321.81	374.50	404.27	190.11	245.08	289.75	313.80	333.27	399.69	432.90
77	194.69	251.95	290.89	326.40	352.74	411.14	443.21	208.43	269.13	317.23	344.72	365.33	437.48	476.42
78	214.16	277.15	318.38	357.32	387.09	451.23	486.73	227.90	294.33	347.01	379.08	399.69	478.71	523.38
79	235.92	303.49	349.30	390.53	423.74	495.89	534.83	249.66	321.81	380.22	416.87	438.63	524.52	574.91
80	258.83	333.27	382.51	427.18	463.82	543.99		272.57	351.59	415.72	458.10	481.00	573.77	
81	285.17	366.48	420.31	469.55	510.78	598.96		300.05	387.09	456.95	503.91	529.10	631.03	
82	313.80	403.13	462.68	516.51	562.32	658.52		329.83	426.03	502.76	554.30	581.78	694.02	
83	344.72	443.21	508.49	568.04	618.43	724.94		363.04	468.41	553.15	609.27	640.19	763.88	
84	379.08	487.87	558.88	625.30	680.28	797.09		399.69	515.36	608.13	669.97	704.33	840.61	
85	416.87		615.00	688.29	747.85	877.26		439.77		668.82	737.54	775.33	924.21	
86	458.10		676.84	757.01	822.29	965.44		483.29		735.25	810.83	853.21	1016.98	
87	503.91		744.41	832.59	904.74	1061.64		531.39		808.54	892.15	939.10	1118.91	
88	554.30		818.85	916.20	995.22	1168.15		584.08		889.86	981.48	1033.01	1231.14	
89	609.27		901.31	1007.82	1094.86	1284.97		642.48		892.15	981.48	1039.88	1296.42	
90	669.97							642.48						
91+														

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

Appendix C1

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

LTC-03 VA (2010 Rates)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	4.6% Simple Inflation							4.6% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	13.00	15.00	18.00	19.00	20.00	29.00	30.00	37.00	46.00	52.00	57.00	60.00	82.00	91.00
30	14.00	16.00	19.00	20.00	21.00	30.00	32.00	39.00	48.00	55.00	60.00	63.00	86.00	96.00
31	15.00	17.00	20.00	21.00	22.00	31.00	34.00	40.00	49.00	56.00	61.00	64.00	87.00	98.00
32	15.00	17.00	21.00	22.00	23.00	33.00	35.00	40.00	50.00	57.00	62.00	65.00	89.00	99.00
33	16.00	18.00	22.00	23.00	24.00	34.00	37.00	41.00	50.00	58.00	63.00	66.00	90.00	101.00
34	16.00	19.00	23.00	24.00	25.00	36.00	39.00	41.00	51.00	59.00	64.00	67.00	91.00	102.00
35	17.00	20.00	23.00	25.00	26.00	38.00	40.00	42.00	52.00	60.00	65.00	68.00	93.00	104.00
36	18.00	21.00	24.00	26.00	28.00	39.00	42.00	42.00	53.00	61.00	66.00	69.00	94.00	106.00
37	19.00	22.00	26.00	27.00	29.00	41.00	44.00	43.00	53.00	62.00	67.00	70.00	96.00	108.00
38	19.00	23.00	27.00	28.00	30.00	43.00	46.00	44.00	54.00	63.00	68.00	71.00	97.00	109.00
39	20.00	24.00	28.00	30.00	32.00	45.00	49.00	44.00	55.00	64.00	69.00	72.00	99.00	111.00
40	21.00	25.00	29.00	31.00	33.00	47.00	51.00	45.00	56.00	65.00	70.00	73.00	100.00	113.00
41	22.00	26.00	30.00	32.00	34.00	49.00	53.00	46.00	57.00	66.00	71.00	74.00	101.00	114.00
42	22.00	27.00	31.00	34.00	36.00	51.00	55.00	46.00	58.00	67.00	72.00	75.00	103.00	115.00
43	23.00	28.00	33.00	35.00	37.00	53.00	57.00	47.00	59.00	68.00	73.00	76.00	104.00	116.00
44	24.00	29.00	34.00	36.00	38.00	54.00	59.00	47.00	59.00	68.00	73.00	77.00	106.00	118.00
45	25.00	30.00	35.00	38.00	40.00	57.00	61.00	48.00	60.00	69.00	74.00	78.00	107.00	119.00
46	25.00	32.00	37.00	39.00	41.00	59.00	64.00	49.00	61.00	70.00	75.00	79.00	109.00	120.00
47	26.00	33.00	38.00	41.00	43.00	61.00	66.00	49.00	62.00	71.00	76.00	81.00	110.00	121.00
48	27.00	34.00	40.00	43.00	45.00	63.00	69.00	50.00	63.00	72.00	77.00	82.00	112.00	123.00
49	28.00	36.00	41.00	44.00	46.00	66.00	71.00	50.00	64.00	73.00	78.00	83.00	113.00	124.00
50	29.00	37.00	43.00	46.00	48.00	68.00	74.00	51.00	65.00	74.00	79.00	84.00	115.00	125.00
51	30.00	38.00	45.00	48.00	50.00	71.00	77.00	52.00	66.00	75.00	81.00	85.00	117.00	127.00
52	32.00	40.00	46.00	50.00	52.00	74.00	80.00	53.00	67.00	76.00	82.00	87.00	119.00	129.00
53	33.00	42.00	48.00	52.00	54.00	77.00	83.00	53.00	68.00	78.00	84.00	88.00	120.00	131.00
54	34.00	43.00	50.00	54.00	57.00	80.00	86.00	54.00	69.00	79.00	85.00	90.00	122.00	133.00
55	36.00	45.00	52.00	56.00	59.00	83.00	89.00	55.00	70.00	80.00	87.00	91.00	124.00	135.00
56	38.00	47.00	54.00	59.00	62.00	87.00	94.00	57.00	72.00	82.00	89.00	93.00	127.00	139.00
57	39.00	49.00	57.00	62.00	65.00	90.00	98.00	58.00	73.00	84.00	91.00	95.00	131.00	143.00
58	41.00	51.00	59.00	65.00	68.00	94.00	103.00	60.00	75.00	86.00	93.00	97.00	134.00	147.00
59	43.00	54.00	62.00	68.00	71.00	99.00	108.00	61.00	77.00	89.00	96.00	100.00	137.00	152.00
60	45.00	56.00	65.00	71.00	74.00	103.00	114.00	63.00	79.00	91.00	98.00	102.00	141.00	156.00
61	48.00	60.00	69.00	75.00	79.00	110.00	120.00	66.00	83.00	95.00	102.00	106.00	147.00	162.00
62	51.00	64.00	74.00	80.00	83.00	116.00	127.00	69.00	86.00	99.00	107.00	111.00	154.00	168.00
63	55.00	68.00	78.00	85.00	89.00	124.00	133.00	72.00	90.00	104.00	111.00	116.00	161.00	174.00
64	58.00	72.00	84.00	90.00	94.00	132.00	140.00	75.00	95.00	108.00	116.00	121.00	168.00	180.00
65	62.00	77.00	89.00	96.00	100.00	140.00	148.00	78.00	99.00	113.00	121.00	126.00	175.00	187.00
66	66.00	83.00	95.00	103.00	108.00	149.00	158.00	82.00	103.00	118.00	128.00	134.00	182.00	196.00
67	70.00	89.00	102.00	111.00	118.00	159.00	168.00	85.00	108.00	124.00	135.00	143.00	189.00	205.00
68	75.00	96.00	109.00	120.00	128.00	170.00	179.00	89.00	113.00	130.00	142.00	152.00	197.00	215.00
69	80.00	103.00	117.00	129.00	138.00	181.00	191.00	94.00	118.00	136.00	150.00	162.00	205.00	225.00
70	85.00	111.00	125.00	139.00	150.00	193.00	203.00	98.00	123.00	143.00	158.00	172.00	213.00	236.00
71	94.00	123.00	139.00	155.00	167.00	211.00	222.00	107.00	135.00	157.00	173.00	188.00	231.00	254.00
72	104.00	136.00	154.00	172.00	186.00	230.00	244.00	117.00	148.00	173.00	190.00	204.00	250.00	274.00
73	115.00	150.00	171.00	192.00	207.00	250.00	267.00	128.00	163.00	191.00	208.00	223.00	271.00	296.00
74	127.00	166.00	190.00	214.00	231.00	273.00	293.00	139.00	179.00	210.00	227.00	243.00	294.00	319.00
75	141.00	183.00	211.00	238.00	257.00	298.00	321.00	152.00	196.00	231.00	249.00	265.00	319.00	344.00
76	155.00	201.00	231.00	260.00	281.00	327.00	353.00	166.00	214.00	253.00	274.00	291.00	349.00	378.00
77	170.00	220.00	254.00	285.00	308.00	359.00	387.00	182.00	235.00	277.00	301.00	319.00	382.00	416.00
78	187.00	242.00	278.00	312.00	338.00	394.00	425.00	199.00	257.00	303.00	331.00	349.00	418.00	457.00
79	206.00	265.00	305.00	341.00	370.00	433.00	467.00	218.00	281.00	332.00	364.00	383.00	458.00	502.00
80	226.00	291.00	334.00	373.00	405.00	475.00		238.00	307.00	363.00	400.00	420.00	501.00	
81	249.00	320.00	367.00	410.00	446.00	523.00		262.00	338.00	399.00	440.00	462.00	551.00	
82	274.00	352.00	404.00	451.00	491.00	575.00		288.00	372.00	439.00	484.00	508.00	606.00	
83	301.00	387.00	444.00	496.00	540.00	633.00		317.00	409.00	483.00	532.00	559.00	667.00	
84	331.00	426.00	488.00	546.00	594.00	696.00		349.00	450.00	531.00	585.00	615.00	734.00	
85	364.00		537.00	601.00	653.00	766.00		384.00		584.00	644.00	677.00	807.00	
86	400.00		591.00	661.00	718.00	843.00		422.00		642.00	708.00	745.00	888.00	
87	440.00		650.00	727.00	790.00	927.00		464.00		706.00	779.00	820.00	977.00	
88	484.00		715.00	800.00	869.00	1020.00		510.00		777.00	857.00	902.00	1075.00	
89	532.00		787.00	880.00	956.00	1122.00		561.00		855.00	943.00	992.00	1183.00	
90	585.00							617.00						
91+														

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

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

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Michelle Fluet
Contract Consultant
LTC Contracts and Legislative Services

May 5, 2014

Jacqueline Cunningham
Insurance Commissioner
Virginia State Corporation Commission
Bureau of Insurance
1300 East Main Street
Richmond, Virginia 23219

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

Dear Commissioner:

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

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

Policy Series	Approval Date	Years Sold	Average Increase
LTC-02 VA	8/8/2002, 12/1/2011	2002 – 2004	16.3%
BSC-02 VA	8/8/2002, 12/1/2011	2002 – 2004	16.3%
LTC-03 VA (2008 rates)	6/2/2008	2008 – 2010	17.6%
LTC-03 VA (2010 rates)	6/13/2010	2010 – 2011	12.5%

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

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

Policyholder Options

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

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

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

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

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

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

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

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

The following items are included in this submission:

- the submission letter.
- all actuarial material.
- all required certifications.

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

Thank you for your time and consideration in this matter.

Sincerely,

Michelle Fluet

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Joseph R. Leopold, FSA, MAAA
Actuary, LTC Product & Risk Management

LONG-TERM CARE INSURANCE

This letter is intended to provide additional information needed in order to properly review John Hancock's 2013 inforce rate increase filing. Which information to include has been based on details provided as part of John Hancock's 2010 inforce rate increase filing as well as discussions had during an April 3, 2014 phone call between Bob Grissom, David Shay, David Plumb, Marie, Roche, and Joseph Leopold.

Adherence to Virginia State Regulations 14VAC5-200-150

Based on discussions had during the 2010 inforce rate increase filing process, we have provided **Exhibit 1b** (included in the pre-rate stability filing packages) which demonstrates that we satisfy Virginia minimum loss ratio requirements. Net level reserves are based on U.S. Statutory assumptions without margins (i.e. original pricing assumptions) and without reflecting any prior rate increases.

Explanation of Target Loss Ratios

Target loss ratios were originally set equal to the lifetime loss ratios from our 2010 inforce rate increase filings. However, it was decided that the 2010 exhibits reflected past and future rate increases earlier than could reasonably be expected, thereby driving the lifetime loss ratios down. To account for this, the 2010 filings were recalculated assuming the 2010 inforce rate increases would begin implementation on July 1, 2011 and would be effective for each individual policyholder on their next policyholder anniversary date following that date. These higher loss ratios now serve as the 2013 targets.

The table below shows the target loss ratios by product using both the original 2010 methodology and the current 2013 methodology.

Target Loss Ratios	Adv	Gold	CCI (Pre-RS)	CCI (Post-RS)	CCIIE	CCII10
2010 Methodology	87.8%	94.5%	90.4%	88.9%	81.2%	70.3%
2013 Methodology	88.3%	95.7%	92.7%	90.9%	81.2%	70.3%

Actual-to-Expected Cashflows

In our phone call on April 3, 2014, the Department had expressed an interest in reviewing comparisons of the 2010-2012 projected cashflows from the 2010 inforce rate increase filings to the actual 2010-2012 cashflows as reported in the current loss ratio exhibits. While this information can easily be compiled, the comparison is problematic for the following two reasons:

- Our current loss ratio exhibits include a modeling refinement regarding how plan upgrades are reflected. Previously, upgraded plans were grouped with their original policy series. For example, if an Advantage policy upgraded to a Gold policy, the policy would be included in the Advantage loss ratio exhibit and used to calculate Advantage rate increases even though the upgraded policy would ultimately receive a Gold rate increase. In 2013, we are grouping all policies with their current plans as this is more in-line with how rate increases will be administered. This change accounts for the odd pattern observed in the loss ratio exhibits where earned premiums begin earlier than in previous filings.

  This refinement has the most significant impact on the Advantage policy series. The lifetime loss ratio on the Advantage policy series drops by approximately 4.5% after this change is made which corresponds to an estimated 40% drop in justifiable rate increase.

Please note that while this change has a significant impact on the Advantage block in the current filing, reflecting this methodology change in the previous filing would not have impacted our proposed rate increases as the 2010 justifiable Advantage rate increase of 243% was capped at 50.3% due to Virginia state regulations.

- Premium comparisons are further complicated by the differences in rate increase implementation start dates. Premiums from the 2010 exhibits (adjusted for the new timing methodology mentioned earlier) reflect an implementation start date of July 1, 2011. However, premiums in the current loss ratio exhibits reflect an implementation start date of June 1, 2012 which is determined based on the date approval was granted in Virginia. Therefore, when reviewing only calendar years 2010-2012, the current exhibits reflect almost none of the 2010 rate increase.

To demonstrate these discrepancies, the comparisons for the Advantage and Gold series have been provided below. Premiums reflect both the 2008 and 2010 rate increases, but do not reflect the current proposed rate increases. Premiums from the 2010 filings have been adjusted to reflect the new rate increase timing methodology, as mentioned above.

	Advantage Incurred Claims				Advantage Earned Premiums	
		2013 Exhibit Actuals				
CY	2010 Exhibit Projections	prior to assumption revisions	after assumption revisions		2010 Exhibit Projections	2013 Exhibit Actuals
2010	114,485,171	99,616,816	106,543,941		75,570,058	63,423,464
2011	114,144,710	92,087,052	100,623,577		74,028,988	62,492,568
2012	115,527,307	92,481,007	100,893,038		75,968,077	62,333,022

	Gold Incurred Claims				Gold Earned Premiums	
		2013 Exhibit Actuals				
CY	2010 Exhibit Projections	prior to assumption revisions	after assumption revisions		2010 Exhibit Projections	2013 Exhibit Actuals
2010	247,173,262	284,110,337	286,272,009		288,216,215	281,169,811
2011	262,238,722	297,649,815	299,099,531		303,566,766	283,711,064
2012	278,450,347	328,795,402	329,737,147		344,366,521	297,052,000

Recouping of Prior Losses

In order to demonstrate that the current proposed rate increases are not seeking to recoup any prior losses, we have included **Exhibit 1c** in each filing package. This exhibit reflects the methodology recently accepted by the Senior Issues Task Force and Health Actuarial Task Force in which past losses are defined as actual claims less expected past claims and expected past claims are defined as the following:

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

We have included summaries of these exhibits on the next pages as well as some analysis of the results. As described in the definitions above, 'Adjusted Expected Incurred Claims' are initially calculated by applying the original pricing loss ratios to the actual earned premiums in any given calendar year. Later, in years in which we filed for inforce rate increases, expected incurred claims are based on the new assumptions that were filed at that time. All present values are as of the valuation date (December 31, 2012) and are discounted at the maximum statutory valuation rates.

Advantage Past Losses Testing :

	Adj. Expected Incurred Claims	Best Estimate Incurred Claims	Comments
Past	**1,639,889,984**	**1,590,982,204**	adjusted expected incurred claims are greater than
Future		1,123,863,483	actual past best estimate incurred claims implying
Lifetime		2,714,845,687	this product series has no prior claim losses to recoup

Gold Past Losses Testing :

	Adj. Expected Incurred Claims	Best Estimate Incurred Claims	Comments
Past	**2,127,796,274**	**2,938,988,548**	although expected incurred claims are less than actual
Future		5,779,604,670	past best estimate incurred claims, there is still a large
Lifetime		8,718,593,219	margin between the requested rate increase and the rate increase which would be necessary to begin recouping past losses (as demonstrated by the fact that the 58/85 test is passed when using adj, expected incurred claims)

58/85 Testing (using adjusted expected incurred claims)

Accum Value of Minimum (Past IC, Adjusted Originally Expected IC)	2,127,796,274
Present Value of Future Incurred Claims	5,779,604,670
Total Claims	**7,907,400,944**
Total Premiums	**6,633,909,367**

Custom Care I (Pre-RS) Past Losses Testing :

	Adj. Expected Incurred Claims	Best Estimate Incurred Claims	Comments
Past	**381,432,128**	**416,092,097**	although expected incurred claims are less than actual
Future		3,589,586,896	past best estimate incurred claims, there is still a large
Lifetime		4,005,678,993	margin between the requested rate increase and the rate increase which would be necessary to begin recouping past losses (as demonstrated by the fact that the 58/85 test is passed when using adj, expected incurred claims)

58/85 Testing (using adjusted expected incurred claims)

Accum Value of Minimum (Past IC, Adjusted Originally Expected IC)	381,432,128
Present Value of Future Incurred Claims	3,589,586,896
Total Claims	**3,971,019,025**
Total Premiums	**3,669,135,590**

Custom Care I (Post-RS) Past Losses Testing :

	Adj. Expected Incurred Claims	Best Estimate Incurred Claims	Comments
Past	**125,836,793**	**111,419,633**	adjusted expected incurred claims are greater than
Future		1,580,884,635	actual past best estimate incurred claims implying
Lifetime		1,692,304,268	this product series has no prior claim losses to recoup

Custom Care II Enhanced Past Losses Testing :

	Adj. Expected Incurred Claims	Best Estimate Incurred Claims	Comments
Past	**18,749,866**	**8,227,663**	adjusted expected incurred claims are greater than
Future		1,881,341,622	actual past best estimate incurred claims implying
Lifetime		1,889,569,284	this product series has no prior claim losses to recoup

Custom Care II (2010) Enhanced Past Losses Testing :

	Adj. Expected Incurred Claims	Best Estimate Incurred Claims	Comments
Past	**2,105,831**	**578,436**	adjusted expected incurred claims are greater than
Future		399,504,346	actual past best estimate incurred claims implying
Lifetime		400,082,782	this product series has no prior claim losses to recoup

2010 Elections Report

The report below indicates all policyholder rerate elections for those policies that were rerated as April 9, 2014 and are at least 80 days past their policyholder anniversary date. The report shows that over 50% of those eligible for the inflation-reduction "landing spot" elected that option.

Category	Policy Count	Policy Count percent
Rate Increase Applied	12947	47.17%
Accepted Landing Spot Only	11736	42.76%
Accepted Landing Spot and Reduced Benefits	305	1.11%
Reduced Benefit - Accepted GPO Personalized Option	137	0.50%
Reduced Benefit - Non Personalized Option or Landing Spot	991	3.61%
NFO Exercised	455	1.66%
Cancel	150	0.55%
Lapse	243	0.89%
Notified No Action Yet - Off-Anniversary	8	0.03%
Notified No Action Yet - Other	332	1.21%
Other	144	0.52%
Total Policy Count with Anniv Date < 01/20/2014	27448	100.00%
Total Policy Count Offered Landing Spot	23306	84.91%
Percentage of Landing Spot Elections to Those Offered		51.66%

Please do not hesitate to contact me if you have any questions on the above or if you require any additional information.

Sincerely,

Joseph R. Leopold, FSA, MAAA

Appendix D

John Hancock Life Insurance Company (U.S.A.)
LTC-02 VA, BSC-02 VA (post-RS)
Virginia Mix of Business & Proposed Rate Increase
Indexed Inflation

Policy Count

Issue	Benefit Period						
Age	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	0	0	0
30	0	0	0	0	0	0	0
31	0	0	0	0	0	0	0
32	0	0	0	0	0	0	0
33	0	0	0	0	0	0	0
34	0	0	0	0	0	0	0
35	0	0	0	0	0	0	0
36	0	0	0	1	0	0	0
37	0	0	0	0	0	0	0
38	0	0	0	0	0	0	0
39	0	0	0	0	0	0	0
40	0	0	0	0	0	0	0
41	0	0	0	0	0	0	0
42	0	0	0	0	0	0	0
43	0	0	0	0	0	0	0
44	0	0	0	1	0	0	0
45	0	0	0	0	0	0	0
46	0	0	0	0	0	0	0
47	0	0	0	0	0	0	0
48	0	0	0	0	0	0	0
49	0	1	0	0	0	0	0
50	1	0	0	1	0	0	0
51	0	0	0	0	0	0	0
52	0	0	0	0	0	0	0
53	0	0	0	0	0	0	1
54	0	0	1	0	0	0	0
55	0	0	0	0	0	0	0
56	0	0	0	2	0	0	0
57	0	0	1	1	0	0	1
58	0	0	0	0	0	0	0
59	0	1	1	0	0	1	0
60	0	4	0	0	2	0	0
61	0	0	1	1	0	0	0
62	0	1	0	0	2	0	0
63	0	2	1	3	0	0	1
64	0	1	0	0	1	0	0
65	2	3	0	0	0	0	1
66	0	0	4	1	1	1	0
67	1	3	1	1	1	0	0
68	0	3	1	0	0	1	1
69	2	6	3	0	0	0	0
70	2	5	1	0	0	0	0
71	0	5	2	0	1	0	0
72	2	2	4	2	1	1	0
73	2	3	2	0	1	0	0
74	0	5	1	0	0	0	0
75	1	2	1	1	0	0	0
76	1	2	2	1	0	0	0
77	0	4	0	0	1	0	0
78	2	3	1	0	0	0	0
79	0	1	1	1	1	0	0
80	1	0	0	0	0	0	0
81	0	1	0	0	0	0	0
82	0	0	0	0	0	0	0
83	0	0	0	0	0	0	0
84	0	0	0	0	0	0	0
85	0	0	0	0	0	0	0
86	0	0	0	0	0	0	0
87	0	0	0	0	0	0	0
88	0	0	0	0	0	0	0
89	0	0	0	0	0	0	0
90	0	0	0	0	0	0	0
91+	0	0	0	0	0	0	0

Proposed Rate Increase

Benefit Period						
2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%

Appendix D

John Hancock Life Insurance Company (U.S.A.)
LTC-02 VA, BSC-02 VA (post-RS)
Virginia Mix of Business & Proposed Rate Increase
5% Simple Inflation

Policy Count

Issue	Benefit Period						
Age	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	1	0	0
30	0	0	1	0	0	0	0
31	0	0	0	0	0	0	0
32	0	0	0	0	0	0	0
33	0	0	0	0	0	0	0
34	0	0	0	0	0	0	0
35	0	0	0	0	0	0	0
36	0	0	0	0	0	0	0
37	0	0	0	0	0	0	0
38	0	0	0	0	0	1	0
39	0	0	0	0	0	0	0
40	0	1	0	0	0	0	0
41	0	0	2	0	0	0	0
42	0	0	1	1	0	1	0
43	0	0	1	0	0	0	2
44	0	0	0	0	0	0	0
45	0	0	0	0	0	0	1
46	0	3	0	1	0	0	2
47	0	0	1	1	1	0	1
48	0	2	0	0	0	1	4
49	0	0	0	2	1	2	1
50	0	0	0	0	1	1	3
51	0	1	1	3	3	0	2
52	1	2	1	1	0	1	4
53	1	1	3	4	3	0	6
54	0	6	3	2	0	0	1
55	1	5	4	3	0	1	2
56	0	6	2	1	4	2	2
57	1	4	1	1	1	2	4
58	1	4	5	2	0	2	3
59	0	4	4	4	2	0	4
60	1	7	5	2	1	1	1
61	0	7	11	1	3	1	4
62	0	9	6	8	4	1	3
63	0	10	5	2	1	1	7
64	1	4	10	4	3	0	4
65	2	7	4	1	4	0	3
66	0	6	2	0	1	0	4
67	2	8	7	0	3	0	5
68	1	11	6	2	0	0	4
69	2	8	2	3	4	0	1
70	0	3	4	3	0	1	0
71	2	7	3	1	3	0	1
72	1	8	3	0	2	0	0
73	0	0	1	2	0	0	3
74	1	3	0	1	0	0	0
75	1	3	1	0	0	0	0
76	0	0	0	0	0	0	1
77	0	1	1	0	0	0	0
78	1	0	0	0	0	0	1
79	0	0	0	0	0	0	0
80	0	0	0	0	0	0	0
81	0	0	0	0	0	0	0
82	0	0	0	0	0	0	0
83	0	0	0	0	0	0	0
84	0	0	0	0	0	0	0
85	0	0	0	0	0	0	0
86	0	0	0	0	0	0	0
87	0	0	0	0	0	0	0
88	0	0	0	0	0	0	0
89	0	0	0	0	0	0	0
90	0	0	0	0	0	0	0
91+	0	0	0	0	0	0	0

Proposed Rate Increase

Benefit Period						
2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%

Appendix D

John Hancock Life Insurance Company (U.S.A.)
LTC-02 VA, BSC-02 VA (post-RS)
Virginia Mix of Business & Proposed Rate Increase
5% Compound Inflation

Policy Count

Issue	Benefit Period						
Age	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	0	0	3
30	0	0	0	0	0	0	0
31	0	1	0	0	0	0	0
32	0	0	0	0	0	0	0
33	0	0	0	0	1	0	0
34	0	0	0	0	0	1	0
35	0	1	0	0	0	2	0
36	0	0	1	0	2	0	0
37	0	0	1	0	1	2	0
38	0	0	0	0	0	2	5
39	0	1	1	0	0	2	5
40	0	0	0	2	1	0	5
41	0	1	1	1	1	2	7
42	0	0	4	1	2	5	10
43	0	0	4	3	0	4	7
44	0	2	4	3	3	4	9
45	0	3	3	3	7	2	9
46	0	4	3	4	5	7	16
47	0	2	2	6	8	5	19
48	1	6	9	7	4	8	15
49	1	13	6	15	7	7	19
50	1	8	14	12	6	3	29
51	1	14	12	8	15	5	22
52	1	15	13	13	8	9	25
53	2	12	15	13	17	4	28
54	2	23	22	23	14	3	36
55	1	30	21	21	19	13	43
56	2	34	32	33	23	9	34
57	3	37	22	21	21	7	20
58	1	25	25	33	15	6	26
59	1	36	30	20	15	6	28
60	2	18	34	21	10	8	16
61	4	26	30	20	6	3	17
62	2	13	22	12	9	6	11
63	2	20	23	7	6	7	8
64	5	17	25	12	9	1	5
65	0	16	17	5	6	3	5
66	1	9	8	7	0	3	8
67	1	11	4	4	1	0	3
68	0	2	7	1	1	0	1
69	2	8	3	1	0	0	1
70	0	3	1	0	0	0	0
71	0	1	0	0	1	0	2
72	0	1	0	2	0	0	1
73	0	0	0	0	0	0	1
74	0	0	0	0	0	0	0
75	0	0	1	0	0	0	0
76	0	1	0	0	0	0	0
77	0	0	0	0	0	0	0
78	0	0	0	0	1	0	0
79	0	0	0	0	0	0	0
80	0	0	0	0	0	0	0
81	0	0	0	0	0	0	0
82	0	0	0	0	0	0	0
83	0	0	0	0	0	0	0
84	0	0	0	0	0	0	0
85	0	0	0	0	0	0	0
86	0	0	0	0	0	0	0
87	0	0	0	0	0	0	0
88	0	0	0	0	0	0	0
89	0	0	0	0	0	0	0
90	0	0	0	0	0	0	0
91+	0	0	0	0	0	0	0

Proposed Rate Increase

Benefit Period						
2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%
16.3%	16.3%	16.3%	16.3%	16.3%	16.3%	16.3%

Appendix D

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

LTC-03 VA (2008)

Virginia Mix of Business & Proposed Rate Increase

Indexed Inflation

Policy Count

Issue	Benefit Period						
Age	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
18-29	0	1	0	0	0	0	0
30	0	0	0	0	0	0	0
31	0	0	0	0	0	0	0
32	0	0	0	0	0	0	0
33	1	0	0	0	0	0	0
34	0	0	0	0	0	0	0
35	0	0	0	0	0	0	0
36	0	0	0	0	0	0	0
37	0	0	0	0	0	0	1
38	0	0	0	1	0	0	0
39	0	0	0	0	0	0	0
40	0	0	0	0	0	0	0
41	0	0	0	0	0	0	0
42	0	0	0	0	0	0	0
43	0	1	0	0	0	0	0
44	0	1	0	0	0	0	0
45	0	0	0	0	0	0	0
46	0	2	0	0	0	0	0
47	0	2	0	1	0	0	0
48	1	0	1	1	0	0	0
49	0	2	0	2	0	0	0
50	0	1	0	0	1	0	0
51	0	1	0	0	1	0	0
52	0	0	2	1	0	0	0
53	1	1	1	2	0	0	0
54	0	4	0	0	2	0	0
55	0	3	0	4	2	0	1
56	0	3	0	3	0	0	1
57	1	1	0	2	0	0	1
58	1	2	2	4	2	0	1
59	0	4	1	0	2	0	1
60	0	4	2	0	0	0	0
61	0	1	2	0	1	0	1
62	2	2	1	2	0	0	0
63	2	3	2	5	0	2	1
64	0	3	0	4	1	0	0
65	0	3	4	0	0	2	0
66	2	3	0	4	0	0	0
67	1	4	0	4	2	2	1
68	1	3	0	2	0	1	0
69	1	1	1	1	1	1	0
70	2	1	0	2	0	1	0
71	0	0	1	1	1	0	0
72	4	3	3	0	1	0	0
73	1	0	0	0	0	0	1
74	1	4	2	0	0	0	0
75	2	1	0	0	0	0	0
76	0	4	1	0	0	0	0
77	1	1	1	0	0	0	0
78	1	1	0	0	0	0	0
79	0	0	0	0	0	0	0
80	0	1	0	0	0	0	0
81	1	0	0	0	0	0	0
82	1	0	0	0	0	0	0
83	0	0	0	0	0	0	0
84	0	0	0	0	0	0	0
85	0	0	0	0	0	0	0
86	0	0	0	0	0	0	0
87	0	0	0	0	0	0	0
88	0	0	0	0	0	0	0
89	0	0	0	0	0	0	0
90	0	0	0	0	0	0	0
91+	0	0	0	0	0	0	0

Proposed Rate Increase

Benefit Period						
2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%

Appendix D

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

LTC-03 VA (2008)

Virginia Mix of Business & Proposed Rate Increase

5% Simple Inflation

Policy Count

Issue	Benefit Period						
Age	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	0	0	0
30	0	0	0	0	0	0	0
31	0	0	0	0	0	0	0
32	0	0	0	0	0	0	0
33	0	0	0	0	0	0	0
34	0	0	0	0	0	0	0
35	0	0	0	0	0	0	0
36	0	0	0	0	0	0	0
37	0	0	0	0	0	0	1
38	0	0	0	0	0	0	0
39	0	1	0	0	0	0	0
40	0	0	0	0	0	0	0
41	0	0	0	0	0	0	1
42	0	0	1	0	0	0	0
43	0	0	0	0	0	0	0
44	0	0	0	0	0	0	0
45	0	2	1	0	0	0	0
46	0	0	2	0	0	0	0
47	0	0	0	1	0	0	0
48	0	3	1	0	1	0	2
49	0	0	3	0	3	0	1
50	0	0	0	1	0	0	0
51	0	1	1	3	0	0	0
52	0	3	0	3	0	0	0
53	0	3	0	3	1	0	1
54	1	2	1	1	0	0	0
55	0	4	0	0	1	0	1
56	0	2	2	1	1	1	0
57	0	1	1	1	1	0	1
58	1	3	0	0	0	0	2
59	2	7	0	3	0	0	0
60	1	2	2	1	0	0	1
61	2	11	3	3	0	1	1
62	0	9	3	2	0	0	0
63	0	5	6	2	1	2	1
64	1	9	7	5	0	0	0
65	1	10	2	7	0	0	0
66	1	5	5	4	2	0	0
67	3	7	3	2	2	0	0
68	6	5	2	2	0	0	0
69	4	4	3	4	0	0	0
70	0	5	1	1	0	0	0
71	0	4	1	2	0	0	0
72	0	3	0	0	2	0	0
73	0	1	1	1	0	0	0
74	1	1	1	0	0	0	0
75	0	0	0	0	0	0	0
76	0	0	0	0	0	0	0
77	0	0	0	0	0	0	0
78	0	1	0	0	0	0	0
79	0	0	0	0	0	0	0
80	0	0	0	0	0	0	0
81	0	0	0	0	0	0	0
82	0	0	0	0	0	0	0
83	0	0	0	0	0	0	0
84	0	0	0	0	0	0	0
85	0	0	0	0	0	0	0
86	0	0	0	0	0	0	0
87	0	0	0	0	0	0	0
88	0	0	0	0	0	0	0
89	0	0	0	0	0	0	0
90	0	0	0	0	0	0	0
91+	0	0	0	0	0	0	0

Proposed Rate Increase

Benefit Period						
2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%

Appendix D

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

LTC-03 VA (2008)

Virginia Mix of Business & Proposed Rate Increase

Automatic Inflation

Policy Count

Issue	Benefit Period						
Age	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
18-29	0	4	2	7	0	0	0
30	0	4	0	1	0	0	0
31	0	1	0	0	0	0	1
32	0	1	0	0	0	0	0
33	0	1	0	0	0	0	0
34	1	1	1	1	1	0	0
35	0	0	0	1	0	0	0
36	1	2	1	0	0	0	0
37	0	3	0	0	1	0	1
38	1	0	1	0	0	0	1
39	1	2	1	1	1	0	0
40	0	2	1	3	1	0	0
41	0	0	0	5	0	0	0
42	0	3	1	3	0	0	0
43	1	7	0	4	0	2	0
44	0	7	1	6	0	1	1
45	1	5	2	12	2	0	0
46	3	13	5	5	1	0	1
47	1	14	6	4	5	0	2
48	1	13	8	5	2	3	1
49	1	21	9	6	3	1	1
50	3	12	7	11	4	0	0
51	3	13	5	8	4	0	0
52	4	24	10	9	4	0	2
53	6	21	7	11	7	2	2
54	2	29	10	18	4	1	3
55	8	35	12	8	9	1	0
56	12	27	25	18	6	1	0
57	8	37	14	19	4	3	0
58	3	35	19	12	3	1	1
59	5	33	27	24	12	2	1
60	8	40	12	14	5	1	2
61	7	35	20	17	2	1	6
62	10	37	20	17	12	1	2
63	5	32	15	11	5	0	2
64	12	36	17	17	11	1	1
65	4	18	12	9	2	1	0
66	7	25	8	7	6	1	1
67	5	20	7	8	4	1	1
68	5	21	1	1	2	0	0
69	4	15	7	3	2	0	1
70	6	9	3	2	0	0	0
71	0	9	2	0	0	0	0
72	1	3	1	2	0	1	1
73	1	5	1	1	0	1	0
74	2	2	2	1	0	0	0
75	0	5	2	0	0	0	0
76	0	2	2	0	0	0	0
77	0	2	0	1	0	0	0
78	0	0	0	0	0	0	0
79	0	1	0	0	0	0	0
80	0	0	0	0	0	0	0
81	0	0	0	0	0	0	0
82	0	0	0	0	0	0	0
83	0	0	0	0	0	0	0
84	0	0	0	0	0	0	0
85	0	0	0	0	0	0	0
86	0	0	0	0	0	0	0
87	0	0	0	0	0	0	0
88	0	0	0	0	0	0	0
89	0	0	0	0	0	0	0
90	0	0	0	0	0	0	0
91+	0	0	0	0	0	0	0

Proposed Rate Increase

Benefit Period						
2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%

Appendix D

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

LTC-03 VA (2008)

Virginia Mix of Business & Proposed Rate Increase

5% Compound Inflation

Policy Count

Issue	Benefit Period						
Age	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	1	0	0	0
30	0	0	0	0	0	0	0
31	0	0	0	0	0	0	0
32	0	0	0	0	0	0	0
33	0	0	0	2	0	0	1
34	0	0	0	0	0	0	0
35	0	0	0	0	0	0	1
36	0	0	0	0	0	0	2
37	0	0	0	0	0	0	1
38	0	1	1	1	1	0	1
39	0	1	0	1	0	0	0
40	0	2	0	1	1	0	2
41	0	0	1	3	0	0	2
42	0	1	2	0	0	0	2
43	0	5	5	2	2	0	3
44	0	3	1	0	3	1	1
45	0	1	2	2	0	0	1
46	1	6	3	2	2	0	1
47	1	8	7	4	2	0	0
48	0	9	5	7	4	0	3
49	0	4	9	8	3	0	1
50	1	8	8	10	1	0	0
51	4	11	9	8	8	0	3
52	3	14	12	7	3	3	2
53	0	16	8	10	6	1	2
54	2	18	11	8	5	2	2
55	1	18	13	10	4	0	1
56	5	20	15	9	2	2	1
57	0	19	13	16	6	1	2
58	5	21	11	8	9	1	1
59	3	33	19	11	8	0	2
60	9	25	15	8	6	1	1
61	5	25	15	8	3	1	0
62	4	22	10	6	3	0	2
63	2	15	7	9	4	2	1
64	1	19	7	6	4	0	0
65	4	10	10	8	1	0	0
66	1	7	8	4	3	0	0
67	4	5	3	5	0	0	0
68	0	6	3	0	1	0	0
69	0	1	2	2	0	0	0
70	0	2	0	0	0	0	0
71	0	3	0	0	0	0	0
72	0	0	0	1	0	0	0
73	1	0	1	0	1	0	0
74	0	0	0	0	1	0	0
75	0	0	0	0	0	0	0
76	0	0	0	0	0	0	0
77	0	0	1	0	0	0	0
78	0	0	0	0	0	0	0
79	0	0	0	0	0	0	0
80	0	0	0	0	0	0	0
81	0	0	0	0	0	0	0
82	0	0	0	0	0	0	0
83	0	0	0	0	0	0	0
84	0	0	0	0	0	0	0
85	0	0	0	0	0	0	0
86	0	0	0	0	0	0	0
87	0	0	0	0	0	0	0
88	0	0	0	0	0	0	0
89	0	0	0	0	0	0	0
90	0	0	0	0	0	0	0
91+	0	0	0	0	0	0	0

Proposed Rate Increase

Benefit Period						
2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%

Appendix D

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

LTC-03 VA (2010)

Virginia Mix of Business & Proposed Rate Increase

Indexed Inflation

Policy Count

Issue	Benefit Period						
Age	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	0	0	0
30	0	0	0	0	0	0	0
31	0	0	0	0	0	0	0
32	0	0	0	0	0	0	0
33	0	0	0	0	0	0	0
34	0	0	1	0	0	0	0
35	0	0	0	0	0	0	0
36	0	0	0	0	0	0	0
37	0	0	0	0	0	0	0
38	0	0	0	0	0	0	0
39	0	0	0	0	0	0	0
40	0	0	0	0	0	0	0
41	0	0	0	0	0	0	0
42	0	0	0	0	0	0	0
43	0	0	0	0	0	0	0
44	0	0	0	0	0	0	0
45	0	0	0	0	0	0	0
46	0	0	0	0	0	0	0
47	0	0	0	1	0	0	0
48	0	0	0	0	0	0	0
49	0	0	0	0	0	0	0
50	0	0	0	2	0	1	0
51	0	0	0	0	0	0	0
52	0	0	1	0	0	0	0
53	0	0	0	0	0	0	0
54	0	0	0	0	0	0	0
55	0	0	0	1	0	1	0
56	0	0	1	0	0	0	0
57	0	0	0	1	0	1	0
58	0	1	0	0	0	0	0
59	1	1	0	2	1	1	0
60	1	1	1	0	1	1	0
61	1	1	0	0	0	0	0
62	0	0	0	0	0	1	0
63	1	0	0	0	0	0	0
64	1	1	1	1	1	0	0
65	1	1	0	0	0	0	0
66	0	0	0	0	0	0	0
67	1	3	0	0	0	1	0
68	1	2	0	0	0	1	0
69	0	0	0	1	0	0	0
70	1	0	0	0	0	1	0
71	1	0	0	0	0	0	0
72	0	1	0	1	0	0	0
73	1	2	1	1	0	0	0
74	0	0	0	1	0	0	0
75	0	1	0	0	0	0	0
76	2	1	0	0	0	0	0
77	0	0	0	0	0	0	0
78	1	0	0	0	0	0	0
79	0	0	0	0	0	0	0
80	0	0	0	0	0	0	0
81	0	0	0	0	0	0	0
82	0	0	0	0	0	0	0
83	0	0	0	0	0	0	0
84	0	0	0	0	0	0	0
85	0	0	0	0	0	0	0
86	0	0	0	0	0	0	0
87	0	0	0	0	0	0	0
88	0	0	0	0	0	0	0
89	0	0	0	0	0	0	0
90	0	0	0	0	0	0	0
91+	0	0	0	0	0	0	0

Proposed Rate Increase

Benefit Period						
2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%

Appendix D

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

LTC-03 VA (2010)

Virginia Mix of Business & Proposed Rate Increase

5% Simple Inflation

Policy Count

Issue	Benefit Period						
Age	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	0	0	0
30	0	0	0	0	0	0	0
31	0	0	0	0	0	0	0
32	0	0	0	0	0	0	0
33	0	0	0	0	0	0	0
34	0	0	0	0	0	0	0
35	0	0	0	0	0	0	0
36	0	0	0	0	0	0	0
37	0	0	0	0	0	0	0
38	0	0	0	0	0	0	0
39	0	0	0	0	0	0	0
40	0	0	0	0	0	0	0
41	0	1	0	0	0	0	0
42	0	0	0	0	0	0	0
43	0	0	0	0	0	0	0
44	0	0	0	0	0	0	0
45	0	0	0	0	0	0	0
46	0	1	0	0	0	0	0
47	0	0	0	0	0	0	0
48	0	0	0	0	0	0	0
49	0	0	2	0	0	0	0
50	0	0	0	0	0	0	0
51	0	1	0	1	0	0	0
52	0	0	0	0	0	0	0
53	0	1	0	0	0	0	0
54	0	1	0	1	0	0	0
55	0	0	0	0	0	0	0
56	0	2	1	0	0	0	0
57	0	1	0	1	1	0	0
58	0	1	0	0	1	0	0
59	0	0	0	0	0	1	0
60	0	1	0	1	0	1	0
61	0	2	0	0	0	0	0
62	0	1	1	1	1	0	0
63	0	2	0	0	0	0	0
64	0	3	0	1	1	0	0
65	0	2	0	0	0	0	0
66	1	1	0	1	0	0	0
67	0	2	0	0	0	0	0
68	0	1	0	0	0	0	0
69	0	0	0	0	1	0	0
70	0	0	0	0	0	0	0
71	0	0	0	0	0	0	0
72	0	0	0	0	0	0	0
73	0	0	0	0	0	0	0
74	0	0	0	0	0	0	0
75	0	0	0	0	0	0	0
76	0	0	0	0	0	0	0
77	0	0	0	0	0	0	0
78	0	0	0	0	0	0	0
79	0	0	0	0	0	0	0
80	0	0	0	0	0	0	0
81	0	0	0	0	0	0	0
82	0	0	0	0	0	0	0
83	0	0	0	0	0	0	0
84	0	0	0	0	0	0	0
85	0	0	0	0	0	0	0
86	0	0	0	0	0	0	0
87	0	0	0	0	0	0	0
88	0	0	0	0	0	0	0
89	0	0	0	0	0	0	0
90	0	0	0	0	0	0	0
91+	0	0	0	0	0	0	0

Proposed Rate Increase

Benefit Period						
2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%

Appendix D

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

LTC-03 VA (2010)

Virginia Mix of Business & Proposed Rate Increase

Automatic Inflation

Policy Count

Issue	Benefit Period						
Age	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	0	1	0
30	0	0	0	0	0	0	0
31	0	0	0	0	1	0	0
32	0	0	0	0	1	0	0
33	0	1	0	0	0	0	0
34	0	0	0	0	1	0	0
35	0	0	0	1	1	0	0
36	0	0	0	2	0	0	0
37	0	2	0	1	0	0	0
38	0	0	1	2	0	0	0
39	0	2	0	0	1	0	0
40	0	2	1	0	0	0	0
41	0	1	0	1	0	0	0
42	0	1	0	1	1	2	0
43	0	0	1	1	0	0	0
44	0	2	2	1	1	0	0
45	0	3	2	2	2	0	0
46	0	5	2	6	1	1	0
47	2	7	1	4	2	1	0
48	1	4	1	4	5	1	0
49	1	9	5	4	3	0	0
50	1	7	2	6	4	0	0
51	2	5	3	5	4	1	0
52	1	7	5	2	3	0	0
53	4	10	5	3	4	0	0
54	5	10	5	5	1	1	0
55	0	14	5	7	2	0	0
56	2	18	6	10	1	1	0
57	3	15	5	11	0	0	0
58	4	12	2	6	0	4	0
59	4	21	7	6	0	1	0
60	5	7	9	6	4	0	0
61	2	16	4	11	4	2	0
62	0	14	8	8	0	0	0
63	5	11	3	3	2	0	0
64	4	7	8	7	2	0	0
65	4	7	4	5	2	0	0
66	3	9	5	4	1	0	0
67	2	6	4	1	1	0	0
68	0	7	1	1	0	1	0
69	2	3	1	2	1	0	0
70	1	4	2	0	0	0	0
71	1	2	3	1	0	0	0
72	0	4	0	0	0	0	0
73	0	1	0	1	0	0	0
74	0	2	0	0	1	0	0
75	0	2	0	0	0	0	0
76	0	0	0	0	0	0	0
77	0	0	0	0	0	0	0
78	0	2	0	0	0	0	0
79	0	0	0	1	0	0	0
80	0	0	0	0	0	0	0
81	0	0	0	0	0	0	0
82	0	0	0	0	0	0	0
83	0	0	0	0	0	0	0
84	0	0	0	0	0	0	0
85	0	0	0	0	0	0	0
86	0	0	0	0	0	0	0
87	0	0	0	0	0	0	0
88	0	0	0	0	0	0	0
89	0	0	0	0	0	0	0
90	0	0	0	0	0	0	0
91+	0	0	0	0	0	0	0

Proposed Rate Increase

Benefit Period						
2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%

Appendix D

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

LTC-03 VA (2010)

Virginia Mix of Business & Proposed Rate Increase

5% Compound Inflation

Policy Count

Issue	Benefit Period						
Age	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	0	0	0
30	0	0	0	0	0	0	0
31	0	0	0	0	0	0	0
32	0	0	0	0	0	0	0
33	0	0	0	0	0	0	0
34	0	0	0	0	0	0	0
35	0	0	0	0	0	0	0
36	0	0	1	0	0	0	0
37	0	0	0	0	0	0	0
38	0	0	0	0	0	0	0
39	0	0	0	0	0	0	0
40	0	1	0	0	0	0	0
41	0	0	0	0	0	0	0
42	0	0	0	0	0	0	0
43	0	0	0	0	0	0	0
44	0	1	1	0	0	0	0
45	0	0	0	0	0	0	0
46	0	1	0	0	0	0	0
47	0	0	0	1	0	0	0
48	0	1	0	0	0	0	0
49	0	0	0	0	0	0	0
50	0	0	0	0	0	0	0
51	0	0	0	0	0	0	0
52	0	0	0	0	0	0	0
53	0	0	0	0	0	0	0
54	0	0	0	1	0	0	0
55	0	0	1	1	0	0	0
56	0	1	0	0	0	0	0
57	0	0	0	2	0	0	0
58	0	0	2	0	0	0	0
59	1	2	0	0	0	0	0
60	0	2	0	0	0	0	0
61	0	1	0	1	0	0	0
62	0	2	0	1	0	0	0
63	1	0	0	1	0	0	0
64	0	0	0	0	0	0	0
65	0	0	0	1	0	0	0
66	0	1	0	0	0	0	0
67	0	0	0	0	0	0	0
68	0	1	1	0	0	0	0
69	0	0	1	0	0	0	0
70	0	0	0	0	0	0	0
71	0	0	0	0	0	0	0
72	0	0	0	0	0	0	0
73	0	0	0	0	0	0	0
74	0	0	0	0	0	0	0
75	0	0	0	0	0	0	0
76	0	0	0	0	0	0	0
77	0	0	0	0	0	0	0
78	0	0	0	0	0	0	0
79	0	0	0	0	0	0	0
80	0	0	0	0	0	0	0
81	0	0	0	0	0	0	0
82	0	0	0	0	0	0	0
83	0	0	0	0	0	0	0
84	0	0	0	0	0	0	0
85	0	0	0	0	0	0	0
86	0	0	0	0	0	0	0
87	0	0	0	0	0	0	0
88	0	0	0	0	0	0	0
89	0	0	0	0	0	0	0
90	0	0	0	0	0	0	0
91+	0	0	0	0	0	0	0

Proposed Rate Increase

Benefit Period						
2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
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12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%

Summary of the John Hancock's 2013 Rate Increase Request on Certain Individual Long-Term Care Insurance Policy Series

In 2013, John Hancock completed our latest comprehensive claims study, which we conduct every three years, and which examines the usage trends for an insured population. Like many carriers in this business, we have seen increased claims, and therefore there is more experience data available to predict future benefit usage by policyholders. As compared to our previous analysis, the new data shows that policyholders are living longer, their claims are lasting longer, and more people are claiming at the older ages. As a result, beginning late in 2013 John Hancock began the nationwide filing of an increase on certain of our individual John Hancock policy series which reflects the future claims expected on those policies by an average of about 25% on roughly half our business nationwide. John Hancock previously requested and implemented rate increases on certain individual long-term care policy series in 2008 and 2010.

Increases will vary by issue age, inflation, benefit period, policy series, and state. No policyholder who is subject to a 2013 increase will pay more in premiums than we currently charge for currently marketed products, subject to differences in benefits. The filing will vary by state based on the amount and timing of prior increases that we were permitted to implement in that state. In this way, policyholders are not subsidizing policyholders in other states.

In Virginia, on our pre-rate stability block of business, we are requesting an average rate increase of 42.2% which ranges from 20.2% to 55.4% This includes our Gold and a portion of the Custom Care I policy forms. On our post-rate stability block, we are requesting an average rate increase of 18.5% which ranges from 13.3% to 19.6%. This includes the remaining portion of the Custom Care I policy forms and the Custom Care II Enhanced products (2008 and 2010).

As with the 2010 rate action, there will be a number of benefit adjustment options to help keep premiums at or close to their current level. For example, policyholders who purchased automatic 5% compound or 5% simple inflation coverage will be offered reduced inflation coverage (subject to state acceptance) which allows them to retain the benefits they have accrued and avoid the increase completely. Customers can also reduce their benefit period, adjust their daily/monthly benefit amount, extend their elimination period, or drop riders from their coverage.

After the rate increase is accepted by the Virginia Insurance Department, affected policyholders will be provided with an extensive and personalized notification communication at least 60 days prior to the effective date, which will describe the increase and options available to mitigate the impact of the rate increase. In addition, customer support will be available through a dedicated customer service team in order to help our policyholders navigate through their choices and respond to any questions.

Reset Form

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

Company Name and NAIC Number: John Hancock Life Insurance Company (U.S.A.) - NAIC 69447

SERFF Tracking Number: MULF-129480734

Effective Date: upon approval

(Projected) Number of Insureds Affected: 6,506

New Rates

Average Annual Premium Per Member: 2,340

Revised Rates

Average Annual Premium Per Member: 2,770

Average Requested Percentage Rate Change Per Member: 18.5%

Minimum Requested Percentage Rate Change Per Member: 13.3%

Maximum Requested Percentage Rate Change Per Member: 19.6%

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

Form#	"Product Name"(if applicable)
LTC-02 VA	Custom Care
BSC-02 VA	Essential Care
LTC-03 VA (2008)	Custom Care II Enhanced
LTC-03 VA (2010)	Custom Care II Enhanced (2010)

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

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

Health Insurance Rate Request Summary

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

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

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

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

John Hancock Financial Services

Long Term Care
200 Berkeley Street
Boston Massachusetts 02116-5022

(617) 663-3805
(617) 572-0803 fax
jleopold@jhancock.com

Joseph R. Leopold, FSA, MAAA
Actuary, LTC Product & Risk Management

LONG-TERM CARE INSURANCE

August 25, 2014

Janet Houser
Virginia State Corporation Commission
Bureau of Insurance

Re: John Hancock Life Insurance Company (U.S.A.)
2013 Inforce Rate Increase Filing
SERFF ID: MULF-129480734

Dear Ms. Houser,

This letter is in response to your objection dated July 9, 2014 regarding the above filing. Your comments are included below in bold with our responses following.

According to the submission, this proposed rate increase applies to post-stabilization business only and is subject to the standards set forth in 14VAC5-200-153. The Actuarial Certification states the no further increases would be necessary if the premium rate schedule is granted within three months of the date this memo is filed. What is the company's position since such an approval has not happened in that time period?

We are willing to keep the current filing open as is as long as discussions continue to progress. However, we are preparing our year-end 2013 experience and will be filing updates as that information becomes available. When that information is filed, we will reflect a more realistic implementation date which will lead to larger rate increases.

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

The lifetime loss ratio anticipated in the original filing, adjusted for the current mix of business, is included in Exhibit 1 and is, in all cases, less than the current projected lifetime loss ratio.

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

Please see the exhibits included in the '*VA (Post-RS) LR Exhibits with paid claims.pdf*' file.

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

We have included summaries of most recent experience studies. Please see the following attached files:

- '*JH 2013 Morbidity Study Summary.pdf*'
- '*JH 2013 Termination Study Summary.pdf*'

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

Based on discussions had during the 2010 inforce rate increase filing process, we have provided Exhibit 1b in our initial filing which uses Net Level Reserves based on U.S. Statutory assumptions without margins (i.e. original pricing assumptions) and without reflecting any prior rate increases. This exhibit is intended to show compliance with the standards outlined in 14VAC5-200-153.

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

Interest rates used in our original pricing assumptions are stated below:

CCI:	6.5%
CCIIE:	6.7%
CCII10:	5.85%

For all products, these rates are greater than the maximum statutory valuation rates used in our current projections. Exhibits reflecting the original pricing interest rates are included in the attached exhibit '*VA (Post-RS) LR Exhibits @ oPr.pdf*'

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

All exhibits, on both a nationwide and Virginia-only basis, reflect only those rates approved in Virginia. This is done for all filings in all states in order to ensure that no state is subsidizing the rate actions from other states.

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

Please see the attached file '*VA (Post-RS) LR Exhibits (since inception).*pdf'.

Note that we have also included in our original actuarial memoranda Exhibit 1c, which seeks to demonstrate that we are not seeking to recoup any past losses. This is based on methodology recently accepted by the Senior Issues Task Force and Health Actuarial Task Force in which past losses are defined as actual claims less expected past claims and expected past claims are defined as the following:

Expected claims shall be calculated based on the original filing assumptions assumed until new assumptions are filed as part of a rate increase. New assumptions shall be used for all periods beyond each requested effective date of a rate increase regardless of whether or not the rate increase is approved. Expected claims are calculated for each calendar year based on the inforce during the calendar year.

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

We have a reconciliation spreadsheet which is able to replicate calculations from our GGY AXIS model. Unfortunately, due to the complexity of replicating GGY AXIS, this file is over 100MBs in size and cannot be submitted through SERFF. We have tried simplifying the spreadsheet model, but it involves removing a good deal of formulas which, in turn, leads to a loss of information which would likely prevent you from being able to recreate any of our projections.

If there are other means by which we can provide you this model, please let us know.

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

We have included summaries of most recent experience studies. Please see the following attached files:

- '*JH 2013 Morbidity Study Summary.pdf*'
- '*JH 2013 Termination Study Summary.pdf*'

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

We have included a comparison of actual-to-original pricing assumption loss ratios in the attached file '*VA (Post-RS) LR Exhibits.pdf*'. For actual-to-expected analysis using our prior best estimate assumptions, please see the attached experience studies as well as the tables in Section 17 of the filed actuarial memoranda.

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

All concerns raised in prior filings have been addressed.

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

We would be happy to consider converting every policyholder's originally-proposed rate increase into three equal annual segments. The table below shows the average rate increases that would be required in each year of implementation based on this approach (maximums and minimums have also been included). Note that in order to achieve the same loss ratio as a one-time increase we will require higher ultimate rate increases. This is in-line with the Model Bulletin recently approved by the Health Actuarial Task Force and Senior Issues Task Forces A & B which states:

In lieu of a single increase, the [Department] may approve a series of scheduled rate increases that are actuarially equivalent to the single amount requested by the insurer over the lifetime of the policy.

Form(s)	***Original Request***	***Phased-in Implementation***	
		Rate Increase: Yrs 1-3	*Ultimate*
LTC-02 VA, BSC-02 VA	16.3%	5.7%	18.0%
LTC-03 VA (2008)	17.6%	6.0%	19.1%
LTC-03 VA (2010)	12.5%	4.3%	13.5%

In the attached file '*VA (Post-RS) LR Exhibits.pdf*', we have included premium projections using the staggered implementation methodology. These exhibits demonstrate that the additional cost of delayed implementation results in loss ratios equivalent to those originally filed.

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

Please see the attached report '*JH Retail 2013 Inforce Rate Increase Filing Summary.pdf*'.

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

We believe our current study accurately captures our historical experience and therefore we do not anticipate any further rate increase requests should experience emerge as currently expected.

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

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

Please see the attached file '*2013 Sample PH Communication Pkg.pdf*'. This has been also filed under SERFF ID: MULF-129533194.

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

Please see the attached form '*VA (Post-RS) Rate Summary.pdf*'.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Joseph R. Leopold, FSA, MAAA

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

		Original Assumptions			Historical & Projected Experience							
					Before Proposed Increase				Proposed Rate Increases		Staggered Rate Increases	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Actual to Exp. Loss Ratio	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
	1988	0	0	0%	0	0	0%	0%	0	0%	0	0%
	1989	0	0	0%	0	0	0%	0%	0	0%	0	0%
	1990	0	0	0%	0	0	0%	0%	0	0%	0	0%
	1991	0	0	0%	0	0	0%	0%	0	0%	0	0%
	1992	0	0	0%	0	0	0%	0%	0	0%	0	0%
	1993	0	0	0%	0	0	0%	0%	0	0%	0	0%
	1994	0	0	0%	0	0	0%	0%	0	0%	0	0%
	1995	0	0	0%	0	0	0%	0%	0	0%	0	0%
	1996	0	0	0%	0	0	0%	0%	0	0%	0	0%
	1997	0	0	0%	0	0	0%	0%	0	0%	0	0%
	1998	0	0	0%	0	0	0%	0%	0	0%	0	0%
	1999	0	0	0%	0	0	0%	0%	0	0%	0	0%
	2000	0	0	0%	0	0	0%	0%	0	0%	0	0%
	2001	0	0	0%	0	0	0%	0%	0	0%	0	0%
	2002	0	0	0%	0	0	0%	0%	0	0%	0	0%
	2003	182,573	4,980,276	4%	163,781	4,923,351	3%	91%	4,923,351	3%	4,923,351	3%
	2004	2,577,908	70,752,906	4%	1,168,680	69,548,278	2%	46%	69,548,278	2%	69,548,278	2%
Historical	2005	4,205,244	75,487,415	6%	3,537,626	76,354,481	5%	83%	76,354,481	5%	76,354,481	5%
Experience	2006	7,196,998	71,754,491	10%	3,852,410	74,764,099	5%	51%	74,764,099	5%	74,764,099	5%
	2007	9,034,432	68,980,236	13%	9,536,813	73,624,496	13%	99%	73,624,496	13%	73,624,496	13%
	2008	10,309,356	66,774,445	15%	10,261,961	72,385,936	14%	92%	72,385,936	14%	72,385,936	14%
	2009	12,516,977	64,894,577	19%	14,615,202	70,811,902	21%	107%	70,811,902	21%	70,811,902	21%
	2010	16,229,722	63,196,664	26%	14,720,108	69,701,472	21%	82%	69,701,472	21%	69,701,472	21%
	2011	18,387,201	61,412,547	30%	19,011,165	68,269,279	28%	93%	68,269,279	28%	68,269,279	28%
	2012	20,474,450	59,531,343	34%	22,941,245	74,184,625	31%	90%	74,184,625	31%	74,184,625	31%
	2013	22,915,368	57,558,254	40%	30,498,326	81,933,525	37%	93%	81,933,525	37%	81,933,525	37%
Projected	2014	25,261,469	55,496,307	46%	35,458,744	86,759,278	41%	90%	90,285,087	39%	87,991,167	40%
Future	2015	27,657,245	53,379,535	52%	39,641,935	84,211,135	47%	91%	94,477,901	42%	89,061,882	45%
Experience	2016	30,407,395	51,243,127	59%	43,300,657	81,572,391	53%	89%	94,832,469	46%	91,170,976	47%
	2017	33,320,052	49,094,893	68%	49,590,503	78,852,409	63%	93%	91,670,337	54%	91,814,968	54%
	2018	36,456,337	46,941,880	78%	55,836,674	76,049,445	73%	95%	88,411,735	63%	89,757,189	62%
	2019	39,793,138	44,787,621	89%	62,645,924	73,164,167	86%	96%	85,057,438	74%	86,351,845	73%
	2020	43,241,589	42,634,940	101%	69,477,397	70,208,301	99%	98%	81,621,078	85%	82,863,191	84%
	2021	46,858,149	40,484,190	116%	76,916,578	67,199,654	114%	99%	78,123,358	98%	79,312,242	97%
	2022	50,575,104	38,338,922	132%	84,597,089	64,137,672	132%	100%	74,563,633	113%	75,698,345	112%
	2023	54,819,797	36,204,344	151%	93,298,633	61,014,783	153%	101%	70,933,099	132%	72,012,562	130%
	2024	58,748,570	34,082,712	172%	102,541,876	57,834,260	177%	103%	67,235,563	153%	68,258,756	150%
	2025	62,523,053	31,980,755	196%	111,232,783	54,592,624	204%	104%	63,466,980	175%	64,432,823	173%
	2026	66,174,532	29,901,392	221%	119,766,874	51,293,277	233%	106%	59,631,305	201%	60,538,776	198%
	2027	69,406,092	27,851,108	249%	121,827,516	47,939,745	254%	102%	55,732,636	219%	56,580,777	215%
	2028	72,459,330	25,843,022	280%	129,793,918	44,535,732	291%	104%	51,775,280	251%	52,563,198	247%
	2029	75,178,096	23,886,701	315%	139,265,269	41,111,350	339%	108%	47,794,245	291%	48,521,580	287%
	2030	77,670,978	21,992,487	353%	146,557,168	37,702,597	389%	110%	43,831,378	334%	44,498,406	329%
	2031	79,650,783	20,165,947	395%	151,806,592	34,351,853	442%	112%	39,935,951	380%	40,543,698	374%
	2032	80,695,170	18,413,770	438%	141,055,239	31,072,438	454%	104%	36,123,447	390%	36,673,176	385%
	2033	81,362,604	16,747,687	486%	141,259,469	27,878,403	507%	104%	32,410,204	436%	32,903,423	429%
	2034	81,440,958	15,176,032	537%	144,169,423	24,829,173	581%	108%	28,865,303	499%	29,304,576	492%
	2035	80,049,258	13,706,880	584%	144,585,072	21,972,942	658%	113%	25,544,774	566%	25,933,516	558%
	2036	77,969,671	12,340,519	632%	143,431,819	19,330,475	742%	117%	22,472,759	638%	22,814,751	629%
	2037	75,509,911	11,074,314	682%	125,416,484	16,897,191	742%	109%	19,643,930	638%	19,942,872	629%
	2038	73,486,362	9,911,410	741%	118,831,894	14,664,807	810%	109%	17,048,659	697%	17,308,106	687%
	2039	71,248,627	8,853,250	805%	112,840,989	12,641,777	893%	111%	14,696,773	768%	14,920,429	756%
	2040	68,158,891	7,900,978	863%	108,419,951	10,825,674	1002%	116%	12,585,452	861%	12,776,978	849%
Value as of 12/31/12*:												
	Past	114,281,417	749,668,981	15.2%	111,419,633	802,040,571	13.9%	91%	802,040,571	13.9%	802,040,571	13.9%
	Future	1,064,371,003	583,646,748	182.4%	1,580,884,635	933,639,247	169.3%	93%	1,059,524,931	149.2%	1,059,524,931	149.2%
	Lifetime	1,178,652,420	1,333,315,729	88.4%	1,692,304,268	1,735,679,817	97.5%	110%	1,861,565,502	90.9%	1,861,565,502	90.9%

*discounted at maximum statutory valuation rates

Exhibit 1: Nationwide Loss Ratio Exhibit for Virginia
2008 Custom Care II Enhanced (LTC-03)

		Original Assumptions			Historical & Projected Experience							
					Before Proposed Increase				Proposed Rate Increases		Staggered Rate Increases	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Actual to Exp. Loss Ratio	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
	1988	0	0	0%	0	0	0%	0%	0	0%	0	0%
	1989	0	0	0%	0	0	0%	0%	0	0%	0	0%
	1990	0	0	0%	0	0	0%	0%	0	0%	0	0%
	1991	0	0	0%	0	0	0%	0%	0	0%	0	0%
	1992	0	0	0%	0	0	0%	0%	0	0%	0	0%
	1993	0	0	0%	0	0	0%	0%	0	0%	0	0%
	1994	0	0	0%	0	0	0%	0%	0	0%	0	0%
	1995	0	0	0%	0	0	0%	0%	0	0%	0	0%
	1996	0	0	0%	0	0	0%	0%	0	0%	0	0%
	1997	0	0	0%	0	0	0%	0%	0	0%	0	0%
	1998	0	0	0%	0	0	0%	0%	0	0%	0	0%
	1999	0	0	0%	0	0	0%	0%	0	0%	0	0%
	2000	0	0	0%	0	0	0%	0%	0	0%	0	0%
	2001	0	0	0%	0	0	0%	0%	0	0%	0	0%
	2002	0	0	0%	0	0	0%	0%	0	0%	0	0%
	2003	0	0	0%	0	624	0%	0%	624	0%	624	0%
	2004	0	0	0%	0	10,990	0%	0%	10,990	0%	10,990	0%
Historical	2005	0	0	0%	0	30,183	0%	0%	30,183	0%	30,183	0%
Experience	2006	0	0	0%	0	54,337	0%	0%	54,337	0%	54,337	0%
	2007	0	0	0%	0	122,491	0%	0%	122,491	0%	122,491	0%
	2008	27,044	1,121,873	2%	0	1,381,847	0%	0%	1,381,847	0%	1,381,847	0%
	2009	642,980	26,963,176	2%	466,734	26,967,094	2%	73%	26,967,094	2%	26,967,094	2%
	2010	2,770,173	97,102,715	3%	935,391	96,062,845	1%	34%	96,062,845	1%	96,062,845	1%
	2011	5,799,392	135,372,287	4%	1,956,682	133,243,383	1%	34%	133,243,383	1%	133,243,383	1%
	2012	9,227,716	132,845,083	7%	4,655,982	130,817,524	4%	51%	130,817,524	4%	130,817,524	4%
	2013	13,002,658	130,189,258	10%	8,122,837	127,197,268	6%	64%	127,197,268	6%	127,197,268	6%
Projected	2014	16,619,610	127,946,189	13%	10,681,481	124,303,464	9%	66%	129,761,137	8%	126,165,715	8%
Future	2015	19,733,056	125,698,023	16%	13,258,910	121,839,547	11%	69%	137,888,024	10%	129,250,283	10%
Experience	2016	23,614,077	123,330,615	19%	16,485,327	119,862,986	14%	72%	140,913,824	12%	134,773,296	12%
	2017	28,316,862	120,832,761	23%	20,687,197	117,841,619	18%	75%	138,537,455	15%	138,338,470	15%
	2018	33,109,621	118,193,297	28%	25,677,208	115,667,422	22%	79%	135,981,416	19%	137,732,883	19%
	2019	37,946,218	115,411,408	33%	31,246,830	113,324,652	28%	84%	133,227,200	23%	134,943,191	23%
	2020	42,649,256	112,468,697	38%	36,966,560	110,804,304	33%	88%	130,264,218	28%	131,942,046	28%
	2021	47,573,572	109,352,505	44%	42,933,636	108,115,476	40%	91%	127,103,166	34%	128,740,279	33%
	2022	52,088,858	106,077,614	49%	49,941,004	105,275,110	47%	97%	123,763,963	40%	125,358,067	40%
	2023	58,031,651	102,659,779	57%	58,887,858	102,287,855	58%	102%	120,252,075	49%	121,800,945	48%
	2024	65,502,644	99,109,874	66%	69,004,683	99,148,642	70%	105%	116,561,540	59%	118,062,874	58%
	2025	73,221,998	95,427,713	77%	80,101,601	95,850,191	84%	109%	112,683,801	71%	114,135,190	70%
	2026	82,604,455	91,594,243	90%	92,327,835	92,381,405	100%	111%	108,605,812	85%	110,004,676	84%
	2027	93,408,730	87,608,764	107%	105,448,831	88,752,368	119%	111%	104,339,429	101%	105,683,341	100%
	2028	104,002,314	83,477,305	125%	119,672,723	84,961,556	141%	113%	99,882,859	120%	101,169,369	118%
	2029	113,319,633	79,216,281	143%	134,184,281	81,001,973	166%	116%	95,227,877	141%	96,454,431	139%
	2030	120,949,221	74,838,807	162%	148,406,214	76,881,888	193%	119%	90,384,206	164%	91,548,372	162%
	2031	130,395,601	70,351,178	185%	161,922,275	72,603,958	223%	120%	85,354,968	190%	86,454,356	187%
	2032	141,316,992	65,767,176	215%	172,854,903	68,185,177	254%	118%	80,160,143	216%	81,192,621	213%
	2033	150,729,910	61,120,647	247%	179,609,777	63,644,348	282%	114%	74,821,834	240%	75,785,554	237%
	2034	155,910,996	56,447,036	276%	187,772,182	58,998,292	318%	115%	69,359,818	271%	70,253,186	267%
	2035	154,855,716	51,806,921	299%	197,831,218	54,303,548	364%	122%	63,840,563	310%	64,662,842	306%
	2036	156,335,603	47,281,191	331%	205,748,281	49,624,746	415%	125%	58,340,051	353%	59,091,482	348%
	2037	161,214,417	42,910,469	376%	207,467,429	45,024,469	461%	123%	52,931,854	392%	53,613,627	387%
	2038	164,075,945	38,716,326	424%	198,991,001	40,536,850	491%	116%	47,656,101	418%	48,269,921	412%
	2039	162,052,626	34,730,850	467%	192,743,543	36,191,078	533%	114%	42,547,106	453%	43,095,121	447%
	2040	152,837,549	30,985,289	493%	191,910,418	32,064,977	599%	121%	37,696,362	509%	38,181,898	503%
Value as of 12/31/12*:												
	Past	19,010,206	416,801,344	4.6%	8,227,663	411,941,172	2.0%	44%	411,941,172	2.0%	411,941,172	2.0%
	Future	1,671,838,514	1,665,390,497	100.4%	1,881,341,622	1,654,760,715	113.7%	113%	1,903,348,030	98.8%	1,903,348,030	98.8%
	Lifetime	1,690,848,720	2,082,191,841	81.2%	1,889,569,284	2,066,701,887	91.4%	113%	2,315,289,202	81.6%	2,315,289,202	81.6%

*discounted at maximum statutory valuation rates

Exhibit 1: Nationwide Loss Ratio Exhibit for Virginia
2010 Custom Care II Enhanced (LTC-03)

		Original Assumptions			Historical & Projected Experience							
					Before Proposed Increase				Proposed Rate Increases		Staggered Rate Increases	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Actual to Exp. Loss Ratio	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
	1988	0	0	0%	0	0	0%	0%	0	0%	0	0%
	1989	0	0	0%	0	0	0%	0%	0	0%	0	0%
	1990	0	0	0%	0	0	0%	0%	0	0%	0	0%
	1991	0	0	0%	0	0	0%	0%	0	0%	0	0%
	1992	0	0	0%	0	0	0%	0%	0	0%	0	0%
	1993	0	0	0%	0	0	0%	0%	0	0%	0	0%
	1994	0	0	0%	0	0	0%	0%	0	0%	0	0%
	1995	0	0	0%	0	0	0%	0%	0	0%	0	0%
	1996	0	0	0%	0	0	0%	0%	0	0%	0	0%
	1997	0	0	0%	0	0	0%	0%	0	0%	0	0%
	1998	0	0	0%	0	0	0%	0%	0	0%	0	0%
	1999	0	0	0%	0	0	0%	0%	0	0%	0	0%
	2000	0	0	0%	0	0	0%	0%	0	0%	0	0%
	2001	0	0	0%	0	0	0%	0%	0	0%	0	0%
	2002	0	0	0%	0	0	0%	0%	0	0%	0	0%
	2003	0	0	0%	0	2,343	0%	0%	2,343	0%	2,343	0%
	2004	0	0	0%	0	9,762	0%	0%	9,762	0%	9,762	0%
Historical	2005	0	0	0%	0	9,762	0%	0%	9,762	0%	9,762	0%
Experience	2006	0	0	0%	0	15,980	0%	0%	15,980	0%	15,980	0%
	2007	0	0	0%	0	28,857	0%	0%	28,857	0%	28,857	0%
	2008	0	0	0%	0	38,477	0%	0%	38,477	0%	38,477	0%
	2009	0	0	0%	0	43,502	0%	0%	43,502	0%	43,502	0%
	2010	35,762	1,715,009	2%	0	1,766,268	0%	0%	1,766,268	0%	1,766,268	0%
	2011	645,166	28,118,536	2%	109,901	27,811,238	0%	17%	27,811,238	0%	27,811,238	0%
	2012	1,431,950	36,106,366	4%	464,139	35,360,123	1%	33%	35,360,123	1%	35,360,123	1%
	2013	2,377,179	35,201,115	7%	1,538,107	34,044,192	5%	67%	34,044,192	5%	34,044,192	5%
Projected	2014	3,392,818	34,518,671	10%	2,093,958	33,119,895	6%	64%	34,154,206	6%	33,477,962	6%
Future	2015	4,428,591	33,926,717	13%	2,734,671	32,347,598	8%	65%	35,378,177	8%	33,761,593	8%
Experience	2016	5,124,609	33,321,873	15%	3,323,357	31,671,219	10%	68%	35,627,500	9%	34,485,140	10%
	2017	6,163,852	32,680,749	19%	4,145,796	31,158,643	13%	71%	35,050,894	12%	35,011,711	12%
	2018	7,402,666	32,003,002	23%	5,177,298	30,622,555	17%	73%	34,447,840	15%	34,769,653	15%
	2019	8,581,885	31,276,275	27%	6,377,502	30,043,479	21%	77%	33,796,427	19%	34,112,155	19%
	2020	9,849,465	30,506,739	32%	7,737,814	29,418,190	26%	81%	33,093,029	23%	33,402,185	23%
	2021	10,865,156	29,696,466	37%	9,108,122	28,743,214	32%	87%	32,333,737	28%	32,635,800	28%
	2022	12,222,419	28,853,799	42%	10,488,459	28,021,066	37%	88%	31,521,379	33%	31,815,853	33%
	2023	13,039,427	27,974,200	47%	12,016,646	27,258,125	44%	95%	30,663,134	39%	30,949,590	39%
	2024	14,473,952	27,054,522	53%	14,154,336	26,457,235	53%	100%	29,762,199	48%	30,040,239	47%
	2025	16,285,760	26,098,167	62%	16,490,548	25,616,894	64%	103%	28,816,885	57%	29,086,093	57%
	2026	17,912,612	25,107,617	71%	19,125,498	24,731,615	77%	108%	27,821,020	69%	28,080,925	68%
	2027	20,046,637	24,076,361	83%	21,837,843	23,801,175	92%	110%	26,774,352	82%	27,024,479	81%
	2028	22,544,039	23,008,875	98%	24,679,627	22,830,438	108%	110%	25,682,353	96%	25,922,278	95%
	2029	24,882,366	21,902,771	114%	27,906,765	21,820,497	128%	113%	24,546,253	114%	24,775,565	113%
	2030	27,059,888	20,761,017	130%	30,929,321	20,768,307	149%	114%	23,362,626	132%	23,580,881	131%
	2031	28,315,869	19,587,073	145%	33,936,518	19,678,037	172%	119%	22,136,163	153%	22,342,959	152%
	2032	30,309,598	18,383,301	165%	36,694,467	18,549,954	198%	120%	20,867,163	176%	21,062,104	174%
	2033	32,589,839	17,152,368	190%	39,127,556	17,388,910	225%	118%	19,561,085	200%	19,743,825	198%
	2034	34,388,901	15,902,088	216%	39,887,388	16,201,316	246%	114%	18,225,140	219%	18,395,399	217%
	2035	35,664,860	14,644,631	244%	41,389,847	14,989,480	276%	113%	16,861,925	245%	17,019,449	243%
	2036	34,296,878	13,394,635	256%	43,259,223	13,769,447	314%	123%	15,489,488	279%	15,634,191	277%
	2037	34,373,296	12,182,655	282%	44,520,385	12,557,028	355%	126%	14,125,618	315%	14,257,580	312%
	2038	35,093,307	11,019,006	318%	45,114,064	11,369,579	397%	125%	12,789,836	353%	12,909,319	349%
	2039	35,253,509	9,907,232	356%	41,953,347	10,216,468	411%	115%	11,492,681	365%	11,600,046	362%
	2040	34,924,490	8,856,790	394%	40,384,730	9,101,699	444%	113%	10,238,658	394%	10,334,308	391%
Value as of 12/31/12*:												
	Past	2,141,603	68,269,327	3.1%	578,436	67,424,579	0.9%	27%	67,424,579	0.9%	67,424,579	0.9%
	Future	366,382,206	455,610,416	80.4%	399,504,346	443,950,885	90.0%	112%	491,427,500	81.3%	491,427,500	81.3%
	Lifetime	368,523,810	523,879,743	70.3%	400,082,782	511,375,464	78.2%	111%	558,852,078	71.6%	558,852,078	71.6%

*discounted at maximum statutory valuation rates

Nationwide Loss Ratio Exhibit for Virginia
Custom Care (LTC-02) and Essential Care (BSC-02)

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			Proposed Rate Increases	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
	1988	0	0	0%	0	0	0%	0	0%
	1989	0	0	0%	0	0	0%	0	0%
	1990	0	0	0%	0	0	0%	0	0%
	1991	0	0	0%	0	0	0%	0	0%
	1992	0	0	0%	0	0	0%	0	0%
	1993	0	0	0%	0	0	0%	0	0%
	1994	0	0	0%	0	0	0%	0	0%
	1995	0	0	0%	0	0	0%	0	0%
	1996	0	0	0%	0	0	0%	0	0%
	1997	0	0	0%	0	0	0%	0	0%
	1998	0	0	0%	0	0	0%	0	0%
	1999	0	0	0%	0	0	0%	0	0%
	2000	0	0	0%	0	0	0%	0	0%
	2001	0	0	0%	0	0	0%	0	0%
	2002	0	0	0%	0	0	0%	0	0%
	2003	182,573	4,980,276	4%	163,781	4,923,351	3%	4,923,351	3%
	2004	2,577,908	70,752,906	4%	1,168,680	69,548,278	2%	69,548,278	2%
Historical Experience	2005	4,205,244	75,487,415	6%	3,537,626	76,354,481	5%	76,354,481	5%
	2006	7,196,998	71,754,491	10%	3,852,410	74,764,099	5%	74,764,099	5%
	2007	9,034,432	68,980,236	13%	9,536,813	73,624,496	13%	73,624,496	13%
	2008	10,309,356	66,774,445	15%	10,261,961	72,385,936	14%	72,385,936	14%
	2009	12,516,977	64,894,577	19%	14,615,202	70,811,902	21%	70,811,902	21%
	2010	16,229,722	63,196,664	26%	14,720,108	69,701,472	21%	69,701,472	21%
	2011	18,387,201	61,412,547	30%	19,011,165	68,269,279	28%	68,269,279	28%
	2012	20,474,450	59,531,343	34%	22,941,245	74,184,625	31%	74,184,625	31%
	2013	22,915,368	57,558,254	40%	30,498,326	81,933,525	37%	81,933,525	37%
Projected Future Experience	2014	25,261,469	55,496,307	46%	35,458,744	86,759,278	41%	90,285,087	39%
	2015	27,657,245	53,379,535	52%	39,641,935	84,211,135	47%	94,477,901	42%
	2016	30,407,395	51,243,127	59%	43,300,657	81,572,391	53%	94,832,469	46%
	2017	33,320,052	49,094,893	68%	49,590,503	78,852,409	63%	91,670,337	54%
	2018	36,456,337	46,941,880	78%	55,836,674	76,049,445	73%	88,411,735	63%
	2019	39,793,138	44,787,621	89%	62,645,924	73,164,167	86%	85,057,438	74%
	2020	43,241,589	42,634,940	101%	69,477,397	70,208,301	99%	81,621,078	85%
	2021	46,858,149	40,484,190	116%	76,916,578	67,199,654	114%	78,123,358	98%
	2022	50,575,104	38,338,922	132%	84,597,089	64,137,672	132%	74,563,633	113%
	2023	54,819,797	36,204,344	151%	93,298,633	61,014,783	153%	70,933,099	132%
	2024	58,748,570	34,082,712	172%	102,541,876	57,834,260	177%	67,235,563	153%
	2025	62,523,053	31,980,755	196%	111,232,783	54,592,624	204%	63,466,980	175%
	2026	66,174,532	29,901,392	221%	119,766,874	51,293,277	233%	59,631,305	201%
	2027	69,406,092	27,851,108	249%	121,827,516	47,939,745	254%	55,732,636	219%
	2028	72,459,330	25,843,022	280%	129,793,918	44,535,732	291%	51,775,280	251%
	2029	75,178,096	23,886,701	315%	139,265,269	41,111,350	339%	47,794,245	291%
	2030	77,670,978	21,992,487	353%	146,557,168	37,702,597	389%	43,831,378	334%
	2031	79,650,783	20,165,947	395%	151,806,592	34,351,853	442%	39,935,951	380%
	2032	80,695,170	18,413,770	438%	141,055,239	31,072,438	454%	36,123,447	390%
	2033	81,362,604	16,747,687	486%	141,259,469	27,878,403	507%	32,410,204	436%
	2034	81,440,958	15,176,032	537%	144,169,423	24,829,173	581%	28,865,303	499%
	2035	80,049,258	13,706,880	584%	144,585,072	21,972,942	658%	25,544,774	566%
	2036	77,969,671	12,340,519	632%	143,431,819	19,330,475	742%	22,472,759	638%
	2037	75,509,911	11,074,314	682%	125,416,484	16,897,191	742%	19,643,930	638%
	2038	73,486,362	9,911,410	741%	118,831,894	14,664,807	810%	17,048,659	697%
	2039	71,248,627	8,853,250	805%	112,840,989	12,641,777	893%	14,696,773	768%
	2040	68,158,891	7,900,978	863%	108,419,951	10,825,674	1002%	12,585,452	861%
	2041	65,295,857	7,048,222	926%	104,165,812	9,215,036	1130%	10,712,995	972%
	2042	62,853,106	6,284,090	1000%	89,963,312	7,795,401	1154%	9,062,590	993%
	2043	61,513,870	5,602,509	1098%	83,323,447	6,548,864	1272%	7,613,421	1094%
	2044	60,930,236	4,996,482	1219%	74,929,960	5,465,062	1371%	6,353,440	1179%
	2045	61,271,020	4,458,900	1374%	67,609,910	4,528,921	1493%	5,265,124	1284%
	2046	62,226,407	3,980,155	1563%	61,160,107	3,726,329	1641%	4,332,066	1412%
	2047	63,651,521	3,550,899	1793%	55,808,072	3,043,537	1834%	3,538,282	1577%
	2048	65,931,844	3,164,455	2084%	50,521,691	2,466,031	2049%	2,866,898	1762%
	2049	66,715,477	2,813,221	2371%	37,699,194	1,976,615	1907%	2,297,926	1641%
	2050	67,208,906	2,490,380	2699%	31,230,603	1,561,674	2000%	1,815,533	1720%
Value as of 12/31/12*:									
	Past	118,416,658	823,853,500	14.4%	111,427,372	878,936,281	12.7%	878,936,281	12.7%
	Future	720,204,640	500,997,893	143.8%	1,106,337,170	801,531,541	138.0%	906,529,379	122.0%
	Lifetime	838,621,298	1,324,851,393	63.3%	1,217,764,542	1,680,467,822	72.5%	1,785,465,660	68.2%

*discounted at original pricing interest rates

Nationwide Loss Ratio Exhibit for Virginia
2008 Custom Care II Enhanced (LTC-03)

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			Proposed Rate Increases	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
	1988	0	0	0%	0	0	0%	0	0%
	1989	0	0	0%	0	0	0%	0	0%
	1990	0	0	0%	0	0	0%	0	0%
	1991	0	0	0%	0	0	0%	0	0%
	1992	0	0	0%	0	0	0%	0	0%
	1993	0	0	0%	0	0	0%	0	0%
	1994	0	0	0%	0	0	0%	0	0%
	1995	0	0	0%	0	0	0%	0	0%
	1996	0	0	0%	0	0	0%	0	0%
	1997	0	0	0%	0	0	0%	0	0%
	1998	0	0	0%	0	0	0%	0	0%
	1999	0	0	0%	0	0	0%	0	0%
	2000	0	0	0%	0	0	0%	0	0%
	2001	0	0	0%	0	0	0%	0	0%
	2002	0	0	0%	0	0	0%	0	0%
	2003	0	0	0%	0	624	0%	624	0%
	2004	0	0	0%	0	10,990	0%	10,990	0%
Historical	2005	0	0	0%	0	30,183	0%	30,183	0%
Experience	2006	0	0	0%	0	54,337	0%	54,337	0%
	2007	0	0	0%	0	122,491	0%	122,491	0%
	2008	27,044	1,121,873	2%	0	1,381,847	0%	1,381,847	0%
	2009	642,980	26,963,176	2%	466,734	26,967,094	2%	26,967,094	2%
	2010	2,770,173	97,102,715	3%	935,391	96,062,845	1%	96,062,845	1%
	2011	5,799,392	135,372,287	4%	1,956,682	133,243,383	1%	133,243,383	1%
	2012	9,227,716	132,845,083	7%	4,655,982	130,817,524	4%	130,817,524	4%
	2013	13,002,658	130,189,258	10%	8,122,837	127,197,268	6%	127,197,268	6%
Projected	2014	16,619,610	127,946,189	13%	10,681,481	124,303,464	9%	129,761,137	8%
Future	2015	19,733,056	125,698,023	16%	13,258,910	121,839,547	11%	137,888,024	10%
Experience	2016	23,614,077	123,330,615	19%	16,485,327	119,862,986	14%	140,913,824	12%
	2017	28,316,862	120,832,761	23%	20,687,197	117,841,619	18%	138,537,455	15%
	2018	33,109,621	118,193,297	28%	25,677,208	115,667,422	22%	135,981,416	19%
	2019	37,946,218	115,411,408	33%	31,246,830	113,324,652	28%	133,227,200	23%
	2020	42,649,256	112,468,697	38%	36,966,560	110,804,304	33%	130,264,218	28%
	2021	47,573,572	109,352,505	44%	42,933,636	108,115,476	40%	127,103,166	34%
	2022	52,088,858	106,077,614	49%	49,941,004	105,275,110	47%	123,763,963	40%
	2023	58,031,651	102,659,779	57%	58,887,858	102,287,855	58%	120,252,075	49%
	2024	65,502,644	99,109,874	66%	69,004,683	99,148,642	70%	116,561,540	59%
	2025	73,221,998	95,427,713	77%	80,101,601	95,850,191	84%	112,683,801	71%
	2026	82,604,455	91,594,243	90%	92,327,835	92,381,405	100%	108,605,812	85%
	2027	93,408,730	87,608,764	107%	105,448,831	88,752,368	119%	104,339,429	101%
	2028	104,002,314	83,477,305	125%	119,672,723	84,961,556	141%	99,882,859	120%
	2029	113,319,633	79,216,281	143%	134,184,281	81,001,973	166%	95,227,877	141%
	2030	120,949,221	74,838,807	162%	148,406,214	76,881,888	193%	90,384,206	164%
	2031	130,395,601	70,351,178	185%	161,922,275	72,603,958	223%	85,354,968	190%
	2032	141,316,992	65,767,176	215%	172,854,903	68,185,177	254%	80,160,143	216%
	2033	150,729,910	61,120,647	247%	179,609,777	63,644,348	282%	74,821,834	240%
	2034	155,910,996	56,447,036	276%	187,772,182	58,998,292	318%	69,359,818	271%
	2035	154,855,716	51,806,921	299%	197,831,218	54,303,548	364%	63,840,563	310%
	2036	156,335,603	47,281,191	331%	205,748,281	49,624,746	415%	58,340,051	353%
	2037	161,214,417	42,910,469	376%	207,467,429	45,024,469	461%	52,931,854	392%
	2038	164,075,945	38,716,326	424%	198,991,001	40,536,850	491%	47,656,101	418%
	2039	162,052,626	34,730,850	467%	192,743,543	36,191,078	533%	42,547,106	453%
	2040	152,837,549	30,985,289	493%	191,910,418	32,064,977	599%	37,696,362	509%
	2041	146,275,150	27,495,465	532%	189,283,038	28,226,641	671%	33,183,922	570%
	2042	143,571,702	24,260,883	592%	181,194,588	24,702,393	734%	29,040,730	624%
	2043	139,237,649	21,279,836	654%	164,377,363	21,489,975	765%	25,264,134	651%
	2044	131,479,118	18,559,756	708%	150,294,947	18,575,635	809%	21,837,965	688%
	2045	119,157,377	16,108,610	740%	142,350,022	15,957,573	892%	18,760,108	759%
	2046	109,170,111	13,917,792	784%	134,686,105	13,626,374	988%	16,019,495	841%
	2047	102,722,566	11,967,684	858%	124,994,523	11,572,794	1080%	13,605,257	919%
	2048	95,790,603	10,240,523	935%	111,132,673	9,777,333	1137%	11,494,469	967%
	2049	87,409,717	8,724,311	1002%	99,221,554	8,213,194	1208%	9,655,629	1028%
	2050	77,500,135	7,407,152	1046%	90,531,064	6,858,786	1320%	8,063,354	1123%
Value as of 12/31/12*:									
	Past	17,876,133	416,801,344	4.3%	7,736,833	411,941,172	1.9%	411,941,172	1.9%
	Future	1,574,324,007	1,665,390,497	94.5%	1,771,607,278	1,654,760,715	107.1%	1,903,348,030	93.1%
	Lifetime	1,592,200,139	2,082,191,841	76.5%	1,779,344,112	2,066,701,887	86.1%	2,315,289,202	76.9%

*discounted at original pricing interest rates

Nationwide Loss Ratio Exhibit for Virginia
2010 Custom Care II Enhanced (LTC-03)

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			Proposed Rate Increases	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
	1988	0	0	0%	0	0	0%	0	0%
	1989	0	0	0%	0	0	0%	0	0%
	1990	0	0	0%	0	0	0%	0	0%
	1991	0	0	0%	0	0	0%	0	0%
	1992	0	0	0%	0	0	0%	0	0%
	1993	0	0	0%	0	0	0%	0	0%
	1994	0	0	0%	0	0	0%	0	0%
	1995	0	0	0%	0	0	0%	0	0%
	1996	0	0	0%	0	0	0%	0	0%
	1997	0	0	0%	0	0	0%	0	0%
	1998	0	0	0%	0	0	0%	0	0%
	1999	0	0	0%	0	0	0%	0	0%
	2000	0	0	0%	0	0	0%	0	0%
	2001	0	0	0%	0	0	0%	0	0%
	2002	0	0	0%	0	0	0%	0	0%
	2003	0	0	0%	0	2,343	0%	2,343	0%
	2004	0	0	0%	0	9,762	0%	9,762	0%
Historical	2005	0	0	0%	0	9,762	0%	9,762	0%
Experience	2006	0	0	0%	0	15,980	0%	15,980	0%
	2007	0	0	0%	0	28,857	0%	28,857	0%
	2008	0	0	0%	0	38,477	0%	38,477	0%
	2009	0	0	0%	0	43,502	0%	43,502	0%
	2010	35,762	1,715,009	2%	0	1,766,268	0%	1,766,268	0%
	2011	645,166	28,118,536	2%	109,901	27,811,238	0%	27,811,238	0%
	2012	1,431,950	36,106,366	4%	464,139	35,360,123	1%	35,360,123	1%
	2013	2,377,179	35,201,115	7%	1,538,107	34,044,192	5%	34,044,192	5%
Projected	2014	3,392,818	34,518,671	10%	2,093,958	33,119,895	6%	34,154,206	6%
Future	2015	4,428,591	33,926,717	13%	2,734,671	32,347,598	8%	35,378,177	8%
Experience	2016	5,124,609	33,321,873	15%	3,323,357	31,671,219	10%	35,627,500	9%
	2017	6,163,852	32,680,749	19%	4,145,796	31,158,643	13%	35,050,894	12%
	2018	7,402,666	32,003,002	23%	5,177,298	30,622,555	17%	34,447,840	15%
	2019	8,581,885	31,276,275	27%	6,377,502	30,043,479	21%	33,796,427	19%
	2020	9,849,465	30,506,739	32%	7,737,814	29,418,190	26%	33,093,029	23%
	2021	10,865,156	29,696,466	37%	9,108,122	28,743,214	32%	32,333,737	28%
	2022	12,222,419	28,853,799	42%	10,488,459	28,021,066	37%	31,521,379	33%
	2023	13,039,427	27,974,200	47%	12,016,646	27,258,125	44%	30,663,134	39%
	2024	14,473,952	27,054,522	53%	14,154,336	26,457,235	53%	29,762,199	48%
	2025	16,285,760	26,098,167	62%	16,490,548	25,616,894	64%	28,816,885	57%
	2026	17,912,612	25,107,617	71%	19,125,498	24,731,615	77%	27,821,020	69%
	2027	20,046,637	24,076,361	83%	21,837,843	23,801,175	92%	26,774,352	82%
	2028	22,544,039	23,008,875	98%	24,679,627	22,830,438	108%	25,682,353	96%
	2029	24,882,366	21,902,771	114%	27,906,765	21,820,497	128%	24,546,253	114%
	2030	27,059,888	20,761,017	130%	30,929,321	20,768,307	149%	23,362,626	132%
	2031	28,315,869	19,587,073	145%	33,936,518	19,678,037	172%	22,136,163	153%
	2032	30,309,598	18,383,301	165%	36,694,467	18,549,954	198%	20,867,163	176%
	2033	32,589,839	17,152,368	190%	39,127,556	17,388,910	225%	19,561,085	200%
	2034	34,388,901	15,902,088	216%	39,887,388	16,201,316	246%	18,225,140	219%
	2035	35,664,860	14,644,631	244%	41,389,847	14,989,480	276%	16,861,925	245%
	2036	34,296,878	13,394,635	256%	43,259,223	13,769,447	314%	15,489,488	279%
	2037	34,373,296	12,182,655	282%	44,520,385	12,557,028	355%	14,125,618	315%
	2038	35,093,307	11,019,006	318%	45,114,064	11,369,579	397%	12,789,836	353%
	2039	35,253,509	9,907,232	356%	41,953,347	10,216,468	411%	11,492,681	365%
	2040	34,924,490	8,856,790	394%	40,384,730	9,101,699	444%	10,238,658	394%
	2041	32,010,653	7,876,477	406%	39,875,051	8,046,247	496%	9,051,362	441%
	2042	30,495,187	6,969,087	438%	38,852,350	7,068,543	550%	7,951,526	489%
	2043	29,684,243	6,133,045	484%	37,467,149	6,174,706	607%	6,946,033	539%
	2044	28,462,202	5,365,428	530%	32,938,271	5,363,923	614%	6,033,970	546%
	2045	26,988,178	4,668,025	578%	30,060,646	4,630,898	649%	5,209,377	577%
	2046	23,838,913	4,043,160	590%	28,303,261	3,975,056	712%	4,471,609	633%
	2047	21,765,746	3,487,360	624%	26,566,688	3,392,725	783%	3,816,535	696%
	2048	20,376,705	2,994,813	680%	24,894,851	2,881,180	864%	3,241,089	768%
	2049	18,839,833	2,559,229	736%	21,641,236	2,435,111	889%	2,739,299	790%
	2050	17,276,256	2,177,706	793%	19,427,012	2,047,062	949%	2,302,775	844%
Value as of 12/31/12*:									
	Past	2,052,330	68,269,327	3.0%	554,324	67,424,579	0.8%	67,424,579	0.8%
	Future	351,497,001	455,610,416	77.1%	383,273,471	443,950,885	86.3%	491,427,500	78.0%
	Lifetime	353,549,331	523,879,743	67.5%	383,827,794	511,375,464	75.1%	558,852,078	68.7%

*discounted at original pricing interest rates

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

Rate Increases Since Inception

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
	1988	0	0	0%	0	0	0%	0	0%
	1989	0	0	0%	0	0	0%	0	0%
	1990	0	0	0%	0	0	0%	0	0%
	1991	0	0	0%	0	0	0%	0	0%
	1992	0	0	0%	0	0	0%	0	0%
	1993	0	0	0%	0	0	0%	0	0%
	1994	0	0	0%	0	0	0%	0	0%
	1995	0	0	0%	0	0	0%	0	0%
	1996	0	0	0%	0	0	0%	0	0%
	1997	0	0	0%	0	0	0%	0	0%
	1998	0	0	0%	0	0	0%	0	0%
	1999	0	0	0%	0	0	0%	0	0%
	2000	0	0	0%	0	0	0%	0	0%
	2001	0	0	0%	0	0	0%	0	0%
	2002	0	0	0%	0	0	0%	0	0%
	2003	182,573	4,980,276	4%	163,781	7,975,223	2%	9,271,643	2%
	2004	2,577,908	70,752,906	4%	1,168,680	113,390,219	1%	131,822,474	1%
Historical	2005	4,205,244	75,487,415	6%	3,537,626	124,648,932	3%	144,911,357	2%
Experience	2006	7,196,998	71,754,491	10%	3,852,410	122,107,043	3%	141,956,269	3%
	2007	9,034,432	68,980,236	13%	9,536,813	120,279,268	8%	139,831,379	7%
	2008	10,309,356	66,774,445	15%	10,261,961	118,336,663	9%	137,572,992	7%
	2009	12,516,977	64,894,577	19%	14,615,202	115,854,023	13%	134,686,784	11%
	2010	16,229,722	63,196,664	26%	14,720,108	114,122,825	13%	132,674,169	11%
	2011	18,387,201	61,412,547	30%	19,011,165	111,945,369	17%	130,142,755	15%
	2012	20,474,450	59,531,343	34%	22,941,245	102,504,674	22%	119,167,419	19%
	2013	22,915,368	57,558,254	40%	30,512,991	89,174,442	34%	103,670,278	29%
Projected	2014	25,261,469	55,496,307	46%	35,458,744	86,759,278	41%	100,862,514	35%
Future	2015	27,657,245	53,379,535	52%	39,641,935	84,211,135	47%	97,900,156	40%
Experience	2016	30,407,395	51,243,127	59%	43,300,657	81,572,391	53%	94,832,469	46%
	2017	33,320,052	49,094,893	68%	49,590,503	78,852,409	63%	91,670,337	54%
	2018	36,456,337	46,941,880	78%	55,836,674	76,049,445	73%	88,411,735	63%
	2019	39,793,138	44,787,621	89%	62,645,924	73,164,167	86%	85,057,438	74%
	2020	43,241,589	42,634,940	101%	69,477,397	70,208,301	99%	81,621,078	85%
	2021	46,858,149	40,484,190	116%	76,916,578	67,199,654	114%	78,123,358	98%
	2022	50,575,104	38,338,922	132%	84,597,089	64,137,672	132%	74,563,633	113%
	2023	54,819,797	36,204,344	151%	93,298,633	61,014,783	153%	70,933,099	132%
	2024	58,748,570	34,082,712	172%	102,541,876	57,834,260	177%	67,235,563	153%
	2025	62,523,053	31,980,755	196%	111,232,783	54,592,624	204%	63,466,980	175%
	2026	66,174,532	29,901,392	221%	119,766,874	51,293,277	233%	59,631,305	201%
	2027	69,406,092	27,851,108	249%	121,827,516	47,939,745	254%	55,732,636	219%
	2028	72,459,330	25,843,022	280%	129,793,918	44,535,732	291%	51,775,280	251%
	2029	75,178,096	23,886,701	315%	139,265,269	41,111,350	339%	47,794,245	291%
	2030	77,670,978	21,992,487	353%	146,557,168	37,702,597	389%	43,831,378	334%
	2031	79,650,783	20,165,947	395%	151,806,592	34,351,853	442%	39,935,951	380%
	2032	80,695,170	18,413,770	438%	141,055,239	31,072,438	454%	36,123,447	390%
	2033	81,362,604	16,747,687	486%	141,259,469	27,878,403	507%	32,410,204	436%
	2034	81,440,958	15,176,032	537%	144,169,423	24,829,173	581%	28,865,303	499%
	2035	80,049,258	13,706,880	584%	144,585,072	21,972,942	658%	25,544,774	566%
	2036	77,969,671	12,340,519	632%	143,431,819	19,330,475	742%	22,472,759	638%
	2037	75,509,911	11,074,314	682%	125,416,484	16,897,191	742%	19,643,930	638%
	2038	73,486,362	9,911,410	741%	118,831,894	14,664,807	810%	17,048,659	697%
	2039	71,248,627	8,853,250	805%	112,840,989	12,641,777	893%	14,696,773	768%
	2040	68,158,891	7,900,978	863%	108,419,951	10,825,674	1002%	12,585,452	861%
	2041	65,295,857	7,048,222	926%	104,165,812	9,215,036	1130%	10,712,995	972%
	2042	62,853,106	6,284,090	1000%	89,963,312	7,795,401	1154%	9,062,590	993%
	2043	61,513,870	5,602,509	1098%	83,323,447	6,548,864	1272%	7,613,421	1094%
	2044	60,930,236	4,996,482	1219%	74,929,960	5,465,062	1371%	6,353,440	1179%
	2045	61,271,020	4,458,900	1374%	67,609,910	4,528,921	1493%	5,265,124	1284%
	2046	62,226,407	3,980,155	1563%	61,160,107	3,726,329	1641%	4,332,066	1412%
	2047	63,651,521	3,550,899	1793%	55,808,072	3,043,537	1834%	3,538,282	1577%
	2048	65,931,844	3,164,455	2084%	50,521,691	2,466,031	2049%	2,866,898	1762%
	2049	66,715,477	2,813,221	2371%	37,699,194	1,976,615	1907%	2,297,926	1641%
Value as of 12/31/12*:									
	Past	114,281,417	749,668,981	15.2%	111,419,633	1,291,671,178	8.6%	1,501,640,014	7.4%
	Future	1,064,371,003	583,646,748	182.4%	1,580,898,918	940,691,705	168.1%	1,093,606,740	144.6%
	Lifetime	1,178,652,420	1,333,315,729	88.4%	1,692,318,550	2,232,362,883	75.8%	2,595,246,754	65.2%

*discounted at maximum statutory valuation rates

Exhibit 1: Nationwide Loss Ratio Exhibit for Virginia
2008 Custom Care II Enhanced (LTC-03)
Rate Increases Since Inception

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
Historical Experience	2003	0	0	0%	0	624	0%	733	0%
	2004	0	0	0%	0	10,990	0%	12,921	0%
	2005	0	0	0%	0	30,183	0%	35,483	0%
	2006	0	0	0%	0	54,337	0%	63,880	0%
	2007	0	0	0%	0	122,491	0%	144,003	0%
	2008	27,044	1,121,873	2%	0	1,381,847	0%	1,624,533	0%
	2009	642,980	26,963,176	2%	466,734	26,967,094	2%	31,703,168	1%
	2010	2,770,173	97,102,715	3%	935,391	96,062,845	1%	112,933,802	1%
	2011	5,799,392	135,372,287	4%	1,956,682	133,243,383	1%	156,644,141	1%
	2012	9,227,716	132,845,083	7%	4,655,982	130,817,524	4%	153,792,243	3%
Projected Future Experience	2013	13,002,658	130,189,258	10%	8,122,837	127,197,268	6%	149,536,183	5%
	2014	16,619,610	127,946,189	13%	10,681,481	124,303,464	9%	146,134,157	7%
	2015	19,733,056	125,698,023	16%	13,258,910	121,839,547	11%	143,237,516	9%
	2016	23,614,077	123,330,615	19%	16,485,327	119,862,986	14%	140,913,824	12%
	2017	28,316,862	120,832,761	23%	20,687,197	117,841,619	18%	138,537,455	15%
	2018	33,109,621	118,193,297	28%	25,677,208	115,667,422	22%	135,981,416	19%
	2019	37,946,218	115,411,408	33%	31,246,830	113,324,652	28%	133,227,200	23%
	2020	42,649,256	112,468,697	38%	36,966,560	110,804,304	33%	130,264,218	28%
	2021	47,573,572	109,352,505	44%	42,933,636	108,115,476	40%	127,103,166	34%
	2022	52,088,858	106,077,614	49%	49,941,004	105,275,110	47%	123,763,963	40%
	2023	58,031,651	102,659,779	57%	58,887,858	102,287,855	58%	120,252,075	49%
	2024	65,502,644	99,109,874	66%	69,004,683	99,148,642	70%	116,561,540	59%
	2025	73,221,998	95,427,713	77%	80,101,601	95,850,191	84%	112,683,801	71%
	2026	82,604,455	91,594,243	90%	92,327,835	92,381,405	100%	108,605,812	85%
	2027	93,408,730	87,608,764	107%	105,448,831	88,752,368	119%	104,339,429	101%
	2028	104,002,314	83,477,305	125%	119,672,723	84,961,556	141%	99,882,859	120%
	2029	113,319,633	79,216,281	143%	134,184,281	81,001,973	166%	95,227,877	141%
	2030	120,949,221	74,838,807	162%	148,406,214	76,881,888	193%	90,384,206	164%
	2031	130,395,601	70,351,178	185%	161,922,275	72,603,958	223%	85,354,968	190%
	2032	141,316,992	65,767,176	215%	172,854,903	68,185,177	254%	80,160,143	216%
	2033	150,729,910	61,120,647	247%	179,609,777	63,644,348	282%	74,821,834	240%
	2034	155,910,996	56,447,036	276%	187,772,182	58,998,292	318%	69,359,818	271%
	2035	154,855,716	51,806,921	299%	197,831,218	54,303,548	364%	63,840,563	310%
	2036	156,335,603	47,281,191	331%	205,748,281	49,624,746	415%	58,340,051	353%
	2037	161,214,417	42,910,469	376%	207,467,429	45,024,469	461%	52,931,854	392%
	2038	164,075,945	38,716,326	424%	198,991,001	40,536,850	491%	47,656,101	418%
	2039	162,052,626	34,730,850	467%	192,743,543	36,191,078	533%	42,547,106	453%
	2040	152,837,549	30,985,289	493%	191,910,418	32,064,977	599%	37,696,362	509%
	2041	146,275,150	27,495,465	532%	189,283,038	28,226,641	671%	33,183,922	570%
	2042	143,571,702	24,260,883	592%	181,194,588	24,702,393	734%	29,040,730	624%
	2043	139,237,649	21,279,836	654%	164,377,363	21,489,975	765%	25,264,134	651%
	2044	131,479,118	18,559,756	708%	150,294,947	18,575,635	809%	21,837,965	688%
	2045	119,157,377	16,108,610	740%	142,350,022	15,957,573	892%	18,760,108	759%
	2046	109,170,111	13,917,792	784%	134,686,105	13,626,374	988%	16,019,495	841%
	2047	102,722,566	11,967,684	858%	124,994,523	11,572,794	1080%	13,605,257	919%
	2048	95,790,603	10,240,523	935%	111,132,673	9,777,333	1137%	11,494,469	967%
	2049	87,409,717	8,724,311	1002%	99,221,554	8,213,194	1208%	9,655,629	1028%
	2050	77,500,135	7,407,152	1046%	90,531,064	6,858,786	1320%	8,063,354	1123%
	2051	69,499,366	6,270,966	1108%	81,705,781	5,693,595	1435%	6,693,528	1221%
	2052	63,793,434	5,294,975	1205%	73,626,791	4,699,328	1567%	5,524,644	1333%
	2053	58,182,785	4,460,410	1304%	66,705,792	3,857,060	1729%	4,534,453	1471%
	2054	52,323,924	3,751,177	1395%	58,944,444	3,144,755	1874%	3,697,050	1594%
	2055	46,306,631	3,151,477	1469%	48,388,181	2,539,715	1905%	2,985,750	1621%
	2056	41,694,337	2,644,203	1577%	39,496,801	2,026,386	1949%	2,382,269	1658%
	2057	38,510,644	2,213,748	1740%	33,717,686	1,597,308	2111%	1,877,834	1796%
	2058	35,755,389	1,847,826	1935%	28,063,794	1,243,723	2256%	1,462,151	1919%
	2059	32,331,309	1,536,505	2104%	22,778,116	955,952	2383%	1,123,840	2027%
	2060	27,500,213	1,271,363	2163%	18,196,084	724,575	2511%	851,828	2136%
	2061	23,636,080	1,045,534	2261%	14,276,220	541,932	2634%	637,109	2241%
	2062	21,098,220	853,299	2473%	11,017,662	400,321	2752%	470,627	2341%
	2063	18,356,112	689,754	2661%	8,381,598	292,597	2865%	343,984	2437%
	2064	15,552,894	551,238	2821%	6,301,947	212,119	2971%	249,372	2527%
Value as of 12/31/12*:									
	Past	19,010,206	416,801,344	4.6%	8,227,663	411,941,172	2.0%	484,287,999	1.7%
	Future	1,671,838,514	1,665,390,497	100.4%	1,881,341,622	1,654,760,715	113.7%	1,945,376,692	96.7%
	Lifetime	1,690,848,720	2,082,191,841	81.2%	1,889,569,284	2,066,701,887	91.4%	2,429,664,691	77.8%

*discounted at maximum statutory valuation rates

Exhibit 1: Nationwide Loss Ratio Exhibit for Virginia
2010 Custom Care II Enhanced (LTC-03)
Rate Increases Since Inception

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
Historical Experience	2003	0	0	0%	0	2,343	0%	2,636	0%
	2004	0	0	0%	0	9,762	0%	10,982	0%
	2005	0	0	0%	0	9,762	0%	10,982	0%
	2006	0	0	0%	0	15,980	0%	17,976	0%
	2007	0	0	0%	0	28,857	0%	32,462	0%
	2008	0	0	0%	0	38,477	0%	43,283	0%
	2009	0	0	0%	0	43,502	0%	48,936	0%
	2010	35,762	1,715,009	2%	0	1,766,268	0%	1,986,906	0%
	2011	645,166	28,118,536	2%	109,901	27,811,238	0%	31,285,341	0%
	2012	1,431,950	36,106,366	4%	464,139	35,360,123	1%	39,777,211	1%
Projected Future Experience	2013	2,377,179	35,201,115	7%	1,538,107	34,044,192	5%	38,296,898	4%
	2014	3,392,818	34,518,671	10%	2,093,958	33,119,895	6%	37,257,140	6%
	2015	4,428,591	33,926,717	13%	2,734,671	32,347,598	8%	36,388,370	8%
	2016	5,124,609	33,321,873	15%	3,323,357	31,671,219	10%	35,627,500	9%
	2017	6,163,852	32,680,749	19%	4,145,796	31,158,643	13%	35,050,894	12%
	2018	7,402,666	32,003,002	23%	5,177,298	30,622,555	17%	34,447,840	15%
	2019	8,581,885	31,276,275	27%	6,377,502	30,043,479	21%	33,796,427	19%
	2020	9,849,465	30,506,739	32%	7,737,814	29,418,190	26%	33,093,029	23%
	2021	10,865,156	29,696,466	37%	9,108,122	28,743,214	32%	32,333,737	28%
	2022	12,222,419	28,853,799	42%	10,488,459	28,021,066	37%	31,521,379	33%
	2023	13,039,427	27,974,200	47%	12,016,646	27,258,125	44%	30,663,134	39%
	2024	14,473,952	27,054,522	53%	14,154,336	26,457,235	53%	29,762,199	48%
	2025	16,285,760	26,098,167	62%	16,490,548	25,616,894	64%	28,816,885	57%
	2026	17,912,612	25,107,617	71%	19,125,498	24,731,615	77%	27,821,020	69%
	2027	20,046,637	24,076,361	83%	21,837,843	23,801,175	92%	26,774,352	82%
	2028	22,544,039	23,008,875	98%	24,679,627	22,830,438	108%	25,682,353	96%
	2029	24,882,366	21,902,771	114%	27,906,765	21,820,497	128%	24,546,253	114%
	2030	27,059,888	20,761,017	130%	30,929,321	20,768,307	149%	23,362,626	132%
	2031	28,315,869	19,587,073	145%	33,936,518	19,678,037	172%	22,136,163	153%
	2032	30,309,598	18,383,301	165%	36,694,467	18,549,954	198%	20,867,163	176%
	2033	32,589,839	17,152,368	190%	39,127,556	17,388,910	225%	19,561,085	200%
	2034	34,388,901	15,902,088	216%	39,887,388	16,201,316	246%	18,225,140	219%
	2035	35,664,860	14,644,631	244%	41,389,847	14,989,480	276%	16,861,925	245%
	2036	34,296,878	13,394,635	256%	43,259,223	13,769,447	314%	15,489,488	279%
	2037	34,373,296	12,182,655	282%	44,520,385	12,557,028	355%	14,125,618	315%
	2038	35,093,307	11,019,006	318%	45,114,064	11,369,579	397%	12,789,836	353%
	2039	35,253,509	9,907,232	356%	41,953,347	10,216,468	411%	11,492,681	365%
	2040	34,924,490	8,856,790	394%	40,384,730	9,101,699	444%	10,238,658	394%
	2041	32,010,653	7,876,477	406%	39,875,051	8,046,247	496%	9,051,362	441%
	2042	30,495,187	6,969,087	438%	38,852,350	7,068,543	550%	7,951,526	489%
	2043	29,684,243	6,133,045	484%	37,467,149	6,174,706	607%	6,946,033	539%
	2044	28,462,202	5,365,428	530%	32,938,271	5,363,923	614%	6,033,970	546%
	2045	26,988,178	4,668,025	578%	30,060,646	4,630,898	649%	5,209,377	577%
	2046	23,838,913	4,043,160	590%	28,303,261	3,975,056	712%	4,471,609	633%
	2047	21,765,746	3,487,360	624%	26,566,688	3,392,725	783%	3,816,535	696%
	2048	20,376,705	2,994,813	680%	24,894,851	2,881,180	864%	3,241,089	768%
	2049	18,839,833	2,559,229	736%	21,641,236	2,435,111	889%	2,739,299	790%
	2050	17,276,256	2,177,706	793%	19,427,012	2,047,062	949%	2,302,775	844%
	2051	15,072,293	1,847,338	816%	17,704,975	1,711,331	1035%	1,925,106	920%
	2052	13,514,059	1,563,095	865%	15,911,094	1,422,362	1119%	1,600,039	994%
	2053	12,405,130	1,319,399	940%	14,267,055	1,175,566	1214%	1,322,415	1079%
	2054	11,267,241	1,110,885	1014%	12,906,850	966,188	1336%	1,086,882	1188%
	2055	10,214,148	933,759	1094%	11,658,636	789,010	1478%	887,570	1314%
	2056	8,939,989	784,232	1140%	9,207,637	638,187	1443%	717,907	1283%
	2057	8,060,358	657,837	1225%	7,551,747	509,627	1482%	573,288	1317%
	2058	7,443,713	550,526	1352%	6,454,117	401,923	1606%	452,130	1427%
	2059	6,912,517	459,167	1505%	5,321,325	312,936	1700%	352,027	1512%
	2060	6,399,134	381,416	1678%	4,288,456	240,381	1784%	270,409	1586%
	2061	5,268,270	315,178	1672%	3,398,349	181,970	1868%	204,701	1660%
	2062	4,541,819	258,751	1755%	2,644,511	135,919	1946%	152,897	1730%
	2063	4,062,011	210,776	1927%	2,023,209	100,226	2019%	112,746	1794%
	2064	3,506,021	169,947	2063%	1,525,054	73,097	2086%	82,228	1855%
Value as of 12/31/12*:									
	Past	2,141,603	68,269,327	3.1%	578,436	67,424,579	0.9%	75,847,070	0.8%
	Future	366,382,206	455,610,416	80.4%	399,504,346	443,950,885	90.0%	499,407,999	80.0%
	Lifetime	368,523,810	523,879,743	70.3%	400,082,782	511,375,464	78.2%	575,255,069	69.5%

*discounted at maximum statutory valuation rates

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

		Original Assumptions			Historical & Projected Experience					
					Before Proposed Increase				With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Paid Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
Historical Experience	2003	182,573	4,980,276	4%	13,300	163,781	4,923,351	3%	4,923,351	3%
	2004	2,577,908	70,752,906	4%	180,622	1,168,680	69,548,278	2%	69,548,278	2%
	2005	4,205,244	75,487,415	6%	689,457	3,537,626	76,354,481	5%	76,354,481	5%
	2006	7,196,998	71,754,491	10%	1,586,644	3,852,410	74,764,099	5%	74,764,099	5%
	2007	9,034,432	68,980,236	13%	2,729,190	9,536,813	73,624,496	13%	73,624,496	13%
	2008	10,309,356	66,774,445	15%	4,918,775	10,261,961	72,385,936	14%	72,385,936	14%
	2009	12,516,977	64,894,577	19%	7,303,779	14,615,202	70,811,902	21%	70,811,902	21%
	2010	16,229,722	63,196,664	26%	10,092,660	14,720,108	69,701,472	21%	69,701,472	21%
	2011	18,387,201	61,412,547	30%	12,645,843	19,011,165	68,269,279	28%	68,269,279	28%
	2012	20,474,450	59,531,343	34%	15,624,043	22,941,245	74,184,625	31%	74,184,625	31%
Projected Future Experience	2013	22,915,368	57,558,254	40%	19,615,726	30,498,326	81,933,525	37%	81,933,525	37%
	2014	25,261,469	55,496,307	46%	24,320,401	35,458,744	86,759,278	41%	90,285,087	39%
	2015	27,657,245	53,379,535	52%	29,337,193	39,641,935	84,211,135	47%	94,477,901	42%
	2016	30,407,395	51,243,127	59%	34,196,412	43,300,657	81,572,391	53%	94,832,469	46%
	2017	33,320,052	49,094,893	68%	38,972,115	49,590,503	78,852,409	63%	91,670,337	54%
	2018	36,456,337	46,941,880	78%	44,494,506	55,836,674	76,049,445	73%	88,411,735	63%
	2019	39,793,138	44,787,621	89%	50,308,173	62,645,924	73,164,167	86%	85,057,438	74%
	2020	43,241,589	42,634,940	101%	56,408,744	69,477,397	70,208,301	99%	81,621,078	85%
	2021	46,858,149	40,484,190	116%	62,890,725	76,916,578	67,199,654	114%	78,123,358	98%
	2022	50,575,104	38,338,922	132%	70,131,047	84,597,089	64,137,672	132%	74,563,633	113%
	2023	54,819,797	36,204,344	151%	78,632,347	93,298,633	61,014,783	153%	70,933,099	132%
	2024	58,748,570	34,082,712	172%	87,381,919	102,541,876	57,834,260	177%	67,235,563	153%
	2025	62,523,053	31,980,755	196%	96,085,070	111,232,783	54,592,624	204%	63,466,980	175%
	2026	66,174,532	29,901,392	221%	104,785,709	119,766,874	51,293,277	233%	59,631,305	201%
	2027	69,406,092	27,851,108	249%	113,833,936	121,827,516	47,939,745	254%	55,732,636	219%
	2028	72,459,330	25,843,022	280%	123,349,967	129,793,918	44,535,732	291%	51,775,280	251%
	2029	75,178,096	23,886,701	315%	132,374,587	139,265,269	41,111,350	339%	47,794,245	291%
	2030	77,670,978	21,992,487	353%	140,636,400	146,557,168	37,702,597	389%	43,831,378	334%
	2031	79,650,783	20,165,947	395%	148,037,833	151,806,592	34,351,853	442%	39,935,951	380%
	2032	80,695,170	18,413,770	438%	154,604,853	141,055,239	31,072,438	454%	36,123,447	390%
	2033	81,362,604	16,747,687	486%	159,644,890	141,259,469	27,878,403	507%	32,410,204	436%
	2034	81,440,958	15,176,032	537%	162,539,609	144,169,423	24,829,173	581%	28,865,303	499%
	2035	80,049,258	13,706,880	584%	163,546,141	144,585,072	21,972,942	658%	25,544,774	566%
	2036	77,969,671	12,340,519	632%	163,074,672	143,431,819	19,330,475	742%	22,472,759	638%
	2037	75,509,911	11,074,314	682%	161,425,457	125,416,484	16,897,191	742%	19,643,930	638%
	2038	73,486,362	9,911,410	741%	157,670,233	118,831,894	14,664,807	810%	17,048,659	697%
	2039	71,248,627	8,853,250	805%	151,954,737	112,840,989	12,641,777	893%	14,696,773	768%
	2040	68,158,891	7,900,978	863%	145,094,543	108,419,951	10,825,674	1002%	12,585,452	861%
	2041	65,295,857	7,048,222	926%	137,741,782	104,165,812	9,215,036	1130%	10,712,995	972%
	2042	62,853,106	6,284,090	1000%	130,137,886	89,963,312	7,795,401	1154%	9,062,590	993%
	2043	61,513,870	5,602,509	1098%	121,629,039	83,323,447	6,548,864	1272%	7,613,421	1094%
	2044	60,930,236	4,996,482	1219%	113,067,711	74,929,960	5,465,062	1371%	6,353,440	1179%
	2045	61,271,020	4,458,900	1374%	104,883,224	67,609,910	4,528,921	1493%	5,265,124	1284%
	2046	62,226,407	3,980,155	1563%	96,328,814	61,160,107	3,726,329	1641%	4,332,066	1412%
	2047	63,651,521	3,550,899	1793%	87,784,944	55,808,072	3,043,537	1834%	3,538,282	1577%
	2048	65,931,844	3,164,455	2084%	79,817,333	50,521,691	2,466,031	2049%	2,866,898	1762%
	2049	66,715,477	2,813,221	2371%	72,209,583	37,699,194	1,976,615	1907%	2,297,926	1641%
	2050	67,208,906	2,490,380	2699%	64,092,322	31,230,603	1,561,674	2000%	1,815,533	1720%
	2051	67,267,598	2,190,510	3071%	55,830,696	26,378,703	1,215,881	2170%	1,413,530	1866%
	2052	66,181,852	1,910,126	3465%	47,674,447	21,244,302	932,279	2279%	1,083,826	1960%
	2053	64,065,818	1,648,217	3887%	39,764,433	16,754,060	704,066	2380%	818,516	2047%
	2054	61,518,153	1,405,150	4378%	32,487,925	12,957,643	523,761	2474%	608,902	2128%
	2055	56,234,691	1,182,195	4757%	26,091,604	9,829,653	384,157	2559%	446,604	2201%
Value as of 12/31/12*:										
	Past	114,281,417	749,668,981	15.2%	60,743,114	111,419,633	802,040,571	13.9%	802,040,571	13.9%
	Future	1,064,371,003	583,646,748	182.4%	1,627,980,984	1,580,884,635	933,639,247	169.3%	1,059,524,931	149.2%
	Lifetime	1,178,652,420	1,333,315,729	88.4%	1,688,724,098	1,692,304,268	1,735,679,817	97.5%	1,861,565,502	90.9%

*discounted at maximum statutory valuation rates

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Pricing Loss Ratio (instead of 58%) + Increased Premiums x 85%

			Accum Value of Past Initial Prem x 88.4% =	698,512,635
			Present Value of Future Initial Prem x 88.4% =	495,668,741
Accum Value of Past Incurred Claims =	111,419,633		Accum Value of Prior Increases x 85% =	10,088,470
Present Value of Future Incurred Claims =	1,580,884,635		Present Value of Future Increases x 85% =	423,992,165
TOTAL =	1,692,304,268	> =	TOTAL =	1,628,262,011

Exhibit 2: Virginia Experience
Custom Care (LTC-02) and Essential Care (BSC-02)

		Original Assumptions			Historical & Projected Experience					
					Before Proposed Increase				With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Paid Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
Historical Experience	2003	9,117	326,018	3%	0	0	322,361	0%	322,361	0%
	2004	111,395	4,256,951	3%	0	0	4,189,566	0%	4,189,566	0%
	2005	176,136	4,141,116	4%	579	7,946	4,229,113	0%	4,229,113	0%
	2006	326,274	3,948,681	8%	2,261	1,739	4,152,100	0%	4,152,100	0%
	2007	402,763	3,806,973	11%	6,259	50,827	4,106,037	1%	4,106,037	1%
	2008	456,796	3,696,083	12%	103,219	948,674	4,061,417	23%	4,061,417	23%
	2009	570,993	3,603,530	16%	319,816	372,935	3,988,848	9%	3,988,848	9%
	2010	762,597	3,521,830	22%	426,298	940,185	3,956,325	24%	3,956,325	24%
	2011	863,580	3,435,070	25%	608,186	683,992	3,882,656	18%	3,882,656	18%
	2012	972,798	3,343,689	29%	719,088	1,063,120	4,513,925	24%	4,513,925	24%
Projected Future Experience	2013	1,099,412	3,247,696	34%	845,821	1,343,504	4,847,954	28%	4,847,954	28%
	2014	1,227,197	3,147,145	39%	995,144	1,575,167	5,182,217	30%	5,392,817	29%
	2015	1,363,273	3,043,642	45%	1,263,656	1,809,749	5,061,668	36%	5,678,771	32%
	2016	1,521,134	2,938,717	52%	1,515,216	2,030,604	4,935,373	41%	5,737,648	35%
	2017	1,691,487	2,832,588	60%	1,774,426	2,415,724	4,803,559	50%	5,584,407	43%
	2018	1,878,948	2,725,560	69%	2,084,285	2,766,730	4,666,141	59%	5,424,651	51%
	2019	2,081,827	2,617,706	80%	2,409,855	3,157,696	4,523,008	70%	5,258,250	60%
	2020	2,297,334	2,509,047	92%	2,770,446	3,562,726	4,374,451	81%	5,085,544	70%
	2021	2,528,596	2,399,470	105%	3,151,935	4,024,451	4,221,174	95%	4,907,351	82%
	2022	2,773,298	2,289,084	121%	3,586,725	4,597,508	4,062,911	113%	4,723,362	97%
	2023	3,044,799	2,178,061	140%	4,117,278	5,183,923	3,899,065	133%	4,532,881	114%
	2024	3,311,809	2,066,378	160%	4,676,918	5,807,638	3,729,524	156%	4,335,780	134%
	2025	3,582,106	1,954,311	183%	5,250,883	6,403,211	3,553,795	180%	4,131,485	155%
	2026	3,852,349	1,841,961	209%	5,840,315	7,009,447	3,371,862	208%	3,919,978	179%
	2027	4,103,726	1,729,744	237%	6,472,191	7,314,076	3,183,634	230%	3,701,152	198%
	2028	4,351,062	1,618,418	269%	7,160,834	8,008,671	2,989,167	268%	3,475,073	230%
	2029	4,581,906	1,508,499	304%	7,846,278	8,788,127	2,790,029	315%	3,243,565	271%
	2030	4,809,375	1,400,596	343%	8,513,182	9,415,273	2,588,369	364%	3,009,124	313%
	2031	5,004,008	1,295,111	386%	9,150,253	9,934,669	2,386,689	416%	2,774,660	358%
	2032	5,136,358	1,192,639	431%	9,757,289	9,388,687	2,185,641	430%	2,540,930	369%
	2033	5,244,508	1,094,026	479%	10,290,436	9,681,252	1,986,442	487%	2,309,350	419%
	2034	5,314,088	999,854	531%	10,689,408	10,097,996	1,792,847	563%	2,084,285	484%
	2035	5,282,494	910,710	580%	10,970,032	10,314,897	1,608,113	641%	1,869,522	552%
	2036	5,204,670	826,719	630%	11,157,267	10,432,955	1,433,976	728%	1,667,077	626%
	2037	5,092,822	747,912	681%	11,257,306	9,148,580	1,270,374	720%	1,476,881	619%
	2038	5,006,830	674,689	742%	11,185,535	8,926,120	1,117,330	799%	1,298,958	687%
	2039	4,904,055	607,297	808%	10,957,221	8,597,635	976,054	881%	1,134,718	758%
	2040	4,732,077	545,974	867%	10,634,063	8,432,138	846,932	996%	984,606	856%
	2041	4,579,733	490,413	934%	10,264,099	8,260,988	730,442	1131%	849,180	973%
	2042	4,448,952	440,034	1011%	9,861,214	7,221,687	626,071	1153%	727,842	992%
	2043	4,401,510	394,607	1115%	9,376,065	6,875,364	532,928	1290%	619,559	1110%
	2044	4,400,126	353,776	1244%	8,875,180	6,238,507	450,570	1385%	523,813	1191%
	2045	4,469,966	317,180	1409%	8,380,733	5,733,561	378,161	1516%	439,634	1304%
	2046	4,577,686	284,235	1611%	7,821,771	5,270,455	314,953	1673%	366,151	1439%
	2047	4,714,477	254,395	1853%	7,239,872	4,889,873	260,232	1879%	302,534	1616%
	2048	4,911,564	227,299	2161%	6,687,165	4,494,687	213,141	2109%	247,788	1814%
	2049	4,981,623	202,465	2460%	6,135,148	3,303,439	172,506	1915%	200,548	1647%
	2050	5,039,490	179,473	2808%	5,502,997	2,820,423	137,454	2052%	159,798	1765%
	2051	5,056,563	157,979	3201%	4,837,329	2,411,388	107,845	2236%	125,376	1923%
	2052	4,979,701	137,784	3614%	4,160,294	1,956,998	83,274	2350%	96,810	2021%
	2053	4,824,650	118,867	4059%	3,489,943	1,561,107	63,309	2466%	73,600	2121%
	2054	4,639,696	101,282	4581%	2,868,236	1,221,175	47,406	2576%	55,112	2216%
	2055	4,222,782	85,146	4959%	2,318,025	937,630	34,998	2679%	40,688	2304%
Value as of 12/31/12*:										
	Past	5,242,818	42,095,596	12.5%	2,319,757	4,437,908	45,804,370	9.7%	45,804,370	9.7%
	Future	65,951,218	34,761,369	189.7%	101,783,684	99,878,183	59,149,087	168.9%	67,224,249	148.6%
	Lifetime	71,194,036	76,856,964	92.6%	104,103,442	104,316,091	104,953,458	99.4%	113,028,619	92.3%

*discounted at maximum statutory valuation rates

Exhibit 1: Nationwide Loss Ratio Exhibit for Virginia
2008 Custom Care II Enhanced (LTC-03)

		Original Assumptions			Historical & Projected Experience					
					Before Proposed Increase				With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Paid Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
Historical Experience	2003	0	0	0%	0	0	624	0%	624	0%
	2004	0	0	0%	0	0	10,990	0%	10,990	0%
	2005	0	0	0%	0	0	30,183	0%	30,183	0%
	2006	0	0	0%	0	0	54,337	0%	54,337	0%
	2007	0	0	0%	0	0	122,491	0%	122,491	0%
	2008	27,044	1,121,873	2%	0	0	1,381,847	0%	1,381,847	0%
	2009	642,980	26,963,176	2%	33,888	466,734	26,967,094	2%	26,967,094	2%
	2010	2,770,173	97,102,715	3%	187,310	935,391	96,062,845	1%	96,062,845	1%
	2011	5,799,392	135,372,287	4%	504,471	1,956,682	133,243,383	1%	133,243,383	1%
	2012	9,227,716	132,845,083	7%	1,271,901	4,655,982	130,817,524	4%	130,817,524	4%
Projected Future Experience	2013	13,002,658	130,189,258	10%	2,755,609	8,122,837	127,197,268	6%	127,197,268	6%
	2014	16,619,610	127,946,189	13%	4,815,377	10,681,481	124,303,464	9%	129,761,137	8%
	2015	19,733,056	125,698,023	16%	7,290,017	13,258,910	121,839,547	11%	137,888,024	10%
	2016	23,614,077	123,330,615	19%	10,043,052	16,485,327	119,862,986	14%	140,913,824	12%
	2017	28,316,862	120,832,761	23%	13,104,543	20,687,197	117,841,619	18%	138,537,455	15%
	2018	33,109,621	118,193,297	28%	16,668,345	25,677,208	115,667,422	22%	135,981,416	19%
	2019	37,946,218	115,411,408	33%	20,932,176	31,246,830	113,324,652	28%	133,227,200	23%
	2020	42,649,256	112,468,697	38%	25,851,869	36,966,560	110,804,304	33%	130,264,218	28%
	2021	47,573,572	109,352,505	44%	31,248,227	42,933,636	108,115,476	40%	127,103,166	34%
	2022	52,088,858	106,077,614	49%	37,082,249	49,941,004	105,275,110	47%	123,763,963	40%
	2023	58,031,651	102,659,779	57%	43,664,442	58,887,858	102,287,855	58%	120,252,075	49%
	2024	65,502,644	99,109,874	66%	51,458,478	69,004,683	99,148,642	70%	116,561,540	59%
	2025	73,221,998	95,427,713	77%	60,400,167	80,101,601	95,850,191	84%	112,683,801	71%
	2026	82,604,455	91,594,243	90%	70,436,116	92,327,835	92,381,405	100%	108,605,812	85%
	2027	93,408,730	87,608,764	107%	81,617,442	105,448,831	88,752,368	119%	104,339,429	101%
	2028	104,002,314	83,477,305	125%	94,288,091	119,672,723	84,961,556	141%	99,882,859	120%
	2029	113,319,633	79,216,281	143%	108,677,526	134,184,281	81,001,973	166%	95,227,877	141%
	2030	120,949,221	74,838,807	162%	123,704,457	148,406,214	76,881,888	193%	90,384,206	164%
	2031	130,395,601	70,351,178	185%	138,542,516	161,922,275	72,603,958	223%	85,354,968	190%
	2032	141,316,992	65,767,176	215%	153,030,056	172,854,903	68,185,177	254%	80,160,143	216%
	2033	150,729,910	61,120,647	247%	167,263,608	179,609,777	63,644,348	282%	74,821,834	240%
	2034	155,910,996	56,447,036	276%	181,058,467	187,772,182	58,998,292	318%	69,359,818	271%
	2035	154,855,716	51,806,921	299%	193,383,240	197,831,218	54,303,548	364%	63,840,563	310%
	2036	156,335,603	47,281,191	331%	203,659,887	205,748,281	49,624,746	415%	58,340,051	353%
	2037	161,214,417	42,910,469	376%	211,980,041	207,467,429	45,024,469	461%	52,931,854	392%
	2038	164,075,945	38,716,326	424%	218,295,851	198,991,001	40,536,850	491%	47,656,101	418%
	2039	162,052,626	34,730,850	467%	221,792,063	192,743,543	36,191,078	533%	42,547,106	453%
	2040	152,837,549	30,985,289	493%	221,975,211	191,910,418	32,064,977	599%	37,696,362	509%
	2041	146,275,150	27,495,465	532%	219,243,633	189,283,038	28,226,641	671%	33,183,922	570%
	2042	143,571,702	24,260,883	592%	214,346,764	181,194,588	24,702,393	734%	29,040,730	624%
	2043	139,237,649	21,279,836	654%	207,810,592	164,377,363	21,489,975	765%	25,264,134	651%
	2044	131,479,118	18,559,756	708%	199,246,440	150,294,947	18,575,635	809%	21,837,965	688%
	2045	119,157,377	16,108,610	740%	188,786,241	142,350,022	15,957,573	892%	18,760,108	759%
	2046	109,170,111	13,917,792	784%	177,201,334	134,686,105	13,626,374	988%	16,019,495	841%
	2047	102,722,566	11,967,684	858%	165,198,385	124,994,523	11,572,794	1080%	13,605,257	919%
	2048	95,790,603	10,240,523	935%	153,180,587	111,132,673	9,777,333	1137%	11,494,469	967%
	2049	87,409,717	8,724,311	1002%	141,016,533	99,221,554	8,213,194	1208%	9,655,629	1028%
	2050	77,500,135	7,407,152	1046%	129,171,282	90,531,064	6,858,786	1320%	8,063,354	1123%
	2051	69,499,366	6,270,966	1108%	118,010,694	81,705,781	5,693,595	1435%	6,693,528	1221%
	2052	63,793,434	5,294,975	1205%	107,162,524	73,626,791	4,699,328	1567%	5,524,644	1333%
	2053	58,182,785	4,460,410	1304%	96,754,012	66,705,792	3,857,060	1729%	4,534,453	1471%
	2054	52,323,924	3,751,177	1395%	87,206,913	58,944,444	3,144,755	1874%	3,697,050	1594%
	2055	46,306,631	3,151,477	1469%	78,284,691	48,388,181	2,539,715	1905%	2,985,750	1621%
Value as of 12/31/12*:										
	Past	19,010,206	416,801,344	4.6%	2,037,264	8,227,663	411,941,172	2.0%	411,941,172	2.0%
	Future	1,671,838,514	1,665,390,497	100.4%	1,883,771,289	1,881,341,622	1,654,760,715	113.7%	1,903,348,030	98.8%
	Lifetime	1,690,848,720	2,082,191,841	81.2%	1,885,808,553	1,889,569,284	2,066,701,887	91.4%	2,315,289,202	81.6%

*discounted at maximum statutory valuation rates

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Pricing Loss Ratio (instead of 58%) + Increased Premiums x 85%

			Accum Value of Past Initial Prem x 81.2% =	334,517,785
			Present Value of Future Initial Prem x 81.2% =	1,343,752,281
Accum Value of Past Incurred Claims =	8,227,663		Accum Value of Prior Increases x 85% =	-
Present Value of Future Incurred Claims =	1,881,341,622		Present Value of Future Increases x 85% =	211,299,218
TOTAL =	1,889,569,284	> =	TOTAL =	1,889,569,284

Exhibit 2: Virginia Experience
2008 Custom Care II Enhanced (LTC-03)

		Original Assumptions			Historical & Projected Experience					
					Before Proposed Increase				With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Paid Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
Historical Experience	2003	0	0	0%	0	0	0	0%	0	0%
	2004	0	0	0%	0	0	1,766	0%	1,766	0%
	2005	0	0	0%	0	0	2,298	0%	2,298	0%
	2006	0	0	0%	0	0	3,911	0%	3,911	0%
	2007	0	0	0%	0	0	11,579	0%	11,579	0%
	2008	1,216	60,197	2%	0	0	79,163	0%	79,163	0%
	2009	37,570	1,885,614	2%	14,026	198,374	1,883,556	11%	1,883,556	11%
	2010	142,853	5,404,206	3%	52,611	19,124	5,356,715	0%	5,356,715	0%
	2011	287,448	7,017,740	4%	58,057	210,480	6,917,524	3%	6,917,524	3%
	2012	451,008	6,846,442	7%	111,233	274,737	6,774,393	4%	6,774,393	4%
Projected Future Experience	2013	631,072	6,718,113	9%	190,982	367,101	6,598,247	6%	6,598,247	6%
	2014	794,748	6,607,818	12%	273,331	477,994	6,455,675	7%	6,739,118	7%
	2015	944,179	6,496,702	15%	377,237	599,325	6,337,355	9%	7,172,100	8%
	2016	1,139,512	6,380,025	18%	493,103	753,719	6,242,049	12%	7,338,304	10%
	2017	1,367,302	6,257,374	22%	609,248	949,478	6,143,051	15%	7,221,919	13%
	2018	1,602,961	6,128,194	26%	772,607	1,181,529	6,036,742	20%	7,096,940	17%
	2019	1,832,854	5,992,107	31%	973,245	1,440,111	5,922,381	24%	6,962,494	21%
	2020	2,063,918	5,847,967	35%	1,201,125	1,708,756	5,799,457	29%	6,817,982	25%
	2021	2,296,839	5,695,291	40%	1,451,542	1,997,065	5,668,345	35%	6,663,844	30%
	2022	2,527,972	5,534,720	46%	1,730,598	2,354,010	5,529,720	43%	6,500,872	36%
	2023	2,840,327	5,366,936	53%	2,051,232	2,796,415	5,383,675	52%	6,329,179	44%
	2024	3,216,164	5,192,521	62%	2,432,796	3,292,117	5,229,930	63%	6,148,433	54%
	2025	3,608,418	5,011,191	72%	2,870,936	3,840,675	5,068,153	76%	5,958,244	64%
	2026	4,093,462	4,822,216	85%	3,365,023	4,451,735	4,897,820	91%	5,757,995	77%
	2027	4,645,838	4,625,560	100%	3,921,019	5,140,884	4,719,340	109%	5,548,170	93%
	2028	5,192,386	4,421,520	117%	4,565,699	5,898,862	4,532,511	130%	5,328,530	111%
	2029	5,678,559	4,210,858	135%	5,304,104	6,672,497	4,337,050	154%	5,098,740	131%
	2030	6,129,662	3,994,121	153%	6,078,628	7,414,553	4,133,135	179%	4,859,013	153%
	2031	6,685,155	3,771,324	177%	6,849,325	8,133,459	3,920,676	207%	4,609,242	176%
	2032	7,290,902	3,543,045	206%	7,613,713	8,730,698	3,700,458	236%	4,350,348	201%
	2033	7,827,641	3,311,015	236%	8,383,742	9,194,574	3,473,110	265%	4,083,073	225%
	2034	8,096,864	3,076,884	263%	9,146,113	9,764,394	3,239,582	301%	3,808,531	256%
	2035	8,142,680	2,843,798	286%	9,851,015	10,402,414	3,002,657	346%	3,529,996	295%
	2036	8,355,557	2,615,400	319%	10,474,131	10,934,022	2,765,359	395%	3,251,023	336%
	2037	8,705,665	2,393,397	364%	11,017,947	11,056,921	2,530,603	437%	2,975,038	372%
	2038	8,948,500	2,179,096	411%	11,471,151	10,792,304	2,299,712	469%	2,703,597	399%
	2039	8,854,448	1,974,262	448%	11,794,470	10,713,482	2,074,591	516%	2,438,939	439%
	2040	8,504,926	1,780,435	478%	11,962,202	10,851,687	1,859,362	584%	2,185,911	496%
	2041	8,336,809	1,598,283	522%	11,988,794	10,886,565	1,657,293	657%	1,948,354	559%
	2042	8,305,915	1,427,775	582%	11,910,944	10,499,593	1,469,713	714%	1,727,830	608%
	2043	8,182,488	1,269,200	645%	11,742,442	9,731,857	1,296,457	751%	1,524,146	639%
	2044	7,799,844	1,123,206	694%	11,458,924	9,153,529	1,137,315	805%	1,337,055	685%
	2045	7,219,992	990,205	729%	11,066,674	8,877,772	992,394	895%	1,166,683	761%
	2046	6,805,472	869,729	782%	10,603,154	8,619,209	861,316	1001%	1,012,584	851%
	2047	6,555,896	760,852	862%	10,110,184	8,134,075	743,859	1093%	874,498	930%
	2048	6,264,403	662,950	945%	9,598,523	7,436,743	639,224	1163%	751,487	990%
	2049	5,823,941	575,630	1012%	9,057,480	6,846,913	546,344	1253%	642,295	1066%
	2050	5,303,735	498,455	1064%	8,521,184	6,407,271	464,324	1380%	545,870	1174%
	2051	4,915,300	430,616	1141%	7,998,128	5,928,866	392,233	1512%	461,118	1286%
	2052	4,646,573	371,119	1252%	7,459,092	5,483,505	329,326	1665%	387,164	1416%
	2053	4,360,086	319,141	1366%	6,913,720	5,094,080	274,740	1854%	322,991	1577%
	2054	4,007,293	273,962	1463%	6,394,316	4,550,036	227,446	2000%	267,391	1702%
	2055	3,661,040	234,827	1559%	5,874,023	3,782,065	186,294	2030%	219,011	1727%
Value as of 12/31/12*:										
	Past	948,147	22,532,986	4.2%	244,294	737,465	22,346,793	3.3%	22,346,793	3.3%
	Future	91,560,265	87,861,489	104.2%	102,477,633	102,184,519	87,888,274	116.3%	101,141,771	101.0%
	Lifetime	92,508,412	110,394,475	83.8%	102,721,927	102,921,985	110,235,068	93.4%	123,488,564	83.3%

*discounted at maximum statutory valuation rates

Exhibit 1: Nationwide Loss Ratio Exhibit for Virginia
2010 Custom Care II Enhanced (LTC-03)

		Original Assumptions			Historical & Projected Experience					
					Before Proposed Increase				With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Paid Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
Historical Experience	2003	0	0	0%	0	0	2,343	0%	2,343	0%
	2004	0	0	0%	0	0	9,762	0%	9,762	0%
	2005	0	0	0%	0	0	9,762	0%	9,762	0%
	2006	0	0	0%	0	0	15,980	0%	15,980	0%
	2007	0	0	0%	0	0	28,857	0%	28,857	0%
	2008	0	0	0%	0	0	38,477	0%	38,477	0%
	2009	0	0	0%	0	0	43,502	0%	43,502	0%
	2010	35,762	1,715,009	2%	0	0	1,766,268	0%	1,766,268	0%
	2011	645,166	28,118,536	2%	7,984	109,901	27,811,238	0%	27,811,238	0%
	2012	1,431,950	36,106,366	4%	67,504	464,139	35,360,123	1%	35,360,123	1%
Projected Future Experience	2013	2,377,179	35,201,115	7%	293,846	1,538,107	34,044,192	5%	34,044,192	5%
	2014	3,392,818	34,518,671	10%	756,662	2,093,958	33,119,895	6%	34,154,206	6%
	2015	4,428,591	33,926,717	13%	1,310,072	2,734,671	32,347,598	8%	35,378,177	8%
	2016	5,124,609	33,321,873	15%	1,951,805	3,323,357	31,671,219	10%	35,627,500	9%
	2017	6,163,852	32,680,749	19%	2,624,487	4,145,796	31,158,643	13%	35,050,894	12%
	2018	7,402,666	32,003,002	23%	3,412,951	5,177,298	30,622,555	17%	34,447,840	15%
	2019	8,581,885	31,276,275	27%	4,307,066	6,377,502	30,043,479	21%	33,796,427	19%
	2020	9,849,465	30,506,739	32%	5,349,590	7,737,814	29,418,190	26%	33,093,029	23%
	2021	10,865,156	29,696,466	37%	6,559,246	9,108,122	28,743,214	32%	32,333,737	28%
	2022	12,222,419	28,853,799	42%	7,871,627	10,488,459	28,021,066	37%	31,521,379	33%
	2023	13,039,427	27,974,200	47%	9,256,615	12,016,646	27,258,125	44%	30,663,134	39%
	2024	14,473,952	27,054,522	53%	10,778,510	14,154,336	26,457,235	53%	29,762,199	48%
	2025	16,285,760	26,098,167	62%	12,607,748	16,490,548	25,616,894	64%	28,816,885	57%
	2026	17,912,612	25,107,617	71%	14,708,114	19,125,498	24,731,615	77%	27,821,020	69%
	2027	20,046,637	24,076,361	83%	17,053,115	21,837,843	23,801,175	92%	26,774,352	82%
	2028	22,544,039	23,008,875	98%	19,604,800	24,679,627	22,830,438	108%	25,682,353	96%
	2029	24,882,366	21,902,771	114%	22,431,111	27,906,765	21,820,497	128%	24,546,253	114%
	2030	27,059,888	20,761,017	130%	25,696,193	30,929,321	20,768,307	149%	23,362,626	132%
	2031	28,315,869	19,587,073	145%	29,003,881	33,936,518	19,678,037	172%	22,136,163	153%
	2032	30,309,598	18,383,301	165%	32,191,942	36,694,467	18,549,954	198%	20,867,163	176%
	2033	32,589,839	17,152,368	190%	35,221,263	39,127,556	17,388,910	225%	19,561,085	200%
	2034	34,388,901	15,902,088	216%	38,127,569	39,887,388	16,201,316	246%	18,225,140	219%
	2035	35,664,860	14,644,631	244%	40,934,814	41,389,847	14,989,480	276%	16,861,925	245%
	2036	34,296,878	13,394,635	256%	43,323,819	43,259,223	13,769,447	314%	15,489,488	279%
	2037	34,373,296	12,182,655	282%	45,186,515	44,520,385	12,557,028	355%	14,125,618	315%
	2038	35,093,307	11,019,006	318%	46,552,674	45,114,064	11,369,579	397%	12,789,836	353%
	2039	35,253,509	9,907,232	356%	47,487,128	41,953,347	10,216,468	411%	11,492,681	365%
	2040	34,924,490	8,856,790	394%	47,775,761	40,384,730	9,101,699	444%	10,238,658	394%
	2041	32,010,653	7,876,477	406%	47,308,852	39,875,051	8,046,247	496%	9,051,362	441%
	2042	30,495,187	6,969,087	438%	46,210,394	38,852,350	7,068,543	550%	7,951,526	489%
	2043	29,684,243	6,133,045	484%	44,653,373	37,467,149	6,174,706	607%	6,946,033	539%
	2044	28,462,202	5,365,428	530%	42,845,305	32,938,271	5,363,923	614%	6,033,970	546%
	2045	26,988,178	4,668,025	578%	40,660,022	30,060,646	4,630,898	649%	5,209,377	577%
	2046	23,838,913	4,043,160	590%	38,137,220	28,303,261	3,975,056	712%	4,471,609	633%
	2047	21,765,746	3,487,360	624%	35,452,094	26,566,688	3,392,725	783%	3,816,535	696%
	2048	20,376,705	2,994,813	680%	32,754,077	24,894,851	2,881,180	864%	3,241,089	768%
	2049	18,839,833	2,559,229	736%	30,161,817	21,641,236	2,435,111	889%	2,739,299	790%
	2050	17,276,256	2,177,706	793%	27,576,820	19,427,012	2,047,062	949%	2,302,775	844%
	2051	15,072,293	1,847,338	816%	25,110,179	17,704,975	1,711,331	1035%	1,925,106	920%
	2052	13,514,059	1,563,095	865%	22,864,337	15,911,094	1,422,362	1119%	1,600,039	994%
	2053	12,405,130	1,319,399	940%	20,693,026	14,267,055	1,175,566	1214%	1,322,415	1079%
	2054	11,267,241	1,110,885	1014%	18,608,130	12,906,850	966,188	1336%	1,086,882	1188%
	2055	10,214,148	933,759	1094%	16,728,471	11,658,636	789,010	1478%	887,570	1314%
Value as of 12/31/12*:										
	Past	2,141,603	68,269,327	3.1%	75,807	578,436	67,424,579	0.9%	67,424,579	0.9%
	Future	366,382,206	455,610,416	80.4%	399,180,589	399,504,346	443,950,885	90.0%	491,427,500	81.3%
	Lifetime	368,523,810	523,879,743	70.3%	399,256,397	400,082,782	511,375,464	78.2%	558,852,078	71.6%

*discounted at maximum statutory valuation rates

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Pricing Loss Ratio (instead of 58%) + Increased Premiums x 85%

			Accum Value of Past Initial Prem x 70.3% =	47,429,898
			Present Value of Future Initial Prem x 70.3% =	312,297,762
Accum Value of Past Incurred Claims =	578,436		Accum Value of Prior Increases x 85% =	-
Present Value of Future Incurred Claims =	399,504,346		Present Value of Future Increases x 85% =	40,355,122
TOTAL =	400,082,782	> =	TOTAL =	400,082,782

Exhibit 2: Virginia Experience
2010 Custom Care II Enhanced (LTC-03)

		Original Assumptions			Historical & Projected Experience					
					Before Proposed Increase				With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Paid Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
Historical Experience	2003	0	0	0%	0	0	1,119	0%	1,119	0%
	2004	0	0	0%	0	0	1,491	0%	1,491	0%
	2005	0	0	0%	0	0	1,491	0%	1,491	0%
	2006	0	0	0%	0	0	2,330	0%	2,330	0%
	2007	0	0	0%	0	0	7,726	0%	7,726	0%
	2008	0	0	0%	0	0	11,886	0%	11,886	0%
	2009	0	0	0%	0	0	11,886	0%	11,886	0%
	2010	1,837	92,276	2%	0	0	106,008	0%	106,008	0%
	2011	30,950	1,493,776	2%	104	1,203	1,486,009	0%	1,486,009	0%
	2012	64,974	1,738,496	4%	1,299	10,827	1,740,079	1%	1,740,079	1%
Projected Future Experience	2013	106,856	1,697,460	6%	9,041	64,291	1,679,128	4%	1,679,128	4%
	2014	150,907	1,666,678	9%	29,093	85,935	1,635,608	5%	1,686,687	5%
	2015	195,966	1,639,930	12%	52,741	114,796	1,599,153	7%	1,748,974	7%
	2016	222,878	1,612,466	14%	80,444	139,648	1,568,268	9%	1,764,171	8%
	2017	269,851	1,583,590	17%	110,308	175,170	1,544,873	11%	1,737,855	10%
	2018	323,520	1,553,273	21%	144,313	220,149	1,520,421	14%	1,710,348	13%
	2019	374,870	1,520,974	25%	183,113	271,896	1,494,089	18%	1,680,727	16%
	2020	431,402	1,486,755	29%	228,736	330,374	1,465,712	23%	1,648,805	20%
	2021	466,273	1,450,684	32%	281,748	389,977	1,435,093	27%	1,614,361	24%
	2022	525,722	1,413,164	37%	339,423	451,217	1,402,334	32%	1,577,510	29%
	2023	558,932	1,373,986	41%	400,525	520,357	1,367,649	38%	1,538,491	34%
	2024	625,991	1,333,064	47%	468,150	617,035	1,331,094	46%	1,497,370	41%
	2025	708,192	1,290,535	55%	549,947	719,719	1,292,651	56%	1,454,125	49%
	2026	778,076	1,246,508	62%	643,621	837,171	1,252,134	67%	1,408,547	59%
	2027	876,872	1,200,638	73%	748,398	959,781	1,209,565	79%	1,360,661	71%
	2028	992,706	1,153,186	86%	863,154	1,092,399	1,165,166	94%	1,310,716	83%
	2029	1,102,597	1,103,965	100%	992,817	1,257,598	1,118,980	112%	1,258,760	100%
	2030	1,209,444	1,053,068	115%	1,146,077	1,404,471	1,070,860	131%	1,204,629	117%
	2031	1,286,700	1,000,595	129%	1,302,117	1,547,739	1,020,905	152%	1,148,433	135%
	2032	1,399,502	946,589	148%	1,454,128	1,684,662	969,072	174%	1,090,126	155%
	2033	1,522,739	891,002	171%	1,602,006	1,811,066	915,583	198%	1,029,956	176%
	2034	1,624,778	834,336	195%	1,748,094	1,878,330	860,562	218%	968,061	194%
	2035	1,706,554	777,003	220%	1,896,201	1,987,775	804,165	247%	904,619	220%
	2036	1,659,394	719,583	231%	2,030,621	2,114,699	747,000	283%	840,314	252%
	2037	1,708,122	663,451	257%	2,148,216	2,210,469	689,775	320%	775,940	285%
	2038	1,776,265	608,915	292%	2,249,088	2,276,263	633,204	359%	712,302	320%
	2039	1,815,997	556,206	326%	2,334,951	2,161,232	577,610	374%	649,763	333%
	2040	1,833,418	505,769	363%	2,394,815	2,150,425	523,142	411%	588,491	365%
	2041	1,712,282	458,008	374%	2,419,595	2,181,679	470,788	463%	529,597	412%
	2042	1,689,777	412,989	409%	2,415,158	2,178,112	421,457	517%	474,104	459%
	2043	1,685,623	370,698	455%	2,390,773	2,156,238	375,524	574%	422,434	510%
	2044	1,656,070	331,109	500%	2,354,677	1,935,265	332,971	581%	374,565	517%
	2045	1,612,262	294,419	548%	2,294,326	1,834,231	293,596	625%	330,271	555%
	2046	1,450,110	260,843	556%	2,209,194	1,781,476	257,529	692%	289,699	615%
	2047	1,376,092	230,245	598%	2,110,536	1,730,176	224,707	770%	252,777	684%
	2048	1,329,948	202,424	657%	2,010,200	1,679,650	195,156	861%	219,535	765%
	2049	1,267,789	177,172	716%	1,912,916	1,493,939	168,690	886%	189,762	787%
	2050	1,201,495	154,461	778%	1,808,099	1,401,417	145,051	966%	163,170	859%
	2051	1,072,229	134,277	799%	1,703,421	1,313,372	124,031	1059%	139,524	941%
	2052	999,976	116,401	859%	1,605,519	1,214,864	105,400	1153%	118,566	1025%
	2053	949,951	100,614	944%	1,502,095	1,121,546	89,012	1260%	100,131	1120%
	2054	889,423	86,698	1026%	1,395,207	1,045,227	74,678	1400%	84,007	1244%
	2055	831,592	74,523	1116%	1,294,752	970,450	62,166	1561%	69,932	1388%
Value as of 12/31/12*:										
	Past	99,149	3,445,565	2.9%	1,407	12,078	3,499,991	0.3%	3,499,991	0.3%
	Future	18,605,235	22,747,313	81.8%	20,440,691	20,470,889	22,603,650	90.6%	25,033,334	81.8%
	Lifetime	18,704,384	26,192,878	71.4%	20,442,098	20,482,968	26,103,641	78.5%	28,533,326	71.8%

*discounted at maximum statutory valuation rates

Reset Form

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

Company Name and NAIC Number: John Hancock Life Insurance Company (U.S.A.) - NAIC 69447

SERFF Tracking Number: MULF-129480734

Effective Date: upon approval

(Projected) Number of Insureds Affected: 6,608

New Rates

Average Annual Premium Per Member: 2,260

Revised Rates

Average Annual Premium Per Member: 2,630

Average Requested Percentage Rate Change Per Member: 16.4%

Minimum Requested Percentage Rate Change Per Member: 12.5%

Maximum Requested Percentage Rate Change Per Member: 17.6%

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

Form#	"Product Name"(if applicable)
LTC-02 VA	Custom Care
BSC-02 VA	Essential Care
LTC-03 VA (2008)	Custom Care II Enhanced
LTC-03 VA (2010)	Custom Care II Enhanced (2010)

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

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

Health Insurance Rate Request Summary

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

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

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

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

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

[Christopher Sutherland
Vice President]

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

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

Re: Notice of Premium Rate Increase – Long-Term Care Insurance Policy No. [xxx]. **Decision required by [date].**
[Company name]

Dear [First Name] [Last Name],

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

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

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

It is important to know that this premium rate increase has been filed with the [policy issue state] Insurance Department. No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. Our decision to increase premiums on certain policies is based upon the future claims anticipated on these policies. Please note that the decision to seek a premium increase on these LTC insurance policies has been made by John Hancock, not your insurance agent, nor the [policy issue state] Department of Insurance. As a reminder, per the terms of your policy, premium rates are not guaranteed and could be increased again in the future.

Importance of LTC Insurance Coverage

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

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

Next Steps

The enclosed "Options Worksheet" details your current coverage and provides options you can elect in order to help minimize or avoid the premium increase completely. Please review it carefully as it is designed to help you make an informed decision.

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

For Further Assistance

Again, we sincerely regret having to take this action, but we hope you find that the options provided are helpful. If you have any questions, please visit www.jhinfocenter.com or contact one of our customer service representatives at [877-606-7754]. Our dedicated team is available to help you make a decision that best meets your personal needs.

Sincerely,

[Christopher Sutherland
Vice President, U.S. Insurance Operations]

Enclosures:
Options Worksheet
Frequently Asked Questions
Coverage Change Request Form

{Ed Note: This document represents a scenario when the insured is eligible for a landing spot. It will be altered as needed to represent other situations.}

Options Worksheet for [First Name] [Last Name]
Policy # [XXXXX]
[Company Name]

YOUR PERSONALIZED OPTION TO REDUCE COVERAGE [AND AVOID THE INCREASE]

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

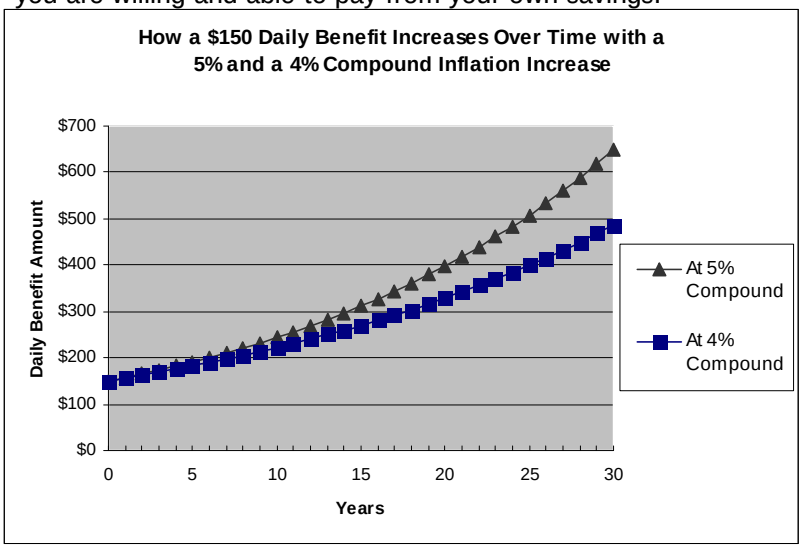
	Keep your current annual inflation rate	Personalized Option: Reduce your future annual inflation rate
Daily/Monthly Benefit[1]	[$XXX]	[$XXX]
Benefit Period[2]	[X-year]	X-year
Inflation Option[[3]]	[5%]	**[X.X%]**
Elimination Period	[XX]	[XX]
Optional Riders	[List here]	[List here]
Current [policy mode]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

**As of [Month XX, YYYY]*

Please note: Variations of this personalized option are not available, though other options to help minimize the increase may be. [It is also important to note that your coverage includes a "Limited Pay" premium payment provision. Please consider the number of remaining payments before making the decision to reduce your benefits.] For more information, please call John Hancock at [**877-606-7754].**

[Information to Consider

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



Trends in the Cost of Care

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

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

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

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

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

YOUR ALTERNATIVE OPTIONS [TO REDUCE COVERAGE AND LOWER PREMIUMS

To help mitigate the premium increase, you may be eligible to reduce other benefits. For example, you may be eligible to:

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

* This reduction will also result in a corresponding decrease in your Total Policy Limit.

Please note - in certain instances the ability to reduce your benefits may not be available due to state-regulated minimum benefit requirements or the available plan options. [In addition, certain changes are subject to Partnership regulatory benefit minimum requirements.] [Your policy includes a "Limited Pay" payment option. Please consider the number of remaining payments on your policy before making the decision to reduce your benefits.] For more information, please call John Hancock at [**877-606-7754].]**

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

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

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

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

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

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

[*Calculated based on benefit amounts and on premiums paid to date as of [file extract date]. The actual Contingent Nonforfeiture benefit amount may be slightly higher as it will be calculated based on current benefits and premiums paid to date as of the effective date of your paid-up status.]

IMPORTANT DATES

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

1. **Why do you need to raise premium rates — can you explain further?**
   Forecasting and projecting of future claims experience on LTC insurance policies is complex in its detail and application. Many factors are considered at the time that pricing is established, such as the frequency and severity of particular medical conditions, the expected lifespan of policyholders, the length of time policies are expected to remain inforce, and the cost of care, to name a few. As claims are paid, these factors can change over time.

   We have recently completed another comprehensive claims study, which we conduct every three years and which examines the usage trends for our insured population. Like many carriers in this business, we have seen increased claims, and therefore there is more experience data available to predict future benefit usage by policyholders. As compared to our previous analysis, the new data shows that policyholders are living longer, their claims are lasting longer, and more people are claiming at the older ages. Based on that data, we have determined that there is a need to increase premiums on certain policy series.

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

3. **Have I been singled out for this rate increase because of my age or health?**
   No. No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. Also, your state has not been singled out, as all states are included in our rate increase process.

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

5. **Is the premium rate increase due to the prevailing economic environment?**
   No. We are increasing premium rates solely due to our claims experience, which indicates higher-than-expected claims on your policy series in the future, and not due to poor investment experience.

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

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

8. **Will there be additional premium increases in the future?**
   Premium rates are not guaranteed. We will continue to monitor our claims experience to determine whether future increases will be necessary. We will not need additional increases if our experience does not deteriorate further.

COVERAGE CHANGE REQUEST FORM
Individual LTC Insurance Policy for [First Name] [Last Name]
Policy # [XXXXX]
[Company Name]

[To avoid the premium increase, we are offering you a one-time opportunity to elect your personalized option.]

If you choose to make no changes to your current coverage, no action is required and your new increased premium will be effective on [**Month XX, YYYY]**.

If you choose to change your coverage, you must select an option listed below, sign and return this Coverage Change Request Form by [**Month XX, YYYY]**.

Step 1: Select an option (please choose only one option)

For more details, please see your Options Worksheet. As a reminder, you may have alternative options available to mitigate the premium increase. For more information, please call John Hancock at [**877-606-7754].**

COVERAGE CHANGE OPTIONS	
☐	[Reduce your future annual inflation rate from [5%] to [X.X%].
☐	[Exercise the [Nonforfeiture/Contingent Nonforfeiture] Benefit available on your policy.]
☐	[Cancel your coverage. This change will be effective immediately.]]

Step 2: Review Agreement and Acknowledgement

I understand that my benefits and/or premium for those benefits will change based upon the option(s) I select.

I understand that premium rates are not guaranteed and may be increased again in the future if I am among the group of policyholders whose premiums are determined to be inadequate.

If I select an option(s) to change my coverage, I understand that, within 30 days of the date this change becomes effective, I may cancel the change in my coverage and return to my original coverage at the increased premium level.

I understand the policy change(s) I selected above. By signing below, I agree that any change(s) other than cancelling my policy, will be effective on my next policy anniversary provided this form is received by John Hancock by that date.

Step 3: Sign and Date

Signature ([First Name] [Last Name]) **Date**

Step 4: Return this completed form using the enclosed postage-paid envelope by [Month XX, YYYY].

[Mail
John Hancock
LTC Coverage Election
P.O. Box 111, R-02, Ste 1700
Boston, MA 02117-0111

FAX
John Hancock
LTC Coverage Election
[877-606-7771]]

John Hancock Individual Long Term Care 2013 Morbidity Experience Study

This Study found significant trends leading to cost increases across all morbidity components. Overall morbidity costs are driven by three factors: claim incidence, claim termination rates (continuance) and percentage of benefit used (salvage). Each of these factors, in turn, is driven by underlying dynamics. The following tables highlight separately the major dynamics affecting incidence, continuance, and salvage.

Statistical Methodology

Each contributing factor to overall morbidity costs was analyzed separately (incidence, continuance, and salvage). In addition, each underlying factor that could have driven the incidence, continuance and salvage was considered in the separate analyses. We fit a multiple factor excel model to the data fitting across what we had found to be the most significant contributing factors. For example we fit incidence across: attained age, issue age, duration from issue, marital status, gender, issue year, benefit period and UW Risk Class. The fit was tested for confidence levels using standardized approaches and found to have high confidence level overall, however, some cells could have lower credibility given limited number of claims in some cases.

Data

The data used to analyze morbidity incidence included all claims and exposure of product series newly issued from 1991 through 09/30/2012. This dataset includes 47,937 open and closed John Hancock retail claims. In addition, continuance and salvage were analyzed on all claims incurred before 09/30/2011.

Incidence

The following table for the JH Retail business compares our actual number of claims to our expected number of claims on both our previous and new expected claim basis for durations 10+. While the A/E is 99.7% under previous assumptions across all durations, analysis of incidence assumptions focused on the later durations. Durations from issue 10+ show a previous A/E of 104% and a revised A/E of 100%. While our exposures are enough to give our results high credibility overall, credibility is low at the older issue ages.

Durations 10+

Issue Age	Actual	Previous Expected	New Expected	A/E Previous	A/E New
<50	23	16	23	142.2%	100.2%
50-54	213	178	221	119.9%	96.5%
55-59	780	671	780	116.2%	100.0%
60-64	3,209	2,728	3,209	117.6%	100.0%
65-69	6,967	6,645	6,967	104.9%	100.0%
70-74	7,612	7,515	7,611	101.3%	100.0%
75-79	4,121	4,189	4,114	98.4%	100.2%
80+	655	743	649	88.2%	100.9%
All	23,581	22,686	23,575	103.9%	100.0%

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Continuance

The following tables for John Hancock Retail business compare actual claim terminations to expected claim terminations for both the previous and new expectation. The data for claim terminations is through 9/30/2011, but, measured as of 9/30/2012 to capture late reporting of claim terminations. Claim terminations include both death and recovery from a disabled status.

When claim terminations are less than expected the A/E is less than 100%, and it implies overall longer claims. We look at claim terminations during the Elimination Period (first 5 months on claim), as well as after the EP (Months 6+). Below are tables split the following ways: attained age at claim incurral, product, benefit period and gender.

Overall claim terminations A/E is close to 100% since inception but, the patterns that were emerging were unfavorable.

Claim terminations by incurral age show a deteriorating trend as the incurral age increased. While our exposures are enough to give our results high credibility overall, credibility is low at incurral ages 90 and above.

During EP

Incurral Age	Actual	Previous Expected	New Expected	A/E Previous	A/E New
<70	1,400	878	1,446	159%	97%
70-74	1,512	1,196	1,507	126%	100%
75-79	2,207	2,167	2,161	102%	102%
80-84	2,211	2,528	2,172	87%	102%
85-89	1,033	1,375	1,030	75%	100%
90+	197	229	199	86%	99%
Total	8,560	8,374	8,515	102%	101%

After EP

Incurral Age	Actual	Previous Expected	New Expected	A/E Previous	A/E New
<70	1,461	1,555	1,479	94%	99%
70-74	2,335	2,325	2,327	100%	100%
75-79	4,102	4,111	4,087	100%	100%
80-84	4,531	4,514	4,531	100%	100%
85-89	2,345	2,410	2,380	97%	99%
90+	365	449	450	81%	81%
Total	15,139	15,364	15,254	99%	99%

Similarly the trend by product shows much lower claim terminations after the EP than expected on the Custom care and later block, which is our primary block of business.

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John Hancock Individual Long Term Care 2013 Morbidity Experience Study

Product	Actual	Previous Expected	New Expected	A/E Previous	A/E New
Advantage	6,386	6,477	6,483	99%	99%
Gold Select	7,615	7,552	7,615	101%	100%
Custom Care and Later	1,138	1,335	1,156	85%	98%
Total	15,139	15,364	15,254	99%	99%

Most longer Benefit Periods have lower claim terminations than expected.

After EP

Benefit Period	Actual	Previous Expected	New Expected	A/E Previous	A/E New
1	4	2	2	219%	200%
2	2,351	2,165	2,387	109%	98%
3	5,133	5,345	5,191	96%	99%
4	2,348	2,366	2,352	99%	100%
5	1,613	1,576	1,609	102%	100%
6	1,376	1,494	1,381	92%	100%
10	205	187	206	109%	99%
LifeTime	2,109	2,229	2,126	95%	99%
Total	15,139	15,364	15,254	99%	99%

Terminations for males/females are higher/lower than expected.

During EP

Gender	Actual	Previous Expected	New Expected	A/E Previous	A/E New
Male	3,405	2,926	3,388	116%	101%
Female	5,155	5,448	5,128	95%	101%
Total	8,560	8,374	8,515	102%	101%

After EP

Gender	Actual	Previous Expected	New Expected	A/E Previous	A/E New
Male	6,034	4,655	6,079	130%	99%
Female	9,105	10,709	9,175	85%	99%
Total	15,139	15,364	15,254	99%	99%

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Salvage

The following tables for John Hancock Retail business compare the amount we paid on claims to the maximum amount we could have paid on both our previous and new expected basis. The data used for these tables includes payments from inception through 09/30/2011, using a 09/30/2012 database to capture late payments. The overall A/E under previous assumptions was 101.9% and is now 98.8% under new assumptions. The overall experience as well as the poor experience by inflation type led an increase in the Present Value of Future Benefits.

While our exposures are enough to give our results high credibility overall, credibility is low at incurral ages 90 and above.

It can be seen that results by inflation type show unfavorable results for compound inflation types.

Inflation Type	Actual Paid	Maximum Payable	Ratio	Exp Paid Previous	A/E Previous	Exp Pd New	A/E New
None	1,314,628,746	1,783,795,648	74%	1,305,378,917	100.7%	1,330,407,514	98.8%
Simple	483,536,950	718,194,804	67%	465,758,933	103.8%	489,605,874	98.8%
Compound	285,543,626	477,815,123	60%	273,342,904	104.5%	289,236,846	98.7%
Total	**2,083,709,321**	**2,979,805,576**	**70%**	**2,044,480,754**	**101.9%**	**2,109,250,234**	**98.8%**

Results by incurral Age show a trend of worse A/E's as incurral age increases

Incurral Age	Actual Paid	Maximum Payable	Ratio	Exp Paid Previous	A/E Previous	Exp Pd New	A/E New
<70	211,161,667	332,447,846	64%	211,769,214	99.7%	220,094,140	95.9%
70-74	334,600,492	496,554,518	67%	330,172,156	101.3%	342,105,436	97.8%
75-79	614,446,140	871,641,971	71%	597,307,834	102.9%	615,114,053	99.6%
80-84	611,482,830	853,691,687	72%	600,135,123	101.9%	618,173,322	98.9%
85-89	274,169,131	375,390,953	73%	268,696,250	102.0%	276,273,898	99.2%
90+	37,849,061	50,078,601	76%	36,400,177	104.0%	37,489,385	101.0%
Total	**2,083,709,321**	**2,979,805,576**	**70%**	**2,044,480,754**	**101.9%**	**2,109,250,234**	**98.8%**

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2013 Long Term Care Mortality Study

The results of the Long Term Care mortality experience study are in the table below. The expectations in the table below reflect best estimate assumption as of December 2012. The actual mortality is significantly lower than what was expected, especially in later durations.

Dur	Expos Count	Actual Count	Expected Count	Mort A/E Count	Mort A/E Amount
1-5	768,807	1,939	2,070	93.7%	95.8%
6-10	901,554	9,221	9,938	92.8%	93.1%
11-15	522,999	14,374	15,403	93.3%	93.1%
16	175,168	6,721	7,535	89.2%	88.1%
Total	**2,368,527**	**32,256**	**34,946**	**92.3%**	**92.4%**

Assumption changes were necessary to bring the expectations in line with actual experience. The expected mortality counts and amounts in the table below reflect the new assumptions. The actual to expected (A/E) ratio for the Long Term Care mortality is now 100%, rather than the 92.4% in the table above. The improved mortality has led to an increase in expected claim costs, as policyholders are more likely to live longer and go on claim.

Dur	Expos Count	Actual Count	Expected Count	Mort A/E Count	Mort A/E Amount
1-5	768,807	1,939	2,000	97%	99%
6-10	901,554	9,221	9,171	101%	101%
11-15	522,999	14,374	14,434	100%	99%
16+	175,168	6,721	6,683	101%	100%
Total	**2,368,527**	**32,256**	**32,288**	**100%**	**100%**

Our exposures are enough to give our results high credibility overall.

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2013 Long Term Care Lapse Study

The results of the Long Term Care lapse experience study are in the table below. The expectations in the table below reflect best estimate assumption as of December 2012. The actual lapses are higher than what was expected, especially in earlier durations (1-5). Note that this study excludes policies that were re-rated because a shock in the lapse rate is to be expected following a rate increase and we did not want to reflect that in our lapse assumption.

Non Re-Rate							
Inflation	Dur	Expos Count	Actual Count	Expected Count	Actual Lapse Amount	Lapse A/E Count	Lapse A/E Amount
No	1	16,329	899	637	5.04%	141%	129%
	2	19,292	755	473	3.75%	160%	153%
	3-5	64,512	1,560	844	2.45%	185%	187%
	6-10	109,725	1,529	1,097	1.34%	139%	135%
	11+	147,533	1,709	1,402	1.01%	122%	107%
No Inflation Total		**357,391**	**6,451**	**4,451**	**1.76%**	**145%**	**138%**
Yes	1	126,798	4,784	4,184	3.69%	114%	112%
	2	125,654	3,761	2,450	2.98%	153%	153%
	3-5	305,721	6,337	3,424	2.09%	185%	186%
	6-10	506,860	4,937	4,329	0.98%	114%	115%
	11+	131,927	1,019	1,121	0.71%	91%	84%
Inflation Total		**1,196,959**	**20,837**	**15,509**	**1.76%**	**134%**	**134%**
Total		**1,554,350**	**27,288**	**19,960**	**1.76%**	**137%**	**135%**

Assumption changes were necessary to bring the expectations in line with actual experience. The expected lapse counts and amounts in the table below reflect the new assumptions. The increased lapse assumption results in a reduction of future claim costs. The higher than expected lapses in the early durations were likely caused by the poor economy. As we do not believe this trend will continue into the later policy durations, lapse rates for durations 6+ were left unchanged.

Non Re-Rate							
Inflation	Dur	Expos Count	Actual Count	Expected Count	Actual Lapse Amount	Lapse A/E Count	Lapse A/E Amount
No	1	16,329	899	800	5.04%	112%	103%
	2	19,292	755	675	3.75%	112%	107%
	3-5	64,512	1,560	1,579	2.45%	99%	100%
	6-10	109,725	1,529	1,097	1.34%	139%	135%
	11+	147,534	1,709	1,402	1.01%	122%	107%
No Inflation Total		**357,392**	**6,451**	**5,553**	**1.76%**	**116%**	**109%**
Yes	1	126,798	4,784	4,692	3.69%	102%	100%
	2	125,654	3,761	3,707	2.98%	101%	101%
	3-5	305,721	6,337	6,332	2.09%	100%	101%
	6-10	506,860	4,937	4,329	0.98%	114%	115%
	11+	131,927	1,019	1,121	0.71%	91%	84%
Inflation Total		**1,196,959**	**20,837**	**20,180**	**1.76%**	**103%**	**103%**
Total		**1,554,351**	**27,288**	**25,733**	**1.76%**	**106%**	**104%**

Our exposures are enough to give our results high credibility overall.

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John Hancock 2013 Inforce Rate Increase Filings (LTC-91, NH-91, LTC-94, and NH-94)

State	2008 Filing	2010 Filing		2013 Filing	Cumulative Rate Increases	Notes
	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %		
DC	13.0%	13-Jul-12	10.0%		24.3%	2013 not yet filed
ME	0.0%	9-Jul-13	35.4%	32.2%	79.0%	filing updated with revised implementation date; higher rate increases
PA	13.0%	20-Jan-11	22.0%	37.1%	89.0%	
AK	13.0%	21-Oct-10	30.6%	28.5%	89.7%	
KS	13.0%	11-Oct-11	13.3%	48.5%	90.1%	
OH	13.0%	25-Jan-11	30.6%	30.0%	91.8%	
AL	13.0%	1-Feb-11	30.6%	30.5%	92.6%	
WY	13.0%	11-Mar-11	30.6%	30.6%	92.8%	
WI	13.0%	16-Mar-11	30.6%	30.8%	93.0%	
UT	0.0%	14-Mar-11	47.4%	31.0%	93.0%	
VA	13.0%	1-Dec-11	24.4%	37.9%	93.8%	filing updated with revised implementation date; higher rate increases
MT	13.0%	17-Dec-10	30.6%	31.5%	94.1%	
WA	0.0%	1-Jul-11	44.8%	34.1%	94.2%	
MI	13.0%	12-May-11	30.6%	31.9%	94.7%	
NC	13.0%	2-Jun-11	30.6%	32.1%	94.9%	
AZ	13.0%	28-Feb-11	30.6%	32.1%	95.0%	
NH	13.0%	11-May-11	30.6%	32.6%	95.7%	
ID	13.0%	18-Apr-11	26.8%	36.9%	96.2%	
IL	13.0%	25-Apr-11	30.6%	33.9%	97.6%	
NE	13.0%	25-Aug-11	30.6%	34.0%	97.8%	
SD	13.0%	2-May-11	30.6%	34.3%	98.2%	
NJ	13.0%	21-Jul-11	30.6%	34.4%	98.3%	
IA	13.0%	23-Nov-11	25.0%	41.7%	100.1%	
CO	13.0%	6-May-11	26.5%	40.5%	100.9%	
TN	13.0%	29-Aug-11	30.6%	36.1%	100.9%	
NV	0.0%		0.0%	101.4%	101.4%	
SC	13.0%	12-Sep-11	28.0%	39.5%	101.8%	
MN	13.0%	8-Mar-11	30.6%	37.0%	102.2%	
WV	13.0%	22-May-12	18.6%	51.8%	103.4%	
OR	13.0%	14-Feb-12	30.6%	38.9%	105.0%	
OK	13.0%	26-Aug-11	26.5%	43.7%	105.5%	
RI	13.0%	25-Mar-13	17.0%	56.3%	106.6%	filing updated with revised implementation date; higher rate increases
DE	13.0%	18-May-12	30.6%	40.6%	107.5%	
LA	13.0%	18-Jan-12	30.6%	41.0%	108.1%	filing updated with revised implementation date; higher rate increases
CT	13.0%	31-Jan-12	10.1%	68.2%	109.3%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
GA	11.3%	28-Mar-12	23.6%	52.2%	109.3%	
KY	13.0%	25-Jul-11	18.7%	56.2%	109.5%	filing updated with revised implementation date; higher rate increases
HI	0.0%	18-Nov-11	47.4%	42.6%	110.3%	
TX	11.0%	29-Jul-11	30.9%	44.8%	110.4%	filing updated with revised implementation date; higher rate increases
IN	13.0%			89.5%	114.1%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
ND	13.0%	28-Sep-12	15.0%	65.1%	114.6%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
NM	13.0%		0.0%	92.9%	118.0%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
MO	13.0%	27-Dec-12	30.6%	48.9%	119.8%	
CA	13.0%	3-Oct-12	27.7%	52.3%	119.8%	filing updated with revised implementation date; higher rate increases
MS	13.0%	5-Nov-12	27.8%	53.0%	121.0%	
VT	0.0%		0.0%	127.4%	127.4%	
AR	13.0%	3-May-13	30.6%	54.9%	128.7%	filing updated with revised implementation date; higher rate increases
MD	13.0%	13-Sep-12	26.9%	61.6%	131.7%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
MA	0.0%	8-Nov-12	21.8%	91.5%	133.3%	filing updated with revised implementation date; higher rate increases
FL	13.0%			108.0%	135.0%	
NY	5.2%	6-Jun-13	35.0%	72.9%	145.6%	

John Hancock 2013 Inforce Rate Increase Filings (LTC-96, LTC-96CL, NH-99, and LTC2000)

State	2008 Filing	2010 Filing		2013 Filing	Cumulative Rate Increases	Notes
	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %		
DC	13.0%	13-Jul-12	10.0%		24.3%	2013 not yet filed
WA	0.0%	1-Jul-11	52.5%	36.8%	108.7%	
AK	13.0%	21-Oct-10	41.6%	32.5%	112.0%	
PA	13.0%	20-Jan-11	39.0%	36.4%	114.2%	
OH	13.0%	25-Jan-11	41.6%	33.9%	114.3%	
AL	13.0%	1-Feb-11	41.6%	34.4%	115.0%	
UT	0.0%	14-Mar-11	59.6%	34.9%	115.2%	
MT	13.0%	17-Dec-10	41.6%	34.6%	115.4%	
WY	13.0%	11-Mar-11	41.6%	34.9%	115.8%	
AZ	13.0%	28-Feb-11	41.6%	35.5%	116.8%	
FL	13.0%	15-Feb-12	22.5%	56.9%	117.2%	
MI	13.0%	12-May-11	41.6%	35.8%	117.3%	
NC	13.0%	2-Jun-11	41.6%	36.3%	118.1%	
NH	13.0%	11-May-11	41.6%	36.3%	118.1%	
SD	13.0%	2-May-11	41.6%	37.2%	119.5%	
ID	13.0%	18-Apr-11	40.9%	38.2%	120.1%	
NE	13.0%	25-Aug-11	41.6%	37.6%	120.2%	
CO	13.0%	6-May-11	40.2%	39.3%	120.7%	
NJ	13.0%	21-Jul-11	41.6%	38.1%	121.0%	
NV	0.0%		0.0%	123.0%	123.0%	
SC	13.0%	12-Sep-11	40.0%	41.4%	123.8%	
TN	13.0%	29-Aug-11	41.6%	39.9%	123.9%	
KS	13.0%	11-Oct-11	38.1%	43.9%	124.6%	
IA	13.0%	23-Nov-11	40.0%	42.0%	124.6%	
OR	13.0%	14-Feb-12	41.6%	41.7%	126.7%	
GA	13.0%	28-Mar-12	38.1%	45.8%	127.5%	
DE	13.0%	18-May-12	41.6%	43.1%	129.0%	
WV	13.0%	22-May-12	38.1%	47.1%	129.5%	
HI	0.0%	18-Nov-11	59.6%	44.1%	130.0%	
ND	13.0%	28-Sep-12	13.1%	80.6%	130.8%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
CT	13.0%	31-Jan-12	11.9%	82.9%	131.3%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
IL	13.0%	25-Apr-11	41.6%	45.0%	132.1%	filing updated with revised implementation date; higher rate increases
OK	13.0%	26-Aug-11	45.2%	41.9%	132.8%	
MS	13.0%	5-Nov-12	34.6%	53.9%	134.0%	
WI	13.0%	16-Mar-11	41.6%	46.8%	134.9%	
MN	13.0%	8-Mar-11	41.6%	47.1%	135.3%	filing updated with revised implementation date; higher rate increases
IN	13.0%		0.0%	108.7%	135.8%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
NM	13.0%		0.0%	111.4%	138.8%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
ME	0.0%	9-Jul-13	54.0%	55.1%	138.9%	filing updated with revised implementation date; higher rate increases
TX	13.0%	29-Jul-11	40.6%	51.8%	141.1%	filing updated with revised implementation date; higher rate increases
KY	13.0%	25-Jul-11	38.1%	54.7%	141.3%	filing updated with revised implementation date; higher rate increases
LA	13.0%	18-Jan-12	41.6%	51.0%	141.7%	filing updated with revised implementation date; higher rate increases
MO	13.0%	27-Dec-12	41.6%	52.1%	143.4%	
VT	0.0%		0.0%	146.4%	146.4%	
VA	13.0%	1-Dec-11	46.2%	50.3%	148.3%	filing updated with revised implementation date; higher rate increases
RI	13.0%	25-Mar-13	39.3%	58.5%	149.5%	filing updated with revised implementation date; higher rate increases
CA	13.0%	3-Oct-12	41.7%	58.6%	154.0%	filing updated with revised implementation date; higher rate increases
MD	13.0%	13-Sep-12	31.0%	75.9%	160.4%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
AR	13.0%	3-May-13	41.6%	64.9%	163.8%	filing updated with revised implementation date; higher rate increases
MA	0.0%	8-Nov-12	22.3%	116.8%	165.1%	filing updated with revised implementation date; higher rate increases
NY	7.1%	6-Jun-13	52.1%	71.5%	179.5%	

John Hancock 2013 Inforce Rate Increase Filings (LTC-02, BSC-02)

State	2008 Filing	2010 Filing		2013 Filing	Cumulative Rate Increases	Notes
	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %		
DC	*n/a*	13-Jul-12	10.0%		10.0%	2013 not yet filed
NJ	*n/a*	21-Jul-11	48.3%	16.0%	72.0%	
CA	*n/a*		0.0%	81.9%	81.9%	
AK	*n/a*	21-Oct-10	71.1%	13.2%	93.6%	
MT	*n/a*	17-Dec-10	71.1%	14.1%	95.2%	
NV	*n/a*		0.0%	96.0%	96.0%	
PA	*n/a*	20-Jan-11	67.0%	17.4%	96.1%	
AL	*n/a*	1-Feb-11	71.1%	15.2%	97.2%	
CO	*n/a*	6-May-11	65.7%	19.1%	97.3%	
WI	*n/a*	16-Mar-11	71.1%	15.8%	98.1%	
SD	*n/a*	2-May-11	71.1%	15.8%	98.1%	
UT	*n/a*	14-Mar-11	71.1%	15.8%	98.1%	
WY	*n/a*	11-Mar-11	71.1%	15.8%	98.1%	
AZ	*n/a*	28-Feb-11	71.1%	16.1%	98.6%	
ID	*n/a*	18-Apr-11	69.5%	17.5%	99.3%	
MI	*n/a*	12-May-11	71.1%	16.8%	99.8%	
NH	*n/a*	11-May-11	71.1%	16.8%	99.8%	
FL	*n/a*	15-Feb-12	51.2%	32.2%	99.9%	
WA	*n/a*	1-Jul-11	70.8%	18.1%	101.6%	
TN	*n/a*	29-Aug-11	71.1%	18.3%	102.4%	
NE	*n/a*	25-Aug-11	71.1%	18.3%	102.4%	
SC	*n/a*	12-Sep-11	67.7%	20.7%	102.5%	
OK	*n/a*	26-Aug-11	68.3%	20.5%	102.8%	
KS	*n/a*	11-Oct-11	67.0%	22.5%	104.6%	
HI	*n/a*	18-Nov-11	71.1%	19.6%	104.6%	
MN	*n/a*	8-Mar-11	71.1%	19.7%	104.7%	filing updated with revised implementation date; higher rate increases
ME	*n/a*	9-Jul-13	65.0%	24.4%	105.2%	filing updated with revised implementation date; higher rate increases
IL	*n/a*	25-Apr-11	71.1%	20.2%	105.7%	filing updated with revised implementation date; higher rate increases
IA	*n/a*	23-Nov-11	69.0%	21.9%	106.0%	
OR	*n/a*	14-Feb-12	71.1%	20.9%	106.9%	
NC	*n/a*	2-Jun-11	71.1%	21.4%	107.7%	
GA	*n/a*	28-Mar-12	67.0%	24.6%	108.1%	
DE	*n/a*	18-May-12	71.1%	22.2%	109.2%	
WV	*n/a*	22-May-12	67.0%	25.5%	109.5%	
KY	*n/a*	25-Jul-11	67.0%	26.5%	111.2%	filing updated with revised implementation date; higher rate increases
OH	*n/a*	25-Jan-11	71.1%	24.1%	112.4%	
LA	*n/a*	18-Jan-12	71.1%	25.0%	113.9%	filing updated with revised implementation date; higher rate increases
CT	*n/a*	31-Jan-12	13.3%	89.7%	115.0%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
MS	*n/a*	5-Nov-12	62.2%	33.1%	115.8%	
ND	*n/a*	28-Sep-12	15.0%	89.6%	118.0%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
IN	*n/a*		0.0%	118.6%	118.6%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
NM	*n/a*		0.0%	118.6%	118.6%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
VT	*n/a*		0.0%	118.6%	118.6%	
TX	*n/a*	29-Jul-11	71.1%	28.8%	120.4%	filing updated with revised implementation date; higher rate increases
VA	*n/a*	1-Dec-11	79.1%	23.9%	121.9%	filing updated with revised implementation date; higher rate increases
MO	*n/a*	27-Dec-12	71.1%	31.4%	124.7%	
RI	*n/a*	25-Mar-13	67.7%	34.5%	125.6%	filing updated with revised implementation date; higher rate increases
NY	*n/a*	6-Jun-13	67.0%	38.1%	130.7%	
MA	*n/a*	8-Nov-12	9.8%	115.2%	136.3%	filing updated with revised implementation date; higher rate increases
MD	*n/a*	13-Sep-12	32.3%	79.9%	137.9%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
AR	*n/a*		0.0%	159.6%	159.6%	filing updated with revised implementation date; higher rate increases

John Hancock 2013 Inforce Rate Increase Filings (LTC-03 (2008))

State	2008 Filing	2010 Filing		2013 Filing	Cumulative Rate Increases	Notes
	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %		
DC	*n/a*	*n/a*	*n/a*		0.0%	2013 not yet filed
AK	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
AL	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
AZ	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
CO	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
CT	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
DE	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
GA	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
HI	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
IA	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
ID	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
IN	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
KS	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
MD	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
ME	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
MI	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
MO	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
MS	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
MT	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
ND	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
NE	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
NH	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
NJ	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
NM	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
NV	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
OK	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
OR	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
PA	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
SC	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
SD	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
UT	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
VT	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
WA	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
WI	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
WV	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
WY	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
TX	*n/a*	*n/a*	*n/a*	17.8%	17.8%	filing updated with revised implementation date; higher rate increases
NY	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
AR	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
IL	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
KY	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
LA	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
MA	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
MN	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
RI	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
VA	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
NC	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
OH	*n/a*	*n/a*	*n/a*	21.1%	21.1%	proposed rate increases reflect extra conservatism per state request

John Hancock 2013 Inforce Rate Increase Filings (LTC-03 (2010))

State	2008 Filing	2010 Filing		2013 Filing	Cumulative Rate Increases	Notes
	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %		
DC	*n/a*	*n/a*	*n/a*		0.0%	2013 not yet filed
AK	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
AL	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
AZ	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
CO	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
CT	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
DE	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
GA	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
IA	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
ID	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
IN	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
KS	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
MD	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
ME	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
MI	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
MO	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
MS	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
MT	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
ND	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
NE	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
NH	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
NJ	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
NV	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
OH	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
OK	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
OR	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
PA	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
SC	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
SD	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
TN	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
UT	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
VT	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
WA	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
WI	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
WV	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
WY	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
TX	*n/a*	*n/a*	*n/a*	12.7%	12.7%	
NM	*n/a*	*n/a*	*n/a*	13.9%	13.9%	
NY	*n/a*	*n/a*	*n/a*	14.5%	14.5%	filing updated with revised implementation date; higher rate increases
NC	*n/a*	*n/a*	*n/a*	14.5%	14.5%	filing updated with revised implementation date; higher rate increases
AR	*n/a*	*n/a*	*n/a*	14.5%	14.5%	filing updated with revised implementation date; higher rate increases
IL	*n/a*	*n/a*	*n/a*	14.5%	14.5%	filing updated with revised implementation date; higher rate increases
LA	*n/a*	*n/a*	*n/a*	14.5%	14.5%	filing updated with revised implementation date; higher rate increases
MA	*n/a*	*n/a*	*n/a*	14.5%	14.5%	filing updated with revised implementation date; higher rate increases
MN	*n/a*	*n/a*	*n/a*	14.5%	14.5%	filing updated with revised implementation date; higher rate increases
RI	*n/a*	*n/a*	*n/a*	14.5%	14.5%	filing updated with revised implementation date; higher rate increases
KY	*n/a*	*n/a*	*n/a*	14.5%	14.5%	filing updated with revised implementation date; higher rate increases
VA	*n/a*	*n/a*	*n/a*	14.5%	14.5%	filing updated with revised implementation date; higher rate increases
FL	*n/a*	*n/a*	*n/a*	22.2%	22.2%	

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Joseph R. Leopold, FSA, MAAA
Actuary, LTC Product & Risk Management

LONG-TERM CARE INSURANCE

September 9, 2014

Janet Houser
Virginia State Corporation Commission
Bureau of Insurance

Re: John Hancock Life Insurance Company (U.S.A.)
2013 Inforce Rate Increase Filing
SERFF ID: MULF-129480734

Dear Ms. Houser,

This letter is in response to your objection dated September 4, 2014 regarding the above filing. Your comments are included below in bold with our responses following.

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

Please see the attached exhibit, *VA CCI (Post-RS) Exhibit - Nationwide Premium.pdf*.

Note that although the lifetime loss ratio at Virginia rate levels is lower than the lifetime loss ratio using actual earned premiums, Virginia is not subsidizing the approval activity in any other state. Our rate increases for a particular policy form do vary by state, but only to reflect the timing and amount of prior rate increases approved by that state. States that capped our prior rate increase filings did so with the understanding that the full amount of the proposed rate increases were justified and that John Hancock would be refiling for the remainder at a later date. For some states, the remainders were filed and approved and in other states we were unable to file for the remainders before we had to begin preparing the current 2013 rate increase filings. In instances where the remainder remains unapproved, it has been included in the current filings.

The CCIIE and CCII10 products have not had prior rate increases, so the nationwide premium is identical to the Virginia approved rates. As such, there are no exhibits for these products as there is no new information to provide.

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

We have decided that the confidentiality previously requested is not necessary for these exhibits.

We have attached a new exhibit detailing the requested/approved rate increases in other states. The exhibit '*JH Retail 2013 Inforce Rate Increase Filing Summary.pdf*' should replace the exhibit sent on August 25, 2014.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Joseph R. Leopold, FSA, MAAA

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

		Historical & Projected Experience							
		Nationwide Rate Increases			Virginia Rate Increases				
		Before Proposed Increase			Before Proposed Increase			With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
Historical Experience	2003	163,781	4,923,351	3%	163,781	4,923,351	3%	4,923,351	3%
	2004	1,168,680	69,548,278	2%	1,168,680	69,548,278	2%	69,548,278	2%
	2005	3,537,626	76,354,481	5%	3,537,626	76,354,481	5%	76,354,481	5%
	2006	3,852,410	74,764,099	5%	3,852,410	74,764,099	5%	74,764,099	5%
	2007	9,536,813	73,624,496	13%	9,536,813	73,624,496	13%	73,624,496	13%
	2008	10,261,961	72,385,936	14%	10,261,961	72,385,936	14%	72,385,936	14%
	2009	14,615,202	70,811,902	21%	14,615,202	70,811,902	21%	70,811,902	21%
	2010	14,720,108	69,701,472	21%	14,720,108	69,701,472	21%	69,701,472	21%
	2011	19,011,165	68,269,279	28%	19,011,165	68,269,279	28%	68,269,279	28%
	2012	22,941,245	80,202,906	29%	22,941,245	74,184,625	31%	74,184,625	31%
Projected Future Experience	2013	30,498,326	85,193,148	36%	30,498,326	81,933,525	37%	81,933,525	37%
	2014	35,458,744	82,613,200	43%	35,458,744	86,759,278	41%	90,285,087	39%
	2015	39,641,935	79,907,804	50%	39,641,935	84,211,135	47%	94,477,901	42%
	2016	43,300,657	77,130,826	56%	43,300,657	81,572,391	53%	94,832,469	46%
	2017	49,590,503	74,295,591	67%	49,590,503	78,852,409	63%	91,670,337	54%
	2018	55,836,674	71,401,132	78%	55,836,674	76,049,445	73%	88,411,735	63%
	2019	62,645,924	68,451,684	92%	62,645,924	73,164,167	86%	85,057,438	74%
	2020	69,477,397	65,461,978	106%	69,477,397	70,208,301	99%	81,621,078	85%
	2021	76,916,578	62,451,897	123%	76,916,578	67,199,654	114%	78,123,358	98%
	2022	84,597,089	59,421,086	142%	84,597,089	64,137,672	132%	74,563,633	113%
	2023	93,298,633	56,361,015	166%	93,298,633	61,014,783	153%	70,933,099	132%
	2024	102,541,876	53,274,760	192%	102,541,876	57,834,260	177%	67,235,563	153%
	2025	111,232,783	50,158,401	222%	111,232,783	54,592,624	204%	63,466,980	175%
	2026	119,766,874	47,014,576	255%	119,766,874	51,293,277	233%	59,631,305	201%
	2027	121,827,516	43,844,972	278%	121,827,516	47,939,745	254%	55,732,636	219%
	2028	129,793,918	40,650,754	319%	129,793,918	44,535,732	291%	51,775,280	251%
	2029	139,265,269	37,457,718	372%	139,265,269	41,111,350	339%	47,794,245	291%
	2030	146,557,168	34,296,668	427%	146,557,168	37,702,597	389%	43,831,378	334%
	2031	151,806,592	31,204,280	486%	151,806,592	34,351,853	442%	39,935,951	380%
	2032	141,055,239	28,190,490	500%	141,055,239	31,072,438	454%	36,123,447	390%
	2033	141,259,469	25,265,711	559%	141,259,469	27,878,403	507%	32,410,204	436%
	2034	144,169,423	22,481,786	641%	144,169,423	24,829,173	581%	28,865,303	499%
	2035	144,585,072	19,880,389	727%	144,585,072	21,972,942	658%	25,544,774	566%
	2036	143,431,819	17,478,513	821%	143,431,819	19,330,475	742%	22,472,759	638%
	2037	125,416,484	15,270,566	821%	125,416,484	16,897,191	742%	19,643,930	638%
	2038	118,831,894	13,247,776	897%	118,831,894	14,664,807	810%	17,048,659	697%
	2039	112,840,989	11,416,711	988%	112,840,989	12,641,777	893%	14,696,773	768%
	2040	108,419,951	9,774,385	1109%	108,419,951	10,825,674	1002%	12,585,452	861%
	2041	104,165,812	8,318,867	1252%	104,165,812	9,215,036	1130%	10,712,995	972%
	2042	89,963,312	7,036,661	1278%	89,963,312	7,795,401	1154%	9,062,590	993%
	2043	83,323,447	5,911,267	1410%	83,323,447	6,548,864	1272%	7,613,421	1094%
	2044	74,929,960	4,933,058	1519%	74,929,960	5,465,062	1371%	6,353,440	1179%
	2045	67,609,910	4,088,260	1654%	67,609,910	4,528,921	1493%	5,265,124	1284%
	2046	61,160,107	3,364,008	1818%	61,160,107	3,726,329	1641%	4,332,066	1412%
	2047	55,808,072	2,747,834	2031%	55,808,072	3,043,537	1834%	3,538,282	1577%
	2048	50,521,691	2,226,645	2269%	50,521,691	2,466,031	2049%	2,866,898	1762%
	2049	37,699,194	1,784,894	2112%	37,699,194	1,976,615	1907%	2,297,926	1641%
	2050	31,230,603	1,410,305	2214%	31,230,603	1,561,674	2000%	1,815,533	1720%
	2051	26,378,703	1,098,084	2402%	26,378,703	1,215,881	2170%	1,413,530	1866%
	2052	21,244,302	841,987	2523%	21,244,302	932,279	2279%	1,083,826	1960%
	2053	16,754,060	635,902	2635%	16,754,060	704,066	2380%	818,516	2047%
	2054	12,957,643	473,072	2739%	12,957,643	523,761	2474%	608,902	2128%
	2055	9,829,653	346,992	2833%	9,829,653	384,157	2559%	446,604	2201%
Value as of 12/31/12*:									
	Past	111,419,633	808,165,989	13.8%	111,419,633	802,040,571	13.9%	802,040,571	13.9%
	Future	1,580,884,635	877,810,020	180.1%	1,580,884,635	933,639,247	169.3%	1,059,524,931	149.2%
	Lifetime	1,692,304,268	1,685,976,009	100.4%	1,692,304,268	1,735,679,817	97.5%	1,861,565,502	90.9%

*discounted at maximum statutory valuation rates

John Hancock 2013 Inforce Rate Increase Filings

Filing Status in all States as of : **8-Sep-2014**

State	Sub-Block	Status	Requested Avg. RI %	Notes
AK		Filed	19.0%	Filing received; Division not authorized to review rates
AL		Forms Approved	22.8%	
AR		Pending	41.9%	
AZ	Adv-Gold	Forms Approved	35.0%	
AZ	CCI	Approved	16.1%	Approved as filed
AZ	CCIIE-CCII10	Approved	16.5%	Approved as filed
CA	Pre-RS, Non-RWJ	Pending	44.9%	
CA	Post-RS, Non-RWJ	Pending	38.6%	
CA	Pre-RS, RWJ	Not yet filed	104.2%	
CA	Post-RS, RWJ	Not yet filed	19.6%	
CO	Adv	Pending	40.5%	
CO	Gold	Pending	39.3%	
CO	CCI	Pending	19.1%	
CO	CCIIE	Pending	17.6%	
CO	CCII10	Pending	12.5%	
CT		Approved	45.9%	15% cap for all policies, no landing spots w/ exception of CCII10 **
DC	Pre-Bulletin	Not yet filed		
DC	Post-Bulletin	Not yet filed		
DE		Forms Approved	32.0%	
FL	Comp	Pending	31.1%	
FL	NH	Not yet filed		
GA		Pending	31.2%	
HI		Pending	29.4%	
IA		Pending	28.0%	
ID		Forms Approved	20.1%	
IL		Pending	21.5%	
IN	Non-RWJ	Forms Approved	79.5%	
IN	RWJ	Forms Approved	60.9%	
KS		Forms Approved	26.6%	
KY	Adv	Pending	50.8%	
KY	Gold	Pending	45.1%	
KY	CCI	Pending	22.1%	
KY	CCIIE	Pending	18.0%	
KY	CCII10	Pending	12.8%	
LA		Forms Approved	29.7%	
MA		Pending	61.6%	
MD		Pending	71.5%	
ME	Pre-RS	Pending	30.3%	
ME	Post-RS	Approved	16.1%	Approved as filed
MI	Adv-CCII	Approved	26.8%	Approved as filed
MI	CCIIE-CCII10	Approved	16.2%	Approved as filed
MN		Pending	19.7%	
MO	Pre-RS	Forms Approved	32.8%	
MO	Post-RS	Rates on file	17.2%	Rates accepted as filed
MS		Forms Approved	32.5%	
MT	Pre-RS	Approved	20.2%	Full approval granted, rate increases over 20% implemented in two equal annual installments, incl. cost of delay
MT	Post-RS	Approved	15.4%	Approved as filed
NC		Pending	23.3%	
ND	Adv	Approved	65.1%	15% cap for all policies, no landing spots **
ND	Gold	Approved	80.6%	15% cap for all policies, no landing spots **
ND	CCI	Approved	89.6%	15% cap for all policies, no landing spots **
ND	CCII	Approved	20.7%	15% cap for all policies, no landing spots **
ND	CCII07	Approved	3.7%	3.7% cap for all policies, no landing spots **
ND	CCIIE	Approved	17.6%	15% cap for all policies, no landing spots **
ND	CCII10	Approved	12.5%	Approved as filed
NE		Approved	21.8%	Approved as filed
NH		Pending	23.6%	
NJ	Pre-RS	Pending	27.3%	

John Hancock 2013 Inforce Rate Increase Filings

Filing Status in all States as of : **8-Sep-2014**

State	Sub-Block	Status	Requested Avg. RI %	Notes
NJ	Post-RS	Pending	15.2%	
NM	Adv	Approved	92.9%	15% cap for all policies, no landing spots **
NM	Gold	Approved	111.4%	15% cap for all policies, no landing spots **
NM	CCI, Pre-RS	Approved	118.6%	15% cap for all policies, no landing spots **
NM	CCI, Post-RS	Approved	118.6%	15% cap for all policies, no landing spots **
NM	CCII	Approved	39.4%	15% cap for all policies, no landing spots **
NM	CCII07	Approved	27.1%	15% cap for all policies, no landing spots **
NM	CCIIE	Approved	17.6%	15% cap for all policies, no landing spots **
NM	CCII10	Pending	12.5%	
NV		Forms Approved	52.5%	
NY		Not yet filed		
OH	Pre-RS	Pending	30.3%	
OH	Post-RS	Pending	16.1%	
OK		Pending	29.0%	
OR		Pending	26.2%	
PA		Pending	24.8%	
PR		Not yet filed		
RI		Pending	37.0%	
SC		Forms Approved	29.4%	
SD		Approved	16.9%	Approved as filed
TN		Forms Approved	28.5%	
TX	Pre-RS	Pending	39.5%	
TX	Post-RS	Pending	20.6%	
UT		Forms Approved	21.1%	
VA	Pre-RS	Pending	34.5%	
VA	Post-RS	Pending	16.4%	
VT		Pending	75.6%	
WA		Approved	21.2%	Approved as filed
WI		Approved	26.2%	Approved as filed; subject to state regulations
WV		Pending	32.8%	
WY		Filed	20.5%	Filing received; Division not authorized to review rates

*** states that approved capped amounts were done so with the understanding that John Hancock would be re-filing for any unapproved amounts, as well as an additional cost of delay, such that the rate increases requested will be actuarially equivalent among states*

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Joseph R. Leopold, FSA, MAAA
Actuary, LTC Product & Risk Management

LONG-TERM CARE INSURANCE

November 21, 2014

Janet Houser
Virginia State Corporation Commission
Bureau of Insurance

Re: John Hancock Life Insurance Company (U.S.A.)
2013 Inforce Rate Increase Filing
SERFF ID: MULF-129480734

Dear Ms. Houser,

This letter is in response to your objection dated September 23, 2014 regarding the above filing. Your comments are included below in bold with our responses following.

1. Please provide all loss ratio exhibits in Excel format with working formulas, including the following additional details:
a. the actual interest discount factors used for each year in the calculations
b. separate the premiums between premiums based on the initial premium rates and premiums due to past and future assumed rate increases.

Please, find the required loss ratio exhibits in the attached file *"VA Post-RS LR Exhibits.xls"*.

2. Please expand the analysis of the filing status of rate increase requests by jurisdiction to include both past and current increases, a calculation of the cumulative increase by jurisdiction, and weighted average rate increase approved nationwide.

Please see the attached file '*JH Retail 2013 Inforce Rate Increase Filing Summary.pdf'* which includes the requested information by jurisdiction and product.

3. Please provide sample claim costs for the morbidity assumptions at the time of the 2011 rate increase filing for the Custom Care Series that corresponds to the LTC-03 policy, $300 monthly benefit, with no inflation for comparison purposes.

CCIIE and CCII10 products have not been re-rated in the past and for that reason we do not have sample claims costs for the morbidity assumptions that correspond to the 2011 rate increase filing.

The sample claim costs for Custom Care I that corresponds to our prior filing can be found in the table below:

For policies issued prior to 2004:

Age	Issue Age 55	
	4 year	Lifetime
55	0.70	2.15
60	2.99	6.01
65	9.63	18.45
70	25.57	48.79
75	69.72	134.36
80	167.31	284.45
85	319.32	464.15
90	462.88	601.14
95	534.39	656.02

Age	Issue Age 65	
	4 year	Lifetime
65	2.96	9.13
70	21.08	41.41
75	76.89	144.64
80	177.82	295.26
85	343.72	490.91
90	485.84	623.41
95	551.35	668.37

Age	Issue Age 75	
	4 year	Lifetime
75	25.59	74.93
80	199.51	331.23
85	414.49	569.92
90	538.61	676.00
95	606.28	719.49

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

Age	Issue Age 55	
	4 year	Lifetime
55	0.53	1.65
60	2.32	4.66
65	7.60	14.57
70	23.08	44.06
75	64.76	124.88
80	155.67	265.01
85	298.76	435.60
90	437.59	572.39
95	511.98	638.02

Age	Issue Age 65	
	4 year	Lifetime
65	2.27	7.00
70	16.36	32.16
75	60.97	114.84
80	161.65	269.17
85	322.27	462.37
90	460.99	596.26
95	530.97	654.93

Age	Issue Age 75	
	4 year	Lifetime
75	19.61	57.45
80	156.74	260.92
85	340.89	471.25
90	512.36	650.08
95	590.87	717.08

4. The documentation of the 2013 Morbidity Experience Study show that the previous salvage factors produced an A/E of 101.9% and the new factors produce an A/E of 98.8%. Please explain why adjustments were made that appear to be larger than necessary based on the experience.

The “A/E New” of 98.8% in the 2013 Summary of the 2013 LTC Morbidity Study includes 2010 and 2011 experience. Since this recent experience is immature, we have removed that experience from our analysis, leading to a revised “A/E new” of 100%.

5. The documentation notes that the lapse study removed all policies which had undergone prior rate increases. Obviously, all of the policies under these policy forms have had previous increases, so please provide details about the characteristics (average duration, type of coverage, average premium by age, etc.) of the policies used in the experience base for future lapse assumptions versus the policies covered by this filing.

We have observed that lapse experience is one and half to four times higher than normal lapse activity within the first two years after policyholders are notified of a rate increase. In order to remove from the lapse study the impact of shock lapses due to past rate increases, we have excluded the policies that have received a notification of rate increase during the study year or prior to the study year. Prospectively, these policies are expected to return to our exposure after shock has expired.

The majority of the policies removed from the study correspond to policies in durations 6 or more, but this does not have a detrimental effect on the lapse rates for policies in those durations since the lapse rates have remained unchanged. However, the study shows that lapses were greater than expected for early durations, hence only lapse

rates for durations 1 to 5 were increased, having an immaterial impact on the re-rated products like Advantage, Gold and CCI where the average duration of the policies are greater than 9 as shown in the tables below:

Nationwide policies covered in this filing			
Product	**Average Duration**	**Count**	**Average Premium**
ADV	18	30,370	1,920
GOLD	13	139,391	2,220
CC	9	145,834	2,230
CCII10	2	15,482	2,400
CCIIE	3	59,753	2,360

Virginia policies covered in this filing			
Product	**Average Duration**	**Count**	**Average Premium**
ADV	18	2,267	1,790
GOLD	13	11,162	2,220
CC	10	5,759	2,080
CCII10	2	785	2,340
CCIIE	4	3,117	2,380

Additionally, we would like to mention that in comparison with the impact of morbidity and mortality assumptions, the change in the lapse assumptions has a minimal relative contribution in the rate increases proposed in the current filing.

6. The documentation asserts in several places that certain experience has either high or low credibility, but does not contain any objective measure of credibility. Please provide a quantitative discussion related to the Company's standard of credibility and confidence intervals, as well as the credibility of the past claim experience results by policy series.

This is not simple to quantify because of the large number of heterogeneous dimensions associated with LTC business. For example, CCI has had 4,825 claims nationwide, which may seem sufficient to give this form full credibility. However, much of this experience is at younger attained ages and during the select period, which are not homogeneous dimensions. Using a hypothetical example, if all of the CCI experience was below attained age 85, and if the present value of future benefits from issue shows age 85 to make up 50% of this PV, then the credibility for age "<85" might be 100% (only if "<85" is homogeneous, which it's not), and the age "85+" has 0% credibility. Total credibility might then be defined as a weighted average of cell by cell credibility, or perhaps 50% in this example.

Only one dimension was considered here. Once other dimensions are introduced, it becomes nearly impossible to define what is meant by credibility as a whole. So we have not assigned a credibility factor for Virginia only experience. Rather, our actuarial assumptions are based on nationwide experience.

7. You indicate that the new inflation options were determined to be actuarially equivalent to the requested rate increases in aggregate. Please provide actuarial support for this equivalence, and also include measure of the variation for individual policies or outliers.

The reduced inflation options were calculated in aggregate for each plan across all policyholders with Simple and Compound inflation (all ages and benefits within the given plan). For each plan, the following analysis was done:

A. Determine the impact of the requested rate increases on the present value of future gross premiums.
B. Solve for the reduced inflation percentage (to the nearest tenth of a percent) that reduces the present value of future benefits by the amount actuarially equivalent to the amount calculated in A.

By solving for actuarially equivalent impacts on premiums and benefits, we are ensuring that the company does not profit nor lose from the policyholders' choice to accept the landing spots in lieu of the rate increases.

The example in the table below shows the expected impact on future premiums from the proposed rate increases as well as the expected impact on future benefits at the reduced inflation option proposed in CCIIE. The landing spot of 4.3% was selected as it minimizes the difference between the premium and benefit impact columns:

	Present Value of Future Benefits				Present Value of Future Premiums		
Infl.	0% LS election	est. LS election	Impact		0% LS election	est. LS election	Impact
4.30%	781,274,412	757,580,349	**23,694,064**		687,414,529	664,988,275	**22,426,254**

The values in the table above are for *only* those policies eligible for the reduced-inflation option.

Additionally, as it can be observed in the Appendix D provided in our initial filing, there is no variability in the rate increase for policyholders with Simple and Compound inflation option.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Joseph R. Leopold, FSA, MAAA

John Hancock 2013 Inforce Rate Increase Filings (LTC-91, NH-91, LTC-94, and NH-94)

State	2012 Annualized Premium	Cumulative Approved Rate Increase	2008 Filing		2010 Filing		2013 Filing				
			Approved Date	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %	2013 Filing Status	Approved Date	Approved Avg. RI%	Notes
AK	79,847	89.7%	8-Jul-08	13.0%	21-Oct-10	30.6%	28.5%	Filed	10-Mar-14	28.5%	Filing received; Division not authorized to review rates
AL	308,382	47.6%	3-Jun-08	13.0%	1-Feb-11	30.6%	30.5%	Pending			
AR	262,806	47.6%	11-Jun-08	13.0%	3-May-13	30.6%	44.5%	Pending			
AZ	658,933	62.8%	31-Jul-08	13.0%	28-Feb-11	30.6%	32.1%	Approved	4-Nov-14	10.3%**	full approval for policies eligible for landing spots, 0% cap for all other policies**
CA	2,907,816	44.3%	26-Sep-08	13.0%	3-Oct-12	27.7%	47.4%	Pending			
CO	389,853	83.1%	29-Jun-09	13.0%	6-May-11	26.5%	40.5%	Approved	3-Oct-14	28.1%**	full approval for policies eligible for landing spots, 25% cap for all other policies**
CT	1,965,695	43.1%	5-Aug-09	13.0%	31-Jan-12	10.1%	68.2%	Approved	30-Jul-14	15.0%**	15% cap for all policies, no landing spots**
DC	288,064	24.3%	12-Apr-10	13.0%	13-Jul-12	10.0%		Not yet filed			
DE	287,232	47.6%	1-Dec-09	13.0%	18-May-12	30.6%	44.5%	Pending			
FL	5,333,120	13.0%	4-Aug-09	13.0%	15-Feb-12	0.0%	108.0%	Pending			
GA	1,147,918	37.6%	21-Jan-09	11.3%	28-Mar-12	23.6%	52.2%	Pending			
HI	685,785	47.4%		0.0%	18-Nov-11	47.4%	42.6%	Pending			
IA	385,160	41.3%	30-Oct-08	13.0%	23-Nov-11	25.0%	41.7%	Pending			
ID	31,926	43.3%	10-Aug-09	13.0%	18-Apr-11	26.8%	36.9%	Pending			
IL	1,152,807	47.6%	2-Jul-08	13.0%	25-Apr-11	30.6%	31.5%	Pending			
IN	511,438	13.0%	30-Dec-08	13.0%		0.0%	89.5%	Pending			
KS	472,464	28.0%	21-Jul-09	13.0%	11-Oct-11	13.3%	48.5%	Pending			
KY	260,570	34.1%	24-Aug-09	13.0%	25-Jul-11	18.7%	50.8%	Pending			
LA	435,932	47.6%	17-Jun-09	13.0%	18-Jan-12	30.6%	37.8%	Pending			
MA	3,259,952	21.8%		0.0%	8-Nov-12	21.8%	81.1%	Pending			
MD	4,390,822	64.9%	10-Sep-08	13.0%	13-Sep-12	26.9%	61.6%	Approved	29-Sep-14	15.0%**	15% cap for all policies, no landing spots**
ME	293,967	35.4%		0.0%	9-Jul-13	35.4%	31.8%	Pending			
MI	1,548,083	94.7%	23-Jul-08	13.0%	12-May-11	30.6%	31.9%	Approved	26-Feb-14	31.9%	Approved as filed
MN	93,345	47.6%	7-Oct-09	13.0%	8-Mar-11	30.6%	34.3%	Pending			
MO	803,167	47.6%	14-Jul-08	13.0%	27-Dec-12	30.6%	48.9%	Pending			
MS	375,681	44.4%	10-Dec-08	13.0%	5-Nov-12	27.8%	53.0%	Pending			
MT	25,416	94.1%	30-Jul-09	13.0%	17-Dec-10	30.6%	31.5%	Approved	19-Aug-14	31.5%	Full approval granted, rate increases over 20% implemented in two equal annual installments, incl. cost of delay
NC	1,572,575	47.6%	13-Aug-08	13.0%	2-Jun-11	30.6%	32.1%	Pending			
ND	19,333	49.4%	21-Jul-08	13.0%	28-Sep-12	15.0%	65.1%	Approved	15-Apr-14	15.0%**	15% cap for all policies, no landing spots**
NE	138,413	97.8%	21-Nov-08	13.0%	25-Aug-11	30.6%	34.0%	Approved	17-Mar-14	34.0%	Approved as filed
NH	383,907	47.6%	21-Oct-08	13.0%	11-May-11	30.6%	32.6%	Pending			
NJ	2,866,478	98.3%	5-Dec-08	13.0%	21-Jul-11	30.6%	34.4%	Approved	17-Oct-14	34.4%	Approved with 15% annual phase-in
NM	268,305	30.0%	11-Dec-09	13.0%		0.0%	92.9%	Approved	3-Jul-14	15.0%**	15% cap for all policies, no landing spots**
NV	55,446	0.0%		0.0%		0.0%	101.4%	Pending			
NY	12,394,247	42.0%	5-Aug-10	5.2%	6-Jun-13	35.0%		Not yet filed			
OH	2,820,378	47.6%	5-Aug-08	13.0%	25-Jan-11	30.6%	30.0%	Pending			
OK	237,828	78.7%	1-Apr-10	13.0%	26-Aug-11	26.5%	43.7%	Approved	11-Sep-14	25.0%**	25% cap for all policies, no landing spots**
OR	565,065	47.6%	1-Oct-09	13.0%	14-Feb-12	30.6%	38.9%	Pending			
PA	3,658,701	37.9%	1-Aug-08	13.0%	20-Jan-11	22.0%	37.1%	Pending			
RI	834,293	32.2%	26-Sep-08	13.0%	25-Mar-13	17.0%	50.5%	Pending			
SC	1,255,610	44.6%	9-Sep-08	13.0%	12-Sep-11	28.0%	39.5%	Pending			
SD	7,925	98.2%	24-Nov-09	13.0%	2-May-11	30.6%	34.3%	Approved	25-Feb-14	34.3%	Approved as filed
TN	1,332,861	47.6%	16-Sep-08	13.0%	29-Aug-11	30.6%	33.6%	Pending			
TX	692,631	45.3%	12-Dec-08	11.0%	29-Jul-11	30.9%	40.8%	Pending			
UT	74,053	93.0%		0.0%	14-Mar-11	47.4%	31.0%	Approved	29-Oct-14	31.0%	Approved as filed
VA	4,296,048	40.3%	17-Jul-09	13.0%	1-Dec-11	24.2%	35.7%	Pending			
VT	161,165	0.0%		0.0%		0.0%	127.4%	Pending			
WA	472,238	94.2%		0.0%	1-Jul-11	44.8%	34.1%	Approved	14-Aug-14	34.1%	Approved as filed
WI	784,219	93.0%	17-Sep-08	13.0%	16-Mar-11	30.6%	30.8%	Approved	7-Jul-14	30.8%	Approved as filed
WV	99,181	34.0%	5-Oct-09	13.0%	22-May-12	18.6%	51.8%	Pending			
WY	8,652	92.8%	8-Jul-08	13.0%	11-Mar-11	30.6%	30.6%	Filed	10-Mar-14	30.6%	Filing received; Division not authorized to review rates
Weighted Average Approved Rate Increase (nationwide) :		45.8%		10.4%		25.6%				5.1%	

*** states that approved capped amounts were done so with the understanding that John Hancock would be re-filing for any unapproved amounts, as well as an additional cost of delay, such that the rate increases requested will be actuarially equivalent among states*

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John Hancock 2013 Inforce Rate Increase Filings (LTC-96, LTC-96CL, NH-99, and LTC2000)

State	2012 Annualized Premium	Cumulative Approved Rate Increase	2008 Filing		2010 Filing		2013 Filing				
			Approved Date	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %	2013 Filing Status	Approved Date	Approved Avg. RI%	Notes
AK	156,483	112.0%	8-Jul-08	13.0%	21-Oct-10	41.6%	32.5%	Filed	10-Mar-14	32.5%	Filing received; Division not authorized to review rates
AL	1,925,476	60.0%	3-Jun-08	13.0%	1-Feb-11	41.6%	34.4%	Pending			
AR	902,995	60.0%	11-Jun-08	13.0%	3-May-13	41.6%	47.2%	Pending			
AZ	4,146,311	101.9%	31-Jul-08	13.0%	28-Feb-11	41.6%	35.5%	Approved	4-Nov-14	26.2%**	full approval for policies eligible for landing spots, 7% cap for all other policies**
CA	10,024,755	60.1%	26-Sep-08	13.0%	3-Oct-12	41.7%	47.2%	Pending			
CO	2,660,753	111.5%	29-Jun-09	13.0%	6-May-11	40.2%	39.3%	Approved	3-Oct-14	33.5%**	full approval for policies eligible for landing spots, 25% cap for all other policies**
CT	6,255,805	45.4%	5-Aug-09	13.0%	31-Jan-12	11.9%	82.9%	Approved	30-Jul-14	15.0%**	15% cap for all policies, no landing spots**
DC	1,428,683	24.3%	12-Apr-10	13.0%	13-Jul-12	10.0%		Not yet filed			
DE	498,805	60.0%	1-Dec-09	13.0%	18-May-12	41.6%	47.0%	Pending			
FL	23,634,964	38.4%	4-Aug-09	13.0%	15-Feb-12	22.5%	51.1%	Pending			
GA	5,941,408	56.0%	21-Jan-09	13.0%	28-Mar-12	38.1%	45.8%	Pending			
HI	3,831,427	59.6%		0.0%	18-Nov-11	59.6%	44.1%	Pending			
IA	3,851,874	58.2%	30-Oct-08	13.0%	23-Nov-11	40.0%	42.0%	Pending			
ID	240,716	59.2%	10-Aug-09	13.0%	18-Apr-11	40.9%	38.2%	Pending			
IL	8,061,104	60.0%	2-Jul-08	13.0%	25-Apr-11	41.6%	35.3%	Pending			
IN	6,753,204	13.0%	30-Dec-08	13.0%		0.0%	108.7%	Pending			
KS	2,313,052	56.1%	21-Jul-09	13.0%	11-Oct-11	38.1%	43.9%	Pending			
KY	1,420,995	56.1%	24-Aug-09	13.0%	25-Jul-11	38.1%	45.1%	Pending			
LA	2,512,804	60.0%	17-Jun-09	13.0%	18-Jan-12	41.6%	40.8%	Pending			
MA	11,932,813	22.3%		0.0%	8-Nov-12	22.3%	96.5%	Pending			
MD	13,105,989	70.2%	10-Sep-08	13.0%	13-Sep-12	31.0%	75.9%	Approved	29-Sep-14	15.0%**	15% cap for all policies, no landing spots**
ME	633,842	54.0%		0.0%	9-Jul-13	54.0%	47.5%	Pending			
MI	7,531,438	112.0%	23-Jul-08	13.0%	12-May-11	41.6%	35.8%	Approved	26-Feb-14	32.5%	Approved as filed
MN	2,764,320	60.0%	7-Oct-09	13.0%	8-Mar-11	41.6%	37.2%	Pending			
MO	4,731,546	60.0%	14-Jul-08	13.0%	27-Dec-12	41.6%	52.1%	Pending			
MS	2,687,141	52.0%	10-Dec-08	13.0%	5-Nov-12	34.6%	53.9%	Pending			
MT	218,148	115.4%	30-Jul-09	13.0%	17-Dec-10	41.6%	34.6%	Approved	19-Aug-14	34.6%	Full approval granted, rate increases over 20% implemented in two equal annual installments, incl. cost of delay
NC	7,882,272	60.0%	13-Aug-08	13.0%	2-Jun-11	41.6%	36.3%	Pending			
ND	67,191	46.9%	21-Jul-08	13.0%	28-Sep-12	13.1%	80.6%	Approved	15-Apr-14	15.0%**	15% cap for all policies, no landing spots**
NE	1,288,606	120.2%	21-Nov-08	13.0%	25-Aug-11	41.6%	37.6%	Approved	17-Mar-14	37.6%	Approved as filed
NH	1,236,154	60.0%	21-Oct-08	13.0%	11-May-11	41.6%	36.3%	Pending			
NJ	18,132,196	121.0%	5-Dec-08	13.0%	21-Jul-11	41.6%	38.1%	Approved	17-Oct-14	38.1%	Approved with 15% annual phase-in
NM	385,305	30.0%	11-Dec-09	13.0%		0.0%	111.4%	Approved	11-Jul-14	15.0%**	15% cap for all policies, no landing spots**
NV	405,693	0.0%		0.0%		0.0%	123.0%	Pending			
NY	59,370,685	62.9%	5-Aug-10	7.1%	6-Jun-13	52.1%		Not yet filed			
OH	12,400,618	60.0%	5-Aug-08	13.0%	25-Jan-11	41.6%	33.9%	Pending			
OK	2,063,972	105.0%	1-Apr-10	13.0%	26-Aug-11	45.2%	41.9%	Approved	11-Sep-14	25.0%**	25% cap for all policies, no landing spots**
OR	2,511,224	60.0%	1-Oct-09	13.0%	14-Feb-12	41.6%	41.7%	Pending			
PA	12,167,357	57.1%	1-Aug-08	13.0%	20-Jan-11	39.0%	36.4%	Pending			
RI	2,631,711	57.4%	26-Sep-08	13.0%	25-Mar-13	39.3%	48.1%	Pending			
SC	5,601,265	58.2%	9-Sep-08	13.0%	12-Sep-11	40.0%	41.4%	Pending			
SD	107,427	119.5%	24-Nov-09	13.0%	2-May-11	41.6%	37.2%	Approved	25-Feb-14	37.2%	Approved as filed
TN	7,458,685	60.0%	16-Sep-08	13.0%	29-Aug-11	41.6%	37.3%	Pending			
TX	13,201,906	58.9%	12-Dec-08	13.0%	29-Jul-11	40.6%	39.4%	Pending			
UT	328,816	115.2%		0.0%	14-Mar-11	59.6%	34.9%	Approved	29-Oct-14	34.9%	Approved as filed
VA	24,732,403	65.2%	17-Jul-09	13.0%	1-Dec-11	46.2%	40.5%	Pending			
VT	348,957	0.0%		0.0%		0.0%	146.4%	Pending			
WA	2,872,245	108.7%		0.0%	1-Jul-11	52.5%	36.8%	Approved	14-Aug-14	36.8%	Approved as filed
WI	5,359,215	134.9%	17-Sep-08	13.0%	16-Mar-11	41.6%	46.8%	Approved	7-Jul-14	46.8%	Approved as filed
WV	478,337	56.1%	5-Oct-09	13.0%	22-May-12	38.1%	47.1%	Pending			
WY	177,516	115.8%	8-Jul-08	13.0%	11-Mar-11	41.6%	34.9%	Filed	10-Mar-14	34.9%	Filing received; Division not authorized to review rates
Weighted Average Approved Rate Increase (nationwide) :		64.5%		11.0%		39.5%				6.2%	

*** states that approved capped amounts were done so with the understanding that John Hancock would be re-filing for any unapproved amounts, as well as an additional cost of delay, such that the rate increases requested will be actuarially equivalent among states*

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John Hancock 2013 Inforce Rate Increase Filings (LTC-02, BSC-02)

State	2012 Annualized Premium	Cumulative Approved Rate Increase	2008 Filing		2010 Filing		2013 Filing				
			Approved Date	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %	2013 Filing Status	Approved Date	Approved Avg. RI%	Notes
AK	306,940	93.6%	*n/a*	*n/a*	21-Oct-10	71.1%	13.2%	Filed	10-Mar-14	13.2%	Filing received; Division not authorized to review rates
AL	1,814,913	71.1%	*n/a*	*n/a*	1-Feb-11	71.1%	15.2%	Forms Approved			
AR	612,871	0.0%	*n/a*	*n/a*		0.0%	118.6%	Pending			
AZ	5,761,459	98.6%	*n/a*	*n/a*	28-Feb-11	71.1%	16.1%	Approved	29-Apr-14	16.1%	Approved as filed
CA	17,520,630	0.0%	*n/a*	*n/a*		0.0%	70.6%	Pending			
CO	9,651,885	94.7%	n/a	n/a	6-May-11	65.7%	19.1%	Approved	3-Oct-14	17.5%**	full approval for policies eligible for landing spots, 25% cap for all other policies
CT	2,443,556	30.3%	*n/a*	*n/a*	31-Jan-12	13.3%	89.7%	Approved	30-Jul-14	15.0%**	15% cap for all policies, no landing spots**
DC	1,497,015	10.0%	*n/a*	*n/a*	13-Jul-12	10.0%		Not yet filed			
DE	399,826	71.1%	*n/a*	*n/a*	18-May-12	71.1%	26.7%	Pending			
FL	63,999,542	51.2%	*n/a*	*n/a*	15-Feb-12	51.2%	29.4%	Pending			
GA	4,054,313	67.0%	*n/a*	*n/a*	28-Mar-12	67.0%	24.6%	Pending			
HI	3,673,588	71.1%	*n/a*	*n/a*	18-Nov-11	71.1%	19.6%	Pending			
IA	3,653,814	69.0%	*n/a*	*n/a*	23-Nov-11	69.0%	21.9%	Pending			
ID	373,310	69.5%	*n/a*	*n/a*	18-Apr-11	69.5%	17.5%	Pending			
IL	12,978,318	71.1%	*n/a*	*n/a*	25-Apr-11	71.1%	16.3%	Pending			
IN	3,344,271	0.0%	*n/a*	*n/a*		0.0%	118.6%	Pending			
KS	2,855,416	67.0%	*n/a*	*n/a*	11-Oct-11	67.0%	22.5%	Pending			
KY	1,845,876	67.0%	*n/a*	*n/a*	25-Jul-11	67.0%	22.1%	Pending			
LA	1,264,072	71.1%	*n/a*	*n/a*	18-Jan-12	71.1%	20.5%	Pending			
MA	8,646,329	9.8%	*n/a*	*n/a*	8-Nov-12	9.8%	98.5%	Pending			
MD	12,046,881	52.1%	*n/a*	*n/a*	13-Sep-12	32.3%	79.9%	Approved	29-Sep-14	15.0%**	15% cap for all policies, no landing spots**
ME	847,705	65.0%	*n/a*	*n/a*	9-Jul-13	65.0%	20.0%	Pending			
MI	7,103,914	99.8%	*n/a*	*n/a*	12-May-11	71.1%	16.8%	Approved	26-Feb-14	16.8%	Approved as filed
MN	6,987,639	71.1%	*n/a*	*n/a*	8-Mar-11	71.1%	15.8%	Pending			
MO	4,513,627	71.1%	*n/a*	*n/a*	27-Dec-12	71.1%	31.4%	Pending			
MS	1,514,538	62.2%	*n/a*	*n/a*	5-Nov-12	62.2%	33.1%	Pending			
MT	560,568	95.2%	n/a	n/a	17-Dec-10	71.1%	14.1%	Approved	19-Aug-14	14.1%	Full approval granted, rate increases over 20% implemented in two equal annual installments, incl. cost of delay
NC	11,223,214	71.1%	*n/a*	*n/a*	2-Jun-11	71.1%	17.3%	Pending			
ND	485,788	32.2%	*n/a*	*n/a*	28-Sep-12	15.0%	89.6%	Approved	15-Apr-14	15.0%**	15% cap for all policies, no landing spots**
NE	2,586,687	102.4%	*n/a*	*n/a*	25-Aug-11	71.1%	18.3%	Approved	17-Mar-14	18.3%	Approved as filed
NH	1,602,211	71.1%	*n/a*	*n/a*	11-May-11	71.1%	16.8%	Pending			
NJ	19,250,253	51.5%	*n/a*	*n/a*	21-Jul-11	30.6%	16.0%	Approved	17-Oct-14	16.0%	Approved with 15% annual phase-in
NM	879,967	15.0%	*n/a*	*n/a*		0.0%	118.6%	Approved	11-Jul-14	15.0%**	15% cap for all policies, no landing spots**
NV	729,973	0.0%	*n/a*	*n/a*		0.0%	96.0%	Pending			
NY	25,433,659	67.0%	*n/a*	*n/a*	6-Jun-13	67.0%		Not yet filed			
OH	9,167,676	71.1%	*n/a*	*n/a*	25-Jan-11	71.1%	14.7%	Pending			
OK	738,924	100.1%	n/a	n/a	26-Aug-11	68.3%	20.5%	Approved	11-Sep-14	18.9%**	25% cap for all policies; landing spots allowed as eligible policies fall below the 25% cap**
OR	3,429,366	71.1%	*n/a*	*n/a*	14-Feb-12	71.1%	20.9%	Pending			
PA	13,883,139	67.0%	*n/a*	*n/a*	20-Jan-11	67.0%	17.4%	Pending			
RI	1,568,280	67.7%	*n/a*	*n/a*	25-Mar-13	67.7%	29.2%	Pending			
SC	3,757,937	67.7%	*n/a*	*n/a*	12-Sep-11	67.7%	20.7%	Pending			
SD	986,395	98.1%	*n/a*	*n/a*	2-May-11	71.1%	15.8%	Approved	25-Feb-14	15.8%	Approved as filed
TN	6,330,439	71.1%	*n/a*	*n/a*	29-Aug-11	71.1%	18.3%	Pending			
TX	9,576,438	71.1%	*n/a*	*n/a*	29-Jul-11	71.1%	24.3%	Pending			
UT	589,556	98.1%	*n/a*	*n/a*	14-Mar-11	71.1%	15.8%	Approved	29-Oct-14	15.8%	Approved as filed
VA	17,592,096	83.3%	*n/a*	*n/a*	1-Dec-11	83.3%	21.6%	Pending			
VT	585,574	0.0%	*n/a*	*n/a*		0.0%	118.6%	Pending			
WA	6,384,823	101.6%	*n/a*	*n/a*	1-Jul-11	70.8%	18.1%	Approved	14-Aug-14	18.1%	Approved as filed
WI	7,458,521	98.1%	*n/a*	*n/a*	16-Mar-11	71.1%	15.8%	Approved	7-Jul-14	15.8%	Approved as filed
WV	222,256	67.0%	*n/a*	*n/a*	22-May-12	67.0%	25.5%	Pending			
WY	262,907	98.1%	*n/a*	*n/a*	11-Mar-11	71.1%	15.8%	Filed	10-Mar-14	15.8%	Filing received; Division not authorized to review rates
Weighted Average Approved Rate Increase (nationwide) :		61.4%				55.5%				3.9%	

*** states that approved capped amounts were done so with the understanding that John Hancock would be re-filing for any unapproved amounts, as well as an additional cost of delay, such that the rate increases requested will be actuarially equivalent among states*

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John Hancock 2013 Inforce Rate Increase Filings (LTC-03 (2008))

State	2012 Annualized Premium	Cumulative Approved Rate Increase	2008 Filing		2010 Filing		2013 Filing				
			Approved Date	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %	2013 Filing Status	Approved Date	Approved Avg. RI%	Notes
AK	315,130	17.6%	n/a	n/a	n/a	n/a	17.6%	Filed	10-Mar-14	17.6%	Filing received; Division not authorized to review rates
AL	1,088,671	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
AR	1,166,017	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
AZ	3,162,207	17.6%	n/a	n/a	n/a	n/a	17.6%	Approved	4-Jun-14	17.6%	Approved as filed
CO	8,251,143	17.6%	n/a	n/a	n/a	n/a	17.6%	Approved	3-Oct-14	17.6%	Approved as filed
CT	4,275,891	15.0%	n/a	n/a	n/a	n/a	17.6%	Approved	30-Jul-14	15.0%**	15% cap for all policies, no landing spots**
DC	445,655	0.0%	n/a	n/a	n/a	n/a		Not yet filed			
DE	313,701	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
GA	3,103,228	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
HI	2,437,560	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
IA	1,921,881	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
ID	611,140	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
IL	7,841,782	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
IN	3,356,889	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
KS	2,416,074	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
KY	1,697,831	0.0%	n/a	n/a	n/a	n/a	18.0%	Pending			
LA	1,037,831	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
MA	4,640,312	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
MD	1,620,984	15.0%	n/a	n/a	n/a	n/a	17.6%	Approved	29-Sep-14	15.0%**	15% cap for all policies, no landing spots**
ME	1,163,169	17.6%	n/a	n/a	n/a	n/a	17.6%	Approved	15-Aug-14	17.6%	Approved as filed
MI	2,893,225	17.6%	n/a	n/a	n/a	n/a	17.6%	Approved	26-Feb-14	17.6%	Approved as filed
MN	5,590,095	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
MO	4,538,327	17.6%	n/a	n/a	n/a	n/a	17.6%	Pending	26-Mar-14	17.6%	Approved as filed
MS	1,108,030	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
MT	497,216	17.6%	n/a	n/a	n/a	n/a	17.6%	Approved	19-Aug-14	17.6%	Approved as filed
NC	5,061,561	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
ND	1,146,603	15.0%	n/a	n/a	n/a	n/a	17.6%	Approved	15-Apr-14	15.0%**	15% cap for all policies, no landing spots**
NE	1,670,603	17.6%	n/a	n/a	n/a	n/a	17.6%	Approved	17-Mar-14	17.6%	Approved as filed
NH	1,096,141	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
NJ	2,602,065	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
NM	1,114,624	15.0%	n/a	n/a	n/a	n/a	17.6%	Approved	11-Jul-14	15.0%**	15% cap for all policies, no landing spots**
NV	610,966	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
NY	10,373,776	0.0%	n/a	n/a	n/a	n/a	18.4%	Pending			
OH	7,369,145	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
OK	1,471,320	17.6%	n/a	n/a	n/a	n/a	17.6%	Approved	11-Sep-14	17.6%	Approved as filed
OR	1,865,476	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
PA	8,487,788	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
RI	1,307,383	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
SC	3,154,917	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
SD	1,002,660	17.6%	n/a	n/a	n/a	n/a	17.6%	Approved	25-Feb-14	17.6%	Approved as filed
TX	9,034,028	0.0%	n/a	n/a	n/a	n/a	17.8%	Pending			
UT	549,902	17.6%	n/a	n/a	n/a	n/a	17.6%	Approved	29-Oct-14	17.6%	Approved as filed
VA	7,413,566	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
VT	182,975	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
WA	6,340,785	17.6%	n/a	n/a	n/a	n/a	17.6%	Approved	14-Aug-14	17.6%	Approved as filed
WI	3,113,504	17.6%	n/a	n/a	n/a	n/a	17.6%	Approved	7-Jul-14	17.6%	Approved as filed
WV	243,177	0.0%	n/a	n/a	n/a	n/a	17.6%	Pending			
WY	216,475	17.6%	n/a	n/a	n/a	n/a	17.6%	Filed	10-Mar-14	17.6%	Filing received; Division not authorized to review rates

Weighted Average Approved Rate Increase (nationwide) : 5.3% 5.3%

*** states that approved capped amounts were done so with the understanding that John Hancock would be re-filing for any unapproved amounts, as well as an additional cost of delay, such that the rate increases requested will be*

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John Hancock 2013 Inforce Rate Increase Filings (LTC-03 (2010))

State	2012 Annualized Premium	Cumulative Approved Rate Increase	2008 Filing		2010 Filing		2013 Filing				
			Approved Date	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %	2013 Filing Status	Approved Date	Approved Avg. RI%	Notes
AK	88,299	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Filed	10-Mar-14	12.5%	Filing received; Division not authorized to review rates
AL	468,521	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Forms Approved			
AR	380,006	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
AZ	807,217	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	4-Jun-14	12.5%	Approved as filed
CO	403,322	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	3-Oct-14	12.5%	Approved as filed
CT	802,448	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	30-Jul-14	12.5%	Approved as filed
DC	126,949	0.0%	*n/a*	*n/a*	*n/a*	*n/a*		Not yet filed			
DE	207,851	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
FL	2,542,089	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	20.8%	Pending			
GA	1,229,840	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
IA	978,034	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
ID	309,272	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
IL	2,488,794	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
IN	1,831,349	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
KS	600,897	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
KY	495,039	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.8%	Pending			
LA	420,187	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
MA	391,971	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
MD	498,689	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	29-Sep-14	12.5%	Approved as filed
ME	456,399	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	15-Aug-14	12.5%	Approved as filed
MI	1,077,493	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	26-Feb-14	12.5%	Approved as filed
MN	1,380,146	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
MO	321,482	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending	26-Mar-14	12.5%	Approved as filed
MS	388,075	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
MT	359,767	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	19-Aug-14	12.5%	Approved as filed
NC	1,731,250	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
ND	425,206	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	15-Apr-14	12.5%	Approved as filed
NE	630,298	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	17-Mar-14	12.5%	Approved as filed
NH	121,649	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
NJ	2,203,491	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
NM	267,784	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
NV	108,431	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
NY	2,752,583	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	13.1%	Pending			
OH	503,404	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
OK	682,167	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	11-Sep-14	12.5%	Approved as filed
OR	691,011	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
PA	1,241,533	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
RI	63,038	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
SC	560,900	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
SD	381,977	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	25-Feb-14	12.5%	Approved as filed
TN	443,700	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	25-Feb-14	12.5%	Approved as filed
TX	1,347,009	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.7%	Pending			
UT	268,987	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	29-Oct-14	12.5%	Approved as filed
VA	1,835,735	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
VT	58,338	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
WA	872,271	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	14-Aug-14	12.5%	Approved as filed
WI	729,112	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	7-Jul-14	12.5%	Approved as filed
WV	120,278	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
WY	82,802	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Filed	10-Mar-14	12.5%	Filing received; Division not authorized to review rates

Weighted Average Approved Rate Increase (nationwide) : 3.1% 3.1%

*** states that approved capped amounts were done so with the understanding that John Hancock would be re-filing for any unapproved amounts, as well as an additional cost of delay, such that the rate increases requested will be*

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LONG-TERM CARE INSURANCE

March 6, 2015

Janet Houser
Virginia State Corporation Commission
Bureau of Insurance

Re: John Hancock Life Insurance Company (U.S.A.)
2013 Inforce Rate Increase Filing
SERFF ID: MULF-129480734

Dear Ms. Houser,

This letter is in response to your objection dated December 11, 2014 regarding the above filing. Your comments are included below in bold with our responses following.

1. The answer to our previous question related to credibility did not provide the information requested. Please provide the standard that the Company has chosen to represent full credibility and reference to any actuarial literature supporting that measure. Using this standard, please provide calculations of the credibility of past claim experience results for each policy series (CCI, CCIIE, CCII10).

Credibility formulae are more typically applied for lines of business such as Auto or Group Medical Insurance, which usually have a very short time frame with immediate feedback. Other products such as Life or Long-Term Care Insurance have not traditionally used credibility approaches. Our guidelines recognize this stating, "…there may be situations where this [crediblity] method may not be appropriate for a particular study being conducted. It is up to the Actuary to determine if the suggested approach is suitable." We determined that a credibility approach was not suitable, and instead revised assumptions using confidence intervals across a wide number of attributes to determine if the revised assumptions were reasonable.

In general, our company standard is to assume full credibility when we have 1,082 claims on homogeneous data. The table below shows the claim counts for each form and a credibility percentage as measured against the 1,082 standard. However, please note that we do not consider our data to be homogenous.

Nationwide Claim Counts			
	CCI	**CCII10**	**CCIIE**
Total Historical Claim Counts	**4,825**	**6**	**114**
Percent of Standard	**100%**	**0.6%**	**10.5%**

2. The comparison of the 2013 morbidity assumptions to the 2010 morbidity rates show an increase of 0%-52%. While the actuarial memorandum includes information showing that the new assumptions have a reasonable fit with the early duration claim experience, there is limited support given for the increases assumed in later duration future experience. Since the increase in projected loss ratio depends largely on the change in the assumption of future morbidity, please provide further support for why the company's expectation of future morbidity has deteriorated significantly since the previous rate increase filing only a couple of years ago. This support should include, but not be limited to, claim counts by duration that were used in the morbidity study.

Our requested increases are due to new data at older attained ages and later policy durations as opposed to any significant unfavorable trends since 2010. For a listing of older attained ages and later policy durations, please see the tables below, which show Actual and Expected Incurred Claims before and after our most recent changes to our Morbidity Assumptions for policies with durations greater than 10 years for ages 51+.

New Incidence Assumptions			
Attained Ages	**Actual Incurred Claims**	**Expected Claims**	**Actual to Expected**
51–55	4	6	98%
56–60	39	33	168%
61–65	153	176	113%
66–70	664	673	116%
71–75	2,508	2,557	113%
76–80	6,012	5,951	106%
81–85	8,081	8,158	102%
86–90	5,002	4,960	99%
91–95	1,070	1,024	100%
96+	45	38	110%
Total	**23,577**	**23,575**	**100%**

Old Incidence Assumptions			
Attained Ages	**Actual Incurred Claims**	**Expected Claims**	**Actual to Expected**
51–55	4	4	98%
56–60	39	23	168%
61–65	153	135	113%
66–70	664	572	116%
71–75	2,508	2,221	113%
76–80	6,012	5,666	106%
81–85	8,081	7,893	102%
86–90	5,002	5,056	99%
91–95	1,070	1,075	100%
96+	45	41	110%
Total	**23,577**	**22,685**	**104%**

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Joseph R. Leopold, FSA, MAAA

John Hancock Financial Services

Long Term Care
200 Berkeley Street
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Joseph R. Leopold, FSA, MAAA
Actuary, LTC Product & Risk Management

LONG-TERM CARE INSURANCE

March 26, 2015

Janet Houser
Virginia State Corporation Commission
Bureau of Insurance

Re: John Hancock Life Insurance Company (U.S.A.)
2013 Inforce Rate Increase Filing
SERFF ID: MULF-129480734
SERFF ID: MULF-129480189

Dear Ms. Houser,

This letter is in regard to our responses sent on March 6, 2015 to your objections dated December 11, 2014 regarding the above filings. We are submitting revised response letters for each objection.

We noted a typographical error on page 2 in each response letters in the 'New Incidence Assumptions' table. While the Actual and Expected Claims are correct, the Actual to Expected ratios were calculated incorrectly. We apologize for any confusion this may have caused.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Joseph R. Leopold, FSA, MAAA

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LONG-TERM CARE INSURANCE

March 6, 2015

Janet Houser
Virginia State Corporation Commission
Bureau of Insurance

Re: John Hancock Life Insurance Company (U.S.A.)
2013 Inforce Rate Increase Filing
SERFF ID: MULF-129480734

Dear Ms. Houser,

This letter is in response to your objection dated December 11, 2014 regarding the above filing. Your comments are included below in bold with our responses following.

1. The answer to our previous question related to credibility did not provide the information requested. Please provide the standard that the Company has chosen to represent full credibility and reference to any actuarial literature supporting that measure. Using this standard, please provide calculations of the credibility of past claim experience results for each policy series (CCI, CCIIE, CCII10).

Credibility formulae are more typically applied for lines of business such as Auto or Group Medical Insurance, which usually have a very short time frame with immediate feedback. Other products such as Life or Long-Term Care Insurance have not traditionally used credibility approaches. Our guidelines recognize this stating, "…there may be situations where this [crediblity] method may not be appropriate for a particular study being conducted. It is up to the Actuary to determine if the suggested approach is suitable." We determined that a credibility approach was not suitable, and instead revised assumptions using confidence intervals across a wide number of attributes to determine if the revised assumptions were reasonable.

In general, our company standard is to assume full credibility when we have 1,082 claims on homogeneous data. The table below shows the claim counts for each form and a credibility percentage as measured against the 1,082 standard. However, please note that we do not consider our data to be homogenous.

Nationwide Claim Counts			
	CCI	**CCII10**	**CCIIE**
Total Historical Claim Counts	**4,825**	**6**	**114**
Percent of Standard	**100%**	**0.6%**	**10.5%**

2. The comparison of the 2013 morbidity assumptions to the 2010 morbidity rates show an increase of 0%-52%. While the actuarial memorandum includes information showing that the new assumptions have a reasonable fit with the early duration claim experience, there is limited support given for the increases assumed in later duration future experience. Since the increase in projected loss ratio depends largely on the change in the assumption of future morbidity, please provide further support for why the company's expectation of future morbidity has deteriorated significantly since the previous rate increase filing only a couple of years ago. This support should include, but not be limited to, claim counts by duration that were used in the morbidity study.

Our requested increases are due to new data at older attained ages and later policy durations as opposed to any significant unfavorable trends since 2010. For a listing of older attained ages and later policy durations, please see the tables below, which show Actual and Expected Incurred Claims before and after our most recent changes to our Morbidity Assumptions for policies with durations greater than 10 years for ages 51+.

New Incidence Assumptions			
Attained Ages	**Actual Incurred Claims**	**Expected Claims**	**Actual to Expected**
51–55	4	6	68%
56–60	39	33	118%
61–65	153	176	87%
66–70	664	673	99%
71–75	2,508	2,557	98%
76–80	6,012	5,951	101%
81–85	8,081	8,158	99%
86–90	5,002	4,960	101%
91–95	1,070	1,024	104%
96+	45	38	118%
Total	**23,577**	**23,575**	**100%**

Old Incidence Assumptions			
Attained Ages	**Actual Incurred Claims**	**Expected Claims**	**Actual to Expected**
51–55	4	4	98%
56–60	39	23	168%
61–65	153	135	113%
66–70	664	572	116%
71–75	2,508	2,221	113%
76–80	6,012	5,666	106%
81–85	8,081	7,893	102%
86–90	5,002	5,056	99%
91–95	1,070	1,075	100%
96+	45	41	110%
Total	**23,577**	**22,685**	**104%**

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

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Joseph R. Leopold, FSA, MAAA
Actuary, LTC Product & Risk Management

LONG-TERM CARE INSURANCE

August 17, 2015

Re: John Hancock Life Insurance Company (U.S.A.)
2013 Inforce Rate Increase Filing

This letter is intended to provide additional information and analysis regarding the re-filing of our 2013 inforce rate filing. This filing now reflects past experience as of December 31, 2013. In addition, we have adjusted the assumed implementation date for the proposed rate increases to January 1, 2016.

In addition to the required filing exhibits and certifications, we have also provided side-by-side comparisons of the 2012 and 2013 experience data. Regarding these exhibits, please note the following:

- Loss ratios are shown before the 2013 proposed rate increases
- In order to facilitate comparison between our year-end 2012 experience and our year-end 2013 experience, we have provided lifetime loss ratios as of 12/31/2013. Loss ratios are calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium. All present values are calculated at the maximum statutory valuation interest rates in effect when the policies were issued.
- Historical incurred claims in the 2013 section differ slightly from those shown in the 2012 section mainly due to claims maturing as well as insureds changing their claim status.
- For ease of viewing, we are showing only 43 calendar years of historical experience and projections, however the lifetime loss ratios are calculated based on the full projections for all years
- Future claim and future premium projections will be lower when using year-end 2013 data as compared to year-end 2012 data due to benefit reduction options elected during the 2013 calendar year (e.g. inflation-reduction landing spots).
- When comparing cashflows for calendar year 2013, please note that post-Rate Stability product series (Custom Care I (CCI), Custom Care II Enhanced (CCIIE), and Custom Care II Enhanced 2010 (CCII10)) included a margin for moderately adverse experience in our year-end 2012 projections. This margin is not applicable to calendar year 2013 when using year-end 2013 experience data.
- While not shown in the side-by-side comparisons, please note that lifetime loss ratios for the Custom Care II Enhanced (CCIIE) and Custom Care II Enhanced 2010 (CCCII10) policy series *under original pricing assumptions* have been updated to reflect an additional year of CPI adjustments. This methodology in which we adjust historical original pricing cashflows to reflect actual historical CPI rates is done so as not to allow historical inflation rates to impact the proposed rate increases. We consider this approach reasonable as we do not believe lower-than-expected inflation rates should reduce proposed rate increases much the same as higher-than-expected inflation rates should not raise proposed rate increases.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Joseph R. Leopold, FSA, MAAA

2013 Year-End Experience Update
Custom Care (LTC-02) and Essential Care (BSC-02)
Post Rate Stability

		2012 Experience and Projections			2013 Experience and Projections		
	Calendar Year	*Incurred Claims*	*Earned Premiums**	*Loss Ratio*	*Incurred Claims*	*Earned Premiums**	*Loss Ratio*
	1988	0	0	0%	0	0	0%
	1989	0	0	0%	0	0	0%
	1990	0	0	0%	0	0	0%
	1991	0	0	0%	0	0	0%
	1992	0	0	0%	0	0	0%
	1993	0	0	0%	0	0	0%
	1994	0	0	0%	0	0	0%
	1995	0	0	0%	0	0	0%
	1996	0	0	0%	0	0	0%
	1997	0	0	0%	0	0	0%
	1998	0	0	0%	0	0	0%
	1999	0	0	0%	0	0	0%
	2000	0	0	0%	0	0	0%
	2001	0	0	0%	0	0	0%
	2002	0	0	0%	0	0	0%
	2003	163,781	4,923,351	3%	163,781	4,923,351	3%
	2004	1,168,680	69,548,278	2%	1,040,347	69,548,278	1%
Historical	2005	3,537,626	76,354,481	5%	3,335,684	76,354,621	4%
Experience	2006	3,852,410	74,764,099	5%	3,510,026	74,764,899	5%
	2007	9,536,813	73,624,496	13%	10,847,157	73,624,229	15%
	2008	10,261,961	72,385,936	14%	10,640,310	72,384,082	15%
	2009	14,615,202	70,811,902	21%	14,203,952	70,797,025	20%
	2010	14,720,108	69,701,472	21%	15,920,358	69,670,655	23%
	2011	19,011,165	68,269,279	28%	18,890,861	68,220,953	28%
	2012	22,941,245	75,850,510	30%	22,936,757	74,972,286	31%
	2013	30,501,259	83,381,708	37%	29,384,878	80,928,438	36%
	2014	35,458,744	86,759,278	41%	35,139,696	82,809,603	42%
	2015	39,641,935	84,211,135	47%	39,245,031	80,308,314	49%
	2016	43,300,657	81,572,391	53%	42,936,142	77,724,291	55%
	2017	49,590,503	78,852,409	63%	49,155,210	75,067,727	65%
	2018	55,836,674	76,049,445	73%	55,329,617	72,335,873	76%
Projected	2019	62,645,924	73,164,167	86%	61,997,187	69,531,371	89%
Future	2020	69,477,397	70,208,301	99%	68,630,719	66,666,519	103%
Experience	2021	76,916,578	67,199,654	114%	75,829,832	63,757,921	119%
	2022	84,597,089	64,137,672	132%	83,217,335	60,804,636	137%
	2023	93,298,633	61,014,783	153%	91,580,630	57,799,436	158%
	2024	102,541,876	57,834,260	177%	100,418,713	54,745,591	183%
	2025	111,232,783	54,592,624	204%	108,680,299	51,639,698	210%
	2026	119,766,874	51,293,277	233%	116,769,885	48,485,109	241%
	2027	121,827,516	47,939,745	254%	118,576,042	45,284,629	262%
	2028	129,793,918	44,535,732	291%	126,059,356	42,041,602	300%
	2029	139,265,269	41,111,350	339%	134,944,732	38,784,688	348%
	2030	146,557,168	37,702,597	389%	141,692,071	35,547,963	399%
Present Values as of 12/31/13 (using maximum statutory valuation rates) :							
	Lifetime	**1,768,460,938**	**1,817,031,213**	**97.3%**	**1,718,876,323**	**1,767,837,463**	**97.2%**

** timing of prior rate increases as assumed in the original loss ratio exhibits supporting the certified loss ratio*

2013 Year-End Experience Update
Custom Care II Enhanced (LTC-03) - 2008 Rates

		2012 Experience and Projections			2013 Experience and Projections		
	Calendar Year	*Incurred Claims*	*Earned Premiums**	*Loss Ratio*	*Incurred Claims*	*Earned Premiums**	*Loss Ratio*
Historical Experience	2003	0	624	0%	0	624	0%
	2004	0	10,990	0%	0	10,990	0%
	2005	0	30,183	0%	0	30,183	0%
	2006	0	54,337	0%	0	54,337	0%
	2007	0	122,491	0%	0	122,491	0%
	2008	0	1,381,847	0%	0	1,381,847	0%
	2009	466,734	26,967,094	2%	530,533	26,967,094	2%
	2010	935,391	96,062,845	1%	1,026,837	96,062,886	1%
	2011	1,956,682	133,243,383	1%	1,628,537	133,269,237	1%
	2012	4,655,982	130,817,524	4%	5,059,963	130,862,747	4%
Projected Future Experience	2013	8,122,837	127,197,268	6%	7,193,306	128,871,544	6%
	2014	10,681,481	124,303,464	9%	10,565,498	126,260,650	8%
	2015	13,258,910	121,839,547	11%	13,193,816	123,756,335	11%
	2016	16,485,327	119,862,986	14%	16,444,525	121,751,936	14%
	2017	20,687,197	117,841,619	18%	20,710,843	119,702,611	17%
	2018	25,677,208	115,667,422	22%	25,779,800	117,498,152	22%
	2019	31,246,830	113,324,652	28%	31,419,535	115,122,589	27%
	2020	36,966,560	110,804,304	33%	37,196,638	112,566,112	33%
	2021	42,933,636	108,115,476	40%	43,220,929	109,838,012	39%
	2022	49,941,004	105,275,110	47%	50,290,183	106,955,510	47%
	2023	58,887,858	102,287,855	58%	59,323,364	103,922,726	57%
	2024	69,004,683	99,148,642	70%	69,537,493	100,734,908	69%
	2025	80,101,601	95,850,191	84%	80,733,957	97,384,917	83%
	2026	92,327,835	92,381,405	100%	93,069,726	93,861,451	99%
	2027	105,448,831	88,752,368	119%	106,306,965	90,174,948	118%
	2028	119,672,723	84,961,556	141%	120,677,001	86,323,764	140%
	2029	134,184,281	81,001,973	166%	135,332,785	82,300,862	164%
	2030	148,406,214	76,881,888	193%	149,703,631	78,114,714	192%
	2031	161,922,275	72,603,958	223%	163,360,140	73,767,984	221%
	2032	172,854,903	68,185,177	254%	174,402,831	69,277,905	252%
	2033	179,609,777	63,644,348	282%	181,224,567	64,663,665	280%
	2034	187,772,182	58,998,292	318%	189,418,556	59,942,187	316%
	2035	197,831,218	54,303,548	364%	199,562,571	55,170,800	362%
	2036	205,748,281	49,624,746	415%	207,551,999	50,415,216	412%
	2037	207,467,429	45,024,469	461%	209,293,743	45,739,059	458%
	2038	198,991,001	40,536,850	491%	200,676,347	41,177,250	487%
	2039	192,743,543	36,191,078	533%	194,297,078	36,759,045	529%
	2040	191,910,418	32,064,977	599%	193,423,887	32,563,788	594%
	2041	189,283,038	28,226,641	671%	190,739,789	28,661,000	666%
	2042	181,194,588	24,702,393	734%	182,576,388	25,077,442	728%
	2043	164,377,363	21,489,975	765%	165,578,298	21,811,414	759%
	2044	150,294,947	18,575,635	809%	151,312,646	18,848,587	803%
	2045	142,350,022	15,957,573	892%	143,265,782	16,187,318	885%
Present Values as of 12/31/13 (using maximum statutory valuation rates) :							
	Lifetime	**1,965,152,055**	**2,149,369,962**	**91.4%**	**1,978,512,828**	**2,176,356,814**	**90.9%**

** timing of prior rate increases as assumed in the original loss ratio exhibits supporting the certified loss ratio*

2013 Year-End Experience Update
Custom Care II Enhanced (LTC-03) - 2010 Rates

	Calendar Year	2012 Experience and Projections: *Incurred Claims*	*Earned Premiums**	*Loss Ratio*	2013 Experience and Projections: *Incurred Claims*	*Earned Premiums**	*Loss Ratio*
Historical Experience	2003	0	2,343	0%	0	2,343	0%
	2004	0	9,762	0%	0	9,762	0%
	2005	0	9,762	0%	0	9,762	0%
	2006	0	15,980	0%	0	15,980	0%
	2007	0	28,857	0%	0	28,857	0%
	2008	0	38,477	0%	0	38,477	0%
	2009	0	43,502	0%	0	43,502	0%
	2010	0	1,766,268	0%	0	1,766,268	0%
	2011	109,901	27,811,238	0%	82,376	27,813,212	0%
	2012	464,139	35,360,123	1%	588,080	35,368,009	2%
Projected Future Experience	2013	1,538,107	34,044,192	5%	1,235,776	34,414,763	4%
	2014	2,093,958	33,119,895	6%	2,035,451	33,554,519	6%
	2015	2,734,671	32,347,598	8%	2,708,320	32,771,700	8%
	2016	3,323,357	31,671,219	10%	3,329,799	32,086,165	10%
	2017	4,145,796	31,158,643	13%	4,165,804	31,566,160	13%
	2018	5,177,298	30,622,555	17%	5,213,721	31,022,136	17%
	2019	6,377,502	30,043,479	21%	6,427,595	30,434,441	21%
	2020	7,737,814	29,418,190	26%	7,803,001	29,800,179	26%
	2021	9,108,122	28,743,214	32%	9,186,670	29,115,746	32%
	2022	10,488,459	28,021,066	37%	10,579,948	28,383,639	37%
	2023	12,016,646	27,258,125	44%	12,122,047	27,610,264	44%
	2024	14,154,336	26,457,235	53%	14,275,730	26,798,456	53%
	2025	16,490,548	25,616,894	64%	16,631,234	25,946,621	64%
	2026	19,125,498	24,731,615	77%	19,287,165	25,049,224	77%
	2027	21,837,843	23,801,175	92%	22,020,206	24,105,981	91%
	2028	24,679,627	22,830,438	108%	24,883,217	23,121,783	108%
	2029	27,906,765	21,820,497	128%	28,132,001	22,097,825	127%
	2030	30,929,321	20,768,307	149%	31,174,409	21,031,049	148%
	2031	33,936,518	19,678,037	172%	34,202,204	19,925,653	172%
	2032	36,694,467	18,549,954	198%	36,980,574	18,781,943	197%
	2033	39,127,556	17,388,910	225%	39,427,423	17,604,873	224%
	2034	39,887,388	16,201,316	246%	40,178,876	16,400,910	245%
	2035	41,389,847	14,989,480	276%	41,695,255	15,172,446	275%
	2036	43,259,223	13,769,447	314%	43,581,592	13,935,789	313%
	2037	44,520,385	12,557,028	355%	44,854,252	12,706,961	353%
	2038	45,114,064	11,369,579	397%	45,452,671	11,503,608	395%
	2039	41,953,347	10,216,468	411%	42,288,721	10,335,229	409%
	2040	40,384,730	9,101,699	444%	40,711,573	9,205,809	442%
	2041	39,875,051	8,046,247	496%	40,197,350	8,136,503	494%
	2042	38,852,350	7,068,543	550%	39,169,358	7,145,981	548%
	2043	37,467,149	6,174,706	607%	37,774,454	6,240,649	605%
	2044	32,938,271	5,363,923	614%	33,194,304	5,419,497	612%
	2045	30,060,646	4,630,898	649%	30,282,704	4,677,073	647%
Present Values as of 12/31/13 (using maximum statutory valuation rates) :							
	Lifetime	**416,086,094**	**531,830,483**	**78.2%**	**418,664,846**	**537,654,560**	**77.9%**

** timing of prior rate increases as assumed in the original loss ratio exhibits supporting the certified loss ratio*

Appendix D

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

LTC-02 VA, BSC-02 VA (post-RS)

Virginia Mix of Business & Proposed Rate Increase

Indexed Inflation

Policy Count

Issue	Benefit Period						
Age	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	0	0	0
30	0	0	0	0	0	0	0
31	0	0	0	0	0	0	0
32	0	0	0	0	0	0	0
33	0	0	0	0	0	0	0
34	0	0	0	0	0	0	0
35	0	0	0	0	0	0	0
36	0	0	0	1	0	0	0
37	0	0	0	0	0	0	0
38	0	0	0	0	0	0	0
39	0	0	0	0	0	0	0
40	0	0	0	0	0	0	0
41	0	0	0	0	0	0	0
42	0	0	0	0	0	0	0
43	0	0	0	0	0	0	0
44	0	0	0	1	0	0	0
45	0	0	0	0	0	0	0
46	0	0	0	0	0	0	0
47	0	0	0	0	0	0	0
48	0	0	0	0	0	0	0
49	0	1	0	0	0	0	0
50	1	0	0	1	0	0	0
51	0	0	0	0	0	0	0
52	0	0	0	0	0	0	0
53	0	0	0	1	0	0	0
54	0	0	1	0	0	0	0
55	0	0	0	0	0	0	0
56	0	0	0	2	0	0	0
57	0	0	1	2	0	0	0
58	0	0	0	0	0	0	0
59	0	1	0	0	0	1	0
60	0	4	0	0	2	0	0
61	0	0	1	1	0	0	0
62	0	0	0	0	2	0	0
63	0	1	1	3	0	0	1
64	0	1	0	0	1	0	0
65	2	3	0	0	0	0	1
66	0	0	4	1	1	1	0
67	1	4	1	1	0	0	0
68	0	3	1	0	0	1	1
69	2	6	3	0	0	0	0
70	2	5	1	0	0	0	0
71	1	6	1	0	0	0	0
72	3	1	4	2	2	0	0
73	3	2	2	0	1	0	0
74	1	4	1	0	0	0	0
75	1	2	1	1	0	0	0
76	1	3	1	0	0	0	0
77	0	4	0	0	1	0	0
78	1	3	1	0	0	0	0
79	0	1	1	2	0	0	0
80	1	0	0	0	0	0	0
81	0	1	0	0	0	0	0
82	0	0	0	0	0	0	0
83	0	0	0	0	0	0	0
84	0	0	0	0	0	0	0
85	0	0	0	0	0	0	0
86	0	0	0	0	0	0	0
87	0	0	0	0	0	0	0
88	0	0	0	0	0	0	0
89	0	0	0	0	0	0	0
90	0	0	0	0	0	0	0
91+	0	0	0	0	0	0	0

Proposed Rate Increase

Benefit Period						
2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	15.2%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	15.0%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	15.7%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	15.7%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	15.5%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	15.5%
13.3%	13.3%	13.3%	13.3%	13.3%	13.6%	16.1%
13.3%	13.3%	13.3%	13.3%	13.3%	13.6%	16.7%
13.4%	13.3%	13.3%	13.3%	13.5%	14.1%	17.3%
13.4%	13.3%	13.3%	13.3%	13.5%	14.1%	17.3%
13.3%	13.8%	13.3%	13.3%	13.9%	14.6%	17.9%
13.9%	14.4%	13.7%	13.6%	13.9%	14.5%	17.6%
14.0%	15.0%	14.2%	14.1%	14.4%	15.0%	18.2%
14.7%	14.4%	14.3%	14.2%	14.9%	15.4%	18.2%
14.8%	15.0%	14.2%	14.1%	15.4%	15.9%	18.9%
15.5%	15.1%	14.3%	14.6%	15.3%	15.8%	19.1%
14.7%	15.7%	14.8%	14.7%	15.8%	16.3%	19.1%
15.4%	15.7%	15.4%	15.2%	16.3%	16.7%	19.1%
15.4%	16.4%	15.9%	15.1%	16.2%	16.6%	19.1%
16.1%	16.2%	15.3%	15.2%	16.6%	17.0%	19.1%
16.2%	16.3%	15.9%	15.7%	17.5%	17.9%	19.1%
16.0%	16.9%	16.4%	16.2%	18.0%	17.7%	19.1%
16.7%	16.7%	16.3%	16.1%	18.3%	18.5%	19.1%
15.9%	16.8%	16.8%	16.0%	18.1%	18.7%	19.1%
16.6%	16.6%	16.2%	15.6%	18.3%	18.9%	19.1%
15.9%	16.0%	16.1%	15.5%	18.6%	19.1%	19.1%
15.8%	15.9%	16.1%	15.9%	18.8%	19.1%	19.1%
15.7%	16.3%	16.4%	15.8%	18.4%	19.1%	19.1%
16.1%	16.2%	16.6%	16.0%	18.9%	19.1%	19.1%
16.0%	16.5%	16.4%	16.2%	18.9%	19.1%	19.1%
16.3%	16.3%	16.2%	16.0%	18.9%	19.1%	19.1%
16.6%	16.5%	16.5%	16.6%	19.0%	19.1%	19.1%
16.4%	16.7%	16.2%	16.3%	19.1%	19.1%	19.1%
16.5%	16.5%	16.4%	16.5%	19.1%	19.1%	19.1%
16.4%	16.6%	16.5%	16.3%	19.1%	19.1%	19.1%
16.5%	17.0%	16.6%	16.4%	19.1%	19.1%	19.1%
16.6%	17.1%	16.7%	16.5%	19.1%	19.1%	19.1%
16.6%	17.0%	16.6%	16.3%	18.7%	18.7%	18.7%
16.8%	16.8%	16.5%	16.4%	18.4%	18.4%	18.4%
16.9%	16.9%	16.4%	16.5%	18.0%	18.0%	18.0%
16.8%	16.8%	16.4%	16.6%	17.6%	17.6%	17.6%
16.8%	16.8%	16.4%	16.7%	17.2%	17.2%	17.2%
16.8%	16.8%	16.6%	16.8%	16.8%	16.8%	16.8%
16.4%	16.4%	16.4%	16.4%	16.4%	16.4%	16.4%
16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
15.7%	15.7%	15.7%	15.7%	15.7%	15.7%	15.7%
15.3%	15.3%	15.3%	15.3%	15.3%	15.3%	15.3%
14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
13.7%	13.7%	13.7%	13.7%	13.7%	13.7%	13.7%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	13.3%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	13.3%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	13.3%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	13.3%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	13.3%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	13.3%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	13.3%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	13.3%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	13.3%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	13.3%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	13.3%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	13.3%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	13.3%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	13.3%

Appendix D

John Hancock Life Insurance Company (U.S.A.)
LTC-02 VA, BSC-02 VA (post-RS)
Virginia Mix of Business & Proposed Rate Increase
5% Simple Inflation

Policy Count

Issue Age	Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	1	0	0
30	0	0	1	0	0	0	0
31	0	0	0	0	0	0	0
32	0	0	0	0	0	0	0
33	0	0	0	0	0	0	0
34	0	0	0	0	0	0	0
35	0	0	0	0	0	0	0
36	0	0	0	0	0	0	0
37	0	0	0	0	0	0	0
38	0	0	0	0	0	1	0
39	0	0	0	0	0	0	0
40	0	1	0	0	0	0	0
41	0	0	2	0	0	0	0
42	0	0	1	1	0	1	0
43	0	0	1	0	0	0	2
44	0	0	0	0	0	0	0
45	0	0	0	0	0	0	1
46	0	3	0	1	0	0	2
47	0	0	1	1	1	0	1
48	0	2	0	0	0	0	4
49	0	0	0	2	1	1	1
50	0	0	0	0	1	1	3
51	0	1	1	3	3	0	2
52	1	2	1	1	0	1	4
53	1	1	3	3	3	0	6
54	0	6	3	2	0	0	1
55	1	5	4	3	0	1	2
56	0	6	2	1	4	2	2
57	1	4	1	1	1	2	4
58	1	4	5	2	0	2	3
59	0	4	4	4	2	0	4
60	1	7	5	2	1	1	1
61	0	7	11	1	3	1	4
62	0	9	6	8	4	1	3
63	0	10	5	1	1	1	7
64	1	4	10	4	3	0	4
65	2	6	4	1	4	0	3
66	0	6	2	0	1	0	4
67	2	8	6	0	2	0	5
68	1	11	6	2	0	0	4
69	2	8	2	3	4	0	1
70	0	3	4	3	0	1	0
71	1	6	2	1	3	0	1
72	1	9	3	0	1	0	0
73	0	0	1	2	0	0	3
74	1	3	0	1	0	0	0
75	1	3	1	0	0	0	0
76	0	0	0	0	0	0	1
77	0	1	1	0	0	0	0
78	1	0	0	0	0	0	1
79	0	0	0	0	0	0	0
80	0	0	0	0	0	0	0
81	0	0	0	0	0	0	0
82	0	0	0	0	0	0	0
83	0	0	0	0	0	0	0
84	0	0	0	0	0	0	0
85	0	0	0	0	0	0	0
86	0	0	0	0	0	0	0
87	0	0	0	0	0	0	0
88	0	0	0	0	0	0	0
89	0	0	0	0	0	0	0
90	0	0	0	0	0	0	0
91+	0	0	0	0	0	0	0

Proposed Rate Increase

Benefit Period						
2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
14.2%	14.5%	13.9%	13.4%	16.3%	16.7%	19.1%
14.1%	14.4%	13.9%	13.4%	16.2%	16.9%	19.1%
14.6%	14.9%	14.3%	13.8%	16.5%	17.1%	19.1%
14.6%	15.4%	14.7%	14.1%	16.7%	17.5%	19.1%
14.5%	15.2%	14.6%	14.1%	17.1%	18.1%	19.1%
15.0%	15.7%	15.0%	14.4%	17.7%	18.3%	19.1%
15.5%	15.7%	15.4%	14.8%	17.9%	18.6%	19.1%
16.0%	16.1%	15.3%	15.1%	18.2%	18.7%	19.1%
16.5%	16.3%	15.6%	15.4%	18.3%	19.1%	19.1%
16.3%	16.7%	16.0%	15.7%	18.9%	19.1%	19.1%
16.8%	17.1%	16.2%	15.9%	19.1%	19.1%	19.1%
17.2%	17.6%	16.6%	16.2%	19.1%	19.1%	19.1%
17.7%	17.4%	17.0%	16.6%	19.1%	19.1%	19.1%
17.5%	17.8%	17.2%	16.8%	19.1%	19.1%	19.1%
18.0%	18.6%	17.6%	17.2%	19.1%	19.1%	19.1%
18.5%	18.4%	17.9%	17.5%	19.1%	19.1%	19.1%
18.2%	18.9%	18.1%	17.7%	19.1%	19.1%	19.1%
19.1%	19.1%	18.5%	18.1%	19.1%	19.1%	19.1%
19.1%	19.1%	19.1%	18.7%	19.1%	19.1%	19.1%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	19.1%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	19.1%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	19.1%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	19.1%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	19.1%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	19.1%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	19.1%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	19.1%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	19.1%
19.1%	19.1%	19.1%	18.8%	19.1%	19.1%	19.1%
19.1%	19.1%	19.1%	18.5%	19.1%	19.1%	19.1%
19.1%	19.1%	18.9%	18.3%	19.1%	19.1%	19.1%
19.1%	19.1%	18.7%	18.3%	19.1%	19.1%	19.1%
19.1%	19.1%	18.8%	18.3%	19.1%	19.1%	19.1%
19.0%	19.1%	18.8%	18.5%	19.1%	19.1%	19.1%
18.9%	19.1%	18.6%	18.3%	19.1%	19.1%	19.1%
18.9%	19.1%	18.8%	18.5%	19.1%	19.1%	19.1%
18.7%	18.7%	18.5%	18.2%	18.7%	18.7%	18.7%
18.4%	18.4%	18.3%	18.2%	18.4%	18.4%	18.4%
18.0%	18.0%	18.0%	18.0%	18.0%	18.0%	18.0%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
17.2%	17.2%	17.2%	17.2%	17.2%	17.2%	17.2%
16.8%	16.8%	16.8%	16.8%	16.8%	16.8%	16.8%
16.4%	16.4%	16.4%	16.4%	16.4%	16.4%	16.4%
16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
15.7%	15.7%	15.7%	15.7%	15.7%	15.7%	15.7%
15.3%	15.3%	15.3%	15.3%	15.3%	15.3%	15.3%
14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
13.7%	13.7%	13.7%	13.7%	13.7%	13.7%	13.7%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	13.3%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	13.3%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	13.3%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	13.3%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	13.3%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	13.3%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	13.3%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	13.3%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	13.3%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	13.3%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	13.3%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	13.3%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	13.3%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	13.3%

Appendix D

John Hancock Life Insurance Company (U.S.A.)
LTC-02 VA, BSC-02 VA (post-RS)
Virginia Mix of Business & Proposed Rate Increase
5% Compound Inflation

Policy Count

Issue Age	Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	0	0	2
30	0	0	0	0	0	0	0
31	0	1	0	0	0	0	0
32	0	0	0	0	0	0	0
33	0	0	0	0	1	0	0
34	0	0	0	0	0	1	0
35	0	1	0	0	0	2	0
36	0	0	1	0	2	0	0
37	0	0	1	0	1	2	0
38	0	0	0	0	0	2	5
39	0	1	1	0	0	2	5
40	0	0	0	2	1	0	5
41	0	1	1	1	1	2	7
42	0	0	3	1	2	5	10
43	0	0	4	3	0	4	7
44	0	3	3	2	3	4	9
45	0	3	4	3	6	2	8
46	0	6	3	3	4	6	15
47	0	2	2	6	6	5	18
48	1	4	9	7	4	8	15
49	1	12	6	14	8	7	18
50	2	8	13	14	5	3	27
51	1	14	12	9	14	5	21
52	2	16	12	14	7	8	25
53	2	12	15	13	17	4	28
54	2	23	22	22	16	5	32
55	1	30	20	22	18	12	43
56	2	32	32	31	23	9	32
57	3	37	21	20	21	7	19
58	1	26	23	32	14	6	25
59	1	34	31	18	15	6	26
60	2	18	34	21	10	8	16
61	4	27	30	19	6	4	16
62	2	13	22	12	9	6	11
63	2	20	23	8	6	7	8
64	5	17	25	12	9	1	5
65	0	16	17	5	6	3	5
66	1	8	8	7	0	3	8
67	0	11	4	4	1	0	3
68	0	2	7	1	1	0	1
69	2	8	3	1	0	0	1
70	0	2	1	0	0	0	0
71	0	1	0	0	1	0	2
72	0	1	0	2	0	0	1
73	0	0	0	0	0	0	1
74	0	0	0	0	0	0	0
75	0	0	1	0	0	0	0
76	0	1	0	0	0	0	0
77	0	0	0	0	0	0	0
78	0	0	0	0	1	0	0
79	0	0	0	0	0	0	0
80	0	0	0	0	0	0	0
81	0	0	0	0	0	0	0
82	0	0	0	0	0	0	0
83	0	0	0	0	0	0	0
84	0	0	0	0	0	0	0
85	0	0	0	0	0	0	0
86	0	0	0	0	0	0	0
87	0	0	0	0	0	0	0
88	0	0	0	0	0	0	0
89	0	0	0	0	0	0	0
90	0	0	0	0	0	0	0
91+	0	0	0	0	0	0	0

Proposed Rate Increase

Benefit Period						
2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	0.0%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	0.0%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	0.0%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	0.0%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	0.0%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	0.0%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	0.0%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	0.0%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	0.0%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	0.0%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	0.0%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	0.0%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	0.0%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	0.0%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	0.0%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	0.0%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	0.0%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	0.0%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	0.0%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	0.0%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	0.0%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	0.0%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	0.0%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	0.0%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	0.0%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	0.0%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	0.0%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	0.0%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	0.0%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	0.0%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	0.0%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	0.0%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	0.0%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	0.0%
19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	0.0%
19.1%	19.1%	19.1%	18.7%	19.1%	19.1%	0.0%
18.7%	18.7%	18.7%	18.4%	18.7%	18.7%	0.0%
18.4%	18.4%	18.4%	18.2%	18.4%	18.4%	0.0%
18.0%	18.0%	18.0%	18.0%	18.0%	18.0%	0.0%
17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	0.0%
17.2%	17.2%	17.2%	17.2%	17.2%	17.2%	0.0%
16.8%	16.8%	16.8%	16.8%	16.8%	16.8%	0.0%
16.4%	16.4%	16.4%	16.4%	16.4%	16.4%	0.0%
16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	0.0%
15.7%	15.7%	15.7%	15.7%	15.7%	15.7%	0.0%
15.3%	15.3%	15.3%	15.3%	15.3%	15.3%	0.0%
14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	0.0%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	0.0%
14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	0.0%
13.7%	13.7%	13.7%	13.7%	13.7%	13.7%	0.0%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	0.0%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	0.0%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	0.0%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	0.0%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	0.0%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	0.0%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	0.0%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	0.0%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	0.0%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	0.0%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	0.0%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	0.0%
13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	0.0%

Appendix D
John Hancock Life Insurance Company (U.S.A.)
LTC-03 VA (2008)
Virginia Mix of Business & Proposed Rate Increase
Indexed Inflation

Policy Count

Issue	Benefit Period						
Age	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
18-29	0	1	0	0	0	0	0
30	0	0	0	0	0	0	0
31	0	0	0	0	0	0	0
32	0	0	0	0	0	0	0
33	1	0	0	0	0	0	0
34	0	0	0	0	0	0	0
35	0	0	0	0	0	0	0
36	0	0	0	0	0	0	0
37	0	0	0	0	0	0	1
38	0	0	0	0	0	0	0
39	0	0	0	0	0	0	0
40	0	0	0	0	0	0	0
41	0	0	0	0	0	0	0
42	0	0	0	0	0	0	0
43	0	0	0	0	0	0	0
44	0	0	0	0	0	0	0
45	0	0	0	0	0	0	0
46	0	2	0	0	0	0	0
47	0	2	0	1	0	0	0
48	1	0	1	1	0	0	0
49	0	2	0	2	0	0	0
50	0	1	0	0	1	0	0
51	0	1	0	0	1	0	0
52	0	0	2	1	0	0	0
53	1	1	1	2	0	0	0
54	0	4	0	0	2	0	0
55	0	3	0	4	2	0	1
56	0	3	0	4	0	0	1
57	1	1	0	2	0	0	1
58	1	2	2	5	2	0	1
59	0	4	1	0	2	0	1
60	0	4	2	0	0	0	0
61	0	1	2	0	1	0	1
62	2	2	1	2	0	0	0
63	2	4	2	5	0	2	1
64	0	2	0	4	1	0	0
65	0	4	4	0	0	2	0
66	2	2	0	4	0	0	0
67	1	4	0	4	2	2	1
68	1	2	0	2	0	1	0
69	1	1	1	1	1	1	0
70	2	1	0	2	0	1	0
71	0	0	1	1	1	0	0
72	5	2	3	0	1	0	0
73	1	0	0	0	0	0	1
74	1	4	2	0	0	0	0
75	2	1	0	0	0	0	0
76	0	4	1	0	0	0	0
77	1	1	1	0	0	0	0
78	1	1	0	0	0	0	0
79	0	0	0	0	0	0	0
80	0	1	0	0	0	0	0
81	1	0	0	0	0	0	0
82	0	0	0	0	0	0	0
83	0	0	0	0	0	0	0
84	0	0	0	0	0	0	0
85	0	0	0	0	0	0	0
86	0	0	0	0	0	0	0
87	0	0	0	0	0	0	0
88	0	0	0	0	0	0	0
89	0	0	0	0	0	0	0
90	0	0	0	0	0	0	0
91+	0	0	0	0	0	0	0

Proposed Rate Increase

Benefit Period						
2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%

Appendix D

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

LTC-03 VA (2008)

Virginia Mix of Business & Proposed Rate Increase

5% Simple Inflation

Policy Count

Issue Age	Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	0	0	0
30	0	0	0	0	0	0	0
31	0	0	0	0	0	0	0
32	0	0	0	0	0	0	0
33	0	0	0	0	0	0	0
34	0	0	0	0	0	0	0
35	0	0	0	0	0	0	0
36	0	0	0	0	0	0	0
37	0	0	0	0	0	0	1
38	0	0	0	0	0	0	0
39	0	1	0	0	0	0	0
40	0	0	0	0	0	0	0
41	0	0	0	0	0	0	1
42	0	0	1	0	0	0	0
43	0	0	0	0	0	0	0
44	0	0	0	0	0	0	0
45	0	2	1	0	0	0	0
46	0	0	2	0	0	0	0
47	0	0	0	1	0	0	0
48	0	3	1	0	1	0	2
49	0	0	3	0	3	0	1
50	0	0	0	1	0	0	0
51	0	1	1	3	0	0	0
52	0	3	0	3	0	0	0
53	0	3	0	3	1	0	1
54	1	2	1	1	0	0	0
55	0	4	0	0	1	0	1
56	0	2	2	1	1	1	0
57	0	1	1	1	1	0	1
58	1	3	0	0	0	0	2
59	2	7	0	3	0	0	0
60	1	2	2	1	0	0	1
61	2	11	3	3	0	1	1
62	0	9	3	2	0	0	0
63	0	4	6	1	1	2	1
64	1	9	7	5	0	0	0
65	1	9	2	7	0	0	0
66	1	5	4	4	2	0	0
67	3	7	3	2	2	0	0
68	6	5	2	2	0	0	0
69	4	3	3	4	0	0	0
70	0	5	1	1	0	0	0
71	0	4	1	2	0	0	0
72	0	3	0	0	2	0	0
73	0	1	1	1	0	0	0
74	1	1	1	0	0	0	0
75	0	0	0	0	0	0	0
76	0	0	0	0	0	0	0
77	0	0	0	0	0	0	0
78	0	1	0	0	0	0	0
79	0	0	0	0	0	0	0
80	0	0	0	0	0	0	0
81	0	0	0	0	0	0	0
82	0	0	0	0	0	0	0
83	0	0	0	0	0	0	0
84	0	0	0	0	0	0	0
85	0	0	0	0	0	0	0
86	0	0	0	0	0	0	0
87	0	0	0	0	0	0	0
88	0	0	0	0	0	0	0
89	0	0	0	0	0	0	0
90	0	0	0	0	0	0	0
91+	0	0	0	0	0	0	0

Proposed Rate Increase

Benefit Period						
2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%

Appendix D

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

LTC-03 VA (2008)

Virginia Mix of Business & Proposed Rate Increase

Automatic Inflation

Policy Count

Issue Age	Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
18-29	0	4	2	7	0	0	0
30	0	4	0	1	0	0	0
31	0	1	0	0	0	0	1
32	0	0	0	0	0	0	0
33	0	1	0	0	0	0	0
34	1	1	1	1	1	0	0
35	0	0	0	1	0	0	0
36	1	2	1	0	0	0	0
37	0	3	0	0	1	0	1
38	1	0	1	0	0	0	1
39	1	2	1	1	0	0	0
40	0	2	1	3	1	0	0
41	0	0	0	5	0	0	0
42	0	3	1	3	0	0	0
43	1	7	0	4	0	2	0
44	0	7	1	5	0	1	1
45	1	5	2	12	2	0	0
46	3	13	5	5	1	0	1
47	1	14	6	4	5	0	2
48	1	13	7	5	2	3	1
49	1	21	8	6	3	1	1
50	3	12	7	10	4	0	0
51	3	12	5	8	4	0	0
52	3	22	10	9	4	0	2
53	6	21	7	10	7	2	2
54	2	28	10	17	4	1	3
55	9	34	12	8	9	1	0
56	12	26	25	18	5	1	0
57	8	36	14	18	4	3	0
58	4	33	19	12	2	1	1
59	5	33	26	24	12	2	1
60	8	40	11	14	5	1	2
61	7	35	20	17	2	1	6
62	10	37	20	17	12	1	2
63	5	32	14	11	5	0	2
64	12	36	17	17	11	1	1
65	4	17	11	9	2	1	0
66	7	25	8	7	6	1	1
67	5	20	7	8	4	1	1
68	5	21	1	1	2	0	0
69	4	15	7	3	2	0	1
70	6	9	3	2	0	0	0
71	0	8	2	0	0	0	0
72	1	3	1	2	0	1	1
73	1	5	1	1	0	1	0
74	2	2	2	1	0	0	0
75	0	5	2	0	0	0	0
76	0	2	2	0	0	0	0
77	0	2	0	1	0	0	0
78	0	0	0	0	0	0	0
79	0	1	0	0	0	0	0
80	0	0	0	0	0	0	0
81	0	0	0	0	0	0	0
82	0	0	0	0	0	0	0
83	0	0	0	0	0	0	0
84	0	0	0	0	0	0	0
85	0	0	0	0	0	0	0
86	0	0	0	0	0	0	0
87	0	0	0	0	0	0	0
88	0	0	0	0	0	0	0
89	0	0	0	0	0	0	0
90	0	0	0	0	0	0	0
91+	0	0	0	0	0	0	0

Proposed Rate Increase

Benefit Period						
2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%

Appendix D

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

LTC-03 VA (2008)

Virginia Mix of Business & Proposed Rate Increase

5% Compound Inflation

Policy Count

Issue Age	Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	1	0	0	0
30	0	0	0	0	0	0	0
31	0	0	0	0	0	0	0
32	0	0	0	0	0	0	0
33	0	0	0	2	0	0	1
34	0	0	0	0	0	0	0
35	0	0	0	0	0	0	1
36	0	0	0	0	0	0	2
37	0	0	0	0	0	0	1
38	0	1	1	1	1	0	1
39	0	1	0	1	0	0	0
40	0	2	0	1	1	0	2
41	0	0	1	3	0	0	2
42	0	1	2	0	0	0	2
43	0	5	5	2	2	0	3
44	0	3	1	0	3	1	1
45	0	1	2	2	0	0	1
46	1	6	3	2	2	0	1
47	1	8	7	4	2	0	0
48	0	9	5	7	4	0	3
49	0	4	9	8	3	0	1
50	2	8	8	9	1	0	0
51	4	11	9	8	8	0	3
52	3	14	12	7	3	3	2
53	0	16	8	10	6	1	2
54	2	18	11	8	5	2	2
55	1	18	13	10	4	0	1
56	5	19	15	9	2	2	1
57	0	19	13	15	6	1	2
58	5	21	11	8	8	1	1
59	3	33	19	11	8	0	2
60	9	25	15	8	6	1	1
61	5	25	15	8	3	1	0
62	4	22	10	6	3	0	2
63	2	14	7	10	4	2	0
64	1	18	7	5	4	0	0
65	4	10	10	8	1	0	0
66	1	7	8	4	3	0	0
67	4	5	3	5	0	0	0
68	0	6	3	0	0	0	0
69	0	1	2	2	0	0	0
70	0	2	0	0	0	0	0
71	0	3	0	0	0	0	0
72	0	0	0	1	0	0	0
73	1	0	1	0	1	0	0
74	0	0	0	0	1	0	0
75	0	0	0	0	0	0	0
76	0	0	0	0	0	0	0
77	0	0	1	0	0	0	0
78	0	0	0	0	0	0	0
79	0	0	0	0	0	0	0
80	0	0	0	0	0	0	0
81	0	0	0	0	0	0	0
82	0	0	0	0	0	0	0
83	0	0	0	0	0	0	0
84	0	0	0	0	0	0	0
85	0	0	0	0	0	0	0
86	0	0	0	0	0	0	0
87	0	0	0	0	0	0	0
88	0	0	0	0	0	0	0
89	0	0	0	0	0	0	0
90	0	0	0	0	0	0	0
91+	0	0	0	0	0	0	0

Proposed Rate Increase

Benefit Period						
2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
19.6%	19.6%	15.6%	15.6%	16.0%	19.6%	18.7%
18.3%	8.7%	5.1%	5.1%	5.4%	11.5%	7.9%
7.5%	0.0%	0.0%	0.0%	0.0%	1.3%	0.0%

Appendix D
John Hancock Life Insurance Company (U.S.A.)
LTC-03 VA (2010)
Virginia Mix of Business & Proposed Rate Increase
Indexed Inflation

Policy Count

Issue	Benefit Period						
Age	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	0	0	0
30	0	0	0	0	0	0	0
31	0	0	0	0	0	0	0
32	0	0	0	0	0	0	0
33	0	0	0	0	0	0	0
34	0	0	1	0	0	0	0
35	0	0	0	0	0	0	0
36	0	0	0	0	0	0	0
37	0	0	0	0	0	0	0
38	0	0	0	0	0	0	0
39	0	0	0	0	0	0	0
40	0	0	0	0	0	0	0
41	0	0	0	0	0	0	0
42	0	0	0	0	0	0	0
43	0	0	0	0	0	0	0
44	0	0	0	0	0	0	0
45	0	0	0	0	0	0	0
46	0	0	0	0	0	0	0
47	0	0	0	1	0	0	0
48	0	0	0	0	0	0	0
49	0	0	0	0	0	0	0
50	0	0	0	2	0	1	0
51	0	0	0	0	0	0	0
52	0	0	1	0	0	0	0
53	0	0	0	0	0	0	0
54	0	0	0	0	0	0	0
55	0	0	0	1	0	1	0
56	0	0	1	0	0	0	0
57	0	0	0	1	0	1	0
58	0	1	0	0	0	0	0
59	1	1	0	2	1	1	0
60	1	1	1	0	1	1	0
61	1	1	0	0	0	0	0
62	0	0	0	0	0	1	0
63	1	0	0	0	0	0	0
64	1	1	1	1	0	0	0
65	1	1	0	0	0	0	0
66	0	0	0	0	0	0	0
67	1	3	0	0	0	1	0
68	1	2	0	0	0	1	0
69	0	0	0	1	0	0	0
70	1	0	0	0	0	1	0
71	1	0	0	0	0	0	0
72	0	1	0	1	0	0	0
73	1	2	1	1	0	0	0
74	0	0	0	1	0	0	0
75	0	1	0	0	0	0	0
76	2	1	0	0	0	0	0
77	0	0	0	0	0	0	0
78	1	0	0	0	0	0	0
79	0	0	0	0	0	0	0
80	0	0	0	0	0	0	0
81	0	0	0	0	0	0	0
82	0	0	0	0	0	0	0
83	0	0	0	0	0	0	0
84	0	0	0	0	0	0	0
85	0	0	0	0	0	0	0
86	0	0	0	0	0	0	0
87	0	0	0	0	0	0	0
88	0	0	0	0	0	0	0
89	0	0	0	0	0	0	0
90	0	0	0	0	0	0	0
91+	0	0	0	0	0	0	0

Proposed Rate Increase

Benefit Period						
2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
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14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
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14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%

Appendix D

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

LTC-03 VA (2010)

Virginia Mix of Business & Proposed Rate Increase

5% Simple Inflation

Policy Count

Issue	Benefit Period						
Age	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	0	0	0
30	0	0	0	0	0	0	0
31	0	0	0	0	0	0	0
32	0	0	0	0	0	0	0
33	0	0	0	0	0	0	0
34	0	0	0	0	0	0	0
35	0	0	0	0	0	0	0
36	0	0	0	0	0	0	0
37	0	0	0	0	0	0	0
38	0	0	0	0	0	0	0
39	0	0	0	0	0	0	0
40	0	0	0	0	0	0	0
41	0	1	0	0	0	0	0
42	0	0	0	0	0	0	0
43	0	0	0	0	0	0	0
44	0	0	0	0	0	0	0
45	0	0	0	0	0	0	0
46	0	1	0	0	0	0	0
47	0	0	0	0	0	0	0
48	0	0	0	0	0	0	0
49	0	0	2	0	0	0	0
50	0	0	0	0	0	0	0
51	0	1	0	1	0	0	0
52	0	0	0	0	0	0	0
53	0	1	0	0	0	0	0
54	0	1	0	1	0	0	0
55	0	0	0	0	0	0	0
56	0	2	1	0	0	0	0
57	0	1	0	1	1	0	0
58	0	1	0	0	1	0	0
59	0	0	0	0	0	1	0
60	0	1	0	1	0	1	0
61	0	2	0	0	0	0	0
62	0	1	1	1	1	0	0
63	0	2	0	0	0	0	0
64	0	3	0	1	1	0	0
65	0	2	0	0	0	0	0
66	1	1	0	1	0	0	0
67	0	2	0	0	0	0	0
68	0	1	0	0	0	0	0
69	0	0	0	0	1	0	0
70	0	0	0	0	0	0	0
71	0	0	0	0	0	0	0
72	0	0	0	0	0	0	0
73	0	0	0	0	0	0	0
74	0	0	0	0	0	0	0
75	0	0	0	0	0	0	0
76	0	0	0	0	0	0	0
77	0	0	0	0	0	0	0
78	0	0	0	0	0	0	0
79	0	0	0	0	0	0	0
80	0	0	0	0	0	0	0
81	0	0	0	0	0	0	0
82	0	0	0	0	0	0	0
83	0	0	0	0	0	0	0
84	0	0	0	0	0	0	0
85	0	0	0	0	0	0	0
86	0	0	0	0	0	0	0
87	0	0	0	0	0	0	0
88	0	0	0	0	0	0	0
89	0	0	0	0	0	0	0
90	0	0	0	0	0	0	0
91+	0	0	0	0	0	0	0

Proposed Rate Increase

Benefit Period						
2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	4.1%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	0.0%

Appendix D

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

LTC-03 VA (2010)

Virginia Mix of Business & Proposed Rate Increase

Automatic Inflation

	Policy Count							Proposed Rate Increase						
Issue	Benefit Period							Benefit Period						
Age	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	0	1	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
30	0	0	0	0	0	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
31	0	0	0	0	1	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
32	0	0	0	0	1	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
33	0	1	0	0	0	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
34	0	0	0	0	1	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
35	0	0	0	1	1	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
36	0	0	0	2	0	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
37	0	2	0	1	0	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
38	0	0	1	2	0	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
39	0	2	0	0	1	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
40	0	2	1	0	0	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
41	0	1	0	1	0	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
42	0	1	0	1	1	2	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
43	0	0	1	1	0	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
44	0	2	2	1	1	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
45	0	3	2	2	2	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
46	0	5	2	6	1	1	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
47	2	7	1	4	2	1	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
48	1	3	1	4	6	1	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
49	1	9	5	4	3	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
50	1	6	2	6	4	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
51	2	5	3	5	4	1	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
52	1	7	5	2	3	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
53	4	10	5	3	4	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
54	4	10	5	5	1	1	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
55	0	14	5	7	2	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
56	1	18	6	8	1	1	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
57	3	15	5	11	0	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
58	4	12	2	6	0	4	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
59	4	21	7	6	0	1	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
60	5	7	9	6	4	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
61	2	16	4	11	5	1	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
62	0	14	8	8	0	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
63	5	11	3	3	2	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
64	4	7	8	7	2	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
65	4	6	4	5	2	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
66	3	8	5	4	1	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
67	2	6	4	1	1	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
68	0	7	1	1	0	1	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
69	2	3	1	2	1	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
70	1	4	2	0	0	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
71	1	2	3	1	0	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
72	0	4	0	0	0	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
73	0	1	0	1	0	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
74	0	2	0	0	1	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
75	0	2	0	0	0	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
76	0	0	0	0	0	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
77	0	0	0	0	0	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
78	0	2	0	0	0	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
79	0	0	0	1	0	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
80	0	0	0	0	0	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
81	0	0	0	0	0	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
82	0	0	0	0	0	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
83	0	0	0	0	0	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
84	0	0	0	0	0	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
85	0	0	0	0	0	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
86	0	0	0	0	0	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
87	0	0	0	0	0	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
88	0	0	0	0	0	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
89	0	0	0	0	0	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
90	0	0	0	0	0	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A
91+	0	0	0	0	0	0	0	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	#N/A

Appendix D

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

LTC-03 VA (2010)

Virginia Mix of Business & Proposed Rate Increase

5% Compound Inflation

Policy Count

Issue	Benefit Period						
Age	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
18-29	0	0	0	0	0	0	0
30	0	0	0	0	0	0	0
31	0	0	0	0	0	0	0
32	0	0	0	0	0	0	0
33	0	0	0	0	0	0	0
34	0	0	0	0	0	0	0
35	0	0	0	0	0	0	0
36	0	0	1	0	0	0	0
37	0	0	0	0	0	0	0
38	0	0	0	0	0	0	0
39	0	0	0	0	0	0	0
40	0	1	0	0	0	0	0
41	0	0	0	0	0	0	0
42	0	0	0	0	0	0	0
43	0	0	0	0	0	0	0
44	0	1	1	0	0	0	0
45	0	0	0	0	0	0	0
46	0	1	0	0	0	0	0
47	0	0	0	0	0	0	0
48	0	1	0	0	0	0	0
49	0	0	0	0	0	0	0
50	0	0	0	0	0	0	0
51	0	0	0	0	0	0	0
52	0	0	0	0	0	0	0
53	0	0	0	0	0	0	0
54	0	0	0	1	0	0	0
55	0	0	1	1	0	0	0
56	0	1	0	0	0	0	0
57	0	0	0	2	0	0	0
58	0	0	2	0	0	0	0
59	1	2	0	0	0	0	0
60	0	2	0	0	0	0	0
61	0	1	0	1	0	0	0
62	0	2	0	1	0	0	0
63	1	0	0	1	0	0	0
64	0	0	0	0	0	0	0
65	0	0	0	1	0	0	0
66	0	1	0	0	0	0	0
67	0	0	0	0	0	0	0
68	0	1	1	0	0	0	0
69	0	0	1	0	0	0	0
70	0	0	0	0	0	0	0
71	0	0	0	0	0	0	0
72	0	0	0	0	0	0	0
73	0	0	0	0	0	0	0
74	0	0	0	0	0	0	0
75	0	0	0	0	0	0	0
76	0	0	0	0	0	0	0
77	0	0	0	0	0	0	0
78	0	0	0	0	0	0	0
79	0	0	0	0	0	0	0
80	0	0	0	0	0	0	0
81	0	0	0	0	0	0	0
82	0	0	0	0	0	0	0
83	0	0	0	0	0	0	0
84	0	0	0	0	0	0	0
85	0	0	0	0	0	0	0
86	0	0	0	0	0	0	0
87	0	0	0	0	0	0	0
88	0	0	0	0	0	0	0
89	0	0	0	0	0	0	0
90	0	0	0	0	0	0	0
91+	0	0	0	0	0	0	0

Proposed Rate Increase

Benefit Period						
2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Lifetime
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
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14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
7.1%	4.3%	4.1%	4.8%	9.6%	7.1%	14.5%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	14.5%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	14.5%

John Hancock Financial Services

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Joseph R. Leopold, FSA, MAAA
Actuary, LTC Product & Risk Management

LONG-TERM CARE INSURANCE

August 17, 2015

Janet Houser
Virginia State Corporation Commission
Bureau of Insurance

Re: John Hancock Life Insurance Company (U.S.A.)
2013 Inforce Rate Increase Filing
SERFF ID: MULF-129480189

Dear Ms. Houser,

This letter is in response to your objection dated April 3, 2015 regarding the above filing. Your comments are included below in bold with our responses following.

Please note that we have revised our filing to reflect more current experience, as requested below in #2. In addition to reflecting an additional year's worth of experience, we have revised the assumed date of implementation for the proposed rate increases. This delayed implementation combined with the updated experience has led to overall larger rate increases and lower inflation-reduction landing spots.

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

   Please see the attached file, *Towers Watson Peer Review LTC.pdf*.

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

   The filing has been updated with data through 12/31/2013. In addition to reflecting an additional year's worth of experience, we have revised the assumed date of implementation for the proposed rate increases. This delayed implementation combined with the updated experience has led to overall larger rate increases and lower inflation-reduction landing spots.

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

   Please see the attached file, *Inforce Business Projected at Original Pricing (Post-RS).pdf.*

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

   Generally, the landing spot is a good option for older policyholders because they have less expected benefit growth before claim than the younger policyholders.

The reduced inflation options were calculated in aggregate for each plan across all policyholders with Simple and Compound inflation (all ages and benefits within the given plan). For each plan the following analysis was done:

A. Determine the impact of the requested rate increases on the present value of future gross premiums (PVFP).
B. Solve for the reduced inflation percentage (to the nearest tenth of a percent) that reduces the present value of future benefits (PVFB) by the amount calculated in A.

By solving for equivalent impacts on premiums and benefits, we do not anticipate that the company will profit nor lose money from the policyholders' choice to accept the landing spots in lieu of the rate increases. Note that our assumption of the portion of policyholders who will choose the inflation-reduction option is based on the policyholder's issue age, benefit period and requested rate increase.

In the section below, the tables provided the reduction in the present value of future benefits paid by the company as well as the reduction of present value of future premiums received by the company assuming a policyholder has chosen a landing spot. For each product and landing spot offering, we have provided two outlier policies and a policy with very little gain or loss.

CCI (Post-RS):

- 4.5% inflation option for policyholders who previously declined the landing spot and currently have a 5% inflation option.

Reduction in Dollar Amount by Choosing Landing Spot				
Issue Age	Inflation Type	Benefit Period	PV Future Benefits	PV Future Premiums
78	Simple	10 years	146	633
33	Compound	6 years	3,573	1,651
33	Simple	4 years	982	1,031

- 2.5% inflation option for policyholders who previously elected the landing spot and currently have a 3.1% inflation benefit.

Reduction in Dollar Amount by Choosing Landing Spot				
Issue Age	Inflation Type	Benefit Period	PV Future Benefits	PV Future Premiums
78	Simple	10 years	118	1,325
31	Compound	4 years	6,786	2,044
37	Simple	6 years	1,394	1,438

CCIIE:

- 4.3% inflation option for policyholders that currently have a 5% inflation option.

Reduction in Dollar Amount by Choosing Landing Spot				
Issue Age	Inflation Type	Benefit Period	PV Future Benefits	PV Future Premiums
78	Simple	2 years	150	1,067
39	Compound	6 years	18,268	7,013
38	Simple	10 years	3,140	2,710

CCII10:

- 4.6% inflation option for policyholders that currently have a 5% inflation option.

  Due to the small volume of Custom Care II (2010) policies that are eligible for the inflation-reduction landing spot, we used data from a larger policy series with similar assumptions and similarly sized rate increases. This provided a more credible pool with which to determine the new indexation rate. The results shown above for CCIIE above would be very similar as the examples for CCII10.

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

   If the policyholder elects the landing spot, all accrued benefits are kept and the new inflation benefit will take effect at the time of election. For example, if a policyholder had a 5% simple inflation policy starting with a $100 daily benefit, their daily benefit would increase by $5 each year, reaching $150 daily benefit after 10 years. If the policyholder then elected a landing spot of 3.4%, their daily benefit would grow by $3.40 each year, reaching $153.40 daily benefit starting in year 11.

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

   First of all, we apologize for not filing with a policyholder communication package with Virginia specific language that was approved during the 2010 rate increase filing. We have updated our communications package to reflect many of your concerns.

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

   We do not believe that this language needs clarification or revision as we have not received any significant number of complaints stemming from this language. We used very similar language during our 2010 rate increase (including in letters to Virginia policyholders) and we have had no issues. We believe that we make it clear throughout the letter that the company is not unfairly discriminating against any policyholders.

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

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

   Regarding the guaranteed renewable disclosure, we believe that we have sufficiently disclosed this in the communication package. In the final paragraph of page 1, we state *"As a reminder, per the terms of your policy, premium rates are not guaranteed and could be increased again in the future."* Additionally, question number 2 of the FAQ section provides information detailing why rates can increase. We believe that this is sufficient.

   > *The provision that allows for an increase in premiums can be found on the front page of your policy. Your policy indicates that, while your insurance company cannot change coverage or refuse to renew coverage for reasons other than nonpayment of premiums, the company is allowed to change or increase premiums so long as the increase applies to an entire class of policies. We are required to file premium increases on policy series, along with actuarial justification, with the department of insurance in the state where the policy was purchased.*

   For the second part of the question, we have amended our letter to include the requested language:

   Please see the attached documents: *2013 VA PH Communication Pkg.pdf* and *2013 GPO VA PH Communication Pkg.pdf*.

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

   Please see the attached documents, *VA Statement of Variability LS Package.pdf* and *VA Statement of Variability Non-LS Package.pdf.*

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

   As mentioned above, please see the attached documents: *2013 GPO VA PH Communication Pkg.pdf* and *VA Statement of Variability Non-LS Package.pdf.*

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

   We choose to implement the rate increase at one time and have amended the policyholder communication to reflect the three year rate guarantee. It is in the final sentence of the fourth paragraph of the letter.

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

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

   We are awaiting the outcome of the discussions between the DOI and ACLI regarding this topic.

10. **We spoke briefly about the form numbers on the Rate/Rule Schedule regarding the 2008 and 2010 rates for policy form LTC-03 VA. If there should be any changes as to how the form number should be presented, I will let you know as soon as possible.**

    Thank you.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Joseph R. Leopold, FSA, MAAA

Actual Inforce Population Projected at Original Pricing Assumptions

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

Post Rate Stability

	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio
Historical Experience	2013	20,628,932	52,912,803	39%
	2014	22,674,093	50,947,274	45%
	2015	24,755,512	48,936,592	51%
	2016	27,154,187	46,914,696	58%
	2017	29,689,948	44,888,394	66%
	2018	32,415,474	42,863,624	76%
Projected	2019	35,309,341	40,843,118	86%
Future	2020	38,285,972	38,829,085	99%
Experience	2021	41,400,420	36,821,514	112%
	2022	44,586,918	34,823,353	128%
	2023	48,236,359	32,839,219	147%
	2024	51,587,365	30,871,158	167%
	2025	54,783,833	28,925,403	189%
	2026	57,859,342	27,004,528	214%
	2027	60,554,584	25,114,284	241%
	2028	63,086,299	23,266,584	271%
	2029	65,312,043	21,470,083	304%
	2030	67,319,397	19,734,115	341%
	2031	68,866,796	18,063,407	381%
	2032	69,601,124	16,463,634	423%
	2033	70,014,464	14,945,219	468%
	2034	69,907,519	13,515,531	517%
	2035	68,519,774	12,181,741	562%
	2036	66,541,957	10,943,856	608%
	2037	64,245,966	9,799,120	656%
	2038	62,346,348	8,750,075	713%
	2039	60,246,863	7,797,722	773%
	2040	57,426,824	6,942,807	827%
	2041	54,801,683	6,179,275	887%
	2042	52,546,339	5,497,018	956%
	2043	51,238,528	4,890,292	1048%
	2044	50,576,836	4,352,537	1162%
	2045	50,704,047	3,877,116	1308%
	2046	51,361,369	3,455,184	1487%
	2047	52,434,456	3,078,142	1703%
	2048	54,247,044	2,739,801	1980%
	2049	54,804,554	2,433,223	2252%
	2050	55,139,425	2,152,201	2562%
	2051	55,136,327	1,891,795	2914%
	2052	54,209,443	1,648,795	3288%
	2053	52,448,775	1,422,145	3688%
	2054	50,344,826	1,212,036	4154%
	2055	45,993,665	1,019,468	4512%
	2056	40,807,749	845,581	4826%
	2057	35,167,281	690,228	5095%
	2058	29,970,935	553,369	5416%
	2059	24,992,370	435,298	5741%
	2060	20,563,704	336,135	6118%
	2061	16,469,626	254,573	6470%
	2062	12,858,135	188,319	6828%
	2063	9,727,633	135,893	7158%

Values as of 12/31/2013 (discounted at Original Pricing Rate of 6.5%)

Future :	676,435,444	431,421,484	156.8%

Actual Inforce Population Projected at Original Pricing Assumptions

Custom Care II Enhanced (LTC-03) - 2008 Rates

	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio
Historical Experience	2013	12,129,807	128,871,544	9%
	2014	15,522,846	126,654,892	12%
	2015	18,439,336	124,435,807	15%
	2016	22,081,616	122,099,804	18%
	2017	26,509,756	119,635,911	22%
	2018	31,026,723	117,031,820	27%
Projected	2019	35,598,911	114,286,545	31%
Future	2020	40,053,640	111,380,801	36%
Experience	2021	44,716,698	108,301,424	41%
	2022	48,984,151	105,062,761	47%
	2023	54,589,072	101,680,227	54%
	2024	61,652,747	98,164,894	63%
	2025	68,966,754	94,516,634	73%
	2026	77,834,254	90,716,656	86%
	2027	88,046,431	86,764,374	101%
	2028	98,061,018	82,665,885	119%
	2029	106,875,364	78,437,561	136%
	2030	114,071,219	74,092,602	154%
	2031	122,976,849	69,637,172	177%
	2032	133,297,367	65,084,974	205%
	2033	142,194,218	60,469,683	235%
	2034	147,137,270	55,826,469	264%
	2035	146,148,698	51,215,701	285%
	2036	147,502,409	46,718,078	316%
	2037	152,091,028	42,374,042	359%
	2038	154,774,737	38,205,138	405%
	2039	152,844,385	34,243,441	446%
	2040	144,023,855	30,520,525	472%
	2041	137,690,566	27,052,524	509%
	2042	135,046,391	23,838,950	566%
	2043	130,850,673	20,878,184	627%
	2044	123,423,068	18,177,690	679%
	2045	111,632,243	15,745,662	709%
	2046	102,003,488	13,573,801	751%
	2047	95,728,142	11,642,582	822%
	2048	89,001,917	9,934,289	896%
	2049	80,975,524	8,436,901	960%
	2050	71,504,703	7,138,525	1002%
	2051	63,775,955	6,021,075	1059%
	2052	58,222,725	5,063,715	1150%
	2053	52,796,960	4,247,608	1243%
	2054	47,262,209	3,556,567	1329%
	2055	41,609,649	2,974,755	1399%
	2056	37,216,080	2,485,060	1498%
	2057	34,158,423	2,071,835	1649%
	2058	31,541,560	1,722,671	1831%
	2059	28,478,348	1,427,460	1995%
	2060	24,166,584	1,177,572	2052%
	2061	20,683,047	965,956	2141%
	2062	18,435,302	786,783	2343%
	2063	16,031,887	635,049	2525%

Values as of 12/31/2013 (discounted at Original Pricing Rate of 6.7%)

Future :	919,710,878	1,276,795,387	72.0%

Actual Inforce Population Projected at Original Pricing Assumptions

Custom Care II Enhanced (LTC-03) - 2010 Rates

	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio
Historical Experience	2013	2,151,041	34,414,763	6%
	2014	3,069,636	33,745,981	9%
	2015	4,007,209	33,166,260	12%
	2016	4,638,567	32,573,962	14%
	2017	5,581,313	31,946,110	17%
	2018	6,703,889	31,282,557	21%
Projected	2019	7,772,731	30,570,770	25%
Future	2020	8,922,164	29,817,127	30%
Experience	2021	9,847,553	29,023,553	34%
	2022	11,079,733	28,198,188	39%
	2023	11,821,712	27,336,541	43%
	2024	13,123,606	26,435,431	50%
	2025	14,765,082	25,498,229	58%
	2026	16,245,199	24,527,383	66%
	2027	18,184,191	23,516,492	77%
	2028	20,446,575	22,469,983	91%
	2029	22,562,557	21,385,496	106%
	2030	24,530,468	20,265,977	121%
	2031	25,653,764	19,114,886	134%
	2032	27,448,462	17,934,528	153%
	2033	29,501,872	16,727,621	176%
	2034	31,117,554	15,501,805	201%
	2035	32,257,253	14,269,097	226%
	2036	31,004,970	13,043,989	238%
	2037	31,055,372	11,856,561	262%
	2038	31,685,547	10,716,921	296%
	2039	31,808,307	9,628,525	330%
	2040	31,490,504	8,600,625	366%
	2041	28,835,927	7,641,907	377%
	2042	27,444,745	6,755,088	406%
	2043	26,689,263	5,938,527	449%
	2044	25,563,075	5,189,279	493%
	2045	24,212,914	4,509,008	537%
	2046	21,357,735	3,900,010	548%
	2047	19,468,212	3,358,841	580%
	2048	18,193,203	2,879,782	632%
	2049	16,787,726	2,456,624	683%
	2050	15,360,820	2,086,452	736%
	2051	13,367,227	1,766,379	757%
	2052	11,954,697	1,491,437	802%
	2053	10,940,604	1,256,139	871%
	2054	9,905,635	1,055,194	939%
	2055	8,950,475	884,854	1012%
	2056	7,810,415	741,399	1053%
	2057	7,016,558	620,452	1131%
	2058	6,458,368	518,073	1247%
	2059	5,979,241	431,183	1387%
	2060	5,521,249	357,477	1545%
	2061	4,537,402	294,883	1539%
	2062	3,902,224	241,723	1614%
	2063	3,484,986	196,656	1772%

Values as of 12/31/2013 (discounted at Original Pricing Rate of 5.85%)

Future :	230,152,451	362,812,785	63.4%

TOWERS WATSON

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Private and confidential

June 10, 2015

Mrs. Cindy Forbes
Executive Vice President & Appointed Actuary
The Manufacturers Life Insurance Company
200 Bloor Street East
North Tower 11
Toronto, ON
M4W 1E5

Dear Cindy:

PEER REVIEW OF THE US LONG TERM CARE ASSUMPTIONS

In accordance with our agreement dated July 17, 2012, Towers Watson has been engaged by Manufacturers Life Insurance Company ("Manulife") to perform a peer review of the methods and assumptions used to determine the 2013 Canadian valuation of the US Long Term Care liabilities.

Our full report on the review of the 2013 valuation of the liabilities was provided to you on January 30, 2014. At your request, we are issuing this letter which only covers the review of the mortality and morbidity assumptions used for the John Hancock Retail Long Term Care business ("Retail LTC"). We understand that this letter will be made available to US State Insurance Departments to support Manulife's rate increases for the Retail LTC business.

This letter and the opinions and conclusions herein are subject to the reliances and limitations as stated at the end of this letter and the terms and conditions in our July 17, 2012 agreement.

Scope & Context of Our Reviews

The review of the 2013 valuation included a review of the methods and assumptions for the insurance business units of Manulife, including the US Retail LTC business. Our review covered the methods and assumptions used in the December 31, 2013 valuation of liabilities in the context of a materiality level of $250 million. The methods and assumptions were reviewed for consistency with the Canadian actuarial standards of practice which were in effect at December 31, 2013.

We did not perform a review of the models and systems used to produce the valuation results, nor did we review the accuracy of the calculations.

Summary of Observations and Recommendations

The following outlines our observations and findings for the morbidity and mortality assumptions used in the December 31, 2013 valuation for the Retail LTC business.

Morbidity assumptions

Manulife conducted a comprehensive review of the morbidity assumptions in 2013, increasing policy liabilities for the Retail LTC business by approximately $1.9 billion. This review included analyses of new claim incidence rates, length of stay and salvage savings and it revealed that overall claim experience was developing unfavorably when compared to expectations. The key drivers of the increase in liabilities were higher incidence rates at the oldest attained ages, lower salvage savings and longer lengths of stay.

Manulife's incidence rate assumptions vary by a number of policyholder characteristics and benefit structures. Varying incidence assumptions by these attributes is generally consistent with the LTC industry. The process to update the expected rates included reviewing how many actual claims were incurred compared to expectation. The process to compare experience to expectation cycles through all key attributes ensuring each adjustment selected falls within Manulife's internal standard error. Revised adjustment factors for key policy and benefit attributes were developed for incidence rates based on this experience. This is an appropriate method to review experience. While we agree with the change in incidence rate assumption overall, we recommend continuous monitoring of the emerging experience compared to expectation at granular levels so that assumptions can be validated or modified as proactively as possible. We think this will be especially important as credible experience emerges at the oldest attained ages.

Termination rates were analyzed and updated to reflect recent experience. New factors were developed for termination rates that adjust for recent emerging experience. The updated factors reflect differences among policy and benefit characteristics. Manulife's assumed continuance rates vary by a number of attributes that are generally consistent with the LTC industry. Given the emerging experience, we generally agree with the change in termination rate assumption.

Salvage factors were developed to recognize emerging experience trends. For the Retail block, experience has developed closer to expectation and only minor adjustments were required. The assumption changes are consistent with Manulife views of the salvage experience.

We recommend that Manulife consider setting and monitoring all morbidity assumptions by site of care. Although assumptions may have been stable by site of care over the recent experience period, the projections may include factors (e.g. changes in mix of business) that are not considered in the recent experience. The mix of in force business by age, site of care, coverage, daily benefit, etc. will change over time and may impact the stability of the assumptions.

Mortality assumption

The review of mortality assumptions revealed that experience was developing unfavorably compared to expectation. Revised assumptions for the mortality rates resulted in a $0.7 billion increase to reserves. The change is largely driven by emerging experience in the selection period. Actual experience is indicating a lower mortality rate and thus changes the grading to the ultimate mortality table. The latest mortality experience study supports the changes made to the mortality assumptions.

Mortality and morbidity improvements

Morbidity and mortality improvements were set to offset each other on a valuation basis when they were first implemented. This equivalence may have drifted overtime due to basis changes and the aging of the block. We understand that Manulife will be reviewing the mortality and morbidity improvement assumptions in the near future and we support this initiative.

Reliances and Limitations

In performing our review, Towers Watson relied on data and information supplied by the management of Manulife, including information provided orally. We have not carried out any independent verification of this data and information but reviewed it for reasonableness and consistency with our knowledge of the industry. The accuracy of any conclusions reached must therefore be limited to the accuracy of this data and information.

This letter and the opinions and conclusions it contains are for the internal use of the directors and management of Manulife. With the exception of the specific release referred to below, no distribution, in whole or in part, or reference hereto is to be made to any other party without the prior written consent of Towers Watson.

Towers Watson agrees to release this letter to US State Insurance Departments (the "Recipients") under the following terms and conditions:

- Towers Watson represents and is responsible to Manulife with respect to all matters relating to this letter.
- The Recipient is responsible for its own due diligence with respect to all matters relating to this letter.
- Our letter was prepared for Manulife's internal use and assumes a high level of knowledge relative to the operations of Manulife, the data used in this letter, and the external factors affecting Manulife's business and we would not expect a third party to have such knowledge.
- The Recipient recognizes this letter was not prepared for third-party distribution and agrees that, by accepting this letter (including any information related to our letter that may be subsequently provided to you by or on behalf of Towers Watson), the Recipient will neither reference nor distribute this letter to any other party, will not use this letter for any purpose other than that for which it is being provided to you, will only share the information with the employees of the Recipient with a need to know the information, and will place no reliance on this letter or information contained therein, or related thereto, that would result in the creation of any duty or liability by Towers Watson to the Recipient.
- In the event that the Recipient is required by order of a court of competent jurisdiction, administrative agency or governmental body, or by any law, rule, regulation, subpoena, or any other administrative or legal process to disclose this letter, the Recipient may disclose this letter without liability hereunder, provided that the Recipient gives Towers Watson prompt notice of any such requirement and, at our discretion, either (1) cooperates with us, at our expense, to prohibit such disclosure, or (2) uses all reasonable efforts to obtain confidential treatment of this letter under a protective order or other appropriate mechanism.
- We request that the Recipient treat the report as trade secret confidential information not subject to any Freedom of Information Act or similar laws.
- Towers Watson's consulting staff is available, subject to Manulife's prior consent and at Manulife's expense, to answer any questions regarding this letter.
- The Recipient understands that it is deemed to have accepted these terms and conditions by retaining a copy of this letter.

For the avoidance of doubt, no further distribution of this letter (or any information related to the letter) to other third-parties is authorized at this time.

We are available to expand on any matters covered by this letter.

Sincerely,

Hélène Pouliot, FCIA, FSA, CERA
Director

HP:cj

Direct Dial: (416) 960-2627

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

[Brent Wilkinson
Vice President]

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

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

Re: Notice of Premium Rate Increase – Long-Term Care Insurance Policy No. [xxx]. **Decision required by [date].**
[Company name]

Dear [First Name] [Last Name],

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

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

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

The Virginia State Corporation Commission reviewed the filing with applicable Virginia laws and regulations governing Long Term Care Insurance; and because it was found to be compliant with these laws and regulations, the filing was approved. No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. Our decision to increase premiums on certain policies is based upon the future claims anticipated on these policies. Please note that the decision to seek a premium increase on these LTC insurance policies has been made by John Hancock, not your insurance agent, nor the Virginia Department of Insurance. As a reminder, per the terms of your policy, premium rates are not guaranteed and could be increased again in the future. However, please be advised that John Hancock will not apply any additional premium rate increase to your policy for at least 36 months from your policy anniversary date of [next policy anniversary date].

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

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

Next Steps

The enclosed Options Worksheet details your current coverage and provides options you can elect in order to help minimize the premium increase. Please review it carefully as it is designed to help you make an informed decision.

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

For Further Assistance

Again, we sincerely regret having to take this action, but we hope you find that the options provided are helpful. If you have any questions, please visit www.jhinfocenter.com or contact one of our customer service representatives at [877-606-7754]. Our dedicated team is available to help you make a decision that best meets your personal needs.

Sincerely,

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

Enclosures:
Options Worksheet
Frequently Asked Questions
Coverage Change Request Form

Options Worksheet for [First Name] [Last Name]
Policy # [XXXXX]
[Company Name]

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

To minimize the premium increase, we are offering you an opportunity to reduce your coverage, as illustrated in the personalized option(s) below. The table also shows your current level of coverage and the new premium you will be charged if you keep this coverage.

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

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

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

Please note: Other options to minimize the increase may be available [including [dropping an optional rider] [or] [increasing your elimination period]]. For more information, please call John Hancock at [888-654-6582.]

[1]Assumes no recent changes in your current coverage.
[2]This reduction will also result in a corresponding decrease in your Total Policy Limit.
[3][DB/MB] is the most the coverage will reimburse for the costs of covered long-term care services received on any [day/month].
[[4]BP is used to calculate your Policy Limit by multiplying your [DB/MB] by the number of [days/months] in {X{, Y or Z}} years. The Policy Limit represents the total pool of money available to reimburse the costs of covered long-term care services you receive while insured.]
[5]As of [Month XX, YYYY]. This reduction will also result in a corresponding decrease in your Total Policy Limit.

ALTERNATIVE OPTIONS

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

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

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

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

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

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

[*Calculated based on benefit amounts and on premiums paid to date as of [file extract date]. The actual Contingent Nonforfeiture benefit amount may be slightly higher as it will be calculated based on current benefits and premiums paid to date as of the effective date of your paid-up status.]

IMPORTANT DATES

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

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

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

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

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

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

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

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

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

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

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

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

COVERAGE CHANGE REQUEST FORM
Individual LTC Insurance Policy for [First Name] [Last Name]
Policy # [XXXXX]
[Company Name]

To minimize the premium increase, we are offering you an opportunity to elect a personalized option.

If you choose to make no changes to your current coverage, no action is required and your new increased premium will be effective on [**Month XX, YYYY]**.

If you choose to change your coverage, you must select an option listed below, sign and return this Coverage Change Request Form by [**Month XX, YYYY]**.

Step 1: Select an option (please choose only one option)

For more details, please see your Options Worksheet. As a reminder, you may have alternative options available to mitigate the premium increase. For more information, please call John Hancock at [**877-606-7754].**

COVERAGE CHANGE OPTIONS		New Premium Effective [next anniversary date]
☐	[Reduce your Benefit Period from [X-year] to [X-year].]	**$[XXX][policy mode]**
☐	[Reduce your [Daily/Monthly] Benefit from $[XXX] to $[XXX].]	**$[XXX][policy mode]**
☐	[Reduce your Benefit Period from [X-year] to [X-year] **and** [Daily/Monthly] Benefit from $[XXX] to $[XXX].]	**$[XXX][policy mode]**
☐	[Exercise the [Nonforfeiture/Contingent Nonforfeiture] Benefit available on your policy.]	N/A
☐	[Cancel your policy. This change will be effective immediately.]	N/A

Step 2: Review Agreement and Acknowledgement

I understand that my benefits and/or premium for those benefits will change based upon the option(s) I select.

I understand that premium rates are not guaranteed and may be increased again in the future if I am among the group of policyholders whose premiums are determined to be inadequate.

If I select an option(s) to change my coverage, I understand that, within 30 days of the date this change becomes effective, I may cancel the change in my coverage and return to my original coverage at the increased premium level.

I understand the policy change(s) I selected above. By signing below, I agree that any change(s) other than cancelling my policy, will be effective on my next policy anniversary provided this form is received by John Hancock by that date.

Step 3: Sign and Date

Signature ([First Name] [Last Name]) **Date**

Step 4: Return this completed form using the enclosed postage-paid envelope by [Month XX, YYYY].

[Mail
John Hancock
LTC Coverage Election
P.O. Box 111, R-02, Ste 1700
Boston, MA 02117-0111

FAX
John Hancock
LTC Coverage Election
[877-606-7771]]

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

[Brent Wilkinson
Vice President]

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

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

Re: Notice of Premium Rate Increase – Long-Term Care Insurance Policy No. [xxx]. **Decision required by [date].**
[Company name]

Dear [First Name] [Last Name],

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

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

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

The Virginia State Corporation Commission reviewed the filing with applicable Virginia laws and regulations governing Long Term Care Insurance; and because it was found to be compliant with these laws and regulations, the filing was approved. No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. Our decision to increase premiums on certain policies is based upon the future claims anticipated on these policies. Please note that the decision to seek a premium increase on these LTC insurance policies has been made by John Hancock, not your insurance agent, nor the Virginia Department of Insurance. As a reminder, per the terms of your policy, premium rates are not guaranteed and could be increased again in the future. However, please be advised that John Hancock will not apply any additional premium rate increase to your policy for at least 36 months from your policy anniversary date of [next policy anniversary date].

Importance of LTC Insurance Coverage

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

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

Next Steps

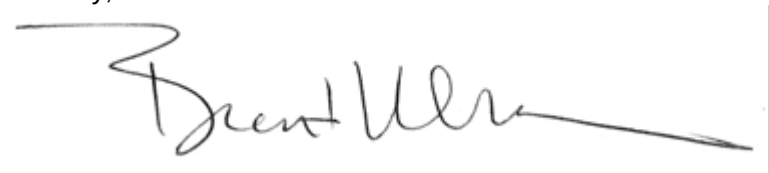
The enclosed Options Worksheet details your current coverage and provides options you can elect in order to help minimize or avoid the premium increase completely. Please review it carefully as it is designed to help you make an informed decision.

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

For Further Assistance

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

Sincerely,



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

Enclosures:
Options Worksheet
Frequently Asked Questions
Coverage Change Request Form

{Ed Note: This document represents a scenario when the insured is eligible for a landing spot. It will be altered as needed to represent other situations.}

Options Worksheet for [First Name] [Last Name]
Policy # [XXXXX]
[Company Name]

YOUR PERSONALIZED OPTION TO REDUCE COVERAGE AND AVOID THE INCREASE

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

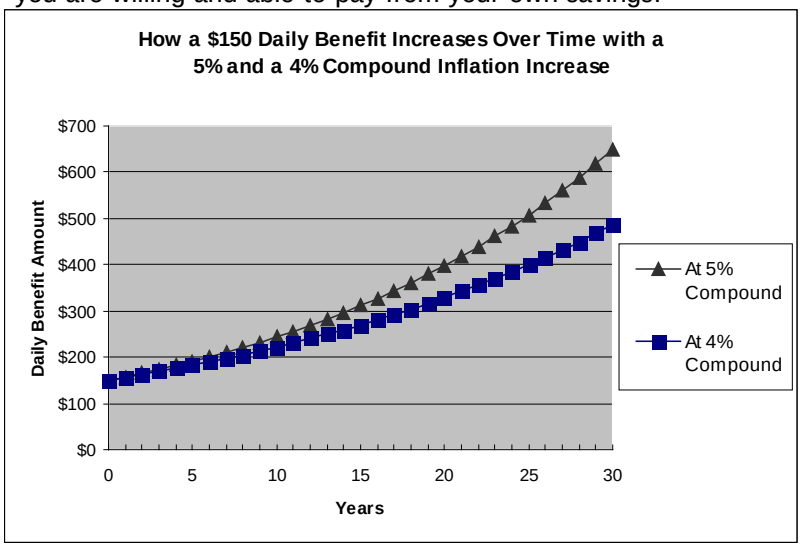
	Keep your current annual inflation rate	Personalized Option: Reduce your future annual inflation rate
[Daily/Monthly] Benefit[1]	[$XXX]	[$XXX]
Benefit Period[2]	[X-year]	[X-year]
Inflation Option[[3]]	[5%]	**[X.X%]**
Elimination Period	[XX]	[XX]
Optional Riders	[List here]	[List here]
Current [policy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

**As of [Month XX, YYYY]*

Please note: Variations of this personalized option are not available, though other options to help minimize the increase may be. [It is also important to note that your coverage includes a "Limited Pay" premium provision. Please consider the number of remaining payments before making the decision to reduce your benefits.] For more information, please call John Hancock at [**888-654-6582].**

[Information to Consider

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



Trends in the Cost of Care

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

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

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

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

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

YOUR ALTERNATIVE OPTIONS TO REDUCE COVERAGE AND LOWER PREMIUMS

To help mitigate the premium increase, you may be eligible to reduce other benefits. For example, you may be eligible to:

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

* This reduction will also result in a corresponding decrease in your Total Policy Limit.

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

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

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

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

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

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

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

[*Calculated based on benefit amounts and on premiums paid to date as of [file extract date]. The actual Contingent Nonforfeiture benefit amount may be slightly higher as it will be calculated based on current benefits and premiums paid to date as of the effective date of your paid-up status.]

IMPORTANT DATES

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

1. **Why do you need to raise premium rates — can you explain further?**
   Forecasting and projecting of future claims experience on LTC insurance policies is complex in its detail and application. Many factors are considered at the time that pricing is established, such as the frequency and severity of particular medical conditions, the expected lifespan of policyholders, the length of time policies are expected to remain inforce, and the cost of care, to name a few. As claims are paid, these factors can change over time.

   We have recently completed another comprehensive claims study, which we conduct every three years and which examines the usage trends for our insured population. Like many carriers in this business, we have seen increased claims, and therefore there is more experience data available to predict future benefit usage by policyholders. As compared to our previous analysis, the new data shows that policyholders are living longer, their claims are lasting longer, and more people are claiming at the older ages. Based on that data, we have determined that there is a need to increase premiums on certain policy series.

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

3. **Have I been singled out for this rate increase because of my age or health?**
   No. No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. Also, your state has not been singled out, as all states are included in our rate increase process.

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

5. **Is the premium rate increase due to the prevailing economic environment?**
   No. We are increasing premium rates solely due to our claims experience, which indicates higher-than-expected claims on your policy series in the future, and not due to poor investment experience.

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

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

8. **Will there be additional premium increases in the future?**
   Premium rates are not guaranteed. We will continue to monitor our claims experience to determine whether future increases will be necessary. We will not need additional increases if our experience does not deteriorate further.

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

COVERAGE CHANGE REQUEST FORM
Individual LTC Insurance Policy for [First Name] [Last Name]
Policy # [XXXXX]
[Company Name]

To avoid the premium increase, we are offering you a one-time opportunity to elect your personalized option.

If you choose to make no changes to your current coverage, no action is required and your new increased premium will be effective on [**Month XX, YYYY]**.

If you choose to change your coverage, you must select an option listed below, sign and return this Coverage Change Request Form by [**Month XX, YYYY]**.

Step 1: Select an option (please choose only one option)

For more details, please see your Options Worksheet. [In some instances, certain changes are subject to Partnership regulatory benefit minimum requirements.] As a reminder, you may have alternative options available to mitigate the premium increase. For more information, please call John Hancock at [**888-654-6582**].

COVERAGE CHANGE OPTIONS	
☐	Reduce your future annual inflation rate from [5%] to [X.X%].
☐	[Exercise the [Nonforfeiture/Contingent Nonforfeiture] Benefit available on your policy.]
☐	[Cancel your coverage. This change will be effective immediately.]]

Step 2: Review Agreement and Acknowledgement

I understand that my benefits and/or premium for those benefits will change based upon the option(s) I select.

I understand that premium rates are not guaranteed and may be increased again in the future if I am among the group of policyholders whose premiums are determined to be inadequate.

If I select an option(s) to change my coverage, I understand that, within 30 days of the date this change becomes effective, I may cancel the change in my coverage and return to my original coverage at the increased premium level.

I understand the policy change(s) I selected above. By signing below, I agree that any change(s) other than cancelling my policy, will be effective on my next policy anniversary provided this form is received by John Hancock by that date.

Step 3: Sign and Date

Signature ([First Name] [Last Name]) **Date**

Step 4: Return this completed form using the enclosed postage-paid envelope by [Month XX, YYYY].

[Mail
John Hancock
LTC Coverage Election
P.O. Box 111, R-02, Ste 1700
Boston, MA 02117-0111

FAX
John Hancock
LTC Coverage Election
[877-606-7771]]

Statement of Variability - Landing Spot Eligible Policyholders

Form - JHLTC-1531 1/14 POLICYHOLDER COVER LETTER

Page 1

- Company Name will vary based on the company of the policyholder

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

- [Brent Wilkinson, Vice President, U.S. Insurance Operations] This may vary due to any personnel or title change.
- Contact Information and Date will vary based on the policyholder and date mailed.

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

- Policy Number [xxx] will vary to reflect each policyholder's unique policy number.
- **"Decision required by [date]"** will be equal to one month prior to the effective date of the rate increase.
- Name will vary based on the policyholder.
  [First Name] [Last Name]
- "…from [current premium] to [new premium], [policy mode]. This new premium will be effective for premiums due on or after [next policy anniversary]." Current premium, new premium, policy mode, and next policy anniversary will vary based on each policyholder's benefits and policy anniversary date.
- ….for at least 36 months from your policy anniversary date of [next policy anniversary date]. Date will vary based on policyholder's anniversary date.

Page 2

- Return to John Hancock by [Month XX, YYYY] Date will vary based on the election deadline date.

- . . and your new increased premium will become effective on [Month XX, YYYY] Date will vary based on rate increase effective date.

- [888-654-6582] Phone number will vary based on the firm of the agent of record.

- [Brent Wilkinson, Vice President, U.S. Insurance Operations] Signatory may vary due to any personnel or title change.

Form - JHLTC-1532 1/14 POLICYHOLDER OPTIONS PACKAGE

Page 3: Options Worksheet

Your Alternative Options to Reduce Coverage and Lower Premiums

- [First Name] [Last Name] will vary based on the policyholder and display First Name and Last Name.
- [Policy #] will vary to reflect each policyholder's unique policy number.
- Company Name will vary based on the company of the policyholder
  [John Hancock Life Insurance Company (U.S.A.)
  [John Hancock Life & Health Insurance Company]

The following table will vary based on the policyholder's benefits and options.

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

- As of [Month XX, YYYY] will vary based on policyholder's benefits at the time of the increase.
- The following will be used only when the policy includes a limit payment option:
  [It is also important to note that your coverage includes a "Limited Pay" premium payment provision. Please consider the number of remaining payments before making the decision to reduce your benefits.]
- [888-654-6582] Phone number will vary based on the firm of the agent of record.
- Information to Consider . . .] this section will vary based on policyholder's landing spot options.
- [5%] will vary based on policyholder's current inflation. [4%] will vary based on policyholder's landing spot option.

- [Annually compounding rates] is used for policyholders with compound inflation and [simple annual increases] is used for policyholders with simple inflation.
- The chart to the right shows the nation average annual increase over the past [five] years . . . [5]-Year Average Annual Increase. [3.6%] [2.0%] [1.3%] [1.6%]. These could vary based on changes in the national average in subsequent years.

- [The 5-year average annual increases are based on a subset of common providers from our 2008 and 2011 Cost of Care surveys and our 2011 and 2013 Costs of Care surveys] This could vary based on possible changes in future Costs of Care surveys.
- Footnote [1]: [Daily/Monthly] . . . [any day/any month] will vary based on whether the policyholder has a daily or monthly benefit. [next policy anniversary] will vary based on policyholder's anniversary date.
- Footnote [2]: [daily/monthly] . . . [days/months] will vary based on whether the policyholder has a daily or monthly benefit.[X-years], [Y-years will vary based on policyholder's current benefit option and reduction benefit option. Footnote will not show for policies with a Lifetime Benefit Period
- Footnote [3]: [daily/monthly] will vary based on whether the policyholder has a daily or monthly benefit. Footnote will appear for policyholders who have different inflation rates for their benefit amount increase versus their policy limit.

Page 4: Options Worksheet

Your Alternative Options to Reduce Coverage and Lower Premiums

This section represents a scenario when the policyholder is eligible for alternative personalized options. It will be altered as needed to represent other situations.

- [First Name] [Last Name] will vary based on the policyholder and display First Name and Last Name.
- [Policy #] will vary to reflect each policyholder's unique policy number.
- Company Name will vary based on the company of the policyholder
  [John Hancock Life Insurance Company (U.S.A.)
  [John Hancock Life & Health Insurance Company]

- "daily" or "monthly" will populate "Reduce your current[daily/monthly] benefit"
- "Reduce your benefit period*" will only show if the policyholder does not currently have the minimum benefit period available for the product.
- "Increase your elimination period" will only show if the policyholder does not currently have the maximum elimination period available for the product.
- "Drop an optional rider" will only show if the policyholder has one or more optional riders on their policy.
- [In addition, certain changes are subject to Partnership regulatory benefit minimum requirements] This will be inserted for affected policyholders whose policies are partnership-certified.
- The following will be used only when the policy includes a limit payment option:
  [Your policy includes a "Limited Pay" payment option. Please consider the number of remaining payments on your policy before making the decision to reduce your benefits.]
- [888-654-6582] Phone number will vary based on the firm of the agent of record.

The following will appear only if the policyholder purchased the optional Nonforfeiture Benefit rider:

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

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

The following will appear only if the policyholder is eligible for the Contingent Nonforfeiture benefit (based on the standard NAIC trigger) and did not purchase the optional Nonforfeiture Benefit rider. The bracketed text will be the effective date of the rate increase and the sum of all premiums paid on the policy:

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

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

The following appears if the insured is eligible for either the Nonforfeiture Benefit or the Contingent Nonforfeiture Benefit

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

No benefits will be paid in excess of your new policy limit.

Benefits will be paid subject to the daily/monthly benefit levels (and other coverage limits) in effect at the time you convert your policy to paid-up status.

All optional benefit riders will automatically terminate.

No future inflation adjustments will be made.

All other applicable policy provisions, conditions, and limitations will remain in effect.

The following footnote is displayed only if the Contingent Nonforfeiture Benefit is triggered and the policyholder did not purchase the Nonforfeiture benefit. The "file extract date" is the date that the mailing extract was created:

[*Calculated based on benefit amounts and on premiums paid to date as of [file extract date]. The actual Contingent Nonforfeiture benefit amount may be slightly higher as it will be calculated based on current benefits and premiums paid to date as of the effective date of your paid-up status.]

Important Dates

- . . .return form by [Month XX, YYYY] Date will vary based on the election deadline date.

- . . . . and your new increased premium will become effective on [Month XX, YYYY] Date will vary based on rate increase effective date

Form - JHLTC-1533 1/14 FREQUENTLY ASKED QUESTIONS

Page 5

- Company Name will vary based on the company of the policyholder
  [John Hancock Life Insurance Company (U.S.A.)
  [John Hancock Life & Health Insurance Company]

Form - JHLTC-1534 1/14 COVERAGE CHANGE REQUEST FORM

Page 6

- [First Name] [Last Name] will vary based on the policyholder and display First Name and Last Name.

- [Policy #] will vary to reflect each policyholder's unique policy number.

- Company Name will vary based on the company of the policyholder
  [John Hancock Life Insurance Company (U.S.A.)
  [John Hancock Life & Health Insurance Company]

- . . . and your new increased premium will be effective on [Month XX, YYYY] Date will vary based on rate increase effective date.

- . . .return this Coverage Change Request Form by [Month XX, YYYY] Date will vary based on the election deadline date.

- [In some instances, certain changes are subject to Partnership regulatory benefit minimum requirements.] This will be inserted for affected policyholders whose policies are partnership-certified.

- [888-654-6582] Phone number will vary based on the firm of the agent of record.

Coverage Change Options

The following will vary based on the policyholder's current inflation and landing spot offered.

☐ Reduce your future annual inflation rate from [5%] to [X.X%]]

The following will appear only if the policyholder purchased the optional Nonforfeiture Benefit rider:

[☐ Exercise the Nonforfeiture Benefit available on your policy]

The following will appear only if the policyholder is eligible for the Contingent Nonforfeiture benefit (based on the standard NAIC trigger) and did not purchase the optional Nonforfeiture Benefit rider:

[☐ Exercise the Contingent Nonforfeiture Benefit available on your policy]

The following will only appear if the policyholder is not eligible for the Nonforfeiture or Contingent Nonforfeiture Benefits:

[☐ Cancel your policy. This change will be effective immediately.]

Step 3: Sign and Date

Signature ([First Name] [Last Name]) Date

Name will vary based on the policyholder.

Step 4: Return this completed form . . . by [Month XX, YYYY] Date will vary based on the election deadline date.

The following information is bracketed in the event of a contact change:

[Mail	Fax
John Hancock	John Hancock
LTC Coverage Election	LTC Coverage Election
P.O. Box 111, R-02, Ste 1700	[877-606-7771]]
Boston, MA 02117	

Statement of Variability – Non-Landing Spot Eligible Policyholders

Form - JHLTC-1531_GPO 1/14 POLICYHOLDER COVER LETTER

Page 1

- Company Name will vary based on the company of the policyholder

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

- [Brent Wilkinson, Vice President, U.S. Insurance Operations] This may vary due to any personnel or title change.
- Contact Information and Date will vary based on the policyholder and date mailed.

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

- Policy Number [xxx] will vary to reflect each policyholder's unique policy number.
- **"Decision required by [date]"** will be equal to one month prior to the effective date of the rate increase.
- Name will vary based on the policyholder.
  [First Name] [Last Name]
- "…from [current premium] to [new premium], [policy mode]. This new premium will be effective for premiums due on or after [next policy anniversary]." Current premium, new premium, policy mode, and next policy anniversary will vary based on each policyholder's benefits and policy anniversary date.
- ….for at least 36 months from your policy anniversary date of [next policy anniversary date]. Date will vary based on policyholder's anniversary date.

Page 2

- Return to John Hancock by [Month XX, YYYY] Date will vary based on the election deadline date.

- . . and your new increased premium will become effective on [Month XX, YYYY] Date will vary based on rate increase effective date.

- [888-654-6582] Phone number will vary based on the firm of the agent of record.

- [Brent Wilkinson, Vice President, U.S. Insurance Operations] Signatory may vary due to any personnel or title change.

Form - JHLTC-1532 GPO 1/14 POLICYHOLDER OPTIONS PACKAGE

Page 3: Options Worksheet

- [First Name] [Last Name] will vary based on the policyholder and display First Name and Last Name.
- [Policy #] will vary to reflect each policyholder's unique policy number.
- Company Name will vary based on the company of the policyholder
  [John Hancock Life Insurance Company (U.S.A.)
  [John Hancock Life & Health Insurance Company]
- The following table will vary based on the policyholder's current benefits, the benefit reduction options available to the policyholder, and the associated premiums and policy mode.

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

- The following will be used only when the policy includes a limit payment option:
  [It is also important to note that your coverage includes a "Limited Pay" premium payment provision. Please consider the number of remaining payments before making the decision to reduce your benefits.]
- [Drop an optional rider] will only show if the policyholder has one or more optional riders on their policy.
- [Increase your elimination period] will only show if the policyholder does not currently have the maximum elimination period available for the product.
- [888-654-6582] Phone number will vary based on the firm of the agent of record.
- Footnote [3]: [DB/MB] will vary based on whether the policyholder has a daily or monthly benefit. [day/month] will also vary based on whether the policyholder has a daily or monthly benefit.

- Footnote [4]: [DB/MB] will vary based on whether the policyholder has a daily or monthly benefit. [day/month] will also vary based on whether the policyholder has a daily or monthly benefit.{X{, Y or Z}} years will vary based on the reduction option(s) available to the policyholder.

- Footnote [5]: As of [Month XX, YYYY] will vary based on policyholder's next anniversary date

Page 4: Options Worksheet

- [First Name] [Last Name] will vary based on the policyholder and display First Name and Last Name.

- [Policy #] will vary to reflect each policyholder's unique policy number.

- Company Name will vary based on the company of the policyholder
  [John Hancock Life Insurance Company (U.S.A.)
  [John Hancock Life & Health Insurance Company]

- The following will appear only if the policyholder purchased the optional Nonforfeiture Benefit rider:

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

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

- The following will appear only if the policyholder is eligible for the Contingent Nonforfeiture benefit (based on the standard NAIC trigger) and did not purchase the optional Nonforfeiture Benefit rider. The bracketed text will be the effective date of the rate increase and the sum of all premiums paid on the policy:

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

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

- The following appears if the insured is eligible for either the Nonforfeiture Benefit or the Contingent Nonforfeiture Benefit

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

  No benefits will be paid in excess of your new policy limit.

  Benefits will be paid subject to the daily/monthly benefit levels (and other coverage limits) in effect at the time you convert your policy to paid-up status.

  All optional benefit riders will automatically terminate.

  No future inflation adjustments will be made.

All other applicable policy provisions, conditions, and limitations will remain in effect.

- The following footnote is displayed only if the Contingent Nonforfeiture Benefit is triggered and the policyholder did not purchase the Nonforfeiture benefit. The “file extract date” is the date that the mailing extract was created:

[*Calculated based on benefit amounts and on premiums paid to date as of [file extract date]. The actual Contingent Nonforfeiture benefit amount may be slightly higher as it will be calculated based on current benefits and premiums paid to date as of the effective date of your paid-up status.]

Important Dates

- . . .return form by [Month XX, YYYY] Date will vary based on the election deadline date.
- . . . . and your new increased premium will become effective on [Month XX, YYYY] Date will vary based on rate increase effective date

Form - JHLTC-1532_GPO 1/14 FREQUENTLY ASKED QUESTIONS

Page 5:

- Company Name will vary based on the company of the policyholder
  [John Hancock Life Insurance Company (U.S.A.)
  [John Hancock Life & Health Insurance Company]

Form - JHLTC-1532_GPO 1/14 COVERAGE CHANGE REQUEST FORM

Page 6

- [First Name] [Last Name] will vary based on the policyholder and display First Name and Last Name.
- [Policy #] will vary to reflect each policyholder’s unique policy number.
- Company Name will vary based on the company of the policyholder
  [John Hancock Life Insurance Company (U.S.A.)
  [John Hancock Life & Health Insurance Company]
- . . . and your new premium will be effective on [Month XX, YYYY] date will vary based on rate increase effective date.
- . . . and return this Coverage Change Request Form by [Month XX, YYYY] date will vary based on election deadline date.
- [888-654-6582] Phone number will vary based on the firm of the agent of record.

Coverage Change Options

- New Premium Effective [next anniversary date]. Date will vary based on policyholder's next policy anniversary date

The following row will appear only if the policyholder is eligible to reduce their benefit period. Values will vary based on current benefit period, reduced benefit period, resulting premium and policy mode:

☐	[Reduce your Benefit Period from [X-year] to [X-year].]	**$[XXX][policy mode]**

The following row will appear only if the policyholder is eligible to reduce their daily or monthly benefit. Values will vary based on current daily/monthly benefit, reduced daily/monthly benefit, resulting premium and policy mode, and whether the policyholder has a daily or monthly benefit:

☐	[Reduce your [Daily/Monthly] Benefit from $[XXX] to $[XXX].]	**$[XXX][policy mode]**

The following row will appear only if the policyholder is eligible to reduce their benefit period AND their daily or monthly benefit. Values will vary based on current and reduced benefit period, current and reduced daily/monthly benefit, resulting premium and policy mode and whether the policyholder has a daily or monthly benefit:

☐	[Reduce your Benefit Period from [X-year] to [X-year] **and** [Daily/Monthly] Benefit from $[XXX] to $[XXX].]	**$[XXX][policy mode]**

The following row will appear only if the policyholder is eligible to exercise either the Nonforfeiture or Contingent Nonforfeiture Benefit. Please note, [Nonforfeiture] will appear if the policyholder purchased the Nonforfeiture Benefit. [Contingent Nonforfeiture] will appear only if the policyholder is eligible for the Contingent Nonforfeiture benefit (based on the standard NAIC trigger) and did not purchase the optional Nonforfeiture Benefit rider:

☐	[Exercise the [Nonforfeiture/Contingent Nonforfeiture] Benefit available on your policy.]	N/A

The following row will appear only if the policyholder is not eligible for the Nonforfeiture or Contingent Nonforfeiture Benefits:

☐	[Cancel your policy. This change will be effective immediately.]	N/A

Step 3: Sign and Date

Signature ([First Name] [Last Name]) Date

Name will vary based on the policyholder.

Step 4: Return this completed form . . . by [Month XX, YYYY] Date will vary based on the election deadline date.

The following information is bracketed in the event of a contact change:

[Mail	Fax
John Hancock	John Hancock
LTC Coverage Election	LTC Coverage Election
P.O. Box 111, R-02, Ste 1700	[877-606-7771]]
Boston, MA 02117	

John Hancock Financial Services

Long Term Care
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Boston Massachusetts 02116-5022

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(617) 572-0803 fax
jleopold@jhancock.com

Joseph R. Leopold, FSA, MAAA
Actuary, LTC Product & Risk Management

LONG-TERM CARE INSURANCE

October 19, 2015

Janet Houser
Virginia State Corporation Commission
Bureau of Insurance

Re: John Hancock Life Insurance Company (U.S.A.)
2013 Inforce Rate Increase Filing
SERFF ID: MULF-129480734

Dear Ms. Houser,

This letter is in response to your objection dated August 31, 2015 regarding the above filing. Your comments are included below in bold with our responses following.

1. The last point in your August 17, 2015 letter references adjustments made to reflect actual historical CPI in the projections. Is this only applicable to the indexed inflation policies? A numerical example of this adjustment would be helpful.

Actual and projected CPI rates are incorporated into our loss ratio exhibits in such a way as to not impact the proposed rate increases. This is done by adjusting historical original pricing cashflows to reflect actual historical CPI rates; future projections on both original pricing and current best estimate basis reflect the same assumption of 3.1%. Please see the table below for the CPI increases:

Actual Average CPI increases

	Averaged over	CPI Increase	
CCIIE	2008 - 2012	2.06%	reflected in 2012 LR Exhibit
	2008 - 2013	2.00%	reflected in 2013 LR Exhibit
CCII10	2010 - 2012	2.29%	reflected in 2012 LR Exhibit
	2010 - 2013	2.10%	reflected in 2013 LR Exhibit

Please see the table below for a numerical example of past and expected claims at the different CPI rates:

Sample Policy

	CCIIE Sample Policy		CCII10 Sample Policy	
CPI @	2012 Exhibit	2013 Exhibit	2012 Exhibit	2013 Exhibit
Past	2.06%	2.00%	2.29%	2.10%
Future	3.10%	3.10%	3.10%	3.10%
2007				
2008	8.48	8.47		
2009	47.64	47.57		
2010	117.66	117.44	0.74	0.74
2011	199.84	199.38	9.59	9.54
2012	295.93	295.10	41.36	41.14
2013	405.64	400.63	79.32	78.37
2014	539.18	532.51	126.80	125.29
2015	696.38	687.77	177.12	175.00
2016	860.10	849.47	204.02	201.58
2017	1,016.79	1,004.22	160.67	158.75
2018	1,159.26	1,144.93	205.23	202.78
2019	1,304.96	1,288.83	253.92	250.88
2020	1,441.66	1,423.84	309.04	305.34

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

The confidence intervals on the morbidity assumptions by attained age and by duration from issue are as follows (note that attained ages 75+ are key and that key durations depend on the issue age):

(*actual claims +/- 2 std devs of actual claims = confidence interval*)

Claims at durations 10+

Attained age attribute

Age band	Actual claims		Actual, 2 std dev	2σ/μ	Expected, prior	Expected, revised	A/E prior	A/E revised
50-54	4	+/-	4	97%	3	4	136%	94%
55-59	30	+/-	11	36%	16	24	183%	127%
60-64	108	+/-	21	19%	94	126	115%	86%
65-69	508	+/-	45	9%	438	517	116%	98%
70-74	1,986	+/-	89	4%	1,722	2,022	115%	98%
75-79	5,194	+/-	144	3%	4,947	5,238	105%	99%
80-84	8,134	+/-	180	2%	7,769	8,091	105%	101%
85-89	5,903	+/-	154	3%	5,941	5,871	99%	101%
90-94	1,626	+/-	81	5%	1,665	1,598	98%	102%
95-99	87	+/-	19	21%	90	84	97%	103%

Duration from issue attribute

Duration	Actual claims		Actual, 2 std dev	2σ/μ	Expected, prior	Expected, revised	A/E prior	A/E revised
1	802	+/-	57	7%	869	797	92.2%	100.6%
2	1,266	+/-	71	6%	1,377	1,259	91.9%	100.5%
3	1,785	+/-	85	5%	1,856	1,777	96.2%	100.5%
4	2,184	+/-	93	4%	2,283	2,177	95.7%	100.3%
5	2,772	+/-	105	4%	2,695	2,768	102.9%	100.2%
6	3,100	+/-	111	4%	3,327	3,098	93.2%	100.0%
7	3,535	+/-	119	3%	3,751	3,539	94.2%	99.9%
8	3,939	+/-	126	3%	4,083	3,950	96.5%	99.7%
9	4,309	+/-	131	3%	4,471	4,329	96.4%	99.5%
10	4,127	+/-	128	3%	4,229	4,312	97.6%	95.7%
11	3,937	+/-	125	3%	3,867	3,970	101.8%	99.2%
12	3,673	+/-	121	3%	3,567	3,682	103.0%	99.8%
13	3,192	+/-	113	4%	3,011	3,128	106.0%	102.0%
14	2,681	+/-	104	4%	2,474	2,596	108.4%	103.3%
15	2,120	+/-	92	4%	1,964	2,082	108.0%	101.9%
16	1,495	+/-	77	5%	1,414	1,504	105.7%	99.4%
17	997	+/-	63	6%	917	976	108.7%	102.2%
18	653	+/-	51	8%	582	619	112.2%	105.4%
19	389	+/-	39	10%	392	418	99.1%	93.0%
20	265	+/-	33	12%	219	235	121.0%	112.9%
21	52	+/-	14	28%	50	54	104.0%	97.2%

The table below includes the same information by issue age:

Claims at durations 10+

Issue Age Attribute

Age Band	Actual claims		Actual, 2 std dev	2σ/μ	Expected, prior	Expected, revised	A/E prior	A/E revised
<50	23	+/-	10	41%	16	23	142.2%	100.2%
50-54	213	+/-	29	14%	178	221	119.9%	96.5%
55-59	780	+/-	56	7%	671	780	116.2%	100.0%
60-64	3,209	+/-	113	4%	2,728	3,209	117.6%	100.0%
65-69	6,967	+/-	167	2%	6,645	6,967	104.9%	100.0%
70-74	7,612	+/-	174	2%	7,515	7,611	101.3%	100.0%
75-79	4,121	+/-	128	3%	4,189	4,114	98.4%	100.2%
80-84	655	+/-	51	8%	743	649	88.2%	100.9%

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Joseph R. Leopold, FSA, MAAA

John Hancock Financial Services

Long Term Care
200 Berkeley Street
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(617) 663-3805
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Joseph R. Leopold, FSA, MAAA
Actuary, LTC Product & Risk Management

LONG-TERM CARE INSURANCE

October 30, 2015

Janet Houser
Virginia State Corporation Commission
Bureau of Insurance

Re: John Hancock Life Insurance Company (U.S.A.)
2013 Inforce Rate Increase Filing
SERFF ID: MULF-129480734

Dear Ms. Houser,

This letter is in response to your Note to Filer dated October 30, 2015 regarding the above filing. Your comments are included below in bold with our responses following.

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

Please see the attached file '*JH Retail 2013 Inforce Rate Increase Filing Summary.pdf*'.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Joseph R. Leopold, FSA, MAAA

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LONG-TERM CARE INSURANCE

November 18, 2015

Janet Houser
Virginia State Corporation Commission
Bureau of Insurance

Re: John Hancock Life Insurance Company (U.S.A.)
2013 Inforce Rate Increase Filing
SERFF ID: MULF-129480734

Dear Ms. Houser,

This letter is in response to my phone call with Bob Grissom on November 16, 2015 regarding the above filing. During that phone call two concerns were raised regarding the proposed rate increases and how they relate to requested rate increases in other states. Those concerns are summarized below in bold with our responses following.

1. **Should the currently-proposed rate increases be approved in full, cumulative rate increases in Virginia would appear to be considerably higher than cumulative rate increases proposed in other states. This does not seem appropriate or fair to Virginia policyholders.**

   When comparing against cumulative rate increases in other states, please note the following:

   - Our initial filings assumed the 2013 rate action would be effective on July 1, 2014. Beginning in June 2015 we began updating open filings to reflect a revised implementation date of January 1, 2016. This revision led to overall larger rate increases (as noted in our August 18, 2015 submission). Therefore, states that approved our filings based on the originally-assumed effective date will see lower rate increases. We have included a comment in the 'Notes' section of the attached '2013 Rate Increase Filing Summary.pdf' exhibit to help identify which states received updated filings.
   - We had previously reported that the rate increases approved in 2010 on the Gold policy series in Virginia averaged to 46.2% (cumulative value of 148.3%). However, this value is not consistent with the other states listed in our summary file as it is based on a Virginia-specific mix of business. As Virginia approved generic rate increases for this policy series, we should have reported a 2010 approval rate based on a nationwide mix of business (i.e. consistent with all other states that approved generic rate increases). The '2013 Rate Increase Filing Summary.pdf' exhibit has been updated to reflect this and now shows a more appropriate Virginia cumulative rate increase (140.5%).
   - The Virginia rate increases for the Custom Care I series (LTC-02, BSC-02) are difficult to compare against other states as Virginia has requested that separate rate increases be calculated for pre- and post-Rate Stability business. As the pre-Rate Stability business required larger rate increases (based on pre-Rate Stability experience) and as Virginia has approximately twice as much pre-Rate Stability business as post-Rate Stability business, the rate increases shown in the summary file are skewed higher as compared to other states.
   - There are a handful of states that refuse to pre-approve rate increases and instead prefer to approve smaller installments one at a time. This heavily skews the comparison as these states will ultimately have rate increases significantly higher than those in Virginia, but are reflected in the summary file with the single, one-time proposal that was most recently filed.

For example, Maryland Custom Care I (CCI) is shown with a cumulative rate increase of approximately 138%. This reflects the amount we would require if Maryland were to approve the current filing all at once. However, as Maryland regulations allow approval of no more than 15%, we expect to continue to file annually for any unapproved amounts, adjusting each filing to ensure ultimate rate increases are actuarially equivalent to the single amount initially requested. This will ultimately result in cumulative Maryland rate increases of approximately 175%.

We have included a comment in the 'Notes' section to help identify those states where we expect ultimate cumulative rate increases to be considerably higher than what is shown in the summary file.

- Those states that refuse to pre-approve rate increases and instead prefer to approve smaller installments one at a time will <u>not have the future inflation-reduction landing spot option made available</u>.

2. Explain how rate increases have been determined such that no state is subsidizing another state. Said differently, how can we be sure proposed amounts in Virginia are not inflated to offset lack of approval in other states.

We understand Virginia's desire not to subsidize other states' experience. We want to assure you that this is not occurring. Our rate increases for a particular policy form do vary by state, but only to reflect the timing and amount of prior rate increases *approved by that state*. For example, if Virginia had approved the 2010 rate increase filing one year later than it actually did, the average proposed rate increases in Virginia would increase yet no other states would be impacted.

While our projected benefits and premiums are based on nationwide data, in order to ensure that states are not subsidizing shortfalls in rate increase approvals by other states we first back out all prior rate increases from our premium data. Then we re-introduce prior rate increases with the amount and timing based on the state in which we are filing. Loss ratio exhibits filed in Virginia would therefore reflect the full approval granted on December 1, 2011. The current proposed rate increases are then determined based on the amounts needed in order to achieve our target loss ratios where our targets reflect the lifetime loss ratios certified to in our prior filing.

In the filing summary we provided with our prior correspondence, you likely noticed that some states did not approve the full amounts requested in either our 2010 or 2013 rate increase filings. In each case, this was done with the understanding that the full amount of the proposed rate increases was justified and that John Hancock would be refiling for the remainder at a later date. For example, the 2010 rate increase filing in North Dakota on the Custom Care I (CCI) policy series was approved with a 15% cap on all policies. The remainder from that filing is now included in the current filing which has led to a proposed average rate increase in North Dakota of 90%. This is in contrast to Virginia where the average proposed rate increase is 24%.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Joseph R. Leopold, FSA, MAAA

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LONG-TERM CARE INSURANCE

March 16, 2016

Janet Houser
Virginia State Corporation Commission
Bureau of Insurance

Re: John Hancock Life Insurance Company (U.S.A.)
2013 Inforce Rate Increase Filing
SERFF ID: MULF-129480734

Dear Ms. Houser,

This letter is in response to our phone call on March 16, 2016 regarding the above filing. During that phone call you asked John Hancock to help reconcile some of the values listed in the '*2013 Rate Increase Filing Summary*' file to the actual 2010 filings as listed on SERFF. Based on our findings, we are submitting a revised version of that file with the following changes made:

- The 2010 rate increase approved in Virginia on the LTC-91, NH-91, LTC-94, and NH-94 forms has been updated from 24.2% to 24.4%. This now more accurately reflects the different rate increases received on the Comprehensive (24.2%) and Nursing Home-only (35.0%) forms.

- The 2010 rate increase approved in Virginia on the LTC-96 forms has been revised from 41.6% to 46.2%. The 41.6% reflects the generic rate increases requested nationwide, weighted by a nationwide mix of business. The 46.2% similarly reflects the generic rate increases requested nationwide, but reflects a Virginia-only mix of business. While we believe the 41.6% allows for a better comparison to other states, we have updated the exhibit to reflect the 46.2% rate increase as this ties to the average reported in our actual 2010 filing.

Note that we have also updated the 2013 requested rate increases for New York as we have filed for rate increases on additional forms in that state since we last provided this summary to you.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Joseph R. Leopold, FSA, MAAA

John Hancock Financial Services

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Joseph R. Leopold, FSA, MAAA
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LONG-TERM CARE INSURANCE

March 24, 2016

Janet Houser
Virginia State Corporation Commission
Bureau of Insurance

Re: John Hancock Life Insurance Company (U.S.A.)
2013 Inforce Rate Increase Filing
SERFF ID: MULF-129480734

Dear Ms. Houser,

This letter is in response to your Note to Filer dated March 24, 2016 regarding the above filing. Your comments are included below in bold with our responses following.

Please provide an updated Rate Summary that corresponds with the proposed rate changes submitted in August 2015.

A revised Rate Summary has been submitted.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Joseph R. Leopold, FSA, MAAA

John Hancock Financial Services

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200 Berkeley Street
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Joseph R. Leopold, FSA, MAAA
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LONG-TERM CARE
INSURANCE

March 29, 2016

Janet Houser
Virginia State Corporation Commission
Bureau of Insurance

Re: John Hancock Life Insurance Company (U.S.A.)
2013 Inforce Rate Increase Filing
SERFF ID: MULF-129480734

Dear Ms. Houser,

This letter is in response to our phone call on March 29, 2016 regarding the above filing. During that phone call you requested that we submit exhibits that detail the rate increases for each individual pricing cell. Please see the attached file '*VA (Post-RS) Appendix D.pdf*' which includes rate increases and policy counts split by policy form, inflation type, issue age, and benefit period.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Joseph R. Leopold, FSA, MAAA

Appendix D

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

LTC-02 VA, BSC-02 VA

Virginia Mix of Business & Proposed Rate Increases

Indexed Inflation

Age	Benefit Period													
	2 Years		3 Years		4 Years		5 Years		6 Years		10 Years		Lifetime	
	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count
18-29														
30	13.3%	1												
31														
32														
33														
34														
35														
36							13.3%	1						
37														
38														
39														
40														
41														
42														
43														
44							14.3%	1						
45														
46														
47														
48													17.0%	1
49			16.2%	1									17.9%	1
50	16.1%	1					16.4%	2					17.7%	1
51							16.3%	1						
52									16.0%	2			18.7%	3
53							16.2%	1						
54					16.0%	1			15.5%	1				
55	16.6%	1											19.1%	1
56			15.7%	1	16.3%	1	16.4%	2						
57			16.1%	1	16.2%	2	16.6%	2	16.0%	1			19.1%	3
58	16.1%	1	16.0%	1	16.5%	1	16.4%	2					19.1%	2
59			16.3%	2	16.3%	1	16.2%	1			18.9%	1	19.1%	1
60			16.6%	8	16.5%	3	16.5%	2	16.6%	3			19.1%	1
61			16.4%	3	16.7%	2	16.2%	3			19.1%	2	19.1%	2
62	16.4%	2	16.5%	2	16.5%	3	16.4%	2	16.5%	4	19.1%	1		
63	16.6%	2	16.4%	3	16.6%	5	16.5%	5			19.1%	2	19.1%	3
64	16.9%	1	16.5%	1	17.0%	6			16.4%	3			19.1%	4
65	17.0%	4	16.6%	5	17.1%	2							19.1%	1
66	17.1%	2	16.6%	2	17.0%	5	16.6%	3	16.3%	2	18.7%	1		
67	17.0%	3	16.8%	8	16.8%	4	16.5%	4			18.4%	1	18.4%	3
68	16.9%	3	16.9%	10	16.9%	7			16.5%	1	18.0%	1	18.0%	4
69	16.6%	4	16.8%	9	16.8%	5	16.4%	3					17.6%	2
70	16.8%	3	16.8%	13	16.8%	5	16.4%	2					17.2%	2
71	16.8%	5	16.8%	11	16.8%	6	16.6%	3					16.8%	1
72	16.4%	6	16.4%	8	16.4%	11	16.4%	3	16.4%	3			16.4%	1
73	16.0%	8	16.0%	10	16.0%	4	16.0%	2	16.0%	2				
74	15.7%	2	15.7%	5	15.7%	2	15.7%	2	15.7%	1				
75	15.3%	6	15.3%	6	15.3%	4	15.3%	3					15.3%	2
76	14.9%	3	14.9%	7	14.9%	6							14.9%	1
77	14.5%	4	14.5%	9	14.5%	1	14.5%	2	14.5%	2			14.5%	1
78	14.1%	2	14.1%	5	14.1%	1							14.1%	2
79	13.7%	3	13.7%	5	13.7%	1	13.7%	2	13.7%	2			13.7%	1
80	13.3%	1	13.3%	4										
81			13.3%	1										
82														
83														
84														
85														
86														
87														
88														
89														
90														
91+														

Appendix D

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

LTC-02 VA, BSC-02 VA

Virginia Mix of Business & Proposed Rate Increases

Simple Inflation

Age	Benefit Period													
	2 Years		3 Years		4 Years		5 Years		6 Years		10 Years		Lifetime	
	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count
18-29									13.4%	1				
30					14.4%	1								
31														
32														
33														
34														
35			15.5%	1									18.6%	1
36			16.0%	2										
37														
38											18.9%	1	19.1%	1
39			16.8%	1									19.1%	2
40			17.2%	2										
41					17.4%	2								
42					17.8%	2	17.2%	1	16.8%	1	19.1%	1		
43					18.6%	1							19.1%	2
44					18.4%	1								
45			18.2%	1	18.9%	1	18.1%	1					19.1%	2
46			19.1%	3			18.5%	1					19.1%	3
47			19.1%	1	19.1%	2	19.1%	1	18.7%	1			19.1%	2
48			19.1%	3			19.1%	1					19.1%	5
49	19.1%	1	19.1%	2	19.1%	2	19.1%	3	19.1%	1	19.1%	2	19.1%	5
50			19.1%	4	19.1%	2	19.1%	2	19.1%	1	19.1%	1	19.1%	4
51			19.1%	2	19.1%	4	19.1%	3	19.1%	4	19.1%	1	19.1%	6
52	19.1%	1	19.1%	4	19.1%	7	19.1%	3	19.1%	2	19.1%	2	19.1%	9
53	19.1%	1	19.1%	5	19.1%	4	19.1%	4	19.1%	3	19.1%	1	19.1%	9
54			19.1%	8	19.1%	9	19.1%	5	19.1%	1			19.1%	10
55	19.1%	1	19.1%	10	19.1%	13	19.1%	11	19.1%	3	19.1%	3	19.1%	12
56	19.1%	1	19.1%	11	19.1%	14	19.1%	7	19.1%	9	19.1%	3	19.1%	9
57	19.1%	1	19.1%	11	19.1%	6	19.1%	4	19.1%	5	19.1%	2	19.1%	10
58	19.1%	2	19.1%	13	19.1%	18	19.1%	3	18.8%	2	19.1%	3	19.1%	15
59	19.1%	2	19.1%	20	19.1%	10	19.1%	13	18.5%	6			19.1%	18
60	19.1%	3	19.1%	16	19.1%	12	18.9%	10	18.3%	6	19.1%	3	19.1%	6
61	19.1%	3	19.1%	18	19.1%	27	18.7%	5	18.3%	11	19.1%	3	19.1%	12
62			19.1%	21	19.1%	18	18.8%	11	18.3%	10	19.1%	2	19.1%	17
63	19.1%	4	19.0%	25	19.1%	21	18.8%	8	18.5%	2	19.1%	1	19.1%	21
64	19.1%	3	18.9%	20	19.1%	26	18.6%	10	18.3%	11	19.1%	3	19.1%	20
65	19.1%	5	18.9%	29	19.1%	15	18.8%	6	18.5%	10	19.1%	2	19.1%	10
66	18.7%	1	18.7%	31	18.7%	13	18.5%	5	18.2%	3	18.7%	2	18.7%	15
67	18.4%	7	18.4%	32	18.4%	14	18.3%	5	18.2%	11	18.4%	2	18.4%	9
68	18.0%	6	18.0%	39	18.0%	17	18.0%	5	18.0%	3			18.0%	12
69	17.6%	7	17.6%	28	17.6%	16	17.6%	12	17.6%	8	17.6%	1	17.6%	4
70	17.2%	4	17.2%	21	17.2%	12	17.2%	8	17.2%	1	17.2%	2	17.2%	5
71	16.8%	2	16.8%	15	16.8%	15	16.8%	3	16.8%	4	16.8%	1	16.8%	3
72	16.4%	4	16.4%	20	16.4%	4	16.4%	3	16.4%	1			16.4%	4
73			16.0%	16	16.0%	2	16.0%	3	16.0%	1			16.0%	3
74	15.7%	1	15.7%	10	15.7%	1	15.7%	1					15.7%	2
75	15.3%	3	15.3%	8	15.3%	1	15.3%	1						
76	14.9%	2	14.9%	3			14.9%	2					14.9%	1
77			14.5%	2	14.5%	1								
78	14.1%	1			14.1%	3			14.1%	1			14.1%	1
79														
80														
81														
82														
83														
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91+														

Appendix D

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

LTC-02 VA, BSC-02 VA

Virginia Mix of Business & Proposed Rate Increases

Compound Inflation

Age	Benefit Period													
	2 Years		3 Years		4 Years		5 Years		6 Years		10 Years		Lifetime	
	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count
18-29													19.1%	11
30									19.1%	1			19.1%	2
31			19.1%	1									19.1%	3
32							19.1%	1					19.1%	2
33									19.1%	1			19.1%	1
34											19.1%	1	19.1%	7
35			19.1%	1							19.1%	2	19.1%	1
36					19.1%	1			19.1%	2			19.1%	5
37	19.1%	1	19.1%	1	19.1%	2			19.1%	1	19.1%	3	19.1%	5
38			19.1%	1							19.1%	2	19.1%	11
39	19.1%	1	19.1%	1	19.1%	1	19.1%	1	19.1%	1	19.1%	2	19.1%	12
40			19.1%	1			19.1%	4	19.1%	2			19.1%	16
41			19.1%	1	19.1%	2	19.1%	4	19.1%	2	19.1%	2	19.1%	14
42			19.1%	1	19.1%	3	19.1%	3	19.1%	3	19.1%	5	19.1%	26
43			19.1%	2	19.1%	4	19.1%	8	19.1%	2	19.1%	4	19.1%	21
44			19.1%	8	19.1%	7	19.1%	6	19.1%	12	19.1%	4	19.1%	23
45			19.1%	7	19.1%	10	19.1%	10	19.1%	8	19.1%	5	19.1%	43
46	19.1%	3	19.1%	9	19.1%	8	19.1%	11	19.1%	5	19.1%	6	19.1%	29
47			19.1%	7	19.1%	15	19.1%	9	19.1%	9	19.1%	8	19.1%	48
48	19.1%	1	19.1%	12	19.1%	17	19.1%	17	19.1%	4	19.1%	10	19.1%	50
49	19.1%	1	19.1%	23	19.1%	14	19.1%	31	19.1%	14	19.1%	12	19.1%	72
50	19.1%	5	19.1%	24	19.1%	34	19.1%	31	19.1%	16	19.1%	6	19.1%	85
51	19.1%	3	19.1%	31	19.1%	33	19.1%	31	19.1%	29	19.1%	10	19.1%	91
52	19.1%	5	19.1%	30	19.1%	31	19.1%	42	19.1%	21	19.1%	12	19.1%	91
53	19.1%	5	19.1%	35	19.1%	46	19.1%	41	19.1%	41	19.1%	12	19.1%	106
54	19.1%	5	19.1%	55	19.1%	57	19.1%	69	19.1%	61	19.1%	14	19.1%	136
55	19.1%	6	19.1%	91	19.1%	66	19.1%	73	19.1%	54	19.1%	19	19.1%	171
56	19.1%	5	19.1%	80	19.1%	83	19.1%	83	19.1%	50	19.1%	18	19.1%	121
57	19.1%	7	19.1%	84	19.1%	71	19.1%	76	19.1%	51	19.1%	15	19.1%	98
58	19.1%	8	19.1%	76	19.1%	80	19.1%	91	19.1%	31	19.1%	11	19.1%	119
59	19.1%	10	19.1%	103	19.1%	111	19.1%	77	19.1%	42	19.1%	9	19.1%	121
60	19.1%	10	19.1%	101	19.1%	96	19.1%	77	19.1%	40	19.1%	14	19.1%	77
61	19.1%	10	19.1%	91	19.1%	87	19.1%	62	19.1%	31	19.1%	6	19.1%	77
62	19.1%	10	19.1%	62	19.1%	73	19.1%	45	19.1%	30	19.1%	10	19.1%	47
63	19.1%	5	19.1%	68	19.1%	61	19.1%	40	19.1%	16	19.1%	9	19.1%	41
64	19.1%	7	19.1%	78	19.1%	65	19.1%	33	19.1%	24	19.1%	3	19.1%	35
65	19.1%	2	19.1%	67	19.1%	45	19.1%	24	18.7%	17	19.1%	3	19.1%	24
66	18.7%	4	18.7%	42	18.7%	32	18.7%	23	18.4%	5	18.7%	4	18.7%	12
67	18.4%	2	18.4%	44	18.4%	17	18.4%	12	18.2%	8	18.4%	4	18.4%	7
68	18.0%	1	18.0%	18	18.0%	14	18.0%	10	18.0%	5			18.0%	4
69	17.6%	3	17.6%	18	17.6%	7	17.6%	4	17.6%	4	17.6%	1	17.6%	4
70	17.2%	1	17.2%	10	17.2%	5	17.2%	4	17.2%	1			17.2%	1
71			16.8%	11	16.8%	2			16.8%	1			16.8%	2
72			16.4%	5	16.4%	1	16.4%	2					16.4%	1
73			16.0%	5			16.0%	1					16.0%	1
74	15.7%	1	15.7%	1										
75			15.3%	2	15.3%	1								
76			14.9%	2	14.9%	1							14.9%	1
77					14.5%	1								
78									14.1%	1				
79														
80														
81														
82														
83														
84														
85														
86														
87														
88														
89														
90														
91+														

Appendix D

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

LTC-03 VA (2008)

Virginia Mix of Business & Proposed Rate Increases

Indexed Inflation

Age	Benefit Period													
	2 Years		3 Years		4 Years		5 Years		6 Years		10 Years		Lifetime	
	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count
18-29			19.6%	1										
30														
31														
32														
33	19.6%	1												
34														
35														
36														
37													19.6%	1
38														
39														
40														
41														
42														
43														
44														
45														
46			19.6%	2										
47			19.6%	2			19.6%	1						
48	19.6%	1			19.6%	1	19.6%	1						
49			19.6%	2			19.6%	2						
50			19.6%	1					19.6%	1				
51			19.6%	1					19.6%	1				
52					19.6%	2	19.6%	1						
53	19.6%	1	19.6%	1	19.6%	1	19.6%	2						
54			19.6%	4					19.6%	2				
55			19.6%	3			19.6%	4	19.6%	2			19.6%	1
56			19.6%	3			19.6%	4					19.6%	1
57	19.6%	1	19.6%	1			19.6%	2					19.6%	1
58	19.6%	1	19.6%	2	19.6%	2	19.6%	5	19.6%	2			19.6%	1
59			19.6%	4	19.6%	1			19.6%	2			19.6%	1
60			19.6%	4	19.6%	2								
61			19.6%	1	19.6%	2			19.6%	1			19.6%	1
62	19.6%	2	19.6%	2	19.6%	1	19.6%	2						
63	19.6%	2	19.6%	4	19.6%	2	19.6%	5			19.6%	2	19.6%	1
64			19.6%	2			19.6%	4	19.6%	1				
65			19.6%	4	19.6%	4					19.6%	2		
66	19.6%	2	19.6%	2			19.6%	4						
67	19.6%	1	19.6%	4			19.6%	4	19.6%	2	19.6%	2	19.6%	1
68	19.6%	1	19.6%	2			19.6%	2			19.6%	1		
69	19.6%	1	19.6%	1	19.6%	1	19.6%	1	19.6%	1	19.6%	1		
70	19.6%	2	19.6%	1			19.6%	2			19.6%	1		
71					19.6%	1	19.6%	1	19.6%	1				
72	19.6%	5	19.6%	2	19.6%	3			19.6%	1				
73	19.6%	1											19.6%	1
74	19.6%	1	19.6%	4	19.6%	2								
75	19.6%	2	19.6%	1										
76			19.6%	4	19.6%	1								
77	19.6%	1	19.6%	1	19.6%	1								
78	19.6%	1	19.6%	1										
79														
80			19.6%	1										
81	19.6%	1												
82														
83														
84														
85														
86														
87														
88														
89														
90														
91+														

Appendix D

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

LTC-03 VA (2008)

Virginia Mix of Business & Proposed Rate Increases

Simple Inflation

Age	Benefit Period													
	2 Years		3 Years		4 Years		5 Years		6 Years		10 Years		Lifetime	
	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count
18-29														
30														
31														
32														
33														
34														
35														
36														
37													19.6%	1
38														
39			19.6%	1										
40														
41													19.6%	1
42					19.6%	1								
43														
44														
45			19.6%	2	19.6%	1								
46					19.6%	2								
47							19.6%	1						
48			19.6%	3	19.6%	1			19.6%	1			19.6%	2
49					19.6%	3			19.6%	3			19.6%	1
50							19.6%	1						
51			19.6%	1	19.6%	1	19.6%	3						
52			19.6%	3			19.6%	3						
53			19.6%	3			19.6%	3	19.6%	1			19.6%	1
54	19.6%	1	19.6%	2	19.6%	1	19.6%	1						
55			19.6%	4					19.6%	1			19.6%	1
56			19.6%	2	19.6%	2	19.6%	1	19.6%	1	19.6%	1		
57			19.6%	1	19.6%	1	19.6%	1	19.6%	1			19.6%	1
58	19.6%	1	19.6%	3									19.6%	2
59	19.6%	2	19.6%	7			19.6%	3						
60	19.6%	1	19.6%	2	19.6%	2	19.6%	1					19.6%	1
61	19.6%	2	19.6%	11	19.6%	3	19.6%	3			19.6%	1	19.6%	1
62			19.6%	9	19.6%	3	19.6%	2						
63			19.6%	4	19.6%	6	19.6%	1	19.6%	1	19.6%	2	19.6%	1
64	19.6%	1	19.6%	9	19.6%	7	19.6%	5						
65	19.6%	1	19.6%	9	19.6%	2	19.6%	7						
66	19.6%	1	19.6%	5	19.6%	4	19.6%	4	19.6%	2				
67	19.6%	3	19.6%	7	19.6%	3	19.6%	2	19.6%	2				
68	19.6%	6	19.6%	5	19.6%	2	19.6%	2						
69	19.6%	4	19.6%	3	19.6%	3	19.6%	4						
70			19.6%	5	19.6%	1	19.6%	1						
71			19.6%	4	19.6%	1	19.6%	2						
72			19.6%	3					19.6%	2				
73			19.6%	1	19.6%	1	19.6%	1						
74	19.6%	1	19.6%	1	19.6%	1								
75														
76														
77														
78			19.6%	1										
79														
80														
81														
82														
83														
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91+														

Appendix D

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

LTC-03 VA (2008)

Virginia Mix of Business & Proposed Rate Increases

Compound Inflation

Age	Benefit Period													
	2 Years		3 Years		4 Years		5 Years		6 Years		10 Years		Lifetime	
	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count
18-29							19.6%	1						
30														
31														
32														
33							19.6%	2					19.6%	1
34														
35													19.6%	1
36													19.6%	2
37													19.6%	1
38			19.6%	1	19.6%	1	19.6%	1	19.6%	1			19.6%	1
39			19.6%	1			19.6%	1						
40			19.6%	2			19.6%	1	19.6%	1			19.6%	2
41					19.6%	1	19.6%	3					19.6%	2
42			19.6%	1	19.6%	2							19.6%	2
43			19.6%	5	19.6%	5	19.6%	2	19.6%	2			19.6%	3
44			19.6%	3	19.6%	1			19.6%	3	19.6%	1	19.6%	1
45			19.6%	1	19.6%	2	19.6%	2					19.6%	1
46	19.6%	1	19.6%	6	19.6%	3	19.6%	2	19.6%	2			19.6%	1
47	19.6%	1	19.6%	8	19.6%	7	19.6%	4	19.6%	2				
48			19.6%	9	19.6%	5	19.6%	7	19.6%	4			19.6%	3
49			19.6%	4	19.6%	9	19.6%	8	19.6%	3			19.6%	1
50	19.6%	2	19.6%	8	19.6%	8	19.6%	9	19.6%	1				
51	19.6%	4	19.6%	11	19.6%	9	19.6%	8	19.6%	8			19.6%	3
52	19.6%	3	19.6%	14	19.6%	12	19.6%	7	19.6%	3	19.6%	3	19.6%	2
53			19.6%	16	19.6%	8	19.6%	10	19.6%	6	19.6%	1	19.6%	2
54	19.6%	2	19.6%	18	19.6%	11	19.6%	8	19.6%	5	19.6%	2	19.6%	2
55	19.6%	1	19.6%	18	19.6%	13	19.6%	10	19.6%	4			19.6%	1
56	19.6%	5	19.6%	19	19.6%	15	19.6%	9	19.6%	2	19.6%	2	19.6%	1
57			19.6%	19	19.6%	13	19.6%	15	19.6%	6	19.6%	1	19.6%	2
58	19.6%	5	19.6%	21	19.6%	11	19.6%	8	19.6%	8	19.6%	1	19.6%	1
59	19.6%	3	19.6%	33	19.6%	19	19.6%	11	19.6%	8			19.6%	2
60	19.6%	9	19.6%	25	19.6%	15	19.6%	8	19.6%	6	19.6%	1	19.6%	1
61	19.6%	5	19.6%	25	19.6%	15	19.6%	8	19.6%	3	19.6%	1		
62	19.6%	4	19.6%	22	19.6%	10	19.6%	6	19.6%	3			19.6%	2
63	19.6%	2	19.6%	14	19.6%	7	19.6%	10	19.6%	4	19.6%	2		
64	19.6%	1	19.6%	18	19.6%	7	19.6%	5	19.6%	4				
65	19.6%	4	19.6%	10	19.6%	10	19.6%	8	19.6%	1				
66	19.6%	1	19.6%	7	19.6%	8	19.6%	4	19.6%	3				
67	19.6%	4	19.6%	5	19.6%	3	19.6%	5						
68			19.6%	6	19.6%	3								
69			19.6%	1	19.6%	2	19.6%	2						
70			19.6%	2										
71			19.6%	3										
72							19.6%	1						
73	19.6%	1			19.6%	1			19.6%	1				
74									19.6%	1				
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77					19.6%	1								
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Appendix D

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

LTC-03 VA (2008)

Virginia Mix of Business & Proposed Rate Increases

CPI-Linked Inflation

Age	Benefit Period													
	2 Years		3 Years		4 Years		5 Years		6 Years		10 Years		Lifetime	
	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count
18-29			19.6%	4	19.6%	2	19.6%	7						
30			19.6%	4			19.6%	1						
31			19.6%	1									19.6%	1
32														
33			19.6%	1										
34	19.6%	1	19.6%	1	19.6%	1	19.6%	1	19.6%	1				
35							19.6%	1						
36	19.6%	1	19.6%	2	19.6%	1								
37			19.6%	3					19.6%	1			19.6%	1
38	19.6%	1			19.6%	1							19.6%	1
39	19.6%	1	19.6%	2	19.6%	1	19.6%	1						
40			19.6%	2	19.6%	1	19.6%	3	19.6%	1				
41							19.6%	5						
42			19.6%	3	19.6%	1	19.6%	3						
43	19.6%	1	19.6%	7			19.6%	4			19.6%	2		
44			19.6%	7	19.6%	1	19.6%	5			19.6%	1	19.6%	1
45	19.6%	1	19.6%	5	19.6%	2	19.6%	12	19.6%	2				
46	19.6%	3	19.6%	13	19.6%	5	19.6%	5	19.6%	1			19.6%	1
47	19.6%	1	19.6%	14	19.6%	6	19.6%	4	19.6%	5			19.6%	2
48	19.6%	1	19.6%	13	19.6%	7	19.6%	5	19.6%	2	19.6%	3	19.6%	1
49	19.6%	1	19.6%	21	19.6%	8	19.6%	6	19.6%	3	19.6%	1	19.6%	1
50	19.6%	3	19.6%	12	19.6%	7	19.6%	10	19.6%	4				
51	19.6%	3	19.6%	12	19.6%	5	19.6%	8	19.6%	4				
52	19.6%	3	19.6%	22	19.6%	10	19.6%	9	19.6%	4			19.6%	2
53	19.6%	6	19.6%	21	19.6%	7	19.6%	10	19.6%	7	19.6%	2	19.6%	2
54	19.6%	2	19.6%	28	19.6%	10	19.6%	17	19.6%	4	19.6%	1	19.6%	3
55	19.6%	9	19.6%	34	19.6%	12	19.6%	8	19.6%	9	19.6%	1		
56	19.6%	12	19.6%	26	19.6%	25	19.6%	18	19.6%	5	19.6%	1		
57	19.6%	8	19.6%	36	19.6%	14	19.6%	18	19.6%	4	19.6%	3		
58	19.6%	4	19.6%	33	19.6%	19	19.6%	12	19.6%	2	19.6%	1	19.6%	1
59	19.6%	5	19.6%	33	19.6%	26	19.6%	24	19.6%	12	19.6%	2	19.6%	1
60	19.6%	8	19.6%	40	19.6%	11	19.6%	14	19.6%	5	19.6%	1	19.6%	2
61	19.6%	7	19.6%	35	19.6%	20	19.6%	17	19.6%	2	19.6%	1	19.6%	6
62	19.6%	10	19.6%	37	19.6%	20	19.6%	17	19.6%	12	19.6%	1	19.6%	2
63	19.6%	5	19.6%	32	19.6%	14	19.6%	11	19.6%	5			19.6%	2
64	19.6%	12	19.6%	36	19.6%	17	19.6%	17	19.6%	11	19.6%	1	19.6%	1
65	19.6%	4	19.6%	17	19.6%	11	19.6%	9	19.6%	2	19.6%	1		
66	19.6%	7	19.6%	25	19.6%	8	19.6%	7	19.6%	6	19.6%	1	19.6%	1
67	19.6%	5	19.6%	20	19.6%	7	19.6%	8	19.6%	4	19.6%	1	19.6%	1
68	19.6%	5	19.6%	21	19.6%	1	19.6%	1	19.6%	2				
69	19.6%	4	19.6%	15	19.6%	7	19.6%	3	19.6%	2			19.6%	1
70	19.6%	6	19.6%	9	19.6%	3	19.6%	2						
71			19.6%	8	19.6%	2								
72	19.6%	1	19.6%	3	19.6%	1	19.6%	2			19.6%	1	19.6%	1
73	19.6%	1	19.6%	5	19.6%	1	19.6%	1			19.6%	1		
74	19.6%	2	19.6%	2	19.6%	2	19.6%	1						
75			19.6%	5	19.6%	2								
76			19.6%	2	19.6%	2								
77			19.6%	2			19.6%	1						
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79			19.6%	1										
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Appendix D

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

LTC-03 VA (2010)

Virginia Mix of Business & Proposed Rate Increases

Indexed Inflation

Age	Benefit Period													
	2 Years		3 Years		4 Years		5 Years		6 Years		10 Years		Lifetime	
	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count
18-29														
30														
31														
32														
33														
34					14.5%	1								
35														
36														
37														
38														
39														
40														
41														
42														
43														
44														
45														
46														
47							14.5%	1						
48														
49														
50							14.5%	2			14.5%	1		
51														
52					14.5%	1								
53														
54														
55							14.5%	1			14.5%	1		
56					14.5%	1								
57							14.5%	1			14.5%	1		
58			14.5%	1										
59	14.5%	1	14.5%	1			14.5%	2	14.5%	1	14.5%	1		
60	14.5%	1	14.5%	1	14.5%	1			14.5%	1	14.5%	1		
61	14.5%	1	14.5%	1										
62											14.5%	1		
63	14.5%	1												
64	14.5%	1	14.5%	1	14.5%	1	14.5%	1						
65	14.5%	1	14.5%	1										
66														
67	14.5%	1	14.5%	3							14.5%	1		
68	14.5%	1	14.5%	2							14.5%	1		
69							14.5%	1						
70	14.5%	1									14.5%	1		
71	14.5%	1												
72			14.5%	1			14.5%	1						
73	14.5%	1	14.5%	2	14.5%	1	14.5%	1						
74							14.5%	1						
75			14.5%	1										
76	14.5%	2	14.5%	1										
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Appendix D

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

LTC-03 VA (2010)

Virginia Mix of Business & Proposed Rate Increases

Simple Inflation

Age	Benefit Period													
	2 Years		3 Years		4 Years		5 Years		6 Years		10 Years		Lifetime	
	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count
18-29														
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41			14.5%	1										
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46			14.5%	1										
47														
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49					14.5%	2								
50														
51			14.5%	1			14.5%	1						
52														
53			14.5%	1										
54			14.5%	1			14.5%	1						
55														
56			14.5%	2	14.5%	1								
57			14.5%	1			14.5%	1	14.5%	1				
58			14.5%	1					14.5%	1				
59											14.5%	1		
60			14.5%	1			14.5%	1			14.5%	1		
61			14.5%	2										
62			14.5%	1	14.5%	1	14.5%	1	14.5%	1				
63			14.5%	2										
64			14.5%	3			14.5%	1	14.5%	1				
65			14.5%	2										
66	14.5%	1	14.5%	1			14.5%	1						
67			14.5%	2										
68			14.5%	1										
69									14.5%	1				
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Appendix D

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

LTC-03 VA (2010)

Virginia Mix of Business & Proposed Rate Increases

Compound Inflation

Age	Benefit Period													
	2 Years		3 Years		4 Years		5 Years		6 Years		10 Years		Lifetime	
	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count
18-29														
30														
31														
32														
33														
34														
35														
36					14.5%	1								
37														
38														
39														
40			14.5%	1										
41														
42														
43														
44			14.5%	1	14.5%	1								
45														
46			14.5%	1										
47														
48			14.5%	1										
49														
50														
51														
52														
53														
54							14.5%	1						
55					14.5%	1	14.5%	1						
56			14.5%	1										
57							14.5%	2						
58					14.5%	2								
59	14.5%	1	14.5%	2										
60			14.5%	2										
61			14.5%	1			14.5%	1						
62			14.5%	2			14.5%	1						
63	14.5%	1					14.5%	1						
64														
65							14.5%	1						
66			14.5%	1										
67														
68			14.5%	1	14.5%	1								
69					14.5%	1								
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Appendix D

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

LTC-03 VA (2010)

Virginia Mix of Business & Proposed Rate Increases

CPI-Linked Inflation

Age	Benefit Period													
	2 Years		3 Years		4 Years		5 Years		6 Years		10 Years		Lifetime	
	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count	Rate Incr.	Pol. Count
18-29											14.5%	1		
30														
31									14.5%	1				
32									14.5%	1				
33			14.5%	1										
34									14.5%	1				
35							14.5%	1	14.5%	1				
36							14.5%	2						
37			14.5%	2			14.5%	1						
38					14.5%	1	14.5%	2						
39			14.5%	2					14.5%	1				
40			14.5%	2	14.5%	1								
41			14.5%	1			14.5%	1						
42			14.5%	1			14.5%	1	14.5%	1	14.5%	2		
43					14.5%	1	14.5%	1						
44			14.5%	2	14.5%	2	14.5%	1	14.5%	1				
45			14.5%	3	14.5%	2	14.5%	2	14.5%	2				
46			14.5%	5	14.5%	2	14.5%	6	14.5%	1	14.5%	1		
47	14.5%	2	14.5%	7	14.5%	1	14.5%	4	14.5%	2	14.5%	1		
48	14.5%	1	14.5%	3	14.5%	1	14.5%	4	14.5%	6	14.5%	1		
49	14.5%	1	14.5%	9	14.5%	5	14.5%	4	14.5%	3				
50	14.5%	1	14.5%	6	14.5%	2	14.5%	6	14.5%	4				
51	14.5%	2	14.5%	5	14.5%	3	14.5%	5	14.5%	4	14.5%	1		
52	14.5%	1	14.5%	7	14.5%	5	14.5%	2	14.5%	3				
53	14.5%	4	14.5%	10	14.5%	5	14.5%	3	14.5%	4				
54	14.5%	4	14.5%	10	14.5%	5	14.5%	5	14.5%	1	14.5%	1		
55			14.5%	14	14.5%	5	14.5%	7	14.5%	2				
56	14.5%	1	14.5%	18	14.5%	6	14.5%	8	14.5%	1	14.5%	1		
57	14.5%	3	14.5%	15	14.5%	5	14.5%	11						
58	14.5%	4	14.5%	12	14.5%	2	14.5%	6			14.5%	4		
59	14.5%	4	14.5%	21	14.5%	7	14.5%	6			14.5%	1		
60	14.5%	5	14.5%	7	14.5%	9	14.5%	6	14.5%	4				
61	14.5%	2	14.5%	16	14.5%	4	14.5%	11	14.5%	5	14.5%	1		
62			14.5%	14	14.5%	8	14.5%	8						
63	14.5%	5	14.5%	11	14.5%	3	14.5%	3	14.5%	2				
64	14.5%	4	14.5%	7	14.5%	8	14.5%	7	14.5%	2				
65	14.5%	4	14.5%	6	14.5%	4	14.5%	5	14.5%	2				
66	14.5%	3	14.5%	8	14.5%	5	14.5%	4	14.5%	1				
67	14.5%	2	14.5%	6	14.5%	4	14.5%	1	14.5%	1				
68			14.5%	7	14.5%	1	14.5%	1			14.5%	1		
69	14.5%	2	14.5%	3	14.5%	1	14.5%	2	14.5%	1				
70	14.5%	1	14.5%	4	14.5%	2								
71	14.5%	1	14.5%	2	14.5%	3	14.5%	1						
72			14.5%	4										
73			14.5%	1			14.5%	1						
74			14.5%	2					14.5%	1				
75			14.5%	2										
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John Hancock Financial Services

Long Term Care
200 Berkeley Street
Boston Massachusetts 02116-5022

(617) 663-3805
(617) 572-0803 fax
jleopold@jhancock.com

Joseph R. Leopold, FSA, MAAA
Actuary, LTC Product & Risk Management

LONG-TERM CARE INSURANCE

April 4, 2016

Janet Houser
Virginia State Corporation Commission
Bureau of Insurance

Re: John Hancock Life Insurance Company (U.S.A.)
2013 Inforce Rate Increase Filing
SERFF ID: MULF-129480734

Dear Ms. Houser,

This letter is in response to our phone call on April 4, 2016 regarding the above filing. We have revised all actuarial certifications included in this filing to include language which confirms compliance with Virginia Administrative Code 14VAC5-200-153.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Joseph R. Leopold, FSA, MAAA

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

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

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

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

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

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

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

ALTERNATIVE OPTIONS

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

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

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

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

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

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

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

IMPORTANT DATES

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

[Important Notice About SharedCare

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

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

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

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

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

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

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

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

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

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

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

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

COVERAGE CHANGE REQUEST FORM
Individual LTC Insurance Policy for [First Name] [Last Name]
Policy # [XXXXX]
John Hancock Life Insurance Company (U.S.A.)

To minimize the premium increase, we are offering you an opportunity to elect a personalized option.

If you choose to make no changes to your current coverage, no action is required and your new increased premium will be effective on **[Month XX, YYYY]**.

If you choose to change your coverage, you must select an option listed below, sign and return this Coverage Change Request Form by **[Month XX, YYYY]**.

Step 1: Select an option (please choose only one option)

For more details, please see your Options Worksheet. [**In some instances, certain changes are subject to Partnership regulatory benefit minimum requirements and may result in a loss of Partnership status.**] As a reminder, you may have alternative options available to mitigate the premium increase. For more information, please call John Hancock at **[888-654-6582].**

COVERAGE CHANGE OPTIONS		New Premium Effective [next anniversary date]
☐	[Reduce your Benefit Period from [X-year] to [X-year].]	**$[XXX][policy mode]**
☐	[Reduce your [Daily/Monthly] Benefit from $[XXX] to $[XXX].]	**$[XXX][policy mode]**
☐	[Reduce your Benefit Period from [X-year] to [X-year] **and** [Daily/Monthly] Benefit from $[XXX] to $[XXX].]	**$[XXX][policy mode]**
☐	[Exercise the [Nonforfeiture Benefit/Contingent Benefit Upon Lapse] available on your policy.]	N/A
☐	[Cancel your policy. This change will be effective immediately.]	N/A

Step 2: Review Agreement and Acknowledgement

I understand that my benefits and/or premium for those benefits will change based upon the option(s) I select.

I understand that premium rates are not guaranteed and may be increased again in the future if I am among the group of policyholders whose premiums are determined to be inadequate.

If I select an option(s) to change my coverage, I understand that, within 30 days of the date this change becomes effective, I may cancel the change in my coverage and return to my original coverage at the increased premium level.

I understand the policy change(s) I selected above. By signing below, I agree that any change(s) other than cancelling my policy, will be effective on my next policy anniversary provided this form is received by John Hancock by that date.

Step 3: Sign and Date

Signature ([First Name] [Last Name]) **Date**

Step 4: Return this completed form using the enclosed postage-paid envelope by [Month XX, YYYY].

[Mail
John Hancock
LTC Coverage Election
P.O. Box 111, R-02, Ste 1700
Boston, MA 02117-0111

FAX
John Hancock
LTC Coverage Election
[877-606-7771]]

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

[Brent Wilkinson
Vice President]

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

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

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

Dear [First Name] [Last Name],

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

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

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

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

Importance of LTC Insurance Coverage

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

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

Next Steps

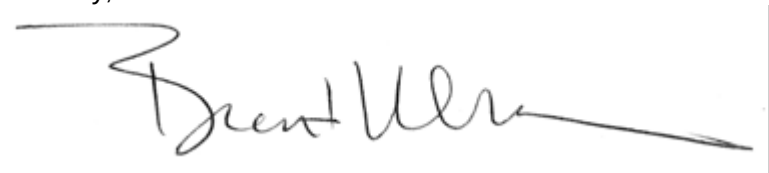
The enclosed Options Worksheet details your current coverage and provides options you can elect in order to help mitigate the premium increase. **Please be advised that all of the options available to you may not be of equal value, so please review this information carefully**.

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

For Further Assistance

Again, we sincerely regret having to take this action, but we hope you find that the options provided are helpful. If you have any questions, please visit www.jhinfocenter.com or contact one of our customer service representatives at [888-654-6582], Monday through Friday from 8:00 a.m. – 6:00 p.m. Eastern Time. The TTY number for the hearing impaired is 800-555-5421. Our dedicated team is available to help you make a decision that best meets your personal needs.

Sincerely,



[Brent Wilkinson
Vice President, U.S. Insurance Operations]

Enclosures:
Options Worksheet
Frequently Asked Questions
Coverage Change Request Form

1. **Why do you need to raise premium rates — can you explain further?**
   When pricing a long-term care insurance product, insurance companies use the best available information at that time to predict how many policyholders might ultimately use the benefit in the future. This involves making certain assumptions about a variety of factors including: particular medical conditions, the expected lifespan of policyholders, the length of time policyholders keep their policies, and the cost of receiving long-term care services. If the actual experience differs in an unfavorable way from the expected experience based on these assumptions, a premium rate increase may become necessary.

   Our most recent comprehensive claims study, which we conduct every three years, examines the usage trends for our insured population. It indicated that, like many carriers in this business, we have seen increased claims. As compared to our previous analysis, the new data shows that policyholders are living longer than expected, their claims are lasting longer than expected, and more people than expected are claiming at the older ages. Based on that data, we have determined that there is a need to increase premiums on certain policy series to reflect that future claims are significantly higher on these policies than originally expected or priced.

2. **What is the policy provision that allows you to raise my premiums?**
   The provision that allows for an increase in premiums can be found on the front page of your policy. Your policy indicates that, while your insurance company cannot change coverage or refuse to renew coverage for reasons other than nonpayment of premiums, the company is allowed to change or increase premiums so long as the increase applies to an entire class of policies. We are required to file premium increases on policy series, along with actuarial justification, with the department of insurance in the state where the policy was purchased, and may only implement the rate increase once we are permitted to do so.

3. **Have I been singled out for this rate increase because of my age or health?**
   No, the increase applies to everyone who purchased the same long-term care insurance product you did. No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. Also, your state has not been singled out, as all states are included in our rate increase process.

4. **If I no longer live in the state where I purchased my policy, does the increase still apply?**
   Yes. All LTC insurance policies are regulated by the original state in which they were written at the time of the purchase of the policy. That means that the state where you were residing when you purchased your policy continues to be the applicable state, even if you are now residing elsewhere.

5. **Is the premium rate increase due to the economic environment?**
   No. We are increasing premium rates solely due to our claims experience, which indicates higher-than-expected claims on your policy series in the future.

6. **Is there an alternative to paying higher premiums?**
   Yes. We are offering several benefit reduction alternatives and, in most cases, at least one option that will enable you to keep your premiums at or close to the same level as what you are paying today. The enclosed 'Options Worksheet' outlines your options. To further review these options, please contact one of our customer service representatives.

7. **Do I need to complete and return the enclosed Coverage Change Request Form?**
   The enclosed Coverage Change Request Form need only be completed and returned to John Hancock should you decide you want to adjust your benefits or cancel your policy. Otherwise, no action is necessary on your part, as the premium rate increase will take place automatically on the policy anniversary date specified in your letter.

8. **Will there be additional premium increases in the future?**
   Premium rates are not guaranteed and may be increased in accordance with the terms of your policy. We will continue to monitor our claims experience to determine whether future increases will be necessary.

9. **If I pay premiums through an automatic draft plan and my premium is changing, is there any action I need to take?**
   No. If you have an automatic draft plan established through John Hancock, we will adjust the drafted amount.

10. **If I pay premiums through online banking and my premium is changing, is there any action I need to take?**
    Yes. Please update your online banking payment information with the new premium amount prior to the rate increase effective date.

YOUR PERSONALIZED OPTION

To keep your premium at its current level, we are offering you a one-time opportunity to reduce your future annual inflation rate. The table below shows your current premium and the new premium you will be charged if you keep your current annual inflation rate. The table also shows what your reduced inflation rate will be if you choose the personalized option, which will only be applied to future inflation increases that occur after the rate increase effective date. All other existing benefits and previous inflation increases that have already been applied to your policy through the effective date of the inflation rate reduction will be maintained.

[**Important: Reducing your future annual inflation rate will result in the loss of Partnership status and your policy will no longer qualify for Medicaid Asset Protection. If you wish to retain Partnership status, do not elect this option.** Other options to help minimize the increase and retain your Partnership status may be available to you. For more information, please call John Hancock at [888-654-6582].]

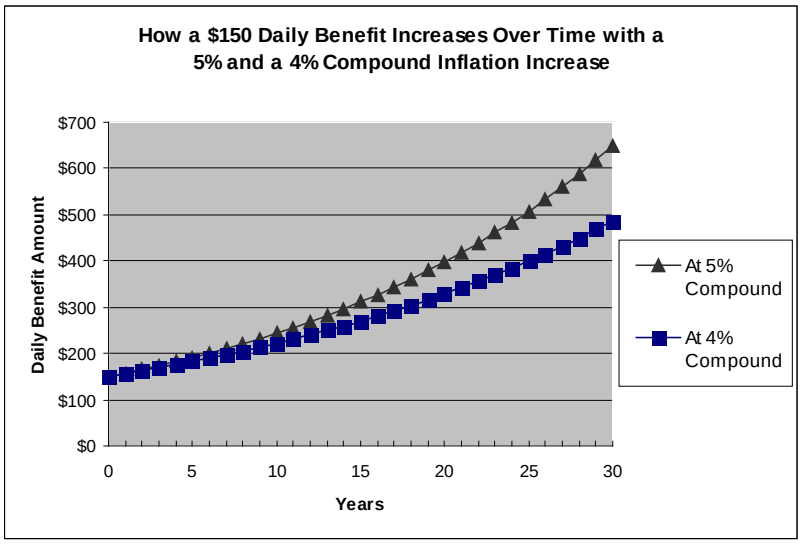
	Keep your current annual inflation rate	Personalized Option: Reduce your future annual inflation rate
[Daily/Monthly] Benefit[1]	[$XXX]	[$XXX]
Benefit Period[2]	[X-year]	[X-year]
Inflation Option[[3]]	[5%]	**[X.X%]**
Elimination Period	[XX]	[XX]
Optional Riders	[List here]	[List here]
Current [policy mode] Premium	[$XX.XX]	
New [policy mode] Premium*	**[$XX.XX]**	**[$XX.XX]**

**As of [Month XX, YYYY]*

Please note: Variations of this personalized option are not available, though other options to help minimize the increase may be. [However, certain changes are subject to Partnership regulatory benefit minimum requirements and may result in a loss of Partnership status.] [It is also important to note that your coverage includes a "Limited Pay" premium provision. Please consider the number of remaining payments before making the decision to reduce your benefits.] Please note that, as the insured, you have the right to a revised premium rate or rate schedule upon request. For more information, please call John Hancock at **[888-654-6582].**

[Information to Consider

The graph below is an example of how a $150 daily benefit amount increases over the next 30 years at [5%] and [4%] [annually compounding rates][simple annual increases].]To help you with your inflation coverage decision, we thought it might be useful to also provide you with the latest trends in the cost of care. The chart to the right shows the national average annual increase over the past [five] years for the cost of care in various care settings. Please visit **www.jhinfocenter.com** for current cost of care information specific to your area. As you evaluate what is best for you, we encourage you to consider the current and projected cost of care in your area, as well as how much of that amount you are willing and able to pay from your own savings.



Trends in the Cost of Care

Long-Term Care Setting	[5]-Year Average Annual Increase
Nursing Home: Private Room	[3.6%]
Nursing Home: Semi-Private Room	[3.6%]
Assisted Living Facility	[2.0%]
Home Health Care Aide	[1.3%]
Adult Day Care	[1.6%]

[The 5-year average annual increases are based on a subset of common providers from our 2008 and 2011 Cost of Care surveys and our 2011 and 2013 Cost of Care surveys]

]1 [Daily/Monthly] Benefit is the most the coverage will reimburse for the costs of covered long-term care services received on [any day/in any month]. Your [Daily/Monthly] Benefit shown above reflects any inflation increase through [next policy anniversary].

2 Benefit Period is used to calculate your Policy Limit by multiplying your [Daily/Monthly] Benefit by the number of [days/months] in [X-years]. The Policy Limit represents the total pool of money available to reimburse the costs of covered long-term care services you receive while insured.

[3A reduction to your future annual inflation rate will apply to your [Daily/Monthly] Benefit. The inflation rate on your Policy Limit will remain at 3%.]

YOUR ALTERNATIVE OPTIONS TO REDUCE COVERAGE AND LOWER PREMIUMS

To help mitigate the premium increase, you may be eligible to reduce other benefits. These benefits can be reduced upon your request at any time. For example, you may be eligible to:

- Reduce your current [daily/monthly benefit]*
- [Reduce your benefit period*]
- [Increase your elimination period]
- [Drop an optional rider]

* This reduction will also result in a corresponding decrease in your Total Policy Limit. [Note: our records indicate there is claim activity on your policy; please consider your current policy limit before making the decision to reduce your benefits.] [You may also want to review the restoration of benefits provision in your policy before making your decision.]

Please note - in certain instances the ability to reduce your benefits may not be available due to state-regulated minimum benefit requirements or the available plan options. [In addition, certain changes are subject to Partnership regulatory benefit minimum requirements and may result in a loss of Partnership status.] [Your policy includes a "Limited Pay" premium provision. Please consider the number of remaining payments on your policy before making the decision to reduce your benefits.] For more information, please call John Hancock at **[888-654-6582].**

[Exercise the Nonforfeiture Benefit, resulting in a paid-up policy with reduced benefits

Your policy includes a Nonforfeiture Benefit, which enables you to discontinue paying premiums and provides you with a paid-up policy with reduced benefits. By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

[Exercise the Contingent Benefit Upon Lapse, resulting in a paid-up policy with reduced benefits

If you choose to cancel your policy within 120 days of [next policy anniversary date], we will modify your policy limit (lifetime maximum benefit amount) and convert your policy to paid-up status where no further premiums are due. Your new policy limit will be [$XXXX], which represents the sum of all premiums paid.* By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

[The following terms apply if you choose to exercise the [Nonforfeiture Benefit][Contingent Benefit Upon Lapse]:

- No benefits will be paid in excess of your new policy limit.
- Benefits will be paid subject to the daily/monthly benefit levels (and other coverage limits) in effect at the time you convert your policy to paid-up status.
- All optional benefit riders will automatically terminate.
- No future inflation adjustments will be made.
- All other applicable policy provisions, conditions, and limitations will remain in effect.]

[*Calculated based on benefit amounts and on premiums paid to date as of [file extract date]. The actual Contingent Benefit Upon Lapse amount may be slightly higher as it will be equal to the premiums paid on the policy to date or 30 times the daily nursing home benefit at the time of lapse, whichever is greater; but in no event will the sum of benefits exceed the maximum benefits which would be payable if the policy had remained in premium paying status.]

IMPORTANT DATES

- If you choose an option listed on the enclosed Coverage Change Request Form, you must complete, sign and return the form by **[Month XX, YYYY]**.
- If you choose to make no changes to your coverage, no action is required. Your level of coverage will not change and your new increased premium will become effective on **[Month XX, YYYY]**.

[Important Notice About SharedCare

You have a "Shared Care Remaining Benefit," in the amount of [$XXX.XX], as part of your coverage. This amount is not reflected under your current coverage shown on this Options Worksheet. If you choose to reduce your benefits or make no changes to your coverage, this amount will still be available to you. [If you choose to exercise the [Nonforfeiture Benefit][Contingent Benefit Upon Lapse], this amount will no longer be available to you.] Before making your decision, please consider the impact on this SharedCare Remaining Benefit amount.]

COVERAGE CHANGE REQUEST FORM
Individual LTC Insurance Policy for [First Name] [Last Name]
Policy # [XXXXX]
John Hancock Life Insurance Company (U.S.A.)

We are offering you a one-time opportunity to elect your personalized option.

If you choose to make no changes to your current coverage, no action is required and your new increased premium will be effective on **[Month XX, YYYY]**.

If you choose to change your coverage, you must select an option listed below, sign and return this Coverage Change Request Form by **[Month XX, YYYY]**.

Step 1: Select an option (please choose only one option)

For more details, please see your Options Worksheet. [**In some instances, certain changes are subject to Partnership regulatory benefit minimum requirements and may result in a loss of Partnership status.**] As a reminder, you may have alternative options available to mitigate the premium increase. For more information, please call John Hancock at **[888-654-6582]**.

COVERAGE CHANGE OPTIONS	
☐	Reduce your future annual inflation rate from [5%] to [X.X%].[*]
☐	Reduce your [daily/monthly benefit] from $[XXX] to $_____
☐	[Reduce your Benefit Period from [X-year] to _____]
☐	[Increase your Elimination Period from [X days] to _____]
☐	[Remove the following optional rider(s) from your policy:_____]
☐	[Exercise the [Nonforfeiture Benefit/Contingent Benefit Upon Lapse] available on your policy.]
☐	[Cancel your coverage. This change will be effective immediately.]]

[*Important: Reducing your future annual inflation rate will result in the loss of Partnership status and your policy will no longer qualify for Medicaid Asset Protection. If you wish to retain Partnership status, do not elect this option. Other options to help minimize the increase and retain your Partnership status may be available to you. For more information, please call John Hancock at [888-654-6582].]

Step 2: Review Agreement and Acknowledgement

I understand that my benefits and/or premium for those benefits will change based upon the option(s) I select.

I understand that premium rates are not guaranteed and may be increased again in the future if I am among the group of policyholders whose premiums are determined to be inadequate.

If I select an option(s) to change my coverage, I understand that, within 30 days of the date this change becomes effective, I may cancel the change in my coverage and return to my original coverage at the increased premium level.

I understand the policy change(s) I selected above. By signing below, I agree that any change(s) other than cancelling my policy, will be effective on my next policy anniversary provided this form is received by John Hancock by that date.

Step 3: Sign and Date

_____ _____
Signature ([First Name] [Last Name]) **Date**

Step 4: Return this completed form using the enclosed postage-paid envelope by [Month XX, YYYY].

[Mail
John Hancock
LTC Coverage Election
P.O. Box 111, R-02, Ste 1700
Boston, MA 02117-0111

FAX
John Hancock
LTC Coverage Election
[877-606-7771]]

John Hancock Life Insurance Company (U.S.A.)
(Not licensed in New York)

[Brent Wilkinson
Vice President]

Long-Term Care Insurance
P.O. Box 111, R-02, Suite 1700
Boston, Massachusetts 02117-0111

[First Name] [Last Name] [Date]
[Address1]
[Address2]
[City], [State] [Zip]

Re: Notice of Premium Rate Increase – Long-Term Care Insurance Policy No. [xxx]. **Decision required by [date].** John Hancock Life Insurance Company (U.S.A.) (John Hancock)

Dear [First Name] [Last Name],

John Hancock is committed to ensuring long-term care (LTC) insurance benefits will be there for our policyholders when they need them most. To uphold this responsibility, we continuously monitor the experience of our inforce LTC insurance policies. Our most recent analysis shows that policyholders are living longer than expected, LTC claims are lasting longer than expected, and that more policyholders than expected are claiming at older ages than previously anticipated. Unfortunately, based on this data, we have determined a need to increase premiums on this policy series to reflect that future claims are expected to be significantly higher on these policies than originally expected or priced.

Options to Minimize the Premium Increase
We sincerely regret having to take this action and understand that a premium increase may not be affordable for some. Therefore, we are offering you personalized options that will enable you to minimize the premium increase by reducing your coverage. Please refer to the enclosed "Options Worksheet" for more information.

About the Premium Increase
Based on your current benefit selections, unless you elect a personalized option as described in your Options Worksheet, your premiums will increase from [current premium] to [new premium], [policy mode]. This new premium will be effective for premiums due on or after [next policy anniversary]. Please note this letter is not a bill.

The rate increase request was reviewed by Virginia's State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings are available for public inspection and may be accessed online through the Virginia Bureau of Insurance's webpage at www.scc.virginia.gov/BOI. No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. Our decision to increase premiums on certain policies is based upon the future claims anticipated on these policies. Please note that the decision to seek a premium increase on these LTC insurance policies has been made by John Hancock, not your insurance agent, nor the Virginia Bureau of Insurance. As a reminder, per the terms of your policy, premium rates are not guaranteed and could be increased again in the future, at which time similar benefit reduction options may be available to you. However, please be advised that John Hancock will not apply any additional premium rate increase to your policy for at least 36 months from your policy anniversary date of [next policy anniversary date].

Importance of LTC Insurance Coverage
As you decide which of the coverage options described in this letter works best for you, you may wish to consider the value offered by LTC insurance. The need for care can be one of the most significant challenges a person can face – both personally and financially. LTC insurance provides valuable protection that may not be available with your health insurance or from government programs.

John Hancock has seen the difference this insurance has made in the lives of our customers and their family members. We remain committed to delivering on our promise to provide the coverage, support and service, when and where you need care.

Next Steps

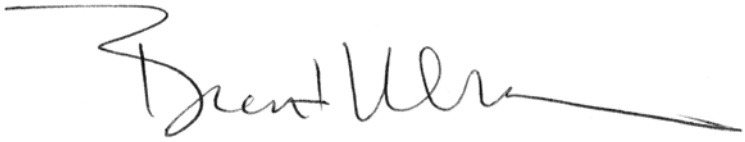
The enclosed Options Worksheet details your current coverage and provides options you can elect in order to help minimize the premium increase. **Please be advised that all of the options available to you may not be of equal value, so please review this information carefully.**

- If you decide to reduce your coverage as outlined in the "Options Worksheet," simply complete the "Coverage Change Request Form" and return it to John Hancock by **[Month XX, YYYY]**.
- If you choose to make no changes to your coverage, no action is required, and your new increased premium will become effective on **[Month XX, YYYY]**.

For Further Assistance

Again, we sincerely regret having to take this action, but we hope you find that the options provided are helpful. If you have any questions, please visit www.jhinfocenter.com or contact one of our customer service representatives at [888-654-6582], Monday through Friday from 8:00 a.m. – 6:00 p.m. Eastern Time. The TTY number for the hearing impaired is 800-555-5421. Our dedicated team is available to help you make a decision that best meets your personal needs.

Sincerely,



[Brent Wilkinson
Vice President, U.S. Insurance Operations]

Enclosures:
Options Worksheet
Frequently Asked Questions
Coverage Change Request Form

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)

ENDORSEMENT

4.5% COMPOUND INFLATION COVERAGE

This Endorsement explains how Your Long-Term Care Benefit Amount increases each year to provide protection against the increasing cost of long-term care due to inflation.

This Endorsement is part of, and attached to Your Policy and is subject to all the provisions of the Policy unless otherwise provided below. This Endorsement replaces any prior inflation coverage Endorsement that was previously a part of Your Policy. Any inflation increases that were applied to Your Policy up to the effective date of this Endorsement will not be affected by this Endorsement. The Effective Date for this Endorsement will be shown on Your new Policy Schedule.

4.5% Annual Increase in Long-Term Care Benefit Amount

We will increase the Long-Term Care Benefit Amount on each Policy anniversary, while this Policy is in effect, beginning with the first Policy anniversary which follows the effective date of this Endorsement. Such increase will be computed at the rate of 4.5% compounded annually and rounded to the nearest dollar. In other words, the Long-Term Care Benefit Amount in effect for the immediately preceding Policy year will be increased by 4.5% and rounded to the nearest dollar.

When the Long-Term Care Benefit Amount is increased, the remaining Policy Limit (as well as other remaining Benefit Amounts listed in the Policy Schedule) will be increased by the same percentage as the increase in the Long-Term Care Benefit Amount and rounded to the nearest dollar.

No inflation adjustment will be made while this Policy is in effect under the provisions of any nonforfeiture benefit.

The premium for this inflation coverage is included in Your Policy premium. Your premium will not change, except as described in the Policy.

Nothing in this Endorsement will extend termination of the Policy or create a new Policy Limit after the then applicable Policy Limit is exhausted.

Termination

This Endorsement will terminate when the Policy terminates, or when the Policy is continued under the provisions of any nonforfeiture benefit.

Signed for the Company at Boston, Massachusetts:

Secretary

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)

ENDORSEMENT

4.5% SIMPLE INFLATION COVERAGE

This Endorsement explains how Your Long-Term Care Benefit Amount increases each year to provide protection against the increasing cost of long-term care due to inflation.

This Endorsement is part of, and attached to Your Policy and is subject to all the provisions of the Policy unless otherwise provided below. This Endorsement replaces any prior inflation coverage Endorsement that was previously a part of Your Policy. Any inflation increases that were applied to Your Policy up to the Effective Date of this Endorsement will not be affected by this Endorsement. The Effective Date for this Endorsement will be shown on Your new Policy Schedule.

4.5% Annual Increase in Long-Term Care Benefit Amount

We will increase the Long-Term Care Benefit Amount by 4.5% of Your original amount, while this Policy is in effect, beginning with the first Policy anniversary which follows the effective date of this Endorsement. Such increases will continue automatically while this Policy is in effect.

When the Long-Term Care Benefit Amount is increased, the remaining Policy Limit (as well as other remaining Benefit Amounts listed in the Policy Schedule) will be increased by the same percentage as the increase in the Long-Term Care Benefit Amount.

No inflation adjustment will be made while this Policy is in effect under the provisions of any nonforfeiture benefit.

The premium for this inflation coverage is included in Your Policy premium. Your premium will not change, except as described in the Policy.

Nothing in this Endorsement will extend termination of the Policy or create a new Policy Limit after the then applicable Policy Limit is exhausted.

Termination

This Endorsement will terminate when the Policy terminates, or when the Policy is continued under the provisions of any nonforfeiture benefit.

Signed for the Company at Boston, Massachusetts:

Secretary

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)

ENDORSEMENT

4.3% COMPOUND INFLATION COVERAGE

This Endorsement explains how Your Long-Term Care Benefit Amount increases each year to provide protection against the increasing cost of long-term care due to inflation.

This Endorsement is part of, and attached to Your Policy and is subject to all the provisions of the Policy unless otherwise provided below. This Endorsement replaces any prior inflation coverage Endorsement that was previously a part of Your Policy. Any inflation increases that were applied to Your Policy up to the effective date of this Endorsement will not be affected by this Endorsement. The Effective Date for this Endorsement will be shown on Your new Policy Schedule.

4.3% Annual Increase in Long-Term Care Benefit Amount

We will increase the Long-Term Care Benefit Amount on each Policy anniversary, while this Policy is in effect, beginning with the first Policy anniversary which follows the effective date of this Endorsement. Such increase will be computed at the rate of 4.3% compounded annually and rounded to the nearest dollar. In other words, the Long-Term Care Benefit Amount in effect for the immediately preceding Policy year will be increased by 4.3% and rounded to the nearest dollar.

When the Long-Term Care Benefit Amount is increased, the remaining Policy Limit (as well as other remaining Benefit Amounts listed in the Policy Schedule) will be increased by the same percentage as the increase in the Long-Term Care Benefit Amount and rounded to the nearest dollar.

No inflation adjustment will be made while this Policy is in effect under the provisions of any nonforfeiture benefit.

The premium for this inflation coverage is included in Your Policy premium. Your premium will not change, except as described in the Policy.

Nothing in this Endorsement will extend termination of the Policy or create a new Policy Limit after the then applicable Policy Limit is exhausted.

Termination

This Endorsement will terminate when the Policy terminates, or when the Policy is continued under the provisions of any nonforfeiture benefit.

Signed for the Company at Boston, Massachusetts:

Secretary

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)

ENDORSEMENT

4.3% SIMPLE INFLATION COVERAGE

This Endorsement explains how Your Long-Term Care Benefit Amount increases each year to provide protection against the increasing cost of long-term care due to inflation.

This Endorsement is part of, and attached to Your Policy and is subject to all the provisions of the Policy unless otherwise provided below. This Endorsement replaces any prior inflation coverage Endorsement that was previously a part of Your Policy. Any inflation increases that were applied to Your Policy up to the Effective Date of this Endorsement will not be affected by this Endorsement. The Effective Date for this Endorsement will be shown on Your new Policy Schedule.

4.3% Annual Increase in Long-Term Care Benefit Amount

We will increase the Long-Term Care Benefit Amount by 4.3% of Your original amount, while this Policy is in effect, beginning with the first Policy anniversary which follows the effective date of this Endorsement. Such increases will continue automatically while this Policy is in effect.

When the Long-Term Care Benefit Amount is increased, the remaining Policy Limit (as well as other remaining Benefit Amounts listed in the Policy Schedule) will be increased by the same percentage as the increase in the Long-Term Care Benefit Amount.

No inflation adjustment will be made while this Policy is in effect under the provisions of any nonforfeiture benefit.

The premium for this inflation coverage is included in Your Policy premium. Your premium will not change, except as described in the Policy.

Nothing in this Endorsement will extend termination of the Policy or create a new Policy Limit after the then applicable Policy Limit is exhausted.

Termination

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Signed for the Company at Boston, Massachusetts:

Secretary

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)

ENDORSEMENT

4.6% COMPOUND INFLATION COVERAGE

This Endorsement explains how Your Long-Term Care Benefit Amount increases each year to provide protection against the increasing cost of long-term care due to inflation.

This Endorsement is part of, and attached to Your Policy and is subject to all the provisions of the Policy unless otherwise provided below. This Endorsement replaces any prior inflation coverage Endorsement that was previously a part of Your Policy. Any inflation increases that were applied to Your Policy up to the effective date of this Endorsement will not be affected by this Endorsement. The Effective Date for this Endorsement will be shown on Your new Policy Schedule.

4.6% Annual Increase in Long-Term Care Benefit Amount

We will increase the Long-Term Care Benefit Amount on each Policy anniversary, while this Policy is in effect, beginning with the first Policy anniversary which follows the effective date of this Endorsement. Such increase will be computed at the rate of 4.6% compounded annually and rounded to the nearest dollar. In other words, the Long-Term Care Benefit Amount in effect for the immediately preceding Policy year will be increased by 4.6% and rounded to the nearest dollar.

When the Long-Term Care Benefit Amount is increased, the remaining Policy Limit (as well as other remaining Benefit Amounts listed in the Policy Schedule) will be increased by the same percentage as the increase in the Long-Term Care Benefit Amount and rounded to the nearest dollar.

No inflation adjustment will be made while this Policy is in effect under the provisions of any nonforfeiture benefit.

The premium for this inflation coverage is included in Your Policy premium. Your premium will not change, except as described in the Policy.

Nothing in this Endorsement will extend termination of the Policy or create a new Policy Limit after the then applicable Policy Limit is exhausted.

Termination

This Endorsement will terminate when the Policy terminates, or when the Policy is continued under the provisions of any nonforfeiture benefit.

Signed for the Company at Boston, Massachusetts:

Secretary

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)

ENDORSEMENT

4.6% SIMPLE INFLATION COVERAGE

This Endorsement explains how Your Long-Term Care Benefit Amount increases each year to provide protection against the increasing cost of long-term care due to inflation.

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4.6% Annual Increase in Long-Term Care Benefit Amount

We will increase the Long-Term Care Benefit Amount by 4.6% of Your original amount, while this Policy is in effect, beginning with the first Policy anniversary which follows the effective date of this Endorsement. Such increases will continue automatically while this Policy is in effect.

When the Long-Term Care Benefit Amount is increased, the remaining Policy Limit (as well as other remaining Benefit Amounts listed in the Policy Schedule) will be increased by the same percentage as the increase in the Long-Term Care Benefit Amount.

No inflation adjustment will be made while this Policy is in effect under the provisions of any nonforfeiture benefit.

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Termination

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Signed for the Company at Boston, Massachusetts:

Secretary

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)

ENDORSEMENT

4.5% COMPOUND INFLATION COVERAGE

This Endorsement explains how Your Benefit Amounts increases each year to provide protection against the increasing cost of long-term care due to inflation.

This Endorsement is part of, and attached to Your Policy and is subject to all the provisions of the Policy unless otherwise provided below. This Endorsement replaces any prior inflation coverage Endorsement that was previously a part of Your Policy. Any inflation increases that were applied to Your Policy up to the effective date of this Endorsement will not be affected by this Endorsement. The Effective Date for this Endorsement will be shown on Your new Policy Schedule.

4.5% Annual Increase in Benefit Amounts

We will increase each Benefit Amount on each Policy anniversary, while this Policy is in effect, beginning with the first Policy anniversary which follows the effective date of this Endorsement. Such increase will be computed at the rate of 4.5% compounded annually and rounded to the nearest dollar. In other words, the Benefit Amounts in effect for the immediately preceding Policy year will be increased by 4.5% and rounded to the nearest dollar.

When the Benefit Amounts are increased, the remaining Policy Limit will be increased by the same percentage as the increase in the remaining Benefit Amounts and rounded to the nearest dollar.

No inflation adjustment will be made while this Policy is in effect under the provisions of any nonforfeiture benefit.

The premium for this inflation coverage is included in Your Policy premium. Your premium will not change, except as described in the Policy.

Nothing in this Endorsement will extend termination of the Policy or create a new Policy Limit after the then applicable Policy Limit is exhausted.

Termination

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Secretary

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)

ENDORSEMENT

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4.5% Annual Increase in Benefit Amounts

We will increase each Benefit Amount by 4.5% of Your original amount, while this Policy is in effect, beginning with the first Policy anniversary which follows the effective date of this Endorsement. Such increases will continue automatically while this Policy is in effect.

When the Benefit Amounts are increased, the remaining Policy Limit (as well as other remaining Benefit Amounts listed in the Policy Schedule) will be increased by the same percentage as the increase in the Benefit Amounts.

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Signed for the Company at Boston, Massachusetts:

Secretary

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)

ENDORSEMENT

2.5% SIMPLE INFLATION COVERAGE

This Endorsement explains how Your Long-Term Care Benefit Amount increases each year to provide protection against the increasing cost of long-term care due to inflation.

This Endorsement is part of, and attached to Your Policy and is subject to all the provisions of the Policy unless otherwise provided below. This Endorsement replaces any prior inflation coverage Endorsement that was previously a part of Your Policy. Any inflation increases that were applied to Your Policy up to the Effective Date of this Endorsement will not be affected by this Endorsement. The Effective Date for this Endorsement will be shown on Your new Policy Schedule.

2.5% Annual Increase in Long-Term Care Benefit Amount

We will increase the Long-Term Care Benefit Amount by 2.5% of Your original amount, while this Policy is in effect, beginning with the first Policy anniversary which follows the effective date of this Endorsement. Such increases will continue automatically while this Policy is in effect.

When the Long-Term Care Benefit Amount is increased, the remaining Policy Limit (as well as other remaining Benefit Amounts listed in the Policy Schedule) will be increased by the same percentage as the increase in the Long-Term Care Benefit Amount.

No inflation adjustment will be made while this Policy is in effect under the provisions of any nonforfeiture benefit.

The premium for this inflation coverage is included in Your Policy premium. Your premium will not change, except as described in the Policy.

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Signed for the Company at Boston, Massachusetts:

Secretary

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)

ENDORSEMENT

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2.5% Annual Increase in Benefit Amounts

We will increase each Benefit Amount on each Policy anniversary, while this Policy is in effect, beginning with the first Policy anniversary which follows the effective date of this Endorsement. Such increase will be computed at the rate of 2.5% compounded annually and rounded to the nearest dollar. In other words, the Benefit Amounts in effect for the immediately preceding Policy year will be increased by 2.5% and rounded to the nearest dollar.

When the Benefit Amounts are increased, the remaining Policy Limit will be increased by the same percentage as the increase in the remaining Benefit Amounts and rounded to the nearest dollar.

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Secretary

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2.5% Annual Increase in Long-Term Care Benefit Amount

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Signed for the Company at Boston, Massachusetts:

Secretary

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
03/24/2016	Withdrawn 03/28/2016	Supporting Document	2013 Summary	03/24/2016	2013 Summary.pdf
11/18/2015	Withdrawn 03/28/2016	Supporting Document	PROPRIETARY & CONFIDENTIAL	03/16/2016	JH 2013 Morbidity Study Summary.pdf JH 2013 Termination Study Summary.pdf 2013 Rate Increase Filing Summary.pdf (Superceded)
10/30/2015	Withdrawn 03/29/2016	Supporting Document	PROPRIETARY & CONFIDENTIAL	11/18/2015	JH 2013 Morbidity Study Summary.pdf JH 2013 Termination Study Summary.pdf JH Retail Inforce Rate Increase Filing Summary.pdf (Superceded)
08/18/2015	Withdrawn 04/21/2016	Supporting Document	L&H Actuarial Memorandum	04/04/2016	VA CCI (Post-RS) Filing Package.pdf (Superceded) VA CCIIE Filing Package.pdf (Superceded) VA CCII10 Filing Package.pdf (Superceded)
08/25/2014	Withdrawn 03/29/2016	Supporting Document	PROPRIETARY & CONFIDENTIAL	10/30/2015	JH 2013 Morbidity Study Summary.pdf JH 2013 Termination Study Summary.pdf JH Retail 2013 Inforce Rate Increase Filing Summary.pdf (Superceded)
05/05/2014	Withdrawn 04/21/2016	Supporting Document	2013 Summary	03/24/2016	2013 Summary.pdf (Superceded)
04/01/2014	Withdrawn 03/25/2016	Rate	Rate Table	08/18/2015	LTC-03 VA (2008 Rates).pdf (Superceded)
04/01/2014	Withdrawn 03/25/2016	Rate	Rate Table	08/18/2015	LTC-03 VA (2010 Rates).pdf (Superceded)
04/01/2014	Withdrawn 03/28/2016	Rate	Rate Table	08/18/2015	LTC-02 VA (Post-RS).pdf (Superceded)

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2013 Inforce Rate Increases - JH*
Project Name/Number: *2013 Inforce Rate Increases - JH Post RS/*

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
04/01/2014	Withdrawn 03/28/2016	Rate	Rate Table	08/18/2015	BSC-02 VA (Post-RS).pdf (Superceded)
04/01/2014	Withdrawn 08/31/2015	Supporting Document	L&H Actuarial Memorandum	08/18/2015	VA CCI (Post-RS) Filing Package.pdf (Superceded) VA CCIIE Filing Package.pdf (Superceded) VA CCII10 Filing Package.pdf (Superceded)

John Hancock 2013 Inforce Rate Increase Filings (LTC-91, NH-91, LTC-94, and NH-94)

State	2008 Filing	2010 Filing		2013 Filing	Cumulative Rate Increases	Notes
	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %		
DC	13.0%	13-Jul-12	10.0%		24.3%	2013 not yet filed
NY	5.2%	6-Jun-13	35.0%		42.0%	2013 not yet filed
ME	0.0%	9-Jul-13	35.4%	32.2%	79.0%	filing updated with revised implementation date; higher rate increases
PA	13.0%	20-Jan-11	22.0%	37.1%	89.0%	
AK	13.0%	21-Oct-10	30.6%	28.5%	89.7%	
KS	13.0%	11-Oct-11	13.3%	48.5%	90.1%	
OH	13.0%	25-Jan-11	30.6%	30.0%	91.8%	
AL	13.0%	1-Feb-11	30.6%	30.5%	92.6%	
WY	13.0%	11-Mar-11	30.6%	30.6%	92.8%	
WI	13.0%	16-Mar-11	30.6%	30.8%	93.0%	
UT	0.0%	14-Mar-11	47.4%	31.0%	93.0%	
VA	13.0%	1-Dec-11	24.2%	37.9%	93.5%	
MT	13.0%	17-Dec-10	30.6%	31.5%	94.1%	
WA	0.0%	1-Jul-11	44.8%	34.1%	94.2%	
MI	13.0%	12-May-11	30.6%	31.9%	94.7%	
NC	13.0%	2-Jun-11	30.6%	32.1%	94.9%	
AZ	13.0%	28-Feb-11	30.6%	32.1%	95.0%	
NH	13.0%	11-May-11	30.6%	32.6%	95.7%	
ID	13.0%	18-Apr-11	26.8%	36.9%	96.2%	
IL	13.0%	25-Apr-11	30.6%	33.9%	97.6%	
NE	13.0%	25-Aug-11	30.6%	34.0%	97.8%	
SD	13.0%	2-May-11	30.6%	34.3%	98.2%	
NJ	13.0%	21-Jul-11	30.6%	34.4%	98.3%	
IA	13.0%	23-Nov-11	25.0%	41.7%	100.1%	
CO	13.0%	6-May-11	26.5%	40.5%	100.9%	
TN	13.0%	29-Aug-11	30.6%	36.1%	100.9%	
NV	0.0%		0.0%	101.4%	101.4%	
SC	13.0%	12-Sep-11	28.0%	39.5%	101.8%	
MN	13.0%	8-Mar-11	30.6%	37.0%	102.2%	
WV	13.0%	22-May-12	18.6%	51.8%	103.4%	
OR	13.0%	14-Feb-12	30.6%	38.9%	105.0%	
OK	13.0%	26-Aug-11	26.5%	43.7%	105.5%	
RI	13.0%	25-Mar-13	17.0%	56.3%	106.6%	filing updated with revised implementation date; higher rate increases
DE	13.0%	18-May-12	30.6%	40.6%	107.5%	
LA	13.0%	18-Jan-12	30.6%	41.0%	108.1%	filing updated with revised implementation date; higher rate increases
CT	13.0%	31-Jan-12	10.1%	68.2%	109.3%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
GA	11.3%	28-Mar-12	23.6%	52.2%	109.3%	
KY	13.0%	25-Jul-11	18.7%	56.2%	109.5%	filing updated with revised implementation date; higher rate increases
HI	0.0%	18-Nov-11	47.4%	42.6%	110.3%	
TX	11.0%	29-Jul-11	30.9%	44.8%	110.4%	filing updated with revised implementation date; higher rate increases
IN	13.0%			89.5%	114.1%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
ND	13.0%	28-Sep-12	15.0%	65.1%	114.6%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
NM	13.0%		0.0%	92.9%	118.0%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
MO	13.0%	27-Dec-12	30.6%	48.9%	119.8%	
CA	13.0%	3-Oct-12	27.7%	52.3%	119.8%	filing updated with revised implementation date; higher rate increases
MS	13.0%	5-Nov-12	27.8%	53.0%	121.0%	
VT	0.0%		0.0%	127.4%	127.4%	
AR	13.0%	3-May-13	30.6%	54.9%	128.7%	filing updated with revised implementation date; higher rate increases
MD	13.0%	13-Sep-12	26.9%	61.6%	131.7%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
MA	0.0%	8-Nov-12	21.8%	91.5%	133.3%	filing updated with revised implementation date; higher rate increases
FL	13.0%			108.0%	135.0%	

John Hancock 2013 Inforce Rate Increase Filings (LTC-96, LTC-96CL, NH-99, and LTC2000)

State	2008 Filing	2010 Filing		2013 Filing	Cumulative Rate Increases	Notes
	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %		
DC	13.0%	13-Jul-12	10.0%		24.3%	2013 not yet filed
NY	7.1%	6-Jun-13	52.1%		62.9%	2013 not yet filed
WA	0.0%	1-Jul-11	52.5%	36.8%	108.7%	
AK	13.0%	21-Oct-10	41.6%	32.5%	112.0%	
PA	13.0%	20-Jan-11	39.0%	36.4%	114.2%	
OH	13.0%	25-Jan-11	41.6%	33.9%	114.3%	
AL	13.0%	1-Feb-11	41.6%	34.4%	115.0%	
UT	0.0%	14-Mar-11	59.6%	34.9%	115.2%	
MT	13.0%	17-Dec-10	41.6%	34.6%	115.4%	
WY	13.0%	11-Mar-11	41.6%	34.9%	115.8%	
AZ	13.0%	28-Feb-11	41.6%	35.5%	116.8%	
FL	13.0%	15-Feb-12	22.5%	56.9%	117.2%	
MI	13.0%	12-May-11	41.6%	35.8%	117.3%	
NC	13.0%	2-Jun-11	41.6%	36.3%	118.1%	
NH	13.0%	11-May-11	41.6%	36.3%	118.1%	
SD	13.0%	2-May-11	41.6%	37.2%	119.5%	
ID	13.0%	18-Apr-11	40.9%	38.2%	120.1%	
NE	13.0%	25-Aug-11	41.6%	37.6%	120.2%	
CO	13.0%	6-May-11	40.2%	39.3%	120.7%	
NJ	13.0%	21-Jul-11	41.6%	38.1%	121.0%	
NV	0.0%		0.0%	123.0%	123.0%	
SC	13.0%	12-Sep-11	40.0%	41.4%	123.8%	
TN	13.0%	29-Aug-11	41.6%	39.9%	123.9%	
KS	13.0%	11-Oct-11	38.1%	43.9%	124.6%	
IA	13.0%	23-Nov-11	40.0%	42.0%	124.6%	
OR	13.0%	14-Feb-12	41.6%	41.7%	126.7%	
GA	13.0%	28-Mar-12	38.1%	45.8%	127.5%	
DE	13.0%	18-May-12	41.6%	43.1%	129.0%	
WV	13.0%	22-May-12	38.1%	47.1%	129.5%	
HI	0.0%	18-Nov-11	59.6%	44.1%	130.0%	
ND	13.0%	28-Sep-12	13.1%	80.6%	130.8%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
CT	13.0%	31-Jan-12	11.9%	82.9%	131.3%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
IL	13.0%	25-Apr-11	41.6%	45.0%	132.1%	filing updated with revised implementation date; higher rate increases
OK	13.0%	26-Aug-11	45.2%	41.9%	132.8%	
MS	13.0%	5-Nov-12	34.6%	53.9%	134.0%	
WI	13.0%	16-Mar-11	41.6%	46.8%	134.9%	
MN	13.0%	8-Mar-11	41.6%	47.1%	135.3%	filing updated with revised implementation date; higher rate increases
IN	13.0%		0.0%	108.7%	135.8%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
NM	13.0%		0.0%	111.4%	138.8%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
ME	0.0%	9-Jul-13	54.0%	55.1%	138.9%	filing updated with revised implementation date; higher rate increases
VA	13.0%	1-Dec-11	41.6%	50.3%	140.5%	filing updated with revised implementation date; higher rate increases
TX	13.0%	29-Jul-11	40.6%	51.8%	141.1%	filing updated with revised implementation date; higher rate increases
KY	13.0%	25-Jul-11	38.1%	54.7%	141.3%	filing updated with revised implementation date; higher rate increases
LA	13.0%	18-Jan-12	41.6%	51.0%	141.7%	filing updated with revised implementation date; higher rate increases
MO	13.0%	27-Dec-12	41.6%	52.1%	143.4%	
VT	0.0%		0.0%	146.4%	146.4%	
RI	13.0%	25-Mar-13	39.3%	58.5%	149.5%	filing updated with revised implementation date; higher rate increases
CA	13.0%	3-Oct-12	41.7%	58.6%	154.0%	filing updated with revised implementation date; higher rate increases
MD	13.0%	13-Sep-12	31.0%	75.9%	160.4%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
AR	13.0%	3-May-13	41.6%	64.9%	163.8%	filing updated with revised implementation date; higher rate increases
MA	0.0%	8-Nov-12	22.3%	116.8%	165.1%	filing updated with revised implementation date; higher rate increases

John Hancock 2013 Inforce Rate Increase Filings (LTC-02, BSC-02)

State	2008 Filing	2010 Filing		2013 Filing	Cumulative Rate Increases	Notes
	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %		
DC	*n/a*	13-Jul-12	10.0%		10.0%	2013 not yet filed
NY	*n/a*	6-Jun-13	67.0%		67.0%	2013 not yet filed
NJ	*n/a*	21-Jul-11	48.3%	16.0%	72.0%	
CA	*n/a*		0.0%	81.9%	81.9%	
AK	*n/a*	21-Oct-10	71.1%	13.2%	93.6%	
MT	*n/a*	17-Dec-10	71.1%	14.1%	95.2%	
NV	*n/a*		0.0%	96.0%	96.0%	
PA	*n/a*	20-Jan-11	67.0%	17.4%	96.1%	
AL	*n/a*	1-Feb-11	71.1%	15.2%	97.2%	
CO	*n/a*	6-May-11	65.7%	19.1%	97.3%	
WI	*n/a*	16-Mar-11	71.1%	15.8%	98.1%	
SD	*n/a*	2-May-11	71.1%	15.8%	98.1%	
UT	*n/a*	14-Mar-11	71.1%	15.8%	98.1%	
WY	*n/a*	11-Mar-11	71.1%	15.8%	98.1%	
AZ	*n/a*	28-Feb-11	71.1%	16.1%	98.6%	
ID	*n/a*	18-Apr-11	69.5%	17.5%	99.3%	
MI	*n/a*	12-May-11	71.1%	16.8%	99.8%	
NH	*n/a*	11-May-11	71.1%	16.8%	99.8%	
FL	*n/a*	15-Feb-12	51.2%	32.2%	99.9%	
WA	*n/a*	1-Jul-11	70.8%	18.1%	101.6%	
TN	*n/a*	29-Aug-11	71.1%	18.3%	102.4%	
NE	*n/a*	25-Aug-11	71.1%	18.3%	102.4%	
SC	*n/a*	12-Sep-11	67.7%	20.7%	102.5%	
OK	*n/a*	26-Aug-11	68.3%	20.5%	102.8%	
KS	*n/a*	11-Oct-11	67.0%	22.5%	104.6%	
HI	*n/a*	18-Nov-11	71.1%	19.6%	104.6%	
MN	*n/a*	8-Mar-11	71.1%	19.7%	104.7%	filing updated with revised implementation date; higher rate increases
ME	*n/a*	9-Jul-13	65.0%	24.4%	105.2%	filing updated with revised implementation date; higher rate increases
IL	*n/a*	25-Apr-11	71.1%	20.2%	105.7%	filing updated with revised implementation date; higher rate increases
IA	*n/a*	23-Nov-11	69.0%	21.9%	106.0%	
OR	*n/a*	14-Feb-12	71.1%	20.9%	106.9%	
NC	*n/a*	2-Jun-11	71.1%	21.4%	107.7%	
GA	*n/a*	28-Mar-12	67.0%	24.6%	108.1%	
DE	*n/a*	18-May-12	71.1%	22.2%	109.2%	
WV	*n/a*	22-May-12	67.0%	25.5%	109.5%	
KY	*n/a*	25-Jul-11	67.0%	26.5%	111.2%	filing updated with revised implementation date; higher rate increases
OH	*n/a*	25-Jan-11	71.1%	24.1%	112.4%	
LA	*n/a*	18-Jan-12	71.1%	25.0%	113.9%	filing updated with revised implementation date; higher rate increases
CT	*n/a*	31-Jan-12	13.3%	89.7%	115.0%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
MS	*n/a*	5-Nov-12	62.2%	33.1%	115.8%	
ND	*n/a*	28-Sep-12	15.0%	89.6%	118.0%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
IN	*n/a*		0.0%	118.6%	118.6%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
NM	*n/a*		0.0%	118.6%	118.6%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
VT	*n/a*		0.0%	118.6%	118.6%	
TX	*n/a*	29-Jul-11	71.1%	28.8%	120.4%	filing updated with revised implementation date; higher rate increases
VA	*n/a*	1-Dec-11	79.1%	23.9%	121.9%	filing updated with revised implementation date; higher rate increases
MO	*n/a*	27-Dec-12	71.1%	31.4%	124.7%	
RI	*n/a*	25-Mar-13	67.7%	34.5%	125.6%	filing updated with revised implementation date; higher rate increases
MA	*n/a*	8-Nov-12	9.8%	115.2%	136.3%	filing updated with revised implementation date; higher rate increases
MD	*n/a*	13-Sep-12	32.3%	107.0%	137.9%	** expected to have significantly higher rate increases due to small annual approvals; landing spots not expected to be available
AR	*n/a*		0.0%	159.6%	159.6%	filing updated with revised implementation date; higher rate increases

John Hancock 2013 Inforce Rate Increase Filings (LTC-03 (2008))

State	2008 Filing	2010 Filing		2013 Filing	Cumulative Rate Increases	Notes
	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %		
DC	*n/a*	*n/a*	*n/a*		0.0%	2013 not yet filed
AK	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
AL	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
AZ	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
CO	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
CT	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
DE	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
GA	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
HI	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
IA	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
ID	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
IN	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
KS	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
MD	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
ME	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
MI	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
MO	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
MS	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
MT	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
ND	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
NE	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
NH	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
NJ	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
NM	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
NV	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
OK	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
OR	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
PA	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
SC	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
SD	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
UT	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
VT	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
WA	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
WI	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
WV	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
WY	*n/a*	*n/a*	*n/a*	17.6%	17.6%	
TX	*n/a*	*n/a*	*n/a*	17.8%	17.8%	filing updated with revised implementation date; higher rate increases
NY	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
AR	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
IL	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
KY	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
LA	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
MA	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
MN	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
RI	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
VA	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
NC	*n/a*	*n/a*	*n/a*	19.6%	19.6%	filing updated with revised implementation date; higher rate increases
OH	*n/a*	*n/a*	*n/a*	21.1%	21.1%	proposed rate increases reflect extra conservatism per state request

John Hancock 2013 Inforce Rate Increase Filings (LTC-03 (2010))

State	2008 Filing	2010 Filing		2013 Filing	Cumulative Rate Increases	Notes
	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %		
DC	*n/a*	*n/a*	*n/a*		0.0%	2013 not yet filed
AK	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
AL	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
AZ	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
CO	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
CT	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
DE	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
GA	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
IA	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
ID	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
IN	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
KS	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
MD	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
ME	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
MI	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
MO	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
MS	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
MT	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
ND	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
NE	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
NH	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
NJ	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
NV	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
OH	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
OK	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
OR	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
PA	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
SC	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
SD	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
TN	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
UT	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
VT	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
WA	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
WI	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
WV	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
WY	*n/a*	*n/a*	*n/a*	12.5%	12.5%	
TX	*n/a*	*n/a*	*n/a*	12.7%	12.7%	
NY	*n/a*	*n/a*	*n/a*	13.1%	13.1%	filing updated with revised implementation date; higher rate increases
NM	*n/a*	*n/a*	*n/a*	13.9%	13.9%	
NC	*n/a*	*n/a*	*n/a*	14.5%	14.5%	filing updated with revised implementation date; higher rate increases
AR	*n/a*	*n/a*	*n/a*	14.5%	14.5%	filing updated with revised implementation date; higher rate increases
IL	*n/a*	*n/a*	*n/a*	14.5%	14.5%	filing updated with revised implementation date; higher rate increases
LA	*n/a*	*n/a*	*n/a*	14.5%	14.5%	filing updated with revised implementation date; higher rate increases
MA	*n/a*	*n/a*	*n/a*	14.5%	14.5%	filing updated with revised implementation date; higher rate increases
MN	*n/a*	*n/a*	*n/a*	14.5%	14.5%	filing updated with revised implementation date; higher rate increases
RI	*n/a*	*n/a*	*n/a*	14.5%	14.5%	filing updated with revised implementation date; higher rate increases
KY	*n/a*	*n/a*	*n/a*	14.5%	14.5%	filing updated with revised implementation date; higher rate increases
VA	*n/a*	*n/a*	*n/a*	14.5%	14.5%	filing updated with revised implementation date; higher rate increases
FL	*n/a*	*n/a*	*n/a*	22.2%	22.2%	

John Hancock 2013 Inforce Rate Increase Filings (LTC-91, NH-91, LTC-94, and NH-94)

State	2012 Annualized Premium	Cumulative Approved Rate Increases	2008 Filing		2010 Filing		2013 Filing				
			Approved Date	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %	2013 Filing Status	Approved Date	Approved Avg. RI%	Notes
AK	78,318	89.7%	8-Jul-08	13.0%	21-Oct-10	30.6%	28.5%	Filed	10-Mar-14	28.5%	Filing received; Division not authorized to review rates
AL	287,226	92.6%	3-Jun-08	13.0%	1-Feb-11	30.6%	30.5%	Approved	31-Dec-14	30.5%	Approved as filed
AR	250,701	128.7%	11-Jun-08	13.0%	3-May-13	30.6%	54.9%	Approved	14-Jul-15	54.9%	Approved as filed; rates to be phased-in in three equal, annual installments
AZ	622,615	62.8%	31-Jul-08	13.0%	28-Feb-11	30.6%	32.1%	Approved	4-Nov-14	10.3%**	full approval for policies eligible for landing spots, 0% cap for all other policies**
CA	2,335,746	44.3%	26-Sep-08	13.0%	3-Oct-12	27.7%	52.3%	Pending			
CO	311,335	83.1%	29-Jun-09	13.0%	6-May-11	26.5%	40.5%	Approved	3-Oct-14	28.1%**	full approval for policies eligible for landing spots, 25% cap for all other policies**
CT	1,798,411	57.4%	5-Aug-09	13.0%	31-Jan-12	10.1%	68.2%	Approved	30-Jul-14	26.5%**	first round: capped at 15% for all policies, no landing spots** secound round: capped at 10% for all policies, no landing spots**
DC	281,381	24.3%	12-Apr-10	13.0%	13-Jul-12	10.0%		Not yet filed			
DE	261,926	84.5%	1-Dec-09	13.0%	18-May-12	30.6%	40.6%	Approved	3-Mar-15	25.0%**	25% cap for all policies, no landing spots**
FL	5,071,897	13.0%	4-Aug-09	13.0%	15-Feb-12	0.0%	108.0%	Pending			
GA	1,101,929	54.1%	21-Jan-09	11.3%	28-Mar-12	23.6%	52.2%	Approved	9-Mar-15	12.0%**	12% cap for all policies, no landing spots**
HI	645,883	47.4%		0.0%	18-Nov-11	47.4%	42.6%	Pending			
IA	308,273	76.7%	30-Oct-08	13.0%	23-Nov-11	25.0%	41.7%	Approved	9-Feb-15	25.1%	15% cap for policies not eligible for landing spots; all other policies phased-in over three years in 15% increments
ID	28,097	96.2%	10-Aug-09	13.0%	18-Apr-11	26.8%	36.9%	Approved	15-Jan-15	36.9%	Approved as filed
IL	937,519	47.6%	2-Jul-08	13.0%	25-Apr-11	30.6%	33.9%	Pending			
IN	365,533	24.3%	30-Dec-08	13.0%		0.0%	89.5%	Approved	13-Aug-15	10.0%**	10% cap for all policies, no landing spots**
KS	472,464	28.0%	21-Jul-09	13.0%	11-Oct-11	13.3%	48.5%	Pending			
KY	245,547	54.2%	24-Aug-09	13.0%	25-Jul-11	18.7%	56.2%	Approved	2-Aug-15	15.0%**	15% cap for all policies, no landing spots**
LA	431,536	47.6%	17-Jun-09	13.0%	18-Jan-12	30.6%	41.0%	Pending			
MA	3,200,717	21.8%		0.0%	8-Nov-12	21.8%	91.5%	Pending			
MD	4,205,527	89.7%	10-Sep-08	13.0%	13-Sep-12	26.9%	61.6%	Approved	29-Sep-14	32.3%**	first round: capped at 15% for all policies, no landing spots** secound round: capped at 15% for all policies, no landing spots**
ME	287,041	35.4%		0.0%	9-Jul-13	35.4%	32.2%	Pending			
MI	1,330,188	94.7%	23-Jul-08	13.0%	12-May-11	30.6%	31.9%	Approved	26-Feb-14	31.9%	Approved as filed
MN	88,021	47.6%	7-Oct-09	13.0%	8-Mar-11	30.6%	37.0%	Pending			
MO	701,698	119.8%	14-Jul-08	13.0%	27-Dec-12	30.6%	48.9%	Rates on file	3-Dec-14	48.9%	Rates accepted as filed, rates to be phased-in with annual installments of no more than 25%
MS	373,415	80.5%	10-Dec-08	13.0%	5-Nov-12	27.8%	53.0%	Approved	13-Jan-15	25.0%**	25% cap for all policies, no landing spots**
MT	23,687	94.1%	30-Jul-09	13.0%	17-Dec-10	30.6%	31.5%	Approved	19-Aug-14	31.5%	Full approval granted, rate increases over 20% implemented in two equal annual installments, incl. cost of delay
NC	1,497,545	66.0%	13-Aug-08	13.0%	2-Jun-11	30.6%	32.1%	Approved	12-Feb-15	12.5%**	12.5% cap for all policies, no landing spots**
ND	16,403	71.9%	21-Jul-08	13.0%	28-Sep-12	15.0%	65.1%	Approved	15-Apr-14	32.3%**	first round: capped at 15% for all policies, no landing spots** secound round: capped at 15% for all policies, no landing spots**
NE	122,806	97.8%	21-Nov-08	13.0%	25-Aug-11	30.6%	34.0%	Approved	17-Mar-14	34.0%	Approved as filed
NH	360,763	83.7%	21-Oct-08	13.0%	11-May-11	30.6%	32.6%	Approved	9-Jun-15	24.5%**	Approved as filed, subject to attained age caps under NHCAR INS Part 3601.19
NJ	2,866,478	98.3%	5-Dec-08	13.0%	21-Jul-11	30.6%	34.4%	Approved	17-Oct-14	34.4%	Approved with 15% annual phase-in
NM	240,739	49.5%	11-Dec-09	13.0%		0.0%	92.9%	Approved	3-Jul-14	32.3%**	first round: capped at 15% for all policies, no landing spots** secound round: capped at 15% for all policies, no landing spots**
NV	52,400	101.4%		0.0%		0.0%	101.4%	Approved	30-Jan-15	101.4%	Approved with a staggered approach; rate increases phased-in over 1-3 years based on size of rate increase
NY	11,344,894	42.0%	5-Aug-10	5.2%	6-Jun-13	35.0%		Not yet filed			
OH	2,307,086	69.7%	5-Aug-08	13.0%	25-Jan-11	30.6%	30.0%	Approved	10-Sep-15	15.0%**	15% cap for all policies, no landing spots**
OK	217,535	78.7%	1-Apr-10	13.0%	26-Aug-11	26.5%	43.7%	Approved	11-Sep-14	25.0%**	25% cap for all policies, no landing spots**
OR	385,073	91.9%	1-Oct-09	13.0%	14-Feb-12	30.6%	38.9%	Approved	16-Jan-15	30.0%**	30% cap for all policies, no landing spots**
PA	3,209,246	65.4%	1-Aug-08	13.0%	20-Jan-11	22.0%	37.1%	Approved	4-Feb-15	20.0%**	20% cap for all policies, no landing spots**
RI	783,244	32.2%	26-Sep-08	13.0%	25-Mar-13	17.0%	56.3%	Pending			
SC	1,239,506	73.6%	9-Sep-08	13.0%	12-Sep-11	28.0%	39.5%	Approved	18-Dec-14	20.0%**	20% cap for all policies, no landing spots**
SD	4,717	98.2%	24-Nov-09	13.0%	2-May-11	30.6%	34.3%	Approved	25-Feb-14	34.3%	Approved as filed
TN	1,300,046	100.9%	16-Sep-08	13.0%	29-Aug-11	30.6%	36.1%	Approved	29-Oct-15	36.1%	Approved with staggered approach; rate increases phased-in over 2 years in annual installment of no more than 20%
TX	615,918	45.3%	12-Dec-08	11.0%	29-Jul-11	30.9%	44.8%	Pending			
UT	73,696	93.0%		0.0%	14-Mar-11	47.4%	31.0%	Approved	29-Oct-14	31.0%	Approved as filed
VA	4,065,283	40.3%	17-Jul-09	13.0%	1-Dec-11	24.2%	37.9%	Pending			
VT	134,201	0.0%		0.0%		0.0%	127.4%	Pending			
WA	472,238	94.2%		0.0%	1-Jul-11	44.8%	34.1%	Approved	14-Aug-14	34.1%	Approved as filed
WI	759,836	93.0%	17-Sep-08	13.0%	16-Mar-11	30.6%	30.8%	Approved	7-Jul-14	30.8%	Approved as filed
WV	87,449	34.0%	5-Oct-09	13.0%	22-May-12	18.6%	51.8%	Pending			
WY	1,482	92.8%	8-Jul-08	13.0%	11-Mar-11	30.6%	30.6%	Filed	10-Mar-14	30.6%	Filing received; Division not authorized to review rates
Weighted Average Approved Rate Increase (nationwide) :		56.0%		10.3%		25.5%				12.4%	

*** states that approved capped amounts were done so with the understanding that John Hancock would be re-filing for any unapproved amounts, as well as an additional cost of delay, such that the rate increases requested will be actuarially equivalent among states*

John Hancock 2013 Inforce Rate Increase Filings (LTC-96, LTC-96CL, NH-99, and LTC2000)

State	2012 Annualized Premium	Cumulative Approved Rate Increases	2008 Filing		2010 Filing		2013 Filing				
			Approved Date	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %	2013 Filing Status	Approved Date	Approved Avg. RI%	Notes
AK	156,483	112.0%	8-Jul-08	13.0%	21-Oct-10	41.6%	32.5%	Filed	10-Mar-14	32.5%	Filing received; Division not authorized to review rates
AL	1,925,476	115.0%	3-Jun-08	13.0%	1-Feb-11	41.6%	34.4%	Approved	31-Dec-14	34.4%	Approved as filed
AR	902,995	163.8%	11-Jun-08	13.0%	3-May-13	41.6%	64.9%	Approved	14-Jul-15	64.9%	Approved as filed; rates to be phased-in in three equal, annual installments
AZ	4,146,311	101.9%	31-Jul-08	13.0%	28-Feb-11	41.6%	35.5%	Approved	4-Nov-14	26.2%**	full approval for policies eligible for landing spots, 7% cap for all other policies**
CA	10,839,287	60.1%	26-Sep-08	13.0%	3-Oct-12	41.7%	58.6%	Pending			
CO	2,660,753	111.5%	29-Jun-09	13.0%	6-May-11	40.2%	39.3%	Approved	3-Oct-14	33.5%**	full approval for policies eligible for landing spots, 25% cap for all other policies**
CT	6,255,805	60.0%	5-Aug-09	13.0%	31-Jan-12	11.9%	82.9%	Approved	30-Jul-14	26.5%**	first round: capped at 15% for all policies, no landing spots** secound round: capped at 10% for all policies, no landing spots**
DC	1,428,683	24.3%	12-Apr-10	13.0%	13-Jul-12	10.0%		Not yet filed			
DE	498,805	100.0%	1-Dec-09	13.0%	18-May-12	41.6%	43.1%	Approved	3-Mar-15	25.0%**	25% cap for all policies, no landing spots**
FL	23,571,996	73.3%	4-Aug-09	13.0%	15-Feb-12	22.5%	56.9%	Approved	21-Sep-15	25.2%**	half of proposed rate increases approved, no landing spots**
GA	5,941,408	74.8%	21-Jan-09	13.0%	28-Mar-12	38.1%	45.8%	Approved	9-Mar-15	12.0%**	12% cap for all policies, no landing spots**
HI	3,831,427	59.6%		0.0%	18-Nov-11	59.6%	44.1%	Pending			
IA	3,851,874	116.6%	30-Oct-08	13.0%	23-Nov-11	40.0%	42.0%	Approved	9-Feb-15	36.9%	15% cap for policies not eligible for landing spots; all other policies phased-in over three years in 15% increments
ID	240,716	120.1%	10-Aug-09	13.0%	18-Apr-11	40.9%	38.2%	Approved	15-Jan-15	38.2%	Approved as filed
IL	8,061,104	60.0%	2-Jul-08	13.0%	25-Apr-11	41.6%	45.0%	Pending			
IN	6,753,204	31.3%	30-Dec-08	13.0%		0.0%	108.7%	Approved	10-Aug-15	16.2%**	16.2% cap for all policies, no landing spots**
KS	2,313,052	56.1%	21-Jul-09	13.0%	11-Oct-11	38.1%	43.9%	Pending			
KY	1,420,995	87.3%	24-Aug-09	13.0%	25-Jul-11	38.1%	54.7%	Approved	10-Aug-15	20.0%**	20% cap for all policies, no landing spots**
LA	2,512,804	60.0%	17-Jun-09	13.0%	18-Jan-12	41.6%	51.0%	Pending			
MA	11,932,813	22.3%		0.0%	8-Nov-12	22.3%	116.8%	Pending			
MD	13,105,989	95.8%	10-Sep-08	13.0%	13-Sep-12	31.0%	75.9%	Approved	29-Sep-14	32.3%**	first round: capped at 15% for all policies, no landing spots** secound round: capped at 15% for all policies, no landing spots**
ME	633,842	54.0%		0.0%	9-Jul-13	54.0%	55.1%	Pending			
MI	7,531,438	112.0%	23-Jul-08	13.0%	12-May-11	41.6%	35.8%	Approved	26-Feb-14	32.5%	Approved as filed
MN	2,764,320	60.0%	7-Oct-09	13.0%	8-Mar-11	41.6%	47.1%	Pending			
MO	4,731,546	126.6%	14-Jul-08	13.0%	27-Dec-12	41.6%	52.1%	Rates on file	3-Dec-14	41.6%	Rates accepted as filed, rates to be phased-in with annual installments of no more than 25%
MS	2,687,141	90.1%	10-Dec-08	13.0%	5-Nov-12	34.6%	53.9%	Approved	13-Jan-15	25.0%**	25% cap for all policies, no landing spots**
MT	218,148	115.4%	30-Jul-09	13.0%	17-Dec-10	41.6%	34.6%	Approved	19-Aug-14	34.6%	Full approval granted, rate increases over 20% implemented in two equal annual installments, incl. cost of delay
NC	7,882,272	118.1%	13-Aug-08	13.0%	2-Jun-11	41.6%	36.3%	Approved	18-Nov-14	36.3%	Approved as filed
ND	67,191	69.0%	21-Jul-08	13.0%	28-Sep-12	13.1%	80.6%	Approved	15-Apr-14	32.3%**	first round: capped at 15% for all policies, no landing spots** secound round: capped at 15% for all policies, no landing spots**
NE	1,288,606	120.2%	21-Nov-08	13.0%	25-Aug-11	41.6%	37.6%	Approved	17-Mar-14	37.6%	Approved as filed
NH	1,236,154	103.5%	21-Oct-08	13.0%	11-May-11	41.6%	36.3%	Approved	9-Jun-15	27.2%**	Approved as filed, subject to attained age caps under NHCAR INS F
NJ	18,132,196	121.0%	5-Dec-08	13.0%	21-Jul-11	41.6%	38.1%	Approved	17-Oct-14	38.1%	Approved with 15% annual phase-in
NM	385,305	49.5%	11-Dec-09	13.0%		0.0%	111.4%	Approved	11-Jul-14	32.3%**	first round: capped at 15% for all policies, no landing spots** secound round: capped at 15% for all policies, no landing spots**
NV	405,693	123.0%		0.0%		0.0%	123.0%	Approved	30-Jan-15	123.0%	Approved with a staggered approach; rate increases phased-in over 1-3 years based on size of rate increase
NY	59,370,685	62.9%	5-Aug-10	7.1%	6-Jun-13	52.1%		Not yet filed			
OH	12,400,618	84.0%	5-Aug-08	13.0%	25-Jan-11	41.6%	33.9%	Approved	10-Sep-15	15.0%**	15% cap for all policies, no landing spots**
OK	2,063,972	105.0%	1-Apr-10	13.0%	26-Aug-11	45.2%	41.9%	Approved	11-Sep-14	25.0%**	25% cap for all policies, no landing spots**
OR	2,511,224	108.0%	1-Oct-09	13.0%	14-Feb-12	41.6%	41.7%	Approved	16-Jan-15	30.0%**	30% cap for all policies**
PA	12,167,357	88.5%	1-Aug-08	13.0%	20-Jan-11	39.0%	36.4%	Approved	4-Feb-15	20.0%**	20% cap for all policies, no landing spots**
RI	2,631,711	57.4%	26-Sep-08	13.0%	25-Mar-13	39.3%	58.5%	Pending			
SC	5,601,265	89.8%	9-Sep-08	13.0%	12-Sep-11	40.0%	41.4%	Approved	18-Dec-14	20.0%**	20% cap for all policies, no landing spots**
SD	107,427	119.5%	24-Nov-09	13.0%	2-May-11	41.6%	37.2%	Approved	25-Feb-14	37.2%	Approved as filed
TN	7,458,685	123.9%	16-Sep-08	13.0%	29-Aug-11	41.6%	39.9%	Approved	29-Oct-15	39.9%	Approved with staggered approach; rate increases phased-in over 2 years in annual installment of no more than 20%
TX	13,201,906	58.9%	12-Dec-08	13.0%	29-Jul-11	40.6%	51.8%	Pending			
UT	328,816	115.2%		0.0%	14-Mar-11	59.6%	34.9%	Approved	29-Oct-14	34.9%	Approved as filed
VA	24,732,403	65.2%	17-Jul-09	13.0%	1-Dec-11	46.2%	50.3%	Pending			
VT	348,957	0.0%		0.0%		0.0%	146.4%	Pending			
WA	2,872,245	108.7%		0.0%	1-Jul-11	52.5%	36.8%	Approved	14-Aug-14	36.8%	Approved as filed
WI	5,359,215	134.9%	17-Sep-08	13.0%	16-Mar-11	41.6%	46.8%	Approved	7-Jul-14	46.8%	Approved as filed
WV	478,337	56.1%	5-Oct-09	13.0%	22-May-12	38.1%	47.1%	Pending			
WY	177,516	115.8%	8-Jul-08	13.0%	11-Mar-11	41.6%	34.9%	Filed	10-Mar-14	34.9%	Filing received; Division not authorized to review rates
Weighted Average Approved Rate Increase (nationwide) :		78.7%		11.0%		39.5%				15.6%	

*** states that approved capped amounts were done so with the understanding that John Hancock would be re-filing for any unapproved amounts, as well as an additional cost of delay, such that the rate increases requested will be actuarially equivalent among states*

John Hancock 2013 Inforce Rate Increase Filings (LTC-02, BSC-02)

State	2012 Annualized Premium	Cumulative Approved Rate Increases	2008 Filing		2010 Filing		2013 Filing				
			Approved Date	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %	2013 Filing Status	Approved Date	Approved Avg. RI%	Notes
AK	306,940	93.6%	*n/a*	*n/a*	21-Oct-10	71.1%	13.2%	Filed	10-Mar-14	13.2%	Filing received; Division not authorized to review rates
AL	1,814,913	97.2%	*n/a*	*n/a*	1-Feb-11	71.1%	15.2%	Approved	31-Dec-14	15.2%	Approved as filed
AR	612,871	159.6%	*n/a*	*n/a*		0.0%	159.6%	Approved	14-Jul-15	159.6%	Approved as filed; rates to be phased-in in three equal, annual installments
AZ	5,761,459	98.6%	*n/a*	*n/a*	28-Feb-11	71.1%	16.1%	Approved	29-Apr-14	16.1%	Approved as filed
CA	10,251,300	0.0%	*n/a*	*n/a*		0.0%	81.9%	Pending			
CO	9,651,885	94.7%	*n/a*	*n/a*	6-May-11	65.7%	19.1%	Approved	3-Oct-14	17.5%	full approval for policies eligible for landing spots, 25% cap for all other policies
CT	2,443,556	43.3%	*n/a*	*n/a*	31-Jan-12	13.3%	89.7%	Approved	30-Jul-14	26.5%**	first round: capped at 15% for all policies, no landing spots** secound round: capped at 10% for all policies, no landing spots**
DC	1,497,015	10.0%	*n/a*	*n/a*	13-Jul-12	10.0%		Not yet filed			
DE	399,826	109.2%	*n/a*	*n/a*	18-May-12	71.1%	22.2%	Approved	3-Mar-15	22.2%	Approved as filed
FL	14,151,699	73.4%	*n/a*	*n/a*	15-Feb-12	51.2%	32.2%	Approved	21-Sep-15	14.7%**	half of proposed rate increases approved, no landing spots**
GA	4,054,313	87.0%	*n/a*	*n/a*	28-Mar-12	67.0%	24.6%	Approved	9-Mar-15	12.0%**	12% cap for all policies, no landing spots**
HI	3,673,588	71.1%	*n/a*	*n/a*	18-Nov-11	71.1%	19.6%	Pending			
IA	3,653,814	103.6%	*n/a*	*n/a*	23-Nov-11	69.0%	21.9%	Approved	9-Feb-15	20.5%	15% cap for policies not eligible for landing spots; all other policies phased-in over three years in 15% increments
ID	373,310	99.3%	*n/a*	*n/a*	18-Apr-11	69.5%	17.5%	Approved	15-Jan-15	17.5%	Approved as filed
IL	12,978,318	71.1%	*n/a*	*n/a*	25-Apr-11	71.1%	20.2%	Pending			
IN	3,344,271	19.4%	*n/a*	*n/a*		0.0%	118.6%	Approved	10-Aug-15	19.4%**	19.4% cap for all policies, no landing spots**
KS	2,855,416	67.0%	*n/a*	*n/a*	11-Oct-11	67.0%	22.5%	Pending			
KY	1,845,876	102.7%	*n/a*	*n/a*	25-Jul-11	67.0%	26.5%	Approved	6-Aug-15	21.4%**	full approval for policies eligible for landing spots, 15% cap for all other policies
LA	1,264,072	71.1%	*n/a*	*n/a*	18-Jan-12	71.1%	25.0%	Pending			
MA	8,646,329	9.8%	*n/a*	*n/a*	8-Nov-12	9.8%	115.2%	Pending			
MD	12,046,881	75.0%	*n/a*	*n/a*	13-Sep-12	32.3%	79.9%	Approved	29-Sep-14	32.3%**	first round: capped at 15% for all policies, no landing spots** secound round: capped at 15% for all policies, no landing spots**
ME	847,705	65.0%	*n/a*	*n/a*	9-Jul-13	65.0%	24.4%	Pending			
MI	7,103,914	99.8%	*n/a*	*n/a*	12-May-11	71.1%	16.8%	Approved	26-Feb-14	16.8%	Approved as filed
MN	6,987,639	71.1%	*n/a*	*n/a*	8-Mar-11	71.1%	19.7%	Pending			
MO	4,513,627	192.8%	*n/a*	*n/a*	27-Dec-12	71.1%	31.4%	Rates on file	3-Dec-14	71.1%	Rates accepted as filed, rates to be phased-in with annual installments of no more than 25%
MS	1,514,538	102.5%	*n/a*	*n/a*	5-Nov-12	62.2%	33.1%	Approved	13-Jan-15	24.9%**	25% cap for all policies, no landing spots**
MT	560,568	95.2%	*n/a*	*n/a*	17-Dec-10	71.1%	14.1%	Approved	19-Aug-14	14.1%	Full approval granted, rate increases over 20% implemented in two equal annual installments, incl. cost of delay
NC	11,223,214	71.1%	*n/a*	*n/a*	2-Jun-11	71.1%	21.4%	Pending			
ND	485,788	52.1%	*n/a*	*n/a*	28-Sep-12	15.0%	89.6%	Approved	15-Apr-14	32.3%**	first round: capped at 15% for all policies, no landing spots** secound round: capped at 15% for all policies, no landing spots**
NE	2,586,687	102.4%	*n/a*	*n/a*	25-Aug-11	71.1%	18.3%	Approved	17-Mar-14	18.3%	Approved as filed
NH	1,602,211	96.9%	*n/a*	*n/a*	11-May-11	71.1%	16.8%	Approved	9-Jun-15	15.1%**	Approved as filed, subject to attained age caps under NHCAR INS F
NJ	19,250,253	51.5%	*n/a*	*n/a*	21-Jul-11	30.6%	16.0%	Approved	17-Oct-14	16.0%	Approved with 15% annual phase-in
NM	879,967	26.5%	*n/a*	*n/a*		0.0%	118.6%	Approved	11-Jul-14	26.5%**	first round: capped at 15% for all policies, no landing spots** secound round: capped at 10% for all policies, no landing spots**
NV	729,973	96.0%	*n/a*	*n/a*		0.0%	96.0%	Approved	30-Jan-15	96.0%	Approved with a staggered approach; rate increases phased-in over 1-3 years based on size of rate increase
NY	25,433,659	67.0%	*n/a*	*n/a*	6-Jun-13	67.0%		Not yet filed			
OH	2,860,860	96.8%	*n/a*	*n/a*	25-Jan-11	71.1%	24.1%	Approved	10-Sep-15	15.0%**	15% cap for all policies, no landing spots**
OK	738,924	100.1%	*n/a*	*n/a*	26-Aug-11	68.3%	20.5%	Approved	11-Sep-14	18.9%**	25% cap for all policies; landing spots allowed as eligible policies fall below the 25% cap**
OR	3,429,366	106.9%	*n/a*	*n/a*	14-Feb-12	71.1%	20.9%	Approved	16-Jan-15	20.9%	Approved as filed
PA	13,883,139	93.6%	*n/a*	*n/a*	20-Jan-11	67.0%	17.4%	Approved	4-Feb-15	15.9%**	20% cap for all policies; no landing spots**
RI	1,568,280	67.7%	*n/a*	*n/a*	25-Mar-13	67.7%	34.5%	Pending			
SC	3,757,937	101.3%	*n/a*	*n/a*	12-Sep-11	67.7%	20.7%	Approved	18-Dec-14	20.0%	Approved with 20% cap for all policies
SD	986,395	98.1%	*n/a*	*n/a*	2-May-11	71.1%	15.8%	Approved	25-Feb-14	15.8%	Approved as filed
TN	6,330,439	102.4%	*n/a*	*n/a*	29-Aug-11	71.1%	18.3%	Approved	29-Oct-15	18.3%	Approved as filed
TX	9,576,438	71.1%	*n/a*	*n/a*	29-Jul-11	71.1%	28.8%	Pending			
UT	589,556	98.1%	*n/a*	*n/a*	14-Mar-11	71.1%	15.8%	Approved	29-Oct-14	15.8%	Approved as filed
VA	17,592,096	83.3%	*n/a*	*n/a*	1-Dec-11	83.3%	23.9%	Pending			
VT	585,574	0.0%	*n/a*	*n/a*		0.0%	118.6%	Pending			
WA	6,384,823	101.6%	*n/a*	*n/a*	1-Jul-11	70.8%	18.1%	Approved	14-Aug-14	18.1%	Approved as filed
WI	7,458,521	98.1%	*n/a*	*n/a*	16-Mar-11	71.1%	15.8%	Approved	7-Jul-14	15.8%	Approved as filed
WV	222,256	67.0%	*n/a*	*n/a*	22-May-12	67.0%	25.5%	Pending			
WY	262,907	98.1%	*n/a*	*n/a*	11-Mar-11	71.1%	15.8%	Filed	10-Mar-14	15.8%	Filing received; Division not authorized to review rates
Weighted Average Approved Rate Increase (nationwide) :		75.4%		0.0%		57.5%				11.7%	

*** states that approved capped amounts were done so with the understanding that John Hancock would be re-filing for any unapproved amounts, as well as an additional cost of delay, such that the rate increases requested will be actuarially equivalent among states*

John Hancock 2013 Inforce Rate Increase Filings (LTC-03 (2008))

State	2012 Annualized Premium	Cumulative Approved Rate Increases	2008 Filing		2010 Filing		2013 Filing				
			Approved Date	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %	2013 Filing Status	Approved Date	Approved Avg. RI%	Notes
AK	315,130	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Filed	10-Mar-14	17.6%	Filing received; Division not authorized to review rates
AL	1,088,671	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	31-Dec-14	17.6%	Approved as filed
AR	1,166,017	19.6%	*n/a*	*n/a*	*n/a*	*n/a*	19.6%	Approved	14-Jul-15	19.6%	Approved as filed
AZ	3,162,207	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	4-Jun-14	17.6%	Approved as filed
CO	8,251,143	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	3-Oct-14	17.6%	Approved as filed
CT	4,275,891	15.0%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	30-Jul-14	15.0%**	15% cap for all policies, no landing spots**
DC	445,655	0.0%	*n/a*	*n/a*	*n/a*	*n/a*		Not yet filed			
DE	313,701	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	2-Dec-14	17.6%	Approved as filed
GA	3,103,228	12.0%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	9-Mar-15	12.0%**	12% cap for all policies, no landing spots**
HI	2,437,560	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Pending			
IA	1,921,881	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	9-Feb-15	17.6%	Approved as filed
ID	611,140	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	15-Jan-15	17.6%	Approved as filed
IL	7,841,782	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	19.6%	Pending			
IN	3,356,889	6.4%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	10-Aug-15	6.4%**	6.4% cap for all policies, no landing spots**
KS	2,416,074	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Pending			
KY	1,697,831	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	19.6%	Pending			
LA	1,037,831	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	19.6%	Pending			
MA	4,640,312	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	19.6%	Pending			
MD	1,620,984	15.0%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	29-Sep-14	15.0%**	15% cap for all policies, no landing spots**
ME	1,163,169	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	15-Aug-14	17.6%	Approved as filed
MI	2,893,225	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	26-Feb-14	17.6%	Approved as filed
MN	5,590,095	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	19.6%	Pending			
MO	4,538,327	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Rates on file	26-Mar-14	17.6%	Approved as filed
MS	1,108,030	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	13-Jan-15	17.6%	Approved as filed
MT	497,216	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	19-Aug-14	17.6%	Approved as filed
NC	5,061,561	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	19.6%	Pending			
ND	1,146,603	15.0%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	15-Apr-14	15.0%**	15% cap for all policies, no landing spots**
NE	1,670,603	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	17-Mar-14	17.6%	Approved as filed
NH	1,096,141	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	9-Jun-15	17.6%	Approved as filed, subject to attained age caps under NHCAR INS Pa
NJ	2,602,065	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Pending			
NM	1,114,624	16.2%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	11-Jul-14	16.2%**	first round: capped at 15% for all policies, no landing spots** secound round: capped at 1% for all policies, no landing spots**
NV	610,966	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	30-Jan-15	17.6%	Approved as filed
NY	10,373,776	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	18.4%	Pending			
OH	7,369,145	15.0%	*n/a*	*n/a*	*n/a*	*n/a*	21.1%	Approved	10-Sep-15	15.0%**	15% cap for all policies, no landing spots**
OK	1,471,320	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	11-Sep-14	17.6%	Approved as filed
OR	1,865,476	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	16-Jan-15	17.6%	Approved as filed
PA	8,487,788	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	3-Dec-14	17.6%	Approved as filed
RI	1,307,383	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	19.6%	Pending			
SC	3,154,917	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	18-Dec-14	17.6%	Approved with 20% cap for all policies
SD	1,002,660	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	25-Feb-14	17.6%	Approved as filed
TX	9,034,028	17.8%	*n/a*	*n/a*	*n/a*	*n/a*	17.8%	Approved	1-Dec-14	17.8%	Approved as filed
UT	549,902	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	29-Oct-14	17.6%	Approved as filed
VA	7,413,566	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	19.6%	Pending			
VT	182,975	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Pending			
WA	6,340,785	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	14-Aug-14	17.6%	Approved as filed
WI	3,113,504	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Approved	7-Jul-14	17.6%	Approved as filed
WV	243,177	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Pending			
WY	216,475	17.6%	*n/a*	*n/a*	*n/a*	*n/a*	17.6%	Filed	10-Mar-14	17.6%	Filing received; Division not authorized to review rates
Weighted Average Approved Rate Increase (nationwide) :		10.3%		0.0%		0.0%				10.3%	

*** states that approved capped amounts were done so with the understanding that John Hancock would be re-filing for any unapproved amounts, as well as an additional cost of delay, such that the rate increases requested will be actuarially equivalent among states*

John Hancock 2013 Inforce Rate Increase Filings (LTC-03 (2010))

State	2012 Annualized Premium	Cumulative Approved Rate Increases	2008 Filing		2010 Filing		2013 Filing				
			Approved Date	Approved Avg. RI %	Approved Date	Approved Avg. RI %	Requested Avg. RI %	2013 Filing Status	Approved Date	Approved Avg. RI%	Notes
AK	88,299	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Filed	10-Mar-14	12.5%	Filing received; Division not authorized to review rates
AL	468,521	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	31-Dec-14	12.5%	Approved as filed
AR	380,006	14.5%	*n/a*	*n/a*	*n/a*	*n/a*	14.5%	Approved	14-Jul-15	14.5%	Approved as filed
AZ	807,217	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	4-Jun-14	12.5%	Approved as filed
CO	403,322	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	3-Oct-14	12.5%	Approved as filed
CT	802,448	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	30-Jul-14	12.5%	Approved as filed
DC	126,949	0.0%	*n/a*	*n/a*	*n/a*	*n/a*		Not yet filed			
DE	207,851	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	2-Dec-14	12.5%	Approved as filed
FL	2,542,089	10.5%	*n/a*	*n/a*	*n/a*	*n/a*	22.2%	Approved	21-Sep-15	10.5%**	half of proposed rate increases approved, no landing spots**
GA	1,229,840	12.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	9-Mar-15	12.0%**	12% cap for all policies, no landing spots**
IA	978,034	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	9-Feb-15	12.5%	Approved as filed
ID	309,272	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	15-Jan-15	12.5%	Approved as filed
IL	2,488,794	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	14.5%	Pending			
IN	1,831,349	5.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	10-Aug-15	5.0%**	5% cap for all policies, no landing spots**
KS	600,897	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
KY	495,039	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	14.5%	Pending			
LA	420,187	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	14.5%	Pending			
MA	391,971	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	14.5%	Pending			
MD	498,689	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	29-Sep-14	12.5%	Approved as filed
ME	456,399	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	15-Aug-14	12.5%	Approved as filed
MI	1,077,493	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	26-Feb-14	12.5%	Approved as filed
MN	1,380,146	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	14.5%	Pending			
MO	321,482	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Rates on file	26-Mar-14	12.5%	Approved as filed
MS	388,075	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	13-Jan-15	12.5%	Approved as filed
MT	359,767	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	19-Aug-14	12.5%	Approved as filed
NC	1,731,250	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	14.5%	Pending			
ND	425,206	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	15-Apr-14	12.5%	Approved as filed
NE	630,298	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	17-Mar-14	12.5%	Approved as filed
NH	121,649	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	9-Jun-15	12.5%	Approved as filed, subject to attained age caps under NHCAR INS Pa
NJ	2,203,491	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
NM	267,784	5.0%	*n/a*	*n/a*	*n/a*	*n/a*	13.9%	Approved	14-Aug-15	5.0%**	5% cap for all policies, no landing spots**
NV	108,431	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	30-Jan-15	12.5%	Approved as filed
NY	2,752,583	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	13.1%	Pending			
OH	503,404	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	10-Sep-15	12.5%	Approved as filed
OK	682,167	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	11-Sep-14	12.5%	Approved as filed
OR	691,011	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	16-Jan-15	12.5%	Approved as filed
PA	1,241,533	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	3-Dec-14	12.5%	Approved as filed
RI	63,038	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	14.5%	Pending			
SC	560,900	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	18-Dec-14	12.5%	Approved with 20% cap for all policies
SD	381,977	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	25-Feb-14	12.5%	Approved as filed
TN	443,700	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	29-Oct-15	12.5%	Approved as filed
TX	1,347,009	12.7%	*n/a*	*n/a*	*n/a*	*n/a*	12.7%	Approved	1-Dec-14	12.7%	Approved as filed
UT	268,987	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	29-Oct-14	12.5%	Approved as filed
VA	1,835,735	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	14.5%	Pending			
VT	58,338	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
WA	872,271	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	14-Aug-14	12.5%	Approved as filed
WI	729,112	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Approved	7-Jul-14	12.5%	Approved as filed
WV	120,278	0.0%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Pending			
WY	82,802	12.5%	*n/a*	*n/a*	*n/a*	*n/a*	12.5%	Filed	10-Mar-14	12.5%	Filing received; Division not authorized to review rates
Weighted Average Approved Rate Increase (nationwide) :		7.0%		0.0%		0.0%				7.0%	

*** states that approved capped amounts were done so with the understanding that John Hancock would be re-filing for any unapproved amounts, as well as an additional cost of delay, such that the rate increases requested will be actuarially equivalent among states*

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase – Custom Care Series
June 29, 2015

Product Name	Form Number	Issue Date Range
Custom Care	LTC-02 VA	Aug 2002 - Jul 2004
Essential Care	BSC-02 VA	Oct 2002 - Mar 2004

These policy form rates were originally priced with a margin for moderately adverse experience in accordance with the NAIC model rate stability regulations which were being implemented on a State by State basis during the time of our initial rate filing.

1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the above captioned Policy series forms. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an in force rate increase request have been met. This rate filing is not intended to be used for any other purpose.

2. Benefit Description

A brief policy description for each of the policy forms:

LTC-02 VA
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility, home health care, hospice care, respite care, or attendance at an Adult Day Care Center providing Adult Day Care.

Provides reimbursement of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily/monthly amount. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toiletting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving benefits and will continue to be waived until the insured stops receiving such benefits.

BSC-02 VA
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility, home health care, hospice care, respite care, or attendance at an Adult Day Care Center providing Adult Day Care.

Provides reimbursement of covered long-term care expenses incurred after an elected elimination period is met.

For care received in an assisted living facility, benefits are paid up to 80% of the maximum daily/monthly amount. For all other care, benefits are paid up to 100% of the maximum daily/monthly amount. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toiletting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving Nursing Home or Assisted Living Facility benefits and will continue to be waived until the insured stops receiving such benefits.

3. Renewability

All policy forms are guaranteed renewable.

4. Applicability

This filing is applicable to in force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders.

5. Actuarial Assumptions

Morbidity

The morbidity assumptions are derived from our own experience, following a comprehensive claim study just recently completed. The study has been peer reviewed both internally as well as by an Independent third party.

Our claims projections include 12 years of future morbidity improvements at 1.1% per year, as well as a 5.56% margin for moderately adverse experience, consistent with the margin originally anticipated in our original pricing loss ratio.

Below are currently expected sample annual claim costs for an LTC-02 policy, $300 monthly benefit, with no inflation protection (including the 5.56% margin):

For policies issued prior to 2004:

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	0.85	3.26
60	3.36	8.17
65	10.68	24.63
70	26.06	56.14
75	76.30	162.06
80	182.79	310.05
85	387.52	552.81
90	467.86	604.75
95	547.13	654.84

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	2.98	11.36
70	20.13	45.41
75	82.83	173.34
80	194.58	327.09
85	430.60	609.98
90	518.38	662.00
95	586.15	681.32

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	24.19	80.97
80	195.85	333.39
85	506.95	688.14
90	579.45	711.44
95	649.30	718.77

For policies issued after 2004 (lower morbidity due to underwriting changes):

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	0.65	2.50
60	2.60	6.34
65	8.44	19.47
70	23.57	50.79
75	71.06	150.99
80	170.71	289.86
85	364.52	522.10
90	446.57	583.81
95	530.05	652.53

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	2.28	8.70
70	15.62	35.27
75	65.76	137.86
80	177.49	299.42
85	405.90	578.52
90	496.44	641.68
95	572.33	687.78

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	18.54	62.07
80	153.78	263.04
85	418.91	575.45
90	561.67	703.67
95	644.75	752.15

Voluntary Lapses

The voluntary lapse rates are also based on our own experience:

Duration	Inflation Option	
	None/GPO	**All Other**
1	4.90%	3.70%
2	3.50%	2.95%
3	2.90%	2.50%
4	2.35%	1.85%
5	2.05%	1.75%
6	1.00%	0.90%
7	1.00%	0.85%
8	1.00%	0.85%
9	1.00%	0.85%
10	1.00%	0.85%
11+	0.95%	0.85%

Mortality

The mortality rates have also been derived based on our own experience within our individual long-term care block of business.

The base mortality table is the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 19 years of historical improvements based on scale AA. We then apply the following series of adjustment factors (factors for ages not listed above are interpolated):

For policies issued prior to 2004:

Policy Duration	Preferred Risk Class (Married)				Pref. Risk Class (Single, Female)				Pref. Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	22.3%	12.7%	12.7%	19.1%	25.8%	14.7%	14.7%	22.1%	27.0%	15.4%	15.4%	23.1%
2	24.2%	14.6%	17.2%	22.3%	28.0%	17.0%	19.9%	25.8%	29.3%	17.7%	20.8%	27.0%
3	26.1%	16.5%	21.6%	25.5%	30.2%	19.2%	25.1%	29.5%	31.6%	20.0%	26.2%	30.8%
4	27.4%	18.5%	26.1%	28.6%	31.7%	21.4%	30.2%	33.2%	33.1%	22.3%	31.6%	34.7%
5	28.6%	21.0%	30.6%	31.8%	33.2%	24.3%	35.4%	36.9%	34.7%	25.4%	37.0%	38.5%
6	29.9%	24.2%	35.0%	35.0%	34.6%	28.0%	40.5%	40.5%	36.2%	29.3%	42.4%	42.4%
7	31.2%	28.0%	36.9%	38.2%	36.1%	32.4%	42.7%	44.2%	37.8%	33.9%	44.7%	46.2%
8	32.5%	32.5%	38.8%	41.4%	37.6%	37.6%	45.0%	47.9%	39.3%	39.3%	47.0%	50.1%
9	33.7%	36.9%	40.7%	44.6%	39.1%	42.7%	47.2%	51.6%	40.8%	44.7%	49.3%	53.9%
10	34.4%	41.4%	42.6%	47.7%	39.8%	47.9%	49.4%	55.3%	41.6%	50.1%	51.6%	57.8%
11	35.1%	43.3%	46.5%	50.9%	40.6%	50.1%	53.8%	59.0%	42.5%	52.4%	56.2%	61.6%
12	35.9%	44.6%	50.3%	54.1%	41.6%	51.6%	58.2%	62.6%	43.4%	53.9%	60.9%	65.5%
13	36.8%	45.2%	52.2%	57.3%	42.6%	52.3%	60.4%	66.3%	44.5%	54.7%	63.2%	69.3%
14	37.6%	45.9%	54.1%	60.5%	43.6%	53.1%	62.6%	70.0%	45.5%	55.6%	65.5%	73.2%
15	38.5%	46.7%	56.0%	63.7%	44.6%	54.1%	64.9%	73.7%	46.6%	56.5%	67.8%	77.1%
16	41.0%	49.6%	59.6%	66.2%	46.1%	55.8%	67.1%	74.5%	47.8%	57.8%	69.6%	77.3%
17	43.5%	52.6%	63.0%	68.9%	47.6%	57.5%	68.9%	75.3%	48.9%	59.1%	70.8%	77.4%
18	46.2%	55.7%	66.6%	71.5%	49.0%	59.1%	70.7%	75.9%	50.0%	60.3%	72.1%	77.4%
19	48.9%	59.0%	70.4%	74.3%	50.4%	60.7%	72.6%	76.5%	50.9%	61.3%	73.3%	77.3%
20	51.8%	62.3%	74.7%	77.0%	51.8%	62.3%	74.7%	77.0%	51.8%	62.3%	74.7%	77.0%
21	54.5%	65.2%	79.0%	79.0%	54.5%	65.2%	79.0%	79.0%	54.5%	65.2%	79.0%	79.0%
22	57.5%	68.3%	81.0%	81.0%	57.5%	68.3%	81.0%	81.0%	57.5%	68.3%	81.0%	81.0%
23	60.6%	71.4%	83.0%	83.0%	60.6%	71.4%	83.0%	83.0%	60.6%	71.4%	83.0%	83.0%
24	64.6%	74.6%	85.0%	85.0%	64.6%	74.6%	85.0%	85.0%	64.6%	74.6%	85.0%	85.0%
25	69.6%	77.9%	87.0%	87.0%	69.6%	77.9%	87.0%	87.0%	69.6%	77.9%	87.0%	87.0%
26	73.1%	79.4%	87.0%	87.0%	73.1%	79.4%	87.0%	87.0%	73.1%	79.4%	87.0%	87.0%
27	76.6%	80.9%	87.0%	87.0%	76.6%	80.9%	87.0%	87.0%	76.6%	80.9%	87.0%	87.0%
28	80.0%	82.4%	87.0%	87.0%	80.0%	82.4%	87.0%	87.0%	80.0%	82.4%	87.0%	87.0%
29	83.5%	84.0%	87.0%	87.0%	83.5%	84.0%	87.0%	87.0%	83.5%	84.0%	87.0%	87.0%
30	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%

Policy Duration	Standard Risk Class (Married)				Standard Risk Class (Single, Female)				Standard Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	31.6%	18.1%	18.1%	27.1%	36.6%	20.9%	20.9%	31.4%	38.2%	21.9%	21.9%	32.8%
2	35.4%	21.4%	25.1%	32.6%	41.0%	24.8%	29.1%	37.7%	42.8%	25.9%	30.4%	39.4%
3	39.3%	24.9%	32.6%	38.4%	45.6%	28.9%	37.8%	44.4%	47.6%	30.2%	39.5%	46.5%
4	42.5%	28.7%	40.5%	44.5%	49.2%	33.2%	46.9%	51.5%	51.4%	34.7%	49.0%	53.8%
5	45.7%	33.5%	48.8%	50.8%	53.0%	38.8%	56.5%	58.9%	55.4%	40.6%	59.1%	61.5%
6	49.1%	39.7%	57.5%	57.5%	56.9%	46.0%	66.6%	66.6%	59.5%	48.1%	69.6%	69.6%
7	51.2%	46.0%	60.6%	62.7%	59.3%	53.2%	70.2%	72.6%	62.0%	55.7%	73.4%	75.9%
8	53.3%	53.3%	63.7%	67.9%	61.7%	61.7%	73.8%	78.7%	64.5%	64.5%	77.2%	82.2%
9	55.4%	60.6%	66.9%	73.2%	64.1%	70.2%	77.4%	84.7%	67.0%	73.4%	81.0%	88.6%
10	56.4%	67.9%	70.0%	78.4%	65.3%	78.7%	81.1%	90.8%	68.3%	82.2%	84.8%	94.9%
11	57.6%	71.1%	76.3%	83.6%	66.7%	82.3%	88.3%	96.8%	69.7%	86.0%	92.3%	101.2%
12	58.9%	73.2%	82.6%	88.8%	68.2%	84.7%	95.6%	102.9%	71.3%	88.6%	99.9%	107.5%
13	60.3%	74.2%	85.7%	94.1%	69.9%	85.9%	99.2%	108.9%	73.1%	89.8%	103.7%	113.9%
14	61.8%	75.3%	88.8%	99.3%	71.5%	87.2%	102.9%	115.0%	74.8%	91.2%	107.5%	120.2%
15	63.2%	76.7%	92.0%	104.5%	73.2%	88.8%	106.5%	121.0%	76.5%	92.8%	111.3%	126.5%
16	65.3%	79.0%	95.0%	105.6%	73.5%	88.9%	106.9%	118.8%	76.2%	92.2%	110.9%	123.2%
17	67.4%	81.5%	97.6%	106.7%	73.7%	89.0%	106.7%	116.6%	75.8%	91.6%	109.7%	119.9%
18	69.6%	84.0%	100.4%	107.8%	73.9%	89.1%	106.6%	114.4%	75.3%	90.8%	108.6%	116.6%
19	71.8%	86.5%	103.3%	108.9%	74.0%	89.1%	106.4%	112.2%	74.7%	90.0%	107.5%	113.3%
20	74.0%	89.0%	106.7%	110.0%	74.0%	89.0%	106.7%	110.0%	74.0%	89.0%	106.7%	110.0%
21	75.9%	90.8%	110.0%	110.0%	75.9%	90.8%	110.0%	110.0%	75.9%	90.8%	110.0%	110.0%
22	78.1%	92.7%	110.0%	110.0%	78.1%	92.7%	110.0%	110.0%	78.1%	92.7%	110.0%	110.0%
23	80.3%	94.6%	110.0%	110.0%	80.3%	94.6%	110.0%	110.0%	80.3%	94.6%	110.0%	110.0%
24	83.6%	96.6%	110.0%	110.0%	83.6%	96.6%	110.0%	110.0%	83.6%	96.6%	110.0%	110.0%
25	88.0%	98.5%	110.0%	110.0%	88.0%	98.5%	110.0%	110.0%	88.0%	98.5%	110.0%	110.0%
26	92.4%	100.4%	110.0%	110.0%	92.4%	100.4%	110.0%	110.0%	92.4%	100.4%	110.0%	110.0%
27	96.8%	102.3%	110.0%	110.0%	96.8%	102.3%	110.0%	110.0%	96.8%	102.3%	110.0%	110.0%
28	101.2%	104.2%	110.0%	110.0%	101.2%	104.2%	110.0%	110.0%	101.2%	104.2%	110.0%	110.0%
29	105.6%	106.2%	110.0%	110.0%	105.6%	106.2%	110.0%	110.0%	105.6%	106.2%	110.0%	110.0%
30	110.0%	110.0%	110.0%	110.0%	110.0%	110.0%	110.0%	110.0%	110.0%	110.0%	110.0%	110.0%

Policy Duration	Substandard 1 Risk Class (Married)				Sub 1 Risk Class (Single, Female)				Sub 1 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	44.5%	25.5%	25.5%	38.2%	51.6%	29.5%	29.5%	44.2%	53.9%	30.8%	30.8%	46.2%
2	50.1%	30.3%	35.6%	46.1%	58.0%	35.1%	41.2%	53.4%	60.6%	36.7%	43.1%	55.8%
3	55.9%	35.5%	46.4%	54.5%	64.7%	41.1%	53.7%	63.2%	67.7%	42.9%	56.1%	66.0%
4	60.6%	40.9%	57.8%	63.4%	70.2%	47.3%	66.9%	73.4%	73.3%	49.5%	69.9%	76.8%
5	65.5%	48.0%	69.8%	72.7%	75.8%	55.6%	80.8%	84.2%	79.2%	58.1%	84.5%	88.0%
6	70.5%	57.0%	82.5%	82.5%	81.6%	66.0%	95.5%	95.5%	85.3%	69.0%	99.9%	99.9%
7	75.7%	68.0%	89.6%	92.7%	87.7%	78.7%	103.8%	107.4%	91.7%	82.3%	108.5%	112.2%
8	81.1%	81.1%	97.0%	103.4%	93.9%	93.9%	112.4%	119.7%	98.2%	98.2%	117.5%	125.2%
9	86.7%	94.9%	104.7%	114.5%	100.4%	109.9%	121.3%	132.6%	105.0%	114.9%	126.8%	138.7%
10	90.8%	109.3%	112.7%	126.1%	105.2%	126.6%	130.5%	146.1%	109.9%	132.3%	136.4%	152.7%
11	95.2%	117.5%	126.1%	138.2%	110.2%	136.0%	146.0%	160.0%	115.2%	142.2%	152.6%	167.3%
12	100.0%	124.1%	140.0%	150.7%	115.7%	143.7%	162.2%	174.5%	121.0%	150.2%	169.5%	182.4%
13	102.4%	125.9%	145.4%	159.5%	118.5%	145.7%	168.3%	184.7%	123.9%	152.4%	176.0%	193.1%
14	104.8%	127.8%	150.7%	168.4%	121.3%	148.0%	174.5%	195.0%	126.9%	154.7%	182.4%	203.9%
15	107.2%	130.1%	156.0%	177.3%	124.1%	150.6%	180.6%	205.3%	129.8%	157.5%	188.8%	214.6%
16	110.8%	134.1%	161.2%	179.1%	124.6%	150.8%	181.4%	201.5%	129.2%	156.4%	188.1%	209.0%
17	114.4%	138.2%	165.6%	181.0%	125.0%	151.1%	181.0%	197.8%	128.5%	155.3%	186.1%	203.4%
18	118.1%	142.4%	170.3%	182.9%	125.3%	151.1%	180.8%	194.1%	127.7%	154.0%	184.2%	197.8%
19	121.8%	146.7%	175.2%	184.7%	125.5%	151.1%	180.5%	190.3%	126.7%	152.6%	182.3%	192.2%
20	125.5%	151.1%	181.0%	186.6%	125.5%	151.1%	181.0%	186.6%	125.5%	151.1%	181.0%	186.6%
21	128.8%	154.1%	186.6%	186.6%	128.8%	154.1%	186.6%	186.6%	128.8%	154.1%	186.6%	186.6%
22	132.5%	157.3%	186.6%	186.6%	132.5%	157.3%	186.6%	186.6%	132.5%	157.3%	186.6%	186.6%
23	136.2%	160.6%	186.6%	186.6%	136.2%	160.6%	186.6%	186.6%	136.2%	160.6%	186.6%	186.6%
24	141.8%	163.8%	186.6%	186.6%	141.8%	163.8%	186.6%	186.6%	141.8%	163.8%	186.6%	186.6%
25	149.3%	167.1%	186.6%	186.6%	149.3%	167.1%	186.6%	186.6%	149.3%	167.1%	186.6%	186.6%
26	156.7%	170.3%	186.6%	186.6%	156.7%	170.3%	186.6%	186.6%	156.7%	170.3%	186.6%	186.6%
27	164.2%	173.6%	186.6%	186.6%	164.2%	173.6%	186.6%	186.6%	164.2%	173.6%	186.6%	186.6%
28	171.7%	176.8%	186.6%	186.6%	171.7%	176.8%	186.6%	186.6%	171.7%	176.8%	186.6%	186.6%
29	179.1%	180.1%	186.6%	186.6%	179.1%	180.1%	186.6%	186.6%	179.1%	180.1%	186.6%	186.6%
30	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%

Policy Duration	Substandard 2 Risk Class (Married)				Sub 2 Risk Class (Single, Female)				Sub 2 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	55.7%	31.8%	31.8%	47.7%	64.5%	36.8%	36.8%	55.3%	67.4%	38.5%	38.5%	57.8%
2	62.6%	37.9%	44.5%	57.7%	72.5%	43.9%	51.5%	66.8%	75.8%	45.9%	53.9%	69.8%
3	69.9%	44.3%	58.0%	68.2%	80.9%	51.3%	67.1%	78.9%	84.6%	53.6%	70.2%	82.5%
4	75.7%	51.1%	72.2%	79.3%	87.7%	59.1%	83.6%	91.8%	91.7%	61.8%	87.4%	95.9%
5	81.8%	60.0%	87.3%	90.9%	94.7%	69.5%	101.1%	105.3%	99.0%	72.6%	105.6%	110.0%
6	88.1%	71.3%	103.1%	103.1%	102.0%	82.5%	119.4%	119.4%	106.7%	86.3%	124.8%	124.8%
7	94.7%	85.0%	112.0%	115.9%	109.6%	98.4%	129.7%	134.2%	114.6%	102.9%	135.6%	140.3%
8	101.4%	101.4%	121.3%	129.3%	117.4%	117.4%	140.5%	149.7%	122.8%	122.8%	146.8%	156.5%
9	108.4%	118.6%	130.9%	143.2%	125.5%	137.4%	151.6%	165.8%	131.2%	143.6%	158.5%	173.3%
10	113.5%	136.6%	140.9%	157.7%	131.4%	158.2%	163.1%	182.6%	137.4%	165.4%	170.5%	190.9%
11	119.0%	146.8%	157.6%	172.7%	137.8%	170.0%	182.5%	200.0%	144.0%	177.7%	190.8%	209.1%
12	125.0%	155.1%	175.1%	188.4%	144.7%	179.6%	202.7%	218.1%	151.3%	187.8%	211.9%	228.0%
13	128.0%	157.3%	181.7%	199.4%	148.2%	182.2%	210.4%	230.9%	154.9%	190.5%	220.0%	241.4%
14	131.0%	159.8%	188.4%	210.5%	151.7%	185.0%	218.1%	243.8%	158.6%	193.4%	228.0%	254.8%
15	134.0%	162.6%	195.0%	221.6%	155.2%	188.3%	225.8%	256.6%	162.2%	196.9%	236.1%	268.2%
16	138.5%	167.6%	201.5%	223.9%	155.8%	188.6%	226.7%	251.9%	161.5%	195.5%	235.1%	261.2%
17	143.0%	172.8%	207.0%	226.3%	156.2%	188.8%	226.2%	247.2%	160.7%	194.2%	232.6%	254.2%
18	147.6%	178.0%	212.9%	228.6%	156.6%	188.9%	225.9%	242.6%	159.6%	192.6%	230.3%	247.2%
19	152.2%	183.4%	219.0%	230.9%	156.8%	188.9%	225.7%	237.9%	158.4%	190.8%	227.9%	240.3%
20	156.9%	188.8%	226.3%	233.3%	156.9%	188.8%	226.3%	233.3%	156.9%	188.8%	226.3%	233.3%
21	160.9%	192.6%	233.3%	233.3%	160.9%	192.6%	233.3%	233.3%	160.9%	192.6%	233.3%	233.3%
22	165.6%	196.6%	233.3%	233.3%	165.6%	196.6%	233.3%	233.3%	165.6%	196.6%	233.3%	233.3%
23	170.3%	200.7%	233.3%	233.3%	170.3%	200.7%	233.3%	233.3%	170.3%	200.7%	233.3%	233.3%
24	177.3%	204.8%	233.3%	233.3%	177.3%	204.8%	233.3%	233.3%	177.3%	204.8%	233.3%	233.3%
25	186.6%	208.8%	233.3%	233.3%	186.6%	208.8%	233.3%	233.3%	186.6%	208.8%	233.3%	233.3%
26	195.9%	212.9%	233.3%	233.3%	195.9%	212.9%	233.3%	233.3%	195.9%	212.9%	233.3%	233.3%
27	205.3%	217.0%	233.3%	233.3%	205.3%	217.0%	233.3%	233.3%	205.3%	217.0%	233.3%	233.3%
28	214.6%	221.0%	233.3%	233.3%	214.6%	221.0%	233.3%	233.3%	214.6%	221.0%	233.3%	233.3%
29	223.9%	225.1%	233.3%	233.3%	223.9%	225.1%	233.3%	233.3%	223.9%	225.1%	233.3%	233.3%
30	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%

In addition, for policies issued in 2004 and later, additional selection factors apply, due to a change in underwriting practices:

For policies issued after 2004:

Policy Duration	Preferred Risk Class (Married)				Pref. Risk Class (Single, Female)				Pref. Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	21.2%	12.1%	12.1%	18.1%	24.5%	14.0%	14.0%	21.0%	25.6%	14.6%	14.6%	22.0%
2	23.0%	13.9%	16.3%	21.2%	26.6%	16.1%	18.9%	24.5%	27.8%	16.8%	19.8%	25.6%
3	24.8%	15.7%	20.6%	24.2%	28.7%	18.2%	23.8%	28.0%	30.0%	19.0%	24.9%	29.3%
4	25.6%	17.3%	24.4%	26.8%	29.6%	20.0%	28.3%	31.0%	31.0%	20.9%	29.5%	32.4%
5	26.4%	19.3%	28.1%	29.3%	30.5%	22.4%	32.5%	33.9%	31.9%	23.4%	34.0%	35.4%
6	26.6%	21.5%	31.2%	31.2%	30.8%	24.9%	36.1%	36.1%	32.2%	26.1%	37.7%	37.7%
7	26.8%	24.1%	31.7%	32.8%	31.1%	27.9%	36.8%	38.0%	32.5%	29.2%	38.4%	39.8%
8	26.9%	26.9%	32.2%	34.3%	31.2%	31.2%	37.3%	39.8%	32.6%	32.6%	39.0%	41.6%
9	28.8%	31.6%	34.8%	38.1%	33.4%	36.5%	40.3%	44.1%	34.9%	38.2%	42.2%	46.1%
10	30.2%	36.4%	37.5%	42.0%	35.0%	42.2%	43.5%	48.6%	36.6%	44.1%	45.4%	50.9%
11	31.2%	38.5%	41.3%	45.3%	36.1%	44.6%	47.8%	52.4%	37.7%	46.6%	50.0%	54.8%
12	32.0%	39.7%	44.9%	48.3%	37.1%	46.0%	51.9%	55.9%	38.8%	48.1%	54.3%	58.4%
13	32.9%	40.4%	46.7%	51.3%	38.1%	46.8%	54.1%	59.4%	39.8%	49.0%	56.5%	62.1%
14	33.8%	41.2%	48.6%	54.3%	39.1%	47.7%	56.2%	62.9%	40.9%	49.9%	58.8%	65.7%
15	34.7%	42.1%	50.5%	57.3%	40.1%	48.7%	58.4%	66.4%	42.0%	50.9%	61.1%	69.4%
16	37.0%	44.8%	53.9%	59.9%	41.6%	50.4%	60.6%	67.3%	43.2%	52.3%	62.9%	69.8%
17	39.5%	47.7%	57.1%	62.4%	43.1%	52.1%	62.4%	68.2%	44.3%	53.6%	64.2%	70.2%
18	42.0%	50.7%	60.6%	65.1%	44.6%	53.8%	64.3%	69.1%	45.4%	54.8%	65.6%	70.4%
19	44.7%	53.8%	64.3%	67.8%	46.0%	55.4%	66.2%	69.8%	46.5%	56.0%	66.9%	70.5%
20	47.4%	57.1%	68.4%	70.5%	47.4%	57.1%	68.4%	70.5%	47.4%	57.1%	68.4%	70.5%
21	50.1%	59.9%	72.5%	72.5%	50.1%	59.9%	72.5%	72.5%	50.1%	59.9%	72.5%	72.5%
22	53.0%	62.9%	74.6%	74.6%	53.0%	62.9%	74.6%	74.6%	53.0%	62.9%	74.6%	74.6%
23	56.0%	66.0%	76.7%	76.7%	56.0%	66.0%	76.7%	76.7%	56.0%	66.0%	76.7%	76.7%
24	59.9%	69.2%	78.8%	78.8%	59.9%	69.2%	78.8%	78.8%	59.9%	69.2%	78.8%	78.8%
25	64.7%	72.4%	80.9%	80.9%	64.7%	72.4%	80.9%	80.9%	64.7%	72.4%	80.9%	80.9%
26	68.0%	73.9%	80.9%	80.9%	68.0%	73.9%	80.9%	80.9%	68.0%	73.9%	80.9%	80.9%
27	71.2%	75.3%	80.9%	80.9%	71.2%	75.3%	80.9%	80.9%	71.2%	75.3%	80.9%	80.9%
28	74.4%	76.7%	80.9%	80.9%	74.4%	76.7%	80.9%	80.9%	74.4%	76.7%	80.9%	80.9%
29	77.7%	78.1%	80.9%	80.9%	77.7%	78.1%	80.9%	80.9%	77.7%	78.1%	80.9%	80.9%
30	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%

Policy Duration	Standard Risk Class (Married)				Standard Risk Class (Single, Female)				Standard Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	30.0%	17.1%	17.1%	25.7%	34.7%	19.9%	19.9%	29.8%	36.3%	20.8%	20.8%	31.1%
2	33.6%	20.3%	23.9%	31.0%	38.9%	23.6%	27.7%	35.8%	40.7%	24.6%	28.9%	37.5%
3	37.4%	23.7%	31.0%	36.5%	43.3%	27.4%	35.9%	42.2%	45.2%	28.7%	37.5%	44.1%
4	39.7%	26.8%	37.9%	41.6%	46.0%	31.0%	43.9%	48.1%	48.1%	32.4%	45.8%	50.3%
5	42.1%	30.9%	44.9%	46.8%	48.7%	35.7%	52.0%	54.1%	50.9%	37.4%	54.3%	56.6%
6	43.7%	35.3%	51.2%	51.2%	50.6%	40.9%	59.2%	59.2%	52.9%	42.8%	61.9%	61.9%
7	44.0%	39.5%	52.1%	53.9%	51.0%	45.8%	60.4%	62.4%	53.3%	47.9%	63.1%	65.3%
8	44.2%	44.2%	52.9%	56.4%	51.2%	51.2%	61.3%	65.3%	53.5%	53.5%	64.0%	68.2%
9	47.4%	51.8%	57.2%	62.5%	54.8%	60.0%	66.2%	72.4%	57.3%	62.7%	69.2%	75.7%
10	49.7%	59.8%	61.6%	69.0%	57.5%	69.2%	71.3%	79.9%	60.1%	72.4%	74.6%	83.5%
11	51.2%	63.2%	67.8%	74.3%	59.3%	73.2%	78.5%	86.1%	62.0%	76.5%	82.1%	90.0%
12	52.6%	65.3%	73.6%	79.2%	60.9%	75.6%	85.3%	91.8%	63.6%	79.0%	89.2%	95.9%
13	54.0%	66.4%	76.7%	84.2%	62.5%	76.9%	88.8%	97.5%	65.4%	80.4%	92.8%	101.9%
14	55.5%	67.7%	79.8%	89.1%	64.2%	78.3%	92.4%	103.2%	67.1%	81.9%	96.5%	107.9%
15	56.9%	69.1%	82.8%	94.1%	65.9%	80.0%	95.9%	109.0%	68.9%	83.6%	100.3%	114.0%
16	59.0%	71.4%	85.9%	95.4%	66.4%	80.4%	96.6%	107.4%	68.8%	83.3%	100.2%	111.3%
17	61.1%	73.9%	88.5%	96.7%	66.8%	80.7%	96.7%	105.7%	68.7%	83.0%	99.5%	108.7%
18	63.3%	76.4%	91.3%	98.1%	67.2%	81.0%	96.9%	104.1%	68.5%	82.6%	98.8%	106.1%
19	65.5%	78.9%	94.3%	99.4%	67.5%	81.3%	97.1%	102.4%	68.1%	82.1%	98.1%	103.4%
20	67.7%	81.5%	97.7%	100.7%	67.7%	81.5%	97.7%	100.7%	67.7%	81.5%	97.7%	100.7%
21	69.7%	83.4%	101.0%	101.0%	69.7%	83.4%	101.0%	101.0%	69.7%	83.4%	101.0%	101.0%
22	71.9%	85.4%	101.3%	101.3%	71.9%	85.4%	101.3%	101.3%	71.9%	85.4%	101.3%	101.3%
23	74.2%	87.5%	101.7%	101.7%	74.2%	87.5%	101.7%	101.7%	74.2%	87.5%	101.7%	101.7%
24	77.5%	89.5%	102.0%	102.0%	77.5%	89.5%	102.0%	102.0%	77.5%	89.5%	102.0%	102.0%
25	81.8%	91.6%	102.3%	102.3%	81.8%	91.6%	102.3%	102.3%	81.8%	91.6%	102.3%	102.3%
26	85.9%	93.4%	102.3%	102.3%	85.9%	93.4%	102.3%	102.3%	85.9%	93.4%	102.3%	102.3%
27	90.0%	95.2%	102.3%	102.3%	90.0%	95.2%	102.3%	102.3%	90.0%	95.2%	102.3%	102.3%
28	94.1%	96.9%	102.3%	102.3%	94.1%	96.9%	102.3%	102.3%	94.1%	96.9%	102.3%	102.3%
29	98.2%	98.7%	102.3%	102.3%	98.2%	98.7%	102.3%	102.3%	98.2%	98.7%	102.3%	102.3%
30	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%

Policy Duration	Substandard 1 Risk Class (Married)				Sub 1 Risk Class (Single, Female)				Sub 1 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	42.3%	24.2%	24.2%	36.3%	49.0%	28.0%	28.0%	42.0%	51.2%	29.3%	29.3%	43.9%
2	47.6%	28.8%	33.8%	43.8%	55.1%	33.4%	39.2%	50.8%	57.6%	34.9%	40.9%	53.1%
3	53.1%	33.7%	44.0%	51.8%	61.5%	39.0%	51.0%	60.0%	64.3%	40.8%	53.3%	62.7%
4	56.7%	38.2%	54.0%	59.3%	65.6%	44.2%	62.5%	68.6%	68.6%	46.3%	65.4%	71.8%
5	60.2%	44.2%	64.2%	66.9%	69.7%	51.1%	74.4%	77.5%	72.9%	53.5%	77.8%	81.0%
6	62.7%	50.7%	73.4%	73.4%	72.7%	58.7%	85.0%	85.0%	76.0%	61.4%	88.9%	88.9%
7	65.1%	58.5%	77.1%	79.7%	75.4%	67.7%	89.3%	92.3%	78.8%	70.8%	93.3%	96.5%
8	67.3%	67.3%	80.5%	85.8%	78.0%	78.0%	93.3%	99.4%	81.5%	81.5%	97.5%	103.9%
9	74.2%	81.1%	89.5%	97.9%	85.9%	94.0%	103.7%	113.4%	89.8%	98.2%	108.4%	118.6%
10	79.9%	96.2%	99.2%	111.0%	92.5%	111.4%	114.8%	128.5%	96.7%	116.5%	120.0%	134.4%
11	84.6%	104.4%	112.1%	122.9%	98.0%	120.9%	129.8%	142.3%	102.4%	126.4%	135.7%	148.7%
12	89.2%	110.7%	124.9%	134.4%	103.3%	128.2%	144.7%	155.6%	108.0%	134.0%	151.2%	162.7%
13	91.6%	112.6%	130.1%	142.8%	106.1%	130.4%	150.6%	165.3%	110.9%	136.4%	157.5%	172.9%
14	94.1%	114.8%	135.3%	151.2%	108.9%	132.9%	156.7%	175.1%	113.9%	138.9%	163.8%	183.1%
15	96.6%	117.2%	140.5%	159.7%	111.8%	135.7%	162.7%	184.9%	116.9%	141.9%	170.1%	193.3%
16	100.1%	121.2%	145.7%	161.9%	112.6%	136.3%	163.9%	182.1%	116.8%	141.4%	170.0%	188.9%
17	103.7%	125.3%	150.2%	164.1%	113.3%	137.0%	164.1%	179.3%	116.5%	140.8%	168.7%	184.4%
18	107.4%	129.5%	154.9%	166.3%	114.0%	137.5%	164.4%	176.5%	116.1%	140.1%	167.6%	179.9%
19	111.1%	133.9%	159.9%	168.6%	114.5%	137.9%	164.7%	173.7%	115.6%	139.3%	166.4%	175.4%
20	114.9%	138.3%	165.7%	170.8%	114.9%	138.3%	165.7%	170.8%	114.9%	138.3%	165.7%	170.8%
21	118.2%	141.5%	171.4%	171.4%	118.2%	141.5%	171.4%	171.4%	118.2%	141.5%	171.4%	171.4%
22	122.1%	144.9%	171.9%	171.9%	122.1%	144.9%	171.9%	171.9%	122.1%	144.9%	171.9%	171.9%
23	125.9%	148.4%	172.5%	172.5%	125.9%	148.4%	172.5%	172.5%	125.9%	148.4%	172.5%	172.5%
24	131.5%	151.9%	173.0%	173.0%	131.5%	151.9%	173.0%	173.0%	131.5%	151.9%	173.0%	173.0%
25	138.8%	155.4%	173.5%	173.5%	138.8%	155.4%	173.5%	173.5%	138.8%	155.4%	173.5%	173.5%
26	145.8%	158.4%	173.5%	173.5%	145.8%	158.4%	173.5%	173.5%	145.8%	158.4%	173.5%	173.5%
27	152.7%	161.4%	173.5%	173.5%	152.7%	161.4%	173.5%	173.5%	152.7%	161.4%	173.5%	173.5%
28	159.7%	164.5%	173.5%	173.5%	159.7%	164.5%	173.5%	173.5%	159.7%	164.5%	173.5%	173.5%
29	166.6%	167.5%	173.5%	173.5%	166.6%	167.5%	173.5%	173.5%	166.6%	167.5%	173.5%	173.5%
30	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%

Policy Duration	Substandard 2 Risk Class (Married)				Sub 2 Risk Class (Single, Female)				Sub 2 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	52.9%	30.2%	30.2%	45.3%	61.3%	35.0%	35.0%	52.5%	64.0%	36.6%	36.6%	54.9%
2	59.5%	36.0%	42.3%	54.8%	68.9%	41.7%	48.9%	63.4%	72.0%	43.6%	51.2%	66.3%
3	66.4%	42.1%	55.1%	64.8%	76.9%	48.8%	63.8%	75.0%	80.4%	51.0%	66.6%	78.4%
4	70.8%	47.8%	67.5%	74.1%	82.0%	55.3%	78.2%	85.8%	85.7%	57.8%	81.7%	89.7%
5	75.3%	55.2%	80.3%	83.6%	87.2%	63.9%	93.0%	96.8%	91.1%	66.8%	97.2%	101.2%
6	78.4%	63.4%	91.8%	91.8%	90.8%	73.4%	106.3%	106.3%	94.9%	76.8%	111.1%	111.1%
7	81.4%	73.1%	96.4%	99.7%	94.3%	84.6%	111.6%	115.4%	98.5%	88.5%	116.6%	120.7%
8	84.2%	84.2%	100.7%	107.3%	97.5%	97.5%	116.6%	124.2%	101.9%	101.9%	121.9%	129.9%
9	92.7%	101.4%	111.9%	122.4%	107.3%	117.5%	129.6%	141.8%	112.2%	122.8%	135.5%	148.2%
10	99.9%	120.3%	124.0%	138.8%	115.7%	139.2%	143.5%	160.7%	120.9%	145.6%	150.0%	168.0%
11	105.8%	130.5%	140.1%	153.6%	122.5%	151.2%	162.3%	177.8%	128.1%	158.0%	169.6%	185.9%
12	111.5%	138.4%	156.2%	168.0%	129.1%	160.2%	180.8%	194.6%	134.9%	167.5%	189.0%	203.4%
13	114.5%	140.8%	162.6%	178.5%	132.6%	163.0%	188.3%	206.7%	138.6%	170.5%	196.9%	216.1%
14	117.6%	143.5%	169.1%	189.0%	136.2%	166.1%	195.8%	218.9%	142.4%	173.7%	204.7%	228.8%
15	120.7%	146.5%	175.7%	199.6%	139.8%	169.6%	203.4%	231.1%	146.1%	177.3%	212.6%	241.6%
16	125.1%	151.5%	182.1%	202.4%	140.8%	170.4%	204.9%	227.7%	146.0%	176.7%	212.5%	236.1%
17	129.6%	156.7%	187.7%	205.1%	141.7%	171.2%	205.1%	224.2%	145.7%	176.0%	210.9%	230.5%
18	134.2%	161.9%	193.7%	207.9%	142.4%	171.8%	205.5%	220.7%	145.2%	175.1%	209.5%	224.9%
19	138.9%	167.3%	199.9%	210.7%	143.1%	172.4%	205.9%	217.1%	144.5%	174.1%	208.0%	219.2%
20	143.7%	172.9%	207.1%	213.5%	143.7%	172.9%	207.1%	213.5%	143.7%	172.9%	207.1%	213.5%
21	147.8%	176.8%	214.2%	214.2%	147.8%	176.8%	214.2%	214.2%	147.8%	176.8%	214.2%	214.2%
22	152.6%	181.2%	214.9%	214.9%	152.6%	181.2%	214.9%	214.9%	152.6%	181.2%	214.9%	214.9%
23	157.4%	185.5%	215.6%	215.6%	157.4%	185.5%	215.6%	215.6%	157.4%	185.5%	215.6%	215.6%
24	164.3%	189.8%	216.2%	216.2%	164.3%	189.8%	216.2%	216.2%	164.3%	189.8%	216.2%	216.2%
25	173.5%	194.2%	216.9%	216.9%	173.5%	194.2%	216.9%	216.9%	173.5%	194.2%	216.9%	216.9%
26	182.2%	198.0%	216.9%	216.9%	182.2%	198.0%	216.9%	216.9%	182.2%	198.0%	216.9%	216.9%
27	190.9%	201.8%	216.9%	216.9%	190.9%	201.8%	216.9%	216.9%	190.9%	201.8%	216.9%	216.9%
28	199.6%	205.6%	216.9%	216.9%	199.6%	205.6%	216.9%	216.9%	199.6%	205.6%	216.9%	216.9%
29	208.2%	209.4%	216.9%	216.9%	208.2%	209.4%	216.9%	216.9%	208.2%	209.4%	216.9%	216.9%
30	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%

We are also projecting 12 years of future mortality improvement based on scale AA, consistent with the 12 years of future morbidity improvement in our future claim projections.

Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

6. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

7. Marketing Method

This product was typically marketed through our traditional agency system and brokers involving a personal contact with each applicant.

8. Underwriting

These policy forms were underwritten using a medical and risk questionnaire. We also utilized Attending Physician Statement and personal interviews depending on the age of the applicant and medical conditions.

9. Premium Classes

The base policy premium rates vary by Issue age, Benefit Period and Inflation Option, as in the initial rate filing.

All premium factors related to the insured elected benefit design options, underwriting class or any eligible discount remain unchanged from the initial rate filing.

10. Premium Modalization Rules

Frequency	Multiple of Annual Premium
Semiannual	.52
Quarterly	.27
Monthly	.09

11. Issue Age Range

The issue age range is 18-84 for all policy forms.

12. Area Factors

Area factors are not applicable to any of the policy forms or riders.

13. Average Annual Premium

The table below summarizes the average annual premium per policy before and after the requested increase.

	Nationwide	Virginia	
Form	before the rate increase	before the rate increase	after the rate increase
LTC-02 VA	2,340	2,270	2,687
BSC-02 VA	1,920	2,160	2,557

14. Number of Policyholders

The table below summarizes, as of 12/31/2013, the number of policies inforce and their 2013 annualized premium that will be affected by this rate increase in your state.

Form	Number of Policies	2013 Annualized Premium
LTC-02 VA	2,571	5,839,285
BSC-02 VA	82	177,271

15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2013 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2013 have also been allocated to the calendar year of incurral and included in historic incurred claims.

16. Requested Rate Increase

The Company is requesting an average rate increase of 18.4%, which varies by issue age, benefit period, and inflation option, and ranges from 13.3% to 19.1%. Rate increases were derived as follows:

1. The Company first determined the projected lifetime loss ratio for this form based on nationwide actual experience and projected future experience assuming all prior rate increase requests were approved in full and within three months of the original filing date. We then determined the amount of rate increase (13.3%) that would be needed in order to revert to the lifetime loss ratio certified to in our 2010 inforce rate increase filing for this form.
2. We ensured that the proposed rate increases did not result in premium rates that exceed the most recent traditional LTC rates that have been filed with the Interstate Compact for new business under the ICC12-LTC-12 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using LTC-02 as an example). After the application of this restriction the average rate increase for the forms listed in this memo is 13.3%, ranging from 13.3% to 13.3%.
3. Rate increases were adjusted to account for the timing of approvals on prior filings in your State. Adjustments are proportional to the amounts requested in prior filings and were determined such that achieved lifetime loss ratios match those targeted in Step #1 above. After the application of this adjustment, the average rate increase for the forms listed in this memo is 18.4%, ranging from 13.3% to 19.1%.
4. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1** where it can be seen that the sum of past and future projected incurred claims is not less than the sum of the original premium times the original loss ratio and the rate increase premium times the 85% loss ratio requirement.

Note that in **Appendix A** we reflect the proposed premium rates both with and without any additional cost as we believe any cost due to delayed implementation should not be subject to the new business rate restrictions.

Appendix B1 contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did not* elect an inflation reduction option as part of the 2010 rate increase filings. **Appendix B2** contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did* elect an inflation reduction option as part of the 2010 rate increase filings. Please note that the actual rates implemented may vary slightly from those in Appendices B1 and B2 due to implementation rounding algorithms.

17. Analysis Performed

The initial premium schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed.

The original pricing assumptions for morbidity, voluntary termination rates, and mortality were as follows:

Morbidity

Claim assumptions were derived using data published by the National Center for Health Statistics National Nursing Home Survey (1985 and 1995), the National Health Interview Survey (1984), the National Long-Term Care Survey (1982, 1984, 1989, and 1994), Medicare data, and other experience from our own data and data furnished to us by consultants, with adjustments for the impact of underwriting, inflation options, elected options, anti-selection considerations, and the savings incurred because the maximum daily benefit will not always be paid.

Below are the original sample annual claim costs for an LTC-02 policy, $300 monthly benefit, with no inflation (which included a 5.56% margin for moderately adverse experience):

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	1.02	1.70
60	6.40	10.70
65	15.95	25.33
70	30.43	46.25
75	58.92	87.92
80	112.75	167.65
85	196.94	295.56
90	278.39	464.72
95	261.47	563.30
100	349.87	703.97

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	3.29	5.01
70	24.69	36.71
75	60.67	89.58
80	116.64	172.63
85	203.10	304.07
90	275.13	458.61
95	258.64	556.63
100	343.28	690.26

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	23.50	32.54
80	112.93	161.19
85	212.42	311.58
90	284.23	470.93
95	265.91	570.24
100	334.13	670.58

Voluntary Terminations

Duration	Inflation Option: None/GPO						
	Issue Age						
	40	**55**	**60**	**65**	**70**	**75**	**79**
1	9.7%	6.6%	6.4%	6.5%	6.9%	7.1%	7.2%
2	6.6%	4.6%	4.5%	4.5%	4.8%	4.9%	5.0%
3	4.7%	3.3%	3.3%	3.3%	3.5%	3.5%	3.6%
4	3.3%	2.4%	2.4%	2.4%	2.5%	2.6%	2.6%
5	2.3%	1.8%	1.8%	1.8%	1.9%	1.9%	1.9%

6+	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%

Duration	Inflation Option: 5% Simple						
	Issue Age						
	40	55	60	65	70	75	79
1	9.8%	6.6%	6.5%	6.6%	7.0%	7.2%	7.2%
2	6.7%	4.6%	4.5%	4.6%	4.8%	5.0%	5.0%
3	4.7%	3.4%	3.3%	3.3%	3.5%	3.6%	3.6%
4	3.3%	2.4%	2.4%	2.4%	2.5%	2.6%	2.6%
5	2.3%	1.9%	1.8%	1.8%	1.9%	1.9%	1.9%
6+	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%

Duration	Inflation Option: 5% Compound						
	Issue Age						
	40	55	60	65	70	75	79
1	8.6%	5.8%	5.7%	5.8%	6.1%	6.3%	6.4%
2	5.9%	4.0%	4.0%	4.0%	4.2%	4.3%	4.4%
3	4.1%	2.9%	2.9%	2.9%	3.0%	3.1%	3.1%
4	2.9%	2.1%	2.1%	2.1%	2.2%	2.2%	2.2%
5	2.0%	1.6%	1.5%	1.6%	1.6%	1.6%	1.6%
6+	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%

Mortality

The base mortality table was the 1994 Group Annuity Mortality Table, weighted 40% males and 60% females, with the following selection factors applied:

Policy Duration	Selection Factor
1	20.0%
2	30.0%
3	40.0%
4	50.0%
5	60.0%
6	70.0%
7	80.0%
8	85.0%
9	90.0%
10	95.0%
11+	100.0%

In addition, 18 years of future improvements were reflected.

As part of the inforce management of the business, the Company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates, and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 2010 rate increase filings. In general, we are seeing more, longer-lasting claims - claim incidence has increased, claim terminations have decreased, claim utilization has increased, and mortality have decreased.

The following tables show in aggregate how our new assumptions (Expected) compare to actual experience:

Morbidity

Experience period: Inception through 9/30/2012 for incidence, inception through 9/30/2011 for claim terminations and salvage

The following charts show key experience compared to revised assumptions.

Incidence

Duration	A/E
1-3	101%
4-6	100%
7-9	100%
10+	100%
Total	**100%**

Claim Terminations

Benefit Period	A/E
<10 years	100%
10+ years	100%
Total	**100%**

Salvage

Inflation	A/E
None / GPO	100%
Simple	100%
Compound	100%
Total	**100%**

Voluntary Lapses

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount
1	100%
2	102%
3-5	100%
6-10	118%
11+	96%
Total	**104%**

In the recent study we noted that early duration lapses were greater than expected. As such, lapse rates for durations 1-5 were increased.

Note that the lapse study removed all policies which had undergone prior rate increases.

Mortality

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount
1-5	99%
6-10	101%
11+	99%
Total	**100%**

Exhibit 1 contains nationwide past premium and claims experience and future premium and claim projections and illustrates that the anticipated lifetime loss ratio with the requested rate increases and the previously-stated margin for moderately adverse experience is 90.9%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 88.4%. The lifetime loss ratio as of 12/31/2013 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

In addition, **Exhibit 1** contains the original expected loss ratio projections, adjusted for the actual mix of business issued, with the lifetime loss ratio also calculated as stated above.

Furthermore, **Exhibit 1** demonstrates that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 58%),
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

18. New inflation options that will allow policyholders to avoid the rate increase

Although this is a closed block of business, we are filing new future inflation options that will allow policyholders that have Compound and Simple Inflation coverage the option to completely avoid the rate increase.

Under these new options, the policyholders get to keep their current accumulated Daily or Monthly benefit and their current remaining Lifetime Maximum Benefit, but the future indexation rate will be reduced as follows:

- For policyholders that are currently receiving a 5% inflation benefit, the annual inflation rate will be reduced from 5% to a future annual rate of 4.5%
- For policyholders that have previously reduced their inflation rate in order to avoid a rate increase and are currently receiving an inflation benefit of 3.1%, the future annual inflation rate will be reduced to 2.5%

Both the 4.5% and 2.5% indexation rates were determined to be actuarially equivalent to the requested rate increases in aggregate and therefore these options are only available if the full rate increase requested is accepted.

The premium rate schedules for these options are included in this filing as **Appendices C1** and **C2.**

19. History of Previous Rate Revisions

A 68.9% rate increase on these policy forms was accepted by your state on December 01, 2011.

20. Ensuring No Cross-Subsidization Between States

We have ensured no state's rate increase approvals will subsidize other states' experience. Rate increases will vary by state, but only to reflect the timing and amount of prior rate increases approved by that state. This is accomplished by first backing-out all prior rate increases from our nationwide premium data. We then re-introduce prior rate increases with the amount and timing based on your state's prior approvals (as detailed in Section 19). The current proposed rate increases are then determined based on the amounts needed in order to achieve our target loss ratios where our targets reflect the lifetime loss ratios certified to in our prior filing.

Although some states may have capped our previous inforce rate increase filings, in each case this was done with the understanding that the full amount of the proposed rate increases were justified and that John Hancock

would be refiling for the remainder at a later date. In instances where the remainder remains unapproved, it has been included in the current filings.

21. Proposed Effective Date

These rates will be effective on the next policy anniversary date, following at least a 60 day policyholder notification period.

22. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums and filing for increases in long-term care insurance premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The preceding Actuarial Memorandum contains:

a) the assumptions on which this certification is based;
b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratios standards and necessary details of this state; and
d) disclosure of the manner, if any, in which reserves have been recognized.

In my opinion, no further rate increases will be necessary as the revised premium rate schedules are sufficient to cover anticipated costs under moderately adverse experience.

I have reviewed and taken into consideration the policy design and coverage provided, and our current underwriting and claims adjudication processes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.

_____
Joseph R. Leopold, FSA, MAAA
Actuary
John Hancock Life Insurance Company

Exhibit 1: Nationwide Loss Ratio Exhibit
Custom Care (LTC-02) and Essential Care (BSC-02)

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Earned Premium	Incurred Loss Ratio
	2003	182,573	4,980,276	4%	163,781	4,923,351	3%	4,923,351	3%
	2004	2,577,908	70,752,906	4%	1,040,347	69,548,278	1%	69,548,278	1%
	2005	4,205,244	75,487,415	6%	3,335,684	76,354,621	4%	76,354,621	4%
Historical	2006	7,196,998	71,754,491	10%	3,510,026	74,764,899	5%	74,764,899	5%
Experience	2007	9,034,432	68,980,236	13%	10,847,157	73,624,229	15%	73,624,229	15%
	2008	10,309,356	66,774,445	15%	10,640,310	72,384,082	15%	72,384,082	15%
	2009	12,516,977	64,894,577	19%	14,203,952	70,797,025	20%	70,797,025	20%
	2010	16,229,722	63,196,664	26%	15,920,358	69,670,655	23%	69,670,655	23%
	2011	18,387,201	61,412,547	30%	18,890,861	68,220,953	28%	68,220,953	28%
	2012	20,474,450	59,531,343	34%	22,936,757	74,972,286	31%	74,972,286	31%
	2013	22,915,368	57,558,254	40%	29,384,878	80,928,438	36%	80,928,438	36%
	2014	25,261,469	55,496,307	46%	35,139,696	82,809,603	42%	82,809,603	42%
	2015	27,657,245	53,379,535	52%	39,245,031	80,308,314	49%	80,308,314	49%
	2016	30,407,395	51,243,127	59%	42,936,142	77,724,291	55%	84,913,337	51%
	2017	33,320,052	49,094,893	68%	49,155,210	75,067,727	65%	88,982,029	55%
Projected	2018	36,456,337	46,941,880	78%	55,329,617	72,335,873	76%	85,770,727	65%
Future	2019	39,793,138	44,787,621	89%	61,997,187	69,531,371	89%	82,471,144	75%
Experience	2020	43,241,589	42,634,940	101%	68,630,719	66,666,519	103%	79,097,410	87%
	2021	46,858,149	40,484,190	116%	75,829,832	63,757,921	119%	75,668,880	100%
	2022	50,575,104	38,338,922	132%	83,217,335	60,804,636	137%	72,184,404	115%
	2023	54,819,797	36,204,344	151%	91,580,630	57,799,436	158%	68,635,511	133%
	2024	58,748,570	34,082,712	172%	100,418,713	54,745,591	183%	65,025,994	154%
	2025	62,523,053	31,980,755	196%	108,680,299	51,639,698	210%	61,351,833	177%
	2026	66,174,532	29,901,392	221%	116,769,885	48,485,109	241%	57,617,014	203%
	2027	69,406,092	27,851,108	249%	118,576,042	45,284,629	262%	53,825,004	220%
	2028	72,459,330	25,843,022	280%	126,059,356	42,041,602	300%	49,979,991	252%
	2029	75,178,096	23,886,701	315%	134,944,732	38,784,688	348%	46,116,188	293%
	2030	77,670,978	21,992,487	353%	141,692,071	35,547,963	399%	42,274,315	335%
	2031	79,650,783	20,165,947	395%	146,439,007	32,371,002	452%	38,501,629	380%
	2032	80,695,170	18,413,770	438%	135,894,668	29,265,424	464%	34,812,189	390%
	2033	81,362,604	16,747,687	486%	135,849,116	26,244,473	518%	31,222,016	435%
	2034	81,440,958	15,176,032	537%	138,348,135	23,363,942	592%	27,797,720	498%
	2035	80,049,258	13,706,880	584%	138,443,220	20,668,434	670%	24,592,598	563%
	2036	77,969,671	12,340,519	632%	137,036,799	18,176,689	754%	21,629,168	634%
	2037	75,509,911	11,074,314	682%	119,685,144	15,883,536	754%	18,901,452	633%
	2038	73,486,362	9,911,410	741%	113,203,276	13,781,151	821%	16,400,299	690%
	2039	71,248,627	8,853,250	805%	107,331,762	11,876,879	904%	14,134,582	759%
	2040	68,158,891	7,900,978	863%	102,951,487	10,168,174	1012%	12,101,370	851%
	2041	65,295,857	7,048,222	926%	98,703,519	8,653,292	1141%	10,298,661	958%
	2042	62,853,106	6,284,090	1000%	85,068,753	7,318,318	1162%	8,709,952	977%
	2043	61,513,870	5,602,509	1098%	78,645,567	6,146,463	1280%	7,315,302	1075%
	2044	60,930,236	4,996,482	1219%	70,615,400	5,127,812	1377%	6,102,948	1157%
	2045	61,271,020	4,458,900	1374%	63,615,534	4,248,184	1497%	5,056,032	1258%
	2046	62,226,407	3,980,155	1563%	57,434,497	3,494,288	1644%	4,158,754	1381%
	2047	63,651,521	3,550,899	1793%	52,310,674	2,853,148	1833%	3,395,676	1541%
	2048	65,931,844	3,164,455	2084%	47,258,503	2,311,074	2045%	2,750,508	1718%
	2049	66,715,477	2,813,221	2371%	35,185,629	1,851,774	1900%	2,203,862	1597%
	2050	67,208,906	2,490,380	2699%	29,146,324	1,462,549	1993%	1,740,621	1674%
	2051	67,267,598	2,190,510	3071%	24,581,027	1,138,353	2159%	1,354,782	1814%
	2052	66,181,852	1,910,126	3465%	19,764,711	872,581	2265%	1,038,477	1903%
	2053	64,065,818	1,648,217	3887%	15,568,124	658,807	2363%	784,059	1986%
	2054	61,518,153	1,405,150	4378%	12,026,350	489,965	2455%	583,115	2062%
	2055	56,234,691	1,182,195	4757%	9,113,018	359,279	2536%	427,582	2131%
Values as of 12/31/2013 (discounted at maximum statutory valuation rates)									
	Past :	142,339,449	841,986,987	16.9%	147,795,653	921,230,322	16.0%	921,230,322	16.0%
	Future :	1,089,352,329	551,327,949	197.6%	1,571,080,669	846,607,141	185.6%	969,564,929	162.0%
	Lifetime :	1,231,691,778	1,393,314,936	88.4%	1,718,876,323	1,767,837,463	97.2%	1,890,795,250	90.9%

Total Incurred Claims exceed Total Initial Premiums x max(58%, Original Pricing Loss Ratio) + Increased Premiums x 85%

			Accum Value of Past Initial Prm x 88.4% =	776,779,131
			Present Value of Future Initial Prm x 88.4% =	445,876,060
Accum. Value of Past Incurred Claims =	147,795,653		Accum Value of Prior Increases x 85% =	36,143,596
Present Value of Future Incurred Claims =	1,571,080,669		Present Value of Future Increases x 85% =	395,403,687
Total =	1,718,876,323	>=	Total =	1,654,202,475

Exhibit 1b: Nationwide Loss Ratio Exhibit
Custom Care (LTC-02) and Essential Care (BSC-02)

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Earned Premium	Incurred Loss Ratio
Historical Experience	2003	182,573	4,980,276	4%	163,781	4,923,351	3%	4,923,351	3%
	2004	2,577,908	70,752,906	4%	1,040,347	69,548,278	1%	69,548,278	1%
	2005	4,205,244	75,487,415	6%	3,335,684	76,354,621	4%	76,354,621	4%
	2006	7,196,998	71,754,491	10%	3,510,026	74,764,899	5%	74,764,899	5%
	2007	9,034,432	68,980,236	13%	10,847,157	73,624,229	15%	73,624,229	15%
	2008	10,309,356	66,774,445	15%	10,640,310	72,384,082	15%	72,384,082	15%
	2009	12,516,977	64,894,577	19%	14,203,952	70,797,025	20%	70,797,025	20%
	2010	16,229,722	63,196,664	26%	15,920,358	69,670,655	23%	69,670,655	23%
	2011	18,387,201	61,412,547	30%	18,890,861	68,220,953	28%	68,220,953	28%
	2012	20,474,450	59,531,343	34%	22,936,757	74,972,286	31%	74,972,286	31%
	2013	22,915,368	57,558,254	40%	29,384,878	80,928,438	36%	80,928,438	36%
Projected Future Experience	2014	25,261,469	55,496,307	46%	35,139,696	82,809,603	42%	82,809,603	42%
	2015	27,657,245	53,379,535	52%	39,245,031	80,308,314	49%	80,308,314	49%
	2016	30,407,395	51,243,127	59%	42,936,142	77,724,291	55%	84,913,337	51%
	2017	33,320,052	49,094,893	68%	49,155,210	75,067,727	65%	88,982,029	55%
	2018	36,456,337	46,941,880	78%	55,329,617	72,335,873	76%	85,770,727	65%
	2019	39,793,138	44,787,621	89%	61,997,187	69,531,371	89%	82,471,144	75%
	2020	43,241,589	42,634,940	101%	68,630,719	66,666,519	103%	79,097,410	87%
	2021	46,858,149	40,484,190	116%	75,829,832	63,757,921	119%	75,668,880	100%
	2022	50,575,104	38,338,922	132%	83,217,335	60,804,636	137%	72,184,404	115%
	2023	54,819,797	36,204,344	151%	91,580,630	57,799,436	158%	68,635,511	133%
	2024	58,748,570	34,082,712	172%	100,418,713	54,745,591	183%	65,025,994	154%
	2025	62,523,053	31,980,755	196%	108,680,299	51,639,698	210%	61,351,833	177%
	2026	66,174,532	29,901,392	221%	116,769,885	48,485,109	241%	57,617,014	203%
	2027	69,406,092	27,851,108	249%	118,576,042	45,284,629	262%	53,825,004	220%
	2028	72,459,330	25,843,022	280%	126,059,356	42,041,602	300%	49,979,991	252%
	2029	75,178,096	23,886,701	315%	134,944,732	38,784,688	348%	46,116,188	293%
	2030	77,670,978	21,992,487	353%	141,692,071	35,547,963	399%	42,274,315	335%
	2031	79,650,783	20,165,947	395%	146,439,007	32,371,002	452%	38,501,629	380%
	2032	80,695,170	18,413,770	438%	135,894,668	29,265,424	464%	34,812,189	390%
	2033	81,362,604	16,747,687	486%	135,849,116	26,244,473	518%	31,222,016	435%
	2034	81,440,958	15,176,032	537%	138,348,135	23,363,942	592%	27,797,720	498%
	2035	80,049,258	13,706,880	584%	138,443,220	20,668,434	670%	24,592,598	563%
	2036	77,969,671	12,340,519	632%	137,036,799	18,176,689	754%	21,629,168	634%
	2037	75,509,911	11,074,314	682%	119,685,144	15,883,536	754%	18,901,452	633%
	2038	73,486,362	9,911,410	741%	113,203,276	13,781,151	821%	16,400,299	690%
	2039	71,248,627	8,853,250	805%	107,331,762	11,876,879	904%	14,134,582	759%
	2040	68,158,891	7,900,978	863%	102,951,487	10,168,174	1012%	12,101,370	851%
	2041	65,295,857	7,048,222	926%	98,703,519	8,653,292	1141%	10,298,661	958%
	2042	62,853,106	6,284,090	1000%	85,068,753	7,318,318	1162%	8,709,952	977%
	2043	61,513,870	5,602,509	1098%	78,645,567	6,146,463	1280%	7,315,302	1075%
	2044	60,930,236	4,996,482	1219%	70,615,400	5,127,812	1377%	6,102,948	1157%
	2045	61,271,020	4,458,900	1374%	63,615,534	4,248,184	1497%	5,056,032	1258%
	2046	62,226,407	3,980,155	1563%	57,434,497	3,494,288	1644%	4,158,754	1381%
	2047	63,651,521	3,550,899	1793%	52,310,674	2,853,148	1833%	3,395,676	1541%
	2048	65,931,844	3,164,455	2084%	47,258,503	2,311,074	2045%	2,750,508	1718%
	2049	66,715,477	2,813,221	2371%	35,185,629	1,851,774	1900%	2,203,862	1597%
	2050	67,208,906	2,490,380	2699%	29,146,324	1,462,549	1993%	1,740,621	1674%
	2051	67,267,598	2,190,510	3071%	24,581,027	1,138,353	2159%	1,354,782	1814%
	2052	66,181,852	1,910,126	3465%	19,764,711	872,581	2265%	1,038,477	1903%
	2053	64,065,818	1,648,217	3887%	15,568,124	658,807	2363%	784,059	1986%
	2054	61,518,153	1,405,150	4378%	12,026,350	489,965	2455%	583,115	2062%
	2055	56,234,691	1,182,195	4757%	9,113,018	359,279	2536%	427,582	2131%
Values as of 12/31/2013*:									
	Past :	148,567,701	936,435,188	15.9%	148,634,151	1,019,811,408	14.6%	1,019,811,408	14.6%
	Future :	745,149,430	474,531,546	157.0%	1,116,403,487	730,615,371	152.8%	832,656,267	134.1%
	Lifetime :	893,717,131	1,410,966,734	63.3%	1,265,037,638	1,750,426,779	72.3%	1,852,467,675	68.3%

*discounted at original pricing interest rates

Exhibit 1c: Nationwide Loss Ratio Exhibit for Virginia
Custom Care (LTC-02) and Essential Care (BSC-02)
Post Rate Stability

		Original Assumptions				Historical & Projected Experience				
						Before Proposed Increase			With Proposed Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Adjusted Expected Incurred Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
	2003	182,573	4,980,276	4%	180,486	163,781	4,923,351	3%	4,923,351	3%
	2004	2,577,908	70,752,906	4%	2,534,016	1,040,347	69,548,278	1%	69,548,278	1%
	2005	4,205,244	75,487,415	6%	4,253,554	3,335,684	76,354,621	4%	76,354,621	4%
Original	2006	7,196,998	71,754,491	10%	7,498,943	3,510,026	74,764,899	5%	74,764,899	5%
Pricing	2007	9,034,432	68,980,236	13%	9,642,662	10,847,157	73,624,229	15%	73,624,229	15%
	2008	10,309,356	66,774,445	15%	11,175,432	10,640,310	72,384,082	15%	72,384,082	15%
	2009	12,516,977	64,894,577	19%	13,655,451	14,203,952	70,797,025	20%	70,797,025	20%
	2010	16,229,722	63,196,664	26%	17,892,327	15,920,358	69,670,655	23%	69,670,655	23%
	2011				20,529,320	18,890,861	68,220,953	28%	68,220,953	28%
2010 Filing	2012				24,480,118	22,936,757	74,972,286	31%	74,972,286	31%
	2013				28,481,458	29,384,878	80,928,438	36%	80,928,438	36%
	2014					35,139,696	82,809,603	42%	82,809,603	42%
Projected	2015					39,245,031	80,308,314	49%	80,308,314	49%
Future	2016					42,936,142	77,724,291	55%	84,913,337	51%
Experience	2017					49,155,210	75,067,727	65%	88,982,029	55%
	2018					55,329,617	72,335,873	76%	85,770,727	65%
	2019					61,997,187	69,531,371	89%	82,471,144	75%
	2020					68,630,719	66,666,519	103%	79,097,410	87%
	2021					75,829,832	63,757,921	119%	75,668,880	100%
	2022					83,217,335	60,804,636	137%	72,184,404	115%
	2023					91,580,630	57,799,436	158%	68,635,511	133%
	2024					100,418,713	54,745,591	183%	65,025,994	154%
	2025					108,680,299	51,639,698	210%	61,351,833	177%
	2026					116,769,885	48,485,109	241%	57,617,014	203%
	2027					118,576,042	45,284,629	262%	53,825,004	220%
	2028					126,059,356	42,041,602	300%	49,979,991	252%
	2029					134,944,732	38,784,688	348%	46,116,188	293%
	2030					141,692,071	35,547,963	399%	42,274,315	335%
	2031					146,439,007	32,371,002	452%	38,501,629	380%
	2032					135,894,668	29,265,424	464%	34,812,189	390%
	2033					135,849,116	26,244,473	518%	31,222,016	435%
	2034					138,348,135	23,363,942	592%	27,797,720	498%
	2035					138,443,220	20,668,434	670%	24,592,598	563%
	2036					137,036,799	18,176,689	754%	21,629,168	634%
	2037					119,685,144	15,883,536	754%	18,901,452	633%
	2038					113,203,276	13,781,151	821%	16,400,299	690%
	2039					107,331,762	11,876,879	904%	14,134,582	759%
	2040					102,951,487	10,168,174	1012%	12,101,370	851%
Value as of 12/31/13*:										
	Past				159,968,172	147,795,653	921,230,322	16.0%	921,230,322	16.0%
	Future					1,571,080,669	846,607,141	185.6%	969,564,929	162.0%
	Lifetime					1,718,876,323	1,767,837,463	97.2%	1,890,795,250	90.9%

*discounted at maximum statutory valuation rates

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Pricing Loss Ratio (instead of 58%) + Increased Premiums x 85%

			Accum Value of Past Initial Prm x 88.4% =	776,779,131
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 88.4% =	445,876,060
Adjusted Originally Expected Incurred Claims) =	147,795,653		Accum Value of Prior Increases x 85% =	36,143,596
Present Value of Future Incurred Claims =	1,571,080,669		Present Value of Future Increases x 85% =	395,403,687
TOTAL =	1,718,876,323	> =	TOTAL =	1,654,202,475

Appendix A - Comparison to New Business Rates (Custom Care I Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: GPO Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	11.46	12.84	14.20	15.45	18.18	21.09	24.88
30	12.11	13.50	15.05	16.30	19.04	24.08	28.22
31	12.44	13.83	15.58	16.83	19.56	24.37	28.39
32	12.77	14.35	16.24	17.49	20.42	25.43	29.63
33	12.96	14.68	16.76	18.21	21.07	25.92	30.04
34	13.29	15.21	17.29	18.87	21.79	26.80	31.07
35	13.62	15.54	17.95	19.59	22.65	27.55	31.79
36	13.95	16.20	18.47	20.25	23.50	28.31	32.54
37	14.27	16.72	19.13	21.10	24.03	30.75	35.23
38	14.80	17.05	19.98	21.83	24.88	30.75	35.23
39	15.12	17.58	20.51	22.68	25.93	30.75	35.23
40	15.45	18.24	21.17	23.54	26.78	31.56	35.93
41	16.09	18.89	22.04	24.22	27.82	32.57	36.87
42	16.54	19.55	22.85	25.05	28.87	35.46	39.92
43	17.19	20.22	23.54	25.75	29.80	36.31	40.64
44	17.99	20.89	24.44	26.79	30.88	37.33	41.58
45	18.66	21.57	25.14	27.51	31.97	40.31	44.65
46	19.34	22.26	26.20	28.58	33.07	41.34	45.57
47	20.17	23.10	26.93	29.32	34.18	42.39	46.51
48	20.87	24.02	28.01	30.41	35.52	45.71	49.91
49	21.58	24.73	28.96	31.38	36.66	48.45	52.58
50	22.43	25.60	29.86	32.28	38.03	49.79	53.80
51	23.49	26.54	31.18	33.97	39.90	53.47	57.45
52	24.21	27.63	32.30	35.33	41.86	55.61	61.23
53	25.28	28.88	33.66	37.05	43.98	61.97	67.76
54	26.38	30.21	35.17	38.58	45.99	65.95	71.64
55	27.26	31.34	36.55	40.35	48.17	70.18	75.76
56	28.57	33.39	38.99	43.03	51.25	73.29	80.53
57	30.03	35.46	41.67	45.73	54.21	78.03	85.09
58	31.72	37.54	44.16	48.46	57.56	80.96	87.66
59	33.21	39.87	47.11	51.58	60.95	86.30	94.59
60	34.94	42.37	50.24	54.96	64.74	89.92	99.57
61	37.56	45.85	53.76	59.11	69.91	97.27	106.81
62	40.29	49.37	57.54	63.52	75.72	105.56	116.76
63	43.57	53.52	61.73	68.35	81.82	116.01	125.39
64	46.88	57.71	65.96	73.60	88.74	127.71	138.83
65	50.44	62.47	70.84	79.13	95.94	137.44	148.29
66	55.31	68.40	77.53	86.81	104.08	147.08	157.71
67	60.64	75.25	85.22	95.11	112.76	156.97	167.32
68	66.73	82.32	93.51	104.39	122.42	168.33	180.23
69	73.19	90.39	102.79	114.66	132.92	179.92	189.82
70	80.65	98.99	112.99	125.69	144.33	192.87	202.60
71	88.41	108.57	122.80	138.86	156.13	202.47	215.02
72	97.01	118.69	133.76	153.01	168.91	213.34	228.58
73	106.75	130.03	145.70	168.91	182.68	225.46	243.26
74	117.25	142.13	158.64	186.18	197.97	237.80	257.97
75	128.74	155.75	172.71	205.43	214.10	251.26	275.13
76	142.43	180.41	202.12	222.46	242.81	286.37	313.57
77	158.03	199.90	224.21	247.17	268.78	316.51	347.87
78	174.46	222.78	248.27	272.43	296.59	351.31	385.31
79	193.64	247.05	275.10	301.81	328.51	389.05	427.11
80	317.50	408.22	451.60	494.99	538.37	641.14	703.59
81	342.61	441.33	487.78	534.24	580.70	692.64	760.07
82	369.62	475.77	525.05	576.23	625.51	746.30	818.33
83	399.37	512.68	566.55	620.42	674.28	803.90	882.33
84	430.49	552.19	610.31	666.62	724.75	864.71	949.07

LTC-02 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	7.93	10.20	11.33	12.47	13.60	15.87	17.00
30	7.93	10.20	11.33	13.60	14.74	15.87	17.00
31	7.93	10.20	12.47	13.60	14.74	15.87	17.00
32	7.93	11.33	12.47	13.60	14.74	17.00	18.14
33	9.07	11.33	12.47	13.60	14.74	17.00	18.14
34	9.07	11.33	12.47	13.60	14.74	17.00	18.14
35	9.07	11.33	12.47	14.74	15.87	17.00	18.78
36	9.24	11.33	12.47	14.74	15.87	18.14	19.96
37	9.24	11.36	13.60	14.74	15.87	18.45	21.13
38	10.27	11.36	13.60	14.74	15.87	18.45	21.13
39	10.27	12.47	14.43	15.87	17.00	19.53	22.30
40	11.29	13.42	15.46	16.50	17.50	20.62	23.48
41	11.38	13.51	16.60	17.64	18.65	21.83	24.72
42	12.50	14.65	16.71	17.76	18.78	23.06	25.96
43	12.59	14.74	17.88	18.92	19.95	24.31	27.21
44	12.68	15.90	18.00	19.05	21.14	25.57	28.47
45	12.77	16.01	19.18	20.24	21.29	26.84	29.73
46	13.93	17.19	19.31	21.44	22.50	28.13	31.01
47	14.03	17.30	20.52	22.66	23.73	29.43	32.28
48	14.13	18.50	21.74	22.81	23.89	30.74	33.57
49	15.33	18.63	21.89	24.05	25.14	33.22	36.06
50	15.44	19.85	23.14	25.31	26.41	34.57	37.36
51	16.64	21.09	24.39	26.58	27.68	37.10	39.87
52	16.75	21.22	24.55	27.87	28.97	38.50	42.39
53	17.97	22.47	25.83	28.04	29.16	41.08	44.92
54	18.08	22.61	25.99	29.35	30.47	43.70	47.47
55	19.33	23.89	27.30	30.67	31.81	46.34	49.45
56	20.57	25.15	29.72	33.11	34.25	48.98	53.40
57	21.82	27.57	31.01	35.57	36.71	52.84	57.36
58	23.08	28.86	33.47	38.05	40.35	56.75	61.32
59	25.52	31.32	35.95	40.56	42.87	60.70	63.29
60	26.81	33.80	38.46	43.09	46.57	64.68	69.23
61	29.28	36.30	42.15	46.81	50.31	69.23	73.18
62	31.77	40.00	44.71	50.57	54.08	75.16	79.12
63	35.46	42.55	48.46	54.36	57.89	81.09	85.05
64	38.00	46.31	53.44	58.18	61.74	87.03	92.96
65	41.76	50.11	57.27	63.24	66.82	94.94	98.90
66	45.34	54.88	63.24	69.20	73.97	102.13	107.91
67	50.11	60.85	69.20	76.36	82.33	108.47	114.08
68	54.88	68.01	76.36	83.52	90.68	116.07	123.32
69	59.66	73.97	83.52	91.87	101.42	124.74	131.77
70	65.62	82.33	91.87	101.42	112.15	132.62	139.42
71	72.32	90.39	101.90	113.35	124.91	141.34	149.56
72	77.76	96.80	109.49	125.36	134.88	150.75	158.69
73	82.63	104.05	117.82	133.13	143.84	160.67	169.85
74	86.94	110.51	125.25	141.46	153.25	170.93	179.77
75	92.09	119.01	134.60	151.60	162.94	181.36	191.27
76	97.93	125.14	142.82	160.50	171.38	190.42	201.30
77	104.28	132.96	149.90	168.15	179.88	200.74	211.17
78	109.72	139.64	158.35	177.05	189.52	209.47	220.69
79	115.44	147.58	166.62	185.66	198.75	218.99	230.89
80	121.28	154.15	174.55	194.96	208.56	228.96	241.43
81	132.62	170.02	191.56	214.23	228.96	252.76	265.23
82	146.22	185.89	210.83	235.76	251.63	277.70	292.44
83	160.95	205.16	232.36	258.43	276.57	306.04	321.91
84	176.82	225.56	255.03	284.50	304.90	335.51	353.64

LTC-02 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	7.93	10.20	11.33	12.47	13.60	15.87	17.00
30	7.93	10.20	11.33	13.60	14.74	15.87	17.00
31	7.93	10.20	12.47	13.60	14.74	15.87	17.00
32	7.93	11.33	12.47	13.60	14.74	17.00	18.14
33	9.07	11.33	12.47	13.60	14.74	17.00	18.14
34	9.07	11.33	12.47	13.60	14.74	17.00	18.14
35	9.07	11.33	12.47	14.74	15.87	17.00	18.83
36	9.25	11.33	12.47	14.74	15.87	18.14	20.01
37	9.25	11.36	13.60	14.74	15.87	18.47	21.27
38	10.36	11.36	13.60	14.74	15.87	18.47	21.27
39	10.36	12.47	14.49	15.87	17.00	19.64	22.54
40	11.46	13.49	15.61	16.54	17.53	20.72	23.72
41	11.46	13.59	16.85	17.78	18.78	22.03	25.07
42	12.69	14.82	16.87	17.90	18.91	23.37	26.44
43	12.79	14.93	18.14	19.07	20.09	24.74	27.83
44	12.89	16.20	18.27	19.20	21.38	26.01	29.09
45	12.99	16.20	19.58	20.50	21.54	27.41	30.50
46	14.15	17.50	19.72	21.82	22.87	28.85	31.93
47	14.26	17.62	21.07	23.18	24.10	30.16	33.21
48	14.37	18.96	22.29	23.21	24.27	31.64	34.66
49	15.70	19.09	22.45	24.59	25.66	34.44	37.50
50	15.82	20.32	23.86	25.99	27.07	35.99	38.80
51	17.02	21.70	25.11	27.27	28.35	38.71	41.69
52	17.14	21.70	25.29	28.71	29.65	40.11	44.40
53	18.49	23.11	26.57	28.76	29.73	42.89	47.13
54	18.49	23.12	26.61	30.07	31.06	45.70	49.87
55	19.88	24.41	27.92	31.41	32.53	48.55	51.95
56	21.12	25.67	30.48	33.99	34.98	51.18	56.11
57	22.38	28.23	31.79	36.60	37.58	55.45	60.26
58	23.64	29.52	34.39	39.08	41.36	59.55	64.42
59	26.22	32.13	36.88	41.60	43.89	63.70	66.50
60	27.52	34.76	39.54	44.29	47.89	67.89	72.73
61	29.99	37.27	43.39	48.01	51.63	72.73	76.89
62	32.63	41.12	45.95	51.92	55.57	78.96	83.12
63	36.48	43.68	49.86	55.87	59.39	85.20	89.35
64	39.18	47.60	55.16	59.86	63.40	91.43	97.67
65	43.10	51.56	59.16	65.09	68.65	99.75	103.90
66	46.82	56.47	65.25	71.18	75.93	106.98	113.04
67	51.72	62.71	71.33	78.45	84.55	113.26	119.12
68	56.63	70.15	78.77	85.73	93.16	120.80	128.35
69	61.37	76.24	86.04	94.35	104.31	129.40	136.69
70	67.62	84.86	94.66	104.16	115.46	137.12	144.15
71	74.53	93.16	105.01	116.65	128.73	145.67	154.13
72	79.87	99.43	112.47	128.77	138.55	154.85	163.00
73	84.60	106.53	120.63	136.29	147.26	164.49	173.89
74	88.71	112.77	127.80	144.34	156.37	174.41	183.43
75	93.66	121.04	136.89	154.18	165.70	184.44	194.52
76	99.26	126.84	144.76	162.68	173.71	193.01	204.04
77	105.34	134.31	151.43	169.86	181.72	202.78	213.32
78	110.47	140.59	159.42	178.25	190.80	210.89	222.19
79	115.84	148.08	167.19	186.29	199.43	219.73	231.67
80	121.28	154.15	174.55	194.96	208.56	228.96	241.43
81	132.62	170.02	191.56	214.23	228.96	252.76	265.23
82	146.22	185.89	210.83	235.76	251.63	277.70	292.44
83	160.95	205.16	232.36	258.43	276.57	306.04	321.91
84	176.82	225.56	255.03	284.50	304.90	335.51	353.64

LTC-02 2013 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	13%	13%	13%	13%	13%	13%	13%
30	13%	13%	13%	13%	13%	13%	13%
31	13%	13%	13%	13%	13%	13%	13%
32	13%	13%	13%	13%	13%	13%	13%
33	13%	13%	13%	13%	13%	13%	13%
34	13%	13%	13%	13%	13%	13%	13%
35	13%	13%	13%	13%	13%	13%	14%
36	13%	13%	13%	13%	13%	13%	14%
37	13%	13%	13%	13%	13%	13%	14%
38	14%	13%	13%	13%	13%	13%	14%
39	14%	13%	14%	13%	13%	14%	15%
40	15%	14%	14%	14%	14%	14%	15%
41	14%	14%	15%	14%	14%	14%	15%
42	15%	15%	14%	14%	14%	15%	15%
43	15%	15%	15%	14%	14%	15%	16%
44	15%	15%	15%	14%	15%	15%	16%
45	15%	15%	16%	15%	15%	16%	16%
46	15%	15%	16%	15%	15%	16%	17%
47	15%	15%	16%	16%	15%	16%	17%
48	15%	16%	16%	15%	15%	17%	17%
49	16%	16%	16%	16%	16%	18%	18%
50	16%	16%	17%	16%	16%	18%	18%
51	16%	17%	17%	16%	16%	18%	19%
52	16%	16%	17%	17%	16%	18%	19%
53	17%	17%	17%	16%	16%	18%	19%
54	16%	16%	16%	16%	16%	19%	19%
55	17%	16%	16%	16%	16%	19%	19%
56	16%	16%	16%	16%	16%	18%	19%
57	16%	16%	16%	17%	16%	19%	19%
58	16%	16%	16%	16%	16%	19%	19%
59	16%	16%	16%	16%	16%	19%	19%
60	16%	17%	17%	16%	17%	19%	19%
61	16%	16%	17%	16%	16%	19%	19%
62	16%	17%	16%	16%	16%	19%	19%
63	17%	16%	17%	17%	16%	19%	19%
64	17%	16%	17%	17%	16%	19%	19%
65	17%	17%	17%	17%	16%	19%	19%
66	17%	17%	17%	17%	16%	19%	19%
67	17%	17%	17%	16%	16%	18%	18%
68	17%	17%	17%	16%	16%	18%	18%
69	17%	17%	17%	16%	17%	18%	18%
70	17%	17%	17%	16%	17%	17%	17%
71	17%	17%	17%	17%	17%	17%	17%
72	16%	16%	16%	16%	16%	16%	16%
73	16%	16%	16%	16%	16%	16%	16%
74	16%	16%	16%	16%	16%	16%	16%
75	15%	15%	15%	15%	15%	15%	15%
76	15%	15%	15%	15%	15%	15%	15%
77	15%	15%	15%	15%	15%	15%	15%
78	14%	14%	14%	14%	14%	14%	14%
79	14%	14%	14%	14%	14%	14%	14%
80	13%	13%	13%	13%	13%	13%	13%
81	13%	13%	13%	13%	13%	13%	13%
82	13%	13%	13%	13%	13%	13%	13%
83	13%	13%	13%	13%	13%	13%	13%
84	13%	13%	13%	13%	13%	13%	13%

* Benefit Differences between LTC-02 and ICC12-LTC-12:

LTC-02 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit

LTC-02 does not have the ability to convert from GPO to 5% Compound inflation option at age 65

LTC-02 has a 90 service-day EP where one day of HHC counts as 7, ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-02

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Custom Care I Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: 5% Simple Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	28.18	33.36	38.52	41.93	49.50	74.96	81.40
30	29.11	34.40	38.86	42.34	49.97	74.96	83.94
31	30.53	35.87	40.25	43.84	51.65	76.02	87.52
32	30.61	35.87	41.65	45.26	53.24	79.78	88.83
33	31.91	37.42	42.96	46.69	54.84	81.14	92.69
34	31.99	38.80	44.28	48.04	56.35	84.74	96.37
35	33.31	40.19	44.28	49.40	57.95	88.45	97.74
36	35.36	41.40	44.91	50.73	61.58	89.59	101.28
37	36.61	43.46	47.95	51.98	63.01	93.04	104.82
38	36.61	44.74	49.15	53.25	64.35	96.34	108.18
39	37.81	45.92	50.26	56.32	67.84	99.64	113.89
40	38.91	47.07	51.41	57.51	69.09	102.78	117.07
41	40.38	48.60	53.14	59.38	71.71	107.97	122.34
42	40.89	50.02	54.89	63.05	76.41	113.13	127.53
43	42.35	51.53	58.40	64.84	79.09	118.45	132.87
44	44.74	53.92	61.11	67.64	81.73	121.48	138.14
45	46.20	55.32	62.88	71.43	86.74	129.33	143.74
46	46.40	58.64	66.45	73.35	89.52	134.83	151.58
47	48.22	60.10	68.42	77.17	93.47	138.83	155.34
48	49.67	61.57	72.02	80.99	98.68	144.70	163.55
49	52.13	64.79	73.89	82.93	101.55	152.67	169.13
50	53.56	66.23	77.63	86.78	106.80	158.59	177.34
51	55.15	67.72	81.06	89.37	110.83	165.03	183.54
52	58.57	71.08	82.81	93.05	113.53	169.47	187.51
53	61.37	74.42	85.27	95.46	117.41	175.68	193.43
54	62.96	76.13	88.68	99.03	122.15	179.98	197.23
55	66.48	79.47	92.22	101.51	125.91	186.03	202.94
56	68.50	81.76	94.50	105.47	130.93	193.02	211.81
57	69.84	85.31	98.63	109.26	135.74	197.52	218.07
58	71.75	87.54	100.85	113.06	140.73	204.53	226.84
59	74.86	91.70	103.56	115.33	143.96	211.11	232.71
60	76.67	94.03	107.53	118.89	148.84	217.96	243.34
61	79.47	99.09	112.42	123.75	154.39	226.31	248.61
62	82.09	105.20	119.16	128.70	156.28	230.10	253.23
63	86.21	110.50	123.04	135.05	161.90	237.78	255.93
64	88.96	114.29	131.22	140.13	165.49	245.14	260.45
65	92.87	121.13	136.86	146.68	170.68	252.22	266.64
66	99.68	131.92	147.46	158.66	186.18	271.13	287.51
67	107.76	141.67	159.00	172.84	204.70	291.14	307.62
68	116.67	153.33	170.88	189.48	224.40	314.58	331.24
69	124.81	165.34	185.01	205.71	243.75	337.46	356.11
70	134.56	179.68	198.15	224.26	268.06	364.07	382.93
71	149.91	197.50	214.94	244.22	288.53	384.81	404.87
72	166.78	217.27	231.57	263.55	313.07	408.64	433.51
73	185.31	237.06	249.51	287.31	336.93	429.52	458.73
74	207.45	260.18	270.22	313.73	364.59	454.82	488.14
75	231.43	285.46	292.34	339.95	393.35	481.44	518.60
76	250.13	324.37	372.78	419.58	453.47	557.02	601.31
77	268.53	347.51	401.21	450.18	486.51	598.57	645.26
78	289.68	374.89	430.65	483.32	523.60	644.26	694.95
79	312.99	402.64	463.41	518.11	562.17	694.44	748.97
80	495.17	637.59	731.80	817.25	887.37	1098.56	1186.44
81	524.98	674.67	773.77	864.42	940.33	1163.93	1255.17
82	557.01	715.58	821.29	916.84	998.15	1233.85	1330.42
83	589.53	757.97	869.61	971.45	1057.63	1308.66	1409.96
84	624.04	803.15	920.04	1029.39	1119.88	1385.08	1492.55

LTC-02 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	14.11	16.35	19.59	20.68	21.75	32.94	35.78
30	15.20	17.44	20.68	21.77	22.84	34.08	38.16
31	16.28	18.53	21.77	22.86	23.93	35.22	40.55
32	16.28	18.53	22.86	23.95	25.02	37.49	41.74
33	17.37	19.62	23.95	25.04	26.10	38.62	44.12
34	17.37	20.71	25.03	26.13	27.19	40.90	46.51
35	18.45	21.80	25.03	27.22	28.28	43.17	47.70
36	19.54	22.89	26.12	28.31	30.45	44.30	50.09
37	20.62	23.98	28.30	29.39	31.54	46.58	51.43
38	20.62	25.07	29.39	30.48	32.63	48.85	51.43
39	21.71	26.16	30.48	32.66	34.81	49.45	53.40
40	22.80	27.25	31.56	33.75	35.89	51.43	53.40
41	23.99	28.45	32.79	34.98	37.13	51.43	53.40
42	24.09	29.66	34.02	37.32	39.48	51.43	55.38
43	25.30	30.89	36.36	38.57	40.75	53.40	55.38
44	25.71	32.12	37.61	39.83	42.02	53.40	55.38
45	27.69	33.36	38.88	42.21	44.41	53.40	57.36
46	27.69	35.60	39.56	43.50	45.71	55.38	57.36
47	27.69	35.60	41.54	45.49	48.14	55.38	57.36
48	27.69	35.60	41.54	45.49	49.45	55.38	59.34
49	27.69	37.58	41.54	47.47	51.43	57.36	59.34
50	29.67	37.58	43.51	47.47	51.43	57.36	59.34
51	29.67	39.56	45.49	49.45	53.40	59.34	63.29
52	31.65	41.54	47.47	53.40	57.36	63.29	67.25
53	33.62	43.51	49.45	55.38	59.34	67.25	69.23
54	35.60	45.49	51.43	59.34	63.29	69.23	73.18
55	35.60	47.47	53.40	61.32	67.25	73.18	77.14
56	39.56	49.45	57.36	65.27	71.20	79.12	83.07
57	41.54	53.40	61.32	69.23	75.16	85.05	89.01
58	43.51	57.36	65.27	75.16	79.66	90.98	94.94
59	47.47	61.32	69.23	79.12	83.49	96.92	102.85
60	51.43	65.27	75.16	83.81	87.35	104.83	110.76
61	53.40	69.23	79.12	88.72	93.45	110.76	116.70
62	57.36	75.16	85.05	94.84	98.39	116.70	122.63
63	61.32	80.79	90.98	100.98	105.73	124.61	130.54
64	67.25	85.72	98.90	107.15	111.91	130.54	138.45
65	71.20	91.87	104.83	114.54	119.31	138.45	146.37
66	75.15	98.27	111.76	122.89	128.86	148.37	156.08
67	80.42	104.73	119.69	132.44	140.79	158.97	166.45
68	85.24	110.63	126.95	141.46	152.34	170.47	179.54
69	89.60	117.71	133.52	151.09	161.63	180.96	191.50
70	95.21	124.12	141.12	159.82	171.72	193.82	204.03
71	100.26	131.48	149.56	169.28	182.43	205.44	216.95
72	106.32	138.06	158.69	179.32	193.60	218.99	230.10
73	111.70	146.90	166.79	191.27	206.58	231.06	243.30
74	117.88	154.72	176.82	201.87	218.08	246.08	257.87
75	124.68	162.94	185.61	212.53	229.53	259.28	273.45
76	130.58	170.02	194.50	221.71	240.75	270.67	285.64
77	136.87	178.58	203.35	232.02	251.57	282.86	297.20
78	142.14	185.78	213.21	241.88	261.83	294.25	309.21
79	147.58	193.99	222.56	252.31	272.54	305.87	321.34
80	154.15	202.89	232.36	264.10	285.64	320.77	336.64
81	170.02	223.29	256.16	291.30	313.97	352.51	370.65
82	187.02	245.96	282.23	320.77	345.71	387.65	408.05
83	206.29	270.90	309.44	351.38	379.71	426.19	448.86
84	226.69	296.97	341.18	387.65	418.25	469.26	494.19

LTC-02 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	14.35	16.47	19.79	20.79	21.77	33.80	36.83
30	15.42	17.56	20.88	21.87	22.85	34.93	39.36
31	16.62	18.74	22.06	23.05	24.02	36.20	41.90
32	16.62	18.74	23.26	24.23	25.19	38.60	43.25
33	17.70	19.82	24.34	25.32	26.28	39.89	45.99
34	17.70	21.01	25.54	26.51	27.45	42.48	48.53
35	18.90	22.22	25.54	27.70	28.64	44.89	49.92
36	20.12	23.43	26.75	28.78	30.91	46.20	52.47
37	21.35	24.65	29.04	29.99	32.11	48.61	54.03
38	21.35	25.72	30.27	31.20	33.31	51.25	54.03
39	22.59	26.94	31.50	33.49	35.60	51.95	56.11
40	23.64	28.18	32.74	34.71	36.81	54.03	56.11
41	25.01	29.55	33.95	36.09	38.20	54.03	56.11
42	25.13	30.75	35.36	38.57	40.69	54.03	58.18
43	26.53	32.15	38.06	40.00	42.12	56.11	58.18
44	27.01	33.57	39.30	41.45	43.58	56.11	58.18
45	29.09	34.80	40.76	43.99	46.13	56.11	60.26
46	29.09	37.40	41.56	45.48	47.62	58.18	60.26
47	29.09	37.40	43.64	47.79	50.43	58.18	60.26
48	29.09	37.40	43.64	47.79	51.95	58.18	62.34
49	29.09	39.48	43.64	49.87	54.03	60.26	62.34
50	31.17	39.48	45.72	49.87	54.03	60.26	62.34
51	31.17	41.56	47.79	51.95	56.11	62.34	66.50
52	33.25	43.64	49.87	56.11	60.26	66.50	70.65
53	35.33	45.72	51.95	58.18	62.34	70.65	72.73
54	37.40	47.79	54.03	62.34	66.50	72.73	76.89
55	37.40	49.87	56.11	64.42	70.65	76.89	81.04
56	41.56	51.95	60.26	68.57	74.81	83.12	87.28
57	43.64	56.11	64.42	72.73	78.96	89.35	93.51
58	45.72	60.26	68.57	78.96	83.52	95.59	99.75
59	49.87	64.42	72.73	83.12	87.31	101.82	108.06
60	54.03	68.57	78.96	87.90	91.14	110.14	116.37
61	56.11	72.73	83.12	92.95	97.57	116.37	122.60
62	60.26	78.96	89.35	99.40	102.66	122.60	128.84
63	64.42	84.85	95.59	105.87	110.52	130.92	137.15
64	70.65	89.91	103.90	112.16	116.82	137.15	145.46
65	74.81	96.39	110.14	120.09	124.75	145.46	153.77
66	78.72	102.95	117.08	128.47	134.32	155.43	163.50
67	83.97	109.36	124.98	138.25	146.86	165.99	173.80
68	88.71	115.14	132.12	147.22	158.55	177.42	186.86
69	92.95	122.11	138.51	156.74	167.67	187.72	198.66
70	98.45	128.33	145.91	165.25	177.55	200.41	210.96
71	103.32	135.50	154.13	174.46	188.01	211.72	223.58
72	109.21	141.81	163.00	184.19	198.86	224.94	236.35
73	114.36	150.39	170.76	195.82	211.49	236.55	249.09
74	120.28	157.87	180.43	205.99	222.53	251.09	263.12
75	126.80	165.70	188.76	216.14	233.43	263.69	278.09
76	132.35	172.33	197.15	224.72	244.02	274.35	289.52
77	138.26	180.40	205.42	234.39	254.14	285.74	300.23
78	143.10	187.04	214.65	243.53	263.61	296.25	311.31
79	148.08	194.65	223.31	253.17	273.47	306.91	322.43
80	154.15	202.89	232.36	264.10	285.64	320.77	336.64
81	170.02	223.29	256.16	291.30	313.97	352.51	370.65
82	187.02	245.96	282.23	320.77	345.71	387.65	408.05
83	206.29	270.90	309.44	351.38	379.71	426.19	448.86
84	226.69	296.97	341.18	387.65	418.25	469.26	494.19

LTC-02 2013 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	15%	14%	15%	14%	13%	16%	17%
30	15%	14%	14%	14%	13%	16%	17%
31	16%	15%	15%	14%	14%	17%	17%
32	16%	15%	15%	15%	14%	17%	17%
33	15%	15%	15%	15%	14%	17%	18%
34	15%	15%	16%	15%	14%	18%	18%
35	16%	16%	16%	15%	15%	18%	19%
36	17%	16%	16%	15%	15%	18%	19%
37	17%	17%	16%	16%	15%	18%	19%
38	17%	16%	17%	16%	16%	19%	19%
39	18%	17%	17%	16%	16%	19%	19%
40	18%	17%	18%	17%	16%	19%	19%
41	18%	18%	17%	17%	17%	19%	19%
42	18%	18%	18%	17%	17%	19%	19%
43	19%	18%	19%	18%	17%	19%	19%
44	19%	18%	18%	18%	18%	19%	19%
45	19%	18%	19%	18%	18%	19%	19%
46	19%	19%	19%	18%	18%	19%	19%
47	19%	19%	19%	19%	19%	19%	19%
48	19%	19%	19%	19%	19%	19%	19%
49	19%	19%	19%	19%	19%	19%	19%
50	19%	19%	19%	19%	19%	19%	19%
51	19%	19%	19%	19%	19%	19%	19%
52	19%	19%	19%	19%	19%	19%	19%
53	19%	19%	19%	19%	19%	19%	19%
54	19%	19%	19%	19%	19%	19%	19%
55	19%	19%	19%	19%	19%	19%	19%
56	19%	19%	19%	19%	19%	19%	19%
57	19%	19%	19%	19%	19%	19%	19%
58	19%	19%	19%	19%	19%	19%	19%
59	19%	19%	19%	19%	19%	19%	19%
60	19%	19%	19%	19%	18%	19%	19%
61	19%	19%	19%	19%	18%	19%	19%
62	19%	19%	19%	19%	18%	19%	19%
63	19%	19%	19%	19%	18%	19%	19%
64	19%	19%	19%	19%	18%	19%	19%
65	19%	19%	19%	19%	19%	19%	19%
66	19%	19%	19%	18%	18%	19%	19%
67	18%	18%	18%	18%	18%	18%	18%
68	18%	18%	18%	18%	18%	18%	18%
69	18%	18%	18%	18%	18%	18%	18%
70	17%	17%	17%	17%	17%	17%	17%
71	17%	17%	17%	17%	17%	17%	17%
72	16%	16%	16%	16%	16%	16%	16%
73	16%	16%	16%	16%	16%	16%	16%
74	16%	16%	16%	16%	16%	16%	16%
75	15%	15%	15%	15%	15%	15%	15%
76	15%	15%	15%	15%	15%	15%	15%
77	15%	15%	15%	15%	15%	15%	15%
78	14%	14%	14%	14%	14%	14%	14%
79	14%	14%	14%	14%	14%	14%	14%
80	13%	13%	13%	13%	13%	13%	13%
81	13%	13%	13%	13%	13%	13%	13%
82	13%	13%	13%	13%	13%	13%	13%
83	13%	13%	13%	13%	13%	13%	13%
84	13%	13%	13%	13%	13%	13%	13%

* Benefit Differences between LTC-02 and ICC12-LTC-12:

LTC-02 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit

LTC-02 has a 90 service-day EP where one day of HHC counts as 7, ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-02

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options)

ICC12-LTC-12 Simple Inflation rates are approximated by applying the ratio of [LTC-03 Simple Inflation / LTC-03 Compound Inflation] to the ICC12-LTC-12 Compound Inflation rates

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Custom Care I Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: 5% Compound Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	82.26	104.45	113.46	128.06	151.18	216.43	245.66
30	83.17	105.35	114.71	129.31	152.63	218.25	249.19
31	83.51	105.56	114.92	129.66	152.97	218.25	251.45
32	83.72	105.91	115.26	129.86	153.18	219.71	251.45
33	83.86	106.11	115.47	130.21	153.53	219.71	252.19
34	84.07	106.32	115.82	130.42	153.73	219.71	252.19
35	84.42	106.67	116.03	130.76	154.29	221.04	252.82
36	84.63	106.67	116.37	131.11	154.49	221.04	254.94
37	84.97	106.88	116.58	131.32	154.84	222.45	255.96
38	85.18	107.23	116.93	131.66	155.05	222.45	255.96
39	85.32	107.43	117.13	131.87	155.39	223.82	256.68
40	85.53	107.64	117.48	132.22	155.60	223.82	258.69
41	86.47	108.64	119.07	134.00	158.70	226.95	261.84
42	87.41	109.42	120.67	135.65	161.67	232.69	265.40
43	88.35	110.43	122.28	137.25	164.80	236.40	269.20
44	89.30	111.43	124.04	139.06	167.81	242.21	275.12
45	90.26	112.23	125.67	140.88	171.19	246.26	279.29
46	91.22	113.25	127.30	142.71	174.37	252.35	283.14
47	92.18	114.27	129.30	144.54	177.78	253.29	283.87
48	93.15	115.29	130.95	146.39	181.35	259.93	290.58
49	94.13	116.25	132.76	148.25	184.59	263.77	294.46
50	95.10	117.29	134.64	150.12	188.06	270.29	298.70
51	96.43	118.48	136.05	151.79	189.46	273.86	301.92
52	97.76	119.82	137.68	153.47	190.87	274.95	302.80
53	99.24	121.18	139.32	154.95	192.15	276.04	305.41
54	100.59	122.75	140.75	156.51	193.57	277.13	306.29
55	102.09	124.12	142.41	158.22	194.79	279.07	307.28
56	103.21	125.68	143.97	159.55	196.92	282.80	312.73
57	104.26	127.48	145.76	160.75	198.84	288.42	317.79
58	105.32	129.06	147.34	162.10	201.14	292.35	323.40
59	106.45	131.02	148.93	163.09	203.08	293.43	327.96
60	107.52	132.84	150.75	164.31	205.40	298.89	332.81
61	109.42	137.22	154.95	168.47	207.35	302.86	335.48
62	111.17	141.48	159.54	172.27	209.15	305.79	335.87
63	112.93	146.34	164.14	176.46	211.11	308.95	336.27
64	115.07	150.84	168.76	180.66	213.08	312.11	336.67
65	116.84	155.74	173.77	184.87	215.05	315.28	337.07
66	123.85	163.71	183.16	197.17	231.00	331.18	356.65
67	130.85	171.91	193.29	210.21	248.06	346.08	375.37
68	138.45	180.48	203.80	224.22	266.47	364.55	397.85
69	146.65	189.42	215.05	239.20	286.14	382.21	419.50
70	155.14	199.11	226.68	254.92	307.38	401.80	445.18
71	170.64	216.77	242.77	272.58	324.82	421.28	463.23
72	187.63	236.44	260.14	291.13	343.37	444.17	486.82
73	206.26	257.60	278.69	311.25	362.97	465.60	508.55
74	227.05	280.55	298.66	332.79	383.53	489.81	531.46
75	249.48	305.74	320.05	355.67	405.59	515.36	555.75
76	267.89	345.35	408.28	442.17	469.61	594.49	643.89
77	287.48	371.20	437.54	475.45	503.89	636.92	693.61
78	308.27	398.12	469.38	512.76	540.64	683.50	747.27
79	331.22	426.95	504.43	553.05	581.92	734.53	805.10
80	521.46	672.65	795.34	876.41	920.23	1158.69	1276.64
81	552.39	712.62	841.23	927.68	974.06	1226.24	1350.87
82	585.47	756.24	892.44	983.92	1032.71	1300.38	1433.42
83	620.87	801.06	945.99	1041.96	1094.84	1378.95	1519.53
84	657.98	848.40	1001.11	1102.91	1159.47	1460.71	1609.96

LTC-02 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	25.71	33.62	39.56	43.51	47.47	53.40	55.38
30	27.69	35.60	39.56	45.49	49.45	55.38	59.34
31	27.69	35.60	41.54	47.47	51.43	57.36	59.34
32	27.69	37.58	41.54	47.47	51.43	57.36	61.32
33	29.67	37.58	41.54	47.47	51.43	59.34	61.32
34	29.67	37.58	43.51	49.45	53.40	59.34	63.29
35	29.67	37.58	43.51	49.45	53.40	59.34	63.29
36	29.67	39.56	43.51	51.43	55.38	61.32	65.27
37	31.65	39.56	45.49	51.43	55.38	61.32	65.27
38	31.65	39.56	45.49	53.40	57.36	63.29	67.25
39	31.65	41.54	45.49	53.40	57.36	63.29	67.25
40	31.65	41.54	47.47	53.40	57.36	65.27	69.23
41	33.62	43.51	47.47	55.38	59.34	67.25	69.23
42	33.62	43.51	49.45	57.36	61.32	67.25	71.20
43	35.60	45.49	51.43	57.36	61.32	69.23	73.18
44	35.60	45.49	51.43	59.34	63.29	71.20	73.18
45	37.58	47.47	53.40	61.32	65.27	71.20	75.16
46	37.58	47.47	55.38	61.32	65.27	73.18	77.14
47	39.56	49.45	57.36	63.29	67.25	75.16	79.12
48	39.56	51.43	57.36	65.27	69.23	75.16	79.12
49	41.54	51.43	59.34	67.25	71.20	77.14	81.09
50	41.54	53.40	61.32	67.25	71.20	79.12	83.07
51	43.51	55.38	63.29	69.23	73.18	81.09	87.03
52	45.49	57.36	65.27	73.18	77.14	85.05	89.01
53	47.47	59.34	67.25	75.16	79.12	87.03	92.96
54	49.45	63.29	71.20	77.14	81.09	90.98	94.94
55	51.43	65.27	73.18	81.09	85.05	94.94	98.90
56	53.40	67.25	77.14	85.05	89.01	98.90	104.83
57	55.38	71.20	79.12	89.01	94.94	104.83	110.76
58	57.36	73.18	83.07	92.96	100.87	112.74	118.67
59	59.34	77.14	87.03	98.90	106.81	118.67	124.61
60	61.32	81.09	90.98	104.83	112.74	124.61	132.52
61	65.27	85.05	96.92	110.76	118.67	134.50	142.41
62	71.20	90.98	102.85	116.70	126.59	144.39	152.30
63	75.16	96.92	108.79	124.61	136.48	154.28	162.19
64	79.12	102.85	116.70	132.52	144.09	166.14	174.06
65	85.05	108.79	122.63	142.41	150.33	176.03	185.92
66	88.64	115.61	131.03	150.30	159.88	186.91	196.54
67	93.51	121.56	136.53	157.10	170.62	194.50	205.73
68	97.93	126.95	145.08	165.03	179.54	204.93	215.81
69	103.66	133.52	152.85	175.69	189.74	214.34	224.88
70	107.11	139.42	159.82	183.62	198.92	222.73	234.63
71	113.40	147.92	169.28	192.29	208.73	235.03	246.53
72	119.01	155.51	177.73	203.12	218.99	247.55	260.25
73	125.48	163.73	188.21	214.23	231.06	258.60	272.37
74	132.62	172.40	197.45	223.97	241.66	271.13	285.86
75	138.85	181.36	208.28	235.20	253.61	284.79	298.95
76	142.82	189.06	216.27	244.83	263.87	295.16	311.48
77	148.60	195.52	224.20	254.18	273.73	306.32	323.27
78	153.36	203.23	233.16	264.33	284.28	317.94	334.15
79	158.29	209.47	241.60	272.54	293.97	328.48	345.14
80	165.49	219.89	252.76	285.64	307.17	343.44	361.58
81	182.49	241.43	277.70	313.97	337.78	378.58	397.85
82	200.62	265.23	306.04	345.71	371.78	415.98	437.52
83	219.89	292.44	336.64	379.71	409.18	457.92	481.73
84	242.56	321.91	370.65	418.25	449.99	503.26	529.33

LTC-02 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	27.01	35.33	41.56	45.72	49.87	56.11	58.18
30	29.09	37.40	41.56	47.79	51.95	58.18	62.34
31	29.09	37.40	43.64	49.87	54.03	60.26	62.34
32	29.09	39.48	43.64	49.87	54.03	60.26	64.42
33	31.17	39.48	43.64	49.87	54.03	62.34	64.42
34	31.17	39.48	45.72	51.95	56.11	62.34	66.50
35	31.17	39.48	45.72	51.95	56.11	62.34	66.50
36	31.17	41.56	45.72	54.03	58.18	64.42	68.57
37	33.25	41.56	47.79	54.03	58.18	64.42	68.57
38	33.25	41.56	47.79	56.11	60.26	66.50	70.65
39	33.25	43.64	47.79	56.11	60.26	66.50	70.65
40	33.25	43.64	49.87	56.11	60.26	68.57	72.73
41	35.33	45.72	49.87	58.18	62.34	70.65	72.73
42	35.33	45.72	51.95	60.26	64.42	70.65	74.81
43	37.40	47.79	54.03	60.26	64.42	72.73	76.89
44	37.40	47.79	54.03	62.34	66.50	74.81	76.89
45	39.48	49.87	56.11	64.42	68.57	74.81	78.96
46	39.48	49.87	58.18	64.42	68.57	76.89	81.04
47	41.56	51.95	60.26	66.50	70.65	78.96	83.12
48	41.56	54.03	60.26	68.57	72.73	78.96	83.12
49	43.64	54.03	62.34	70.65	74.81	81.04	85.20
50	43.64	56.11	64.42	70.65	74.81	83.12	87.28
51	45.72	58.18	66.50	72.73	76.89	85.20	91.43
52	47.79	60.26	68.57	76.89	81.04	89.35	93.51
53	49.87	62.34	70.65	78.96	83.12	91.43	97.67
54	51.95	66.50	74.81	81.04	85.20	95.59	99.75
55	54.03	68.57	76.89	85.20	89.35	99.75	103.90
56	56.11	70.65	81.04	89.35	93.51	103.90	110.14
57	58.18	74.81	83.12	93.51	99.75	110.14	116.37
58	60.26	76.89	87.28	97.67	105.98	118.45	124.68
59	62.34	81.04	91.43	103.90	112.21	124.68	130.92
60	64.42	85.20	95.59	110.14	118.45	130.92	139.23
61	68.57	89.35	101.82	116.37	124.68	141.31	149.62
62	74.81	95.59	108.06	122.60	132.99	151.70	160.01
63	78.96	101.82	114.29	130.92	143.38	162.09	170.40
64	83.12	108.06	122.60	139.23	151.35	174.55	182.87
65	89.35	114.29	128.84	149.62	157.49	184.94	195.33
66	92.85	121.11	137.26	157.45	167.04	195.80	205.89
67	97.64	126.93	142.56	164.04	177.99	203.09	214.81
68	101.92	132.12	151.00	171.76	186.86	213.29	224.61
69	107.53	138.51	158.56	182.25	196.83	222.35	233.28
70	110.75	144.15	165.25	189.86	205.68	230.29	242.60
71	116.87	152.44	174.46	198.17	215.11	242.21	254.07
72	122.25	159.74	182.56	208.64	224.94	254.28	267.32
73	128.46	167.62	192.69	219.32	236.55	264.75	278.85
74	135.32	175.92	201.48	228.54	246.58	276.65	291.69
75	141.21	184.44	211.81	239.19	257.92	289.62	304.03
76	144.76	191.63	219.21	248.16	267.46	299.17	315.71
77	150.11	197.52	226.49	256.77	276.52	309.44	326.56
78	154.40	204.61	234.74	266.12	286.21	320.10	336.42
79	158.83	210.18	242.42	273.47	294.96	329.60	346.32
80	165.49	219.89	252.76	285.64	307.17	343.44	361.58
81	182.49	241.43	277.70	313.97	337.78	378.58	397.85
82	200.62	265.23	306.04	345.71	371.78	415.98	437.52
83	219.89	292.44	336.64	379.71	409.18	457.92	481.73
84	242.56	321.91	370.65	418.25	449.99	503.26	529.33

LTC-02 2013 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	19%	19%	19%	19%	19%	19%	19%
30	19%	19%	19%	19%	19%	19%	19%
31	19%	19%	19%	19%	19%	19%	19%
32	19%	19%	19%	19%	19%	19%	19%
33	19%	19%	19%	19%	19%	19%	19%
34	19%	19%	19%	19%	19%	19%	19%
35	19%	19%	19%	19%	19%	19%	19%
36	19%	19%	19%	19%	19%	19%	19%
37	19%	19%	19%	19%	19%	19%	19%
38	19%	19%	19%	19%	19%	19%	19%
39	19%	19%	19%	19%	19%	19%	19%
40	19%	19%	19%	19%	19%	19%	19%
41	19%	19%	19%	19%	19%	19%	19%
42	19%	19%	19%	19%	19%	19%	19%
43	19%	19%	19%	19%	19%	19%	19%
44	19%	19%	19%	19%	19%	19%	19%
45	19%	19%	19%	19%	19%	19%	19%
46	19%	19%	19%	19%	19%	19%	19%
47	19%	19%	19%	19%	19%	19%	19%
48	19%	19%	19%	19%	19%	19%	19%
49	19%	19%	19%	19%	19%	19%	19%
50	19%	19%	19%	19%	19%	19%	19%
51	19%	19%	19%	19%	19%	19%	19%
52	19%	19%	19%	19%	19%	19%	19%
53	19%	19%	19%	19%	19%	19%	19%
54	19%	19%	19%	19%	19%	19%	19%
55	19%	19%	19%	19%	19%	19%	19%
56	19%	19%	19%	19%	19%	19%	19%
57	19%	19%	19%	19%	19%	19%	19%
58	19%	19%	19%	19%	19%	19%	19%
59	19%	19%	19%	19%	19%	19%	19%
60	19%	19%	19%	19%	19%	19%	19%
61	19%	19%	19%	19%	19%	19%	19%
62	19%	19%	19%	19%	19%	19%	19%
63	19%	19%	19%	19%	19%	19%	19%
64	19%	19%	19%	19%	19%	19%	19%
65	19%	19%	19%	19%	19%	19%	19%
66	19%	19%	19%	19%	18%	19%	19%
67	18%	18%	18%	18%	18%	18%	18%
68	18%	18%	18%	18%	18%	18%	18%
69	18%	18%	18%	18%	18%	18%	18%
70	17%	17%	17%	17%	17%	17%	17%
71	17%	17%	17%	17%	17%	17%	17%
72	16%	16%	16%	16%	16%	16%	16%
73	16%	16%	16%	16%	16%	16%	16%
74	16%	16%	16%	16%	16%	16%	16%
75	15%	15%	15%	15%	15%	15%	15%
76	15%	15%	15%	15%	15%	15%	15%
77	15%	15%	15%	15%	15%	15%	15%
78	14%	14%	14%	14%	14%	14%	14%
79	14%	14%	14%	14%	14%	14%	14%
80	13%	13%	13%	13%	13%	13%	13%
81	13%	13%	13%	13%	13%	13%	13%
82	13%	13%	13%	13%	13%	13%	13%
83	13%	13%	13%	13%	13%	13%	13%
84	13%	13%	13%	13%	13%	13%	13%

* Benefit Differences between LTC-02 and ICC12-LTC-12:

LTC-02 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit

LTC-02 has a 90 service-day EP where one day of HHC counts as 7, ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-02

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-02 VA - Post Rate Stability

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation							5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	7.93	10.20	11.33	12.47	13.60	15.87	17.00	14.35	16.47	19.79	20.79	21.77	33.80	36.83	27.01	35.33	41.56	45.72	49.87	56.11	58.18
30	7.93	10.20	11.33	13.60	14.74	15.87	17.00	15.42	17.56	20.88	21.87	22.85	34.93	39.36	29.09	37.40	41.56	47.79	51.95	58.18	62.34
31	7.93	10.20	12.47	13.60	14.74	15.87	17.00	16.62	18.74	22.06	23.05	24.02	36.20	41.90	29.09	37.40	43.64	49.87	54.03	60.26	62.34
32	7.93	11.33	12.47	13.60	14.74	17.00	18.14	16.62	18.74	23.26	24.23	25.19	38.60	43.25	29.09	39.48	43.64	49.87	54.03	60.26	64.42
33	9.07	11.33	12.47	13.60	14.74	17.00	18.14	17.70	19.82	24.34	25.32	26.28	39.89	45.99	31.17	39.48	43.64	49.87	54.03	62.34	64.42
34	9.07	11.33	12.47	13.60	14.74	17.00	18.14	17.70	21.01	25.54	26.51	27.45	42.48	48.53	31.17	39.48	45.72	51.95	56.11	62.34	66.50
35	9.07	11.33	12.47	14.74	15.87	17.00	18.83	18.90	22.22	25.54	27.70	28.64	44.89	49.92	31.17	39.48	45.72	51.95	56.11	62.34	66.50
36	9.25	11.33	12.47	14.74	15.87	18.14	20.01	20.12	23.43	26.75	28.78	30.91	46.20	52.47	31.17	41.56	45.72	54.03	58.18	64.42	68.57
37	9.25	11.36	13.60	14.74	15.87	18.47	21.27	21.35	24.65	29.04	29.99	32.11	48.61	54.03	33.25	41.56	47.79	54.03	58.18	64.42	68.57
38	10.36	11.36	13.60	14.74	15.87	18.47	21.27	21.35	25.72	30.27	31.20	33.31	51.25	54.03	33.25	41.56	47.79	56.11	60.26	66.50	70.65
39	10.36	12.47	14.49	15.87	17.00	19.64	22.54	22.59	26.94	31.50	33.49	35.60	51.95	56.11	33.25	43.64	47.79	56.11	60.26	66.50	70.65
40	11.46	13.49	15.61	16.54	17.53	20.72	23.72	23.64	28.18	32.74	34.71	36.81	54.03	56.11	33.25	43.64	49.87	56.11	60.26	68.57	72.73
41	11.46	13.59	16.85	17.78	18.78	22.03	25.07	25.01	29.55	33.95	36.09	38.20	54.03	56.11	35.33	45.72	49.87	58.18	62.34	70.65	72.73
42	12.69	14.82	16.87	17.90	18.91	23.37	26.44	25.13	30.75	35.36	38.57	40.69	54.03	58.18	35.33	45.72	51.95	60.26	64.42	70.65	74.81
43	12.79	14.93	18.14	19.07	20.09	24.74	27.83	26.53	32.15	38.06	40.00	42.12	56.11	58.18	37.40	47.79	54.03	60.26	64.42	72.73	76.89
44	12.89	16.20	18.27	19.20	21.38	26.01	29.09	27.01	33.57	39.30	41.45	43.58	56.11	58.18	37.40	47.79	54.03	62.34	66.50	74.81	76.89
45	12.99	16.20	19.58	20.50	21.54	27.41	30.50	29.09	34.80	40.76	43.99	46.13	56.11	60.26	39.48	49.87	56.11	64.42	68.57	74.81	78.96
46	14.15	17.50	19.72	21.82	22.87	28.85	31.93	29.09	37.40	41.56	45.48	47.62	58.18	60.26	39.48	49.87	58.18	64.42	68.57	76.89	81.04
47	14.26	17.62	21.07	23.18	24.10	30.16	33.21	29.09	37.40	43.64	47.79	50.43	58.18	60.26	41.56	51.95	60.26	66.50	70.65	78.96	83.12
48	14.37	18.96	22.29	23.21	24.27	31.64	34.66	29.09	37.40	43.64	47.79	51.95	58.18	62.34	41.56	54.03	60.26	68.57	72.73	78.96	83.12
49	15.70	19.09	22.45	24.59	25.66	34.44	37.50	29.09	39.48	43.64	49.87	54.03	60.26	62.34	43.64	54.03	62.34	70.65	74.81	81.04	85.20
50	15.82	20.32	23.86	25.99	27.07	35.99	38.80	31.17	39.48	45.72	49.87	54.03	60.26	62.34	43.64	56.11	64.42	70.65	74.81	83.12	87.28
51	17.02	21.70	25.11	27.27	28.35	38.71	41.69	31.17	41.56	47.79	51.95	56.11	62.34	66.50	45.72	58.18	66.50	72.73	76.89	85.20	91.43
52	17.14	21.70	25.29	28.71	29.65	40.11	44.40	33.25	43.64	49.87	56.11	60.26	66.50	70.65	47.79	60.26	68.57	76.89	81.04	89.35	93.51
53	18.49	23.11	26.57	28.76	29.73	42.89	47.13	35.33	45.72	51.95	58.18	62.34	70.65	72.73	49.87	62.34	70.65	78.96	83.12	91.43	97.67
54	18.49	23.12	26.61	30.07	31.06	45.70	49.87	37.40	47.79	54.03	62.34	66.50	72.73	76.89	51.95	66.50	74.81	81.04	85.20	95.59	99.75
55	19.88	24.41	27.92	31.41	32.53	48.55	51.95	37.40	49.87	56.11	64.42	70.65	76.89	81.04	54.03	68.57	76.89	85.20	89.35	99.75	103.90
56	21.12	25.67	30.48	33.99	34.98	51.18	56.11	41.56	51.95	60.26	68.57	74.81	83.12	87.28	56.11	70.65	81.04	89.35	93.51	103.90	110.14
57	22.38	28.23	31.79	36.60	37.58	55.45	60.26	43.64	56.11	64.42	72.73	78.96	89.35	93.51	58.18	74.81	83.12	93.51	99.75	110.14	116.37
58	23.64	29.52	34.39	39.08	41.36	59.55	64.42	45.72	60.26	68.57	78.96	83.52	95.59	99.75	60.26	76.89	87.28	97.67	105.98	118.45	124.68
59	26.22	32.13	36.88	41.60	43.89	63.70	66.50	49.87	64.42	72.73	83.12	87.31	101.82	108.06	62.34	81.04	91.43	103.90	112.21	124.68	130.92
60	27.52	34.76	39.54	44.29	47.89	67.89	72.73	54.03	68.57	78.96	87.90	91.14	110.14	116.37	64.42	85.20	95.59	110.14	118.45	130.92	139.23
61	29.99	37.27	43.39	48.01	51.63	72.73	76.89	56.11	72.73	83.12	92.95	97.57	116.37	122.60	68.57	89.35	101.82	116.37	124.68	141.31	149.62
62	32.63	41.12	45.95	51.92	55.57	78.96	83.12	60.26	78.96	89.35	99.40	102.66	122.60	128.84	74.81	95.59	108.06	122.60	132.99	151.70	160.01
63	36.48	43.68	49.86	55.87	59.39	85.20	89.35	64.42	84.85	95.59	105.87	110.52	130.92	137.15	78.96	101.82	114.29	130.92	143.38	162.09	170.40
64	39.18	47.60	55.16	59.86	63.40	91.43	97.67	70.65	89.91	103.90	112.16	116.82	137.15	145.46	83.12	108.06	122.60	139.23	151.35	174.55	182.87
65	43.10	51.56	59.16	65.09	68.65	99.75	103.90	74.81	96.39	110.14	120.09	124.75	145.46	153.77	89.35	114.29	128.84	149.62	157.49	184.94	195.33
66	46.82	56.47	65.25	71.18	75.93	106.98	113.04	78.72	102.95	117.08	128.47	134.32	155.43	163.50	92.85	121.11	137.26	157.45	167.04	195.80	205.89
67	51.72	62.71	71.33	78.45	84.55	113.26	119.12	83.97	109.36	124.98	138.25	146.86	165.99	173.80	97.64	126.93	142.56	164.04	177.99	203.09	214.81
68	56.63	70.15	78.77	85.73	93.16	120.80	128.35	88.71	115.14	132.12	147.22	158.55	177.42	186.86	101.92	132.12	151.00	171.76	186.86	213.29	224.61
69	61.37	76.24	86.04	94.35	104.31	129.40	136.69	92.95	122.11	138.51	156.74	167.67	187.72	198.66	107.53	138.51	158.56	182.25	196.83	222.35	233.28
70	67.62	84.86	94.66	104.16	115.46	137.12	144.15	98.45	128.33	145.91	165.25	177.55	200.41	210.96	110.75	144.15	165.25	189.86	205.68	230.29	242.60
71	74.53	93.16	105.01	116.65	128.73	145.67	154.13	103.32	135.50	154.13	174.46	188.01	211.72	223.58	116.87	152.44	174.46	198.17	215.11	242.21	254.07
72	79.87	99.43	112.47	128.77	138.55	154.85	163.00	109.21	141.81	163.00	184.19	198.86	224.94	236.35	122.25	159.74	182.56	208.64	224.94	254.28	267.32
73	84.60	106.53	120.63	136.29	147.26	164.49	173.89	114.36	150.39	170.76	195.82	211.49	236.55	249.09	128.46	167.62	192.69	219.32	236.55	264.75	278.85
74	88.71	112.77	127.80	144.34	156.37	174.41	183.43	120.28	157.87	180.43	205.99	222.53	251.09	263.12	135.32	175.92	201.48	228.54	246.58	276.65	291.69
75	93.66	121.04	136.89	154.18	165.70	184.44	194.52	126.80	165.70	188.76	216.14	233.43	263.69	278.09	141.21	184.44	211.81	239.19	257.92	289.62	304.03
76	99.26	126.84	144.76	162.68	173.71	193.01	204.04	132.35	172.33	197.15	224.72	244.02	274.35	289.52	144.76	191.63	219.21	248.16	267.46	299.17	315.71
77	105.34	134.31	151.43	169.86	181.72	202.78	213.32	138.26	180.40	205.42	234.39	254.14	285.74	300.23	150.11	197.52	226.49	256.77	276.52	309.44	326.56
78	110.47	140.59	159.42	178.25	190.80	210.89	222.19	143.10	187.04	214.65	243.53	263.61	296.25	311.31	154.40	204.61	234.74	266.12	286.21	320.10	336.42
79	115.84	148.08	167.19	186.29	199.43	219.73	231.67	148.08	194.65	223.31	253.17	273.47	306.91	322.43	158.83	210.18	242.42	273.47	294.96	329.60	346.32
80	121.28	154.15	174.55	194.96	208.56	228.96	241.43	154.15	202.89	232.36	264.10	285.64	320.77	336.64	165.49	219.89	252.76	285.64	307.17	343.44	361.58
81	132.62	170.02	191.56	214.23	228.96	252.76	265.23	170.02	223.29	256.16	291.30	313.97	352.51	370.65	182.49	241.43	277.70	313.97	337.78	378.58	397.85
82	146.22	185.89	210.83	235.76	251.63	277.70	292.44	187.02	245.96	282.23	320.77	345.71	387.65	408.05	200.62	265.23	306.04	345.71	371.78	415.98	437.52
83	160.95	205.16	232.36	258.43	276.57	306.04	321.91	206.29	270.90	309.44	351.38	379.71	426.19	448.86	219.89	292.44	336.64	379.71	409.18	457.92	481.73
84	176.82	225.56	255.03	284.50	304.90	335.51	353.64	226.69	296.97	341.18	387.65	418.25	469.26	494.19	242.56	321.91	370.65	418.25	449.99	503.26	529.33
85	214.23	273.17	309.44	344.58	368.38	406.92	428.45	274.30	360.44	412.58	468.12	505.53	567.87	597.34	293.57	388.78	447.72	505.53	544.07	608.68	641.55
86	235.76	300.37	340.04	379.71	405.78	447.72	470.39	301.50	395.58	453.39	515.73	556.54	624.54	657.41	323.04	428.45	493.06	556.54	598.47	669.88	705.02
87	258.43	329.84	374.05	417.12	446.59	491.93	518.00	332.11	435.25	498.73	566.74	612.08	686.88	723.16	354.78	470.39	541.80	612.08	658.55	736.76	775.30
88	299.24	381.98	431.85	481.73	515.73	567.87	598.47	383.11	503.26	576.94	654.01	706.15	793.43	834.24	410.32	544.07	625.68	706.15	760.56	851.24	896.58
89	328.71	419.39	474.93	530.47	566.74	624.54	657.41	421.65	553.13	633.61	719.76	777.56	872.77	918.11	451.12	598.47	688.02	777.56	836.50	936.25	986.12
90	361.58	461.32	522.53	582.61	623.41	688.02	724.29	463.59	608.68	697.09	791.16	854.64	960.05	1009.92	496.46	657.41	757.16	854.64	920.38	1030.33	1084.73
91+	397.85	507.80	574.67	641.55	685.75	756.03	795.70	510.06	669.88	767.36	871.64	940.78	1055.26	1110.80	545.20	724.29	833.10	940.78	1013.33	1133.47	1192.41

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages

Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

BSC-02 VA - Post Rate Stability

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	GPO Inflation							5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	20.40	26.07	29.47	31.74	35.14	40.81	44.21	37.30	43.08	51.47	53.80	56.14	86.92	95.43	70.65	91.43	108.06	118.45	128.84	145.46	149.62
30	20.40	26.07	29.47	35.14	38.54	40.81	44.21	39.26	45.14	53.50	55.90	59.42	90.50	100.98	74.81	95.59	108.06	122.60	135.07	149.62	160.01
31	20.40	26.07	31.74	35.14	38.54	40.81	44.21	42.31	48.19	56.54	58.90	62.45	93.80	108.23	74.81	95.59	112.21	128.84	139.23	155.85	160.01
32	20.40	29.47	31.74	35.14	38.54	44.21	46.47	42.31	48.19	59.61	61.93	65.50	99.03	111.74	74.81	101.82	112.21	128.84	139.23	155.85	166.24
33	23.80	29.47	31.74	35.14	38.54	44.21	46.47	45.04	51.54	63.00	65.29	67.56	102.32	118.80	81.04	101.82	112.21	128.84	139.23	160.01	166.24
34	23.80	29.47	31.74	35.14	38.54	44.21	46.47	45.71	54.64	66.11	68.36	70.60	108.96	126.19	81.04	101.82	118.45	135.07	145.46	160.01	172.48
35	23.80	29.47	31.74	38.54	40.81	44.21	48.25	48.83	57.76	66.11	71.45	73.65	115.97	129.78	81.04	101.82	118.45	135.07	145.46	160.01	172.48
36	24.29	29.47	31.74	38.54	40.81	46.47	51.78	51.97	60.91	69.24	74.84	80.09	119.34	135.20	81.04	108.06	118.45	139.23	149.62	166.24	176.63
37	24.29	29.53	35.14	38.54	40.81	47.33	55.05	55.15	64.08	74.22	77.96	83.19	126.39	139.23	85.20	108.06	122.60	139.23	149.62	166.24	176.63
38	27.19	29.53	35.14	38.54	40.81	47.33	55.05	55.15	65.90	77.35	81.11	86.31	133.25	139.23	85.20	108.06	122.60	145.46	155.85	172.48	182.87
39	27.19	31.74	37.44	40.81	44.21	50.32	58.35	58.36	69.04	80.50	86.11	91.32	135.07	145.46	85.20	112.21	122.60	145.46	155.85	172.48	182.87
40	30.09	34.35	40.32	42.53	45.59	53.62	60.62	61.84	72.21	83.66	89.25	94.43	139.23	145.46	85.20	112.21	128.84	145.46	155.85	176.63	187.02
41	29.30	34.59	43.54	45.71	48.82	57.02	64.07	65.41	75.72	87.55	92.81	98.00	139.23	145.46	91.43	118.45	128.84	149.62	160.01	182.87	187.02
42	32.43	37.73	44.11	46.03	49.17	60.49	67.58	65.73	79.59	91.18	99.94	105.12	139.23	149.62	91.43	118.45	135.07	155.85	166.24	182.87	193.26
43	32.68	38.00	47.43	49.58	51.48	64.03	71.12	69.38	83.22	98.15	103.64	108.82	145.46	149.62	95.59	122.60	139.23	155.85	166.24	187.02	197.41
44	32.94	41.24	47.78	49.93	54.79	66.46	75.03	70.65	86.90	102.17	107.39	112.57	145.46	149.62	95.59	122.60	139.23	160.01	172.48	193.26	197.41
45	33.19	41.85	51.20	53.30	55.19	70.06	78.67	74.81	88.93	105.99	112.85	119.93	145.46	155.85	101.82	128.84	145.46	166.24	176.63	193.26	203.65
46	36.79	45.20	51.57	56.74	58.59	73.73	82.35	74.81	95.59	108.06	116.66	123.81	149.62	155.85	101.82	128.84	149.62	166.24	176.63	197.41	209.88
47	37.08	45.52	55.10	60.26	62.38	77.78	86.35	74.81	95.59	112.21	122.60	131.11	149.62	155.85	108.06	135.07	155.85	172.48	182.87	203.65	214.04
48	37.36	48.97	57.32	59.48	62.83	81.59	90.12	74.81	95.59	112.21	122.60	135.07	149.62	160.01	108.06	139.23	155.85	176.63	187.02	203.65	214.04
49	40.81	49.33	57.73	63.01	66.41	88.83	97.51	74.81	101.82	112.21	128.84	139.23	155.85	160.01	112.21	139.23	160.01	182.87	193.26	209.88	220.27
50	41.13	53.15	61.34	66.61	70.07	92.83	99.78	81.04	101.82	118.45	128.84	139.23	155.85	160.01	112.21	145.46	166.24	182.87	193.26	214.04	224.43
51	43.33	56.76	65.29	70.57	72.46	100.64	107.21	81.04	108.06	122.60	135.07	145.46	160.01	172.48	118.45	149.62	172.48	187.02	197.41	220.27	236.89
52	43.62	55.81	65.75	74.31	76.48	103.15	115.04	85.20	112.21	128.84	145.46	155.85	172.48	182.87	122.60	155.85	176.63	197.41	209.88	230.66	241.05
53	47.06	59.42	68.09	73.49	77.29	111.12	120.89	91.43	118.45	135.07	149.62	160.01	182.87	187.02	128.84	160.01	182.87	203.65	214.04	236.89	251.44
54	47.76	60.11	68.87	77.56	79.86	117.24	128.83	95.59	122.60	139.23	160.01	172.48	187.02	197.41	135.07	172.48	193.26	209.88	220.27	247.28	257.67
55	51.36	62.54	71.36	81.66	83.65	125.43	135.07	95.59	128.84	145.46	166.24	182.87	197.41	209.88	139.23	176.63	197.41	220.27	230.66	257.67	268.06
56	55.24	66.45	78.61	87.40	89.72	131.89	145.46	108.06	135.07	155.85	176.63	193.26	214.04	224.43	145.46	182.87	209.88	230.66	241.05	268.06	284.69
57	57.54	72.14	82.64	94.83	97.08	143.77	155.85	112.21	145.46	166.24	187.02	203.65	230.66	241.05	149.62	193.26	214.04	241.05	257.67	284.69	299.24
58	61.47	76.14	88.44	100.97	106.58	154.01	166.24	118.45	155.85	176.63	203.65	215.93	247.28	257.67	155.85	197.41	224.43	251.44	274.30	305.47	322.09
59	67.20	83.54	94.60	107.19	112.85	164.37	172.48	128.84	166.24	187.02	214.04	226.21	261.83	278.45	160.01	209.88	236.89	268.06	288.85	322.09	338.72
60	71.24	89.40	102.15	114.82	123.85	174.86	187.02	139.23	176.63	203.65	226.91	234.65	284.69	299.24	166.24	220.27	247.28	284.69	305.47	338.72	359.50
61	77.35	95.60	111.80	123.22	133.92	187.02	197.41	145.46	187.02	214.04	240.45	251.73	299.24	315.86	176.63	230.66	261.83	299.24	322.09	363.65	386.51
62	84.85	106.91	118.15	134.67	143.82	203.65	214.04	155.85	203.65	230.66	255.59	265.36	315.86	332.48	193.26	247.28	278.45	315.86	342.87	390.67	413.53
63	94.51	113.25	127.98	144.61	152.49	220.27	230.66	166.24	219.36	247.28	272.83	284.18	338.72	353.26	203.65	261.83	295.08	338.72	369.89	417.68	440.54
64	100.52	123.11	143.07	154.65	164.20	236.89	251.44	182.87	232.95	268.06	288.41	301.79	353.26	376.12	214.04	278.45	315.86	359.50	389.78	450.93	471.71
65	112.07	133.06	153.12	168.55	176.52	257.67	268.06	193.26	248.16	284.69	309.38	322.77	376.12	396.90	230.66	295.08	332.48	386.51	405.83	477.95	504.96
66	121.39	146.15	168.27	183.73	195.47	276.54	290.67	203.87	266.45	302.78	332.04	347.32	401.69	421.88	240.21	312.87	353.25	405.73	430.38	504.64	530.88
67	132.76	161.02	183.43	202.67	217.87	292.92	306.59	216.76	281.21	322.22	356.33	378.74	427.67	449.15	251.91	328.07	367.13	423.76	458.52	523.36	554.60
68	145.86	181.36	203.78	221.61	240.26	311.43	330.31	228.39	296.34	341.63	379.38	409.58	458.66	481.31	262.36	341.63	388.82	443.56	481.31	551.15	579.46
69	157.57	196.52	222.70	244.01	269.88	333.52	353.57	240.57	315.30	357.22	404.60	431.94	484.79	512.13	277.02	357.22	408.25	470.21	508.49	574.10	601.44
70	174.11	218.93	243.42	268.53	297.86	353.35	372.69	253.15	330.50	376.20	427.19	458.83	516.84	544.97	286.55	372.69	427.19	490.47	530.91	594.19	625.84
71	193.09	240.52	271.01	301.62	331.98	376.02	398.04	265.92	348.92	398.04	450.55	484.42	547.09	577.58	301.49	392.96	450.55	511.52	555.56	625.01	655.49
72	205.38	255.91	290.14	332.52	356.97	399.35	420.54	281.99	365.12	420.54	475.96	513.45	580.28	609.62	316.22	412.39	471.07	537.90	580.28	655.25	689.48
73	217.75	274.15	311.75	350.91	380.68	424.54	448.04	294.52	388.51	440.21	506.00	545.17	610.96	642.30	332.11	432.37	496.60	565.53	610.96	683.03	719.06
74	228.54	291.69	329.28	372.88	402.95	449.56	473.62	309.73	407.46	466.10	530.75	574.36	648.03	679.60	348.82	454.07	520.23	589.39	636.00	714.19	753.28
75	242.07	312.68	353.02	397.69	427.95	475.50	501.44	327.09	427.95	487.03	557.63	602.30	680.11	717.57	364.55	475.50	546.10	616.71	665.70	747.83	783.85
76	256.43	326.74	373.61	419.11	448.06	497.69	526.64	341.91	445.30	508.72	580.41	630.04	707.25	747.23	373.61	494.94	565.25	639.69	690.70	772.04	814.78
77	271.26	346.31	391.08	438.49	468.77	522.76	550.41	356.85	464.82	529.34	604.40	655.76	737.40	774.27	387.13	509.59	584.65	662.34	713.69	797.97	842.74
78	284.95	362.78	411.74	459.44	492.07	543.54	573.67	369.06	482.03	553.58	628.90	680.37	764.47	803.39	397.93	528.48	605.05	686.64	738.11	825.98	867.41
79	298.55	382.14	431.10	480.06	514.70	567.24	598.29	382.14	502.75	575.60	653.22	705.77	791.75	832.35	409.61	542.16	625.76	705.77	760.70	850.26	893.25
80	312.84	397.85	449.99	503.26	538.40	590.54	623.41	397.85	523.66						427.32	567.87					
81	342.31	438.65	494.19	553.13	590.54	651.75	684.62	438.65	575.80						470.39	623.41					
82	377.45	479.46	544.07	608.68	649.48	716.36	754.89	482.86	634.74						518.00	684.62					
83	414.85	529.33	599.61	666.48	714.09	790.03	830.84	532.73	699.35						567.87	754.89					
84	455.66	581.47	658.55	734.49	786.63	865.97	912.45	584.87	766.23						625.68	830.84					
85	553.13	705.02	797.97	888.64	950.98	1049.60	1105.14	707.29							757.16						
86	608.68	775.30	877.31	979.32	1047.33	1155.01	1213.95	777.56							833.10						
87	666.48	851.24	964.59	1075.67	1152.74	1269.49	1336.36	856.91							915.85						
88	771.90	984.99	1114.20	1243.42	1330.70	1465.58	1543.79	988.39							1058.66						
89	847.84	1082.47	1225.28	1368.10	1462.18	1611.80	1695.68	1088.13							1164.08						
90	932.85	1190.15	1347.70	1502.99	1608.40	1775.02	1869.10	1195.81							1280.82						
91+	1026.93	1310.29	1482.58	1654.87	1769.35	1950.71	2052.72	1315.96							1406.64						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-02 VA - Post Rate Stability

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	3.1% Simple Inflation							3.1% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	11.52	14.84	17.18	19.37	21.55	24.42	25.67	15.48	20.24	23.82	26.20	28.58	32.15	33.34
30	12.65	15.98	18.31	20.50	22.68	25.56	26.89	16.67	21.44	23.82	27.39	29.77	33.34	35.73
31	12.73	16.05	18.38	20.57	22.76	25.63	28.11	16.67	21.44	25.01	28.58	30.96	34.53	35.73
32	12.73	16.05	18.46	20.64	22.83	26.85	28.19	16.67	22.63	25.01	28.58	30.96	34.53	36.92
33	12.70	17.18	19.59	21.77	23.96	26.92	28.35	17.86	22.63	25.01	28.58	30.96	35.73	36.92
34	13.86	17.25	19.66	21.85	24.03	27.08	29.57	17.86	22.63	26.20	29.77	32.15	35.73	38.11
35	13.93	17.33	19.66	21.92	24.11	28.29	29.65	17.86	22.63	26.20	29.77	32.15	35.73	38.11
36	14.01	17.40	19.73	23.05	25.31	28.37	30.87	17.86	23.82	26.20	30.96	33.34	36.92	39.30
37	14.08	17.48	20.94	23.13	25.39	29.58	30.96	19.05	23.82	27.39	30.96	33.34	36.92	39.30
38	14.08	18.61	21.01	23.20	25.46	29.73	30.96	19.05	23.82	27.39	32.15	34.53	38.11	40.49
39	14.15	18.68	21.09	24.40	26.66	29.77	32.15	19.05	25.01	27.39	32.15	34.53	38.11	40.49
40	15.28	18.75	21.16	24.48	26.74	30.96	32.15	19.05	25.01	28.58	32.15	34.53	39.30	41.68
41	15.36	18.84	22.30	24.56	26.82	30.96	32.15	20.24	26.20	28.58	33.34	35.73	40.49	41.68
42	15.37	19.98	22.38	25.78	28.04	30.96	33.34	20.24	26.20	29.77	34.53	36.92	40.49	42.87
43	15.45	20.06	22.54	25.86	28.12	32.15	33.34	21.44	27.39	30.96	34.53	36.92	41.68	44.06
44	15.48	20.14	23.68	25.95	28.21	32.15	33.34	21.44	27.39	30.96	35.73	38.11	42.87	44.06
45	16.67	21.28	23.77	27.17	29.43	32.15	34.53	22.63	28.58	32.15	36.92	39.30	42.87	45.25
46	16.67	21.44	23.82	27.25	29.52	33.34	34.53	22.63	28.58	33.34	36.92	39.30	44.06	46.44
47	16.67	21.44	25.01	27.39	29.68	33.34	34.53	23.82	29.77	34.53	38.11	40.49	45.25	47.63
48	16.67	21.44	25.01	27.39	29.77	33.34	35.73	23.82	30.96	34.53	39.30	41.68	45.25	47.63
49	16.67	22.63	25.01	28.58	30.96	34.53	35.73	25.01	30.96	35.73	40.49	42.87	46.44	48.82
50	17.86	22.63	26.20	28.58	30.96	34.53	35.73	25.01	32.15	36.92	40.49	42.87	47.63	50.02
51	17.86	23.82	27.39	29.77	32.15	35.73	38.11	26.20	33.34	38.11	41.68	44.06	48.82	52.40
52	19.05	25.01	28.58	32.15	34.53	38.11	40.49	27.39	34.53	39.30	44.06	46.44	51.21	53.59
53	20.24	26.20	29.77	33.34	35.73	40.49	41.68	28.58	35.73	40.49	45.25	47.63	52.40	55.97
54	21.44	27.39	30.96	35.73	38.11	41.68	44.06	29.77	38.11	42.87	46.44	48.82	54.78	57.16
55	21.44	28.58	32.15	36.92	40.49	44.06	46.44	30.96	39.30	44.06	48.82	51.21	57.16	59.54
56	23.82	29.77	34.53	39.30	42.87	47.63	50.02	32.15	40.49	46.44	51.21	53.59	59.54	63.11
57	25.01	32.15	36.92	41.68	45.25	51.21	53.59	33.34	42.87	47.63	53.59	57.16	63.11	66.69
58	26.20	34.53	39.30	45.25	48.73	54.78	57.16	34.53	44.06	50.02	55.97	60.73	67.88	71.45
59	28.58	36.92	41.68	47.63	52.16	58.35	61.92	35.73	46.44	52.40	59.54	64.31	71.45	75.02
60	30.96	39.30	45.25	51.12	55.59	63.11	66.69	36.92	48.82	54.78	63.11	67.88	75.02	79.79
61	32.15	41.68	47.63	54.62	59.17	66.69	70.26	39.30	51.21	58.35	66.69	71.45	80.98	85.74
62	34.53	45.25	51.21	58.21	62.68	70.26	73.83	42.87	54.78	61.92	70.26	76.21	86.93	91.69
63	36.92	48.80	54.78	61.80	66.35	75.02	78.60	45.25	58.35	65.50	75.02	82.17	92.89	97.65
64	40.49	52.31	59.54	66.44	70.99	78.60	83.36	47.63	61.92	70.26	79.79	86.91	100.03	104.79
65	42.87	55.90	63.11	70.11	74.66	83.36	88.12	51.21	65.50	73.83	85.74	92.62	105.99	111.94
66	46.31	60.56	68.87	77.02	82.71	91.43	96.18	54.62	71.24	80.74	92.62	100.66	115.18	121.11
67	50.89	66.28	75.75	84.01	89.86	100.60	105.33	59.18	76.93	86.40	99.42	108.79	123.09	130.19
68	55.44	71.96	82.58	92.01	99.09	110.89	116.79	63.70	82.58	94.37	107.35	116.79	133.30	140.38
69	59.97	78.78	89.36	101.12	108.18	121.11	128.17	69.37	89.36	102.30	117.58	126.99	143.45	150.51
70	65.63	85.55	97.27	110.17	118.37	133.61	140.64	73.83	96.10	110.17	126.57	137.12	153.53	161.73
71	71.26	93.45	106.30	120.32	129.66	146.02	154.19	80.60	105.13	120.32	136.67	148.35	167.04	175.22
72	78.01	101.29	116.43	131.56	142.04	160.67	168.82	87.32	114.10	130.40	149.03	160.67	181.63	190.94
73	84.71	111.40	126.49	145.05	156.66	175.22	184.51	95.15	124.17	142.73	162.46	175.22	196.11	206.56
74	92.53	121.44	138.79	158.45	171.17	193.15	202.40	104.09	135.32	154.98	175.80	189.68	212.81	224.38
75	101.44	132.56	151.01	172.91	186.74	210.95	222.48	112.97	147.55	169.45	191.35	206.34	231.70	243.22
76	110.29	143.61	164.29	187.27	203.35	228.63	241.26	120.63	159.69	182.67	206.80	222.88	249.31	263.09
77	120.23	156.87	178.62	203.81	220.99	248.47	261.07	130.53	171.75	196.94	223.28	240.46	269.08	283.97
78	130.09	170.03	195.14	221.39	239.65	269.32	283.01	140.36	186.01	213.40	241.93	260.19	291.00	305.83
79	141.03	185.38	212.68	241.11	260.45	292.29	307.08	151.26	200.17	230.88	260.45	280.92	313.90	329.82
80	154.15	202.89	232.36	264.10	285.64	320.77	336.64	165.49	219.89	252.76	285.64	307.17	343.44	361.58
81	170.02	223.29	256.16	291.30	313.97	352.51	370.65	182.49	241.43	277.70	313.97	337.78	378.58	397.85
82	187.02	245.96	282.23	320.77	345.71	387.65	408.05	200.62	265.23	306.04	345.71	371.78	415.98	437.52
83	206.29	270.90	309.44	351.38	379.71	426.19	448.86	219.89	292.44	336.64	379.71	409.18	457.92	481.73
84	226.69	296.97	341.18	387.65	418.25	469.26	494.19	242.56	321.91	370.65	418.25	449.99	503.26	529.33
85	274.30	360.44	412.58	468.12	505.53	567.87	597.34	293.57	388.78	447.72	505.53	544.07	608.68	641.55
86	301.50	395.58	453.39	515.73	556.54	624.54	657.41	323.04	428.45	493.06	556.54	598.47	669.88	705.02
87	332.11	435.25	498.73	566.74	612.08	686.88	723.16	354.78	470.39	541.80	612.08	658.55	736.76	775.30
88	383.11	503.26	576.94	654.01	706.15	793.43	834.24	410.32	544.07	625.68	706.15	760.56	851.24	896.58
89	421.65	553.13	633.61	719.76	777.56	872.77	918.11	451.12	598.47	688.02	777.56	836.50	936.25	986.12
90	463.59	608.68	697.09	791.16	854.64	960.05	1009.92	496.46	657.41	757.16	854.64	920.38	1030.33	1084.73
91+	510.06	669.88	767.36	871.64	940.78	1055.26	1110.80	545.20	724.29	833.10	940.78	1013.33	1133.47	1192.41

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

BSC-02 VA - Post Rate Stability

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	3.1% Simple Inflation							3.1% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	29.96	38.82	44.66	50.12	55.58	62.80	66.52	40.49	52.40	61.92	67.88	73.83	83.36	85.74
30	32.21	41.08	46.92	52.38	58.97	66.22	68.98	42.87	54.78	61.92	70.26	77.40	85.74	91.69
31	32.40	41.27	47.10	52.57	59.16	66.42	72.62	42.87	54.78	64.31	73.83	79.79	89.31	91.69
32	32.40	41.27	47.29	52.76	59.36	68.86	72.83	42.87	58.35	64.31	73.83	79.79	89.31	95.27
33	32.33	44.67	50.70	56.15	61.61	69.06	73.24	46.44	58.35	64.31	73.83	79.79	91.69	95.27
34	35.80	44.86	50.89	56.34	61.80	69.46	76.89	46.44	58.35	67.88	77.40	83.36	91.69	98.84
35	35.99	45.05	50.89	56.54	61.99	73.08	77.10	46.44	58.35	67.88	77.40	83.36	91.69	98.84
36	36.18	45.25	51.08	59.94	65.58	73.28	79.55	46.44	61.92	67.88	79.79	85.74	95.27	101.22
37	36.37	45.44	53.51	60.13	65.77	76.90	79.79	48.82	61.92	70.26	79.79	85.74	95.27	101.22
38	36.37	47.68	53.70	60.32	65.96	77.30	79.79	48.82	61.92	70.26	83.36	89.31	98.84	104.79
39	36.56	47.87	53.89	62.75	68.40	77.40	83.36	48.82	64.31	70.26	83.36	89.31	98.84	104.79
40	39.97	48.06	54.08	62.95	68.59	79.79	83.36	48.82	64.31	73.83	83.36	89.31	101.22	107.18
41	40.18	48.27	57.51	63.16	68.80	79.79	83.36	52.40	67.88	73.83	85.74	91.69	104.79	107.18
42	40.20	51.70	57.73	66.79	72.43	79.79	85.74	52.40	67.88	77.40	89.31	95.27	104.79	110.75
43	40.41	51.92	58.14	67.01	72.65	83.36	85.74	54.78	70.26	79.79	89.31	95.27	107.18	113.13
44	40.49	52.13	61.58	67.23	72.88	83.36	85.74	54.78	70.26	79.79	91.69	98.84	110.75	113.13
45	42.87	54.39	61.80	69.69	76.52	83.36	89.31	58.35	73.83	83.36	95.27	101.22	110.75	116.70
46	42.87	54.78	61.92	69.91	76.75	85.74	89.31	58.35	73.83	85.74	95.27	101.22	113.13	120.28
47	42.87	54.78	64.31	70.26	77.17	85.74	89.31	61.92	77.40	89.31	98.84	104.79	116.70	122.66
48	42.87	54.78	64.31	70.26	77.40	85.74	91.69	61.92	79.79	89.31	101.22	107.18	116.70	122.66
49	42.87	58.35	64.31	73.83	79.79	89.31	91.69	64.31	79.79	91.69	104.79	110.75	120.28	126.23
50	46.44	58.35	67.88	73.83	79.79	89.31	91.69	64.31	83.36	95.27	104.79	110.75	122.66	128.61
51	46.44	61.92	70.26	77.40	83.36	91.69	98.84	67.88	85.74	98.84	107.18	113.13	126.23	135.76
52	48.82	64.31	73.83	83.36	89.31	98.84	104.79	70.26	89.31	101.22	113.13	120.28	132.18	138.14
53	52.40	67.88	77.40	85.74	91.69	104.79	107.18	73.83	91.69	104.79	116.70	122.66	135.76	144.09
54	54.78	70.26	79.79	91.69	98.84	107.18	113.13	77.40	98.84	110.75	120.28	126.23	141.71	147.66
55	54.78	73.83	83.36	95.27	104.79	113.13	120.28	79.79	101.22	113.13	126.23	132.18	147.66	153.62
56	61.92	77.40	89.31	101.22	110.75	122.66	128.61	83.36	104.79	120.28	132.18	138.14	153.62	163.15
57	64.31	83.36	95.27	107.18	116.70	132.18	138.14	85.74	110.75	122.66	138.14	147.66	163.15	171.48
58	67.88	89.31	101.22	116.70	125.98	141.71	147.66	89.31	113.13	128.61	144.09	157.19	175.05	184.58
59	73.83	95.27	107.18	122.66	135.13	150.05	159.57	91.69	120.28	135.76	153.62	165.53	184.58	194.11
60	79.79	101.22	116.70	131.97	143.11	163.15	171.48	95.27	126.23	141.71	163.15	175.05	194.11	206.02
61	83.36	107.18	122.66	141.31	152.66	171.48	181.01	101.22	132.18	150.05	171.48	184.58	208.40	221.50
62	89.31	116.70	132.18	149.68	162.02	181.01	190.54	110.75	141.71	159.57	181.01	196.49	223.88	236.98
63	95.27	126.18	141.71	159.25	170.60	194.11	202.44	116.70	150.05	169.10	194.11	211.97	239.36	252.46
64	104.79	135.53	153.62	170.85	183.39	202.44	215.54	122.66	159.57	181.01	206.02	223.83	258.41	270.32
65	110.75	143.90	163.15	180.63	193.18	215.54	227.45	132.18	169.10	190.54	221.50	238.67	273.89	289.38
66	119.93	156.73	178.11	199.07	213.86	236.29	248.16	141.30	184.04	207.79	238.66	259.35	296.84	312.28
67	131.37	170.43	195.28	216.52	231.74	259.19	272.21	152.68	198.83	222.50	256.83	280.24	317.19	336.12
68	142.74	185.21	213.52	237.12	255.99	286.66	300.82	163.98	213.52	243.01	277.22	300.82	344.47	362.16
69	155.21	203.42	230.46	261.03	278.67	312.77	330.41	178.73	230.46	263.39	303.36	328.06	370.39	388.02
70	168.76	220.33	250.80	284.79	305.89	344.56	363.31	191.03	248.46	284.79	326.98	353.94	396.13	417.22
71	183.40	240.63	274.51	310.72	334.08	377.30	398.33	207.93	271.01	310.72	352.77	383.15	431.04	452.06
72	201.42	260.80	300.38	339.97	366.75	414.48	435.44	225.87	294.56	336.48	384.21	414.48	468.04	492.49
73	218.16	287.79	326.08	374.82	403.83	452.57	475.77	246.01	320.28	367.85	418.91	452.57	505.95	532.64
74	238.25	313.43	358.54	408.27	441.81	498.48	522.77	268.33	349.29	400.18	453.38	489.23	549.37	579.44
75	261.67	342.36	389.62	446.10	481.84	544.09	574.06	291.64	380.40	436.88	493.37	532.56	598.26	627.08
76	284.92	371.09	423.93	483.68	525.04	589.37	622.69	311.35	412.45	471.04	533.08	575.59	643.37	678.98
77	310.30	404.19	460.30	525.57	570.22	641.21	673.27	336.64	443.12	508.39	575.95	620.60	693.88	732.82
78	335.51	438.21	503.26	571.73	618.52	694.97	730.35	361.75	480.43	550.05	624.22	671.01	750.89	788.55
79	363.94	478.81	548.19	622.12	672.16	754.05	792.71	390.10	516.34	595.96	672.16	724.48	809.77	850.72
80	397.85	523.66						427.32	567.87					
81	438.65	575.80						470.39	623.41					
82	482.86	634.74						518.00	684.62					
83	532.73	699.35						567.87	754.89					
84	584.87	766.23						625.68	830.84					
85	707.29							757.16						
86	777.56							833.10						
87	856.91							915.85						
88	988.39							1058.66						
89	1088.13							1164.08						
90	1195.81							1280.82						
91+	1315.96							1406.64						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-02 VA - Post Rate Stability

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit
90 Day Elimination Period

Age	4.5% Simple Inflation							4.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	12.45	14.42	17.28	18.25	19.19	29.06	31.56	22.69	29.67	34.90	38.39	41.88	47.12	48.86
30	13.41	15.39	18.24	19.21	20.15	30.07	33.67	24.43	31.41	34.90	40.14	43.63	48.86	52.35
31	14.37	16.35	19.21	20.17	21.11	31.07	35.77	24.43	31.41	36.65	41.88	45.37	50.61	52.35
32	14.37	16.35	20.17	21.13	22.07	33.07	36.82	24.43	33.16	36.65	41.88	45.37	50.61	54.10
33	15.32	17.31	21.13	22.09	23.03	34.08	38.93	26.18	33.16	36.65	41.88	45.37	52.35	54.10
34	15.32	18.27	22.09	23.05	23.99	36.08	41.03	26.18	33.16	38.39	43.63	47.12	52.35	55.84
35	16.28	19.23	22.09	24.01	24.95	38.09	42.08	26.18	33.16	38.39	43.63	47.12	52.35	55.84
36	17.24	20.19	23.05	24.97	26.87	39.09	44.19	26.18	34.90	38.39	45.37	48.86	54.10	57.59
37	18.20	21.15	24.97	25.93	27.83	41.09	45.37	27.92	34.90	40.14	45.37	48.86	54.10	57.59
38	18.20	22.12	25.93	26.89	28.79	43.10	45.37	27.92	34.90	40.14	47.12	50.61	55.84	59.33
39	19.15	23.08	26.89	28.81	30.71	43.63	47.12	27.92	36.65	40.14	47.12	50.61	55.84	59.33
40	20.11	24.04	27.85	29.77	31.67	45.37	47.12	27.92	36.65	41.88	47.12	50.61	57.59	61.08
41	21.16	25.10	28.93	30.86	32.76	45.37	47.12	29.67	38.39	41.88	48.86	52.35	59.33	61.08
42	21.25	26.17	30.01	32.92	34.83	45.37	48.86	29.67	38.39	43.63	50.61	54.10	59.33	62.82
43	22.32	27.25	32.08	34.03	35.95	47.12	48.86	31.41	40.14	45.37	50.61	54.10	61.08	64.57
44	22.69	28.34	33.18	35.14	37.07	47.12	48.86	31.41	40.14	45.37	52.35	55.84	62.82	64.57
45	24.43	29.43	34.30	37.24	39.18	47.12	50.61	33.16	41.88	47.12	54.10	57.59	62.82	66.31
46	24.43	31.41	34.90	38.38	40.33	48.86	50.61	33.16	41.88	48.86	54.10	57.59	64.57	68.06
47	24.43	31.41	36.65	40.14	42.47	48.86	50.61	34.90	43.63	50.61	55.84	59.33	66.31	69.80
48	24.43	31.41	36.65	40.14	43.63	48.86	52.35	34.90	45.37	50.61	57.59	61.08	66.31	69.80
49	24.43	33.16	36.65	41.88	45.37	50.61	52.35	36.65	45.37	52.35	59.33	62.82	68.06	71.55
50	26.18	33.16	38.39	41.88	45.37	50.61	52.35	36.65	47.12	54.10	59.33	62.82	69.80	73.29
51	26.18	34.90	40.14	43.63	47.12	52.35	55.84	38.39	48.86	55.84	61.08	64.57	71.55	76.78
52	27.92	36.65	41.88	47.12	50.61	55.84	59.33	40.14	50.61	57.59	64.57	68.06	75.04	78.53
53	29.67	38.39	43.63	48.86	52.35	59.33	61.08	41.88	52.35	59.33	66.31	69.80	76.78	82.02
54	31.41	40.14	45.37	52.35	55.84	61.08	64.57	43.63	55.84	62.82	68.06	71.55	80.27	83.76
55	31.41	41.88	47.12	54.10	59.33	64.57	68.06	45.37	57.59	64.57	71.55	75.04	83.76	87.25
56	34.90	43.63	50.61	57.59	62.82	69.80	73.29	47.12	59.33	68.06	75.04	78.53	87.25	92.49
57	36.65	47.12	54.10	61.08	66.31	75.04	78.53	48.86	62.82	69.80	78.53	83.76	92.49	97.72
58	38.39	50.61	57.59	66.31	70.28	80.27	83.76	50.61	64.57	73.29	82.02	89.00	99.47	104.70
59	41.88	54.10	61.08	69.80	73.66	85.51	90.74	52.35	68.06	76.78	87.25	94.23	104.70	109.94
60	45.37	57.59	66.31	73.94	77.06	92.49	97.72	54.10	71.55	80.27	92.49	99.47	109.94	116.92
61	47.12	61.08	69.80	78.27	82.45	97.72	102.96	57.59	75.04	85.51	97.72	104.70	118.66	125.64
62	50.61	66.31	75.04	83.67	86.81	102.96	108.19	62.82	80.27	90.74	102.96	111.68	127.39	134.37
63	54.10	71.28	80.27	89.09	93.28	109.94	115.17	66.31	85.51	95.98	109.94	120.41	136.11	143.09
64	59.33	75.63	87.25	94.53	98.73	115.17	122.15	69.80	90.74	102.96	116.92	127.12	146.58	153.56
65	62.82	81.05	92.49	101.05	105.26	122.15	129.13	75.04	95.98	108.19	125.64	132.63	155.31	164.03
66	66.30	86.70	98.60	108.42	113.68	130.90	137.70	78.20	102.00	115.60	132.60	141.05	164.90	173.40
67	70.95	92.40	105.60	116.84	124.21	140.25	146.85	82.50	107.25	120.45	138.60	150.53	171.60	181.50
68	75.20	97.60	112.00	124.80	134.40	150.40	158.40	86.40	112.00	128.00	145.60	158.40	180.80	190.40
69	79.05	103.85	117.80	133.30	142.60	159.65	168.95	91.45	117.80	134.85	155.00	167.40	189.10	198.40
70	84.00	109.50	124.50	141.00	151.50	171.00	180.00	94.50	123.00	141.00	162.00	175.50	196.50	207.00
71	88.45	116.00	131.95	149.35	160.95	181.25	191.40	100.05	130.50	149.35	169.65	184.15	207.35	217.50
72	93.80	121.80	140.00	158.20	170.80	193.20	203.00	105.00	137.20	156.80	179.20	193.20	218.40	229.60
73	98.55	129.60	147.15	168.75	182.25	203.85	214.65	110.70	144.45	166.05	189.00	203.85	228.15	240.30
74	104.00	136.50	156.00	178.10	192.40	217.10	227.50	117.00	152.10	174.20	197.60	213.20	239.20	252.20
75	110.00	143.75	163.75	187.50	202.50	228.75	241.25	122.50	160.00	183.75	207.50	223.75	251.25	263.75
76	115.20	150.00	171.60	195.60	212.40	238.80	252.00	126.00	166.80	190.80	216.00	232.80	260.40	274.80
77	120.75	157.55	179.40	204.70	221.95	249.55	262.20	131.10	172.50	197.80	224.25	241.50	270.25	285.20
78	125.40	163.90	188.10	213.40	231.00	259.60	272.80	135.30	179.30	205.70	233.20	250.80	280.50	294.80
79	130.20	171.15	196.35	222.60	240.45	269.85	283.50	139.65	184.80	213.15	240.45	259.35	289.80	304.50
80	136.00	179.00	205.00	233.00	252.00	283.00	297.00	146.00	194.00	223.00	252.00	271.00	303.00	319.00
81	150.00	197.00	226.00	257.00	277.00	311.00	327.00	161.00	213.00	245.00	277.00	298.00	334.00	351.00
82	165.00	217.00	249.00	283.00	305.00	342.00	360.00	177.00	234.00	270.00	305.00	328.00	367.00	386.00
83	182.00	239.00	273.00	310.00	335.00	376.00	396.00	194.00	258.00	297.00	335.00	361.00	404.00	425.00
84	200.00	262.00	301.00	342.00	369.00	414.00	436.00	214.00	284.00	327.00	369.00	397.00	444.00	467.00
85	242.00	318.00	364.00	413.00	446.00	501.00	527.00	259.00	343.00	395.00	446.00	480.00	537.00	566.00
86	266.00	349.00	400.00	455.00	491.00	551.00	580.00	285.00	378.00	435.00	491.00	528.00	591.00	622.00
87	293.00	384.00	440.00	500.00	540.00	606.00	638.00	313.00	415.00	478.00	540.00	581.00	650.00	684.00
88	338.00	444.00	509.00	577.00	623.00	700.00	736.00	362.00	480.00	552.00	623.00	671.00	751.00	791.00
89	372.00	488.00	559.00	635.00	686.00	770.00	810.00	398.00	528.00	607.00	686.00	738.00	826.00	870.00
90	409.00	537.00	615.00	698.00	754.00	847.00	891.00	438.00	580.00	668.00	754.00	812.00	909.00	957.00
91+	450.00	591.00	677.00	769.00	830.00	931.00	980.00	481.00	639.00	735.00	830.00	894.00	1000.00	1052.00

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

BSC-02 VA - Post Rate Stability

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	4.5% Simple Inflation							4.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	32.37	37.72	44.94	47.23	49.49	74.74	81.78	59.33	76.78	90.74	99.47	108.19	122.15	125.64
30	34.13	39.56	46.75	49.09	52.39	77.90	86.36	62.82	80.27	90.74	102.96	113.43	125.64	134.37
31	36.57	42.03	49.21	51.55	54.89	80.50	92.41	62.82	80.27	94.23	108.19	116.92	130.88	134.37
32	36.57	42.03	51.67	54.00	57.38	84.84	95.13	62.82	85.51	94.23	108.19	116.92	130.88	139.60
33	39.00	45.00	54.68	56.97	59.22	87.41	100.56	68.06	85.51	94.23	108.19	116.92	134.37	139.60
34	39.58	47.50	57.16	59.45	61.69	92.55	106.68	68.06	85.51	99.47	113.43	122.15	134.37	144.84
35	42.06	50.00	57.16	61.93	64.15	98.39	109.42	68.06	85.51	99.47	113.43	122.15	134.37	144.84
36	44.53	52.50	59.65	64.93	69.61	100.98	113.87	68.06	90.74	99.47	116.92	125.64	139.60	148.33
37	47.01	55.00	63.80	67.43	72.10	106.84	116.92	71.55	90.74	102.96	116.92	125.64	139.60	148.33
38	47.01	56.67	66.26	69.92	74.59	112.05	116.92	71.55	90.74	102.96	122.15	130.88	144.84	153.56
39	49.48	59.14	68.71	74.09	78.77	113.43	122.15	71.55	94.23	102.96	122.15	130.88	144.84	153.56
40	52.60	61.60	71.17	76.56	81.23	116.92	122.15	71.55	94.23	108.19	122.15	130.88	148.33	157.05
41	55.35	64.32	74.60	79.35	84.04	116.92	122.15	76.78	99.47	108.19	125.64	134.37	153.56	157.05
42	55.59	67.74	77.40	85.30	89.98	116.92	125.64	76.78	99.47	113.43	130.88	139.60	153.56	162.29
43	58.37	70.53	82.72	88.16	92.86	122.15	125.64	80.27	102.96	116.92	130.88	139.60	157.05	165.78
44	59.33	73.34	86.28	91.05	95.77	122.15	125.64	80.27	102.96	116.92	134.37	144.84	162.29	165.78
45	62.82	75.21	89.18	95.54	101.88	122.15	130.88	85.51	108.19	122.15	139.60	148.33	162.29	171.01
46	62.82	80.27	90.74	98.45	104.86	125.64	130.88	85.51	108.19	125.64	139.60	148.33	165.78	176.25
47	62.82	80.27	94.23	102.96	110.43	125.64	130.88	90.74	113.43	130.88	144.84	153.56	171.01	179.74
48	62.82	80.27	94.23	102.96	113.43	125.64	134.37	90.74	116.92	130.88	148.33	157.05	171.01	179.74
49	62.82	85.51	94.23	108.19	116.92	130.88	134.37	94.23	116.92	134.37	153.56	162.29	176.25	184.97
50	68.06	85.51	99.47	108.19	116.92	130.88	134.37	94.23	122.15	139.60	153.56	162.29	179.74	188.46
51	68.06	90.74	102.96	113.43	122.15	134.37	144.84	99.47	125.64	144.84	157.05	165.78	184.97	198.93
52	71.55	94.23	108.19	122.15	130.88	144.84	153.56	102.96	130.88	148.33	165.78	176.25	193.70	202.42
53	76.78	99.47	113.43	125.64	134.37	153.56	157.05	108.19	134.37	153.56	171.01	179.74	198.93	211.15
54	80.27	102.96	116.92	134.37	144.84	157.05	165.78	113.43	144.84	162.29	176.25	184.97	207.66	216.38
55	80.27	108.19	122.15	139.60	153.56	165.78	176.25	116.92	148.33	165.78	184.97	193.70	216.38	225.11
56	90.74	113.43	130.88	148.33	162.29	179.74	188.46	122.15	153.56	176.25	193.70	202.42	225.11	239.07
57	94.23	122.15	139.60	157.05	171.01	193.70	202.42	125.64	162.29	179.74	202.42	216.38	239.07	251.28
58	99.47	130.88	148.33	171.01	181.69	207.66	216.38	130.88	165.78	188.46	211.15	230.34	256.52	270.48
59	108.19	139.60	157.05	179.74	190.84	219.87	233.83	134.37	176.25	198.93	225.11	242.56	270.48	284.44
60	116.92	148.33	171.01	190.86	198.39	239.07	251.28	139.60	184.97	207.66	239.07	256.52	284.44	301.89
61	122.15	157.05	179.74	202.48	212.71	251.28	265.24	148.33	193.70	219.87	251.28	270.48	305.38	324.57
62	130.88	171.01	193.70	215.15	224.39	265.24	279.20	162.29	207.66	233.83	265.24	287.93	328.06	347.26
63	139.60	184.28	207.66	229.58	239.87	284.44	296.65	171.01	219.87	247.79	284.44	310.61	350.75	369.94
64	153.56	195.95	225.11	243.09	255.06	296.65	315.85	179.74	233.83	265.24	301.89	327.39	378.67	396.12
65	162.29	208.67	239.07	260.34	272.35	315.85	333.30	193.70	247.79	279.20	324.57	341.78	401.35	424.04
66	171.70	224.40	255.00	280.23	293.95	338.30	355.30	202.30	263.50	297.50	341.70	363.42	425.00	447.10
67	183.15	237.60	272.25	301.16	320.33	361.35	379.50	212.85	277.20	310.20	358.05	387.77	442.20	468.60
68	193.60	251.20	289.60	321.60	347.20	388.80	408.00	222.40	289.60	329.60	376.00	408.00	467.20	491.20
69	204.60	268.15	303.80	344.10	367.35	412.30	435.55	235.60	303.80	347.20	399.90	432.45	488.25	511.50
70	216.00	282.00	321.00	364.50	391.50	441.00	465.00	244.50	318.00	364.50	418.50	453.00	507.00	534.00
71	227.65	298.70	340.75	385.70	414.70	468.35	494.45	258.10	336.40	385.70	437.90	475.60	535.05	561.15
72	242.20	313.60	361.20	408.80	441.00	498.40	523.60	271.60	354.20	404.60	462.00	498.40	562.80	592.20
73	253.80	334.80	379.35	436.05	469.80	526.50	553.50	286.20	372.60	427.95	487.35	526.50	588.60	619.65
74	267.80	352.30	403.00	458.90	496.60	560.30	587.60	301.60	392.60	449.80	509.60	549.90	617.50	651.30
75	283.75	371.25	422.50	483.75	522.50	590.00	622.50	316.25	412.50	473.75	535.00	577.50	648.75	680.00
76	297.60	387.60	442.80	505.20	548.40	615.60	650.40	325.20	430.80	492.00	556.80	601.20	672.00	709.20
77	311.65	405.95	462.30	527.85	572.70	644.00	676.20	338.10	445.05	510.60	578.45	623.30	696.90	736.00
78	323.40	422.40	485.10	551.10	596.20	669.90	704.00	348.70	463.10	530.20	601.70	646.80	723.80	760.10
79	336.00	442.05	506.10	574.35	620.55	696.15	731.85	360.15	476.70	550.20	620.55	668.85	747.60	785.40
80	351.00	462.00						377.00	501.00					
81	387.00	508.00						415.00	550.00					
82	426.00	560.00						457.00	604.00					
83	470.00	617.00						501.00	666.00					
84	516.00	676.00						552.00	733.00					
85	624.00							668.00						
86	686.00							735.00						
87	756.00							808.00						
88	872.00							934.00						
89	960.00							1027.00						
90	1055.00							1130.00						
91+	1161.00							1241.00						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-02 VA - Post Rate Stability

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	2.5% Simple Inflation							2.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	10.00	13.00	15.00	17.00	19.00	21.00	22.00	13.00	17.00	20.00	22.00	24.00	27.00	28.00
30	11.00	14.00	16.00	18.00	20.00	22.00	23.00	14.00	18.00	20.00	23.00	25.00	28.00	30.00
31	11.00	14.00	16.00	18.00	20.00	22.00	24.00	14.00	18.00	21.00	24.00	26.00	29.00	30.00
32	11.00	14.00	16.00	18.00	20.00	23.00	24.00	14.00	19.00	21.00	24.00	26.00	29.00	31.00
33	11.00	15.00	17.00	19.00	21.00	23.00	24.00	15.00	19.00	21.00	24.00	26.00	30.00	31.00
34	12.00	15.00	17.00	19.00	21.00	23.00	25.00	15.00	19.00	22.00	25.00	27.00	30.00	32.00
35	12.00	15.00	17.00	19.00	21.00	24.00	25.00	15.00	19.00	22.00	25.00	27.00	30.00	32.00
36	12.00	15.00	17.00	20.00	22.00	24.00	26.00	15.00	20.00	22.00	26.00	28.00	31.00	33.00
37	12.00	15.00	18.00	20.00	22.00	25.00	26.00	16.00	20.00	23.00	26.00	28.00	31.00	33.00
38	12.00	16.00	18.00	20.00	22.00	25.00	26.00	16.00	20.00	23.00	27.00	29.00	32.00	34.00
39	12.00	16.00	18.00	21.00	23.00	25.00	27.00	16.00	21.00	23.00	27.00	29.00	32.00	34.00
40	13.00	16.00	18.00	21.00	23.00	26.00	27.00	16.00	21.00	24.00	27.00	29.00	33.00	35.00
41	13.00	16.00	19.00	21.00	23.00	26.00	27.00	17.00	22.00	24.00	28.00	30.00	34.00	35.00
42	13.00	17.00	19.00	22.00	24.00	26.00	28.00	17.00	22.00	25.00	29.00	31.00	34.00	36.00
43	13.00	17.00	19.00	22.00	24.00	27.00	28.00	18.00	23.00	26.00	29.00	31.00	35.00	37.00
44	13.00	17.00	20.00	22.00	24.00	27.00	28.00	18.00	23.00	26.00	30.00	32.00	36.00	37.00
45	14.00	18.00	20.00	23.00	25.00	27.00	29.00	19.00	24.00	27.00	31.00	33.00	36.00	38.00
46	14.00	18.00	20.00	23.00	25.00	28.00	29.00	19.00	24.00	28.00	31.00	33.00	37.00	39.00
47	14.00	18.00	21.00	23.00	25.00	28.00	29.00	20.00	25.00	29.00	32.00	34.00	38.00	40.00
48	14.00	18.00	21.00	23.00	25.00	28.00	30.00	20.00	26.00	29.00	33.00	35.00	38.00	40.00
49	14.00	19.00	21.00	24.00	26.00	29.00	30.00	21.00	26.00	30.00	34.00	36.00	39.00	41.00
50	15.00	19.00	22.00	24.00	26.00	29.00	30.00	21.00	27.00	31.00	34.00	36.00	40.00	42.00
51	15.00	20.00	23.00	25.00	27.00	30.00	32.00	22.00	28.00	32.00	35.00	37.00	41.00	44.00
52	16.00	21.00	24.00	27.00	29.00	32.00	34.00	23.00	29.00	33.00	37.00	39.00	43.00	45.00
53	17.00	22.00	25.00	28.00	30.00	34.00	35.00	24.00	30.00	34.00	38.00	40.00	44.00	47.00
54	18.00	23.00	26.00	30.00	32.00	35.00	37.00	25.00	32.00	36.00	39.00	41.00	46.00	48.00
55	18.00	24.00	27.00	31.00	34.00	37.00	39.00	26.00	33.00	37.00	41.00	43.00	48.00	50.00
56	20.00	25.00	29.00	33.00	36.00	40.00	42.00	27.00	34.00	39.00	43.00	45.00	50.00	53.00
57	21.00	27.00	31.00	35.00	38.00	43.00	45.00	28.00	36.00	40.00	45.00	48.00	53.00	56.00
58	22.00	29.00	33.00	38.00	41.00	46.00	48.00	29.00	37.00	42.00	47.00	51.00	57.00	60.00
59	24.00	31.00	35.00	40.00	44.00	49.00	52.00	30.00	39.00	44.00	50.00	54.00	60.00	63.00
60	26.00	33.00	38.00	43.00	47.00	53.00	56.00	31.00	41.00	46.00	53.00	57.00	63.00	67.00
61	27.00	35.00	40.00	46.00	50.00	56.00	59.00	33.00	43.00	49.00	56.00	60.00	68.00	72.00
62	29.00	38.00	43.00	49.00	53.00	59.00	62.00	36.00	46.00	52.00	59.00	64.00	73.00	77.00
63	31.00	41.00	46.00	52.00	56.00	63.00	66.00	38.00	49.00	55.00	63.00	69.00	78.00	82.00
64	34.00	44.00	50.00	56.00	60.00	66.00	70.00	40.00	52.00	59.00	67.00	73.00	84.00	88.00
65	36.00	47.00	53.00	59.00	63.00	70.00	74.00	43.00	55.00	62.00	72.00	78.00	89.00	94.00
66	39.00	51.00	58.00	65.00	70.00	77.00	81.00	46.00	60.00	68.00	78.00	85.00	97.00	102.00
67	43.00	56.00	64.00	71.00	76.00	85.00	89.00	50.00	65.00	73.00	84.00	92.00	104.00	110.00
68	47.00	61.00	70.00	78.00	84.00	94.00	99.00	54.00	70.00	80.00	91.00	99.00	113.00	119.00
69	51.00	67.00	76.00	86.00	92.00	103.00	109.00	59.00	76.00	87.00	100.00	108.00	122.00	128.00
70	56.00	73.00	83.00	94.00	101.00	114.00	120.00	63.00	82.00	94.00	108.00	117.00	131.00	138.00
71	61.00	80.00	91.00	103.00	111.00	125.00	132.00	69.00	90.00	103.00	117.00	127.00	143.00	150.00
72	67.00	87.00	100.00	113.00	122.00	138.00	145.00	75.00	98.00	112.00	128.00	138.00	156.00	164.00
73	73.00	96.00	109.00	125.00	135.00	151.00	159.00	82.00	107.00	123.00	140.00	151.00	169.00	178.00
74	80.00	105.00	120.00	137.00	148.00	167.00	175.00	90.00	117.00	134.00	152.00	164.00	184.00	194.00
75	88.00	115.00	131.00	150.00	162.00	183.00	193.00	98.00	128.00	147.00	166.00	179.00	201.00	211.00
76	96.00	125.00	143.00	163.00	177.00	199.00	210.00	105.00	139.00	159.00	180.00	194.00	217.00	229.00
77	105.00	137.00	156.00	178.00	193.00	217.00	228.00	114.00	150.00	172.00	195.00	210.00	235.00	248.00
78	114.00	149.00	171.00	194.00	210.00	236.00	248.00	123.00	163.00	187.00	212.00	228.00	255.00	268.00
79	124.00	163.00	187.00	212.00	229.00	257.00	270.00	133.00	176.00	203.00	229.00	247.00	276.00	290.00
80	136.00	179.00	205.00	233.00	252.00	283.00	297.00	146.00	194.00	223.00	252.00	271.00	303.00	319.00
81	150.00	197.00	226.00	257.00	277.00	311.00	327.00	161.00	213.00	245.00	277.00	298.00	334.00	351.00
82	165.00	217.00	249.00	283.00	305.00	342.00	360.00	177.00	234.00	270.00	305.00	328.00	367.00	386.00
83	182.00	239.00	273.00	310.00	335.00	376.00	396.00	194.00	258.00	297.00	335.00	361.00	404.00	425.00
84	200.00	262.00	301.00	342.00	369.00	414.00	436.00	214.00	284.00	327.00	369.00	397.00	444.00	467.00
85	242.00	318.00	364.00	413.00	446.00	501.00	527.00	259.00	343.00	395.00	446.00	480.00	537.00	566.00
86	266.00	349.00	400.00	455.00	491.00	551.00	580.00	285.00	378.00	435.00	491.00	528.00	591.00	622.00
87	293.00	384.00	440.00	500.00	540.00	606.00	638.00	313.00	415.00	478.00	540.00	581.00	650.00	684.00
88	338.00	444.00	509.00	577.00	623.00	700.00	736.00	362.00	480.00	552.00	623.00	671.00	751.00	791.00
89	372.00	488.00	559.00	635.00	686.00	770.00	810.00	398.00	528.00	607.00	686.00	738.00	826.00	870.00
90	409.00	537.00	615.00	698.00	754.00	847.00	891.00	438.00	580.00	668.00	754.00	812.00	909.00	957.00
91+	450.00	591.00	677.00	769.00	830.00	931.00	980.00	481.00	639.00	735.00	830.00	894.00	1000.00	1052.00

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

BSC-02 VA - Post Rate Stability

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	2.5% Simple Inflation							2.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	26.00	34.00	39.00	44.00	49.00	54.00	57.00	34.00	44.00	52.00	57.00	62.00	70.00	72.00
30	28.00	36.00	41.00	46.00	52.00	57.00	59.00	36.00	46.00	52.00	59.00	65.00	72.00	77.00
31	28.00	36.00	41.00	46.00	52.00	57.00	62.00	36.00	46.00	54.00	62.00	67.00	75.00	77.00
32	28.00	36.00	41.00	46.00	52.00	59.00	62.00	36.00	49.00	54.00	62.00	67.00	75.00	80.00
33	28.00	39.00	44.00	49.00	54.00	59.00	62.00	39.00	49.00	54.00	62.00	67.00	77.00	80.00
34	31.00	39.00	44.00	49.00	54.00	59.00	65.00	39.00	49.00	57.00	65.00	70.00	77.00	83.00
35	31.00	39.00	44.00	49.00	54.00	62.00	65.00	39.00	49.00	57.00	65.00	70.00	77.00	83.00
36	31.00	39.00	44.00	52.00	57.00	62.00	67.00	39.00	52.00	57.00	67.00	72.00	80.00	85.00
37	31.00	39.00	46.00	52.00	57.00	65.00	67.00	41.00	52.00	59.00	67.00	72.00	80.00	85.00
38	31.00	41.00	46.00	52.00	57.00	65.00	67.00	41.00	52.00	59.00	70.00	75.00	83.00	88.00
39	31.00	41.00	46.00	54.00	59.00	65.00	70.00	41.00	54.00	59.00	70.00	75.00	83.00	88.00
40	34.00	41.00	46.00	54.00	59.00	67.00	70.00	41.00	54.00	62.00	70.00	75.00	85.00	90.00
41	34.00	41.00	49.00	54.00	59.00	67.00	70.00	44.00	57.00	62.00	72.00	77.00	88.00	90.00
42	34.00	44.00	49.00	57.00	62.00	67.00	72.00	44.00	57.00	65.00	75.00	80.00	88.00	93.00
43	34.00	44.00	49.00	57.00	62.00	70.00	72.00	46.00	59.00	67.00	75.00	80.00	90.00	95.00
44	34.00	44.00	52.00	57.00	62.00	70.00	72.00	46.00	59.00	67.00	77.00	83.00	93.00	95.00
45	36.00	46.00	52.00	59.00	65.00	70.00	75.00	49.00	62.00	70.00	80.00	85.00	93.00	98.00
46	36.00	46.00	52.00	59.00	65.00	72.00	75.00	49.00	62.00	72.00	80.00	85.00	95.00	101.00
47	36.00	46.00	54.00	59.00	65.00	72.00	75.00	52.00	65.00	75.00	83.00	88.00	98.00	103.00
48	36.00	46.00	54.00	59.00	65.00	72.00	77.00	52.00	67.00	75.00	85.00	90.00	98.00	103.00
49	36.00	49.00	54.00	62.00	67.00	75.00	77.00	54.00	67.00	77.00	88.00	93.00	101.00	106.00
50	39.00	49.00	57.00	62.00	67.00	75.00	77.00	54.00	70.00	80.00	88.00	93.00	103.00	108.00
51	39.00	52.00	59.00	65.00	70.00	77.00	83.00	57.00	72.00	83.00	90.00	95.00	106.00	114.00
52	41.00	54.00	62.00	70.00	75.00	83.00	88.00	59.00	75.00	85.00	95.00	101.00	111.00	116.00
53	44.00	57.00	65.00	72.00	77.00	88.00	90.00	62.00	77.00	88.00	98.00	103.00	114.00	121.00
54	46.00	59.00	67.00	77.00	83.00	90.00	95.00	65.00	83.00	93.00	101.00	106.00	119.00	124.00
55	46.00	62.00	70.00	80.00	88.00	95.00	101.00	67.00	85.00	95.00	106.00	111.00	124.00	129.00
56	52.00	65.00	75.00	85.00	93.00	103.00	108.00	70.00	88.00	101.00	111.00	116.00	129.00	137.00
57	54.00	70.00	80.00	90.00	98.00	111.00	116.00	72.00	93.00	103.00	116.00	124.00	137.00	144.00
58	57.00	75.00	85.00	98.00	106.00	119.00	124.00	75.00	95.00	108.00	121.00	132.00	147.00	155.00
59	62.00	80.00	90.00	103.00	114.00	126.00	134.00	77.00	101.00	114.00	129.00	139.00	155.00	163.00
60	67.00	85.00	98.00	111.00	121.00	137.00	144.00	80.00	106.00	119.00	137.00	147.00	163.00	173.00
61	70.00	90.00	103.00	119.00	129.00	144.00	152.00	85.00	111.00	126.00	144.00	155.00	175.00	186.00
62	75.00	98.00	111.00	126.00	137.00	152.00	160.00	93.00	119.00	134.00	152.00	165.00	188.00	199.00
63	80.00	106.00	119.00	134.00	144.00	163.00	170.00	98.00	126.00	142.00	163.00	178.00	201.00	212.00
64	88.00	114.00	129.00	144.00	155.00	170.00	181.00	103.00	134.00	152.00	173.00	188.00	217.00	227.00
65	93.00	121.00	137.00	152.00	163.00	181.00	191.00	111.00	142.00	160.00	186.00	201.00	230.00	243.00
66	101.00	132.00	150.00	168.00	181.00	199.00	209.00	119.00	155.00	175.00	201.00	219.00	250.00	263.00
67	111.00	144.00	165.00	183.00	196.00	219.00	230.00	129.00	168.00	188.00	217.00	237.00	268.00	284.00
68	121.00	157.00	181.00	201.00	217.00	243.00	255.00	139.00	181.00	206.00	235.00	255.00	292.00	307.00
69	132.00	173.00	196.00	222.00	237.00	266.00	281.00	152.00	196.00	224.00	258.00	279.00	315.00	330.00
70	144.00	188.00	214.00	243.00	261.00	294.00	310.00	163.00	212.00	243.00	279.00	302.00	338.00	356.00
71	157.00	206.00	235.00	266.00	286.00	323.00	341.00	178.00	232.00	266.00	302.00	328.00	369.00	387.00
72	173.00	224.00	258.00	292.00	315.00	356.00	374.00	194.00	253.00	289.00	330.00	356.00	402.00	423.00
73	188.00	248.00	281.00	323.00	348.00	390.00	410.00	212.00	276.00	317.00	361.00	390.00	436.00	459.00
74	206.00	271.00	310.00	353.00	382.00	431.00	452.00	232.00	302.00	346.00	392.00	423.00	475.00	501.00
75	227.00	297.00	338.00	387.00	418.00	472.00	498.00	253.00	330.00	379.00	428.00	462.00	519.00	544.00
76	248.00	323.00	369.00	421.00	457.00	513.00	542.00	271.00	359.00	410.00	464.00	501.00	560.00	591.00
77	271.00	353.00	402.00	459.00	498.00	560.00	588.00	294.00	387.00	444.00	503.00	542.00	606.00	640.00
78	294.00	384.00	441.00	501.00	542.00	609.00	640.00	317.00	421.00	482.00	547.00	588.00	658.00	691.00
79	320.00	421.00	482.00	547.00	591.00	663.00	697.00	343.00	454.00	524.00	591.00	637.00	712.00	748.00
80	351.00	462.00						377.00	501.00					
81	387.00	508.00						415.00	550.00					
82	426.00	560.00						457.00	604.00					
83	470.00	617.00						501.00	666.00					
84	516.00	676.00						552.00	733.00					
85	624.00							668.00						
86	686.00							735.00						
87	756.00							808.00						
88	872.00							934.00						
89	960.00							1027.00						
90	1055.00							1130.00						
91+	1161.00							1241.00						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase – Custom Care II Enhanced
June 29, 2015

Product Name	Form Number	Issue Date Range
Custom Care II Enhanced	LTC-03 VA (2008)	Sep 2008 - Dec 2010

These policy form rates were originally priced with a margin for moderately adverse experience in accordance with the NAIC model rate stability regulations.

1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the above captioned Policy series forms. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an in force rate increase request have been met. This rate filing is not intended to be used for any other purpose.

2. Benefit Description

A brief policy description for each of the policy forms:

LTC-03 VA (2008)
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility, home health care, hospice care, respite care, or attendance at an Adult Day Care Center providing Adult Day Care.

Provides reimbursement of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily/monthly amount. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toiletting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving benefits and will continue to be waived until the insured stops receiving such benefits.

3. Renewability

All policy forms are guaranteed renewable.

4. Applicability

This filing is applicable to in force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders.

5. Actuarial Assumptions

Morbidity

The morbidity assumptions are derived from our own experience, following a comprehensive claim study just recently completed. The study has been peer reviewed both internally as well as by an Independent third party.

Our claims projections include 12 years of future morbidity improvements at 1.1% per year, as well as a 7.5% margin for moderately adverse experience, consistent with the margin originally anticipated in our original pricing loss ratio.

Below are currently expected sample annual claim costs for an LTC-03 policy, $300 monthly benefit, with no inflation protection (including the 7.5% margin):

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	1.12	4.07
60	4.45	10.35
65	8.37	18.45
70	23.30	48.00
75	70.16	142.77
80	168.83	275.15
85	361.75	500.13
90	445.68	567.17
95	530.22	639.36

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	2.32	8.40
70	15.83	34.01
75	66.11	132.14
80	177.34	285.90
85	404.43	554.27
90	497.83	624.49
95	574.82	675.75

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	18.91	60.30
80	155.93	254.76
85	422.03	557.30
90	563.83	688.97
95	649.23	743.02

Voluntary Lapses

The voluntary lapse rates are also based on our own experience:

Duration	Inflation Option	
	None/GPO	**All Other**
1	4.90%	3.70%
2	3.50%	2.95%
3	2.90%	2.50%
4	2.35%	1.85%
5	2.05%	1.75%
6	1.00%	0.90%
7	1.00%	0.85%
8	1.00%	0.85%
9	1.00%	0.85%
10	1.00%	0.85%
11+	0.95%	0.85%

Mortality

The mortality rates have also been derived based on our own experience within our individual long-term care block of business.

The base mortality table is the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 19 years of historical improvements based on scale AA. We then apply the following series of adjustment factors (factors for ages not listed above are interpolated):

Policy Duration	Preferred Risk Class (Married)				Pref. Risk Class (Single, Female)				Pref. Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	21.2%	12.1%	12.1%	18.1%	24.5%	14.0%	14.0%	21.0%	25.6%	14.6%	14.6%	22.0%
2	23.0%	13.9%	16.3%	21.2%	26.6%	16.1%	18.9%	24.5%	27.8%	16.8%	19.8%	25.6%
3	24.8%	15.7%	20.6%	24.2%	28.7%	18.2%	23.8%	28.0%	30.0%	19.0%	24.9%	29.3%
4	25.6%	17.3%	24.4%	26.8%	29.6%	20.0%	28.3%	31.0%	31.0%	20.9%	29.5%	32.4%
5	26.4%	19.3%	28.1%	29.3%	30.5%	22.4%	32.5%	33.9%	31.9%	23.4%	34.0%	35.4%
6	26.6%	21.5%	31.2%	31.2%	30.8%	24.9%	36.1%	36.1%	32.2%	26.1%	37.7%	37.7%
7	26.8%	24.1%	31.7%	32.8%	31.1%	27.9%	36.8%	38.0%	32.5%	29.2%	38.4%	39.8%
8	26.9%	26.9%	32.2%	34.3%	31.2%	31.2%	37.3%	39.8%	32.6%	32.6%	39.0%	41.6%
9	28.8%	31.6%	34.8%	38.1%	33.4%	36.5%	40.3%	44.1%	34.9%	38.2%	42.2%	46.1%
10	30.2%	36.4%	37.5%	42.0%	35.0%	42.2%	43.5%	48.6%	36.6%	44.1%	45.4%	50.9%
11	31.2%	38.5%	41.3%	45.3%	36.1%	44.6%	47.8%	52.4%	37.7%	46.6%	50.0%	54.8%
12	32.0%	39.7%	44.9%	48.3%	37.1%	46.0%	51.9%	55.9%	38.8%	48.1%	54.3%	58.4%
13	32.9%	40.4%	46.7%	51.3%	38.1%	46.8%	54.1%	59.4%	39.8%	49.0%	56.5%	62.1%
14	33.8%	41.2%	48.6%	54.3%	39.1%	47.7%	56.2%	62.9%	40.9%	49.9%	58.8%	65.7%
15	34.7%	42.1%	50.5%	57.3%	40.1%	48.7%	58.4%	66.4%	42.0%	50.9%	61.1%	69.4%
16	37.0%	44.8%	53.9%	59.9%	41.6%	50.4%	60.6%	67.3%	43.2%	52.3%	62.9%	69.8%
17	39.5%	47.7%	57.1%	62.4%	43.1%	52.1%	62.4%	68.2%	44.3%	53.6%	64.2%	70.2%
18	42.0%	50.7%	60.6%	65.1%	44.6%	53.8%	64.3%	69.1%	45.4%	54.8%	65.6%	70.4%
19	44.7%	53.8%	64.3%	67.8%	46.0%	55.4%	66.2%	69.8%	46.5%	56.0%	66.9%	70.5%
20	47.4%	57.1%	68.4%	70.5%	47.4%	57.1%	68.4%	70.5%	47.4%	57.1%	68.4%	70.5%
21	50.1%	59.9%	72.5%	72.5%	50.1%	59.9%	72.5%	72.5%	50.1%	59.9%	72.5%	72.5%
22	53.0%	62.9%	74.6%	74.6%	53.0%	62.9%	74.6%	74.6%	53.0%	62.9%	74.6%	74.6%
23	56.0%	66.0%	76.7%	76.7%	56.0%	66.0%	76.7%	76.7%	56.0%	66.0%	76.7%	76.7%
24	59.9%	69.2%	78.8%	78.8%	59.9%	69.2%	78.8%	78.8%	59.9%	69.2%	78.8%	78.8%
25	64.7%	72.4%	80.9%	80.9%	64.7%	72.4%	80.9%	80.9%	64.7%	72.4%	80.9%	80.9%
26	68.0%	73.9%	80.9%	80.9%	68.0%	73.9%	80.9%	80.9%	68.0%	73.9%	80.9%	80.9%
27	71.2%	75.3%	80.9%	80.9%	71.2%	75.3%	80.9%	80.9%	71.2%	75.3%	80.9%	80.9%
28	74.4%	76.7%	80.9%	80.9%	74.4%	76.7%	80.9%	80.9%	74.4%	76.7%	80.9%	80.9%
29	77.7%	78.1%	80.9%	80.9%	77.7%	78.1%	80.9%	80.9%	77.7%	78.1%	80.9%	80.9%
30	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%

Policy Duration	Standard Risk Class (Married)				Standard Risk Class (Single, Female)				Standard Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	30.0%	17.1%	17.1%	25.7%	34.7%	19.9%	19.9%	29.8%	36.3%	20.8%	20.8%	31.1%
2	33.6%	20.3%	23.9%	31.0%	38.9%	23.6%	27.7%	35.8%	40.7%	24.6%	28.9%	37.5%
3	37.4%	23.7%	31.0%	36.5%	43.3%	27.4%	35.9%	42.2%	45.2%	28.7%	37.5%	44.1%
4	39.7%	26.8%	37.9%	41.6%	46.0%	31.0%	43.9%	48.1%	48.1%	32.4%	45.8%	50.3%
5	42.1%	30.9%	44.9%	46.8%	48.7%	35.7%	52.0%	54.1%	50.9%	37.4%	54.3%	56.6%
6	43.7%	35.3%	51.2%	51.2%	50.6%	40.9%	59.2%	59.2%	52.9%	42.8%	61.9%	61.9%
7	44.0%	39.5%	52.1%	53.9%	51.0%	45.8%	60.4%	62.4%	53.3%	47.9%	63.1%	65.3%
8	44.2%	44.2%	52.9%	56.4%	51.2%	51.2%	61.3%	65.3%	53.5%	53.5%	64.0%	68.2%
9	47.4%	51.8%	57.2%	62.5%	54.8%	60.0%	66.2%	72.4%	57.3%	62.7%	69.2%	75.7%
10	49.7%	59.8%	61.6%	69.0%	57.5%	69.2%	71.3%	79.9%	60.1%	72.4%	74.6%	83.5%
11	51.2%	63.2%	67.8%	74.3%	59.3%	73.2%	78.5%	86.1%	62.0%	76.5%	82.1%	90.0%
12	52.6%	65.3%	73.6%	79.2%	60.9%	75.6%	85.3%	91.8%	63.6%	79.0%	89.2%	95.9%
13	54.0%	66.4%	76.7%	84.2%	62.5%	76.9%	88.8%	97.5%	65.4%	80.4%	92.8%	101.9%
14	55.5%	67.7%	79.8%	89.1%	64.2%	78.3%	92.4%	103.2%	67.1%	81.9%	96.5%	107.9%
15	56.9%	69.1%	82.8%	94.1%	65.9%	80.0%	95.9%	109.0%	68.9%	83.6%	100.3%	114.0%
16	59.0%	71.4%	85.9%	95.4%	66.4%	80.4%	96.6%	107.4%	68.8%	83.3%	100.2%	111.3%
17	61.1%	73.9%	88.5%	96.7%	66.8%	80.7%	96.7%	105.7%	68.7%	83.0%	99.5%	108.7%
18	63.3%	76.4%	91.3%	98.1%	67.2%	81.0%	96.9%	104.1%	68.5%	82.6%	98.8%	106.1%
19	65.5%	78.9%	94.3%	99.4%	67.5%	81.3%	97.1%	102.4%	68.1%	82.1%	98.1%	103.4%
20	67.7%	81.5%	97.7%	100.7%	67.7%	81.5%	97.7%	100.7%	67.7%	81.5%	97.7%	100.7%
21	69.7%	83.4%	101.0%	101.0%	69.7%	83.4%	101.0%	101.0%	69.7%	83.4%	101.0%	101.0%
22	71.9%	85.4%	101.3%	101.3%	71.9%	85.4%	101.3%	101.3%	71.9%	85.4%	101.3%	101.3%
23	74.2%	87.5%	101.7%	101.7%	74.2%	87.5%	101.7%	101.7%	74.2%	87.5%	101.7%	101.7%
24	77.5%	89.5%	102.0%	102.0%	77.5%	89.5%	102.0%	102.0%	77.5%	89.5%	102.0%	102.0%
25	81.8%	91.6%	102.3%	102.3%	81.8%	91.6%	102.3%	102.3%	81.8%	91.6%	102.3%	102.3%
26	85.9%	93.4%	102.3%	102.3%	85.9%	93.4%	102.3%	102.3%	85.9%	93.4%	102.3%	102.3%
27	90.0%	95.2%	102.3%	102.3%	90.0%	95.2%	102.3%	102.3%	90.0%	95.2%	102.3%	102.3%
28	94.1%	96.9%	102.3%	102.3%	94.1%	96.9%	102.3%	102.3%	94.1%	96.9%	102.3%	102.3%
29	98.2%	98.7%	102.3%	102.3%	98.2%	98.7%	102.3%	102.3%	98.2%	98.7%	102.3%	102.3%
30	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%

Policy Duration	Substandard 1 Risk Class (Married)				Sub 1 Risk Class (Single, Female)				Sub 1 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	42.3%	24.2%	24.2%	36.3%	49.0%	28.0%	28.0%	42.0%	51.2%	29.3%	29.3%	43.9%
2	47.6%	28.8%	33.8%	43.8%	55.1%	33.4%	39.2%	50.8%	57.6%	34.9%	40.9%	53.1%
3	53.1%	33.7%	44.0%	51.8%	61.5%	39.0%	51.0%	60.0%	64.3%	40.8%	53.3%	62.7%
4	56.7%	38.2%	54.0%	59.3%	65.6%	44.2%	62.5%	68.6%	68.6%	46.3%	65.4%	71.8%
5	60.2%	44.2%	64.2%	66.9%	69.7%	51.1%	74.4%	77.5%	72.9%	53.5%	77.8%	81.0%
6	62.7%	50.7%	73.4%	73.4%	72.7%	58.7%	85.0%	85.0%	76.0%	61.4%	88.9%	88.9%
7	65.1%	58.5%	77.1%	79.7%	75.4%	67.7%	89.3%	92.3%	78.8%	70.8%	93.3%	96.5%
8	67.3%	67.3%	80.5%	85.8%	78.0%	78.0%	93.3%	99.4%	81.5%	81.5%	97.5%	103.9%
9	74.2%	81.1%	89.5%	97.9%	85.9%	94.0%	103.7%	113.4%	89.8%	98.2%	108.4%	118.6%
10	79.9%	96.2%	99.2%	111.0%	92.5%	111.4%	114.8%	128.5%	96.7%	116.5%	120.0%	134.4%
11	84.6%	104.4%	112.1%	122.9%	98.0%	120.9%	129.8%	142.3%	102.4%	126.4%	135.7%	148.7%
12	89.2%	110.7%	124.9%	134.4%	103.3%	128.2%	144.7%	155.6%	108.0%	134.0%	151.2%	162.7%
13	91.6%	112.6%	130.1%	142.8%	106.1%	130.4%	150.6%	165.3%	110.9%	136.4%	157.5%	172.9%
14	94.1%	114.8%	135.3%	151.2%	108.9%	132.9%	156.7%	175.1%	113.9%	138.9%	163.8%	183.1%
15	96.6%	117.2%	140.5%	159.7%	111.8%	135.7%	162.7%	184.9%	116.9%	141.9%	170.1%	193.3%
16	100.1%	121.2%	145.7%	161.9%	112.6%	136.3%	163.9%	182.1%	116.8%	141.4%	170.0%	188.9%
17	103.7%	125.3%	150.2%	164.1%	113.3%	137.0%	164.1%	179.3%	116.5%	140.8%	168.7%	184.4%
18	107.4%	129.5%	154.9%	166.3%	114.0%	137.5%	164.4%	176.5%	116.1%	140.1%	167.6%	179.9%
19	111.1%	133.9%	159.9%	168.6%	114.5%	137.9%	164.7%	173.7%	115.6%	139.3%	166.4%	175.4%
20	114.9%	138.3%	165.7%	170.8%	114.9%	138.3%	165.7%	170.8%	114.9%	138.3%	165.7%	170.8%
21	118.2%	141.5%	171.4%	171.4%	118.2%	141.5%	171.4%	171.4%	118.2%	141.5%	171.4%	171.4%
22	122.1%	144.9%	171.9%	171.9%	122.1%	144.9%	171.9%	171.9%	122.1%	144.9%	171.9%	171.9%
23	125.9%	148.4%	172.5%	172.5%	125.9%	148.4%	172.5%	172.5%	125.9%	148.4%	172.5%	172.5%
24	131.5%	151.9%	173.0%	173.0%	131.5%	151.9%	173.0%	173.0%	131.5%	151.9%	173.0%	173.0%
25	138.8%	155.4%	173.5%	173.5%	138.8%	155.4%	173.5%	173.5%	138.8%	155.4%	173.5%	173.5%
26	145.8%	158.4%	173.5%	173.5%	145.8%	158.4%	173.5%	173.5%	145.8%	158.4%	173.5%	173.5%
27	152.7%	161.4%	173.5%	173.5%	152.7%	161.4%	173.5%	173.5%	152.7%	161.4%	173.5%	173.5%
28	159.7%	164.5%	173.5%	173.5%	159.7%	164.5%	173.5%	173.5%	159.7%	164.5%	173.5%	173.5%
29	166.6%	167.5%	173.5%	173.5%	166.6%	167.5%	173.5%	173.5%	166.6%	167.5%	173.5%	173.5%
30	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%

Policy Duration	Substandard 2 Risk Class (Married)				Sub 2 Risk Class (Single, Female)				Sub 2 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	52.9%	30.2%	30.2%	45.3%	61.3%	35.0%	35.0%	52.5%	64.0%	36.6%	36.6%	54.9%
2	59.5%	36.0%	42.3%	54.8%	68.9%	41.7%	48.9%	63.4%	72.0%	43.6%	51.2%	66.3%
3	66.4%	42.1%	55.1%	64.8%	76.9%	48.8%	63.8%	75.0%	80.4%	51.0%	66.6%	78.4%
4	70.8%	47.8%	67.5%	74.1%	82.0%	55.3%	78.2%	85.8%	85.7%	57.8%	81.7%	89.7%
5	75.3%	55.2%	80.3%	83.6%	87.2%	63.9%	93.0%	96.8%	91.1%	66.8%	97.2%	101.2%
6	78.4%	63.4%	91.8%	91.8%	90.8%	73.4%	106.3%	106.3%	94.9%	76.8%	111.1%	111.1%
7	81.4%	73.1%	96.4%	99.7%	94.3%	84.6%	111.6%	115.4%	98.5%	88.5%	116.6%	120.7%
8	84.2%	84.2%	100.7%	107.3%	97.5%	97.5%	116.6%	124.2%	101.9%	101.9%	121.9%	129.9%
9	92.7%	101.4%	111.9%	122.4%	107.3%	117.5%	129.6%	141.8%	112.2%	122.8%	135.5%	148.2%
10	99.9%	120.3%	124.0%	138.8%	115.7%	139.2%	143.5%	160.7%	120.9%	145.6%	150.0%	168.0%
11	105.8%	130.5%	140.1%	153.6%	122.5%	151.2%	162.3%	177.8%	128.1%	158.0%	169.6%	185.9%
12	111.5%	138.4%	156.2%	168.0%	129.1%	160.2%	180.8%	194.6%	134.9%	167.5%	189.0%	203.4%
13	114.5%	140.8%	162.6%	178.5%	132.6%	163.0%	188.3%	206.7%	138.6%	170.5%	196.9%	216.1%
14	117.6%	143.5%	169.1%	189.0%	136.2%	166.1%	195.8%	218.9%	142.4%	173.7%	204.7%	228.8%
15	120.7%	146.5%	175.7%	199.6%	139.8%	169.6%	203.4%	231.1%	146.1%	177.3%	212.6%	241.6%
16	125.1%	151.5%	182.1%	202.4%	140.8%	170.4%	204.9%	227.7%	146.0%	176.7%	212.5%	236.1%
17	129.6%	156.7%	187.7%	205.1%	141.7%	171.2%	205.1%	224.2%	145.7%	176.0%	210.9%	230.5%
18	134.2%	161.9%	193.7%	207.9%	142.4%	171.8%	205.5%	220.7%	145.2%	175.1%	209.5%	224.9%
19	138.9%	167.3%	199.9%	210.7%	143.1%	172.4%	205.9%	217.1%	144.5%	174.1%	208.0%	219.2%
20	143.7%	172.9%	207.1%	213.5%	143.7%	172.9%	207.1%	213.5%	143.7%	172.9%	207.1%	213.5%
21	147.8%	176.8%	214.2%	214.2%	147.8%	176.8%	214.2%	214.2%	147.8%	176.8%	214.2%	214.2%
22	152.6%	181.2%	214.9%	214.9%	152.6%	181.2%	214.9%	214.9%	152.6%	181.2%	214.9%	214.9%
23	157.4%	185.5%	215.6%	215.6%	157.4%	185.5%	215.6%	215.6%	157.4%	185.5%	215.6%	215.6%
24	164.3%	189.8%	216.2%	216.2%	164.3%	189.8%	216.2%	216.2%	164.3%	189.8%	216.2%	216.2%
25	173.5%	194.2%	216.9%	216.9%	173.5%	194.2%	216.9%	216.9%	173.5%	194.2%	216.9%	216.9%
26	182.2%	198.0%	216.9%	216.9%	182.2%	198.0%	216.9%	216.9%	182.2%	198.0%	216.9%	216.9%
27	190.9%	201.8%	216.9%	216.9%	190.9%	201.8%	216.9%	216.9%	190.9%	201.8%	216.9%	216.9%
28	199.6%	205.6%	216.9%	216.9%	199.6%	205.6%	216.9%	216.9%	199.6%	205.6%	216.9%	216.9%
29	208.2%	209.4%	216.9%	216.9%	208.2%	209.4%	216.9%	216.9%	208.2%	209.4%	216.9%	216.9%
30	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%

We are also projecting 12 years of future mortality improvement based on scale AA, consistent with the 12 years of future morbidity improvement in our future claim projections.

Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

6. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

7. Marketing Method

This product was typically marketed through our traditional agency system and brokers involving a personal contact with each applicant.

8. Underwriting

These policy forms were underwritten using a medical and risk questionnaire. We also utilized Attending Physician Statement and personal interviews depending on the age of the applicant and medical conditions.

9. Premium Classes

The base policy premium rates vary by Issue age, Benefit Period, and Inflation Option, as in the initial rate filing.

All premium factors related to the insured elected benefit design options, underwriting class or any eligible discount remain unchanged from the initial rate filing.

10. Premium Modalization Rules

Frequency	Multiple of Annual Premium
Semiannual	.52
Quarterly	.27
Monthly	.09

11. Issue Age Range

The issue age range is 18-84 for all policy forms.

12. Area Factors

Area factors are not applicable to any of the policy forms or riders.

13. Average Annual Premium

The table below summarizes the average annual premium per policy before and after the requested increase.

	Nationwide	Virginia	
Form	before the rate increase	before the rate increase	after the rate increase
LTC-03 VA (2008)	2,350	2,390	2,858

14. Number of Policyholders

The table below summarizes, as of 12/31/2013, the number of policies inforce and their 2013 annualized premium that will be affected by this rate increase in your state.

Form	Number of Policies	2013 Annualized Premium
LTC-03 VA (2008)	3,077	7,361,868

15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2013 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2013 have also been allocated to the calendar year of incurral and included in historic incurred claims.

16. Requested Rate Increase

The Company is requesting a flat rate increase of 19.6%. Rate increases adhere to the following restrictions:

1. We ensured that the proposed rate increases did not result in premium rates that exceed the most recent traditional LTC rates that have been filed with the Interstate Compact for new business under the ICC12-LTC-12 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using LTC-03 as an example). After the application of this restriction the average rate increase for the forms listed in this memo is 19.6%.
2. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1** where it can be seen that the sum of past and future projected incurred claims is not less than the sum of the original premium times the original loss ratio and the rate increase premium times the 85% loss ratio requirement.
3. The lifetime loss ratio after the proposed rate increases is greater than or equal to the lifetime loss ratio targeted in our most recent filing for the forms listed in this memo.

Appendix B1 contains the new proposed rate tables for all policy forms included with this filing. Please note that the actual rates implemented may vary slightly from those in Appendix B1 due to implementation rounding algorithms.

17. Analysis Performed

The initial premium schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed.

The original pricing assumptions for morbidity, voluntary termination rates, and mortality were as follows:

<u>Morbidity</u>

Claim assumptions were derived using data published by the National Center for Health Statistics National Nursing Home Survey (1985 and 1995), the National Health Interview Survey (1984), the National Long-Term Care Survey (1982, 1984, 1989, and 1994), Medicare data, and other experience from our own data and data

furnished to us by consultants, with adjustments for the impact of underwriting, inflation options, elected options, anti-selection considerations, and the savings incurred because the maximum daily benefit will not always be paid.

Below are the original sample annual claim costs for an LTC-03 policy, $300 monthly benefit, with no inflation (which included a 7.5% margin for moderately adverse experience):

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	1.40	2.67
60	8.11	10.15
65	9.53	19.77
70	22.32	45.75
75	60.17	124.16
80	138.35	229.13
85	240.81	331.53
90	343.16	418.21
95	424.42	507.66
100	411.15	485.00

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	2.50	8.08
70	23.35	48.47
75	67.64	134.61
80	139.86	225.38
85	246.06	332.22
90	347.56	417.91
95	426.02	502.54
100	407.88	472.19

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	21.39	64.89
80	164.11	263.87
85	292.51	379.56
90	363.40	426.38
95	445.98	514.98
100	413.98	465.94

Voluntary Terminations

Duration	Guaranteed Purchase Option	Other Inflation Options
1	3.55%	3.10%
2	2.60%	2.25%
3	1.50%	1.40%
4	1.25%	1.00%
5	1.10%	1.00%
6	1.00%	0.90%
7	1.00%	0.90%
8+	1.00%	0.85%

Mortality

Our mortality decrement is based on the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 10 years of improvements, and the following selection factors:

Policy Duration	Preferred Risk Class				Standard Risk Class			
	Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82
1	15.8%	12.9%	14.6%	14.6%	27.7%	22.6%	25.7%	25.7%
2	21.9%	17.7%	19.5%	19.7%	37.0%	29.8%	32.9%	33.2%
3	27.8%	22.8%	25.9%	25.7%	45.2%	37.0%	42.1%	41.7%
4	31.5%	26.3%	32.2%	32.1%	49.3%	41.1%	50.3%	50.3%
5	34.7%	34.0%	39.4%	39.7%	52.4%	51.4%	59.6%	59.9%
6	39.4%	39.4%	45.7%	45.7%	57.5%	57.5%	66.8%	66.8%
7	42.9%	42.9%	51.6%	51.5%	60.6%	60.6%	72.9%	72.8%
8	47.3%	46.6%	57.1%	57.1%	64.7%	63.7%	78.1%	78.1%
9	50.8%	49.6%	62.0%	70.2%	67.4%	65.7%	82.2%	93.1%
10	56.7%	53.4%	69.8%	85.6%	70.9%	66.8%	87.3%	107.0%
11	59.9%	57.4%	75.3%	85.6%	74.9%	71.7%	94.2%	107.0%
12	60.8%	58.2%	80.5%	85.6%	76.0%	72.8%	100.6%	107.0%
13	61.6%	59.9%	85.6%	85.6%	77.0%	74.9%	107.0%	107.0%
14	63.3%	61.6%	85.6%	85.6%	79.2%	77.0%	107.0%	107.0%
15	65.1%	63.3%	85.6%	85.6%	81.3%	79.2%	107.0%	107.0%
16	67.6%	66.8%	85.6%	85.6%	84.5%	83.5%	107.0%	107.0%
17	69.3%	68.5%	85.6%	85.6%	86.7%	85.6%	107.0%	107.0%
18	71.9%	71.0%	85.6%	85.6%	89.9%	88.8%	107.0%	107.0%
19	73.6%	72.8%	85.6%	85.6%	92.0%	91.0%	107.0%	107.0%
20	75.3%	75.3%	85.6%	85.6%	94.2%	94.2%	107.0%	107.0%
21	77.9%	77.0%	85.6%	85.6%	97.4%	96.3%	107.0%	107.0%
22	79.6%	79.6%	85.6%	85.6%	99.5%	99.5%	107.0%	107.0%
23	81.3%	81.3%	85.6%	85.6%	101.7%	101.7%	107.0%	107.0%
24	83.9%	83.9%	85.6%	85.6%	104.9%	104.9%	107.0%	107.0%
25+	85.6%	85.6%	85.6%	85.6%	107.0%	107.0%	107.0%	107.0%

Policy Duration	Substandard 1 Risk Class				Substandard 2 Risk Class			
	Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82
1	49.0%	39.9%	45.4%	45.4%	60.1%	49.0%	55.7%	55.7%
2	64.7%	52.1%	57.5%	58.0%	78.6%	63.3%	69.9%	70.5%
3	78.3%	64.1%	73.0%	72.3%	94.1%	77.0%	87.7%	86.9%
4	84.6%	70.5%	86.4%	86.3%	100.6%	83.8%	102.7%	102.6%
5	89.0%	87.3%	101.3%	101.9%	104.6%	102.6%	119.0%	119.7%
6	96.8%	96.8%	112.4%	112.4%	112.4%	112.4%	130.5%	130.5%
7	101.0%	101.0%	121.5%	121.3%	115.8%	115.8%	139.4%	139.1%
8	106.8%	105.1%	128.8%	128.9%	120.9%	119.0%	145.9%	145.9%
9	110.1%	107.4%	134.2%	152.0%	123.1%	120.0%	150.0%	169.9%
10	113.4%	106.8%	139.7%	171.2%	123.3%	116.2%	151.9%	186.2%
11	119.8%	114.7%	150.7%	171.2%	130.3%	124.7%	163.8%	186.2%
12	121.6%	116.4%	160.9%	171.2%	132.2%	126.6%	175.0%	186.2%
13	123.3%	119.8%	171.2%	171.2%	134.0%	130.3%	186.2%	186.2%
14	126.7%	123.3%	171.2%	171.2%	137.8%	134.0%	186.2%	186.2%
15	130.1%	126.7%	171.2%	171.2%	141.5%	137.8%	186.2%	186.2%
16	135.2%	133.5%	171.2%	171.2%	147.1%	145.2%	186.2%	186.2%
17	138.7%	137.0%	171.2%	171.2%	150.8%	148.9%	186.2%	186.2%
18	143.8%	142.1%	171.2%	171.2%	156.4%	154.5%	186.2%	186.2%
19	147.2%	145.5%	171.2%	171.2%	160.1%	158.3%	186.2%	186.2%
20	150.7%	150.7%	171.2%	171.2%	163.8%	163.8%	186.2%	186.2%
21	155.8%	154.1%	171.2%	171.2%	169.4%	167.6%	186.2%	186.2%
22	159.2%	159.2%	171.2%	171.2%	173.1%	173.1%	186.2%	186.2%
23	162.6%	162.6%	171.2%	171.2%	176.9%	176.9%	186.2%	186.2%
24	167.8%	167.8%	171.2%	171.2%	182.5%	182.5%	186.2%	186.2%
25+	171.2%	171.2%	171.2%	171.2%	186.2%	186.2%	186.2%	186.2%

Factors for ages between the ones listed above are interpolated.

In addition, 12 years of future improvements were reflected.

As part of the inforce management of the business, the Company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates, and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 2010 rate increase filings. In general, we are seeing more, longer-lasting claims - claim incidence has increased, claim terminations have decreased, claim utilization has increased, and mortality have decreased.

The following tables show in aggregate how our new assumptions (Expected) compare to actual experience:

<u>Morbidity</u>

Experience period: Inception through 9/30/2012 for incidence, inception through 9/30/2011 for claim terminations and salvage

The following charts show key experience compared to revised assumptions.

Incidence

Duration	A/E
1-3	101%
4-6	100%
7-9	100%
10+	100%
Total	**100%**

Claim Terminations

Benefit Period	A/E
<10 years	100%
10+ years	100%
Total	**100%**

Salvage

Inflation	A/E
None / GPO	100%
Simple	100%
Compound	100%
Total	**100%**

Voluntary Lapses

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount
1	100%
2	102%
3-5	100%
6-10	118%
11+	96%
Total	**104%**

In the recent study we noted that early duration lapses were greater than expected. As such, lapse rates for durations 1-5 were increased.

Note that the lapse study removed all policies which had undergone prior rate increases.

Mortality

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount
1-5	99%
6-10	101%
11+	99%
Total	**100%**

Exhibit 1 contains nationwide past premium and claims experience and future premium and claim projections and illustrates that the anticipated lifetime loss ratio with the requested rate increases and the previously-stated margin for moderately adverse experience is 81.6%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 80.8%. The lifetime loss ratio as of 12/31/2013 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

In addition, **Exhibit 1** contains the original expected loss ratio projections, adjusted for the actual mix of business issued, with the lifetime loss ratio also calculated as stated above.

Furthermore, **Exhibit 1** demonstrates that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 58%),
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

18. New inflation options that will allow policyholders to avoid the rate increase

Although this is a closed block of business, we are filing new future inflation options that will allow policyholders that have Compound and Simple Inflation coverage the option to completely avoid the rate increase.

Under these new options, the policyholders get to keep their current accumulated Daily or Monthly benefit and their current remaining Lifetime Maximum Benefit, but the future indexation rate will be reduced from an annual rate of 5% to an annual rate of 4.3%

The 4.3% indexation rate was determined to be actuarially equivalent to the requested rate increases in aggregate and therefore this option is only available if the full rate increase requested is accepted.

The premium rate schedules for these options are included in this filing as **Appendix C1.**

19. History of Previous Rate Revisions

There have been no prior rate increases on these forms.

20. Ensuring No Cross-Subsidization Between States

We have ensured no state's rate increase approvals will subsidize other states' experience. Rate increases will vary by state, but only to reflect the timing and amount of prior rate increases approved by that state. This is accomplished by first backing-out all prior rate increases from our nationwide premium data. We then re-introduce prior rate increases with the amount and timing based on your state's prior approvals (as detailed in Section 19). The current proposed rate increases are then determined based on the amounts needed in order to achieve our target loss ratios where our targets reflect the lifetime loss ratios certified to in our prior filing.

Although some states may have capped our previous inforce rate increase filings, in each case this was done with the understanding that the full amount of the proposed rate increases were justified and that John Hancock would be refiling for the remainder at a later date. In instances where the remainder remains unapproved, it has been included in the current filings.

21. Proposed Effective Date

These rates will be effective on the next policy anniversary date, following at least a 60 day policyholder notification period.

22. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums and filing for increases in long-term care insurance premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The preceding Actuarial Memorandum contains:

a) the assumptions on which this certification is based;
b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratios standards and necessary details of this state; and
d) disclosure of the manner, if any, in which reserves have been recognized.

In my opinion, no further rate increases will be necessary as the revised premium rate schedules are sufficient to cover anticipated costs under moderately adverse experience.

I have reviewed and taken into consideration the policy design and coverage provided, and our current underwriting and claims adjudication processes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.

_____
Joseph R. Leopold, FSA, MAAA
Actuary
John Hancock Life Insurance Company

Exhibit 1: Nationwide Loss Ratio Exhibit
Custom Care II Enhanced (LTC-03) - 2008 Rates

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Earned Premium	Incurred Loss Ratio
	2003	-	-	-	-	624	0%	624	0%
	2004	-	-	-	-	10,990	0%	10,990	0%
	2005	-	-	-	-	30,183	0%	30,183	0%
Historical	2006	-	-	-	-	54,337	0%	54,337	0%
Experience	2007	-	-	-	-	122,491	0%	122,491	0%
	2008	27,032	1,121,873	2%	-	1,381,847	0%	1,381,847	0%
	2009	642,660	26,963,176	2%	530,533	26,967,094	2%	26,967,094	2%
	2010	2,768,398	97,102,715	3%	1,026,837	96,062,886	1%	96,062,886	1%
	2011	5,794,605	135,372,287	4%	1,628,537	133,269,237	1%	133,269,237	1%
	2012	9,218,122	132,845,083	7%	5,059,963	130,862,747	4%	130,862,747	4%
	2013	12,936,675	130,189,258	10%	7,193,306	128,871,544	6%	128,871,544	6%
	2014	16,535,272	127,946,189	13%	10,565,498	126,260,650	8%	126,260,650	8%
	2015	19,632,918	125,698,023	16%	13,193,816	123,756,335	11%	123,756,335	11%
	2016	23,494,245	123,330,615	19%	16,444,525	121,751,936	14%	133,671,090	12%
	2017	28,173,166	120,832,761	23%	20,710,843	119,702,611	17%	143,139,673	14%
Projected	2018	32,941,603	118,193,297	28%	25,779,800	117,498,152	22%	140,503,595	18%
Future	2019	37,753,656	115,411,408	33%	31,419,535	115,122,589	27%	137,662,910	23%
Experience	2020	42,432,829	112,468,697	38%	37,196,638	112,566,112	33%	134,605,890	28%
	2021	47,332,155	109,352,505	43%	43,220,929	109,838,012	39%	131,343,645	33%
	2022	51,824,528	106,077,614	49%	50,290,183	106,955,510	47%	127,896,765	39%
	2023	57,737,164	102,659,779	56%	59,323,364	103,922,726	57%	124,270,180	48%
	2024	65,170,245	99,109,874	66%	69,537,493	100,734,908	69%	120,458,206	58%
	2025	72,850,426	95,427,713	76%	80,733,957	97,384,917	83%	116,452,306	69%
	2026	82,185,272	91,594,243	90%	93,069,726	93,861,451	99%	112,238,967	83%
	2027	92,934,719	87,608,764	106%	106,306,965	90,174,948	118%	107,830,668	99%
	2028	103,474,545	83,477,305	124%	120,677,001	86,323,764	140%	103,225,446	117%
	2029	112,744,583	79,216,281	142%	135,332,785	82,300,862	164%	98,414,883	138%
	2030	120,335,454	74,838,807	161%	149,703,631	78,114,714	192%	93,409,113	160%
	2031	129,733,897	70,351,178	184%	163,360,140	73,767,984	221%	88,211,318	185%
	2032	140,599,866	65,767,176	214%	174,402,831	69,277,905	252%	82,842,108	211%
	2033	149,965,018	61,120,647	245%	181,224,567	64,663,665	280%	77,324,427	234%
	2034	155,119,812	56,447,036	275%	189,418,556	59,942,187	316%	71,678,513	264%
	2035	154,069,887	51,806,921	297%	199,562,571	55,170,800	362%	65,972,916	302%
	2036	155,542,264	47,281,191	329%	207,551,999	50,415,216	412%	60,286,216	344%
	2037	160,396,320	42,910,469	374%	209,293,743	45,739,059	458%	54,694,496	383%
	2038	163,243,327	38,716,326	422%	200,676,347	41,177,250	487%	49,239,512	408%
	2039	161,230,275	34,730,850	464%	194,297,078	36,759,045	529%	43,956,249	442%
	2040	152,061,961	30,985,289	491%	193,423,887	32,563,788	594%	38,939,585	497%
	2041	145,532,864	27,495,465	529%	190,739,789	28,661,000	666%	34,272,654	557%
	2042	142,843,134	24,260,883	589%	182,576,388	25,077,442	728%	29,987,456	609%
	2043	138,531,075	21,279,836	651%	165,578,298	21,811,414	759%	26,081,959	635%
	2044	130,811,915	18,559,756	705%	151,312,646	18,848,587	803%	22,539,029	671%
	2045	118,552,702	16,108,610	736%	143,265,782	16,187,318	885%	19,356,699	740%
	2046	108,616,117	13,917,792	780%	135,496,079	13,818,073	981%	16,523,569	820%
	2047	102,201,291	11,967,684	854%	125,684,004	11,731,407	1071%	14,028,347	896%
	2048	95,304,505	10,240,523	931%	111,676,847	9,907,658	1127%	11,847,519	943%
	2049	86,966,149	8,724,311	997%	99,642,904	8,319,359	1198%	9,948,240	1002%
	2050	77,106,854	7,407,152	1041%	90,867,880	6,944,531	1308%	8,304,229	1094%
	2051	69,146,685	6,270,966	1103%	81,967,507	5,762,255	1422%	6,890,471	1190%
	2052	63,469,709	5,294,975	1199%	73,818,409	4,753,914	1553%	5,684,702	1299%
	2053	57,887,531	4,460,410	1298%	66,838,043	3,900,226	1714%	4,663,867	1433%
	2054	52,058,402	3,751,177	1388%	59,034,317	3,178,716	1857%	3,801,090	1553%
	2055	46,071,644	3,151,477	1462%	48,461,974	2,566,262	1888%	3,068,721	1579%
Values as of 12/31/2013 (discounted at maximum statutory valuation rates)									
	Past :	32,689,748	565,725,260	5.8%	15,992,795	559,408,321	2.9%	559,408,321	2.9%
	Future :	1,716,952,144	1,599,754,255	107.3%	1,962,520,033	1,616,948,493	121.4%	1,875,868,972	104.6%
	Lifetime :	1,749,641,892	2,165,479,515	80.8%	1,978,512,828	2,176,356,814	90.9%	2,435,277,294	81.2%

Total Incurred Claims exceed Total Initial Premiums x max(58%, Original Pricing Loss Ratio) + Increased Premiums x 85%

			Accum Value of Past Initial Prm x 80.8% =	451,984,988
			Present Value of Future Initial Prm x 80.8% =	1,306,445,432
Accum. Value of Past Incurred Claims =	15,992,795		Accum Value of Prior Increases x 85% =	-
Present Value of Future Incurred Claims =	1,962,520,033		Present Value of Future Increases x 85% =	220,082,408
Total =	1,978,512,828	>=	Total =	1,978,512,828

Exhibit 1b: Nationwide Loss Ratio Exhibit
Custom Care II Enhanced (LTC-03) - 2008 Rates

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Earned Premium	Incurred Loss Ratio
	2003	-	-	-	-	624	0%	624	0%
	2004	-	-	-	-	10,990	0%	10,990	0%
	2005	-	-	-	-	30,183	0%	30,183	0%
Historical	2006	-	-	-	-	54,337	0%	54,337	0%
Experience	2007	-	-	-	-	122,491	0%	122,491	0%
	2008	27,032	1,121,873	2%	-	1,381,847	0%	1,381,847	0%
	2009	642,660	26,963,176	2%	530,533	26,967,094	2%	26,967,094	2%
	2010	2,768,398	97,102,715	3%	1,026,837	96,062,886	1%	96,062,886	1%
	2011	5,794,605	135,372,287	4%	1,628,537	133,269,237	1%	133,269,237	1%
	2012	9,218,122	132,845,083	7%	5,059,963	130,862,747	4%	130,862,747	4%
	2013	12,936,675	130,189,258	10%	7,193,306	128,871,544	6%	128,871,544	6%
	2014	16,535,272	127,946,189	13%	10,565,498	126,260,650	8%	126,260,650	8%
	2015	19,632,918	125,698,023	16%	13,193,816	123,756,335	11%	123,756,335	11%
	2016	23,494,245	123,330,615	19%	16,444,525	121,751,936	14%	133,671,090	12%
	2017	28,173,166	120,832,761	23%	20,710,843	119,702,611	17%	143,139,673	14%
Projected	2018	32,941,603	118,193,297	28%	25,779,800	117,498,152	22%	140,503,595	18%
Future	2019	37,753,656	115,411,408	33%	31,419,535	115,122,589	27%	137,662,910	23%
Experience	2020	42,432,829	112,468,697	38%	37,196,638	112,566,112	33%	134,605,890	28%
	2021	47,332,155	109,352,505	43%	43,220,929	109,838,012	39%	131,343,645	33%
	2022	51,824,528	106,077,614	49%	50,290,183	106,955,510	47%	127,896,765	39%
	2023	57,737,164	102,659,779	56%	59,323,364	103,922,726	57%	124,270,180	48%
	2024	65,170,245	99,109,874	66%	69,537,493	100,734,908	69%	120,458,206	58%
	2025	72,850,426	95,427,713	76%	80,733,957	97,384,917	83%	116,452,306	69%
	2026	82,185,272	91,594,243	90%	93,069,726	93,861,451	99%	112,238,967	83%
	2027	92,934,719	87,608,764	106%	106,306,965	90,174,948	118%	107,830,668	99%
	2028	103,474,545	83,477,305	124%	120,677,001	86,323,764	140%	103,225,446	117%
	2029	112,744,583	79,216,281	142%	135,332,785	82,300,862	164%	98,414,883	138%
	2030	120,335,454	74,838,807	161%	149,703,631	78,114,714	192%	93,409,113	160%
	2031	129,733,897	70,351,178	184%	163,360,140	73,767,984	221%	88,211,318	185%
	2032	140,599,866	65,767,176	214%	174,402,831	69,277,905	252%	82,842,108	211%
	2033	149,965,018	61,120,647	245%	181,224,567	64,663,665	280%	77,324,427	234%
	2034	155,119,812	56,447,036	275%	189,418,556	59,942,187	316%	71,678,513	264%
	2035	154,069,887	51,806,921	297%	199,562,571	55,170,800	362%	65,972,916	302%
	2036	155,542,264	47,281,191	329%	207,551,999	50,415,216	412%	60,286,216	344%
	2037	160,396,320	42,910,469	374%	209,293,743	45,739,059	458%	54,694,496	383%
	2038	163,243,327	38,716,326	422%	200,676,347	41,177,250	487%	49,239,512	408%
	2039	161,230,275	34,730,850	464%	194,297,078	36,759,045	529%	43,956,249	442%
	2040	152,061,961	30,985,289	491%	193,423,887	32,563,788	594%	38,939,585	497%
	2041	145,532,864	27,495,465	529%	190,739,789	28,661,000	666%	34,272,654	557%
	2042	142,843,134	24,260,883	589%	182,576,388	25,077,442	728%	29,987,456	609%
	2043	138,531,075	21,279,836	651%	165,578,298	21,811,414	759%	26,081,959	635%
	2044	130,811,915	18,559,756	705%	151,312,646	18,848,587	803%	22,539,029	671%
	2045	118,552,702	16,108,610	736%	143,265,782	16,187,318	885%	19,356,699	740%
	2046	108,616,117	13,917,792	780%	135,496,079	13,818,073	981%	16,523,569	820%
	2047	102,201,291	11,967,684	854%	125,684,004	11,731,407	1071%	14,028,347	896%
	2048	95,304,505	10,240,523	931%	111,676,847	9,907,658	1127%	11,847,519	943%
	2049	86,966,149	8,724,311	997%	99,642,904	8,319,359	1198%	9,948,240	1002%
	2050	77,106,854	7,407,152	1041%	90,867,880	6,944,531	1308%	8,304,229	1094%
	2051	69,146,685	6,270,966	1103%	81,967,507	5,762,255	1422%	6,890,471	1190%
	2052	63,469,709	5,294,975	1199%	73,818,409	4,753,914	1553%	5,684,702	1299%
	2053	57,887,531	4,460,410	1298%	66,838,043	3,900,226	1714%	4,663,867	1433%
	2054	52,058,402	3,751,177	1388%	59,034,317	3,178,716	1857%	3,801,090	1553%
	2055	46,071,644	3,151,477	1462%	48,461,974	2,566,262	1888%	3,068,721	1579%
Values as of 12/31/2013 (discounted at original pricing interest rates)									
	Past :	31,598,229	595,817,648	5.3%	15,404,135	589,261,449	2.6%	589,261,449	2.6%
	Future :	974,144,721	1,269,906,147	76.7%	1,092,863,546	1,279,473,464	85.4%	1,474,292,174	74.1%
	Lifetime :	1,005,742,950	1,865,723,794	53.9%	1,108,267,681	1,868,734,913	59.3%	2,063,553,623	53.7%

Exhibit 1c: Nationwide Loss Ratio Exhibit for Virginia
Custom Care II Enhanced (LTC-03) - 2008 Rates

		Original Assumptions				Historical & Projected Experience				
					Adjusted	Before Proposed Increase			With Proposed Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Expected Incurred Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
	2003	0	0	0%	0	0	624	0%	624	0%
	2004	0	0	0%	0	0	10,990	0%	10,990	0%
	2005	0	0	0%	0	0	30,183	0%	30,183	0%
	2006	0	0	0%	0	0	54,337	0%	54,337	0%
Original	2007	0	0	0%	0	0	122,491	0%	122,491	0%
Pricing	2008	27,032	1,121,873	2%	33,297	0	1,381,847	0%	1,381,847	0%
	2009	642,660	26,963,176	2%	642,754	530,533	26,967,094	2%	26,967,094	2%
	2010	2,768,398	97,102,715	3%	2,738,752	1,026,837	96,062,886	1%	96,062,886	1%
	2011	5,794,605	135,372,287	4%	5,704,584	1,628,537	133,269,237	1%	133,269,237	1%
	2012	9,218,122	132,845,083	7%	9,080,568	5,059,963	130,862,747	4%	130,862,747	4%
	2013	12,936,675	130,189,258	10%	12,805,736	7,193,306	128,871,544	6%	128,871,544	6%
	2014					10,565,498	126,260,650	8%	126,260,650	8%
Projected	2015					13,193,816	123,756,335	11%	123,756,335	11%
Future	2016					16,444,525	121,751,936	14%	133,671,090	12%
Experience	2017					20,710,843	119,702,611	17%	143,139,673	14%
	2018					25,779,800	117,498,152	22%	140,503,595	18%
	2019					31,419,535	115,122,589	27%	137,662,910	23%
	2020					37,196,638	112,566,112	33%	134,605,890	28%
	2021					43,220,929	109,838,012	39%	131,343,645	33%
	2022					50,290,183	106,955,510	47%	127,896,765	39%
	2023					59,323,364	103,922,726	57%	124,270,180	48%
	2024					69,537,493	100,734,908	69%	120,458,206	58%
	2025					80,733,957	97,384,917	83%	116,452,306	69%
	2026					93,069,726	93,861,451	99%	112,238,967	83%
	2027					106,306,965	90,174,948	118%	107,830,668	99%
	2028					120,677,001	86,323,764	140%	103,225,446	117%
	2029					135,332,785	82,300,862	164%	98,414,883	138%
	2030					149,703,631	78,114,714	192%	93,409,113	160%
	2031					163,360,140	73,767,984	221%	88,211,318	185%
	2032					174,402,831	69,277,905	252%	82,842,108	211%
	2033					181,224,567	64,663,665	280%	77,324,427	234%
	2034					189,418,556	59,942,187	316%	71,678,513	264%
	2035					199,562,571	55,170,800	362%	65,972,916	302%
	2036					207,551,999	50,415,216	412%	60,286,216	344%
	2037					209,293,743	45,739,059	458%	54,694,496	383%
	2038					200,676,347	41,177,250	487%	49,239,512	408%
	2039					194,297,078	36,759,045	529%	43,956,249	442%
	2040					193,423,887	32,563,788	594%	38,939,585	497%
	2041					190,739,789	28,661,000	666%	34,272,654	557%
	2042					182,576,388	25,077,442	728%	29,987,456	609%
	2043					165,578,298	21,811,414	759%	26,081,959	635%
	2044					151,312,646	18,848,587	803%	22,539,029	671%
	2045					143,265,782	16,187,318	885%	19,356,699	740%
	2046					135,496,079	13,818,073	981%	16,523,569	820%
	2047					125,684,004	11,731,407	1071%	14,028,347	896%
	2048					111,676,847	9,907,658	1127%	11,847,519	943%
	2049					99,642,904	8,319,359	1198%	9,948,240	1002%
	2050					90,867,880	6,944,531	1308%	8,304,229	1094%
	2051					81,967,507	5,762,255	1422%	6,890,471	1190%
	2052					73,818,409	4,753,914	1553%	5,684,702	1299%
	2053					66,838,043	3,900,226	1714%	4,663,867	1433%
	2054					59,034,317	3,178,716	1857%	3,801,090	1553%
	2055					48,461,974	2,566,262	1888%	3,068,721	1579%
Value as of 12/31/13*:										
	Past				32,292,769	15,992,795	559,408,321	2.9%	559,408,321	2.9%
	Future					1,962,520,033	1,616,948,493	121.4%	1,875,868,972	104.6%
	Lifetime					1,978,512,828	2,176,356,814	90.9%	2,435,277,294	81.2%

*discounted at maximum statutory valuation rates

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Pricing Loss Ratio (instead of 58%) + Increased Premiums x 85%

			Accum Value of Past Initial Prm x 80.8% =	451,984,988
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 80.8% =	1,306,445,432
Adjusted Originally Expected Incurred Claims) =	15,992,795		Accum Value of Prior Increases x 85% =	-
Present Value of Future Incurred Claims =	1,962,520,033		Present Value of Future Increases x 85% =	220,082,408
TOTAL =	1,978,512,828	> =	TOTAL =	1,978,512,828

Appendix A - Comparison to New Business Rates (Custom Care II Enhanced Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: GPO Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	12.65	14.09	15.61	16.99	20.02	22.02	24.03
30	13.37	14.82	16.55	17.93	20.96	25.15	27.25
31	13.73	15.18	17.13	18.50	21.54	25.46	27.41
32	14.09	15.76	17.85	19.23	22.48	26.57	28.61
33	14.31	16.12	18.43	20.02	23.20	27.07	29.00
34	14.67	16.70	19.01	20.74	24.00	28.00	30.00
35	15.03	17.06	19.73	21.54	24.94	28.77	30.69
36	15.40	17.78	20.31	22.26	25.88	29.57	31.42
37	15.76	18.36	21.03	23.20	26.45	32.12	34.01
38	16.34	18.72	21.97	24.00	27.39	32.12	34.01
39	16.70	19.30	22.55	24.94	28.55	32.12	34.01
40	17.06	20.02	23.27	25.88	29.49	32.96	34.69
41	17.64	20.60	24.07	26.45	30.43	33.81	35.50
42	18.00	21.18	24.79	27.18	31.37	36.60	38.34
43	18.58	21.76	25.37	27.76	32.16	37.24	38.94
44	19.30	22.33	26.17	28.70	33.10	38.07	39.73
45	19.88	22.91	26.74	29.27	34.04	40.85	42.56
46	20.46	23.49	27.68	30.21	34.98	41.65	43.31
47	21.18	24.21	28.26	30.79	35.92	42.46	44.09
48	21.76	25.01	29.20	31.73	37.08	45.51	47.19
49	22.33	25.59	30.00	32.53	38.02	47.94	49.59
50	23.06	26.31	30.72	33.25	39.18	48.97	50.60
51	24.00	27.11	31.88	34.77	40.84	52.27	53.91
52	24.58	28.04	32.82	35.92	42.57	54.04	57.31
53	25.52	29.13	33.97	37.44	44.45	59.84	63.26
54	26.45	30.29	35.27	38.74	46.19	63.29	66.72
55	27.18	31.23	36.43	40.26	48.07	66.95	70.38
56	28.33	33.10	38.67	42.72	50.89	69.54	74.63
57	29.64	34.98	41.13	45.18	53.56	73.65	78.67
58	31.15	36.86	43.37	47.63	56.60	76.00	80.85
59	32.45	38.96	46.04	50.45	59.63	80.58	87.03
60	33.97	41.20	48.86	53.49	63.03	83.51	91.39
61	36.36	44.38	52.04	57.25	67.73	89.78	97.65
62	38.81	47.56	55.44	61.22	73.00	96.81	106.33
63	41.78	51.32	59.20	65.56	78.50	105.73	113.74
64	44.74	55.08	62.96	70.26	84.71	115.67	125.44
65	47.92	59.34	67.29	75.17	91.15	123.70	133.46
66	52.55	64.98	73.65	82.47	98.88	132.37	141.94
67	57.61	71.49	80.95	90.35	107.12	141.27	150.59
68	63.39	78.21	88.83	99.17	116.30	151.50	162.21
69	69.53	85.87	97.65	108.93	126.27	161.93	170.84
70	76.62	94.04	107.34	119.41	137.12	173.58	182.34
71	83.99	103.14	116.66	131.91	148.32	182.22	193.52
72	92.16	112.76	127.07	145.36	160.46	192.01	205.72
73	101.41	123.53	138.42	160.46	173.55	202.92	218.93
74	111.38	135.02	150.71	176.87	188.07	214.02	232.17
75	122.30	147.96	164.08	195.16	203.40	226.14	247.61
76	135.31	171.39	192.01	211.34	230.67	257.73	282.22
77	150.13	189.90	213.00	234.81	255.34	284.86	313.09
78	165.74	211.64	235.86	258.81	281.76	316.18	346.78
79	183.95	234.70	261.34	286.72	312.09	350.15	384.40
80	301.63	387.81	429.02	470.24	511.46	577.03	633.23
81	325.48	419.26	463.40	507.53	551.66	623.38	684.06
82	351.14	451.98	498.80	547.42	594.24	671.67	736.49
83	379.40	487.05	538.22	589.40	640.57	723.51	794.10
84	408.96	524.58	579.80	633.29	688.51	778.24	854.17

LTC-03 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	8.37	9.57	10.76	11.96	13.15	14.35	15.55
30	8.37	9.57	11.96	13.15	14.35	15.55	16.74
31	8.37	9.57	11.96	13.15	14.35	15.55	16.74
32	9.57	10.76	13.15	14.35	15.55	16.74	17.94
33	9.57	10.76	13.15	14.35	15.55	16.74	17.94
34	9.57	10.76	13.15	14.35	15.55	17.94	19.13
35	9.57	11.96	14.35	15.55	16.74	17.94	19.13
36	10.76	11.96	14.35	15.55	16.74	19.13	20.33
37	10.76	13.15	15.55	16.74	17.94	19.13	20.33
38	10.76	13.15	15.55	16.74	17.94	20.33	21.52
39	11.96	14.35	16.74	17.94	19.13	20.33	21.52
40	11.96	14.35	16.74	17.94	19.13	21.52	22.72
41	11.96	14.35	17.94	19.13	20.33	22.72	23.92
42	13.15	15.55	17.94	19.13	20.33	23.92	25.11
43	13.15	15.55	19.13	20.33	21.52	23.92	26.31
44	13.15	16.74	19.13	20.33	21.52	25.11	27.50
45	13.15	16.74	20.33	21.52	22.72	26.31	27.50
46	14.35	17.94	20.33	22.72	23.92	27.50	28.70
47	14.35	17.94	21.52	23.92	25.11	28.70	31.09
48	14.35	17.94	22.72	23.92	25.11	29.89	32.29
49	15.55	19.13	22.72	25.11	26.31	31.09	33.48
50	15.55	20.33	23.92	26.31	27.50	32.29	34.68
51	15.55	21.52	25.11	27.50	28.70	33.48	35.87
52	16.74	21.52	25.11	27.50	29.89	34.68	38.27
53	16.74	22.72	26.31	28.70	29.89	35.87	39.46
54	17.94	22.72	26.31	29.89	31.09	37.07	40.66
55	17.94	23.92	27.50	31.09	32.29	39.46	43.05
56	19.13	25.11	28.70	32.29	34.68	41.85	45.44
57	20.33	27.50	31.09	34.68	37.07	44.24	49.03
58	22.72	28.70	33.48	37.07	39.46	46.64	51.42
59	23.92	29.89	34.68	39.46	41.85	50.22	55.01
60	26.31	32.29	37.07	41.85	45.44	53.81	58.59
61	28.70	34.68	39.46	45.44	49.03	57.40	63.38
62	31.09	37.07	43.05	47.83	51.42	62.18	68.16
63	33.48	40.66	46.64	51.42	55.01	68.16	72.94
64	35.87	44.24	50.22	56.20	59.79	72.94	78.92
65	39.46	47.83	53.81	59.79	63.38	78.92	84.90
66	43.05	52.61	59.79	65.77	70.55	86.10	93.27
67	46.64	58.59	65.77	72.94	77.73	94.47	102.84
68	51.42	64.57	71.75	80.12	86.10	104.03	112.40
69	56.20	70.55	78.92	88.49	95.66	113.60	123.17
70	62.18	77.73	87.29	96.86	106.43	124.36	135.12
71	69.36	87.29	98.06	107.62	118.38	137.52	149.47
72	76.53	96.86	108.82	120.78	132.73	151.87	165.02
73	86.10	108.82	121.97	133.93	147.08	167.41	181.76
74	95.66	120.78	136.32	149.47	163.82	184.15	200.89
75	106.43	135.12	151.87	167.41	182.96	203.28	222.42
76	118.38	150.67	168.61	186.54	203.28	226.01	247.53
77	132.73	168.61	187.74	206.87	226.01	252.31	276.23
78	147.08	187.74	209.26	229.59	251.12	281.01	308.51
79	163.82	210.46	233.18	255.90	278.62	313.30	343.19
80	182.96	234.38	259.49	284.60	309.71	349.17	382.65
81	200.89	258.29	285.79	313.30	340.80	383.85	420.92
82	221.22	284.60	314.49	344.39	375.48	422.12	462.77
83	243.94	313.30	345.58	379.07	412.55	463.97	509.41
84	267.86	344.39	380.26	417.33	454.40	510.60	560.83

LTC-03 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	8.37	9.57	10.76	11.96	13.15	14.35	15.55
30	8.37	9.57	11.96	13.15	14.35	15.55	16.74
31	8.37	9.57	11.96	13.15	14.35	15.55	16.74
32	9.57	10.76	13.15	14.35	15.55	16.74	17.94
33	9.57	10.76	13.15	14.35	15.55	16.74	17.94
34	9.57	10.76	13.15	14.35	15.55	17.94	19.13
35	9.57	11.96	14.35	15.55	16.74	17.94	19.13
36	10.76	11.96	14.35	15.55	16.74	19.13	20.33
37	10.76	13.15	15.55	16.74	17.94	19.13	20.33
38	10.76	13.15	15.55	16.74	17.94	20.33	21.52
39	11.96	14.35	16.74	17.94	19.13	20.33	21.52
40	11.96	14.35	16.74	17.94	19.13	21.52	22.72
41	11.96	14.35	17.94	19.13	20.33	22.72	23.92
42	13.15	15.55	17.94	19.13	20.33	23.92	25.11
43	13.15	15.55	19.13	20.33	21.52	23.92	26.31
44	13.15	16.74	19.13	20.33	21.52	25.11	27.50
45	13.15	16.74	20.33	21.52	22.72	26.31	27.50
46	14.35	17.94	20.33	22.72	23.92	27.50	28.70
47	14.35	17.94	21.52	23.92	25.11	28.70	31.09
48	14.35	17.94	22.72	23.92	25.11	29.89	32.29
49	15.55	19.13	22.72	25.11	26.31	31.09	33.48
50	15.55	20.33	23.92	26.31	27.50	32.29	34.68
51	15.55	21.52	25.11	27.50	28.70	33.48	35.87
52	16.74	21.52	25.11	27.50	29.89	34.68	38.27
53	16.74	22.72	26.31	28.70	29.89	35.87	39.46
54	17.94	22.72	26.31	29.89	31.09	37.07	40.66
55	17.94	23.92	27.50	31.09	32.29	39.46	43.05
56	19.13	25.11	28.70	32.29	34.68	41.85	45.44
57	20.33	27.50	31.09	34.68	37.07	44.24	49.03
58	22.72	28.70	33.48	37.07	39.46	46.64	51.42
59	23.92	29.89	34.68	39.46	41.85	50.22	55.01
60	26.31	32.29	37.07	41.85	45.44	53.81	58.59
61	28.70	34.68	39.46	45.44	49.03	57.40	63.38
62	31.09	37.07	43.05	47.83	51.42	62.18	68.16
63	33.48	40.66	46.64	51.42	55.01	68.16	72.94
64	35.87	44.24	50.22	56.20	59.79	72.94	78.92
65	39.46	47.83	53.81	59.79	63.38	78.92	84.90
66	43.05	52.61	59.79	65.77	70.55	86.10	93.27
67	46.64	58.59	65.77	72.94	77.73	94.47	102.84
68	51.42	64.57	71.75	80.12	86.10	104.03	112.40
69	56.20	70.55	78.92	88.49	95.66	113.60	123.17
70	62.18	77.73	87.29	96.86	106.43	124.36	135.12
71	69.36	87.29	98.06	107.62	118.38	137.52	149.47
72	76.53	96.86	108.82	120.78	132.73	151.87	165.02
73	86.10	108.82	121.97	133.93	147.08	167.41	181.76
74	95.66	120.78	136.32	149.47	163.82	184.15	200.89
75	106.43	135.12	151.87	167.41	182.96	203.28	222.42
76	118.38	150.67	168.61	186.54	203.28	226.01	247.53
77	132.73	168.61	187.74	206.87	226.01	252.31	276.23
78	147.08	187.74	209.26	229.59	251.12	281.01	308.51
79	163.82	210.46	233.18	255.90	278.62	313.30	343.19
80	182.96	234.38	259.49	284.60	309.71	349.17	382.65
81	200.89	258.29	285.79	313.30	340.80	383.85	420.92
82	221.22	284.60	314.49	344.39	375.48	422.12	462.77
83	243.94	313.30	345.58	379.07	412.55	463.97	509.41
84	267.86	344.39	380.26	417.33	454.40	510.60	560.83

LTC-03 2013 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	20%	20%	20%	20%	20%	20%	20%
30	20%	20%	20%	20%	20%	20%	20%
31	20%	20%	20%	20%	20%	20%	20%
32	20%	20%	20%	20%	20%	20%	20%
33	20%	20%	20%	20%	20%	20%	20%
34	20%	20%	20%	20%	20%	20%	20%
35	20%	20%	20%	20%	20%	20%	20%
36	20%	20%	20%	20%	20%	20%	20%
37	20%	20%	20%	20%	20%	20%	20%
38	20%	20%	20%	20%	20%	20%	20%
39	20%	20%	20%	20%	20%	20%	20%
40	20%	20%	20%	20%	20%	20%	20%
41	20%	20%	20%	20%	20%	20%	20%
42	20%	20%	20%	20%	20%	20%	20%
43	20%	20%	20%	20%	20%	20%	20%
44	20%	20%	20%	20%	20%	20%	20%
45	20%	20%	20%	20%	20%	20%	20%
46	20%	20%	20%	20%	20%	20%	20%
47	20%	20%	20%	20%	20%	20%	20%
48	20%	20%	20%	20%	20%	20%	20%
49	20%	20%	20%	20%	20%	20%	20%
50	20%	20%	20%	20%	20%	20%	20%
51	20%	20%	20%	20%	20%	20%	20%
52	20%	20%	20%	20%	20%	20%	20%
53	20%	20%	20%	20%	20%	20%	20%
54	20%	20%	20%	20%	20%	20%	20%
55	20%	20%	20%	20%	20%	20%	20%
56	20%	20%	20%	20%	20%	20%	20%
57	20%	20%	20%	20%	20%	20%	20%
58	20%	20%	20%	20%	20%	20%	20%
59	20%	20%	20%	20%	20%	20%	20%
60	20%	20%	20%	20%	20%	20%	20%
61	20%	20%	20%	20%	20%	20%	20%
62	20%	20%	20%	20%	20%	20%	20%
63	20%	20%	20%	20%	20%	20%	20%
64	20%	20%	20%	20%	20%	20%	20%
65	20%	20%	20%	20%	20%	20%	20%
66	20%	20%	20%	20%	20%	20%	20%
67	20%	20%	20%	20%	20%	20%	20%
68	20%	20%	20%	20%	20%	20%	20%
69	20%	20%	20%	20%	20%	20%	20%
70	20%	20%	20%	20%	20%	20%	20%
71	20%	20%	20%	20%	20%	20%	20%
72	20%	20%	20%	20%	20%	20%	20%
73	20%	20%	20%	20%	20%	20%	20%
74	20%	20%	20%	20%	20%	20%	20%
75	20%	20%	20%	20%	20%	20%	20%
76	20%	20%	20%	20%	20%	20%	20%
77	20%	20%	20%	20%	20%	20%	20%
78	20%	20%	20%	20%	20%	20%	20%
79	20%	20%	20%	20%	20%	20%	20%
80	20%	20%	20%	20%	20%	20%	20%
81	20%	20%	20%	20%	20%	20%	20%
82	20%	20%	20%	20%	20%	20%	20%
83	20%	20%	20%	20%	20%	20%	20%
84	20%	20%	20%	20%	20%	20%	20%

* Benefit Differences between LTC-03 and ICC12-LTC-12:

LTC-03 has an EP where 1 day of HHC = 7 days towards EP, and ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Custom Care II Enhanced Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: 5% Simple Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	24.44	28.09	33.07	35.98	42.70	61.92	64.05
30	26.12	30.04	35.20	38.28	45.34	64.77	69.09
31	28.30	32.38	37.67	39.22	46.49	65.51	71.85
32	28.30	32.38	38.59	41.75	49.39	70.86	75.16
33	29.32	33.48	41.08	42.63	50.36	71.35	77.64
34	29.95	34.39	41.75	43.69	51.45	74.08	80.25
35	30.47	36.50	42.59	46.14	54.33	79.40	83.58
36	32.79	38.85	43.39	47.03	57.42	79.97	86.12
37	33.42	39.52	47.78	48.04	58.41	82.58	88.62
38	33.89	41.99	48.70	50.48	61.31	87.88	94.01
39	34.52	42.41	51.24	53.23	64.28	90.39	98.43
40	36.60	44.74	52.13	54.18	65.41	93.16	101.09
41	37.38	45.66	52.87	55.33	66.90	96.41	104.28
42	38.09	46.23	53.77	58.19	70.70	100.16	108.02
43	38.65	47.15	56.22	59.25	72.54	103.91	111.75
44	40.92	47.93	57.31	60.38	74.45	105.80	115.59
45	41.59	48.63	58.19	63.40	78.24	111.49	119.32
46	42.18	51.15	60.55	64.66	80.30	115.55	125.35
47	43.07	51.90	61.64	67.43	84.32	119.61	129.42
48	43.59	52.59	64.10	68.60	86.24	120.73	132.23
49	45.97	55.02	64.10	69.93	88.45	126.91	136.52
50	46.68	55.75	65.95	72.78	92.44	130.96	142.51
51	49.08	57.01	68.73	75.84	94.39	134.03	145.36
52	51.37	59.39	70.21	79.13	94.61	134.64	145.56
53	54.06	61.97	73.22	82.34	96.44	137.52	148.24
54	54.61	62.83	74.49	85.64	98.13	137.73	148.24
55	58.79	65.54	77.47	89.11	100.08	140.78	150.96
56	60.05	67.10	79.79	92.80	105.92	148.62	160.58
57	61.51	70.42	83.58	96.39	112.11	155.22	169.02
58	63.08	72.37	86.15	98.22	116.44	160.97	176.38
59	64.52	75.88	88.67	102.27	122.97	171.47	187.06
60	65.89	77.83	92.68	104.29	127.80	177.89	196.88
61	70.51	83.64	99.02	110.40	135.32	188.42	205.55
62	73.38	91.37	106.97	116.48	139.34	194.73	213.20
63	79.69	98.13	113.75	122.80	147.12	204.98	219.86
64	82.97	105.08	124.17	129.55	153.05	214.92	227.95
65	87.69	114.04	131.52	137.90	160.75	225.04	237.90
66	95.09	123.91	138.73	148.66	173.78	239.75	254.24
67	100.90	132.22	147.68	159.80	190.73	257.00	271.55
68	108.67	142.71	157.67	171.94	207.27	275.29	289.86
69	117.04	154.10	167.87	184.75	223.22	292.77	308.95
70	124.50	165.73	177.23	198.56	243.70	313.57	329.81
71	135.82	181.86	193.63	217.07	264.32	333.96	351.37
72	147.42	199.12	209.02	238.42	285.40	352.92	374.40
73	159.82	219.45	228.17	261.58	308.71	372.84	398.20
74	172.79	240.76	247.91	287.39	335.82	396.88	425.96
75	187.93	263.29	270.02	314.17	363.22	421.16	453.67
76	204.65	265.38	304.99	343.28	371.01	431.75	466.07
77	222.59	288.06	332.58	373.17	403.29	470.07	506.73
78	242.69	314.07	360.79	404.92	438.66	511.34	551.58
79	266.05	342.25	393.91	440.41	477.86	559.23	603.14
80	430.41	554.20	636.10	710.37	771.31	904.63	977.00
81	459.93	591.07	677.89	757.31	823.81	966.04	1041.77
82	490.78	630.49	723.63	807.82	879.47	1029.93	1110.53
83	523.51	673.08	772.22	862.66	939.18	1100.93	1186.15
84	559.27	719.78	824.54	922.54	1003.64	1175.98	1267.22

LTC-03 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	14.35	17.94	20.33	21.52	22.72	29.89	31.09
30	15.55	19.13	21.52	22.72	23.92	31.09	32.29
31	16.74	20.33	22.72	23.92	25.11	32.29	33.48
32	16.74	20.33	22.72	25.11	26.31	33.48	34.68
33	17.94	21.52	23.92	25.11	26.31	34.68	35.87
34	17.94	21.52	25.11	26.31	27.50	35.87	37.07
35	19.13	22.72	26.31	27.50	28.70	37.07	38.27
36	19.13	23.92	26.31	28.70	29.89	38.27	40.66
37	20.33	25.11	27.50	29.89	31.09	39.46	41.85
38	21.52	25.11	28.70	31.09	32.29	40.66	43.05
39	21.52	26.31	29.89	32.29	33.48	43.05	45.44
40	22.72	27.50	31.09	33.48	34.68	44.24	46.64
41	22.72	28.70	32.29	34.68	35.87	45.44	49.03
42	23.92	28.70	32.29	35.87	37.07	46.64	50.22
43	23.92	29.89	33.48	37.07	38.27	49.03	52.61
44	23.92	31.09	34.68	38.27	39.46	51.42	53.81
45	25.11	31.09	35.87	39.46	40.66	52.61	56.20
46	25.11	32.29	37.07	40.66	43.05	53.81	57.40
47	26.31	32.29	38.27	41.85	44.24	56.20	60.99
48	26.31	33.48	39.46	43.05	45.44	57.40	63.38
49	27.50	34.68	40.66	44.24	46.64	59.79	65.77
50	27.50	35.87	41.85	45.44	49.03	63.38	68.16
51	27.50	37.07	43.05	46.64	50.22	64.57	70.55
52	28.70	39.46	44.24	49.03	52.61	66.96	72.94
53	28.70	40.66	45.44	50.22	55.01	68.16	76.53
54	29.89	41.85	46.64	52.61	56.20	70.55	78.92
55	29.89	44.24	49.03	53.81	58.59	71.75	82.51
56	32.29	46.64	51.42	57.40	62.18	76.53	87.29
57	34.68	49.03	53.81	60.99	65.77	80.12	92.08
58	37.07	51.42	57.40	64.57	69.36	84.90	98.06
59	39.46	53.81	60.99	68.16	72.94	90.88	104.03
60	43.05	56.20	65.77	72.94	77.73	95.66	110.01
61	45.44	59.79	69.36	76.53	82.51	101.64	115.99
62	47.83	63.38	71.75	80.12	86.10	107.62	123.17
63	51.42	68.16	76.53	84.90	90.88	112.40	130.34
64	53.81	71.75	80.12	88.49	96.86	119.58	138.71
65	57.40	76.53	84.90	93.27	101.64	126.75	147.08
66	63.38	83.71	93.27	102.84	111.21	138.71	159.04
67	69.36	92.08	102.84	112.40	123.17	151.87	172.19
68	76.53	100.45	112.40	124.36	135.12	166.22	187.74
69	83.71	108.82	124.36	136.32	148.28	181.76	203.28
70	92.08	119.58	136.32	150.67	162.63	198.50	220.03
71	101.64	132.73	150.67	167.41	180.56	218.83	241.55
72	112.40	145.89	167.41	186.54	202.09	241.55	264.27
73	124.36	162.63	185.35	208.07	224.81	265.47	289.38
74	138.71	179.37	205.68	231.98	249.92	292.97	318.08
75	153.06	198.50	228.40	258.29	278.62	322.86	347.98
76	168.61	217.63	249.92	282.21	304.93	353.96	382.65
77	185.35	239.16	275.03	308.51	334.82	389.83	419.72
78	203.28	261.88	301.34	338.41	367.11	426.90	461.58
79	223.61	286.99	330.04	369.50	401.79	469.95	505.82
80	245.14	314.49	362.33	404.18	440.05	515.39	556.04
81	269.05	345.58	398.20	444.84	484.30	566.81	612.25
82	295.36	380.26	437.66	489.08	533.32	623.01	673.23
83	324.06	418.53	481.91	538.11	587.13	685.19	740.20
84	355.15	460.38	529.74	591.92	645.73	753.35	814.34

LTC-03 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	14.35	17.94	20.33	21.52	22.72	29.89	31.09
30	15.55	19.13	21.52	22.72	23.92	31.09	32.29
31	16.74	20.33	22.72	23.92	25.11	32.29	33.48
32	16.74	20.33	22.72	25.11	26.31	33.48	34.68
33	17.94	21.52	23.92	25.11	26.31	34.68	35.87
34	17.94	21.52	25.11	26.31	27.50	35.87	37.07
35	19.13	22.72	26.31	27.50	28.70	37.07	38.27
36	19.13	23.92	26.31	28.70	29.89	38.27	40.66
37	20.33	25.11	27.50	29.89	31.09	39.46	41.85
38	21.52	25.11	28.70	31.09	32.29	40.66	43.05
39	21.52	26.31	29.89	32.29	33.48	43.05	45.44
40	22.72	27.50	31.09	33.48	34.68	44.24	46.64
41	22.72	28.70	32.29	34.68	35.87	45.44	49.03
42	23.92	28.70	32.29	35.87	37.07	46.64	50.22
43	23.92	29.89	33.48	37.07	38.27	49.03	52.61
44	23.92	31.09	34.68	38.27	39.46	51.42	53.81
45	25.11	31.09	35.87	39.46	40.66	52.61	56.20
46	25.11	32.29	37.07	40.66	43.05	53.81	57.40
47	26.31	32.29	38.27	41.85	44.24	56.20	60.99
48	26.31	33.48	39.46	43.05	45.44	57.40	63.38
49	27.50	34.68	40.66	44.24	46.64	59.79	65.77
50	27.50	35.87	41.85	45.44	49.03	63.38	68.16
51	27.50	37.07	43.05	46.64	50.22	64.57	70.55
52	28.70	39.46	44.24	49.03	52.61	66.96	72.94
53	28.70	40.66	45.44	50.22	55.01	68.16	76.53
54	29.89	41.85	46.64	52.61	56.20	70.55	78.92
55	29.89	44.24	49.03	53.81	58.59	71.75	82.51
56	32.29	46.64	51.42	57.40	62.18	76.53	87.29
57	34.68	49.03	53.81	60.99	65.77	80.12	92.08
58	37.07	51.42	57.40	64.57	69.36	84.90	98.06
59	39.46	53.81	60.99	68.16	72.94	90.88	104.03
60	43.05	56.20	65.77	72.94	77.73	95.66	110.01
61	45.44	59.79	69.36	76.53	82.51	101.64	115.99
62	47.83	63.38	71.75	80.12	86.10	107.62	123.17
63	51.42	68.16	76.53	84.90	90.88	112.40	130.34
64	53.81	71.75	80.12	88.49	96.86	119.58	138.71
65	57.40	76.53	84.90	93.27	101.64	126.75	147.08
66	63.38	83.71	93.27	102.84	111.21	138.71	159.04
67	69.36	92.08	102.84	112.40	123.17	151.87	172.19
68	76.53	100.45	112.40	124.36	135.12	166.22	187.74
69	83.71	108.82	124.36	136.32	148.28	181.76	203.28
70	92.08	119.58	136.32	150.67	162.63	198.50	220.03
71	101.64	132.73	150.67	167.41	180.56	218.83	241.55
72	112.40	145.89	167.41	186.54	202.09	241.55	264.27
73	124.36	162.63	185.35	208.07	224.81	265.47	289.38
74	138.71	179.37	205.68	231.98	249.92	292.97	318.08
75	153.06	198.50	228.40	258.29	278.62	322.86	347.98
76	168.61	217.63	249.92	282.21	304.93	353.96	382.65
77	185.35	239.16	275.03	308.51	334.82	389.83	419.72
78	203.28	261.88	301.34	338.41	367.11	426.90	461.58
79	223.61	286.99	330.04	369.50	401.79	469.95	505.82
80	245.14	314.49	362.33	404.18	440.05	515.39	556.04
81	269.05	345.58	398.20	444.84	484.30	566.81	612.25
82	295.36	380.26	437.66	489.08	533.32	623.01	673.23
83	324.06	418.53	481.91	538.11	587.13	685.19	740.20
84	355.15	460.38	529.74	591.92	645.73	753.35	814.34

LTC-03 2013 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	20%	20%	20%	20%	20%	20%	20%
30	20%	20%	20%	20%	20%	20%	20%
31	20%	20%	20%	20%	20%	20%	20%
32	20%	20%	20%	20%	20%	20%	20%
33	20%	20%	20%	20%	20%	20%	20%
34	20%	20%	20%	20%	20%	20%	20%
35	20%	20%	20%	20%	20%	20%	20%
36	20%	20%	20%	20%	20%	20%	20%
37	20%	20%	20%	20%	20%	20%	20%
38	20%	20%	20%	20%	20%	20%	20%
39	20%	20%	20%	20%	20%	20%	20%
40	20%	20%	20%	20%	20%	20%	20%
41	20%	20%	20%	20%	20%	20%	20%
42	20%	20%	20%	20%	20%	20%	20%
43	20%	20%	20%	20%	20%	20%	20%
44	20%	20%	20%	20%	20%	20%	20%
45	20%	20%	20%	20%	20%	20%	20%
46	20%	20%	20%	20%	20%	20%	20%
47	20%	20%	20%	20%	20%	20%	20%
48	20%	20%	20%	20%	20%	20%	20%
49	20%	20%	20%	20%	20%	20%	20%
50	20%	20%	20%	20%	20%	20%	20%
51	20%	20%	20%	20%	20%	20%	20%
52	20%	20%	20%	20%	20%	20%	20%
53	20%	20%	20%	20%	20%	20%	20%
54	20%	20%	20%	20%	20%	20%	20%
55	20%	20%	20%	20%	20%	20%	20%
56	20%	20%	20%	20%	20%	20%	20%
57	20%	20%	20%	20%	20%	20%	20%
58	20%	20%	20%	20%	20%	20%	20%
59	20%	20%	20%	20%	20%	20%	20%
60	20%	20%	20%	20%	20%	20%	20%
61	20%	20%	20%	20%	20%	20%	20%
62	20%	20%	20%	20%	20%	20%	20%
63	20%	20%	20%	20%	20%	20%	20%
64	20%	20%	20%	20%	20%	20%	20%
65	20%	20%	20%	20%	20%	20%	20%
66	20%	20%	20%	20%	20%	20%	20%
67	20%	20%	20%	20%	20%	20%	20%
68	20%	20%	20%	20%	20%	20%	20%
69	20%	20%	20%	20%	20%	20%	20%
70	20%	20%	20%	20%	20%	20%	20%
71	20%	20%	20%	20%	20%	20%	20%
72	20%	20%	20%	20%	20%	20%	20%
73	20%	20%	20%	20%	20%	20%	20%
74	20%	20%	20%	20%	20%	20%	20%
75	20%	20%	20%	20%	20%	20%	20%
76	20%	20%	20%	20%	20%	20%	20%
77	20%	20%	20%	20%	20%	20%	20%
78	20%	20%	20%	20%	20%	20%	20%
79	20%	20%	20%	20%	20%	20%	20%
80	20%	20%	20%	20%	20%	20%	20%
81	20%	20%	20%	20%	20%	20%	20%
82	20%	20%	20%	20%	20%	20%	20%
83	20%	20%	20%	20%	20%	20%	20%
84	20%	20%	20%	20%	20%	20%	20%

* Benefit Differences between LTC-03 and ICC12-LTC-12:

LTC-03 has an EP where 1 day of HHC = 7 days towards EP, and ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options)

ICC12-LTC-12 Simple Inflation rates are approximated by applying the ratio of [LTC-03 Simple Inflation / LTC-03 Compound Inflation] to the ICC12-LTC-12 Compound Inflation rates

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Custom Care II Enhanced Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: 5% Compound Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	83.75	106.40	115.88	130.96	154.75	211.49	234.70
30	84.67	107.32	117.16	132.24	156.23	213.27	238.07
31	85.02	107.53	117.37	132.59	156.59	213.27	240.24
32	85.23	107.88	117.72	132.80	156.80	214.70	240.24
33	85.37	108.10	117.94	133.16	157.15	214.70	240.94
34	85.59	108.31	118.29	133.37	157.37	214.70	240.94
35	85.94	108.66	118.50	133.72	157.93	216.00	241.55
36	86.15	108.66	118.86	134.08	158.15	216.00	243.57
37	86.51	108.88	119.07	134.29	158.50	217.37	244.54
38	86.72	109.23	119.42	134.64	158.71	217.37	244.54
39	86.86	109.44	119.64	134.86	159.07	218.72	245.23
40	87.07	109.65	119.99	135.21	159.28	218.72	247.15
41	87.78	110.36	121.26	136.63	161.97	221.06	249.52
42	88.49	110.86	122.54	137.90	164.52	225.94	252.26
43	89.20	111.57	123.81	139.10	167.21	228.81	255.21
44	89.90	112.27	125.23	140.52	169.76	233.69	260.14
45	90.61	112.77	126.50	141.93	172.66	236.85	263.41
46	91.32	113.48	127.78	143.35	175.35	241.94	266.35
47	92.03	114.18	129.40	144.77	178.25	242.07	266.35
48	92.74	114.89	130.68	146.18	181.29	247.62	271.94
49	93.44	115.53	132.09	147.60	183.98	250.48	274.87
50	94.15	116.24	133.58	149.01	186.89	255.86	278.11
51	95.14	117.02	134.50	150.15	187.59	258.22	280.29
52	96.13	117.94	135.63	151.28	188.30	258.22	280.29
53	97.27	118.86	136.77	152.20	188.87	258.22	281.89
54	98.26	119.99	137.69	153.19	189.58	258.22	281.89
55	99.39	120.91	138.82	154.32	190.07	259.00	281.98
56	100.17	122.04	139.88	155.10	191.49	261.49	286.20
57	100.88	123.39	141.16	155.74	192.69	265.71	290.05
58	101.58	124.52	142.22	156.52	194.25	268.34	294.38
59	102.36	126.01	143.28	156.94	195.45	268.34	297.72
60	103.07	127.35	144.55	157.58	197.01	272.34	301.31
61	104.70	131.32	148.31	161.26	198.50	275.27	303.36
62	106.19	135.14	152.41	164.59	199.84	277.26	303.36
63	107.67	139.53	156.52	168.27	201.33	279.43	303.36
64	109.51	143.56	160.62	171.95	202.81	281.59	303.36
65	111.00	147.95	165.08	175.63	204.30	283.75	303.36
66	117.65	155.53	174.00	187.31	219.45	298.06	320.99
67	124.31	163.31	183.63	199.70	235.66	311.47	337.84
68	131.53	171.45	193.61	213.01	253.15	328.09	358.07
69	139.32	179.95	204.30	227.24	271.84	343.99	377.55
70	147.39	189.15	215.34	242.17	292.01	361.62	400.67
71	162.11	205.93	230.64	258.95	308.58	379.15	416.90
72	178.25	224.62	247.13	276.58	326.20	399.76	438.13
73	195.95	244.72	264.76	295.69	344.82	419.04	457.70
74	215.70	266.53	283.73	316.15	364.36	440.83	478.31
75	237.01	290.45	304.04	337.88	385.31	463.83	500.18
76	254.49	328.08	387.87	420.06	446.13	535.05	579.50
77	273.11	352.64	415.67	451.68	478.69	573.23	624.25
78	292.86	378.22	445.91	487.12	513.61	615.15	672.55
79	314.66	405.60	479.21	525.40	552.83	661.08	724.59
80	495.39	639.01	755.58	832.59	874.22	1042.82	1148.97
81	524.77	676.99	799.17	881.29	925.36	1103.62	1215.78
82	556.20	718.43	847.82	934.73	981.08	1170.34	1290.08
83	589.83	761.01	898.69	989.86	1040.10	1241.05	1367.58
84	625.08	805.98	951.05	1047.77	1101.50	1314.64	1448.97

LTC-03 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	26.31	34.68	41.85	49.03	55.01	66.96	75.34
30	28.70	37.07	44.24	51.42	57.40	70.55	78.92
31	28.70	38.27	45.44	52.61	58.59	71.75	80.12
32	28.70	38.27	45.44	52.61	59.79	72.94	81.31
33	29.89	39.46	46.64	53.81	59.79	74.14	82.51
34	29.89	39.46	47.83	55.01	60.99	75.34	84.90
35	31.09	40.66	47.83	56.20	62.18	76.53	86.10
36	31.09	40.66	49.03	57.40	63.38	77.73	87.29
37	32.29	41.85	50.22	57.40	63.38	78.92	88.49
38	33.48	43.05	51.42	58.59	64.57	80.12	89.68
39	33.48	43.05	51.42	59.79	65.77	81.31	92.08
40	35.87	44.24	52.61	60.99	66.96	82.51	93.27
41	35.87	44.24	53.81	60.99	66.96	83.71	94.47
42	37.07	45.44	53.81	62.18	68.16	83.71	95.66
43	37.07	46.64	55.01	62.18	68.16	84.90	98.06
44	37.07	47.83	56.20	63.38	69.36	86.10	99.25
45	37.07	47.83	56.20	63.38	69.36	86.10	100.45
46	38.27	49.03	57.40	64.57	70.55	87.29	102.84
47	38.27	50.22	58.59	64.57	70.55	88.49	104.03
48	38.27	51.42	59.79	65.77	71.75	89.68	105.23
49	38.27	51.42	59.79	65.77	71.75	89.68	107.62
50	39.46	52.61	60.99	66.96	72.94	90.88	108.82
51	39.46	53.81	62.18	69.36	75.34	92.08	112.40
52	40.66	55.01	63.38	70.55	76.53	94.47	114.80
53	40.66	55.01	65.77	72.94	78.92	94.47	118.38
54	41.85	56.20	66.96	74.14	80.12	95.66	121.97
55	45.44	57.40	68.16	76.53	82.51	99.25	125.56
56	45.44	59.79	70.55	78.92	84.90	101.64	130.34
57	46.64	62.18	72.94	82.51	88.49	107.62	135.12
58	47.83	64.57	74.14	84.90	92.08	111.21	139.91
59	49.03	66.96	77.73	87.29	94.47	115.99	144.69
60	50.22	69.36	80.12	90.88	98.06	120.78	150.67
61	52.61	72.94	83.71	95.66	102.84	126.75	156.65
62	57.40	76.53	89.68	100.45	108.82	133.93	163.82
63	60.99	81.31	94.47	106.43	114.80	141.10	171.00
64	64.57	84.90	100.45	111.21	120.78	148.28	178.17
65	69.36	89.68	106.43	117.19	126.75	156.65	186.54
66	75.34	96.86	114.80	126.75	136.32	168.61	198.50
67	81.31	104.03	123.17	136.32	147.08	182.96	211.66
68	88.49	112.40	132.73	145.89	159.04	197.31	224.81
69	95.66	120.78	143.50	157.84	172.19	212.85	239.16
70	104.03	130.34	154.26	169.80	185.35	229.59	254.70
71	112.40	143.50	169.80	185.35	202.09	248.73	273.84
72	124.36	157.84	186.54	203.28	220.03	269.05	295.36
73	135.12	173.39	204.48	222.42	239.16	290.58	318.08
74	148.28	191.33	224.81	243.94	260.68	315.69	343.19
75	162.63	210.46	247.53	266.66	284.60	342.00	369.50
76	178.17	230.79	271.45	292.97	312.10	374.28	406.57
77	194.91	252.31	296.56	322.86	342.00	410.16	446.03
78	214.05	276.23	325.26	355.15	375.48	448.42	490.28
79	231.98	301.34	356.35	389.83	411.35	490.28	538.11
80	255.90	330.04	389.83	429.29	450.81	536.91	591.92
81	281.01	363.52	429.29	472.34	496.25	590.72	651.71
82	309.71	399.40	472.34	520.17	546.48	649.32	717.48
83	340.80	438.86	520.17	572.79	601.48	713.89	789.22
84	373.09	481.91	572.79	630.18	661.27	785.64	868.15

LTC-03 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	26.31	34.68	41.85	49.03	55.01	66.96	75.34
30	28.70	37.07	44.24	51.42	57.40	70.55	78.92
31	28.70	38.27	45.44	52.61	58.59	71.75	80.12
32	28.70	38.27	45.44	52.61	59.79	72.94	81.31
33	29.89	39.46	46.64	53.81	59.79	74.14	82.51
34	29.89	39.46	47.83	55.01	60.99	75.34	84.90
35	31.09	40.66	47.83	56.20	62.18	76.53	86.10
36	31.09	40.66	49.03	57.40	63.38	77.73	87.29
37	32.29	41.85	50.22	57.40	63.38	78.92	88.49
38	33.48	43.05	51.42	58.59	64.57	80.12	89.68
39	33.48	43.05	51.42	59.79	65.77	81.31	92.08
40	35.87	44.24	52.61	60.99	66.96	82.51	93.27
41	35.87	44.24	53.81	60.99	66.96	83.71	94.47
42	37.07	45.44	53.81	62.18	68.16	83.71	95.66
43	37.07	46.64	55.01	62.18	68.16	84.90	98.06
44	37.07	47.83	56.20	63.38	69.36	86.10	99.25
45	37.07	47.83	56.20	63.38	69.36	86.10	100.45
46	38.27	49.03	57.40	64.57	70.55	87.29	102.84
47	38.27	50.22	58.59	64.57	70.55	88.49	104.03
48	38.27	51.42	59.79	65.77	71.75	89.68	105.23
49	38.27	51.42	59.79	65.77	71.75	89.68	107.62
50	39.46	52.61	60.99	66.96	72.94	90.88	108.82
51	39.46	53.81	62.18	69.36	75.34	92.08	112.40
52	40.66	55.01	63.38	70.55	76.53	94.47	114.80
53	40.66	55.01	65.77	72.94	78.92	94.47	118.38
54	41.85	56.20	66.96	74.14	80.12	95.66	121.97
55	45.44	57.40	68.16	76.53	82.51	99.25	125.56
56	45.44	59.79	70.55	78.92	84.90	101.64	130.34
57	46.64	62.18	72.94	82.51	88.49	107.62	135.12
58	47.83	64.57	74.14	84.90	92.08	111.21	139.91
59	49.03	66.96	77.73	87.29	94.47	115.99	144.69
60	50.22	69.36	80.12	90.88	98.06	120.78	150.67
61	52.61	72.94	83.71	95.66	102.84	126.75	156.65
62	57.40	76.53	89.68	100.45	108.82	133.93	163.82
63	60.99	81.31	94.47	106.43	114.80	141.10	171.00
64	64.57	84.90	100.45	111.21	120.78	148.28	178.17
65	69.36	89.68	106.43	117.19	126.75	156.65	186.54
66	75.34	96.86	114.80	126.75	136.32	168.61	198.50
67	81.31	104.03	123.17	136.32	147.08	182.96	211.66
68	88.49	112.40	132.73	145.89	159.04	197.31	224.81
69	95.66	120.78	143.50	157.84	172.19	212.85	239.16
70	104.03	130.34	154.26	169.80	185.35	229.59	254.70
71	112.40	143.50	169.80	185.35	202.09	248.73	273.84
72	124.36	157.84	186.54	203.28	220.03	269.05	295.36
73	135.12	173.39	204.48	222.42	239.16	290.58	318.08
74	148.28	191.33	224.81	243.94	260.68	315.69	343.19
75	162.63	210.46	247.53	266.66	284.60	342.00	369.50
76	178.17	230.79	271.45	292.97	312.10	374.28	406.57
77	194.91	252.31	296.56	322.86	342.00	410.16	446.03
78	214.05	276.23	325.26	355.15	375.48	448.42	490.28
79	231.98	301.34	356.35	389.83	411.35	490.28	538.11
80	255.90	330.04	389.83	429.29	450.81	536.91	591.92
81	281.01	363.52	429.29	472.34	496.25	590.72	651.71
82	309.71	399.40	472.34	520.17	546.48	649.32	717.48
83	340.80	438.86	520.17	572.79	601.48	713.89	789.22
84	373.09	481.91	572.79	630.18	661.27	785.64	868.15

LTC-03 2013 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	20%	20%	20%	20%	20%	20%	20%
30	20%	20%	20%	20%	20%	20%	20%
31	20%	20%	20%	20%	20%	20%	20%
32	20%	20%	20%	20%	20%	20%	20%
33	20%	20%	20%	20%	20%	20%	20%
34	20%	20%	20%	20%	20%	20%	20%
35	20%	20%	20%	20%	20%	20%	20%
36	20%	20%	20%	20%	20%	20%	20%
37	20%	20%	20%	20%	20%	20%	20%
38	20%	20%	20%	20%	20%	20%	20%
39	20%	20%	20%	20%	20%	20%	20%
40	20%	20%	20%	20%	20%	20%	20%
41	20%	20%	20%	20%	20%	20%	20%
42	20%	20%	20%	20%	20%	20%	20%
43	20%	20%	20%	20%	20%	20%	20%
44	20%	20%	20%	20%	20%	20%	20%
45	20%	20%	20%	20%	20%	20%	20%
46	20%	20%	20%	20%	20%	20%	20%
47	20%	20%	20%	20%	20%	20%	20%
48	20%	20%	20%	20%	20%	20%	20%
49	20%	20%	20%	20%	20%	20%	20%
50	20%	20%	20%	20%	20%	20%	20%
51	20%	20%	20%	20%	20%	20%	20%
52	20%	20%	20%	20%	20%	20%	20%
53	20%	20%	20%	20%	20%	20%	20%
54	20%	20%	20%	20%	20%	20%	20%
55	20%	20%	20%	20%	20%	20%	20%
56	20%	20%	20%	20%	20%	20%	20%
57	20%	20%	20%	20%	20%	20%	20%
58	20%	20%	20%	20%	20%	20%	20%
59	20%	20%	20%	20%	20%	20%	20%
60	20%	20%	20%	20%	20%	20%	20%
61	20%	20%	20%	20%	20%	20%	20%
62	20%	20%	20%	20%	20%	20%	20%
63	20%	20%	20%	20%	20%	20%	20%
64	20%	20%	20%	20%	20%	20%	20%
65	20%	20%	20%	20%	20%	20%	20%
66	20%	20%	20%	20%	20%	20%	20%
67	20%	20%	20%	20%	20%	20%	20%
68	20%	20%	20%	20%	20%	20%	20%
69	20%	20%	20%	20%	20%	20%	20%
70	20%	20%	20%	20%	20%	20%	20%
71	20%	20%	20%	20%	20%	20%	20%
72	20%	20%	20%	20%	20%	20%	20%
73	20%	20%	20%	20%	20%	20%	20%
74	20%	20%	20%	20%	20%	20%	20%
75	20%	20%	20%	20%	20%	20%	20%
76	20%	20%	20%	20%	20%	20%	20%
77	20%	20%	20%	20%	20%	20%	20%
78	20%	20%	20%	20%	20%	20%	20%
79	20%	20%	20%	20%	20%	20%	20%
80	20%	20%	20%	20%	20%	20%	20%
81	20%	20%	20%	20%	20%	20%	20%
82	20%	20%	20%	20%	20%	20%	20%
83	20%	20%	20%	20%	20%	20%	20%
84	20%	20%	20%	20%	20%	20%	20%

* Benefit Differences between LTC-03 and ICC12-LTC-12:

LTC-03 has an EP where 1 day of HHC = 7 days towards EP, and ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Custom Care II Enhanced Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: Automation CPI Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	30.09	37.45	40.42	45.45	53.38	72.59	76.86
30	31.71	39.43	42.62	47.85	56.14	77.73	82.05
31	32.07	40.00	43.32	48.56	57.06	78.19	82.42
32	32.63	40.35	44.10	49.34	57.98	79.45	83.75
33	32.99	40.92	44.81	50.05	58.76	79.74	83.94
34	33.70	41.62	45.38	50.97	59.68	80.25	84.37
35	34.05	41.98	46.30	51.68	60.60	83.58	87.76
36	34.62	42.55	47.00	52.46	61.52	84.07	88.17
37	35.18	43.11	47.78	53.38	62.44	84.07	88.17
38	35.68	43.82	48.70	54.08	63.36	85.84	89.93
39	36.24	44.17	49.41	55.00	64.28	86.37	90.39
40	36.60	44.74	50.33	55.92	65.41	87.21	91.18
41	37.38	45.66	51.11	57.06	66.90	88.54	94.44
42	38.09	46.23	52.03	58.19	68.74	92.30	96.23
43	38.65	47.15	52.81	59.25	70.58	94.10	99.99
44	39.22	47.93	53.94	60.38	72.49	97.96	103.84
45	39.93	48.63	54.86	61.73	74.33	99.76	107.58
46	40.49	49.55	55.64	63.00	76.38	103.80	111.64
47	41.41	50.33	56.77	64.14	78.44	107.85	115.69
48	41.98	51.04	57.69	65.41	80.49	107.85	117.48
49	42.69	51.96	58.83	66.76	82.68	111.53	121.14
50	43.47	52.74	59.82	68.03	84.74	115.55	125.18
51	44.17	54.01	61.09	69.52	84.95	117.04	126.48
52	44.95	54.93	62.58	71.22	85.51	117.04	130.04
53	45.87	56.07	64.07	72.84	85.73	117.04	130.04
54	46.58	56.99	65.55	74.54	86.08	117.04	130.04
55	47.36	58.26	67.04	76.38	86.51	117.04	130.61
56	48.99	59.96	69.45	78.65	90.54	123.00	136.67
57	50.47	61.80	71.85	80.84	94.86	127.63	143.15
58	52.31	63.85	74.47	83.11	99.32	131.85	147.27
59	54.01	66.05	77.23	85.73	103.92	138.56	155.88
60	55.64	68.10	79.85	88.13	108.80	143.35	160.62
61	58.76	72.49	84.67	92.74	113.05	150.74	169.58
62	61.87	77.09	89.62	97.55	117.51	156.12	176.27
63	65.20	82.26	94.79	102.58	122.33	162.00	183.49
64	68.67	87.57	100.52	107.96	127.00	167.70	192.13
65	72.14	93.30	106.40	113.48	131.81	175.21	200.93
66	77.80	100.03	113.90	122.68	143.21	189.87	217.23
67	83.60	106.96	121.62	132.45	155.17	208.51	235.99
68	89.83	114.47	130.18	143.28	168.41	226.71	254.23
69	96.56	122.68	139.17	154.68	182.78	245.86	274.98
70	103.99	131.39	148.87	167.14	198.21	268.08	297.32
71	112.70	143.42	160.20	180.66	212.09	281.73	310.22
72	121.90	156.66	172.37	195.45	227.10	293.08	322.23
73	132.02	171.17	185.47	211.17	243.09	307.22	335.56
74	142.85	187.10	199.63	228.30	260.23	322.74	350.36
75	154.61	204.30	214.99	246.85	278.42	337.78	364.63
76	170.32	207.29	244.26	271.99	286.51	348.57	376.29
77	187.24	229.14	267.11	295.92	312.94	382.34	412.45
78	206.35	251.78	292.01	323.16	341.33	420.49	452.94
79	227.31	277.68	320.30	353.88	373.25	462.36	497.24
80	373.28	453.27	521.83	573.25	605.62	754.17	811.31
81	398.97	483.94	555.98	611.39	646.49	805.34	866.29
82	426.30	515.86	592.88	651.99	689.60	859.76	924.25
83	455.68	551.34	633.08	695.69	737.43	918.31	987.88
84	486.61	589.68	675.85	743.44	787.37	981.67	1056.02

LTC-03 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	17.94	22.72	25.11	27.50	28.70	38.27	40.66
30	19.13	23.92	26.31	28.70	29.89	40.66	43.05
31	19.13	23.92	26.31	29.89	31.09	41.85	44.24
32	20.33	25.11	27.50	29.89	31.09	41.85	44.24
33	20.33	25.11	27.50	31.09	32.29	43.05	45.44
34	20.33	26.31	28.70	31.09	32.29	44.24	46.64
35	21.52	26.31	28.70	32.29	33.48	45.44	47.83
36	21.52	26.31	29.89	32.29	33.48	46.64	49.03
37	22.72	27.50	29.89	33.48	34.68	46.64	49.03
38	22.72	27.50	31.09	34.68	35.87	47.83	50.22
39	23.92	28.70	31.09	34.68	35.87	49.03	51.42
40	23.92	28.70	32.29	35.87	37.07	50.22	52.61
41	25.11	29.89	33.48	37.07	38.27	51.42	55.01
42	25.11	31.09	34.68	38.27	39.46	53.81	56.20
43	26.31	31.09	35.87	39.46	40.66	55.01	58.59
44	26.31	32.29	37.07	40.66	41.85	56.20	59.79
45	27.50	33.48	38.27	41.85	43.05	58.59	62.18
46	27.50	34.68	39.46	43.05	44.24	59.79	64.57
47	28.70	35.87	40.66	44.24	45.44	62.18	66.96
48	29.89	37.07	41.85	46.64	47.83	64.57	69.36
49	29.89	38.27	43.05	47.83	49.03	65.77	71.75
50	31.09	39.46	44.24	49.03	50.22	68.16	74.14
51	31.09	40.66	45.44	50.22	51.42	70.55	76.53
52	32.29	41.85	46.64	51.42	53.81	71.75	78.92
53	32.29	43.05	47.83	52.61	55.01	74.14	81.31
54	33.48	44.24	50.22	53.81	57.40	76.53	84.90
55	33.48	45.44	51.42	55.01	58.59	78.92	87.29
56	34.68	47.83	53.81	57.40	60.99	81.31	90.88
57	37.07	49.03	56.20	59.79	63.38	84.90	94.47
58	39.46	51.42	58.59	62.18	65.77	88.49	98.06
59	40.66	53.81	60.99	65.77	69.36	90.88	102.84
60	43.05	56.20	63.38	68.16	71.75	94.47	106.43
61	45.44	58.59	66.96	71.75	75.34	99.25	112.40
62	49.03	62.18	70.55	76.53	80.12	105.23	119.58
63	51.42	64.57	74.14	80.12	83.71	111.21	126.75
64	55.01	68.16	77.73	84.90	88.49	117.19	133.93
65	58.59	71.75	82.51	89.68	93.27	124.36	142.30
66	62.18	76.53	88.49	96.86	100.45	135.12	153.06
67	66.96	82.51	95.66	105.23	108.82	147.08	166.22
68	71.75	87.29	102.84	113.60	118.38	159.04	178.17
69	76.53	94.47	111.21	123.17	127.95	173.39	192.52
70	81.31	100.45	119.58	132.73	138.71	187.74	208.07
71	89.68	110.01	131.54	145.89	153.06	202.09	222.42
72	98.06	121.97	144.69	160.24	168.61	217.63	239.16
73	108.82	133.93	159.04	175.78	185.35	234.38	255.90
74	119.58	147.08	174.59	193.72	204.48	253.51	275.03
75	131.54	161.43	191.33	212.85	224.81	272.64	294.17
76	145.89	179.37	210.46	234.38	247.53	301.34	325.26
77	162.63	198.50	233.18	257.10	272.64	333.63	359.93
78	180.56	220.03	257.10	283.40	298.95	368.30	397.00
79	200.89	245.14	283.40	312.10	328.84	407.77	438.86
80	223.61	271.45	312.10	343.19	362.33	450.81	485.49
81	246.33	298.95	343.19	377.87	398.20	496.25	534.52
82	271.45	328.84	377.87	416.14	437.66	546.48	588.33
83	298.95	362.33	416.14	457.99	481.91	601.48	646.92
84	328.84	398.20	457.99	503.43	529.74	661.27	711.50

LTC-03 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	17.94	22.72	25.11	27.50	28.70	38.27	40.66
30	19.13	23.92	26.31	28.70	29.89	40.66	43.05
31	19.13	23.92	26.31	29.89	31.09	41.85	44.24
32	20.33	25.11	27.50	29.89	31.09	41.85	44.24
33	20.33	25.11	27.50	31.09	32.29	43.05	45.44
34	20.33	26.31	28.70	31.09	32.29	44.24	46.64
35	21.52	26.31	28.70	32.29	33.48	45.44	47.83
36	21.52	26.31	29.89	32.29	33.48	46.64	49.03
37	22.72	27.50	29.89	33.48	34.68	46.64	49.03
38	22.72	27.50	31.09	34.68	35.87	47.83	50.22
39	23.92	28.70	31.09	34.68	35.87	49.03	51.42
40	23.92	28.70	32.29	35.87	37.07	50.22	52.61
41	25.11	29.89	33.48	37.07	38.27	51.42	55.01
42	25.11	31.09	34.68	38.27	39.46	53.81	56.20
43	26.31	31.09	35.87	39.46	40.66	55.01	58.59
44	26.31	32.29	37.07	40.66	41.85	56.20	59.79
45	27.50	33.48	38.27	41.85	43.05	58.59	62.18
46	27.50	34.68	39.46	43.05	44.24	59.79	64.57
47	28.70	35.87	40.66	44.24	45.44	62.18	66.96
48	29.89	37.07	41.85	46.64	47.83	64.57	69.36
49	29.89	38.27	43.05	47.83	49.03	65.77	71.75
50	31.09	39.46	44.24	49.03	50.22	68.16	74.14
51	31.09	40.66	45.44	50.22	51.42	70.55	76.53
52	32.29	41.85	46.64	51.42	53.81	71.75	78.92
53	32.29	43.05	47.83	52.61	55.01	74.14	81.31
54	33.48	44.24	50.22	53.81	57.40	76.53	84.90
55	33.48	45.44	51.42	55.01	58.59	78.92	87.29
56	34.68	47.83	53.81	57.40	60.99	81.31	90.88
57	37.07	49.03	56.20	59.79	63.38	84.90	94.47
58	39.46	51.42	58.59	62.18	65.77	88.49	98.06
59	40.66	53.81	60.99	65.77	69.36	90.88	102.84
60	43.05	56.20	63.38	68.16	71.75	94.47	106.43
61	45.44	58.59	66.96	71.75	75.34	99.25	112.40
62	49.03	62.18	70.55	76.53	80.12	105.23	119.58
63	51.42	64.57	74.14	80.12	83.71	111.21	126.75
64	55.01	68.16	77.73	84.90	88.49	117.19	133.93
65	58.59	71.75	82.51	89.68	93.27	124.36	142.30
66	62.18	76.53	88.49	96.86	100.45	135.12	153.06
67	66.96	82.51	95.66	105.23	108.82	147.08	166.22
68	71.75	87.29	102.84	113.60	118.38	159.04	178.17
69	76.53	94.47	111.21	123.17	127.95	173.39	192.52
70	81.31	100.45	119.58	132.73	138.71	187.74	208.07
71	89.68	110.01	131.54	145.89	153.06	202.09	222.42
72	98.06	121.97	144.69	160.24	168.61	217.63	239.16
73	108.82	133.93	159.04	175.78	185.35	234.38	255.90
74	119.58	147.08	174.59	193.72	204.48	253.51	275.03
75	131.54	161.43	191.33	212.85	224.81	272.64	294.17
76	145.89	179.37	210.46	234.38	247.53	301.34	325.26
77	162.63	198.50	233.18	257.10	272.64	333.63	359.93
78	180.56	220.03	257.10	283.40	298.95	368.30	397.00
79	200.89	245.14	283.40	312.10	328.84	407.77	438.86
80	223.61	271.45	312.10	343.19	362.33	450.81	485.49
81	246.33	298.95	343.19	377.87	398.20	496.25	534.52
82	271.45	328.84	377.87	416.14	437.66	546.48	588.33
83	298.95	362.33	416.14	457.99	481.91	601.48	646.92
84	328.84	398.20	457.99	503.43	529.74	661.27	711.50

LTC-03 2013 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	20%	20%	20%	20%	20%	20%	20%
30	20%	20%	20%	20%	20%	20%	20%
31	20%	20%	20%	20%	20%	20%	20%
32	20%	20%	20%	20%	20%	20%	20%
33	20%	20%	20%	20%	20%	20%	20%
34	20%	20%	20%	20%	20%	20%	20%
35	20%	20%	20%	20%	20%	20%	20%
36	20%	20%	20%	20%	20%	20%	20%
37	20%	20%	20%	20%	20%	20%	20%
38	20%	20%	20%	20%	20%	20%	20%
39	20%	20%	20%	20%	20%	20%	20%
40	20%	20%	20%	20%	20%	20%	20%
41	20%	20%	20%	20%	20%	20%	20%
42	20%	20%	20%	20%	20%	20%	20%
43	20%	20%	20%	20%	20%	20%	20%
44	20%	20%	20%	20%	20%	20%	20%
45	20%	20%	20%	20%	20%	20%	20%
46	20%	20%	20%	20%	20%	20%	20%
47	20%	20%	20%	20%	20%	20%	20%
48	20%	20%	20%	20%	20%	20%	20%
49	20%	20%	20%	20%	20%	20%	20%
50	20%	20%	20%	20%	20%	20%	20%
51	20%	20%	20%	20%	20%	20%	20%
52	20%	20%	20%	20%	20%	20%	20%
53	20%	20%	20%	20%	20%	20%	20%
54	20%	20%	20%	20%	20%	20%	20%
55	20%	20%	20%	20%	20%	20%	20%
56	20%	20%	20%	20%	20%	20%	20%
57	20%	20%	20%	20%	20%	20%	20%
58	20%	20%	20%	20%	20%	20%	20%
59	20%	20%	20%	20%	20%	20%	20%
60	20%	20%	20%	20%	20%	20%	20%
61	20%	20%	20%	20%	20%	20%	20%
62	20%	20%	20%	20%	20%	20%	20%
63	20%	20%	20%	20%	20%	20%	20%
64	20%	20%	20%	20%	20%	20%	20%
65	20%	20%	20%	20%	20%	20%	20%
66	20%	20%	20%	20%	20%	20%	20%
67	20%	20%	20%	20%	20%	20%	20%
68	20%	20%	20%	20%	20%	20%	20%
69	20%	20%	20%	20%	20%	20%	20%
70	20%	20%	20%	20%	20%	20%	20%
71	20%	20%	20%	20%	20%	20%	20%
72	20%	20%	20%	20%	20%	20%	20%
73	20%	20%	20%	20%	20%	20%	20%
74	20%	20%	20%	20%	20%	20%	20%
75	20%	20%	20%	20%	20%	20%	20%
76	20%	20%	20%	20%	20%	20%	20%
77	20%	20%	20%	20%	20%	20%	20%
78	20%	20%	20%	20%	20%	20%	20%
79	20%	20%	20%	20%	20%	20%	20%
80	20%	20%	20%	20%	20%	20%	20%
81	20%	20%	20%	20%	20%	20%	20%
82	20%	20%	20%	20%	20%	20%	20%
83	20%	20%	20%	20%	20%	20%	20%
84	20%	20%	20%	20%	20%	20%	20%

* Benefit Differences between LTC-03 and ICC12-LTC-12:

LTC-03 has an EP where 1 day of HHC = 7 days towards EP, and ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-03 VA (2008 Rates)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation							Automatic Inflation (CPI)						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	8.37	9.57	10.76	11.96	13.15	14.35	15.55	17.94	22.72	25.11	27.50	28.70	38.27	40.66
30	8.37	9.57	11.96	13.15	14.35	15.55	16.74	19.13	23.92	26.31	28.70	29.89	40.66	43.05
31	8.37	9.57	11.96	13.15	14.35	15.55	16.74	19.13	23.92	26.31	29.89	31.09	41.85	44.24
32	9.57	10.76	13.15	14.35	15.55	16.74	17.94	20.33	25.11	27.50	29.89	31.09	41.85	44.24
33	9.57	10.76	13.15	14.35	15.55	16.74	17.94	20.33	25.11	27.50	31.09	32.29	43.05	45.44
34	9.57	10.76	13.15	14.35	15.55	17.94	19.13	20.33	26.31	28.70	31.09	32.29	44.24	46.64
35	9.57	11.96	14.35	15.55	16.74	17.94	19.13	21.52	26.31	28.70	32.29	33.48	45.44	47.83
36	10.76	11.96	14.35	15.55	16.74	19.13	20.33	21.52	26.31	29.89	32.29	33.48	46.64	49.03
37	10.76	13.15	15.55	16.74	17.94	19.13	20.33	22.72	27.50	29.89	33.48	34.68	46.64	49.03
38	10.76	13.15	15.55	16.74	17.94	20.33	21.52	22.72	27.50	31.09	34.68	35.87	47.83	50.22
39	11.96	14.35	16.74	17.94	19.13	20.33	21.52	23.92	28.70	31.09	34.68	35.87	49.03	51.42
40	11.96	14.35	16.74	17.94	19.13	21.52	22.72	23.92	28.70	32.29	35.87	37.07	50.22	52.61
41	11.96	14.35	17.94	19.13	20.33	22.72	23.92	25.11	29.89	33.48	37.07	38.27	51.42	55.01
42	13.15	15.55	17.94	19.13	20.33	23.92	25.11	25.11	31.09	34.68	38.27	39.46	53.81	56.20
43	13.15	15.55	19.13	20.33	21.52	23.92	26.31	26.31	31.09	35.87	39.46	40.66	55.01	58.59
44	13.15	16.74	19.13	20.33	21.52	25.11	27.50	26.31	32.29	37.07	40.66	41.85	56.20	59.79
45	13.15	16.74	20.33	21.52	22.72	26.31	27.50	27.50	33.48	38.27	41.85	43.05	58.59	62.18
46	14.35	17.94	20.33	22.72	23.92	27.50	28.70	27.50	34.68	39.46	43.05	44.24	59.79	64.57
47	14.35	17.94	21.52	23.92	25.11	28.70	31.09	28.70	35.87	40.66	44.24	45.44	62.18	66.96
48	14.35	17.94	22.72	23.92	25.11	29.89	32.29	29.89	37.07	41.85	46.64	47.83	64.57	69.36
49	15.55	19.13	22.72	25.11	26.31	31.09	33.48	29.89	38.27	43.05	47.83	49.03	65.77	71.75
50	15.55	20.33	23.92	26.31	27.50	32.29	34.68	31.09	39.46	44.24	49.03	50.22	68.16	74.14
51	15.55	21.52	25.11	27.50	28.70	33.48	35.87	31.09	40.66	45.44	50.22	51.42	70.55	76.53
52	16.74	21.52	25.11	27.50	29.89	34.68	38.27	32.29	41.85	46.64	51.42	53.81	71.75	78.92
53	16.74	22.72	26.31	28.70	29.89	35.87	39.46	32.29	43.05	47.83	52.61	55.01	74.14	81.31
54	17.94	22.72	26.31	29.89	31.09	37.07	40.66	33.48	44.24	50.22	53.81	57.40	76.53	84.90
55	17.94	23.92	27.50	31.09	32.29	39.46	43.05	33.48	45.44	51.42	55.01	58.59	78.92	87.29
56	19.13	25.11	28.70	32.29	34.68	41.85	45.44	34.68	47.83	53.81	57.40	60.99	81.31	90.88
57	20.33	27.50	31.09	34.68	37.07	44.24	49.03	37.07	49.03	56.20	59.79	63.38	84.90	94.47
58	22.72	28.70	33.48	37.07	39.46	46.64	51.42	39.46	51.42	58.59	62.18	65.77	88.49	98.06
59	23.92	29.89	34.68	39.46	41.85	50.22	55.01	40.66	53.81	60.99	65.77	69.36	90.88	102.84
60	26.31	32.29	37.07	41.85	45.44	53.81	58.59	43.05	56.20	63.38	68.16	71.75	94.47	106.43
61	28.70	34.68	39.46	45.44	49.03	57.40	63.38	45.44	58.59	66.96	71.75	75.34	99.25	112.40
62	31.09	37.07	43.05	47.83	51.42	62.18	68.16	49.03	62.18	70.55	76.53	80.12	105.23	119.58
63	33.48	40.66	46.64	51.42	55.01	68.16	72.94	51.42	64.57	74.14	80.12	83.71	111.21	126.75
64	35.87	44.24	50.22	56.20	59.79	72.94	78.92	55.01	68.16	77.73	84.90	88.49	117.19	133.93
65	39.46	47.83	53.81	59.79	63.38	78.92	84.90	58.59	71.75	82.51	89.68	93.27	124.36	142.30
66	43.05	52.61	59.79	65.77	70.55	86.10	93.27	62.18	76.53	88.49	96.86	100.45	135.12	153.06
67	46.64	58.59	65.77	72.94	77.73	94.47	102.84	66.96	82.51	95.66	105.23	108.82	147.08	166.22
68	51.42	64.57	71.75	80.12	86.10	104.03	112.40	71.75	87.29	102.84	113.60	118.38	159.04	178.17
69	56.20	70.55	78.92	88.49	95.66	113.60	123.17	76.53	94.47	111.21	123.17	127.95	173.39	192.52
70	62.18	77.73	87.29	96.86	106.43	124.36	135.12	81.31	100.45	119.58	132.73	138.71	187.74	208.07
71	69.36	87.29	98.06	107.62	118.38	137.52	149.47	89.68	110.01	131.54	145.89	153.06	202.09	222.42
72	76.53	96.86	108.82	120.78	132.73	151.87	165.02	98.06	121.97	144.69	160.24	168.61	217.63	239.16
73	86.10	108.82	121.97	133.93	147.08	167.41	181.76	108.82	133.93	159.04	175.78	185.35	234.38	255.90
74	95.66	120.78	136.32	149.47	163.82	184.15	200.89	119.58	147.08	174.59	193.72	204.48	253.51	275.03
75	106.43	135.12	151.87	167.41	182.96	203.28	222.42	131.54	161.43	191.33	212.85	224.81	272.64	294.17
76	118.38	150.67	168.61	186.54	203.28	226.01	247.53	145.89	179.37	210.46	234.38	247.53	301.34	325.26
77	132.73	168.61	187.74	206.87	226.01	252.31	276.23	162.63	198.50	233.18	257.10	272.64	333.63	359.93
78	147.08	187.74	209.26	229.59	251.12	281.01	308.51	180.56	220.03	257.10	283.40	298.95	368.30	397.00
79	163.82	210.46	233.18	255.90	278.62	313.30	343.19	200.89	245.14	283.40	312.10	328.84	407.77	438.86
80	182.96	234.38	259.49	284.60	309.71	349.17	382.65	223.61	271.45	312.10	343.19	362.33	450.81	485.49
81	200.89	258.29	285.79	313.30	340.80	383.85	420.92	246.33	298.95	343.19	377.87	398.20	496.25	534.52
82	221.22	284.60	314.49	344.39	375.48	422.12	462.77	271.45	328.84	377.87	416.14	437.66	546.48	588.33
83	243.94	313.30	345.58	379.07	412.55	463.97	509.41	298.95	362.33	416.14	457.99	481.91	601.48	646.92
84	267.86	344.39	380.26	417.33	454.40	510.60	560.83	328.84	398.20	457.99	503.43	529.74	661.27	711.50
85	294.17	379.07	418.53	459.18	499.84	562.02	617.03	362.33	437.66	503.43	553.65	582.35	727.04	783.25
86	324.06	417.33	460.38	504.63	550.07	618.23	679.21	398.20	481.91	553.65	608.66	640.95	799.99	862.17
87	356.35	459.18	507.02	554.85	605.07	680.41	747.37	437.66	529.74	608.66	669.64	705.52	880.10	948.26
88	392.22	504.63	557.24	609.85	666.06	748.57	822.71	481.91	582.35	669.64	736.61	776.07	968.59	1042.73
89	431.68	554.85	613.44	670.84	733.02	823.90	905.22	529.74	640.95	736.61	810.75	853.80	1065.45	1146.77
90	474.73	609.85	674.43	737.80	805.97	906.41	996.10	582.35	705.52	810.75	892.06	938.70	1171.88	1261.56
91+														

Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-03 VA (2008 Rates)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	14.35	17.94	20.33	21.52	22.72	29.89	31.09	26.31	34.68	41.85	49.03	55.01	66.96	75.34
30	15.55	19.13	21.52	22.72	23.92	31.09	32.29	28.70	37.07	44.24	51.42	57.40	70.55	78.92
31	16.74	20.33	22.72	23.92	25.11	32.29	33.48	28.70	38.27	45.44	52.61	58.59	71.75	80.12
32	16.74	20.33	22.72	25.11	26.31	33.48	34.68	28.70	38.27	45.44	52.61	59.79	72.94	81.31
33	17.94	21.52	23.92	25.11	26.31	34.68	35.87	29.89	39.46	46.64	53.81	59.79	74.14	82.51
34	17.94	21.52	25.11	26.31	27.50	35.87	37.07	29.89	39.46	47.83	55.01	60.99	75.34	84.90
35	19.13	22.72	26.31	27.50	28.70	37.07	38.27	31.09	40.66	47.83	56.20	62.18	76.53	86.10
36	19.13	23.92	26.31	28.70	29.89	38.27	40.66	31.09	40.66	49.03	57.40	63.38	77.73	87.29
37	20.33	25.11	27.50	29.89	31.09	39.46	41.85	32.29	41.85	50.22	57.40	63.38	78.92	88.49
38	21.52	25.11	28.70	31.09	32.29	40.66	43.05	33.48	43.05	51.42	58.59	64.57	80.12	89.68
39	21.52	26.31	29.89	32.29	33.48	43.05	45.44	33.48	43.05	51.42	59.79	65.77	81.31	92.08
40	22.72	27.50	31.09	33.48	34.68	44.24	46.64	35.87	44.24	52.61	60.99	66.96	82.51	93.27
41	22.72	28.70	32.29	34.68	35.87	45.44	49.03	35.87	44.24	53.81	60.99	66.96	83.71	94.47
42	23.92	28.70	32.29	35.87	37.07	46.64	50.22	37.07	45.44	53.81	62.18	68.16	83.71	95.66
43	23.92	29.89	33.48	37.07	38.27	49.03	52.61	37.07	46.64	55.01	62.18	68.16	84.90	98.06
44	23.92	31.09	34.68	38.27	39.46	51.42	53.81	37.07	47.83	56.20	63.38	69.36	86.10	99.25
45	25.11	31.09	35.87	39.46	40.66	52.61	56.20	37.07	47.83	56.20	63.38	69.36	86.10	100.45
46	25.11	32.29	37.07	40.66	43.05	53.81	57.40	38.27	49.03	57.40	64.57	70.55	87.29	102.84
47	26.31	32.29	38.27	41.85	44.24	56.20	60.99	38.27	50.22	58.59	64.57	70.55	88.49	104.03
48	26.31	33.48	39.46	43.05	45.44	57.40	63.38	38.27	51.42	59.79	65.77	71.75	89.68	105.23
49	27.50	34.68	40.66	44.24	46.64	59.79	65.77	38.27	51.42	59.79	65.77	71.75	89.68	107.62
50	27.50	35.87	41.85	45.44	49.03	63.38	68.16	39.46	52.61	60.99	66.96	72.94	90.88	108.82
51	27.50	37.07	43.05	46.64	50.22	64.57	70.55	39.46	53.81	62.18	69.36	75.34	92.08	112.40
52	28.70	39.46	44.24	49.03	52.61	66.96	72.94	40.66	55.01	63.38	70.55	76.53	94.47	114.80
53	28.70	40.66	45.44	50.22	55.01	68.16	76.53	40.66	55.01	65.77	72.94	78.92	94.47	118.38
54	29.89	41.85	46.64	52.61	56.20	70.55	78.92	41.85	56.20	66.96	74.14	80.12	95.66	121.97
55	29.89	44.24	49.03	53.81	58.59	71.75	82.51	45.44	57.40	68.16	76.53	82.51	99.25	125.56
56	32.29	46.64	51.42	57.40	62.18	76.53	87.29	45.44	59.79	70.55	78.92	84.90	101.64	130.34
57	34.68	49.03	53.81	60.99	65.77	80.12	92.08	46.64	62.18	72.94	82.51	88.49	107.62	135.12
58	37.07	51.42	57.40	64.57	69.36	84.90	98.06	47.83	64.57	74.14	84.90	92.08	111.21	139.91
59	39.46	53.81	60.99	68.16	72.94	90.88	104.03	49.03	66.96	77.73	87.29	94.47	115.99	144.69
60	43.05	56.20	65.77	72.94	77.73	95.66	110.01	50.22	69.36	80.12	90.88	98.06	120.78	150.67
61	45.44	59.79	69.36	76.53	82.51	101.64	115.99	52.61	72.94	83.71	95.66	102.84	126.75	156.65
62	47.83	63.38	71.75	80.12	86.10	107.62	123.17	57.40	76.53	89.68	100.45	108.82	133.93	163.82
63	51.42	68.16	76.53	84.90	90.88	112.40	130.34	60.99	81.31	94.47	106.43	114.80	141.10	171.00
64	53.81	71.75	80.12	88.49	96.86	119.58	138.71	64.57	84.90	100.45	111.21	120.78	148.28	178.17
65	57.40	76.53	84.90	93.27	101.64	126.75	147.08	69.36	89.68	106.43	117.19	126.75	156.65	186.54
66	63.38	83.71	93.27	102.84	111.21	138.71	159.04	75.34	96.86	114.80	126.75	136.32	168.61	198.50
67	69.36	92.08	102.84	112.40	123.17	151.87	172.19	81.31	104.03	123.17	136.32	147.08	182.96	211.66
68	76.53	100.45	112.40	124.36	135.12	166.22	187.74	88.49	112.40	132.73	145.89	159.04	197.31	224.81
69	83.71	108.82	124.36	136.32	148.28	181.76	203.28	95.66	120.78	143.50	157.84	172.19	212.85	239.16
70	92.08	119.58	136.32	150.67	162.63	198.50	220.03	104.03	130.34	154.26	169.80	185.35	229.59	254.70
71	101.64	132.73	150.67	167.41	180.56	218.83	241.55	112.40	143.50	169.80	185.35	202.09	248.73	273.84
72	112.40	145.89	167.41	186.54	202.09	241.55	264.27	124.36	157.84	186.54	203.28	220.03	269.05	295.36
73	124.36	162.63	185.35	208.07	224.81	265.47	289.38	135.12	173.39	204.48	222.42	239.16	290.58	318.08
74	138.71	179.37	205.68	231.98	249.92	292.97	318.08	148.28	191.33	224.81	243.94	260.68	315.69	343.19
75	153.06	198.50	228.40	258.29	278.62	322.86	347.98	162.63	210.46	247.53	266.66	284.60	342.00	369.50
76	168.61	217.63	249.92	282.21	304.93	353.96	382.65	178.17	230.79	271.45	292.97	312.10	374.28	406.57
77	185.35	239.16	275.03	308.51	334.82	389.83	419.72	194.91	252.31	296.56	322.86	342.00	410.16	446.03
78	203.28	261.88	301.34	338.41	367.11	426.90	461.58	214.05	276.23	325.26	355.15	375.48	448.42	490.28
79	223.61	286.99	330.04	369.50	401.79	469.95	505.82	231.98	301.34	356.35	389.83	411.35	490.28	538.11
80	245.14	314.49	362.33	404.18	440.05	515.39	556.04	255.90	330.04	389.83	429.29	450.81	536.91	
81	269.05	345.58	398.20	444.84	484.30	566.81	612.25	281.01	363.52	429.29	472.34	496.25	590.72	
82	295.36	380.26	437.66	489.08	533.32	623.01	673.23	309.71	399.40	472.34	520.17	546.48	649.32	
83	324.06	418.53	481.91	538.11	587.13	685.19	740.20	340.80	438.86	520.17	572.79	601.48	713.89	
84	355.15	460.38	529.74	591.92	645.73	753.35	814.34	373.09	481.91	572.79	630.18	661.27	785.64	
85	389.83	507.02	582.35	651.71	710.30	827.49	895.65	407.77		630.18	693.56	727.04	863.36	
86	428.09	557.24	640.95	717.48	780.85	908.80	985.33	447.23		693.56	762.92	799.99	948.26	
87	469.95	613.44	705.52	789.22	858.58	998.49	1083.39	490.28		762.92	839.45	880.10	1041.54	
88	515.39	674.43	776.07	868.15	944.68	1097.74	1192.21	538.11		839.45	923.15	968.59	1144.37	
89	565.61	741.39	853.80	955.44	1039.15	1205.36	1311.79	590.72		892.06	981.75	1033.17	1256.78	
90	620.62	815.53	938.70	1051.10	1143.18	1326.14	1443.32	640.95						
91+														

Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-03 VA (2008 Rates)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	4.3% Simple Inflation							4.3% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	12.00	15.00	17.00	18.00	19.00	25.00	26.00	22.00	29.00	35.00	41.00	46.00	56.00	63.00
30	13.00	16.00	18.00	19.00	20.00	26.00	27.00	24.00	31.00	37.00	43.00	48.00	59.00	66.00
31	14.00	17.00	19.00	20.00	21.00	27.00	28.00	24.00	32.00	38.00	44.00	49.00	60.00	67.00
32	14.00	17.00	19.00	21.00	22.00	28.00	29.00	24.00	32.00	38.00	44.00	50.00	61.00	68.00
33	15.00	18.00	20.00	21.00	22.00	29.00	30.00	25.00	33.00	39.00	45.00	50.00	62.00	69.00
34	15.00	18.00	21.00	22.00	23.00	30.00	31.00	25.00	33.00	40.00	46.00	51.00	63.00	71.00
35	16.00	19.00	22.00	23.00	24.00	31.00	32.00	26.00	34.00	40.00	47.00	52.00	64.00	72.00
36	16.00	20.00	22.00	24.00	25.00	32.00	34.00	26.00	34.00	41.00	48.00	53.00	65.00	73.00
37	17.00	21.00	23.00	25.00	26.00	33.00	35.00	27.00	35.00	42.00	48.00	53.00	66.00	74.00
38	18.00	21.00	24.00	26.00	27.00	34.00	36.00	28.00	36.00	43.00	49.00	54.00	67.00	75.00
39	18.00	22.00	25.00	27.00	28.00	36.00	38.00	28.00	36.00	43.00	50.00	55.00	68.00	77.00
40	19.00	23.00	26.00	28.00	29.00	37.00	39.00	30.00	37.00	44.00	51.00	56.00	69.00	78.00
41	19.00	24.00	27.00	29.00	30.00	38.00	41.00	30.00	37.00	45.00	51.00	56.00	70.00	79.00
42	20.00	24.00	27.00	30.00	31.00	39.00	42.00	31.00	38.00	45.00	52.00	57.00	70.00	80.00
43	20.00	25.00	28.00	31.00	32.00	41.00	44.00	31.00	39.00	46.00	52.00	57.00	71.00	82.00
44	20.00	26.00	29.00	32.00	33.00	43.00	45.00	31.00	40.00	47.00	53.00	58.00	72.00	83.00
45	21.00	26.00	30.00	33.00	34.00	44.00	47.00	31.00	40.00	47.00	53.00	58.00	72.00	84.00
46	21.00	27.00	31.00	34.00	36.00	45.00	48.00	32.00	41.00	48.00	54.00	59.00	73.00	86.00
47	22.00	27.00	32.00	35.00	37.00	47.00	51.00	32.00	42.00	49.00	54.00	59.00	74.00	87.00
48	22.00	28.00	33.00	36.00	38.00	48.00	53.00	32.00	43.00	50.00	55.00	60.00	75.00	88.00
49	23.00	29.00	34.00	37.00	39.00	50.00	55.00	32.00	43.00	50.00	55.00	60.00	75.00	90.00
50	23.00	30.00	35.00	38.00	41.00	53.00	57.00	33.00	44.00	51.00	56.00	61.00	76.00	91.00
51	23.00	31.00	36.00	39.00	42.00	54.00	59.00	33.00	45.00	52.00	58.00	63.00	77.00	94.00
52	24.00	33.00	37.00	41.00	44.00	56.00	61.00	34.00	46.00	53.00	59.00	64.00	79.00	96.00
53	24.00	34.00	38.00	42.00	46.00	57.00	64.00	34.00	46.00	55.00	61.00	66.00	79.00	99.00
54	25.00	35.00	39.00	44.00	47.00	59.00	66.00	35.00	47.00	56.00	62.00	67.00	80.00	102.00
55	25.00	37.00	41.00	45.00	49.00	60.00	69.00	38.00	48.00	57.00	64.00	69.00	83.00	105.00
56	27.00	39.00	43.00	48.00	52.00	64.00	73.00	38.00	50.00	59.00	66.00	71.00	85.00	109.00
57	29.00	41.00	45.00	51.00	55.00	67.00	77.00	39.00	52.00	61.00	69.00	74.00	90.00	113.00
58	31.00	43.00	48.00	54.00	58.00	71.00	82.00	40.00	54.00	62.00	71.00	77.00	93.00	117.00
59	33.00	45.00	51.00	57.00	61.00	76.00	87.00	41.00	56.00	65.00	73.00	79.00	97.00	121.00
60	36.00	47.00	55.00	61.00	65.00	80.00	92.00	42.00	58.00	67.00	76.00	82.00	101.00	126.00
61	38.00	50.00	58.00	64.00	69.00	85.00	97.00	44.00	61.00	70.00	80.00	86.00	106.00	131.00
62	40.00	53.00	60.00	67.00	72.00	90.00	103.00	48.00	64.00	75.00	84.00	91.00	112.00	137.00
63	43.00	57.00	64.00	71.00	76.00	94.00	109.00	51.00	68.00	79.00	89.00	96.00	118.00	143.00
64	45.00	60.00	67.00	74.00	81.00	100.00	116.00	54.00	71.00	84.00	93.00	101.00	124.00	149.00
65	48.00	64.00	71.00	78.00	85.00	106.00	123.00	58.00	75.00	89.00	98.00	106.00	131.00	156.00
66	53.00	70.00	78.00	86.00	93.00	116.00	133.00	63.00	81.00	96.00	106.00	114.00	141.00	166.00
67	58.00	77.00	86.00	94.00	103.00	127.00	144.00	68.00	87.00	103.00	114.00	123.00	153.00	177.00
68	64.00	84.00	94.00	104.00	113.00	139.00	157.00	74.00	94.00	111.00	122.00	133.00	165.00	188.00
69	70.00	91.00	104.00	114.00	124.00	152.00	170.00	80.00	101.00	120.00	132.00	144.00	178.00	200.00
70	77.00	100.00	114.00	126.00	136.00	166.00	184.00	87.00	109.00	129.00	142.00	155.00	192.00	213.00
71	85.00	111.00	126.00	140.00	151.00	183.00	202.00	94.00	120.00	142.00	155.00	169.00	208.00	229.00
72	94.00	122.00	140.00	156.00	169.00	202.00	221.00	104.00	132.00	156.00	170.00	184.00	225.00	247.00
73	104.00	136.00	155.00	174.00	188.00	222.00	242.00	113.00	145.00	171.00	186.00	200.00	243.00	266.00
74	116.00	150.00	172.00	194.00	209.00	245.00	266.00	124.00	160.00	188.00	204.00	218.00	264.00	287.00
75	128.00	166.00	191.00	216.00	233.00	270.00	291.00	136.00	176.00	207.00	223.00	238.00	286.00	309.00
76	141.00	182.00	209.00	236.00	255.00	296.00	320.00	149.00	193.00	227.00	245.00	261.00	313.00	340.00
77	155.00	200.00	230.00	258.00	280.00	326.00	351.00	163.00	211.00	248.00	270.00	286.00	343.00	373.00
78	170.00	219.00	252.00	283.00	307.00	357.00	386.00	179.00	231.00	272.00	297.00	314.00	375.00	410.00
79	187.00	240.00	276.00	309.00	336.00	393.00	423.00	194.00	252.00	298.00	326.00	344.00	410.00	450.00
80	205.00	263.00	303.00	338.00	368.00	431.00	465.00	214.00	276.00	326.00	359.00	377.00	449.00	
81	225.00	289.00	333.00	372.00	405.00	474.00	512.00	235.00	304.00	359.00	395.00	415.00	494.00	
82	247.00	318.00	366.00	409.00	446.00	521.00	563.00	259.00	334.00	395.00	435.00	457.00	543.00	
83	271.00	350.00	403.00	450.00	491.00	573.00	619.00	285.00	367.00	435.00	479.00	503.00	597.00	
84	297.00	385.00	443.00	495.00	540.00	630.00	681.00	312.00	403.00	479.00	527.00	553.00	657.00	
85	326.00	424.00	487.00	545.00	594.00	692.00	749.00	341.00		527.00	580.00	608.00	722.00	
86	358.00	466.00	536.00	600.00	653.00	760.00	824.00	374.00		580.00	638.00	669.00	793.00	
87	393.00	513.00	590.00	660.00	718.00	835.00	906.00	410.00		638.00	702.00	736.00	871.00	
88	431.00	564.00	649.00	726.00	790.00	918.00	997.00	450.00		702.00	772.00	810.00	957.00	
89	473.00	620.00	714.00	799.00	869.00	1008.00	1097.00	494.00		772.00	849.00	891.00	1051.00	
90	519.00	682.00	785.00	879.00	956.00	1109.00	1207.00	542.00						
91+														

Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase – Custom Care II 2010
June 29, 2015

Product Name	Form Number	Issue Date Range
Custom Care II Enhanced (2010)	LTC-03 VA (2010)	Aug 2010 - Sep 2011

These policy form rates were originally priced with a margin for moderately adverse experience in accordance with the NAIC model rate stability regulations.

1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the above captioned Policy series forms. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an in force rate increase request have been met. This rate filing is not intended to be used for any other purpose.

2. Benefit Description

A brief policy description for each of the policy forms:

LTC-03 VA (2010)
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility, home health care, hospice care, respite care, or attendance at an Adult Day Care Center providing Adult Day Care.

Provides reimbursement of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily/monthly amount. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toiletting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving benefits and will continue to be waived until the insured stops receiving such benefits.

3. Renewability

All policy forms are guaranteed renewable.

4. Applicability

This filing is applicable to in force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders.

5. Actuarial Assumptions

Morbidity

The morbidity assumptions are derived from our own experience, following a comprehensive claim study just recently completed. The study has been peer reviewed both internally as well as by an Independent third party.

Our claims projections include 12 years of future morbidity improvements at 1.1% per year, as well as a 10.0% margin for moderately adverse experience, consistent with the margin originally anticipated in our original pricing loss ratio.

Below are currently expected sample annual claim costs for an LTC-03 policy, $300 monthly benefit, with no inflation protection (including the 10.0% margin):

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	1.14	4.17
60	4.55	10.59
65	8.56	18.88
70	23.84	49.12
75	71.80	146.09
80	172.75	281.55
85	370.16	511.76
90	456.05	580.36
95	542.55	654.23

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	2.37	8.60
70	16.20	34.81
75	67.65	135.21
80	181.46	292.55
85	413.83	567.17
90	509.41	639.02
95	588.18	691.46

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	19.34	61.70
80	159.55	260.68
85	431.84	570.26
90	576.94	704.99
95	664.33	760.30

Voluntary Lapses

The voluntary lapse rates are also based on our own experience:

Duration	Inflation Option	
	None/GPO	**All Other**
1	4.90%	3.70%
2	3.50%	2.95%
3	2.90%	2.50%
4	2.35%	1.85%
5	2.05%	1.75%
6	1.00%	0.90%
7	1.00%	0.85%
8	1.00%	0.85%
9	1.00%	0.85%
10	1.00%	0.85%
11+	0.95%	0.85%

Mortality

The mortality rates have also been derived based on our own experience within our individual long-term care block of business.

The base mortality table is the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 19 years of historical improvements based on scale AA. We then apply the following series of adjustment factors (factors for ages not listed above are interpolated):

Policy Duration	Preferred Risk Class (Married)				Pref. Risk Class (Single, Female)				Pref. Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	21.2%	12.1%	12.1%	18.1%	24.5%	14.0%	14.0%	21.0%	25.6%	14.6%	14.6%	22.0%
2	23.0%	13.9%	16.3%	21.2%	26.6%	16.1%	18.9%	24.5%	27.8%	16.8%	19.8%	25.6%
3	24.8%	15.7%	20.6%	24.2%	28.7%	18.2%	23.8%	28.0%	30.0%	19.0%	24.9%	29.3%
4	25.6%	17.3%	24.4%	26.8%	29.6%	20.0%	28.3%	31.0%	31.0%	20.9%	29.5%	32.4%
5	26.4%	19.3%	28.1%	29.3%	30.5%	22.4%	32.5%	33.9%	31.9%	23.4%	34.0%	35.4%
6	26.6%	21.5%	31.2%	31.2%	30.8%	24.9%	36.1%	36.1%	32.2%	26.1%	37.7%	37.7%
7	26.8%	24.1%	31.7%	32.8%	31.1%	27.9%	36.8%	38.0%	32.5%	29.2%	38.4%	39.8%
8	26.9%	26.9%	32.2%	34.3%	31.2%	31.2%	37.3%	39.8%	32.6%	32.6%	39.0%	41.6%
9	28.8%	31.6%	34.8%	38.1%	33.4%	36.5%	40.3%	44.1%	34.9%	38.2%	42.2%	46.1%
10	30.2%	36.4%	37.5%	42.0%	35.0%	42.2%	43.5%	48.6%	36.6%	44.1%	45.4%	50.9%
11	31.2%	38.5%	41.3%	45.3%	36.1%	44.6%	47.8%	52.4%	37.7%	46.6%	50.0%	54.8%
12	32.0%	39.7%	44.9%	48.3%	37.1%	46.0%	51.9%	55.9%	38.8%	48.1%	54.3%	58.4%
13	32.9%	40.4%	46.7%	51.3%	38.1%	46.8%	54.1%	59.4%	39.8%	49.0%	56.5%	62.1%
14	33.8%	41.2%	48.6%	54.3%	39.1%	47.7%	56.2%	62.9%	40.9%	49.9%	58.8%	65.7%
15	34.7%	42.1%	50.5%	57.3%	40.1%	48.7%	58.4%	66.4%	42.0%	50.9%	61.1%	69.4%
16	37.0%	44.8%	53.9%	59.9%	41.6%	50.4%	60.6%	67.3%	43.2%	52.3%	62.9%	69.8%
17	39.5%	47.7%	57.1%	62.4%	43.1%	52.1%	62.4%	68.2%	44.3%	53.6%	64.2%	70.2%
18	42.0%	50.7%	60.6%	65.1%	44.6%	53.8%	64.3%	69.1%	45.4%	54.8%	65.6%	70.4%
19	44.7%	53.8%	64.3%	67.8%	46.0%	55.4%	66.2%	69.8%	46.5%	56.0%	66.9%	70.5%
20	47.4%	57.1%	68.4%	70.5%	47.4%	57.1%	68.4%	70.5%	47.4%	57.1%	68.4%	70.5%
21	50.1%	59.9%	72.5%	72.5%	50.1%	59.9%	72.5%	72.5%	50.1%	59.9%	72.5%	72.5%
22	53.0%	62.9%	74.6%	74.6%	53.0%	62.9%	74.6%	74.6%	53.0%	62.9%	74.6%	74.6%
23	56.0%	66.0%	76.7%	76.7%	56.0%	66.0%	76.7%	76.7%	56.0%	66.0%	76.7%	76.7%
24	59.9%	69.2%	78.8%	78.8%	59.9%	69.2%	78.8%	78.8%	59.9%	69.2%	78.8%	78.8%
25	64.7%	72.4%	80.9%	80.9%	64.7%	72.4%	80.9%	80.9%	64.7%	72.4%	80.9%	80.9%
26	68.0%	73.9%	80.9%	80.9%	68.0%	73.9%	80.9%	80.9%	68.0%	73.9%	80.9%	80.9%
27	71.2%	75.3%	80.9%	80.9%	71.2%	75.3%	80.9%	80.9%	71.2%	75.3%	80.9%	80.9%
28	74.4%	76.7%	80.9%	80.9%	74.4%	76.7%	80.9%	80.9%	74.4%	76.7%	80.9%	80.9%
29	77.7%	78.1%	80.9%	80.9%	77.7%	78.1%	80.9%	80.9%	77.7%	78.1%	80.9%	80.9%
30	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%

Policy Duration	Standard Risk Class (Married)				Standard Risk Class (Single, Female)				Standard Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	30.0%	17.1%	17.1%	25.7%	34.7%	19.9%	19.9%	29.8%	36.3%	20.8%	20.8%	31.1%
2	33.6%	20.3%	23.9%	31.0%	38.9%	23.6%	27.7%	35.8%	40.7%	24.6%	28.9%	37.5%
3	37.4%	23.7%	31.0%	36.5%	43.3%	27.4%	35.9%	42.2%	45.2%	28.7%	37.5%	44.1%
4	39.7%	26.8%	37.9%	41.6%	46.0%	31.0%	43.9%	48.1%	48.1%	32.4%	45.8%	50.3%
5	42.1%	30.9%	44.9%	46.8%	48.7%	35.7%	52.0%	54.1%	50.9%	37.4%	54.3%	56.6%
6	43.7%	35.3%	51.2%	51.2%	50.6%	40.9%	59.2%	59.2%	52.9%	42.8%	61.9%	61.9%
7	44.0%	39.5%	52.1%	53.9%	51.0%	45.8%	60.4%	62.4%	53.3%	47.9%	63.1%	65.3%
8	44.2%	44.2%	52.9%	56.4%	51.2%	51.2%	61.3%	65.3%	53.5%	53.5%	64.0%	68.2%
9	47.4%	51.8%	57.2%	62.5%	54.8%	60.0%	66.2%	72.4%	57.3%	62.7%	69.2%	75.7%
10	49.7%	59.8%	61.6%	69.0%	57.5%	69.2%	71.3%	79.9%	60.1%	72.4%	74.6%	83.5%
11	51.2%	63.2%	67.8%	74.3%	59.3%	73.2%	78.5%	86.1%	62.0%	76.5%	82.1%	90.0%
12	52.6%	65.3%	73.6%	79.2%	60.9%	75.6%	85.3%	91.8%	63.6%	79.0%	89.2%	95.9%
13	54.0%	66.4%	76.7%	84.2%	62.5%	76.9%	88.8%	97.5%	65.4%	80.4%	92.8%	101.9%
14	55.5%	67.7%	79.8%	89.1%	64.2%	78.3%	92.4%	103.2%	67.1%	81.9%	96.5%	107.9%
15	56.9%	69.1%	82.8%	94.1%	65.9%	80.0%	95.9%	109.0%	68.9%	83.6%	100.3%	114.0%
16	59.0%	71.4%	85.9%	95.4%	66.4%	80.4%	96.6%	107.4%	68.8%	83.3%	100.2%	111.3%
17	61.1%	73.9%	88.5%	96.7%	66.8%	80.7%	96.7%	105.7%	68.7%	83.0%	99.5%	108.7%
18	63.3%	76.4%	91.3%	98.1%	67.2%	81.0%	96.9%	104.1%	68.5%	82.6%	98.8%	106.1%
19	65.5%	78.9%	94.3%	99.4%	67.5%	81.3%	97.1%	102.4%	68.1%	82.1%	98.1%	103.4%
20	67.7%	81.5%	97.7%	100.7%	67.7%	81.5%	97.7%	100.7%	67.7%	81.5%	97.7%	100.7%
21	69.7%	83.4%	101.0%	101.0%	69.7%	83.4%	101.0%	101.0%	69.7%	83.4%	101.0%	101.0%
22	71.9%	85.4%	101.3%	101.3%	71.9%	85.4%	101.3%	101.3%	71.9%	85.4%	101.3%	101.3%
23	74.2%	87.5%	101.7%	101.7%	74.2%	87.5%	101.7%	101.7%	74.2%	87.5%	101.7%	101.7%
24	77.5%	89.5%	102.0%	102.0%	77.5%	89.5%	102.0%	102.0%	77.5%	89.5%	102.0%	102.0%
25	81.8%	91.6%	102.3%	102.3%	81.8%	91.6%	102.3%	102.3%	81.8%	91.6%	102.3%	102.3%
26	85.9%	93.4%	102.3%	102.3%	85.9%	93.4%	102.3%	102.3%	85.9%	93.4%	102.3%	102.3%
27	90.0%	95.2%	102.3%	102.3%	90.0%	95.2%	102.3%	102.3%	90.0%	95.2%	102.3%	102.3%
28	94.1%	96.9%	102.3%	102.3%	94.1%	96.9%	102.3%	102.3%	94.1%	96.9%	102.3%	102.3%
29	98.2%	98.7%	102.3%	102.3%	98.2%	98.7%	102.3%	102.3%	98.2%	98.7%	102.3%	102.3%
30	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%

Policy Duration	Substandard 1 Risk Class (Married)				Sub 1 Risk Class (Single, Female)				Sub 1 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	42.3%	24.2%	24.2%	36.3%	49.0%	28.0%	28.0%	42.0%	51.2%	29.3%	29.3%	43.9%
2	47.6%	28.8%	33.8%	43.8%	55.1%	33.4%	39.2%	50.8%	57.6%	34.9%	40.9%	53.1%
3	53.1%	33.7%	44.0%	51.8%	61.5%	39.0%	51.0%	60.0%	64.3%	40.8%	53.3%	62.7%
4	56.7%	38.2%	54.0%	59.3%	65.6%	44.2%	62.5%	68.6%	68.6%	46.3%	65.4%	71.8%
5	60.2%	44.2%	64.2%	66.9%	69.7%	51.1%	74.4%	77.5%	72.9%	53.5%	77.8%	81.0%
6	62.7%	50.7%	73.4%	73.4%	72.7%	58.7%	85.0%	85.0%	76.0%	61.4%	88.9%	88.9%
7	65.1%	58.5%	77.1%	79.7%	75.4%	67.7%	89.3%	92.3%	78.8%	70.8%	93.3%	96.5%
8	67.3%	67.3%	80.5%	85.8%	78.0%	78.0%	93.3%	99.4%	81.5%	81.5%	97.5%	103.9%
9	74.2%	81.1%	89.5%	97.9%	85.9%	94.0%	103.7%	113.4%	89.8%	98.2%	108.4%	118.6%
10	79.9%	96.2%	99.2%	111.0%	92.5%	111.4%	114.8%	128.5%	96.7%	116.5%	120.0%	134.4%
11	84.6%	104.4%	112.1%	122.9%	98.0%	120.9%	129.8%	142.3%	102.4%	126.4%	135.7%	148.7%
12	89.2%	110.7%	124.9%	134.4%	103.3%	128.2%	144.7%	155.6%	108.0%	134.0%	151.2%	162.7%
13	91.6%	112.6%	130.1%	142.8%	106.1%	130.4%	150.6%	165.3%	110.9%	136.4%	157.5%	172.9%
14	94.1%	114.8%	135.3%	151.2%	108.9%	132.9%	156.7%	175.1%	113.9%	138.9%	163.8%	183.1%
15	96.6%	117.2%	140.5%	159.7%	111.8%	135.7%	162.7%	184.9%	116.9%	141.9%	170.1%	193.3%
16	100.1%	121.2%	145.7%	161.9%	112.6%	136.3%	163.9%	182.1%	116.8%	141.4%	170.0%	188.9%
17	103.7%	125.3%	150.2%	164.1%	113.3%	137.0%	164.1%	179.3%	116.5%	140.8%	168.7%	184.4%
18	107.4%	129.5%	154.9%	166.3%	114.0%	137.5%	164.4%	176.5%	116.1%	140.1%	167.6%	179.9%
19	111.1%	133.9%	159.9%	168.6%	114.5%	137.9%	164.7%	173.7%	115.6%	139.3%	166.4%	175.4%
20	114.9%	138.3%	165.7%	170.8%	114.9%	138.3%	165.7%	170.8%	114.9%	138.3%	165.7%	170.8%
21	118.2%	141.5%	171.4%	171.4%	118.2%	141.5%	171.4%	171.4%	118.2%	141.5%	171.4%	171.4%
22	122.1%	144.9%	171.9%	171.9%	122.1%	144.9%	171.9%	171.9%	122.1%	144.9%	171.9%	171.9%
23	125.9%	148.4%	172.5%	172.5%	125.9%	148.4%	172.5%	172.5%	125.9%	148.4%	172.5%	172.5%
24	131.5%	151.9%	173.0%	173.0%	131.5%	151.9%	173.0%	173.0%	131.5%	151.9%	173.0%	173.0%
25	138.8%	155.4%	173.5%	173.5%	138.8%	155.4%	173.5%	173.5%	138.8%	155.4%	173.5%	173.5%
26	145.8%	158.4%	173.5%	173.5%	145.8%	158.4%	173.5%	173.5%	145.8%	158.4%	173.5%	173.5%
27	152.7%	161.4%	173.5%	173.5%	152.7%	161.4%	173.5%	173.5%	152.7%	161.4%	173.5%	173.5%
28	159.7%	164.5%	173.5%	173.5%	159.7%	164.5%	173.5%	173.5%	159.7%	164.5%	173.5%	173.5%
29	166.6%	167.5%	173.5%	173.5%	166.6%	167.5%	173.5%	173.5%	166.6%	167.5%	173.5%	173.5%
30	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%

Policy Duration	Substandard 2 Risk Class (Married)				Sub 2 Risk Class (Single, Female)				Sub 2 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	52.9%	30.2%	30.2%	45.3%	61.3%	35.0%	35.0%	52.5%	64.0%	36.6%	36.6%	54.9%
2	59.5%	36.0%	42.3%	54.8%	68.9%	41.7%	48.9%	63.4%	72.0%	43.6%	51.2%	66.3%
3	66.4%	42.1%	55.1%	64.8%	76.9%	48.8%	63.8%	75.0%	80.4%	51.0%	66.6%	78.4%
4	70.8%	47.8%	67.5%	74.1%	82.0%	55.3%	78.2%	85.8%	85.7%	57.8%	81.7%	89.7%
5	75.3%	55.2%	80.3%	83.6%	87.2%	63.9%	93.0%	96.8%	91.1%	66.8%	97.2%	101.2%
6	78.4%	63.4%	91.8%	91.8%	90.8%	73.4%	106.3%	106.3%	94.9%	76.8%	111.1%	111.1%
7	81.4%	73.1%	96.4%	99.7%	94.3%	84.6%	111.6%	115.4%	98.5%	88.5%	116.6%	120.7%
8	84.2%	84.2%	100.7%	107.3%	97.5%	97.5%	116.6%	124.2%	101.9%	101.9%	121.9%	129.9%
9	92.7%	101.4%	111.9%	122.4%	107.3%	117.5%	129.6%	141.8%	112.2%	122.8%	135.5%	148.2%
10	99.9%	120.3%	124.0%	138.8%	115.7%	139.2%	143.5%	160.7%	120.9%	145.6%	150.0%	168.0%
11	105.8%	130.5%	140.1%	153.6%	122.5%	151.2%	162.3%	177.8%	128.1%	158.0%	169.6%	185.9%
12	111.5%	138.4%	156.2%	168.0%	129.1%	160.2%	180.8%	194.6%	134.9%	167.5%	189.0%	203.4%
13	114.5%	140.8%	162.6%	178.5%	132.6%	163.0%	188.3%	206.7%	138.6%	170.5%	196.9%	216.1%
14	117.6%	143.5%	169.1%	189.0%	136.2%	166.1%	195.8%	218.9%	142.4%	173.7%	204.7%	228.8%
15	120.7%	146.5%	175.7%	199.6%	139.8%	169.6%	203.4%	231.1%	146.1%	177.3%	212.6%	241.6%
16	125.1%	151.5%	182.1%	202.4%	140.8%	170.4%	204.9%	227.7%	146.0%	176.7%	212.5%	236.1%
17	129.6%	156.7%	187.7%	205.1%	141.7%	171.2%	205.1%	224.2%	145.7%	176.0%	210.9%	230.5%
18	134.2%	161.9%	193.7%	207.9%	142.4%	171.8%	205.5%	220.7%	145.2%	175.1%	209.5%	224.9%
19	138.9%	167.3%	199.9%	210.7%	143.1%	172.4%	205.9%	217.1%	144.5%	174.1%	208.0%	219.2%
20	143.7%	172.9%	207.1%	213.5%	143.7%	172.9%	207.1%	213.5%	143.7%	172.9%	207.1%	213.5%
21	147.8%	176.8%	214.2%	214.2%	147.8%	176.8%	214.2%	214.2%	147.8%	176.8%	214.2%	214.2%
22	152.6%	181.2%	214.9%	214.9%	152.6%	181.2%	214.9%	214.9%	152.6%	181.2%	214.9%	214.9%
23	157.4%	185.5%	215.6%	215.6%	157.4%	185.5%	215.6%	215.6%	157.4%	185.5%	215.6%	215.6%
24	164.3%	189.8%	216.2%	216.2%	164.3%	189.8%	216.2%	216.2%	164.3%	189.8%	216.2%	216.2%
25	173.5%	194.2%	216.9%	216.9%	173.5%	194.2%	216.9%	216.9%	173.5%	194.2%	216.9%	216.9%
26	182.2%	198.0%	216.9%	216.9%	182.2%	198.0%	216.9%	216.9%	182.2%	198.0%	216.9%	216.9%
27	190.9%	201.8%	216.9%	216.9%	190.9%	201.8%	216.9%	216.9%	190.9%	201.8%	216.9%	216.9%
28	199.6%	205.6%	216.9%	216.9%	199.6%	205.6%	216.9%	216.9%	199.6%	205.6%	216.9%	216.9%
29	208.2%	209.4%	216.9%	216.9%	208.2%	209.4%	216.9%	216.9%	208.2%	209.4%	216.9%	216.9%
30	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%

We are also projecting 12 years of future mortality improvement based on scale AA, consistent with the 12 years of future morbidity improvement in our future claim projections.

Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

6. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

7. Marketing Method

This product was typically marketed through our traditional agency system and brokers involving a personal contact with each applicant.

8. Underwriting

These policy forms were underwritten using a medical and risk questionnaire. We also utilized Attending Physician Statement and personal interviews depending on the age of the applicant and medical conditions.

9. Premium Classes

The base policy premium rates vary by Issue age, Benefit Period, and Inflation Option, as in the initial rate filing.

All premium factors related to the insured elected benefit design options, underwriting class or any eligible discount remain unchanged from the initial rate filing.

10. Premium Modalization Rules

Frequency	Multiple of Annual Premium
Semiannual	.52
Quarterly	.27
Monthly	.09

11. Issue Age Range

The issue age range is 18-84 for all policy forms.

12. Area Factors

Area factors are not applicable to any of the policy forms or riders.

13. Average Annual Premium

The table below summarizes the average annual premium per policy before and after the requested increase.

	Nationwide	Virginia	
Form	before the rate increase	before the rate increase	after the rate increase
LTC-03 VA (2010)	2,370	2,350	2,691

14. Number of Policyholders

The table below summarizes, as of 12/31/2013, the number of policies inforce and their 2013 annualized premium that will be affected by this rate increase in your state.

Form	Number of Policies	2013 Annualized Premium
LTC-03 VA (2010)	776	1,821,333

15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2013 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2013 have also been allocated to the calendar year of incurral and included in historic incurred claims.

16. Requested Rate Increase

The Company is requesting a flat rate increase of 14.5%. Rate increases adhere to the following restrictions:

1. We ensured that the proposed rate increases did not result in premium rates that exceed the most recent traditional LTC rates that have been filed with the Interstate Compact for new business under the ICC12-LTC-12 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using LTC-03 as an example). After the application of this restriction the average rate increase for the forms listed in this memo is 14.5%.
2. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1** where it can be seen that the sum of past and future projected incurred claims is not less than the sum of the original premium times the original loss ratio and the rate increase premium times the 85% loss ratio requirement.
3. The lifetime loss ratio after the proposed rate increase is greater than or equal to the lifetime loss ratio targeted in our most recent filing for the forms listed in this memo.

Appendix B1 contains the new proposed rate tables for all policy forms included with this filing. Please note that the actual rates implemented may vary slightly from those in Appendix B1 due to implementation rounding algorithms.

17. Analysis Performed

The initial premium schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed.

The original pricing assumptions for morbidity, voluntary termination rates, and mortality were as follows:

<u>Morbidity</u>

Claim assumptions were derived using data published by the National Center for Health Statistics National Nursing Home Survey (1985 and 1995), the National Health Interview Survey (1984), the National Long-Term Care Survey (1982, 1984, 1989, and 1994), Medicare data, and other experience from our own data and data

furnished to us by consultants, with adjustments for the impact of underwriting, inflation options, elected options, anti-selection considerations, and the savings incurred because the maximum daily benefit will not always be paid.

Below are the original sample annual claim costs for an LTC-03 policy, $300 monthly benefit, with no inflation (which included a 10.0% margin for moderately adverse experience):

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	1.41	2.87
60	8.22	10.68
65	9.67	20.60
70	22.66	47.65
75	61.10	129.32
80	140.60	238.56
85	245.09	344.79
90	349.93	433.68
95	433.52	523.88
100	420.67	494.76

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	2.58	8.67
70	24.06	51.07
75	69.62	140.76
80	143.84	235.23
85	252.84	345.99
90	356.71	433.72
95	436.85	518.83
100	417.86	481.90

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	22.00	64.93
80	168.49	266.52
85	300.16	385.12
90	373.38	433.91
95	457.98	525.48
100	424.59	480.36

Voluntary Terminations

Duration	Guaranteed Purchase Option	Other Inflation Options
1	3.90%	3.30%
2	2.45%	1.95%
3	1.55%	1.35%
4	1.25%	1.00%
5	1.10%	0.95%
6	1.00%	0.90%
7	1.00%	0.85%
8	1.00%	0.85%
9	1.00%	0.85%
10	1.00%	0.85%
11+	0.95%	0.85%

Mortality

Our mortality decrement is based on the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 10 years of improvements, and the following selection factors:

Policy Duration	Preferred Risk Class				Standard Risk Class			
	Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82
1	15.8%	12.9%	14.6%	14.6%	27.7%	22.6%	25.7%	25.7%
2	21.9%	17.7%	19.5%	19.7%	37.0%	29.8%	32.9%	33.2%
3	27.8%	22.8%	25.9%	25.7%	45.2%	37.0%	42.1%	41.7%
4	31.5%	26.3%	32.2%	32.1%	49.3%	41.1%	50.3%	50.3%
5	34.7%	34.0%	39.4%	39.7%	52.4%	51.4%	59.6%	59.9%
6	39.4%	39.4%	45.7%	45.7%	57.5%	57.5%	66.8%	66.8%
7	42.9%	42.9%	51.6%	51.5%	60.6%	60.6%	72.9%	72.8%
8	47.3%	46.6%	57.1%	57.1%	64.7%	63.7%	78.1%	78.1%
9	50.8%	49.6%	62.0%	70.2%	67.4%	65.7%	82.2%	93.1%
10	56.7%	53.4%	69.8%	78.1%	70.9%	66.8%	87.3%	97.6%
11	59.2%	53.5%	72.2%	81.6%	74.0%	66.9%	90.3%	102.1%
12	60.0%	54.3%	77.1%	85.6%	75.0%	67.9%	96.4%	107.0%
13	60.9%	55.9%	82.1%	85.6%	76.1%	69.9%	102.6%	107.0%
14	62.6%	57.5%	83.8%	85.6%	78.2%	71.9%	104.8%	107.0%
15	64.2%	59.1%	85.6%	85.6%	80.3%	73.9%	107.0%	107.0%
16	66.4%	62.7%	85.6%	85.6%	83.0%	78.4%	107.0%	107.0%
17	68.5%	64.4%	85.6%	85.6%	85.6%	80.5%	107.0%	107.0%
18	70.7%	67.1%	85.6%	85.6%	88.3%	83.8%	107.0%	107.0%
19	72.8%	69.7%	85.6%	85.6%	91.0%	87.1%	107.0%	107.0%
20	74.9%	72.4%	85.6%	85.6%	93.7%	90.4%	107.0%	107.0%
21	77.1%	75.0%	85.6%	85.6%	96.3%	93.8%	107.0%	107.0%
22	79.2%	77.7%	85.6%	85.6%	99.0%	97.1%	107.0%	107.0%
23	81.3%	80.3%	85.6%	85.6%	101.7%	100.4%	107.0%	107.0%
24	83.5%	83.0%	85.6%	85.6%	104.3%	103.7%	107.0%	107.0%
25+	85.6%	85.6%	85.6%	85.6%	107.0%	107.0%	107.0%	107.0%

Policy Duration	Substandard 1 Risk Class				Substandard 2 Risk Class			
	Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82
1	49.0%	39.9%	45.4%	45.4%	60.1%	49.0%	55.7%	55.7%
2	64.7%	52.1%	57.5%	58.0%	78.6%	63.3%	69.9%	70.5%
3	78.3%	64.1%	73.0%	72.3%	94.1%	77.0%	87.7%	86.9%
4	84.6%	70.5%	86.4%	86.3%	100.6%	83.8%	102.7%	102.6%
5	89.0%	87.3%	101.3%	101.9%	104.6%	102.6%	119.0%	119.7%
6	96.8%	96.8%	112.4%	112.4%	112.4%	112.4%	130.5%	130.5%
7	101.0%	101.0%	121.5%	121.3%	115.8%	115.8%	139.4%	139.1%
8	106.8%	105.1%	128.8%	128.9%	120.9%	119.0%	145.9%	145.9%
9	110.1%	107.4%	134.2%	152.0%	123.1%	120.0%	150.0%	169.9%
10	113.4%	106.8%	139.7%	156.1%	123.3%	116.2%	151.9%	169.8%
11	118.4%	107.0%	144.4%	163.3%	128.7%	116.4%	157.1%	177.6%
12	120.0%	108.6%	154.3%	171.2%	130.5%	118.1%	167.8%	186.2%
13	121.7%	111.8%	164.1%	171.2%	132.4%	121.6%	178.5%	186.2%
14	125.1%	115.0%	167.7%	171.2%	136.1%	125.1%	182.3%	186.2%
15	128.5%	118.2%	171.2%	171.2%	139.7%	128.6%	186.2%	186.2%
16	132.8%	125.5%	171.2%	171.2%	144.4%	136.5%	186.2%	186.2%
17	137.0%	128.8%	171.2%	171.2%	149.0%	140.1%	186.2%	186.2%
18	141.3%	134.1%	171.2%	171.2%	153.7%	145.8%	186.2%	186.2%
19	145.6%	139.4%	171.2%	171.2%	158.3%	151.6%	186.2%	186.2%
20	149.8%	144.7%	171.2%	171.2%	163.0%	157.4%	186.2%	186.2%
21	154.1%	150.0%	171.2%	171.2%	167.6%	163.1%	186.2%	186.2%
22	158.4%	155.3%	171.2%	171.2%	172.2%	168.9%	186.2%	186.2%
23	162.7%	160.6%	171.2%	171.2%	176.9%	174.7%	186.2%	186.2%
24	166.9%	165.9%	171.2%	171.2%	181.5%	180.4%	186.2%	186.2%
25+	171.2%	171.2%	171.2%	171.2%	186.2%	186.2%	186.2%	186.2%

Factors for ages between the ones listed above are interpolated.

In addition, 12 years of future improvements were reflected.

As part of the inforce management of the business, the Company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates, and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 2010 rate increase filings. In general, we are seeing more, longer-lasting claims - claim incidence has increased, claim terminations have decreased, claim utilization has increased, and mortality have decreased.

The following tables show in aggregate how our new assumptions (Expected) compare to actual experience:

<u>Morbidity</u>

Experience period: Inception through 9/30/2012 for incidence, inception through 9/30/2011 for claim terminations and salvage

The following charts show key experience compared to revised assumptions.

Incidence

Duration	A/E
1-3	101%
4-6	100%
7-9	100%
10+	100%
Total	**100%**

Claim Terminations

Benefit Period	A/E
<10 years	100%
10+ years	100%
Total	**100%**

Salvage

Inflation	A/E
None / GPO	100%
Simple	100%
Compound	100%
Total	**100%**

Voluntary Lapses

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount
1	100%
2	102%
3-5	100%
6-10	118%
11+	96%
Total	**104%**

In the recent study we noted that early duration lapses were greater than expected. As such, lapse rates for durations 1-5 were increased.

Note that the lapse study removed all policies which had undergone prior rate increases.

Mortality

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount
1-5	99%
6-10	101%
11+	99%
Total	**100%**

Exhibit 1 contains nationwide past premium and claims experience and future premium and claim projections and illustrates that the anticipated lifetime loss ratio with the requested rate increases and the previously-stated margin for moderately adverse experience is 71.6%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 69.7%. The lifetime loss ratio as of 12/31/2013 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

In addition, **Exhibit 1** contains the original expected loss ratio projections, adjusted for the actual mix of business issued, with the lifetime loss ratio also calculated as stated above.

Furthermore, **Exhibit 1** demonstrates that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 58%),
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

18. New inflation options that will allow policyholders to avoid the rate increase

Although this is a closed block of business, we are filing new future inflation options that will allow policyholders that have Compound and Simple Inflation coverage the option to completely avoid the rate increase.

Under these new options, the policyholders get to keep their current accumulated Daily or Monthly benefit and their current remaining Lifetime Maximum Benefit, but the future indexation rate will be reduced from an annual rate of 5% to an annual rate of 4.6%.

The 4.6% indexation rate was determined to be actuarially equivalent to the requested rate increases in aggregate and therefore this option is only available if the full rate increase requested is accepted.

The premium rate schedules for these options are included in this filing as **Appendix C1.**

19. History of Previous Rate Revisions

There have been no prior rate increases on these forms.

20. Ensuring No Cross-Subsidization Between States

We have ensured no state's rate increase approvals will subsidize other states' experience. Rate increases will vary by state, but only to reflect the timing and amount of prior rate increases approved by that state. This is accomplished by first backing-out all prior rate increases from our nationwide premium data. We then re-introduce prior rate increases with the amount and timing based on your state's prior approvals (as detailed in Section 19). The current proposed rate increases are then determined based on the amounts needed in order to achieve our target loss ratios where our targets reflect the lifetime loss ratios certified to in our prior filing.

Although some states may have capped our previous inforce rate increase filings, in each case this was done with the understanding that the full amount of the proposed rate increases were justified and that John Hancock would be refiling for the remainder at a later date. In instances where the remainder remains unapproved, it has been included in the current filings.

21. Proposed Effective Date

These rates will be effective on the next policy anniversary date, following at least a 60 day policyholder notification period.

22. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums and filing for increases in long-term care insurance premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The preceding Actuarial Memorandum contains:

a) the assumptions on which this certification is based;
b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratios standards and necessary details of this state; and
d) disclosure of the manner, if any, in which reserves have been recognized.

In my opinion, no further rate increases will be necessary as the revised premium rate schedules are sufficient to cover anticipated costs under moderately adverse experience.

I have reviewed and taken into consideration the policy design and coverage provided, and our current underwriting and claims adjudication processes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.

_____
Joseph R. Leopold, FSA, MAAA
Actuary
John Hancock Life Insurance Company

Exhibit 1: Nationwide Loss Ratio Exhibit
Custom Care II Enhanced (LTC-03) - 2010 Rates

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Earned Premium	Incurred Loss Ratio
	2003	-	-	-	-	2,343	0%	2,343	0%
	2004	-	-	-	-	9,762	0%	9,762	0%
	2005	-	-	-	-	9,762	0%	9,762	0%
Historical	2006	-	-	-	-	15,980	0%	15,980	0%
Experience	2007	-	-	-	-	28,857	0%	28,857	0%
	2008	-	-	-	-	38,477	0%	38,477	0%
	2009	-	-	-	-	43,502	0%	43,502	0%
	2010	35,666	1,715,009	2%	-	1,766,268	0%	1,766,268	0%
	2011	643,392	28,118,536	2%	82,376	27,813,212	0%	27,813,212	0%
	2012	1,426,800	36,106,366	4%	588,080	35,368,009	2%	35,368,009	2%
	2013	2,356,252	35,201,115	7%	1,235,776	34,414,763	4%	34,414,763	4%
	2014	3,362,949	34,518,671	10%	2,035,451	33,554,519	6%	33,554,519	6%
	2015	4,389,604	33,926,717	13%	2,708,320	32,771,700	8%	32,771,700	8%
	2016	5,079,495	33,321,873	15%	3,329,799	32,086,165	10%	34,416,356	10%
	2017	6,109,588	32,680,749	19%	4,165,804	31,566,160	13%	36,151,015	12%
Projected	2018	7,337,497	32,003,002	23%	5,213,721	31,022,136	17%	35,527,972	15%
Future	2019	8,506,334	31,276,275	27%	6,427,595	30,434,441	21%	34,854,917	18%
Experience	2020	9,762,756	30,506,739	32%	7,803,001	29,800,179	26%	34,128,531	23%
	2021	10,769,505	29,696,466	36%	9,186,670	29,115,746	32%	33,344,687	28%
	2022	12,114,819	28,853,799	42%	10,579,948	28,383,639	37%	32,506,245	33%
	2023	12,924,634	27,974,200	46%	12,122,047	27,610,264	44%	31,620,540	38%
	2024	14,346,531	27,054,522	53%	14,275,730	26,798,456	53%	30,690,821	47%
	2025	16,142,388	26,098,167	62%	16,631,234	25,946,621	64%	29,715,261	56%
	2026	17,754,918	25,107,617	71%	19,287,165	25,049,224	77%	28,687,520	67%
	2027	19,870,157	24,076,361	83%	22,020,206	24,105,981	91%	27,607,275	80%
	2028	22,345,573	23,008,875	97%	24,883,217	23,121,783	108%	26,480,127	94%
	2029	24,663,314	21,902,771	113%	28,132,001	22,097,825	127%	25,307,443	111%
	2030	26,821,667	20,761,017	129%	31,174,409	21,031,049	148%	24,085,722	129%
	2031	28,066,591	19,587,073	143%	34,202,204	19,925,653	172%	22,819,772	150%
	2032	30,042,768	18,383,301	163%	36,980,574	18,781,943	197%	21,509,943	172%
	2033	32,302,935	17,152,368	188%	39,427,423	17,604,873	224%	20,161,908	196%
	2034	34,086,159	15,902,088	214%	40,178,876	16,400,910	245%	18,783,074	214%
	2035	35,350,885	14,644,631	241%	41,695,255	15,172,446	275%	17,376,181	240%
	2036	33,994,946	13,394,635	254%	43,581,592	13,935,789	313%	15,959,905	273%
	2037	34,070,691	12,182,655	280%	44,854,252	12,706,961	353%	14,552,594	308%
	2038	34,784,364	11,019,006	316%	45,452,671	11,503,608	395%	13,174,459	345%
	2039	34,943,155	9,907,232	353%	42,288,721	10,335,229	409%	11,836,379	357%
	2040	34,617,033	8,856,790	391%	40,711,573	9,205,809	442%	10,542,914	386%
	2041	31,728,848	7,876,477	403%	40,197,350	8,136,503	494%	9,318,297	431%
	2042	30,226,723	6,969,087	434%	39,169,358	7,145,981	548%	8,183,905	479%
	2043	29,422,919	6,133,045	480%	37,774,454	6,240,649	605%	7,147,077	529%
	2044	28,211,636	5,365,428	526%	33,194,304	5,419,497	612%	6,206,656	535%
	2045	26,750,589	4,668,025	573%	30,282,704	4,677,073	647%	5,356,399	565%
	2046	23,629,048	4,043,160	584%	28,499,680	4,012,814	710%	4,595,659	620%
	2047	21,574,132	3,487,360	619%	26,731,552	3,423,053	781%	3,920,237	682%
	2048	20,197,320	2,994,813	674%	25,026,400	2,905,099	861%	3,327,053	752%
	2049	18,673,977	2,559,229	730%	21,724,061	2,453,607	885%	2,809,983	773%
	2050	17,124,164	2,177,706	786%	19,470,787	2,061,016	945%	2,360,370	825%
	2051	14,939,604	1,847,338	809%	17,722,745	1,721,550	1029%	1,971,598	899%
	2052	13,395,088	1,563,095	857%	15,904,964	1,429,577	1113%	1,637,217	971%
	2053	12,295,922	1,319,399	932%	14,238,814	1,180,423	1206%	1,351,874	1053%
	2054	11,168,050	1,110,885	1005%	12,859,319	969,264	1327%	1,110,046	1158%
	2055	10,124,228	933,759	1084%	11,597,606	790,774	1467%	905,631	1281%
Values as of 12/31/2013 (discounted at maximum statutory valuation rates)									
	Past :	4,576,136	106,758,911	4.3%	1,936,476	105,092,063	1.8%	105,092,063	1.8%
	Future :	375,326,786	438,076,022	85.7%	416,728,370	432,562,497	96.3%	484,055,039	86.1%
	Lifetime :	379,902,922	544,834,933	69.7%	418,664,846	537,654,560	77.9%	589,147,102	71.1%

Total Incurred Claims exceed Total Initial Premiums x max(58%, Original Pricing Loss Ratio) + Increased Premiums x 85%

			Accum Value of Past Initial Prm x 69.7% =	73,278,675
			Present Value of Future Initial Prm x 69.7% =	301,617,511
Accum. Value of Past Incurred Claims =	1,936,476		Accum Value of Prior Increases x 85% =	-
Present Value of Future Incurred Claims =	416,728,370		Present Value of Future Increases x 85% =	43,768,660
Total =	418,664,846	>=	Total =	418,664,846

Exhibit 1b: Nationwide Loss Ratio Exhibit
Custom Care II Enhanced (LTC-03) - 2010 Rates

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Earned Premium	Incurred Loss Ratio
	2003	-	-	-	-	2,343	0%	2,343	0%
	2004	-	-	-	-	9,762	0%	9,762	0%
	2005	-	-	-	-	9,762	0%	9,762	0%
Historical	2006	-	-	-	-	15,980	0%	15,980	0%
Experience	2007	-	-	-	-	28,857	0%	28,857	0%
	2008	-	-	-	-	38,477	0%	38,477	0%
	2009	-	-	-	-	43,502	0%	43,502	0%
	2010	35,666	1,715,009	2%	-	1,766,268	0%	1,766,268	0%
	2011	643,392	28,118,536	2%	82,376	27,813,212	0%	27,813,212	0%
	2012	1,426,800	36,106,366	4%	588,080	35,368,009	2%	35,368,009	2%
	2013	2,356,252	35,201,115	7%	1,235,776	34,414,763	4%	34,414,763	4%
	2014	3,362,949	34,518,671	10%	2,035,451	33,554,519	6%	33,554,519	6%
	2015	4,389,604	33,926,717	13%	2,708,320	32,771,700	8%	32,771,700	8%
	2016	5,079,495	33,321,873	15%	3,329,799	32,086,165	10%	34,416,356	10%
	2017	6,109,588	32,680,749	19%	4,165,804	31,566,160	13%	36,151,015	12%
Projected	2018	7,337,497	32,003,002	23%	5,213,721	31,022,136	17%	35,527,972	15%
Future	2019	8,506,334	31,276,275	27%	6,427,595	30,434,441	21%	34,854,917	18%
Experience	2020	9,762,756	30,506,739	32%	7,803,001	29,800,179	26%	34,128,531	23%
	2021	10,769,505	29,696,466	36%	9,186,670	29,115,746	32%	33,344,687	28%
	2022	12,114,819	28,853,799	42%	10,579,948	28,383,639	37%	32,506,245	33%
	2023	12,924,634	27,974,200	46%	12,122,047	27,610,264	44%	31,620,540	38%
	2024	14,346,531	27,054,522	53%	14,275,730	26,798,456	53%	30,690,821	47%
	2025	16,142,388	26,098,167	62%	16,631,234	25,946,621	64%	29,715,261	56%
	2026	17,754,918	25,107,617	71%	19,287,165	25,049,224	77%	28,687,520	67%
	2027	19,870,157	24,076,361	83%	22,020,206	24,105,981	91%	27,607,275	80%
	2028	22,345,573	23,008,875	97%	24,883,217	23,121,783	108%	26,480,127	94%
	2029	24,663,314	21,902,771	113%	28,132,001	22,097,825	127%	25,307,443	111%
	2030	26,821,667	20,761,017	129%	31,174,409	21,031,049	148%	24,085,722	129%
	2031	28,066,591	19,587,073	143%	34,202,204	19,925,653	172%	22,819,772	150%
	2032	30,042,768	18,383,301	163%	36,980,574	18,781,943	197%	21,509,943	172%
	2033	32,302,935	17,152,368	188%	39,427,423	17,604,873	224%	20,161,908	196%
	2034	34,086,159	15,902,088	214%	40,178,876	16,400,910	245%	18,783,074	214%
	2035	35,350,885	14,644,631	241%	41,695,255	15,172,446	275%	17,376,181	240%
	2036	33,994,946	13,394,635	254%	43,581,592	13,935,789	313%	15,959,905	273%
	2037	34,070,691	12,182,655	280%	44,854,252	12,706,961	353%	14,552,594	308%
	2038	34,784,364	11,019,006	316%	45,452,671	11,503,608	395%	13,174,459	345%
	2039	34,943,155	9,907,232	353%	42,288,721	10,335,229	409%	11,836,379	357%
	2040	34,617,033	8,856,790	391%	40,711,573	9,205,809	442%	10,542,914	386%
	2041	31,728,848	7,876,477	403%	40,197,350	8,136,503	494%	9,318,297	431%
	2042	30,226,723	6,969,087	434%	39,169,358	7,145,981	548%	8,183,905	479%
	2043	29,422,919	6,133,045	480%	37,774,454	6,240,649	605%	7,147,077	529%
	2044	28,211,636	5,365,428	526%	33,194,304	5,419,497	612%	6,206,656	535%
	2045	26,750,589	4,668,025	573%	30,282,704	4,677,073	647%	5,356,399	565%
	2046	23,629,048	4,043,160	584%	28,499,680	4,012,814	710%	4,595,659	620%
	2047	21,574,132	3,487,360	619%	26,731,552	3,423,053	781%	3,920,237	682%
	2048	20,197,320	2,994,813	674%	25,026,400	2,905,099	861%	3,327,053	752%
	2049	18,673,977	2,559,229	730%	21,724,061	2,453,607	885%	2,809,983	773%
	2050	17,124,164	2,177,706	786%	19,470,787	2,061,016	945%	2,360,370	825%
	2051	14,939,604	1,847,338	809%	17,722,745	1,721,550	1029%	1,971,598	899%
	2052	13,395,088	1,563,095	857%	15,904,964	1,429,577	1113%	1,637,217	971%
	2053	12,295,922	1,319,399	932%	14,238,814	1,180,423	1206%	1,351,874	1053%
	2054	11,168,050	1,110,885	1005%	12,859,319	969,264	1327%	1,110,046	1158%
	2055	10,124,228	933,759	1084%	11,597,606	790,774	1467%	905,631	1281%
Values as of 12/31/2013 (discounted at original pricing interest rates)									
	Past :	4,436,698	109,425,533	4.1%	1,869,244	107,744,347	1.7%	107,744,347	1.7%
	Future :	252,668,322	371,481,377	68.0%	275,912,273	365,985,029	75.4%	408,075,845	67.6%
	Lifetime :	257,105,020	480,906,910	53.5%	277,781,517	473,729,376	58.6%	515,820,192	53.9%

Exhibit 1c: Nationwide Loss Ratio Exhibit for Virginia
Custom Care II Enhanced (LTC-03) - 2010 Rates

		Original Assumptions				Historical & Projected Experience				
					Adjusted	Before Proposed Increase			With Proposed Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Expected Incurred Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
	2003	0	0	0%	0	0	2,343	0%	2,343	0%
	2004	0	0	0%	0	0	9,762	0%	9,762	0%
	2005	0	0	0%	0	0	9,762	0%	9,762	0%
	2006	0	0	0%	0	0	15,980	0%	15,980	0%
Original	2007	0	0	0%	0	0	28,857	0%	28,857	0%
Pricing	2008	0	0	0%	0	0	38,477	0%	38,477	0%
	2009	0	0	0%	0	0	43,502	0%	43,502	0%
	2010	35,666	1,715,009	2%	36,732	0	1,766,268	0%	1,766,268	0%
	2011	643,392	28,118,536	2%	636,406	82,376	27,813,212	0%	27,813,212	0%
	2012	1,426,800	36,106,366	4%	1,397,623	588,080	35,368,009	2%	35,368,009	2%
	2013	2,356,252	35,201,115	7%	2,303,616	1,235,776	34,414,763	4%	34,414,763	4%
	2014					2,035,451	33,554,519	6%	33,554,519	6%
Projected	2015					2,708,320	32,771,700	8%	32,771,700	8%
Future	2016					3,329,799	32,086,165	10%	34,416,356	10%
Experience	2017					4,165,804	31,566,160	13%	36,151,015	12%
	2018					5,213,721	31,022,136	17%	35,527,972	15%
	2019					6,427,595	30,434,441	21%	34,854,917	18%
	2020					7,803,001	29,800,179	26%	34,128,531	23%
	2021					9,186,670	29,115,746	32%	33,344,687	28%
	2022					10,579,948	28,383,639	37%	32,506,245	33%
	2023					12,122,047	27,610,264	44%	31,620,540	38%
	2024					14,275,730	26,798,456	53%	30,690,821	47%
	2025					16,631,234	25,946,621	64%	29,715,261	56%
	2026					19,287,165	25,049,224	77%	28,687,520	67%
	2027					22,020,206	24,105,981	91%	27,607,275	80%
	2028					24,883,217	23,121,783	108%	26,480,127	94%
	2029					28,132,001	22,097,825	127%	25,307,443	111%
	2030					31,174,409	21,031,049	148%	24,085,722	129%
	2031					34,202,204	19,925,653	172%	22,819,772	150%
	2032					36,980,574	18,781,943	197%	21,509,943	172%
	2033					39,427,423	17,604,873	224%	20,161,908	196%
	2034					40,178,876	16,400,910	245%	18,783,074	214%
	2035					41,695,255	15,172,446	275%	17,376,181	240%
	2036					43,581,592	13,935,789	313%	15,959,905	273%
	2037					44,854,252	12,706,961	353%	14,552,594	308%
	2038					45,452,671	11,503,608	395%	13,174,459	345%
	2039					42,288,721	10,335,229	409%	11,836,379	357%
	2040					40,711,573	9,205,809	442%	10,542,914	386%
	2041					40,197,350	8,136,503	494%	9,318,297	431%
	2042					39,169,358	7,145,981	548%	8,183,905	479%
	2043					37,774,454	6,240,649	605%	7,147,077	529%
	2044					33,194,304	5,419,497	612%	6,206,656	535%
	2045					30,282,704	4,677,073	647%	5,356,399	565%
	2046					28,499,680	4,012,814	710%	4,595,659	620%
	2047					26,731,552	3,423,053	781%	3,920,237	682%
	2048					25,026,400	2,905,099	861%	3,327,053	752%
	2049					21,724,061	2,453,607	885%	2,809,983	773%
	2050					19,470,787	2,061,016	945%	2,360,370	825%
	2051					17,722,745	1,721,550	1029%	1,971,598	899%
	2052					15,904,964	1,429,577	1113%	1,637,217	971%
	2053					14,238,814	1,180,423	1206%	1,351,874	1053%
	2054					12,859,319	969,264	1327%	1,110,046	1158%
	2055					11,597,606	790,774	1467%	905,631	1281%
Value as of 12/31/13*:										
	Past				4,486,798	1,936,476	105,092,063	1.8%	105,092,063	1.8%
	Future					416,728,370	432,562,497	96.3%	484,055,039	86.1%
	Lifetime					418,664,846	537,654,560	77.9%	589,147,102	71.1%

*discounted at maximum statutory valuation rates

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Pricing Loss Ratio (instead of 58%) + Increased Premiums x 85%

			Accum Value of Past Initial Prm x 69.7% =	73,278,675
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 69.7% =	301,617,511
Adjusted Originally Expected Incurred Claims) =	1,936,476		Accum Value of Prior Increases x 85% =	-
Present Value of Future Incurred Claims =	416,728,370		Present Value of Future Increases x 85% =	43,768,660
TOTAL =	418,664,846	> =	TOTAL =	418,664,846

Appendix A - Comparison to New Business Rates (Custom Care II Enhanced 2010 Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: GPO Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	12.65	14.09	15.61	16.99	20.02	22.02	24.03
30	13.37	14.82	16.55	17.93	20.96	25.15	27.25
31	13.73	15.18	17.13	18.50	21.54	25.46	27.41
32	14.09	15.76	17.85	19.23	22.48	26.57	28.61
33	14.31	16.12	18.43	20.02	23.20	27.07	29.00
34	14.67	16.70	19.01	20.74	24.00	28.00	30.00
35	15.03	17.06	19.73	21.54	24.94	28.77	30.69
36	15.40	17.78	20.31	22.26	25.88	29.57	31.42
37	15.76	18.36	21.03	23.20	26.45	32.12	34.01
38	16.34	18.72	21.97	24.00	27.39	32.12	34.01
39	16.70	19.30	22.55	24.94	28.55	32.12	34.01
40	17.06	20.02	23.27	25.88	29.49	32.96	34.69
41	17.64	20.60	24.07	26.45	30.43	33.81	35.50
42	18.00	21.18	24.79	27.18	31.37	36.60	38.34
43	18.58	21.76	25.37	27.76	32.16	37.24	38.94
44	19.30	22.33	26.17	28.70	33.10	38.07	39.73
45	19.88	22.91	26.74	29.27	34.04	40.85	42.56
46	20.46	23.49	27.68	30.21	34.98	41.65	43.31
47	21.18	24.21	28.26	30.79	35.92	42.46	44.09
48	21.76	25.01	29.20	31.73	37.08	45.51	47.19
49	22.33	25.59	30.00	32.53	38.02	47.94	49.59
50	23.06	26.31	30.72	33.25	39.18	48.97	50.60
51	24.00	27.11	31.88	34.77	40.84	52.27	53.91
52	24.58	28.04	32.82	35.92	42.57	54.04	57.31
53	25.52	29.13	33.97	37.44	44.45	59.84	63.26
54	26.45	30.29	35.27	38.74	46.19	63.29	66.72
55	27.18	31.23	36.43	40.26	48.07	66.95	70.38
56	28.33	33.10	38.67	42.72	50.89	69.54	74.63
57	29.64	34.98	41.13	45.18	53.56	73.65	78.67
58	31.15	36.86	43.37	47.63	56.60	76.00	80.85
59	32.45	38.96	46.04	50.45	59.63	80.58	87.03
60	33.97	41.20	48.86	53.49	63.03	83.51	91.39
61	36.36	44.38	52.04	57.25	67.73	89.78	97.65
62	38.81	47.56	55.44	61.22	73.00	96.81	106.33
63	41.78	51.32	59.20	65.56	78.50	105.73	113.74
64	44.74	55.08	62.96	70.26	84.71	115.67	125.44
65	47.92	59.34	67.29	75.17	91.15	123.70	133.46
66	52.55	64.98	73.65	82.47	98.88	132.37	141.94
67	57.61	71.49	80.95	90.35	107.12	141.27	150.59
68	63.39	78.21	88.83	99.17	116.30	151.50	162.21
69	69.53	85.87	97.65	108.93	126.27	161.93	170.84
70	76.62	94.04	107.34	119.41	137.12	173.58	182.34
71	83.99	103.14	116.66	131.91	148.32	182.22	193.52
72	92.16	112.76	127.07	145.36	160.46	192.01	205.72
73	101.41	123.53	138.42	160.46	173.55	202.92	218.93
74	111.38	135.02	150.71	176.87	188.07	214.02	232.17
75	122.30	147.96	164.08	195.16	203.40	226.14	247.61
76	135.31	171.39	192.01	211.34	230.67	257.73	282.22
77	150.13	189.90	213.00	234.81	255.34	284.86	313.09
78	165.74	211.64	235.86	258.81	281.76	316.18	346.78
79	183.95	234.70	261.34	286.72	312.09	350.15	384.40
80	301.63	387.81	429.02	470.24	511.46	577.03	633.23
81	325.48	419.26	463.40	507.53	551.66	623.38	684.06
82	351.14	451.98	498.80	547.42	594.24	671.67	736.49
83	379.40	487.05	538.22	589.40	640.57	723.51	794.10
84	408.96	524.58	579.80	633.29	688.51	778.24	854.17

LTC-03 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	6.87	8.02	9.16	10.31	11.45	12.60	13.74
30	6.87	8.02	9.16	10.31	11.45	13.74	14.89
31	6.87	8.02	10.31	11.45	12.60	14.89	16.03
32	8.02	9.16	10.31	11.45	12.60	14.89	16.03
33	8.02	9.16	11.45	12.60	13.74	16.03	17.18
34	9.16	10.31	11.45	12.60	13.74	16.03	17.18
35	9.16	11.45	12.60	13.74	14.89	17.18	18.32
36	10.31	11.45	13.74	14.89	16.03	18.32	19.47
37	10.31	12.60	13.74	14.89	16.03	19.47	20.61
38	11.45	12.60	14.89	16.03	17.18	19.47	20.61
39	11.45	13.74	16.03	17.18	18.32	20.61	21.76
40	12.60	14.89	17.18	18.32	19.47	21.76	22.90
41	12.60	14.89	18.32	19.47	20.61	22.90	24.05
42	13.74	16.03	18.32	19.47	20.61	24.05	25.20
43	13.74	16.03	19.47	20.61	21.76	25.20	26.34
44	13.74	17.18	19.47	20.61	22.90	26.34	27.49
45	13.74	17.18	20.61	21.76	22.90	27.49	28.63
46	14.89	18.32	20.61	22.90	24.05	28.63	29.78
47	14.89	18.32	21.76	24.05	25.20	29.78	30.92
48	14.89	19.47	22.90	24.05	25.20	30.92	32.07
49	16.03	19.47	22.90	25.20	26.34	33.21	34.36
50	16.03	20.61	24.05	26.34	27.49	34.36	35.50
51	17.18	21.76	25.20	27.49	28.63	36.65	37.79
52	17.18	21.76	25.20	28.63	29.78	37.79	40.08
53	18.32	22.90	26.34	28.63	29.78	40.08	42.37
54	18.32	22.90	26.34	29.78	30.92	42.37	44.66
55	19.47	24.05	27.49	30.92	32.07	44.66	46.96
56	20.61	25.20	29.78	33.21	34.36	46.96	50.39
57	21.76	27.49	30.92	35.50	36.65	50.39	53.83
58	22.90	28.63	33.21	37.79	40.08	53.83	57.26
59	25.20	30.92	35.50	40.08	42.37	57.26	61.84
60	26.34	33.21	37.79	42.37	45.81	60.70	66.42
61	28.63	35.50	41.23	45.81	49.25	65.28	71.01
62	30.92	38.94	43.52	49.25	52.68	69.86	76.73
63	34.36	41.23	46.96	52.68	56.12	75.59	81.31
64	36.65	44.66	51.54	56.12	59.55	81.31	88.18
65	40.08	48.10	54.97	60.70	64.13	87.04	93.91
66	43.52	52.68	60.70	66.42	71.01	95.06	101.93
67	48.10	58.41	66.42	73.30	79.02	104.22	111.09
68	52.68	65.28	73.30	80.17	87.04	113.38	121.40
69	57.26	71.01	80.17	88.18	97.35	124.83	131.70
70	62.99	79.02	88.18	97.35	107.65	136.28	143.16
71	69.86	88.18	98.49	108.80	120.25	147.74	156.90
72	77.88	98.49	109.94	121.40	133.99	160.33	171.79
73	87.04	109.94	122.54	136.28	148.88	174.08	187.82
74	96.20	122.54	137.43	151.17	166.06	188.97	205.00
75	107.65	136.28	153.46	169.50	184.38	205.00	224.47
76	120.25	152.32	170.64	187.82	205.00	229.05	250.81
77	133.99	169.50	190.11	209.58	227.90	254.24	279.44
78	148.88	190.11	211.87	232.48	253.10	284.02	311.51
79	166.06	211.87	235.92	258.83	281.73	316.09	347.01
80	184.38	237.07	262.26	287.46	312.65	352.74	387.09
81	202.71	261.12	288.60	316.09	343.57	388.24	426.03
82	223.32	287.46	317.23	348.15	377.93	427.18	468.41
83	246.23	316.09	349.30	382.51	415.72	469.55	515.36
84	271.42	348.15	384.80	420.31	456.95	516.51	566.90

LTC-03 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	6.87	8.02	9.16	10.31	11.45	12.60	13.74
30	6.87	8.02	9.16	10.31	11.45	13.74	14.89
31	6.87	8.02	10.31	11.45	12.60	14.89	16.03
32	8.02	9.16	10.31	11.45	12.60	14.89	16.03
33	8.02	9.16	11.45	12.60	13.74	16.03	17.18
34	9.16	10.31	11.45	12.60	13.74	16.03	17.18
35	9.16	11.45	12.60	13.74	14.89	17.18	18.32
36	10.31	11.45	13.74	14.89	16.03	18.32	19.47
37	10.31	12.60	13.74	14.89	16.03	19.47	20.61
38	11.45	12.60	14.89	16.03	17.18	19.47	20.61
39	11.45	13.74	16.03	17.18	18.32	20.61	21.76
40	12.60	14.89	17.18	18.32	19.47	21.76	22.90
41	12.60	14.89	18.32	19.47	20.61	22.90	24.05
42	13.74	16.03	18.32	19.47	20.61	24.05	25.20
43	13.74	16.03	19.47	20.61	21.76	25.20	26.34
44	13.74	17.18	19.47	20.61	22.90	26.34	27.49
45	13.74	17.18	20.61	21.76	22.90	27.49	28.63
46	14.89	18.32	20.61	22.90	24.05	28.63	29.78
47	14.89	18.32	21.76	24.05	25.20	29.78	30.92
48	14.89	19.47	22.90	24.05	25.20	30.92	32.07
49	16.03	19.47	22.90	25.20	26.34	33.21	34.36
50	16.03	20.61	24.05	26.34	27.49	34.36	35.50
51	17.18	21.76	25.20	27.49	28.63	36.65	37.79
52	17.18	21.76	25.20	28.63	29.78	37.79	40.08
53	18.32	22.90	26.34	28.63	29.78	40.08	42.37
54	18.32	22.90	26.34	29.78	30.92	42.37	44.66
55	19.47	24.05	27.49	30.92	32.07	44.66	46.96
56	20.61	25.20	29.78	33.21	34.36	46.96	50.39
57	21.76	27.49	30.92	35.50	36.65	50.39	53.83
58	22.90	28.63	33.21	37.79	40.08	53.83	57.26
59	25.20	30.92	35.50	40.08	42.37	57.26	61.84
60	26.34	33.21	37.79	42.37	45.81	60.70	66.42
61	28.63	35.50	41.23	45.81	49.25	65.28	71.01
62	30.92	38.94	43.52	49.25	52.68	69.86	76.73
63	34.36	41.23	46.96	52.68	56.12	75.59	81.31
64	36.65	44.66	51.54	56.12	59.55	81.31	88.18
65	40.08	48.10	54.97	60.70	64.13	87.04	93.91
66	43.52	52.68	60.70	66.42	71.01	95.06	101.93
67	48.10	58.41	66.42	73.30	79.02	104.22	111.09
68	52.68	65.28	73.30	80.17	87.04	113.38	121.40
69	57.26	71.01	80.17	88.18	97.35	124.83	131.70
70	62.99	79.02	88.18	97.35	107.65	136.28	143.16
71	69.86	88.18	98.49	108.80	120.25	147.74	156.90
72	77.88	98.49	109.94	121.40	133.99	160.33	171.79
73	87.04	109.94	122.54	136.28	148.88	174.08	187.82
74	96.20	122.54	137.43	151.17	166.06	188.97	205.00
75	107.65	136.28	153.46	169.50	184.38	205.00	224.47
76	120.25	152.32	170.64	187.82	205.00	229.05	250.81
77	133.99	169.50	190.11	209.58	227.90	254.24	279.44
78	148.88	190.11	211.87	232.48	253.10	284.02	311.51
79	166.06	211.87	235.92	258.83	281.73	316.09	347.01
80	184.38	237.07	262.26	287.46	312.65	352.74	387.09
81	202.71	261.12	288.60	316.09	343.57	388.24	426.03
82	223.32	287.46	317.23	348.15	377.93	427.18	468.41
83	246.23	316.09	349.30	382.51	415.72	469.55	515.36
84	271.42	348.15	384.80	420.31	456.95	516.51	566.90

LTC-03 2013 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	15%	15%	15%	15%	15%	15%	15%
30	15%	15%	15%	15%	15%	15%	15%
31	15%	15%	15%	15%	15%	15%	15%
32	15%	15%	15%	15%	15%	15%	15%
33	15%	15%	15%	15%	15%	15%	15%
34	15%	15%	15%	15%	15%	15%	15%
35	15%	15%	15%	15%	15%	15%	15%
36	15%	15%	15%	15%	15%	15%	15%
37	15%	15%	15%	15%	15%	15%	15%
38	15%	15%	15%	15%	15%	15%	15%
39	15%	15%	15%	15%	15%	15%	15%
40	15%	15%	15%	15%	15%	15%	15%
41	15%	15%	15%	15%	15%	15%	15%
42	15%	15%	15%	15%	15%	15%	15%
43	15%	15%	15%	15%	15%	15%	15%
44	15%	15%	15%	15%	15%	15%	15%
45	15%	15%	15%	15%	15%	15%	15%
46	15%	15%	15%	15%	15%	15%	15%
47	15%	15%	15%	15%	15%	15%	15%
48	15%	15%	15%	15%	15%	15%	15%
49	15%	15%	15%	15%	15%	15%	15%
50	15%	15%	15%	15%	15%	15%	15%
51	15%	15%	15%	15%	15%	15%	15%
52	15%	15%	15%	15%	15%	15%	15%
53	15%	15%	15%	15%	15%	15%	15%
54	15%	15%	15%	15%	15%	15%	15%
55	15%	15%	15%	15%	15%	15%	15%
56	15%	15%	15%	15%	15%	15%	15%
57	15%	15%	15%	15%	15%	15%	15%
58	15%	15%	15%	15%	15%	15%	15%
59	15%	15%	15%	15%	15%	15%	15%
60	15%	15%	15%	15%	15%	15%	15%
61	15%	15%	15%	15%	15%	15%	15%
62	15%	15%	15%	15%	15%	15%	15%
63	15%	15%	15%	15%	15%	15%	15%
64	15%	15%	15%	15%	15%	15%	15%
65	15%	15%	15%	15%	15%	15%	15%
66	15%	15%	15%	15%	15%	15%	15%
67	15%	15%	15%	15%	15%	15%	15%
68	15%	15%	15%	15%	15%	15%	15%
69	15%	15%	15%	15%	15%	15%	15%
70	15%	15%	15%	15%	15%	15%	15%
71	15%	15%	15%	15%	15%	15%	15%
72	15%	15%	15%	15%	15%	15%	15%
73	15%	15%	15%	15%	15%	15%	15%
74	15%	15%	15%	15%	15%	15%	15%
75	15%	15%	15%	15%	15%	15%	15%
76	15%	15%	15%	15%	15%	15%	15%
77	15%	15%	15%	15%	15%	15%	15%
78	15%	15%	15%	15%	15%	15%	15%
79	15%	15%	15%	15%	15%	15%	15%
80	15%	15%	15%	15%	15%	15%	15%
81	15%	15%	15%	15%	15%	15%	15%
82	15%	15%	15%	15%	15%	15%	15%
83	15%	15%	15%	15%	15%	15%	15%
84	15%	15%	15%	15%	15%	15%	15%

* Benefit Differences between LTC-03 and ICC12-LTC-12:

LTC-03 has an EP where 1 day of HHC = 7 days towards EP, and ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Custom Care II Enhanced 2010 Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: 5% Simple Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	24.44	28.09	33.07	35.98	42.70	61.92	64.05
30	26.12	30.04	35.20	38.28	45.34	64.77	69.09
31	28.30	32.38	37.67	39.22	46.49	65.51	71.85
32	28.30	32.38	38.59	41.75	49.39	70.86	75.16
33	29.32	33.48	41.08	42.63	50.36	71.35	77.64
34	29.95	34.39	41.75	43.69	51.45	74.08	80.25
35	30.47	36.50	42.59	46.14	54.33	79.40	83.58
36	32.79	38.85	43.39	47.03	57.42	79.97	86.12
37	33.42	39.52	47.78	48.04	58.41	82.58	88.62
38	33.89	41.99	48.70	50.48	61.31	87.88	94.01
39	34.52	42.41	51.24	53.23	64.28	90.39	98.43
40	36.60	44.74	52.13	54.18	65.41	93.16	101.09
41	37.38	45.66	52.87	55.33	66.90	96.41	104.28
42	38.09	46.23	53.77	58.19	70.70	100.16	108.02
43	38.65	47.15	56.22	59.25	72.54	103.91	111.75
44	40.92	47.93	57.31	60.38	74.45	105.80	115.59
45	41.59	48.63	58.19	63.40	78.24	111.49	119.32
46	42.18	51.15	60.55	64.66	80.30	115.55	125.35
47	43.07	51.90	61.64	67.43	84.32	119.61	129.42
48	43.59	52.59	64.10	68.60	86.24	120.73	132.23
49	45.97	55.02	64.10	69.93	88.45	126.91	136.52
50	46.68	55.75	65.95	72.78	92.44	130.96	142.51
51	49.08	57.01	68.73	75.84	94.39	134.03	145.36
52	51.37	59.39	70.21	79.13	94.61	134.64	145.56
53	54.06	61.97	73.22	82.34	96.44	137.52	148.24
54	54.61	62.83	74.49	85.64	98.13	137.73	148.24
55	58.79	65.54	77.47	89.11	100.08	140.78	150.96
56	60.05	67.10	79.79	92.80	105.92	148.62	160.58
57	61.51	70.42	83.58	96.39	112.11	155.22	169.02
58	63.08	72.37	86.15	98.22	116.44	160.97	176.38
59	64.52	75.88	88.67	102.27	122.97	171.47	187.06
60	65.89	77.83	92.68	104.29	127.80	177.89	196.88
61	70.51	83.64	99.02	110.40	135.32	188.42	205.55
62	73.38	91.37	106.97	116.48	139.34	194.73	213.20
63	79.69	98.13	113.75	122.80	147.12	204.98	219.86
64	82.97	105.08	124.17	129.55	153.05	214.92	227.95
65	87.69	114.04	131.52	137.90	160.75	225.04	237.90
66	95.09	123.91	138.73	148.66	173.78	239.75	254.24
67	100.90	132.22	147.68	159.80	190.73	257.00	271.55
68	108.67	142.71	157.67	171.94	207.27	275.29	289.86
69	117.04	154.10	167.87	184.75	223.22	292.77	308.95
70	124.50	165.73	177.23	198.56	243.70	313.57	329.81
71	135.82	181.86	193.63	217.07	264.32	333.96	351.37
72	147.42	199.12	209.02	238.42	285.40	352.92	374.40
73	159.82	219.45	228.17	261.58	308.71	372.84	398.20
74	172.79	240.76	247.91	287.39	335.82	396.88	425.96
75	187.93	263.29	270.02	314.17	363.22	421.16	453.67
76	204.65	265.38	304.99	343.28	371.01	431.75	466.07
77	222.59	288.06	332.58	373.17	403.29	470.07	506.73
78	242.69	314.07	360.79	404.92	438.66	511.34	551.58
79	266.05	342.25	393.91	440.41	477.86	559.23	603.14
80	430.41	554.20	636.10	710.37	771.31	904.63	977.00
81	459.93	591.07	677.89	757.31	823.81	966.04	1041.77
82	490.78	630.49	723.63	807.82	879.47	1029.93	1110.53
83	523.51	673.08	772.22	862.66	939.18	1100.93	1186.15
84	559.27	719.78	824.54	922.54	1003.64	1175.98	1267.22

LTC-03 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	14.89	17.18	20.61	21.76	22.90	33.21	34.36
30	16.03	18.32	21.76	22.90	24.05	34.36	36.65
31	17.18	19.47	22.90	24.05	25.20	35.50	38.94
32	17.18	19.47	24.05	25.20	26.34	37.79	40.08
33	18.32	20.61	25.20	26.34	27.49	38.94	42.37
34	18.32	21.76	26.34	27.49	28.63	41.23	44.66
35	19.47	22.90	26.34	28.63	29.78	43.52	45.81
36	20.61	24.05	27.49	29.78	32.07	44.66	48.10
37	21.76	25.20	29.78	30.92	33.21	46.96	50.39
38	21.76	26.34	30.92	32.07	34.36	49.25	52.68
39	22.90	27.49	32.07	34.36	36.65	51.54	56.12
40	24.05	28.63	33.21	35.50	37.79	53.83	58.41
41	25.20	29.78	34.36	36.65	38.94	56.12	60.70
42	25.20	30.92	35.50	38.94	41.23	58.41	62.99
43	26.34	32.07	37.79	40.08	42.37	60.70	65.28
44	27.49	33.21	38.94	41.23	43.52	61.84	67.57
45	28.63	34.36	40.08	43.52	45.81	65.28	69.86
46	28.63	36.65	42.37	44.66	46.96	67.57	73.30
47	29.78	37.79	43.52	46.96	49.25	69.86	75.59
48	30.92	38.94	45.81	49.25	51.54	72.15	79.02
49	32.07	41.23	46.96	50.39	52.68	75.59	81.31
50	33.21	42.37	49.25	52.68	54.97	77.88	84.75
51	34.36	43.52	51.54	54.97	57.26	81.31	88.18
52	36.65	45.81	52.68	57.26	59.55	84.75	91.62
53	37.79	48.10	54.97	59.55	61.84	88.18	95.06
54	38.94	49.25	57.26	61.84	65.28	91.62	98.49
55	41.23	51.54	59.55	64.13	67.57	95.06	101.93
56	43.52	53.83	61.84	67.57	71.01	99.64	107.65
57	44.66	56.12	65.28	71.01	74.44	103.07	112.23
58	46.96	58.41	67.57	74.44	77.88	107.65	117.96
59	49.25	61.84	71.01	77.88	81.31	113.38	123.69
60	51.54	64.13	74.44	81.31	84.75	117.96	130.56
61	54.97	68.71	79.02	85.89	90.47	125.98	137.43
62	58.41	73.30	84.75	91.62	95.06	132.85	145.45
63	62.99	77.88	89.33	97.35	101.93	142.01	152.32
64	66.42	82.46	96.20	103.07	107.65	151.17	160.33
65	71.01	88.18	101.93	109.94	114.52	160.33	169.50
66	75.59	95.06	108.80	117.96	123.69	170.64	180.95
67	80.17	101.93	116.82	127.12	135.14	182.09	192.40
68	85.89	109.94	124.83	137.43	146.59	194.69	205.00
69	91.62	117.96	133.99	147.74	158.04	207.29	218.74
70	97.35	127.12	143.16	159.19	171.79	221.03	232.48
71	107.65	140.87	159.19	177.51	191.26	241.65	254.24
72	119.11	155.75	176.37	196.98	213.02	263.41	279.44
73	131.70	171.79	195.84	219.89	237.07	286.31	305.78
74	145.45	190.11	217.60	245.08	264.55	312.65	335.56
75	161.48	209.58	241.65	272.57	294.33	341.28	367.62
76	177.51	230.19	264.55	297.76	321.81	374.50	404.27
77	194.69	251.95	290.89	326.40	352.74	411.14	443.21
78	214.16	277.15	318.38	357.32	387.09	451.23	486.73
79	235.92	303.49	349.30	390.53	423.74	495.89	534.83
80	258.83	333.27	382.51	427.18	463.82	543.99	587.51
81	285.17	366.48	420.31	469.55	510.78	598.96	645.92
82	313.80	403.13	462.68	516.51	562.32	658.52	710.05
83	344.72	443.21	508.49	568.04	618.43	724.94	781.06
84	379.08	487.87	558.88	625.30	680.28	797.09	858.93

LTC-03 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	14.89	17.18	20.61	21.76	22.90	33.21	34.36
30	16.03	18.32	21.76	22.90	24.05	34.36	36.65
31	17.18	19.47	22.90	24.05	25.20	35.50	38.94
32	17.18	19.47	24.05	25.20	26.34	37.79	40.08
33	18.32	20.61	25.20	26.34	27.49	38.94	42.37
34	18.32	21.76	26.34	27.49	28.63	41.23	44.66
35	19.47	22.90	26.34	28.63	29.78	43.52	45.81
36	20.61	24.05	27.49	29.78	32.07	44.66	48.10
37	21.76	25.20	29.78	30.92	33.21	46.96	50.39
38	21.76	26.34	30.92	32.07	34.36	49.25	52.68
39	22.90	27.49	32.07	34.36	36.65	51.54	56.12
40	24.05	28.63	33.21	35.50	37.79	53.83	58.41
41	25.20	29.78	34.36	36.65	38.94	56.12	60.70
42	25.20	30.92	35.50	38.94	41.23	58.41	62.99
43	26.34	32.07	37.79	40.08	42.37	60.70	65.28
44	27.49	33.21	38.94	41.23	43.52	61.84	67.57
45	28.63	34.36	40.08	43.52	45.81	65.28	69.86
46	28.63	36.65	42.37	44.66	46.96	67.57	73.30
47	29.78	37.79	43.52	46.96	49.25	69.86	75.59
48	30.92	38.94	45.81	49.25	51.54	72.15	79.02
49	32.07	41.23	46.96	50.39	52.68	75.59	81.31
50	33.21	42.37	49.25	52.68	54.97	77.88	84.75
51	34.36	43.52	51.54	54.97	57.26	81.31	88.18
52	36.65	45.81	52.68	57.26	59.55	84.75	91.62
53	37.79	48.10	54.97	59.55	61.84	88.18	95.06
54	38.94	49.25	57.26	61.84	65.28	91.62	98.49
55	41.23	51.54	59.55	64.13	67.57	95.06	101.93
56	43.52	53.83	61.84	67.57	71.01	99.64	107.65
57	44.66	56.12	65.28	71.01	74.44	103.07	112.23
58	46.96	58.41	67.57	74.44	77.88	107.65	117.96
59	49.25	61.84	71.01	77.88	81.31	113.38	123.69
60	51.54	64.13	74.44	81.31	84.75	117.96	130.56
61	54.97	68.71	79.02	85.89	90.47	125.98	137.43
62	58.41	73.30	84.75	91.62	95.06	132.85	145.45
63	62.99	77.88	89.33	97.35	101.93	142.01	152.32
64	66.42	82.46	96.20	103.07	107.65	151.17	160.33
65	71.01	88.18	101.93	109.94	114.52	160.33	169.50
66	75.59	95.06	108.80	117.96	123.69	170.64	180.95
67	80.17	101.93	116.82	127.12	135.14	182.09	192.40
68	85.89	109.94	124.83	137.43	146.59	194.69	205.00
69	91.62	117.96	133.99	147.74	158.04	207.29	218.74
70	97.35	127.12	143.16	159.19	171.79	221.03	232.48
71	107.65	140.87	159.19	177.51	191.26	241.65	254.24
72	119.11	155.75	176.37	196.98	213.02	263.41	279.44
73	131.70	171.79	195.84	219.89	237.07	286.31	305.78
74	145.45	190.11	217.60	245.08	264.55	312.65	335.56
75	161.48	209.58	241.65	272.57	294.33	341.28	367.62
76	177.51	230.19	264.55	297.76	321.81	374.50	404.27
77	194.69	251.95	290.89	326.40	352.74	411.14	443.21
78	214.16	277.15	318.38	357.32	387.09	451.23	486.73
79	235.92	303.49	349.30	390.53	423.74	495.89	534.83
80	258.83	333.27	382.51	427.18	463.82	543.99	587.51
81	285.17	366.48	420.31	469.55	510.78	598.96	645.92
82	313.80	403.13	462.68	516.51	562.32	658.52	710.05
83	344.72	443.21	508.49	568.04	618.43	724.94	781.06
84	379.08	487.87	558.88	625.30	680.28	797.09	858.93

LTC-03 2013 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	15%	15%	15%	15%	15%	15%	15%
30	15%	15%	15%	15%	15%	15%	15%
31	15%	15%	15%	15%	15%	15%	15%
32	15%	15%	15%	15%	15%	15%	15%
33	15%	15%	15%	15%	15%	15%	15%
34	15%	15%	15%	15%	15%	15%	15%
35	15%	15%	15%	15%	15%	15%	15%
36	15%	15%	15%	15%	15%	15%	15%
37	15%	15%	15%	15%	15%	15%	15%
38	15%	15%	15%	15%	15%	15%	15%
39	15%	15%	15%	15%	15%	15%	15%
40	15%	15%	15%	15%	15%	15%	15%
41	15%	15%	15%	15%	15%	15%	15%
42	15%	15%	15%	15%	15%	15%	15%
43	15%	15%	15%	15%	15%	15%	15%
44	15%	15%	15%	15%	15%	15%	15%
45	15%	15%	15%	15%	15%	15%	15%
46	15%	15%	15%	15%	15%	15%	15%
47	15%	15%	15%	15%	15%	15%	15%
48	15%	15%	15%	15%	15%	15%	15%
49	15%	15%	15%	15%	15%	15%	15%
50	15%	15%	15%	15%	15%	15%	15%
51	15%	15%	15%	15%	15%	15%	15%
52	15%	15%	15%	15%	15%	15%	15%
53	15%	15%	15%	15%	15%	15%	15%
54	15%	15%	15%	15%	15%	15%	15%
55	15%	15%	15%	15%	15%	15%	15%
56	15%	15%	15%	15%	15%	15%	15%
57	15%	15%	15%	15%	15%	15%	15%
58	15%	15%	15%	15%	15%	15%	15%
59	15%	15%	15%	15%	15%	15%	15%
60	15%	15%	15%	15%	15%	15%	15%
61	15%	15%	15%	15%	15%	15%	15%
62	15%	15%	15%	15%	15%	15%	15%
63	15%	15%	15%	15%	15%	15%	15%
64	15%	15%	15%	15%	15%	15%	15%
65	15%	15%	15%	15%	15%	15%	15%
66	15%	15%	15%	15%	15%	15%	15%
67	15%	15%	15%	15%	15%	15%	15%
68	15%	15%	15%	15%	15%	15%	15%
69	15%	15%	15%	15%	15%	15%	15%
70	15%	15%	15%	15%	15%	15%	15%
71	15%	15%	15%	15%	15%	15%	15%
72	15%	15%	15%	15%	15%	15%	15%
73	15%	15%	15%	15%	15%	15%	15%
74	15%	15%	15%	15%	15%	15%	15%
75	15%	15%	15%	15%	15%	15%	15%
76	15%	15%	15%	15%	15%	15%	15%
77	15%	15%	15%	15%	15%	15%	15%
78	15%	15%	15%	15%	15%	15%	15%
79	15%	15%	15%	15%	15%	15%	15%
80	15%	15%	15%	15%	15%	15%	15%
81	15%	15%	15%	15%	15%	15%	15%
82	15%	15%	15%	15%	15%	15%	15%
83	15%	15%	15%	15%	15%	15%	15%
84	15%	15%	15%	15%	15%	15%	15%

* Benefit Differences between LTC-03 and ICC12-LTC-12:

LTC-03 has an EP where 1 day of HHC = 7 days towards EP, and ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options)

ICC12-LTC-12 Simple Inflation rates are approximated by applying the ratio of [LTC-03 Simple Inflation / LTC-03 Compound Inflation] to the ICC12-LTC-12 Compound Inflation rates

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Custom Care II Enhanced 2010 Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: 5% Compound Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	83.75	106.40	115.88	130.96	154.75	211.49	234.70
30	84.67	107.32	117.16	132.24	156.23	213.27	238.07
31	85.02	107.53	117.37	132.59	156.59	213.27	240.24
32	85.23	107.88	117.72	132.80	156.80	214.70	240.24
33	85.37	108.10	117.94	133.16	157.15	214.70	240.94
34	85.59	108.31	118.29	133.37	157.37	214.70	240.94
35	85.94	108.66	118.50	133.72	157.93	216.00	241.55
36	86.15	108.66	118.86	134.08	158.15	216.00	243.57
37	86.51	108.88	119.07	134.29	158.50	217.37	244.54
38	86.72	109.23	119.42	134.64	158.71	217.37	244.54
39	86.86	109.44	119.64	134.86	159.07	218.72	245.23
40	87.07	109.65	119.99	135.21	159.28	218.72	247.15
41	87.78	110.36	121.26	136.63	161.97	221.06	249.52
42	88.49	110.86	122.54	137.90	164.52	225.94	252.26
43	89.20	111.57	123.81	139.10	167.21	228.81	255.21
44	89.90	112.27	125.23	140.52	169.76	233.69	260.14
45	90.61	112.77	126.50	141.93	172.66	236.85	263.41
46	91.32	113.48	127.78	143.35	175.35	241.94	266.35
47	92.03	114.18	129.40	144.77	178.25	242.07	266.35
48	92.74	114.89	130.68	146.18	181.29	247.62	271.94
49	93.44	115.53	132.09	147.60	183.98	250.48	274.87
50	94.15	116.24	133.58	149.01	186.89	255.86	278.11
51	95.14	117.02	134.50	150.15	187.59	258.22	280.29
52	96.13	117.94	135.63	151.28	188.30	258.22	280.29
53	97.27	118.86	136.77	152.20	188.87	258.22	281.89
54	98.26	119.99	137.69	153.19	189.58	258.22	281.89
55	99.39	120.91	138.82	154.32	190.07	259.00	281.98
56	100.17	122.04	139.88	155.10	191.49	261.49	286.20
57	100.88	123.39	141.16	155.74	192.69	265.71	290.05
58	101.58	124.52	142.22	156.52	194.25	268.34	294.38
59	102.36	126.01	143.28	156.94	195.45	268.34	297.72
60	103.07	127.35	144.55	157.58	197.01	272.34	301.31
61	104.70	131.32	148.31	161.26	198.50	275.27	303.36
62	106.19	135.14	152.41	164.59	199.84	277.26	303.36
63	107.67	139.53	156.52	168.27	201.33	279.43	303.36
64	109.51	143.56	160.62	171.95	202.81	281.59	303.36
65	111.00	147.95	165.08	175.63	204.30	283.75	303.36
66	117.65	155.53	174.00	187.31	219.45	298.06	320.99
67	124.31	163.31	183.63	199.70	235.66	311.47	337.84
68	131.53	171.45	193.61	213.01	253.15	328.09	358.07
69	139.32	179.95	204.30	227.24	271.84	343.99	377.55
70	147.39	189.15	215.34	242.17	292.01	361.62	400.67
71	162.11	205.93	230.64	258.95	308.58	379.15	416.90
72	178.25	224.62	247.13	276.58	326.20	399.76	438.13
73	195.95	244.72	264.76	295.69	344.82	419.04	457.70
74	215.70	266.53	283.73	316.15	364.36	440.83	478.31
75	237.01	290.45	304.04	337.88	385.31	463.83	500.18
76	254.49	328.08	387.87	420.06	446.13	535.05	579.50
77	273.11	352.64	415.67	451.68	478.69	573.23	624.25
78	292.86	378.22	445.91	487.12	513.61	615.15	672.55
79	314.66	405.60	479.21	525.40	552.83	661.08	724.59
80	495.39	639.01	755.58	832.59	874.22	1042.82	1148.97
81	524.77	676.99	799.17	881.29	925.36	1103.62	1215.78
82	556.20	718.43	847.82	934.73	981.08	1170.34	1290.08
83	589.83	761.01	898.69	989.86	1040.10	1241.05	1367.58
84	625.08	805.98	951.05	1047.77	1101.50	1314.64	1448.97

LTC-03 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	42.37	52.68	59.55	65.28	68.71	93.91	104.22
30	44.66	54.97	62.99	68.71	72.15	98.49	109.94
31	45.81	56.12	64.13	69.86	73.30	99.64	112.23
32	45.81	57.26	65.28	71.01	74.44	101.93	113.38
33	46.96	57.26	66.42	72.15	75.59	103.07	115.67
34	46.96	58.41	67.57	73.30	76.73	104.22	116.82
35	48.10	59.55	68.71	74.44	77.88	106.51	119.11
36	48.10	60.70	69.86	75.59	79.02	107.65	121.40
37	49.25	60.70	71.01	76.73	80.17	109.94	123.69
38	50.39	61.84	72.15	77.88	81.31	111.09	124.83
39	50.39	62.99	73.30	79.02	82.46	113.38	127.12
40	51.54	64.13	74.44	80.17	83.60	114.52	129.41
41	52.68	65.28	75.59	81.31	84.75	115.67	130.56
42	52.68	66.42	76.73	82.46	85.89	117.96	131.70
43	53.83	67.57	77.88	83.60	87.04	119.11	132.85
44	53.83	67.57	77.88	83.60	88.18	121.40	135.14
45	54.97	68.71	79.02	84.75	89.33	122.54	136.28
46	56.12	69.86	80.17	85.89	90.47	124.83	137.43
47	56.12	71.01	81.31	87.04	92.76	125.98	138.57
48	57.26	72.15	82.46	88.18	93.91	128.27	140.87
49	57.26	73.30	83.60	89.33	95.06	129.41	142.01
50	58.41	74.44	84.75	90.47	96.20	131.70	143.16
51	59.55	75.59	85.89	92.76	97.35	133.99	145.45
52	60.70	76.73	87.04	93.91	99.64	136.28	147.74
53	60.70	77.88	89.33	96.20	100.78	137.43	150.03
54	61.84	79.02	90.47	97.35	103.07	139.72	152.32
55	62.99	80.17	91.62	99.64	104.22	142.01	154.61
56	65.28	82.46	93.91	101.93	106.51	145.45	159.19
57	66.42	83.60	96.20	104.22	108.80	150.03	163.77
58	68.71	85.89	98.49	106.51	111.09	153.46	168.35
59	69.86	88.18	101.93	109.94	114.52	156.90	174.08
60	72.15	90.47	104.22	112.23	116.82	161.48	178.66
61	75.59	95.06	108.80	116.82	121.40	168.35	185.53
62	79.02	98.49	113.38	122.54	127.12	176.37	192.40
63	82.46	103.07	119.11	127.12	132.85	184.38	199.27
64	85.89	108.80	123.69	132.85	138.57	192.40	206.14
65	89.33	113.38	129.41	138.57	144.30	200.42	214.16
66	93.91	117.96	135.14	146.59	153.46	208.43	224.47
67	97.35	123.69	142.01	154.61	163.77	216.45	234.78
68	101.93	129.41	148.88	162.62	174.08	225.61	246.23
69	107.65	135.14	155.75	171.79	185.53	234.78	257.68
70	112.23	140.87	163.77	180.95	196.98	243.94	270.28
71	122.54	154.61	179.80	198.13	215.31	264.55	290.89
72	133.99	169.50	198.13	217.60	233.63	286.31	313.80
73	146.59	186.68	218.74	238.21	255.39	310.36	338.99
74	159.19	205.00	240.50	259.97	278.29	336.70	365.33
75	174.08	224.47	264.55	285.17	303.49	365.33	393.96
76	190.11	245.08	289.75	313.80	333.27	399.69	432.90
77	208.43	269.13	317.23	344.72	365.33	437.48	476.42
78	227.90	294.33	347.01	379.08	399.69	478.71	523.38
79	249.66	321.81	380.22	416.87	438.63	524.52	574.91
80	272.57	351.59	415.72	458.10	481.00	573.77	632.18
81	300.05	387.09	456.95	503.91	529.10	631.03	695.16
82	329.83	426.03	502.76	554.30	581.78	694.02	765.02
83	363.04	468.41	553.15	609.27	640.19	763.88	841.76
84	399.69	515.36	608.13	669.97	704.33	840.61	926.50

LTC-03 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	42.37	52.68	59.55	65.28	68.71	93.91	104.22
30	44.66	54.97	62.99	68.71	72.15	98.49	109.94
31	45.81	56.12	64.13	69.86	73.30	99.64	112.23
32	45.81	57.26	65.28	71.01	74.44	101.93	113.38
33	46.96	57.26	66.42	72.15	75.59	103.07	115.67
34	46.96	58.41	67.57	73.30	76.73	104.22	116.82
35	48.10	59.55	68.71	74.44	77.88	106.51	119.11
36	48.10	60.70	69.86	75.59	79.02	107.65	121.40
37	49.25	60.70	71.01	76.73	80.17	109.94	123.69
38	50.39	61.84	72.15	77.88	81.31	111.09	124.83
39	50.39	62.99	73.30	79.02	82.46	113.38	127.12
40	51.54	64.13	74.44	80.17	83.60	114.52	129.41
41	52.68	65.28	75.59	81.31	84.75	115.67	130.56
42	52.68	66.42	76.73	82.46	85.89	117.96	131.70
43	53.83	67.57	77.88	83.60	87.04	119.11	132.85
44	53.83	67.57	77.88	83.60	88.18	121.40	135.14
45	54.97	68.71	79.02	84.75	89.33	122.54	136.28
46	56.12	69.86	80.17	85.89	90.47	124.83	137.43
47	56.12	71.01	81.31	87.04	92.76	125.98	138.57
48	57.26	72.15	82.46	88.18	93.91	128.27	140.87
49	57.26	73.30	83.60	89.33	95.06	129.41	142.01
50	58.41	74.44	84.75	90.47	96.20	131.70	143.16
51	59.55	75.59	85.89	92.76	97.35	133.99	145.45
52	60.70	76.73	87.04	93.91	99.64	136.28	147.74
53	60.70	77.88	89.33	96.20	100.78	137.43	150.03
54	61.84	79.02	90.47	97.35	103.07	139.72	152.32
55	62.99	80.17	91.62	99.64	104.22	142.01	154.61
56	65.28	82.46	93.91	101.93	106.51	145.45	159.19
57	66.42	83.60	96.20	104.22	108.80	150.03	163.77
58	68.71	85.89	98.49	106.51	111.09	153.46	168.35
59	69.86	88.18	101.93	109.94	114.52	156.90	174.08
60	72.15	90.47	104.22	112.23	116.82	161.48	178.66
61	75.59	95.06	108.80	116.82	121.40	168.35	185.53
62	79.02	98.49	113.38	122.54	127.12	176.37	192.40
63	82.46	103.07	119.11	127.12	132.85	184.38	199.27
64	85.89	108.80	123.69	132.85	138.57	192.40	206.14
65	89.33	113.38	129.41	138.57	144.30	200.42	214.16
66	93.91	117.96	135.14	146.59	153.46	208.43	224.47
67	97.35	123.69	142.01	154.61	163.77	216.45	234.78
68	101.93	129.41	148.88	162.62	174.08	225.61	246.23
69	107.65	135.14	155.75	171.79	185.53	234.78	257.68
70	112.23	140.87	163.77	180.95	196.98	243.94	270.28
71	122.54	154.61	179.80	198.13	215.31	264.55	290.89
72	133.99	169.50	198.13	217.60	233.63	286.31	313.80
73	146.59	186.68	218.74	238.21	255.39	310.36	338.99
74	159.19	205.00	240.50	259.97	278.29	336.70	365.33
75	174.08	224.47	264.55	285.17	303.49	365.33	393.96
76	190.11	245.08	289.75	313.80	333.27	399.69	432.90
77	208.43	269.13	317.23	344.72	365.33	437.48	476.42
78	227.90	294.33	347.01	379.08	399.69	478.71	523.38
79	249.66	321.81	380.22	416.87	438.63	524.52	574.91
80	272.57	351.59	415.72	458.10	481.00	573.77	632.18
81	300.05	387.09	456.95	503.91	529.10	631.03	695.16
82	329.83	426.03	502.76	554.30	581.78	694.02	765.02
83	363.04	468.41	553.15	609.27	640.19	763.88	841.76
84	399.69	515.36	608.13	669.97	704.33	840.61	926.50

LTC-03 2013 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	15%	15%	15%	15%	15%	15%	15%
30	15%	15%	15%	15%	15%	15%	15%
31	15%	15%	15%	15%	15%	15%	15%
32	15%	15%	15%	15%	15%	15%	15%
33	15%	15%	15%	15%	15%	15%	15%
34	15%	15%	15%	15%	15%	15%	15%
35	15%	15%	15%	15%	15%	15%	15%
36	15%	15%	15%	15%	15%	15%	15%
37	15%	15%	15%	15%	15%	15%	15%
38	15%	15%	15%	15%	15%	15%	15%
39	15%	15%	15%	15%	15%	15%	15%
40	15%	15%	15%	15%	15%	15%	15%
41	15%	15%	15%	15%	15%	15%	15%
42	15%	15%	15%	15%	15%	15%	15%
43	15%	15%	15%	15%	15%	15%	15%
44	15%	15%	15%	15%	15%	15%	15%
45	15%	15%	15%	15%	15%	15%	15%
46	15%	15%	15%	15%	15%	15%	15%
47	15%	15%	15%	15%	15%	15%	15%
48	15%	15%	15%	15%	15%	15%	15%
49	15%	15%	15%	15%	15%	15%	15%
50	15%	15%	15%	15%	15%	15%	15%
51	15%	15%	15%	15%	15%	15%	15%
52	15%	15%	15%	15%	15%	15%	15%
53	15%	15%	15%	15%	15%	15%	15%
54	15%	15%	15%	15%	15%	15%	15%
55	15%	15%	15%	15%	15%	15%	15%
56	15%	15%	15%	15%	15%	15%	15%
57	15%	15%	15%	15%	15%	15%	15%
58	15%	15%	15%	15%	15%	15%	15%
59	15%	15%	15%	15%	15%	15%	15%
60	15%	15%	15%	15%	15%	15%	15%
61	15%	15%	15%	15%	15%	15%	15%
62	15%	15%	15%	15%	15%	15%	15%
63	15%	15%	15%	15%	15%	15%	15%
64	15%	15%	15%	15%	15%	15%	15%
65	15%	15%	15%	15%	15%	15%	15%
66	15%	15%	15%	15%	15%	15%	15%
67	15%	15%	15%	15%	15%	15%	15%
68	15%	15%	15%	15%	15%	15%	15%
69	15%	15%	15%	15%	15%	15%	15%
70	15%	15%	15%	15%	15%	15%	15%
71	15%	15%	15%	15%	15%	15%	15%
72	15%	15%	15%	15%	15%	15%	15%
73	15%	15%	15%	15%	15%	15%	15%
74	15%	15%	15%	15%	15%	15%	15%
75	15%	15%	15%	15%	15%	15%	15%
76	15%	15%	15%	15%	15%	15%	15%
77	15%	15%	15%	15%	15%	15%	15%
78	15%	15%	15%	15%	15%	15%	15%
79	15%	15%	15%	15%	15%	15%	15%
80	15%	15%	15%	15%	15%	15%	15%
81	15%	15%	15%	15%	15%	15%	15%
82	15%	15%	15%	15%	15%	15%	15%
83	15%	15%	15%	15%	15%	15%	15%
84	15%	15%	15%	15%	15%	15%	15%

* Benefit Differences between LTC-03 and ICC12-LTC-12:

LTC-03 has an EP where 1 day of HHC = 7 days towards EP, and ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Custom Care II Enhanced 2010 Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: Automation CPI Inflation

New Business Rates adjusted for Benefit Differences* :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	30.09	37.45	40.42	45.45	53.38	72.59	76.86
30	31.71	39.43	42.62	47.85	56.14	77.73	82.05
31	32.07	40.00	43.32	48.56	57.06	78.19	82.42
32	32.63	40.35	44.10	49.34	57.98	79.45	83.75
33	32.99	40.92	44.81	50.05	58.76	79.74	83.94
34	33.70	41.62	45.38	50.97	59.68	80.25	84.37
35	34.05	41.98	46.30	51.68	60.60	83.58	87.76
36	34.62	42.55	47.00	52.46	61.52	84.07	88.17
37	35.18	43.11	47.78	53.38	62.44	84.07	88.17
38	35.68	43.82	48.70	54.08	63.36	85.84	89.93
39	36.24	44.17	49.41	55.00	64.28	86.37	90.39
40	36.60	44.74	50.33	55.92	65.41	87.21	91.18
41	37.38	45.66	51.11	57.06	66.90	88.54	94.44
42	38.09	46.23	52.03	58.19	68.74	92.30	96.23
43	38.65	47.15	52.81	59.25	70.58	94.10	99.99
44	39.22	47.93	53.94	60.38	72.49	97.96	103.84
45	39.93	48.63	54.86	61.73	74.33	99.76	107.58
46	40.49	49.55	55.64	63.00	76.38	103.80	111.64
47	41.41	50.33	56.77	64.14	78.44	107.85	115.69
48	41.98	51.04	57.69	65.41	80.49	107.85	117.48
49	42.69	51.96	58.83	66.76	82.68	111.53	121.14
50	43.47	52.74	59.82	68.03	84.74	115.55	125.18
51	44.17	54.01	61.09	69.52	84.95	117.04	126.48
52	44.95	54.93	62.58	71.22	85.51	117.04	130.04
53	45.87	56.07	64.07	72.84	85.73	117.04	130.04
54	46.58	56.99	65.55	74.54	86.08	117.04	130.04
55	47.36	58.26	67.04	76.38	86.51	117.04	130.61
56	48.99	59.96	69.45	78.65	90.54	123.00	136.67
57	50.47	61.80	71.85	80.84	94.86	127.63	143.15
58	52.31	63.85	74.47	83.11	99.32	131.85	147.27
59	54.01	66.05	77.23	85.73	103.92	138.56	155.88
60	55.64	68.10	79.85	88.13	108.80	143.35	160.62
61	58.76	72.49	84.67	92.74	113.05	150.74	169.58
62	61.87	77.09	89.62	97.55	117.51	156.12	176.27
63	65.20	82.26	94.79	102.58	122.33	162.00	183.49
64	68.67	87.57	100.52	107.96	127.00	167.70	192.13
65	72.14	93.30	106.40	113.48	131.81	175.21	200.93
66	77.80	100.03	113.90	122.68	143.21	189.87	217.23
67	83.60	106.96	121.62	132.45	155.17	208.51	235.99
68	89.83	114.47	130.18	143.28	168.41	226.71	254.23
69	96.56	122.68	139.17	154.68	182.78	245.86	274.98
70	103.99	131.39	148.87	167.14	198.21	268.08	297.32
71	112.70	143.42	160.20	180.66	212.09	281.73	310.22
72	121.90	156.66	172.37	195.45	227.10	293.08	322.23
73	132.02	171.17	185.47	211.17	243.09	307.22	335.56
74	142.85	187.10	199.63	228.30	260.23	322.74	350.36
75	154.61	204.30	214.99	246.85	278.42	337.78	364.63
76	170.32	207.29	244.26	271.99	286.51	348.57	376.29
77	187.24	229.14	267.11	295.92	312.94	382.34	412.45
78	206.35	251.78	292.01	323.16	341.33	420.49	452.94
79	227.31	277.68	320.30	353.88	373.25	462.36	497.24
80	373.28	453.27	521.83	573.25	605.62	754.17	811.31
81	398.97	483.94	555.98	611.39	646.49	805.34	866.29
82	426.30	515.86	592.88	651.99	689.60	859.76	924.25
83	455.68	551.34	633.08	695.69	737.43	918.31	987.88
84	486.61	589.68	675.85	743.44	787.37	981.67	1056.02

LTC-03 Rates after Requested Rate Increases

excluding additional rate increase due to cost of delay :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	18.32	22.90	25.20	27.49	28.63	38.94	41.23
30	19.47	24.05	26.34	28.63	29.78	41.23	43.52
31	19.47	24.05	26.34	29.78	30.92	42.37	44.66
32	20.61	25.20	27.49	29.78	30.92	42.37	44.66
33	20.61	25.20	27.49	30.92	32.07	43.52	45.81
34	20.61	26.34	28.63	32.07	33.21	44.66	46.96
35	21.76	26.34	28.63	32.07	33.21	45.81	48.10
36	21.76	26.34	29.78	33.21	34.36	46.96	49.25
37	22.90	27.49	29.78	34.36	35.50	46.96	49.25
38	22.90	27.49	30.92	34.36	35.50	48.10	50.39
39	24.05	28.63	30.92	35.50	36.65	49.25	51.54
40	24.05	28.63	32.07	36.65	37.79	50.39	52.68
41	25.20	29.78	33.21	37.79	38.94	51.54	54.97
42	25.20	30.92	34.36	38.94	40.08	53.83	56.12
43	26.34	32.07	35.50	40.08	41.23	54.97	58.41
44	26.34	33.21	36.65	41.23	42.37	57.26	60.70
45	27.49	34.36	37.79	42.37	43.52	58.41	62.99
46	27.49	35.50	38.94	43.52	44.66	60.70	65.28
47	28.63	36.65	40.08	44.66	45.81	62.99	67.57
48	29.78	37.79	41.23	46.96	48.10	64.13	69.86
49	29.78	38.94	43.52	48.10	49.25	66.42	72.15
50	30.92	40.08	44.66	49.25	50.39	68.71	74.44
51	30.92	41.23	45.81	50.39	51.54	71.01	76.73
52	32.07	42.37	46.96	51.54	53.83	72.15	80.17
53	32.07	43.52	48.10	52.68	54.97	74.44	82.46
54	33.21	44.66	50.39	53.83	57.26	76.73	84.75
55	33.21	45.81	51.54	54.97	58.41	79.02	88.18
56	35.50	48.10	53.83	57.26	60.70	82.46	91.62
57	36.65	49.25	56.12	59.55	62.99	84.75	95.06
58	38.94	51.54	58.41	62.99	66.42	88.18	98.49
59	41.23	53.83	61.84	65.28	68.71	91.62	103.07
60	43.52	56.12	64.13	68.71	72.15	95.06	106.51
61	45.81	59.55	67.57	72.15	75.59	100.78	113.38
62	49.25	61.84	71.01	76.73	80.17	106.51	120.25
63	51.54	65.28	74.44	81.31	84.75	112.23	127.12
64	54.97	68.71	77.88	85.89	89.33	117.96	135.14
65	58.41	72.15	82.46	90.47	93.91	124.83	143.16
66	61.84	76.73	89.33	97.35	101.93	135.14	154.61
67	66.42	82.46	96.20	105.36	109.94	147.74	167.21
68	71.01	88.18	103.07	114.52	119.11	160.33	179.80
69	75.59	93.91	111.09	123.69	129.41	174.08	194.69
70	81.31	100.78	120.25	133.99	139.72	188.97	209.58
71	89.33	111.09	131.70	147.74	153.46	203.85	224.47
72	98.49	122.54	145.45	161.48	169.50	218.74	240.50
73	108.80	133.99	159.19	177.51	186.68	235.92	257.68
74	120.25	147.74	175.22	194.69	205.00	254.24	276.00
75	132.85	162.62	192.40	214.16	225.61	273.71	295.47
76	147.74	179.80	211.87	235.92	248.52	302.34	326.40
77	163.77	200.42	233.63	258.83	273.71	334.41	360.75
78	182.09	222.18	257.68	285.17	301.20	371.06	399.69
79	201.56	246.23	284.02	313.80	330.98	410.00	440.92
80	224.47	272.57	313.80	344.72	364.19	453.52	487.87
81	247.37	300.05	344.72	379.08	400.84	499.33	537.12
82	272.57	329.83	379.08	416.87	440.92	549.72	590.95
83	300.05	363.04	416.87	458.10	485.58	604.69	650.50
84	329.83	399.69	458.10	503.91	533.68	665.39	715.78

LTC-03 Rates after Requested Rate Increases

including additional rate increase due to cost of delay :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	18.32	22.90	25.20	27.49	28.63	38.94	41.23
30	19.47	24.05	26.34	28.63	29.78	41.23	43.52
31	19.47	24.05	26.34	29.78	30.92	42.37	44.66
32	20.61	25.20	27.49	29.78	30.92	42.37	44.66
33	20.61	25.20	27.49	30.92	32.07	43.52	45.81
34	20.61	26.34	28.63	32.07	33.21	44.66	46.96
35	21.76	26.34	28.63	32.07	33.21	45.81	48.10
36	21.76	26.34	29.78	33.21	34.36	46.96	49.25
37	22.90	27.49	29.78	34.36	35.50	46.96	49.25
38	22.90	27.49	30.92	34.36	35.50	48.10	50.39
39	24.05	28.63	30.92	35.50	36.65	49.25	51.54
40	24.05	28.63	32.07	36.65	37.79	50.39	52.68
41	25.20	29.78	33.21	37.79	38.94	51.54	54.97
42	25.20	30.92	34.36	38.94	40.08	53.83	56.12
43	26.34	32.07	35.50	40.08	41.23	54.97	58.41
44	26.34	33.21	36.65	41.23	42.37	57.26	60.70
45	27.49	34.36	37.79	42.37	43.52	58.41	62.99
46	27.49	35.50	38.94	43.52	44.66	60.70	65.28
47	28.63	36.65	40.08	44.66	45.81	62.99	67.57
48	29.78	37.79	41.23	46.96	48.10	64.13	69.86
49	29.78	38.94	43.52	48.10	49.25	66.42	72.15
50	30.92	40.08	44.66	49.25	50.39	68.71	74.44
51	30.92	41.23	45.81	50.39	51.54	71.01	76.73
52	32.07	42.37	46.96	51.54	53.83	72.15	80.17
53	32.07	43.52	48.10	52.68	54.97	74.44	82.46
54	33.21	44.66	50.39	53.83	57.26	76.73	84.75
55	33.21	45.81	51.54	54.97	58.41	79.02	88.18
56	35.50	48.10	53.83	57.26	60.70	82.46	91.62
57	36.65	49.25	56.12	59.55	62.99	84.75	95.06
58	38.94	51.54	58.41	62.99	66.42	88.18	98.49
59	41.23	53.83	61.84	65.28	68.71	91.62	103.07
60	43.52	56.12	64.13	68.71	72.15	95.06	106.51
61	45.81	59.55	67.57	72.15	75.59	100.78	113.38
62	49.25	61.84	71.01	76.73	80.17	106.51	120.25
63	51.54	65.28	74.44	81.31	84.75	112.23	127.12
64	54.97	68.71	77.88	85.89	89.33	117.96	135.14
65	58.41	72.15	82.46	90.47	93.91	124.83	143.16
66	61.84	76.73	89.33	97.35	101.93	135.14	154.61
67	66.42	82.46	96.20	105.36	109.94	147.74	167.21
68	71.01	88.18	103.07	114.52	119.11	160.33	179.80
69	75.59	93.91	111.09	123.69	129.41	174.08	194.69
70	81.31	100.78	120.25	133.99	139.72	188.97	209.58
71	89.33	111.09	131.70	147.74	153.46	203.85	224.47
72	98.49	122.54	145.45	161.48	169.50	218.74	240.50
73	108.80	133.99	159.19	177.51	186.68	235.92	257.68
74	120.25	147.74	175.22	194.69	205.00	254.24	276.00
75	132.85	162.62	192.40	214.16	225.61	273.71	295.47
76	147.74	179.80	211.87	235.92	248.52	302.34	326.40
77	163.77	200.42	233.63	258.83	273.71	334.41	360.75
78	182.09	222.18	257.68	285.17	301.20	371.06	399.69
79	201.56	246.23	284.02	313.80	330.98	410.00	440.92
80	224.47	272.57	313.80	344.72	364.19	453.52	487.87
81	247.37	300.05	344.72	379.08	400.84	499.33	537.12
82	272.57	329.83	379.08	416.87	440.92	549.72	590.95
83	300.05	363.04	416.87	458.10	485.58	604.69	650.50
84	329.83	399.69	458.10	503.91	533.68	665.39	715.78

LTC-03 2013 Rate Increases (%) :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	15%	15%	15%	15%	15%	15%	15%
30	15%	15%	15%	15%	15%	15%	15%
31	15%	15%	15%	15%	15%	15%	15%
32	15%	15%	15%	15%	15%	15%	15%
33	15%	15%	15%	15%	15%	15%	15%
34	15%	15%	15%	15%	15%	15%	15%
35	15%	15%	15%	15%	15%	15%	15%
36	15%	15%	15%	15%	15%	15%	15%
37	15%	15%	15%	15%	15%	15%	15%
38	15%	15%	15%	15%	15%	15%	15%
39	15%	15%	15%	15%	15%	15%	15%
40	15%	15%	15%	15%	15%	15%	15%
41	15%	15%	15%	15%	15%	15%	15%
42	15%	15%	15%	15%	15%	15%	15%
43	15%	15%	15%	15%	15%	15%	15%
44	15%	15%	15%	15%	15%	15%	15%
45	15%	15%	15%	15%	15%	15%	15%
46	15%	15%	15%	15%	15%	15%	15%
47	15%	15%	15%	15%	15%	15%	15%
48	15%	15%	15%	15%	15%	15%	15%
49	15%	15%	15%	15%	15%	15%	15%
50	15%	15%	15%	15%	15%	15%	15%
51	15%	15%	15%	15%	15%	15%	15%
52	15%	15%	15%	15%	15%	15%	15%
53	15%	15%	15%	15%	15%	15%	15%
54	15%	15%	15%	15%	15%	15%	15%
55	15%	15%	15%	15%	15%	15%	15%
56	15%	15%	15%	15%	15%	15%	15%
57	15%	15%	15%	15%	15%	15%	15%
58	15%	15%	15%	15%	15%	15%	15%
59	15%	15%	15%	15%	15%	15%	15%
60	15%	15%	15%	15%	15%	15%	15%
61	15%	15%	15%	15%	15%	15%	15%
62	15%	15%	15%	15%	15%	15%	15%
63	15%	15%	15%	15%	15%	15%	15%
64	15%	15%	15%	15%	15%	15%	15%
65	15%	15%	15%	15%	15%	15%	15%
66	15%	15%	15%	15%	15%	15%	15%
67	15%	15%	15%	15%	15%	15%	15%
68	15%	15%	15%	15%	15%	15%	15%
69	15%	15%	15%	15%	15%	15%	15%
70	15%	15%	15%	15%	15%	15%	15%
71	15%	15%	15%	15%	15%	15%	15%
72	15%	15%	15%	15%	15%	15%	15%
73	15%	15%	15%	15%	15%	15%	15%
74	15%	15%	15%	15%	15%	15%	15%
75	15%	15%	15%	15%	15%	15%	15%
76	15%	15%	15%	15%	15%	15%	15%
77	15%	15%	15%	15%	15%	15%	15%
78	15%	15%	15%	15%	15%	15%	15%
79	15%	15%	15%	15%	15%	15%	15%
80	15%	15%	15%	15%	15%	15%	15%
81	15%	15%	15%	15%	15%	15%	15%
82	15%	15%	15%	15%	15%	15%	15%
83	15%	15%	15%	15%	15%	15%	15%
84	15%	15%	15%	15%	15%	15%	15%

* Benefit Differences between LTC-03 and ICC12-LTC-12:

LTC-03 has an EP where 1 day of HHC = 7 days towards EP, and ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-03 VA (2010 Rates)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation							Automatic Inflation (CPI)						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	6.87	8.02	9.16	10.31	11.45	12.60	13.74	18.32	22.90	25.20	27.49	28.63	38.94	41.23
30	6.87	8.02	9.16	10.31	11.45	13.74	14.89	19.47	24.05	26.34	28.63	29.78	41.23	43.52
31	6.87	8.02	10.31	11.45	12.60	14.89	16.03	19.47	24.05	26.34	29.78	30.92	42.37	44.66
32	8.02	9.16	10.31	11.45	12.60	14.89	16.03	20.61	25.20	27.49	29.78	30.92	42.37	44.66
33	8.02	9.16	11.45	12.60	13.74	16.03	17.18	20.61	25.20	27.49	30.92	32.07	43.52	45.81
34	9.16	10.31	11.45	12.60	13.74	16.03	17.18	20.61	26.34	28.63	32.07	33.21	44.66	46.96
35	9.16	11.45	12.60	13.74	14.89	17.18	18.32	21.76	26.34	28.63	32.07	33.21	45.81	48.10
36	10.31	11.45	13.74	14.89	16.03	18.32	19.47	21.76	26.34	29.78	33.21	34.36	46.96	49.25
37	10.31	12.60	13.74	14.89	16.03	19.47	20.61	22.90	27.49	29.78	34.36	35.50	46.96	49.25
38	11.45	12.60	14.89	16.03	17.18	19.47	20.61	22.90	27.49	30.92	34.36	35.50	48.10	50.39
39	11.45	13.74	16.03	17.18	18.32	20.61	21.76	24.05	28.63	30.92	35.50	36.65	49.25	51.54
40	12.60	14.89	17.18	18.32	19.47	21.76	22.90	24.05	28.63	32.07	36.65	37.79	50.39	52.68
41	12.60	14.89	18.32	19.47	20.61	22.90	24.05	25.20	29.78	33.21	37.79	38.94	51.54	54.97
42	13.74	16.03	18.32	19.47	20.61	24.05	25.20	25.20	30.92	34.36	38.94	40.08	53.83	56.12
43	13.74	16.03	19.47	20.61	21.76	25.20	26.34	26.34	32.07	35.50	40.08	41.23	54.97	58.41
44	13.74	17.18	19.47	20.61	22.90	26.34	27.49	26.34	33.21	36.65	41.23	42.37	57.26	60.70
45	13.74	17.18	20.61	21.76	22.90	27.49	28.63	27.49	34.36	37.79	42.37	43.52	58.41	62.99
46	14.89	18.32	20.61	22.90	24.05	28.63	29.78	27.49	35.50	38.94	43.52	44.66	60.70	65.28
47	14.89	18.32	21.76	24.05	25.20	29.78	30.92	28.63	36.65	40.08	44.66	45.81	62.99	67.57
48	14.89	19.47	22.90	24.05	25.20	30.92	32.07	29.78	37.79	41.23	46.96	48.10	64.13	69.86
49	16.03	19.47	22.90	25.20	26.34	33.21	34.36	29.78	38.94	43.52	48.10	49.25	66.42	72.15
50	16.03	20.61	24.05	26.34	27.49	34.36	35.50	30.92	40.08	44.66	49.25	50.39	68.71	74.44
51	17.18	21.76	25.20	27.49	28.63	36.65	37.79	30.92	41.23	45.81	50.39	51.54	71.01	76.73
52	17.18	21.76	25.20	28.63	29.78	37.79	40.08	32.07	42.37	46.96	51.54	53.83	72.15	80.17
53	18.32	22.90	26.34	28.63	29.78	40.08	42.37	32.07	43.52	48.10	52.68	54.97	74.44	82.46
54	18.32	22.90	26.34	29.78	30.92	42.37	44.66	33.21	44.66	50.39	53.83	57.26	76.73	84.75
55	19.47	24.05	27.49	30.92	32.07	44.66	46.96	33.21	45.81	51.54	54.97	58.41	79.02	88.18
56	20.61	25.20	29.78	33.21	34.36	46.96	50.39	35.50	48.10	53.83	57.26	60.70	82.46	91.62
57	21.76	27.49	30.92	35.50	36.65	50.39	53.83	36.65	49.25	56.12	59.55	62.99	84.75	95.06
58	22.90	28.63	33.21	37.79	40.08	53.83	57.26	38.94	51.54	58.41	62.99	66.42	88.18	98.49
59	25.20	30.92	35.50	40.08	42.37	57.26	61.84	41.23	53.83	61.84	65.28	68.71	91.62	103.07
60	26.34	33.21	37.79	42.37	45.81	60.70	66.42	43.52	56.12	64.13	68.71	72.15	95.06	106.51
61	28.63	35.50	41.23	45.81	49.25	65.28	71.01	45.81	59.55	67.57	72.15	75.59	100.78	113.38
62	30.92	38.94	43.52	49.25	52.68	69.86	76.73	49.25	61.84	71.01	76.73	80.17	106.51	120.25
63	34.36	41.23	46.96	52.68	56.12	75.59	81.31	51.54	65.28	74.44	81.31	84.75	112.23	127.12
64	36.65	44.66	51.54	56.12	59.55	81.31	88.18	54.97	68.71	77.88	85.89	89.33	117.96	135.14
65	40.08	48.10	54.97	60.70	64.13	87.04	93.91	58.41	72.15	82.46	90.47	93.91	124.83	143.16
66	43.52	52.68	60.70	66.42	71.01	95.06	101.93	61.84	76.73	89.33	97.35	101.93	135.14	154.61
67	48.10	58.41	66.42	73.30	79.02	104.22	111.09	66.42	82.46	96.20	105.36	109.94	147.74	167.21
68	52.68	65.28	73.30	80.17	87.04	113.38	121.40	71.01	88.18	103.07	114.52	119.11	160.33	179.80
69	57.26	71.01	80.17	88.18	97.35	124.83	131.70	75.59	93.91	111.09	123.69	129.41	174.08	194.69
70	62.99	79.02	88.18	97.35	107.65	136.28	143.16	81.31	100.78	120.25	133.99	139.72	188.97	209.58
71	69.86	88.18	98.49	108.80	120.25	147.74	156.90	89.33	111.09	131.70	147.74	153.46	203.85	224.47
72	77.88	98.49	109.94	121.40	133.99	160.33	171.79	98.49	122.54	145.45	161.48	169.50	218.74	240.50
73	87.04	109.94	122.54	136.28	148.88	174.08	187.82	108.80	133.99	159.19	177.51	186.68	235.92	257.68
74	96.20	122.54	137.43	151.17	166.06	188.97	205.00	120.25	147.74	175.22	194.69	205.00	254.24	276.00
75	107.65	136.28	153.46	169.50	184.38	205.00	224.47	132.85	162.62	192.40	214.16	225.61	273.71	295.47
76	120.25	152.32	170.64	187.82	205.00	229.05	250.81	147.74	179.80	211.87	235.92	248.52	302.34	326.40
77	133.99	169.50	190.11	209.58	227.90	254.24	279.44	163.77	200.42	233.63	258.83	273.71	334.41	360.75
78	148.88	190.11	211.87	232.48	253.10	284.02	311.51	182.09	222.18	257.68	285.17	301.20	371.06	399.69
79	166.06	211.87	235.92	258.83	281.73	316.09	347.01	201.56	246.23	284.02	313.80	330.98	410.00	440.92
80	184.38	237.07	262.26	287.46	312.65	352.74	387.09	224.47	272.57	313.80	344.72	364.19	453.52	487.87
81	202.71	261.12	288.60	316.09	343.57	388.24	426.03	247.37	300.05	344.72	379.08	400.84	499.33	537.12
82	223.32	287.46	317.23	348.15	377.93	427.18	468.41	272.57	329.83	379.08	416.87	440.92	549.72	590.95
83	246.23	316.09	349.30	382.51	415.72	469.55	515.36	300.05	363.04	416.87	458.10	485.58	604.69	650.50
84	271.42	348.15	384.80	420.31	456.95	516.51	566.90	329.83	399.69	458.10	503.91	533.68	665.39	715.78
85	298.91	382.51	423.74	462.68	502.76	568.04	624.16	363.04	439.77	503.91	554.30	587.51	731.81	787.93
86	328.69	420.31	466.12	508.49	553.15	625.30	687.15	399.69	483.29	554.30	609.27	645.92	805.11	866.95
87	361.90	462.68	513.07	558.88	608.13	688.29	755.86	439.77	531.39	609.27	669.97	710.05	885.28	953.99
88	398.55	508.49	564.61	615.00	668.82	757.01	831.45	483.29	584.08	669.97	737.54	781.06	973.46	1049.05
89	438.63	558.88	620.72	676.84	735.25	832.59	915.05	531.39	642.48	737.54	810.83	858.93	1070.80	1154.41
90	482.15	615.00	682.57	744.41	808.54	916.20	1006.67	584.08	706.62	810.83	892.15	944.83	1178.46	1270.08
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Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-03 VA (2010 Rates)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	14.89	17.18	20.61	21.76	22.90	33.21	34.36	42.37	52.68	59.55	65.28	68.71	93.91	104.22
30	16.03	18.32	21.76	22.90	24.05	34.36	36.65	44.66	54.97	62.99	68.71	72.15	98.49	109.94
31	17.18	19.47	22.90	24.05	25.20	35.50	38.94	45.81	56.12	64.13	69.86	73.30	99.64	112.23
32	17.18	19.47	24.05	25.20	26.34	37.79	40.08	45.81	57.26	65.28	71.01	74.44	101.93	113.38
33	18.32	20.61	25.20	26.34	27.49	38.94	42.37	46.96	57.26	66.42	72.15	75.59	103.07	115.67
34	18.32	21.76	26.34	27.49	28.63	41.23	44.66	46.96	58.41	67.57	73.30	76.73	104.22	116.82
35	19.47	22.90	26.34	28.63	29.78	43.52	45.81	48.10	59.55	68.71	74.44	77.88	106.51	119.11
36	20.61	24.05	27.49	29.78	32.07	44.66	48.10	48.10	60.70	69.86	75.59	79.02	107.65	121.40
37	21.76	25.20	29.78	30.92	33.21	46.96	50.39	49.25	60.70	71.01	76.73	80.17	109.94	123.69
38	21.76	26.34	30.92	32.07	34.36	49.25	52.68	50.39	61.84	72.15	77.88	81.31	111.09	124.83
39	22.90	27.49	32.07	34.36	36.65	51.54	56.12	50.39	62.99	73.30	79.02	82.46	113.38	127.12
40	24.05	28.63	33.21	35.50	37.79	53.83	58.41	51.54	64.13	74.44	80.17	83.60	114.52	129.41
41	25.20	29.78	34.36	36.65	38.94	56.12	60.70	52.68	65.28	75.59	81.31	84.75	115.67	130.56
42	25.20	30.92	35.50	38.94	41.23	58.41	62.99	52.68	66.42	76.73	82.46	85.89	117.96	131.70
43	26.34	32.07	37.79	40.08	42.37	60.70	65.28	53.83	67.57	77.88	83.60	87.04	119.11	132.85
44	27.49	33.21	38.94	41.23	43.52	61.84	67.57	53.83	67.57	77.88	83.60	88.18	121.40	135.14
45	28.63	34.36	40.08	43.52	45.81	65.28	69.86	54.97	68.71	79.02	84.75	89.33	122.54	136.28
46	28.63	36.65	42.37	44.66	46.96	67.57	73.30	56.12	69.86	80.17	85.89	90.47	124.83	137.43
47	29.78	37.79	43.52	46.96	49.25	69.86	75.59	56.12	71.01	81.31	87.04	92.76	125.98	138.57
48	30.92	38.94	45.81	49.25	51.54	72.15	79.02	57.26	72.15	82.46	88.18	93.91	128.27	140.87
49	32.07	41.23	46.96	50.39	52.68	75.59	81.31	57.26	73.30	83.60	89.33	95.06	129.41	142.01
50	33.21	42.37	49.25	52.68	54.97	77.88	84.75	58.41	74.44	84.75	90.47	96.20	131.70	143.16
51	34.36	43.52	51.54	54.97	57.26	81.31	88.18	59.55	75.59	85.89	92.76	97.35	133.99	145.45
52	36.65	45.81	52.68	57.26	59.55	84.75	91.62	60.70	76.73	87.04	93.91	99.64	136.28	147.74
53	37.79	48.10	54.97	59.55	61.84	88.18	95.06	60.70	77.88	89.33	96.20	100.78	137.43	150.03
54	38.94	49.25	57.26	61.84	65.28	91.62	98.49	61.84	79.02	90.47	97.35	103.07	139.72	152.32
55	41.23	51.54	59.55	64.13	67.57	95.06	101.93	62.99	80.17	91.62	99.64	104.22	142.01	154.61
56	43.52	53.83	61.84	67.57	71.01	99.64	107.65	65.28	82.46	93.91	101.93	106.51	145.45	159.19
57	44.66	56.12	65.28	71.01	74.44	103.07	112.23	66.42	83.60	96.20	104.22	108.80	150.03	163.77
58	46.96	58.41	67.57	74.44	77.88	107.65	117.96	68.71	85.89	98.49	106.51	111.09	153.46	168.35
59	49.25	61.84	71.01	77.88	81.31	113.38	123.69	69.86	88.18	101.93	109.94	114.52	156.90	174.08
60	51.54	64.13	74.44	81.31	84.75	117.96	130.56	72.15	90.47	104.22	112.23	116.82	161.48	178.66
61	54.97	68.71	79.02	85.89	90.47	125.98	137.43	75.59	95.06	108.80	116.82	121.40	168.35	185.53
62	58.41	73.30	84.75	91.62	95.06	132.85	145.45	79.02	98.49	113.38	122.54	127.12	176.37	192.40
63	62.99	77.88	89.33	97.35	101.93	142.01	152.32	82.46	103.07	119.11	127.12	132.85	184.38	199.27
64	66.42	82.46	96.20	103.07	107.65	151.17	160.33	85.89	108.80	123.69	132.85	138.57	192.40	206.14
65	71.01	88.18	101.93	109.94	114.52	160.33	169.50	89.33	113.38	129.41	138.57	144.30	200.42	214.16
66	75.59	95.06	108.80	117.96	123.69	170.64	180.95	93.91	117.96	135.14	146.59	153.46	208.43	224.47
67	80.17	101.93	116.82	127.12	135.14	182.09	192.40	97.35	123.69	142.01	154.61	163.77	216.45	234.78
68	85.89	109.94	124.83	137.43	146.59	194.69	205.00	101.93	129.41	148.88	162.62	174.08	225.61	246.23
69	91.62	117.96	133.99	147.74	158.04	207.29	218.74	107.65	135.14	155.75	171.79	185.53	234.78	257.68
70	97.35	127.12	143.16	159.19	171.79	221.03	232.48	112.23	140.87	163.77	180.95	196.98	243.94	270.28
71	107.65	140.87	159.19	177.51	191.26	241.65	254.24	122.54	154.61	179.80	198.13	215.31	264.55	290.89
72	119.11	155.75	176.37	196.98	213.02	263.41	279.44	133.99	169.50	198.13	217.60	233.63	286.31	313.80
73	131.70	171.79	195.84	219.89	237.07	286.31	305.78	146.59	186.68	218.74	238.21	255.39	310.36	338.99
74	145.45	190.11	217.60	245.08	264.55	312.65	335.56	159.19	205.00	240.50	259.97	278.29	336.70	365.33
75	161.48	209.58	241.65	272.57	294.33	341.28	367.62	174.08	224.47	264.55	285.17	303.49	365.33	393.96
76	177.51	230.19	264.55	297.76	321.81	374.50	404.27	190.11	245.08	289.75	313.80	333.27	399.69	432.90
77	194.69	251.95	290.89	326.40	352.74	411.14	443.21	208.43	269.13	317.23	344.72	365.33	437.48	476.42
78	214.16	277.15	318.38	357.32	387.09	451.23	486.73	227.90	294.33	347.01	379.08	399.69	478.71	523.38
79	235.92	303.49	349.30	390.53	423.74	495.89	534.83	249.66	321.81	380.22	416.87	438.63	524.52	574.91
80	258.83	333.27	382.51	427.18	463.82	543.99		272.57	351.59	415.72	458.10	481.00	573.77	
81	285.17	366.48	420.31	469.55	510.78	598.96		300.05	387.09	456.95	503.91	529.10	631.03	
82	313.80	403.13	462.68	516.51	562.32	658.52		329.83	426.03	502.76	554.30	581.78	694.02	
83	344.72	443.21	508.49	568.04	618.43	724.94		363.04	468.41	553.15	609.27	640.19	763.88	
84	379.08	487.87	558.88	625.30	680.28	797.09		399.69	515.36	608.13	669.97	704.33	840.61	
85	416.87		615.00	688.29	747.85	877.26		439.77		668.82	737.54	775.33	924.21	
86	458.10		676.84	757.01	822.29	965.44		483.29		735.25	810.83	853.21	1016.98	
87	503.91		744.41	832.59	904.74	1061.64		531.39		808.54	892.15	939.10	1118.91	
88	554.30		818.85	916.20	995.22	1168.15		584.08		889.86	981.48	1033.01	1231.14	
89	609.27		901.31	1007.82	1094.86	1284.97		642.48		892.15	981.48	1039.88	1296.42	
90	669.97							642.48						
91+														

Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-03 VA (2010 Rates)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	4.6% Simple Inflation							4.6% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	13.00	15.00	18.00	19.00	20.00	29.00	30.00	37.00	46.00	52.00	57.00	60.00	82.00	91.00
30	14.00	16.00	19.00	20.00	21.00	30.00	32.00	39.00	48.00	55.00	60.00	63.00	86.00	96.00
31	15.00	17.00	20.00	21.00	22.00	31.00	34.00	40.00	49.00	56.00	61.00	64.00	87.00	98.00
32	15.00	17.00	21.00	22.00	23.00	33.00	35.00	40.00	50.00	57.00	62.00	65.00	89.00	99.00
33	16.00	18.00	22.00	23.00	24.00	34.00	37.00	41.00	50.00	58.00	63.00	66.00	90.00	101.00
34	16.00	19.00	23.00	24.00	25.00	36.00	39.00	41.00	51.00	59.00	64.00	67.00	91.00	102.00
35	17.00	20.00	23.00	25.00	26.00	38.00	40.00	42.00	52.00	60.00	65.00	68.00	93.00	104.00
36	18.00	21.00	24.00	26.00	28.00	39.00	42.00	42.00	53.00	61.00	66.00	69.00	94.00	106.00
37	19.00	22.00	26.00	27.00	29.00	41.00	44.00	43.00	53.00	62.00	67.00	70.00	96.00	108.00
38	19.00	23.00	27.00	28.00	30.00	43.00	46.00	44.00	54.00	63.00	68.00	71.00	97.00	109.00
39	20.00	24.00	28.00	30.00	32.00	45.00	49.00	44.00	55.00	64.00	69.00	72.00	99.00	111.00
40	21.00	25.00	29.00	31.00	33.00	47.00	51.00	45.00	56.00	65.00	70.00	73.00	100.00	113.00
41	22.00	26.00	30.00	32.00	34.00	49.00	53.00	46.00	57.00	66.00	71.00	74.00	101.00	114.00
42	22.00	27.00	31.00	34.00	36.00	51.00	55.00	46.00	58.00	67.00	72.00	75.00	103.00	115.00
43	23.00	28.00	33.00	35.00	37.00	53.00	57.00	47.00	59.00	68.00	73.00	76.00	104.00	116.00
44	24.00	29.00	34.00	36.00	38.00	54.00	59.00	47.00	59.00	68.00	73.00	77.00	106.00	118.00
45	25.00	30.00	35.00	38.00	40.00	57.00	61.00	48.00	60.00	69.00	74.00	78.00	107.00	119.00
46	25.00	32.00	37.00	39.00	41.00	59.00	64.00	49.00	61.00	70.00	75.00	79.00	109.00	120.00
47	26.00	33.00	38.00	41.00	43.00	61.00	66.00	49.00	62.00	71.00	76.00	81.00	110.00	121.00
48	27.00	34.00	40.00	43.00	45.00	63.00	69.00	50.00	63.00	72.00	77.00	82.00	112.00	123.00
49	28.00	36.00	41.00	44.00	46.00	66.00	71.00	50.00	64.00	73.00	78.00	83.00	113.00	124.00
50	29.00	37.00	43.00	46.00	48.00	68.00	74.00	51.00	65.00	74.00	79.00	84.00	115.00	125.00
51	30.00	38.00	45.00	48.00	50.00	71.00	77.00	52.00	66.00	75.00	81.00	85.00	117.00	127.00
52	32.00	40.00	46.00	50.00	52.00	74.00	80.00	53.00	67.00	76.00	82.00	87.00	119.00	129.00
53	33.00	42.00	48.00	52.00	54.00	77.00	83.00	53.00	68.00	78.00	84.00	88.00	120.00	131.00
54	34.00	43.00	50.00	54.00	57.00	80.00	86.00	54.00	69.00	79.00	85.00	90.00	122.00	133.00
55	36.00	45.00	52.00	56.00	59.00	83.00	89.00	55.00	70.00	80.00	87.00	91.00	124.00	135.00
56	38.00	47.00	54.00	59.00	62.00	87.00	94.00	57.00	72.00	82.00	89.00	93.00	127.00	139.00
57	39.00	49.00	57.00	62.00	65.00	90.00	98.00	58.00	73.00	84.00	91.00	95.00	131.00	143.00
58	41.00	51.00	59.00	65.00	68.00	94.00	103.00	60.00	75.00	86.00	93.00	97.00	134.00	147.00
59	43.00	54.00	62.00	68.00	71.00	99.00	108.00	61.00	77.00	89.00	96.00	100.00	137.00	152.00
60	45.00	56.00	65.00	71.00	74.00	103.00	114.00	63.00	79.00	91.00	98.00	102.00	141.00	156.00
61	48.00	60.00	69.00	75.00	79.00	110.00	120.00	66.00	83.00	95.00	102.00	106.00	147.00	162.00
62	51.00	64.00	74.00	80.00	83.00	116.00	127.00	69.00	86.00	99.00	107.00	111.00	154.00	168.00
63	55.00	68.00	78.00	85.00	89.00	124.00	133.00	72.00	90.00	104.00	111.00	116.00	161.00	174.00
64	58.00	72.00	84.00	90.00	94.00	132.00	140.00	75.00	95.00	108.00	116.00	121.00	168.00	180.00
65	62.00	77.00	89.00	96.00	100.00	140.00	148.00	78.00	99.00	113.00	121.00	126.00	175.00	187.00
66	66.00	83.00	95.00	103.00	108.00	149.00	158.00	82.00	103.00	118.00	128.00	134.00	182.00	196.00
67	70.00	89.00	102.00	111.00	118.00	159.00	168.00	85.00	108.00	124.00	135.00	143.00	189.00	205.00
68	75.00	96.00	109.00	120.00	128.00	170.00	179.00	89.00	113.00	130.00	142.00	152.00	197.00	215.00
69	80.00	103.00	117.00	129.00	138.00	181.00	191.00	94.00	118.00	136.00	150.00	162.00	205.00	225.00
70	85.00	111.00	125.00	139.00	150.00	193.00	203.00	98.00	123.00	143.00	158.00	172.00	213.00	236.00
71	94.00	123.00	139.00	155.00	167.00	211.00	222.00	107.00	135.00	157.00	173.00	188.00	231.00	254.00
72	104.00	136.00	154.00	172.00	186.00	230.00	244.00	117.00	148.00	173.00	190.00	204.00	250.00	274.00
73	115.00	150.00	171.00	192.00	207.00	250.00	267.00	128.00	163.00	191.00	208.00	223.00	271.00	296.00
74	127.00	166.00	190.00	214.00	231.00	273.00	293.00	139.00	179.00	210.00	227.00	243.00	294.00	319.00
75	141.00	183.00	211.00	238.00	257.00	298.00	321.00	152.00	196.00	231.00	249.00	265.00	319.00	344.00
76	155.00	201.00	231.00	260.00	281.00	327.00	353.00	166.00	214.00	253.00	274.00	291.00	349.00	378.00
77	170.00	220.00	254.00	285.00	308.00	359.00	387.00	182.00	235.00	277.00	301.00	319.00	382.00	416.00
78	187.00	242.00	278.00	312.00	338.00	394.00	425.00	199.00	257.00	303.00	331.00	349.00	418.00	457.00
79	206.00	265.00	305.00	341.00	370.00	433.00	467.00	218.00	281.00	332.00	364.00	383.00	458.00	502.00
80	226.00	291.00	334.00	373.00	405.00	475.00		238.00	307.00	363.00	400.00	420.00	501.00	
81	249.00	320.00	367.00	410.00	446.00	523.00		262.00	338.00	399.00	440.00	462.00	551.00	
82	274.00	352.00	404.00	451.00	491.00	575.00		288.00	372.00	439.00	484.00	508.00	606.00	
83	301.00	387.00	444.00	496.00	540.00	633.00		317.00	409.00	483.00	532.00	559.00	667.00	
84	331.00	426.00	488.00	546.00	594.00	696.00		349.00	450.00	531.00	585.00	615.00	734.00	
85	364.00		537.00	601.00	653.00	766.00		384.00		584.00	644.00	677.00	807.00	
86	400.00		591.00	661.00	718.00	843.00		422.00		642.00	708.00	745.00	888.00	
87	440.00		650.00	727.00	790.00	927.00		464.00		706.00	779.00	820.00	977.00	
88	484.00		715.00	800.00	869.00	1020.00		510.00		777.00	857.00	902.00	1075.00	
89	532.00		787.00	880.00	956.00	1122.00		561.00		855.00	943.00	992.00	1183.00	
90	585.00							617.00						
91+														

Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

John Hancock 2013 Inforce Rate Increase Filings

Filing Status in all **25-Aug-2014**

State	Sub-Block	Status	Requested Avg. RI %	Notes
AK		Filed	19.0%	Filing received; Division not authorized to review rates
AL		Forms Approved	22.8%	
AR		Pending	41.9%	
AZ	Adv-Gold	Forms Approved	35.0%	
AZ	CCI	Approved	16.1%	Approved as filed
AZ	CCIIE-CCII10	Approved	16.5%	Approved as filed
CA	Pre-RS, Non-RWJ	Pending	44.9%	
CA	Post-RS, Non-RWJ	Pending	38.6%	
CA	Pre-RS, RWJ	Not yet filed	104.2%	
CA	Post-RS, RWJ	Not yet filed	19.6%	
CO	Adv	Pending	40.5%	
CO	Gold	Pending	39.3%	
CO	CCI	Pending	19.1%	
CO	CCIIE	Pending	17.6%	
CO	CCII10	Pending	12.5%	
CT		Approved	45.9%	15% cap for all policies, no landing spots w/ exception of CCII10
DC	Pre-Bulletin	Not yet filed		
DC	Post-Bulletin	Not yet filed		
DE		Forms Approved	32.0%	
FL	Comp	Pending	31.1%	
FL	NH	Not yet filed		
GA		Pending	31.2%	
HI		Pending	29.4%	
IA		Pending	28.0%	
ID		Forms Approved	20.1%	
IL		Pending	21.5%	
IN	Non-RWJ	Forms Approved	79.5%	
IN	RWJ	Forms Approved	60.9%	
KS		Forms Approved	26.6%	
KY	Adv	Pending	50.8%	
KY	Gold	Pending	45.1%	
KY	CCI	Pending	22.1%	
KY	CCIIE	Pending	18.0%	
KY	CCII10	Pending	12.8%	
LA		Forms Approved	29.7%	
MA		Pending	61.6%	
MD		Pending	71.5%	
ME	Pre-RS	Pending	30.3%	
ME	Post-RS	Approved	16.1%	Approved as filed
MI	Adv-CCII	Approved	26.8%	Approved as filed
MI	CCIIE-CCII10	Approved	16.2%	Approved as filed
MN		Pending	19.7%	
MO	Pre-RS	Forms Approved	32.8%	
MO	Post-RS	Rates on file	17.2%	Rates accepted as filed
MS		Forms Approved	32.5%	
MT	Pre-RS	Approved	20.2%	Full approval granted, rate increases over 20% implemented in two equal annual installments, incl. cost of delay
MT	Post-RS	Approved	15.4%	Approved as filed
NC		Pending	23.3%	
ND	Adv	Approved	65.1%	15% cap for all policies, no landing spots
ND	Gold	Approved	80.6%	15% cap for all policies, no landing spots
ND	CCI	Approved	89.6%	15% cap for all policies, no landing spots
ND	CCII	Approved	20.7%	15% cap for all policies, no landing spots
ND	CCII07	Approved	3.7%	3.7% cap for all policies, no landing spots
ND	CCIIE	Approved	17.6%	15% cap for all policies, no landing spots
ND	CCII10	Approved	12.5%	Approved as filed
NE		Approved	21.8%	Approved as filed
NH		Pending	23.6%	
NJ	Pre-RS	Pending	27.3%	

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John Hancock 2013 Inforce Rate Increase Filings

Filing Status in all 25-Aug-2014

State	Sub-Block	Status	Requested Avg. RI %	Notes
NJ	Post-RS	Pending	15.2%	
NM	Adv	Approved	92.9%	15% cap for all policies, no landing spots
NM	Gold	Approved	111.4%	15% cap for all policies, no landing spots
NM	CCI, Pre-RS	Approved	118.6%	15% cap for all policies, no landing spots
NM	CCI, Post-RS	Approved	118.6%	15% cap for all policies, no landing spots
NM	CCII	Approved	39.4%	15% cap for all policies, no landing spots
NM	CCII07	Approved	27.1%	15% cap for all policies, no landing spots
NM	CCIIE	Approved	17.6%	15% cap for all policies, no landing spots
NM	CCII10	Pending	12.5%	
NV		Forms Approved	52.5%	
NY		Not yet filed		
OH	Pre-RS	Pending	30.3%	
OH	Post-RS	Pending	16.1%	
OK		Pending	29.0%	
OR		Pending	26.2%	
PA		Pending	24.8%	
PR		Not yet filed		
RI		Pending	37.0%	
SC		Forms Approved	29.4%	
SD		Approved	16.9%	Approved as filed
TN		Forms Approved	28.5%	
TX	Pre-RS	Pending	39.5%	
TX	Post-RS	Pending	20.6%	
UT		Forms Approved	21.1%	
VA	Pre-RS	Pending	34.5%	
VA	Post-RS	Pending	16.4%	
VT		Pending	75.6%	
WA		Approved	21.2%	Approved as filed
WI		Approved	26.2%	Approved as filed; subject to state regulations
WV		Pending	32.8%	
WY		Filed	20.5%	Filing received; Division not authorized to review rates

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Summary of the John Hancock's 2013 Rate Increase Request on Certain Individual Long-Term Care Insurance Policy Series

In 2013, John Hancock completed our latest comprehensive claims study, which we conduct every three years, and which examines the usage trends for an insured population. Like many carriers in this business, we have seen increased claims, and therefore there is more experience data available to predict future benefit usage by policyholders. As compared to our previous analysis, the new data shows that policyholders are living longer, their claims are lasting longer, and more people are claiming at the older ages. As a result, beginning late in 2013 John Hancock began the nationwide filing of an increase on certain of our individual John Hancock policy series which reflects the future claims expected on those policies by an average of about 25% on roughly half our business nationwide. John Hancock previously requested and implemented rate increases on certain individual long-term care policy series in 2008 and 2010.

Increases will vary by issue age, inflation, benefit period, policy series, and state. No policyholder who is subject to a 2013 increase will pay more in premiums than we currently charge for currently marketed products, subject to differences in benefits. The filing will vary by state based on the amount and timing of prior increases that we were permitted to implement in that state. In this way, policyholders are not subsidizing policyholders in other states.

In Virginia, on our pre-rate stability block of business, we are requesting an average rate increase of 34.5% which ranges from 21.6% to 40.8% This includes our Advantage, Gold, and a portion of the Custom Care I policy forms. On our post-rate stability block, we are requesting an average rate increase of 16.4% which ranges from 12.5% to 17.6%. This includes the remaining portion of the Custom Care I policy forms and the Custom Care II Enhanced products (2008 and 2010).

As with the 2010 rate action, there will be a number of benefit adjustment options to help keep premiums at or close to their current level. For example, policyholders who purchased automatic 5% compound or 5% simple inflation coverage will be offered reduced inflation coverage (subject to state acceptance) which allows them to retain the benefits they have accrued and avoid the increase completely. Customers can also reduce their benefit period, adjust their daily/monthly benefit amount, extend their elimination period, or drop riders from their coverage.

After the rate increase is accepted by the Virginia Insurance Department, affected policyholders will be provided with an extensive and personalized notification communication at least 60 days prior to the effective date, which will describe the increase and options available to mitigate the impact of the rate increase. In addition, customer support will be available through a dedicated customer service team in order to help our policyholders navigate through their choices and respond to any questions.

Appendix B

John Hancock Life Insurance Company (U.S.A.)
LTC-03 VA (2008 Rates)

Standard rates per $100 of Monthly Benefit
90 Day Elimination Period

Age	GPO Inflation							Automatic Inflation (CPI)						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	8.23	9.40	10.58	11.76	12.93	14.11	15.28	17.63	22.34	24.69	27.04	28.21	37.62	39.97
30	8.23	9.40	11.76	12.93	14.11	15.28	16.46	18.81	23.51	25.86	28.21	29.39	39.97	42.32
31	8.23	9.40	11.76	12.93	14.11	15.28	16.46	18.81	23.51	25.86	29.39	30.57	41.15	43.50
32	9.40	10.58	12.93	14.11	15.28	16.46	17.63	19.99	24.69	27.04	29.39	30.57	41.15	43.50
33	9.40	10.58	12.93	14.11	15.28	16.46	17.63	19.99	24.69	27.04	30.57	31.74	42.32	44.67
34	9.40	10.58	12.93	14.11	15.28	17.63	18.81	19.99	25.86	28.21	30.57	31.74	43.50	45.85
35	9.40	11.76	14.11	15.28	16.46	17.63	18.81	21.16	25.86	28.21	31.74	32.92	44.67	47.02
36	10.58	11.76	14.11	15.28	16.46	18.81	19.99	21.16	25.86	29.39	31.74	32.92	45.85	48.20
37	10.58	12.93	15.28	16.46	17.63	18.81	19.99	22.34	27.04	29.39	32.92	34.09	45.85	48.20
38	10.58	12.93	15.28	16.46	17.63	19.99	21.16	22.34	27.04	30.57	34.09	35.27	47.02	49.38
39	11.76	14.11	16.46	17.63	18.81	19.99	21.16	23.51	28.21	30.57	34.09	35.27	48.20	50.55
40	11.76	14.11	16.46	17.63	18.81	21.16	22.34	23.51	28.21	31.74	35.27	36.44	49.38	51.73
41	11.76	14.11	17.63	18.81	19.99	22.34	23.51	24.69	29.39	32.92	36.44	37.62	50.55	54.08
42	12.93	15.28	17.63	18.81	19.99	23.51	24.69	24.69	30.57	34.09	37.62	38.80	52.90	55.25
43	12.93	15.28	18.81	19.99	21.16	23.51	25.86	25.86	30.57	35.27	38.80	39.97	54.08	57.61
44	12.93	16.46	18.81	19.99	21.16	24.69	27.04	25.86	31.74	36.44	39.97	41.15	55.25	58.78
45	12.93	16.46	19.99	21.16	22.34	25.86	27.04	27.04	32.92	37.62	41.15	42.32	57.61	61.13
46	14.11	17.63	19.99	22.34	23.51	27.04	28.21	27.04	34.09	38.80	42.32	43.50	58.78	63.48
47	14.11	17.63	21.16	23.51	24.69	28.21	30.57	28.21	35.27	39.97	43.50	44.67	61.13	65.83
48	14.11	17.63	22.34	23.51	24.69	29.39	31.74	29.39	36.44	41.15	45.85	47.02	63.48	68.19
49	15.28	18.81	22.34	24.69	25.86	30.57	32.92	29.39	37.62	42.32	47.02	48.20	64.66	70.54
50	15.28	19.99	23.51	25.86	27.04	31.74	34.09	30.57	38.80	43.50	48.20	49.38	67.01	72.89
51	15.28	21.16	24.69	27.04	28.21	32.92	35.27	30.57	39.97	44.67	49.38	50.55	69.36	75.24
52	16.46	21.16	24.69	27.04	29.39	34.09	37.62	31.74	41.15	45.85	50.55	52.90	70.54	77.59
53	16.46	22.34	25.86	28.21	29.39	35.27	38.80	31.74	42.32	47.02	51.73	54.08	72.89	79.94
54	17.63	22.34	25.86	29.39	30.57	36.44	39.97	32.92	43.50	49.38	52.90	56.43	75.24	83.47
55	17.63	23.51	27.04	30.57	31.74	38.80	42.32	32.92	44.67	50.55	54.08	57.61	77.59	85.82
56	18.81	24.69	28.21	31.74	34.09	41.15	44.67	34.09	47.02	52.90	56.43	59.96	79.94	89.35
57	19.99	27.04	30.57	34.09	36.44	43.50	48.20	36.44	48.20	55.25	58.78	62.31	83.47	92.87
58	22.34	28.21	32.92	36.44	38.80	45.85	50.55	38.80	50.55	57.61	61.13	64.66	87.00	96.40
59	23.51	29.39	34.09	38.80	41.15	49.38	54.08	39.97	52.90	59.96	64.66	68.19	89.35	101.10
60	25.86	31.74	36.44	41.15	44.67	52.90	57.61	42.32	55.25	62.31	67.01	70.54	92.87	104.63
61	28.21	34.09	38.80	44.67	48.20	56.43	62.31	44.67	57.61	65.83	70.54	74.06	97.58	110.51
62	30.57	36.44	42.32	47.02	50.55	61.13	67.01	48.20	61.13	69.36	75.24	78.77	103.45	117.56
63	32.92	39.97	45.85	50.55	54.08	67.01	71.71	50.55	63.48	72.89	78.77	82.29	109.33	124.62
64	35.27	43.50	49.38	55.25	58.78	71.71	77.59	54.08	67.01	76.42	83.47	87.00	115.21	131.67
65	38.80	47.02	52.90	58.78	62.31	77.59	83.47	57.61	70.54	81.12	88.17	91.70	122.26	139.90
66	42.32	51.73	58.78	64.66	69.36	84.64	91.70	61.13	75.24	87.00	95.23	98.75	132.85	150.48
67	45.85	57.61	64.66	71.71	76.42	92.87	101.10	65.83	81.12	94.05	103.45	106.98	144.60	163.41
68	50.55	63.48	70.54	78.77	84.64	102.28	110.51	70.54	85.82	101.10	111.68	116.39	156.36	175.17
69	55.25	69.36	77.59	87.00	94.05	111.68	121.09	75.24	92.87	109.33	121.09	125.79	170.47	189.28
70	61.13	76.42	85.82	95.23	104.63	122.26	132.85	79.94	98.75	117.56	130.49	136.37	184.57	204.56
71	68.19	85.82	96.40	105.81	116.39	135.20	146.95	88.17	108.16	129.32	143.43	150.48	198.68	218.67
72	75.24	95.23	106.98	118.74	130.49	149.30	162.24	96.40	119.91	142.25	157.53	165.76	213.96	235.12
73	84.64	106.98	119.91	131.67	144.60	164.59	178.69	106.98	131.67	156.36	172.82	182.22	230.42	251.58
74	94.05	118.74	134.02	146.95	161.06	181.05	197.50	117.56	144.60	171.64	190.45	201.03	249.23	270.39
75	104.63	132.85	149.30	164.59	179.87	199.86	218.67	129.32	158.71	188.10	209.26	221.02	268.04	289.20
76	116.39	148.13	165.76	183.40	199.86	222.19	243.35	143.43	176.34	206.91	230.42	243.35	296.26	319.77
77	130.49	165.76	184.57	203.38	222.19	248.06	271.57	159.88	195.15	229.25	252.76	268.04	328.00	353.86
78	144.60	184.57	205.73	225.72	246.88	276.27	303.31	177.52	216.31	252.76	278.62	293.91	362.09	390.31
79	161.06	206.91	229.25	251.58	273.92	308.01	337.40	197.50	241.00	278.62	306.84	323.30	400.89	431.45
80	179.87	230.42	255.11	279.80	304.49	343.28	376.20	219.84	266.87	306.84	337.40	356.21	443.21	477.30
81	197.50	253.93	280.97	308.01	335.05	377.38	413.82	242.18	293.91	337.40	371.50	391.48	487.88	525.50
82	217.49	279.80	309.19	338.58	369.15	415.00	454.97	266.87	323.30	371.50	409.12	430.28	537.26	578.41
83	239.83	308.01	339.76	372.67	405.59	456.14	500.82	293.91	356.21	409.12	450.26	473.78	591.34	636.01
84	263.34	338.58	373.85	410.29	446.74	501.99	551.37	323.30	391.48	450.26	494.94	520.80	650.12	699.50
85	289.20	372.67	411.47	451.44	491.41	552.54	606.62	356.21	430.28	494.94	544.31	572.53	714.78	770.03
86	318.59	410.29	452.62	496.11	540.79	607.80	667.75	391.48	473.78	544.31	598.39	630.13	786.49	847.63
87	350.34	451.44	498.46	545.49	594.87	668.93	734.77	430.28	520.80	598.39	658.35	693.62	865.26	932.27
88	385.60	496.11	547.84	599.57	654.82	735.94	808.83	473.78	572.53	658.35	724.18	762.98	952.26	1025.14
89	424.40	545.49	603.10	659.53	720.66	810.01	889.95	520.80	630.13	724.18	797.07	839.40	1047.48	1127.42
90	466.72	599.57	663.05	725.36	792.37	891.12	979.29	572.53	693.62	797.07	877.02	922.86	1152.11	1240.28
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Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

Appendix B

John Hancock Life Insurance Company (U.S.A.)
LTC-03 VA (2008 Rates)

Standard rates per $100 of Monthly Benefit
90 Day Elimination Period

Age	5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	14.11	17.63	19.99	21.16	22.34	29.39	30.57	25.86	34.09	41.15	48.20	54.08	65.83	74.06
30	15.28	18.81	21.16	22.34	23.51	30.57	31.74	28.21	36.44	43.50	50.55	56.43	69.36	77.59
31	16.46	19.99	22.34	23.51	24.69	31.74	32.92	28.21	37.62	44.67	51.73	57.61	70.54	78.77
32	16.46	19.99	22.34	24.69	25.86	32.92	34.09	28.21	37.62	44.67	51.73	58.78	71.71	79.94
33	17.63	21.16	23.51	24.69	25.86	34.09	35.27	29.39	38.80	45.85	52.90	58.78	72.89	81.12
34	17.63	21.16	24.69	25.86	27.04	35.27	36.44	29.39	38.80	47.02	54.08	59.96	74.06	83.47
35	18.81	22.34	25.86	27.04	28.21	36.44	37.62	30.57	39.97	47.02	55.25	61.13	75.24	84.64
36	18.81	23.51	25.86	28.21	29.39	37.62	39.97	30.57	39.97	48.20	56.43	62.31	76.42	85.82
37	19.99	24.69	27.04	29.39	30.57	38.80	41.15	31.74	41.15	49.38	56.43	62.31	77.59	87.00
38	21.16	24.69	28.21	30.57	31.74	39.97	42.32	32.92	42.32	50.55	57.61	63.48	78.77	88.17
39	21.16	25.86	29.39	31.74	32.92	42.32	44.67	32.92	42.32	50.55	58.78	64.66	79.94	90.52
40	22.34	27.04	30.57	32.92	34.09	43.50	45.85	35.27	43.50	51.73	59.96	65.83	81.12	91.70
41	22.34	28.21	31.74	34.09	35.27	44.67	48.20	35.27	43.50	52.90	59.96	65.83	82.29	92.87
42	23.51	28.21	31.74	35.27	36.44	45.85	49.38	36.44	44.67	52.90	61.13	67.01	82.29	94.05
43	23.51	29.39	32.92	36.44	37.62	48.20	51.73	36.44	45.85	54.08	61.13	67.01	83.47	96.40
44	23.51	30.57	34.09	37.62	38.80	50.55	52.90	36.44	47.02	55.25	62.31	68.19	84.64	97.58
45	24.69	30.57	35.27	38.80	39.97	51.73	55.25	36.44	47.02	55.25	62.31	68.19	84.64	98.75
46	24.69	31.74	36.44	39.97	42.32	52.90	56.43	37.62	48.20	56.43	63.48	69.36	85.82	101.10
47	25.86	31.74	37.62	41.15	43.50	55.25	59.96	37.62	49.38	57.61	63.48	69.36	87.00	102.28
48	25.86	32.92	38.80	42.32	44.67	56.43	62.31	37.62	50.55	58.78	64.66	70.54	88.17	103.45
49	27.04	34.09	39.97	43.50	45.85	58.78	64.66	37.62	50.55	58.78	64.66	70.54	88.17	105.81
50	27.04	35.27	41.15	44.67	48.20	62.31	67.01	38.80	51.73	59.96	65.83	71.71	89.35	106.98
51	27.04	36.44	42.32	45.85	49.38	63.48	69.36	38.80	52.90	61.13	68.19	74.06	90.52	110.51
52	28.21	38.80	43.50	48.20	51.73	65.83	71.71	39.97	54.08	62.31	69.36	75.24	92.87	112.86
53	28.21	39.97	44.67	49.38	54.08	67.01	75.24	39.97	54.08	64.66	71.71	77.59	92.87	116.39
54	29.39	41.15	45.85	51.73	55.25	69.36	77.59	41.15	55.25	65.83	72.89	78.77	94.05	119.91
55	29.39	43.50	48.20	52.90	57.61	70.54	81.12	44.67	56.43	67.01	75.24	81.12	97.58	123.44
56	31.74	45.85	50.55	56.43	61.13	75.24	85.82	44.67	58.78	69.36	77.59	83.47	99.93	128.14
57	34.09	48.20	52.90	59.96	64.66	78.77	90.52	45.85	61.13	71.71	81.12	87.00	105.81	132.85
58	36.44	50.55	56.43	63.48	68.19	83.47	96.40	47.02	63.48	72.89	83.47	90.52	109.33	137.55
59	38.80	52.90	59.96	67.01	71.71	89.35	102.28	48.20	65.83	76.42	85.82	92.87	114.04	142.25
60	42.32	55.25	64.66	71.71	76.42	94.05	108.16	49.38	68.19	78.77	89.35	96.40	118.74	148.13
61	44.67	58.78	68.19	75.24	81.12	99.93	114.04	51.73	71.71	82.29	94.05	101.10	124.62	154.01
62	47.02	62.31	70.54	78.77	84.64	105.81	121.09	56.43	75.24	88.17	98.75	106.98	131.67	161.06
63	50.55	67.01	75.24	83.47	89.35	110.51	128.14	59.96	79.94	92.87	104.63	112.86	138.72	168.11
64	52.90	70.54	78.77	87.00	95.23	117.56	136.37	63.48	83.47	98.75	109.33	118.74	145.78	175.17
65	56.43	75.24	83.47	91.70	99.93	124.62	144.60	68.19	88.17	104.63	115.21	124.62	154.01	183.40
66	62.31	82.29	91.70	101.10	109.33	136.37	156.36	74.06	95.23	112.86	124.62	134.02	165.76	195.15
67	68.19	90.52	101.10	110.51	121.09	149.30	169.29	79.94	102.28	121.09	134.02	144.60	179.87	208.09
68	75.24	98.75	110.51	122.26	132.85	163.41	184.57	87.00	110.51	130.49	143.43	156.36	193.98	221.02
69	82.29	106.98	122.26	134.02	145.78	178.69	199.86	94.05	118.74	141.07	155.18	169.29	209.26	235.12
70	90.52	117.56	134.02	148.13	159.88	195.15	216.31	102.28	128.14	151.66	166.94	182.22	225.72	250.41
71	99.93	130.49	148.13	164.59	177.52	215.14	237.48	110.51	141.07	166.94	182.22	198.68	244.53	269.22
72	110.51	143.43	164.59	183.40	198.68	237.48	259.81	122.26	155.18	183.40	199.86	216.31	264.52	290.38
73	122.26	159.88	182.22	204.56	221.02	260.99	284.50	132.85	170.47	201.03	218.67	235.12	285.68	312.72
74	136.37	176.34	202.21	228.07	245.71	288.03	312.72	145.78	188.10	221.02	239.83	256.29	310.36	337.40
75	150.48	195.15	224.54	253.93	273.92	317.42	342.11	159.88	206.91	243.35	262.16	279.80	336.23	363.27
76	165.76	213.96	245.71	277.45	299.78	347.98	376.20	175.17	226.90	266.87	288.03	306.84	367.97	399.71
77	182.22	235.12	270.39	303.31	329.17	383.25	412.64	191.63	248.06	291.55	317.42	336.23	403.24	438.51
78	199.86	257.46	296.26	332.70	360.92	419.70	453.79	210.44	271.57	319.77	349.16	369.15	440.86	482.01
79	219.84	282.15	324.47	363.27	395.01	462.02	497.29	228.07	296.26	350.34	383.25	404.41	482.01	529.03
80	241.00	309.19	356.21	397.36	432.63	506.69	546.67	251.58	324.47	383.25	422.05	443.21	527.86	
81	264.52	339.76	391.48	437.33	476.13	557.25	601.92	276.27	357.39	422.05	464.37	487.88	580.76	
82	290.38	373.85	430.28	480.83	524.33	612.50	661.88	304.49	392.66	464.37	511.40	537.26	638.36	
83	318.59	411.47	473.78	529.03	577.23	673.63	727.71	335.05	431.45	511.40	563.12	591.34	701.85	
84	349.16	452.62	520.80	581.93	634.84	740.64	800.60	366.79	473.78	563.12	619.55	650.12	772.39	
85	383.25	498.46	572.53	640.72	698.32	813.53	880.54	400.89		619.55	681.86	714.78	848.80	
86	420.87	547.84	630.13	705.37	767.68	893.47	968.71	439.68		681.86	750.05	786.49	932.27	
87	462.02	603.10	693.62	775.91	844.10	981.65	1065.12	482.01		750.05	825.29	865.26	1023.97	
88	506.69	663.05	762.98	853.50	928.74	1079.22	1172.10	529.03		825.29	907.58	952.26	1125.07	
89	556.07	728.89	839.40	939.32	1021.62	1185.03	1289.66	580.76		907.58	998.10	1047.48	1235.58	
90	610.15	801.78	922.86	1033.37	1123.90	1303.77	1418.98	637.19						
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Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-03 VA (2008 Rates)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	4.3% Simple Inflation							4.3% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	12.00	15.00	17.00	18.00	19.00	25.00	26.00	22.00	29.00	35.00	41.00	46.00	56.00	63.00
30	13.00	16.00	18.00	19.00	20.00	26.00	27.00	24.00	31.00	37.00	43.00	48.00	59.00	66.00
31	14.00	17.00	19.00	20.00	21.00	27.00	28.00	24.00	32.00	38.00	44.00	49.00	60.00	67.00
32	14.00	17.00	19.00	21.00	22.00	28.00	29.00	24.00	32.00	38.00	44.00	50.00	61.00	68.00
33	15.00	18.00	20.00	21.00	22.00	29.00	30.00	25.00	33.00	39.00	45.00	50.00	62.00	69.00
34	15.00	18.00	21.00	22.00	23.00	30.00	31.00	25.00	33.00	40.00	46.00	51.00	63.00	71.00
35	16.00	19.00	22.00	23.00	24.00	31.00	32.00	26.00	34.00	40.00	47.00	52.00	64.00	72.00
36	16.00	20.00	22.00	24.00	25.00	32.00	34.00	26.00	34.00	41.00	48.00	53.00	65.00	73.00
37	17.00	21.00	23.00	25.00	26.00	33.00	35.00	27.00	35.00	42.00	48.00	53.00	66.00	74.00
38	18.00	21.00	24.00	26.00	27.00	34.00	36.00	28.00	36.00	43.00	49.00	54.00	67.00	75.00
39	18.00	22.00	25.00	27.00	28.00	36.00	38.00	28.00	36.00	43.00	50.00	55.00	68.00	77.00
40	19.00	23.00	26.00	28.00	29.00	37.00	39.00	30.00	37.00	44.00	51.00	56.00	69.00	78.00
41	19.00	24.00	27.00	29.00	30.00	38.00	41.00	30.00	37.00	45.00	51.00	56.00	70.00	79.00
42	20.00	24.00	27.00	30.00	31.00	39.00	42.00	31.00	38.00	45.00	52.00	57.00	70.00	80.00
43	20.00	25.00	28.00	31.00	32.00	41.00	44.00	31.00	39.00	46.00	52.00	57.00	71.00	82.00
44	20.00	26.00	29.00	32.00	33.00	43.00	45.00	31.00	40.00	47.00	53.00	58.00	72.00	83.00
45	21.00	26.00	30.00	33.00	34.00	44.00	47.00	31.00	40.00	47.00	53.00	58.00	72.00	84.00
46	21.00	27.00	31.00	34.00	36.00	45.00	48.00	32.00	41.00	48.00	54.00	59.00	73.00	86.00
47	22.00	27.00	32.00	35.00	37.00	47.00	51.00	32.00	42.00	49.00	54.00	59.00	74.00	87.00
48	22.00	28.00	33.00	36.00	38.00	48.00	53.00	32.00	43.00	50.00	55.00	60.00	75.00	88.00
49	23.00	29.00	34.00	37.00	39.00	50.00	55.00	32.00	43.00	50.00	55.00	60.00	75.00	90.00
50	23.00	30.00	35.00	38.00	41.00	53.00	57.00	33.00	44.00	51.00	56.00	61.00	76.00	91.00
51	23.00	31.00	36.00	39.00	42.00	54.00	59.00	33.00	45.00	52.00	58.00	63.00	77.00	94.00
52	24.00	33.00	37.00	41.00	44.00	56.00	61.00	34.00	46.00	53.00	59.00	64.00	79.00	96.00
53	24.00	34.00	38.00	42.00	46.00	57.00	64.00	34.00	46.00	55.00	61.00	66.00	79.00	99.00
54	25.00	35.00	39.00	44.00	47.00	59.00	66.00	35.00	47.00	56.00	62.00	67.00	80.00	102.00
55	25.00	37.00	41.00	45.00	49.00	60.00	69.00	38.00	48.00	57.00	64.00	69.00	83.00	105.00
56	27.00	39.00	43.00	48.00	52.00	64.00	73.00	38.00	50.00	59.00	66.00	71.00	85.00	109.00
57	29.00	41.00	45.00	51.00	55.00	67.00	77.00	39.00	52.00	61.00	69.00	74.00	90.00	113.00
58	31.00	43.00	48.00	54.00	58.00	71.00	82.00	40.00	54.00	62.00	71.00	77.00	93.00	117.00
59	33.00	45.00	51.00	57.00	61.00	76.00	87.00	41.00	56.00	65.00	73.00	79.00	97.00	121.00
60	36.00	47.00	55.00	61.00	65.00	80.00	92.00	42.00	58.00	67.00	76.00	82.00	101.00	126.00
61	38.00	50.00	58.00	64.00	69.00	85.00	97.00	44.00	61.00	70.00	80.00	86.00	106.00	131.00
62	40.00	53.00	60.00	67.00	72.00	90.00	103.00	48.00	64.00	75.00	84.00	91.00	112.00	137.00
63	43.00	57.00	64.00	71.00	76.00	94.00	109.00	51.00	68.00	79.00	89.00	96.00	118.00	143.00
64	45.00	60.00	67.00	74.00	81.00	100.00	116.00	54.00	71.00	84.00	93.00	101.00	124.00	149.00
65	48.00	64.00	71.00	78.00	85.00	106.00	123.00	58.00	75.00	89.00	98.00	106.00	131.00	156.00
66	53.00	70.00	78.00	86.00	93.00	116.00	133.00	63.00	81.00	96.00	106.00	114.00	141.00	166.00
67	58.00	77.00	86.00	94.00	103.00	127.00	144.00	68.00	87.00	103.00	114.00	123.00	153.00	177.00
68	64.00	84.00	94.00	104.00	113.00	139.00	157.00	74.00	94.00	111.00	122.00	133.00	165.00	188.00
69	70.00	91.00	104.00	114.00	124.00	152.00	170.00	80.00	101.00	120.00	132.00	144.00	178.00	200.00
70	77.00	100.00	114.00	126.00	136.00	166.00	184.00	87.00	109.00	129.00	142.00	155.00	192.00	213.00
71	85.00	111.00	126.00	140.00	151.00	183.00	202.00	94.00	120.00	142.00	155.00	169.00	208.00	229.00
72	94.00	122.00	140.00	156.00	169.00	202.00	221.00	104.00	132.00	156.00	170.00	184.00	225.00	247.00
73	104.00	136.00	155.00	174.00	188.00	222.00	242.00	113.00	145.00	171.00	186.00	200.00	243.00	266.00
74	116.00	150.00	172.00	194.00	209.00	245.00	266.00	124.00	160.00	188.00	204.00	218.00	264.00	287.00
75	128.00	166.00	191.00	216.00	233.00	270.00	291.00	136.00	176.00	207.00	223.00	238.00	286.00	309.00
76	141.00	182.00	209.00	236.00	255.00	296.00	320.00	149.00	193.00	227.00	245.00	261.00	313.00	340.00
77	155.00	200.00	230.00	258.00	280.00	326.00	351.00	163.00	211.00	248.00	270.00	286.00	343.00	373.00
78	170.00	219.00	252.00	283.00	307.00	357.00	386.00	179.00	231.00	272.00	297.00	314.00	375.00	410.00
79	187.00	240.00	276.00	309.00	336.00	393.00	423.00	194.00	252.00	298.00	326.00	344.00	410.00	450.00
80	205.00	263.00	303.00	338.00	368.00	431.00	465.00	214.00	276.00	326.00	359.00	377.00	449.00	
81	225.00	289.00	333.00	372.00	405.00	474.00	512.00	235.00	304.00	359.00	395.00	415.00	494.00	
82	247.00	318.00	366.00	409.00	446.00	521.00	563.00	259.00	334.00	395.00	435.00	457.00	543.00	
83	271.00	350.00	403.00	450.00	491.00	573.00	619.00	285.00	367.00	435.00	479.00	503.00	597.00	
84	297.00	385.00	443.00	495.00	540.00	630.00	681.00	312.00	403.00	479.00	527.00	553.00	657.00	
85	326.00	424.00	487.00	545.00	594.00	692.00	749.00	341.00		527.00	580.00	608.00	722.00	
86	358.00	466.00	536.00	600.00	653.00	760.00	824.00	374.00		580.00	638.00	669.00	793.00	
87	393.00	513.00	590.00	660.00	718.00	835.00	906.00	410.00		638.00	702.00	736.00	871.00	
88	431.00	564.00	649.00	726.00	790.00	918.00	997.00	450.00		702.00	772.00	810.00	957.00	
89	473.00	620.00	714.00	799.00	869.00	1008.00	1097.00	494.00		772.00	849.00	891.00	1051.00	
90	519.00	682.00	785.00	879.00	956.00	1109.00	1207.00	542.00						
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Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

Appendix B

John Hancock Life Insurance Company (U.S.A.)
LTC-03 VA (2010 Rates)

Standard rates per $100 of Monthly Benefit
90 Day Elimination Period

Age	GPO Inflation							Automatic Inflation (CPI)						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	6.75	7.87	9.00	10.12	11.25	12.37	13.50	18.00	22.50	24.75	27.00	28.12	38.25	40.50
30	6.75	7.87	9.00	10.12	11.25	13.50	14.62	19.12	23.62	25.87	28.12	29.25	40.50	42.75
31	6.75	7.87	10.12	11.25	12.37	14.62	15.75	19.12	23.62	25.87	29.25	30.37	41.62	43.87
32	7.87	9.00	10.12	11.25	12.37	14.62	15.75	20.25	24.75	27.00	29.25	30.37	41.62	43.87
33	7.87	9.00	11.25	12.37	13.50	15.75	16.87	20.25	24.75	27.00	30.37	31.50	42.75	45.00
34	9.00	10.12	11.25	12.37	13.50	15.75	16.87	20.25	25.87	28.12	31.50	32.62	43.87	46.12
35	9.00	11.25	12.37	13.50	14.62	16.87	18.00	21.37	25.87	28.12	31.50	32.62	45.00	47.25
36	10.12	11.25	13.50	14.62	15.75	18.00	19.12	21.37	25.87	29.25	32.62	33.75	46.12	48.37
37	10.12	12.37	13.50	14.62	15.75	19.12	20.25	22.50	27.00	29.25	33.75	34.87	46.12	48.37
38	11.25	12.37	14.62	15.75	16.87	19.12	20.25	22.50	27.00	30.37	33.75	34.87	47.25	49.50
39	11.25	13.50	15.75	16.87	18.00	20.25	21.37	23.62	28.12	30.37	34.87	36.00	48.37	50.62
40	12.37	14.62	16.87	18.00	19.12	21.37	22.50	23.62	28.12	31.50	36.00	37.12	49.50	51.75
41	12.37	14.62	18.00	19.12	20.25	22.50	23.62	24.75	29.25	32.62	37.12	38.25	50.62	54.00
42	13.50	15.75	18.00	19.12	20.25	23.62	24.75	24.75	30.37	33.75	38.25	39.37	52.87	55.12
43	13.50	15.75	19.12	20.25	21.37	24.75	25.87	25.87	31.50	34.87	39.37	40.50	54.00	57.37
44	13.50	16.87	19.12	20.25	22.50	25.87	27.00	25.87	32.62	36.00	40.50	41.62	56.25	59.62
45	13.50	16.87	20.25	21.37	22.50	27.00	28.12	27.00	33.75	37.12	41.62	42.75	57.37	61.87
46	14.62	18.00	20.25	22.50	23.62	28.12	29.25	27.00	34.87	38.25	42.75	43.87	59.62	64.12
47	14.62	18.00	21.37	23.62	24.75	29.25	30.37	28.12	36.00	39.37	43.87	45.00	61.87	66.37
48	14.62	19.12	22.50	23.62	24.75	30.37	31.50	29.25	37.12	40.50	46.12	47.25	63.00	68.62
49	15.75	19.12	22.50	24.75	25.87	32.62	33.75	29.25	38.25	42.75	47.25	48.37	65.25	70.87
50	15.75	20.25	23.62	25.87	27.00	33.75	34.87	30.37	39.37	43.87	48.37	49.50	67.50	73.12
51	16.87	21.37	24.75	27.00	28.12	36.00	37.12	30.37	40.50	45.00	49.50	50.62	69.74	75.37
52	16.87	21.37	24.75	28.12	29.25	37.12	39.37	31.50	41.62	46.12	50.62	52.87	70.87	78.74
53	18.00	22.50	25.87	28.12	29.25	39.37	41.62	31.50	42.75	47.25	51.75	54.00	73.12	80.99
54	18.00	22.50	25.87	29.25	30.37	41.62	43.87	32.62	43.87	49.50	52.87	56.25	75.37	83.24
55	19.12	23.62	27.00	30.37	31.50	43.87	46.12	32.62	45.00	50.62	54.00	57.37	77.62	86.62
56	20.25	24.75	29.25	32.62	33.75	46.12	49.50	34.87	47.25	52.87	56.25	59.62	80.99	89.99
57	21.37	27.00	30.37	34.87	36.00	49.50	52.87	36.00	48.37	55.12	58.50	61.87	83.24	93.37
58	22.50	28.12	32.62	37.12	39.37	52.87	56.25	38.25	50.62	57.37	61.87	65.25	86.62	96.74
59	24.75	30.37	34.87	39.37	41.62	56.25	60.75	40.50	52.87	60.75	64.12	67.50	89.99	101.24
60	25.87	32.62	37.12	41.62	45.00	59.62	65.25	42.75	55.12	63.00	67.50	70.87	93.37	104.62
61	28.12	34.87	40.50	45.00	48.37	64.12	69.74	45.00	58.50	66.37	70.87	74.24	98.99	111.37
62	30.37	38.25	42.75	48.37	51.75	68.62	75.37	48.37	60.75	69.74	75.37	78.74	104.62	118.12
63	33.75	40.50	46.12	51.75	55.12	74.24	79.87	50.62	64.12	73.12	79.87	83.24	110.24	124.87
64	36.00	43.87	50.62	55.12	58.50	79.87	86.62	54.00	67.50	76.49	84.37	87.74	115.87	132.74
65	39.37	47.25	54.00	59.62	63.00	85.49	92.24	57.37	70.87	80.99	88.87	92.24	122.62	140.61
66	42.75	51.75	59.62	65.25	69.74	93.37	100.12	60.75	75.37	87.74	95.62	100.12	132.74	151.86
67	47.25	57.37	65.25	71.99	77.62	102.37	109.12	65.25	80.99	94.49	103.49	107.99	145.11	164.24
68	51.75	64.12	71.99	78.74	85.49	111.37	119.24	69.74	86.62	101.24	112.49	116.99	157.49	176.61
69	56.25	69.74	78.74	86.62	95.62	122.62	129.37	74.24	92.24	109.12	121.49	127.12	170.99	191.24
70	61.87	77.62	86.62	95.62	105.74	133.87	140.61	79.87	98.99	118.12	131.62	137.24	185.61	205.86
71	68.62	86.62	96.74	106.87	118.12	145.11	154.11	87.74	109.12	129.37	145.11	150.74	200.24	220.48
72	76.49	96.74	107.99	119.24	131.62	157.49	168.74	96.74	120.37	142.86	158.61	166.49	214.86	236.23
73	85.49	107.99	120.37	133.87	146.24	170.99	184.49	106.87	131.62	156.36	174.36	183.36	231.73	253.11
74	94.49	120.37	134.99	148.49	163.11	185.61	201.36	118.12	145.11	172.11	191.24	201.36	249.73	271.11
75	105.74	133.87	150.74	166.49	181.11	201.36	220.48	130.49	159.74	188.99	210.36	221.61	268.86	290.23
76	118.12	149.61	167.61	184.49	201.36	224.98	246.36	145.11	176.61	208.11	231.73	244.11	296.98	320.60
77	131.62	166.49	186.74	205.86	223.86	249.73	274.48	160.86	196.86	229.48	254.23	268.86	328.48	354.35
78	146.24	186.74	208.11	228.36	248.61	278.98	305.98	178.86	218.23	253.11	280.10	295.85	364.47	392.60
79	163.11	208.11	231.73	254.23	276.73	310.48	340.85	197.99	241.86	278.98	308.23	325.10	402.72	433.09
80	181.11	232.86	257.61	282.35	307.10	346.47	380.22	220.48	267.73	308.23	338.60	357.72	445.47	479.21
81	199.11	256.48	283.48	310.48	337.48	381.35	418.47	242.98	294.73	338.60	372.35	393.72	490.46	527.59
82	219.36	282.35	311.60	341.97	371.22	419.59	460.09	267.73	323.98	372.35	409.47	433.09	539.96	580.46
83	241.86	310.48	343.10	375.72	408.34	461.22	506.21	294.73	356.60	409.47	449.97	476.96	593.96	638.95
84	266.61	341.97	377.97	412.84	448.84	507.34	556.83	323.98	392.60	449.97	494.96	524.21	653.58	703.07
85	293.60	375.72	416.22	454.47	493.84	557.96	613.08	356.60	431.97	494.96	544.46	577.08	718.82	773.94
86	322.85	412.84	457.84	499.46	543.34	614.20	674.95	392.60	474.72	544.46	598.46	634.45	790.82	851.56
87	355.47	454.47	503.96	548.96	597.33	676.08	742.45	431.97	521.96	598.46	658.08	697.45	869.56	937.06
88	391.47	499.46	554.58	604.08	656.95	743.57	816.69	474.72	573.71	658.08	724.45	767.19	956.18	1030.42
89	430.84	548.96	609.71	664.83	722.20	817.81	898.81	521.96	631.08	724.45	796.44	843.69	1051.80	1133.92
90	473.59	604.08	670.45	731.20	794.19	899.93	988.80	573.71	694.07	796.44	876.31	928.06	1157.54	1247.53
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Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

Appendix B

John Hancock Life Insurance Company (U.S.A.)
LTC-03 VA (2010 Rates)

Standard rates per $100 of Monthly Benefit
90 Day Elimination Period

Age	5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	14.62	16.87	20.25	21.37	22.50	32.62	33.75	41.62	51.75	58.50	64.12	67.50	92.24	102.37
30	15.75	18.00	21.37	22.50	23.62	33.75	36.00	43.87	54.00	61.87	67.50	70.87	96.74	107.99
31	16.87	19.12	22.50	23.62	24.75	34.87	38.25	45.00	55.12	63.00	68.62	71.99	97.87	110.24
32	16.87	19.12	23.62	24.75	25.87	37.12	39.37	45.00	56.25	64.12	69.74	73.12	100.12	111.37
33	18.00	20.25	24.75	25.87	27.00	38.25	41.62	46.12	56.25	65.25	70.87	74.24	101.24	113.62
34	18.00	21.37	25.87	27.00	28.12	40.50	43.87	46.12	57.37	66.37	71.99	75.37	102.37	114.74
35	19.12	22.50	25.87	28.12	29.25	42.75	45.00	47.25	58.50	67.50	73.12	76.49	104.62	116.99
36	20.25	23.62	27.00	29.25	31.50	43.87	47.25	47.25	59.62	68.62	74.24	77.62	105.74	119.24
37	21.37	24.75	29.25	30.37	32.62	46.12	49.50	48.37	59.62	69.74	75.37	78.74	107.99	121.49
38	21.37	25.87	30.37	31.50	33.75	48.37	51.75	49.50	60.75	70.87	76.49	79.87	109.12	122.62
39	22.50	27.00	31.50	33.75	36.00	50.62	55.12	49.50	61.87	71.99	77.62	80.99	111.37	124.87
40	23.62	28.12	32.62	34.87	37.12	52.87	57.37	50.62	63.00	73.12	78.74	82.12	112.49	127.12
41	24.75	29.25	33.75	36.00	38.25	55.12	59.62	51.75	64.12	74.24	79.87	83.24	113.62	128.24
42	24.75	30.37	34.87	38.25	40.50	57.37	61.87	51.75	65.25	75.37	80.99	84.37	115.87	129.37
43	25.87	31.50	37.12	39.37	41.62	59.62	64.12	52.87	66.37	76.49	82.12	85.49	116.99	130.49
44	27.00	32.62	38.25	40.50	42.75	60.75	66.37	52.87	66.37	76.49	82.12	86.62	119.24	132.74
45	28.12	33.75	39.37	42.75	45.00	64.12	68.62	54.00	67.50	77.62	83.24	87.74	120.37	133.87
46	28.12	36.00	41.62	43.87	46.12	66.37	71.99	55.12	68.62	78.74	84.37	88.87	122.62	134.99
47	29.25	37.12	42.75	46.12	48.37	68.62	74.24	55.12	69.74	79.87	85.49	91.12	123.74	136.11
48	30.37	38.25	45.00	48.37	50.62	70.87	77.62	56.25	70.87	80.99	86.62	92.24	125.99	138.36
49	31.50	40.50	46.12	49.50	51.75	74.24	79.87	56.25	71.99	82.12	87.74	93.37	127.12	139.49
50	32.62	41.62	48.37	51.75	54.00	76.49	83.24	57.37	73.12	83.24	88.87	94.49	129.37	140.61
51	33.75	42.75	50.62	54.00	56.25	79.87	86.62	58.50	74.24	84.37	91.12	95.62	131.62	142.86
52	36.00	45.00	51.75	56.25	58.50	83.24	89.99	59.62	75.37	85.49	92.24	97.87	133.87	145.11
53	37.12	47.25	54.00	58.50	60.75	86.62	93.37	59.62	76.49	87.74	94.49	98.99	134.99	147.36
54	38.25	48.37	56.25	60.75	64.12	89.99	96.74	60.75	77.62	88.87	95.62	101.24	137.24	149.61
55	40.50	50.62	58.50	63.00	66.37	93.37	100.12	61.87	78.74	89.99	97.87	102.37	139.49	151.86
56	42.75	52.87	60.75	66.37	69.74	97.87	105.74	64.12	80.99	92.24	100.12	104.62	142.86	156.36
57	43.87	55.12	64.12	69.74	73.12	101.24	110.24	65.25	82.12	94.49	102.37	106.87	147.36	160.86
58	46.12	57.37	66.37	73.12	76.49	105.74	115.87	67.50	84.37	96.74	104.62	109.12	150.74	165.36
59	48.37	60.75	69.74	76.49	79.87	111.37	121.49	68.62	86.62	100.12	107.99	112.49	154.11	170.99
60	50.62	63.00	73.12	79.87	83.24	115.87	128.24	70.87	88.87	102.37	110.24	114.74	158.61	175.49
61	54.00	67.50	77.62	84.37	88.87	123.74	134.99	74.24	93.37	106.87	114.74	119.24	165.36	182.24
62	57.37	71.99	83.24	89.99	93.37	130.49	142.86	77.62	96.74	111.37	120.37	124.87	173.24	188.99
63	61.87	76.49	87.74	95.62	100.12	139.49	149.61	80.99	101.24	116.99	124.87	130.49	181.11	195.74
64	65.25	80.99	94.49	101.24	105.74	148.49	157.49	84.37	106.87	121.49	130.49	136.11	188.99	202.49
65	69.74	86.62	100.12	107.99	112.49	157.49	166.49	87.74	111.37	127.12	136.11	141.74	196.86	210.36
66	74.24	93.37	106.87	115.87	121.49	167.61	177.74	92.24	115.87	132.74	143.99	150.74	204.73	220.48
67	78.74	100.12	114.74	124.87	132.74	178.86	188.99	95.62	121.49	139.49	151.86	160.86	212.61	230.61
68	84.37	107.99	122.62	134.99	143.99	191.24	201.36	100.12	127.12	146.24	159.74	170.99	221.61	241.86
69	89.99	115.87	131.62	145.11	155.24	203.61	214.86	105.74	132.74	152.99	168.74	182.24	230.61	253.11
70	95.62	124.87	140.61	156.36	168.74	217.11	228.36	110.24	138.36	160.86	177.74	193.49	239.61	265.48
71	105.74	138.36	156.36	174.36	187.86	237.36	249.73	120.37	151.86	176.61	194.61	211.48	259.86	285.73
72	116.99	152.99	173.24	193.49	209.23	258.73	274.48	131.62	166.49	194.61	213.73	229.48	281.23	308.23
73	129.37	168.74	192.36	215.98	232.86	281.23	300.35	143.99	183.36	214.86	233.98	250.86	304.85	332.98
74	142.86	186.74	213.73	240.73	259.86	307.10	329.60	156.36	201.36	236.23	255.36	273.35	330.73	358.85
75	158.61	205.86	237.36	267.73	289.10	335.23	361.10	170.99	220.48	259.86	280.10	298.10	358.85	386.97
76	174.36	226.11	259.86	292.48	316.10	367.85	397.10	186.74	240.73	284.60	308.23	327.35	392.60	425.22
77	191.24	247.48	285.73	320.60	346.47	403.85	435.34	204.73	264.36	311.60	338.60	358.85	429.72	467.97
78	210.36	272.23	312.73	350.97	380.22	443.22	478.09	223.86	289.10	340.85	372.35	392.60	470.22	514.09
79	231.73	298.10	343.10	383.60	416.22	487.09	525.34	245.23	316.10	373.47	409.47	430.84	515.21	564.71
80	254.23	327.35	375.72	419.59	455.59	534.34		267.73	345.35	408.34	449.97	472.47	563.58	
81	280.10	359.97	412.84	461.22	501.71	588.33		294.73	380.22	448.84	494.96	519.71	619.83	
82	308.23	395.97	454.47	507.34	552.33	646.83		323.98	418.47	493.84	544.46	571.46	681.70	
83	338.60	435.34	499.46	557.96	607.46	712.07		356.60	460.09	543.34	598.46	628.83	750.32	
84	372.35	479.21	548.96	614.20	668.20	782.94		392.60	506.21	597.33	658.08	691.82	825.69	
85	409.47		604.08	676.08	734.57	861.69		431.97		656.95	724.45	761.57	907.81	
86	449.97		664.83	743.57	807.69	948.31		474.72		722.20	796.44	838.06	998.93	
87	494.96		731.20	817.81	888.68	1042.80		521.96		794.19	876.31	922.43	1099.04	
88	544.46		804.32	899.93	977.55	1147.42		573.71		874.06	964.05	1014.68	1209.29	
89	598.46		885.31	989.93	1075.42	1262.16		631.08		961.80	1060.80	1115.92	1330.78	
90	658.08							694.07						
91+														

Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-03 VA (2010 Rates)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	4.6% Simple Inflation							4.6% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	13.00	15.00	18.00	19.00	20.00	29.00	30.00	37.00	46.00	52.00	57.00	60.00	82.00	91.00
30	14.00	16.00	19.00	20.00	21.00	30.00	32.00	39.00	48.00	55.00	60.00	63.00	86.00	96.00
31	15.00	17.00	20.00	21.00	22.00	31.00	34.00	40.00	49.00	56.00	61.00	64.00	87.00	98.00
32	15.00	17.00	21.00	22.00	23.00	33.00	35.00	40.00	50.00	57.00	62.00	65.00	89.00	99.00
33	16.00	18.00	22.00	23.00	24.00	34.00	37.00	41.00	50.00	58.00	63.00	66.00	90.00	101.00
34	16.00	19.00	23.00	24.00	25.00	36.00	39.00	41.00	51.00	59.00	64.00	67.00	91.00	102.00
35	17.00	20.00	23.00	25.00	26.00	38.00	40.00	42.00	52.00	60.00	65.00	68.00	93.00	104.00
36	18.00	21.00	24.00	26.00	28.00	39.00	42.00	42.00	53.00	61.00	66.00	69.00	94.00	106.00
37	19.00	22.00	26.00	27.00	29.00	41.00	44.00	43.00	53.00	62.00	67.00	70.00	96.00	108.00
38	19.00	23.00	27.00	28.00	30.00	43.00	46.00	44.00	54.00	63.00	68.00	71.00	97.00	109.00
39	20.00	24.00	28.00	30.00	32.00	45.00	49.00	44.00	55.00	64.00	69.00	72.00	99.00	111.00
40	21.00	25.00	29.00	31.00	33.00	47.00	51.00	45.00	56.00	65.00	70.00	73.00	100.00	113.00
41	22.00	26.00	30.00	32.00	34.00	49.00	53.00	46.00	57.00	66.00	71.00	74.00	101.00	114.00
42	22.00	27.00	31.00	34.00	36.00	51.00	55.00	46.00	58.00	67.00	72.00	75.00	103.00	115.00
43	23.00	28.00	33.00	35.00	37.00	53.00	57.00	47.00	59.00	68.00	73.00	76.00	104.00	116.00
44	24.00	29.00	34.00	36.00	38.00	54.00	59.00	47.00	59.00	68.00	73.00	77.00	106.00	118.00
45	25.00	30.00	35.00	38.00	40.00	57.00	61.00	48.00	60.00	69.00	74.00	78.00	107.00	119.00
46	25.00	32.00	37.00	39.00	41.00	59.00	64.00	49.00	61.00	70.00	75.00	79.00	109.00	120.00
47	26.00	33.00	38.00	41.00	43.00	61.00	66.00	49.00	62.00	71.00	76.00	81.00	110.00	121.00
48	27.00	34.00	40.00	43.00	45.00	63.00	69.00	50.00	63.00	72.00	77.00	82.00	112.00	123.00
49	28.00	36.00	41.00	44.00	46.00	66.00	71.00	50.00	64.00	73.00	78.00	83.00	113.00	124.00
50	29.00	37.00	43.00	46.00	48.00	68.00	74.00	51.00	65.00	74.00	79.00	84.00	115.00	125.00
51	30.00	38.00	45.00	48.00	50.00	71.00	77.00	52.00	66.00	75.00	81.00	85.00	117.00	127.00
52	32.00	40.00	46.00	50.00	52.00	74.00	80.00	53.00	67.00	76.00	82.00	87.00	119.00	129.00
53	33.00	42.00	48.00	52.00	54.00	77.00	83.00	53.00	68.00	78.00	84.00	88.00	120.00	131.00
54	34.00	43.00	50.00	54.00	57.00	80.00	86.00	54.00	69.00	79.00	85.00	90.00	122.00	133.00
55	36.00	45.00	52.00	56.00	59.00	83.00	89.00	55.00	70.00	80.00	87.00	91.00	124.00	135.00
56	38.00	47.00	54.00	59.00	62.00	87.00	94.00	57.00	72.00	82.00	89.00	93.00	127.00	139.00
57	39.00	49.00	57.00	62.00	65.00	90.00	98.00	58.00	73.00	84.00	91.00	95.00	131.00	143.00
58	41.00	51.00	59.00	65.00	68.00	94.00	103.00	60.00	75.00	86.00	93.00	97.00	134.00	147.00
59	43.00	54.00	62.00	68.00	71.00	99.00	108.00	61.00	77.00	89.00	96.00	100.00	137.00	152.00
60	45.00	56.00	65.00	71.00	74.00	103.00	114.00	63.00	79.00	91.00	98.00	102.00	141.00	156.00
61	48.00	60.00	69.00	75.00	79.00	110.00	120.00	66.00	83.00	95.00	102.00	106.00	147.00	162.00
62	51.00	64.00	74.00	80.00	83.00	116.00	127.00	69.00	86.00	99.00	107.00	111.00	154.00	168.00
63	55.00	68.00	78.00	85.00	89.00	124.00	133.00	72.00	90.00	104.00	111.00	116.00	161.00	174.00
64	58.00	72.00	84.00	90.00	94.00	132.00	140.00	75.00	95.00	108.00	116.00	121.00	168.00	180.00
65	62.00	77.00	89.00	96.00	100.00	140.00	148.00	78.00	99.00	113.00	121.00	126.00	175.00	187.00
66	66.00	83.00	95.00	103.00	108.00	149.00	158.00	82.00	103.00	118.00	128.00	134.00	182.00	196.00
67	70.00	89.00	102.00	111.00	118.00	159.00	168.00	85.00	108.00	124.00	135.00	143.00	189.00	205.00
68	75.00	96.00	109.00	120.00	128.00	170.00	179.00	89.00	113.00	130.00	142.00	152.00	197.00	215.00
69	80.00	103.00	117.00	129.00	138.00	181.00	191.00	94.00	118.00	136.00	150.00	162.00	205.00	225.00
70	85.00	111.00	125.00	139.00	150.00	193.00	203.00	98.00	123.00	143.00	158.00	172.00	213.00	236.00
71	94.00	123.00	139.00	155.00	167.00	211.00	222.00	107.00	135.00	157.00	173.00	188.00	231.00	254.00
72	104.00	136.00	154.00	172.00	186.00	230.00	244.00	117.00	148.00	173.00	190.00	204.00	250.00	274.00
73	115.00	150.00	171.00	192.00	207.00	250.00	267.00	128.00	163.00	191.00	208.00	223.00	271.00	296.00
74	127.00	166.00	190.00	214.00	231.00	273.00	293.00	139.00	179.00	210.00	227.00	243.00	294.00	319.00
75	141.00	183.00	211.00	238.00	257.00	298.00	321.00	152.00	196.00	231.00	249.00	265.00	319.00	344.00
76	155.00	201.00	231.00	260.00	281.00	327.00	353.00	166.00	214.00	253.00	274.00	291.00	349.00	378.00
77	170.00	220.00	254.00	285.00	308.00	359.00	387.00	182.00	235.00	277.00	301.00	319.00	382.00	416.00
78	187.00	242.00	278.00	312.00	338.00	394.00	425.00	199.00	257.00	303.00	331.00	349.00	418.00	457.00
79	206.00	265.00	305.00	341.00	370.00	433.00	467.00	218.00	281.00	332.00	364.00	383.00	458.00	502.00
80	226.00	291.00	334.00	373.00	405.00	475.00		238.00	307.00	363.00	400.00	420.00	501.00	
81	249.00	320.00	367.00	410.00	446.00	523.00		262.00	338.00	399.00	440.00	462.00	551.00	
82	274.00	352.00	404.00	451.00	491.00	575.00		288.00	372.00	439.00	484.00	508.00	606.00	
83	301.00	387.00	444.00	496.00	540.00	633.00		317.00	409.00	483.00	532.00	559.00	667.00	
84	331.00	426.00	488.00	546.00	594.00	696.00		349.00	450.00	531.00	585.00	615.00	734.00	
85	364.00		537.00	601.00	653.00	766.00		384.00		584.00	644.00	677.00	807.00	
86	400.00		591.00	661.00	718.00	843.00		422.00		642.00	708.00	745.00	888.00	
87	440.00		650.00	727.00	790.00	927.00		464.00		706.00	779.00	820.00	977.00	
88	484.00		715.00	800.00	869.00	1020.00		510.00		777.00	857.00	902.00	1075.00	
89	532.00		787.00	880.00	956.00	1122.00		561.00		855.00	943.00	992.00	1183.00	
90	585.00							617.00						
91+														

Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-02 VA - Post Rate Stability

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation							5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	8.14	10.46	11.63	12.79	13.95	16.28	17.44	14.47	16.77	20.09	21.22	22.31	33.79	36.69	26.37	34.49	40.57	44.63	48.69	54.77	56.80
30	8.14	10.46	11.63	13.95	15.11	16.28	17.44	15.59	17.89	21.21	22.33	23.43	34.95	39.14	28.40	36.52	40.57	46.66	50.72	56.80	60.86
31	8.14	10.46	12.79	13.95	15.11	16.28	17.44	16.70	19.00	22.33	23.45	24.54	36.12	41.59	28.40	36.52	42.60	48.69	52.75	58.83	60.86
32	8.14	11.63	12.79	13.95	15.11	17.44	18.60	16.70	19.00	23.44	24.57	25.66	38.45	42.81	28.40	38.54	42.60	48.69	52.75	58.83	62.89
33	9.30	11.63	12.79	13.95	15.11	17.44	18.60	17.81	20.12	24.56	25.68	26.77	39.62	45.26	30.43	38.54	42.60	48.69	52.75	60.86	62.89
34	9.30	11.63	12.79	13.95	15.11	17.44	18.60	17.81	21.24	25.68	26.80	27.89	41.95	47.70	30.43	38.54	44.63	50.72	54.77	60.86	64.92
35	9.30	11.63	12.79	15.11	16.28	17.44	19.26	18.93	22.36	25.68	27.92	29.00	44.28	48.92	30.43	38.54	44.63	50.72	54.77	60.86	64.92
36	9.48	11.63	12.79	15.11	16.28	18.60	20.47	20.04	23.48	26.79	29.03	31.24	45.44	51.37	30.43	40.57	44.63	52.75	56.80	62.89	66.95
37	9.48	11.65	13.95	15.11	16.28	18.92	21.67	21.15	24.59	29.03	30.15	32.35	47.77	52.75	32.46	40.57	46.66	52.75	56.80	62.89	66.95
38	10.53	11.65	13.95	15.11	16.28	18.92	21.67	21.15	25.71	30.14	31.26	33.47	50.10	52.75	32.46	40.57	46.66	54.77	58.83	64.92	68.97
39	10.53	12.79	14.80	16.28	17.44	20.03	22.88	22.27	26.83	31.26	33.50	35.70	50.72	54.77	32.46	42.60	46.66	54.77	58.83	64.92	68.97
40	11.58	13.77	15.86	16.92	17.95	21.15	24.08	23.38	27.95	32.37	34.61	36.81	52.75	54.77	32.46	42.60	48.69	54.77	58.83	66.95	71.00
41	11.67	13.86	17.03	18.09	19.13	22.39	25.35	24.60	29.18	33.63	35.88	38.09	52.75	54.77	34.49	44.63	48.69	56.80	60.86	68.97	71.00
42	12.82	15.02	17.14	18.21	19.26	23.66	26.63	24.71	30.43	34.89	38.27	40.49	52.75	56.80	34.49	44.63	50.72	58.83	62.89	68.97	73.03
43	12.91	15.12	18.34	19.41	20.47	24.93	27.91	25.95	31.68	37.29	39.56	41.79	54.77	56.80	36.52	46.66	52.75	58.83	62.89	71.00	75.06
44	13.00	16.31	18.46	19.54	21.69	26.22	29.20	26.37	32.94	38.58	40.85	43.10	54.77	56.80	36.52	46.66	52.75	60.86	64.92	73.03	75.06
45	13.10	16.42	19.67	20.76	21.83	27.53	30.50	28.40	34.22	39.87	43.30	45.55	54.77	58.83	38.54	48.69	54.77	62.89	66.95	73.03	77.09
46	14.29	17.63	19.81	21.99	23.08	28.85	31.80	28.40	36.52	40.57	44.62	46.89	56.80	58.83	38.54	48.69	56.80	62.89	66.95	75.06	79.12
47	14.39	17.75	21.05	23.24	24.34	30.18	33.11	28.40	36.52	42.60	46.66	49.38	56.80	58.83	40.57	50.72	58.83	64.92	68.97	77.09	81.15
48	14.50	18.98	22.30	23.40	24.50	31.53	34.43	28.40	36.52	42.60	46.66	50.72	56.80	60.86	40.57	52.75	58.83	66.95	71.00	77.09	81.15
49	15.72	19.11	22.45	24.67	25.78	34.07	36.98	28.40	38.54	42.60	48.69	52.75	58.83	60.86	42.60	52.75	60.86	68.97	73.03	79.12	83.18
50	15.84	20.36	23.73	25.96	27.08	35.46	38.32	30.43	38.54	44.63	48.69	52.75	58.83	60.86	42.60	54.77	62.89	68.97	73.03	81.15	85.20
51	17.07	21.63	25.02	27.26	28.39	38.06	40.89	30.43	40.57	46.66	50.72	54.77	60.86	64.92	44.63	56.80	64.92	71.00	75.06	83.18	89.26
52	17.18	21.76	25.18	28.58	29.72	39.49	43.47	32.46	42.60	48.69	54.77	58.83	64.92	68.97	46.66	58.83	66.95	75.06	79.12	87.23	91.29
53	18.43	23.05	26.49	28.76	29.91	42.14	46.07	34.49	44.63	50.72	56.80	60.86	68.97	71.00	48.69	60.86	68.97	77.09	81.15	89.26	95.35
54	18.55	23.19	26.66	30.10	31.26	44.82	48.68	36.52	46.66	52.75	60.86	64.92	71.00	75.06	50.72	64.92	73.03	79.12	83.18	93.32	97.38
55	19.83	24.50	28.00	31.46	32.62	47.53	50.72	36.52	48.69	54.77	62.89	68.97	75.06	79.12	52.75	66.95	75.06	83.18	87.23	97.38	101.43
56	21.10	25.80	30.48	33.96	35.12	50.23	54.77	40.57	50.72	58.83	66.95	73.03	81.15	85.20	54.77	68.97	79.12	87.23	91.29	101.43	107.52
57	22.38	28.28	31.81	36.48	37.65	54.20	58.83	42.60	54.77	62.89	71.00	77.09	87.23	91.29	56.80	73.03	81.15	91.29	97.38	107.52	113.60
58	23.67	29.60	34.33	39.03	41.38	58.21	62.89	44.63	58.83	66.95	77.09	81.70	93.32	97.38	58.83	75.06	85.20	95.35	103.46	115.63	121.72
59	26.17	32.12	36.88	41.60	43.97	62.25	64.92	48.69	62.89	71.00	81.15	85.63	99.40	105.49	60.86	79.12	89.26	101.43	109.55	121.72	127.81
60	27.50	34.67	39.45	44.20	47.77	66.34	71.00	52.75	66.95	77.09	85.96	89.59	107.52	113.60	62.89	83.18	93.32	107.52	115.63	127.81	135.92
61	30.03	37.23	43.24	48.01	51.60	71.00	75.06	54.77	71.00	81.15	90.99	95.85	113.60	119.69	66.95	87.23	99.40	113.60	121.72	137.95	146.06
62	32.58	41.03	45.85	51.86	55.47	77.09	81.15	58.83	77.09	87.23	97.27	100.92	119.69	125.78	73.03	93.32	105.49	119.69	129.83	148.09	156.21
63	36.37	43.64	49.70	55.75	59.38	83.18	87.23	62.89	82.87	93.32	103.57	108.45	127.81	133.89	77.09	99.40	111.58	127.81	139.98	158.24	166.35
64	38.98	47.50	54.81	59.67	63.32	89.26	95.35	68.97	87.92	101.43	109.90	114.78	133.89	142.01	81.15	105.49	119.69	135.92	147.79	170.41	178.52
65	42.83	51.40	58.74	64.86	68.53	97.38	101.43	73.03	94.23	107.52	117.48	122.37	142.01	150.12	87.23	111.58	125.78	146.06	154.19	180.55	190.69
66	46.50	56.29	64.86	70.98	75.87	104.75	110.68	77.08	100.79	114.63	126.05	132.16	152.18	160.08	90.91	118.58	134.39	154.15	163.98	191.71	201.59
67	51.40	62.41	70.98	78.32	84.44	111.26	117.01	82.48	107.42	122.77	135.84	144.40	163.05	170.72	95.91	124.68	140.03	161.13	175.00	199.49	211.00
68	56.29	69.75	78.32	85.66	93.00	119.05	126.49	87.42	113.47	130.21	145.09	156.25	174.85	184.15	100.44	130.21	148.81	169.27	184.15	210.19	221.35
69	61.19	75.87	85.66	94.23	104.02	127.94	135.15	91.90	120.73	136.95	154.97	165.78	185.60	196.41	106.32	136.95	156.77	180.20	194.61	219.84	230.65
70	67.31	84.44	94.23	104.02	115.03	136.02	142.99	97.65	127.30	144.74	163.92	176.13	198.80	209.26	109.86	142.99	163.92	188.33	204.03	228.44	240.65
71	74.17	92.71	104.51	116.26	128.11	144.97	153.40	102.83	134.86	153.40	173.63	187.11	210.71	222.51	116.31	151.71	173.63	197.23	214.08	241.06	252.86
72	79.75	99.28	112.30	128.58	138.34	154.62	162.76	109.05	141.60	162.76	183.92	198.56	224.61	236.00	122.07	159.50	182.29	208.33	224.61	253.90	266.92
73	84.75	106.72	120.85	136.54	147.53	164.79	174.21	114.57	150.67	171.07	196.18	211.88	236.99	249.54	128.69	167.93	193.04	219.72	236.99	265.24	279.36
74	89.17	113.35	128.46	145.09	157.18	175.31	184.38	120.91	158.69	181.36	207.05	223.68	252.39	264.48	136.02	176.82	202.52	229.72	247.86	278.08	293.20
75	94.46	122.07	138.05	155.49	167.12	186.01	196.18	127.88	167.12	190.37	217.98	235.42	265.93	280.47	142.41	186.01	213.62	241.23	260.12	292.09	306.62
76	100.44	128.35	146.48	164.62	175.78	195.31	206.47	133.93	174.38	199.49	227.40	246.93	277.62	292.96	146.48	193.91	221.82	251.11	270.64	302.73	319.47
77	106.96	136.37	153.75	172.47	184.50	205.89	216.58	140.38	183.16	208.56	237.98	258.03	290.12	304.82	152.41	200.54	229.95	260.70	280.76	314.18	331.56
78	112.54	143.23	162.41	181.59	194.38	214.84	226.35	145.78	190.54	218.68	248.09	268.55	301.80	317.15	157.29	208.45	239.14	271.11	291.57	326.10	342.72
79	118.41	151.36	170.90	190.43	203.85	224.61	236.81	151.36	198.97	228.27	258.78	279.54	313.72	329.58	162.35	214.84	247.80	279.54	301.51	336.91	354.00
80	124.39	158.11	179.03	199.96	213.91	234.84	247.62	158.11	208.10	238.32	270.88	292.96	329.00	345.28	169.73	225.54	259.25	292.96	315.05	352.25	370.86
81	136.02	174.38	196.47	219.72	234.84	259.25	272.04	174.38	229.02	262.74	298.78	322.03	361.55	380.16	187.17	247.62	284.83	322.03	346.44	388.29	408.06
82	149.97	190.66	216.24	241.81	258.09	284.83	299.94	191.82	252.27	289.48	329.00	354.58	397.59	418.52	205.77	272.04	313.89	354.58	381.32	426.66	448.75
83	165.08	210.42	238.32	265.06	283.66	313.89	330.17	211.59	277.85	317.38	360.39	389.46	437.12	460.37	225.54	299.94	345.28	389.46	419.68	469.67	494.09
84	181.36	231.35	261.58	291.80	312.73	344.12	362.72	232.51	304.59	349.93	397.59	428.98	481.30	506.87	248.79	330.17	380.16	428.98	461.53	516.17	542.91
85	219.72	280.18	317.38	353.42	377.83	417.36	439.45	281.34	369.69	423.17	480.14	518.50	582.44	612.67	301.10	398.76	459.21	518.50	558.03	624.29	658.01
86	241.81	308.08	348.77	389.46	416.20	459.21	482.46	309.24	405.73	465.02	528.96	570.81	640.57	674.28	331.33	439.45	505.71	570.81	613.83	687.07	723.11
87	265.06	338.30	383.64	427.82	458.05	504.55	531.29	340.63	446.42	511.52	581.28	627.78	704.51	741.71	363.88	482.46	555.70	627.78	675.45	755.66	795.19
88	306.91	391.78	442.93	494.09	528.96	582.44	613.83	392.94	516.17	591.74	670.79	724.27	813.79	855.64	420.85	558.03	641.73	724.27	780.08	873.08	919.58
89	337.14	430.15	487.11	544.08	581.28	640.57	674.28	432.47	567.33	649.87	738.22	797.51	895.17	941.67	462.70	613.83	705.67	797.51	857.97	960.27	1011.42
90	370.86	473.16	535.94	597.55	639.41	705.67	742.87	475.49	624.29	714.97	811.46	876.57	984.68	1035.84	509.20	674.28	776.59	876.57	944.00	1056.76	1112.57
91+	408.06	520.83	589.42	658.01	703.35	775.42	816.11	523.15	687.07	787.05	894.01	964.92	1082.34	1139.30	559.19	742.87	854.48	964.92	1039.33	1162.56	1223.01

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-02 VA - Post Rate Stability

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	3.1% Simple Inflation							3.1% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	11.63	15.11	17.44	19.76	22.09	24.41	25.58	15.11	19.76	23.25	25.58	27.90	31.39	32.55
30	12.79	16.28	18.60	20.93	23.25	25.58	26.74	16.28	20.93	23.25	26.74	29.06	32.55	34.88
31	12.79	16.28	18.60	20.93	23.25	25.58	27.90	16.28	20.93	24.41	27.90	30.23	33.71	34.88
32	12.79	16.28	18.60	20.93	23.25	26.74	27.90	16.28	22.09	24.41	27.90	30.23	33.71	36.04
33	12.79	17.44	19.76	22.09	24.41	26.74	27.90	17.44	22.09	24.41	27.90	30.23	34.88	36.04
34	13.95	17.44	19.76	22.09	24.41	26.74	29.06	17.44	22.09	25.58	29.06	31.39	34.88	37.20
35	13.95	17.44	19.76	22.09	24.41	27.90	29.06	17.44	22.09	25.58	29.06	31.39	34.88	37.20
36	13.95	17.44	19.76	23.25	25.58	27.90	30.23	17.44	23.25	25.58	30.23	32.55	36.04	38.36
37	13.95	17.44	20.93	23.25	25.58	29.06	30.23	18.60	23.25	26.74	30.23	32.55	36.04	38.36
38	13.95	18.60	20.93	23.25	25.58	29.06	30.23	18.60	23.25	26.74	31.39	33.71	37.20	39.53
39	13.95	18.60	20.93	24.41	26.74	29.06	31.39	18.60	24.41	26.74	31.39	33.71	37.20	39.53
40	15.11	18.60	20.93	24.41	26.74	30.23	31.39	18.60	24.41	27.90	31.39	33.71	38.36	40.69
41	15.11	18.60	22.09	24.41	26.74	30.23	31.39	19.76	25.58	27.90	32.55	34.88	39.53	40.69
42	15.11	19.76	22.09	25.58	27.90	30.23	32.55	19.76	25.58	29.06	33.71	36.04	39.53	41.85
43	15.11	19.76	22.09	25.58	27.90	31.39	32.55	20.93	26.74	30.23	33.71	36.04	40.69	43.01
44	15.11	19.76	23.25	25.58	27.90	31.39	32.55	20.93	26.74	30.23	34.88	37.20	41.85	43.01
45	16.28	20.93	23.25	26.74	29.06	31.39	33.71	22.09	27.90	31.39	36.04	38.36	41.85	44.18
46	16.28	20.93	23.25	26.74	29.06	32.55	33.71	22.09	27.90	32.55	36.04	38.36	43.01	45.34
47	16.28	20.93	24.41	26.74	29.06	32.55	33.71	23.25	29.06	33.71	37.20	39.53	44.18	46.50
48	16.28	20.93	24.41	26.74	29.06	32.55	34.88	23.25	30.23	33.71	38.36	40.69	44.18	46.50
49	16.28	22.09	24.41	27.90	30.23	33.71	34.88	24.41	30.23	34.88	39.53	41.85	45.34	47.66
50	17.44	22.09	25.58	27.90	30.23	33.71	34.88	24.41	31.39	36.04	39.53	41.85	46.50	48.83
51	17.44	23.25	26.74	29.06	31.39	34.88	37.20	25.58	32.55	37.20	40.69	43.01	47.66	51.15
52	18.60	24.41	27.90	31.39	33.71	37.20	39.53	26.74	33.71	38.36	43.01	45.34	49.99	52.32
53	19.76	25.58	29.06	32.55	34.88	39.53	40.69	27.90	34.88	39.53	44.18	46.50	51.15	54.64
54	20.93	26.74	30.23	34.88	37.20	40.69	43.01	29.06	37.20	41.85	45.34	47.66	53.48	55.80
55	20.93	27.90	31.39	36.04	39.53	43.01	45.34	30.23	38.36	43.01	47.66	49.99	55.80	58.13
56	23.25	29.06	33.71	38.36	41.85	46.50	48.83	31.39	39.53	45.34	49.99	52.32	58.13	61.62
57	24.41	31.39	36.04	40.69	44.18	49.99	52.32	32.55	41.85	46.50	52.32	55.80	61.62	65.10
58	25.58	33.71	38.36	44.18	47.66	53.48	55.80	33.71	43.01	48.83	54.64	59.29	66.27	69.75
59	27.90	36.04	40.69	46.50	51.15	56.97	60.45	34.88	45.34	51.15	58.13	62.78	69.75	73.24
60	30.23	38.36	44.18	49.99	54.64	61.62	65.10	36.04	47.66	53.48	61.62	66.27	73.24	77.89
61	31.39	40.69	46.50	53.48	58.13	65.10	68.59	38.36	49.99	56.97	65.10	69.75	79.05	83.70
62	33.71	44.18	49.99	56.97	61.62	68.59	72.08	41.85	53.48	60.45	68.59	74.40	84.87	89.52
63	36.04	47.66	53.48	60.45	65.10	73.24	76.73	44.18	56.97	63.94	73.24	80.22	90.68	95.33
64	39.53	51.15	58.13	65.10	69.75	76.73	81.38	46.50	60.45	68.59	77.89	84.87	97.65	102.30
65	41.85	54.64	61.62	68.59	73.24	81.38	86.03	49.99	63.94	72.08	83.70	90.68	103.47	109.28
66	45.34	59.29	67.43	75.57	81.38	89.52	94.17	53.48	69.75	79.05	90.68	98.82	112.77	118.58
67	49.99	65.10	74.40	82.54	88.35	98.82	103.47	58.13	75.57	84.87	97.65	106.96	120.91	127.88
68	54.64	70.92	81.38	90.68	97.65	109.28	115.09	62.78	81.38	93.00	105.79	115.09	131.37	138.34
69	59.29	77.89	88.35	99.98	106.96	119.74	126.72	68.59	88.35	101.14	116.26	125.56	141.83	148.81
70	65.10	84.87	96.49	109.28	117.42	132.53	139.51	73.24	95.33	109.28	125.56	136.02	152.29	160.43
71	70.92	93.00	105.79	119.74	129.04	145.32	153.46	80.22	104.63	119.74	136.02	147.64	166.25	174.38
72	77.89	101.14	116.26	131.37	141.83	160.43	168.57	87.19	113.93	130.21	148.81	160.43	181.36	190.66
73	84.87	111.61	126.72	145.32	156.95	175.55	184.85	95.33	124.39	142.99	162.76	175.55	196.47	206.93
74	93.00	122.07	139.51	159.27	172.06	194.15	203.45	104.63	136.02	155.78	176.71	190.66	213.91	225.54
75	102.30	133.69	152.29	174.38	188.33	212.75	224.37	113.93	148.81	170.90	192.98	208.10	233.67	245.30
76	111.61	145.32	166.25	189.50	205.77	231.35	244.14	122.07	161.60	184.85	209.26	225.54	252.27	266.23
77	122.07	159.27	181.36	206.93	224.37	252.27	265.06	132.53	174.38	199.96	226.70	244.14	273.20	288.31
78	132.53	173.22	198.80	225.54	244.14	274.36	288.31	142.99	189.50	217.40	246.46	265.06	296.45	311.56
79	144.16	189.50	217.40	246.46	266.23	298.78	313.89	154.62	204.61	236.00	266.23	287.15	320.87	337.14
80	158.11	208.10	238.32	270.88	292.96	329.00	345.28	169.73	225.54	259.25	292.96	315.05	352.25	370.86
81	174.38	229.02	262.74	298.78	322.03	361.55	380.16	187.17	247.62	284.83	322.03	346.44	388.29	408.06
82	191.82	252.27	289.48	329.00	354.58	397.59	418.52	205.77	272.04	313.89	354.58	381.32	426.66	448.75
83	211.59	277.85	317.38	360.39	389.46	437.12	460.37	225.54	299.94	345.28	389.46	419.68	469.67	494.09
84	232.51	304.59	349.93	397.59	428.98	481.30	506.87	248.79	330.17	380.16	428.98	461.53	516.17	542.91
85	281.34	369.69	423.17	480.14	518.50	582.44	612.67	301.10	398.76	459.21	518.50	558.03	624.29	658.01
86	309.24	405.73	465.02	528.96	570.81	640.57	674.28	331.33	439.45	505.71	570.81	613.83	687.07	723.11
87	340.63	446.42	511.52	581.28	627.78	704.51	741.71	363.88	482.46	555.70	627.78	675.45	755.66	795.19
88	392.94	516.17	591.74	670.79	724.27	813.79	855.64	420.85	558.03	641.73	724.27	780.08	873.08	919.58
89	432.47	567.33	649.87	738.22	797.51	895.17	941.67	462.70	613.83	705.67	797.51	857.97	960.27	1011.42
90	475.49	624.29	714.97	811.46	876.57	984.68	1035.84	509.20	674.28	776.59	876.57	944.00	1056.76	1112.57
91+	523.15	687.07	787.05	894.01	964.92	1082.34	1139.30	559.19	742.87	854.48	964.92	1039.33	1162.56	1223.01

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-02 VA - Post Rate Stability

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	4.5% Simple Inflation							4.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	12.45	14.42	17.28	18.25	19.19	29.06	31.56	22.69	29.67	34.90	38.39	41.88	47.12	48.86
30	13.41	15.39	18.24	19.21	20.15	30.07	33.67	24.43	31.41	34.90	40.14	43.63	48.86	52.35
31	14.37	16.35	19.21	20.17	21.11	31.07	35.77	24.43	31.41	36.65	41.88	45.37	50.61	52.35
32	14.37	16.35	20.17	21.13	22.07	33.07	36.82	24.43	33.16	36.65	41.88	45.37	50.61	54.10
33	15.32	17.31	21.13	22.09	23.03	34.08	38.93	26.18	33.16	36.65	41.88	45.37	52.35	54.10
34	15.32	18.27	22.09	23.05	23.99	36.08	41.03	26.18	33.16	38.39	43.63	47.12	52.35	55.84
35	16.28	19.23	22.09	24.01	24.95	38.09	42.08	26.18	33.16	38.39	43.63	47.12	52.35	55.84
36	17.24	20.19	23.05	24.97	26.87	39.09	44.19	26.18	34.90	38.39	45.37	48.86	54.10	57.59
37	18.20	21.15	24.97	25.93	27.83	41.09	45.37	27.92	34.90	40.14	45.37	48.86	54.10	57.59
38	18.20	22.12	25.93	26.89	28.79	43.10	45.37	27.92	34.90	40.14	47.12	50.61	55.84	59.33
39	19.15	23.08	26.89	28.81	30.71	43.63	47.12	27.92	36.65	40.14	47.12	50.61	55.84	59.33
40	20.11	24.04	27.85	29.77	31.67	45.37	47.12	27.92	36.65	41.88	47.12	50.61	57.59	61.08
41	21.16	25.10	28.93	30.86	32.76	45.37	47.12	29.67	38.39	41.88	48.86	52.35	59.33	61.08
42	21.25	26.17	30.01	32.92	34.83	45.37	48.86	29.67	38.39	43.63	50.61	54.10	59.33	62.82
43	22.32	27.25	32.08	34.03	35.95	47.12	48.86	31.41	40.14	45.37	50.61	54.10	61.08	64.57
44	22.69	28.34	33.18	35.14	37.07	47.12	48.86	31.41	40.14	45.37	52.35	55.84	62.82	64.57
45	24.43	29.43	34.30	37.24	39.18	47.12	50.61	33.16	41.88	47.12	54.10	57.59	62.82	66.31
46	24.43	31.41	34.90	38.38	40.33	48.86	50.61	33.16	41.88	48.86	54.10	57.59	64.57	68.06
47	24.43	31.41	36.65	40.14	42.47	48.86	50.61	34.90	43.63	50.61	55.84	59.33	66.31	69.80
48	24.43	31.41	36.65	40.14	43.63	48.86	52.35	34.90	45.37	50.61	57.59	61.08	66.31	69.80
49	24.43	33.16	36.65	41.88	45.37	50.61	52.35	36.65	45.37	52.35	59.33	62.82	68.06	71.55
50	26.18	33.16	38.39	41.88	45.37	50.61	52.35	36.65	47.12	54.10	59.33	62.82	69.80	73.29
51	26.18	34.90	40.14	43.63	47.12	52.35	55.84	38.39	48.86	55.84	61.08	64.57	71.55	76.78
52	27.92	36.65	41.88	47.12	50.61	55.84	59.33	40.14	50.61	57.59	64.57	68.06	75.04	78.53
53	29.67	38.39	43.63	48.86	52.35	59.33	61.08	41.88	52.35	59.33	66.31	69.80	76.78	82.02
54	31.41	40.14	45.37	52.35	55.84	61.08	64.57	43.63	55.84	62.82	68.06	71.55	80.27	83.76
55	31.41	41.88	47.12	54.10	59.33	64.57	68.06	45.37	57.59	64.57	71.55	75.04	83.76	87.25
56	34.90	43.63	50.61	57.59	62.82	69.80	73.29	47.12	59.33	68.06	75.04	78.53	87.25	92.49
57	36.65	47.12	54.10	61.08	66.31	75.04	78.53	48.86	62.82	69.80	78.53	83.76	92.49	97.72
58	38.39	50.61	57.59	66.31	70.28	80.27	83.76	50.61	64.57	73.29	82.02	89.00	99.47	104.70
59	41.88	54.10	61.08	69.80	73.66	85.51	90.74	52.35	68.06	76.78	87.25	94.23	104.70	109.94
60	45.37	57.59	66.31	73.94	77.06	92.49	97.72	54.10	71.55	80.27	92.49	99.47	109.94	116.92
61	47.12	61.08	69.80	78.27	82.45	97.72	102.96	57.59	75.04	85.51	97.72	104.70	118.66	125.64
62	50.61	66.31	75.04	83.67	86.81	102.96	108.19	62.82	80.27	90.74	102.96	111.68	127.39	134.37
63	54.10	71.28	80.27	89.09	93.28	109.94	115.17	66.31	85.51	95.98	109.94	120.41	136.11	143.09
64	59.33	75.63	87.25	94.53	98.73	115.17	122.15	69.80	90.74	102.96	116.92	127.12	146.58	153.56
65	62.82	81.05	92.49	101.05	105.26	122.15	129.13	75.04	95.98	108.19	125.64	132.63	155.31	164.03
66	66.30	86.70	98.60	108.42	113.68	130.90	137.70	78.20	102.00	115.60	132.60	141.05	164.90	173.40
67	70.95	92.40	105.60	116.84	124.21	140.25	146.85	82.50	107.25	120.45	138.60	150.53	171.60	181.50
68	75.20	97.60	112.00	124.80	134.40	150.40	158.40	86.40	112.00	128.00	145.60	158.40	180.80	190.40
69	79.05	103.85	117.80	133.30	142.60	159.65	168.95	91.45	117.80	134.85	155.00	167.40	189.10	198.40
70	84.00	109.50	124.50	141.00	151.50	171.00	180.00	94.50	123.00	141.00	162.00	175.50	196.50	207.00
71	88.45	116.00	131.95	149.35	160.95	181.25	191.40	100.05	130.50	149.35	169.65	184.15	207.35	217.50
72	93.80	121.80	140.00	158.20	170.80	193.20	203.00	105.00	137.20	156.80	179.20	193.20	218.40	229.60
73	98.55	129.60	147.15	168.75	182.25	203.85	214.65	110.70	144.45	166.05	189.00	203.85	228.15	240.30
74	104.00	136.50	156.00	178.10	192.40	217.10	227.50	117.00	152.10	174.20	197.60	213.20	239.20	252.20
75	110.00	143.75	163.75	187.50	202.50	228.75	241.25	122.50	160.00	183.75	207.50	223.75	251.25	263.75
76	115.20	150.00	171.60	195.60	212.40	238.80	252.00	126.00	166.80	190.80	216.00	232.80	260.40	274.80
77	120.75	157.55	179.40	204.70	221.95	249.55	262.20	131.10	172.50	197.80	224.25	241.50	270.25	285.20
78	125.40	163.90	188.10	213.40	231.00	259.60	272.80	135.30	179.30	205.70	233.20	250.80	280.50	294.80
79	130.20	171.15	196.35	222.60	240.45	269.85	283.50	139.65	184.80	213.15	240.45	259.35	289.80	304.50
80	136.00	179.00	205.00	233.00	252.00	283.00	297.00	146.00	194.00	223.00	252.00	271.00	303.00	319.00
81	150.00	197.00	226.00	257.00	277.00	311.00	327.00	161.00	213.00	245.00	277.00	298.00	334.00	351.00
82	165.00	217.00	249.00	283.00	305.00	342.00	360.00	177.00	234.00	270.00	305.00	328.00	367.00	386.00
83	182.00	239.00	273.00	310.00	335.00	376.00	396.00	194.00	258.00	297.00	335.00	361.00	404.00	425.00
84	200.00	262.00	301.00	342.00	369.00	414.00	436.00	214.00	284.00	327.00	369.00	397.00	444.00	467.00
85	242.00	318.00	364.00	413.00	446.00	501.00	527.00	259.00	343.00	395.00	446.00	480.00	537.00	566.00
86	266.00	349.00	400.00	455.00	491.00	551.00	580.00	285.00	378.00	435.00	491.00	528.00	591.00	622.00
87	293.00	384.00	440.00	500.00	540.00	606.00	638.00	313.00	415.00	478.00	540.00	581.00	650.00	684.00
88	338.00	444.00	509.00	577.00	623.00	700.00	736.00	362.00	480.00	552.00	623.00	671.00	751.00	791.00
89	372.00	488.00	559.00	635.00	686.00	770.00	810.00	398.00	528.00	607.00	686.00	738.00	826.00	870.00
90	409.00	537.00	615.00	698.00	754.00	847.00	891.00	438.00	580.00	668.00	754.00	812.00	909.00	957.00
91+	450.00	591.00	677.00	769.00	830.00	931.00	980.00	481.00	639.00	735.00	830.00	894.00	1000.00	1052.00

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-02 VA - Post Rate Stability

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	2.6% Simple Inflation							2.6% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	10.00	13.00	15.00	17.00	19.00	21.00	22.00	13.00	17.00	20.00	22.00	24.00	27.00	28.00
30	11.00	14.00	16.00	18.00	20.00	22.00	23.00	14.00	18.00	20.00	23.00	25.00	28.00	30.00
31	11.00	14.00	16.00	18.00	20.00	22.00	24.00	14.00	18.00	21.00	24.00	26.00	29.00	30.00
32	11.00	14.00	16.00	18.00	20.00	23.00	24.00	14.00	19.00	21.00	24.00	26.00	29.00	31.00
33	11.00	15.00	17.00	19.00	21.00	23.00	24.00	15.00	19.00	21.00	24.00	26.00	30.00	31.00
34	12.00	15.00	17.00	19.00	21.00	23.00	25.00	15.00	19.00	22.00	25.00	27.00	30.00	32.00
35	12.00	15.00	17.00	19.00	21.00	24.00	25.00	15.00	19.00	22.00	25.00	27.00	30.00	32.00
36	12.00	15.00	17.00	20.00	22.00	24.00	26.00	15.00	20.00	22.00	26.00	28.00	31.00	33.00
37	12.00	15.00	18.00	20.00	22.00	25.00	26.00	16.00	20.00	23.00	26.00	28.00	31.00	33.00
38	12.00	16.00	18.00	20.00	22.00	25.00	26.00	16.00	20.00	23.00	27.00	29.00	32.00	34.00
39	12.00	16.00	18.00	21.00	23.00	25.00	27.00	16.00	21.00	23.00	27.00	29.00	32.00	34.00
40	13.00	16.00	18.00	21.00	23.00	26.00	27.00	16.00	21.00	24.00	27.00	29.00	33.00	35.00
41	13.00	16.00	19.00	21.00	23.00	26.00	27.00	17.00	22.00	24.00	28.00	30.00	34.00	35.00
42	13.00	17.00	19.00	22.00	24.00	26.00	28.00	17.00	22.00	25.00	29.00	31.00	34.00	36.00
43	13.00	17.00	19.00	22.00	24.00	27.00	28.00	18.00	23.00	26.00	29.00	31.00	35.00	37.00
44	13.00	17.00	20.00	22.00	24.00	27.00	28.00	18.00	23.00	26.00	30.00	32.00	36.00	37.00
45	14.00	18.00	20.00	23.00	25.00	27.00	29.00	19.00	24.00	27.00	31.00	33.00	36.00	38.00
46	14.00	18.00	20.00	23.00	25.00	28.00	29.00	19.00	24.00	28.00	31.00	33.00	37.00	39.00
47	14.00	18.00	21.00	23.00	25.00	28.00	29.00	20.00	25.00	29.00	32.00	34.00	38.00	40.00
48	14.00	18.00	21.00	23.00	25.00	28.00	30.00	20.00	26.00	29.00	33.00	35.00	38.00	40.00
49	14.00	19.00	21.00	24.00	26.00	29.00	30.00	21.00	26.00	30.00	34.00	36.00	39.00	41.00
50	15.00	19.00	22.00	24.00	26.00	29.00	30.00	21.00	27.00	31.00	34.00	36.00	40.00	42.00
51	15.00	20.00	23.00	25.00	27.00	30.00	32.00	22.00	28.00	32.00	35.00	37.00	41.00	44.00
52	16.00	21.00	24.00	27.00	29.00	32.00	34.00	23.00	29.00	33.00	37.00	39.00	43.00	45.00
53	17.00	22.00	25.00	28.00	30.00	34.00	35.00	24.00	30.00	34.00	38.00	40.00	44.00	47.00
54	18.00	23.00	26.00	30.00	32.00	35.00	37.00	25.00	32.00	36.00	39.00	41.00	46.00	48.00
55	18.00	24.00	27.00	31.00	34.00	37.00	39.00	26.00	33.00	37.00	41.00	43.00	48.00	50.00
56	20.00	25.00	29.00	33.00	36.00	40.00	42.00	27.00	34.00	39.00	43.00	45.00	50.00	53.00
57	21.00	27.00	31.00	35.00	38.00	43.00	45.00	28.00	36.00	40.00	45.00	48.00	53.00	56.00
58	22.00	29.00	33.00	38.00	41.00	46.00	48.00	29.00	37.00	42.00	47.00	51.00	57.00	60.00
59	24.00	31.00	35.00	40.00	44.00	49.00	52.00	30.00	39.00	44.00	50.00	54.00	60.00	63.00
60	26.00	33.00	38.00	43.00	47.00	53.00	56.00	31.00	41.00	46.00	53.00	57.00	63.00	67.00
61	27.00	35.00	40.00	46.00	50.00	56.00	59.00	33.00	43.00	49.00	56.00	60.00	68.00	72.00
62	29.00	38.00	43.00	49.00	53.00	59.00	62.00	36.00	46.00	52.00	59.00	64.00	73.00	77.00
63	31.00	41.00	46.00	52.00	56.00	63.00	66.00	38.00	49.00	55.00	63.00	69.00	78.00	82.00
64	34.00	44.00	50.00	56.00	60.00	66.00	70.00	40.00	52.00	59.00	67.00	73.00	84.00	88.00
65	36.00	47.00	53.00	59.00	63.00	70.00	74.00	43.00	55.00	62.00	72.00	78.00	89.00	94.00
66	39.00	51.00	58.00	65.00	70.00	77.00	81.00	46.00	60.00	68.00	78.00	85.00	97.00	102.00
67	43.00	56.00	64.00	71.00	76.00	85.00	89.00	50.00	65.00	73.00	84.00	92.00	104.00	110.00
68	47.00	61.00	70.00	78.00	84.00	94.00	99.00	54.00	70.00	80.00	91.00	99.00	113.00	119.00
69	51.00	67.00	76.00	86.00	92.00	103.00	109.00	59.00	76.00	87.00	100.00	108.00	122.00	128.00
70	56.00	73.00	83.00	94.00	101.00	114.00	120.00	63.00	82.00	94.00	108.00	117.00	131.00	138.00
71	61.00	80.00	91.00	103.00	111.00	125.00	132.00	69.00	90.00	103.00	117.00	127.00	143.00	150.00
72	67.00	87.00	100.00	113.00	122.00	138.00	145.00	75.00	98.00	112.00	128.00	138.00	156.00	164.00
73	73.00	96.00	109.00	125.00	135.00	151.00	159.00	82.00	107.00	123.00	140.00	151.00	169.00	178.00
74	80.00	105.00	120.00	137.00	148.00	167.00	175.00	90.00	117.00	134.00	152.00	164.00	184.00	194.00
75	88.00	115.00	131.00	150.00	162.00	183.00	193.00	98.00	128.00	147.00	166.00	179.00	201.00	211.00
76	96.00	125.00	143.00	163.00	177.00	199.00	210.00	105.00	139.00	159.00	180.00	194.00	217.00	229.00
77	105.00	137.00	156.00	178.00	193.00	217.00	228.00	114.00	150.00	172.00	195.00	210.00	235.00	248.00
78	114.00	149.00	171.00	194.00	210.00	236.00	248.00	123.00	163.00	187.00	212.00	228.00	255.00	268.00
79	124.00	163.00	187.00	212.00	229.00	257.00	270.00	133.00	176.00	203.00	229.00	247.00	276.00	290.00
80	136.00	179.00	205.00	233.00	252.00	283.00	297.00	146.00	194.00	223.00	252.00	271.00	303.00	319.00
81	150.00	197.00	226.00	257.00	277.00	311.00	327.00	161.00	213.00	245.00	277.00	298.00	334.00	351.00
82	165.00	217.00	249.00	283.00	305.00	342.00	360.00	177.00	234.00	270.00	305.00	328.00	367.00	386.00
83	182.00	239.00	273.00	310.00	335.00	376.00	396.00	194.00	258.00	297.00	335.00	361.00	404.00	425.00
84	200.00	262.00	301.00	342.00	369.00	414.00	436.00	214.00	284.00	327.00	369.00	397.00	444.00	467.00
85	242.00	318.00	364.00	413.00	446.00	501.00	527.00	259.00	343.00	395.00	446.00	480.00	537.00	566.00
86	266.00	349.00	400.00	455.00	491.00	551.00	580.00	285.00	378.00	435.00	491.00	528.00	591.00	622.00
87	293.00	384.00	440.00	500.00	540.00	606.00	638.00	313.00	415.00	478.00	540.00	581.00	650.00	684.00
88	338.00	444.00	509.00	577.00	623.00	700.00	736.00	362.00	480.00	552.00	623.00	671.00	751.00	791.00
89	372.00	488.00	559.00	635.00	686.00	770.00	810.00	398.00	528.00	607.00	686.00	738.00	826.00	870.00
90	409.00	537.00	615.00	698.00	754.00	847.00	891.00	438.00	580.00	668.00	754.00	812.00	909.00	957.00
91+	450.00	591.00	677.00	769.00	830.00	931.00	980.00	481.00	639.00	735.00	830.00	894.00	1000.00	1052.00

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

BSC-02 VA - Post Rate Stability

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	GPO Inflation							5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	20.93	26.74	30.23	32.55	36.04	41.85	45.34	37.63	43.86	52.25	54.91	57.54	86.89	95.07	68.97	89.26	105.49	115.63	125.78	142.01	146.06
30	20.93	26.74	30.23	36.04	39.53	41.85	45.34	39.68	45.99	54.35	57.07	60.91	90.56	100.40	73.03	93.32	105.49	119.69	131.86	146.06	156.21
31	20.93	26.74	32.55	36.04	39.53	41.85	45.34	42.51	48.87	57.21	59.92	63.81	93.58	107.43	73.03	93.32	109.55	125.78	135.92	152.15	156.21
32	20.93	30.23	32.55	36.04	39.53	45.34	47.66	42.51	48.87	60.07	62.78	66.71	98.63	110.59	73.03	99.40	109.55	125.78	135.92	152.15	162.29
33	24.41	30.23	32.55	36.04	39.53	45.34	47.66	45.34	52.32	63.57	66.23	68.85	101.62	116.91	79.12	99.40	109.55	125.78	135.92	156.21	162.29
34	24.41	30.23	32.55	36.04	39.53	45.34	47.66	46.02	55.22	66.46	69.11	71.71	107.60	124.02	79.12	99.40	115.63	131.86	142.01	156.21	168.38
35	24.41	30.23	32.55	39.53	41.85	45.34	49.37	48.90	58.13	66.46	71.99	74.58	114.38	127.20	79.12	99.40	115.63	131.86	142.01	156.21	168.38
36	24.88	30.23	32.55	39.53	41.85	47.66	52.98	51.77	61.04	69.35	75.48	80.93	117.39	132.38	79.12	105.49	115.63	135.92	146.06	162.29	172.44
37	24.88	30.29	36.04	39.53	41.85	48.49	56.09	54.65	63.94	74.18	78.39	83.82	124.21	135.92	83.18	105.49	119.69	135.92	146.06	162.29	172.44
38	27.64	30.29	36.04	39.53	41.85	48.49	56.09	54.65	65.88	77.03	81.29	86.71	130.26	135.92	83.18	105.49	119.69	142.01	152.15	168.38	178.52
39	27.64	32.55	38.24	41.85	45.34	51.34	59.21	57.52	68.75	79.88	86.14	91.57	131.86	142.01	83.18	109.55	119.69	142.01	152.15	168.38	178.52
40	30.41	35.04	40.97	43.51	46.67	54.73	61.54	61.15	71.61	82.73	89.01	94.44	135.92	142.01	83.18	109.55	125.78	142.01	152.15	172.44	182.58
41	29.82	35.28	43.99	46.53	49.74	57.96	64.79	64.34	74.78	86.72	92.25	97.70	135.92	142.01	89.26	115.63	125.78	146.06	156.21	178.52	182.58
42	32.76	38.24	44.84	46.83	50.07	61.23	68.05	64.62	78.75	89.98	99.16	104.61	135.92	146.06	89.26	115.63	131.86	152.15	162.29	178.52	188.67
43	33.00	38.49	47.96	50.47	52.44	64.53	71.33	67.86	81.99	96.17	102.49	107.96	142.01	146.06	93.32	119.69	135.92	152.15	162.29	182.58	192.72
44	33.23	41.52	48.28	50.80	55.57	67.01	75.31	68.97	85.26	100.30	105.85	111.34	142.01	146.06	93.32	119.69	135.92	156.21	168.38	188.67	192.72
45	33.47	42.41	51.46	53.97	55.94	70.35	78.65	73.03	87.44	103.67	111.07	118.44	142.01	152.15	99.40	125.78	142.01	162.29	172.44	188.67	198.81
46	37.16	45.54	51.80	57.18	59.13	73.72	82.01	73.03	93.32	105.49	114.45	121.91	146.06	152.15	99.40	125.78	146.06	162.29	172.44	192.72	204.89
47	37.42	45.84	55.04	60.44	62.99	77.84	86.09	73.03	93.32	109.55	119.69	128.38	146.06	152.15	105.49	131.86	152.15	168.38	178.52	198.81	208.95
48	37.69	49.03	57.34	59.96	63.41	81.32	89.51	73.03	93.32	109.55	119.69	131.86	146.06	156.21	105.49	135.92	152.15	172.44	182.58	198.81	208.95
49	40.88	49.35	57.73	63.22	66.73	87.87	96.15	73.03	99.40	109.55	125.78	135.92	152.15	156.21	109.55	135.92	156.21	178.52	188.67	204.89	215.04
50	41.17	53.26	61.02	66.53	70.10	91.45	98.52	79.12	99.40	115.63	125.78	135.92	152.15	156.21	109.55	142.01	162.29	178.52	188.67	208.95	219.10
51	43.45	56.56	65.05	70.56	72.56	98.94	105.14	79.12	105.49	119.69	131.86	142.01	156.21	168.38	115.63	146.06	168.38	182.58	192.72	215.04	231.27
52	43.72	55.96	65.46	73.97	76.64	101.53	112.64	83.18	109.55	125.78	142.01	152.15	168.38	178.52	119.69	152.15	172.44	192.72	204.89	225.18	235.32
53	46.92	59.27	67.88	73.50	77.76	109.17	118.19	89.26	115.63	131.86	146.06	156.21	178.52	182.58	125.78	156.21	178.52	198.81	208.95	231.27	245.47
54	47.91	60.30	69.00	77.63	80.37	114.96	125.77	93.32	119.69	135.92	156.21	168.38	182.58	192.72	131.86	168.38	188.67	204.89	215.04	241.41	251.55
55	51.22	62.79	71.55	81.80	83.88	122.78	131.86	93.32	125.78	142.01	162.29	178.52	192.72	204.89	135.92	172.44	192.72	215.04	225.18	251.55	261.70
56	55.18	66.77	78.60	87.32	90.10	129.45	142.01	105.49	131.86	152.15	172.44	188.67	208.95	219.10	142.01	178.52	204.89	225.18	235.32	261.70	277.93
57	57.55	72.26	82.70	94.52	97.27	140.52	152.15	109.55	142.01	162.29	182.58	198.81	225.18	235.32	146.06	188.67	208.95	235.32	251.55	277.93	292.13
58	61.55	76.33	88.27	100.83	106.64	150.53	162.29	115.63	152.15	172.44	198.81	211.22	241.41	251.55	152.15	192.72	219.10	245.47	267.78	298.21	314.44
59	67.07	83.51	94.59	107.20	113.05	160.65	168.38	125.78	162.29	182.58	208.95	221.86	255.61	271.84	156.21	204.89	231.27	261.70	281.98	314.44	330.67
60	71.17	89.15	101.90	114.59	123.53	170.88	182.58	135.92	172.44	198.81	221.89	230.64	277.93	292.13	162.29	215.04	241.41	277.93	298.21	330.67	350.96
61	77.44	95.51	111.41	123.23	133.84	182.58	192.72	142.01	182.58	208.95	235.40	247.29	292.13	308.36	172.44	225.18	255.61	292.13	314.44	355.02	377.33
62	84.71	106.67	117.91	134.52	143.57	198.81	208.95	152.15	198.81	225.18	250.12	260.86	308.36	324.59	188.67	241.41	271.84	308.36	334.73	381.39	403.70
63	94.24	113.15	127.58	144.30	152.46	215.04	225.18	162.29	214.24	241.41	266.90	278.86	330.67	344.87	198.81	255.61	288.07	330.67	361.10	407.76	430.08
64	99.99	122.85	142.16	154.16	163.99	231.27	245.47	178.52	227.80	261.70	282.60	296.53	344.87	367.19	208.95	271.84	308.36	350.96	380.61	440.22	460.51
65	111.36	132.64	152.03	167.97	176.22	251.55	261.70	188.67	242.59	277.93	302.66	316.62	367.19	387.47	225.18	288.07	324.59	377.33	397.34	466.59	492.96
66	120.56	145.70	167.27	183.22	195.33	270.76	284.59	199.61	260.88	296.45	325.78	341.74	393.29	413.06	235.19	306.33	345.86	397.25	422.49	494.09	519.78
67	131.92	160.24	182.51	202.33	217.59	287.73	301.16	212.92	276.22	316.51	350.11	372.40	420.09	441.19	247.45	322.26	360.62	416.25	450.80	514.08	544.77
68	145.00	180.34	202.61	221.43	239.85	306.91	325.52	225.07	292.03	336.68	373.88	403.64	452.00	474.32	258.55	336.68	383.18	437.12	474.32	543.15	571.05
69	157.10	195.58	221.71	243.69	269.13	329.76	349.58	237.86	311.74	353.18	400.04	427.06	479.32	506.35	273.90	353.18	403.64	464.91	502.75	567.62	594.65
70	173.31	217.85	242.30	268.17	296.75	350.51	369.69	251.11	327.84	373.18	423.75	455.14	512.69	540.59	284.24	369.69	423.75	486.53	526.64	589.42	620.80
71	192.17	239.37	269.71	300.60	330.40	374.23	396.14	264.66	347.26	396.14	448.40	482.11	544.48	574.83	300.06	391.08	448.40	509.08	552.91	622.03	652.37
72	205.07	255.53	289.71	332.03	356.44	398.76	419.92	281.57	364.58	419.92	475.25	512.69	579.42	608.71	315.75	411.78	470.37	537.10	579.42	654.29	688.47
73	218.15	274.65	312.32	351.56	381.38	425.32	448.86	295.06	389.22	441.02	506.93	546.17	612.09	643.47	332.72	433.17	497.52	566.57	612.09	684.28	720.38
74	229.72	293.20	330.98	374.81	405.03	451.89	476.07	311.33	409.57	468.51	533.50	577.33	651.38	683.12	350.63	456.42	522.92	592.44	639.29	717.88	757.17
75	244.14	315.34	356.03	401.08	431.60	479.55	505.71	329.88	431.60	491.18	562.39	607.44	685.91	723.69	367.66	479.55	550.76	621.97	671.38	754.21	790.54
76	259.48	330.63	378.06	424.10	453.40	503.62	532.92	345.98	450.61	514.78	587.32	637.55	715.67	756.13	378.06	500.83	571.98	647.31	698.93	781.24	824.48
77	275.41	351.62	397.07	445.20	475.95	530.76	558.84	362.31	471.94	537.45	613.66	665.80	748.69	786.12	393.06	517.40	593.60	672.48	724.62	810.19	855.64
78	290.29	369.58	419.45	468.05	501.29	553.73	584.42	375.97	491.06	563.96	640.68	693.12	778.80	818.44	405.38	538.38	616.39	699.51	751.94	841.46	883.66
79	305.17	390.62	440.67	490.71	526.11	579.82	611.56	390.62	513.91	588.37	667.71	721.42	809.31	850.82	418.69	554.19	639.64	721.42	777.58	869.13	913.07
80	320.87	408.06	461.53	516.17	552.21	605.69	639.41	408.06	537.10						438.28	582.44					
81	351.09	449.91	506.87	567.33	605.69	668.47	702.18	449.91	590.58						482.46	639.41					
82	387.13	491.76	558.03	624.29	666.14	734.74	774.26	495.25	651.03						531.29	702.18					
83	425.50	542.91	614.99	683.58	732.41	810.30	852.15	546.40	717.30						582.44	774.26					
84	467.35	596.39	675.45	753.34	806.81	888.19	935.86	599.88	785.89						641.73	852.15					
85	567.33	723.11	818.44	911.44	975.38	1076.53	1133.49	725.43							776.59						
86	624.29	795.19	899.82	1004.45	1074.20	1184.64	1245.10	797.51							854.48						
87	683.58	873.08	989.34	1103.27	1182.32	1302.06	1370.65	878.89							939.35						
88	791.70	1010.26	1142.79	1275.32	1364.84	1503.18	1583.40	1013.75							1085.83						
89	869.59	1110.24	1256.72	1403.21	1499.70	1653.15	1739.18	1116.05							1193.94						
90	956.78	1220.68	1382.28	1541.55	1649.67	1820.56	1917.05	1226.50							1313.69						
91+	1053.28	1343.91	1520.62	1697.33	1814.75	2000.76	2105.39	1349.73							1442.73						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

BSC-02 VA - Post Rate Stability

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	3.1% Simple Inflation							3.1% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	30.23	39.53	45.34	51.15	56.97	62.78	66.27	39.53	51.15	60.45	66.27	72.08	81.38	83.70
30	32.55	41.85	47.66	53.48	60.45	66.27	68.59	41.85	53.48	60.45	68.59	75.57	83.70	89.52
31	32.55	41.85	47.66	53.48	60.45	66.27	72.08	41.85	53.48	62.78	72.08	77.89	87.19	89.52
32	32.55	41.85	47.66	53.48	60.45	68.59	72.08	41.85	56.97	62.78	72.08	77.89	87.19	93.00
33	32.55	45.34	51.15	56.97	62.78	68.59	72.08	45.34	56.97	62.78	72.08	77.89	89.52	93.00
34	36.04	45.34	51.15	56.97	62.78	68.59	75.57	45.34	56.97	66.27	75.57	81.38	89.52	96.49
35	36.04	45.34	51.15	56.97	62.78	72.08	75.57	45.34	56.97	66.27	75.57	81.38	89.52	96.49
36	36.04	45.34	51.15	60.45	66.27	72.08	77.89	45.34	60.45	66.27	77.89	83.70	93.00	98.82
37	36.04	45.34	53.48	60.45	66.27	75.57	77.89	47.66	60.45	68.59	77.89	83.70	93.00	98.82
38	36.04	47.66	53.48	60.45	66.27	75.57	77.89	47.66	60.45	68.59	81.38	87.19	96.49	102.30
39	36.04	47.66	53.48	62.78	68.59	75.57	81.38	47.66	62.78	68.59	81.38	87.19	96.49	102.30
40	39.53	47.66	53.48	62.78	68.59	77.89	81.38	47.66	62.78	72.08	81.38	87.19	98.82	104.63
41	39.53	47.66	56.97	62.78	68.59	77.89	81.38	51.15	66.27	72.08	83.70	89.52	102.30	104.63
42	39.53	51.15	56.97	66.27	72.08	77.89	83.70	51.15	66.27	75.57	87.19	93.00	102.30	108.12
43	39.53	51.15	56.97	66.27	72.08	81.38	83.70	53.48	68.59	77.89	87.19	93.00	104.63	110.44
44	39.53	51.15	60.45	66.27	72.08	81.38	83.70	53.48	68.59	77.89	89.52	96.49	108.12	110.44
45	41.85	53.48	60.45	68.59	75.57	81.38	87.19	56.97	72.08	81.38	93.00	98.82	108.12	113.93
46	41.85	53.48	60.45	68.59	75.57	83.70	87.19	56.97	72.08	83.70	93.00	98.82	110.44	117.42
47	41.85	53.48	62.78	68.59	75.57	83.70	87.19	60.45	75.57	87.19	96.49	102.30	113.93	119.74
48	41.85	53.48	62.78	68.59	75.57	83.70	89.52	60.45	77.89	87.19	98.82	104.63	113.93	119.74
49	41.85	56.97	62.78	72.08	77.89	87.19	89.52	62.78	77.89	89.52	102.30	108.12	117.42	123.23
50	45.34	56.97	66.27	72.08	77.89	87.19	89.52	62.78	81.38	93.00	102.30	108.12	119.74	125.56
51	45.34	60.45	68.59	75.57	81.38	89.52	96.49	66.27	83.70	96.49	104.63	110.44	123.23	132.53
52	47.66	62.78	72.08	81.38	87.19	96.49	102.30	68.59	87.19	98.82	110.44	117.42	129.04	134.86
53	51.15	66.27	75.57	83.70	89.52	102.30	104.63	72.08	89.52	102.30	113.93	119.74	132.53	140.67
54	53.48	68.59	77.89	89.52	96.49	104.63	110.44	75.57	96.49	108.12	117.42	123.23	138.34	144.16
55	53.48	72.08	81.38	93.00	102.30	110.44	117.42	77.89	98.82	110.44	123.23	129.04	144.16	149.97
56	60.45	75.57	87.19	98.82	108.12	119.74	125.56	81.38	102.30	117.42	129.04	134.86	149.97	159.27
57	62.78	81.38	93.00	104.63	113.93	129.04	134.86	83.70	108.12	119.74	134.86	144.16	159.27	167.41
58	66.27	87.19	98.82	113.93	123.23	138.34	144.16	87.19	110.44	125.56	140.67	153.46	170.90	180.20
59	72.08	93.00	104.63	119.74	132.53	146.48	155.78	89.52	117.42	132.53	149.97	161.60	180.20	189.50
60	77.89	98.82	113.93	129.04	140.67	159.27	167.41	93.00	123.23	138.34	159.27	170.90	189.50	201.12
61	81.38	104.63	119.74	138.34	149.97	167.41	176.71	98.82	129.04	146.48	167.41	180.20	203.45	216.24
62	87.19	113.93	129.04	146.48	159.27	176.71	186.01	108.12	138.34	155.78	176.71	191.82	218.56	231.35
63	93.00	123.23	138.34	155.78	167.41	189.50	197.63	113.93	146.48	165.08	189.50	206.93	233.67	246.46
64	102.30	132.53	149.97	167.41	180.20	197.63	210.42	119.74	155.78	176.71	201.12	218.56	252.27	263.90
65	108.12	140.67	159.27	176.71	189.50	210.42	222.05	129.04	165.08	186.01	216.24	233.67	267.39	282.50
66	117.42	153.46	174.38	195.31	210.42	231.35	242.97	138.34	180.20	203.45	233.67	254.60	290.64	305.75
67	129.04	167.41	191.82	212.75	227.86	254.60	267.39	149.97	195.31	218.56	252.27	275.53	311.56	330.17
68	140.67	182.52	210.42	233.67	252.27	282.50	296.45	161.60	210.42	239.49	273.20	296.45	339.47	356.90
69	153.46	201.12	227.86	258.09	275.53	309.24	326.68	176.71	227.86	260.41	299.94	324.35	366.21	383.64
70	167.41	218.56	248.79	282.50	303.43	341.79	360.39	189.50	246.46	282.50	324.35	351.09	392.94	413.87
71	182.52	239.49	273.20	309.24	332.49	375.51	396.43	206.93	269.71	309.24	351.09	381.32	428.98	449.91
72	201.12	260.41	299.94	339.47	366.21	413.87	434.80	225.54	294.13	335.98	383.64	413.87	467.35	491.76
73	218.56	288.31	326.68	375.51	404.57	453.40	476.65	246.46	320.87	368.53	419.68	453.40	506.87	533.61
74	239.49	315.05	360.39	410.38	444.10	501.06	525.48	269.71	351.09	402.24	455.72	491.76	552.21	582.44
75	263.90	345.28	392.94	449.91	485.95	548.73	578.95	294.13	383.64	440.61	497.57	537.10	603.37	632.43
76	288.31	375.51	428.98	489.44	531.29	596.39	630.11	315.05	417.36	476.65	539.43	582.44	651.03	687.07
77	315.05	410.38	467.35	533.61	578.95	651.03	683.58	341.79	449.91	516.17	584.77	630.11	704.51	744.04
78	341.79	446.42	512.69	582.44	630.11	708.00	744.04	368.53	489.44	560.35	635.92	683.58	764.96	803.33
79	372.02	489.44	560.35	635.92	687.07	770.77	810.30	398.76	527.80	609.18	687.07	740.55	827.74	869.59
80	408.06	537.10						438.28	582.44					
81	449.91	590.58						482.46	639.41					
82	495.25	651.03						531.29	702.18					
83	546.40	717.30						582.44	774.26					
84	599.88	785.89						641.73	852.15					
85	725.43							776.59						
86	797.51							854.48						
87	878.89							939.35						
88	1013.75							1085.83						
89	1116.05							1193.94						
90	1226.50							1313.69						
91+	1349.73							1442.73						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

BSC-02 VA - Post Rate Stability

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	4.5% Simple Inflation							4.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	32.37	37.72	44.94	47.23	49.49	74.74	81.78	59.33	76.78	90.74	99.47	108.19	122.15	125.64
30	34.13	39.56	46.75	49.09	52.39	77.90	86.36	62.82	80.27	90.74	102.96	113.43	125.64	134.37
31	36.57	42.03	49.21	51.55	54.89	80.50	92.41	62.82	80.27	94.23	108.19	116.92	130.88	134.37
32	36.57	42.03	51.67	54.00	57.38	84.84	95.13	62.82	85.51	94.23	108.19	116.92	130.88	139.60
33	39.00	45.00	54.68	56.97	59.22	87.41	100.56	68.06	85.51	94.23	108.19	116.92	134.37	139.60
34	39.58	47.50	57.16	59.45	61.69	92.55	106.68	68.06	85.51	99.47	113.43	122.15	134.37	144.84
35	42.06	50.00	57.16	61.93	64.15	98.39	109.42	68.06	85.51	99.47	113.43	122.15	134.37	144.84
36	44.53	52.50	59.65	64.93	69.61	100.98	113.87	68.06	90.74	99.47	116.92	125.64	139.60	148.33
37	47.01	55.00	63.80	67.43	72.10	106.84	116.92	71.55	90.74	102.96	116.92	125.64	139.60	148.33
38	47.01	56.67	66.26	69.92	74.59	112.05	116.92	71.55	90.74	102.96	122.15	130.88	144.84	153.56
39	49.48	59.14	68.71	74.09	78.77	113.43	122.15	71.55	94.23	102.96	122.15	130.88	144.84	153.56
40	52.60	61.60	71.17	76.56	81.23	116.92	122.15	71.55	94.23	108.19	122.15	130.88	148.33	157.05
41	55.35	64.32	74.60	79.35	84.04	116.92	122.15	76.78	99.47	108.19	125.64	134.37	153.56	157.05
42	55.59	67.74	77.40	85.30	89.98	116.92	125.64	76.78	99.47	113.43	130.88	139.60	153.56	162.29
43	58.37	70.53	82.72	88.16	92.86	122.15	125.64	80.27	102.96	116.92	130.88	139.60	157.05	165.78
44	59.33	73.34	86.28	91.05	95.77	122.15	125.64	80.27	102.96	116.92	134.37	144.84	162.29	165.78
45	62.82	75.21	89.18	95.54	101.88	122.15	130.88	85.51	108.19	122.15	139.60	148.33	162.29	171.01
46	62.82	80.27	90.74	98.45	104.86	125.64	130.88	85.51	108.19	125.64	139.60	148.33	165.78	176.25
47	62.82	80.27	94.23	102.96	110.43	125.64	130.88	90.74	113.43	130.88	144.84	153.56	171.01	179.74
48	62.82	80.27	94.23	102.96	113.43	125.64	134.37	90.74	116.92	130.88	148.33	157.05	171.01	179.74
49	62.82	85.51	94.23	108.19	116.92	130.88	134.37	94.23	116.92	134.37	153.56	162.29	176.25	184.97
50	68.06	85.51	99.47	108.19	116.92	130.88	134.37	94.23	122.15	139.60	153.56	162.29	179.74	188.46
51	68.06	90.74	102.96	113.43	122.15	134.37	144.84	99.47	125.64	144.84	157.05	165.78	184.97	198.93
52	71.55	94.23	108.19	122.15	130.88	144.84	153.56	102.96	130.88	148.33	165.78	176.25	193.70	202.42
53	76.78	99.47	113.43	125.64	134.37	153.56	157.05	108.19	134.37	153.56	171.01	179.74	198.93	211.15
54	80.27	102.96	116.92	134.37	144.84	157.05	165.78	113.43	144.84	162.29	176.25	184.97	207.66	216.38
55	80.27	108.19	122.15	139.60	153.56	165.78	176.25	116.92	148.33	165.78	184.97	193.70	216.38	225.11
56	90.74	113.43	130.88	148.33	162.29	179.74	188.46	122.15	153.56	176.25	193.70	202.42	225.11	239.07
57	94.23	122.15	139.60	157.05	171.01	193.70	202.42	125.64	162.29	179.74	202.42	216.38	239.07	251.28
58	99.47	130.88	148.33	171.01	181.69	207.66	216.38	130.88	165.78	188.46	211.15	230.34	256.52	270.48
59	108.19	139.60	157.05	179.74	190.84	219.87	233.83	134.37	176.25	198.93	225.11	242.56	270.48	284.44
60	116.92	148.33	171.01	190.86	198.39	239.07	251.28	139.60	184.97	207.66	239.07	256.52	284.44	301.89
61	122.15	157.05	179.74	202.48	212.71	251.28	265.24	148.33	193.70	219.87	251.28	270.48	305.38	324.57
62	130.88	171.01	193.70	215.15	224.39	265.24	279.20	162.29	207.66	233.83	265.24	287.93	328.06	347.26
63	139.60	184.28	207.66	229.58	239.87	284.44	296.65	171.01	219.87	247.79	284.44	310.61	350.75	369.94
64	153.56	195.95	225.11	243.09	255.06	296.65	315.85	179.74	233.83	265.24	301.89	327.39	378.67	396.12
65	162.29	208.67	239.07	260.34	272.35	315.85	333.30	193.70	247.79	279.20	324.57	341.78	401.35	424.04
66	171.70	224.40	255.00	280.23	293.95	338.30	355.30	202.30	263.50	297.50	341.70	363.42	425.00	447.10
67	183.15	237.60	272.25	301.16	320.33	361.35	379.50	212.85	277.20	310.20	358.05	387.77	442.20	468.60
68	193.60	251.20	289.60	321.60	347.20	388.80	408.00	222.40	289.60	329.60	376.00	408.00	467.20	491.20
69	204.60	268.15	303.80	344.10	367.35	412.30	435.55	235.60	303.80	347.20	399.90	432.45	488.25	511.50
70	216.00	282.00	321.00	364.50	391.50	441.00	465.00	244.50	318.00	364.50	418.50	453.00	507.00	534.00
71	227.65	298.70	340.75	385.70	414.70	468.35	494.45	258.10	336.40	385.70	437.90	475.60	535.05	561.15
72	242.20	313.60	361.20	408.80	441.00	498.40	523.60	271.60	354.20	404.60	462.00	498.40	562.80	592.20
73	253.80	334.80	379.35	436.05	469.80	526.50	553.50	286.20	372.60	427.95	487.35	526.50	588.60	619.65
74	267.80	352.30	403.00	458.90	496.60	560.30	587.60	301.60	392.60	449.80	509.60	549.90	617.50	651.30
75	283.75	371.25	422.50	483.75	522.50	590.00	622.50	316.25	412.50	473.75	535.00	577.50	648.75	680.00
76	297.60	387.60	442.80	505.20	548.40	615.60	650.40	325.20	430.80	492.00	556.80	601.20	672.00	709.20
77	311.65	405.95	462.30	527.85	572.70	644.00	676.20	338.10	445.05	510.60	578.45	623.30	696.90	736.00
78	323.40	422.40	485.10	551.10	596.20	669.90	704.00	348.70	463.10	530.20	601.70	646.80	723.80	760.10
79	336.00	442.05	506.10	574.35	620.55	696.15	731.85	360.15	476.70	550.20	620.55	668.85	747.60	785.40
80	351.00	462.00						377.00	501.00					
81	387.00	508.00						415.00	550.00					
82	426.00	560.00						457.00	604.00					
83	470.00	617.00						501.00	666.00					
84	516.00	676.00						552.00	733.00					
85	624.00							668.00						
86	686.00							735.00						
87	756.00							808.00						
88	872.00							934.00						
89	960.00							1027.00						
90	1055.00							1130.00						
91+	1161.00							1241.00						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

BSC-02 - VA Post Rate Stability

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	2.6% Simple Inflation							2.6% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	26.00	34.00	39.00	44.00	49.00	54.00	57.00	34.00	44.00	52.00	57.00	62.00	70.00	72.00
30	28.00	36.00	41.00	46.00	52.00	57.00	59.00	36.00	46.00	52.00	59.00	65.00	72.00	77.00
31	28.00	36.00	41.00	46.00	52.00	57.00	62.00	36.00	46.00	54.00	62.00	67.00	75.00	77.00
32	28.00	36.00	41.00	46.00	52.00	59.00	62.00	36.00	49.00	54.00	62.00	67.00	75.00	80.00
33	28.00	39.00	44.00	49.00	54.00	59.00	62.00	39.00	49.00	54.00	62.00	67.00	77.00	80.00
34	31.00	39.00	44.00	49.00	54.00	59.00	65.00	39.00	49.00	57.00	65.00	70.00	77.00	83.00
35	31.00	39.00	44.00	49.00	54.00	62.00	65.00	39.00	49.00	57.00	65.00	70.00	77.00	83.00
36	31.00	39.00	44.00	52.00	57.00	62.00	67.00	39.00	52.00	57.00	67.00	72.00	80.00	85.00
37	31.00	39.00	46.00	52.00	57.00	65.00	67.00	41.00	52.00	59.00	67.00	72.00	80.00	85.00
38	31.00	41.00	46.00	52.00	57.00	65.00	67.00	41.00	52.00	59.00	70.00	75.00	83.00	88.00
39	31.00	41.00	46.00	54.00	59.00	65.00	70.00	41.00	54.00	59.00	70.00	75.00	83.00	88.00
40	34.00	41.00	46.00	54.00	59.00	67.00	70.00	41.00	54.00	62.00	70.00	75.00	85.00	90.00
41	34.00	41.00	49.00	54.00	59.00	67.00	70.00	44.00	57.00	62.00	72.00	77.00	88.00	90.00
42	34.00	44.00	49.00	57.00	62.00	67.00	72.00	44.00	57.00	65.00	75.00	80.00	88.00	93.00
43	34.00	44.00	49.00	57.00	62.00	70.00	72.00	46.00	59.00	67.00	75.00	80.00	90.00	95.00
44	34.00	44.00	52.00	57.00	62.00	70.00	72.00	46.00	59.00	67.00	77.00	83.00	93.00	95.00
45	36.00	46.00	52.00	59.00	65.00	70.00	75.00	49.00	62.00	70.00	80.00	85.00	93.00	98.00
46	36.00	46.00	52.00	59.00	65.00	72.00	75.00	49.00	62.00	72.00	80.00	85.00	95.00	101.00
47	36.00	46.00	54.00	59.00	65.00	72.00	75.00	52.00	65.00	75.00	83.00	88.00	98.00	103.00
48	36.00	46.00	54.00	59.00	65.00	72.00	77.00	52.00	67.00	75.00	85.00	90.00	98.00	103.00
49	36.00	49.00	54.00	62.00	67.00	75.00	77.00	54.00	67.00	77.00	88.00	93.00	101.00	106.00
50	39.00	49.00	57.00	62.00	67.00	75.00	77.00	54.00	70.00	80.00	88.00	93.00	103.00	108.00
51	39.00	52.00	59.00	65.00	70.00	77.00	83.00	57.00	72.00	83.00	90.00	95.00	106.00	114.00
52	41.00	54.00	62.00	70.00	75.00	83.00	88.00	59.00	75.00	85.00	95.00	101.00	111.00	116.00
53	44.00	57.00	65.00	72.00	77.00	88.00	90.00	62.00	77.00	88.00	98.00	103.00	114.00	121.00
54	46.00	59.00	67.00	77.00	83.00	90.00	95.00	65.00	83.00	93.00	101.00	106.00	119.00	124.00
55	46.00	62.00	70.00	80.00	88.00	95.00	101.00	67.00	85.00	95.00	106.00	111.00	124.00	129.00
56	52.00	65.00	75.00	85.00	93.00	103.00	108.00	70.00	88.00	101.00	111.00	116.00	129.00	137.00
57	54.00	70.00	80.00	90.00	98.00	111.00	116.00	72.00	93.00	103.00	116.00	124.00	137.00	144.00
58	57.00	75.00	85.00	98.00	106.00	119.00	124.00	75.00	95.00	108.00	121.00	132.00	147.00	155.00
59	62.00	80.00	90.00	103.00	114.00	126.00	134.00	77.00	101.00	114.00	129.00	139.00	155.00	163.00
60	67.00	85.00	98.00	111.00	121.00	137.00	144.00	80.00	106.00	119.00	137.00	147.00	163.00	173.00
61	70.00	90.00	103.00	119.00	129.00	144.00	152.00	85.00	111.00	126.00	144.00	155.00	175.00	186.00
62	75.00	98.00	111.00	126.00	137.00	152.00	160.00	93.00	119.00	134.00	152.00	165.00	188.00	199.00
63	80.00	106.00	119.00	134.00	144.00	163.00	170.00	98.00	126.00	142.00	163.00	178.00	201.00	212.00
64	88.00	114.00	129.00	144.00	155.00	170.00	181.00	103.00	134.00	152.00	173.00	188.00	217.00	227.00
65	93.00	121.00	137.00	152.00	163.00	181.00	191.00	111.00	142.00	160.00	186.00	201.00	230.00	243.00
66	101.00	132.00	150.00	168.00	181.00	199.00	209.00	119.00	155.00	175.00	201.00	219.00	250.00	263.00
67	111.00	144.00	165.00	183.00	196.00	219.00	230.00	129.00	168.00	188.00	217.00	237.00	268.00	284.00
68	121.00	157.00	181.00	201.00	217.00	243.00	255.00	139.00	181.00	206.00	235.00	255.00	292.00	307.00
69	132.00	173.00	196.00	222.00	237.00	266.00	281.00	152.00	196.00	224.00	258.00	279.00	315.00	330.00
70	144.00	188.00	214.00	243.00	261.00	294.00	310.00	163.00	212.00	243.00	279.00	302.00	338.00	356.00
71	157.00	206.00	235.00	266.00	286.00	323.00	341.00	178.00	232.00	266.00	302.00	328.00	369.00	387.00
72	173.00	224.00	258.00	292.00	315.00	356.00	374.00	194.00	253.00	289.00	330.00	356.00	402.00	423.00
73	188.00	248.00	281.00	323.00	348.00	390.00	410.00	212.00	276.00	317.00	361.00	390.00	436.00	459.00
74	206.00	271.00	310.00	353.00	382.00	431.00	452.00	232.00	302.00	346.00	392.00	423.00	475.00	501.00
75	227.00	297.00	338.00	387.00	418.00	472.00	498.00	253.00	330.00	379.00	428.00	462.00	519.00	544.00
76	248.00	323.00	369.00	421.00	457.00	513.00	542.00	271.00	359.00	410.00	464.00	501.00	560.00	591.00
77	271.00	353.00	402.00	459.00	498.00	560.00	588.00	294.00	387.00	444.00	503.00	542.00	606.00	640.00
78	294.00	384.00	441.00	501.00	542.00	609.00	640.00	317.00	421.00	482.00	547.00	588.00	658.00	691.00
79	320.00	421.00	482.00	547.00	591.00	663.00	697.00	343.00	454.00	524.00	591.00	637.00	712.00	748.00
80	351.00	462.00						377.00	501.00					
81	387.00	508.00						415.00	550.00					
82	426.00	560.00						457.00	604.00					
83	470.00	617.00						501.00	666.00					
84	516.00	676.00						552.00	733.00					
85	624.00							668.00						
86	686.00							735.00						
87	756.00							808.00						
88	872.00							934.00						
89	960.00							1027.00						
90	1055.00							1130.00						
91+	1161.00							1241.00						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase – Custom Care Series
April 15, 2014

Product Name	Form Number	Issue Date Range
Custom Care	LTC-02 VA	Aug 2002 - Jul 2004
Essential Care	BSC-02 VA	Oct 2002 - Mar 2004

These policy form rates were originally priced with a margin for moderately adverse experience in accordance with the NAIC model rate stability regulations which were being implemented on a State by State basis during the time of our initial rate filing.

1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the above captioned Policy series forms. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an in force rate increase request have been met. This rate filing is not intended to be used for any other purpose.

2. Benefit Description

A brief policy description for each of the policy forms:

LTC-02 VA
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility, home health care, hospice care, respite care, or attendance at an Adult Day Care Center providing Adult Day Care.

Provides reimbursement of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily/monthly amount. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toiletting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving benefits and will continue to be waived until the insured stops receiving such benefits.

BSC-02 VA
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility, home health care, hospice care, respite care, or attendance at an Adult Day Care Center providing Adult Day Care.

Provides reimbursement of covered long-term care expenses incurred after an elected elimination period is met.

For care received in an assisted living facility, benefits are paid up to 80% of the maximum daily/monthly amount. For all other care, benefits are paid up to 100% of the maximum daily/monthly amount. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toiletting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving Nursing Home or Assisted Living Facility benefits and will continue to be waived until the insured stops receiving such benefits.

3. Renewability

All policy forms are guaranteed renewable.

4. Applicability

This filing is applicable to in force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders.

5. Actuarial Assumptions

Morbidity

The morbidity assumptions are derived from our own experience, following a comprehensive claim study just recently completed. The study has been peer reviewed both internally as well as by an Independent third party.

Our claims projections include 12 years of future morbidity improvements at 1.1% per year, as well as a 5.56% margin for moderately adverse experience, consistent with the margin originally anticipated in our original pricing loss ratio.

Below are currently expected sample annual claim costs for an LTC-02 policy, $300 monthly benefit, with no inflation protection (including the 5.56% margin):

For policies issued prior to 2004:

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	0.85	3.26
60	3.36	8.17
65	10.68	24.63
70	26.06	56.14
75	76.30	162.06
80	182.79	310.05
85	387.52	552.81
90	467.86	604.75
95	547.13	654.84

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	2.98	11.36
70	20.13	45.41
75	82.83	173.34
80	194.58	327.09
85	430.60	609.98
90	518.38	662.00
95	586.15	681.32

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	24.19	80.97
80	195.85	333.39
85	506.95	688.14
90	579.45	711.44
95	649.30	718.77

For policies issued after 2004 (lower morbidity due to underwriting changes):

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	0.65	2.50
60	2.60	6.34
65	8.44	19.47
70	23.57	50.79
75	71.06	150.99
80	170.71	289.86
85	364.52	522.10
90	446.57	583.81
95	530.05	652.53

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	2.28	8.70
70	15.62	35.27
75	65.76	137.86
80	177.49	299.42
85	405.90	578.52
90	496.44	641.68
95	572.33	687.78

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	18.54	62.07
80	153.78	263.04
85	418.91	575.45
90	561.67	703.67
95	644.75	752.15

Voluntary Lapses

The voluntary lapse rates are also based on our own experience:

Duration	Inflation Option	
	None/GPO	**All Other**
1	4.90%	3.70%
2	3.50%	2.95%
3	2.90%	2.50%
4	2.35%	1.85%
5	2.05%	1.75%
6	1.00%	0.90%
7	1.00%	0.85%
8	1.00%	0.85%
9	1.00%	0.85%
10	1.00%	0.85%
11+	0.95%	0.85%

Mortality

The mortality rates have also been derived based on our own experience within our individual long-term care block of business.

The base mortality table is the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 19 years of historical improvements based on scale AA. We then apply the following series of adjustment factors (factors for ages not listed above are interpolated):

For policies issued prior to 2004:

Policy Duration	Preferred Risk Class (Married)				Pref. Risk Class (Single, Female)				Pref. Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	22.3%	12.7%	12.7%	19.1%	25.8%	14.7%	14.7%	22.1%	27.0%	15.4%	15.4%	23.1%
2	24.2%	14.6%	17.2%	22.3%	28.0%	17.0%	19.9%	25.8%	29.3%	17.7%	20.8%	27.0%
3	26.1%	16.5%	21.6%	25.5%	30.2%	19.2%	25.1%	29.5%	31.6%	20.0%	26.2%	30.8%
4	27.4%	18.5%	26.1%	28.6%	31.7%	21.4%	30.2%	33.2%	33.1%	22.3%	31.6%	34.7%
5	28.6%	21.0%	30.6%	31.8%	33.2%	24.3%	35.4%	36.9%	34.7%	25.4%	37.0%	38.5%
6	29.9%	24.2%	35.0%	35.0%	34.6%	28.0%	40.5%	40.5%	36.2%	29.3%	42.4%	42.4%
7	31.2%	28.0%	36.9%	38.2%	36.1%	32.4%	42.7%	44.2%	37.8%	33.9%	44.7%	46.2%
8	32.5%	32.5%	38.8%	41.4%	37.6%	37.6%	45.0%	47.9%	39.3%	39.3%	47.0%	50.1%
9	33.7%	36.9%	40.7%	44.6%	39.1%	42.7%	47.2%	51.6%	40.8%	44.7%	49.3%	53.9%
10	34.4%	41.4%	42.6%	47.7%	39.8%	47.9%	49.4%	55.3%	41.6%	50.1%	51.6%	57.8%
11	35.1%	43.3%	46.5%	50.9%	40.6%	50.1%	53.8%	59.0%	42.5%	52.4%	56.2%	61.6%
12	35.9%	44.6%	50.3%	54.1%	41.6%	51.6%	58.2%	62.6%	43.4%	53.9%	60.9%	65.5%
13	36.8%	45.2%	52.2%	57.3%	42.6%	52.3%	60.4%	66.3%	44.5%	54.7%	63.2%	69.3%
14	37.6%	45.9%	54.1%	60.5%	43.6%	53.1%	62.6%	70.0%	45.5%	55.6%	65.5%	73.2%
15	38.5%	46.7%	56.0%	63.7%	44.6%	54.1%	64.9%	73.7%	46.6%	56.5%	67.8%	77.1%
16	41.0%	49.6%	59.6%	66.2%	46.1%	55.8%	67.1%	74.5%	47.8%	57.8%	69.6%	77.3%
17	43.5%	52.6%	63.0%	68.9%	47.6%	57.5%	68.9%	75.3%	48.9%	59.1%	70.8%	77.4%
18	46.2%	55.7%	66.6%	71.5%	49.0%	59.1%	70.7%	75.9%	50.0%	60.3%	72.1%	77.4%
19	48.9%	59.0%	70.4%	74.3%	50.4%	60.7%	72.6%	76.5%	50.9%	61.3%	73.3%	77.3%
20	51.8%	62.3%	74.7%	77.0%	51.8%	62.3%	74.7%	77.0%	51.8%	62.3%	74.7%	77.0%
21	54.5%	65.2%	79.0%	79.0%	54.5%	65.2%	79.0%	79.0%	54.5%	65.2%	79.0%	79.0%
22	57.5%	68.3%	81.0%	81.0%	57.5%	68.3%	81.0%	81.0%	57.5%	68.3%	81.0%	81.0%
23	60.6%	71.4%	83.0%	83.0%	60.6%	71.4%	83.0%	83.0%	60.6%	71.4%	83.0%	83.0%
24	64.6%	74.6%	85.0%	85.0%	64.6%	74.6%	85.0%	85.0%	64.6%	74.6%	85.0%	85.0%
25	69.6%	77.9%	87.0%	87.0%	69.6%	77.9%	87.0%	87.0%	69.6%	77.9%	87.0%	87.0%
26	73.1%	79.4%	87.0%	87.0%	73.1%	79.4%	87.0%	87.0%	73.1%	79.4%	87.0%	87.0%
27	76.6%	80.9%	87.0%	87.0%	76.6%	80.9%	87.0%	87.0%	76.6%	80.9%	87.0%	87.0%
28	80.0%	82.4%	87.0%	87.0%	80.0%	82.4%	87.0%	87.0%	80.0%	82.4%	87.0%	87.0%
29	83.5%	84.0%	87.0%	87.0%	83.5%	84.0%	87.0%	87.0%	83.5%	84.0%	87.0%	87.0%
30	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%

Policy Duration	Standard Risk Class (Married)				Standard Risk Class (Single, Female)				Standard Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	31.6%	18.1%	18.1%	27.1%	36.6%	20.9%	20.9%	31.4%	38.2%	21.9%	21.9%	32.8%
2	35.4%	21.4%	25.1%	32.6%	41.0%	24.8%	29.1%	37.7%	42.8%	25.9%	30.4%	39.4%
3	39.3%	24.9%	32.6%	38.4%	45.6%	28.9%	37.8%	44.4%	47.6%	30.2%	39.5%	46.5%
4	42.5%	28.7%	40.5%	44.5%	49.2%	33.2%	46.9%	51.5%	51.4%	34.7%	49.0%	53.8%
5	45.7%	33.5%	48.8%	50.8%	53.0%	38.8%	56.5%	58.9%	55.4%	40.6%	59.1%	61.5%
6	49.1%	39.7%	57.5%	57.5%	56.9%	46.0%	66.6%	66.6%	59.5%	48.1%	69.6%	69.6%
7	51.2%	46.0%	60.6%	62.7%	59.3%	53.2%	70.2%	72.6%	62.0%	55.7%	73.4%	75.9%
8	53.3%	53.3%	63.7%	67.9%	61.7%	61.7%	73.8%	78.7%	64.5%	64.5%	77.2%	82.2%
9	55.4%	60.6%	66.9%	73.2%	64.1%	70.2%	77.4%	84.7%	67.0%	73.4%	81.0%	88.6%
10	56.4%	67.9%	70.0%	78.4%	65.3%	78.7%	81.1%	90.8%	68.3%	82.2%	84.8%	94.9%
11	57.6%	71.1%	76.3%	83.6%	66.7%	82.3%	88.3%	96.8%	69.7%	86.0%	92.3%	101.2%
12	58.9%	73.2%	82.6%	88.8%	68.2%	84.7%	95.6%	102.9%	71.3%	88.6%	99.9%	107.5%
13	60.3%	74.2%	85.7%	94.1%	69.9%	85.9%	99.2%	108.9%	73.1%	89.8%	103.7%	113.9%
14	61.8%	75.3%	88.8%	99.3%	71.5%	87.2%	102.9%	115.0%	74.8%	91.2%	107.5%	120.2%
15	63.2%	76.7%	92.0%	104.5%	73.2%	88.8%	106.5%	121.0%	76.5%	92.8%	111.3%	126.5%
16	65.3%	79.0%	95.0%	105.6%	73.5%	88.9%	106.9%	118.8%	76.2%	92.2%	110.9%	123.2%
17	67.4%	81.5%	97.6%	106.7%	73.7%	89.0%	106.7%	116.6%	75.8%	91.6%	109.7%	119.9%
18	69.6%	84.0%	100.4%	107.8%	73.9%	89.1%	106.6%	114.4%	75.3%	90.8%	108.6%	116.6%
19	71.8%	86.5%	103.3%	108.9%	74.0%	89.1%	106.4%	112.2%	74.7%	90.0%	107.5%	113.3%
20	74.0%	89.0%	106.7%	110.0%	74.0%	89.0%	106.7%	110.0%	74.0%	89.0%	106.7%	110.0%
21	75.9%	90.8%	110.0%	110.0%	75.9%	90.8%	110.0%	110.0%	75.9%	90.8%	110.0%	110.0%
22	78.1%	92.7%	110.0%	110.0%	78.1%	92.7%	110.0%	110.0%	78.1%	92.7%	110.0%	110.0%
23	80.3%	94.6%	110.0%	110.0%	80.3%	94.6%	110.0%	110.0%	80.3%	94.6%	110.0%	110.0%
24	83.6%	96.6%	110.0%	110.0%	83.6%	96.6%	110.0%	110.0%	83.6%	96.6%	110.0%	110.0%
25	88.0%	98.5%	110.0%	110.0%	88.0%	98.5%	110.0%	110.0%	88.0%	98.5%	110.0%	110.0%
26	92.4%	100.4%	110.0%	110.0%	92.4%	100.4%	110.0%	110.0%	92.4%	100.4%	110.0%	110.0%
27	96.8%	102.3%	110.0%	110.0%	96.8%	102.3%	110.0%	110.0%	96.8%	102.3%	110.0%	110.0%
28	101.2%	104.2%	110.0%	110.0%	101.2%	104.2%	110.0%	110.0%	101.2%	104.2%	110.0%	110.0%
29	105.6%	106.2%	110.0%	110.0%	105.6%	106.2%	110.0%	110.0%	105.6%	106.2%	110.0%	110.0%
30	110.0%	110.0%	110.0%	110.0%	110.0%	110.0%	110.0%	110.0%	110.0%	110.0%	110.0%	110.0%

Policy Duration	Substandard 1 Risk Class (Married)				Sub 1 Risk Class (Single, Female)				Sub 1 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	44.5%	25.5%	25.5%	38.2%	51.6%	29.5%	29.5%	44.2%	53.9%	30.8%	30.8%	46.2%
2	50.1%	30.3%	35.6%	46.1%	58.0%	35.1%	41.2%	53.4%	60.6%	36.7%	43.1%	55.8%
3	55.9%	35.5%	46.4%	54.5%	64.7%	41.1%	53.7%	63.2%	67.7%	42.9%	56.1%	66.0%
4	60.6%	40.9%	57.8%	63.4%	70.2%	47.3%	66.9%	73.4%	73.3%	49.5%	69.9%	76.8%
5	65.5%	48.0%	69.8%	72.7%	75.8%	55.6%	80.8%	84.2%	79.2%	58.1%	84.5%	88.0%
6	70.5%	57.0%	82.5%	82.5%	81.6%	66.0%	95.5%	95.5%	85.3%	69.0%	99.9%	99.9%
7	75.7%	68.0%	89.6%	92.7%	87.7%	78.7%	103.8%	107.4%	91.7%	82.3%	108.5%	112.2%
8	81.1%	81.1%	97.0%	103.4%	93.9%	93.9%	112.4%	119.7%	98.2%	98.2%	117.5%	125.2%
9	86.7%	94.9%	104.7%	114.5%	100.4%	109.9%	121.3%	132.6%	105.0%	114.9%	126.8%	138.7%
10	90.8%	109.3%	112.7%	126.1%	105.2%	126.6%	130.5%	146.1%	109.9%	132.3%	136.4%	152.7%
11	95.2%	117.5%	126.1%	138.2%	110.2%	136.0%	146.0%	160.0%	115.2%	142.2%	152.6%	167.3%
12	100.0%	124.1%	140.0%	150.7%	115.7%	143.7%	162.2%	174.5%	121.0%	150.2%	169.5%	182.4%
13	102.4%	125.9%	145.4%	159.5%	118.5%	145.7%	168.3%	184.7%	123.9%	152.4%	176.0%	193.1%
14	104.8%	127.8%	150.7%	168.4%	121.3%	148.0%	174.5%	195.0%	126.9%	154.7%	182.4%	203.9%
15	107.2%	130.1%	156.0%	177.3%	124.1%	150.6%	180.6%	205.3%	129.8%	157.5%	188.8%	214.6%
16	110.8%	134.1%	161.2%	179.1%	124.6%	150.8%	181.4%	201.5%	129.2%	156.4%	188.1%	209.0%
17	114.4%	138.2%	165.6%	181.0%	125.0%	151.1%	181.0%	197.8%	128.5%	155.3%	186.1%	203.4%
18	118.1%	142.4%	170.3%	182.9%	125.3%	151.1%	180.8%	194.1%	127.7%	154.0%	184.2%	197.8%
19	121.8%	146.7%	175.2%	184.7%	125.5%	151.1%	180.5%	190.3%	126.7%	152.6%	182.3%	192.2%
20	125.5%	151.1%	181.0%	186.6%	125.5%	151.1%	181.0%	186.6%	125.5%	151.1%	181.0%	186.6%
21	128.8%	154.1%	186.6%	186.6%	128.8%	154.1%	186.6%	186.6%	128.8%	154.1%	186.6%	186.6%
22	132.5%	157.3%	186.6%	186.6%	132.5%	157.3%	186.6%	186.6%	132.5%	157.3%	186.6%	186.6%
23	136.2%	160.6%	186.6%	186.6%	136.2%	160.6%	186.6%	186.6%	136.2%	160.6%	186.6%	186.6%
24	141.8%	163.8%	186.6%	186.6%	141.8%	163.8%	186.6%	186.6%	141.8%	163.8%	186.6%	186.6%
25	149.3%	167.1%	186.6%	186.6%	149.3%	167.1%	186.6%	186.6%	149.3%	167.1%	186.6%	186.6%
26	156.7%	170.3%	186.6%	186.6%	156.7%	170.3%	186.6%	186.6%	156.7%	170.3%	186.6%	186.6%
27	164.2%	173.6%	186.6%	186.6%	164.2%	173.6%	186.6%	186.6%	164.2%	173.6%	186.6%	186.6%
28	171.7%	176.8%	186.6%	186.6%	171.7%	176.8%	186.6%	186.6%	171.7%	176.8%	186.6%	186.6%
29	179.1%	180.1%	186.6%	186.6%	179.1%	180.1%	186.6%	186.6%	179.1%	180.1%	186.6%	186.6%
30	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%

Policy Duration	Substandard 2 Risk Class (Married)				Sub 2 Risk Class (Single, Female)				Sub 2 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	55.7%	31.8%	31.8%	47.7%	64.5%	36.8%	36.8%	55.3%	67.4%	38.5%	38.5%	57.8%
2	62.6%	37.9%	44.5%	57.7%	72.5%	43.9%	51.5%	66.8%	75.8%	45.9%	53.9%	69.8%
3	69.9%	44.3%	58.0%	68.2%	80.9%	51.3%	67.1%	78.9%	84.6%	53.6%	70.2%	82.5%
4	75.7%	51.1%	72.2%	79.3%	87.7%	59.1%	83.6%	91.8%	91.7%	61.8%	87.4%	95.9%
5	81.8%	60.0%	87.3%	90.9%	94.7%	69.5%	101.1%	105.3%	99.0%	72.6%	105.6%	110.0%
6	88.1%	71.3%	103.1%	103.1%	102.0%	82.5%	119.4%	119.4%	106.7%	86.3%	124.8%	124.8%
7	94.7%	85.0%	112.0%	115.9%	109.6%	98.4%	129.7%	134.2%	114.6%	102.9%	135.6%	140.3%
8	101.4%	101.4%	121.3%	129.3%	117.4%	117.4%	140.5%	149.7%	122.8%	122.8%	146.8%	156.5%
9	108.4%	118.6%	130.9%	143.2%	125.5%	137.4%	151.6%	165.8%	131.2%	143.6%	158.5%	173.3%
10	113.5%	136.6%	140.9%	157.7%	131.4%	158.2%	163.1%	182.6%	137.4%	165.4%	170.5%	190.9%
11	119.0%	146.8%	157.6%	172.7%	137.8%	170.0%	182.5%	200.0%	144.0%	177.7%	190.8%	209.1%
12	125.0%	155.1%	175.1%	188.4%	144.7%	179.6%	202.7%	218.1%	151.3%	187.8%	211.9%	228.0%
13	128.0%	157.3%	181.7%	199.4%	148.2%	182.2%	210.4%	230.9%	154.9%	190.5%	220.0%	241.4%
14	131.0%	159.8%	188.4%	210.5%	151.7%	185.0%	218.1%	243.8%	158.6%	193.4%	228.0%	254.8%
15	134.0%	162.6%	195.0%	221.6%	155.2%	188.3%	225.8%	256.6%	162.2%	196.9%	236.1%	268.2%
16	138.5%	167.6%	201.5%	223.9%	155.8%	188.6%	226.7%	251.9%	161.5%	195.5%	235.1%	261.2%
17	143.0%	172.8%	207.0%	226.3%	156.2%	188.8%	226.2%	247.2%	160.7%	194.2%	232.6%	254.2%
18	147.6%	178.0%	212.9%	228.6%	156.6%	188.9%	225.9%	242.6%	159.6%	192.6%	230.3%	247.2%
19	152.2%	183.4%	219.0%	230.9%	156.8%	188.9%	225.7%	237.9%	158.4%	190.8%	227.9%	240.3%
20	156.9%	188.8%	226.3%	233.3%	156.9%	188.8%	226.3%	233.3%	156.9%	188.8%	226.3%	233.3%
21	160.9%	192.6%	233.3%	233.3%	160.9%	192.6%	233.3%	233.3%	160.9%	192.6%	233.3%	233.3%
22	165.6%	196.6%	233.3%	233.3%	165.6%	196.6%	233.3%	233.3%	165.6%	196.6%	233.3%	233.3%
23	170.3%	200.7%	233.3%	233.3%	170.3%	200.7%	233.3%	233.3%	170.3%	200.7%	233.3%	233.3%
24	177.3%	204.8%	233.3%	233.3%	177.3%	204.8%	233.3%	233.3%	177.3%	204.8%	233.3%	233.3%
25	186.6%	208.8%	233.3%	233.3%	186.6%	208.8%	233.3%	233.3%	186.6%	208.8%	233.3%	233.3%
26	195.9%	212.9%	233.3%	233.3%	195.9%	212.9%	233.3%	233.3%	195.9%	212.9%	233.3%	233.3%
27	205.3%	217.0%	233.3%	233.3%	205.3%	217.0%	233.3%	233.3%	205.3%	217.0%	233.3%	233.3%
28	214.6%	221.0%	233.3%	233.3%	214.6%	221.0%	233.3%	233.3%	214.6%	221.0%	233.3%	233.3%
29	223.9%	225.1%	233.3%	233.3%	223.9%	225.1%	233.3%	233.3%	223.9%	225.1%	233.3%	233.3%
30	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%

In addition, for policies issued in 2004 and later, additional selection factors apply, due to a change in underwriting practices:

For policies issued after 2004:

Policy Duration	Preferred Risk Class (Married)				Pref. Risk Class (Single, Female)				Pref. Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	21.2%	12.1%	12.1%	18.1%	24.5%	14.0%	14.0%	21.0%	25.6%	14.6%	14.6%	22.0%
2	23.0%	13.9%	16.3%	21.2%	26.6%	16.1%	18.9%	24.5%	27.8%	16.8%	19.8%	25.6%
3	24.8%	15.7%	20.6%	24.2%	28.7%	18.2%	23.8%	28.0%	30.0%	19.0%	24.9%	29.3%
4	25.6%	17.3%	24.4%	26.8%	29.6%	20.0%	28.3%	31.0%	31.0%	20.9%	29.5%	32.4%
5	26.4%	19.3%	28.1%	29.3%	30.5%	22.4%	32.5%	33.9%	31.9%	23.4%	34.0%	35.4%
6	26.6%	21.5%	31.2%	31.2%	30.8%	24.9%	36.1%	36.1%	32.2%	26.1%	37.7%	37.7%
7	26.8%	24.1%	31.7%	32.8%	31.1%	27.9%	36.8%	38.0%	32.5%	29.2%	38.4%	39.8%
8	26.9%	26.9%	32.2%	34.3%	31.2%	31.2%	37.3%	39.8%	32.6%	32.6%	39.0%	41.6%
9	28.8%	31.6%	34.8%	38.1%	33.4%	36.5%	40.3%	44.1%	34.9%	38.2%	42.2%	46.1%
10	30.2%	36.4%	37.5%	42.0%	35.0%	42.2%	43.5%	48.6%	36.6%	44.1%	45.4%	50.9%
11	31.2%	38.5%	41.3%	45.3%	36.1%	44.6%	47.8%	52.4%	37.7%	46.6%	50.0%	54.8%
12	32.0%	39.7%	44.9%	48.3%	37.1%	46.0%	51.9%	55.9%	38.8%	48.1%	54.3%	58.4%
13	32.9%	40.4%	46.7%	51.3%	38.1%	46.8%	54.1%	59.4%	39.8%	49.0%	56.5%	62.1%
14	33.8%	41.2%	48.6%	54.3%	39.1%	47.7%	56.2%	62.9%	40.9%	49.9%	58.8%	65.7%
15	34.7%	42.1%	50.5%	57.3%	40.1%	48.7%	58.4%	66.4%	42.0%	50.9%	61.1%	69.4%
16	37.0%	44.8%	53.9%	59.9%	41.6%	50.4%	60.6%	67.3%	43.2%	52.3%	62.9%	69.8%
17	39.5%	47.7%	57.1%	62.4%	43.1%	52.1%	62.4%	68.2%	44.3%	53.6%	64.2%	70.2%
18	42.0%	50.7%	60.6%	65.1%	44.6%	53.8%	64.3%	69.1%	45.4%	54.8%	65.6%	70.4%
19	44.7%	53.8%	64.3%	67.8%	46.0%	55.4%	66.2%	69.8%	46.5%	56.0%	66.9%	70.5%
20	47.4%	57.1%	68.4%	70.5%	47.4%	57.1%	68.4%	70.5%	47.4%	57.1%	68.4%	70.5%
21	50.1%	59.9%	72.5%	72.5%	50.1%	59.9%	72.5%	72.5%	50.1%	59.9%	72.5%	72.5%
22	53.0%	62.9%	74.6%	74.6%	53.0%	62.9%	74.6%	74.6%	53.0%	62.9%	74.6%	74.6%
23	56.0%	66.0%	76.7%	76.7%	56.0%	66.0%	76.7%	76.7%	56.0%	66.0%	76.7%	76.7%
24	59.9%	69.2%	78.8%	78.8%	59.9%	69.2%	78.8%	78.8%	59.9%	69.2%	78.8%	78.8%
25	64.7%	72.4%	80.9%	80.9%	64.7%	72.4%	80.9%	80.9%	64.7%	72.4%	80.9%	80.9%
26	68.0%	73.9%	80.9%	80.9%	68.0%	73.9%	80.9%	80.9%	68.0%	73.9%	80.9%	80.9%
27	71.2%	75.3%	80.9%	80.9%	71.2%	75.3%	80.9%	80.9%	71.2%	75.3%	80.9%	80.9%
28	74.4%	76.7%	80.9%	80.9%	74.4%	76.7%	80.9%	80.9%	74.4%	76.7%	80.9%	80.9%
29	77.7%	78.1%	80.9%	80.9%	77.7%	78.1%	80.9%	80.9%	77.7%	78.1%	80.9%	80.9%
30	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%

Policy Duration	Standard Risk Class (Married)				Standard Risk Class (Single, Female)				Standard Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	30.0%	17.1%	17.1%	25.7%	34.7%	19.9%	19.9%	29.8%	36.3%	20.8%	20.8%	31.1%
2	33.6%	20.3%	23.9%	31.0%	38.9%	23.6%	27.7%	35.8%	40.7%	24.6%	28.9%	37.5%
3	37.4%	23.7%	31.0%	36.5%	43.3%	27.4%	35.9%	42.2%	45.2%	28.7%	37.5%	44.1%
4	39.7%	26.8%	37.9%	41.6%	46.0%	31.0%	43.9%	48.1%	48.1%	32.4%	45.8%	50.3%
5	42.1%	30.9%	44.9%	46.8%	48.7%	35.7%	52.0%	54.1%	50.9%	37.4%	54.3%	56.6%
6	43.7%	35.3%	51.2%	51.2%	50.6%	40.9%	59.2%	59.2%	52.9%	42.8%	61.9%	61.9%
7	44.0%	39.5%	52.1%	53.9%	51.0%	45.8%	60.4%	62.4%	53.3%	47.9%	63.1%	65.3%
8	44.2%	44.2%	52.9%	56.4%	51.2%	51.2%	61.3%	65.3%	53.5%	53.5%	64.0%	68.2%
9	47.4%	51.8%	57.2%	62.5%	54.8%	60.0%	66.2%	72.4%	57.3%	62.7%	69.2%	75.7%
10	49.7%	59.8%	61.6%	69.0%	57.5%	69.2%	71.3%	79.9%	60.1%	72.4%	74.6%	83.5%
11	51.2%	63.2%	67.8%	74.3%	59.3%	73.2%	78.5%	86.1%	62.0%	76.5%	82.1%	90.0%
12	52.6%	65.3%	73.6%	79.2%	60.9%	75.6%	85.3%	91.8%	63.6%	79.0%	89.2%	95.9%
13	54.0%	66.4%	76.7%	84.2%	62.5%	76.9%	88.8%	97.5%	65.4%	80.4%	92.8%	101.9%
14	55.5%	67.7%	79.8%	89.1%	64.2%	78.3%	92.4%	103.2%	67.1%	81.9%	96.5%	107.9%
15	56.9%	69.1%	82.8%	94.1%	65.9%	80.0%	95.9%	109.0%	68.9%	83.6%	100.3%	114.0%
16	59.0%	71.4%	85.9%	95.4%	66.4%	80.4%	96.6%	107.4%	68.8%	83.3%	100.2%	111.3%
17	61.1%	73.9%	88.5%	96.7%	66.8%	80.7%	96.7%	105.7%	68.7%	83.0%	99.5%	108.7%
18	63.3%	76.4%	91.3%	98.1%	67.2%	81.0%	96.9%	104.1%	68.5%	82.6%	98.8%	106.1%
19	65.5%	78.9%	94.3%	99.4%	67.5%	81.3%	97.1%	102.4%	68.1%	82.1%	98.1%	103.4%
20	67.7%	81.5%	97.7%	100.7%	67.7%	81.5%	97.7%	100.7%	67.7%	81.5%	97.7%	100.7%
21	69.7%	83.4%	101.0%	101.0%	69.7%	83.4%	101.0%	101.0%	69.7%	83.4%	101.0%	101.0%
22	71.9%	85.4%	101.3%	101.3%	71.9%	85.4%	101.3%	101.3%	71.9%	85.4%	101.3%	101.3%
23	74.2%	87.5%	101.7%	101.7%	74.2%	87.5%	101.7%	101.7%	74.2%	87.5%	101.7%	101.7%
24	77.5%	89.5%	102.0%	102.0%	77.5%	89.5%	102.0%	102.0%	77.5%	89.5%	102.0%	102.0%
25	81.8%	91.6%	102.3%	102.3%	81.8%	91.6%	102.3%	102.3%	81.8%	91.6%	102.3%	102.3%
26	85.9%	93.4%	102.3%	102.3%	85.9%	93.4%	102.3%	102.3%	85.9%	93.4%	102.3%	102.3%
27	90.0%	95.2%	102.3%	102.3%	90.0%	95.2%	102.3%	102.3%	90.0%	95.2%	102.3%	102.3%
28	94.1%	96.9%	102.3%	102.3%	94.1%	96.9%	102.3%	102.3%	94.1%	96.9%	102.3%	102.3%
29	98.2%	98.7%	102.3%	102.3%	98.2%	98.7%	102.3%	102.3%	98.2%	98.7%	102.3%	102.3%
30	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%

Policy Duration	Substandard 1 Risk Class (Married)				Sub 1 Risk Class (Single, Female)				Sub 1 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	42.3%	24.2%	24.2%	36.3%	49.0%	28.0%	28.0%	42.0%	51.2%	29.3%	29.3%	43.9%
2	47.6%	28.8%	33.8%	43.8%	55.1%	33.4%	39.2%	50.8%	57.6%	34.9%	40.9%	53.1%
3	53.1%	33.7%	44.0%	51.8%	61.5%	39.0%	51.0%	60.0%	64.3%	40.8%	53.3%	62.7%
4	56.7%	38.2%	54.0%	59.3%	65.6%	44.2%	62.5%	68.6%	68.6%	46.3%	65.4%	71.8%
5	60.2%	44.2%	64.2%	66.9%	69.7%	51.1%	74.4%	77.5%	72.9%	53.5%	77.8%	81.0%
6	62.7%	50.7%	73.4%	73.4%	72.7%	58.7%	85.0%	85.0%	76.0%	61.4%	88.9%	88.9%
7	65.1%	58.5%	77.1%	79.7%	75.4%	67.7%	89.3%	92.3%	78.8%	70.8%	93.3%	96.5%
8	67.3%	67.3%	80.5%	85.8%	78.0%	78.0%	93.3%	99.4%	81.5%	81.5%	97.5%	103.9%
9	74.2%	81.1%	89.5%	97.9%	85.9%	94.0%	103.7%	113.4%	89.8%	98.2%	108.4%	118.6%
10	79.9%	96.2%	99.2%	111.0%	92.5%	111.4%	114.8%	128.5%	96.7%	116.5%	120.0%	134.4%
11	84.6%	104.4%	112.1%	122.9%	98.0%	120.9%	129.8%	142.3%	102.4%	126.4%	135.7%	148.7%
12	89.2%	110.7%	124.9%	134.4%	103.3%	128.2%	144.7%	155.6%	108.0%	134.0%	151.2%	162.7%
13	91.6%	112.6%	130.1%	142.8%	106.1%	130.4%	150.6%	165.3%	110.9%	136.4%	157.5%	172.9%
14	94.1%	114.8%	135.3%	151.2%	108.9%	132.9%	156.7%	175.1%	113.9%	138.9%	163.8%	183.1%
15	96.6%	117.2%	140.5%	159.7%	111.8%	135.7%	162.7%	184.9%	116.9%	141.9%	170.1%	193.3%
16	100.1%	121.2%	145.7%	161.9%	112.6%	136.3%	163.9%	182.1%	116.8%	141.4%	170.0%	188.9%
17	103.7%	125.3%	150.2%	164.1%	113.3%	137.0%	164.1%	179.3%	116.5%	140.8%	168.7%	184.4%
18	107.4%	129.5%	154.9%	166.3%	114.0%	137.5%	164.4%	176.5%	116.1%	140.1%	167.6%	179.9%
19	111.1%	133.9%	159.9%	168.6%	114.5%	137.9%	164.7%	173.7%	115.6%	139.3%	166.4%	175.4%
20	114.9%	138.3%	165.7%	170.8%	114.9%	138.3%	165.7%	170.8%	114.9%	138.3%	165.7%	170.8%
21	118.2%	141.5%	171.4%	171.4%	118.2%	141.5%	171.4%	171.4%	118.2%	141.5%	171.4%	171.4%
22	122.1%	144.9%	171.9%	171.9%	122.1%	144.9%	171.9%	171.9%	122.1%	144.9%	171.9%	171.9%
23	125.9%	148.4%	172.5%	172.5%	125.9%	148.4%	172.5%	172.5%	125.9%	148.4%	172.5%	172.5%
24	131.5%	151.9%	173.0%	173.0%	131.5%	151.9%	173.0%	173.0%	131.5%	151.9%	173.0%	173.0%
25	138.8%	155.4%	173.5%	173.5%	138.8%	155.4%	173.5%	173.5%	138.8%	155.4%	173.5%	173.5%
26	145.8%	158.4%	173.5%	173.5%	145.8%	158.4%	173.5%	173.5%	145.8%	158.4%	173.5%	173.5%
27	152.7%	161.4%	173.5%	173.5%	152.7%	161.4%	173.5%	173.5%	152.7%	161.4%	173.5%	173.5%
28	159.7%	164.5%	173.5%	173.5%	159.7%	164.5%	173.5%	173.5%	159.7%	164.5%	173.5%	173.5%
29	166.6%	167.5%	173.5%	173.5%	166.6%	167.5%	173.5%	173.5%	166.6%	167.5%	173.5%	173.5%
30	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%

Policy Duration	Substandard 2 Risk Class (Married)				Sub 2 Risk Class (Single, Female)				Sub 2 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	52.9%	30.2%	30.2%	45.3%	61.3%	35.0%	35.0%	52.5%	64.0%	36.6%	36.6%	54.9%
2	59.5%	36.0%	42.3%	54.8%	68.9%	41.7%	48.9%	63.4%	72.0%	43.6%	51.2%	66.3%
3	66.4%	42.1%	55.1%	64.8%	76.9%	48.8%	63.8%	75.0%	80.4%	51.0%	66.6%	78.4%
4	70.8%	47.8%	67.5%	74.1%	82.0%	55.3%	78.2%	85.8%	85.7%	57.8%	81.7%	89.7%
5	75.3%	55.2%	80.3%	83.6%	87.2%	63.9%	93.0%	96.8%	91.1%	66.8%	97.2%	101.2%
6	78.4%	63.4%	91.8%	91.8%	90.8%	73.4%	106.3%	106.3%	94.9%	76.8%	111.1%	111.1%
7	81.4%	73.1%	96.4%	99.7%	94.3%	84.6%	111.6%	115.4%	98.5%	88.5%	116.6%	120.7%
8	84.2%	84.2%	100.7%	107.3%	97.5%	97.5%	116.6%	124.2%	101.9%	101.9%	121.9%	129.9%
9	92.7%	101.4%	111.9%	122.4%	107.3%	117.5%	129.6%	141.8%	112.2%	122.8%	135.5%	148.2%
10	99.9%	120.3%	124.0%	138.8%	115.7%	139.2%	143.5%	160.7%	120.9%	145.6%	150.0%	168.0%
11	105.8%	130.5%	140.1%	153.6%	122.5%	151.2%	162.3%	177.8%	128.1%	158.0%	169.6%	185.9%
12	111.5%	138.4%	156.2%	168.0%	129.1%	160.2%	180.8%	194.6%	134.9%	167.5%	189.0%	203.4%
13	114.5%	140.8%	162.6%	178.5%	132.6%	163.0%	188.3%	206.7%	138.6%	170.5%	196.9%	216.1%
14	117.6%	143.5%	169.1%	189.0%	136.2%	166.1%	195.8%	218.9%	142.4%	173.7%	204.7%	228.8%
15	120.7%	146.5%	175.7%	199.6%	139.8%	169.6%	203.4%	231.1%	146.1%	177.3%	212.6%	241.6%
16	125.1%	151.5%	182.1%	202.4%	140.8%	170.4%	204.9%	227.7%	146.0%	176.7%	212.5%	236.1%
17	129.6%	156.7%	187.7%	205.1%	141.7%	171.2%	205.1%	224.2%	145.7%	176.0%	210.9%	230.5%
18	134.2%	161.9%	193.7%	207.9%	142.4%	171.8%	205.5%	220.7%	145.2%	175.1%	209.5%	224.9%
19	138.9%	167.3%	199.9%	210.7%	143.1%	172.4%	205.9%	217.1%	144.5%	174.1%	208.0%	219.2%
20	143.7%	172.9%	207.1%	213.5%	143.7%	172.9%	207.1%	213.5%	143.7%	172.9%	207.1%	213.5%
21	147.8%	176.8%	214.2%	214.2%	147.8%	176.8%	214.2%	214.2%	147.8%	176.8%	214.2%	214.2%
22	152.6%	181.2%	214.9%	214.9%	152.6%	181.2%	214.9%	214.9%	152.6%	181.2%	214.9%	214.9%
23	157.4%	185.5%	215.6%	215.6%	157.4%	185.5%	215.6%	215.6%	157.4%	185.5%	215.6%	215.6%
24	164.3%	189.8%	216.2%	216.2%	164.3%	189.8%	216.2%	216.2%	164.3%	189.8%	216.2%	216.2%
25	173.5%	194.2%	216.9%	216.9%	173.5%	194.2%	216.9%	216.9%	173.5%	194.2%	216.9%	216.9%
26	182.2%	198.0%	216.9%	216.9%	182.2%	198.0%	216.9%	216.9%	182.2%	198.0%	216.9%	216.9%
27	190.9%	201.8%	216.9%	216.9%	190.9%	201.8%	216.9%	216.9%	190.9%	201.8%	216.9%	216.9%
28	199.6%	205.6%	216.9%	216.9%	199.6%	205.6%	216.9%	216.9%	199.6%	205.6%	216.9%	216.9%
29	208.2%	209.4%	216.9%	216.9%	208.2%	209.4%	216.9%	216.9%	208.2%	209.4%	216.9%	216.9%
30	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%

We are also projecting 12 years of future mortality improvement based on scale AA, consistent with the 12 years of future morbidity improvement in our future claim projections.

Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

6. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

7. Marketing Method

This product was typically marketed through our traditional agency system and brokers involving a personal contact with each applicant.

8. Underwriting

These policy forms were underwritten using a medical and risk questionnaire. We also utilized Attending Physician Statement and personal interviews depending on the age of the applicant and medical conditions.

9. Premium Classes

The base policy premium rates vary by Issue age, Benefit Period and Inflation Option, as in the initial rate filing.

All premium factors related to the insured elected benefit design options, underwriting class or any eligible discount remain unchanged from the initial rate filing.

10. Premium Modalization Rules

Frequency	Multiple of Annual Premium
Semiannual	.52
Quarterly	.27
Monthly	.09

11. Issue Age Range

The issue age range is 18-84 for all policy forms.

12. Area Factors

Area factors are not applicable to any of the policy forms or riders.

13. Average Annual Premium

The table below summarizes the average annual premium per policy before and after the requested increase.

	Nationwide	Virginia	
Form	before the rate increase	before the rate increase	after the rate increase
LTC-02 VA	2,240	2,100	2,441
BSC-02 VA	1,860	1,960	2,279

14. Number of Policy Holders

The table below summarizes, as of 12/31/2012, the number of policies inforce and their 2012 annualized premium that will be affected by this rate increase in your state.

Form	Number of Policies	2012 Annualized Premium
LTC-02 VA	2,623	5,507,597
BSC-02 VA	83	162,321

15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2012 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2012 have also been allocated to the calendar year of incurral and included in historic incurred claims.

16. Requested Rate Increase

The company is requesting a flat rate increase of 16.3%. Rate increases adhere to the following restrictions:

1. We ensured that the proposed rate increases did not result in premium rates that exceed the rates that have been recently filed with the Interstate Compact for new business under the ICC12-LTC-12 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using LTC-02 as an example). After the application of this restriction the average rate increase for the forms listed in this memo is 16.3%.
2. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1** where it can be seen that the sum of past and future projected incurred claims is not less than the sum of the original premium times the original loss ratio and the rate increase premium times the 85% loss ratio requirement.
3. The lifetime loss ratio after the proposed rate increases is greater than or equal to the lifetime loss ratio targeted in our most recent filing for the forms listed in this memo.

Appendix B1 contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did not* elect an inflation reduction option as part of the 2010 rate increase filings. **Appendix B2** contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did* elect an inflation reduction option as part of the 2010 rate increase filings. Please note that the actual rates implemented may vary slightly from those in Appendices B1 and B2 due to implementation rounding algorithms.

17. Analysis Performed

The initial premium schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed.

The original pricing assumptions for morbidity, voluntary termination rates, and mortality were as follows:

Morbidity

Claim assumptions were derived using data published by the National Center for Health Statistics National Nursing Home Survey (1985 and 1995), the National Health Interview Survey (1984), the National Long-Term Care Survey (1982, 1984, 1989, and 1994), Medicare data, and other experience from our own data and data furnished to us by consultants, with adjustments for the impact of underwriting, inflation options, elected options, anti-selection considerations, and the savings incurred because the maximum daily benefit will not always be paid.

Below are the original sample annual claim costs for an LTC-02 policy, $300 monthly benefit, with no inflation (which included a 5.56% margin for moderately adverse experience):

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	1.02	1.70
60	6.40	10.70
65	15.95	25.33
70	30.43	46.25
75	58.92	87.92
80	112.75	167.65
85	196.94	295.56
90	278.39	464.72
95	261.47	563.30
100	349.87	703.97

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	3.29	5.01
70	24.69	36.71
75	60.67	89.58
80	116.64	172.63
85	203.10	304.07
90	275.13	458.61
95	258.64	556.63
100	343.28	690.26

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	23.50	32.54
80	112.93	161.19
85	212.42	311.58
90	284.23	470.93
95	265.91	570.24
100	334.13	670.58

Voluntary Terminations

Duration	Inflation Option: None/GPO						
	Issue Age						
	40	55	60	65	70	75	79
1	9.7%	6.6%	6.4%	6.5%	6.9%	7.1%	7.2%
2	6.6%	4.6%	4.5%	4.5%	4.8%	4.9%	5.0%
3	4.7%	3.3%	3.3%	3.3%	3.5%	3.5%	3.6%
4	3.3%	2.4%	2.4%	2.4%	2.5%	2.6%	2.6%
5	2.3%	1.8%	1.8%	1.8%	1.9%	1.9%	1.9%
6+	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%

Duration	Inflation Option: 5% Simple						
	Issue Age						
	40	55	60	65	70	75	79
1	9.8%	6.6%	6.5%	6.6%	7.0%	7.2%	7.2%
2	6.7%	4.6%	4.5%	4.6%	4.8%	5.0%	5.0%
3	4.7%	3.4%	3.3%	3.3%	3.5%	3.6%	3.6%
4	3.3%	2.4%	2.4%	2.4%	2.5%	2.6%	2.6%
5	2.3%	1.9%	1.8%	1.8%	1.9%	1.9%	1.9%
6+	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%

Duration	Inflation Option: 5% Compound						
	Issue Age						
	40	55	60	65	70	75	79
1	8.6%	5.8%	5.7%	5.8%	6.1%	6.3%	6.4%
2	5.9%	4.0%	4.0%	4.0%	4.2%	4.3%	4.4%
3	4.1%	2.9%	2.9%	2.9%	3.0%	3.1%	3.1%
4	2.9%	2.1%	2.1%	2.1%	2.2%	2.2%	2.2%
5	2.0%	1.6%	1.5%	1.6%	1.6%	1.6%	1.6%
6+	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%

Mortality

The base mortality table was the 1994 Group Annuity Mortality Table, weighted 40% males and 60% females, with the following selection factors applied:

Policy Duration	Selection Factor
1	20.0%
2	30.0%
3	40.0%
4	50.0%
5	60.0%
6	70.0%
7	80.0%
8	85.0%
9	90.0%
10	95.0%
11+	100.0%

In addition, 18 years of future improvements were reflected.

As part of the inforce management of the business, the Company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates, and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 2010 rate increase filings. In general, we are seeing more, longer-lasting claims - claim incidence has increased, claim terminations have decreased, claim utilization has increased, and mortality have decreased.

The following tables show in aggregate how our new assumptions (Expected) compare to actual experience:

Morbidity

Experience period: Inception through 9/30/2012 for incidence, inception through 9/30/2011 for claim terminations and salvage

The following charts show key experience compared to revised assumptions.

Incidence

Duration	A/E
1-3	101%
4-6	100%
7-9	100%
10+	100%
Total	**100%**

Claim Terminations

Benefit Period	A/E
<10 years	100%
10+ years	100%
Total	**100%**

Salvage

Inflation	A/E
None / GPO	100%
Simple	100%
Compound	100%
Total	**100%**

Voluntary Lapses

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount
1	100%
2	102%
3-5	100%
6-10	118%
11+	96%
Total	**104%**

In the recent study we noted that early duration lapses were greater than expected. As such, lapse rates for durations 1-5 were increased.

Note that the lapse study removed all policies which had undergone prior rate increases.

Mortality

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount
1-5	99%
6-10	101%
11+	99%
Total	**100%**

Exhibit 1 contains nationwide past premium and claims experience and future premium and claim projections and illustrates that the anticipated lifetime loss ratio with the requested rate increases and the previously-stated margin for moderately adverse experience is 90.9%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 88.4%. The lifetime loss ratio as of 12/31/12 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

In addition, **Exhibit 1** contains the original expected loss ratio projections, adjusted for the actual mix of business issued, with the lifetime loss ratio also calculated as stated above.

Furthermore, Exhibit 1 demonstrates that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 58%),
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

18. New inflation options that will allow policyholders to avoid the rate increase

Although this is a closed block of business, we are filing new future inflation options that will allow policyholders that have Compound and Simple Inflation coverage the option to completely avoid the rate increase.

Under these new options, the policyholders get to keep their current accumulated Daily or Monthly benefit and their current remaining Lifetime Maximum Benefit, but the future indexation rate will be reduced as follows:

- For policyholders that are currently receiving a 5% inflation benefit, the annual inflation rate will be reduced from 5% to a future annual rate of 4.5%
- For policyholders that have previously reduced their inflation rate in order to avoid a rate increase and are currently receiving an inflation benefit of 3.1%, the future annual inflation rate will be reduced to 2.6%

Both the 4.5% and 2.6% indexation rates were determined to be actuarially equivalent to the requested rate increases in aggregate and therefore these options are only available if the full rate increase requested is accepted.

The premium rate schedules for these options are included in this filing as **Appendices C1** and **C2.**

19. History of previous rate revisions

A 68.9% rate increase on these policy forms was accepted by your state on December 01, 2011.

20. Proposed Effective Date

These rates will be effective on the next policy anniversary date, following at least a 60 day policyholder notification period.

21. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums and filing for increases in long-term care insurance premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The preceding Actuarial Memorandum contains:

a) the assumptions on which this certification is based;
b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratios standards and necessary details of this state; and
d) disclosure of the manner, if any, in which reserves have been recognized.

In my opinion, no further rate increases will be necessary as the revised premium rate schedules are sufficient to cover anticipated costs under moderately adverse experience assuming approvals are granted within three months of the date this memo is filed.

I have reviewed and taken into consideration the policy design and coverage provided, and our current underwriting and claims adjudication processes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.

_____
Joseph R. Leopold, FSA, MAAA
Actuary
John Hancock Life Insurance Company

Exhibit 1: Nationwide Loss Ratio Exhibit for Virginia
Custom Care (LTC-02) and Essential Care (BSC-02)

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
Historical Experience	2003	182,573	4,980,276	4%	163,781	4,923,351	3%	4,923,351	3%
	2004	2,577,908	70,752,906	4%	1,168,680	69,548,278	2%	69,548,278	2%
	2005	4,205,244	75,487,415	6%	3,537,626	76,354,481	5%	76,354,481	5%
	2006	7,196,998	71,754,491	10%	3,852,410	74,764,099	5%	74,764,099	5%
	2007	9,034,432	68,980,236	13%	9,536,813	73,624,496	13%	73,624,496	13%
	2008	10,309,356	66,774,445	15%	10,261,961	72,385,936	14%	72,385,936	14%
	2009	12,516,977	64,894,577	19%	14,615,202	70,811,902	21%	70,811,902	21%
	2010	16,229,722	63,196,664	26%	14,720,108	69,701,472	21%	69,701,472	21%
	2011	18,387,201	61,412,547	30%	19,011,165	68,269,279	28%	68,269,279	28%
	2012	20,474,450	59,531,343	34%	22,941,245	74,184,625	31%	74,184,625	31%
Projected Future Experience	2013	22,915,368	57,558,254	40%	30,498,326	81,933,525	37%	81,933,525	37%
	2014	25,261,469	55,496,307	46%	35,458,744	86,759,278	41%	90,285,087	39%
	2015	27,657,245	53,379,535	52%	39,641,935	84,211,135	47%	94,477,901	42%
	2016	30,407,395	51,243,127	59%	43,300,657	81,572,391	53%	94,832,469	46%
	2017	33,320,052	49,094,893	68%	49,590,503	78,852,409	63%	91,670,337	54%
	2018	36,456,337	46,941,880	78%	55,836,674	76,049,445	73%	88,411,735	63%
	2019	39,793,138	44,787,621	89%	62,645,924	73,164,167	86%	85,057,438	74%
	2020	43,241,589	42,634,940	101%	69,477,397	70,208,301	99%	81,621,078	85%
	2021	46,858,149	40,484,190	116%	76,916,578	67,199,654	114%	78,123,358	98%
	2022	50,575,104	38,338,922	132%	84,597,089	64,137,672	132%	74,563,633	113%
	2023	54,819,797	36,204,344	151%	93,298,633	61,014,783	153%	70,933,099	132%
	2024	58,748,570	34,082,712	172%	102,541,876	57,834,260	177%	67,235,563	153%
	2025	62,523,053	31,980,755	196%	111,232,783	54,592,624	204%	63,466,980	175%
	2026	66,174,532	29,901,392	221%	119,766,874	51,293,277	233%	59,631,305	201%
	2027	69,406,092	27,851,108	249%	121,827,516	47,939,745	254%	55,732,636	219%
	2028	72,459,330	25,843,022	280%	129,793,918	44,535,732	291%	51,775,280	251%
	2029	75,178,096	23,886,701	315%	139,265,269	41,111,350	339%	47,794,245	291%
	2030	77,670,978	21,992,487	353%	146,557,168	37,702,597	389%	43,831,378	334%
	2031	79,650,783	20,165,947	395%	151,806,592	34,351,853	442%	39,935,951	380%
	2032	80,695,170	18,413,770	438%	141,055,239	31,072,438	454%	36,123,447	390%
	2033	81,362,604	16,747,687	486%	141,259,469	27,878,403	507%	32,410,204	436%
	2034	81,440,958	15,176,032	537%	144,169,423	24,829,173	581%	28,865,303	499%
	2035	80,049,258	13,706,880	584%	144,585,072	21,972,942	658%	25,544,774	566%
	2036	77,969,671	12,340,519	632%	143,431,819	19,330,475	742%	22,472,759	638%
	2037	75,509,911	11,074,314	682%	125,416,484	16,897,191	742%	19,643,930	638%
	2038	73,486,362	9,911,410	741%	118,831,894	14,664,807	810%	17,048,659	697%
	2039	71,248,627	8,853,250	805%	112,840,989	12,641,777	893%	14,696,773	768%
	2040	68,158,891	7,900,978	863%	108,419,951	10,825,674	1002%	12,585,452	861%
	2041	65,295,857	7,048,222	926%	104,165,812	9,215,036	1130%	10,712,995	972%
	2042	62,853,106	6,284,090	1000%	89,963,312	7,795,401	1154%	9,062,590	993%
	2043	61,513,870	5,602,509	1098%	83,323,447	6,548,864	1272%	7,613,421	1094%
	2044	60,930,236	4,996,482	1219%	74,929,960	5,465,062	1371%	6,353,440	1179%
	2045	61,271,020	4,458,900	1374%	67,609,910	4,528,921	1493%	5,265,124	1284%
	2046	62,226,407	3,980,155	1563%	61,160,107	3,726,329	1641%	4,332,066	1412%
	2047	63,651,521	3,550,899	1793%	55,808,072	3,043,537	1834%	3,538,282	1577%
	2048	65,931,844	3,164,455	2084%	50,521,691	2,466,031	2049%	2,866,898	1762%
	2049	66,715,477	2,813,221	2371%	37,699,194	1,976,615	1907%	2,297,926	1641%
	2050	67,208,906	2,490,380	2699%	31,230,603	1,561,674	2000%	1,815,533	1720%
	2051	67,267,598	2,190,510	3071%	26,378,703	1,215,881	2170%	1,413,530	1866%
	2052	66,181,852	1,910,126	3465%	21,244,302	932,279	2279%	1,083,826	1960%
	2053	64,065,818	1,648,217	3887%	16,754,060	704,066	2380%	818,516	2047%
	2054	61,518,153	1,405,150	4378%	12,957,643	523,761	2474%	608,902	2128%
	2055	56,234,691	1,182,195	4757%	9,829,653	384,157	2559%	446,604	2201%
Value as of 12/31/12*:									
	Past	114,281,417	749,668,981	15.2%	111,419,633	802,040,571	13.9%	802,040,571	13.9%
	Future	1,064,371,003	583,646,748	182.4%	1,580,884,635	933,639,247	169.3%	1,059,524,931	149.2%
	Lifetime	1,178,652,420	1,333,315,729	88.4%	1,692,304,268	1,735,679,817	97.5%	1,861,565,502	90.9%

*discounted at maximum statutory valuation rates

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Pricing Loss Ratio (instead of 58%) + Increased Premiums x 85%

			Accum Value of Past Initial Prem x 88.4% =	698,512,635
			Present Value of Future Initial Prem x 88.4% =	495,668,741
Accum Value of Past Incurred Claims =	111,419,633		Accum Value of Prior Increases x 85% =	10,088,470
Present Value of Future Incurred Claims =	1,580,884,635		Present Value of Future Increases x 85% =	423,992,165
TOTAL =	1,692,304,268	> =	TOTAL =	1,628,262,011

Exhibit 1c: Nationwide Loss Ratio Exhibit for Virginia
Custom Care (LTC-02) and Essential Care (BSC-02)
Post Rate Stability

		Original Assumptions				Historical & Projected Experience				
					Adjusted	Before Proposed Increase			With Proposed Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Expected Incurred Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
	2003	182,573	4,980,276	4%	180,486	163,781	4,923,351	3%	4,923,351	3%
	2004	2,577,908	70,752,906	4%	2,534,016	1,168,680	69,548,278	2%	69,548,278	2%
	2005	4,205,244	75,487,415	6%	4,253,547	3,537,626	76,354,481	5%	76,354,481	5%
	2006	7,196,998	71,754,491	10%	7,498,863	3,852,410	74,764,099	5%	74,764,099	5%
Original	2007	9,034,432	68,980,236	13%	9,642,697	9,536,813	73,624,496	13%	73,624,496	13%
Pricing	2008	10,309,356	66,774,445	15%	11,175,718	10,261,961	72,385,936	14%	72,385,936	14%
	2009	12,516,977	64,894,577	19%	13,658,320	14,615,202	70,811,902	21%	70,811,902	21%
	2010	16,229,722	63,196,664	26%	17,900,241	14,720,108	69,701,472	21%	69,701,472	21%
2010 Filing	2011				20,529,320	19,011,165	68,269,279	28%	68,269,279	28%
	2012				24,480,118	22,941,245	74,184,625	31%	74,184,625	31%
	2013					30,498,326	81,933,525	37%	81,933,525	37%
Projected	2014					35,458,744	86,759,278	41%	90,285,087	39%
Future	2015					39,641,935	84,211,135	47%	94,477,901	42%
Experience	2016					43,300,657	81,572,391	53%	94,832,469	46%
	2017					49,590,503	78,852,409	63%	91,670,337	54%
	2018					55,836,674	76,049,445	73%	88,411,735	63%
	2019					62,645,924	73,164,167	86%	85,057,438	74%
	2020					69,477,397	70,208,301	99%	81,621,078	85%
	2021					76,916,578	67,199,654	114%	78,123,358	98%
	2022					84,597,089	64,137,672	132%	74,563,633	113%
	2023					93,298,633	61,014,783	153%	70,933,099	132%
	2024					102,541,876	57,834,260	177%	67,235,563	153%
	2025					111,232,783	54,592,624	204%	63,466,980	175%
	2026					119,766,874	51,293,277	233%	59,631,305	201%
	2027					121,827,516	47,939,745	254%	55,732,636	219%
	2028					129,793,918	44,535,732	291%	51,775,280	251%
	2029					139,265,269	41,111,350	339%	47,794,245	291%
	2030					146,557,168	37,702,597	389%	43,831,378	334%
	2031					151,806,592	34,351,853	442%	39,935,951	380%
	2032					141,055,239	31,072,438	454%	36,123,447	390%
	2033					141,259,469	27,878,403	507%	32,410,204	436%
	2034					144,169,423	24,829,173	581%	28,865,303	499%
	2035					144,585,072	21,972,942	658%	25,544,774	566%
	2036					143,431,819	19,330,475	742%	22,472,759	638%
	2037					125,416,484	16,897,191	742%	19,643,930	638%
	2038					118,831,894	14,664,807	810%	17,048,659	697%
	2039					112,840,989	12,641,777	893%	14,696,773	768%
	2040					108,419,951	10,825,674	1002%	12,585,452	861%
	2041					104,165,812	9,215,036	1130%	10,712,995	972%
	2042					89,963,312	7,795,401	1154%	9,062,590	993%
	2043					83,323,447	6,548,864	1272%	7,613,421	1094%
	2044					74,929,960	5,465,062	1371%	6,353,440	1179%
	2045					67,609,910	4,528,921	1493%	5,265,124	1284%
	2046					61,160,107	3,726,329	1641%	4,332,066	1412%
	2047					55,808,072	3,043,537	1834%	3,538,282	1577%
	2048					50,521,691	2,466,031	2049%	2,866,898	1762%
	2049					37,699,194	1,976,615	1907%	2,297,926	1641%
	2050					31,230,603	1,561,674	2000%	1,815,533	1720%
	2051					26,378,703	1,215,881	2170%	1,413,530	1866%
	2052					21,244,302	932,279	2279%	1,083,826	1960%
	2053					16,754,060	704,066	2380%	818,516	2047%
	2054					12,957,643	523,761	2474%	608,902	2128%
	2055					9,829,653	384,157	2559%	446,604	2201%
Value as of 12/31/12*:										
	Past				125,836,793	111,419,633	802,040,571	13.9%	802,040,571	13.9%
	Future					1,580,884,635	933,639,247	169.3%	1,059,524,931	149.2%
	Lifetime					1,692,304,268	1,735,679,817	97.5%	1,861,565,502	90.9%

*discounted at maximum statutory valuation rates

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Pricing Loss Ratio (instead of 58%) + Increased Premiums x 85%

			Accum Value of Past Initial Prem x 88.4% =	698,512,635
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prem x 88.4% =	495,668,741
Adjusted Originally Expected Incurred Claims) =	111,419,633		Accum Value of Prior Increases x 85% =	10,088,470
Present Value of Future Incurred Claims =	1,580,884,635		Present Value of Future Increases x 85% =	423,992,165
TOTAL =	1,692,304,268	> =	TOTAL =	1,628,262,011

Appendix A - Comparison to New Business Rates (Custom Care I Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: GPO Inflation

Current New Business Rates (ICC12-LTC-12 policy) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	12.28	13.68	15.16	16.49	19.44	21.38	23.33
30	12.98	14.39	16.07	17.40	20.35	24.42	26.46
31	13.33	14.74	16.63	17.96	20.91	24.71	26.62
32	13.68	15.30	17.33	18.67	21.82	25.79	27.78
33	13.89	15.65	17.89	19.44	22.53	26.28	28.16
34	14.25	16.21	18.46	20.14	23.30	27.18	29.12
35	14.60	16.56	19.16	20.91	24.21	27.94	29.80
36	14.95	17.26	19.72	21.61	25.12	28.71	30.51
37	15.30	17.82	20.42	22.53	25.68	31.19	33.02
38	15.86	18.18	21.33	23.30	26.60	31.19	33.02
39	16.21	18.74	21.89	24.21	27.72	31.19	33.02
40	16.56	19.44	22.60	25.12	28.63	32.00	33.68
41	17.12	20.00	23.37	25.68	29.54	32.83	34.47
42	17.47	20.56	24.07	26.39	30.46	35.53	37.22
43	18.04	21.12	24.63	26.95	31.23	36.16	37.80
44	18.74	21.68	25.40	27.86	32.14	36.96	38.57
45	19.30	22.25	25.96	28.42	33.05	39.66	41.32
46	19.86	22.81	26.88	29.33	33.96	40.43	42.05
47	20.56	23.51	27.44	29.89	34.88	41.22	42.80
48	21.12	24.28	28.35	30.81	36.00	44.18	45.82
49	21.68	24.84	29.12	31.58	36.91	46.54	48.15
50	22.39	25.54	29.82	32.28	38.04	47.54	49.13
51	23.30	26.32	30.95	33.75	39.65	50.75	52.34
52	23.86	27.23	31.86	34.88	41.33	52.46	55.64
53	24.77	28.28	32.98	36.35	43.16	58.10	61.42
54	25.68	29.40	34.25	37.61	44.84	61.45	64.77
55	26.39	30.32	35.37	39.09	46.67	65.00	68.33
56	27.51	32.14	37.54	41.47	49.40	67.52	72.46
57	28.77	33.96	39.93	43.86	52.00	71.50	76.38
58	30.25	35.79	42.11	46.25	54.95	73.79	78.50
59	31.51	37.82	44.70	48.98	57.89	78.24	84.50
60	32.98	40.00	47.44	51.93	61.19	81.08	88.73
61	35.30	43.09	50.53	55.58	65.75	87.16	94.81
62	37.68	46.18	53.82	59.44	70.88	93.99	103.23
63	40.56	49.82	57.47	63.65	76.21	102.65	110.43
64	43.44	53.47	61.12	68.21	82.25	112.30	121.79
65	46.53	57.61	65.33	72.98	88.49	120.10	129.58
66	51.02	63.09	71.51	80.07	96.00	128.52	137.81
67	55.93	69.40	78.60	87.72	104.00	137.16	146.20
68	61.54	75.93	86.25	96.28	112.91	147.08	157.48
69	67.51	83.37	94.81	105.75	122.60	157.21	165.87
70	74.39	91.30	104.21	115.93	133.12	168.53	177.03
71	81.54	100.14	113.26	128.07	144.00	176.91	187.89
72	89.47	109.47	123.37	141.12	155.79	186.41	199.73
73	98.46	119.93	134.39	155.79	168.49	197.01	212.56
74	108.14	131.09	146.32	171.72	182.60	207.78	225.41
75	118.74	143.65	159.30	189.47	197.47	219.55	240.40
76	131.37	166.40	186.42	205.18	223.95	250.23	274.00
77	145.75	184.37	206.80	227.97	247.91	276.56	303.97
78	160.91	205.47	228.99	251.27	273.55	306.97	336.68
79	178.60	227.86	253.73	278.36	303.00	339.95	373.21
80	292.84	376.51	416.53	456.54	496.56	560.22	614.79
81	316.00	407.05	449.90	492.75	535.59	605.22	664.14
82	340.91	438.82	484.27	531.47	576.93	652.10	715.04
83	368.35	472.86	522.54	572.23	621.91	702.44	770.97
84	397.05	509.30	562.91	614.85	668.46	755.57	829.29

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	11.46	12.84	14.20	15.45	18.18	21.09	24.88
30	12.11	13.50	15.05	16.30	19.04	24.08	28.22
31	12.44	13.83	15.58	16.83	19.56	24.37	28.39
32	12.77	14.35	16.24	17.49	20.42	25.43	29.63
33	12.96	14.68	16.76	18.21	21.07	25.92	30.04
34	13.29	15.21	17.29	18.87	21.79	26.80	31.07
35	13.62	15.54	17.95	19.59	22.65	27.55	31.79
36	13.95	16.20	18.47	20.25	23.50	28.31	32.54
37	14.27	16.72	19.13	21.10	24.03	30.75	35.23
38	14.80	17.05	19.98	21.83	24.88	30.75	35.23
39	15.12	17.58	20.51	22.68	25.93	30.75	35.23
40	15.45	18.24	21.17	23.54	26.78	31.56	35.93
41	16.09	18.89	22.04	24.22	27.82	32.57	36.87
42	16.54	19.55	22.85	25.05	28.87	35.46	39.92
43	17.19	20.22	23.54	25.75	29.80	36.31	40.64
44	17.99	20.89	24.44	26.79	30.88	37.33	41.58
45	18.66	21.57	25.14	27.51	31.97	40.31	44.65
46	19.34	22.26	26.20	28.58	33.07	41.34	45.57
47	20.17	23.10	26.93	29.32	34.18	42.39	46.51
48	20.87	24.02	28.01	30.41	35.52	45.71	49.91
49	21.58	24.73	28.96	31.38	36.66	48.45	52.58
50	22.43	25.60	29.86	32.28	38.03	49.79	53.80
51	23.49	26.54	31.18	33.97	39.90	53.47	57.45
52	24.21	27.63	32.30	35.33	41.86	55.61	61.23
53	25.28	28.88	33.66	37.05	43.98	61.97	67.76
54	26.38	30.21	35.17	38.58	45.99	65.95	71.64
55	27.26	31.34	36.55	40.35	48.17	70.18	75.76
56	28.57	33.39	38.99	43.03	51.25	73.29	80.53
57	30.03	35.46	41.67	45.73	54.21	78.03	85.09
58	31.72	37.54	44.16	48.46	57.56	80.96	87.66
59	33.21	39.87	47.11	51.58	60.95	86.30	94.59
60	34.94	42.37	50.24	54.96	64.74	89.92	99.57
61	37.56	45.85	53.76	59.11	69.91	97.27	106.81
62	40.29	49.37	57.54	63.52	75.72	105.56	116.76
63	43.57	53.52	61.73	68.35	81.82	116.01	125.39
64	46.88	57.71	65.96	73.60	88.74	127.71	138.83
65	50.44	62.47	70.84	79.13	95.94	137.44	148.29
66	55.31	68.40	77.53	86.81	104.08	147.08	157.71
67	60.64	75.25	85.22	95.11	112.76	156.97	167.32
68	66.73	82.32	93.51	104.39	122.42	168.33	180.23
69	73.19	90.39	102.79	114.66	132.92	179.92	189.82
70	80.65	98.99	112.99	125.69	144.33	192.87	202.60
71	88.41	108.57	122.80	138.86	156.13	202.47	215.02
72	97.01	118.69	133.76	153.01	168.91	213.34	228.58
73	106.75	130.03	145.70	168.91	182.68	225.46	243.26
74	117.25	142.13	158.64	186.18	197.97	237.80	257.97
75	128.74	155.75	172.71	205.43	214.10	251.26	275.13
76	142.43	180.41	202.12	222.46	242.81	286.37	313.57
77	158.03	199.90	224.21	247.17	268.78	316.51	347.87
78	174.46	222.78	248.27	272.43	296.59	351.31	385.31
79	193.64	247.05	275.10	301.81	328.51	389.05	427.11
80	317.50	408.22	451.60	494.99	538.37	641.14	703.59
81	342.61	441.33	487.78	534.24	580.70	692.64	760.07
82	369.62	475.77	525.05	576.23	625.51	746.30	818.33
83	399.37	512.68	566.55	620.42	674.28	803.90	882.33
84	430.49	552.19	610.31	666.62	724.75	864.71	949.07

LTC-02 Rates after Requested Rate Increases :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	8.14	10.46	11.63	12.79	13.95	16.28	17.44
30	8.14	10.46	11.63	13.95	15.11	16.28	17.44
31	8.14	10.46	12.79	13.95	15.11	16.28	17.44
32	8.14	11.63	12.79	13.95	15.11	17.44	18.60
33	9.30	11.63	12.79	13.95	15.11	17.44	18.60
34	9.30	11.63	12.79	13.95	15.11	17.44	18.60
35	9.30	11.63	12.79	15.11	16.28	17.44	19.26
36	9.48	11.63	12.79	15.11	16.28	18.60	20.47
37	9.48	11.65	13.95	15.11	16.28	18.92	21.67
38	10.53	11.65	13.95	15.11	16.28	18.92	21.67
39	10.53	12.79	14.80	16.28	17.44	20.03	22.88
40	11.58	13.77	15.86	16.92	17.95	21.15	24.08
41	11.67	13.86	17.03	18.09	19.13	22.39	25.35
42	12.82	15.02	17.14	18.21	19.26	23.66	26.63
43	12.91	15.12	18.34	19.41	20.47	24.93	27.91
44	13.00	16.31	18.46	19.54	21.69	26.22	29.20
45	13.10	16.42	19.67	20.76	21.83	27.53	30.50
46	14.29	17.63	19.81	21.99	23.08	28.85	31.80
47	14.39	17.75	21.05	23.24	24.34	30.18	33.11
48	14.50	18.98	22.30	23.40	24.50	31.53	34.43
49	15.72	19.11	22.45	24.67	25.78	34.07	36.98
50	15.84	20.36	23.73	25.96	27.08	35.46	38.32
51	17.07	21.63	25.02	27.26	28.39	38.06	40.89
52	17.18	21.76	25.18	28.58	29.72	39.49	43.47
53	18.43	23.05	26.49	28.76	29.91	42.14	46.07
54	18.55	23.19	26.66	30.10	31.26	44.82	48.68
55	19.83	24.50	28.00	31.46	32.62	47.53	50.72
56	21.10	25.80	30.48	33.96	35.12	50.23	54.77
57	22.38	28.28	31.81	36.48	37.65	54.20	58.83
58	23.67	29.60	34.33	39.03	41.38	58.21	62.89
59	26.17	32.12	36.88	41.60	43.97	62.25	64.92
60	27.50	34.67	39.45	44.20	47.77	66.34	71.00
61	30.03	37.23	43.24	48.01	51.60	71.00	75.06
62	32.58	41.03	45.85	51.86	55.47	77.09	81.15
63	36.37	43.64	49.70	55.75	59.38	83.18	87.23
64	38.98	47.50	54.81	59.67	63.32	89.26	95.35
65	42.83	51.40	58.74	64.86	68.53	97.38	101.43
66	46.50	56.29	64.86	70.98	75.87	104.75	110.68
67	51.40	62.41	70.98	78.32	84.44	111.26	117.01
68	56.29	69.75	78.32	85.66	93.00	119.05	126.49
69	61.19	75.87	85.66	94.23	104.02	127.94	135.15
70	67.31	84.44	94.23	104.02	115.03	136.02	142.99
71	74.17	92.71	104.51	116.26	128.11	144.97	153.40
72	79.75	99.28	112.30	128.58	138.34	154.62	162.76
73	84.75	106.72	120.85	136.54	147.53	164.79	174.21
74	89.17	113.35	128.46	145.09	157.18	175.31	184.38
75	94.46	122.07	138.05	155.49	167.12	186.01	196.18
76	100.44	128.35	146.48	164.62	175.78	195.31	206.47
77	106.96	136.37	153.75	172.47	184.50	205.89	216.58
78	112.54	143.23	162.41	181.59	194.38	214.84	226.35
79	118.41	151.36	170.90	190.43	203.85	224.61	236.81
80	124.39	158.11	179.03	199.96	213.91	234.84	247.62
81	136.02	174.38	196.47	219.72	234.84	259.25	272.04
82	149.97	190.66	216.24	241.81	258.09	284.83	299.94
83	165.08	210.42	238.32	265.06	283.66	313.89	330.17
84	181.36	231.35	261.58	291.80	312.73	344.12	362.72

LTC-02 2013 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	16%	16%	16%	16%	16%	16%	16%
30	16%	16%	16%	16%	16%	16%	16%
31	16%	16%	16%	16%	16%	16%	16%
32	16%	16%	16%	16%	16%	16%	16%
33	16%	16%	16%	16%	16%	16%	16%
34	16%	16%	16%	16%	16%	16%	16%
35	16%	16%	16%	16%	16%	16%	16%
36	16%	16%	16%	16%	16%	16%	16%
37	16%	16%	16%	16%	16%	16%	16%
38	16%	16%	16%	16%	16%	16%	16%
39	16%	16%	16%	16%	16%	16%	16%
40	16%	16%	16%	16%	16%	16%	16%
41	16%	16%	16%	16%	16%	16%	16%
42	16%	16%	16%	16%	16%	16%	16%
43	16%	16%	16%	16%	16%	16%	16%
44	16%	16%	16%	16%	16%	16%	16%
45	16%	16%	16%	16%	16%	16%	16%
46	16%	16%	16%	16%	16%	16%	16%
47	16%	16%	16%	16%	16%	16%	16%
48	16%	16%	16%	16%	16%	16%	16%
49	16%	16%	16%	16%	16%	16%	16%
50	16%	16%	16%	16%	16%	16%	16%
51	16%	16%	16%	16%	16%	16%	16%
52	16%	16%	16%	16%	16%	16%	16%
53	16%	16%	16%	16%	16%	16%	16%
54	16%	16%	16%	16%	16%	16%	16%
55	16%	16%	16%	16%	16%	16%	16%
56	16%	16%	16%	16%	16%	16%	16%
57	16%	16%	16%	16%	16%	16%	16%
58	16%	16%	16%	16%	16%	16%	16%
59	16%	16%	16%	16%	16%	16%	16%
60	16%	16%	16%	16%	16%	16%	16%
61	16%	16%	16%	16%	16%	16%	16%
62	16%	16%	16%	16%	16%	16%	16%
63	16%	16%	16%	16%	16%	16%	16%
64	16%	16%	16%	16%	16%	16%	16%
65	16%	16%	16%	16%	16%	16%	16%
66	16%	16%	16%	16%	16%	16%	16%
67	16%	16%	16%	16%	16%	16%	16%
68	16%	16%	16%	16%	16%	16%	16%
69	16%	16%	16%	16%	16%	16%	16%
70	16%	16%	16%	16%	16%	16%	16%
71	16%	16%	16%	16%	16%	16%	16%
72	16%	16%	16%	16%	16%	16%	16%
73	16%	16%	16%	16%	16%	16%	16%
74	16%	16%	16%	16%	16%	16%	16%
75	16%	16%	16%	16%	16%	16%	16%
76	16%	16%	16%	16%	16%	16%	16%
77	16%	16%	16%	16%	16%	16%	16%
78	16%	16%	16%	16%	16%	16%	16%
79	16%	16%	16%	16%	16%	16%	16%
80	16%	16%	16%	16%	16%	16%	16%
81	16%	16%	16%	16%	16%	16%	16%
82	16%	16%	16%	16%	16%	16%	16%
83	16%	16%	16%	16%	16%	16%	16%
84	16%	16%	16%	16%	16%	16%	16%

* Benefit Differences between LTC-02 and ICC12-LTC-12:

LTC-02 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit

LTC-02 does not have the ability to convert from GPO to 5% Compound inflation option at age 65

LTC-02 has a 90 service-day EP where one day of HHC counts as 7, ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-02

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Custom Care I Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: 5% Simple Inlfation

Current New Business Rates (ICC12-LTC-12 policy) :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	28.57	33.68	38.95	42.38	50.08	72.62	75.12
30	29.51	34.73	39.29	42.79	50.56	72.62	77.46
31	30.95	36.22	40.70	44.32	52.26	73.64	80.76
32	31.03	36.22	42.11	45.75	53.87	77.29	81.97
33	32.35	37.78	43.43	47.20	55.48	78.60	85.54
34	32.43	39.18	44.77	48.56	57.01	82.09	88.93
35	33.77	40.58	44.77	49.93	58.63	85.69	90.20
36	35.85	41.80	45.40	51.28	62.31	86.78	93.46
37	37.11	43.88	48.48	52.54	63.75	90.13	96.73
38	37.11	45.17	49.69	53.83	65.11	93.32	99.83
39	38.33	46.37	50.82	56.93	68.64	96.52	105.10
40	39.45	47.53	51.97	58.13	69.91	99.56	108.04
41	40.76	48.87	53.51	59.78	72.25	104.13	112.63
42	41.09	50.10	55.05	63.22	76.67	108.61	117.13
43	42.38	51.40	58.34	64.75	79.03	113.21	121.75
44	44.57	53.58	60.79	67.28	81.34	115.58	126.28
45	45.82	54.74	62.30	70.76	85.96	122.50	131.09
46	45.82	57.80	65.57	72.37	88.35	127.14	137.92
47	47.41	59.01	67.24	75.82	91.87	130.33	141.01
48	48.62	60.20	70.48	79.26	96.59	135.23	148.11
49	50.80	63.09	72.03	80.84	99.00	142.04	152.80
50	51.98	64.24	75.36	84.24	103.68	146.88	159.84
51	53.29	65.41	78.35	86.38	107.14	152.13	164.99
52	56.35	68.36	79.70	89.56	109.27	155.50	168.11
53	58.80	71.27	81.71	91.47	112.52	160.45	172.95
54	60.06	72.60	84.61	94.49	116.57	163.60	175.87
55	63.16	75.46	87.60	96.44	119.64	168.31	180.48
56	64.83	77.35	89.43	99.83	123.94	173.92	187.91
57	65.85	80.41	92.99	103.02	128.00	177.23	192.99
58	67.39	82.21	94.73	106.21	132.21	182.76	200.26
59	70.06	85.79	96.91	107.93	134.73	187.86	204.94
60	71.48	87.65	100.25	110.84	138.77	193.15	213.77
61	73.93	92.16	104.58	115.12	143.63	199.99	218.17
62	76.20	97.64	110.61	119.47	145.08	202.76	221.99
63	79.85	102.35	113.97	125.10	149.97	208.94	224.11
64	82.22	105.64	121.29	129.52	152.97	214.81	227.83
65	85.66	111.72	126.23	135.28	157.42	220.39	232.98
66	91.94	121.68	136.01	146.34	171.72	236.91	251.22
67	99.39	130.66	146.65	159.42	188.80	254.40	268.80
68	107.61	141.42	157.61	174.76	206.97	274.88	289.43
69	115.11	152.50	170.64	189.73	224.82	294.87	311.16
70	124.11	165.73	182.76	206.85	247.24	318.12	334.60
71	138.27	182.16	198.25	225.25	266.12	336.24	353.77
72	153.83	200.39	213.58	243.08	288.76	357.06	378.80
73	170.92	218.65	230.13	265.00	310.76	375.31	400.83
74	191.34	239.97	249.23	289.36	336.28	397.42	426.53
75	213.45	263.29	269.63	313.55	362.80	420.67	453.14
76	230.71	299.17	343.83	386.99	418.25	486.72	525.42
77	247.67	320.52	370.05	415.21	448.72	523.02	563.82
78	267.18	345.77	397.20	445.78	482.93	562.94	607.24
79	288.68	371.36	427.42	477.87	518.51	606.79	654.44
80	456.71	588.07	674.96	753.78	818.44	959.90	1,036.70
81	484.20	622.27	713.67	797.28	867.29	1,017.02	1,096.75
82	513.75	660.00	757.50	845.63	920.63	1,078.13	1,162.50
83	543.74	699.10	802.07	896.00	975.49	1,143.49	1,232.00
84	575.57	740.77	848.58	949.43	1,032.90	1,210.27	1,304.17

New Business Rates adjusted for Benefit Differences* :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	28.18	33.36	38.52	41.93	49.50	74.96	81.40
30	29.11	34.40	38.86	42.34	49.97	74.96	83.94
31	30.53	35.87	40.25	43.84	51.65	76.02	87.52
32	30.61	35.87	41.65	45.26	53.24	79.78	88.83
33	31.91	37.42	42.96	46.69	54.84	81.14	92.69
34	31.99	38.80	44.28	48.04	56.35	84.74	96.37
35	33.31	40.19	44.28	49.40	57.95	88.45	97.74
36	35.36	41.40	44.91	50.73	61.58	89.59	101.28
37	36.61	43.46	47.95	51.98	63.01	93.04	104.82
38	36.61	44.74	49.15	53.25	64.35	96.34	108.18
39	37.81	45.92	50.26	56.32	67.84	99.64	113.89
40	38.91	47.07	51.41	57.51	69.09	102.78	117.07
41	40.38	48.60	53.14	59.38	71.71	107.97	122.34
42	40.89	50.02	54.89	63.05	76.41	113.13	127.53
43	42.35	51.53	58.40	64.84	79.09	118.45	132.87
44	44.74	53.92	61.11	67.64	81.73	121.48	138.14
45	46.20	55.32	62.88	71.43	86.74	129.33	143.74
46	46.40	58.64	66.45	73.35	89.52	134.83	151.58
47	48.22	60.10	68.42	77.17	93.47	138.83	155.34
48	49.67	61.57	72.02	80.99	98.68	144.70	163.55
49	52.13	64.79	73.89	82.93	101.55	152.67	169.13
50	53.56	66.23	77.63	86.78	106.80	158.59	177.34
51	55.15	67.72	81.06	89.37	110.83	165.03	183.54
52	58.57	71.08	82.81	93.05	113.53	169.47	187.51
53	61.37	74.42	85.27	95.46	117.41	175.68	193.43
54	62.96	76.13	88.68	99.03	122.15	179.98	197.23
55	66.48	79.47	92.22	101.51	125.91	186.03	202.94
56	68.50	81.76	94.50	105.47	130.93	193.02	211.81
57	69.84	85.31	98.63	109.26	135.74	197.52	218.07
58	71.75	87.54	100.85	113.06	140.73	204.53	226.84
59	74.86	91.70	103.56	115.33	143.96	211.11	232.71
60	76.67	94.03	107.53	118.89	148.84	217.96	243.34
61	79.47	99.09	112.42	123.75	154.39	226.31	248.61
62	82.09	105.20	119.16	128.70	156.28	230.10	253.23
63	86.21	110.50	123.04	135.05	161.90	237.78	255.93
64	88.96	114.29	131.22	140.13	165.49	245.14	260.45
65	92.87	121.13	136.86	146.68	170.68	252.22	266.64
66	99.68	131.92	147.46	158.66	186.18	271.13	287.51
67	107.76	141.67	159.00	172.84	204.70	291.14	307.62
68	116.67	153.33	170.88	189.48	224.40	314.58	331.24
69	124.81	165.34	185.01	205.71	243.75	337.46	356.11
70	134.56	179.68	198.15	224.26	268.06	364.07	382.93
71	149.91	197.50	214.94	244.22	288.53	384.81	404.87
72	166.78	217.27	231.57	263.55	313.07	408.64	433.51
73	185.31	237.06	249.51	287.31	336.93	429.52	458.73
74	207.45	260.18	270.22	313.73	364.59	454.82	488.14
75	231.43	285.46	292.34	339.95	393.35	481.44	518.60
76	250.13	324.37	372.78	419.58	453.47	557.02	601.31
77	268.53	347.51	401.21	450.18	486.51	598.57	645.26
78	289.68	374.89	430.65	483.32	523.60	644.26	694.95
79	312.99	402.64	463.41	518.11	562.17	694.44	748.97
80	495.17	637.59	731.80	817.25	887.37	1098.56	1186.44
81	524.98	674.67	773.77	864.42	940.33	1163.93	1255.17
82	557.01	715.58	821.29	916.84	998.15	1233.85	1330.42
83	589.53	757.97	869.61	971.45	1057.63	1308.66	1409.96
84	624.04	803.15	920.04	1029.39	1119.88	1385.08	1492.55

LTC-02 Rates after Requested Rate Increases :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	14.47	16.77	20.09	21.22	22.31	33.79	36.69
30	15.59	17.89	21.21	22.33	23.43	34.95	39.14
31	16.70	19.00	22.33	23.45	24.54	36.12	41.59
32	16.70	19.00	23.44	24.57	25.66	38.45	42.81
33	17.81	20.12	24.56	25.68	26.77	39.62	45.26
34	17.81	21.24	25.68	26.80	27.89	41.95	47.70
35	18.93	22.36	25.68	27.92	29.00	44.28	48.92
36	20.04	23.48	26.79	29.03	31.24	45.44	51.37
37	21.15	24.59	29.03	30.15	32.35	47.77	52.75
38	21.15	25.71	30.14	31.26	33.47	50.10	52.75
39	22.27	26.83	31.26	33.50	35.70	50.72	54.77
40	23.38	27.95	32.37	34.61	36.81	52.75	54.77
41	24.60	29.18	33.63	35.88	38.09	52.75	54.77
42	24.71	30.43	34.89	38.27	40.49	52.75	56.80
43	25.95	31.68	37.29	39.56	41.79	54.77	56.80
44	26.37	32.94	38.58	40.85	43.10	54.77	56.80
45	28.40	34.22	39.87	43.30	45.55	54.77	58.83
46	28.40	36.52	40.57	44.62	46.89	56.80	58.83
47	28.40	36.52	42.60	46.66	49.38	56.80	58.83
48	28.40	36.52	42.60	46.66	50.72	56.80	60.86
49	28.40	38.54	42.60	48.69	52.75	58.83	60.86
50	30.43	38.54	44.63	48.69	52.75	58.83	60.86
51	30.43	40.57	46.66	50.72	54.77	60.86	64.92
52	32.46	42.60	48.69	54.77	58.83	64.92	68.97
53	34.49	44.63	50.72	56.80	60.86	68.97	71.00
54	36.52	46.66	52.75	60.86	64.92	71.00	75.06
55	36.52	48.69	54.77	62.89	68.97	75.06	79.12
56	40.57	50.72	58.83	66.95	73.03	81.15	85.20
57	42.60	54.77	62.89	71.00	77.09	87.23	91.29
58	44.63	58.83	66.95	77.09	81.70	93.32	97.38
59	48.69	62.89	71.00	81.15	85.63	99.40	105.49
60	52.75	66.95	77.09	85.96	89.59	107.52	113.60
61	54.77	71.00	81.15	90.99	95.85	113.60	119.69
62	58.83	77.09	87.23	97.27	100.92	119.69	125.78
63	62.89	82.87	93.32	103.57	108.45	127.81	133.89
64	68.97	87.92	101.43	109.90	114.78	133.89	142.01
65	73.03	94.23	107.52	117.48	122.37	142.01	150.12
66	77.08	100.79	114.63	126.05	132.16	152.18	160.08
67	82.48	107.42	122.77	135.84	144.40	163.05	170.72
68	87.42	113.47	130.21	145.09	156.25	174.85	184.15
69	91.90	120.73	136.95	154.97	165.78	185.60	196.41
70	97.65	127.30	144.74	163.92	176.13	198.80	209.26
71	102.83	134.86	153.40	173.63	187.11	210.71	222.51
72	109.05	141.60	162.76	183.92	198.56	224.61	236.00
73	114.57	150.67	171.07	196.18	211.88	236.99	249.54
74	120.91	158.69	181.36	207.05	223.68	252.39	264.48
75	127.88	167.12	190.37	217.98	235.42	265.93	280.47
76	133.93	174.38	199.49	227.40	246.93	277.62	292.96
77	140.38	183.16	208.56	237.98	258.03	290.12	304.82
78	145.78	190.54	218.68	248.09	268.55	301.80	317.15
79	151.36	198.97	228.27	258.78	279.54	313.72	329.58
80	158.11	208.10	238.32	270.88	292.96	329.00	345.28
81	174.38	229.02	262.74	298.78	322.03	361.55	380.16
82	191.82	252.27	289.48	329.00	354.58	397.59	418.52
83	211.59	277.85	317.38	360.39	389.46	437.12	460.37
84	232.51	304.59	349.93	397.59	428.98	481.30	506.87

LTC-02 2013 Rate Increases (%) :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	16%	16%	16%	16%	16%	16%	16%
30	16%	16%	16%	16%	16%	16%	16%
31	16%	16%	16%	16%	16%	16%	16%
32	16%	16%	16%	16%	16%	16%	16%
33	16%	16%	16%	16%	16%	16%	16%
34	16%	16%	16%	16%	16%	16%	16%
35	16%	16%	16%	16%	16%	16%	16%
36	16%	16%	16%	16%	16%	16%	16%
37	16%	16%	16%	16%	16%	16%	16%
38	16%	16%	16%	16%	16%	16%	16%
39	16%	16%	16%	16%	16%	16%	16%
40	16%	16%	16%	16%	16%	16%	16%
41	16%	16%	16%	16%	16%	16%	16%
42	16%	16%	16%	16%	16%	16%	16%
43	16%	16%	16%	16%	16%	16%	16%
44	16%	16%	16%	16%	16%	16%	16%
45	16%	16%	16%	16%	16%	16%	16%
46	16%	16%	16%	16%	16%	16%	16%
47	16%	16%	16%	16%	16%	16%	16%
48	16%	16%	16%	16%	16%	16%	16%
49	16%	16%	16%	16%	16%	16%	16%
50	16%	16%	16%	16%	16%	16%	16%
51	16%	16%	16%	16%	16%	16%	16%
52	16%	16%	16%	16%	16%	16%	16%
53	16%	16%	16%	16%	16%	16%	16%
54	16%	16%	16%	16%	16%	16%	16%
55	16%	16%	16%	16%	16%	16%	16%
56	16%	16%	16%	16%	16%	16%	16%
57	16%	16%	16%	16%	16%	16%	16%
58	16%	16%	16%	16%	16%	16%	16%
59	16%	16%	16%	16%	16%	16%	16%
60	16%	16%	16%	16%	16%	16%	16%
61	16%	16%	16%	16%	16%	16%	16%
62	16%	16%	16%	16%	16%	16%	16%
63	16%	16%	16%	16%	16%	16%	16%
64	16%	16%	16%	16%	16%	16%	16%
65	16%	16%	16%	16%	16%	16%	16%
66	16%	16%	16%	16%	16%	16%	16%
67	16%	16%	16%	16%	16%	16%	16%
68	16%	16%	16%	16%	16%	16%	16%
69	16%	16%	16%	16%	16%	16%	16%
70	16%	16%	16%	16%	16%	16%	16%
71	16%	16%	16%	16%	16%	16%	16%
72	16%	16%	16%	16%	16%	16%	16%
73	16%	16%	16%	16%	16%	16%	16%
74	16%	16%	16%	16%	16%	16%	16%
75	16%	16%	16%	16%	16%	16%	16%
76	16%	16%	16%	16%	16%	16%	16%
77	16%	16%	16%	16%	16%	16%	16%
78	16%	16%	16%	16%	16%	16%	16%
79	16%	16%	16%	16%	16%	16%	16%
80	16%	16%	16%	16%	16%	16%	16%
81	16%	16%	16%	16%	16%	16%	16%
82	16%	16%	16%	16%	16%	16%	16%
83	16%	16%	16%	16%	16%	16%	16%
84	16%	16%	16%	16%	16%	16%	16%

* Benefit Differences between LTC-02 and ICC12-LTC-12:

LTC-02 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit

LTC-02 has a 90 service-day EP where one day of HHC counts as 7, ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-02

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options)

ICC12-LTC-12 Simple Inflation rates are approximated by applying the ratio of [LTC-03 Simple Inflation / LTC-03 Compound Inflation] to the ICC12-LTC-12 Compound Inflation rates

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Custom Care I Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: 5% Compound Inflation

Current New Business Rates (ICC12-LTC-12 policy) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	81.31	103.30	112.51	127.15	150.24	205.33	227.86
30	82.20	104.19	113.75	128.38	151.68	207.06	231.14
31	82.54	104.40	113.95	128.73	152.03	207.06	233.24
32	82.75	104.74	114.30	128.93	152.23	208.44	233.24
33	82.89	104.95	114.50	129.28	152.58	208.44	233.92
34	83.09	105.15	114.85	129.48	152.78	208.44	233.92
35	83.44	105.50	115.05	129.83	153.33	209.71	234.51
36	83.64	105.50	115.40	130.17	153.54	209.71	236.48
37	83.99	105.70	115.60	130.38	153.88	211.04	237.42
38	84.19	106.05	115.95	130.72	154.09	211.04	237.42
39	84.33	106.25	116.15	130.93	154.43	212.35	238.08
40	84.54	106.46	116.49	131.27	154.64	212.35	239.95
41	85.22	107.15	117.73	132.65	157.25	214.63	242.25
42	85.91	107.63	118.97	133.88	159.73	219.36	244.91
43	86.60	108.32	120.21	135.05	162.34	222.15	247.78
44	87.29	109.00	121.58	136.43	164.81	226.88	252.57
45	87.97	109.48	122.82	137.80	167.63	229.95	255.74
46	88.66	110.17	124.05	139.18	170.24	234.89	258.59
47	89.35	110.86	125.64	140.55	173.06	235.02	258.59
48	90.03	111.55	126.87	141.92	176.01	240.41	264.02
49	90.72	112.16	128.25	143.30	178.63	243.19	266.86
50	91.41	112.85	129.69	144.67	181.44	248.40	270.00
51	92.37	113.61	130.58	145.77	182.13	250.70	272.12
52	93.33	114.50	131.68	146.87	182.82	250.70	272.12
53	94.43	115.40	132.78	147.77	183.37	250.70	273.68
54	95.40	116.49	133.68	148.73	184.05	250.70	273.68
55	96.49	117.39	134.78	149.83	184.54	251.46	273.76
56	97.25	118.49	135.81	150.58	185.91	253.88	277.87
57	97.94	119.79	137.04	151.20	187.08	257.97	281.60
58	98.63	120.89	138.08	151.96	188.59	260.53	285.80
59	99.38	122.34	139.11	152.37	189.76	260.53	289.05
60	100.07	123.64	140.34	152.99	191.27	264.40	292.53
61	101.65	127.49	143.99	156.56	192.71	267.26	294.53
62	103.09	131.20	147.97	159.79	194.02	269.18	294.53
63	104.54	135.46	151.96	163.37	195.46	271.29	294.53
64	106.32	139.38	155.95	166.94	196.91	273.39	294.53
65	107.77	143.64	160.27	170.52	198.35	275.49	294.53
66	114.23	151.00	168.93	181.86	213.06	289.38	311.64
67	120.69	158.56	178.28	193.88	228.80	302.40	328.00
68	127.70	166.46	187.97	206.80	245.77	318.53	347.64
69	135.26	174.71	198.35	220.62	263.92	333.97	366.55
70	143.09	183.64	209.07	235.12	283.51	351.08	389.00
71	157.39	199.93	223.92	251.41	299.59	368.11	404.76
72	173.06	218.08	239.93	268.52	316.70	388.11	425.37
73	190.24	237.59	257.04	287.08	334.78	406.84	444.37
74	209.42	258.76	275.46	306.94	353.75	427.99	464.38
75	230.10	281.99	295.19	328.04	374.09	450.32	485.61
76	247.08	318.52	376.57	407.83	433.13	519.46	562.63
77	265.15	342.37	403.56	438.52	464.75	556.53	606.07
78	284.33	367.20	432.92	472.93	498.65	597.24	652.96
79	305.50	393.78	465.25	510.10	536.72	641.83	703.49
80	480.96	620.40	733.57	808.34	848.76	1,012.45	1,115.51
81	509.48	657.27	775.89	855.62	898.40	1,071.47	1,180.37
82	540.00	697.50	823.13	907.50	952.50	1,136.25	1,252.50
83	572.65	738.84	872.52	961.03	1,009.81	1,204.91	1,327.74
84	606.87	782.50	923.35	1,017.25	1,069.42	1,276.35	1,406.76

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	82.26	104.45	113.46	128.06	151.18	216.43	245.66
30	83.17	105.35	114.71	129.31	152.63	218.25	249.19
31	83.51	105.56	114.92	129.66	152.97	218.25	251.45
32	83.72	105.91	115.26	129.86	153.18	219.71	251.45
33	83.86	106.11	115.47	130.21	153.53	219.71	252.19
34	84.07	106.32	115.82	130.42	153.73	219.71	252.19
35	84.42	106.67	116.03	130.76	154.29	221.04	252.82
36	84.63	106.67	116.37	131.11	154.49	221.04	254.94
37	84.97	106.88	116.58	131.32	154.84	222.45	255.96
38	85.18	107.23	116.93	131.66	155.05	222.45	255.96
39	85.32	107.43	117.13	131.87	155.39	223.82	256.68
40	85.53	107.64	117.48	132.22	155.60	223.82	258.69
41	86.47	108.64	119.07	134.00	158.70	226.95	261.84
42	87.41	109.42	120.67	135.65	161.67	232.69	265.40
43	88.35	110.43	122.28	137.25	164.80	236.40	269.20
44	89.30	111.43	124.04	139.06	167.81	242.21	275.12
45	90.26	112.23	125.67	140.88	171.19	246.26	279.29
46	91.22	113.25	127.30	142.71	174.37	252.35	283.14
47	92.18	114.27	129.30	144.54	177.78	253.29	283.87
48	93.15	115.29	130.95	146.39	181.35	259.93	290.58
49	94.13	116.25	132.76	148.25	184.59	263.77	294.46
50	95.10	117.29	134.64	150.12	188.06	270.29	298.70
51	96.43	118.48	136.05	151.79	189.46	273.86	301.92
52	97.76	119.82	137.68	153.47	190.87	274.95	302.80
53	99.24	121.18	139.32	154.95	192.15	276.04	305.41
54	100.59	122.75	140.75	156.51	193.57	277.13	306.29
55	102.09	124.12	142.41	158.22	194.79	279.07	307.28
56	103.21	125.68	143.97	159.55	196.92	282.80	312.73
57	104.26	127.48	145.76	160.75	198.84	288.42	317.79
58	105.32	129.06	147.34	162.10	201.14	292.35	323.40
59	106.45	131.02	148.93	163.09	203.08	293.43	327.96
60	107.52	132.84	150.75	164.31	205.40	298.89	332.81
61	109.42	137.22	154.95	168.47	207.35	302.86	335.48
62	111.17	141.48	159.54	172.27	209.15	305.79	335.87
63	112.93	146.34	164.14	176.46	211.11	308.95	336.27
64	115.07	150.84	168.76	180.66	213.08	312.11	336.67
65	116.84	155.74	173.77	184.87	215.05	315.28	337.07
66	123.85	163.71	183.16	197.17	231.00	331.18	356.65
67	130.85	171.91	193.29	210.21	248.06	346.08	375.37
68	138.45	180.48	203.80	224.22	266.47	364.55	397.85
69	146.65	189.42	215.05	239.20	286.14	382.21	419.50
70	155.14	199.11	226.68	254.92	307.38	401.80	445.18
71	170.64	216.77	242.77	272.58	324.82	421.28	463.23
72	187.63	236.44	260.14	291.13	343.37	444.17	486.82
73	206.26	257.60	278.69	311.25	362.97	465.60	508.55
74	227.05	280.55	298.66	332.79	383.53	489.81	531.46
75	249.48	305.74	320.05	355.67	405.59	515.36	555.75
76	267.89	345.35	408.28	442.17	469.61	594.49	643.89
77	287.48	371.20	437.54	475.45	503.89	636.92	693.61
78	308.27	398.12	469.38	512.76	540.64	683.50	747.27
79	331.22	426.95	504.43	553.05	581.92	734.53	805.10
80	521.46	672.65	795.34	876.41	920.23	1158.69	1276.64
81	552.39	712.62	841.23	927.68	974.06	1226.24	1350.87
82	585.47	756.24	892.44	983.92	1032.71	1300.38	1433.42
83	620.87	801.06	945.99	1041.96	1094.84	1378.95	1519.53
84	657.98	848.40	1001.11	1102.91	1159.47	1460.71	1609.96

LTC-02 Rates after Requested Rate Increases :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	26.37	34.49	40.57	44.63	48.69	54.77	56.80
30	28.40	36.52	40.57	46.66	50.72	56.80	60.86
31	28.40	36.52	42.60	48.69	52.75	58.83	60.86
32	28.40	38.54	42.60	48.69	52.75	58.83	62.89
33	30.43	38.54	42.60	48.69	52.75	60.86	62.89
34	30.43	38.54	44.63	50.72	54.77	60.86	64.92
35	30.43	38.54	44.63	50.72	54.77	60.86	64.92
36	30.43	40.57	44.63	52.75	56.80	62.89	66.95
37	32.46	40.57	46.66	52.75	56.80	62.89	66.95
38	32.46	40.57	46.66	54.77	58.83	64.92	68.97
39	32.46	42.60	46.66	54.77	58.83	64.92	68.97
40	32.46	42.60	48.69	54.77	58.83	66.95	71.00
41	34.49	44.63	48.69	56.80	60.86	68.97	71.00
42	34.49	44.63	50.72	58.83	62.89	68.97	73.03
43	36.52	46.66	52.75	58.83	62.89	71.00	75.06
44	36.52	46.66	52.75	60.86	64.92	73.03	75.06
45	38.54	48.69	54.77	62.89	66.95	73.03	77.09
46	38.54	48.69	56.80	62.89	66.95	75.06	79.12
47	40.57	50.72	58.83	64.92	68.97	77.09	81.15
48	40.57	52.75	58.83	66.95	71.00	77.09	81.15
49	42.60	52.75	60.86	68.97	73.03	79.12	83.18
50	42.60	54.77	62.89	68.97	73.03	81.15	85.20
51	44.63	56.80	64.92	71.00	75.06	83.18	89.26
52	46.66	58.83	66.95	75.06	79.12	87.23	91.29
53	48.69	60.86	68.97	77.09	81.15	89.26	95.35
54	50.72	64.92	73.03	79.12	83.18	93.32	97.38
55	52.75	66.95	75.06	83.18	87.23	97.38	101.43
56	54.77	68.97	79.12	87.23	91.29	101.43	107.52
57	56.80	73.03	81.15	91.29	97.38	107.52	113.60
58	58.83	75.06	85.20	95.35	103.46	115.63	121.72
59	60.86	79.12	89.26	101.43	109.55	121.72	127.81
60	62.89	83.18	93.32	107.52	115.63	127.81	135.92
61	66.95	87.23	99.40	113.60	121.72	137.95	146.06
62	73.03	93.32	105.49	119.69	129.83	148.09	156.21
63	77.09	99.40	111.58	127.81	139.98	158.24	166.35
64	81.15	105.49	119.69	135.92	147.79	170.41	178.52
65	87.23	111.58	125.78	146.06	154.19	180.55	190.69
66	90.91	118.58	134.39	154.15	163.98	191.71	201.59
67	95.91	124.68	140.03	161.13	175.00	199.49	211.00
68	100.44	130.21	148.81	169.27	184.15	210.19	221.35
69	106.32	136.95	156.77	180.20	194.61	219.84	230.65
70	109.86	142.99	163.92	188.33	204.03	228.44	240.65
71	116.31	151.71	173.63	197.23	214.08	241.06	252.86
72	122.07	159.50	182.29	208.33	224.61	253.90	266.92
73	128.69	167.93	193.04	219.72	236.99	265.24	279.36
74	136.02	176.82	202.52	229.72	247.86	278.08	293.20
75	142.41	186.01	213.62	241.23	260.12	292.09	306.62
76	146.48	193.91	221.82	251.11	270.64	302.73	319.47
77	152.41	200.54	229.95	260.70	280.76	314.18	331.56
78	157.29	208.45	239.14	271.11	291.57	326.10	342.72
79	162.35	214.84	247.80	279.54	301.51	336.91	354.00
80	169.73	225.54	259.25	292.96	315.05	352.25	370.86
81	187.17	247.62	284.83	322.03	346.44	388.29	408.06
82	205.77	272.04	313.89	354.58	381.32	426.66	448.75
83	225.54	299.94	345.28	389.46	419.68	469.67	494.09
84	248.79	330.17	380.16	428.98	461.53	516.17	542.91

LTC-02 2013 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	16%	16%	16%	16%	16%	16%	16%
30	16%	16%	16%	16%	16%	16%	16%
31	16%	16%	16%	16%	16%	16%	16%
32	16%	16%	16%	16%	16%	16%	16%
33	16%	16%	16%	16%	16%	16%	16%
34	16%	16%	16%	16%	16%	16%	16%
35	16%	16%	16%	16%	16%	16%	16%
36	16%	16%	16%	16%	16%	16%	16%
37	16%	16%	16%	16%	16%	16%	16%
38	16%	16%	16%	16%	16%	16%	16%
39	16%	16%	16%	16%	16%	16%	16%
40	16%	16%	16%	16%	16%	16%	16%
41	16%	16%	16%	16%	16%	16%	16%
42	16%	16%	16%	16%	16%	16%	16%
43	16%	16%	16%	16%	16%	16%	16%
44	16%	16%	16%	16%	16%	16%	16%
45	16%	16%	16%	16%	16%	16%	16%
46	16%	16%	16%	16%	16%	16%	16%
47	16%	16%	16%	16%	16%	16%	16%
48	16%	16%	16%	16%	16%	16%	16%
49	16%	16%	16%	16%	16%	16%	16%
50	16%	16%	16%	16%	16%	16%	16%
51	16%	16%	16%	16%	16%	16%	16%
52	16%	16%	16%	16%	16%	16%	16%
53	16%	16%	16%	16%	16%	16%	16%
54	16%	16%	16%	16%	16%	16%	16%
55	16%	16%	16%	16%	16%	16%	16%
56	16%	16%	16%	16%	16%	16%	16%
57	16%	16%	16%	16%	16%	16%	16%
58	16%	16%	16%	16%	16%	16%	16%
59	16%	16%	16%	16%	16%	16%	16%
60	16%	16%	16%	16%	16%	16%	16%
61	16%	16%	16%	16%	16%	16%	16%
62	16%	16%	16%	16%	16%	16%	16%
63	16%	16%	16%	16%	16%	16%	16%
64	16%	16%	16%	16%	16%	16%	16%
65	16%	16%	16%	16%	16%	16%	16%
66	16%	16%	16%	16%	16%	16%	16%
67	16%	16%	16%	16%	16%	16%	16%
68	16%	16%	16%	16%	16%	16%	16%
69	16%	16%	16%	16%	16%	16%	16%
70	16%	16%	16%	16%	16%	16%	16%
71	16%	16%	16%	16%	16%	16%	16%
72	16%	16%	16%	16%	16%	16%	16%
73	16%	16%	16%	16%	16%	16%	16%
74	16%	16%	16%	16%	16%	16%	16%
75	16%	16%	16%	16%	16%	16%	16%
76	16%	16%	16%	16%	16%	16%	16%
77	16%	16%	16%	16%	16%	16%	16%
78	16%	16%	16%	16%	16%	16%	16%
79	16%	16%	16%	16%	16%	16%	16%
80	16%	16%	16%	16%	16%	16%	16%
81	16%	16%	16%	16%	16%	16%	16%
82	16%	16%	16%	16%	16%	16%	16%
83	16%	16%	16%	16%	16%	16%	16%
84	16%	16%	16%	16%	16%	16%	16%

* Benefit Differences between LTC-02 and ICC12-LTC-12:

LTC-02 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit

LTC-02 has a 90 service-day EP where one day of HHC counts as 7, ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-02

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-02 VA - Post Rate Stability

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation							5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	8.14	10.46	11.63	12.79	13.95	16.28	17.44	14.47	16.77	20.09	21.22	22.31	33.79	36.69	26.37	34.49	40.57	44.63	48.69	54.77	56.80
30	8.14	10.46	11.63	13.95	15.11	16.28	17.44	15.59	17.89	21.21	22.33	23.43	34.95	39.14	28.40	36.52	40.57	46.66	50.72	56.80	60.86
31	8.14	10.46	12.79	13.95	15.11	16.28	17.44	16.70	19.00	22.33	23.45	24.54	36.12	41.59	28.40	36.52	42.60	48.69	52.75	58.83	60.86
32	8.14	11.63	12.79	13.95	15.11	17.44	18.60	16.70	19.00	23.44	24.57	25.66	38.45	42.81	28.40	38.54	42.60	48.69	52.75	58.83	62.89
33	9.30	11.63	12.79	13.95	15.11	17.44	18.60	17.81	20.12	24.56	25.68	26.77	39.62	45.26	30.43	38.54	42.60	48.69	52.75	60.86	62.89
34	9.30	11.63	12.79	13.95	15.11	17.44	18.60	17.81	21.24	25.68	26.80	27.89	41.95	47.70	30.43	38.54	44.63	50.72	54.77	60.86	64.92
35	9.30	11.63	12.79	15.11	16.28	17.44	19.26	18.93	22.36	25.68	27.92	29.00	44.28	48.92	30.43	38.54	44.63	50.72	54.77	60.86	64.92
36	9.48	11.63	12.79	15.11	16.28	18.60	20.47	20.04	23.48	26.79	29.03	31.24	45.44	51.37	30.43	40.57	44.63	52.75	56.80	62.89	66.95
37	9.48	11.65	13.95	15.11	16.28	18.92	21.67	21.15	24.59	29.03	30.15	32.35	47.77	52.75	32.46	40.57	46.66	52.75	56.80	62.89	66.95
38	10.53	11.65	13.95	15.11	16.28	18.92	21.67	21.15	25.71	30.14	31.26	33.47	50.10	52.75	32.46	40.57	46.66	54.77	58.83	64.92	68.97
39	10.53	12.79	14.80	16.28	17.44	20.03	22.88	22.27	26.83	31.26	33.50	35.70	50.72	54.77	32.46	42.60	46.66	54.77	58.83	64.92	68.97
40	11.58	13.77	15.86	16.92	17.95	21.15	24.08	23.38	27.95	32.37	34.61	36.81	52.75	54.77	32.46	42.60	48.69	54.77	58.83	66.95	71.00
41	11.67	13.86	17.03	18.09	19.13	22.39	25.35	24.60	29.18	33.63	35.88	38.09	52.75	54.77	34.49	44.63	48.69	56.80	60.86	68.97	71.00
42	12.82	15.02	17.14	18.21	19.26	23.66	26.63	24.71	30.43	34.89	38.27	40.49	52.75	56.80	34.49	44.63	50.72	58.83	62.89	68.97	73.03
43	12.91	15.12	18.34	19.41	20.47	24.93	27.91	25.95	31.68	37.29	39.56	41.79	54.77	56.80	36.52	46.66	52.75	58.83	62.89	71.00	75.06
44	13.00	16.31	18.46	19.54	21.69	26.22	29.20	26.37	32.94	38.58	40.85	43.10	54.77	56.80	36.52	46.66	52.75	60.86	64.92	73.03	75.06
45	13.10	16.42	19.67	20.76	21.83	27.53	30.50	28.40	34.22	39.87	43.30	45.55	54.77	58.83	38.54	48.69	54.77	62.89	66.95	73.03	77.09
46	14.29	17.63	19.81	21.99	23.08	28.85	31.80	28.40	36.52	40.57	44.62	46.89	56.80	58.83	38.54	48.69	56.80	62.89	66.95	75.06	79.12
47	14.39	17.75	21.05	23.24	24.34	30.18	33.11	28.40	36.52	42.60	46.66	49.38	56.80	58.83	40.57	50.72	58.83	64.92	68.97	77.09	81.15
48	14.50	18.98	22.30	23.40	24.50	31.53	34.43	28.40	36.52	42.60	46.66	50.72	56.80	60.86	40.57	52.75	58.83	66.95	71.00	77.09	81.15
49	15.72	19.11	22.45	24.67	25.78	34.07	36.98	28.40	38.54	42.60	48.69	52.75	58.83	60.86	42.60	52.75	60.86	68.97	73.03	79.12	83.18
50	15.84	20.36	23.73	25.96	27.08	35.46	38.32	30.43	38.54	44.63	48.69	52.75	58.83	60.86	42.60	54.77	62.89	68.97	73.03	81.15	85.20
51	17.07	21.63	25.02	27.26	28.39	38.06	40.89	30.43	40.57	46.66	50.72	54.77	60.86	64.92	44.63	56.80	64.92	71.00	75.06	83.18	89.26
52	17.18	21.76	25.18	28.58	29.72	39.49	43.47	32.46	42.60	48.69	54.77	58.83	64.92	68.97	46.66	58.83	66.95	75.06	79.12	87.23	91.29
53	18.43	23.05	26.49	28.76	29.91	42.14	46.07	34.49	44.63	50.72	56.80	60.86	68.97	71.00	48.69	60.86	68.97	77.09	81.15	89.26	95.35
54	18.55	23.19	26.66	30.10	31.26	44.82	48.68	36.52	46.66	52.75	60.86	64.92	71.00	75.06	50.72	64.92	73.03	79.12	83.18	93.32	97.38
55	19.83	24.50	28.00	31.46	32.62	47.53	50.72	36.52	48.69	54.77	62.89	68.97	75.06	79.12	52.75	66.95	75.06	83.18	87.23	97.38	101.43
56	21.10	25.80	30.48	33.96	35.12	50.23	54.77	40.57	50.72	58.83	66.95	73.03	81.15	85.20	54.77	68.97	79.12	87.23	91.29	101.43	107.52
57	22.38	28.28	31.81	36.48	37.65	54.20	58.83	42.60	54.77	62.89	71.00	77.09	87.23	91.29	56.80	73.03	81.15	91.29	97.38	107.52	113.60
58	23.67	29.60	34.33	39.03	41.38	58.21	62.89	44.63	58.83	66.95	77.09	81.70	93.32	97.38	58.83	75.06	85.20	95.35	103.46	115.63	121.72
59	26.17	32.12	36.88	41.60	43.97	62.25	64.92	48.69	62.89	71.00	81.15	85.63	99.40	105.49	60.86	79.12	89.26	101.43	109.55	121.72	127.81
60	27.50	34.67	39.45	44.20	47.77	66.34	71.00	52.75	66.95	77.09	85.96	89.59	107.52	113.60	62.89	83.18	93.32	107.52	115.63	127.81	135.92
61	30.03	37.23	43.24	48.01	51.60	71.00	75.06	54.77	71.00	81.15	90.99	95.85	113.60	119.69	66.95	87.23	99.40	113.60	121.72	137.95	146.06
62	32.58	41.03	45.85	51.86	55.47	77.09	81.15	58.83	77.09	87.23	97.27	100.92	119.69	125.78	73.03	93.32	105.49	119.69	129.83	148.09	156.21
63	36.37	43.64	49.70	55.75	59.38	83.18	87.23	62.89	82.87	93.32	103.57	108.45	127.81	133.89	77.09	99.40	111.58	127.81	139.98	158.24	166.35
64	38.98	47.50	54.81	59.67	63.32	89.26	95.35	68.97	87.92	101.43	109.90	114.78	133.89	142.01	81.15	105.49	119.69	135.92	147.79	170.41	178.52
65	42.83	51.40	58.74	64.86	68.53	97.38	101.43	73.03	94.23	107.52	117.48	122.37	142.01	150.12	87.23	111.58	125.78	146.06	154.19	180.55	190.69
66	46.50	56.29	64.86	70.98	75.87	104.75	110.68	77.08	100.79	114.63	126.05	132.16	152.18	160.08	90.91	118.58	134.39	154.15	163.98	191.71	201.59
67	51.40	62.41	70.98	78.32	84.44	111.26	117.01	82.48	107.42	122.77	135.84	144.40	163.05	170.72	95.91	124.68	140.03	161.13	175.00	199.49	211.00
68	56.29	69.75	78.32	85.66	93.00	119.05	126.49	87.42	113.47	130.21	145.09	156.25	174.85	184.15	100.44	130.21	148.81	169.27	184.15	210.19	221.35
69	61.19	75.87	85.66	94.23	104.02	127.94	135.15	91.90	120.73	136.95	154.97	165.78	185.60	196.41	106.32	136.95	156.77	180.20	194.61	219.84	230.65
70	67.31	84.44	94.23	104.02	115.03	136.02	142.99	97.65	127.30	144.74	163.92	176.13	198.80	209.26	109.86	142.99	163.92	188.33	204.03	228.44	240.65
71	74.17	92.71	104.51	116.26	128.11	144.97	153.40	102.83	134.86	153.40	173.63	187.11	210.71	222.51	116.31	151.71	173.63	197.23	214.08	241.06	252.86
72	79.75	99.28	112.30	128.58	138.34	154.62	162.76	109.05	141.60	162.76	183.92	198.56	224.61	236.00	122.07	159.50	182.29	208.33	224.61	253.90	266.92
73	84.75	106.72	120.85	136.54	147.53	164.79	174.21	114.57	150.67	171.07	196.18	211.88	236.99	249.54	128.69	167.93	193.04	219.72	236.99	265.24	279.36
74	89.17	113.35	128.46	145.09	157.18	175.31	184.38	120.91	158.69	181.36	207.05	223.68	252.39	264.48	136.02	176.82	202.52	229.72	247.86	278.08	293.20
75	94.46	122.07	138.05	155.49	167.12	186.01	196.18	127.88	167.12	190.37	217.98	235.42	265.93	280.47	142.41	186.01	213.62	241.23	260.12	292.09	306.62
76	100.44	128.35	146.48	164.62	175.78	195.31	206.47	133.93	174.38	199.49	227.40	246.93	277.62	292.96	146.48	193.91	221.82	251.11	270.64	302.73	319.47
77	106.96	136.37	153.75	172.47	184.50	205.89	216.58	140.38	183.16	208.56	237.98	258.03	290.12	304.82	152.41	200.54	229.95	260.70	280.76	314.18	331.56
78	112.54	143.23	162.41	181.59	194.38	214.84	226.35	145.78	190.54	218.68	248.09	268.55	301.80	317.15	157.29	208.45	239.14	271.11	291.57	326.10	342.72
79	118.41	151.36	170.90	190.43	203.85	224.61	236.81	151.36	198.97	228.27	258.78	279.54	313.72	329.58	162.35	214.84	247.80	279.54	301.51	336.91	354.00
80	124.39	158.11	179.03	199.96	213.91	234.84	247.62	158.11	208.10	238.32	270.88	292.96	329.00	345.28	169.73	225.54	259.25	292.96	315.05	352.25	370.86
81	136.02	174.38	196.47	219.72	234.84	259.25	272.04	174.38	229.02	262.74	298.78	322.03	361.55	380.16	187.17	247.62	284.83	322.03	346.44	388.29	408.06
82	149.97	190.66	216.24	241.81	258.09	284.83	299.94	191.82	252.27	289.48	329.00	354.58	397.59	418.52	205.77	272.04	313.89	354.58	381.32	426.66	448.75
83	165.08	210.42	238.32	265.06	283.66	313.89	330.17	211.59	277.85	317.38	360.39	389.46	437.12	460.37	225.54	299.94	345.28	389.46	419.68	469.67	494.09
84	181.36	231.35	261.58	291.80	312.73	344.12	362.72	232.51	304.59	349.93	397.59	428.98	481.30	506.87	248.79	330.17	380.16	428.98	461.53	516.17	542.91
85	219.72	280.18	317.38	353.42	377.83	417.36	439.45	281.34	369.69	423.17	480.14	518.50	582.44	612.67	301.10	398.76	459.21	518.50	558.03	624.29	658.01
86	241.81	308.08	348.77	389.46	416.20	459.21	482.46	309.24	405.73	465.02	528.96	570.81	640.57	674.28	331.33	439.45	505.71	570.81	613.83	687.07	723.11
87	265.06	338.30	383.64	427.82	458.05	504.55	531.29	340.63	446.42	511.52	581.28	627.78	704.51	741.71	363.88	482.46	555.70	627.78	675.45	755.66	795.19
88	306.91	391.78	442.93	494.09	528.96	582.44	613.83	392.94	516.17	591.74	670.79	724.27	813.79	855.64	420.85	558.03	641.73	724.27	780.08	873.08	919.58
89	337.14	430.15	487.11	544.08	581.28	640.57	674.28	432.47	567.33	649.87	738.22	797.51	895.17	941.67	462.70	613.83	705.67	797.51	857.97	960.27	1011.42
90	370.86	473.16	535.94	597.55	639.41	705.67	742.87	475.49	624.29	714.97	811.46	876.57	984.68	1035.84	509.20	674.28	776.59	876.57	944.00	1056.76	1112.57
91+	408.06	520.83	589.42	658.01	703.35	775.42	816.11	523.15	687.07	787.05	894.01	964.92	1082.34	1139.30	559.19	742.87	854.48	964.92	1039.33	1162.56	1223.01

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

BSC-02 VA - Post Rate Stability

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	GPO Inflation							5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	20.93	26.74	30.23	32.55	36.04	41.85	45.34	37.63	43.86	52.25	54.91	57.54	86.89	95.07	68.97	89.26	105.49	115.63	125.78	142.01	146.06
30	20.93	26.74	30.23	36.04	39.53	41.85	45.34	39.68	45.99	54.35	57.07	60.91	90.56	100.40	73.03	93.32	105.49	119.69	131.86	146.06	156.21
31	20.93	26.74	32.55	36.04	39.53	41.85	45.34	42.51	48.87	57.21	59.92	63.81	93.58	107.43	73.03	93.32	109.55	125.78	135.92	152.15	156.21
32	20.93	30.23	32.55	36.04	39.53	45.34	47.66	42.51	48.87	60.07	62.78	66.71	98.63	110.59	73.03	99.40	109.55	125.78	135.92	152.15	162.29
33	24.41	30.23	32.55	36.04	39.53	45.34	47.66	45.34	52.32	63.57	66.23	68.85	101.62	116.91	79.12	99.40	109.55	125.78	135.92	156.21	162.29
34	24.41	30.23	32.55	36.04	39.53	45.34	47.66	46.02	55.22	66.46	69.11	71.71	107.60	124.02	79.12	99.40	115.63	131.86	142.01	156.21	168.38
35	24.41	30.23	32.55	39.53	41.85	45.34	49.37	48.90	58.13	66.46	71.99	74.58	114.38	127.20	79.12	99.40	115.63	131.86	142.01	156.21	168.38
36	24.88	30.23	32.55	39.53	41.85	47.66	52.98	51.77	61.04	69.35	75.48	80.93	117.39	132.38	79.12	105.49	115.63	135.92	146.06	162.29	172.44
37	24.88	30.29	36.04	39.53	41.85	48.49	56.09	54.65	63.94	74.18	78.39	83.82	124.21	135.92	83.18	105.49	119.69	135.92	146.06	162.29	172.44
38	27.64	30.29	36.04	39.53	41.85	48.49	56.09	54.65	65.88	77.03	81.29	86.71	130.26	135.92	83.18	105.49	119.69	142.01	152.15	168.38	178.52
39	27.64	32.55	38.24	41.85	45.34	51.34	59.21	57.52	68.75	79.88	86.14	91.57	131.86	142.01	83.18	109.55	119.69	142.01	152.15	168.38	178.52
40	30.41	35.04	40.97	43.51	46.67	54.73	61.54	61.15	71.61	82.73	89.01	94.44	135.92	142.01	83.18	109.55	125.78	142.01	152.15	172.44	182.58
41	29.82	35.28	43.99	46.53	49.74	57.96	64.79	64.34	74.78	86.72	92.25	97.70	135.92	142.01	89.26	115.63	125.78	146.06	156.21	178.52	182.58
42	32.76	38.24	44.84	46.83	50.07	61.23	68.05	64.62	78.75	89.98	99.16	104.61	135.92	146.06	89.26	115.63	131.86	152.15	162.29	178.52	188.67
43	33.00	38.49	47.96	50.47	52.44	64.53	71.33	67.86	81.99	96.17	102.49	107.96	142.01	146.06	93.32	119.69	135.92	152.15	162.29	182.58	192.72
44	33.23	41.52	48.28	50.80	55.57	67.01	75.31	68.97	85.26	100.30	105.85	111.34	142.01	146.06	93.32	119.69	135.92	156.21	168.38	188.67	192.72
45	33.47	42.41	51.46	53.97	55.94	70.35	78.65	73.03	87.44	103.67	111.07	118.44	142.01	152.15	99.40	125.78	142.01	162.29	172.44	188.67	198.81
46	37.16	45.54	51.80	57.18	59.13	73.72	82.01	73.03	93.32	105.49	114.45	121.91	146.06	152.15	99.40	125.78	146.06	162.29	172.44	192.72	204.89
47	37.42	45.84	55.04	60.44	62.99	77.84	86.09	73.03	93.32	109.55	119.69	128.38	146.06	152.15	105.49	131.86	152.15	168.38	178.52	198.81	208.95
48	37.69	49.03	57.34	59.96	63.41	81.32	89.51	73.03	93.32	109.55	119.69	131.86	146.06	156.21	105.49	135.92	152.15	172.44	182.58	198.81	208.95
49	40.88	49.35	57.73	63.22	66.73	87.87	96.15	73.03	99.40	109.55	125.78	135.92	152.15	156.21	109.55	135.92	156.21	178.52	188.67	204.89	215.04
50	41.17	53.26	61.02	66.53	70.10	91.45	98.52	79.12	99.40	115.63	125.78	135.92	152.15	156.21	109.55	142.01	162.29	178.52	188.67	208.95	219.10
51	43.45	56.56	65.05	70.56	72.56	98.94	105.14	79.12	105.49	119.69	131.86	142.01	156.21	168.38	115.63	146.06	168.38	182.58	192.72	215.04	231.27
52	43.72	55.96	65.46	73.97	76.64	101.53	112.64	83.18	109.55	125.78	142.01	152.15	168.38	178.52	119.69	152.15	172.44	192.72	204.89	225.18	235.32
53	46.92	59.27	67.88	73.50	77.76	109.17	118.19	89.26	115.63	131.86	146.06	156.21	178.52	182.58	125.78	156.21	178.52	198.81	208.95	231.27	245.47
54	47.91	60.30	69.00	77.63	80.37	114.96	125.77	93.32	119.69	135.92	156.21	168.38	182.58	192.72	131.86	168.38	188.67	204.89	215.04	241.41	251.55
55	51.22	62.79	71.55	81.80	83.88	122.78	131.86	93.32	125.78	142.01	162.29	178.52	192.72	204.89	135.92	172.44	192.72	215.04	225.18	251.55	261.70
56	55.18	66.77	78.60	87.32	90.10	129.45	142.01	105.49	131.86	152.15	172.44	188.67	208.95	219.10	142.01	178.52	204.89	225.18	235.32	261.70	277.93
57	57.55	72.26	82.70	94.52	97.27	140.52	152.15	109.55	142.01	162.29	182.58	198.81	225.18	235.32	146.06	188.67	208.95	235.32	251.55	277.93	292.13
58	61.55	76.33	88.27	100.83	106.64	150.53	162.29	115.63	152.15	172.44	198.81	211.22	241.41	251.55	152.15	192.72	219.10	245.47	267.78	298.21	314.44
59	67.07	83.51	94.59	107.20	113.05	160.65	168.38	125.78	162.29	182.58	208.95	221.86	255.61	271.84	156.21	204.89	231.27	261.70	281.98	314.44	330.67
60	71.17	89.15	101.90	114.59	123.53	170.88	182.58	135.92	172.44	198.81	221.89	230.64	277.93	292.13	162.29	215.04	241.41	277.93	298.21	330.67	350.96
61	77.44	95.51	111.41	123.23	133.84	182.58	192.72	142.01	182.58	208.95	235.40	247.29	292.13	308.36	172.44	225.18	255.61	292.13	314.44	355.02	377.33
62	84.71	106.67	117.91	134.52	143.57	198.81	208.95	152.15	198.81	225.18	250.12	260.86	308.36	324.59	188.67	241.41	271.84	308.36	334.73	381.39	403.70
63	94.24	113.15	127.58	144.30	152.46	215.04	225.18	162.29	214.24	241.41	266.90	278.86	330.67	344.87	198.81	255.61	288.07	330.67	361.10	407.76	430.08
64	99.99	122.85	142.16	154.16	163.99	231.27	245.47	178.52	227.80	261.70	282.60	296.53	344.87	367.19	208.95	271.84	308.36	350.96	380.61	440.22	460.51
65	111.36	132.64	152.03	167.97	176.22	251.55	261.70	188.67	242.59	277.93	302.66	316.62	367.19	387.47	225.18	288.07	324.59	377.33	397.34	466.59	492.96
66	120.56	145.70	167.27	183.22	195.33	270.76	284.59	199.61	260.88	296.45	325.78	341.74	393.29	413.06	235.19	306.33	345.86	397.25	422.49	494.09	519.78
67	131.92	160.24	182.51	202.33	217.59	287.73	301.16	212.92	276.22	316.51	350.11	372.40	420.09	441.19	247.45	322.26	360.62	416.25	450.80	514.08	544.77
68	145.00	180.34	202.61	221.43	239.85	306.91	325.52	225.07	292.03	336.68	373.88	403.64	452.00	474.32	258.55	336.68	383.18	437.12	474.32	543.15	571.05
69	157.10	195.58	221.71	243.69	269.13	329.76	349.58	237.86	311.74	353.18	400.04	427.06	479.32	506.35	273.90	353.18	403.64	464.91	502.75	567.62	594.65
70	173.31	217.85	242.30	268.17	296.75	350.51	369.69	251.11	327.84	373.18	423.75	455.14	512.69	540.59	284.24	369.69	423.75	486.53	526.64	589.42	620.80
71	192.17	239.37	269.71	300.60	330.40	374.23	396.14	264.66	347.26	396.14	448.40	482.11	544.48	574.83	300.06	391.08	448.40	509.08	552.91	622.03	652.37
72	205.07	255.53	289.71	332.03	356.44	398.76	419.92	281.57	364.58	419.92	475.25	512.69	579.42	608.71	315.75	411.78	470.37	537.10	579.42	654.29	688.47
73	218.15	274.65	312.32	351.56	381.38	425.32	448.86	295.06	389.22	441.02	506.93	546.17	612.09	643.47	332.72	433.17	497.52	566.57	612.09	684.28	720.38
74	229.72	293.20	330.98	374.81	405.03	451.89	476.07	311.33	409.57	468.51	533.50	577.33	651.38	683.12	350.63	456.42	522.92	592.44	639.29	717.88	757.17
75	244.14	315.34	356.03	401.08	431.60	479.55	505.71	329.88	431.60	491.18	562.39	607.44	685.91	723.69	367.66	479.55	550.76	621.97	671.38	754.21	790.54
76	259.48	330.63	378.06	424.10	453.40	503.62	532.92	345.98	450.61	514.78	587.32	637.55	715.67	756.13	378.06	500.83	571.98	647.31	698.93	781.24	824.48
77	275.41	351.62	397.07	445.20	475.95	530.76	558.84	362.31	471.94	537.45	613.66	665.80	748.69	786.12	393.06	517.40	593.60	672.48	724.62	810.19	855.64
78	290.29	369.58	419.45	468.05	501.29	553.73	584.42	375.97	491.06	563.96	640.68	693.12	778.80	818.44	405.38	538.38	616.39	699.51	751.94	841.46	883.66
79	305.17	390.62	440.67	490.71	526.11	579.82	611.56	390.62	513.91	588.37	667.71	721.42	809.31	850.82	418.69	554.19	639.64	721.42	777.58	869.13	913.07
80	320.87	408.06	461.53	516.17	552.21	605.69	639.41	408.06	537.10						438.28	582.44					
81	351.09	449.91	506.87	567.33	605.69	668.47	702.18	449.91	590.58						482.46	639.41					
82	387.13	491.76	558.03	624.29	666.14	734.74	774.26	495.25	651.03						531.29	702.18					
83	425.50	542.91	614.99	683.58	732.41	810.30	852.15	546.40	717.30						582.44	774.26					
84	467.35	596.39	675.45	753.34	806.81	888.19	935.86	599.88	785.89						641.73	852.15					
85	567.33	723.11	818.44	911.44	975.38	1076.53	1133.49	725.43							776.59						
86	624.29	795.19	899.82	1004.45	1074.20	1184.64	1245.10	797.51							854.48						
87	683.58	873.08	989.34	1103.27	1182.32	1302.06	1370.65	878.89							939.35						
88	791.70	1010.26	1142.79	1275.32	1364.84	1503.18	1583.40	1013.75							1085.83						
89	869.59	1110.24	1256.72	1403.21	1499.70	1653.15	1739.18	1116.05							1193.94						
90	956.78	1220.68	1382.28	1541.55	1649.67	1820.56	1917.05	1226.50							1313.69						
91+	1053.28	1343.91	1520.62	1697.33	1814.75	2000.76	2105.39	1349.73							1442.73						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-02 VA - Post Rate Stability

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	3.1% Simple Inflation							3.1% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	11.63	15.11	17.44	19.76	22.09	24.41	25.58	15.11	19.76	23.25	25.58	27.90	31.39	32.55
30	12.79	16.28	18.60	20.93	23.25	25.58	26.74	16.28	20.93	23.25	26.74	29.06	32.55	34.88
31	12.79	16.28	18.60	20.93	23.25	25.58	27.90	16.28	20.93	24.41	27.90	30.23	33.71	34.88
32	12.79	16.28	18.60	20.93	23.25	26.74	27.90	16.28	22.09	24.41	27.90	30.23	33.71	36.04
33	12.79	17.44	19.76	22.09	24.41	26.74	27.90	17.44	22.09	24.41	27.90	30.23	34.88	36.04
34	13.95	17.44	19.76	22.09	24.41	26.74	29.06	17.44	22.09	25.58	29.06	31.39	34.88	37.20
35	13.95	17.44	19.76	22.09	24.41	27.90	29.06	17.44	22.09	25.58	29.06	31.39	34.88	37.20
36	13.95	17.44	19.76	23.25	25.58	27.90	30.23	17.44	23.25	25.58	30.23	32.55	36.04	38.36
37	13.95	17.44	20.93	23.25	25.58	29.06	30.23	18.60	23.25	26.74	30.23	32.55	36.04	38.36
38	13.95	18.60	20.93	23.25	25.58	29.06	30.23	18.60	23.25	26.74	31.39	33.71	37.20	39.53
39	13.95	18.60	20.93	24.41	26.74	29.06	31.39	18.60	24.41	26.74	31.39	33.71	37.20	39.53
40	15.11	18.60	20.93	24.41	26.74	30.23	31.39	18.60	24.41	27.90	31.39	33.71	38.36	40.69
41	15.11	18.60	22.09	24.41	26.74	30.23	31.39	19.76	25.58	27.90	32.55	34.88	39.53	40.69
42	15.11	19.76	22.09	25.58	27.90	30.23	32.55	19.76	25.58	29.06	33.71	36.04	39.53	41.85
43	15.11	19.76	22.09	25.58	27.90	31.39	32.55	20.93	26.74	30.23	33.71	36.04	40.69	43.01
44	15.11	19.76	23.25	25.58	27.90	31.39	32.55	20.93	26.74	30.23	34.88	37.20	41.85	43.01
45	16.28	20.93	23.25	26.74	29.06	31.39	33.71	22.09	27.90	31.39	36.04	38.36	41.85	44.18
46	16.28	20.93	23.25	26.74	29.06	32.55	33.71	22.09	27.90	32.55	36.04	38.36	43.01	45.34
47	16.28	20.93	24.41	26.74	29.06	32.55	33.71	23.25	29.06	33.71	37.20	39.53	44.18	46.50
48	16.28	20.93	24.41	26.74	29.06	32.55	34.88	23.25	30.23	33.71	38.36	40.69	44.18	46.50
49	16.28	22.09	24.41	27.90	30.23	33.71	34.88	24.41	30.23	34.88	39.53	41.85	45.34	47.66
50	17.44	22.09	25.58	27.90	30.23	33.71	34.88	24.41	31.39	36.04	39.53	41.85	46.50	48.83
51	17.44	23.25	26.74	29.06	31.39	34.88	37.20	25.58	32.55	37.20	40.69	43.01	47.66	51.15
52	18.60	24.41	27.90	31.39	33.71	37.20	39.53	26.74	33.71	38.36	43.01	45.34	49.99	52.32
53	19.76	25.58	29.06	32.55	34.88	39.53	40.69	27.90	34.88	39.53	44.18	46.50	51.15	54.64
54	20.93	26.74	30.23	34.88	37.20	40.69	43.01	29.06	37.20	41.85	45.34	47.66	53.48	55.80
55	20.93	27.90	31.39	36.04	39.53	43.01	45.34	30.23	38.36	43.01	47.66	49.99	55.80	58.13
56	23.25	29.06	33.71	38.36	41.85	46.50	48.83	31.39	39.53	45.34	49.99	52.32	58.13	61.62
57	24.41	31.39	36.04	40.69	44.18	49.99	52.32	32.55	41.85	46.50	52.32	55.80	61.62	65.10
58	25.58	33.71	38.36	44.18	47.66	53.48	55.80	33.71	43.01	48.83	54.64	59.29	66.27	69.75
59	27.90	36.04	40.69	46.50	51.15	56.97	60.45	34.88	45.34	51.15	58.13	62.78	69.75	73.24
60	30.23	38.36	44.18	49.99	54.64	61.62	65.10	36.04	47.66	53.48	61.62	66.27	73.24	77.89
61	31.39	40.69	46.50	53.48	58.13	65.10	68.59	38.36	49.99	56.97	65.10	69.75	79.05	83.70
62	33.71	44.18	49.99	56.97	61.62	68.59	72.08	41.85	53.48	60.45	68.59	74.40	84.87	89.52
63	36.04	47.66	53.48	60.45	65.10	73.24	76.73	44.18	56.97	63.94	73.24	80.22	90.68	95.33
64	39.53	51.15	58.13	65.10	69.75	76.73	81.38	46.50	60.45	68.59	77.89	84.87	97.65	102.30
65	41.85	54.64	61.62	68.59	73.24	81.38	86.03	49.99	63.94	72.08	83.70	90.68	103.47	109.28
66	45.34	59.29	67.43	75.57	81.38	89.52	94.17	53.48	69.75	79.05	90.68	98.82	112.77	118.58
67	49.99	65.10	74.40	82.54	88.35	98.82	103.47	58.13	75.57	84.87	97.65	106.96	120.91	127.88
68	54.64	70.92	81.38	90.68	97.65	109.28	115.09	62.78	81.38	93.00	105.79	115.09	131.37	138.34
69	59.29	77.89	88.35	99.98	106.96	119.74	126.72	68.59	88.35	101.14	116.26	125.56	141.83	148.81
70	65.10	84.87	96.49	109.28	117.42	132.53	139.51	73.24	95.33	109.28	125.56	136.02	152.29	160.43
71	70.92	93.00	105.79	119.74	129.04	145.32	153.46	80.22	104.63	119.74	136.02	147.64	166.25	174.38
72	77.89	101.14	116.26	131.37	141.83	160.43	168.57	87.19	113.93	130.21	148.81	160.43	181.36	190.66
73	84.87	111.61	126.72	145.32	156.95	175.55	184.85	95.33	124.39	142.99	162.76	175.55	196.47	206.93
74	93.00	122.07	139.51	159.27	172.06	194.15	203.45	104.63	136.02	155.78	176.71	190.66	213.91	225.54
75	102.30	133.69	152.29	174.38	188.33	212.75	224.37	113.93	148.81	170.90	192.98	208.10	233.67	245.30
76	111.61	145.32	166.25	189.50	205.77	231.35	244.14	122.07	161.60	184.85	209.26	225.54	252.27	266.23
77	122.07	159.27	181.36	206.93	224.37	252.27	265.06	132.53	174.38	199.96	226.70	244.14	273.20	288.31
78	132.53	173.22	198.80	225.54	244.14	274.36	288.31	142.99	189.50	217.40	246.46	265.06	296.45	311.56
79	144.16	189.50	217.40	246.46	266.23	298.78	313.89	154.62	204.61	236.00	266.23	287.15	320.87	337.14
80	158.11	208.10	238.32	270.88	292.96	329.00	345.28	169.73	225.54	259.25	292.96	315.05	352.25	370.86
81	174.38	229.02	262.74	298.78	322.03	361.55	380.16	187.17	247.62	284.83	322.03	346.44	388.29	408.06
82	191.82	252.27	289.48	329.00	354.58	397.59	418.52	205.77	272.04	313.89	354.58	381.32	426.66	448.75
83	211.59	277.85	317.38	360.39	389.46	437.12	460.37	225.54	299.94	345.28	389.46	419.68	469.67	494.09
84	232.51	304.59	349.93	397.59	428.98	481.30	506.87	248.79	330.17	380.16	428.98	461.53	516.17	542.91
85	281.34	369.69	423.17	480.14	518.50	582.44	612.67	301.10	398.76	459.21	518.50	558.03	624.29	658.01
86	309.24	405.73	465.02	528.96	570.81	640.57	674.28	331.33	439.45	505.71	570.81	613.83	687.07	723.11
87	340.63	446.42	511.52	581.28	627.78	704.51	741.71	363.88	482.46	555.70	627.78	675.45	755.66	795.19
88	392.94	516.17	591.74	670.79	724.27	813.79	855.64	420.85	558.03	641.73	724.27	780.08	873.08	919.58
89	432.47	567.33	649.87	738.22	797.51	895.17	941.67	462.70	613.83	705.67	797.51	857.97	960.27	1011.42
90	475.49	624.29	714.97	811.46	876.57	984.68	1035.84	509.20	674.28	776.59	876.57	944.00	1056.76	1112.57
91+	523.15	687.07	787.05	894.01	964.92	1082.34	1139.30	559.19	742.87	854.48	964.92	1039.33	1162.56	1223.01

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

BSC-02 VA - Post Rate Stability

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	3.1% Simple Inflation							3.1% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	30.23	39.53	45.34	51.15	56.97	62.78	66.27	39.53	51.15	60.45	66.27	72.08	81.38	83.70
30	32.55	41.85	47.66	53.48	60.45	66.27	68.59	41.85	53.48	60.45	68.59	75.57	83.70	89.52
31	32.55	41.85	47.66	53.48	60.45	66.27	72.08	41.85	53.48	62.78	72.08	77.89	87.19	89.52
32	32.55	41.85	47.66	53.48	60.45	68.59	72.08	41.85	56.97	62.78	72.08	77.89	87.19	93.00
33	32.55	45.34	51.15	56.97	62.78	68.59	72.08	45.34	56.97	62.78	72.08	77.89	89.52	93.00
34	36.04	45.34	51.15	56.97	62.78	68.59	75.57	45.34	56.97	66.27	75.57	81.38	89.52	96.49
35	36.04	45.34	51.15	56.97	62.78	72.08	75.57	45.34	56.97	66.27	75.57	81.38	89.52	96.49
36	36.04	45.34	51.15	60.45	66.27	72.08	77.89	45.34	60.45	66.27	77.89	83.70	93.00	98.82
37	36.04	45.34	53.48	60.45	66.27	75.57	77.89	47.66	60.45	68.59	77.89	83.70	93.00	98.82
38	36.04	47.66	53.48	60.45	66.27	75.57	77.89	47.66	60.45	68.59	81.38	87.19	96.49	102.30
39	36.04	47.66	53.48	62.78	68.59	75.57	81.38	47.66	62.78	68.59	81.38	87.19	96.49	102.30
40	39.53	47.66	53.48	62.78	68.59	77.89	81.38	47.66	62.78	72.08	81.38	87.19	98.82	104.63
41	39.53	47.66	56.97	62.78	68.59	77.89	81.38	51.15	66.27	72.08	83.70	89.52	102.30	104.63
42	39.53	51.15	56.97	66.27	72.08	77.89	83.70	51.15	66.27	75.57	87.19	93.00	102.30	108.12
43	39.53	51.15	56.97	66.27	72.08	81.38	83.70	53.48	68.59	77.89	87.19	93.00	104.63	110.44
44	39.53	51.15	60.45	66.27	72.08	81.38	83.70	53.48	68.59	77.89	89.52	96.49	108.12	110.44
45	41.85	53.48	60.45	68.59	75.57	81.38	87.19	56.97	72.08	81.38	93.00	98.82	108.12	113.93
46	41.85	53.48	60.45	68.59	75.57	83.70	87.19	56.97	72.08	83.70	93.00	98.82	110.44	117.42
47	41.85	53.48	62.78	68.59	75.57	83.70	87.19	60.45	75.57	87.19	96.49	102.30	113.93	119.74
48	41.85	53.48	62.78	68.59	75.57	83.70	89.52	60.45	77.89	87.19	98.82	104.63	113.93	119.74
49	41.85	56.97	62.78	72.08	77.89	87.19	89.52	62.78	77.89	89.52	102.30	108.12	117.42	123.23
50	45.34	56.97	66.27	72.08	77.89	87.19	89.52	62.78	81.38	93.00	102.30	108.12	119.74	125.56
51	45.34	60.45	68.59	75.57	81.38	89.52	96.49	66.27	83.70	96.49	104.63	110.44	123.23	132.53
52	47.66	62.78	72.08	81.38	87.19	96.49	102.30	68.59	87.19	98.82	110.44	117.42	129.04	134.86
53	51.15	66.27	75.57	83.70	89.52	102.30	104.63	72.08	89.52	102.30	113.93	119.74	132.53	140.67
54	53.48	68.59	77.89	89.52	96.49	104.63	110.44	75.57	96.49	108.12	117.42	123.23	138.34	144.16
55	53.48	72.08	81.38	93.00	102.30	110.44	117.42	77.89	98.82	110.44	123.23	129.04	144.16	149.97
56	60.45	75.57	87.19	98.82	108.12	119.74	125.56	81.38	102.30	117.42	129.04	134.86	149.97	159.27
57	62.78	81.38	93.00	104.63	113.93	129.04	134.86	83.70	108.12	119.74	134.86	144.16	159.27	167.41
58	66.27	87.19	98.82	113.93	123.23	138.34	144.16	87.19	110.44	125.56	140.67	153.46	170.90	180.20
59	72.08	93.00	104.63	119.74	132.53	146.48	155.78	89.52	117.42	132.53	149.97	161.60	180.20	189.50
60	77.89	98.82	113.93	129.04	140.67	159.27	167.41	93.00	123.23	138.34	159.27	170.90	189.50	201.12
61	81.38	104.63	119.74	138.34	149.97	167.41	176.71	98.82	129.04	146.48	167.41	180.20	203.45	216.24
62	87.19	113.93	129.04	146.48	159.27	176.71	186.01	108.12	138.34	155.78	176.71	191.82	218.56	231.35
63	93.00	123.23	138.34	155.78	167.41	189.50	197.63	113.93	146.48	165.08	189.50	206.93	233.67	246.46
64	102.30	132.53	149.97	167.41	180.20	197.63	210.42	119.74	155.78	176.71	201.12	218.56	252.27	263.90
65	108.12	140.67	159.27	176.71	189.50	210.42	222.05	129.04	165.08	186.01	216.24	233.67	267.39	282.50
66	117.42	153.46	174.38	195.31	210.42	231.35	242.97	138.34	180.20	203.45	233.67	254.60	290.64	305.75
67	129.04	167.41	191.82	212.75	227.86	254.60	267.39	149.97	195.31	218.56	252.27	275.53	311.56	330.17
68	140.67	182.52	210.42	233.67	252.27	282.50	296.45	161.60	210.42	239.49	273.20	296.45	339.47	356.90
69	153.46	201.12	227.86	258.09	275.53	309.24	326.68	176.71	227.86	260.41	299.94	324.35	366.21	383.64
70	167.41	218.56	248.79	282.50	303.43	341.79	360.39	189.50	246.46	282.50	324.35	351.09	392.94	413.87
71	182.52	239.49	273.20	309.24	332.49	375.51	396.43	206.93	269.71	309.24	351.09	381.32	428.98	449.91
72	201.12	260.41	299.94	339.47	366.21	413.87	434.80	225.54	294.13	335.98	383.64	413.87	467.35	491.76
73	218.56	288.31	326.68	375.51	404.57	453.40	476.65	246.46	320.87	368.53	419.68	453.40	506.87	533.61
74	239.49	315.05	360.39	410.38	444.10	501.06	525.48	269.71	351.09	402.24	455.72	491.76	552.21	582.44
75	263.90	345.28	392.94	449.91	485.95	548.73	578.95	294.13	383.64	440.61	497.57	537.10	603.37	632.43
76	288.31	375.51	428.98	489.44	531.29	596.39	630.11	315.05	417.36	476.65	539.43	582.44	651.03	687.07
77	315.05	410.38	467.35	533.61	578.95	651.03	683.58	341.79	449.91	516.17	584.77	630.11	704.51	744.04
78	341.79	446.42	512.69	582.44	630.11	708.00	744.04	368.53	489.44	560.35	635.92	683.58	764.96	803.33
79	372.02	489.44	560.35	635.92	687.07	770.77	810.30	398.76	527.80	609.18	687.07	740.55	827.74	869.59
80	408.06	537.10						438.28	582.44					
81	449.91	590.58						482.46	639.41					
82	495.25	651.03						531.29	702.18					
83	546.40	717.30						582.44	774.26					
84	599.88	785.89						641.73	852.15					
85	725.43							776.59						
86	797.51							854.48						
87	878.89							939.35						
88	1013.75							1085.83						
89	1116.05							1193.94						
90	1226.50							1313.69						
91+	1349.73							1442.73						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-02 VA - Post Rate Stability

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	4.5% Simple Inflation							4.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	12.45	14.42	17.28	18.25	19.19	29.06	31.56	22.69	29.67	34.90	38.39	41.88	47.12	48.86
30	13.41	15.39	18.24	19.21	20.15	30.07	33.67	24.43	31.41	34.90	40.14	43.63	48.86	52.35
31	14.37	16.35	19.21	20.17	21.11	31.07	35.77	24.43	31.41	36.65	41.88	45.37	50.61	52.35
32	14.37	16.35	20.17	21.13	22.07	33.07	36.82	24.43	33.16	36.65	41.88	45.37	50.61	54.10
33	15.32	17.31	21.13	22.09	23.03	34.08	38.93	26.18	33.16	36.65	41.88	45.37	52.35	54.10
34	15.32	18.27	22.09	23.05	23.99	36.08	41.03	26.18	33.16	38.39	43.63	47.12	52.35	55.84
35	16.28	19.23	22.09	24.01	24.95	38.09	42.08	26.18	33.16	38.39	43.63	47.12	52.35	55.84
36	17.24	20.19	23.05	24.97	26.87	39.09	44.19	26.18	34.90	38.39	45.37	48.86	54.10	57.59
37	18.20	21.15	24.97	25.93	27.83	41.09	45.37	27.92	34.90	40.14	45.37	48.86	54.10	57.59
38	18.20	22.12	25.93	26.89	28.79	43.10	45.37	27.92	34.90	40.14	47.12	50.61	55.84	59.33
39	19.15	23.08	26.89	28.81	30.71	43.63	47.12	27.92	36.65	40.14	47.12	50.61	55.84	59.33
40	20.11	24.04	27.85	29.77	31.67	45.37	47.12	27.92	36.65	41.88	47.12	50.61	57.59	61.08
41	21.16	25.10	28.93	30.86	32.76	45.37	47.12	29.67	38.39	41.88	48.86	52.35	59.33	61.08
42	21.25	26.17	30.01	32.92	34.83	45.37	48.86	29.67	38.39	43.63	50.61	54.10	59.33	62.82
43	22.32	27.25	32.08	34.03	35.95	47.12	48.86	31.41	40.14	45.37	50.61	54.10	61.08	64.57
44	22.69	28.34	33.18	35.14	37.07	47.12	48.86	31.41	40.14	45.37	52.35	55.84	62.82	64.57
45	24.43	29.43	34.30	37.24	39.18	47.12	50.61	33.16	41.88	47.12	54.10	57.59	62.82	66.31
46	24.43	31.41	34.90	38.38	40.33	48.86	50.61	33.16	41.88	48.86	54.10	57.59	64.57	68.06
47	24.43	31.41	36.65	40.14	42.47	48.86	50.61	34.90	43.63	50.61	55.84	59.33	66.31	69.80
48	24.43	31.41	36.65	40.14	43.63	48.86	52.35	34.90	45.37	50.61	57.59	61.08	66.31	69.80
49	24.43	33.16	36.65	41.88	45.37	50.61	52.35	36.65	45.37	52.35	59.33	62.82	68.06	71.55
50	26.18	33.16	38.39	41.88	45.37	50.61	52.35	36.65	47.12	54.10	59.33	62.82	69.80	73.29
51	26.18	34.90	40.14	43.63	47.12	52.35	55.84	38.39	48.86	55.84	61.08	64.57	71.55	76.78
52	27.92	36.65	41.88	47.12	50.61	55.84	59.33	40.14	50.61	57.59	64.57	68.06	75.04	78.53
53	29.67	38.39	43.63	48.86	52.35	59.33	61.08	41.88	52.35	59.33	66.31	69.80	76.78	82.02
54	31.41	40.14	45.37	52.35	55.84	61.08	64.57	43.63	55.84	62.82	68.06	71.55	80.27	83.76
55	31.41	41.88	47.12	54.10	59.33	64.57	68.06	45.37	57.59	64.57	71.55	75.04	83.76	87.25
56	34.90	43.63	50.61	57.59	62.82	69.80	73.29	47.12	59.33	68.06	75.04	78.53	87.25	92.49
57	36.65	47.12	54.10	61.08	66.31	75.04	78.53	48.86	62.82	69.80	78.53	83.76	92.49	97.72
58	38.39	50.61	57.59	66.31	70.28	80.27	83.76	50.61	64.57	73.29	82.02	89.00	99.47	104.70
59	41.88	54.10	61.08	69.80	73.66	85.51	90.74	52.35	68.06	76.78	87.25	94.23	104.70	109.94
60	45.37	57.59	66.31	73.94	77.06	92.49	97.72	54.10	71.55	80.27	92.49	99.47	109.94	116.92
61	47.12	61.08	69.80	78.27	82.45	97.72	102.96	57.59	75.04	85.51	97.72	104.70	118.66	125.64
62	50.61	66.31	75.04	83.67	86.81	102.96	108.19	62.82	80.27	90.74	102.96	111.68	127.39	134.37
63	54.10	71.28	80.27	89.09	93.28	109.94	115.17	66.31	85.51	95.98	109.94	120.41	136.11	143.09
64	59.33	75.63	87.25	94.53	98.73	115.17	122.15	69.80	90.74	102.96	116.92	127.12	146.58	153.56
65	62.82	81.05	92.49	101.05	105.26	122.15	129.13	75.04	95.98	108.19	125.64	132.63	155.31	164.03
66	66.30	86.70	98.60	108.42	113.68	130.90	137.70	78.20	102.00	115.60	132.60	141.05	164.90	173.40
67	70.95	92.40	105.60	116.84	124.21	140.25	146.85	82.50	107.25	120.45	138.60	150.53	171.60	181.50
68	75.20	97.60	112.00	124.80	134.40	150.40	158.40	86.40	112.00	128.00	145.60	158.40	180.80	190.40
69	79.05	103.85	117.80	133.30	142.60	159.65	168.95	91.45	117.80	134.85	155.00	167.40	189.10	198.40
70	84.00	109.50	124.50	141.00	151.50	171.00	180.00	94.50	123.00	141.00	162.00	175.50	196.50	207.00
71	88.45	116.00	131.95	149.35	160.95	181.25	191.40	100.05	130.50	149.35	169.65	184.15	207.35	217.50
72	93.80	121.80	140.00	158.20	170.80	193.20	203.00	105.00	137.20	156.80	179.20	193.20	218.40	229.60
73	98.55	129.60	147.15	168.75	182.25	203.85	214.65	110.70	144.45	166.05	189.00	203.85	228.15	240.30
74	104.00	136.50	156.00	178.10	192.40	217.10	227.50	117.00	152.10	174.20	197.60	213.20	239.20	252.20
75	110.00	143.75	163.75	187.50	202.50	228.75	241.25	122.50	160.00	183.75	207.50	223.75	251.25	263.75
76	115.20	150.00	171.60	195.60	212.40	238.80	252.00	126.00	166.80	190.80	216.00	232.80	260.40	274.80
77	120.75	157.55	179.40	204.70	221.95	249.55	262.20	131.10	172.50	197.80	224.25	241.50	270.25	285.20
78	125.40	163.90	188.10	213.40	231.00	259.60	272.80	135.30	179.30	205.70	233.20	250.80	280.50	294.80
79	130.20	171.15	196.35	222.60	240.45	269.85	283.50	139.65	184.80	213.15	240.45	259.35	289.80	304.50
80	136.00	179.00	205.00	233.00	252.00	283.00	297.00	146.00	194.00	223.00	252.00	271.00	303.00	319.00
81	150.00	197.00	226.00	257.00	277.00	311.00	327.00	161.00	213.00	245.00	277.00	298.00	334.00	351.00
82	165.00	217.00	249.00	283.00	305.00	342.00	360.00	177.00	234.00	270.00	305.00	328.00	367.00	386.00
83	182.00	239.00	273.00	310.00	335.00	376.00	396.00	194.00	258.00	297.00	335.00	361.00	404.00	425.00
84	200.00	262.00	301.00	342.00	369.00	414.00	436.00	214.00	284.00	327.00	369.00	397.00	444.00	467.00
85	242.00	318.00	364.00	413.00	446.00	501.00	527.00	259.00	343.00	395.00	446.00	480.00	537.00	566.00
86	266.00	349.00	400.00	455.00	491.00	551.00	580.00	285.00	378.00	435.00	491.00	528.00	591.00	622.00
87	293.00	384.00	440.00	500.00	540.00	606.00	638.00	313.00	415.00	478.00	540.00	581.00	650.00	684.00
88	338.00	444.00	509.00	577.00	623.00	700.00	736.00	362.00	480.00	552.00	623.00	671.00	751.00	791.00
89	372.00	488.00	559.00	635.00	686.00	770.00	810.00	398.00	528.00	607.00	686.00	738.00	826.00	870.00
90	409.00	537.00	615.00	698.00	754.00	847.00	891.00	438.00	580.00	668.00	754.00	812.00	909.00	957.00
91+	450.00	591.00	677.00	769.00	830.00	931.00	980.00	481.00	639.00	735.00	830.00	894.00	1000.00	1052.00

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

BSC-02 VA - Post Rate Stability

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	4.5% Simple Inflation							4.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	32.37	37.72	44.94	47.23	49.49	74.74	81.78	59.33	76.78	90.74	99.47	108.19	122.15	125.64
30	34.13	39.56	46.75	49.09	52.39	77.90	86.36	62.82	80.27	90.74	102.96	113.43	125.64	134.37
31	36.57	42.03	49.21	51.55	54.89	80.50	92.41	62.82	80.27	94.23	108.19	116.92	130.88	134.37
32	36.57	42.03	51.67	54.00	57.38	84.84	95.13	62.82	85.51	94.23	108.19	116.92	130.88	139.60
33	39.00	45.00	54.68	56.97	59.22	87.41	100.56	68.06	85.51	94.23	108.19	116.92	134.37	139.60
34	39.58	47.50	57.16	59.45	61.69	92.55	106.68	68.06	85.51	99.47	113.43	122.15	134.37	144.84
35	42.06	50.00	57.16	61.93	64.15	98.39	109.42	68.06	85.51	99.47	113.43	122.15	134.37	144.84
36	44.53	52.50	59.65	64.93	69.61	100.98	113.87	68.06	90.74	99.47	116.92	125.64	139.60	148.33
37	47.01	55.00	63.80	67.43	72.10	106.84	116.92	71.55	90.74	102.96	116.92	125.64	139.60	148.33
38	47.01	56.67	66.26	69.92	74.59	112.05	116.92	71.55	90.74	102.96	122.15	130.88	144.84	153.56
39	49.48	59.14	68.71	74.09	78.77	113.43	122.15	71.55	94.23	102.96	122.15	130.88	144.84	153.56
40	52.60	61.60	71.17	76.56	81.23	116.92	122.15	71.55	94.23	108.19	122.15	130.88	148.33	157.05
41	55.35	64.32	74.60	79.35	84.04	116.92	122.15	76.78	99.47	108.19	125.64	134.37	153.56	157.05
42	55.59	67.74	77.40	85.30	89.98	116.92	125.64	76.78	99.47	113.43	130.88	139.60	153.56	162.29
43	58.37	70.53	82.72	88.16	92.86	122.15	125.64	80.27	102.96	116.92	130.88	139.60	157.05	165.78
44	59.33	73.34	86.28	91.05	95.77	122.15	125.64	80.27	102.96	116.92	134.37	144.84	162.29	165.78
45	62.82	75.21	89.18	95.54	101.88	122.15	130.88	85.51	108.19	122.15	139.60	148.33	162.29	171.01
46	62.82	80.27	90.74	98.45	104.86	125.64	130.88	85.51	108.19	125.64	139.60	148.33	165.78	176.25
47	62.82	80.27	94.23	102.96	110.43	125.64	130.88	90.74	113.43	130.88	144.84	153.56	171.01	179.74
48	62.82	80.27	94.23	102.96	113.43	125.64	134.37	90.74	116.92	130.88	148.33	157.05	171.01	179.74
49	62.82	85.51	94.23	108.19	116.92	130.88	134.37	94.23	116.92	134.37	153.56	162.29	176.25	184.97
50	68.06	85.51	99.47	108.19	116.92	130.88	134.37	94.23	122.15	139.60	153.56	162.29	179.74	188.46
51	68.06	90.74	102.96	113.43	122.15	134.37	144.84	99.47	125.64	144.84	157.05	165.78	184.97	198.93
52	71.55	94.23	108.19	122.15	130.88	144.84	153.56	102.96	130.88	148.33	165.78	176.25	193.70	202.42
53	76.78	99.47	113.43	125.64	134.37	153.56	157.05	108.19	134.37	153.56	171.01	179.74	198.93	211.15
54	80.27	102.96	116.92	134.37	144.84	157.05	165.78	113.43	144.84	162.29	176.25	184.97	207.66	216.38
55	80.27	108.19	122.15	139.60	153.56	165.78	176.25	116.92	148.33	165.78	184.97	193.70	216.38	225.11
56	90.74	113.43	130.88	148.33	162.29	179.74	188.46	122.15	153.56	176.25	193.70	202.42	225.11	239.07
57	94.23	122.15	139.60	157.05	171.01	193.70	202.42	125.64	162.29	179.74	202.42	216.38	239.07	251.28
58	99.47	130.88	148.33	171.01	181.69	207.66	216.38	130.88	165.78	188.46	211.15	230.34	256.52	270.48
59	108.19	139.60	157.05	179.74	190.84	219.87	233.83	134.37	176.25	198.93	225.11	242.56	270.48	284.44
60	116.92	148.33	171.01	190.86	198.39	239.07	251.28	139.60	184.97	207.66	239.07	256.52	284.44	301.89
61	122.15	157.05	179.74	202.48	212.71	251.28	265.24	148.33	193.70	219.87	251.28	270.48	305.38	324.57
62	130.88	171.01	193.70	215.15	224.39	265.24	279.20	162.29	207.66	233.83	265.24	287.93	328.06	347.26
63	139.60	184.28	207.66	229.58	239.87	284.44	296.65	171.01	219.87	247.79	284.44	310.61	350.75	369.94
64	153.56	195.95	225.11	243.09	255.06	296.65	315.85	179.74	233.83	265.24	301.89	327.39	378.67	396.12
65	162.29	208.67	239.07	260.34	272.35	315.85	333.30	193.70	247.79	279.20	324.57	341.78	401.35	424.04
66	171.70	224.40	255.00	280.23	293.95	338.30	355.30	202.30	263.50	297.50	341.70	363.42	425.00	447.10
67	183.15	237.60	272.25	301.16	320.33	361.35	379.50	212.85	277.20	310.20	358.05	387.77	442.20	468.60
68	193.60	251.20	289.60	321.60	347.20	388.80	408.00	222.40	289.60	329.60	376.00	408.00	467.20	491.20
69	204.60	268.15	303.80	344.10	367.35	412.30	435.55	235.60	303.80	347.20	399.90	432.45	488.25	511.50
70	216.00	282.00	321.00	364.50	391.50	441.00	465.00	244.50	318.00	364.50	418.50	453.00	507.00	534.00
71	227.65	298.70	340.75	385.70	414.70	468.35	494.45	258.10	336.40	385.70	437.90	475.60	535.05	561.15
72	242.20	313.60	361.20	408.80	441.00	498.40	523.60	271.60	354.20	404.60	462.00	498.40	562.80	592.20
73	253.80	334.80	379.35	436.05	469.80	526.50	553.50	286.20	372.60	427.95	487.35	526.50	588.60	619.65
74	267.80	352.30	403.00	458.90	496.60	560.30	587.60	301.60	392.60	449.80	509.60	549.90	617.50	651.30
75	283.75	371.25	422.50	483.75	522.50	590.00	622.50	316.25	412.50	473.75	535.00	577.50	648.75	680.00
76	297.60	387.60	442.80	505.20	548.40	615.60	650.40	325.20	430.80	492.00	556.80	601.20	672.00	709.20
77	311.65	405.95	462.30	527.85	572.70	644.00	676.20	338.10	445.05	510.60	578.45	623.30	696.90	736.00
78	323.40	422.40	485.10	551.10	596.20	669.90	704.00	348.70	463.10	530.20	601.70	646.80	723.80	760.10
79	336.00	442.05	506.10	574.35	620.55	696.15	731.85	360.15	476.70	550.20	620.55	668.85	747.60	785.40
80	351.00	462.00						377.00	501.00					
81	387.00	508.00						415.00	550.00					
82	426.00	560.00						457.00	604.00					
83	470.00	617.00						501.00	666.00					
84	516.00	676.00						552.00	733.00					
85	624.00							668.00						
86	686.00							735.00						
87	756.00							808.00						
88	872.00							934.00						
89	960.00							1027.00						
90	1055.00							1130.00						
91+	1161.00							1241.00						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-02 VA - Post Rate Stability

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	2.6% Simple Inflation							2.6% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	10.00	13.00	15.00	17.00	19.00	21.00	22.00	13.00	17.00	20.00	22.00	24.00	27.00	28.00
30	11.00	14.00	16.00	18.00	20.00	22.00	23.00	14.00	18.00	20.00	23.00	25.00	28.00	30.00
31	11.00	14.00	16.00	18.00	20.00	22.00	24.00	14.00	18.00	21.00	24.00	26.00	29.00	30.00
32	11.00	14.00	16.00	18.00	20.00	23.00	24.00	14.00	19.00	21.00	24.00	26.00	29.00	31.00
33	11.00	15.00	17.00	19.00	21.00	23.00	24.00	15.00	19.00	21.00	24.00	26.00	30.00	31.00
34	12.00	15.00	17.00	19.00	21.00	23.00	25.00	15.00	19.00	22.00	25.00	27.00	30.00	32.00
35	12.00	15.00	17.00	19.00	21.00	24.00	25.00	15.00	19.00	22.00	25.00	27.00	30.00	32.00
36	12.00	15.00	17.00	20.00	22.00	24.00	26.00	15.00	20.00	22.00	26.00	28.00	31.00	33.00
37	12.00	15.00	18.00	20.00	22.00	25.00	26.00	16.00	20.00	23.00	26.00	28.00	31.00	33.00
38	12.00	16.00	18.00	20.00	22.00	25.00	26.00	16.00	20.00	23.00	27.00	29.00	32.00	34.00
39	12.00	16.00	18.00	21.00	23.00	25.00	27.00	16.00	21.00	23.00	27.00	29.00	32.00	34.00
40	13.00	16.00	18.00	21.00	23.00	26.00	27.00	16.00	21.00	24.00	27.00	29.00	33.00	35.00
41	13.00	16.00	19.00	21.00	23.00	26.00	27.00	17.00	22.00	24.00	28.00	30.00	34.00	35.00
42	13.00	17.00	19.00	22.00	24.00	26.00	28.00	17.00	22.00	25.00	29.00	31.00	34.00	36.00
43	13.00	17.00	19.00	22.00	24.00	27.00	28.00	18.00	23.00	26.00	29.00	31.00	35.00	37.00
44	13.00	17.00	20.00	22.00	24.00	27.00	28.00	18.00	23.00	26.00	30.00	32.00	36.00	37.00
45	14.00	18.00	20.00	23.00	25.00	27.00	29.00	19.00	24.00	27.00	31.00	33.00	36.00	38.00
46	14.00	18.00	20.00	23.00	25.00	28.00	29.00	19.00	24.00	28.00	31.00	33.00	37.00	39.00
47	14.00	18.00	21.00	23.00	25.00	28.00	29.00	20.00	25.00	29.00	32.00	34.00	38.00	40.00
48	14.00	18.00	21.00	23.00	25.00	28.00	30.00	20.00	26.00	29.00	33.00	35.00	38.00	40.00
49	14.00	19.00	21.00	24.00	26.00	29.00	30.00	21.00	26.00	30.00	34.00	36.00	39.00	41.00
50	15.00	19.00	22.00	24.00	26.00	29.00	30.00	21.00	27.00	31.00	34.00	36.00	40.00	42.00
51	15.00	20.00	23.00	25.00	27.00	30.00	32.00	22.00	28.00	32.00	35.00	37.00	41.00	44.00
52	16.00	21.00	24.00	27.00	29.00	32.00	34.00	23.00	29.00	33.00	37.00	39.00	43.00	45.00
53	17.00	22.00	25.00	28.00	30.00	34.00	35.00	24.00	30.00	34.00	38.00	40.00	44.00	47.00
54	18.00	23.00	26.00	30.00	32.00	35.00	37.00	25.00	32.00	36.00	39.00	41.00	46.00	48.00
55	18.00	24.00	27.00	31.00	34.00	37.00	39.00	26.00	33.00	37.00	41.00	43.00	48.00	50.00
56	20.00	25.00	29.00	33.00	36.00	40.00	42.00	27.00	34.00	39.00	43.00	45.00	50.00	53.00
57	21.00	27.00	31.00	35.00	38.00	43.00	45.00	28.00	36.00	40.00	45.00	48.00	53.00	56.00
58	22.00	29.00	33.00	38.00	41.00	46.00	48.00	29.00	37.00	42.00	47.00	51.00	57.00	60.00
59	24.00	31.00	35.00	40.00	44.00	49.00	52.00	30.00	39.00	44.00	50.00	54.00	60.00	63.00
60	26.00	33.00	38.00	43.00	47.00	53.00	56.00	31.00	41.00	46.00	53.00	57.00	63.00	67.00
61	27.00	35.00	40.00	46.00	50.00	56.00	59.00	33.00	43.00	49.00	56.00	60.00	68.00	72.00
62	29.00	38.00	43.00	49.00	53.00	59.00	62.00	36.00	46.00	52.00	59.00	64.00	73.00	77.00
63	31.00	41.00	46.00	52.00	56.00	63.00	66.00	38.00	49.00	55.00	63.00	69.00	78.00	82.00
64	34.00	44.00	50.00	56.00	60.00	66.00	70.00	40.00	52.00	59.00	67.00	73.00	84.00	88.00
65	36.00	47.00	53.00	59.00	63.00	70.00	74.00	43.00	55.00	62.00	72.00	78.00	89.00	94.00
66	39.00	51.00	58.00	65.00	70.00	77.00	81.00	46.00	60.00	68.00	78.00	85.00	97.00	102.00
67	43.00	56.00	64.00	71.00	76.00	85.00	89.00	50.00	65.00	73.00	84.00	92.00	104.00	110.00
68	47.00	61.00	70.00	78.00	84.00	94.00	99.00	54.00	70.00	80.00	91.00	99.00	113.00	119.00
69	51.00	67.00	76.00	86.00	92.00	103.00	109.00	59.00	76.00	87.00	100.00	108.00	122.00	128.00
70	56.00	73.00	83.00	94.00	101.00	114.00	120.00	63.00	82.00	94.00	108.00	117.00	131.00	138.00
71	61.00	80.00	91.00	103.00	111.00	125.00	132.00	69.00	90.00	103.00	117.00	127.00	143.00	150.00
72	67.00	87.00	100.00	113.00	122.00	138.00	145.00	75.00	98.00	112.00	128.00	138.00	156.00	164.00
73	73.00	96.00	109.00	125.00	135.00	151.00	159.00	82.00	107.00	123.00	140.00	151.00	169.00	178.00
74	80.00	105.00	120.00	137.00	148.00	167.00	175.00	90.00	117.00	134.00	152.00	164.00	184.00	194.00
75	88.00	115.00	131.00	150.00	162.00	183.00	193.00	98.00	128.00	147.00	166.00	179.00	201.00	211.00
76	96.00	125.00	143.00	163.00	177.00	199.00	210.00	105.00	139.00	159.00	180.00	194.00	217.00	229.00
77	105.00	137.00	156.00	178.00	193.00	217.00	228.00	114.00	150.00	172.00	195.00	210.00	235.00	248.00
78	114.00	149.00	171.00	194.00	210.00	236.00	248.00	123.00	163.00	187.00	212.00	228.00	255.00	268.00
79	124.00	163.00	187.00	212.00	229.00	257.00	270.00	133.00	176.00	203.00	229.00	247.00	276.00	290.00
80	136.00	179.00	205.00	233.00	252.00	283.00	297.00	146.00	194.00	223.00	252.00	271.00	303.00	319.00
81	150.00	197.00	226.00	257.00	277.00	311.00	327.00	161.00	213.00	245.00	277.00	298.00	334.00	351.00
82	165.00	217.00	249.00	283.00	305.00	342.00	360.00	177.00	234.00	270.00	305.00	328.00	367.00	386.00
83	182.00	239.00	273.00	310.00	335.00	376.00	396.00	194.00	258.00	297.00	335.00	361.00	404.00	425.00
84	200.00	262.00	301.00	342.00	369.00	414.00	436.00	214.00	284.00	327.00	369.00	397.00	444.00	467.00
85	242.00	318.00	364.00	413.00	446.00	501.00	527.00	259.00	343.00	395.00	446.00	480.00	537.00	566.00
86	266.00	349.00	400.00	455.00	491.00	551.00	580.00	285.00	378.00	435.00	491.00	528.00	591.00	622.00
87	293.00	384.00	440.00	500.00	540.00	606.00	638.00	313.00	415.00	478.00	540.00	581.00	650.00	684.00
88	338.00	444.00	509.00	577.00	623.00	700.00	736.00	362.00	480.00	552.00	623.00	671.00	751.00	791.00
89	372.00	488.00	559.00	635.00	686.00	770.00	810.00	398.00	528.00	607.00	686.00	738.00	826.00	870.00
90	409.00	537.00	615.00	698.00	754.00	847.00	891.00	438.00	580.00	668.00	754.00	812.00	909.00	957.00
91+	450.00	591.00	677.00	769.00	830.00	931.00	980.00	481.00	639.00	735.00	830.00	894.00	1000.00	1052.00

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

BSC-02 - VA Post Rate Stability

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	2.6% Simple Inflation							2.6% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	26.00	34.00	39.00	44.00	49.00	54.00	57.00	34.00	44.00	52.00	57.00	62.00	70.00	72.00
30	28.00	36.00	41.00	46.00	52.00	57.00	59.00	36.00	46.00	52.00	59.00	65.00	72.00	77.00
31	28.00	36.00	41.00	46.00	52.00	57.00	62.00	36.00	46.00	54.00	62.00	67.00	75.00	77.00
32	28.00	36.00	41.00	46.00	52.00	59.00	62.00	36.00	49.00	54.00	62.00	67.00	75.00	80.00
33	28.00	39.00	44.00	49.00	54.00	59.00	62.00	39.00	49.00	54.00	62.00	67.00	77.00	80.00
34	31.00	39.00	44.00	49.00	54.00	59.00	65.00	39.00	49.00	57.00	65.00	70.00	77.00	83.00
35	31.00	39.00	44.00	49.00	54.00	62.00	65.00	39.00	49.00	57.00	65.00	70.00	77.00	83.00
36	31.00	39.00	44.00	52.00	57.00	62.00	67.00	39.00	52.00	57.00	67.00	72.00	80.00	85.00
37	31.00	39.00	46.00	52.00	57.00	65.00	67.00	41.00	52.00	59.00	67.00	72.00	80.00	85.00
38	31.00	41.00	46.00	52.00	57.00	65.00	67.00	41.00	52.00	59.00	70.00	75.00	83.00	88.00
39	31.00	41.00	46.00	54.00	59.00	65.00	70.00	41.00	54.00	59.00	70.00	75.00	83.00	88.00
40	34.00	41.00	46.00	54.00	59.00	67.00	70.00	41.00	54.00	62.00	70.00	75.00	85.00	90.00
41	34.00	41.00	49.00	54.00	59.00	67.00	70.00	44.00	57.00	62.00	72.00	77.00	88.00	90.00
42	34.00	44.00	49.00	57.00	62.00	67.00	72.00	44.00	57.00	65.00	75.00	80.00	88.00	93.00
43	34.00	44.00	49.00	57.00	62.00	70.00	72.00	46.00	59.00	67.00	75.00	80.00	90.00	95.00
44	34.00	44.00	52.00	57.00	62.00	70.00	72.00	46.00	59.00	67.00	77.00	83.00	93.00	95.00
45	36.00	46.00	52.00	59.00	65.00	70.00	75.00	49.00	62.00	70.00	80.00	85.00	93.00	98.00
46	36.00	46.00	52.00	59.00	65.00	72.00	75.00	49.00	62.00	72.00	80.00	85.00	95.00	101.00
47	36.00	46.00	54.00	59.00	65.00	72.00	75.00	52.00	65.00	75.00	83.00	88.00	98.00	103.00
48	36.00	46.00	54.00	59.00	65.00	72.00	77.00	52.00	67.00	75.00	85.00	90.00	98.00	103.00
49	36.00	49.00	54.00	62.00	67.00	75.00	77.00	54.00	67.00	77.00	88.00	93.00	101.00	106.00
50	39.00	49.00	57.00	62.00	67.00	75.00	77.00	54.00	70.00	80.00	88.00	93.00	103.00	108.00
51	39.00	52.00	59.00	65.00	70.00	77.00	83.00	57.00	72.00	83.00	90.00	95.00	106.00	114.00
52	41.00	54.00	62.00	70.00	75.00	83.00	88.00	59.00	75.00	85.00	95.00	101.00	111.00	116.00
53	44.00	57.00	65.00	72.00	77.00	88.00	90.00	62.00	77.00	88.00	98.00	103.00	114.00	121.00
54	46.00	59.00	67.00	77.00	83.00	90.00	95.00	65.00	83.00	93.00	101.00	106.00	119.00	124.00
55	46.00	62.00	70.00	80.00	88.00	95.00	101.00	67.00	85.00	95.00	106.00	111.00	124.00	129.00
56	52.00	65.00	75.00	85.00	93.00	103.00	108.00	70.00	88.00	101.00	111.00	116.00	129.00	137.00
57	54.00	70.00	80.00	90.00	98.00	111.00	116.00	72.00	93.00	103.00	116.00	124.00	137.00	144.00
58	57.00	75.00	85.00	98.00	106.00	119.00	124.00	75.00	95.00	108.00	121.00	132.00	147.00	155.00
59	62.00	80.00	90.00	103.00	114.00	126.00	134.00	77.00	101.00	114.00	129.00	139.00	155.00	163.00
60	67.00	85.00	98.00	111.00	121.00	137.00	144.00	80.00	106.00	119.00	137.00	147.00	163.00	173.00
61	70.00	90.00	103.00	119.00	129.00	144.00	152.00	85.00	111.00	126.00	144.00	155.00	175.00	186.00
62	75.00	98.00	111.00	126.00	137.00	152.00	160.00	93.00	119.00	134.00	152.00	165.00	188.00	199.00
63	80.00	106.00	119.00	134.00	144.00	163.00	170.00	98.00	126.00	142.00	163.00	178.00	201.00	212.00
64	88.00	114.00	129.00	144.00	155.00	170.00	181.00	103.00	134.00	152.00	173.00	188.00	217.00	227.00
65	93.00	121.00	137.00	152.00	163.00	181.00	191.00	111.00	142.00	160.00	186.00	201.00	230.00	243.00
66	101.00	132.00	150.00	168.00	181.00	199.00	209.00	119.00	155.00	175.00	201.00	219.00	250.00	263.00
67	111.00	144.00	165.00	183.00	196.00	219.00	230.00	129.00	168.00	188.00	217.00	237.00	268.00	284.00
68	121.00	157.00	181.00	201.00	217.00	243.00	255.00	139.00	181.00	206.00	235.00	255.00	292.00	307.00
69	132.00	173.00	196.00	222.00	237.00	266.00	281.00	152.00	196.00	224.00	258.00	279.00	315.00	330.00
70	144.00	188.00	214.00	243.00	261.00	294.00	310.00	163.00	212.00	243.00	279.00	302.00	338.00	356.00
71	157.00	206.00	235.00	266.00	286.00	323.00	341.00	178.00	232.00	266.00	302.00	328.00	369.00	387.00
72	173.00	224.00	258.00	292.00	315.00	356.00	374.00	194.00	253.00	289.00	330.00	356.00	402.00	423.00
73	188.00	248.00	281.00	323.00	348.00	390.00	410.00	212.00	276.00	317.00	361.00	390.00	436.00	459.00
74	206.00	271.00	310.00	353.00	382.00	431.00	452.00	232.00	302.00	346.00	392.00	423.00	475.00	501.00
75	227.00	297.00	338.00	387.00	418.00	472.00	498.00	253.00	330.00	379.00	428.00	462.00	519.00	544.00
76	248.00	323.00	369.00	421.00	457.00	513.00	542.00	271.00	359.00	410.00	464.00	501.00	560.00	591.00
77	271.00	353.00	402.00	459.00	498.00	560.00	588.00	294.00	387.00	444.00	503.00	542.00	606.00	640.00
78	294.00	384.00	441.00	501.00	542.00	609.00	640.00	317.00	421.00	482.00	547.00	588.00	658.00	691.00
79	320.00	421.00	482.00	547.00	591.00	663.00	697.00	343.00	454.00	524.00	591.00	637.00	712.00	748.00
80	351.00	462.00						377.00	501.00					
81	387.00	508.00						415.00	550.00					
82	426.00	560.00						457.00	604.00					
83	470.00	617.00						501.00	666.00					
84	516.00	676.00						552.00	733.00					
85	624.00							668.00						
86	686.00							735.00						
87	756.00							808.00						
88	872.00							934.00						
89	960.00							1027.00						
90	1055.00							1130.00						
91+	1161.00							1241.00						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase – Custom Care II Enhanced
April 15, 2014

Product Name	Form Number	Issue Date Range
Custom Care II Enhanced	LTC-03 VA (2008)	Sep 2008 - Dec 2010

These policy form rates were originally priced with a margin for moderately adverse experience in accordance with the NAIC model rate stability regulations.

1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the above captioned Policy series forms. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an in force rate increase request have been met. This rate filing is not intended to be used for any other purpose.

2. Benefit Description

A brief policy description for each of the policy forms:

LTC-03 VA (2008)
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility, home health care, hospice care, respite care, or attendance at an Adult Day Care Center providing Adult Day Care.

Provides reimbursement of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily/monthly amount. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toiletting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving benefits and will continue to be waived until the insured stops receiving such benefits.

3. Renewability

All policy forms are guaranteed renewable.

4. Applicability

This filing is applicable to in force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders.

5. Actuarial Assumptions

Morbidity

The morbidity assumptions are derived from our own experience, following a comprehensive claim study just recently completed. The study has been peer reviewed both internally as well as by an Independent third party.

Our claims projections include 12 years of future morbidity improvements at 1.1% per year, as well as a 7.5% margin for moderately adverse experience, consistent with the margin originally anticipated in our original pricing loss ratio.

Below are currently expected sample annual claim costs for an LTC-03 policy, $300 monthly benefit, with no inflation protection (including the 7.5% margin):

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	1.12	4.07
60	4.45	10.35
65	8.37	18.45
70	23.30	48.00
75	70.16	142.77
80	168.83	275.15
85	361.75	500.13
90	445.68	567.17
95	530.22	639.36

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	2.32	8.40
70	15.83	34.01
75	66.11	132.14
80	177.34	285.90
85	404.43	554.27
90	497.83	624.49
95	574.82	675.75

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	18.91	60.30
80	155.93	254.76
85	422.03	557.30
90	563.83	688.97
95	649.23	743.02

Voluntary Lapses

The voluntary lapse rates are also based on our own experience:

Duration	Inflation Option	
	None/GPO	**All Other**
1	4.90%	3.70%
2	3.50%	2.95%
3	2.90%	2.50%
4	2.35%	1.85%
5	2.05%	1.75%
6	1.00%	0.90%
7	1.00%	0.85%
8	1.00%	0.85%
9	1.00%	0.85%
10	1.00%	0.85%
11+	0.95%	0.85%

Mortality

The mortality rates have also been derived based on our own experience within our individual long-term care block of business.

The base mortality table is the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 19 years of historical improvements based on scale AA. We then apply the following series of adjustment factors (factors for ages not listed above are interpolated):

Policy Duration	Preferred Risk Class (Married)				Pref. Risk Class (Single, Female)				Pref. Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	21.2%	12.1%	12.1%	18.1%	24.5%	14.0%	14.0%	21.0%	25.6%	14.6%	14.6%	22.0%
2	23.0%	13.9%	16.3%	21.2%	26.6%	16.1%	18.9%	24.5%	27.8%	16.8%	19.8%	25.6%
3	24.8%	15.7%	20.6%	24.2%	28.7%	18.2%	23.8%	28.0%	30.0%	19.0%	24.9%	29.3%
4	25.6%	17.3%	24.4%	26.8%	29.6%	20.0%	28.3%	31.0%	31.0%	20.9%	29.5%	32.4%
5	26.4%	19.3%	28.1%	29.3%	30.5%	22.4%	32.5%	33.9%	31.9%	23.4%	34.0%	35.4%
6	26.6%	21.5%	31.2%	31.2%	30.8%	24.9%	36.1%	36.1%	32.2%	26.1%	37.7%	37.7%
7	26.8%	24.1%	31.7%	32.8%	31.1%	27.9%	36.8%	38.0%	32.5%	29.2%	38.4%	39.8%
8	26.9%	26.9%	32.2%	34.3%	31.2%	31.2%	37.3%	39.8%	32.6%	32.6%	39.0%	41.6%
9	28.8%	31.6%	34.8%	38.1%	33.4%	36.5%	40.3%	44.1%	34.9%	38.2%	42.2%	46.1%
10	30.2%	36.4%	37.5%	42.0%	35.0%	42.2%	43.5%	48.6%	36.6%	44.1%	45.4%	50.9%
11	31.2%	38.5%	41.3%	45.3%	36.1%	44.6%	47.8%	52.4%	37.7%	46.6%	50.0%	54.8%
12	32.0%	39.7%	44.9%	48.3%	37.1%	46.0%	51.9%	55.9%	38.8%	48.1%	54.3%	58.4%
13	32.9%	40.4%	46.7%	51.3%	38.1%	46.8%	54.1%	59.4%	39.8%	49.0%	56.5%	62.1%
14	33.8%	41.2%	48.6%	54.3%	39.1%	47.7%	56.2%	62.9%	40.9%	49.9%	58.8%	65.7%
15	34.7%	42.1%	50.5%	57.3%	40.1%	48.7%	58.4%	66.4%	42.0%	50.9%	61.1%	69.4%
16	37.0%	44.8%	53.9%	59.9%	41.6%	50.4%	60.6%	67.3%	43.2%	52.3%	62.9%	69.8%
17	39.5%	47.7%	57.1%	62.4%	43.1%	52.1%	62.4%	68.2%	44.3%	53.6%	64.2%	70.2%
18	42.0%	50.7%	60.6%	65.1%	44.6%	53.8%	64.3%	69.1%	45.4%	54.8%	65.6%	70.4%
19	44.7%	53.8%	64.3%	67.8%	46.0%	55.4%	66.2%	69.8%	46.5%	56.0%	66.9%	70.5%
20	47.4%	57.1%	68.4%	70.5%	47.4%	57.1%	68.4%	70.5%	47.4%	57.1%	68.4%	70.5%
21	50.1%	59.9%	72.5%	72.5%	50.1%	59.9%	72.5%	72.5%	50.1%	59.9%	72.5%	72.5%
22	53.0%	62.9%	74.6%	74.6%	53.0%	62.9%	74.6%	74.6%	53.0%	62.9%	74.6%	74.6%
23	56.0%	66.0%	76.7%	76.7%	56.0%	66.0%	76.7%	76.7%	56.0%	66.0%	76.7%	76.7%
24	59.9%	69.2%	78.8%	78.8%	59.9%	69.2%	78.8%	78.8%	59.9%	69.2%	78.8%	78.8%
25	64.7%	72.4%	80.9%	80.9%	64.7%	72.4%	80.9%	80.9%	64.7%	72.4%	80.9%	80.9%
26	68.0%	73.9%	80.9%	80.9%	68.0%	73.9%	80.9%	80.9%	68.0%	73.9%	80.9%	80.9%
27	71.2%	75.3%	80.9%	80.9%	71.2%	75.3%	80.9%	80.9%	71.2%	75.3%	80.9%	80.9%
28	74.4%	76.7%	80.9%	80.9%	74.4%	76.7%	80.9%	80.9%	74.4%	76.7%	80.9%	80.9%
29	77.7%	78.1%	80.9%	80.9%	77.7%	78.1%	80.9%	80.9%	77.7%	78.1%	80.9%	80.9%
30	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%

Policy Duration	Standard Risk Class (Married)				Standard Risk Class (Single, Female)				Standard Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	30.0%	17.1%	17.1%	25.7%	34.7%	19.9%	19.9%	29.8%	36.3%	20.8%	20.8%	31.1%
2	33.6%	20.3%	23.9%	31.0%	38.9%	23.6%	27.7%	35.8%	40.7%	24.6%	28.9%	37.5%
3	37.4%	23.7%	31.0%	36.5%	43.3%	27.4%	35.9%	42.2%	45.2%	28.7%	37.5%	44.1%
4	39.7%	26.8%	37.9%	41.6%	46.0%	31.0%	43.9%	48.1%	48.1%	32.4%	45.8%	50.3%
5	42.1%	30.9%	44.9%	46.8%	48.7%	35.7%	52.0%	54.1%	50.9%	37.4%	54.3%	56.6%
6	43.7%	35.3%	51.2%	51.2%	50.6%	40.9%	59.2%	59.2%	52.9%	42.8%	61.9%	61.9%
7	44.0%	39.5%	52.1%	53.9%	51.0%	45.8%	60.4%	62.4%	53.3%	47.9%	63.1%	65.3%
8	44.2%	44.2%	52.9%	56.4%	51.2%	51.2%	61.3%	65.3%	53.5%	53.5%	64.0%	68.2%
9	47.4%	51.8%	57.2%	62.5%	54.8%	60.0%	66.2%	72.4%	57.3%	62.7%	69.2%	75.7%
10	49.7%	59.8%	61.6%	69.0%	57.5%	69.2%	71.3%	79.9%	60.1%	72.4%	74.6%	83.5%
11	51.2%	63.2%	67.8%	74.3%	59.3%	73.2%	78.5%	86.1%	62.0%	76.5%	82.1%	90.0%
12	52.6%	65.3%	73.6%	79.2%	60.9%	75.6%	85.3%	91.8%	63.6%	79.0%	89.2%	95.9%
13	54.0%	66.4%	76.7%	84.2%	62.5%	76.9%	88.8%	97.5%	65.4%	80.4%	92.8%	101.9%
14	55.5%	67.7%	79.8%	89.1%	64.2%	78.3%	92.4%	103.2%	67.1%	81.9%	96.5%	107.9%
15	56.9%	69.1%	82.8%	94.1%	65.9%	80.0%	95.9%	109.0%	68.9%	83.6%	100.3%	114.0%
16	59.0%	71.4%	85.9%	95.4%	66.4%	80.4%	96.6%	107.4%	68.8%	83.3%	100.2%	111.3%
17	61.1%	73.9%	88.5%	96.7%	66.8%	80.7%	96.7%	105.7%	68.7%	83.0%	99.5%	108.7%
18	63.3%	76.4%	91.3%	98.1%	67.2%	81.0%	96.9%	104.1%	68.5%	82.6%	98.8%	106.1%
19	65.5%	78.9%	94.3%	99.4%	67.5%	81.3%	97.1%	102.4%	68.1%	82.1%	98.1%	103.4%
20	67.7%	81.5%	97.7%	100.7%	67.7%	81.5%	97.7%	100.7%	67.7%	81.5%	97.7%	100.7%
21	69.7%	83.4%	101.0%	101.0%	69.7%	83.4%	101.0%	101.0%	69.7%	83.4%	101.0%	101.0%
22	71.9%	85.4%	101.3%	101.3%	71.9%	85.4%	101.3%	101.3%	71.9%	85.4%	101.3%	101.3%
23	74.2%	87.5%	101.7%	101.7%	74.2%	87.5%	101.7%	101.7%	74.2%	87.5%	101.7%	101.7%
24	77.5%	89.5%	102.0%	102.0%	77.5%	89.5%	102.0%	102.0%	77.5%	89.5%	102.0%	102.0%
25	81.8%	91.6%	102.3%	102.3%	81.8%	91.6%	102.3%	102.3%	81.8%	91.6%	102.3%	102.3%
26	85.9%	93.4%	102.3%	102.3%	85.9%	93.4%	102.3%	102.3%	85.9%	93.4%	102.3%	102.3%
27	90.0%	95.2%	102.3%	102.3%	90.0%	95.2%	102.3%	102.3%	90.0%	95.2%	102.3%	102.3%
28	94.1%	96.9%	102.3%	102.3%	94.1%	96.9%	102.3%	102.3%	94.1%	96.9%	102.3%	102.3%
29	98.2%	98.7%	102.3%	102.3%	98.2%	98.7%	102.3%	102.3%	98.2%	98.7%	102.3%	102.3%
30	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%

Policy Duration	Substandard 1 Risk Class (Married)				Sub 1 Risk Class (Single, Female)				Sub 1 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	42.3%	24.2%	24.2%	36.3%	49.0%	28.0%	28.0%	42.0%	51.2%	29.3%	29.3%	43.9%
2	47.6%	28.8%	33.8%	43.8%	55.1%	33.4%	39.2%	50.8%	57.6%	34.9%	40.9%	53.1%
3	53.1%	33.7%	44.0%	51.8%	61.5%	39.0%	51.0%	60.0%	64.3%	40.8%	53.3%	62.7%
4	56.7%	38.2%	54.0%	59.3%	65.6%	44.2%	62.5%	68.6%	68.6%	46.3%	65.4%	71.8%
5	60.2%	44.2%	64.2%	66.9%	69.7%	51.1%	74.4%	77.5%	72.9%	53.5%	77.8%	81.0%
6	62.7%	50.7%	73.4%	73.4%	72.7%	58.7%	85.0%	85.0%	76.0%	61.4%	88.9%	88.9%
7	65.1%	58.5%	77.1%	79.7%	75.4%	67.7%	89.3%	92.3%	78.8%	70.8%	93.3%	96.5%
8	67.3%	67.3%	80.5%	85.8%	78.0%	78.0%	93.3%	99.4%	81.5%	81.5%	97.5%	103.9%
9	74.2%	81.1%	89.5%	97.9%	85.9%	94.0%	103.7%	113.4%	89.8%	98.2%	108.4%	118.6%
10	79.9%	96.2%	99.2%	111.0%	92.5%	111.4%	114.8%	128.5%	96.7%	116.5%	120.0%	134.4%
11	84.6%	104.4%	112.1%	122.9%	98.0%	120.9%	129.8%	142.3%	102.4%	126.4%	135.7%	148.7%
12	89.2%	110.7%	124.9%	134.4%	103.3%	128.2%	144.7%	155.6%	108.0%	134.0%	151.2%	162.7%
13	91.6%	112.6%	130.1%	142.8%	106.1%	130.4%	150.6%	165.3%	110.9%	136.4%	157.5%	172.9%
14	94.1%	114.8%	135.3%	151.2%	108.9%	132.9%	156.7%	175.1%	113.9%	138.9%	163.8%	183.1%
15	96.6%	117.2%	140.5%	159.7%	111.8%	135.7%	162.7%	184.9%	116.9%	141.9%	170.1%	193.3%
16	100.1%	121.2%	145.7%	161.9%	112.6%	136.3%	163.9%	182.1%	116.8%	141.4%	170.0%	188.9%
17	103.7%	125.3%	150.2%	164.1%	113.3%	137.0%	164.1%	179.3%	116.5%	140.8%	168.7%	184.4%
18	107.4%	129.5%	154.9%	166.3%	114.0%	137.5%	164.4%	176.5%	116.1%	140.1%	167.6%	179.9%
19	111.1%	133.9%	159.9%	168.6%	114.5%	137.9%	164.7%	173.7%	115.6%	139.3%	166.4%	175.4%
20	114.9%	138.3%	165.7%	170.8%	114.9%	138.3%	165.7%	170.8%	114.9%	138.3%	165.7%	170.8%
21	118.2%	141.5%	171.4%	171.4%	118.2%	141.5%	171.4%	171.4%	118.2%	141.5%	171.4%	171.4%
22	122.1%	144.9%	171.9%	171.9%	122.1%	144.9%	171.9%	171.9%	122.1%	144.9%	171.9%	171.9%
23	125.9%	148.4%	172.5%	172.5%	125.9%	148.4%	172.5%	172.5%	125.9%	148.4%	172.5%	172.5%
24	131.5%	151.9%	173.0%	173.0%	131.5%	151.9%	173.0%	173.0%	131.5%	151.9%	173.0%	173.0%
25	138.8%	155.4%	173.5%	173.5%	138.8%	155.4%	173.5%	173.5%	138.8%	155.4%	173.5%	173.5%
26	145.8%	158.4%	173.5%	173.5%	145.8%	158.4%	173.5%	173.5%	145.8%	158.4%	173.5%	173.5%
27	152.7%	161.4%	173.5%	173.5%	152.7%	161.4%	173.5%	173.5%	152.7%	161.4%	173.5%	173.5%
28	159.7%	164.5%	173.5%	173.5%	159.7%	164.5%	173.5%	173.5%	159.7%	164.5%	173.5%	173.5%
29	166.6%	167.5%	173.5%	173.5%	166.6%	167.5%	173.5%	173.5%	166.6%	167.5%	173.5%	173.5%
30	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%

Policy Duration	Substandard 2 Risk Class (Married)				Sub 2 Risk Class (Single, Female)				Sub 2 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	52.9%	30.2%	30.2%	45.3%	61.3%	35.0%	35.0%	52.5%	64.0%	36.6%	36.6%	54.9%
2	59.5%	36.0%	42.3%	54.8%	68.9%	41.7%	48.9%	63.4%	72.0%	43.6%	51.2%	66.3%
3	66.4%	42.1%	55.1%	64.8%	76.9%	48.8%	63.8%	75.0%	80.4%	51.0%	66.6%	78.4%
4	70.8%	47.8%	67.5%	74.1%	82.0%	55.3%	78.2%	85.8%	85.7%	57.8%	81.7%	89.7%
5	75.3%	55.2%	80.3%	83.6%	87.2%	63.9%	93.0%	96.8%	91.1%	66.8%	97.2%	101.2%
6	78.4%	63.4%	91.8%	91.8%	90.8%	73.4%	106.3%	106.3%	94.9%	76.8%	111.1%	111.1%
7	81.4%	73.1%	96.4%	99.7%	94.3%	84.6%	111.6%	115.4%	98.5%	88.5%	116.6%	120.7%
8	84.2%	84.2%	100.7%	107.3%	97.5%	97.5%	116.6%	124.2%	101.9%	101.9%	121.9%	129.9%
9	92.7%	101.4%	111.9%	122.4%	107.3%	117.5%	129.6%	141.8%	112.2%	122.8%	135.5%	148.2%
10	99.9%	120.3%	124.0%	138.8%	115.7%	139.2%	143.5%	160.7%	120.9%	145.6%	150.0%	168.0%
11	105.8%	130.5%	140.1%	153.6%	122.5%	151.2%	162.3%	177.8%	128.1%	158.0%	169.6%	185.9%
12	111.5%	138.4%	156.2%	168.0%	129.1%	160.2%	180.8%	194.6%	134.9%	167.5%	189.0%	203.4%
13	114.5%	140.8%	162.6%	178.5%	132.6%	163.0%	188.3%	206.7%	138.6%	170.5%	196.9%	216.1%
14	117.6%	143.5%	169.1%	189.0%	136.2%	166.1%	195.8%	218.9%	142.4%	173.7%	204.7%	228.8%
15	120.7%	146.5%	175.7%	199.6%	139.8%	169.6%	203.4%	231.1%	146.1%	177.3%	212.6%	241.6%
16	125.1%	151.5%	182.1%	202.4%	140.8%	170.4%	204.9%	227.7%	146.0%	176.7%	212.5%	236.1%
17	129.6%	156.7%	187.7%	205.1%	141.7%	171.2%	205.1%	224.2%	145.7%	176.0%	210.9%	230.5%
18	134.2%	161.9%	193.7%	207.9%	142.4%	171.8%	205.5%	220.7%	145.2%	175.1%	209.5%	224.9%
19	138.9%	167.3%	199.9%	210.7%	143.1%	172.4%	205.9%	217.1%	144.5%	174.1%	208.0%	219.2%
20	143.7%	172.9%	207.1%	213.5%	143.7%	172.9%	207.1%	213.5%	143.7%	172.9%	207.1%	213.5%
21	147.8%	176.8%	214.2%	214.2%	147.8%	176.8%	214.2%	214.2%	147.8%	176.8%	214.2%	214.2%
22	152.6%	181.2%	214.9%	214.9%	152.6%	181.2%	214.9%	214.9%	152.6%	181.2%	214.9%	214.9%
23	157.4%	185.5%	215.6%	215.6%	157.4%	185.5%	215.6%	215.6%	157.4%	185.5%	215.6%	215.6%
24	164.3%	189.8%	216.2%	216.2%	164.3%	189.8%	216.2%	216.2%	164.3%	189.8%	216.2%	216.2%
25	173.5%	194.2%	216.9%	216.9%	173.5%	194.2%	216.9%	216.9%	173.5%	194.2%	216.9%	216.9%
26	182.2%	198.0%	216.9%	216.9%	182.2%	198.0%	216.9%	216.9%	182.2%	198.0%	216.9%	216.9%
27	190.9%	201.8%	216.9%	216.9%	190.9%	201.8%	216.9%	216.9%	190.9%	201.8%	216.9%	216.9%
28	199.6%	205.6%	216.9%	216.9%	199.6%	205.6%	216.9%	216.9%	199.6%	205.6%	216.9%	216.9%
29	208.2%	209.4%	216.9%	216.9%	208.2%	209.4%	216.9%	216.9%	208.2%	209.4%	216.9%	216.9%
30	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%

We are also projecting 12 years of future mortality improvement based on scale AA, consistent with the 12 years of future morbidity improvement in our future claim projections.

Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

6. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

7. Marketing Method

This product was typically marketed through our traditional agency system and brokers involving a personal contact with each applicant.

8. Underwriting

These policy forms were underwritten using a medical and risk questionnaire. We also utilized Attending Physician Statement and personal interviews depending on the age of the applicant and medical conditions.

9. Premium Classes

The base policy premium rates vary by Issue age, Benefit Period, and Inflation Option, as in the initial rate filing.

All premium factors related to the insured elected benefit design options, underwriting class or any eligible discount remain unchanged from the initial rate filing.

10. Premium Modalization Rules

Frequency	Multiple of Annual Premium
Semiannual	.52
Quarterly	.27
Monthly	.09

11. Issue Age Range

The issue age range is 18-84 for all policy forms.

12. Area Factors

Area factors are not applicable to any of the policy forms or riders.

13. Average Annual Premium

The table below summarizes the average annual premium per policy before and after the requested increase.

	Nationwide	Virginia	
Form	before the rate increase	before the rate increase	after the rate increase
LTC-03 VA (2008)	2,340	2,380	2,798

14. Number of Policy Holders

The table below summarizes, as of 12/31/2012, the number of policies inforce and their 2012 annualized premium that will be affected by this rate increase in your state.

Form	Number of Policies	2012 Annualized Premium
LTC-03 VA (2008)	3,117	7,413,566

15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2012 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2012 have also been allocated to the calendar year of incurral and included in historic incurred claims.

16. Requested Rate Increase

The Company is requesting a flat rate increase of 17.6%. Rate increases adhere to the following restrictions:

1. We ensured that the proposed rate increases did not result in premium rates that exceed the rates that have been recently filed with the Interstate Compact for new business under the ICC12-LTC-12 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using LTC-03 as an example). After the application of this restriction the average rate increase for the forms listed in this memo is 17.6%.
2. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1** where it can be seen that the sum of past and future projected incurred claims is not less than the sum of the original premium times the original loss ratio and the rate increase premium times the 85% loss ratio requirement.
3. The lifetime loss ratio after the proposed rate increases is greater than or equal to the lifetime loss ratio targeted in our most recent filing for the forms listed in this memo.

Appendix B contains the new proposed rate tables for all policy forms included with this filing. Please note that the actual rates implemented may vary slightly from those in Appendix B due to implementation rounding algorithms.

17. Analysis Performed

The initial premium schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed.

The original pricing assumptions for morbidity, voluntary termination rates, and mortality were as follows:

<u>Morbidity</u>

Claim assumptions were derived using data published by the National Center for Health Statistics National Nursing Home Survey (1985 and 1995), the National Health Interview Survey (1984), the National Long-Term Care Survey (1982, 1984, 1989, and 1994), Medicare data, and other experience from our own data and data

furnished to us by consultants, with adjustments for the impact of underwriting, inflation options, elected options, anti-selection considerations, and the savings incurred because the maximum daily benefit will not always be paid.

Below are the original sample annual claim costs for an LTC-03 policy, $300 monthly benefit, with no inflation (which included a 7.5% margin for moderately adverse experience):

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	1.40	2.67
60	8.11	10.15
65	9.53	19.77
70	22.32	45.75
75	60.17	124.16
80	138.35	229.13
85	240.81	331.53
90	343.16	418.21
95	424.42	507.66
100	411.15	485.00

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	2.50	8.08
70	23.35	48.47
75	67.64	134.61
80	139.86	225.38
85	246.06	332.22
90	347.56	417.91
95	426.02	502.54
100	407.88	472.19

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	21.39	64.89
80	164.11	263.87
85	292.51	379.56
90	363.40	426.38
95	445.98	514.98
100	413.98	465.94

Voluntary Terminations

Duration	**Issue Age**							
	40	**50**	**55**	**60**	**65**	**70**	**75**	**79**
1	6.95%	5.95%	5.45%	5.45%	5.45%	5.70%	5.95%	6.95%
2	5.95%	4.86%	4.31%	4.13%	3.95%	3.95%	3.95%	4.95%
3	4.95%	3.72%	3.10%	2.90%	2.70%	2.83%	2.95%	3.70%
4	3.45%	2.64%	2.23%	2.12%	2.00%	2.22%	2.44%	3.20%
5	2.95%	2.28%	1.95%	1.86%	1.77%	1.86%	1.95%	2.45%
6	2.45%	1.78%	1.45%	1.50%	1.55%	1.50%	1.45%	1.70%
7	1.95%	1.45%	1.20%	1.25%	1.30%	1.25%	1.20%	1.33%
8	1.70%	1.23%	1.00%	1.05%	1.10%	1.15%	1.20%	1.33%
9	1.70%	1.23%	1.00%	0.93%	0.85%	1.03%	1.20%	1.33%
10	1.56%	1.17%	0.98%	0.91%	0.85%	1.03%	1.20%	1.33%
11	1.42%	1.11%	0.95%	0.90%	0.85%	1.03%	1.20%	1.33%
12	1.28%	1.04%	0.93%	0.89%	0.85%	1.03%	1.20%	1.33%
13	1.13%	0.98%	0.90%	0.88%	0.85%	1.03%	1.20%	1.33%
14	0.99%	0.91%	0.88%	0.86%	0.85%	1.03%	1.20%	1.33%
15+	0.85%	0.85%	0.85%	0.85%	0.85%	1.03%	1.20%	1.33%

Mortality

Our mortality decrement is based on the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 10 years of improvements, and the following selection factors:

Policy Duration	Preferred Risk Class				Standard Risk Class			
	Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82
1	15.8%	12.9%	14.6%	14.6%	27.7%	22.6%	25.7%	25.7%
2	21.9%	17.7%	19.5%	19.7%	37.0%	29.8%	32.9%	33.2%
3	27.8%	22.8%	25.9%	25.7%	45.2%	37.0%	42.1%	41.7%
4	31.5%	26.3%	32.2%	32.1%	49.3%	41.1%	50.3%	50.3%
5	34.7%	34.0%	39.4%	39.7%	52.4%	51.4%	59.6%	59.9%
6	39.4%	39.4%	45.7%	45.7%	57.5%	57.5%	66.8%	66.8%
7	42.9%	42.9%	51.6%	51.5%	60.6%	60.6%	72.9%	72.8%
8	47.3%	46.6%	57.1%	57.1%	64.7%	63.7%	78.1%	78.1%
9	50.8%	49.6%	62.0%	70.2%	67.4%	65.7%	82.2%	93.1%
10	56.7%	53.4%	69.8%	85.6%	70.9%	66.8%	87.3%	107.0%
11	59.9%	57.4%	75.3%	85.6%	74.9%	71.7%	94.2%	107.0%
12	60.8%	58.2%	80.5%	85.6%	76.0%	72.8%	100.6%	107.0%
13	61.6%	59.9%	85.6%	85.6%	77.0%	74.9%	107.0%	107.0%
14	63.3%	61.6%	85.6%	85.6%	79.2%	77.0%	107.0%	107.0%
15	65.1%	63.3%	85.6%	85.6%	81.3%	79.2%	107.0%	107.0%
16	67.6%	66.8%	85.6%	85.6%	84.5%	83.5%	107.0%	107.0%
17	69.3%	68.5%	85.6%	85.6%	86.7%	85.6%	107.0%	107.0%
18	71.9%	71.0%	85.6%	85.6%	89.9%	88.8%	107.0%	107.0%
19	73.6%	72.8%	85.6%	85.6%	92.0%	91.0%	107.0%	107.0%
20	75.3%	75.3%	85.6%	85.6%	94.2%	94.2%	107.0%	107.0%
21	77.9%	77.0%	85.6%	85.6%	97.4%	96.3%	107.0%	107.0%
22	79.6%	79.6%	85.6%	85.6%	99.5%	99.5%	107.0%	107.0%
23	81.3%	81.3%	85.6%	85.6%	101.7%	101.7%	107.0%	107.0%
24	83.9%	83.9%	85.6%	85.6%	104.9%	104.9%	107.0%	107.0%
25+	85.6%	85.6%	85.6%	85.6%	107.0%	107.0%	107.0%	107.0%

Policy Duration	Substandard 1 Risk Class				Substandard 2 Risk Class			
	Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82
1	49.0%	39.9%	45.4%	45.4%	60.1%	49.0%	55.7%	55.7%
2	64.7%	52.1%	57.5%	58.0%	78.6%	63.3%	69.9%	70.5%
3	78.3%	64.1%	73.0%	72.3%	94.1%	77.0%	87.7%	86.9%
4	84.6%	70.5%	86.4%	86.3%	100.6%	83.8%	102.7%	102.6%
5	89.0%	87.3%	101.3%	101.9%	104.6%	102.6%	119.0%	119.7%
6	96.8%	96.8%	112.4%	112.4%	112.4%	112.4%	130.5%	130.5%
7	101.0%	101.0%	121.5%	121.3%	115.8%	115.8%	139.4%	139.1%
8	106.8%	105.1%	128.8%	128.9%	120.9%	119.0%	145.9%	145.9%
9	110.1%	107.4%	134.2%	152.0%	123.1%	120.0%	150.0%	169.9%
10	113.4%	106.8%	139.7%	171.2%	123.3%	116.2%	151.9%	186.2%
11	119.8%	114.7%	150.7%	171.2%	130.3%	124.7%	163.8%	186.2%
12	121.6%	116.4%	160.9%	171.2%	132.2%	126.6%	175.0%	186.2%
13	123.3%	119.8%	171.2%	171.2%	134.0%	130.3%	186.2%	186.2%
14	126.7%	123.3%	171.2%	171.2%	137.8%	134.0%	186.2%	186.2%
15	130.1%	126.7%	171.2%	171.2%	141.5%	137.8%	186.2%	186.2%
16	135.2%	133.5%	171.2%	171.2%	147.1%	145.2%	186.2%	186.2%
17	138.7%	137.0%	171.2%	171.2%	150.8%	148.9%	186.2%	186.2%
18	143.8%	142.1%	171.2%	171.2%	156.4%	154.5%	186.2%	186.2%
19	147.2%	145.5%	171.2%	171.2%	160.1%	158.3%	186.2%	186.2%
20	150.7%	150.7%	171.2%	171.2%	163.8%	163.8%	186.2%	186.2%
21	155.8%	154.1%	171.2%	171.2%	169.4%	167.6%	186.2%	186.2%
22	159.2%	159.2%	171.2%	171.2%	173.1%	173.1%	186.2%	186.2%
23	162.6%	162.6%	171.2%	171.2%	176.9%	176.9%	186.2%	186.2%
24	167.8%	167.8%	171.2%	171.2%	182.5%	182.5%	186.2%	186.2%
25+	171.2%	171.2%	171.2%	171.2%	186.2%	186.2%	186.2%	186.2%

Factors for ages between the ones listed above are interpolated.

In addition, 12 years of future improvements were reflected.

As part of the inforce management of the business, the Company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates, and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 2010 rate increase filings. In general, we are seeing more, longer-lasting claims - claim incidence has increased, claim terminations have decreased, claim utilization has increased, and mortality have decreased.

The following tables show in aggregate how our new assumptions (Expected) compare to actual experience:

<u>Morbidity</u>

Experience period: Inception through 9/30/2012 for incidence, inception through 9/30/2011 for claim terminations and salvage

The following charts show key experience compared to revised assumptions.

Incidence

Duration	A/E
1-3	101%
4-6	100%
7-9	100%
10+	100%
Total	**100%**

Claim Terminations

Benefit Period	A/E
<10 years	100%
10+ years	100%
Total	**100%**

Salvage

Inflation	A/E
None / GPO	100%
Simple	100%
Compound	100%
Total	**100%**

Voluntary Lapses

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount
1	100%
2	102%
3-5	100%
6-10	118%
11+	96%
Total	**104%**

In the recent study we noted that early duration lapses were greater than expected. As such, lapse rates for durations 1-5 were increased.

Note that the lapse study removed all policies which had undergone prior rate increases.

Mortality

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount
1-5	99%
6-10	101%
11+	99%
Total	**100%**

Exhibit 1 contains nationwide past premium and claims experience and future premium and claim projections and illustrates that the anticipated lifetime loss ratio with the requested rate increases and the previously-stated margin for moderately adverse experience is 81.6%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 81.2%. The lifetime loss ratio as of 12/31/12 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

In addition, **Exhibit 1** contains the original expected loss ratio projections, adjusted for the actual mix of business issued, with the lifetime loss ratio also calculated as stated above.

Furthermore, **Exhibit 1** demonstrates that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 58%),
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

18. New inflation options that will allow policyholders to avoid the rate increase

Although this is a closed block of business, we are filing new future inflation options that will allow policyholders that have Compound and Simple Inflation coverage the option to completely avoid the rate increase.

Under these new options, the policyholders get to keep their current accumulated Daily or Monthly benefit and their current remaining Lifetime Maximum Benefit, but the future indexation rate will be reduced from an annual rate of 5% to an annual rate of 4.3%

The 4.3% indexation rate was determined to be actuarially equivalent to the requested rate increases in aggregate and therefore this option is only available if the full rate increase requested is accepted.

The premium rate schedules for these options are included in this filing as **Appendix C1.**

19. History of previous rate revisions

There have been no prior rate increases on these forms.

20. Proposed Effective Date

These rates will be effective on the next policy anniversary date, following at least a 60 day policyholder notification period.

21. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums and filing for increases in long-term care insurance premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The preceding Actuarial Memorandum contains:

a) the assumptions on which this certification is based;
b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratios standards and necessary details of this state; and
d) disclosure of the manner, if any, in which reserves have been recognized.

In my opinion, no further rate increases will be necessary as the revised premium rate schedules are sufficient to cover anticipated costs under moderately adverse experience assuming approvals are granted within three months of the date this memo is filed.

I have reviewed and taken into consideration the policy design and coverage provided, and our current underwriting and claims adjudication processes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.

_____
Joseph R. Leopold, FSA, MAAA
Actuary
John Hancock Life Insurance Company

Exhibit 1: Nationwide Loss Ratio Exhibit for Virginia
2008 Custom Care II Enhanced (LTC-03)

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
Historical Experience	2003	0	0	0%	0	624	0%	624	0%
	2004	0	0	0%	0	10,990	0%	10,990	0%
	2005	0	0	0%	0	30,183	0%	30,183	0%
	2006	0	0	0%	0	54,337	0%	54,337	0%
	2007	0	0	0%	0	122,491	0%	122,491	0%
	2008	27,044	1,121,873	2%	0	1,381,847	0%	1,381,847	0%
	2009	642,980	26,963,176	2%	466,734	26,967,094	2%	26,967,094	2%
	2010	2,770,173	97,102,715	3%	935,391	96,062,845	1%	96,062,845	1%
	2011	5,799,392	135,372,287	4%	1,956,682	133,243,383	1%	133,243,383	1%
	2012	9,227,716	132,845,083	7%	4,655,982	130,817,524	4%	130,817,524	4%
Projected Future Experience	2013	13,002,658	130,189,258	10%	8,122,837	127,197,268	6%	127,197,268	6%
	2014	16,619,610	127,946,189	13%	10,681,481	124,303,464	9%	129,761,137	8%
	2015	19,733,056	125,698,023	16%	13,258,910	121,839,547	11%	137,888,024	10%
	2016	23,614,077	123,330,615	19%	16,485,327	119,862,986	14%	140,913,824	12%
	2017	28,316,862	120,832,761	23%	20,687,197	117,841,619	18%	138,537,455	15%
	2018	33,109,621	118,193,297	28%	25,677,208	115,667,422	22%	135,981,416	19%
	2019	37,946,218	115,411,408	33%	31,246,830	113,324,652	28%	133,227,200	23%
	2020	42,649,256	112,468,697	38%	36,966,560	110,804,304	33%	130,264,218	28%
	2021	47,573,572	109,352,505	44%	42,933,636	108,115,476	40%	127,103,166	34%
	2022	52,088,858	106,077,614	49%	49,941,004	105,275,110	47%	123,763,963	40%
	2023	58,031,651	102,659,779	57%	58,887,858	102,287,855	58%	120,252,075	49%
	2024	65,502,644	99,109,874	66%	69,004,683	99,148,642	70%	116,561,540	59%
	2025	73,221,998	95,427,713	77%	80,101,601	95,850,191	84%	112,683,801	71%
	2026	82,604,455	91,594,243	90%	92,327,835	92,381,405	100%	108,605,812	85%
	2027	93,408,730	87,608,764	107%	105,448,831	88,752,368	119%	104,339,429	101%
	2028	104,002,314	83,477,305	125%	119,672,723	84,961,556	141%	99,882,859	120%
	2029	113,319,633	79,216,281	143%	134,184,281	81,001,973	166%	95,227,877	141%
	2030	120,949,221	74,838,807	162%	148,406,214	76,881,888	193%	90,384,206	164%
	2031	130,395,601	70,351,178	185%	161,922,275	72,603,958	223%	85,354,968	190%
	2032	141,316,992	65,767,176	215%	172,854,903	68,185,177	254%	80,160,143	216%
	2033	150,729,910	61,120,647	247%	179,609,777	63,644,348	282%	74,821,834	240%
	2034	155,910,996	56,447,036	276%	187,772,182	58,998,292	318%	69,359,818	271%
	2035	154,855,716	51,806,921	299%	197,831,218	54,303,548	364%	63,840,563	310%
	2036	156,335,603	47,281,191	331%	205,748,281	49,624,746	415%	58,340,051	353%
	2037	161,214,417	42,910,469	376%	207,467,429	45,024,469	461%	52,931,854	392%
	2038	164,075,945	38,716,326	424%	198,991,001	40,536,850	491%	47,656,101	418%
	2039	162,052,626	34,730,850	467%	192,743,543	36,191,078	533%	42,547,106	453%
	2040	152,837,549	30,985,289	493%	191,910,418	32,064,977	599%	37,696,362	509%
	2041	146,275,150	27,495,465	532%	189,283,038	28,226,641	671%	33,183,922	570%
	2042	143,571,702	24,260,883	592%	181,194,588	24,702,393	734%	29,040,730	624%
	2043	139,237,649	21,279,836	654%	164,377,363	21,489,975	765%	25,264,134	651%
	2044	131,479,118	18,559,756	708%	150,294,947	18,575,635	809%	21,837,965	688%
	2045	119,157,377	16,108,610	740%	142,350,022	15,957,573	892%	18,760,108	759%
	2046	109,170,111	13,917,792	784%	134,686,105	13,626,374	988%	16,019,495	841%
	2047	102,722,566	11,967,684	858%	124,994,523	11,572,794	1080%	13,605,257	919%
	2048	95,790,603	10,240,523	935%	111,132,673	9,777,333	1137%	11,494,469	967%
	2049	87,409,717	8,724,311	1002%	99,221,554	8,213,194	1208%	9,655,629	1028%
	2050	77,500,135	7,407,152	1046%	90,531,064	6,858,786	1320%	8,063,354	1123%
	2051	69,499,366	6,270,966	1108%	81,705,781	5,693,595	1435%	6,693,528	1221%
	2052	63,793,434	5,294,975	1205%	73,626,791	4,699,328	1567%	5,524,644	1333%
	2053	58,182,785	4,460,410	1304%	66,705,792	3,857,060	1729%	4,534,453	1471%
	2054	52,323,924	3,751,177	1395%	58,944,444	3,144,755	1874%	3,697,050	1594%
	2055	46,306,631	3,151,477	1469%	48,388,181	2,539,715	1905%	2,985,750	1621%
Value as of 12/31/12*:									
	Past	19,010,206	416,801,344	4.6%	8,227,663	411,941,172	2.0%	411,941,172	2.0%
	Future	1,671,838,514	1,665,390,497	100.4%	1,881,341,622	1,654,760,715	113.7%	1,903,348,030	98.8%
	Lifetime	1,690,848,720	2,082,191,841	81.2%	1,889,569,284	2,066,701,887	91.4%	2,315,289,202	81.6%

*discounted at maximum statutory valuation rates

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Pricing Loss Ratio (instead of 58%) + Increased Premiums x 85%

			Accum Value of Past Initial Prem x 81.2% =	334,517,785
			Present Value of Future Initial Prem x 81.2% =	1,343,752,281
Accum Value of Past Incurred Claims =	8,227,663		Accum Value of Prior Increases x 85% =	-
Present Value of Future Incurred Claims =	1,881,341,622		Present Value of Future Increases x 85% =	211,299,218
TOTAL =	1,889,569,284	> =	TOTAL =	1,889,569,284

Exhibit 1c: Nationwide Loss Ratio Exhibit for Virginia
2008 Custom Care II Enhanced (LTC-03)

		Original Assumptions				Historical & Projected Experience				
					Adjusted	Before Proposed Increase			With Proposed Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Expected Incurred Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
	2003	0	0	0%	0	0	624	0%	624	0%
	2004	0	0	0%	0	0	10,990	0%	10,990	0%
	2005	0	0	0%	0	0	30,183	0%	30,183	0%
	2006	0	0	0%	0	0	54,337	0%	54,337	0%
Original	2007	0	0	0%	0	0	122,491	0%	122,491	0%
Pricing	2008	27,044	1,121,873	2%	33,311	0	1,381,847	0%	1,381,847	0%
	2009	642,980	26,963,176	2%	643,073	466,734	26,967,094	2%	26,967,094	2%
	2010	2,770,173	97,102,715	3%	2,740,508	935,391	96,062,845	1%	96,062,845	1%
	2011	5,799,392	135,372,287	4%	5,708,189	1,956,682	133,243,383	1%	133,243,383	1%
	2012	9,227,716	132,845,083	7%	9,086,877	4,655,982	130,817,524	4%	130,817,524	4%
	2013					8,122,837	127,197,268	6%	127,197,268	6%
Projected	2014					10,681,481	124,303,464	9%	129,761,137	8%
Future	2015					13,258,910	121,839,547	11%	137,888,024	10%
Experience	2016					16,485,327	119,862,986	14%	140,913,824	12%
	2017					20,687,197	117,841,619	18%	138,537,455	15%
	2018					25,677,208	115,667,422	22%	135,981,416	19%
	2019					31,246,830	113,324,652	28%	133,227,200	23%
	2020					36,966,560	110,804,304	33%	130,264,218	28%
	2021					42,933,636	108,115,476	40%	127,103,166	34%
	2022					49,941,004	105,275,110	47%	123,763,963	40%
	2023					58,887,858	102,287,855	58%	120,252,075	49%
	2024					69,004,683	99,148,642	70%	116,561,540	59%
	2025					80,101,601	95,850,191	84%	112,683,801	71%
	2026					92,327,835	92,381,405	100%	108,605,812	85%
	2027					105,448,831	88,752,368	119%	104,339,429	101%
	2028					119,672,723	84,961,556	141%	99,882,859	120%
	2029					134,184,281	81,001,973	166%	95,227,877	141%
	2030					148,406,214	76,881,888	193%	90,384,206	164%
	2031					161,922,275	72,603,958	223%	85,354,968	190%
	2032					172,854,903	68,185,177	254%	80,160,143	216%
	2033					179,609,777	63,644,348	282%	74,821,834	240%
	2034					187,772,182	58,998,292	318%	69,359,818	271%
	2035					197,831,218	54,303,548	364%	63,840,563	310%
	2036					205,748,281	49,624,746	415%	58,340,051	353%
	2037					207,467,429	45,024,469	461%	52,931,854	392%
	2038					198,991,001	40,536,850	491%	47,656,101	418%
	2039					192,743,543	36,191,078	533%	42,547,106	453%
	2040					191,910,418	32,064,977	599%	37,696,362	509%
	2041					189,283,038	28,226,641	671%	33,183,922	570%
	2042					181,194,588	24,702,393	734%	29,040,730	624%
	2043					164,377,363	21,489,975	765%	25,264,134	651%
	2044					150,294,947	18,575,635	809%	21,837,965	688%
	2045					142,350,022	15,957,573	892%	18,760,108	759%
	2046					134,686,105	13,626,374	988%	16,019,495	841%
	2047					124,994,523	11,572,794	1080%	13,605,257	919%
	2048					111,132,673	9,777,333	1137%	11,494,469	967%
	2049					99,221,554	8,213,194	1208%	9,655,629	1028%
	2050					90,531,064	6,858,786	1320%	8,063,354	1123%
	2051					81,705,781	5,693,595	1435%	6,693,528	1221%
	2052					73,626,791	4,699,328	1567%	5,524,644	1333%
	2053					66,705,792	3,857,060	1729%	4,534,453	1471%
	2054					58,944,444	3,144,755	1874%	3,697,050	1594%
	2055					48,388,181	2,539,715	1905%	2,985,750	1621%
Value as of 12/31/12*:										
	Past				18,749,866	8,227,663	411,941,172	2.0%	411,941,172	2.0%
	Future					1,881,341,622	1,654,760,715	113.7%	1,903,348,030	98.8%
	Lifetime					1,889,569,284	2,066,701,887	91.4%	2,315,289,202	81.6%

*discounted at maximum statutory valuation rates

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Pricing Loss Ratio (instead of 58%) + Increased Premiums x 85%

			Accum Value of Past Initial Prem x 81.2% =	334,517,785
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prem x 81.2% =	1,343,752,281
Adjusted Originally Expected Incurred Claims) =	8,227,663		Accum Value of Prior Increases x 85% =	-
Present Value of Future Incurred Claims =	1,881,341,622		Present Value of Future Increases x 85% =	211,299,218
TOTAL =	1,889,569,284	> =	TOTAL =	1,889,569,284

Appendix A - Comparison to New Business Rates (Custom Care II Enhanced Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: GPO Inflation

Current New Business Rates (ICC12-LTC-12 policy) :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	12.28	13.68	15.16	16.49	19.44	21.38	23.33
30	12.98	14.39	16.07	17.40	20.35	24.42	26.46
31	13.33	14.74	16.63	17.96	20.91	24.71	26.62
32	13.68	15.30	17.33	18.67	21.82	25.79	27.78
33	13.89	15.65	17.89	19.44	22.53	26.28	28.16
34	14.25	16.21	18.46	20.14	23.30	27.18	29.12
35	14.60	16.56	19.16	20.91	24.21	27.94	29.80
36	14.95	17.26	19.72	21.61	25.12	28.71	30.51
37	15.30	17.82	20.42	22.53	25.68	31.19	33.02
38	15.86	18.18	21.33	23.30	26.60	31.19	33.02
39	16.21	18.74	21.89	24.21	27.72	31.19	33.02
40	16.56	19.44	22.60	25.12	28.63	32.00	33.68
41	17.12	20.00	23.37	25.68	29.54	32.83	34.47
42	17.47	20.56	24.07	26.39	30.46	35.53	37.22
43	18.04	21.12	24.63	26.95	31.23	36.16	37.80
44	18.74	21.68	25.40	27.86	32.14	36.96	38.57
45	19.30	22.25	25.96	28.42	33.05	39.66	41.32
46	19.86	22.81	26.88	29.33	33.96	40.43	42.05
47	20.56	23.51	27.44	29.89	34.88	41.22	42.80
48	21.12	24.28	28.35	30.81	36.00	44.18	45.82
49	21.68	24.84	29.12	31.58	36.91	46.54	48.15
50	22.39	25.54	29.82	32.28	38.04	47.54	49.13
51	23.30	26.32	30.95	33.75	39.65	50.75	52.34
52	23.86	27.23	31.86	34.88	41.33	52.46	55.64
53	24.77	28.28	32.98	36.35	43.16	58.10	61.42
54	25.68	29.40	34.25	37.61	44.84	61.45	64.77
55	26.39	30.32	35.37	39.09	46.67	65.00	68.33
56	27.51	32.14	37.54	41.47	49.40	67.52	72.46
57	28.77	33.96	39.93	43.86	52.00	71.50	76.38
58	30.25	35.79	42.11	46.25	54.95	73.79	78.50
59	31.51	37.82	44.70	48.98	57.89	78.24	84.50
60	32.98	40.00	47.44	51.93	61.19	81.08	88.73
61	35.30	43.09	50.53	55.58	65.75	87.16	94.81
62	37.68	46.18	53.82	59.44	70.88	93.99	103.23
63	40.56	49.82	57.47	63.65	76.21	102.65	110.43
64	43.44	53.47	61.12	68.21	82.25	112.30	121.79
65	46.53	57.61	65.33	72.98	88.49	120.10	129.58
66	51.02	63.09	71.51	80.07	96.00	128.52	137.81
67	55.93	69.40	78.60	87.72	104.00	137.16	146.20
68	61.54	75.93	86.25	96.28	112.91	147.08	157.48
69	67.51	83.37	94.81	105.75	122.60	157.21	165.87
70	74.39	91.30	104.21	115.93	133.12	168.53	177.03
71	81.54	100.14	113.26	128.07	144.00	176.91	187.89
72	89.47	109.47	123.37	141.12	155.79	186.41	199.73
73	98.46	119.93	134.39	155.79	168.49	197.01	212.56
74	108.14	131.09	146.32	171.72	182.60	207.78	225.41
75	118.74	143.65	159.30	189.47	197.47	219.55	240.40
76	131.37	166.40	186.42	205.18	223.95	250.23	274.00
77	145.75	184.37	206.80	227.97	247.91	276.56	303.97
78	160.91	205.47	228.99	251.27	273.55	306.97	336.68
79	178.60	227.86	253.73	278.36	303.00	339.95	373.21
80	292.84	376.51	416.53	456.54	496.56	560.22	614.79
81	316.00	407.05	449.90	492.75	535.59	605.22	664.14
82	340.91	438.82	484.27	531.47	576.93	652.10	715.04
83	368.35	472.86	522.54	572.23	621.91	702.44	770.97
84	397.05	509.30	562.91	614.85	668.46	755.57	829.29

New Business Rates adjusted for Benefit Differences* :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	12.65	14.09	15.61	16.99	20.02	22.02	24.03
30	13.37	14.82	16.55	17.93	20.96	25.15	27.25
31	13.73	15.18	17.13	18.50	21.54	25.46	27.41
32	14.09	15.76	17.85	19.23	22.48	26.57	28.61
33	14.31	16.12	18.43	20.02	23.20	27.07	29.00
34	14.67	16.70	19.01	20.74	24.00	28.00	30.00
35	15.03	17.06	19.73	21.54	24.94	28.77	30.69
36	15.40	17.78	20.31	22.26	25.88	29.57	31.42
37	15.76	18.36	21.03	23.20	26.45	32.12	34.01
38	16.34	18.72	21.97	24.00	27.39	32.12	34.01
39	16.70	19.30	22.55	24.94	28.55	32.12	34.01
40	17.06	20.02	23.27	25.88	29.49	32.96	34.69
41	17.64	20.60	24.07	26.45	30.43	33.81	35.50
42	18.00	21.18	24.79	27.18	31.37	36.60	38.34
43	18.58	21.76	25.37	27.76	32.16	37.24	38.94
44	19.30	22.33	26.17	28.70	33.10	38.07	39.73
45	19.88	22.91	26.74	29.27	34.04	40.85	42.56
46	20.46	23.49	27.68	30.21	34.98	41.65	43.31
47	21.18	24.21	28.26	30.79	35.92	42.46	44.09
48	21.76	25.01	29.20	31.73	37.08	45.51	47.19
49	22.33	25.59	30.00	32.53	38.02	47.94	49.59
50	23.06	26.31	30.72	33.25	39.18	48.97	50.60
51	24.00	27.11	31.88	34.77	40.84	52.27	53.91
52	24.58	28.04	32.82	35.92	42.57	54.04	57.31
53	25.52	29.13	33.97	37.44	44.45	59.84	63.26
54	26.45	30.29	35.27	38.74	46.19	63.29	66.72
55	27.18	31.23	36.43	40.26	48.07	66.95	70.38
56	28.33	33.10	38.67	42.72	50.89	69.54	74.63
57	29.64	34.98	41.13	45.18	53.56	73.65	78.67
58	31.15	36.86	43.37	47.63	56.60	76.00	80.85
59	32.45	38.96	46.04	50.45	59.63	80.58	87.03
60	33.97	41.20	48.86	53.49	63.03	83.51	91.39
61	36.36	44.38	52.04	57.25	67.73	89.78	97.65
62	38.81	47.56	55.44	61.22	73.00	96.81	106.33
63	41.78	51.32	59.20	65.56	78.50	105.73	113.74
64	44.74	55.08	62.96	70.26	84.71	115.67	125.44
65	47.92	59.34	67.29	75.17	91.15	123.70	133.46
66	52.55	64.98	73.65	82.47	98.88	132.37	141.94
67	57.61	71.49	80.95	90.35	107.12	141.27	150.59
68	63.39	78.21	88.83	99.17	116.30	151.50	162.21
69	69.53	85.87	97.65	108.93	126.27	161.93	170.84
70	76.62	94.04	107.34	119.41	137.12	173.58	182.34
71	83.99	103.14	116.66	131.91	148.32	182.22	193.52
72	92.16	112.76	127.07	145.36	160.46	192.01	205.72
73	101.41	123.53	138.42	160.46	173.55	202.92	218.93
74	111.38	135.02	150.71	176.87	188.07	214.02	232.17
75	122.30	147.96	164.08	195.16	203.40	226.14	247.61
76	135.31	171.39	192.01	211.34	230.67	257.73	282.22
77	150.13	189.90	213.00	234.81	255.34	284.86	313.09
78	165.74	211.64	235.86	258.81	281.76	316.18	346.78
79	183.95	234.70	261.34	286.72	312.09	350.15	384.40
80	301.63	387.81	429.02	470.24	511.46	577.03	633.23
81	325.48	419.26	463.40	507.53	551.66	623.38	684.06
82	351.14	451.98	498.80	547.42	594.24	671.67	736.49
83	379.40	487.05	538.22	589.40	640.57	723.51	794.10
84	408.96	524.58	579.80	633.29	688.51	778.24	854.17

LTC-03 Rates after Requested Rate Increases :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	8.23	9.40	10.58	11.76	12.93	14.11	15.28
30	8.23	9.40	11.76	12.93	14.11	15.28	16.46
31	8.23	9.40	11.76	12.93	14.11	15.28	16.46
32	9.40	10.58	12.93	14.11	15.28	16.46	17.63
33	9.40	10.58	12.93	14.11	15.28	16.46	17.63
34	9.40	10.58	12.93	14.11	15.28	17.63	18.81
35	9.40	11.76	14.11	15.28	16.46	17.63	18.81
36	10.58	11.76	14.11	15.28	16.46	18.81	19.99
37	10.58	12.93	15.28	16.46	17.63	18.81	19.99
38	10.58	12.93	15.28	16.46	17.63	19.99	21.16
39	11.76	14.11	16.46	17.63	18.81	19.99	21.16
40	11.76	14.11	16.46	17.63	18.81	21.16	22.34
41	11.76	14.11	17.63	18.81	19.99	22.34	23.51
42	12.93	15.28	17.63	18.81	19.99	23.51	24.69
43	12.93	15.28	18.81	19.99	21.16	23.51	25.86
44	12.93	16.46	18.81	19.99	21.16	24.69	27.04
45	12.93	16.46	19.99	21.16	22.34	25.86	27.04
46	14.11	17.63	19.99	22.34	23.51	27.04	28.21
47	14.11	17.63	21.16	23.51	24.69	28.21	30.57
48	14.11	17.63	22.34	23.51	24.69	29.39	31.74
49	15.28	18.81	22.34	24.69	25.86	30.57	32.92
50	15.28	19.99	23.51	25.86	27.04	31.74	34.09
51	15.28	21.16	24.69	27.04	28.21	32.92	35.27
52	16.46	21.16	24.69	27.04	29.39	34.09	37.62
53	16.46	22.34	25.86	28.21	29.39	35.27	38.80
54	17.63	22.34	25.86	29.39	30.57	36.44	39.97
55	17.63	23.51	27.04	30.57	31.74	38.80	42.32
56	18.81	24.69	28.21	31.74	34.09	41.15	44.67
57	19.99	27.04	30.57	34.09	36.44	43.50	48.20
58	22.34	28.21	32.92	36.44	38.80	45.85	50.55
59	23.51	29.39	34.09	38.80	41.15	49.38	54.08
60	25.86	31.74	36.44	41.15	44.67	52.90	57.61
61	28.21	34.09	38.80	44.67	48.20	56.43	62.31
62	30.57	36.44	42.32	47.02	50.55	61.13	67.01
63	32.92	39.97	45.85	50.55	54.08	67.01	71.71
64	35.27	43.50	49.38	55.25	58.78	71.71	77.59
65	38.80	47.02	52.90	58.78	62.31	77.59	83.47
66	42.32	51.73	58.78	64.66	69.36	84.64	91.70
67	45.85	57.61	64.66	71.71	76.42	92.87	101.10
68	50.55	63.48	70.54	78.77	84.64	102.28	110.51
69	55.25	69.36	77.59	87.00	94.05	111.68	121.09
70	61.13	76.42	85.82	95.23	104.63	122.26	132.85
71	68.19	85.82	96.40	105.81	116.39	135.20	146.95
72	75.24	95.23	106.98	118.74	130.49	149.30	162.24
73	84.64	106.98	119.91	131.67	144.60	164.59	178.69
74	94.05	118.74	134.02	146.95	161.06	181.05	197.50
75	104.63	132.85	149.30	164.59	179.87	199.86	218.67
76	116.39	148.13	165.76	183.40	199.86	222.19	243.35
77	130.49	165.76	184.57	203.38	222.19	248.06	271.57
78	144.60	184.57	205.73	225.72	246.88	276.27	303.31
79	161.06	206.91	229.25	251.58	273.92	308.01	337.40
80	179.87	230.42	255.11	279.80	304.49	343.28	376.20
81	197.50	253.93	280.97	308.01	335.05	377.38	413.82
82	217.49	279.80	309.19	338.58	369.15	415.00	454.97
83	239.83	308.01	339.76	372.67	405.59	456.14	500.82
84	263.34	338.58	373.85	410.29	446.74	501.99	551.37

LTC-03 2013 Rate Increases (%) :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	18%	18%	18%	18%	18%	18%	18%
30	18%	18%	18%	18%	18%	18%	18%
31	18%	18%	18%	18%	18%	18%	18%
32	18%	18%	18%	18%	18%	18%	18%
33	18%	18%	18%	18%	18%	18%	18%
34	18%	18%	18%	18%	18%	18%	18%
35	18%	18%	18%	18%	18%	18%	18%
36	18%	18%	18%	18%	18%	18%	18%
37	18%	18%	18%	18%	18%	18%	18%
38	18%	18%	18%	18%	18%	18%	18%
39	18%	18%	18%	18%	18%	18%	18%
40	18%	18%	18%	18%	18%	18%	18%
41	18%	18%	18%	18%	18%	18%	18%
42	18%	18%	18%	18%	18%	18%	18%
43	18%	18%	18%	18%	18%	18%	18%
44	18%	18%	18%	18%	18%	18%	18%
45	18%	18%	18%	18%	18%	18%	18%
46	18%	18%	18%	18%	18%	18%	18%
47	18%	18%	18%	18%	18%	18%	18%
48	18%	18%	18%	18%	18%	18%	18%
49	18%	18%	18%	18%	18%	18%	18%
50	18%	18%	18%	18%	18%	18%	18%
51	18%	18%	18%	18%	18%	18%	18%
52	18%	18%	18%	18%	18%	18%	18%
53	18%	18%	18%	18%	18%	18%	18%
54	18%	18%	18%	18%	18%	18%	18%
55	18%	18%	18%	18%	18%	18%	18%
56	18%	18%	18%	18%	18%	18%	18%
57	18%	18%	18%	18%	18%	18%	18%
58	18%	18%	18%	18%	18%	18%	18%
59	18%	18%	18%	18%	18%	18%	18%
60	18%	18%	18%	18%	18%	18%	18%
61	18%	18%	18%	18%	18%	18%	18%
62	18%	18%	18%	18%	18%	18%	18%
63	18%	18%	18%	18%	18%	18%	18%
64	18%	18%	18%	18%	18%	18%	18%
65	18%	18%	18%	18%	18%	18%	18%
66	18%	18%	18%	18%	18%	18%	18%
67	18%	18%	18%	18%	18%	18%	18%
68	18%	18%	18%	18%	18%	18%	18%
69	18%	18%	18%	18%	18%	18%	18%
70	18%	18%	18%	18%	18%	18%	18%
71	18%	18%	18%	18%	18%	18%	18%
72	18%	18%	18%	18%	18%	18%	18%
73	18%	18%	18%	18%	18%	18%	18%
74	18%	18%	18%	18%	18%	18%	18%
75	18%	18%	18%	18%	18%	18%	18%
76	18%	18%	18%	18%	18%	18%	18%
77	18%	18%	18%	18%	18%	18%	18%
78	18%	18%	18%	18%	18%	18%	18%
79	18%	18%	18%	18%	18%	18%	18%
80	18%	18%	18%	18%	18%	18%	18%
81	18%	18%	18%	18%	18%	18%	18%
82	18%	18%	18%	18%	18%	18%	18%
83	18%	18%	18%	18%	18%	18%	18%
84	18%	18%	18%	18%	18%	18%	18%

* Benefit Differences between LTC-03 and ICC12-LTC-12:

LTC-03 has an EP where 1 day of HHC = 7 days towards EP, and ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Custom Care II Enhanced Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: 5% Simple Inflation

Current New Business Rates (ICC12-LTC-12 policy) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	23.73	27.27	32.11	34.93	41.46	60.11	62.19
30	25.36	29.17	34.18	37.17	44.02	62.89	67.08
31	27.47	31.44	36.58	38.08	45.14	63.60	69.76
32	27.47	31.44	37.47	40.53	47.95	68.80	72.97
33	28.47	32.50	39.88	41.39	48.90	69.27	75.38
34	29.08	33.38	40.53	42.42	49.95	71.92	77.92
35	29.58	35.44	41.35	44.80	52.75	77.09	81.15
36	31.84	37.71	42.13	45.66	55.74	77.64	83.62
37	32.45	38.37	46.39	46.64	56.71	80.17	86.04
38	32.91	40.77	47.29	49.01	59.53	85.32	91.28
39	33.51	41.17	49.75	51.68	62.41	87.76	95.56
40	35.53	43.44	50.61	52.60	63.51	90.45	98.14
41	36.29	44.33	51.33	53.72	64.95	93.60	101.24
42	36.98	44.88	52.20	56.49	68.64	97.24	104.87
43	37.53	45.77	54.58	57.53	70.43	100.88	108.49
44	39.73	46.53	55.64	58.63	72.28	102.71	112.22
45	40.38	47.22	56.49	61.55	75.96	108.25	115.84
46	40.95	49.66	58.79	62.78	77.96	112.19	121.70
47	41.81	50.39	59.84	65.46	81.86	116.13	125.65
48	42.32	51.05	62.24	66.60	83.73	117.22	128.38
49	44.63	53.41	62.24	67.90	85.88	123.21	132.55
50	45.33	54.13	64.03	70.66	89.75	127.14	138.36
51	47.65	55.35	66.73	73.63	91.64	130.13	141.12
52	49.88	57.66	68.17	76.82	91.86	130.72	141.32
53	52.49	60.16	71.08	79.95	93.63	133.52	143.92
54	53.02	61.00	72.32	83.15	95.27	133.72	143.92
55	57.08	63.63	75.21	86.52	97.16	136.68	146.56
56	58.30	65.14	77.46	90.10	102.83	144.29	155.90
57	59.72	68.37	81.15	93.58	108.84	150.70	164.10
58	61.25	70.26	83.64	95.36	113.05	156.28	171.24
59	62.64	73.67	86.09	99.29	119.39	166.47	181.61
60	63.97	75.56	89.99	101.25	124.08	172.71	191.15
61	68.45	81.21	96.13	107.18	131.38	182.93	199.56
62	71.24	88.71	103.85	113.08	135.28	189.06	206.99
63	77.37	95.27	110.43	119.22	142.84	199.01	213.45
64	80.56	102.02	120.56	125.77	148.59	208.66	221.31
65	85.14	110.71	127.69	133.88	156.06	218.49	230.97
66	92.32	120.30	134.69	144.33	168.72	232.77	246.83
67	97.96	128.37	143.38	155.15	185.18	249.52	263.64
68	105.50	138.56	153.07	166.93	201.24	267.27	281.42
69	113.63	149.61	162.98	179.37	216.72	284.25	299.95
70	120.87	160.90	172.07	192.78	236.61	304.43	320.21
71	131.86	176.57	187.99	210.75	256.62	324.23	341.14
72	143.12	193.32	202.93	231.48	277.09	342.64	363.50
73	155.16	213.06	221.52	253.96	299.72	361.98	386.60
74	167.75	233.75	240.68	279.02	326.04	385.32	413.55
75	182.45	255.62	262.15	305.02	352.64	408.89	440.45
76	198.69	257.66	296.11	333.29	360.20	419.17	452.50
77	216.11	279.67	322.89	362.30	391.54	456.37	491.97
78	235.62	304.93	350.29	393.13	425.89	496.45	535.51
79	258.30	332.28	382.44	427.58	463.94	542.94	585.57
80	417.88	538.06	617.57	689.68	748.85	878.28	948.54
81	446.53	573.86	658.14	735.26	799.81	937.90	1,011.42
82	476.49	612.13	702.56	784.29	853.85	999.93	1,078.18
83	508.26	653.48	749.73	837.53	911.83	1,068.87	1,151.61
84	542.98	698.82	800.52	895.67	974.41	1,141.73	1,230.31

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	24.44	28.09	33.07	35.98	42.70	61.92	64.05
30	26.12	30.04	35.20	38.28	45.34	64.77	69.09
31	28.30	32.38	37.67	39.22	46.49	65.51	71.85
32	28.30	32.38	38.59	41.75	49.39	70.86	75.16
33	29.32	33.48	41.08	42.63	50.36	71.35	77.64
34	29.95	34.39	41.75	43.69	51.45	74.08	80.25
35	30.47	36.50	42.59	46.14	54.33	79.40	83.58
36	32.79	38.85	43.39	47.03	57.42	79.97	86.12
37	33.42	39.52	47.78	48.04	58.41	82.58	88.62
38	33.89	41.99	48.70	50.48	61.31	87.88	94.01
39	34.52	42.41	51.24	53.23	64.28	90.39	98.43
40	36.60	44.74	52.13	54.18	65.41	93.16	101.09
41	37.38	45.66	52.87	55.33	66.90	96.41	104.28
42	38.09	46.23	53.77	58.19	70.70	100.16	108.02
43	38.65	47.15	56.22	59.25	72.54	103.91	111.75
44	40.92	47.93	57.31	60.38	74.45	105.80	115.59
45	41.59	48.63	58.19	63.40	78.24	111.49	119.32
46	42.18	51.15	60.55	64.66	80.30	115.55	125.35
47	43.07	51.90	61.64	67.43	84.32	119.61	129.42
48	43.59	52.59	64.10	68.60	86.24	120.73	132.23
49	45.97	55.02	64.10	69.93	88.45	126.91	136.52
50	46.68	55.75	65.95	72.78	92.44	130.96	142.51
51	49.08	57.01	68.73	75.84	94.39	134.03	145.36
52	51.37	59.39	70.21	79.13	94.61	134.64	145.56
53	54.06	61.97	73.22	82.34	96.44	137.52	148.24
54	54.61	62.83	74.49	85.64	98.13	137.73	148.24
55	58.79	65.54	77.47	89.11	100.08	140.78	150.96
56	60.05	67.10	79.79	92.80	105.92	148.62	160.58
57	61.51	70.42	83.58	96.39	112.11	155.22	169.02
58	63.08	72.37	86.15	98.22	116.44	160.97	176.38
59	64.52	75.88	88.67	102.27	122.97	171.47	187.06
60	65.89	77.83	92.68	104.29	127.80	177.89	196.88
61	70.51	83.64	99.02	110.40	135.32	188.42	205.55
62	73.38	91.37	106.97	116.48	139.34	194.73	213.20
63	79.69	98.13	113.75	122.80	147.12	204.98	219.86
64	82.97	105.08	124.17	129.55	153.05	214.92	227.95
65	87.69	114.04	131.52	137.90	160.75	225.04	237.90
66	95.09	123.91	138.73	148.66	173.78	239.75	254.24
67	100.90	132.22	147.68	159.80	190.73	257.00	271.55
68	108.67	142.71	157.67	171.94	207.27	275.29	289.86
69	117.04	154.10	167.87	184.75	223.22	292.77	308.95
70	124.50	165.73	177.23	198.56	243.70	313.57	329.81
71	135.82	181.86	193.63	217.07	264.32	333.96	351.37
72	147.42	199.12	209.02	238.42	285.40	352.92	374.40
73	159.82	219.45	228.17	261.58	308.71	372.84	398.20
74	172.79	240.76	247.91	287.39	335.82	396.88	425.96
75	187.93	263.29	270.02	314.17	363.22	421.16	453.67
76	204.65	265.38	304.99	343.28	371.01	431.75	466.07
77	222.59	288.06	332.58	373.17	403.29	470.07	506.73
78	242.69	314.07	360.79	404.92	438.66	511.34	551.58
79	266.05	342.25	393.91	440.41	477.86	559.23	603.14
80	430.41	554.20	636.10	710.37	771.31	904.63	977.00
81	459.93	591.07	677.89	757.31	823.81	966.04	1041.77
82	490.78	630.49	723.63	807.82	879.47	1029.93	1110.53
83	523.51	673.08	772.22	862.66	939.18	1100.93	1186.15
84	559.27	719.78	824.54	922.54	1003.64	1175.98	1267.22

LTC-03 Rates after Requested Rate Increases :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	14.11	17.63	19.99	21.16	22.34	29.39	30.57
30	15.28	18.81	21.16	22.34	23.51	30.57	31.74
31	16.46	19.99	22.34	23.51	24.69	31.74	32.92
32	16.46	19.99	22.34	24.69	25.86	32.92	34.09
33	17.63	21.16	23.51	24.69	25.86	34.09	35.27
34	17.63	21.16	24.69	25.86	27.04	35.27	36.44
35	18.81	22.34	25.86	27.04	28.21	36.44	37.62
36	18.81	23.51	25.86	28.21	29.39	37.62	39.97
37	19.99	24.69	27.04	29.39	30.57	38.80	41.15
38	21.16	24.69	28.21	30.57	31.74	39.97	42.32
39	21.16	25.86	29.39	31.74	32.92	42.32	44.67
40	22.34	27.04	30.57	32.92	34.09	43.50	45.85
41	22.34	28.21	31.74	34.09	35.27	44.67	48.20
42	23.51	28.21	31.74	35.27	36.44	45.85	49.38
43	23.51	29.39	32.92	36.44	37.62	48.20	51.73
44	23.51	30.57	34.09	37.62	38.80	50.55	52.90
45	24.69	30.57	35.27	38.80	39.97	51.73	55.25
46	24.69	31.74	36.44	39.97	42.32	52.90	56.43
47	25.86	31.74	37.62	41.15	43.50	55.25	59.96
48	25.86	32.92	38.80	42.32	44.67	56.43	62.31
49	27.04	34.09	39.97	43.50	45.85	58.78	64.66
50	27.04	35.27	41.15	44.67	48.20	62.31	67.01
51	27.04	36.44	42.32	45.85	49.38	63.48	69.36
52	28.21	38.80	43.50	48.20	51.73	65.83	71.71
53	28.21	39.97	44.67	49.38	54.08	67.01	75.24
54	29.39	41.15	45.85	51.73	55.25	69.36	77.59
55	29.39	43.50	48.20	52.90	57.61	70.54	81.12
56	31.74	45.85	50.55	56.43	61.13	75.24	85.82
57	34.09	48.20	52.90	59.96	64.66	78.77	90.52
58	36.44	50.55	56.43	63.48	68.19	83.47	96.40
59	38.80	52.90	59.96	67.01	71.71	89.35	102.28
60	42.32	55.25	64.66	71.71	76.42	94.05	108.16
61	44.67	58.78	68.19	75.24	81.12	99.93	114.04
62	47.02	62.31	70.54	78.77	84.64	105.81	121.09
63	50.55	67.01	75.24	83.47	89.35	110.51	128.14
64	52.90	70.54	78.77	87.00	95.23	117.56	136.37
65	56.43	75.24	83.47	91.70	99.93	124.62	144.60
66	62.31	82.29	91.70	101.10	109.33	136.37	156.36
67	68.19	90.52	101.10	110.51	121.09	149.30	169.29
68	75.24	98.75	110.51	122.26	132.85	163.41	184.57
69	82.29	106.98	122.26	134.02	145.78	178.69	199.86
70	90.52	117.56	134.02	148.13	159.88	195.15	216.31
71	99.93	130.49	148.13	164.59	177.52	215.14	237.48
72	110.51	143.43	164.59	183.40	198.68	237.48	259.81
73	122.26	159.88	182.22	204.56	221.02	260.99	284.50
74	136.37	176.34	202.21	228.07	245.71	288.03	312.72
75	150.48	195.15	224.54	253.93	273.92	317.42	342.11
76	165.76	213.96	245.71	277.45	299.78	347.98	376.20
77	182.22	235.12	270.39	303.31	329.17	383.25	412.64
78	199.86	257.46	296.26	332.70	360.92	419.70	453.79
79	219.84	282.15	324.47	363.27	395.01	462.02	497.29
80	241.00	309.19	356.21	397.36	432.63	506.69	546.67
81	264.52	339.76	391.48	437.33	476.13	557.25	601.92
82	290.38	373.85	430.28	480.83	524.33	612.50	661.88
83	318.59	411.47	473.78	529.03	577.23	673.63	727.71
84	349.16	452.62	520.80	581.93	634.84	740.64	800.60

LTC-03 2013 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	18%	18%	18%	18%	18%	18%	18%
30	18%	18%	18%	18%	18%	18%	18%
31	18%	18%	18%	18%	18%	18%	18%
32	18%	18%	18%	18%	18%	18%	18%
33	18%	18%	18%	18%	18%	18%	18%
34	18%	18%	18%	18%	18%	18%	18%
35	18%	18%	18%	18%	18%	18%	18%
36	18%	18%	18%	18%	18%	18%	18%
37	18%	18%	18%	18%	18%	18%	18%
38	18%	18%	18%	18%	18%	18%	18%
39	18%	18%	18%	18%	18%	18%	18%
40	18%	18%	18%	18%	18%	18%	18%
41	18%	18%	18%	18%	18%	18%	18%
42	18%	18%	18%	18%	18%	18%	18%
43	18%	18%	18%	18%	18%	18%	18%
44	18%	18%	18%	18%	18%	18%	18%
45	18%	18%	18%	18%	18%	18%	18%
46	18%	18%	18%	18%	18%	18%	18%
47	18%	18%	18%	18%	18%	18%	18%
48	18%	18%	18%	18%	18%	18%	18%
49	18%	18%	18%	18%	18%	18%	18%
50	18%	18%	18%	18%	18%	18%	18%
51	18%	18%	18%	18%	18%	18%	18%
52	18%	18%	18%	18%	18%	18%	18%
53	18%	18%	18%	18%	18%	18%	18%
54	18%	18%	18%	18%	18%	18%	18%
55	18%	18%	18%	18%	18%	18%	18%
56	18%	18%	18%	18%	18%	18%	18%
57	18%	18%	18%	18%	18%	18%	18%
58	18%	18%	18%	18%	18%	18%	18%
59	18%	18%	18%	18%	18%	18%	18%
60	18%	18%	18%	18%	18%	18%	18%
61	18%	18%	18%	18%	18%	18%	18%
62	18%	18%	18%	18%	18%	18%	18%
63	18%	18%	18%	18%	18%	18%	18%
64	18%	18%	18%	18%	18%	18%	18%
65	18%	18%	18%	18%	18%	18%	18%
66	18%	18%	18%	18%	18%	18%	18%
67	18%	18%	18%	18%	18%	18%	18%
68	18%	18%	18%	18%	18%	18%	18%
69	18%	18%	18%	18%	18%	18%	18%
70	18%	18%	18%	18%	18%	18%	18%
71	18%	18%	18%	18%	18%	18%	18%
72	18%	18%	18%	18%	18%	18%	18%
73	18%	18%	18%	18%	18%	18%	18%
74	18%	18%	18%	18%	18%	18%	18%
75	18%	18%	18%	18%	18%	18%	18%
76	18%	18%	18%	18%	18%	18%	18%
77	18%	18%	18%	18%	18%	18%	18%
78	18%	18%	18%	18%	18%	18%	18%
79	18%	18%	18%	18%	18%	18%	18%
80	18%	18%	18%	18%	18%	18%	18%
81	18%	18%	18%	18%	18%	18%	18%
82	18%	18%	18%	18%	18%	18%	18%
83	18%	18%	18%	18%	18%	18%	18%
84	18%	18%	18%	18%	18%	18%	18%

* Benefit Differences between LTC-03 and ICC12-LTC-12:

LTC-03 has an EP where 1 day of HHC = 7 days towards EP, and ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options)

ICC12-LTC-12 Simple Inflation rates are approximated by applying the ratio of [LTC-03 Simple Inflation / LTC-03 Compound Inflation] to the ICC12-LTC-12 Compound Inflation rates

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Custom Care II Enhanced Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: Automatic Inflation (CPI)

Current New Business Rates (ICC12-LTC-12 policy) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	29.21	36.36	39.24	44.12	51.82	70.48	74.62
30	30.79	38.28	41.37	46.46	54.50	75.46	79.66
31	31.13	38.83	42.06	47.15	55.40	75.91	80.02
32	31.68	39.18	42.82	47.90	56.29	77.14	81.31
33	32.03	39.73	43.51	48.59	57.04	77.42	81.49
34	32.71	40.41	44.05	49.48	57.94	77.92	81.91
35	33.06	40.76	44.95	50.17	58.83	81.15	85.20
36	33.61	41.31	45.64	50.93	59.73	81.62	85.61
37	34.16	41.86	46.39	51.82	60.62	81.62	85.61
38	34.64	42.54	47.29	52.51	61.51	83.34	87.31
39	35.19	42.89	47.97	53.40	62.41	83.86	87.76
40	35.53	43.44	48.87	54.30	63.51	84.67	88.52
41	36.29	44.33	49.62	55.40	64.95	85.96	91.69
42	36.98	44.88	50.52	56.49	66.74	89.62	93.43
43	37.53	45.77	51.27	57.53	68.52	91.36	97.07
44	38.08	46.53	52.37	58.63	70.38	95.11	100.81
45	38.76	47.22	53.26	59.93	72.16	96.85	104.45
46	39.31	48.11	54.02	61.17	74.16	100.78	108.38
47	40.21	48.87	55.12	62.27	76.15	104.71	112.32
48	40.76	49.55	56.01	63.51	78.14	104.71	114.06
49	41.44	50.45	57.11	64.81	80.27	108.28	117.61
50	42.20	51.20	58.08	66.05	82.27	112.18	121.53
51	42.89	52.44	59.31	67.49	82.47	113.63	122.79
52	43.64	53.33	60.76	69.14	83.02	113.63	126.26
53	44.54	54.43	62.20	70.72	83.23	113.63	126.26
54	45.22	55.33	63.64	72.37	83.57	113.63	126.26
55	45.98	56.56	65.09	74.16	83.99	113.63	126.81
56	47.56	58.21	67.42	76.36	87.90	119.42	132.68
57	49.00	60.00	69.76	78.49	92.10	123.91	138.98
58	50.79	61.99	72.30	80.69	96.43	128.01	142.98
59	52.44	64.12	74.98	83.23	100.89	134.52	151.34
60	54.02	66.12	77.53	85.57	105.64	139.17	155.94
61	57.04	70.38	82.20	90.03	109.76	146.35	164.64
62	60.07	74.85	87.01	94.71	114.09	151.58	171.13
63	63.30	79.86	92.03	99.59	118.76	157.28	178.14
64	66.67	85.02	97.59	104.81	123.30	162.82	186.53
65	70.03	90.58	103.30	110.17	127.97	170.11	195.08
66	75.53	97.11	110.58	119.11	139.04	184.34	210.90
67	81.17	103.85	118.08	128.59	150.65	202.44	229.12
68	87.22	111.13	126.39	139.11	163.51	220.10	246.83
69	93.75	119.11	135.12	150.17	177.46	238.70	266.97
70	100.96	127.56	144.54	162.27	192.44	260.27	288.66
71	109.42	139.24	155.53	175.40	205.91	273.52	301.18
72	118.35	152.10	167.35	189.76	220.48	284.54	312.84
73	128.18	166.19	180.07	205.02	236.01	298.28	325.79
74	138.69	181.65	193.81	221.65	252.65	313.34	340.15
75	150.10	198.35	208.73	239.66	270.31	327.94	354.01
76	165.36	201.25	237.15	264.06	278.17	338.41	365.33
77	181.79	222.47	259.33	287.30	303.83	371.20	400.44
78	200.34	244.44	283.51	313.75	331.39	408.25	439.75
79	220.69	269.59	310.97	343.57	362.38	448.90	482.75
80	362.41	440.06	506.63	556.55	587.98	732.21	787.68
81	387.35	469.85	539.78	593.58	627.66	781.88	841.06
82	413.88	500.83	575.61	633.00	669.52	834.72	897.33
83	442.41	535.28	614.64	675.43	715.95	891.57	959.11
84	472.44	572.51	656.17	721.78	764.43	953.08	1,025.26

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	30.09	37.45	40.42	45.45	53.38	72.59	76.86
30	31.71	39.43	42.62	47.85	56.14	77.73	82.05
31	32.07	40.00	43.32	48.56	57.06	78.19	82.42
32	32.63	40.35	44.10	49.34	57.98	79.45	83.75
33	32.99	40.92	44.81	50.05	58.76	79.74	83.94
34	33.70	41.62	45.38	50.97	59.68	80.25	84.37
35	34.05	41.98	46.30	51.68	60.60	83.58	87.76
36	34.62	42.55	47.00	52.46	61.52	84.07	88.17
37	35.18	43.11	47.78	53.38	62.44	84.07	88.17
38	35.68	43.82	48.70	54.08	63.36	85.84	89.93
39	36.24	44.17	49.41	55.00	64.28	86.37	90.39
40	36.60	44.74	50.33	55.92	65.41	87.21	91.18
41	37.38	45.66	51.11	57.06	66.90	88.54	94.44
42	38.09	46.23	52.03	58.19	68.74	92.30	96.23
43	38.65	47.15	52.81	59.25	70.58	94.10	99.99
44	39.22	47.93	53.94	60.38	72.49	97.96	103.84
45	39.93	48.63	54.86	61.73	74.33	99.76	107.58
46	40.49	49.55	55.64	63.00	76.38	103.80	111.64
47	41.41	50.33	56.77	64.14	78.44	107.85	115.69
48	41.98	51.04	57.69	65.41	80.49	107.85	117.48
49	42.69	51.96	58.83	66.76	82.68	111.53	121.14
50	43.47	52.74	59.82	68.03	84.74	115.55	125.18
51	44.17	54.01	61.09	69.52	84.95	117.04	126.48
52	44.95	54.93	62.58	71.22	85.51	117.04	130.04
53	45.87	56.07	64.07	72.84	85.73	117.04	130.04
54	46.58	56.99	65.55	74.54	86.08	117.04	130.04
55	47.36	58.26	67.04	76.38	86.51	117.04	130.61
56	48.99	59.96	69.45	78.65	90.54	123.00	136.67
57	50.47	61.80	71.85	80.84	94.86	127.63	143.15
58	52.31	63.85	74.47	83.11	99.32	131.85	147.27
59	54.01	66.05	77.23	85.73	103.92	138.56	155.88
60	55.64	68.10	79.85	88.13	108.80	143.35	160.62
61	58.76	72.49	84.67	92.74	113.05	150.74	169.58
62	61.87	77.09	89.62	97.55	117.51	156.12	176.27
63	65.20	82.26	94.79	102.58	122.33	162.00	183.49
64	68.67	87.57	100.52	107.96	127.00	167.70	192.13
65	72.14	93.30	106.40	113.48	131.81	175.21	200.93
66	77.80	100.03	113.90	122.68	143.21	189.87	217.23
67	83.60	106.96	121.62	132.45	155.17	208.51	235.99
68	89.83	114.47	130.18	143.28	168.41	226.71	254.23
69	96.56	122.68	139.17	154.68	182.78	245.86	274.98
70	103.99	131.39	148.87	167.14	198.21	268.08	297.32
71	112.70	143.42	160.20	180.66	212.09	281.73	310.22
72	121.90	156.66	172.37	195.45	227.10	293.08	322.23
73	132.02	171.17	185.47	211.17	243.09	307.22	335.56
74	142.85	187.10	199.63	228.30	260.23	322.74	350.36
75	154.61	204.30	214.99	246.85	278.42	337.78	364.63
76	170.32	207.29	244.26	271.99	286.51	348.57	376.29
77	187.24	229.14	267.11	295.92	312.94	382.34	412.45
78	206.35	251.78	292.01	323.16	341.33	420.49	452.94
79	227.31	277.68	320.30	353.88	373.25	462.36	497.24
80	373.28	453.27	521.83	573.25	605.62	754.17	811.31
81	398.97	483.94	555.98	611.39	646.49	805.34	866.29
82	426.30	515.86	592.88	651.99	689.60	859.76	924.25
83	455.68	551.34	633.08	695.69	737.43	918.31	987.88
84	486.61	589.68	675.85	743.44	787.37	981.67	1056.02

LTC-03 Rates after Requested Rate Increases :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	17.63	22.34	24.69	27.04	28.21	37.62	39.97
30	18.81	23.51	25.86	28.21	29.39	39.97	42.32
31	18.81	23.51	25.86	29.39	30.57	41.15	43.50
32	19.99	24.69	27.04	29.39	30.57	41.15	43.50
33	19.99	24.69	27.04	30.57	31.74	42.32	44.67
34	19.99	25.86	28.21	30.57	31.74	43.50	45.85
35	21.16	25.86	28.21	31.74	32.92	44.67	47.02
36	21.16	25.86	29.39	31.74	32.92	45.85	48.20
37	22.34	27.04	29.39	32.92	34.09	45.85	48.20
38	22.34	27.04	30.57	34.09	35.27	47.02	49.38
39	23.51	28.21	30.57	34.09	35.27	48.20	50.55
40	23.51	28.21	31.74	35.27	36.44	49.38	51.73
41	24.69	29.39	32.92	36.44	37.62	50.55	54.08
42	24.69	30.57	34.09	37.62	38.80	52.90	55.25
43	25.86	30.57	35.27	38.80	39.97	54.08	57.61
44	25.86	31.74	36.44	39.97	41.15	55.25	58.78
45	27.04	32.92	37.62	41.15	42.32	57.61	61.13
46	27.04	34.09	38.80	42.32	43.50	58.78	63.48
47	28.21	35.27	39.97	43.50	44.67	61.13	65.83
48	29.39	36.44	41.15	45.85	47.02	63.48	68.19
49	29.39	37.62	42.32	47.02	48.20	64.66	70.54
50	30.57	38.80	43.50	48.20	49.38	67.01	72.89
51	30.57	39.97	44.67	49.38	50.55	69.36	75.24
52	31.74	41.15	45.85	50.55	52.90	70.54	77.59
53	31.74	42.32	47.02	51.73	54.08	72.89	79.94
54	32.92	43.50	49.38	52.90	56.43	75.24	83.47
55	32.92	44.67	50.55	54.08	57.61	77.59	85.82
56	34.09	47.02	52.90	56.43	59.96	79.94	89.35
57	36.44	48.20	55.25	58.78	62.31	83.47	92.87
58	38.80	50.55	57.61	61.13	64.66	87.00	96.40
59	39.97	52.90	59.96	64.66	68.19	89.35	101.10
60	42.32	55.25	62.31	67.01	70.54	92.87	104.63
61	44.67	57.61	65.83	70.54	74.06	97.58	110.51
62	48.20	61.13	69.36	75.24	78.77	103.45	117.56
63	50.55	63.48	72.89	78.77	82.29	109.33	124.62
64	54.08	67.01	76.42	83.47	87.00	115.21	131.67
65	57.61	70.54	81.12	88.17	91.70	122.26	139.90
66	61.13	75.24	87.00	95.23	98.75	132.85	150.48
67	65.83	81.12	94.05	103.45	106.98	144.60	163.41
68	70.54	85.82	101.10	111.68	116.39	156.36	175.17
69	75.24	92.87	109.33	121.09	125.79	170.47	189.28
70	79.94	98.75	117.56	130.49	136.37	184.57	204.56
71	88.17	108.16	129.32	143.43	150.48	198.68	218.67
72	96.40	119.91	142.25	157.53	165.76	213.96	235.12
73	106.98	131.67	156.36	172.82	182.22	230.42	251.58
74	117.56	144.60	171.64	190.45	201.03	249.23	270.39
75	129.32	158.71	188.10	209.26	221.02	268.04	289.20
76	143.43	176.34	206.91	230.42	243.35	296.26	319.77
77	159.88	195.15	229.25	252.76	268.04	328.00	353.86
78	177.52	216.31	252.76	278.62	293.91	362.09	390.31
79	197.50	241.00	278.62	306.84	323.30	400.89	431.45
80	219.84	266.87	306.84	337.40	356.21	443.21	477.30
81	242.18	293.91	337.40	371.50	391.48	487.88	525.50
82	266.87	323.30	371.50	409.12	430.28	537.26	578.41
83	293.91	356.21	409.12	450.26	473.78	591.34	636.01
84	323.30	391.48	450.26	494.94	520.80	650.12	699.50

LTC-03 2013 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	18%	18%	18%	18%	18%	18%	18%
30	18%	18%	18%	18%	18%	18%	18%
31	18%	18%	18%	18%	18%	18%	18%
32	18%	18%	18%	18%	18%	18%	18%
33	18%	18%	18%	18%	18%	18%	18%
34	18%	18%	18%	18%	18%	18%	18%
35	18%	18%	18%	18%	18%	18%	18%
36	18%	18%	18%	18%	18%	18%	18%
37	18%	18%	18%	18%	18%	18%	18%
38	18%	18%	18%	18%	18%	18%	18%
39	18%	18%	18%	18%	18%	18%	18%
40	18%	18%	18%	18%	18%	18%	18%
41	18%	18%	18%	18%	18%	18%	18%
42	18%	18%	18%	18%	18%	18%	18%
43	18%	18%	18%	18%	18%	18%	18%
44	18%	18%	18%	18%	18%	18%	18%
45	18%	18%	18%	18%	18%	18%	18%
46	18%	18%	18%	18%	18%	18%	18%
47	18%	18%	18%	18%	18%	18%	18%
48	18%	18%	18%	18%	18%	18%	18%
49	18%	18%	18%	18%	18%	18%	18%
50	18%	18%	18%	18%	18%	18%	18%
51	18%	18%	18%	18%	18%	18%	18%
52	18%	18%	18%	18%	18%	18%	18%
53	18%	18%	18%	18%	18%	18%	18%
54	18%	18%	18%	18%	18%	18%	18%
55	18%	18%	18%	18%	18%	18%	18%
56	18%	18%	18%	18%	18%	18%	18%
57	18%	18%	18%	18%	18%	18%	18%
58	18%	18%	18%	18%	18%	18%	18%
59	18%	18%	18%	18%	18%	18%	18%
60	18%	18%	18%	18%	18%	18%	18%
61	18%	18%	18%	18%	18%	18%	18%
62	18%	18%	18%	18%	18%	18%	18%
63	18%	18%	18%	18%	18%	18%	18%
64	18%	18%	18%	18%	18%	18%	18%
65	18%	18%	18%	18%	18%	18%	18%
66	18%	18%	18%	18%	18%	18%	18%
67	18%	18%	18%	18%	18%	18%	18%
68	18%	18%	18%	18%	18%	18%	18%
69	18%	18%	18%	18%	18%	18%	18%
70	18%	18%	18%	18%	18%	18%	18%
71	18%	18%	18%	18%	18%	18%	18%
72	18%	18%	18%	18%	18%	18%	18%
73	18%	18%	18%	18%	18%	18%	18%
74	18%	18%	18%	18%	18%	18%	18%
75	18%	18%	18%	18%	18%	18%	18%
76	18%	18%	18%	18%	18%	18%	18%
77	18%	18%	18%	18%	18%	18%	18%
78	18%	18%	18%	18%	18%	18%	18%
79	18%	18%	18%	18%	18%	18%	18%
80	18%	18%	18%	18%	18%	18%	18%
81	18%	18%	18%	18%	18%	18%	18%
82	18%	18%	18%	18%	18%	18%	18%
83	18%	18%	18%	18%	18%	18%	18%
84	18%	18%	18%	18%	18%	18%	18%

* Benefit Differences between LTC-03 and ICC12-LTC-12:

LTC-03 has an EP where 1 day of HHC = 7 days towards EP, and ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Custom Care II Enhanced Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: 5% Compound Inflation

Current New Business Rates (ICC12-LTC-12 policy) :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	81.31	103.30	112.51	127.15	150.24	205.33	227.86
30	82.20	104.19	113.75	128.38	151.68	207.06	231.14
31	82.54	104.40	113.95	128.73	152.03	207.06	233.24
32	82.75	104.74	114.30	128.93	152.23	208.44	233.24
33	82.89	104.95	114.50	129.28	152.58	208.44	233.92
34	83.09	105.15	114.85	129.48	152.78	208.44	233.92
35	83.44	105.50	115.05	129.83	153.33	209.71	234.51
36	83.64	105.50	115.40	130.17	153.54	209.71	236.48
37	83.99	105.70	115.60	130.38	153.88	211.04	237.42
38	84.19	106.05	115.95	130.72	154.09	211.04	237.42
39	84.33	106.25	116.15	130.93	154.43	212.35	238.08
40	84.54	106.46	116.49	131.27	154.64	212.35	239.95
41	85.22	107.15	117.73	132.65	157.25	214.63	242.25
42	85.91	107.63	118.97	133.88	159.73	219.36	244.91
43	86.60	108.32	120.21	135.05	162.34	222.15	247.78
44	87.29	109.00	121.58	136.43	164.81	226.88	252.57
45	87.97	109.48	122.82	137.80	167.63	229.95	255.74
46	88.66	110.17	124.05	139.18	170.24	234.89	258.59
47	89.35	110.86	125.64	140.55	173.06	235.02	258.59
48	90.03	111.55	126.87	141.92	176.01	240.41	264.02
49	90.72	112.16	128.25	143.30	178.63	243.19	266.86
50	91.41	112.85	129.69	144.67	181.44	248.40	270.00
51	92.37	113.61	130.58	145.77	182.13	250.70	272.12
52	93.33	114.50	131.68	146.87	182.82	250.70	272.12
53	94.43	115.40	132.78	147.77	183.37	250.70	273.68
54	95.40	116.49	133.68	148.73	184.05	250.70	273.68
55	96.49	117.39	134.78	149.83	184.54	251.46	273.76
56	97.25	118.49	135.81	150.58	185.91	253.88	277.87
57	97.94	119.79	137.04	151.20	187.08	257.97	281.60
58	98.63	120.89	138.08	151.96	188.59	260.53	285.80
59	99.38	122.34	139.11	152.37	189.76	260.53	289.05
60	100.07	123.64	140.34	152.99	191.27	264.40	292.53
61	101.65	127.49	143.99	156.56	192.71	267.26	294.53
62	103.09	131.20	147.97	159.79	194.02	269.18	294.53
63	104.54	135.46	151.96	163.37	195.46	271.29	294.53
64	106.32	139.38	155.95	166.94	196.91	273.39	294.53
65	107.77	143.64	160.27	170.52	198.35	275.49	294.53
66	114.23	151.00	168.93	181.86	213.06	289.38	311.64
67	120.69	158.56	178.28	193.88	228.80	302.40	328.00
68	127.70	166.46	187.97	206.80	245.77	318.53	347.64
69	135.26	174.71	198.35	220.62	263.92	333.97	366.55
70	143.09	183.64	209.07	235.12	283.51	351.08	389.00
71	157.39	199.93	223.92	251.41	299.59	368.11	404.76
72	173.06	218.08	239.93	268.52	316.70	388.11	425.37
73	190.24	237.59	257.04	287.08	334.78	406.84	444.37
74	209.42	258.76	275.46	306.94	353.75	427.99	464.38
75	230.10	281.99	295.19	328.04	374.09	450.32	485.61
76	247.08	318.52	376.57	407.83	433.13	519.46	562.63
77	265.15	342.37	403.56	438.52	464.75	556.53	606.07
78	284.33	367.20	432.92	472.93	498.65	597.24	652.96
79	305.50	393.78	465.25	510.10	536.72	641.83	703.49
80	480.96	620.40	733.57	808.34	848.76	1012.45	1115.51
81	509.48	657.27	775.89	855.62	898.40	1071.47	1180.37
82	540.00	697.50	823.13	907.50	952.50	1136.25	1252.50
83	572.65	738.84	872.52	961.03	1009.81	1204.91	1327.74
84	606.87	782.50	923.35	1017.25	1069.42	1276.35	1406.76

New Business Rates adjusted for Benefit Differences* :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	83.75	106.40	115.88	130.96	154.75	211.49	234.70
30	84.67	107.32	117.16	132.24	156.23	213.27	238.07
31	85.02	107.53	117.37	132.59	156.59	213.27	240.24
32	85.23	107.88	117.72	132.80	156.80	214.70	240.24
33	85.37	108.10	117.94	133.16	157.15	214.70	240.94
34	85.59	108.31	118.29	133.37	157.37	214.70	240.94
35	85.94	108.66	118.50	133.72	157.93	216.00	241.55
36	86.15	108.66	118.86	134.08	158.15	216.00	243.57
37	86.51	108.88	119.07	134.29	158.50	217.37	244.54
38	86.72	109.23	119.42	134.64	158.71	217.37	244.54
39	86.86	109.44	119.64	134.86	159.07	218.72	245.23
40	87.07	109.65	119.99	135.21	159.28	218.72	247.15
41	87.78	110.36	121.26	136.63	161.97	221.06	249.52
42	88.49	110.86	122.54	137.90	164.52	225.94	252.26
43	89.20	111.57	123.81	139.10	167.21	228.81	255.21
44	89.90	112.27	125.23	140.52	169.76	233.69	260.14
45	90.61	112.77	126.50	141.93	172.66	236.85	263.41
46	91.32	113.48	127.78	143.35	175.35	241.94	266.35
47	92.03	114.18	129.40	144.77	178.25	242.07	266.35
48	92.74	114.89	130.68	146.18	181.29	247.62	271.94
49	93.44	115.53	132.09	147.60	183.98	250.48	274.87
50	94.15	116.24	133.58	149.01	186.89	255.86	278.11
51	95.14	117.02	134.50	150.15	187.59	258.22	280.29
52	96.13	117.94	135.63	151.28	188.30	258.22	280.29
53	97.27	118.86	136.77	152.20	188.87	258.22	281.89
54	98.26	119.99	137.69	153.19	189.58	258.22	281.89
55	99.39	120.91	138.82	154.32	190.07	259.00	281.98
56	100.17	122.04	139.88	155.10	191.49	261.49	286.20
57	100.88	123.39	141.16	155.74	192.69	265.71	290.05
58	101.58	124.52	142.22	156.52	194.25	268.34	294.38
59	102.36	126.01	143.28	156.94	195.45	268.34	297.72
60	103.07	127.35	144.55	157.58	197.01	272.34	301.31
61	104.70	131.32	148.31	161.26	198.50	275.27	303.36
62	106.19	135.14	152.41	164.59	199.84	277.26	303.36
63	107.67	139.53	156.52	168.27	201.33	279.43	303.36
64	109.51	143.56	160.62	171.95	202.81	281.59	303.36
65	111.00	147.95	165.08	175.63	204.30	283.75	303.36
66	117.65	155.53	174.00	187.31	219.45	298.06	320.99
67	124.31	163.31	183.63	199.70	235.66	311.47	337.84
68	131.53	171.45	193.61	213.01	253.15	328.09	358.07
69	139.32	179.95	204.30	227.24	271.84	343.99	377.55
70	147.39	189.15	215.34	242.17	292.01	361.62	400.67
71	162.11	205.93	230.64	258.95	308.58	379.15	416.90
72	178.25	224.62	247.13	276.58	326.20	399.76	438.13
73	195.95	244.72	264.76	295.69	344.82	419.04	457.70
74	215.70	266.53	283.73	316.15	364.36	440.83	478.31
75	237.01	290.45	304.04	337.88	385.31	463.83	500.18
76	254.49	328.08	387.87	420.06	446.13	535.05	579.50
77	273.11	352.64	415.67	451.68	478.69	573.23	624.25
78	292.86	378.22	445.91	487.12	513.61	615.15	672.55
79	314.66	405.60	479.21	525.40	552.83	661.08	724.59
80	495.39	639.01	755.58	832.59	874.22	1042.82	1148.97
81	524.77	676.99	799.17	881.29	925.36	1103.62	1215.78
82	556.20	718.43	847.82	934.73	981.08	1170.34	1290.08
83	589.83	761.01	898.69	989.86	1040.10	1241.05	1367.58
84	625.08	805.98	951.05	1047.77	1101.50	1314.64	1448.97

LTC-03 Rates after Requested Rate Increases :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	25.86	34.09	41.15	48.20	54.08	65.83	74.06
30	28.21	36.44	43.50	50.55	56.43	69.36	77.59
31	28.21	37.62	44.67	51.73	57.61	70.54	78.77
32	28.21	37.62	44.67	51.73	58.78	71.71	79.94
33	29.39	38.80	45.85	52.90	58.78	72.89	81.12
34	29.39	38.80	47.02	54.08	59.96	74.06	83.47
35	30.57	39.97	47.02	55.25	61.13	75.24	84.64
36	30.57	39.97	48.20	56.43	62.31	76.42	85.82
37	31.74	41.15	49.38	56.43	62.31	77.59	87.00
38	32.92	42.32	50.55	57.61	63.48	78.77	88.17
39	32.92	42.32	50.55	58.78	64.66	79.94	90.52
40	35.27	43.50	51.73	59.96	65.83	81.12	91.70
41	35.27	43.50	52.90	59.96	65.83	82.29	92.87
42	36.44	44.67	52.90	61.13	67.01	82.29	94.05
43	36.44	45.85	54.08	61.13	67.01	83.47	96.40
44	36.44	47.02	55.25	62.31	68.19	84.64	97.58
45	36.44	47.02	55.25	62.31	68.19	84.64	98.75
46	37.62	48.20	56.43	63.48	69.36	85.82	101.10
47	37.62	49.38	57.61	63.48	69.36	87.00	102.28
48	37.62	50.55	58.78	64.66	70.54	88.17	103.45
49	37.62	50.55	58.78	64.66	70.54	88.17	105.81
50	38.80	51.73	59.96	65.83	71.71	89.35	106.98
51	38.80	52.90	61.13	68.19	74.06	90.52	110.51
52	39.97	54.08	62.31	69.36	75.24	92.87	112.86
53	39.97	54.08	64.66	71.71	77.59	92.87	116.39
54	41.15	55.25	65.83	72.89	78.77	94.05	119.91
55	44.67	56.43	67.01	75.24	81.12	97.58	123.44
56	44.67	58.78	69.36	77.59	83.47	99.93	128.14
57	45.85	61.13	71.71	81.12	87.00	105.81	132.85
58	47.02	63.48	72.89	83.47	90.52	109.33	137.55
59	48.20	65.83	76.42	85.82	92.87	114.04	142.25
60	49.38	68.19	78.77	89.35	96.40	118.74	148.13
61	51.73	71.71	82.29	94.05	101.10	124.62	154.01
62	56.43	75.24	88.17	98.75	106.98	131.67	161.06
63	59.96	79.94	92.87	104.63	112.86	138.72	168.11
64	63.48	83.47	98.75	109.33	118.74	145.78	175.17
65	68.19	88.17	104.63	115.21	124.62	154.01	183.40
66	74.06	95.23	112.86	124.62	134.02	165.76	195.15
67	79.94	102.28	121.09	134.02	144.60	179.87	208.09
68	87.00	110.51	130.49	143.43	156.36	193.98	221.02
69	94.05	118.74	141.07	155.18	169.29	209.26	235.12
70	102.28	128.14	151.66	166.94	182.22	225.72	250.41
71	110.51	141.07	166.94	182.22	198.68	244.53	269.22
72	122.26	155.18	183.40	199.86	216.31	264.52	290.38
73	132.85	170.47	201.03	218.67	235.12	285.68	312.72
74	145.78	188.10	221.02	239.83	256.29	310.36	337.40
75	159.88	206.91	243.35	262.16	279.80	336.23	363.27
76	175.17	226.90	266.87	288.03	306.84	367.97	399.71
77	191.63	248.06	291.55	317.42	336.23	403.24	438.51
78	210.44	271.57	319.77	349.16	369.15	440.86	482.01
79	228.07	296.26	350.34	383.25	404.41	482.01	529.03
80	251.58	324.47	383.25	422.05	443.21	527.86	581.93
81	276.27	357.39	422.05	464.37	487.88	580.76	640.72
82	304.49	392.66	464.37	511.40	537.26	638.36	705.37
83	335.05	431.45	511.40	563.12	591.34	701.85	775.91
84	366.79	473.78	563.12	619.55	650.12	772.39	853.50

LTC-03 2013 Rate Increases (%) :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	18%	18%	18%	18%	18%	18%	18%
30	18%	18%	18%	18%	18%	18%	18%
31	18%	18%	18%	18%	18%	18%	18%
32	18%	18%	18%	18%	18%	18%	18%
33	18%	18%	18%	18%	18%	18%	18%
34	18%	18%	18%	18%	18%	18%	18%
35	18%	18%	18%	18%	18%	18%	18%
36	18%	18%	18%	18%	18%	18%	18%
37	18%	18%	18%	18%	18%	18%	18%
38	18%	18%	18%	18%	18%	18%	18%
39	18%	18%	18%	18%	18%	18%	18%
40	18%	18%	18%	18%	18%	18%	18%
41	18%	18%	18%	18%	18%	18%	18%
42	18%	18%	18%	18%	18%	18%	18%
43	18%	18%	18%	18%	18%	18%	18%
44	18%	18%	18%	18%	18%	18%	18%
45	18%	18%	18%	18%	18%	18%	18%
46	18%	18%	18%	18%	18%	18%	18%
47	18%	18%	18%	18%	18%	18%	18%
48	18%	18%	18%	18%	18%	18%	18%
49	18%	18%	18%	18%	18%	18%	18%
50	18%	18%	18%	18%	18%	18%	18%
51	18%	18%	18%	18%	18%	18%	18%
52	18%	18%	18%	18%	18%	18%	18%
53	18%	18%	18%	18%	18%	18%	18%
54	18%	18%	18%	18%	18%	18%	18%
55	18%	18%	18%	18%	18%	18%	18%
56	18%	18%	18%	18%	18%	18%	18%
57	18%	18%	18%	18%	18%	18%	18%
58	18%	18%	18%	18%	18%	18%	18%
59	18%	18%	18%	18%	18%	18%	18%
60	18%	18%	18%	18%	18%	18%	18%
61	18%	18%	18%	18%	18%	18%	18%
62	18%	18%	18%	18%	18%	18%	18%
63	18%	18%	18%	18%	18%	18%	18%
64	18%	18%	18%	18%	18%	18%	18%
65	18%	18%	18%	18%	18%	18%	18%
66	18%	18%	18%	18%	18%	18%	18%
67	18%	18%	18%	18%	18%	18%	18%
68	18%	18%	18%	18%	18%	18%	18%
69	18%	18%	18%	18%	18%	18%	18%
70	18%	18%	18%	18%	18%	18%	18%
71	18%	18%	18%	18%	18%	18%	18%
72	18%	18%	18%	18%	18%	18%	18%
73	18%	18%	18%	18%	18%	18%	18%
74	18%	18%	18%	18%	18%	18%	18%
75	18%	18%	18%	18%	18%	18%	18%
76	18%	18%	18%	18%	18%	18%	18%
77	18%	18%	18%	18%	18%	18%	18%
78	18%	18%	18%	18%	18%	18%	18%
79	18%	18%	18%	18%	18%	18%	18%
80	18%	18%	18%	18%	18%	18%	18%
81	18%	18%	18%	18%	18%	18%	18%
82	18%	18%	18%	18%	18%	18%	18%
83	18%	18%	18%	18%	18%	18%	18%
84	18%	18%	18%	18%	18%	18%	18%

* Benefit Differences between LTC-03 and ICC12-LTC-12:

LTC-03 has an EP where 1 day of HHC = 7 days towards EP, and ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix B

John Hancock Life Insurance Company (U.S.A.)
LTC-03 VA (2008 Rates)

Standard rates per $100 of Monthly Benefit
90 Day Elimination Period

Age	GPO Inflation							Automatic Inflation (CPI)						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	8.23	9.40	10.58	11.76	12.93	14.11	15.28	17.63	22.34	24.69	27.04	28.21	37.62	39.97
30	8.23	9.40	11.76	12.93	14.11	15.28	16.46	18.81	23.51	25.86	28.21	29.39	39.97	42.32
31	8.23	9.40	11.76	12.93	14.11	15.28	16.46	18.81	23.51	25.86	29.39	30.57	41.15	43.50
32	9.40	10.58	12.93	14.11	15.28	16.46	17.63	19.99	24.69	27.04	29.39	30.57	41.15	43.50
33	9.40	10.58	12.93	14.11	15.28	16.46	17.63	19.99	24.69	27.04	30.57	31.74	42.32	44.67
34	9.40	10.58	12.93	14.11	15.28	17.63	18.81	19.99	25.86	28.21	30.57	31.74	43.50	45.85
35	9.40	11.76	14.11	15.28	16.46	17.63	18.81	21.16	25.86	28.21	31.74	32.92	44.67	47.02
36	10.58	11.76	14.11	15.28	16.46	18.81	19.99	21.16	25.86	29.39	31.74	32.92	45.85	48.20
37	10.58	12.93	15.28	16.46	17.63	18.81	19.99	22.34	27.04	29.39	32.92	34.09	45.85	48.20
38	10.58	12.93	15.28	16.46	17.63	19.99	21.16	22.34	27.04	30.57	34.09	35.27	47.02	49.38
39	11.76	14.11	16.46	17.63	18.81	19.99	21.16	23.51	28.21	30.57	34.09	35.27	48.20	50.55
40	11.76	14.11	16.46	17.63	18.81	21.16	22.34	23.51	28.21	31.74	35.27	36.44	49.38	51.73
41	11.76	14.11	17.63	18.81	19.99	22.34	23.51	24.69	29.39	32.92	36.44	37.62	50.55	54.08
42	12.93	15.28	17.63	18.81	19.99	23.51	24.69	24.69	30.57	34.09	37.62	38.80	52.90	55.25
43	12.93	15.28	18.81	19.99	21.16	23.51	25.86	25.86	30.57	35.27	38.80	39.97	54.08	57.61
44	12.93	16.46	18.81	19.99	21.16	24.69	27.04	25.86	31.74	36.44	39.97	41.15	55.25	58.78
45	12.93	16.46	19.99	21.16	22.34	25.86	27.04	27.04	32.92	37.62	41.15	42.32	57.61	61.13
46	14.11	17.63	19.99	22.34	23.51	27.04	28.21	27.04	34.09	38.80	42.32	43.50	58.78	63.48
47	14.11	17.63	21.16	23.51	24.69	28.21	30.57	28.21	35.27	39.97	43.50	44.67	61.13	65.83
48	14.11	17.63	22.34	23.51	24.69	29.39	31.74	29.39	36.44	41.15	45.85	47.02	63.48	68.19
49	15.28	18.81	22.34	24.69	25.86	30.57	32.92	29.39	37.62	42.32	47.02	48.20	64.66	70.54
50	15.28	19.99	23.51	25.86	27.04	31.74	34.09	30.57	38.80	43.50	48.20	49.38	67.01	72.89
51	15.28	21.16	24.69	27.04	28.21	32.92	35.27	30.57	39.97	44.67	49.38	50.55	69.36	75.24
52	16.46	21.16	24.69	27.04	29.39	34.09	37.62	31.74	41.15	45.85	50.55	52.90	70.54	77.59
53	16.46	22.34	25.86	28.21	29.39	35.27	38.80	31.74	42.32	47.02	51.73	54.08	72.89	79.94
54	17.63	22.34	25.86	29.39	30.57	36.44	39.97	32.92	43.50	49.38	52.90	56.43	75.24	83.47
55	17.63	23.51	27.04	30.57	31.74	38.80	42.32	32.92	44.67	50.55	54.08	57.61	77.59	85.82
56	18.81	24.69	28.21	31.74	34.09	41.15	44.67	34.09	47.02	52.90	56.43	59.96	79.94	89.35
57	19.99	27.04	30.57	34.09	36.44	43.50	48.20	36.44	48.20	55.25	58.78	62.31	83.47	92.87
58	22.34	28.21	32.92	36.44	38.80	45.85	50.55	38.80	50.55	57.61	61.13	64.66	87.00	96.40
59	23.51	29.39	34.09	38.80	41.15	49.38	54.08	39.97	52.90	59.96	64.66	68.19	89.35	101.10
60	25.86	31.74	36.44	41.15	44.67	52.90	57.61	42.32	55.25	62.31	67.01	70.54	92.87	104.63
61	28.21	34.09	38.80	44.67	48.20	56.43	62.31	44.67	57.61	65.83	70.54	74.06	97.58	110.51
62	30.57	36.44	42.32	47.02	50.55	61.13	67.01	48.20	61.13	69.36	75.24	78.77	103.45	117.56
63	32.92	39.97	45.85	50.55	54.08	67.01	71.71	50.55	63.48	72.89	78.77	82.29	109.33	124.62
64	35.27	43.50	49.38	55.25	58.78	71.71	77.59	54.08	67.01	76.42	83.47	87.00	115.21	131.67
65	38.80	47.02	52.90	58.78	62.31	77.59	83.47	57.61	70.54	81.12	88.17	91.70	122.26	139.90
66	42.32	51.73	58.78	64.66	69.36	84.64	91.70	61.13	75.24	87.00	95.23	98.75	132.85	150.48
67	45.85	57.61	64.66	71.71	76.42	92.87	101.10	65.83	81.12	94.05	103.45	106.98	144.60	163.41
68	50.55	63.48	70.54	78.77	84.64	102.28	110.51	70.54	85.82	101.10	111.68	116.39	156.36	175.17
69	55.25	69.36	77.59	87.00	94.05	111.68	121.09	75.24	92.87	109.33	121.09	125.79	170.47	189.28
70	61.13	76.42	85.82	95.23	104.63	122.26	132.85	79.94	98.75	117.56	130.49	136.37	184.57	204.56
71	68.19	85.82	96.40	105.81	116.39	135.20	146.95	88.17	108.16	129.32	143.43	150.48	198.68	218.67
72	75.24	95.23	106.98	118.74	130.49	149.30	162.24	96.40	119.91	142.25	157.53	165.76	213.96	235.12
73	84.64	106.98	119.91	131.67	144.60	164.59	178.69	106.98	131.67	156.36	172.82	182.22	230.42	251.58
74	94.05	118.74	134.02	146.95	161.06	181.05	197.50	117.56	144.60	171.64	190.45	201.03	249.23	270.39
75	104.63	132.85	149.30	164.59	179.87	199.86	218.67	129.32	158.71	188.10	209.26	221.02	268.04	289.20
76	116.39	148.13	165.76	183.40	199.86	222.19	243.35	143.43	176.34	206.91	230.42	243.35	296.26	319.77
77	130.49	165.76	184.57	203.38	222.19	248.06	271.57	159.88	195.15	229.25	252.76	268.04	328.00	353.86
78	144.60	184.57	205.73	225.72	246.88	276.27	303.31	177.52	216.31	252.76	278.62	293.91	362.09	390.31
79	161.06	206.91	229.25	251.58	273.92	308.01	337.40	197.50	241.00	278.62	306.84	323.30	400.89	431.45
80	179.87	230.42	255.11	279.80	304.49	343.28	376.20	219.84	266.87	306.84	337.40	356.21	443.21	477.30
81	197.50	253.93	280.97	308.01	335.05	377.38	413.82	242.18	293.91	337.40	371.50	391.48	487.88	525.50
82	217.49	279.80	309.19	338.58	369.15	415.00	454.97	266.87	323.30	371.50	409.12	430.28	537.26	578.41
83	239.83	308.01	339.76	372.67	405.59	456.14	500.82	293.91	356.21	409.12	450.26	473.78	591.34	636.01
84	263.34	338.58	373.85	410.29	446.74	501.99	551.37	323.30	391.48	450.26	494.94	520.80	650.12	699.50
85	289.20	372.67	411.47	451.44	491.41	552.54	606.62	356.21	430.28	494.94	544.31	572.53	714.78	770.03
86	318.59	410.29	452.62	496.11	540.79	607.80	667.75	391.48	473.78	544.31	598.39	630.13	786.49	847.63
87	350.34	451.44	498.46	545.49	594.87	668.93	734.77	430.28	520.80	598.39	658.35	693.62	865.26	932.27
88	385.60	496.11	547.84	599.57	654.82	735.94	808.83	473.78	572.53	658.35	724.18	762.98	952.26	1025.14
89	424.40	545.49	603.10	659.53	720.66	810.01	889.95	520.80	630.13	724.18	797.07	839.40	1047.48	1127.42
90	466.72	599.57	663.05	725.36	792.37	891.12	979.29	572.53	693.62	797.07	877.02	922.86	1152.11	1240.28
91+														

Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

Appendix B

John Hancock Life Insurance Company (U.S.A.)
LTC-03 VA (2008 Rates)

Standard rates per $100 of Monthly Benefit
90 Day Elimination Period

Age	5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	14.11	17.63	19.99	21.16	22.34	29.39	30.57	25.86	34.09	41.15	48.20	54.08	65.83	74.06
30	15.28	18.81	21.16	22.34	23.51	30.57	31.74	28.21	36.44	43.50	50.55	56.43	69.36	77.59
31	16.46	19.99	22.34	23.51	24.69	31.74	32.92	28.21	37.62	44.67	51.73	57.61	70.54	78.77
32	16.46	19.99	22.34	24.69	25.86	32.92	34.09	28.21	37.62	44.67	51.73	58.78	71.71	79.94
33	17.63	21.16	23.51	24.69	25.86	34.09	35.27	29.39	38.80	45.85	52.90	58.78	72.89	81.12
34	17.63	21.16	24.69	25.86	27.04	35.27	36.44	29.39	38.80	47.02	54.08	59.96	74.06	83.47
35	18.81	22.34	25.86	27.04	28.21	36.44	37.62	30.57	39.97	47.02	55.25	61.13	75.24	84.64
36	18.81	23.51	25.86	28.21	29.39	37.62	39.97	30.57	39.97	48.20	56.43	62.31	76.42	85.82
37	19.99	24.69	27.04	29.39	30.57	38.80	41.15	31.74	41.15	49.38	56.43	62.31	77.59	87.00
38	21.16	24.69	28.21	30.57	31.74	39.97	42.32	32.92	42.32	50.55	57.61	63.48	78.77	88.17
39	21.16	25.86	29.39	31.74	32.92	42.32	44.67	32.92	42.32	50.55	58.78	64.66	79.94	90.52
40	22.34	27.04	30.57	32.92	34.09	43.50	45.85	35.27	43.50	51.73	59.96	65.83	81.12	91.70
41	22.34	28.21	31.74	34.09	35.27	44.67	48.20	35.27	43.50	52.90	59.96	65.83	82.29	92.87
42	23.51	28.21	31.74	35.27	36.44	45.85	49.38	36.44	44.67	52.90	61.13	67.01	82.29	94.05
43	23.51	29.39	32.92	36.44	37.62	48.20	51.73	36.44	45.85	54.08	61.13	67.01	83.47	96.40
44	23.51	30.57	34.09	37.62	38.80	50.55	52.90	36.44	47.02	55.25	62.31	68.19	84.64	97.58
45	24.69	30.57	35.27	38.80	39.97	51.73	55.25	36.44	47.02	55.25	62.31	68.19	84.64	98.75
46	24.69	31.74	36.44	39.97	42.32	52.90	56.43	37.62	48.20	56.43	63.48	69.36	85.82	101.10
47	25.86	31.74	37.62	41.15	43.50	55.25	59.96	37.62	49.38	57.61	63.48	69.36	87.00	102.28
48	25.86	32.92	38.80	42.32	44.67	56.43	62.31	37.62	50.55	58.78	64.66	70.54	88.17	103.45
49	27.04	34.09	39.97	43.50	45.85	58.78	64.66	37.62	50.55	58.78	64.66	70.54	88.17	105.81
50	27.04	35.27	41.15	44.67	48.20	62.31	67.01	38.80	51.73	59.96	65.83	71.71	89.35	106.98
51	27.04	36.44	42.32	45.85	49.38	63.48	69.36	38.80	52.90	61.13	68.19	74.06	90.52	110.51
52	28.21	38.80	43.50	48.20	51.73	65.83	71.71	39.97	54.08	62.31	69.36	75.24	92.87	112.86
53	28.21	39.97	44.67	49.38	54.08	67.01	75.24	39.97	54.08	64.66	71.71	77.59	92.87	116.39
54	29.39	41.15	45.85	51.73	55.25	69.36	77.59	41.15	55.25	65.83	72.89	78.77	94.05	119.91
55	29.39	43.50	48.20	52.90	57.61	70.54	81.12	44.67	56.43	67.01	75.24	81.12	97.58	123.44
56	31.74	45.85	50.55	56.43	61.13	75.24	85.82	44.67	58.78	69.36	77.59	83.47	99.93	128.14
57	34.09	48.20	52.90	59.96	64.66	78.77	90.52	45.85	61.13	71.71	81.12	87.00	105.81	132.85
58	36.44	50.55	56.43	63.48	68.19	83.47	96.40	47.02	63.48	72.89	83.47	90.52	109.33	137.55
59	38.80	52.90	59.96	67.01	71.71	89.35	102.28	48.20	65.83	76.42	85.82	92.87	114.04	142.25
60	42.32	55.25	64.66	71.71	76.42	94.05	108.16	49.38	68.19	78.77	89.35	96.40	118.74	148.13
61	44.67	58.78	68.19	75.24	81.12	99.93	114.04	51.73	71.71	82.29	94.05	101.10	124.62	154.01
62	47.02	62.31	70.54	78.77	84.64	105.81	121.09	56.43	75.24	88.17	98.75	106.98	131.67	161.06
63	50.55	67.01	75.24	83.47	89.35	110.51	128.14	59.96	79.94	92.87	104.63	112.86	138.72	168.11
64	52.90	70.54	78.77	87.00	95.23	117.56	136.37	63.48	83.47	98.75	109.33	118.74	145.78	175.17
65	56.43	75.24	83.47	91.70	99.93	124.62	144.60	68.19	88.17	104.63	115.21	124.62	154.01	183.40
66	62.31	82.29	91.70	101.10	109.33	136.37	156.36	74.06	95.23	112.86	124.62	134.02	165.76	195.15
67	68.19	90.52	101.10	110.51	121.09	149.30	169.29	79.94	102.28	121.09	134.02	144.60	179.87	208.09
68	75.24	98.75	110.51	122.26	132.85	163.41	184.57	87.00	110.51	130.49	143.43	156.36	193.98	221.02
69	82.29	106.98	122.26	134.02	145.78	178.69	199.86	94.05	118.74	141.07	155.18	169.29	209.26	235.12
70	90.52	117.56	134.02	148.13	159.88	195.15	216.31	102.28	128.14	151.66	166.94	182.22	225.72	250.41
71	99.93	130.49	148.13	164.59	177.52	215.14	237.48	110.51	141.07	166.94	182.22	198.68	244.53	269.22
72	110.51	143.43	164.59	183.40	198.68	237.48	259.81	122.26	155.18	183.40	199.86	216.31	264.52	290.38
73	122.26	159.88	182.22	204.56	221.02	260.99	284.50	132.85	170.47	201.03	218.67	235.12	285.68	312.72
74	136.37	176.34	202.21	228.07	245.71	288.03	312.72	145.78	188.10	221.02	239.83	256.29	310.36	337.40
75	150.48	195.15	224.54	253.93	273.92	317.42	342.11	159.88	206.91	243.35	262.16	279.80	336.23	363.27
76	165.76	213.96	245.71	277.45	299.78	347.98	376.20	175.17	226.90	266.87	288.03	306.84	367.97	399.71
77	182.22	235.12	270.39	303.31	329.17	383.25	412.64	191.63	248.06	291.55	317.42	336.23	403.24	438.51
78	199.86	257.46	296.26	332.70	360.92	419.70	453.79	210.44	271.57	319.77	349.16	369.15	440.86	482.01
79	219.84	282.15	324.47	363.27	395.01	462.02	497.29	228.07	296.26	350.34	383.25	404.41	482.01	529.03
80	241.00	309.19	356.21	397.36	432.63	506.69	546.67	251.58	324.47	383.25	422.05	443.21	527.86	
81	264.52	339.76	391.48	437.33	476.13	557.25	601.92	276.27	357.39	422.05	464.37	487.88	580.76	
82	290.38	373.85	430.28	480.83	524.33	612.50	661.88	304.49	392.66	464.37	511.40	537.26	638.36	
83	318.59	411.47	473.78	529.03	577.23	673.63	727.71	335.05	431.45	511.40	563.12	591.34	701.85	
84	349.16	452.62	520.80	581.93	634.84	740.64	800.60	366.79	473.78	563.12	619.55	650.12	772.39	
85	383.25	498.46	572.53	640.72	698.32	813.53	880.54	400.89		619.55	681.86	714.78	848.80	
86	420.87	547.84	630.13	705.37	767.68	893.47	968.71	439.68		681.86	750.05	786.49	932.27	
87	462.02	603.10	693.62	775.91	844.10	981.65	1065.12	482.01		750.05	825.29	865.26	1023.97	
88	506.69	663.05	762.98	853.50	928.74	1079.22	1172.10	529.03		825.29	907.58	952.26	1125.07	
89	556.07	728.89	839.40	939.32	1021.62	1185.03	1289.66	580.76		907.58	998.10	1047.48	1235.58	
90	610.15	801.78	922.86	1033.37	1123.90	1303.77	1418.98	637.19						
91+														

Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-03 VA (2008 Rates)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	4.3% Simple Inflation							4.3% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	12.00	15.00	17.00	18.00	19.00	25.00	26.00	22.00	29.00	35.00	41.00	46.00	56.00	63.00
30	13.00	16.00	18.00	19.00	20.00	26.00	27.00	24.00	31.00	37.00	43.00	48.00	59.00	66.00
31	14.00	17.00	19.00	20.00	21.00	27.00	28.00	24.00	32.00	38.00	44.00	49.00	60.00	67.00
32	14.00	17.00	19.00	21.00	22.00	28.00	29.00	24.00	32.00	38.00	44.00	50.00	61.00	68.00
33	15.00	18.00	20.00	21.00	22.00	29.00	30.00	25.00	33.00	39.00	45.00	50.00	62.00	69.00
34	15.00	18.00	21.00	22.00	23.00	30.00	31.00	25.00	33.00	40.00	46.00	51.00	63.00	71.00
35	16.00	19.00	22.00	23.00	24.00	31.00	32.00	26.00	34.00	40.00	47.00	52.00	64.00	72.00
36	16.00	20.00	22.00	24.00	25.00	32.00	34.00	26.00	34.00	41.00	48.00	53.00	65.00	73.00
37	17.00	21.00	23.00	25.00	26.00	33.00	35.00	27.00	35.00	42.00	48.00	53.00	66.00	74.00
38	18.00	21.00	24.00	26.00	27.00	34.00	36.00	28.00	36.00	43.00	49.00	54.00	67.00	75.00
39	18.00	22.00	25.00	27.00	28.00	36.00	38.00	28.00	36.00	43.00	50.00	55.00	68.00	77.00
40	19.00	23.00	26.00	28.00	29.00	37.00	39.00	30.00	37.00	44.00	51.00	56.00	69.00	78.00
41	19.00	24.00	27.00	29.00	30.00	38.00	41.00	30.00	37.00	45.00	51.00	56.00	70.00	79.00
42	20.00	24.00	27.00	30.00	31.00	39.00	42.00	31.00	38.00	45.00	52.00	57.00	70.00	80.00
43	20.00	25.00	28.00	31.00	32.00	41.00	44.00	31.00	39.00	46.00	52.00	57.00	71.00	82.00
44	20.00	26.00	29.00	32.00	33.00	43.00	45.00	31.00	40.00	47.00	53.00	58.00	72.00	83.00
45	21.00	26.00	30.00	33.00	34.00	44.00	47.00	31.00	40.00	47.00	53.00	58.00	72.00	84.00
46	21.00	27.00	31.00	34.00	36.00	45.00	48.00	32.00	41.00	48.00	54.00	59.00	73.00	86.00
47	22.00	27.00	32.00	35.00	37.00	47.00	51.00	32.00	42.00	49.00	54.00	59.00	74.00	87.00
48	22.00	28.00	33.00	36.00	38.00	48.00	53.00	32.00	43.00	50.00	55.00	60.00	75.00	88.00
49	23.00	29.00	34.00	37.00	39.00	50.00	55.00	32.00	43.00	50.00	55.00	60.00	75.00	90.00
50	23.00	30.00	35.00	38.00	41.00	53.00	57.00	33.00	44.00	51.00	56.00	61.00	76.00	91.00
51	23.00	31.00	36.00	39.00	42.00	54.00	59.00	33.00	45.00	52.00	58.00	63.00	77.00	94.00
52	24.00	33.00	37.00	41.00	44.00	56.00	61.00	34.00	46.00	53.00	59.00	64.00	79.00	96.00
53	24.00	34.00	38.00	42.00	46.00	57.00	64.00	34.00	46.00	55.00	61.00	66.00	79.00	99.00
54	25.00	35.00	39.00	44.00	47.00	59.00	66.00	35.00	47.00	56.00	62.00	67.00	80.00	102.00
55	25.00	37.00	41.00	45.00	49.00	60.00	69.00	38.00	48.00	57.00	64.00	69.00	83.00	105.00
56	27.00	39.00	43.00	48.00	52.00	64.00	73.00	38.00	50.00	59.00	66.00	71.00	85.00	109.00
57	29.00	41.00	45.00	51.00	55.00	67.00	77.00	39.00	52.00	61.00	69.00	74.00	90.00	113.00
58	31.00	43.00	48.00	54.00	58.00	71.00	82.00	40.00	54.00	62.00	71.00	77.00	93.00	117.00
59	33.00	45.00	51.00	57.00	61.00	76.00	87.00	41.00	56.00	65.00	73.00	79.00	97.00	121.00
60	36.00	47.00	55.00	61.00	65.00	80.00	92.00	42.00	58.00	67.00	76.00	82.00	101.00	126.00
61	38.00	50.00	58.00	64.00	69.00	85.00	97.00	44.00	61.00	70.00	80.00	86.00	106.00	131.00
62	40.00	53.00	60.00	67.00	72.00	90.00	103.00	48.00	64.00	75.00	84.00	91.00	112.00	137.00
63	43.00	57.00	64.00	71.00	76.00	94.00	109.00	51.00	68.00	79.00	89.00	96.00	118.00	143.00
64	45.00	60.00	67.00	74.00	81.00	100.00	116.00	54.00	71.00	84.00	93.00	101.00	124.00	149.00
65	48.00	64.00	71.00	78.00	85.00	106.00	123.00	58.00	75.00	89.00	98.00	106.00	131.00	156.00
66	53.00	70.00	78.00	86.00	93.00	116.00	133.00	63.00	81.00	96.00	106.00	114.00	141.00	166.00
67	58.00	77.00	86.00	94.00	103.00	127.00	144.00	68.00	87.00	103.00	114.00	123.00	153.00	177.00
68	64.00	84.00	94.00	104.00	113.00	139.00	157.00	74.00	94.00	111.00	122.00	133.00	165.00	188.00
69	70.00	91.00	104.00	114.00	124.00	152.00	170.00	80.00	101.00	120.00	132.00	144.00	178.00	200.00
70	77.00	100.00	114.00	126.00	136.00	166.00	184.00	87.00	109.00	129.00	142.00	155.00	192.00	213.00
71	85.00	111.00	126.00	140.00	151.00	183.00	202.00	94.00	120.00	142.00	155.00	169.00	208.00	229.00
72	94.00	122.00	140.00	156.00	169.00	202.00	221.00	104.00	132.00	156.00	170.00	184.00	225.00	247.00
73	104.00	136.00	155.00	174.00	188.00	222.00	242.00	113.00	145.00	171.00	186.00	200.00	243.00	266.00
74	116.00	150.00	172.00	194.00	209.00	245.00	266.00	124.00	160.00	188.00	204.00	218.00	264.00	287.00
75	128.00	166.00	191.00	216.00	233.00	270.00	291.00	136.00	176.00	207.00	223.00	238.00	286.00	309.00
76	141.00	182.00	209.00	236.00	255.00	296.00	320.00	149.00	193.00	227.00	245.00	261.00	313.00	340.00
77	155.00	200.00	230.00	258.00	280.00	326.00	351.00	163.00	211.00	248.00	270.00	286.00	343.00	373.00
78	170.00	219.00	252.00	283.00	307.00	357.00	386.00	179.00	231.00	272.00	297.00	314.00	375.00	410.00
79	187.00	240.00	276.00	309.00	336.00	393.00	423.00	194.00	252.00	298.00	326.00	344.00	410.00	450.00
80	205.00	263.00	303.00	338.00	368.00	431.00	465.00	214.00	276.00	326.00	359.00	377.00	449.00	
81	225.00	289.00	333.00	372.00	405.00	474.00	512.00	235.00	304.00	359.00	395.00	415.00	494.00	
82	247.00	318.00	366.00	409.00	446.00	521.00	563.00	259.00	334.00	395.00	435.00	457.00	543.00	
83	271.00	350.00	403.00	450.00	491.00	573.00	619.00	285.00	367.00	435.00	479.00	503.00	597.00	
84	297.00	385.00	443.00	495.00	540.00	630.00	681.00	312.00	403.00	479.00	527.00	553.00	657.00	
85	326.00	424.00	487.00	545.00	594.00	692.00	749.00	341.00		527.00	580.00	608.00	722.00	
86	358.00	466.00	536.00	600.00	653.00	760.00	824.00	374.00		580.00	638.00	669.00	793.00	
87	393.00	513.00	590.00	660.00	718.00	835.00	906.00	410.00		638.00	702.00	736.00	871.00	
88	431.00	564.00	649.00	726.00	790.00	918.00	997.00	450.00		702.00	772.00	810.00	957.00	
89	473.00	620.00	714.00	799.00	869.00	1008.00	1097.00	494.00		772.00	849.00	891.00	1051.00	
90	519.00	682.00	785.00	879.00	956.00	1109.00	1207.00	542.00						
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Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase – Custom Care II 2010
April 15, 2014

Product Name	Form Number	Issue Date Range
Custom Care II Enhanced (2010)	LTC-03 VA (2010)	Aug 2010 - Sep 2011

These policy form rates were originally priced with a margin for moderately adverse experience in accordance with the NAIC model rate stability regulations.

1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the above captioned Policy series forms. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an in force rate increase request have been met. This rate filing is not intended to be used for any other purpose.

2. Benefit Description

A brief policy description for each of the policy forms:

LTC-03 VA (2010)
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility, home health care, hospice care, respite care, or attendance at an Adult Day Care Center providing Adult Day Care.

Provides reimbursement of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily/monthly amount. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toiletting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving benefits and will continue to be waived until the insured stops receiving such benefits.

3. Renewability

All policy forms are guaranteed renewable.

4. Applicability

This filing is applicable to in force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders.

5. Actuarial Assumptions

Morbidity

The morbidity assumptions are derived from our own experience, following a comprehensive claim study just recently completed. The study has been peer reviewed both internally as well as by an Independent third party.

Our claims projections include 12 years of future morbidity improvements at 1.1% per year, as well as a 10.0% margin for moderately adverse experience, consistent with the margin originally anticipated in our original pricing loss ratio.

Below are currently expected sample annual claim costs for an LTC-03 policy, $300 monthly benefit, with no inflation protection (including the 10.0% margin):

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	1.14	4.17
60	4.55	10.59
65	8.56	18.88
70	23.84	49.12
75	71.80	146.09
80	172.75	281.55
85	370.16	511.76
90	456.05	580.36
95	542.55	654.23

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	2.37	8.60
70	16.20	34.81
75	67.65	135.21
80	181.46	292.55
85	413.83	567.17
90	509.41	639.02
95	588.18	691.46

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	19.34	61.70
80	159.55	260.68
85	431.84	570.26
90	576.94	704.99
95	664.33	760.30

Voluntary Lapses

The voluntary lapse rates are also based on our own experience:

Duration	Inflation Option	
	None/GPO	**All Other**
1	4.90%	3.70%
2	3.50%	2.95%
3	2.90%	2.50%
4	2.35%	1.85%
5	2.05%	1.75%
6	1.00%	0.90%
7	1.00%	0.85%
8	1.00%	0.85%
9	1.00%	0.85%
10	1.00%	0.85%
11+	0.95%	0.85%

Mortality

The mortality rates have also been derived based on our own experience within our individual long-term care block of business.

The base mortality table is the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 19 years of historical improvements based on scale AA. We then apply the following series of adjustment factors (factors for ages not listed above are interpolated):

Policy Duration	Preferred Risk Class (Married)				Pref. Risk Class (Single, Female)				Pref. Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	21.2%	12.1%	12.1%	18.1%	24.5%	14.0%	14.0%	21.0%	25.6%	14.6%	14.6%	22.0%
2	23.0%	13.9%	16.3%	21.2%	26.6%	16.1%	18.9%	24.5%	27.8%	16.8%	19.8%	25.6%
3	24.8%	15.7%	20.6%	24.2%	28.7%	18.2%	23.8%	28.0%	30.0%	19.0%	24.9%	29.3%
4	25.6%	17.3%	24.4%	26.8%	29.6%	20.0%	28.3%	31.0%	31.0%	20.9%	29.5%	32.4%
5	26.4%	19.3%	28.1%	29.3%	30.5%	22.4%	32.5%	33.9%	31.9%	23.4%	34.0%	35.4%
6	26.6%	21.5%	31.2%	31.2%	30.8%	24.9%	36.1%	36.1%	32.2%	26.1%	37.7%	37.7%
7	26.8%	24.1%	31.7%	32.8%	31.1%	27.9%	36.8%	38.0%	32.5%	29.2%	38.4%	39.8%
8	26.9%	26.9%	32.2%	34.3%	31.2%	31.2%	37.3%	39.8%	32.6%	32.6%	39.0%	41.6%
9	28.8%	31.6%	34.8%	38.1%	33.4%	36.5%	40.3%	44.1%	34.9%	38.2%	42.2%	46.1%
10	30.2%	36.4%	37.5%	42.0%	35.0%	42.2%	43.5%	48.6%	36.6%	44.1%	45.4%	50.9%
11	31.2%	38.5%	41.3%	45.3%	36.1%	44.6%	47.8%	52.4%	37.7%	46.6%	50.0%	54.8%
12	32.0%	39.7%	44.9%	48.3%	37.1%	46.0%	51.9%	55.9%	38.8%	48.1%	54.3%	58.4%
13	32.9%	40.4%	46.7%	51.3%	38.1%	46.8%	54.1%	59.4%	39.8%	49.0%	56.5%	62.1%
14	33.8%	41.2%	48.6%	54.3%	39.1%	47.7%	56.2%	62.9%	40.9%	49.9%	58.8%	65.7%
15	34.7%	42.1%	50.5%	57.3%	40.1%	48.7%	58.4%	66.4%	42.0%	50.9%	61.1%	69.4%
16	37.0%	44.8%	53.9%	59.9%	41.6%	50.4%	60.6%	67.3%	43.2%	52.3%	62.9%	69.8%
17	39.5%	47.7%	57.1%	62.4%	43.1%	52.1%	62.4%	68.2%	44.3%	53.6%	64.2%	70.2%
18	42.0%	50.7%	60.6%	65.1%	44.6%	53.8%	64.3%	69.1%	45.4%	54.8%	65.6%	70.4%
19	44.7%	53.8%	64.3%	67.8%	46.0%	55.4%	66.2%	69.8%	46.5%	56.0%	66.9%	70.5%
20	47.4%	57.1%	68.4%	70.5%	47.4%	57.1%	68.4%	70.5%	47.4%	57.1%	68.4%	70.5%
21	50.1%	59.9%	72.5%	72.5%	50.1%	59.9%	72.5%	72.5%	50.1%	59.9%	72.5%	72.5%
22	53.0%	62.9%	74.6%	74.6%	53.0%	62.9%	74.6%	74.6%	53.0%	62.9%	74.6%	74.6%
23	56.0%	66.0%	76.7%	76.7%	56.0%	66.0%	76.7%	76.7%	56.0%	66.0%	76.7%	76.7%
24	59.9%	69.2%	78.8%	78.8%	59.9%	69.2%	78.8%	78.8%	59.9%	69.2%	78.8%	78.8%
25	64.7%	72.4%	80.9%	80.9%	64.7%	72.4%	80.9%	80.9%	64.7%	72.4%	80.9%	80.9%
26	68.0%	73.9%	80.9%	80.9%	68.0%	73.9%	80.9%	80.9%	68.0%	73.9%	80.9%	80.9%
27	71.2%	75.3%	80.9%	80.9%	71.2%	75.3%	80.9%	80.9%	71.2%	75.3%	80.9%	80.9%
28	74.4%	76.7%	80.9%	80.9%	74.4%	76.7%	80.9%	80.9%	74.4%	76.7%	80.9%	80.9%
29	77.7%	78.1%	80.9%	80.9%	77.7%	78.1%	80.9%	80.9%	77.7%	78.1%	80.9%	80.9%
30	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%

Policy Duration	Standard Risk Class (Married)				Standard Risk Class (Single, Female)				Standard Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	30.0%	17.1%	17.1%	25.7%	34.7%	19.9%	19.9%	29.8%	36.3%	20.8%	20.8%	31.1%
2	33.6%	20.3%	23.9%	31.0%	38.9%	23.6%	27.7%	35.8%	40.7%	24.6%	28.9%	37.5%
3	37.4%	23.7%	31.0%	36.5%	43.3%	27.4%	35.9%	42.2%	45.2%	28.7%	37.5%	44.1%
4	39.7%	26.8%	37.9%	41.6%	46.0%	31.0%	43.9%	48.1%	48.1%	32.4%	45.8%	50.3%
5	42.1%	30.9%	44.9%	46.8%	48.7%	35.7%	52.0%	54.1%	50.9%	37.4%	54.3%	56.6%
6	43.7%	35.3%	51.2%	51.2%	50.6%	40.9%	59.2%	59.2%	52.9%	42.8%	61.9%	61.9%
7	44.0%	39.5%	52.1%	53.9%	51.0%	45.8%	60.4%	62.4%	53.3%	47.9%	63.1%	65.3%
8	44.2%	44.2%	52.9%	56.4%	51.2%	51.2%	61.3%	65.3%	53.5%	53.5%	64.0%	68.2%
9	47.4%	51.8%	57.2%	62.5%	54.8%	60.0%	66.2%	72.4%	57.3%	62.7%	69.2%	75.7%
10	49.7%	59.8%	61.6%	69.0%	57.5%	69.2%	71.3%	79.9%	60.1%	72.4%	74.6%	83.5%
11	51.2%	63.2%	67.8%	74.3%	59.3%	73.2%	78.5%	86.1%	62.0%	76.5%	82.1%	90.0%
12	52.6%	65.3%	73.6%	79.2%	60.9%	75.6%	85.3%	91.8%	63.6%	79.0%	89.2%	95.9%
13	54.0%	66.4%	76.7%	84.2%	62.5%	76.9%	88.8%	97.5%	65.4%	80.4%	92.8%	101.9%
14	55.5%	67.7%	79.8%	89.1%	64.2%	78.3%	92.4%	103.2%	67.1%	81.9%	96.5%	107.9%
15	56.9%	69.1%	82.8%	94.1%	65.9%	80.0%	95.9%	109.0%	68.9%	83.6%	100.3%	114.0%
16	59.0%	71.4%	85.9%	95.4%	66.4%	80.4%	96.6%	107.4%	68.8%	83.3%	100.2%	111.3%
17	61.1%	73.9%	88.5%	96.7%	66.8%	80.7%	96.7%	105.7%	68.7%	83.0%	99.5%	108.7%
18	63.3%	76.4%	91.3%	98.1%	67.2%	81.0%	96.9%	104.1%	68.5%	82.6%	98.8%	106.1%
19	65.5%	78.9%	94.3%	99.4%	67.5%	81.3%	97.1%	102.4%	68.1%	82.1%	98.1%	103.4%
20	67.7%	81.5%	97.7%	100.7%	67.7%	81.5%	97.7%	100.7%	67.7%	81.5%	97.7%	100.7%
21	69.7%	83.4%	101.0%	101.0%	69.7%	83.4%	101.0%	101.0%	69.7%	83.4%	101.0%	101.0%
22	71.9%	85.4%	101.3%	101.3%	71.9%	85.4%	101.3%	101.3%	71.9%	85.4%	101.3%	101.3%
23	74.2%	87.5%	101.7%	101.7%	74.2%	87.5%	101.7%	101.7%	74.2%	87.5%	101.7%	101.7%
24	77.5%	89.5%	102.0%	102.0%	77.5%	89.5%	102.0%	102.0%	77.5%	89.5%	102.0%	102.0%
25	81.8%	91.6%	102.3%	102.3%	81.8%	91.6%	102.3%	102.3%	81.8%	91.6%	102.3%	102.3%
26	85.9%	93.4%	102.3%	102.3%	85.9%	93.4%	102.3%	102.3%	85.9%	93.4%	102.3%	102.3%
27	90.0%	95.2%	102.3%	102.3%	90.0%	95.2%	102.3%	102.3%	90.0%	95.2%	102.3%	102.3%
28	94.1%	96.9%	102.3%	102.3%	94.1%	96.9%	102.3%	102.3%	94.1%	96.9%	102.3%	102.3%
29	98.2%	98.7%	102.3%	102.3%	98.2%	98.7%	102.3%	102.3%	98.2%	98.7%	102.3%	102.3%
30	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%

Policy Duration	Substandard 1 Risk Class (Married)				Sub 1 Risk Class (Single, Female)				Sub 1 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	42.3%	24.2%	24.2%	36.3%	49.0%	28.0%	28.0%	42.0%	51.2%	29.3%	29.3%	43.9%
2	47.6%	28.8%	33.8%	43.8%	55.1%	33.4%	39.2%	50.8%	57.6%	34.9%	40.9%	53.1%
3	53.1%	33.7%	44.0%	51.8%	61.5%	39.0%	51.0%	60.0%	64.3%	40.8%	53.3%	62.7%
4	56.7%	38.2%	54.0%	59.3%	65.6%	44.2%	62.5%	68.6%	68.6%	46.3%	65.4%	71.8%
5	60.2%	44.2%	64.2%	66.9%	69.7%	51.1%	74.4%	77.5%	72.9%	53.5%	77.8%	81.0%
6	62.7%	50.7%	73.4%	73.4%	72.7%	58.7%	85.0%	85.0%	76.0%	61.4%	88.9%	88.9%
7	65.1%	58.5%	77.1%	79.7%	75.4%	67.7%	89.3%	92.3%	78.8%	70.8%	93.3%	96.5%
8	67.3%	67.3%	80.5%	85.8%	78.0%	78.0%	93.3%	99.4%	81.5%	81.5%	97.5%	103.9%
9	74.2%	81.1%	89.5%	97.9%	85.9%	94.0%	103.7%	113.4%	89.8%	98.2%	108.4%	118.6%
10	79.9%	96.2%	99.2%	111.0%	92.5%	111.4%	114.8%	128.5%	96.7%	116.5%	120.0%	134.4%
11	84.6%	104.4%	112.1%	122.9%	98.0%	120.9%	129.8%	142.3%	102.4%	126.4%	135.7%	148.7%
12	89.2%	110.7%	124.9%	134.4%	103.3%	128.2%	144.7%	155.6%	108.0%	134.0%	151.2%	162.7%
13	91.6%	112.6%	130.1%	142.8%	106.1%	130.4%	150.6%	165.3%	110.9%	136.4%	157.5%	172.9%
14	94.1%	114.8%	135.3%	151.2%	108.9%	132.9%	156.7%	175.1%	113.9%	138.9%	163.8%	183.1%
15	96.6%	117.2%	140.5%	159.7%	111.8%	135.7%	162.7%	184.9%	116.9%	141.9%	170.1%	193.3%
16	100.1%	121.2%	145.7%	161.9%	112.6%	136.3%	163.9%	182.1%	116.8%	141.4%	170.0%	188.9%
17	103.7%	125.3%	150.2%	164.1%	113.3%	137.0%	164.1%	179.3%	116.5%	140.8%	168.7%	184.4%
18	107.4%	129.5%	154.9%	166.3%	114.0%	137.5%	164.4%	176.5%	116.1%	140.1%	167.6%	179.9%
19	111.1%	133.9%	159.9%	168.6%	114.5%	137.9%	164.7%	173.7%	115.6%	139.3%	166.4%	175.4%
20	114.9%	138.3%	165.7%	170.8%	114.9%	138.3%	165.7%	170.8%	114.9%	138.3%	165.7%	170.8%
21	118.2%	141.5%	171.4%	171.4%	118.2%	141.5%	171.4%	171.4%	118.2%	141.5%	171.4%	171.4%
22	122.1%	144.9%	171.9%	171.9%	122.1%	144.9%	171.9%	171.9%	122.1%	144.9%	171.9%	171.9%
23	125.9%	148.4%	172.5%	172.5%	125.9%	148.4%	172.5%	172.5%	125.9%	148.4%	172.5%	172.5%
24	131.5%	151.9%	173.0%	173.0%	131.5%	151.9%	173.0%	173.0%	131.5%	151.9%	173.0%	173.0%
25	138.8%	155.4%	173.5%	173.5%	138.8%	155.4%	173.5%	173.5%	138.8%	155.4%	173.5%	173.5%
26	145.8%	158.4%	173.5%	173.5%	145.8%	158.4%	173.5%	173.5%	145.8%	158.4%	173.5%	173.5%
27	152.7%	161.4%	173.5%	173.5%	152.7%	161.4%	173.5%	173.5%	152.7%	161.4%	173.5%	173.5%
28	159.7%	164.5%	173.5%	173.5%	159.7%	164.5%	173.5%	173.5%	159.7%	164.5%	173.5%	173.5%
29	166.6%	167.5%	173.5%	173.5%	166.6%	167.5%	173.5%	173.5%	166.6%	167.5%	173.5%	173.5%
30	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%

Policy Duration	Substandard 2 Risk Class (Married)				Sub 2 Risk Class (Single, Female)				Sub 2 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	52.9%	30.2%	30.2%	45.3%	61.3%	35.0%	35.0%	52.5%	64.0%	36.6%	36.6%	54.9%
2	59.5%	36.0%	42.3%	54.8%	68.9%	41.7%	48.9%	63.4%	72.0%	43.6%	51.2%	66.3%
3	66.4%	42.1%	55.1%	64.8%	76.9%	48.8%	63.8%	75.0%	80.4%	51.0%	66.6%	78.4%
4	70.8%	47.8%	67.5%	74.1%	82.0%	55.3%	78.2%	85.8%	85.7%	57.8%	81.7%	89.7%
5	75.3%	55.2%	80.3%	83.6%	87.2%	63.9%	93.0%	96.8%	91.1%	66.8%	97.2%	101.2%
6	78.4%	63.4%	91.8%	91.8%	90.8%	73.4%	106.3%	106.3%	94.9%	76.8%	111.1%	111.1%
7	81.4%	73.1%	96.4%	99.7%	94.3%	84.6%	111.6%	115.4%	98.5%	88.5%	116.6%	120.7%
8	84.2%	84.2%	100.7%	107.3%	97.5%	97.5%	116.6%	124.2%	101.9%	101.9%	121.9%	129.9%
9	92.7%	101.4%	111.9%	122.4%	107.3%	117.5%	129.6%	141.8%	112.2%	122.8%	135.5%	148.2%
10	99.9%	120.3%	124.0%	138.8%	115.7%	139.2%	143.5%	160.7%	120.9%	145.6%	150.0%	168.0%
11	105.8%	130.5%	140.1%	153.6%	122.5%	151.2%	162.3%	177.8%	128.1%	158.0%	169.6%	185.9%
12	111.5%	138.4%	156.2%	168.0%	129.1%	160.2%	180.8%	194.6%	134.9%	167.5%	189.0%	203.4%
13	114.5%	140.8%	162.6%	178.5%	132.6%	163.0%	188.3%	206.7%	138.6%	170.5%	196.9%	216.1%
14	117.6%	143.5%	169.1%	189.0%	136.2%	166.1%	195.8%	218.9%	142.4%	173.7%	204.7%	228.8%
15	120.7%	146.5%	175.7%	199.6%	139.8%	169.6%	203.4%	231.1%	146.1%	177.3%	212.6%	241.6%
16	125.1%	151.5%	182.1%	202.4%	140.8%	170.4%	204.9%	227.7%	146.0%	176.7%	212.5%	236.1%
17	129.6%	156.7%	187.7%	205.1%	141.7%	171.2%	205.1%	224.2%	145.7%	176.0%	210.9%	230.5%
18	134.2%	161.9%	193.7%	207.9%	142.4%	171.8%	205.5%	220.7%	145.2%	175.1%	209.5%	224.9%
19	138.9%	167.3%	199.9%	210.7%	143.1%	172.4%	205.9%	217.1%	144.5%	174.1%	208.0%	219.2%
20	143.7%	172.9%	207.1%	213.5%	143.7%	172.9%	207.1%	213.5%	143.7%	172.9%	207.1%	213.5%
21	147.8%	176.8%	214.2%	214.2%	147.8%	176.8%	214.2%	214.2%	147.8%	176.8%	214.2%	214.2%
22	152.6%	181.2%	214.9%	214.9%	152.6%	181.2%	214.9%	214.9%	152.6%	181.2%	214.9%	214.9%
23	157.4%	185.5%	215.6%	215.6%	157.4%	185.5%	215.6%	215.6%	157.4%	185.5%	215.6%	215.6%
24	164.3%	189.8%	216.2%	216.2%	164.3%	189.8%	216.2%	216.2%	164.3%	189.8%	216.2%	216.2%
25	173.5%	194.2%	216.9%	216.9%	173.5%	194.2%	216.9%	216.9%	173.5%	194.2%	216.9%	216.9%
26	182.2%	198.0%	216.9%	216.9%	182.2%	198.0%	216.9%	216.9%	182.2%	198.0%	216.9%	216.9%
27	190.9%	201.8%	216.9%	216.9%	190.9%	201.8%	216.9%	216.9%	190.9%	201.8%	216.9%	216.9%
28	199.6%	205.6%	216.9%	216.9%	199.6%	205.6%	216.9%	216.9%	199.6%	205.6%	216.9%	216.9%
29	208.2%	209.4%	216.9%	216.9%	208.2%	209.4%	216.9%	216.9%	208.2%	209.4%	216.9%	216.9%
30	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%

We are also projecting 12 years of future mortality improvement based on scale AA, consistent with the 12 years of future morbidity improvement in our future claim projections.

Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

6. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

7. Marketing Method

This product was typically marketed through our traditional agency system and brokers involving a personal contact with each applicant.

8. Underwriting

These policy forms were underwritten using a medical and risk questionnaire. We also utilized Attending Physician Statement and personal interviews depending on the age of the applicant and medical conditions.

9. Premium Classes

The base policy premium rates vary by Issue age, Benefit Period, and Inflation Option, as in the initial rate filing.

All premium factors related to the insured elected benefit design options, underwriting class or any eligible discount remain unchanged from the initial rate filing.

10. Premium Modalization Rules

Frequency	Multiple of Annual Premium
Semiannual	.52
Quarterly	.27
Monthly	.09

11. Issue Age Range

The issue age range is 18-84 for all policy forms.

12. Area Factors

Area factors are not applicable to any of the policy forms or riders.

13. Average Annual Premium

The table below summarizes the average annual premium per policy before and after the requested increase.

	Nationwide	Virginia	
Form	before the rate increase	before the rate increase	after the rate increase
LTC-03 VA (2010)	2,360	2,340	2,632

14. Number of Policy Holders

The table below summarizes, as of 12/31/2012, the number of policies inforce and their 2012 annualized premium that will be affected by this rate increase in your state.

Form	Number of Policies	2012 Annualized Premium
LTC-03 VA (2010)	785	1,835,735

15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2012 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2012 have also been allocated to the calendar year of incurral and included in historic incurred claims.

16. Requested Rate Increase

The Company is requesting a flat rate increase of 12.5%. Rate increases adhere to the following restrictions:

1. We ensured that the proposed rate increases did not result in premium rates that exceed the rates that have been recently filed with the Interstate Compact for new business under the ICC12-LTC-12 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using LTC-03 as an example). After the application of this restriction the average rate increase for the forms listed in this memo is 12.5%.
2. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1** where it can be seen that the sum of past and future projected incurred claims is not less than the sum of the original premium times the original loss ratio and the rate increase premium times the 85% loss ratio requirement.
3. The lifetime loss ratio after the proposed rate increases is greater than or equal to the lifetime loss ratio targeted in our most recent filing for the forms listed in this memo.

Appendix B contains the new proposed rate tables for all policy forms included with this filing. Please note that the actual rates implemented may vary slightly from those in Appendix B due to implementation rounding algorithms.

17. Analysis Performed

The initial premium schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed.

The original pricing assumptions for morbidity, voluntary termination rates, and mortality were as follows:

<u>Morbidity</u>

Claim assumptions were derived using data published by the National Center for Health Statistics National Nursing Home Survey (1985 and 1995), the National Health Interview Survey (1984), the National Long-Term Care Survey (1982, 1984, 1989, and 1994), Medicare data, and other experience from our own data and data

furnished to us by consultants, with adjustments for the impact of underwriting, inflation options, elected options, anti-selection considerations, and the savings incurred because the maximum daily benefit will not always be paid.

Below are the original sample annual claim costs for an LTC-03 policy, $300 monthly benefit, with no inflation (which included a 10.0% margin for moderately adverse experience):

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	1.41	2.87
60	8.22	10.68
65	9.67	20.60
70	22.66	47.65
75	61.10	129.32
80	140.60	238.56
85	245.09	344.79
90	349.93	433.68
95	433.52	523.88
100	420.67	494.76

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	2.58	8.67
70	24.06	51.07
75	69.62	140.76
80	143.84	235.23
85	252.84	345.99
90	356.71	433.72
95	436.85	518.83
100	417.86	481.90

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	22.00	64.93
80	168.49	266.52
85	300.16	385.12
90	373.38	433.91
95	457.98	525.48
100	424.59	480.36

Voluntary Terminations

Duration	Guaranteed Purchase Option	Other Inflation Options
1	3.90%	3.30%
2	2.45%	1.95%
3	1.55%	1.35%
4	1.25%	1.00%
5	1.10%	0.95%
6	1.00%	0.90%
7	1.00%	0.85%
8	1.00%	0.85%
9	1.00%	0.85%
10	1.00%	0.85%
11+	0.95%	0.85%

Mortality

Our mortality decrement is based on the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 10 years of improvements, and the following selection factors:

Policy Duration	Preferred Risk Class				Standard Risk Class			
	Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82
1	15.8%	12.9%	14.6%	14.6%	27.7%	22.6%	25.7%	25.7%
2	21.9%	17.7%	19.5%	19.7%	37.0%	29.8%	32.9%	33.2%
3	27.8%	22.8%	25.9%	25.7%	45.2%	37.0%	42.1%	41.7%
4	31.5%	26.3%	32.2%	32.1%	49.3%	41.1%	50.3%	50.3%
5	34.7%	34.0%	39.4%	39.7%	52.4%	51.4%	59.6%	59.9%
6	39.4%	39.4%	45.7%	45.7%	57.5%	57.5%	66.8%	66.8%
7	42.9%	42.9%	51.6%	51.5%	60.6%	60.6%	72.9%	72.8%
8	47.3%	46.6%	57.1%	57.1%	64.7%	63.7%	78.1%	78.1%
9	50.8%	49.6%	62.0%	70.2%	67.4%	65.7%	82.2%	93.1%
10	56.7%	53.4%	69.8%	78.1%	70.9%	66.8%	87.3%	97.6%
11	59.2%	53.5%	72.2%	81.6%	74.0%	66.9%	90.3%	102.1%
12	60.0%	54.3%	77.1%	85.6%	75.0%	67.9%	96.4%	107.0%
13	60.9%	55.9%	82.1%	85.6%	76.1%	69.9%	102.6%	107.0%
14	62.6%	57.5%	83.8%	85.6%	78.2%	71.9%	104.8%	107.0%
15	64.2%	59.1%	85.6%	85.6%	80.3%	73.9%	107.0%	107.0%
16	66.4%	62.7%	85.6%	85.6%	83.0%	78.4%	107.0%	107.0%
17	68.5%	64.4%	85.6%	85.6%	85.6%	80.5%	107.0%	107.0%
18	70.7%	67.1%	85.6%	85.6%	88.3%	83.8%	107.0%	107.0%
19	72.8%	69.7%	85.6%	85.6%	91.0%	87.1%	107.0%	107.0%
20	74.9%	72.4%	85.6%	85.6%	93.7%	90.4%	107.0%	107.0%
21	77.1%	75.0%	85.6%	85.6%	96.3%	93.8%	107.0%	107.0%
22	79.2%	77.7%	85.6%	85.6%	99.0%	97.1%	107.0%	107.0%
23	81.3%	80.3%	85.6%	85.6%	101.7%	100.4%	107.0%	107.0%
24	83.5%	83.0%	85.6%	85.6%	104.3%	103.7%	107.0%	107.0%
25+	85.6%	85.6%	85.6%	85.6%	107.0%	107.0%	107.0%	107.0%

Policy Duration	Substandard 1 Risk Class				Substandard 2 Risk Class			
	Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82
1	49.0%	39.9%	45.4%	45.4%	60.1%	49.0%	55.7%	55.7%
2	64.7%	52.1%	57.5%	58.0%	78.6%	63.3%	69.9%	70.5%
3	78.3%	64.1%	73.0%	72.3%	94.1%	77.0%	87.7%	86.9%
4	84.6%	70.5%	86.4%	86.3%	100.6%	83.8%	102.7%	102.6%
5	89.0%	87.3%	101.3%	101.9%	104.6%	102.6%	119.0%	119.7%
6	96.8%	96.8%	112.4%	112.4%	112.4%	112.4%	130.5%	130.5%
7	101.0%	101.0%	121.5%	121.3%	115.8%	115.8%	139.4%	139.1%
8	106.8%	105.1%	128.8%	128.9%	120.9%	119.0%	145.9%	145.9%
9	110.1%	107.4%	134.2%	152.0%	123.1%	120.0%	150.0%	169.9%
10	113.4%	106.8%	139.7%	156.1%	123.3%	116.2%	151.9%	169.8%
11	118.4%	107.0%	144.4%	163.3%	128.7%	116.4%	157.1%	177.6%
12	120.0%	108.6%	154.3%	171.2%	130.5%	118.1%	167.8%	186.2%
13	121.7%	111.8%	164.1%	171.2%	132.4%	121.6%	178.5%	186.2%
14	125.1%	115.0%	167.7%	171.2%	136.1%	125.1%	182.3%	186.2%
15	128.5%	118.2%	171.2%	171.2%	139.7%	128.6%	186.2%	186.2%
16	132.8%	125.5%	171.2%	171.2%	144.4%	136.5%	186.2%	186.2%
17	137.0%	128.8%	171.2%	171.2%	149.0%	140.1%	186.2%	186.2%
18	141.3%	134.1%	171.2%	171.2%	153.7%	145.8%	186.2%	186.2%
19	145.6%	139.4%	171.2%	171.2%	158.3%	151.6%	186.2%	186.2%
20	149.8%	144.7%	171.2%	171.2%	163.0%	157.4%	186.2%	186.2%
21	154.1%	150.0%	171.2%	171.2%	167.6%	163.1%	186.2%	186.2%
22	158.4%	155.3%	171.2%	171.2%	172.2%	168.9%	186.2%	186.2%
23	162.7%	160.6%	171.2%	171.2%	176.9%	174.7%	186.2%	186.2%
24	166.9%	165.9%	171.2%	171.2%	181.5%	180.4%	186.2%	186.2%
25+	171.2%	171.2%	171.2%	171.2%	186.2%	186.2%	186.2%	186.2%

Factors for ages between the ones listed above are interpolated.

In addition, 12 years of future improvements were reflected.

As part of the inforce management of the business, the Company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates, and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 2010 rate increase filings. In general, we are seeing more, longer-lasting claims - claim incidence has increased, claim terminations have decreased, claim utilization has increased, and mortality have decreased.

The following tables show in aggregate how our new assumptions (Expected) compare to actual experience:

<u>Morbidity</u>

Experience period: Inception through 9/30/2012 for incidence, inception through 9/30/2011 for claim terminations and salvage

The following charts show key experience compared to revised assumptions.

Incidence

Duration	A/E
1-3	101%
4-6	100%
7-9	100%
10+	100%
Total	**100%**

Claim Terminations

Benefit Period	A/E
<10 years	100%
10+ years	100%
Total	**100%**

Salvage

Inflation	A/E
None / GPO	100%
Simple	100%
Compound	100%
Total	**100%**

Voluntary Lapses

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount
1	100%
2	102%
3-5	100%
6-10	118%
11+	96%
Total	**104%**

In the recent study we noted that early duration lapses were greater than expected. As such, lapse rates for durations 1-5 were increased.

Note that the lapse study removed all policies which had undergone prior rate increases.

Mortality

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount
1-5	99%
6-10	101%
11+	99%
Total	**100%**

Exhibit 1 contains nationwide past premium and claims experience and future premium and claim projections and illustrates that the anticipated lifetime loss ratio with the requested rate increases and the previously-stated margin for moderately adverse experience is 71.6%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 70.3%. The lifetime loss ratio as of 12/31/12 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

In addition, **Exhibit 1** contains the original expected loss ratio projections, adjusted for the actual mix of business issued, with the lifetime loss ratio also calculated as stated above.

Furthermore, **Exhibit 1** demonstrates that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 58%),
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

18. New inflation options that will allow policyholders to avoid the rate increase

Although this is a closed block of business, we are filing new future inflation options that will allow policyholders that have Compound and Simple Inflation coverage the option to completely avoid the rate increase.

Under these new options, the policyholders get to keep their current accumulated Daily or Monthly benefit and their current remaining Lifetime Maximum Benefit, but the future indexation rate will be reduced from an annual rate of 5% to an annual rate of 4.6%.

The 4.6% indexation rate was determined to be actuarially equivalent to the requested rate increases in aggregate and therefore this option is only available if the full rate increase requested is accepted.

The premium rate schedules for these options are included in this filing as **Appendix C1.**

19. History of previous rate revisions

There have been no prior rate increases on these forms.

20. Proposed Effective Date

These rates will be effective on the next policy anniversary date, following at least a 60 day policyholder notification period.

21. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums and filing for increases in long-term care insurance premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The preceding Actuarial Memorandum contains:

a) the assumptions on which this certification is based;
b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratios standards and necessary details of this state; and
d) disclosure of the manner, if any, in which reserves have been recognized.

In my opinion, no further rate increases will be necessary as the revised premium rate schedules are sufficient to cover anticipated costs under moderately adverse experience assuming approvals are granted within three months of the date this memo is filed.

I have reviewed and taken into consideration the policy design and coverage provided, and our current underwriting and claims adjudication processes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.

_____
Joseph R. Leopold, FSA, MAAA
Actuary
John Hancock Life Insurance Company

Exhibit 1: Nationwide Loss Ratio Exhibit for Virginia
2010 Custom Care II Enhanced (LTC-03)

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			With Proposed Rate Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
Historical Experience	2003	0	0	0%	0	2,343	0%	2,343	0%
	2004	0	0	0%	0	9,762	0%	9,762	0%
	2005	0	0	0%	0	9,762	0%	9,762	0%
	2006	0	0	0%	0	15,980	0%	15,980	0%
	2007	0	0	0%	0	28,857	0%	28,857	0%
	2008	0	0	0%	0	38,477	0%	38,477	0%
	2009	0	0	0%	0	43,502	0%	43,502	0%
	2010	35,762	1,715,009	2%	0	1,766,268	0%	1,766,268	0%
	2011	645,166	28,118,536	2%	109,901	27,811,238	0%	27,811,238	0%
	2012	1,431,950	36,106,366	4%	464,139	35,360,123	1%	35,360,123	1%
Projected Future Experience	2013	2,377,179	35,201,115	7%	1,538,107	34,044,192	5%	34,044,192	5%
	2014	3,392,818	34,518,671	10%	2,093,958	33,119,895	6%	34,154,206	6%
	2015	4,428,591	33,926,717	13%	2,734,671	32,347,598	8%	35,378,177	8%
	2016	5,124,609	33,321,873	15%	3,323,357	31,671,219	10%	35,627,500	9%
	2017	6,163,852	32,680,749	19%	4,145,796	31,158,643	13%	35,050,894	12%
	2018	7,402,666	32,003,002	23%	5,177,298	30,622,555	17%	34,447,840	15%
	2019	8,581,885	31,276,275	27%	6,377,502	30,043,479	21%	33,796,427	19%
	2020	9,849,465	30,506,739	32%	7,737,814	29,418,190	26%	33,093,029	23%
	2021	10,865,156	29,696,466	37%	9,108,122	28,743,214	32%	32,333,737	28%
	2022	12,222,419	28,853,799	42%	10,488,459	28,021,066	37%	31,521,379	33%
	2023	13,039,427	27,974,200	47%	12,016,646	27,258,125	44%	30,663,134	39%
	2024	14,473,952	27,054,522	53%	14,154,336	26,457,235	53%	29,762,199	48%
	2025	16,285,760	26,098,167	62%	16,490,548	25,616,894	64%	28,816,885	57%
	2026	17,912,612	25,107,617	71%	19,125,498	24,731,615	77%	27,821,020	69%
	2027	20,046,637	24,076,361	83%	21,837,843	23,801,175	92%	26,774,352	82%
	2028	22,544,039	23,008,875	98%	24,679,627	22,830,438	108%	25,682,353	96%
	2029	24,882,366	21,902,771	114%	27,906,765	21,820,497	128%	24,546,253	114%
	2030	27,059,888	20,761,017	130%	30,929,321	20,768,307	149%	23,362,626	132%
	2031	28,315,869	19,587,073	145%	33,936,518	19,678,037	172%	22,136,163	153%
	2032	30,309,598	18,383,301	165%	36,694,467	18,549,954	198%	20,867,163	176%
	2033	32,589,839	17,152,368	190%	39,127,556	17,388,910	225%	19,561,085	200%
	2034	34,388,901	15,902,088	216%	39,887,388	16,201,316	246%	18,225,140	219%
	2035	35,664,860	14,644,631	244%	41,389,847	14,989,480	276%	16,861,925	245%
	2036	34,296,878	13,394,635	256%	43,259,223	13,769,447	314%	15,489,488	279%
	2037	34,373,296	12,182,655	282%	44,520,385	12,557,028	355%	14,125,618	315%
	2038	35,093,307	11,019,006	318%	45,114,064	11,369,579	397%	12,789,836	353%
	2039	35,253,509	9,907,232	356%	41,953,347	10,216,468	411%	11,492,681	365%
	2040	34,924,490	8,856,790	394%	40,384,730	9,101,699	444%	10,238,658	394%
	2041	32,010,653	7,876,477	406%	39,875,051	8,046,247	496%	9,051,362	441%
	2042	30,495,187	6,969,087	438%	38,852,350	7,068,543	550%	7,951,526	489%
	2043	29,684,243	6,133,045	484%	37,467,149	6,174,706	607%	6,946,033	539%
	2044	28,462,202	5,365,428	530%	32,938,271	5,363,923	614%	6,033,970	546%
	2045	26,988,178	4,668,025	578%	30,060,646	4,630,898	649%	5,209,377	577%
	2046	23,838,913	4,043,160	590%	28,303,261	3,975,056	712%	4,471,609	633%
	2047	21,765,746	3,487,360	624%	26,566,688	3,392,725	783%	3,816,535	696%
	2048	20,376,705	2,994,813	680%	24,894,851	2,881,180	864%	3,241,089	768%
	2049	18,839,833	2,559,229	736%	21,641,236	2,435,111	889%	2,739,299	790%
	2050	17,276,256	2,177,706	793%	19,427,012	2,047,062	949%	2,302,775	844%
	2051	15,072,293	1,847,338	816%	17,704,975	1,711,331	1035%	1,925,106	920%
	2052	13,514,059	1,563,095	865%	15,911,094	1,422,362	1119%	1,600,039	994%
	2053	12,405,130	1,319,399	940%	14,267,055	1,175,566	1214%	1,322,415	1079%
	2054	11,267,241	1,110,885	1014%	12,906,850	966,188	1336%	1,086,882	1188%
	2055	10,214,148	933,759	1094%	11,658,636	789,010	1478%	887,570	1314%
Value as of 12/31/12*:									
	Past	2,141,603	68,269,327	3.1%	578,436	67,424,579	0.9%	67,424,579	0.9%
	Future	366,382,206	455,610,416	80.4%	399,504,346	443,950,885	90.0%	491,427,500	81.3%
	Lifetime	368,523,810	523,879,743	70.3%	400,082,782	511,375,464	78.2%	558,852,078	71.6%

*discounted at maximum statutory valuation rates

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Pricing Loss Ratio (instead of 58%) + Increased Premiums x 85%

			Accum Value of Past Initial Prem x 70.3% =	47,429,898
			Present Value of Future Initial Prem x 70.3% =	312,297,762
Accum Value of Past Incurred Claims =	578,436		Accum Value of Prior Increases x 85% =	-
Present Value of Future Incurred Claims =	399,504,346		Present Value of Future Increases x 85% =	40,355,122
TOTAL =	400,082,782	> =	TOTAL =	400,082,782

Exhibit 1c: Nationwide Loss Ratio Exhibit for Virginia
2010 Custom Care II Enhanced (LTC-03)

		Original Assumptions				Historical & Projected Experience				
					Adjusted	Before Proposed Increase			With Proposed Increase	
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Expected Incurred Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
	2003	0	0	0%	0	0	2,343	0%	2,343	0%
	2004	0	0	0%	0	0	9,762	0%	9,762	0%
	2005	0	0	0%	0	0	9,762	0%	9,762	0%
	2006	0	0	0%	0	0	15,980	0%	15,980	0%
Original	2007	0	0	0%	0	0	28,857	0%	28,857	0%
Pricing	2008	0	0	0%	0	0	38,477	0%	38,477	0%
	2009	0	0	0%	0	0	43,502	0%	43,502	0%
	2010	35,762	1,715,009	2%	36,831	0	1,766,268	0%	1,766,268	0%
	2011	645,166	28,118,536	2%	638,116	109,901	27,811,238	0%	27,811,238	0%
	2012	1,431,950	36,106,366	4%	1,402,355	464,139	35,360,123	1%	35,360,123	1%
	2013					1,538,107	34,044,192	5%	34,044,192	5%
Projected	2014					2,093,958	33,119,895	6%	34,154,206	6%
Future	2015					2,734,671	32,347,598	8%	35,378,177	8%
Experience	2016					3,323,357	31,671,219	10%	35,627,500	9%
	2017					4,145,796	31,158,643	13%	35,050,894	12%
	2018					5,177,298	30,622,555	17%	34,447,840	15%
	2019					6,377,502	30,043,479	21%	33,796,427	19%
	2020					7,737,814	29,418,190	26%	33,093,029	23%
	2021					9,108,122	28,743,214	32%	32,333,737	28%
	2022					10,488,459	28,021,066	37%	31,521,379	33%
	2023					12,016,646	27,258,125	44%	30,663,134	39%
	2024					14,154,336	26,457,235	53%	29,762,199	48%
	2025					16,490,548	25,616,894	64%	28,816,885	57%
	2026					19,125,498	24,731,615	77%	27,821,020	69%
	2027					21,837,843	23,801,175	92%	26,774,352	82%
	2028					24,679,627	22,830,438	108%	25,682,353	96%
	2029					27,906,765	21,820,497	128%	24,546,253	114%
	2030					30,929,321	20,768,307	149%	23,362,626	132%
	2031					33,936,518	19,678,037	172%	22,136,163	153%
	2032					36,694,467	18,549,954	198%	20,867,163	176%
	2033					39,127,556	17,388,910	225%	19,561,085	200%
	2034					39,887,388	16,201,316	246%	18,225,140	219%
	2035					41,389,847	14,989,480	276%	16,861,925	245%
	2036					43,259,223	13,769,447	314%	15,489,488	279%
	2037					44,520,385	12,557,028	355%	14,125,618	315%
	2038					45,114,064	11,369,579	397%	12,789,836	353%
	2039					41,953,347	10,216,468	411%	11,492,681	365%
	2040					40,384,730	9,101,699	444%	10,238,658	394%
	2041					39,875,051	8,046,247	496%	9,051,362	441%
	2042					38,852,350	7,068,543	550%	7,951,526	489%
	2043					37,467,149	6,174,706	607%	6,946,033	539%
	2044					32,938,271	5,363,923	614%	6,033,970	546%
	2045					30,060,646	4,630,898	649%	5,209,377	577%
	2046					28,303,261	3,975,056	712%	4,471,609	633%
	2047					26,566,688	3,392,725	783%	3,816,535	696%
	2048					24,894,851	2,881,180	864%	3,241,089	768%
	2049					21,641,236	2,435,111	889%	2,739,299	790%
	2050					19,427,012	2,047,062	949%	2,302,775	844%
	2051					17,704,975	1,711,331	1035%	1,925,106	920%
	2052					15,911,094	1,422,362	1119%	1,600,039	994%
	2053					14,267,055	1,175,566	1214%	1,322,415	1079%
	2054					12,906,850	966,188	1336%	1,086,882	1188%
	2055					11,658,636	789,010	1478%	887,570	1314%
Value as of 12/31/12*:										
	Past				2,105,831	578,436	67,424,579	0.9%	67,424,579	0.9%
	Future					399,504,346	443,950,885	90.0%	491,427,500	81.3%
	Lifetime					400,082,782	511,375,464	78.2%	558,852,078	71.6%

*discounted at maximum statutory valuation rates

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Pricing Loss Ratio (instead of 58%) + Increased Premiums x 85%

			Accum Value of Past Initial Prem x 70.3% =	47,429,898
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prem x 70.3% =	312,297,762
Adjusted Originally Expected Incurred Claims) =	578,436		Accum Value of Prior Increases x 85% =	-
Present Value of Future Incurred Claims =	399,504,346		Present Value of Future Increases x 85% =	40,355,122
TOTAL =	400,082,782	> =	TOTAL =	400,082,782

Appendix A - Comparison to New Business Rates (Custom Care II Enhanced 2010 Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: GPO Inflation

Current New Business Rates (ICC12-LTC-12 policy) :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	12.28	13.68	15.16	16.49	19.44	21.38	23.33
30	12.98	14.39	16.07	17.40	20.35	24.42	26.46
31	13.33	14.74	16.63	17.96	20.91	24.71	26.62
32	13.68	15.30	17.33	18.67	21.82	25.79	27.78
33	13.89	15.65	17.89	19.44	22.53	26.28	28.16
34	14.25	16.21	18.46	20.14	23.30	27.18	29.12
35	14.60	16.56	19.16	20.91	24.21	27.94	29.80
36	14.95	17.26	19.72	21.61	25.12	28.71	30.51
37	15.30	17.82	20.42	22.53	25.68	31.19	33.02
38	15.86	18.18	21.33	23.30	26.60	31.19	33.02
39	16.21	18.74	21.89	24.21	27.72	31.19	33.02
40	16.56	19.44	22.60	25.12	28.63	32.00	33.68
41	17.12	20.00	23.37	25.68	29.54	32.83	34.47
42	17.47	20.56	24.07	26.39	30.46	35.53	37.22
43	18.04	21.12	24.63	26.95	31.23	36.16	37.80
44	18.74	21.68	25.40	27.86	32.14	36.96	38.57
45	19.30	22.25	25.96	28.42	33.05	39.66	41.32
46	19.86	22.81	26.88	29.33	33.96	40.43	42.05
47	20.56	23.51	27.44	29.89	34.88	41.22	42.80
48	21.12	24.28	28.35	30.81	36.00	44.18	45.82
49	21.68	24.84	29.12	31.58	36.91	46.54	48.15
50	22.39	25.54	29.82	32.28	38.04	47.54	49.13
51	23.30	26.32	30.95	33.75	39.65	50.75	52.34
52	23.86	27.23	31.86	34.88	41.33	52.46	55.64
53	24.77	28.28	32.98	36.35	43.16	58.10	61.42
54	25.68	29.40	34.25	37.61	44.84	61.45	64.77
55	26.39	30.32	35.37	39.09	46.67	65.00	68.33
56	27.51	32.14	37.54	41.47	49.40	67.52	72.46
57	28.77	33.96	39.93	43.86	52.00	71.50	76.38
58	30.25	35.79	42.11	46.25	54.95	73.79	78.50
59	31.51	37.82	44.70	48.98	57.89	78.24	84.50
60	32.98	40.00	47.44	51.93	61.19	81.08	88.73
61	35.30	43.09	50.53	55.58	65.75	87.16	94.81
62	37.68	46.18	53.82	59.44	70.88	93.99	103.23
63	40.56	49.82	57.47	63.65	76.21	102.65	110.43
64	43.44	53.47	61.12	68.21	82.25	112.30	121.79
65	46.53	57.61	65.33	72.98	88.49	120.10	129.58
66	51.02	63.09	71.51	80.07	96.00	128.52	137.81
67	55.93	69.40	78.60	87.72	104.00	137.16	146.20
68	61.54	75.93	86.25	96.28	112.91	147.08	157.48
69	67.51	83.37	94.81	105.75	122.60	157.21	165.87
70	74.39	91.30	104.21	115.93	133.12	168.53	177.03
71	81.54	100.14	113.26	128.07	144.00	176.91	187.89
72	89.47	109.47	123.37	141.12	155.79	186.41	199.73
73	98.46	119.93	134.39	155.79	168.49	197.01	212.56
74	108.14	131.09	146.32	171.72	182.60	207.78	225.41
75	118.74	143.65	159.30	189.47	197.47	219.55	240.40
76	131.37	166.40	186.42	205.18	223.95	250.23	274.00
77	145.75	184.37	206.80	227.97	247.91	276.56	303.97
78	160.91	205.47	228.99	251.27	273.55	306.97	336.68
79	178.60	227.86	253.73	278.36	303.00	339.95	373.21
80	292.84	376.51	416.53	456.54	496.56	560.22	614.79
81	316.00	407.05	449.90	492.75	535.59	605.22	664.14
82	340.91	438.82	484.27	531.47	576.93	652.10	715.04
83	368.35	472.86	522.54	572.23	621.91	702.44	770.97
84	397.05	509.30	562.91	614.85	668.46	755.57	829.29

New Business Rates adjusted for Benefit Differences* :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	12.65	14.09	15.61	16.99	20.02	22.02	24.03
30	13.37	14.82	16.55	17.93	20.96	25.15	27.25
31	13.73	15.18	17.13	18.50	21.54	25.46	27.41
32	14.09	15.76	17.85	19.23	22.48	26.57	28.61
33	14.31	16.12	18.43	20.02	23.20	27.07	29.00
34	14.67	16.70	19.01	20.74	24.00	28.00	30.00
35	15.03	17.06	19.73	21.54	24.94	28.77	30.69
36	15.40	17.78	20.31	22.26	25.88	29.57	31.42
37	15.76	18.36	21.03	23.20	26.45	32.12	34.01
38	16.34	18.72	21.97	24.00	27.39	32.12	34.01
39	16.70	19.30	22.55	24.94	28.55	32.12	34.01
40	17.06	20.02	23.27	25.88	29.49	32.96	34.69
41	17.64	20.60	24.07	26.45	30.43	33.81	35.50
42	18.00	21.18	24.79	27.18	31.37	36.60	38.34
43	18.58	21.76	25.37	27.76	32.16	37.24	38.94
44	19.30	22.33	26.17	28.70	33.10	38.07	39.73
45	19.88	22.91	26.74	29.27	34.04	40.85	42.56
46	20.46	23.49	27.68	30.21	34.98	41.65	43.31
47	21.18	24.21	28.26	30.79	35.92	42.46	44.09
48	21.76	25.01	29.20	31.73	37.08	45.51	47.19
49	22.33	25.59	30.00	32.53	38.02	47.94	49.59
50	23.06	26.31	30.72	33.25	39.18	48.97	50.60
51	24.00	27.11	31.88	34.77	40.84	52.27	53.91
52	24.58	28.04	32.82	35.92	42.57	54.04	57.31
53	25.52	29.13	33.97	37.44	44.45	59.84	63.26
54	26.45	30.29	35.27	38.74	46.19	63.29	66.72
55	27.18	31.23	36.43	40.26	48.07	66.95	70.38
56	28.33	33.10	38.67	42.72	50.89	69.54	74.63
57	29.64	34.98	41.13	45.18	53.56	73.65	78.67
58	31.15	36.86	43.37	47.63	56.60	76.00	80.85
59	32.45	38.96	46.04	50.45	59.63	80.58	87.03
60	33.97	41.20	48.86	53.49	63.03	83.51	91.39
61	36.36	44.38	52.04	57.25	67.73	89.78	97.65
62	38.81	47.56	55.44	61.22	73.00	96.81	106.33
63	41.78	51.32	59.20	65.56	78.50	105.73	113.74
64	44.74	55.08	62.96	70.26	84.71	115.67	125.44
65	47.92	59.34	67.29	75.17	91.15	123.70	133.46
66	52.55	64.98	73.65	82.47	98.88	132.37	141.94
67	57.61	71.49	80.95	90.35	107.12	141.27	150.59
68	63.39	78.21	88.83	99.17	116.30	151.50	162.21
69	69.53	85.87	97.65	108.93	126.27	161.93	170.84
70	76.62	94.04	107.34	119.41	137.12	173.58	182.34
71	83.99	103.14	116.66	131.91	148.32	182.22	193.52
72	92.16	112.76	127.07	145.36	160.46	192.01	205.72
73	101.41	123.53	138.42	160.46	173.55	202.92	218.93
74	111.38	135.02	150.71	176.87	188.07	214.02	232.17
75	122.30	147.96	164.08	195.16	203.40	226.14	247.61
76	135.31	171.39	192.01	211.34	230.67	257.73	282.22
77	150.13	189.90	213.00	234.81	255.34	284.86	313.09
78	165.74	211.64	235.86	258.81	281.76	316.18	346.78
79	183.95	234.70	261.34	286.72	312.09	350.15	384.40
80	301.63	387.81	429.02	470.24	511.46	577.03	633.23
81	325.48	419.26	463.40	507.53	551.66	623.38	684.06
82	351.14	451.98	498.80	547.42	594.24	671.67	736.49
83	379.40	487.05	538.22	589.40	640.57	723.51	794.10
84	408.96	524.58	579.80	633.29	688.51	778.24	854.17

LTC-03 Rates after Requested Rate Increases :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	6.75	7.87	9.00	10.12	11.25	12.37	13.50
30	6.75	7.87	9.00	10.12	11.25	13.50	14.62
31	6.75	7.87	10.12	11.25	12.37	14.62	15.75
32	7.87	9.00	10.12	11.25	12.37	14.62	15.75
33	7.87	9.00	11.25	12.37	13.50	15.75	16.87
34	9.00	10.12	11.25	12.37	13.50	15.75	16.87
35	9.00	11.25	12.37	13.50	14.62	16.87	18.00
36	10.12	11.25	13.50	14.62	15.75	18.00	19.12
37	10.12	12.37	13.50	14.62	15.75	19.12	20.25
38	11.25	12.37	14.62	15.75	16.87	19.12	20.25
39	11.25	13.50	15.75	16.87	18.00	20.25	21.37
40	12.37	14.62	16.87	18.00	19.12	21.37	22.50
41	12.37	14.62	18.00	19.12	20.25	22.50	23.62
42	13.50	15.75	18.00	19.12	20.25	23.62	24.75
43	13.50	15.75	19.12	20.25	21.37	24.75	25.87
44	13.50	16.87	19.12	20.25	22.50	25.87	27.00
45	13.50	16.87	20.25	21.37	22.50	27.00	28.12
46	14.62	18.00	20.25	22.50	23.62	28.12	29.25
47	14.62	18.00	21.37	23.62	24.75	29.25	30.37
48	14.62	19.12	22.50	23.62	24.75	30.37	31.50
49	15.75	19.12	22.50	24.75	25.87	32.62	33.75
50	15.75	20.25	23.62	25.87	27.00	33.75	34.87
51	16.87	21.37	24.75	27.00	28.12	36.00	37.12
52	16.87	21.37	24.75	28.12	29.25	37.12	39.37
53	18.00	22.50	25.87	28.12	29.25	39.37	41.62
54	18.00	22.50	25.87	29.25	30.37	41.62	43.87
55	19.12	23.62	27.00	30.37	31.50	43.87	46.12
56	20.25	24.75	29.25	32.62	33.75	46.12	49.50
57	21.37	27.00	30.37	34.87	36.00	49.50	52.87
58	22.50	28.12	32.62	37.12	39.37	52.87	56.25
59	24.75	30.37	34.87	39.37	41.62	56.25	60.75
60	25.87	32.62	37.12	41.62	45.00	59.62	65.25
61	28.12	34.87	40.50	45.00	48.37	64.12	69.74
62	30.37	38.25	42.75	48.37	51.75	68.62	75.37
63	33.75	40.50	46.12	51.75	55.12	74.24	79.87
64	36.00	43.87	50.62	55.12	58.50	79.87	86.62
65	39.37	47.25	54.00	59.62	63.00	85.49	92.24
66	42.75	51.75	59.62	65.25	69.74	93.37	100.12
67	47.25	57.37	65.25	71.99	77.62	102.37	109.12
68	51.75	64.12	71.99	78.74	85.49	111.37	119.24
69	56.25	69.74	78.74	86.62	95.62	122.62	129.37
70	61.87	77.62	86.62	95.62	105.74	133.87	140.61
71	68.62	86.62	96.74	106.87	118.12	145.11	154.11
72	76.49	96.74	107.99	119.24	131.62	157.49	168.74
73	85.49	107.99	120.37	133.87	146.24	170.99	184.49
74	94.49	120.37	134.99	148.49	163.11	185.61	201.36
75	105.74	133.87	150.74	166.49	181.11	201.36	220.48
76	118.12	149.61	167.61	184.49	201.36	224.98	246.36
77	131.62	166.49	186.74	205.86	223.86	249.73	274.48
78	146.24	186.74	208.11	228.36	248.61	278.98	305.98
79	163.11	208.11	231.73	254.23	276.73	310.48	340.85
80	181.11	232.86	257.61	282.35	307.10	346.47	380.22
81	199.11	256.48	283.48	310.48	337.48	381.35	418.47
82	219.36	282.35	311.60	341.97	371.22	419.59	460.09
83	241.86	310.48	343.10	375.72	408.34	461.22	506.21
84	266.61	341.97	377.97	412.84	448.84	507.34	556.83

LTC-03 2013 Rate Increases (%) :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	12%	12%	12%	12%	12%	12%	12%
30	12%	12%	12%	12%	12%	12%	12%
31	12%	12%	12%	12%	12%	12%	12%
32	12%	12%	12%	12%	12%	12%	12%
33	12%	12%	12%	12%	12%	12%	12%
34	12%	12%	12%	12%	12%	12%	12%
35	12%	12%	12%	12%	12%	12%	12%
36	12%	12%	12%	12%	12%	12%	12%
37	12%	12%	12%	12%	12%	12%	12%
38	12%	12%	12%	12%	12%	12%	12%
39	12%	12%	12%	12%	12%	12%	12%
40	12%	12%	12%	12%	12%	12%	12%
41	12%	12%	12%	12%	12%	12%	12%
42	12%	12%	12%	12%	12%	12%	12%
43	12%	12%	12%	12%	12%	12%	12%
44	12%	12%	12%	12%	12%	12%	12%
45	12%	12%	12%	12%	12%	12%	12%
46	12%	12%	12%	12%	12%	12%	12%
47	12%	12%	12%	12%	12%	12%	12%
48	12%	12%	12%	12%	12%	12%	12%
49	12%	12%	12%	12%	12%	12%	12%
50	12%	12%	12%	12%	12%	12%	12%
51	12%	12%	12%	12%	12%	12%	12%
52	12%	12%	12%	12%	12%	12%	12%
53	12%	12%	12%	12%	12%	12%	12%
54	12%	12%	12%	12%	12%	12%	12%
55	12%	12%	12%	12%	12%	12%	12%
56	12%	12%	12%	12%	12%	12%	12%
57	12%	12%	12%	12%	12%	12%	12%
58	12%	12%	12%	12%	12%	12%	12%
59	12%	12%	12%	12%	12%	12%	12%
60	12%	12%	12%	12%	12%	12%	12%
61	12%	12%	12%	12%	12%	12%	12%
62	12%	12%	12%	12%	12%	12%	12%
63	12%	12%	12%	12%	12%	12%	12%
64	12%	12%	12%	12%	12%	12%	12%
65	12%	12%	12%	12%	12%	12%	12%
66	12%	12%	12%	12%	12%	12%	12%
67	12%	12%	12%	12%	12%	12%	12%
68	12%	12%	12%	12%	12%	12%	12%
69	12%	12%	12%	12%	12%	12%	12%
70	12%	12%	12%	12%	12%	12%	12%
71	12%	12%	12%	12%	12%	12%	12%
72	12%	12%	12%	12%	12%	12%	12%
73	12%	12%	12%	12%	12%	12%	12%
74	12%	12%	12%	12%	12%	12%	12%
75	12%	12%	12%	12%	12%	12%	12%
76	12%	12%	12%	12%	12%	12%	12%
77	12%	12%	12%	12%	12%	12%	12%
78	12%	12%	12%	12%	12%	12%	12%
79	12%	12%	12%	12%	12%	12%	12%
80	12%	12%	12%	12%	12%	12%	12%
81	12%	12%	12%	12%	12%	12%	12%
82	12%	12%	12%	12%	12%	12%	12%
83	12%	12%	12%	12%	12%	12%	12%
84	12%	12%	12%	12%	12%	12%	12%

* Benefit Differences between LTC-03 and ICC12-LTC-12:

LTC-03 has an EP where 1 day of HHC = 7 days towards EP, and ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Custom Care II Enhanced 2010 Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: 5% Simple Inflation

Current New Business Rates (ICC12-LTC-12 policy) :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	23.73	27.27	32.11	34.93	41.46	60.11	62.19
30	25.36	29.17	34.18	37.17	44.02	62.89	67.08
31	27.47	31.44	36.58	38.08	45.14	63.60	69.76
32	27.47	31.44	37.47	40.53	47.95	68.80	72.97
33	28.47	32.50	39.88	41.39	48.90	69.27	75.38
34	29.08	33.38	40.53	42.42	49.95	71.92	77.92
35	29.58	35.44	41.35	44.80	52.75	77.09	81.15
36	31.84	37.71	42.13	45.66	55.74	77.64	83.62
37	32.45	38.37	46.39	46.64	56.71	80.17	86.04
38	32.91	40.77	47.29	49.01	59.53	85.32	91.28
39	33.51	41.17	49.75	51.68	62.41	87.76	95.56
40	35.53	43.44	50.61	52.60	63.51	90.45	98.14
41	36.29	44.33	51.33	53.72	64.95	93.60	101.24
42	36.98	44.88	52.20	56.49	68.64	97.24	104.87
43	37.53	45.77	54.58	57.53	70.43	100.88	108.49
44	39.73	46.53	55.64	58.63	72.28	102.71	112.22
45	40.38	47.22	56.49	61.55	75.96	108.25	115.84
46	40.95	49.66	58.79	62.78	77.96	112.19	121.70
47	41.81	50.39	59.84	65.46	81.86	116.13	125.65
48	42.32	51.05	62.24	66.60	83.73	117.22	128.38
49	44.63	53.41	62.24	67.90	85.88	123.21	132.55
50	45.33	54.13	64.03	70.66	89.75	127.14	138.36
51	47.65	55.35	66.73	73.63	91.64	130.13	141.12
52	49.88	57.66	68.17	76.82	91.86	130.72	141.32
53	52.49	60.16	71.08	79.95	93.63	133.52	143.92
54	53.02	61.00	72.32	83.15	95.27	133.72	143.92
55	57.08	63.63	75.21	86.52	97.16	136.68	146.56
56	58.30	65.14	77.46	90.10	102.83	144.29	155.90
57	59.72	68.37	81.15	93.58	108.84	150.70	164.10
58	61.25	70.26	83.64	95.36	113.05	156.28	171.24
59	62.64	73.67	86.09	99.29	119.39	166.47	181.61
60	63.97	75.56	89.99	101.25	124.08	172.71	191.15
61	68.45	81.21	96.13	107.18	131.38	182.93	199.56
62	71.24	88.71	103.85	113.08	135.28	189.06	206.99
63	77.37	95.27	110.43	119.22	142.84	199.01	213.45
64	80.56	102.02	120.56	125.77	148.59	208.66	221.31
65	85.14	110.71	127.69	133.88	156.06	218.49	230.97
66	92.32	120.30	134.69	144.33	168.72	232.77	246.83
67	97.96	128.37	143.38	155.15	185.18	249.52	263.64
68	105.50	138.56	153.07	166.93	201.24	267.27	281.42
69	113.63	149.61	162.98	179.37	216.72	284.25	299.95
70	120.87	160.90	172.07	192.78	236.61	304.43	320.21
71	131.86	176.57	187.99	210.75	256.62	324.23	341.14
72	143.12	193.32	202.93	231.48	277.09	342.64	363.50
73	155.16	213.06	221.52	253.96	299.72	361.98	386.60
74	167.75	233.75	240.68	279.02	326.04	385.32	413.55
75	182.45	255.62	262.15	305.02	352.64	408.89	440.45
76	198.69	257.66	296.11	333.29	360.20	419.17	452.50
77	216.11	279.67	322.89	362.30	391.54	456.37	491.97
78	235.62	304.93	350.29	393.13	425.89	496.45	535.51
79	258.30	332.28	382.44	427.58	463.94	542.94	585.57
80	417.88	538.06	617.57	689.68	748.85	878.28	948.54
81	446.53	573.86	658.14	735.26	799.81	937.90	1,011.42
82	476.49	612.13	702.56	784.29	853.85	999.93	1,078.18
83	508.26	653.48	749.73	837.53	911.83	1,068.87	1,151.61
84	542.98	698.82	800.52	895.67	974.41	1,141.73	1,230.31

New Business Rates adjusted for Benefit Differences* :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	24.44	28.09	33.07	35.98	42.70	61.92	64.05
30	26.12	30.04	35.20	38.28	45.34	64.77	69.09
31	28.30	32.38	37.67	39.22	46.49	65.51	71.85
32	28.30	32.38	38.59	41.75	49.39	70.86	75.16
33	29.32	33.48	41.08	42.63	50.36	71.35	77.64
34	29.95	34.39	41.75	43.69	51.45	74.08	80.25
35	30.47	36.50	42.59	46.14	54.33	79.40	83.58
36	32.79	38.85	43.39	47.03	57.42	79.97	86.12
37	33.42	39.52	47.78	48.04	58.41	82.58	88.62
38	33.89	41.99	48.70	50.48	61.31	87.88	94.01
39	34.52	42.41	51.24	53.23	64.28	90.39	98.43
40	36.60	44.74	52.13	54.18	65.41	93.16	101.09
41	37.38	45.66	52.87	55.33	66.90	96.41	104.28
42	38.09	46.23	53.77	58.19	70.70	100.16	108.02
43	38.65	47.15	56.22	59.25	72.54	103.91	111.75
44	40.92	47.93	57.31	60.38	74.45	105.80	115.59
45	41.59	48.63	58.19	63.40	78.24	111.49	119.32
46	42.18	51.15	60.55	64.66	80.30	115.55	125.35
47	43.07	51.90	61.64	67.43	84.32	119.61	129.42
48	43.59	52.59	64.10	68.60	86.24	120.73	132.23
49	45.97	55.02	64.10	69.93	88.45	126.91	136.52
50	46.68	55.75	65.95	72.78	92.44	130.96	142.51
51	49.08	57.01	68.73	75.84	94.39	134.03	145.36
52	51.37	59.39	70.21	79.13	94.61	134.64	145.56
53	54.06	61.97	73.22	82.34	96.44	137.52	148.24
54	54.61	62.83	74.49	85.64	98.13	137.73	148.24
55	58.79	65.54	77.47	89.11	100.08	140.78	150.96
56	60.05	67.10	79.79	92.80	105.92	148.62	160.58
57	61.51	70.42	83.58	96.39	112.11	155.22	169.02
58	63.08	72.37	86.15	98.22	116.44	160.97	176.38
59	64.52	75.88	88.67	102.27	122.97	171.47	187.06
60	65.89	77.83	92.68	104.29	127.80	177.89	196.88
61	70.51	83.64	99.02	110.40	135.32	188.42	205.55
62	73.38	91.37	106.97	116.48	139.34	194.73	213.20
63	79.69	98.13	113.75	122.80	147.12	204.98	219.86
64	82.97	105.08	124.17	129.55	153.05	214.92	227.95
65	87.69	114.04	131.52	137.90	160.75	225.04	237.90
66	95.09	123.91	138.73	148.66	173.78	239.75	254.24
67	100.90	132.22	147.68	159.80	190.73	257.00	271.55
68	108.67	142.71	157.67	171.94	207.27	275.29	289.86
69	117.04	154.10	167.87	184.75	223.22	292.77	308.95
70	124.50	165.73	177.23	198.56	243.70	313.57	329.81
71	135.82	181.86	193.63	217.07	264.32	333.96	351.37
72	147.42	199.12	209.02	238.42	285.40	352.92	374.40
73	159.82	219.45	228.17	261.58	308.71	372.84	398.20
74	172.79	240.76	247.91	287.39	335.82	396.88	425.96
75	187.93	263.29	270.02	314.17	363.22	421.16	453.67
76	204.65	265.38	304.99	343.28	371.01	431.75	466.07
77	222.59	288.06	332.58	373.17	403.29	470.07	506.73
78	242.69	314.07	360.79	404.92	438.66	511.34	551.58
79	266.05	342.25	393.91	440.41	477.86	559.23	603.14
80	430.41	554.20	636.10	710.37	771.31	904.63	977.00
81	459.93	591.07	677.89	757.31	823.81	966.04	1041.77
82	490.78	630.49	723.63	807.82	879.47	1029.93	1110.53
83	523.51	673.08	772.22	862.66	939.18	1100.93	1186.15
84	559.27	719.78	824.54	922.54	1003.64	1175.98	1267.22

LTC-03 Rates after Requested Rate Increases :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	14.62	16.87	20.25	21.37	22.50	32.62	33.75
30	15.75	18.00	21.37	22.50	23.62	33.75	36.00
31	16.87	19.12	22.50	23.62	24.75	34.87	38.25
32	16.87	19.12	23.62	24.75	25.87	37.12	39.37
33	18.00	20.25	24.75	25.87	27.00	38.25	41.62
34	18.00	21.37	25.87	27.00	28.12	40.50	43.87
35	19.12	22.50	25.87	28.12	29.25	42.75	45.00
36	20.25	23.62	27.00	29.25	31.50	43.87	47.25
37	21.37	24.75	29.25	30.37	32.62	46.12	49.50
38	21.37	25.87	30.37	31.50	33.75	48.37	51.75
39	22.50	27.00	31.50	33.75	36.00	50.62	55.12
40	23.62	28.12	32.62	34.87	37.12	52.87	57.37
41	24.75	29.25	33.75	36.00	38.25	55.12	59.62
42	24.75	30.37	34.87	38.25	40.50	57.37	61.87
43	25.87	31.50	37.12	39.37	41.62	59.62	64.12
44	27.00	32.62	38.25	40.50	42.75	60.75	66.37
45	28.12	33.75	39.37	42.75	45.00	64.12	68.62
46	28.12	36.00	41.62	43.87	46.12	66.37	71.99
47	29.25	37.12	42.75	46.12	48.37	68.62	74.24
48	30.37	38.25	45.00	48.37	50.62	70.87	77.62
49	31.50	40.50	46.12	49.50	51.75	74.24	79.87
50	32.62	41.62	48.37	51.75	54.00	76.49	83.24
51	33.75	42.75	50.62	54.00	56.25	79.87	86.62
52	36.00	45.00	51.75	56.25	58.50	83.24	89.99
53	37.12	47.25	54.00	58.50	60.75	86.62	93.37
54	38.25	48.37	56.25	60.75	64.12	89.99	96.74
55	40.50	50.62	58.50	63.00	66.37	93.37	100.12
56	42.75	52.87	60.75	66.37	69.74	97.87	105.74
57	43.87	55.12	64.12	69.74	73.12	101.24	110.24
58	46.12	57.37	66.37	73.12	76.49	105.74	115.87
59	48.37	60.75	69.74	76.49	79.87	111.37	121.49
60	50.62	63.00	73.12	79.87	83.24	115.87	128.24
61	54.00	67.50	77.62	84.37	88.87	123.74	134.99
62	57.37	71.99	83.24	89.99	93.37	130.49	142.86
63	61.87	76.49	87.74	95.62	100.12	139.49	149.61
64	65.25	80.99	94.49	101.24	105.74	148.49	157.49
65	69.74	86.62	100.12	107.99	112.49	157.49	166.49
66	74.24	93.37	106.87	115.87	121.49	167.61	177.74
67	78.74	100.12	114.74	124.87	132.74	178.86	188.99
68	84.37	107.99	122.62	134.99	143.99	191.24	201.36
69	89.99	115.87	131.62	145.11	155.24	203.61	214.86
70	95.62	124.87	140.61	156.36	168.74	217.11	228.36
71	105.74	138.36	156.36	174.36	187.86	237.36	249.73
72	116.99	152.99	173.24	193.49	209.23	258.73	274.48
73	129.37	168.74	192.36	215.98	232.86	281.23	300.35
74	142.86	186.74	213.73	240.73	259.86	307.10	329.60
75	158.61	205.86	237.36	267.73	289.10	335.23	361.10
76	174.36	226.11	259.86	292.48	316.10	367.85	397.10
77	191.24	247.48	285.73	320.60	346.47	403.85	435.34
78	210.36	272.23	312.73	350.97	380.22	443.22	478.09
79	231.73	298.10	343.10	383.60	416.22	487.09	525.34
80	254.23	327.35	375.72	419.59	455.59	534.34	577.08
81	280.10	359.97	412.84	461.22	501.71	588.33	634.45
82	308.23	395.97	454.47	507.34	552.33	646.83	697.45
83	338.60	435.34	499.46	557.96	607.46	712.07	767.19
84	372.35	479.21	548.96	614.20	668.20	782.94	843.69

LTC-03 2013 Rate Increases (%) :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	12%	12%	12%	12%	12%	12%	12%
30	12%	12%	12%	12%	12%	12%	12%
31	12%	12%	12%	12%	12%	12%	12%
32	12%	12%	12%	12%	12%	12%	12%
33	12%	12%	12%	12%	12%	12%	12%
34	12%	12%	12%	12%	12%	12%	12%
35	12%	12%	12%	12%	12%	12%	12%
36	12%	12%	12%	12%	12%	12%	12%
37	12%	12%	12%	12%	12%	12%	12%
38	12%	12%	12%	12%	12%	12%	12%
39	12%	12%	12%	12%	12%	12%	12%
40	12%	12%	12%	12%	12%	12%	12%
41	12%	12%	12%	12%	12%	12%	12%
42	12%	12%	12%	12%	12%	12%	12%
43	12%	12%	12%	12%	12%	12%	12%
44	12%	12%	12%	12%	12%	12%	12%
45	12%	12%	12%	12%	12%	12%	12%
46	12%	12%	12%	12%	12%	12%	12%
47	12%	12%	12%	12%	12%	12%	12%
48	12%	12%	12%	12%	12%	12%	12%
49	12%	12%	12%	12%	12%	12%	12%
50	12%	12%	12%	12%	12%	12%	12%
51	12%	12%	12%	12%	12%	12%	12%
52	12%	12%	12%	12%	12%	12%	12%
53	12%	12%	12%	12%	12%	12%	12%
54	12%	12%	12%	12%	12%	12%	12%
55	12%	12%	12%	12%	12%	12%	12%
56	12%	12%	12%	12%	12%	12%	12%
57	12%	12%	12%	12%	12%	12%	12%
58	12%	12%	12%	12%	12%	12%	12%
59	12%	12%	12%	12%	12%	12%	12%
60	12%	12%	12%	12%	12%	12%	12%
61	12%	12%	12%	12%	12%	12%	12%
62	12%	12%	12%	12%	12%	12%	12%
63	12%	12%	12%	12%	12%	12%	12%
64	12%	12%	12%	12%	12%	12%	12%
65	12%	12%	12%	12%	12%	12%	12%
66	12%	12%	12%	12%	12%	12%	12%
67	12%	12%	12%	12%	12%	12%	12%
68	12%	12%	12%	12%	12%	12%	12%
69	12%	12%	12%	12%	12%	12%	12%
70	12%	12%	12%	12%	12%	12%	12%
71	12%	12%	12%	12%	12%	12%	12%
72	12%	12%	12%	12%	12%	12%	12%
73	12%	12%	12%	12%	12%	12%	12%
74	12%	12%	12%	12%	12%	12%	12%
75	12%	12%	12%	12%	12%	12%	12%
76	12%	12%	12%	12%	12%	12%	12%
77	12%	12%	12%	12%	12%	12%	12%
78	12%	12%	12%	12%	12%	12%	12%
79	12%	12%	12%	12%	12%	12%	12%
80	12%	12%	12%	12%	12%	12%	12%
81	12%	12%	12%	12%	12%	12%	12%
82	12%	12%	12%	12%	12%	12%	12%
83	12%	12%	12%	12%	12%	12%	12%
84	12%	12%	12%	12%	12%	12%	12%

* Benefit Differences between LTC-03 and ICC12-LTC-12:

LTC-03 has an EP where 1 day of HHC = 7 days towards EP, and ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options)

ICC12-LTC-12 Simple Inflation rates are approximated by applying the ratio of [LTC-03 Simple Inflation / LTC-03 Compound Inflation] to the ICC12-LTC-12 Compound Inflation rates

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Custom Care II Enhanced 2010 Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: Automatic Inflation (CPI)

Current New Business Rates (ICC12-LTC-12 policy) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	29.21	36.36	39.24	44.12	51.82	70.48	74.62
30	30.79	38.28	41.37	46.46	54.50	75.46	79.66
31	31.13	38.83	42.06	47.15	55.40	75.91	80.02
32	31.68	39.18	42.82	47.90	56.29	77.14	81.31
33	32.03	39.73	43.51	48.59	57.04	77.42	81.49
34	32.71	40.41	44.05	49.48	57.94	77.92	81.91
35	33.06	40.76	44.95	50.17	58.83	81.15	85.20
36	33.61	41.31	45.64	50.93	59.73	81.62	85.61
37	34.16	41.86	46.39	51.82	60.62	81.62	85.61
38	34.64	42.54	47.29	52.51	61.51	83.34	87.31
39	35.19	42.89	47.97	53.40	62.41	83.86	87.76
40	35.53	43.44	48.87	54.30	63.51	84.67	88.52
41	36.29	44.33	49.62	55.40	64.95	85.96	91.69
42	36.98	44.88	50.52	56.49	66.74	89.62	93.43
43	37.53	45.77	51.27	57.53	68.52	91.36	97.07
44	38.08	46.53	52.37	58.63	70.38	95.11	100.81
45	38.76	47.22	53.26	59.93	72.16	96.85	104.45
46	39.31	48.11	54.02	61.17	74.16	100.78	108.38
47	40.21	48.87	55.12	62.27	76.15	104.71	112.32
48	40.76	49.55	56.01	63.51	78.14	104.71	114.06
49	41.44	50.45	57.11	64.81	80.27	108.28	117.61
50	42.20	51.20	58.08	66.05	82.27	112.18	121.53
51	42.89	52.44	59.31	67.49	82.47	113.63	122.79
52	43.64	53.33	60.76	69.14	83.02	113.63	126.26
53	44.54	54.43	62.20	70.72	83.23	113.63	126.26
54	45.22	55.33	63.64	72.37	83.57	113.63	126.26
55	45.98	56.56	65.09	74.16	83.99	113.63	126.81
56	47.56	58.21	67.42	76.36	87.90	119.42	132.68
57	49.00	60.00	69.76	78.49	92.10	123.91	138.98
58	50.79	61.99	72.30	80.69	96.43	128.01	142.98
59	52.44	64.12	74.98	83.23	100.89	134.52	151.34
60	54.02	66.12	77.53	85.57	105.64	139.17	155.94
61	57.04	70.38	82.20	90.03	109.76	146.35	164.64
62	60.07	74.85	87.01	94.71	114.09	151.58	171.13
63	63.30	79.86	92.03	99.59	118.76	157.28	178.14
64	66.67	85.02	97.59	104.81	123.30	162.82	186.53
65	70.03	90.58	103.30	110.17	127.97	170.11	195.08
66	75.53	97.11	110.58	119.11	139.04	184.34	210.90
67	81.17	103.85	118.08	128.59	150.65	202.44	229.12
68	87.22	111.13	126.39	139.11	163.51	220.10	246.83
69	93.75	119.11	135.12	150.17	177.46	238.70	266.97
70	100.96	127.56	144.54	162.27	192.44	260.27	288.66
71	109.42	139.24	155.53	175.40	205.91	273.52	301.18
72	118.35	152.10	167.35	189.76	220.48	284.54	312.84
73	128.18	166.19	180.07	205.02	236.01	298.28	325.79
74	138.69	181.65	193.81	221.65	252.65	313.34	340.15
75	150.10	198.35	208.73	239.66	270.31	327.94	354.01
76	165.36	201.25	237.15	264.06	278.17	338.41	365.33
77	181.79	222.47	259.33	287.30	303.83	371.20	400.44
78	200.34	244.44	283.51	313.75	331.39	408.25	439.75
79	220.69	269.59	310.97	343.57	362.38	448.90	482.75
80	362.41	440.06	506.63	556.55	587.98	732.21	787.68
81	387.35	469.85	539.78	593.58	627.66	781.88	841.06
82	413.88	500.83	575.61	633.00	669.52	834.72	897.33
83	442.41	535.28	614.64	675.43	715.95	891.57	959.11
84	472.44	572.51	656.17	721.78	764.43	953.08	1,025.26

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	30.09	37.45	40.42	45.45	53.38	72.59	76.86
30	31.71	39.43	42.62	47.85	56.14	77.73	82.05
31	32.07	40.00	43.32	48.56	57.06	78.19	82.42
32	32.63	40.35	44.10	49.34	57.98	79.45	83.75
33	32.99	40.92	44.81	50.05	58.76	79.74	83.94
34	33.70	41.62	45.38	50.97	59.68	80.25	84.37
35	34.05	41.98	46.30	51.68	60.60	83.58	87.76
36	34.62	42.55	47.00	52.46	61.52	84.07	88.17
37	35.18	43.11	47.78	53.38	62.44	84.07	88.17
38	35.68	43.82	48.70	54.08	63.36	85.84	89.93
39	36.24	44.17	49.41	55.00	64.28	86.37	90.39
40	36.60	44.74	50.33	55.92	65.41	87.21	91.18
41	37.38	45.66	51.11	57.06	66.90	88.54	94.44
42	38.09	46.23	52.03	58.19	68.74	92.30	96.23
43	38.65	47.15	52.81	59.25	70.58	94.10	99.99
44	39.22	47.93	53.94	60.38	72.49	97.96	103.84
45	39.93	48.63	54.86	61.73	74.33	99.76	107.58
46	40.49	49.55	55.64	63.00	76.38	103.80	111.64
47	41.41	50.33	56.77	64.14	78.44	107.85	115.69
48	41.98	51.04	57.69	65.41	80.49	107.85	117.48
49	42.69	51.96	58.83	66.76	82.68	111.53	121.14
50	43.47	52.74	59.82	68.03	84.74	115.55	125.18
51	44.17	54.01	61.09	69.52	84.95	117.04	126.48
52	44.95	54.93	62.58	71.22	85.51	117.04	130.04
53	45.87	56.07	64.07	72.84	85.73	117.04	130.04
54	46.58	56.99	65.55	74.54	86.08	117.04	130.04
55	47.36	58.26	67.04	76.38	86.51	117.04	130.61
56	48.99	59.96	69.45	78.65	90.54	123.00	136.67
57	50.47	61.80	71.85	80.84	94.86	127.63	143.15
58	52.31	63.85	74.47	83.11	99.32	131.85	147.27
59	54.01	66.05	77.23	85.73	103.92	138.56	155.88
60	55.64	68.10	79.85	88.13	108.80	143.35	160.62
61	58.76	72.49	84.67	92.74	113.05	150.74	169.58
62	61.87	77.09	89.62	97.55	117.51	156.12	176.27
63	65.20	82.26	94.79	102.58	122.33	162.00	183.49
64	68.67	87.57	100.52	107.96	127.00	167.70	192.13
65	72.14	93.30	106.40	113.48	131.81	175.21	200.93
66	77.80	100.03	113.90	122.68	143.21	189.87	217.23
67	83.60	106.96	121.62	132.45	155.17	208.51	235.99
68	89.83	114.47	130.18	143.28	168.41	226.71	254.23
69	96.56	122.68	139.17	154.68	182.78	245.86	274.98
70	103.99	131.39	148.87	167.14	198.21	268.08	297.32
71	112.70	143.42	160.20	180.66	212.09	281.73	310.22
72	121.90	156.66	172.37	195.45	227.10	293.08	322.23
73	132.02	171.17	185.47	211.17	243.09	307.22	335.56
74	142.85	187.10	199.63	228.30	260.23	322.74	350.36
75	154.61	204.30	214.99	246.85	278.42	337.78	364.63
76	170.32	207.29	244.26	271.99	286.51	348.57	376.29
77	187.24	229.14	267.11	295.92	312.94	382.34	412.45
78	206.35	251.78	292.01	323.16	341.33	420.49	452.94
79	227.31	277.68	320.30	353.88	373.25	462.36	497.24
80	373.28	453.27	521.83	573.25	605.62	754.17	811.31
81	398.97	483.94	555.98	611.39	646.49	805.34	866.29
82	426.30	515.86	592.88	651.99	689.60	859.76	924.25
83	455.68	551.34	633.08	695.69	737.43	918.31	987.88
84	486.61	589.68	675.85	743.44	787.37	981.67	1056.02

LTC-03 Rates after Requested Rate Increases :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	18.00	22.50	24.75	27.00	28.12	38.25	40.50
30	19.12	23.62	25.87	28.12	29.25	40.50	42.75
31	19.12	23.62	25.87	29.25	30.37	41.62	43.87
32	20.25	24.75	27.00	29.25	30.37	41.62	43.87
33	20.25	24.75	27.00	30.37	31.50	42.75	45.00
34	20.25	25.87	28.12	31.50	32.62	43.87	46.12
35	21.37	25.87	28.12	31.50	32.62	45.00	47.25
36	21.37	25.87	29.25	32.62	33.75	46.12	48.37
37	22.50	27.00	29.25	33.75	34.87	46.12	48.37
38	22.50	27.00	30.37	33.75	34.87	47.25	49.50
39	23.62	28.12	30.37	34.87	36.00	48.37	50.62
40	23.62	28.12	31.50	36.00	37.12	49.50	51.75
41	24.75	29.25	32.62	37.12	38.25	50.62	54.00
42	24.75	30.37	33.75	38.25	39.37	52.87	55.12
43	25.87	31.50	34.87	39.37	40.50	54.00	57.37
44	25.87	32.62	36.00	40.50	41.62	56.25	59.62
45	27.00	33.75	37.12	41.62	42.75	57.37	61.87
46	27.00	34.87	38.25	42.75	43.87	59.62	64.12
47	28.12	36.00	39.37	43.87	45.00	61.87	66.37
48	29.25	37.12	40.50	46.12	47.25	63.00	68.62
49	29.25	38.25	42.75	47.25	48.37	65.25	70.87
50	30.37	39.37	43.87	48.37	49.50	67.50	73.12
51	30.37	40.50	45.00	49.50	50.62	69.74	75.37
52	31.50	41.62	46.12	50.62	52.87	70.87	78.74
53	31.50	42.75	47.25	51.75	54.00	73.12	80.99
54	32.62	43.87	49.50	52.87	56.25	75.37	83.24
55	32.62	45.00	50.62	54.00	57.37	77.62	86.62
56	34.87	47.25	52.87	56.25	59.62	80.99	89.99
57	36.00	48.37	55.12	58.50	61.87	83.24	93.37
58	38.25	50.62	57.37	61.87	65.25	86.62	96.74
59	40.50	52.87	60.75	64.12	67.50	89.99	101.24
60	42.75	55.12	63.00	67.50	70.87	93.37	104.62
61	45.00	58.50	66.37	70.87	74.24	98.99	111.37
62	48.37	60.75	69.74	75.37	78.74	104.62	118.12
63	50.62	64.12	73.12	79.87	83.24	110.24	124.87
64	54.00	67.50	76.49	84.37	87.74	115.87	132.74
65	57.37	70.87	80.99	88.87	92.24	122.62	140.61
66	60.75	75.37	87.74	95.62	100.12	132.74	151.86
67	65.25	80.99	94.49	103.49	107.99	145.11	164.24
68	69.74	86.62	101.24	112.49	116.99	157.49	176.61
69	74.24	92.24	109.12	121.49	127.12	170.99	191.24
70	79.87	98.99	118.12	131.62	137.24	185.61	205.86
71	87.74	109.12	129.37	145.11	150.74	200.24	220.48
72	96.74	120.37	142.86	158.61	166.49	214.86	236.23
73	106.87	131.62	156.36	174.36	183.36	231.73	253.11
74	118.12	145.11	172.11	191.24	201.36	249.73	271.11
75	130.49	159.74	188.99	210.36	221.61	268.86	290.23
76	145.11	176.61	208.11	231.73	244.11	296.98	320.60
77	160.86	196.86	229.48	254.23	268.86	328.48	354.35
78	178.86	218.23	253.11	280.10	295.85	364.47	392.60
79	197.99	241.86	278.98	308.23	325.10	402.72	433.09
80	220.48	267.73	308.23	338.60	357.72	445.47	479.21
81	242.98	294.73	338.60	372.35	393.72	490.46	527.59
82	267.73	323.98	372.35	409.47	433.09	539.96	580.46
83	294.73	356.60	409.47	449.97	476.96	593.96	638.95
84	323.98	392.60	449.97	494.96	524.21	653.58	703.07

LTC-03 2013 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	12%	12%	12%	12%	12%	12%	12%
30	12%	12%	12%	12%	12%	12%	12%
31	12%	12%	12%	12%	12%	12%	12%
32	12%	12%	12%	12%	12%	12%	12%
33	12%	12%	12%	12%	12%	12%	12%
34	12%	12%	12%	12%	12%	12%	12%
35	12%	12%	12%	12%	12%	12%	12%
36	12%	12%	12%	12%	12%	12%	12%
37	12%	12%	12%	12%	12%	12%	12%
38	12%	12%	12%	12%	12%	12%	12%
39	12%	12%	12%	12%	12%	12%	12%
40	12%	12%	12%	12%	12%	12%	12%
41	12%	12%	12%	12%	12%	12%	12%
42	12%	12%	12%	12%	12%	12%	12%
43	12%	12%	12%	12%	12%	12%	12%
44	12%	12%	12%	12%	12%	12%	12%
45	12%	12%	12%	12%	12%	12%	12%
46	12%	12%	12%	12%	12%	12%	12%
47	12%	12%	12%	12%	12%	12%	12%
48	12%	12%	12%	12%	12%	12%	12%
49	12%	12%	12%	12%	12%	12%	12%
50	12%	12%	12%	12%	12%	12%	12%
51	12%	12%	12%	12%	12%	12%	12%
52	12%	12%	12%	12%	12%	12%	12%
53	12%	12%	12%	12%	12%	12%	12%
54	12%	12%	12%	12%	12%	12%	12%
55	12%	12%	12%	12%	12%	12%	12%
56	12%	12%	12%	12%	12%	12%	12%
57	12%	12%	12%	12%	12%	12%	12%
58	12%	12%	12%	12%	12%	12%	12%
59	12%	12%	12%	12%	12%	12%	12%
60	12%	12%	12%	12%	12%	12%	12%
61	12%	12%	12%	12%	12%	12%	12%
62	12%	12%	12%	12%	12%	12%	12%
63	12%	12%	12%	12%	12%	12%	12%
64	12%	12%	12%	12%	12%	12%	12%
65	12%	12%	12%	12%	12%	12%	12%
66	12%	12%	12%	12%	12%	12%	12%
67	12%	12%	12%	12%	12%	12%	12%
68	12%	12%	12%	12%	12%	12%	12%
69	12%	12%	12%	12%	12%	12%	12%
70	12%	12%	12%	12%	12%	12%	12%
71	12%	12%	12%	12%	12%	12%	12%
72	12%	12%	12%	12%	12%	12%	12%
73	12%	12%	12%	12%	12%	12%	12%
74	12%	12%	12%	12%	12%	12%	12%
75	12%	12%	12%	12%	12%	12%	12%
76	12%	12%	12%	12%	12%	12%	12%
77	12%	12%	12%	12%	12%	12%	12%
78	12%	12%	12%	12%	12%	12%	12%
79	12%	12%	12%	12%	12%	12%	12%
80	12%	12%	12%	12%	12%	12%	12%
81	12%	12%	12%	12%	12%	12%	12%
82	12%	12%	12%	12%	12%	12%	12%
83	12%	12%	12%	12%	12%	12%	12%
84	12%	12%	12%	12%	12%	12%	12%

* Benefit Differences between LTC-03 and ICC12-LTC-12:

LTC-03 has an EP where 1 day of HHC = 7 days towards EP, and ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Custom Care II Enhanced 2010 Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: 5% Compound Inflation

Current New Business Rates (ICC12-LTC-12 policy) :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	81.31	103.30	112.51	127.15	150.24	205.33	227.86
30	82.20	104.19	113.75	128.38	151.68	207.06	231.14
31	82.54	104.40	113.95	128.73	152.03	207.06	233.24
32	82.75	104.74	114.30	128.93	152.23	208.44	233.24
33	82.89	104.95	114.50	129.28	152.58	208.44	233.92
34	83.09	105.15	114.85	129.48	152.78	208.44	233.92
35	83.44	105.50	115.05	129.83	153.33	209.71	234.51
36	83.64	105.50	115.40	130.17	153.54	209.71	236.48
37	83.99	105.70	115.60	130.38	153.88	211.04	237.42
38	84.19	106.05	115.95	130.72	154.09	211.04	237.42
39	84.33	106.25	116.15	130.93	154.43	212.35	238.08
40	84.54	106.46	116.49	131.27	154.64	212.35	239.95
41	85.22	107.15	117.73	132.65	157.25	214.63	242.25
42	85.91	107.63	118.97	133.88	159.73	219.36	244.91
43	86.60	108.32	120.21	135.05	162.34	222.15	247.78
44	87.29	109.00	121.58	136.43	164.81	226.88	252.57
45	87.97	109.48	122.82	137.80	167.63	229.95	255.74
46	88.66	110.17	124.05	139.18	170.24	234.89	258.59
47	89.35	110.86	125.64	140.55	173.06	235.02	258.59
48	90.03	111.55	126.87	141.92	176.01	240.41	264.02
49	90.72	112.16	128.25	143.30	178.63	243.19	266.86
50	91.41	112.85	129.69	144.67	181.44	248.40	270.00
51	92.37	113.61	130.58	145.77	182.13	250.70	272.12
52	93.33	114.50	131.68	146.87	182.82	250.70	272.12
53	94.43	115.40	132.78	147.77	183.37	250.70	273.68
54	95.40	116.49	133.68	148.73	184.05	250.70	273.68
55	96.49	117.39	134.78	149.83	184.54	251.46	273.76
56	97.25	118.49	135.81	150.58	185.91	253.88	277.87
57	97.94	119.79	137.04	151.20	187.08	257.97	281.60
58	98.63	120.89	138.08	151.96	188.59	260.53	285.80
59	99.38	122.34	139.11	152.37	189.76	260.53	289.05
60	100.07	123.64	140.34	152.99	191.27	264.40	292.53
61	101.65	127.49	143.99	156.56	192.71	267.26	294.53
62	103.09	131.20	147.97	159.79	194.02	269.18	294.53
63	104.54	135.46	151.96	163.37	195.46	271.29	294.53
64	106.32	139.38	155.95	166.94	196.91	273.39	294.53
65	107.77	143.64	160.27	170.52	198.35	275.49	294.53
66	114.23	151.00	168.93	181.86	213.06	289.38	311.64
67	120.69	158.56	178.28	193.88	228.80	302.40	328.00
68	127.70	166.46	187.97	206.80	245.77	318.53	347.64
69	135.26	174.71	198.35	220.62	263.92	333.97	366.55
70	143.09	183.64	209.07	235.12	283.51	351.08	389.00
71	157.39	199.93	223.92	251.41	299.59	368.11	404.76
72	173.06	218.08	239.93	268.52	316.70	388.11	425.37
73	190.24	237.59	257.04	287.08	334.78	406.84	444.37
74	209.42	258.76	275.46	306.94	353.75	427.99	464.38
75	230.10	281.99	295.19	328.04	374.09	450.32	485.61
76	247.08	318.52	376.57	407.83	433.13	519.46	562.63
77	265.15	342.37	403.56	438.52	464.75	556.53	606.07
78	284.33	367.20	432.92	472.93	498.65	597.24	652.96
79	305.50	393.78	465.25	510.10	536.72	641.83	703.49
80	480.96	620.40	733.57	808.34	848.76	1012.45	1115.51
81	509.48	657.27	775.89	855.62	898.40	1071.47	1180.37
82	540.00	697.50	823.13	907.50	952.50	1136.25	1252.50
83	572.65	738.84	872.52	961.03	1009.81	1204.91	1327.74
84	606.87	782.50	923.35	1017.25	1069.42	1276.35	1406.76

New Business Rates adjusted for Benefit Differences* :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	83.75	106.40	115.88	130.96	154.75	211.49	234.70
30	84.67	107.32	117.16	132.24	156.23	213.27	238.07
31	85.02	107.53	117.37	132.59	156.59	213.27	240.24
32	85.23	107.88	117.72	132.80	156.80	214.70	240.24
33	85.37	108.10	117.94	133.16	157.15	214.70	240.94
34	85.59	108.31	118.29	133.37	157.37	214.70	240.94
35	85.94	108.66	118.50	133.72	157.93	216.00	241.55
36	86.15	108.66	118.86	134.08	158.15	216.00	243.57
37	86.51	108.88	119.07	134.29	158.50	217.37	244.54
38	86.72	109.23	119.42	134.64	158.71	217.37	244.54
39	86.86	109.44	119.64	134.86	159.07	218.72	245.23
40	87.07	109.65	119.99	135.21	159.28	218.72	247.15
41	87.78	110.36	121.26	136.63	161.97	221.06	249.52
42	88.49	110.86	122.54	137.90	164.52	225.94	252.26
43	89.20	111.57	123.81	139.10	167.21	228.81	255.21
44	89.90	112.27	125.23	140.52	169.76	233.69	260.14
45	90.61	112.77	126.50	141.93	172.66	236.85	263.41
46	91.32	113.48	127.78	143.35	175.35	241.94	266.35
47	92.03	114.18	129.40	144.77	178.25	242.07	266.35
48	92.74	114.89	130.68	146.18	181.29	247.62	271.94
49	93.44	115.53	132.09	147.60	183.98	250.48	274.87
50	94.15	116.24	133.58	149.01	186.89	255.86	278.11
51	95.14	117.02	134.50	150.15	187.59	258.22	280.29
52	96.13	117.94	135.63	151.28	188.30	258.22	280.29
53	97.27	118.86	136.77	152.20	188.87	258.22	281.89
54	98.26	119.99	137.69	153.19	189.58	258.22	281.89
55	99.39	120.91	138.82	154.32	190.07	259.00	281.98
56	100.17	122.04	139.88	155.10	191.49	261.49	286.20
57	100.88	123.39	141.16	155.74	192.69	265.71	290.05
58	101.58	124.52	142.22	156.52	194.25	268.34	294.38
59	102.36	126.01	143.28	156.94	195.45	268.34	297.72
60	103.07	127.35	144.55	157.58	197.01	272.34	301.31
61	104.70	131.32	148.31	161.26	198.50	275.27	303.36
62	106.19	135.14	152.41	164.59	199.84	277.26	303.36
63	107.67	139.53	156.52	168.27	201.33	279.43	303.36
64	109.51	143.56	160.62	171.95	202.81	281.59	303.36
65	111.00	147.95	165.08	175.63	204.30	283.75	303.36
66	117.65	155.53	174.00	187.31	219.45	298.06	320.99
67	124.31	163.31	183.63	199.70	235.66	311.47	337.84
68	131.53	171.45	193.61	213.01	253.15	328.09	358.07
69	139.32	179.95	204.30	227.24	271.84	343.99	377.55
70	147.39	189.15	215.34	242.17	292.01	361.62	400.67
71	162.11	205.93	230.64	258.95	308.58	379.15	416.90
72	178.25	224.62	247.13	276.58	326.20	399.76	438.13
73	195.95	244.72	264.76	295.69	344.82	419.04	457.70
74	215.70	266.53	283.73	316.15	364.36	440.83	478.31
75	237.01	290.45	304.04	337.88	385.31	463.83	500.18
76	254.49	328.08	387.87	420.06	446.13	535.05	579.50
77	273.11	352.64	415.67	451.68	478.69	573.23	624.25
78	292.86	378.22	445.91	487.12	513.61	615.15	672.55
79	314.66	405.60	479.21	525.40	552.83	661.08	724.59
80	495.39	639.01	755.58	832.59	874.22	1042.82	1148.97
81	524.77	676.99	799.17	881.29	925.36	1103.62	1215.78
82	556.20	718.43	847.82	934.73	981.08	1170.34	1290.08
83	589.83	761.01	898.69	989.86	1040.10	1241.05	1367.58
84	625.08	805.98	951.05	1047.77	1101.50	1314.64	1448.97

LTC-03 Rates after Requested Rate Increases :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	41.62	51.75	58.50	64.12	67.50	92.24	102.37
30	43.87	54.00	61.87	67.50	70.87	96.74	107.99
31	45.00	55.12	63.00	68.62	71.99	97.87	110.24
32	45.00	56.25	64.12	69.74	73.12	100.12	111.37
33	46.12	56.25	65.25	70.87	74.24	101.24	113.62
34	46.12	57.37	66.37	71.99	75.37	102.37	114.74
35	47.25	58.50	67.50	73.12	76.49	104.62	116.99
36	47.25	59.62	68.62	74.24	77.62	105.74	119.24
37	48.37	59.62	69.74	75.37	78.74	107.99	121.49
38	49.50	60.75	70.87	76.49	79.87	109.12	122.62
39	49.50	61.87	71.99	77.62	80.99	111.37	124.87
40	50.62	63.00	73.12	78.74	82.12	112.49	127.12
41	51.75	64.12	74.24	79.87	83.24	113.62	128.24
42	51.75	65.25	75.37	80.99	84.37	115.87	129.37
43	52.87	66.37	76.49	82.12	85.49	116.99	130.49
44	52.87	66.37	76.49	82.12	86.62	119.24	132.74
45	54.00	67.50	77.62	83.24	87.74	120.37	133.87
46	55.12	68.62	78.74	84.37	88.87	122.62	134.99
47	55.12	69.74	79.87	85.49	91.12	123.74	136.11
48	56.25	70.87	80.99	86.62	92.24	125.99	138.36
49	56.25	71.99	82.12	87.74	93.37	127.12	139.49
50	57.37	73.12	83.24	88.87	94.49	129.37	140.61
51	58.50	74.24	84.37	91.12	95.62	131.62	142.86
52	59.62	75.37	85.49	92.24	97.87	133.87	145.11
53	59.62	76.49	87.74	94.49	98.99	134.99	147.36
54	60.75	77.62	88.87	95.62	101.24	137.24	149.61
55	61.87	78.74	89.99	97.87	102.37	139.49	151.86
56	64.12	80.99	92.24	100.12	104.62	142.86	156.36
57	65.25	82.12	94.49	102.37	106.87	147.36	160.86
58	67.50	84.37	96.74	104.62	109.12	150.74	165.36
59	68.62	86.62	100.12	107.99	112.49	154.11	170.99
60	70.87	88.87	102.37	110.24	114.74	158.61	175.49
61	74.24	93.37	106.87	114.74	119.24	165.36	182.24
62	77.62	96.74	111.37	120.37	124.87	173.24	188.99
63	80.99	101.24	116.99	124.87	130.49	181.11	195.74
64	84.37	106.87	121.49	130.49	136.11	188.99	202.49
65	87.74	111.37	127.12	136.11	141.74	196.86	210.36
66	92.24	115.87	132.74	143.99	150.74	204.73	220.48
67	95.62	121.49	139.49	151.86	160.86	212.61	230.61
68	100.12	127.12	146.24	159.74	170.99	221.61	241.86
69	105.74	132.74	152.99	168.74	182.24	230.61	253.11
70	110.24	138.36	160.86	177.74	193.49	239.61	265.48
71	120.37	151.86	176.61	194.61	211.48	259.86	285.73
72	131.62	166.49	194.61	213.73	229.48	281.23	308.23
73	143.99	183.36	214.86	233.98	250.86	304.85	332.98
74	156.36	201.36	236.23	255.36	273.35	330.73	358.85
75	170.99	220.48	259.86	280.10	298.10	358.85	386.97
76	186.74	240.73	284.60	308.23	327.35	392.60	425.22
77	204.73	264.36	311.60	338.60	358.85	429.72	467.97
78	223.86	289.10	340.85	372.35	392.60	470.22	514.09
79	245.23	316.10	373.47	409.47	430.84	515.21	564.71
80	267.73	345.35	408.34	449.97	472.47	563.58	620.95
81	294.73	380.22	448.84	494.96	519.71	619.83	682.82
82	323.98	418.47	493.84	544.46	571.46	681.70	751.44
83	356.60	460.09	543.34	598.46	628.83	750.32	826.81
84	392.60	506.21	597.33	658.08	691.82	825.69	910.06

LTC-03 2013 Rate Increases (%) :

Issue	Benefit Period						
Age	2	3	4	5	6	10	Life
18-29	12%	12%	12%	12%	12%	12%	12%
30	12%	12%	12%	12%	12%	12%	12%
31	12%	12%	12%	12%	12%	12%	12%
32	12%	12%	12%	12%	12%	12%	12%
33	12%	12%	12%	12%	12%	12%	12%
34	12%	12%	12%	12%	12%	12%	12%
35	12%	12%	12%	12%	12%	12%	12%
36	12%	12%	12%	12%	12%	12%	12%
37	12%	12%	12%	12%	12%	12%	12%
38	12%	12%	12%	12%	12%	12%	12%
39	12%	12%	12%	12%	12%	12%	12%
40	12%	12%	12%	12%	12%	12%	12%
41	12%	12%	12%	12%	12%	12%	12%
42	12%	12%	12%	12%	12%	12%	12%
43	12%	12%	12%	12%	12%	12%	12%
44	12%	12%	12%	12%	12%	12%	12%
45	12%	12%	12%	12%	12%	12%	12%
46	12%	12%	12%	12%	12%	12%	12%
47	12%	12%	12%	12%	12%	12%	12%
48	12%	12%	12%	12%	12%	12%	12%
49	12%	12%	12%	12%	12%	12%	12%
50	12%	12%	12%	12%	12%	12%	12%
51	12%	12%	12%	12%	12%	12%	12%
52	12%	12%	12%	12%	12%	12%	12%
53	12%	12%	12%	12%	12%	12%	12%
54	12%	12%	12%	12%	12%	12%	12%
55	12%	12%	12%	12%	12%	12%	12%
56	12%	12%	12%	12%	12%	12%	12%
57	12%	12%	12%	12%	12%	12%	12%
58	12%	12%	12%	12%	12%	12%	12%
59	12%	12%	12%	12%	12%	12%	12%
60	12%	12%	12%	12%	12%	12%	12%
61	12%	12%	12%	12%	12%	12%	12%
62	12%	12%	12%	12%	12%	12%	12%
63	12%	12%	12%	12%	12%	12%	12%
64	12%	12%	12%	12%	12%	12%	12%
65	12%	12%	12%	12%	12%	12%	12%
66	12%	12%	12%	12%	12%	12%	12%
67	12%	12%	12%	12%	12%	12%	12%
68	12%	12%	12%	12%	12%	12%	12%
69	12%	12%	12%	12%	12%	12%	12%
70	12%	12%	12%	12%	12%	12%	12%
71	12%	12%	12%	12%	12%	12%	12%
72	12%	12%	12%	12%	12%	12%	12%
73	12%	12%	12%	12%	12%	12%	12%
74	12%	12%	12%	12%	12%	12%	12%
75	12%	12%	12%	12%	12%	12%	12%
76	12%	12%	12%	12%	12%	12%	12%
77	12%	12%	12%	12%	12%	12%	12%
78	12%	12%	12%	12%	12%	12%	12%
79	12%	12%	12%	12%	12%	12%	12%
80	12%	12%	12%	12%	12%	12%	12%
81	12%	12%	12%	12%	12%	12%	12%
82	12%	12%	12%	12%	12%	12%	12%
83	12%	12%	12%	12%	12%	12%	12%
84	12%	12%	12%	12%	12%	12%	12%

* Benefit Differences between LTC-03 and ICC12-LTC-12:

LTC-03 has an EP where 1 day of HHC = 7 days towards EP, and ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix B

John Hancock Life Insurance Company (U.S.A.)
LTC-03 VA (2010 Rates)

Standard rates per $100 of Monthly Benefit
90 Day Elimination Period

Age	GPO Inflation							Automatic Inflation (CPI)						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	6.75	7.87	9.00	10.12	11.25	12.37	13.50	18.00	22.50	24.75	27.00	28.12	38.25	40.50
30	6.75	7.87	9.00	10.12	11.25	13.50	14.62	19.12	23.62	25.87	28.12	29.25	40.50	42.75
31	6.75	7.87	10.12	11.25	12.37	14.62	15.75	19.12	23.62	25.87	29.25	30.37	41.62	43.87
32	7.87	9.00	10.12	11.25	12.37	14.62	15.75	20.25	24.75	27.00	29.25	30.37	41.62	43.87
33	7.87	9.00	11.25	12.37	13.50	15.75	16.87	20.25	24.75	27.00	30.37	31.50	42.75	45.00
34	9.00	10.12	11.25	12.37	13.50	15.75	16.87	20.25	25.87	28.12	31.50	32.62	43.87	46.12
35	9.00	11.25	12.37	13.50	14.62	16.87	18.00	21.37	25.87	28.12	31.50	32.62	45.00	47.25
36	10.12	11.25	13.50	14.62	15.75	18.00	19.12	21.37	25.87	29.25	32.62	33.75	46.12	48.37
37	10.12	12.37	13.50	14.62	15.75	19.12	20.25	22.50	27.00	29.25	33.75	34.87	46.12	48.37
38	11.25	12.37	14.62	15.75	16.87	19.12	20.25	22.50	27.00	30.37	33.75	34.87	47.25	49.50
39	11.25	13.50	15.75	16.87	18.00	20.25	21.37	23.62	28.12	30.37	34.87	36.00	48.37	50.62
40	12.37	14.62	16.87	18.00	19.12	21.37	22.50	23.62	28.12	31.50	36.00	37.12	49.50	51.75
41	12.37	14.62	18.00	19.12	20.25	22.50	23.62	24.75	29.25	32.62	37.12	38.25	50.62	54.00
42	13.50	15.75	18.00	19.12	20.25	23.62	24.75	24.75	30.37	33.75	38.25	39.37	52.87	55.12
43	13.50	15.75	19.12	20.25	21.37	24.75	25.87	25.87	31.50	34.87	39.37	40.50	54.00	57.37
44	13.50	16.87	19.12	20.25	22.50	25.87	27.00	25.87	32.62	36.00	40.50	41.62	56.25	59.62
45	13.50	16.87	20.25	21.37	22.50	27.00	28.12	27.00	33.75	37.12	41.62	42.75	57.37	61.87
46	14.62	18.00	20.25	22.50	23.62	28.12	29.25	27.00	34.87	38.25	42.75	43.87	59.62	64.12
47	14.62	18.00	21.37	23.62	24.75	29.25	30.37	28.12	36.00	39.37	43.87	45.00	61.87	66.37
48	14.62	19.12	22.50	23.62	24.75	30.37	31.50	29.25	37.12	40.50	46.12	47.25	63.00	68.62
49	15.75	19.12	22.50	24.75	25.87	32.62	33.75	29.25	38.25	42.75	47.25	48.37	65.25	70.87
50	15.75	20.25	23.62	25.87	27.00	33.75	34.87	30.37	39.37	43.87	48.37	49.50	67.50	73.12
51	16.87	21.37	24.75	27.00	28.12	36.00	37.12	30.37	40.50	45.00	49.50	50.62	69.74	75.37
52	16.87	21.37	24.75	28.12	29.25	37.12	39.37	31.50	41.62	46.12	50.62	52.87	70.87	78.74
53	18.00	22.50	25.87	28.12	29.25	39.37	41.62	31.50	42.75	47.25	51.75	54.00	73.12	80.99
54	18.00	22.50	25.87	29.25	30.37	41.62	43.87	32.62	43.87	49.50	52.87	56.25	75.37	83.24
55	19.12	23.62	27.00	30.37	31.50	43.87	46.12	32.62	45.00	50.62	54.00	57.37	77.62	86.62
56	20.25	24.75	29.25	32.62	33.75	46.12	49.50	34.87	47.25	52.87	56.25	59.62	80.99	89.99
57	21.37	27.00	30.37	34.87	36.00	49.50	52.87	36.00	48.37	55.12	58.50	61.87	83.24	93.37
58	22.50	28.12	32.62	37.12	39.37	52.87	56.25	38.25	50.62	57.37	61.87	65.25	86.62	96.74
59	24.75	30.37	34.87	39.37	41.62	56.25	60.75	40.50	52.87	60.75	64.12	67.50	89.99	101.24
60	25.87	32.62	37.12	41.62	45.00	59.62	65.25	42.75	55.12	63.00	67.50	70.87	93.37	104.62
61	28.12	34.87	40.50	45.00	48.37	64.12	69.74	45.00	58.50	66.37	70.87	74.24	98.99	111.37
62	30.37	38.25	42.75	48.37	51.75	68.62	75.37	48.37	60.75	69.74	75.37	78.74	104.62	118.12
63	33.75	40.50	46.12	51.75	55.12	74.24	79.87	50.62	64.12	73.12	79.87	83.24	110.24	124.87
64	36.00	43.87	50.62	55.12	58.50	79.87	86.62	54.00	67.50	76.49	84.37	87.74	115.87	132.74
65	39.37	47.25	54.00	59.62	63.00	85.49	92.24	57.37	70.87	80.99	88.87	92.24	122.62	140.61
66	42.75	51.75	59.62	65.25	69.74	93.37	100.12	60.75	75.37	87.74	95.62	100.12	132.74	151.86
67	47.25	57.37	65.25	71.99	77.62	102.37	109.12	65.25	80.99	94.49	103.49	107.99	145.11	164.24
68	51.75	64.12	71.99	78.74	85.49	111.37	119.24	69.74	86.62	101.24	112.49	116.99	157.49	176.61
69	56.25	69.74	78.74	86.62	95.62	122.62	129.37	74.24	92.24	109.12	121.49	127.12	170.99	191.24
70	61.87	77.62	86.62	95.62	105.74	133.87	140.61	79.87	98.99	118.12	131.62	137.24	185.61	205.86
71	68.62	86.62	96.74	106.87	118.12	145.11	154.11	87.74	109.12	129.37	145.11	150.74	200.24	220.48
72	76.49	96.74	107.99	119.24	131.62	157.49	168.74	96.74	120.37	142.86	158.61	166.49	214.86	236.23
73	85.49	107.99	120.37	133.87	146.24	170.99	184.49	106.87	131.62	156.36	174.36	183.36	231.73	253.11
74	94.49	120.37	134.99	148.49	163.11	185.61	201.36	118.12	145.11	172.11	191.24	201.36	249.73	271.11
75	105.74	133.87	150.74	166.49	181.11	201.36	220.48	130.49	159.74	188.99	210.36	221.61	268.86	290.23
76	118.12	149.61	167.61	184.49	201.36	224.98	246.36	145.11	176.61	208.11	231.73	244.11	296.98	320.60
77	131.62	166.49	186.74	205.86	223.86	249.73	274.48	160.86	196.86	229.48	254.23	268.86	328.48	354.35
78	146.24	186.74	208.11	228.36	248.61	278.98	305.98	178.86	218.23	253.11	280.10	295.85	364.47	392.60
79	163.11	208.11	231.73	254.23	276.73	310.48	340.85	197.99	241.86	278.98	308.23	325.10	402.72	433.09
80	181.11	232.86	257.61	282.35	307.10	346.47	380.22	220.48	267.73	308.23	338.60	357.72	445.47	479.21
81	199.11	256.48	283.48	310.48	337.48	381.35	418.47	242.98	294.73	338.60	372.35	393.72	490.46	527.59
82	219.36	282.35	311.60	341.97	371.22	419.59	460.09	267.73	323.98	372.35	409.47	433.09	539.96	580.46
83	241.86	310.48	343.10	375.72	408.34	461.22	506.21	294.73	356.60	409.47	449.97	476.96	593.96	638.95
84	266.61	341.97	377.97	412.84	448.84	507.34	556.83	323.98	392.60	449.97	494.96	524.21	653.58	703.07
85	293.60	375.72	416.22	454.47	493.84	557.96	613.08	356.60	431.97	494.96	544.46	577.08	718.82	773.94
86	322.85	412.84	457.84	499.46	543.34	614.20	674.95	392.60	474.72	544.46	598.46	634.45	790.82	851.56
87	355.47	454.47	503.96	548.96	597.33	676.08	742.45	431.97	521.96	598.46	658.08	697.45	869.56	937.06
88	391.47	499.46	554.58	604.08	656.95	743.57	816.69	474.72	573.71	658.08	724.45	767.19	956.18	1030.42
89	430.84	548.96	609.71	664.83	722.20	817.81	898.81	521.96	631.08	724.45	796.44	843.69	1051.80	1133.92
90	473.59	604.08	670.45	731.20	794.19	899.93	988.80	573.71	694.07	796.44	876.31	928.06	1157.54	1247.53
91+														

Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

Appendix B

John Hancock Life Insurance Company (U.S.A.)
LTC-03 VA (2010 Rates)

Standard rates per $100 of Monthly Benefit
90 Day Elimination Period

Age	5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	14.62	16.87	20.25	21.37	22.50	32.62	33.75	41.62	51.75	58.50	64.12	67.50	92.24	102.37
30	15.75	18.00	21.37	22.50	23.62	33.75	36.00	43.87	54.00	61.87	67.50	70.87	96.74	107.99
31	16.87	19.12	22.50	23.62	24.75	34.87	38.25	45.00	55.12	63.00	68.62	71.99	97.87	110.24
32	16.87	19.12	23.62	24.75	25.87	37.12	39.37	45.00	56.25	64.12	69.74	73.12	100.12	111.37
33	18.00	20.25	24.75	25.87	27.00	38.25	41.62	46.12	56.25	65.25	70.87	74.24	101.24	113.62
34	18.00	21.37	25.87	27.00	28.12	40.50	43.87	46.12	57.37	66.37	71.99	75.37	102.37	114.74
35	19.12	22.50	25.87	28.12	29.25	42.75	45.00	47.25	58.50	67.50	73.12	76.49	104.62	116.99
36	20.25	23.62	27.00	29.25	31.50	43.87	47.25	47.25	59.62	68.62	74.24	77.62	105.74	119.24
37	21.37	24.75	29.25	30.37	32.62	46.12	49.50	48.37	59.62	69.74	75.37	78.74	107.99	121.49
38	21.37	25.87	30.37	31.50	33.75	48.37	51.75	49.50	60.75	70.87	76.49	79.87	109.12	122.62
39	22.50	27.00	31.50	33.75	36.00	50.62	55.12	49.50	61.87	71.99	77.62	80.99	111.37	124.87
40	23.62	28.12	32.62	34.87	37.12	52.87	57.37	50.62	63.00	73.12	78.74	82.12	112.49	127.12
41	24.75	29.25	33.75	36.00	38.25	55.12	59.62	51.75	64.12	74.24	79.87	83.24	113.62	128.24
42	24.75	30.37	34.87	38.25	40.50	57.37	61.87	51.75	65.25	75.37	80.99	84.37	115.87	129.37
43	25.87	31.50	37.12	39.37	41.62	59.62	64.12	52.87	66.37	76.49	82.12	85.49	116.99	130.49
44	27.00	32.62	38.25	40.50	42.75	60.75	66.37	52.87	66.37	76.49	82.12	86.62	119.24	132.74
45	28.12	33.75	39.37	42.75	45.00	64.12	68.62	54.00	67.50	77.62	83.24	87.74	120.37	133.87
46	28.12	36.00	41.62	43.87	46.12	66.37	71.99	55.12	68.62	78.74	84.37	88.87	122.62	134.99
47	29.25	37.12	42.75	46.12	48.37	68.62	74.24	55.12	69.74	79.87	85.49	91.12	123.74	136.11
48	30.37	38.25	45.00	48.37	50.62	70.87	77.62	56.25	70.87	80.99	86.62	92.24	125.99	138.36
49	31.50	40.50	46.12	49.50	51.75	74.24	79.87	56.25	71.99	82.12	87.74	93.37	127.12	139.49
50	32.62	41.62	48.37	51.75	54.00	76.49	83.24	57.37	73.12	83.24	88.87	94.49	129.37	140.61
51	33.75	42.75	50.62	54.00	56.25	79.87	86.62	58.50	74.24	84.37	91.12	95.62	131.62	142.86
52	36.00	45.00	51.75	56.25	58.50	83.24	89.99	59.62	75.37	85.49	92.24	97.87	133.87	145.11
53	37.12	47.25	54.00	58.50	60.75	86.62	93.37	59.62	76.49	87.74	94.49	98.99	134.99	147.36
54	38.25	48.37	56.25	60.75	64.12	89.99	96.74	60.75	77.62	88.87	95.62	101.24	137.24	149.61
55	40.50	50.62	58.50	63.00	66.37	93.37	100.12	61.87	78.74	89.99	97.87	102.37	139.49	151.86
56	42.75	52.87	60.75	66.37	69.74	97.87	105.74	64.12	80.99	92.24	100.12	104.62	142.86	156.36
57	43.87	55.12	64.12	69.74	73.12	101.24	110.24	65.25	82.12	94.49	102.37	106.87	147.36	160.86
58	46.12	57.37	66.37	73.12	76.49	105.74	115.87	67.50	84.37	96.74	104.62	109.12	150.74	165.36
59	48.37	60.75	69.74	76.49	79.87	111.37	121.49	68.62	86.62	100.12	107.99	112.49	154.11	170.99
60	50.62	63.00	73.12	79.87	83.24	115.87	128.24	70.87	88.87	102.37	110.24	114.74	158.61	175.49
61	54.00	67.50	77.62	84.37	88.87	123.74	134.99	74.24	93.37	106.87	114.74	119.24	165.36	182.24
62	57.37	71.99	83.24	89.99	93.37	130.49	142.86	77.62	96.74	111.37	120.37	124.87	173.24	188.99
63	61.87	76.49	87.74	95.62	100.12	139.49	149.61	80.99	101.24	116.99	124.87	130.49	181.11	195.74
64	65.25	80.99	94.49	101.24	105.74	148.49	157.49	84.37	106.87	121.49	130.49	136.11	188.99	202.49
65	69.74	86.62	100.12	107.99	112.49	157.49	166.49	87.74	111.37	127.12	136.11	141.74	196.86	210.36
66	74.24	93.37	106.87	115.87	121.49	167.61	177.74	92.24	115.87	132.74	143.99	150.74	204.73	220.48
67	78.74	100.12	114.74	124.87	132.74	178.86	188.99	95.62	121.49	139.49	151.86	160.86	212.61	230.61
68	84.37	107.99	122.62	134.99	143.99	191.24	201.36	100.12	127.12	146.24	159.74	170.99	221.61	241.86
69	89.99	115.87	131.62	145.11	155.24	203.61	214.86	105.74	132.74	152.99	168.74	182.24	230.61	253.11
70	95.62	124.87	140.61	156.36	168.74	217.11	228.36	110.24	138.36	160.86	177.74	193.49	239.61	265.48
71	105.74	138.36	156.36	174.36	187.86	237.36	249.73	120.37	151.86	176.61	194.61	211.48	259.86	285.73
72	116.99	152.99	173.24	193.49	209.23	258.73	274.48	131.62	166.49	194.61	213.73	229.48	281.23	308.23
73	129.37	168.74	192.36	215.98	232.86	281.23	300.35	143.99	183.36	214.86	233.98	250.86	304.85	332.98
74	142.86	186.74	213.73	240.73	259.86	307.10	329.60	156.36	201.36	236.23	255.36	273.35	330.73	358.85
75	158.61	205.86	237.36	267.73	289.10	335.23	361.10	170.99	220.48	259.86	280.10	298.10	358.85	386.97
76	174.36	226.11	259.86	292.48	316.10	367.85	397.10	186.74	240.73	284.60	308.23	327.35	392.60	425.22
77	191.24	247.48	285.73	320.60	346.47	403.85	435.34	204.73	264.36	311.60	338.60	358.85	429.72	467.97
78	210.36	272.23	312.73	350.97	380.22	443.22	478.09	223.86	289.10	340.85	372.35	392.60	470.22	514.09
79	231.73	298.10	343.10	383.60	416.22	487.09	525.34	245.23	316.10	373.47	409.47	430.84	515.21	564.71
80	254.23	327.35	375.72	419.59	455.59	534.34		267.73	345.35	408.34	449.97	472.47	563.58	
81	280.10	359.97	412.84	461.22	501.71	588.33		294.73	380.22	448.84	494.96	519.71	619.83	
82	308.23	395.97	454.47	507.34	552.33	646.83		323.98	418.47	493.84	544.46	571.46	681.70	
83	338.60	435.34	499.46	557.96	607.46	712.07		356.60	460.09	543.34	598.46	628.83	750.32	
84	372.35	479.21	548.96	614.20	668.20	782.94		392.60	506.21	597.33	658.08	691.82	825.69	
85	409.47		604.08	676.08	734.57	861.69		431.97		656.95	724.45	761.57	907.81	
86	449.97		664.83	743.57	807.69	948.31		474.72		722.20	796.44	838.06	998.93	
87	494.96		731.20	817.81	888.68	1042.80		521.96		794.19	876.31	922.43	1099.04	
88	544.46		804.32	899.93	977.55	1147.42		573.71		874.06	964.05	1014.68	1209.29	
89	598.46		885.31	989.93	1075.42	1262.16		631.08		961.80	1060.80	1115.92	1330.78	
90	658.08							694.07						
91+														

Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-03 VA (2010 Rates)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	4.6% Simple Inflation							4.6% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	13.00	15.00	18.00	19.00	20.00	29.00	30.00	37.00	46.00	52.00	57.00	60.00	82.00	91.00
30	14.00	16.00	19.00	20.00	21.00	30.00	32.00	39.00	48.00	55.00	60.00	63.00	86.00	96.00
31	15.00	17.00	20.00	21.00	22.00	31.00	34.00	40.00	49.00	56.00	61.00	64.00	87.00	98.00
32	15.00	17.00	21.00	22.00	23.00	33.00	35.00	40.00	50.00	57.00	62.00	65.00	89.00	99.00
33	16.00	18.00	22.00	23.00	24.00	34.00	37.00	41.00	50.00	58.00	63.00	66.00	90.00	101.00
34	16.00	19.00	23.00	24.00	25.00	36.00	39.00	41.00	51.00	59.00	64.00	67.00	91.00	102.00
35	17.00	20.00	23.00	25.00	26.00	38.00	40.00	42.00	52.00	60.00	65.00	68.00	93.00	104.00
36	18.00	21.00	24.00	26.00	28.00	39.00	42.00	42.00	53.00	61.00	66.00	69.00	94.00	106.00
37	19.00	22.00	26.00	27.00	29.00	41.00	44.00	43.00	53.00	62.00	67.00	70.00	96.00	108.00
38	19.00	23.00	27.00	28.00	30.00	43.00	46.00	44.00	54.00	63.00	68.00	71.00	97.00	109.00
39	20.00	24.00	28.00	30.00	32.00	45.00	49.00	44.00	55.00	64.00	69.00	72.00	99.00	111.00
40	21.00	25.00	29.00	31.00	33.00	47.00	51.00	45.00	56.00	65.00	70.00	73.00	100.00	113.00
41	22.00	26.00	30.00	32.00	34.00	49.00	53.00	46.00	57.00	66.00	71.00	74.00	101.00	114.00
42	22.00	27.00	31.00	34.00	36.00	51.00	55.00	46.00	58.00	67.00	72.00	75.00	103.00	115.00
43	23.00	28.00	33.00	35.00	37.00	53.00	57.00	47.00	59.00	68.00	73.00	76.00	104.00	116.00
44	24.00	29.00	34.00	36.00	38.00	54.00	59.00	47.00	59.00	68.00	73.00	77.00	106.00	118.00
45	25.00	30.00	35.00	38.00	40.00	57.00	61.00	48.00	60.00	69.00	74.00	78.00	107.00	119.00
46	25.00	32.00	37.00	39.00	41.00	59.00	64.00	49.00	61.00	70.00	75.00	79.00	109.00	120.00
47	26.00	33.00	38.00	41.00	43.00	61.00	66.00	49.00	62.00	71.00	76.00	81.00	110.00	121.00
48	27.00	34.00	40.00	43.00	45.00	63.00	69.00	50.00	63.00	72.00	77.00	82.00	112.00	123.00
49	28.00	36.00	41.00	44.00	46.00	66.00	71.00	50.00	64.00	73.00	78.00	83.00	113.00	124.00
50	29.00	37.00	43.00	46.00	48.00	68.00	74.00	51.00	65.00	74.00	79.00	84.00	115.00	125.00
51	30.00	38.00	45.00	48.00	50.00	71.00	77.00	52.00	66.00	75.00	81.00	85.00	117.00	127.00
52	32.00	40.00	46.00	50.00	52.00	74.00	80.00	53.00	67.00	76.00	82.00	87.00	119.00	129.00
53	33.00	42.00	48.00	52.00	54.00	77.00	83.00	53.00	68.00	78.00	84.00	88.00	120.00	131.00
54	34.00	43.00	50.00	54.00	57.00	80.00	86.00	54.00	69.00	79.00	85.00	90.00	122.00	133.00
55	36.00	45.00	52.00	56.00	59.00	83.00	89.00	55.00	70.00	80.00	87.00	91.00	124.00	135.00
56	38.00	47.00	54.00	59.00	62.00	87.00	94.00	57.00	72.00	82.00	89.00	93.00	127.00	139.00
57	39.00	49.00	57.00	62.00	65.00	90.00	98.00	58.00	73.00	84.00	91.00	95.00	131.00	143.00
58	41.00	51.00	59.00	65.00	68.00	94.00	103.00	60.00	75.00	86.00	93.00	97.00	134.00	147.00
59	43.00	54.00	62.00	68.00	71.00	99.00	108.00	61.00	77.00	89.00	96.00	100.00	137.00	152.00
60	45.00	56.00	65.00	71.00	74.00	103.00	114.00	63.00	79.00	91.00	98.00	102.00	141.00	156.00
61	48.00	60.00	69.00	75.00	79.00	110.00	120.00	66.00	83.00	95.00	102.00	106.00	147.00	162.00
62	51.00	64.00	74.00	80.00	83.00	116.00	127.00	69.00	86.00	99.00	107.00	111.00	154.00	168.00
63	55.00	68.00	78.00	85.00	89.00	124.00	133.00	72.00	90.00	104.00	111.00	116.00	161.00	174.00
64	58.00	72.00	84.00	90.00	94.00	132.00	140.00	75.00	95.00	108.00	116.00	121.00	168.00	180.00
65	62.00	77.00	89.00	96.00	100.00	140.00	148.00	78.00	99.00	113.00	121.00	126.00	175.00	187.00
66	66.00	83.00	95.00	103.00	108.00	149.00	158.00	82.00	103.00	118.00	128.00	134.00	182.00	196.00
67	70.00	89.00	102.00	111.00	118.00	159.00	168.00	85.00	108.00	124.00	135.00	143.00	189.00	205.00
68	75.00	96.00	109.00	120.00	128.00	170.00	179.00	89.00	113.00	130.00	142.00	152.00	197.00	215.00
69	80.00	103.00	117.00	129.00	138.00	181.00	191.00	94.00	118.00	136.00	150.00	162.00	205.00	225.00
70	85.00	111.00	125.00	139.00	150.00	193.00	203.00	98.00	123.00	143.00	158.00	172.00	213.00	236.00
71	94.00	123.00	139.00	155.00	167.00	211.00	222.00	107.00	135.00	157.00	173.00	188.00	231.00	254.00
72	104.00	136.00	154.00	172.00	186.00	230.00	244.00	117.00	148.00	173.00	190.00	204.00	250.00	274.00
73	115.00	150.00	171.00	192.00	207.00	250.00	267.00	128.00	163.00	191.00	208.00	223.00	271.00	296.00
74	127.00	166.00	190.00	214.00	231.00	273.00	293.00	139.00	179.00	210.00	227.00	243.00	294.00	319.00
75	141.00	183.00	211.00	238.00	257.00	298.00	321.00	152.00	196.00	231.00	249.00	265.00	319.00	344.00
76	155.00	201.00	231.00	260.00	281.00	327.00	353.00	166.00	214.00	253.00	274.00	291.00	349.00	378.00
77	170.00	220.00	254.00	285.00	308.00	359.00	387.00	182.00	235.00	277.00	301.00	319.00	382.00	416.00
78	187.00	242.00	278.00	312.00	338.00	394.00	425.00	199.00	257.00	303.00	331.00	349.00	418.00	457.00
79	206.00	265.00	305.00	341.00	370.00	433.00	467.00	218.00	281.00	332.00	364.00	383.00	458.00	502.00
80	226.00	291.00	334.00	373.00	405.00	475.00		238.00	307.00	363.00	400.00	420.00	501.00	
81	249.00	320.00	367.00	410.00	446.00	523.00		262.00	338.00	399.00	440.00	462.00	551.00	
82	274.00	352.00	404.00	451.00	491.00	575.00		288.00	372.00	439.00	484.00	508.00	606.00	
83	301.00	387.00	444.00	496.00	540.00	633.00		317.00	409.00	483.00	532.00	559.00	667.00	
84	331.00	426.00	488.00	546.00	594.00	696.00		349.00	450.00	531.00	585.00	615.00	734.00	
85	364.00		537.00	601.00	653.00	766.00		384.00		584.00	644.00	677.00	807.00	
86	400.00		591.00	661.00	718.00	843.00		422.00		642.00	708.00	745.00	888.00	
87	440.00		650.00	727.00	790.00	927.00		464.00		706.00	779.00	820.00	977.00	
88	484.00		715.00	800.00	869.00	1020.00		510.00		777.00	857.00	902.00	1075.00	
89	532.00		787.00	880.00	956.00	1122.00		561.00		855.00	943.00	992.00	1183.00	
90	585.00							617.00						
91+														

Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases